



Department of Veterans Affairs
Veterans Benefits Administration

ANNUAL BENEFITS REPORT

Fiscal Year
2007

Making a difference



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

Purpose of this Report

The purpose of the Annual Benefits Report (ABR) is to clearly summarize the benefit programs delivered by VBA.

This report is intended to accomplish the following:

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

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Mission and Vision Statements and Core Values

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

Mission, Vision, and Values

Mission Statement

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

Vision Statement

Our vision is that the Veterans whom we serve will feel that our Nation has kept its commitment to them; employees will feel that they are both recognized for their contribution and are part of something larger than themselves; and taxpayers will feel that we've met the responsibilities they've entrusted to us.

Courage, honesty, trust, respect, open communication, and accountability will be reflected in our day-to-day behavior.



Core Values

- Veterans have earned our respect and are our reason for being, our common purpose. All our efforts are directed toward meeting their needs.
- We are committed to communicating with our Veterans and employees in a timely, thorough, accurate, understandable, and respectful manner.
- We listen to the concerns and views of Veterans and our employees to bring about improvement in benefits and services and the climate in which they are provided.
- We value understandable business processes that consistently produce positive results.
- We foster an environment that promotes personal and corporate initiative, risk-taking, and teamwork.
- We are open to change and flexible in our attitudes.
- Respect, integrity, trust, and fairness are hallmarks of all our interactions.
- We value a culture where everyone is involved, accountable, respected, and appreciated.
- We will perform at the highest level of competence, always, and take pride in accomplishment.
- We are a **“can do”** organization.



Veterans' benefits represent an integral part of American history. Knowledge of benefits history is important for all those who are interested in a comprehensive understanding of what VBA does and why.

A more general discussion of VA and Veterans' benefits from a historical perspective can be found in VA Pamphlet 80-97-2, **VA History in Brief**, September 1997. This pamphlet is on the VA Home Page:

<http://www1.va.gov/opa/feature/history/index.asp>.

For the latest copy of the pamphlet entitled **Benefits for Veterans and Dependents**, go to: http://www1.va.gov/opa/vadocs/current_benefits.asp.



Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) clearly summarizes the benefit programs delivered by VBA, identifies the current level of program participation by eligible persons, and profiles the beneficiaries.

The report is intended to accomplish the following:

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's Fiscal Year 2007 Performance and Accountability Report, dated November 2007. The document can be accessed through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan 2006-2011 can be found on the Department's website: www.va.gov/op3.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors.

With annual expenditures over \$40 billion, VBA programs have a sweeping impact not only on the Veteran community but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under five business lines:

COMPENSATION AND PENSION

EDUCATION

INSURANCE

LOAN GUARANTY

VOCATIONAL REHABILITATION AND EMPLOYMENT

Compensation and Pension

Current Benefits

Compensation Based Upon Service-Connected Disability or Death

Disability compensation is a monetary benefit paid to Veterans with service-connected disabilities. “Service-connected” means the disability was a result of disease or injury incurred in or aggravated during active military service. To be eligible for disability compensation, the Veteran’s discharge must be under conditions other than dishonorable, and the disability must not be the result of willful misconduct by the Veteran.

Disability compensation is graduated according to the degree of the Veteran’s disability on a scale from 0% disabling to 100% disabling, in increments of 10%. Additional benefits are payable to Veterans with severe disabilities such as anatomical loss or loss of use of a hand or foot, blindness, or deafness. The most seriously disabled Veterans receive the highest benefit amounts, and less severely disabled Veterans receive lower amounts.

Dependency and Indemnity Compensation (DIC) is payable to the survivors of servicemembers who died while on active duty or Veterans who died from their service-connected disabilities. VA may also pay DIC benefits to survivors of Veterans continuously rated totally disabled due to service-connected disabilities for ten or more years immediately preceding the Veteran’s death or five years from the date of the Veteran’s discharge. DIC benefits may also be paid to the survivors of former prisoners of war who died after September 30, 1999, and who were continuously rated totally disabled due to a service-connected disability for a period of not less than one year immediately preceding death.

Surviving spouses 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 a service-connected disease or injury are also potentially eligible for DIC benefits. Parents’ DIC is a needs-based program for financially dependent parents.

Important Changes

The 2007 Annual Benefits Report is the first to combine data from the Veterans Benefits Administration’s legacy Benefits Delivery Network (BDN) and the corporate database VETSNET. As of the end of Fiscal Year 2007, over 2.6 million Veterans were paid compensation benefits via BDN, while just over 200,000 were paid through VETSNET.

The most noticeable effect of combining data from both databases is in the reporting of the number of disabilities for which Veterans are service-connected. The BDN only stored up to six disabilities with the highest evaluations, whereas the corporate database stores all disabilities for each Veteran. The tables containing information on the most prevalent disabilities by body system are the most affected by this change. Disabilities that are evaluated in higher numbers, but with lower evaluations now appear in some of the top three disabilities by body system in the charts on pages 14 and 15.

Pension Based Upon Non Service-Connected Disability or Death

VA pension programs are designed to provide income support to wartime Veterans and their families who are experiencing financial hardship. The program is means-tested. The total family income from sources other than VA determines the amount of the benefit. Laws establish income limits and regulate the rates of payment.

Wartime Veterans who are age 65 and older or who are determined permanently and totally disabled as the result of a non-service-connected disability may be eligible for a disability pension. Entitlement to this disability pension is subject to income limitations. Additional amounts may be paid to a Veteran who has dependents or 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” prior pension programs. These rates and limits are fixed at the amounts in effect when the programs were closed to new claims.

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” prior programs.

Quick Reference Guide

Number of Veterans and survivors receiving Compensation and Pension benefits at the end of Fiscal Year 2007 is 3,691,419

2,844,178 Veterans received service-connected disability benefits

329,725 survivors received service-connected death benefits

322,875 Veterans received non service-connected disability benefits

194,641 survivors received non service-connected death benefits

Total Veterans receiving service-connected disability benefits end of Fiscal Year 2007 by period of service is 2,844,178

World War II	302,580
Korean Conflict	159,637
Vietnam Era	983,725
Gulf War Era	795,780
Peacetime	602,456

Beneficiaries who began receiving benefits (Compensation, Pension, DIC) during Fiscal Year 2007 is 279,107

Compensation – Disability	187,717
Compensation - Death	18,490
Pension - Disability	46,471
Pension - Death	26,429

Most prevalent service-connected disabilities for Veterans receiving compensation at the end of Fiscal Year 2007

Tinnitus	495,689
Hearing loss	476,387
Scars, general	373,251
Post traumatic stress disorder	320,957
Diabetes mellitus	272,898
Impairment of the knee, general	266,178
Traumatic arthritis	251,348
Hypertensive vascular disease	244,859
Condition of the skeletal system	170,915
Limitation of motion of the ankle	169,596

Data

Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits in Fiscal Year 2007

Benefit Program	Number of People	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
Compensation–Disability	187,717	\$1,321,024,320	\$7,037
Compensation–Death ¹	18,490	\$244,726,321	\$13,236
Pension–Disability	46,471	\$456,224,354	\$9,817
Pension–Death ²	26,429	\$165,602,162	\$6,266
Total	279,107	\$2,187,577,157	\$7,838

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

²Includes surviving spouses and children (not dependents on surviving spouse awards).

Summary of Active Compensation and Pension Benefit Accounts at the End of Fiscal Year 2007

Benefit Program	Number of People	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
Compensation–Disability	2,844,178	\$27,969,259,960	\$9,833
Compensation–Death ¹	329,725	\$4,492,615,620	\$13,625
Pension–Disability	322,875	\$2,787,633,996	\$8,634
Pension–Death	194,641	\$771,217,752	\$3,962
Total	3,691,419	\$36,020,727,328	\$9,757

¹Dependency and Indemnity Compensation and Death Compensation.

Disability Compensation

Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2007

Combined Degree	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
0%	521	\$591,804	\$1,136
10%	52,949	\$73,625,808	\$1,391
20%	33,702	\$92,730,150	\$2,751
30%	25,851	\$118,557,462	\$4,586
40%	20,748	\$138,144,792	\$6,658
50%	14,004	\$130,116,192	\$9,291
60%	13,009	\$156,560,148	\$12,035
70%	9,316	\$147,276,558	\$15,809
80%	5,580	\$101,695,392	\$18,225
90%	2,384	\$49,763,082	\$20,874
100%	9,653	\$311,962,932	\$32,318
Total	187,717	\$1,321,024,320	\$7,037

Five Year Comparison of Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation

Combined Degree	2003	2004	2005	2006	2007
0%	635	434	504	505	521
10%	44,304	42,555	46,264	47,667	52,949
20%	36,035	29,765	31,347	30,989	33,702
30%	22,039	20,031	22,898	23,264	25,851
40%	16,377	14,934	17,311	18,234	20,748
50%	10,869	10,230	11,880	11,745	14,004
60%	8,573	7,961	9,736	10,229	13,009
70%	6,459	6,087	6,863	6,879	9,316
80%	3,184	2,949	3,733	3,847	5,580
90%	1,456	1,322	1,671	1,718	2,384
100%	8,004	7,913	8,145	7,728	9,653
Total	157,935	144,181	160,352	162,805	187,717

Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2007

Disability	Number of Veterans	Percent of Total
Tinnitus	62,488	8.8%
Hearing loss	46,591	6.9%
Lumbosacral or Cervical Strain	28,195	4.8%
Post traumatic stress disorder	26,817	4.3%
Tendon inflammation	24,382	3.9%
Degenerative arthritis of the spine	22,592	3.2%
Limitation of flexion, knee	22,082	2.9%
Diabetes mellitus	21,966	2.7%
Scars, general	19,666	2.3%
Traumatic arthritis	17,568	2.3%
Total - Most Frequent Disabilities	292,347	42.1%
Total - All Disabilities	720,359	100.0%

Total Number of Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation – End of Fiscal Year 2007

Combined Degree	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
0%	13,790	\$12,536,923	\$909
10%	784,286	\$1,089,548,352	\$1,389
20%	430,925	\$1,176,144,204	\$2,729
30%	346,198	\$1,608,512,238	\$4,646
40%	275,242	\$1,850,157,572	\$6,721
50%	172,995	\$1,633,614,576	\$9,443
60%	198,627	\$3,046,827,798	\$15,339
70%	179,280	\$4,061,933,497	\$22,656
80%	125,405	\$3,166,751,652	\$25,252
90%	67,439	\$1,867,293,336	\$27,688
100%	249,991	\$8,455,939,812	\$33,824
Total	2,844,178	\$27,969,259,960	\$9,834

Five Year Comparison of Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation – by Fiscal Year

Body System	2003	2004	2005	2006	2007	Percent Change 2003-2007
Musculoskeletal System	164,970	164,297	194,331	206,588	270,949	39.1%
Impairment of Auditory Acuity	75,316	76,836	88,366	92,407	112,421	33.0%
Skin	42,766	36,955	41,161	41,882	78,068	45.2%
Neurological Conditions	33,575	28,922	33,602	34,222	53,142	36.8%
Mental Disorders	31,022	23,564	33,308	32,838	42,936	27.7%
Respiratory System	20,678	19,239	21,903	22,582	33,456	38.2%
Digestive System	22,017	19,078	21,281	20,932	32,621	32.5%
Cardiovascular System	28,069	28,315	26,577	23,762	31,142	9.9%
Endocrine System	36,897	26,206	26,274	25,457	24,328	-51.7%
Genitourinary System	14,993	12,884	14,670	14,828	22,214	32.5%
Eye	5,708	4,774	5,529	5,562	8,152	30.0%
Gynecological Conditions	2,780	2,487	2,670	2,951	3,920	29.1%
Dental and Oral Conditions	1,915	1,616	1,868	1,823	3,236	40.8%
Hemic and Lymphatic Systems	1,484	1,822	1,814	1,545	2,018	26.5%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	3,233	2,702	2,705	2,476	1,756	-84.1%
Total	485,423	449,697	516,059	529,855	720,359	32.6%

Total Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent - Five Fiscal Years

Combined Degree	2003	2004	2005	2006	2007	Percent Change 2003-2007
0%	15,925	15,313	14,750	14,291	13,790	-15.5%
10%	791,473	782,910	775,854	775,346	784,286	-0.9%
20%	396,640	402,492	408,667	417,721	430,925	8.0%
30%	318,239	321,521	327,007	334,931	346,198	8.1%
40%	227,918	236,785	246,987	259,834	275,242	17.2%
50%	136,535	143,291	151,943	161,568	172,995	21.1%
60%	151,443	161,050	172,694	184,264	198,627	23.8%
70%	123,951	138,548	153,190	165,257	179,280	30.9%
80%	80,545	91,526	102,979	113,404	125,405	35.8%
90%	40,339	46,818	54,161	60,546	67,439	40.2%
100%	202,221	215,442	228,747	238,662	249,991	19.1%
Total	2,485,229	2,555,696	2,636,979	2,725,824	2,844,178	12.6%

Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2007

Age	Number of Veterans	Estimated Annual Payments	Percent of Total
34 and under	50,338	\$297,675,696	26.8%
35 - 54	59,947	\$435,799,740	31.9%
55 - 74	62,874	\$479,183,538	33.5%
75 and over	14,558	\$108,365,346	7.8%
Total	187,717	\$1,321,024,320	100.0%

Age of Veterans Receiving Service-Connected Compensation End of Fiscal Year 2007

Age	Number of Veterans	Estimated Annual Payments	Percent of Total
34 and under	244,566	\$1,477,215,294	8.6%
35 - 54	867,346	\$7,172,803,149	30.5%
55 - 74	1,209,846	\$14,248,967,082	42.5%
75 and over	522,420	\$5,070,274,435	18.4%
Total	2,844,178	\$27,969,259,960	100.0%

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

Total Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation End of Fiscal Year 2007

Evaluation	Number of Disabilities
0%	3,336,956
10%	3,888,151
20%	978,928
30%	690,893
40%	240,443
50%	213,015
60%	157,097
70%	116,861
80%	11,775
90%	3,556
100%	242,906
Total	9,880,581

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

Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation End of Fiscal Year 2007

Body System	Number of Disabilities	
	Total	Percent of Total
Musculoskeletal System	3,691,871	37.4%
Impairment of Auditory Acuity	1,124,454	11.4%
Skin	1,091,036	11.0%
Neurological Conditions	782,573	7.9%
Mental Disorders	629,475	6.4%
Cardiovascular System	578,278	5.9%
Digestive System	572,625	5.8%
Respiratory System	440,470	4.5%
Genitourinary System	324,490	3.3%
Endocrine System	306,055	3.0%
Eye	155,032	1.6%
Gynecological System	58,774	0.6%
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	50,147	0.5%
Dental and Oral Conditions	43,982	0.4%
Hemic and Lymphatic System	31,319	0.3%
Total All Conditions	9,880,581	100.0%

Five-Year Comparison of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation End of Fiscal Year

Body System	2003	2004	2005	2006	2007	Percent Change FY 2003-FY 2007
Musculoskeletal System	2,652,380	2,786,986	3,002,239	3,173,080	3,691,871	28.2%
Impairment of Auditory Acuity	665,419	742,211	822,413	908,676	1,124,454	40.8%
Skin	770,083	778,521	799,131	818,377	1,091,036	29.4%
Neurological Conditions	422,448	581,442	521,970	573,812	782,573	46.0%
Mental Disorders	463,223	488,333	520,497	551,056	629,475	26.4%
Cardiovascular System	419,039	442,640	471,455	490,435	578,278	27.5%
Digestive System	448,128	452,307	457,934	464,479	572,625	21.7%
Respiratory System	325,106	334,866	347,190	360,943	440,470	26.2%
Endocrine System	185,908	217,126	247,324	276,094	324,490	42.7%
Genitourinary System	180,785	196,268	214,036	231,307	306,055	40.9%
Eye	113,553	117,256	121,443	125,770	155,032	26.8%
Gynecological Conditions	41,905	44,156	46,880	49,646	58,774	28.7%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	46,576	46,045	45,076	44,369	50,147	7.1%
Dental and Oral Conditions	30,171	31,114	32,211	33,327	43,982	31.4%
Hemic and Lymphatic Systems	23,122	24,996	25,988	26,980	31,319	26.2%
Total	6,787,846	7,284,267	7,675,787	8,128,351	9,880,581	31.3%

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

Total conditions on the following pages similarly reflect the proportional amount for each rating group of all body systems, e.g. 39.4% of the total service-connected disabilities are rated at 10%.

Total Service-Connected Disabilities for Veterans Receiving Compensation End of Fiscal Year 2007 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	980,368	26.6%	448,772	39.9%	756,070	69.3%	115,486	14.8%
10%	1,821,722	49.3%	574,359	51.1%	289,187	26.5%	414,062	52.9%
20%	492,031	13.3%	30,343	2.7%	4,929	0.5%	107,968	13.8%
30%	167,849	4.5%	22,888	2.0%	30,852	2.8%	68,487	8.8%
40%	126,446	3.4%	16,522	1.5%	1,976	0.2%	33,518	4.3%
50%	20,765	0.6%	10,050	0.9%	3,651	0.3%	16,162	2.1%
60%	52,266	1.4%	5,672	0.5%	3,623	0.3%	10,111	1.3%
70%	4,298	0.1%	3,410	0.3%	26	0.0%	2,920	0.4%
80%	1,607	0.0%	3,441	0.3%	451	0.0%	3,524	0.5%
90%	1,050	0.0%	1,269	0.1%	4	0.0%	505	0.1%
100%	23,469	0.6%	7,728	0.7%	267	0.0%	9,830	1.3%
Total	3,691,871	37.4%	1,124,454	11.4%	1,091,036	11.0%	782,573	7.9%
Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	20,223	3.2%	110,923	19.2%	341,357	59.6%	214,608	48.7%
10%	106,248	16.9%	258,573	44.7%	152,246	26.6%	113,745	25.8%
20%	414	0.1%	52,764	9.1%	27,438	4.8%	6,316	1.4%
30%	156,551	24.9%	82,035	14.2%	28,080	4.9%	51,955	11.8%
40%	201	0.0%	14,712	2.5%	7,451	1.3%	1,348	0.3%
50%	119,273	18.9%	1,511	0.3%	993	0.2%	25,788	5.9%
60%	168	0.0%	37,363	6.5%	6,363	1.1%	13,530	3.1%
70%	103,838	16.5%	192	0.0%	167	0.0%	133	0.0%
80%	39	0.0%	68	0.0%	138	0.0%	206	0.0%
90%	4	0.0%	9	0.0%	0	0.0%	2	0.0%
100%	122,516	19.5%	20,128	3.5%	8,392	1.5%	12,839	2.9%
Total	629,475	6.4%	578,278	5.9%	572,625	5.8%	440,470	4.5%
Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	182,100	56.1%	8,244	2.7%	60,644	39.1%	22,970	39.1%
10%	36,912	11.4%	53,372	17.4%	40,307	26.0%	8,017	13.6%
20%	22,907	7.1%	218,720	71.5%	8,495	5.5%	147	0.3%
30%	24,131	7.4%	2,484	0.8%	29,119	18.8%	14,303	24.3%
40%	13,670	4.2%	16,034	5.2%	6,715	4.3%	488	0.8%
50%	31	0.0%	59	0.0%	2,115	1.4%	12,348	21.0%
60%	19,807	6.1%	4,249	1.4%	1,379	0.9%	121	0.2%
70%	7	0.0%	15	0.0%	1,627	1.0%	3	0.0%
80%	2,013	0.6%	15	0.0%	174	0.1%	32	0.1%
90%	0	0.0%	7	0.0%	705	0.5%	0	0.0%
100%	22,912	7.1%	2,856	0.9%	3,752	2.4%	345	0.6%
Total	324,490	3.3%	306,055	3.0%	155,032	1.6%	58,774	0.6%

**Total Service-Connected Disabilities for Veterans Receiving Compensation End of Fiscal Year 2007
by Percent and Body System (continued)**

Rating	Infectious Diseases, Immune Disorders, Nutritional Deficiencies		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
0%	39,452	78.7%	24,546	55.8%	11,193	35.7%	3,336,956	33.8%
10%	3,987	8.0%	13,075	29.7%	2,339	7.5%	3,888,151	39.4%
20%	924	1.8%	3,716	8.4%	1,816	5.8%	978,928	9.9%
30%	1,607	3.2%	1,832	4.2%	8,720	27.8%	690,893	7.0%
40%	583	1.2%	548	1.2%	231	0.7%	240,443	2.4%
50%	53	0.1%	203	0.5%	13	0.0%	213,015	2.2%
60%	2,018	4.0%	9	0.0%	418	1.3%	157,097	1.6%
70%	8	0.0%	3	0.0%	214	0.7%	116,861	1.2%
80%	61	0.1%	1	0.0%	5	0.0%	11,775	0.1%
90%	1	0.0%	0	0.0%	0	0.0%	3,556	0.0%
100%	1,453	2.9%	49	0.1%	6,370	20.3%	242,906	2.5%
Total	50,147	0.5%	43,982	0.4%	31,319	0.3%	9,880,581	100%

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Impairment of the knee, general	266,178	7.2%
	Traumatic arthritis	251,348	6.8%
	Condition of the skeletal system	170,915	4.6%
Endocrine System	Diabetes mellitus	272,898	89.2%
	Hypothyroidism	18,726	6.1%
	Hyperthyroidism	6,061	2.0%
Impairment of Auditory Acuity	Defective hearing	516,442	45.9%
	Tinnitus	495,689	44.1%
	Otitis media, suppurative, chronic	22,124	2.0%
Genitourinary System	Penile deformity (loss of erectile power)	83,706	25.8%
	Malignant growths of genitourinary system	46,356	14.3%
	Prostate gland injuries	38,086	11.7%
Skin	Scars, general	373,251	34.2%
	Scars, superficial (tender)	156,031	14.3%
	Eczema	137,880	12.6%

Most Prevalent Service-Connected Disabilities (continued)

Body System	Disability	Total Number	Body System Total (%)
Eye	Vision in one eye 20/100, 20/70 or 20/50; 20/40 in other	15,658	10.1%
	Conjunctivitis, chronic	11,544	7.4%
	Unhealed eye injury	10,394	6.7%
Neurological	Paralysis of the sciatic nerve	151,750	19.4%
	Migraine	114,858	14.7%
	Paralysis of the median nerve	106,601	13.6%
Gynecological System	Removal of uterus	11,726	20.0%
	Removal of uterus and both ovaries	11,359	19.3%
	Benign growths of gynecological system or breast	5,710	9.7%
Mental Disorders	Post traumatic stress disorder	320,957	51.0%
	Generalized anxiety disorder	58,985	9.4%
	Major depressive disorder	58,778	9.3%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	33,938	67.7%
	Chronic fatigue syndrome	3,606	7.2%
	HIV-Related Illness	3,166	6.3%
Cardiovascular System	Hypertensive vascular disease	244,859	42.3%
	Residuals of cold injury	80,809	14.0%
	Arteriosclerotic heart disease (Coronary artery disease)	69,537	12.0%
Dental and Oral Conditions	Limited motion of the jaw	22,402	50.9%
	Malunion of lower jaw	8,397	19.1%
	Jaw condition - general	4,992	11.4%
Digestive System	Hemorrhoids	161,109	28.1%
	Hiatal hernia	99,049	17.3%
	Inguinal hernia	59,343	10.4%
Hemic and Lymphatic Systems	Splenectomy (removal of spleen)	7,369	23.5%
	Anemia	5,864	18.7%
	Non-Hodgkin's lymphoma	5,178	16.5%
Respiratory System	Bronchial asthma	67,578	15.3%
	Allergic rhinitis	53,478	12.1%
	Maxillary sinusitis	49,036	11.1%

Most Prevalent Disabilities for Veterans Receiving Compensation End of Fiscal Year 2007

Body System	Disability	Number of Veterans	All Conditions FY 2007 (Percent of Total)
Impairment of Auditory Acuity	Tinnitus	495,689	5.0%
Impairment of Auditory Acuity	Hearing loss	476,387	4.8%
Skin	Scars, general	373,251	3.8%
Mental Disorders	Post traumatic stress disorder	320,957	3.2%
Endocrine System	Diabetes mellitus	272,898	2.8%
Musculoskeletal System	Impairment of the knee, general	266,178	2.7%
Musculoskeletal System	Traumatic arthritis	251,348	2.5%
Cardiovascular System	Hypertensive vascular disease	244,859	2.5%
Musculoskeletal System	Condition of the skeletal system	170,915	1.7%
Musculoskeletal System	Limitation of motion of the ankle	169,596	1.7%

Total Veterans Receiving Service-Connected Disability Benefits End of Fiscal Year 2007

Period of Service	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
World War II	302,580	\$2,796,180,870	\$9,241
Korean Conflict	159,637	\$1,557,554,179	\$9,757
Vietnam Era	983,725	\$12,803,123,886	\$13,015
Gulf War	795,780	\$5,960,189,019	\$7,490
Peacetime Era	602,456	\$4,852,212,006	\$8,054
Total	2,844,178	\$27,969,259,960	\$9,834

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2007

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	55,213	8.0%
	Tinnitus	39,827	5.8%
	Residuals of cold injury	39,607	5.8%
	Scars, general	28,874	4.2%
	Post traumatic stress disorder	26,401	3.8%
	Generalized anxiety disorder	24,795	3.6%
	Traumatic arthritis	17,281	2.5%
	Scars, superficial (tender)	15,216	2.2%
	Flatfoot, acquired	12,856	1.9%
	Scars, head, face or neck	10,931	1.6%
Korean Conflict	Hearing loss	38,269	10.1%
	Tinnitus	31,474	8.3%
	Residuals of cold injury	23,654	6.2%
	Scars, general	16,065	4.2%
	Post traumatic stress disorder	12,704	3.4%
	Scars, superficial (tender)	8,131	2.1%
	Traumatic arthritis	7,607	2.0%
	Duodenal ulcer	6,231	1.6%
	Scars, head, face or neck	6,117	1.6%
	Impairment of the knee, general	5,513	1.5%
Vietnam Era	Diabetes mellitus	236,907	6.9%
	Post traumatic stress disorder	223,764	6.6%
	Hearing loss	195,294	5.7%
	Tinnitus	171,905	5.0%
	Scars, general	150,443	4.4%
	Paralysis of the sciatic nerve	103,038	3.0%
	Hypertensive vascular disease	83,580	2.5%
	Impairment of the knee, general	68,323	2.0%
	Penile deformity (loss of erectile power)	65,144	1.9%
	Traumatic arthritis	55,669	1.6%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2007 (continued)

Period of Service	Disability	Number of Disabilities	Percent of Total
Gulf War	Tinnitus	175,248	4.9%
	Scars, general	114,070	3.2%
	Traumatic arthritis	114,000	3.2%
	Lumbosacral or Cervical Strain	107,575	3.0%
	Impairment of the knee, general	103,884	2.9%
	Hearing loss	103,545	2.9%
	Hypertensive vascular disease	100,495	2.8%
	Limitation of flexion, knee	98,898	2.7%
	Tendon inflammation	98,153	2.7%
	Limitation of motion of the ankle	96,992	2.7%
Peacetime Periods	Hearing loss	84,065	4.7%
	Impairment of the knee, general	81,581	4.5%
	Tinnitus	77,234	4.3%
	Scars, general	63,799	3.6%
	Traumatic arthritis	56,791	3.2%
	Hypertensive vascular disease	53,006	3.0%
	Condition of the skeletal system	49,426	2.8%
	Lumbosacral strain	39,828	2.2%
	Hemorrhoids	37,732	2.1%
	Limitation of motion of the ankle	36,589	2.0%

Service-Connected Disabilities at the End of Fiscal Year 2007 by Period of Service

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	686,285	378,964	3,409,881	3,609,751	1,795,700
Average Number of Disabilities per Veteran	2.27	2.37	3.47	4.54	2.98
Veterans Receiving Compensation	302,580	159,637	983,725	795,780	602,456
Total Veteran Population	3,024,694	2,962,250	7,635,650	4,459,594	5,894,804

Dependency and Indemnity Compensation

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

This section provides information about surviving spouses, children, and parents who received DIC during Fiscal Year 2007.

Total Beneficiaries Who Began Receiving DIC from Fiscal Year 2003- 2007

Type of Benefit	2003	2004	2005	2006	2007
Surviving Spouses	17,029	17,007	17,480	15,993	17,140
Surviving Children	1,930	1,821	1,396	1,248	1,124
Surviving Parents	229	291	286	220	226
Total	19,188	19,119	19,162	17,461	18,490

Source: Benefits Delivery Network CP-127.

Total Beneficiaries Receiving DIC by Relationship End of Fiscal Year 2007

Relationship	Beneficiaries Number	Percent
Surviving Spouse	317,371	94.8%
Child	11,730	3.5%
Parent	5,537	1.7%
Total	334,638	100.0%

Source: Benefits Delivery Network - COIN CP-127.

Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2007

Age	Number of Beneficiaries	Estimated Annual Payments	Percent of Total
35 and under	749	\$9,938,176	4.4%
36 - 55	2,782	\$37,983,273	16.2%
56 - 75	8,616	\$118,769,964	50.3%
Over 75	4,993	\$70,130,506	29.1%
Total	17,140	\$236,821,919	100.0%

Source: Benefits Delivery Network - COIN CP-127.

Age of Children Who Began Receiving DIC Benefits in Fiscal Year 2007

Children's Age	Number of Beneficiaries	Estimated Annual Payments
Under Age 18 ¹	534	\$2,995,353
Age 18 and over in School	392	\$1,347,132
Age 18 and over - Helpless	198	\$1,384,329
Total	1,124	\$5,726,814

Source: Benefits Delivery Network—COIN CP-127.

¹Includes 173 consolidated awards that account for more than one child.

Total Beneficiaries Receiving Service-Connected Death Benefits by Period of Service End of Fiscal Year 2007

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
Spanish American War	3	\$8,604	\$25,812
Mexican Border	1	\$12,804	\$12,804
World War I	820	\$12,499	\$10,249,380
World War II	100,590	\$13,664	\$1,358,145,300
Korean Conflict	36,637	\$14,063	\$509,487,708
Vietnam Era	142,162	\$13,475	\$1,915,582,776
Gulf War	16,617	\$14,053	\$233,515,632
Peacetime Periods	37,808	\$13,496	\$465,596,208
Total	334,638	\$13,625	\$4,492,615,620

Source: Benefits Delivery Network–RCS 20-0221.

Surviving Spouses Receiving DIC by Age End of Fiscal Year 2007

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Annual Payment
35 and Under	3,357	\$13,624	\$44,493,698
36 - 55	30,796	\$13,625	\$413,695,753
56 - 75	128,295	\$13,625	\$1,769,609,132
Over 75	154,923	\$13,625	\$2,174,126,140
Total	317,371	\$13,625	\$4,401,924,722

Source: Benefits Delivery Network - RCS 20-0221 and COIN CP-127.

Children Receiving DIC by Age End of Fiscal Year 2007

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Annual Payment
Under Age 18*	3,961	\$5,858	\$23,281,646
Age 18 and over — in School	400	\$3,021	\$1,374,624
Age 18 and over — Helpless	7,369	\$7,227	\$51,520,806
Total	11,730	\$6,591	\$76,177,076

*Includes 1,945 consolidated awards that account for more than one child.

Source: Benefits Delivery Network – COIN CP-127.

Disability Pension

Disability pension is payable to wartime Veterans who are age 65 and older or are determined permanently and totally disabled as the result of a non-service-connected disability. Disabilities for pension claims are evaluated in the same manner as disabilities for compensation claims (using the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4).

The category called “Other Pension Programs” consists of two older pension programs—“Old Law” and “Section 306.” While VA still pays benefits under these programs, it does not accept new applications for them. If a beneficiary ever loses entitlement to these older pension programs due to changes in eligibility criteria, the beneficiary must establish entitlement to pension under the rules of the current program.

Veterans Who Began Receiving Disability Pension by Program During Fiscal Year 2007

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
PL 95-588 New Law Pension	46,462	\$9,819	\$456,208,310
Other Pension Programs	9	\$1,783	\$16,044
Total	46,471	\$9,817	\$456,224,354

Source: Benefits Delivery Network—COIN CP 103.

Total Veterans Receiving Disability Pension End of Fiscal Year 2007

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Annual Amounts Paid
Protected (Old Law) Pension	90	\$1,060	\$95,364
Section 306 Pension	7,161	\$1,634	\$11,699,628
PL 95-588 New Law Pension	315,624	\$8,795	\$2,775,839,004
Total	322,875	\$8,634	\$2,787,633,996

Source: Benefits Delivery Network—RCS-20-0221.

Disability Pension by Period of Service End of Fiscal Year 2007

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Annual Payments
World War I	0	2	2	\$18,384
World War II	4,377	89,915	94,292	\$758,608,236
Korean Conflict	2,189	61,673	63,862	\$409,577,136
Vietnam Era	685	157,573	158,258	\$1,550,955,288
Gulf War	0	6,461	6,461	\$68,474,952
Total	7,251	315,624	322,875	\$2,787,633,996

Source: Benefits Delivery Network–RCS 20-0221.

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

Number of Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2007 by Age

Age	Other Pension	New Law Pension	Combined Programs	Estimated Annual Payments	Percent of Total
35 and under	0	441	441	\$4,329,473	0.9%
36 - 55	0	7,827	7,827	\$76,840,783	16.8%
56 - 75	0	16,860	16,860	\$165,521,349	36.4%
Over 75	9	21,334	21,343	\$209,532,749	45.9%
Total	9	46,462	46,471	\$456,224,354	100.0%

Source: Benefits Delivery Network - COIN CP-103.

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

Veterans Receiving Disability Pension End of Fiscal Year 2007 by Age

Age	Number of Veterans	Estimated Annual Payments
Under 45	4,877	\$51,743,520
45 - 54	35,977	\$368,384,460
55 - 69	123,102	\$1,193,140,404
70 - 84	111,524	\$757,638,192
85 and over	47,395	\$ 416,727,420
Total	322,875	\$2,787,633,996

Source: Benefits Delivery Network - RCS 20-0236 Table 2, RCS 20-0238 Table 8.

Death Pension

The death pension program provides income support to surviving spouses and dependent children of wartime Veterans who are experiencing financial hardship. Laws establish income limits

and regulate the rates of payment. Death pension is paid under the current pension program as well as under the two “grandfathered” prior programs.

Beneficiaries Who Began Receiving Death Pension During Fiscal Year 2007 by Program

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588– New Law Pension	26,402	\$6,271	\$165,578,497
Other Pension Programs	27	\$876	\$23,665
Total	26,429	\$6,266	\$165,602,162

Source: Benefits Delivery Network–COIN CP 103.

Total Beneficiaries Receiving Death Pension by Program End of Fiscal Year 2007

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts Paid
Protected (Old Law) Pension	286	\$210,180
Section 306 Pension	34,529	\$36,926,112
PL 95-588 New Law Pension	159,826	\$734,081,460
Total	194,641	\$771,217,752

Source: Benefits Delivery Network–RCS 20-0221.

Spouses Who Began Receiving Death Pension Benefits During Fiscal Year 2007 by Age

Age	Other Pension*	New Law Pension	Combined Programs	Estimated Annual Payments	Percent of Total
35 and under	0	50	50	\$315,463	0.2%
36 - 55	0	1,915	1,915	\$12,082,232	7.3%
56 - 75	1	5,266	5,267	\$33,230,869	20.1%
Over 75	5	18,943	18,948	\$119,547,845	72.4%
Total	6	26,174	26,180	\$165,176,409	100.0%

Source: Benefits Delivery Network - COIN CP-103.

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

Surviving Spouses Receiving Death Pension End of Fiscal Year 2007 by Age

Age	Other Pension *	New Law Pension	All Pension Programs	Estimated Annual Payment
35 and Under	—	207	207	\$983,440
36 - 55	98	13,086	13,184	\$62,287,621
56 - 75	2,598	46,616	49,214	\$224,572,281
Over 75	22,705	95,354	118,059	\$480,059,999
Total	25,401	155,263	180,664	\$767,903,341

Source: Benefits Delivery Network - COIN CP-103.

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

Death Pension by Period of Service End of Fiscal Year 2007

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Annual Payments
Wars of 1800s*	148	128	276	\$989,052
World War I	4,099	4,384	8,483	\$22,575,324
World War II	27,181	110,562	137,743	\$509,294,988
Korean Conflict	2,869	24,048	26,917	\$105,210,504
Vietnam Era	518	20,326	20,844	\$130,812,108
Gulf War	0	378	378	\$2,335,776
Total	34,815	159,826	194,641	\$771,217,752

Source: Benefits Delivery Network—RCS 20-0221.

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

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

Fiduciary Program

VA's Fiduciary Program is responsible for protecting the benefits of incompetent VA beneficiaries and ensuring that their welfare and needs are met. Program responsibilities include selecting and monitoring a qualified fiduciary for the needs and situation of the beneficiary. This section provides information about fiduciaries with VA beneficiaries.

Number of Beneficiaries by Payee Type

Payee Type	Number of Beneficiaries
Veteran	65,133
Surviving Spouse	14,478
Adult Disabled Child	17,748
Minor Child	2,844
Dependent Parent	129
Total	100,332

Source: COIN DOOR 7009.

Benefits Paid by Benefit Program

Benefit Program/ Payee Category	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
Compensation–Disability	\$29,845	\$1,036,229,532
Compensation–Death	\$9,226	\$98,554,692
Pension–Disability	\$11,046	\$274,158,000
Pension - Death	\$3,382	\$75,302,700
Total	\$16,048	\$1,484,244,924

Source: CP 129 - December 2007.

Relationship of Fiduciary

Relationship	Number
Legal Custodian	69,109
Spouse	14,023
Court-appointed Fiduciary	10,953
Institutional	3,490
Supervised Direct Payment	2,755
Supt. of Indian Reservation	2
Total	100,332

Source: COIN DOOR 7009.

VA Education programs provide

- Veterans,
- servicemembers,
- reservists, and
- certain family members of Veterans

with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces recruit and retain members.

For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce.



Ex- GI's at Howard University
Washington DC
File: 323-R
OPA/VACO

Education

Current Benefits

There were six active education programs at the end of Fiscal Year 2007:

- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill- Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill- Selected Reserve),
- Reserve Educational Assistance Program (REAP) ,
- Post-Vietnam Era Veterans' Educational Assistance Program (VEAP),
- Survivors' and Dependents' Educational Assistance (Dependents Educational Assistance - DEA) and the
- National Call to Service Incentive Program (NCS).

Education Programs

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

Montgomery GI Bill- Active Duty (MGIB-AD) is a contributory program. The servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the servicemember declines to participate at the time of enlistment. Requirements and features of MGIB-AD participants are as follows:

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

Educational Assistance for members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)

Montgomery GI Bill- Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve (including National Guard members). DoD funds this program and is responsible for determining eligibility. VBA administers the program. Requirements and features of MGIB-SR include:

- Must agree to a six-year Selected Reserve obligation after June 30, 1985;
- Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must remain a member in good standing in the Selected Reserve;
- Maximum entitlement is 36 months; and generally, must use benefits within 14 years of date eligibility began.

Reserve Educational Assistance Program (REAP)

REAP provides educational assistance to members of the National Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001. Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP;
- Must have served on active duty beginning on or after September 11, 2001;
- Must have served on active duty in support of a contingency operation under federal authority for a minimum of 90 consecutive days;
- Maximum full time entitlement is 36 months;
- Benefit rate is a portion of the MGIB-AD 3 year enlistment rate.

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

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

- First entered active duty after December 31, 1976, and before July 1, 1985;
- Contributed to VEAP while on active duty and before April 1, 1987;
- Maximum contribution of \$2,700 by the servicemember;
- Maximum entitlement is 36 months;
- Government matches contribution \$2 for \$1;
- Benefit must be used within 10 years of the last discharge from the service;
- Unused contributions may be refunded;
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances; and,
- Current full-time VEAP rate is based on the monthly contributions up to a maximum of \$300 per month plus any DoD “kicker” adjustment.

Dependents Educational Assistance (DEA)

DEA is a VA educational assistance program designed for certain Veterans dependents. Features and requirements of DEA are as follows:

- Eligibility is based on the Veteran's service-connected death, total service-connected disability, or MIA/POW/Hostage status;
- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses generally have 10 years in which to use benefit and 20 years if the Veteran dies on active duty;
- A spouse loses entitlement if they remarry before age 57 but may have entitlement restored if the remarriage terminates by death or divorce.

Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.

National Call to Service (NCS)

Note: NCS data is combined with MGIB-AD number of beneficiaries and total payments.

The National Call to Service is available to certain individuals who, after October 1, 2003, incur an eight-year military service obligation (MSO). This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty;
- Educational allowance for up to 36 months payable at 50% of the monthly rate for basic educational assistance allowances under section 3015(b)(1) of title 38, U.S.C.
 - (1) reenlistment/extension on active duty for a period of at least 24 months; or
 - (2) 24 months of duty in the Selected Reserve (SELRES);
- Following the above service, the remainder of the MSO shall be served:
 - (1) On active duty; or
 - (2) In the SELRES; or
 - (3) In the Individual Ready Reserve (IRR); or
 - (4) In other national service programs as designated by the Secretary of Defense; or
 - (5) In any combination of the above.

There are four (4) incentives available for individuals enlisting under this program:

- Bonus of \$5,000.
- Repayment of qualifying student loans, as defined in section 510(i)(2) of title 10, U.S.C., (principal and interest) up to \$18,000.
- Educational allowance for up to 12 months payable at the monthly rate for basic educational assistance allowances under section 3015(a)(1) of title 38, U.S.C.
- Educational allowance for up to 36 months payable at 50 percent of the monthly rate for basic educational assistance allowances under section 3015(b)(1) of title, 38 U.S.C.

Quick Reference Guide

Beneficiaries by Program Fiscal Year 2003-2007

Program	2003	2004	2005	2006	2007
MGIB-AD	321,837	332,031	336,347	332,184	343,751
MGIB-SR	88,342	88,650	87,161	66,105	60,298
REAP	0	0	0	23,747	41,388
DEA	61,874	68,920	74,267	75,460	77,339
VEAP	917	796	723	627	568
Total	472,970	490,397	498,498	498,123	523,344

Source: Education Service SAS Reports.

New Education Beneficiaries by Program, Fiscal Year 2007

Program	Number of Beneficiaries	Percent of Total
MGIB-AD ¹	68,246	66.8%
MGIB-SR ²	13,424	13.1%
REAP	9,214	9.0%
DEA	11,129	11.0%
VEAP	96	0.1%
Total³	102,109	100.0%

¹ MGIB-AD Includes Peacetime Veterans and Servicemembers.

² Based on service in the Selected Reserve.

³ Total payment dollars include Section 901 Program participants.

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

New Education Beneficiaries by Training Type and Program, Fiscal Year 2007

Education Program	College, Non-Degree	Graduate	Under-Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
MGIB-AD ¹	2,694	3,500	57,022	5,030	68,246	66.8%
MGIB-SR ²	324	384	12,260	456	13,424	13.1%
REAP	222	264	8,415	313	9,214	9.0%
DEA	1,181	348	9,526	74	11,129	11.0%
VEAP	6	23	55	12	96	0.1%
Type Training Totals	4,427	4,519	87,278	5,885	102,109	100.0%
Percent of Program Totals	4.3%	4.4%	85.5%	5.8%		

¹ MGIB-AD Includes Peacetime Veterans and Servicemembers.

² Based on service in the Selected Reserve.

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

Training Available Under Education Benefit Programs

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

¹Spouses only.

²Only at Institutions of higher learning for credit towards a college degree.

Data

Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2007

Program	Number of Beneficiaries	Percent of Total	Total Payments
MGIB-AD ¹	68,246	66.8%	\$2,081,096,572
MGIB-SR ²	13,424	13.1%	\$146,434,418
REAP	9,214	9.0%	\$215,596,812
DEA	11,129	11.0%	\$511,793,037
VEAP	96	0.1%	\$914,482
Total³	102,109	100.0%	\$2,956,334,284

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

³Total payment dollars include Section 901 Program participants.

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

Beneficiaries Who Began Receiving Education Benefits by Fiscal Year

Program	2003	2004	2005	2006	2007
MGIB-AD ¹	73,270	76,496	68,414	62,184	68,246
MGIB-SR ²	21,055	20,193	19,589	11,056	13,424
REAP	0	0	0	23,746	9,214
DEA	16,728	11,624	11,047	5,569	11,129
VEAP	222	175	155	93	96
Total	111,275	108,488	99,205	102,648	102,109

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS reports.

Beneficiaries Who Received Education Benefits by Fiscal Year

Program	2003	2004	2005	2006	2007
MGIB-AD ¹	321,837	332,031	336,347	332,184	343,751
MGIB-SR	88,342	88,650	87,161	66,105	60,298
REAP	0	0	0	23,747	41,388
DEA	61,874	68,920	74,267	75,460	77,339
VEAP	917	796	723	627	568
Total	472,970	490,397	498,498	498,123	523,344

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS reports.

Beneficiaries Who Began Receiving Education Benefits by Type of Training and Program During Fiscal Year 2007

Education Program	College				Program Totals	Percent of All Programs
	Non-Degree	Graduate	Under Graduate	Vocational/ Technical		
MGIB-AD ¹	2,694	3,500	57,022	5,030	68,246	66.8%
MGIB-SR	324	384	12,260	456	13,424	13.1%
REAP	222	264	8,415	313	9,214	9.0%
DEA ²	1,181	348	9,526	74	11,129	11.0%
VEAP	6	23	55	12	96	0.1%
Type Training Totals	4,427	4,519	87,278	5,885	102,109	100.0%

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²DEA less than one half time includes cooperative and correspondence training.

Source: Education Service SAS reports.

Beneficiaries Who Began Receiving Education Benefits by Training Time and Program During Fiscal Year 2007

Education Program	Training Time				Program Totals	Percent of All Programs
	< One-Half Time	Half Time	Three Quarter Time	Full Time		
MGIB-AD ¹	3,330	9,438	8,038	47,440	68,246	66.8%
MGIB-SR	411	1,370	1,469	10,174	13,424	13.1%
REAP	282	940	1,008	6,983	9,214	9.0%
DEA ²	428	1,002	1,081	8,618	11,129	11.0%
VEAP	15	23	5	53	96	0.1%
Training Time Totals	4,466	12,773	11,601	73,268	102,109	100.0%
Percent of Program Totals	4.4%	12.5%	11.4%	71.8%		

¹MGIB-AD includes NCS, Peacetime Veterans and servicemembers.

²DEA less than one-half time includes cooperative and correspondence training.

Source: Education Service SAS reports.

Beneficiaries Whose Benefits Terminated During Each Fiscal Year 2003 - 2007

Program	2003	2004	2005	2006	2007
MGIB-AD	20,094	23,406	25,169	25,058	25,100
MGIB-SR	3,029	3,046	3,073	3,051	2,836
REAP	0	0	0	0	0
DEA	270	681	811	408	973
VEAP	134	90	94	50	37
Total	23,527	27,223	29,147	28,567	28,946

Note: Data on REAP not available.

Beneficiaries Whose Benefits Terminated During Fiscal Year 2007 by Reason

Program	Entitlement Exhausted	Delimiting Date	Total Terminations	Percent of Total Terminations
MGIB-AD	19,621	5,479	25,100	86.7%
MGIB-SR	2,464	372	2,836	9.8%
REAP	0	0	0	0.0%
DEA	704	269	973	3.4%
VEAP	24	13	37	0.1%
Total	22,813	6,133	28,946	100.0%
Percent of Total Terminations	78.8%	21.2%	100%	

Note: Data on REAP not available.

Education Enhancements

The U.S. Army began a pilot program in July 2006 allowing qualifying Chapter 30 MGIB-AD eligible members to transfer up to 18 months of entitlement to their spouses. There were 46 eligible participants and 27 beneficiaries in this program in Fiscal Year 2007, totaling over \$145,000 in payments.

There are four additional ways for beneficiaries to utilize their benefits. Beneficiaries may use Tuition Assistance Top-Up (TATU), repayment for licensing and certification tests, accelerated payments, and transferability of MGIB-AD benefits.

The TATU program permits VA to issue a payment to an individual for all or any portion of the difference between the military service's tuition assistance (TA) amount and the total cost of tuition and related expenses, up to an individual's normal monthly benefit. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 15% increase in the number of unique trainees in Fiscal Year 2007 compared to Fiscal Year 2006.

Unique Trainees and Payments (\$000)

	FY 2004		FY 2005		FY 2006		FY 2007	
Tuition Assistance Top-Up	11,786	\$14,974	12,905	\$17,868	13,245	\$19,710	15,311	\$24,710
License and Certification Tests	4,387	\$1,819	3,334	\$1,479	2,971	\$1,414	3,822	\$1,961
Accelerated Payment ¹	0	\$6,621	0	\$5,722	0	\$6,116	0	\$4,878
Total	16,173	\$23,414	16,239	\$25,069	16,216	\$27,240	19,133	\$31,549

Source: Education Service SAS reports.

¹Number of unique trainees not available.

Insurance

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

The purpose of the life insurance programs are to provide servicemembers and their families with universally available life insurance (available to all servicemembers and their families without underwriting), as well as traumatic injury protection insurance for servicemembers. It also provides for the conversion to a renewable term insurance policy after a servicemember's separation from service. In addition, the program provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard (healthy) rates due to lost or impaired insurability resulting from military service.

Current Benefits

Matured Life Insurance Programs

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

Disabled Veterans Insurance Programs

These programs were established to provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard (healthy) rates because of their service-connected disabilities. These life insurance programs continue to issue coverage. These include the Service-Disabled Veterans Insurance (S-DVI) and the Veterans' Mortgage Life Insurance (VMLI) programs.

Uniformed Services and Post-Vietnam Veterans

These programs were established to provide insurance coverage and services to active duty and reserve members of the uniformed services that are commonly provided by large scale civilian employers. These include the Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Traumatic Injury Protection Insurance (TSGLI) and the Veterans' Group Life Insurance (VGLI) programs.

America entered World War I in April 1917. The War Risk Insurance Act was amended on June 12, 1917, to cover merchant marine personnel. The Act was again amended on October 6, 1917, authorizing, for the first time, issuance of government life insurance to members of the armed forces.

Over 4 million policies were issued during World War I. With each succeeding war, the government, through VA, continued to provide coverage to military members while on active duty and after separation.



"First to Fight."

*A group of U.S. Marines. 1918.
USMC Recruiting Publicity Bureau.
(War Dept.)*

*WAR & CONFLICT BOOK #: 468
NARA - US National Archives
& Records Administration*

Quick Reference Guide

Lives Insured

The first table on this page displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

Benefits Paid

The Benefits Paid table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Lives Insured

Lives Insured	2003	2004	2005	2006	2007
Face Amount (\$ in billions)	\$745	\$757	\$1,155	\$1,114	\$1,086
Veterans (Administered Programs)	1,767,902	1,522,193	1,434,806	1,346,836	1,261,559
Veterans (VMLI)	2,793	2,625	2,514	2,438	2,368
Veterans (VGLI)	400,845	407,823	417,500	428,019	430,636
Servicemembers (SGLI)	2,410,500	2,448,500	2,482,500	2,391,500	2,353,500
Spouses and Children (FSGLI)	3,090,000	3,090,000	3,064,000	3,099,000	3,075,000
Total Lives Insured	7,672,040	7,471,141	7,401,320	7,267,793	7,123,063

Source: FY 2007 State of residency report; FY 2007 Policy Exhibit.

Benefits Paid

Benefits	2003	2004	2005	2006	2007
Death Awards	\$1,723,625,327	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176
Dividends	\$576,620,666	\$525,494,110	\$461,928,451	\$421,581,323	\$374,770,000
Loans Made	\$62,446,000	\$56,325,000	\$54,625,000	\$61,029,000	\$54,840,000
Matured Endowments	\$21,492,000	\$22,306,000	\$14,976,000	\$16,612,895	\$19,570,000
Cash Surrenders	\$50,803,000	\$48,649,000	\$53,002,000	\$54,622,116	\$54,246,000
Disability Claims	\$21,565,000	\$19,753,000	\$18,075,000	\$16,483,000	\$15,025,000
Total	\$2,456,551,993	\$2,539,749,626	\$2,531,401,530	\$2,799,588,253	\$3,002,965,176

Source: FY 2007 Policy Exhibit; FY 2006 Statement of Operations and Changes in Net Position; FY 2007 Policy Exhibit Cover Sheet; FY 2007 Statement of Cash Flows; Annual Benefits Reports 2003-2006.

Death Awards

The next two tables below display the number and amount of death awards paid to beneficiaries of both the administered and supervised insurance programs.

Death Awards (Number)

	2003	2004	2005	2006	2007
Administered	104,699	105,905	103,083	99,883	97,900
Supervised	5,181	5,919	6,161	6,383	6,717
Total	109,880	111,824	109,244	106,266	104,617

Source: FY 2007 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY 2007 Statement of Financing and Changes in Net Position; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2003-2006.

Death Awards (Amount)

	2003	2004	2005	2006	2007
Administered	\$1,044,505,988	\$1,085,407,687	\$1,071,868,773	\$1,069,085,161	\$1,085,229,000
Supervised	\$679,119,339	\$781,814,829	\$856,926,306	\$1,160,174,758	\$1,399,285,176
Total	\$1,723,625,327	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176

Source: FY 2007 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY 2007 Statement of Financing and Changes in Net Position; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2003-2006.

The last table below displays the number of actions processed on administered policies.

Operations Statistics-Administered

	2003	2004	2005	2006	2007
Loans	26,127	24,428	24,445	25,493	25,804
Cash Surrenders	12,515	11,949	12,525	12,914	12,276
Calls Answered	725,949	756,018	688,442	679,558	667,890
Correspondence Received	135,494	137,248	154,790	148,675	140,463
Change of Address	45,279	39,473	53,103	55,986	41,924
Online Loan Applications	–	360	849	1,166	1,199
Total	945,364	969,476	934,154	923,792	889,556

Source: Distribution of Operational Resources Report.

Data

Programs That No Longer Issue Coverage

Matured Insurance Programs	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

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

Note: VGLI provides continuation of SGLI coverage after separation from service.

Programs That Issue Coverage

Active Life Insurance Programs	Year	Maximum Coverage	
Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000	
Uniformed Services and Post-Vietnam Veterans Life Insurance	Servicemember's Group Life Insurance (FSGLI) - Spouse's Coverage	2001 - present	\$100,000
	Servicemember's Group Life Insurance (FSGLI) - Children's Coverage	2001 - present	\$10,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000
Disabled Veterans' Life Insurance	Service-Disabled Veterans Insurance (SDVI)	1951 - present	\$10,000 ¹
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$90,000

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

The following table compares VA life insurance programs with commercial life insurance companies.

The comparison is based on the total face value of active life insurance in effect.

2007 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance
1	Metropolitan Life	\$4,778,736,000,000
2	Prudential of America Group	\$2,385,277,000,000
3	Swiss Reinsurance Group	\$1,472,355,000,000
4	Aegon USA Group	\$1,444,402,000,000
5	VA Life Insurance Programs	\$1,367,221,000,000
6	ING USA Life Group	\$1,355,061,000,000
7	AIG Life Group	\$1,219,262,000,000
8	Lincoln Financial Group	\$1,153,151,000,000
9	Northwestern Mutual Group	\$995,855,000,000
10	New York Life Group	\$941,094,000,000
11	Hartford Life Group	\$883,138,000,000
12	Scottish Reinsurance Group	\$847,874,000,000
13	Genworth Financial Group	\$834,167,000,000
14	Protective Life Corp	\$824,429,000,000
15	Munich America Reassurance Co	\$722,442,000,000

Source: Best's Review, September 2006.

Coverage Established During Fiscal Year 2007

The table that follows identifies the number of new policies issued during Fiscal Year 2007, the total face value of the policies, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured servicemember.

The actual number of servicemembers who enrolled in SGLI in Fiscal Year 2007 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 2007. The exact number of children covered by FSGLI is also an estimate.

New Life Insurance Coverage Issued During Fiscal Year 2007

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI ¹	224	\$18,396,764	\$82,100	\$90,000
SDVI ^{2,3}	15,239	\$168,524,000	\$11,059	\$10,000
VGLI ⁴	21,426	\$5,676,170,000	\$264,920	\$400,000
FSGLI – Child ⁵	174,735	\$1,747,350,000	\$10,000	\$10,000
FSGLI – Spouse ⁶	181,574	\$17,894,480,848	\$98,552	\$100,000
SGLI ⁵	312,986	\$119,251,977,680	\$381,014	\$400,000
Total	706,184	\$144,756,899,292	\$204,985	

¹Source: VMLI Database-VMLI Quarterly Report.

²Source: SDVI -FY 2007 Policy Exhibit.

³Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New Supplemental SDVI policies (3,087) were issued.

⁴Source: VGLI - Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2007.

⁵Source: SGLI/FSGLI Estimates based upon accessions to Active Duty and Reserve forces in FY 2007. Data on accessions from Defense Manpower Data Center. Effective September 1, 2006, the maximum coverage for VGLI and SGLI increased to \$400,000.

⁶Source: DEERS and Military Pay Records.

New Life Insurance Coverage Issued Comparative Information for Five Fiscal Years

	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007
Number of People Insured	621,225	667,674	648,720	703,815	706,184
Total Coverage Amounts	\$103,129,307,866	\$92,231,113,570	\$129,060,812,226	\$146,032,139,398	\$144,756,899,292
Average Face Values	\$166,010	\$138,138	\$198,947	\$207,487	\$204,985

Source: VMLI Database – VMLI Quarterly Report.

Source: SDVI-FY 2007 Policy Exhibit.

Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (3,087) were issued.

Source: DEERS and Military Pay Records.

Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2007. Estimates based upon accessions to Active Duty and Reserve forces in Fiscal Year 06. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000.

Policy Lapses During Fiscal Year 2007

Policy Lapses	Number ¹	Face Value ¹	Average Face Value
NSLI	6,274	\$38,298,180	\$6,104
VSLI	485	\$3,672,500	\$7,572
VRI	218	\$1,175,142	\$5,391
SDVI	1,142	\$12,096,250	\$10,592
Total	8,119	\$55,242,072	\$6,804

¹ **Source:** Insurance Fiscal Year 2007 Policy Exhibit.

Lump-Sum Payments Made During Fiscal Year 2007 – To Policyholders

Payments		Number	Amount	Average Payment
Matured Endowment ^{1, 2}	USGLI	58	\$308,232	\$5,314
	NSLI	1,230	\$14,299,534	\$11,626
	VSLI	148	\$1,565,856	\$10,580
	VRI	5	\$28,837	\$5,767
	SDVI	224	\$1,905,350	\$8,506
	Total	1,665	\$18,107,809	\$10,876
Cash Surrender ^{1, 2}	USGLI	77	\$177,104	\$2,300
	NSLI	6,636	\$42,844,383	\$6,456
	VSLI	807	\$4,609,445	\$5,712
	VRI	385	\$2,021,723	\$5,251
	SDVI	724	\$4,495,892	\$6,210
	Total	8,629	\$54,148,547	\$6,275
Dividends ^{3, 4}	USGLI	6,720	\$1,075,807	\$160
	NSLI	1,013,557	\$290,423,258	\$287
	VSLI	191,735	\$72,865,439	\$380
	VRI	43,720	\$10,226,942	\$234
	Total	1,255,732	\$374,591,446	\$298
Loans ^{5, 6, 7}	USGLI	54	\$35,000	\$648
	NSLI	12,576	\$33,532,000	\$2,666
	VSLI	3,443	\$9,443,000	\$2,743
	VRI	960	\$1,730,000	\$1,802
	SDVI	8,770	\$10,876,000	\$1,240
	Total	25,803	\$55,616,000	\$2,155

¹Source Number: Program numbers from an estimate based on SQC in FY 2007 and percent of total.

²Source Amount: FY 2007 Statement of OPs and changes in Net Position.

³Source Number: Insurance General Ledger Accounting System - Statement of Financial Condition Report.

⁴Source Amount: FY 2007 Policy Exhibit - Cover Sheet.

⁵Source Number: FY 2007 Statement of Cash Flows.

⁶Source Number: Program numbers from an estimate based on SQC in FY 2007 and percent of total.

⁷Source: Insurance General Ledger Accounting System - Statement of Financial Condition Report.

Life Insurance Dividends Payments - Comparative Information for Five Fiscal Years

Dividend Payments	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007
Number	1,810,557	1,696,542	1,470,481	1,361,906	1,255,732
Total Amounts	\$576,620,666	\$525,494,110	\$461,928,451	\$421,581,323	\$374,591,446
Average Payments	\$318	\$310	\$314	\$310	\$298

Sources: (same as table on the previous page); FY 2003-2006 Annual Benefits Report.

Lump-Sum Payments Made During Fiscal Year 2007 - To Beneficiaries

Death Claims	Number ¹	Amount ²	Average Payment
USGLI	988	\$3,013,977	\$3,051
NSLI	80,519	\$876,966,204	\$10,891
VSLI	6,062	\$75,224,817	\$12,409
VRI	4,040	\$36,672,737	\$9,077
SDVI	6,128	\$61,225,275	\$9,991
VMLI	132	\$9,329,799	\$70,680
SGLI ³	2,946	\$1,120,360,542	\$380,299
FSGLI ³ - Spouse	833	\$80,888,634	\$97,105
FSGLI ³ - Child	1,085	\$10,845,000	\$9,995
VGLI ³	1,946	\$193,448,821	\$99,408
Total	104,679	\$2,467,975,806	\$23,577

¹ **Source:** FY 2007 Policy Exhibit. VMLI Database – VMLI Quarterly Report and Veterans and Reservist Group Insurance System – Prudential Monthly Report.

² **Source:** FY 2007 Statement of Financing and Changes in Net Position.

³ **Source:** Veterans and Reservist Group Insurance System – OSGLI Monthly Report; SGLI, FSGLI, and VGLI data are for the policy year ending June 30, 2007 includes Regular, Accelerated & Conversion Pool.

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the servicemember. All other death claims are paid to the Veteran's or servicemember's designated beneficiary.

The table below provides a distribution of the lump-sum death claim payments by life insurance program.

Number of Death Claims Paid - Comparative Information for Five Fiscal Years

Death Claims	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007
Number	109,880	111,824	109,244	106,266	104,679
Total Amounts	\$1,723,625,327	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,467,975,806
Average Payments	\$15,686	\$16,698	\$17,656	\$20,978	\$23,577

Source: (same as table on previous page).

Monthly Payments to Policyholders at the End of Fiscal Year 2007

Although most Veterans choose to receive payments in a single "lump sum," a monthly payment option is available for Cash Surrenders and Matured Endowments. In the two disability benefit provisions of policies –

Total and Permanent Disability Provision and Total Disability Income Provision – no lump-sum option exists; payments are made monthly. The table below provides data on monthly payments to Veterans.

Insurance Monthly Installment Award Payments to Policyholders - End Fiscal Year 2007

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	27	\$17,316	\$641
	NSLI	9,326	\$11,070,774	\$1,187
	VSLI	2,295	\$3,104,370	\$1,353
	VRI	514	\$390,804	\$760
	Total	12,162	14,583,264	\$1,199
Matured Endowments	USGLI	0	\$0	\$0
	NSLI	639	\$640,230	\$1,002
	VSLI	515	\$710,694	\$1,380
	VRI	33	\$22,632	\$686
	SDVI	8	\$3,408	\$426
	Total	1,195	\$1,376,964	\$1,152
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	54	\$69,600	\$1,289
	VSLI	1	\$7,218	\$7,218
	VRI	2	\$528	\$264
	SDVI	0	\$0	\$0
	Total	57	\$77,346	\$1,357
Total and Permanent Disability	USGLI	31	\$9,252	\$298
	Total	31	\$9,252	\$298

Source: Insurance Master Record Database– AVS 2012.

Monthly Payments to Beneficiaries at the End of Fiscal Year 2007

A monthly payment option is also available in some programs for death claim payments.

The following table provides data on monthly payments to beneficiaries.

Insurance Monthly Installment Award Payments to Beneficiaries - End Fiscal Year 2007

Death Awards Payment Type	Number	Monthly	Average
USGLI	1,800	\$487,080	\$271
NSLI	30,862	\$19,036,542	\$617
VSLI	636	\$481,209	\$757
VRI	203	\$109,212	\$538
SDVI	229	\$87,948	\$384
Total	33,730	\$20,201,991	\$599

Source: Insurance TBC VAL-C (Settlement Option Benefits) Life Income-for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only amount.

Total Insurance Policies In-Force - End of Fiscal Year 2007

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI ¹	6,720	\$20,461,014	\$3,045	\$10,000
NSLI ¹	1,013,557	\$11,516,434,010	\$11,362	\$10,000
VSLI ¹	191,735	\$2,405,971,114	\$12,548	\$10,000
VRI ¹	43,720	\$418,120,312	\$9,564	\$10,000
SDVI ^{1,4}	187,904	\$1,884,805,007	\$10,031	\$10,000*
VMLI ³	2,368	\$165,288,593	\$69,801	\$90,000
SGLI ²	2,353,500	\$892,807,800,000	\$379,353	\$400,000
FSGLI ² - Child	2,025,000	\$20,250,000,000	\$10,000	\$10,000
FSGLI ² - Spouse	1,050,000	\$103,479,600,000	\$98,552	\$100,000
VGLI ²	430,636	\$53,260,220,000	\$123,678	\$400,000
Total⁵	7,305,140	\$1,086,208,700,050	\$148,691	

¹**Source:** Insurance Fiscal Year 2007 Policy Exhibit Cover Sheet.

²**Source:** Veterans and Reservists Group Insurance System - OSGLI Monthly Report .

³**Source:** VMLI Database - VMLI Quarterly Report.

⁴**Note:** Additional \$20,000 available for totally disabled policyholders.

⁵**Note:** TSGLI is a rider of SGLI. TSGLI is excluded from the Total.

Life Insurance Policies In Force - Comparative Information for Five Fiscal Years

	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007
Number of Policies	7,755,217	7,696,603	7,612,195	7,463,956	7,305,140
Total Face Values	\$745,453,203,387	\$756,822,320,973	\$1,155,492,749,414	\$1,114,008,083,857	\$1,086,208,700,050
Average Face Values	\$96,123	\$98,332	\$151,795	\$149,252	\$148,691

Sources: Insurance Fiscal Year 2007 Policy Exhibit Cover Sheet; Veterans And Reservists Group Insurance System - OSGLI Monthly Report; VMLI Database - VMLI Quarterly Report.

Note: Additional \$20,000 available for totally disabled policyholders.

Demographic Characteristics of Policyholders by Age

Because certain programs were active only during past wartime periods, their age distributions parallel the aging of all other Veterans of those periods.

The programs in which policies can still be obtained (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages. The following table includes only spouses in the FSGLI data.

Age Distribution for Insurance Programs

Policy	Age									Total	Avg Age
	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >		
USGLI ¹	0	0	0	0	0	0	0	4,712	2,008	6,720	89.3
% of Total	0%	0%	0%	0%	0%	0%	0%	70%	30%	100%	
NSLI ¹	0	0	0	0	0	0	296,362	648,711	68,485	1,013,558	82.0
% of Total	0%	0%	0%	0%	0%	0%	29%	64%	7%	100%	
VSLI ¹	0	0	0	0	0	665	182,906	7,922	242	191,735	75.5
% of Total	0%	0%	0%	0%	0%	0%	95%	4%	0%	100%	
VRI ¹	0	0	0	0	0	19	8,320	32,340	3,041	43,720	82.8
% of Total	0%	0%	0%	0%	0%	0%	19%	74%	7%	100%	
SDVI ¹	3	1,534	5,208	16,577	65,250	66,062	29,218	3,868	184	187,904	59.5
% of Total	0%	1%	3%	9%	35%	35%	16%	2%	0%	100%	
VMLI ²	0	13	106	462	830	846	111	0	0	2,368	55.3
% of Total	0%	1%	4%	20%	35%	36%	5%	0%	0%	100%	
SGLI ³	160,582	1,164,541	622,540	331,996	71,868	1,763	210	0	0	2,353,500	30.1
% of Total	7%	49%	26%	14%	3%	0%	0%	0%	0%	100%	
FSGLI-Spouse ³	20,775	397,151	378,104	201,979	47,661	4,330	0	0	0	1,050,000	33.2
% of Total	2%	38%	36%	19%	5%	0%	0%	0%	0%	100%	
FSGLI-Children ³	1,955,425	69,575	0	0	0	0	0	0	0	2,025,000	8.8
% of Total	97%	3%	0%	0%	0%	0%	0%	0%	0%	100%	
VGLI ⁴	121	40,307	97,372	127,827	104,754	53,700	6,407	149	0	430,637	45.8
% of Total	0%	9%	23%	30%	24%	12%	1%	0%	0%	100%	
Totals	2,136,906	1,673,121	1,103,330	678,840	290,363	127,385	523,534	697,702	73,960	7,305,142	
% by Age Group	29%	23%	15%	9%	4%	2%	7%	10%	1%	100%	

¹ Source: Insurance TBC VAL-C FY 2007 Attained Age Report.

² Source: VMLI Reserve Valuation Data.

³ Source: DMDC Data-Attained Age for Active and Reserves combined.

⁴ Source: VGLI Insurance System.

Note: All data are as of September 30, 2007 with the exception of SGLI and VGLI which are as of June 30, 2007.

SGLI Coverage by Branch and Component of Service

Branch	Total Number Eligible for SGLI	Number with SGLI	Percent with SGLI	Percent of Total with SGLI	Total Number Eligible for FSGLI	Number with FSGLI	Percent with FSGLI	Percent of Total with FSGLI	
Active Duty	Army	544,000	542,303	99.7%	24.2%	305,689	272,486	89.1%	26.0%
	Navy	365,628	360,976	98.7%	16.1%	209,301	189,077	90.3%	18.0%
	Air Force	353,864	348,645	98.5%	15.6%	209,736	195,338	93.1%	18.6%
	Marine Corps	198,782	198,343	99.8%	8.9%	87,379	82,874	94.8%	7.9%
	Coast Guard	40,200	39,573	98.4%	1.8%	22,783	17,903	78.6%	1.7%
	NOAA	284	252	88.7%	0.0%	123	87	70.7%	0.0%
	Public Health Service	6,070	5,908	97.3%	0.3%	4,324	3,733	86.3%	0.4%
	Total	1,508,828	1,496,000	99.1%	66.9%	839,335	761,498	90.7%	72.6%
Reserve/ National Guard	Army	528,000	501,739	95.0%	22.4%	297,600	170,233	57.2%	16.2%
	Navy	56,000	48,802	87.1%	2.2%	51,665	23,371	45.2%	2.2%
	Air Force	167,170	157,570	94.3%	7.0%	129,115	85,210	66.0%	8.1%
	Marine Corps	27,428	25,532	93.1%	1.1%	7,369	6,958	94.4%	0.7%
	Coast Guard	8,993	8,357	92.9%	0.4%	4,010	2,730	68.1%	0.3%
	Total	787,591	742,000	94.2%	33.2%	489,759	288,502	58.9%	27.5%
Grand Total	2,296,419	2,238,000	97.5%	100%	1,329,094	1,050,000	79.0%	100.0%	

Note: All data are as of September 30, 2007 with the exception of SGLI and FSGLI which are as of June 30, 2007.

SGLI and FSGLI Coverage

SGLI coverage of up to \$400,000 is available in increments of \$50,000. Minimum allowable coverage is \$50,000. For FSGLI, the maximum coverage for spouses is \$100,000, or the amount of the servicemember's SGLI, whichever is less. The table below shows the number of SGLI policyholders and insured FSGLI spouses.

The total percentage by coverage level for both categories of duty status is shown. For ease of presentation, the maximum coverage level is shown by itself, while all the lesser coverage levels are shown in a combined number.

SGLI Coverage by Coverage Level - Active Duty and Reserve Duty

SGLI Coverage		Number with Coverage		Percent with Coverage	
		\$50,000-\$350,000	\$400,000	\$50,000-\$350,000	\$400,000
SGLI Coverage Level	Active	72,274	1,423,726	4.83%	95.17%
	Reserve	110,766	631,234	14.93%	85.07%
	Total	183,040	2,054,960	8.18%	91.82%

Source: Payroll databases of each branch of service - September 2007 SGLI Monthly Premium Reports; DEERS and Payroll databases.

FSGLI Spousal Coverage by Coverage Level - Active Duty and Reserve Duty

FSGLI Coverage		Number with Coverage		Percent with Coverage	
		\$10,000-\$90,000	\$100,000	\$10,000-\$90,000	\$100,000
FSGLI Coverage Level	Active	11,195	750,303	1.47%	98.53%
	Reserve	12,782	275,720	4.43%	95.57%
	Total	23,977	1,026,023	2.28%	97.72%

Source: Payroll databases of each branch of service - September 2007 SGLI Monthly Premium Reports; DEERS and Payroll databases.

Loan Guaranty

Program Objectives

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-downpayment” feature is intended to help Veterans afford the purchase of suitable homes. VA does not require a downpayment if the purchase price or cost is not more than the reasonable value of the property as determined by VA, but the lender may require one. If the purchase price or cost is more than the reasonable value, the difference must be paid in cash from the Veteran’s own resources.

Current Benefits

VA home loans may be used to:

- Purchase a home;
- Purchase a residential unit in certain condominium projects;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

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

There is no maximum loan amount for a VA loan. Lenders generally set a maximum based on rules of the secondary mortgage market. The maximum VA guaranty is 25% of the conforming loan limit as reported by Freddie Mac, and lenders are usually willing to loan up to the conforming loan limit without a downpayment. (Note: guaranty on cash-out refinances is limited to \$36,000).

Veterans pay a funding fee ranging from 1.25% to 3.3% of the loan amount (0.5% for interest rate reduction loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from paying the fee.

Severely disabled Veterans, mostly those who are wheelchair bound or have the loss or loss of use of both arms at or above the elbow, may be entitled to obtain housing grants under the Specially Adapted Housing Program (SAH).

The Loan Guaranty Program was originally part of a national effort to move from a war economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen’s Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could provide the housing benefit to the Veteran at little cost.



GI Home Loan
Veteran with family.
Hyattsville, MD

Producer: Robert Turtill, OPA/VACO



Special Housing Adaptation (SHA) grants are available for disabled Veterans who have blindness in both eyes, or have anatomical loss or loss of use of both hands. These distinctive programs help eligible Veterans through grants to buy, build or modify homes specifically adapted for their use. In addition to there being no time limitation or deadline for applying for either grant benefit, legislation enacted in 2006 as Public Law (PL) 109-233 has expanded the use of SAH grants.

Specially Adapted Housing Program (SAH) Enhancements

The Veterans Housing Opportunity and Benefits Act of 2007 (CPL109-233), enacted on June 15, 2007, establishes that an eligible Veteran or active duty servicemember can now use his or her adaptive housing benefit up to three times as long as the aggregate amount of assistance does not exceed the maximum amounts allowable for grants authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The law also authorizes VA to provide SAH assistance to Veterans temporarily residing in a home owned by a family member.

These benefits can be used for, but are not limited to:

- Wider doorways and hallways to accommodate wheelchairs;
- Ramps or platform lifts instead of steps; and
- Wheelchair accessible bathrooms.

Loan Guaranty also administers the Native American Veterans Direct Loan Program. This program helps Native American Veterans finance the purchase of homes on Federal trust territory. Loan Guaranty provides program information and materials to all interested parties and to VA personnel.

VA has entered into memoranda of understanding (MOUs) with 76 participating Native American tribes. During Fiscal Year 2007, VA closed 53 loans under this program. Since its inception, VA has made nearly 600 loans to Native American Veterans under this program.

Quick Reference Guide

This quick reference guide highlights information most requested from the Loan Guaranty Service (LGY) Program concerning data from Fiscal Year 2007 only.

The table below shows overall activity for the past five years. The decrease in the last two years is largely due to the drop in interest rate reduction refinance loans. Many Veterans were able to refinance their loans at a lower interest rate during Fiscal Year 2003 and then again in Fiscal Years 2004 and 2005. During those years, interest rate reduction refinance loans accounted for over 50% of the activity.

Fiscal Year Loan Guaranty Program Highlights

Loans guaranteed	133,313
Interest rate reduction loans	10,088
Total loan amount	> \$24,900,000,000
Average amount per loan	\$186,703

VA Home Loans Guaranteed Over the Past Five Years

Fiscal Year	2003	2004	2005	2006	2007
Number of Loans	489,418	335,788	165,854	142,708	133,313
Total Loan Amount (\$)	\$63,254,794,007	\$44,130,601,603	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061
Average Loan Amount (\$)	\$129,245	\$131,424	\$150,140	\$172,629	\$186,703
Total Guaranty Amount (\$)	\$18,245,097,305	\$12,643,384,380	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016
Average Guaranty Amount (\$)	\$37,279	\$37,653	\$41,051	\$45,451	\$48,295

This chart is repeated on page 54.

Data

This table summarizes eligibility criteria for the Loan Guaranty program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions.

If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

Period of Service or Entitlement	Service Dates	Length of Service or Other Criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
Specific Entitlement for Post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War	8/2/90 - present	2 years or period called to active duty. (not less than 90 days)
Active Duty Personnel		On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists		6 years
Unmarried Surviving Spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored Entitlement		Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.

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

Types and Characteristics of Loans Guaranteed in Fiscal Year 2007

Status	Number of Loans	Total Loan Amount (\$)	Average Loan Amount (\$)	Total Guaranty Amount (\$)	Average Guaranty Amount (\$)
First Time Home Buyer	63,731	\$11,126,692,444	\$174,588	\$2,958,590,349	\$46,423
Previous Home Buyer	54,210	\$11,073,470,570	\$204,270	\$2,836,180,270	\$52,318
No Down Payment	108,241	\$20,215,615,816	\$186,766	\$5,284,013,002	\$48,817
Down Payment	9,700	\$1,984,547,198	\$204,592	\$510,316,571	\$52,610
Purchase Loans	117,941	\$22,200,163,014	\$188,231	\$5,794,770,619	\$49,133
Interest Rate Reduction	10,090	\$1,781,466,684	\$176,558	\$473,523,842	\$46,930
Cash Out/ Other Refinancing	5,282	\$908,358,363	\$171,972	\$170,508,601	\$32,281

Five-Year Trend of Loans Guaranteed by Status

Status	2003	2004	2005	2006	2007
First Time Home Buyer	69,154	73,891	60,735	63,836	63,731
Previous Home Buyer	79,656	78,504	58,395	58,768	54,210
No Downpayment	135,160	137,773	108,385	110,503	108,241
Downpayment	13,650	14,622	10,745	12,101	9,700
Purchase Loans	148,810	152,395	119,130	122,604	117,941
Interest Rate Reduction	330,426	175,147	40,995	13,875	10,090
Other Refinancing	10,182	8,246	5,729	6,229	5,282

VA Home Loans Guaranteed Over the Past Five Years

Fiscal Year	2003	2004	2005	2006	2007
Number of Loans	489,418	335,788	165,854	142,708	133,313
Total Loan Amount (\$)	\$63,254,794,007	\$44,130,601,603	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061
Average Loan Amount (\$)	\$129,245	\$131,424	\$150,140	\$172,629	\$186,703
Total Guaranty Amount (\$)	\$18,245,097,305	\$12,643,384,380	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016
Average Guaranty Amount (\$)	\$37,279	\$37,653	\$41,051	\$45,451	\$48,295

This chart is referenced in the Quick Reference Section.

Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2007

Program	Specially Adapted Housing Grants*	Special Adaptation Housing Grants	Direct Loans to Native Americans	Total
Number of Grants/Loans	585	68	53	706
Amount of Grants/Loans (\$)	\$24,234,862	\$674,663	\$7,378,205	\$32,287,730
Average Amount of Grants/Loans (\$)	\$41,443	\$9,921	139,211	\$45,733

*The goal of the Specially Adapted Housing (SAH) Program is to provide a barrier-free, wheelchair accessible living environment which affords the Veteran a level of independent living he or she may not normally enjoy. Includes subsequent use of grants as authorized by PL 109-233.

Loans Guaranteed During Fiscal Year 2007 by Period of Service/Entitlement

Data regarding loans guaranteed during Fiscal Year 2007 by Veterans' period of service and by other entitlement criteria are presented below.

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

Loans Guaranteed During Fiscal Year 2007 by Period of Service / Entitlement

Period of Service	Entitlement Number	Percent	Total Loan Amount (\$)	Average Loan Amount (\$)	Total Guaranty Amount (\$)	Average Guaranty Amount (\$)
World War II	154	0.12%	\$21,253,384	\$138,009	\$5,988,986	\$38,890
Post-World War II	20	0.02%	\$2,704,786	\$135,239	\$797,529	\$39,876
Korean Conflict	225	0.17%	\$30,109,632	\$133,821	\$8,397,090	\$37,320
Post-Korean Conflict	781	0.59%	\$109,316,595	\$139,970	\$30,453,664	\$38,993
Vietnam Era	5,329	4.00%	\$825,640,301	\$154,933	\$223,124,760	\$41,870
Post-Vietnam Era	9,538	7.16%	\$1,650,994,494	\$173,097	\$433,356,947	\$45,435
Gulf War	40,425	30.32%	\$7,397,050,656	\$182,982	\$1,928,320,314	\$47,701
Restored Entitlement	29,736	22.31%	\$6,117,785,759	\$205,737	\$1,530,952,126	\$51,485
Service Personnel	44,997	33.75%	\$8,366,265,161	\$185,929	\$2,179,845,709	\$48,444
Reservists	1,746	1.31%	\$314,454,556	\$180,100	\$82,495,018	\$47,248
Un-Remarried Survivors	358	0.27%	\$53,965,853	\$150,743	\$14,490,309	\$40,476
Spouses of POWs	4	0.00%	\$446,884	\$111,721	\$139,564	\$34,891
Total	133,313	100.00%	\$24,889,988,061	\$186,703	\$6,438,362,016	\$48,295

Five Year Trend of Loans Guaranteed by Entitlement

Entitlement	2003	2004	2005	2006	2007
World War II	1,646	1,269	547	363	154
Post-World War II	335	194	62	49	20
Korean Conflict	2,025	1,589	496	361	225
Post-Korean Conflict	5,339	3,778	1,435	972	781
Vietnam Era	34,911	25,428	9,712	6,960	5,329
Post-Vietnam Era	55,308	37,769	14,719	10,670	9,538
Gulf War	98,423	75,383	42,373	36,874	40,425
Restored Entitlement	221,730	123,724	44,995	34,081	29,736
Service Personnel	57,129	57,524	47,343	49,730	44,997
Reservists	11,385	8,178	3,708	2,305	1,746
Un-Remarried Survivors	1,161	931	459	339	358
Spouses of POWS	26	21	5	4	4
Total	489,418	335,788	165,854	142,708	133,313

Home Loans Guaranteed During Fiscal Year 2007 Based on Gender and Age

Gender or Age		Number	Percent	Total Loan Amount (\$)	Average Loan Amount (\$)	Total Guaranty Amount (\$)	Average Guaranty Amount (\$)
Gender	Male	116,575	87.6%	\$21,617,030,118	\$185,435	\$5,690,104,606	\$48,811
	Female	16,738	12.4%	\$3,018,438,049	\$180,334	\$796,092,040	\$47,562
Age	18 - 25	16,821	12.6%	\$2,455,786,969	\$145,995	\$690,231,239	\$41,034
	26 - 35	47,578	35.7%	\$8,840,555,815	\$185,812	\$2,318,364,980	\$48,728
	36 - 45	36,145	27.1%	\$7,505,470,383	\$207,649	\$1,928,061,018	\$53,342
	46 - 55	17,684	13.2%	\$3,343,672,532	\$189,079	\$873,780,749	\$49,411
	56 - 65	11,410	8.6%	\$1,941,869,837	\$170,190	\$520,326,916	\$45,603
	66 - 75	2,931	2.2%	\$434,300,517	\$148,175	\$122,131,244	\$41,669
	76 - 80	476	0.4%	\$73,719,348	\$154,873	\$21,448,984	\$45,061
	Over 80	268	0.2%	\$40,092,766	\$149,600	\$11,851,516	\$44,222
	Total	133,313	100.0%	\$24,635,468,167	\$184,794	\$6,486,196,646	\$48,654

Purchase Loans Guaranteed During Fiscal Year 2007 Based on Annual Income

Income	Number	Total Loan Amount (\$)	Average Loan (\$)	Total Guaranty Amount(\$)	Average Guaranty Amount(\$)
Less than \$25,000	1,360	\$115,640,938	\$85,030	\$41,081,381	\$30,207
\$25,000 to \$34,999	7,376	\$801,916,645	\$108,720	\$256,269,885	\$34,744
\$35,000 to \$44,999	18,662	\$2,514,189,656	\$134,722	\$712,978,317	\$38,205
\$45,000 to \$54,999	21,282	\$3,422,055,679	\$160,796	\$906,640,773	\$42,601
\$55,000 to \$64,999	18,655	\$3,423,588,832	\$183,521	\$881,659,602	\$47,261
\$65,000 to \$74,999	14,696	\$2,971,849,170	\$202,222	\$754,979,754	\$51,373
\$75,000 and over	35,910	\$8,950,797,081	\$249,256	\$2,241,048,607	\$62,407
Total	117,941	\$22,200,038,001	\$188,230	\$5,794,658,319	\$49,132
Average Income (\$)		Median Income (\$)		Median Loan (\$)	
\$65,983		\$60,288		\$174,016	

Number of Loans Guaranteed Five Fiscal Years by Age

Age	2003	2004	2005	2006	2007
18 - 25	12,361	14,123	13,248	17,081	16,821
26 - 35	131,320	92,612	55,110	50,142	47,578
36 - 45	158,892	104,653	48,985	39,483	36,145
46 - 55	106,893	67,776	26,018	19,409	17,684
56 - 65	55,759	39,920	16,346	12,462	11,410
66 - 75	18,416	12,476	4,575	3,194	2,931
76 - 80*	3,818	2,608	941	597	476
Over 80	1,959	1,620	631	340	268
Total	489,418	335,788	165,854	142,708	133,313

*Data collection for these age groups began Fiscal Year 2003.

Percent of Loans Guaranteed by Age Last Five Fiscal Years

Age	2003	2004	2005	2006	2007
18 - 25	2.5%	4.2%	8.0%	12.0%	12.6%
26 - 35	26.8%	27.6%	33.2%	35.1%	35.7%
36 - 45	32.5%	31.2%	29.5%	27.7%	27.1%
46 - 55	21.8%	20.2%	15.7%	13.6%	13.3%
56 - 65	11.4%	11.9%	9.9%	8.7%	8.6%
66 - 75	3.8%	3.7%	2.8%	2.2%	2.2%
76 - 80	0.8%	0.8%	0.6%	0.4%	0.4%
Over 80	0.4%	0.5%	0.4%	0.2%	0.2%

Loans Guaranteed During Fiscal Year 2007 by Race

Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented below show the distribution among the 92% who provided race information for FY 2007.

For the previous four Fiscal Years, the percentages are:
 2003, 87%;
 2004, 89%;
 2005, 95%; and
 2006, 95%.

Loans Guaranteed During Fiscal Year 2007 by Race

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	89,308	73.1%	\$16,409,888,011	\$183,745	\$4,258,276,315	\$47,681
Black/African American	20,227	16.6%	\$3,928,450,485	\$194,218	\$1,006,044,477	\$49,738
Hispanic	9,816	8.0%	\$1,790,272,643	\$182,383	\$465,862,540	\$47,460
Asian/Pacific Islander/ Native Hawaiian	2,058	1.7%	\$462,992,288	\$224,972	\$117,307,839	\$57,001
American Indian/ Alaskan Native	719	0.6%	\$127,675,251	\$177,573	\$33,399,137	\$46,452

Select Five Year Trend of Loans Guaranteed by Race

Race	2003	2004	2005	2006	2007
White	330,408	221,931	117,515	100,631	89,308
Black/African American	61,357	49,530	25,900	21,750	20,227
Hispanic	26,036	20,708	11,308	10,007	9,816
Asian/ Pacific Islander/ Native Hawaiian	5,740	4,541	2,713	2,416	2,058
American Indian/ Alaskan Native	2,428	2,168	1,218	982	719

Vocational Rehabilitation and Employment (VR&E)

The VR&E Program provides a wide range of vocational and educational counseling services to Veterans, active-duty servicemembers and eligible dependents. These services are designed to help individuals choose a vocational direction and assist them in achieving their vocational goals. Assistance may include interest and aptitude testing, occupational exploration, career counseling, vocational goal setting, and exploring educational or training facilities which might be utilized to achieve occupational goals.

In the VR&E program, Veterans progress through all or part of a series of steps. VR&E provides each Veteran with a case manager who advises and follows the Veteran through the program to ensure the delivery of prescribed services. The full range of steps is described below:

- **Step 1.** Application for benefits, and assessment for program eligibility.
- **Step 2.** Evaluation to assess needs and determine services to which a Veteran may be entitled under a plan of rehabilitation.
- **Step 3.** Provision of rehabilitation services for either employment (services and assistance that lead to the Veteran becoming job-ready), or achievement of a measure of increased ability to live more independently in the community.
- **Step 4.** Rehabilitation. Veterans who have obtained and maintained suitable employment or achieved maximum independence in daily living.

Mission

The mission of the Vocational Rehabilitation and Employment program (VR&E) is to provide comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and employment handicaps to obtain stable and suitable employment.

When the severity of disability prohibits suitable employment, VR&E assists those Veterans to achieve maximum independence in daily living.



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

- **Applicants:** Veterans who have applied for Vocational Rehabilitation and Employment services.
- **Eligible:** Veterans who have been deemed eligible based upon a qualifying service-connected disability or memo rating.
- **Entitled to Services:** Veterans determined to have an employment or serious employment handicap based upon their disabling condition.
- **Participants:** Veterans who are currently participating in a program of services in one of the following case statuses; extended evaluation, independent living, job ready status, rehabilitation to employment.
- **Rehabilitated:** Veterans who have successfully found and maintained suitable employment or have successfully completed the independent living program.

Outreach methods piloted in recent years and developed in FY 2007 into mature and productive concepts include the Five Track Employment Model, building partnerships, the Disabled Transition Assistance Program for eligible active-duty servicemembers, and the ‘**Coming Home to Work**’ initiative.

VR&E initially established Job Resource Labs in four pilot stations. The program has since expanded throughout the VR&E system. These labs aid VR&E staff and Veterans in conducting comprehensive analyses of local and national job outlooks, developing job search plans, preparing for interviews, developing resumes, and conducting thorough job searches. The Job Resource Labs are an integral part of the Five-Track Employment Model, employed nationwide.

VR&E has improved partnerships through the development or updating of Memorandums of Understanding with the Department of Defense, Department of Labor, Council of State Administrators of Vocational Rehabilitation Programs, service organizations such as Disabled American Veterans and Veterans of Foreign Wars, public and private employers. These partnerships foster and expand employment opportunities for Veterans with disabilities.

The ‘**Coming Home To Work**’ Initiative is a collaborative partnership between VR&E and federal agencies to provide civilian work experiences to interested servicemembers that are in a medical hold capacity at Military Treatment Facilities and that meet the Chapter 31 eligibility requirements. The “Coming Home to Work” Initiative provides all necessary rehabilitation and employment services to Veterans with disabilities so they may access job opportunities – especially servicemembers returning from Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF), and those who are medically discharged from the military.

Quick Reference Guide

Number of Veterans receiving Vocational Rehabilitation and Employment (VR&E) benefits at the end of Fiscal Year 2007 is 52,082.

Disabled Veterans who successfully completed their program of rehabilitation	10,984
Severe employment handicap Veterans who were rehabilitated	6,098
Average age of male participants	41
Average age of female participants	37

Number of Beneficiaries who received educational/vocational rehabilitation during Fiscal Year 2007 is 51,467

Undergraduate School	44,841
Vocational/Technical School	2,504
Graduate School	2,287
College, Non-Degree	1,101
Extended Evaluation/Independent Living	734

In Fiscal Year 2007, 61,102 Veterans applied for Vocational Rehabilitation and Employment services.

Of those who applied:

- 94.7% who applied were found to be eligible and
- 60.9% were found entitled.

Definitions for the following VR&E terms are found in the glossary:

- Applicants (page C1);
- Eligible (page C2);
- Entitled to Services (page C2);
- Participants (page C4); and
- Rehabilitated (page C5).

Data

Vocational Rehabilitation and Employment Activities Fiscal Year 2007

	Male	Female	Total
Applicants	51,001	10,101	61,102
Eligible	2,687	573	57,842
Entitled to Services	28,664	6,564	35,228
Participants	78,160	20,388	98,548
Rehabilitated	8,665	2,319	10,984

Sources: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

The tables that follow display the demographics of Veterans in each of the categories outlined in the above table.

Vocational Rehabilitation and Employment Activities by Age Fiscal Year 2007

		< 17 or Unk.	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Male	Applicants	1	480	10,098	10,935	7,669	6,950	4,765	5,311	4,792	51,001
	Eligible	1	388	9,375	10,321	7,213	6,616	4,552	5,177	4,671	48,314
	Entitled to Services	—	164	5,009	6,442	4,389	4,342	2,790	2,951	2,577	28,664
	Participants	—	116	9,698	18,763	11,924	13,902	8,896	7,565	7,296	78,160
	Rehabilitated	—	2	600	1,849	1,151	1,563	960	1,187	1,353	8,665
Female	Applicants	—	150	2,943	3,038	1,576	1,301	731	289	73	10,101
	Eligible	—	120	2,713	2,885	1,503	1,249	712	275	71	9,528
	Entitled to Services	—	45	1,680	2,024	1,055	949	543	203	65	6,564
	Participants	—	49	3,862	7,100	3,144	3,407	1,888	735	203	20,388
	Rehabilitated	—	-	321	837	348	451	241	92	29	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Vocational Rehabilitation and Employment Activities by Prior Education Level Fiscal Year 2007

		Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Male	Applicants	1,097	24,335	18,187	5,394	1,988	51,001
	Eligible	1,056	23,042	17,322	5,096	1,798	48,314
	Entitled to Services	595	14,110	10,604	2,404	951	28,664
	Participants	1,331	39,470	28,895	5,707	2,757	78,160
	Rehabilitated	194	4,080	3,172	850	369	8,665
Female	Applicants	46	3,546	4,420	1,545	544	10,101
	Eligible	44	3,320	4,214	1,464	486	9,528
	Entitled to Services	33	2,511	2,983	724	313	6,564
	Participants	105	8,572	8,891	1,829	991	20,388
	Rehabilitated	9	885	1,011	271	143	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Vocational Rehabilitation and Employment Activities by Branch of Service Fiscal Year 2007

		Air Force	Army	Coast Guard	Marine Corps	Navy	Misc.	Unk.	Total
Male	Applicants	6,854	26,558	479	7,216	9,838	25	31	51,001
	Eligible	6,595	25,573	453	6,852	8,808	22	11	48,314
	Entitled to Services	4,060	14,820	298	4,081	5,397	5	3	28,664
	Participants	11,673	39,662	894	10,643	15,258	22	8	78,160
	Rehabilitated	1,492	4,294	92	1,138	1,646	1	2	8,665
Female	Applicants	2,058	5,172	88	542	2,226	11	4	10,101
	Eligible	1,966	4,985	85	502	1,978	9	3	9,528
	Entitled to Services	1,365	3,395	52	318	1,428	6	0	6,564
	Participants	4,292	10,538	168	987	4,390	12	1	20,388
	Rehabilitated	531	1,174	17	100	494	2	1	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Vocational Rehabilitation and Employment Activities by Period of Service Fiscal Year 2007

		None	World War II	Post World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War	Total
Male	Applicants	1	218	39	190	421	6,420	8,397	35,315	51,001
	Eligible	—	211	39	186	405	6,243	7,616	33,614	48,314
	Entitled to Services	—	85	20	94	180	3,563	4,503	20,219	28,664
	Participants	—	222	35	212	411	8,770	11,988	56,522	78,160
	Rehabilitated	—	100	15	77	90	1,569	1,177	5,637	8,665
Female	Applicants	—	3	—	2	9	81	1,071	8,935	10,101
	Eligible	—	3	—	2	8	77	974	8,464	573
	Entitled to Services	—	1	1	1	8	53	712	5,788	6,564
	Participants	—	2	1	3	12	131	2,131	18,108	12,295
	Rehabilitated	—	—	—	—	1	15	236	2,067	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2007

		≤3 months	3 - 6 months	6 months - 2 years	2 - 4 years	4 - 10 years	10 - 15 years	15 - 20 years	20 - 30 years	> 30 years	In service	Totals
Male												
	Applicants	221	534	6,898	14,109	12,852	3,052	1,899	8,406	211	2,819	51,001
	Eligible	201	485	6,577	13,584	12,417	2,961	1,854	8,203	206	1,826	48,314
	Entitled to Services	134	333	3,940	8,134	7,429	1,837	1,227	4,839	97	694	28,664
	Participants	381	904	9,881	20,881	20,031	5,771	4,090	15,076	252	893	78,160
	Rehabilitated	42	81	1,128	2,298	1,966	682	519	1,895	34	20	8,665
Female												
	Applicants	73	194	1,352	2,506	3,142	671	294	1,365	9	495	10,101
	Eligible	70	186	1,298	2,406	3,028	644	286	1,341	8	261	9,528
	Entitled to Services	58	139	925	1,671	1,995	459	259	934	4	120	6,564
	Participants	208	468	2,765	5,150	6,203	1,540	918	2,958	10	168	20,388
	Rehabilitated	30	45	236	549	720	205	134	387	1	12	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

In Service: The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.

Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating Fiscal Year 2007

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Memo Rating	Cases Not Rated	Total
Male														
Applicants	35	5,104	7,033	7,910	6,958	4,791	4,705	3,405	2,194	906	2,957	2,721	2,282	51,001
Eligible	14	5,020	6,975	7,849	6,899	4,760	4,680	3,388	2,178	904	2,943	2,682	22	48,314
Entitled to Services	11	1,176	3,525	4,286	4,445	3,079	3,264	2,755	2,026	954	2,397	744	2	28,664
Participants	19	2,851	10,047	12,369	12,456	8,750	9,327	7,483	5,324	2,611	6,020	901	2	78,160
Female														
Applicants	12	943	1,301	1,579	1,456	1,026	961	704	469	222	407	533	488	10,101
Eligible	2	929	1,295	1,569	1,442	1,020	956	703	469	221	405	426	91	9,528
Entitled to Services	—	241	769	978	1,021	756	854	649	461	247	421	167	—	6,564
Participants	5	626	2,523	3,254	3,354	2,430	2,701	1,962	1,486	717	1,124	206	—	20,388

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Of those Veterans participating in a plan of services, most follow the employment track and receive services that may include career counseling, employment planning, training or education, medical or dental care, and other supportive services.

Some of the Veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment consistent with the Veteran's abilities, aptitudes, and interests.

Veterans with Serious Employment Handicaps Fiscal Year 2007

Case Status	Total Veterans	Males with Serious Employment Handicaps	Females with Serious Employment Handicaps	Total Veterans with Serious Employment Handicaps
Entitled to Services	35,228	17,326	3,548	20,874
Participants	98,548	44,143	10,378	54,521
Rehabilitated	10,984	5,026	1,072	6,098

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.



Employment assistance services may include: job market exploration, job-seeking skills, resume preparation, interview skills, and other assistance. The table presented next reflects those Veterans participating in Vocational Rehabilitation and Employment by training program during Fiscal Year 2007.

Veterans Participating in a Vocational Training Program During Fiscal Year 2007

Program	Male	Female	Total
Undergraduate School	33,991	10,850	44,841
Vocational/Technical	2,128	376	2,504
Graduate School	1,586	701	2,287
College, Non Degree	906	195	1,101
Extended Eval/Independent Living	649	85	734
Paid On-Job Training	175	22	197
Non Pay Work Experience in Government	182	49	231
Non-Pay On-Job Training	64	12	76
Apprenticeship	66	2	68
Improvement of Rehab Potential	28	2	30
High School	5	1	6
Farm Co-op	7	—	7
Total	39,787	12,295	52,082

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Upon completion of the individualized evaluation process, Veterans enter a rehabilitation program to become job-ready in their selected vocational choice or to achieve the maximum ability to live independently in the community. The length of time that Veterans remain in a rehabilitation program varies according to the Veteran's

individual circumstances. The average time spent in the program is approximately two and one-half years.

The following table shows annual earnings pre- and post- VR&E program participation for those Veterans who were successfully rehabilitated.

Veterans Successfully Rehabilitated Pre and Post Annual Earnings by Occupational Category Fiscal Year 2007

		Male		Female	
Average Age		47		40	
	Total	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	6,202	\$8,207	\$37,980	\$5,310	\$32,601
Clerical	556	\$5,700	\$29,010	\$3,931	\$25,848
Service	409	\$6,003	\$28,944	\$3,867	\$23,238
Miscellaneous	297	\$5,902	\$31,359	\$9,205	\$31,411
Machine Trades	254	\$7,355	\$30,746	\$2,964	\$26,248
Structural (Building Trades)	193	\$9,671	\$33,310	\$9,600	\$9,600
Sales	166	\$5,580	\$28,372	\$2,046	\$28,363
Benchwork	47	\$5,155	\$28,086	\$0	\$11,322
Processing (Butcher, Meat Processor, etc.)	20	\$5,133	\$36,198	\$0	\$13,524
Agricultural, Fishery and Forestry	32	\$6,086	\$21,209	\$900	\$21,273
Total	8,176	\$5,852	\$33,119	\$4,603	\$29,841

Note: Excludes Independent Living Veterans (2,808).

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Veterans Successfully Rehabilitated by Occupational Category, Fiscal Year 2007

Occupation	Average Age	Male		Female	
		41 Participants	47 Rehabilitated	37 Participants	40 Rehabilitated
Agricultural, Fishery and Forestry		87	28	23	4
Benchwork		195	45	8	2
Clerical		1,315	357	648	199
Independent Living		676	2,499	120	309
Machine Trades		960	251	21	3
Miscellaneous		603	280	50	17
Processing (Butcher, Meat Processor, etc.)		41	19	14	1
Professional, Technical, and Managerial		33,961	4,525	11,081	1,677
Sales		344	139	74	27
Service		1,003	330	244	79
Structural (Building Trades)		602	192	12	1
Totals		39,787	8,665	12,295	2,319

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2007.

Appendices

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VBA Regional Office Mailing Addresses

ALABAMA

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

ALASKA

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

ARIZONA

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

ARKANSAS

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

CALIFORNIA

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

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

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

COLORADO

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

CONNECTICUT

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

DELAWARE

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

DISTRICT OF COLUMBIA

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

FLORIDA

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

GEORGIA

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

HAWAII

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

IDAHO

VA Regional Office
805 W. Franklin Street
Boise, ID 83702-5560

ILLINOIS

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

INDIANA

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

IOWA

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

KANSAS

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

KENTUCKY

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

LOUISIANA*

VA Regional Office
671A Whitney Avenue
Gretna, LA 70056-2692

* This is a temporary address due to effects of Hurricane Katrina

MAINE

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

MARYLAND

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

MASSACHUSETTS

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

MICHIGAN

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

MINNESOTA

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

MISSISSIPPI

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

MISSOURI

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

MONTANA

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

NEBRASKA

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

NEVADA

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

NEW HAMPSHIRE

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

NEW JERSEY

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

NEW MEXICO

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

NEW YORK

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

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

NORTH CAROLINA

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

NORTH DAKOTA

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

OHIO

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

OKLAHOMA

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

OREGON

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

PENNSYLVANIA

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

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

PHILIPPINES

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

PUERTO RICO

VA Regional Office
P. O. Box 364867
San Juan, PR 00936-4867

RHODE ISLAND

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

SOUTH CAROLINA

VA Regional Office
1801 Assembly Street
Columbia, SC 29201-2495

SOUTH DAKOTA

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

TENNESSEE

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

TEXAS

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

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

UTAH

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

VERMONT

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

VIRGINIA

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

WASHINGTON

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

WEST VIRGINIA

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

WISCONSIN

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

WYOMING

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

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

Contact VA by Phone

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

* Indicates toll-free numbers

Glossary

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

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

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

BENEFITS DELIVERY AT DISCHARGE (BDD) –

Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

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

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

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

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

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

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

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

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

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

DEPENDENTS' EDUCATIONAL ASSISTANCE

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

DEPENDENCY AND INDEMNITY COMPENSATION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FISCAL YEAR 2007 – Began October 1, 2006, and ended September 30, 2007. The Department of Veterans Affairs operates under this schedule for accounting and budgetary purposes.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PARTICIPANTS (VR&E) – Veterans who are currently receiving subsistence allowance in one of the following VR&E case statuses: extended evaluation, independent living, job ready or rehabilitation to employment.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR, and Part 4.

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

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

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

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

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

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

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

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

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

SERVICEMEMBER – An individual who is currently serving on active duty. This individual is also referred to as a “service person.”

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

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

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

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

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

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

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

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all servicemembers covered under the Servicemembers’ Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members who incur certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005, if the loss was the direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.

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

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

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

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

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

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

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

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

ZERO (0) PERCENT DISABILITY – A zero percent disability rating means that a disability exists and is related to the Veteran’s service but is not so disabling that it entitles the Veteran to compensation payments. Also called a non-compensable disability.

Internet References

VA WEBSITES

Department of Veterans Affairs Home Page<http://www.va.gov>
 Health Care<http://www.va.gov/vbs/health/index.htm>
 National Cemetery Administration <http://www.cem.va.gov>
 Office of Congressional Affairs<http://www.va.gov/oca/index.htm>
 Public Affairs & Special Events<http://www.va.gov/opa/index.htm>
 About VA http://www.va.gov/about_va/
 Links to VA organizations<http://www.va.gov/>
 Online Applications..... <http://www.va.gov/onlineapps.htm>
 Online Forms.....<http://www.va.gov/vaforms/>
 Facility Locator<http://www.va.gov>
 Contact Information..... <https://iris.va.gov/>
 Veteran Data & Information.....<http://www.va.gov/vetdata/>

VBA WEBSITES

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

Summary of Fiscal Year 2007 Benefits

Compensation and Pension

Estimated Veteran Population	23,976,992
Disability Compensation Recipients	2,844,178
Estimated Monthly Disability Compensation Costs	\$2,330,771,663
Estimated Annual Disability Compensation Costs	\$27,969,259,960
Disability Compensation by Age 34 and under	244,566
Disability Compensation by Age 35-54	867,346
Disability Compensation by Age 55-74	1,209,846
Disability Compensation by Age 75-84	361,749
Disability Compensation by Age 85 and over	160,671
Disability Pension Recipients	322,875
Estimated Monthly Disability Pension Costs	\$232,302,833
Estimated Annual Disability Pension Costs	\$2,787,633,996
Disability Pension by Age under 45	4,876
Disability Pension by Age 45-54	35,961
Disability Pension by Age 55-69	123,027
Disability Pension by Age 70-84	111,486
Disability Pension by Age 85 and over	47,377

Education

MGIB-AD Trainees	343,751
MGIB-SR Trainees	60,298
DEA Trainees	77,339
VEAP Trainees	568
REAP Trainees	41,388

Insurance

Life Insurance Payments	\$1,739,456,576
Total Face Value of Insurance	\$16,411,080,050
Total Number of Policies	1,446,004

Loan Guaranty

Number of Loans	133,313
Total Loan Amount	\$24,889,988,061

Vocational Rehabilitation and Employment

Number of Applicants	63,089
Number of Plans Developed	23,911
Number of Entitlement Decisions	8,468
Number of Veterans Rehabilitated through Independent Living	2,540
Number of Veterans Rehabilitated by Obtaining Suitable Employment	11,008

Benefits by State

Alabama

Compensation and Pension

Estimated Veteran Population	417,497
Disability Compensation Recipients	63,349
Estimated Monthly Disability Compensation Costs	\$52,138,036
Estimated Annual Disability Compensation Costs	\$625,656,432
Disability Compensation by Age 34 and under	4,345
Disability Compensation by Age 35-54	20,958
Disability Compensation by Age 55-74	29,043
Disability Compensation by Age 75-84	6,666
Disability Compensation by Age 85 and over	2,336
Disability Pension Recipients	9,525
Estimated Monthly Disability Pension Costs	\$7,805,828
Estimated Annual Disability Pension Costs	\$93,669,936
Disability Pension by Age under 45	112
Disability Pension by Age 45-54	792
Disability Pension by Age 55-69	2,546
Disability Pension by Age 70-84	4,101
Disability Pension by Age 85 and over	1,974

Education

MGIB-AD Trainees	5,741
MGIB-SR Trainees	1,358
DEA Trainees	2,419
VEAP Trainees	9
REAP Trainees	962

Insurance

Life Insurance Payments	\$24,350,330
Total Face Value of Insurance	\$229,735,670
Total Number of Policies	20,115

Loan Guaranty

Number of Loans	3,722
Total Loan Amount	\$640,807,983

Vocational Rehabilitation and Employment

Number of Applicants	2,264
Number of Plans Developed	982
Number of Entitlement Decisions	366
Number of Veterans Rehabilitated through Independent Living	127
Number of Veterans Rehabilitated by Obtaining Suitable Employment	493

Alaska

Compensation and Pension

Estimated Veteran Population	65,767
Disability Compensation Recipients	12,591
Estimated Monthly Disability Compensation Costs	\$9,410,659
Estimated Annual Disability Compensation Costs	\$112,927,902
Disability Compensation by Age 34 and under	1,138
Disability Compensation by Age 35-54	5,942
Disability Compensation by Age 55-74	4,810
Disability Compensation by Age 75-84	547
Disability Compensation by Age 85 and over	153
Disability Pension Recipients	312
Estimated Monthly Disability Pension Costs	\$233,332
Estimated Annual Disability Pension Costs	\$2,799,984
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	47
Disability Pension by Age 55-69	201
Disability Pension by Age 70-84	49
Disability Pension by Age 85 and over	11

Education

MGIB-AD Trainees	1,029
MGIB-SR Trainees	147
DEA Trainees	169
VEAP Trainees	2
REAP Trainees	39

Insurance

Life Insurance Payments	\$2,439,686
Total Face Value of Insurance	\$23,017,468
Total Number of Policies	1,795

Loan Guaranty

Number of Loans	1,969
Total Loan Amount	\$495,672,048

Vocational Rehabilitation and Employment

Number of Applicants	304
Number of Plans Developed	136
Number of Entitlement Decisions	76
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	83

Arizona

Compensation and Pension

Estimated Veteran Population	550,095
Disability Compensation Recipients	65,158
Estimated Monthly Disability Compensation Costs	\$55,687,714
Estimated Annual Disability Compensation Costs	\$668,252,568
Disability Compensation by Age 34 and under	6,288
Disability Compensation by Age 35-54	19,282
Disability Compensation by Age 55-74	27,828
Disability Compensation by Age 75-84	8,407
Disability Compensation by Age 85 and over	3,352
Disability Pension Recipients	4,989
Estimated Monthly Disability Pension Costs	\$3,238,989
Estimated Annual Disability Pension Costs	\$38,867,868
Disability Pension by Age under 45	77
Disability Pension by Age 45-54	612
Disability Pension by Age 55-69	2,048
Disability Pension by Age 70-84	1,708
Disability Pension by Age 85 and over	544

Education

MGIB-AD Trainees	23,301
MGIB-SR Trainees	1,475
DEA Trainees	2,625
VEAP Trainees	13
REAP Trainees	1,192

Insurance

Life Insurance Payments	\$38,957,099
Total Face Value of Insurance	\$367,544,712
Total Number of Policies	32,615

Loan Guaranty

Number of Loans	3,643
Total Loan Amount	\$809,872,638

Vocational Rehabilitation and Employment

Number of Applicants	1,580
Number of Plans Developed	664
Number of Entitlement Decisions	357
Number of Veterans Rehabilitated through Independent Living	246
Number of Veterans Rehabilitated by Obtaining Suitable Employment	603

Arkansas

Compensation and Pension

Estimated Veteran Population	262,613
Disability Compensation Recipients	35,424
Estimated Monthly Disability Compensation Costs	\$37,761,970
Estimated Annual Disability Compensation Costs	\$453,143,640
Disability Compensation by Age 34 and under	2,719
Disability Compensation by Age 35-54	10,784
Disability Compensation by Age 55-74	16,120
Disability Compensation by Age 75-84	4,026
Disability Compensation by Age 85 and over	1,774
Disability Pension Recipients	5,540
Estimated Monthly Disability Pension Costs	\$3,638,286
Estimated Annual Disability Pension Costs	\$43,659,432
Disability Pension by Age under 45	128
Disability Pension by Age 45-54	619
Disability Pension by Age 55-69	2,044
Disability Pension by Age 70-84	1,832
Disability Pension by Age 85 and over	917

Education

MGIB-AD Trainees	2,145
MGIB-SR Trainees	950
DEA Trainees	1,547
VEAP Trainees	3
REAP Trainees	744

Insurance

Life Insurance Payments	\$14,881,013
Total Face Value of Insurance	\$140,396,430
Total Number of Policies	12,788

Loan Guaranty

Number of Loans	1,828
Total Loan Amount	\$262,825,939

Vocational Rehabilitation and Employment

Number of Applicants	698
Number of Plans Developed	388
Number of Entitlement Decisions	113
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	121

California

Compensation and Pension

Estimated Veteran Population	2,203,727
Disability Compensation Recipients	236,112
Estimated Monthly Disability Compensation Costs	\$187,781,583
Estimated Annual Disability Compensation Costs	\$2,253,378,996
Disability Compensation by Age 34 and under	25,421
Disability Compensation by Age 35-54	65,661
Disability Compensation by Age 55-74	97,311
Disability Compensation by Age 75-84	32,375
Disability Compensation by Age 85 and over	15,340
Disability Pension Recipients	23,335
Estimated Monthly Disability Pension Costs	\$16,782,781
Estimated Annual Disability Pension Costs	\$201,393,372
Disability Pension by Age under 45	419
Disability Pension by Age 45-54	3,268
Disability Pension by Age 55-69	10,131
Disability Pension by Age 70-84	6,795
Disability Pension by Age 85 and over	2,722

Education

MGIB-AD Trainees	35,404
MGIB-SR Trainees	3,131
DEA Trainees	6,663
VEAP Trainees	57
REAP Trainees	1,818

Insurance

Life Insurance Payments	\$175,283,400
Total Face Value of Insurance	\$1,653,729,076
Total Number of Policies	140,449

Loan Guaranty

Number of Loans	1,924
Total Loan Amount	\$563,992,917

Vocational Rehabilitation and Employment

Number of Applicants	4,668
Number of Plans Developed	1,419
Number of Entitlement Decisions	435
Number of Veterans Rehabilitated through Independent Living	470
Number of Veterans Rehabilitated by Obtaining Suitable Employment	905

Colorado

Compensation and Pension

Estimated Veteran Population	419,938
Disability Compensation Recipients	56,302
Estimated Monthly Disability Compensation Costs	\$44,495,188
Estimated Annual Disability Compensation Costs	\$533,942,256
Disability Compensation by Age 34 and under	5,534
Disability Compensation by Age 35-54	20,479
Disability Compensation by Age 55-74	22,449
Disability Compensation by Age 75-84	5,518
Disability Compensation by Age 85 and over	2,321
Disability Pension Recipients	3,585
Estimated Monthly Disability Pension Costs	\$2,649,663
Estimated Annual Disability Pension Costs	\$31,795,956
Disability Pension by Age under 45	53
Disability Pension by Age 45-54	463
Disability Pension by Age 55-69	1,464
Disability Pension by Age 70-84	1,095
Disability Pension by Age 85 and over	510

Education

MGIB-AD Trainees	10,029
MGIB-SR Trainees	782
DEA Trainees	1,469
VEAP Trainees	12
REAP Trainees	602

Insurance

Life Insurance Payments	\$28,365,552
Total Face Value of Insurance	\$267,617,689
Total Number of Policies	23,173

Loan Guaranty

Number of Loans	4,883
Total Loan Amount	\$1,058,325,873

Vocational Rehabilitation and Employment

Number of Applicants	1,755
Number of Plans Developed	604
Number of Entitlement Decisions	227
Number of Veterans Rehabilitated through Independent Living	71
Number of Veterans Rehabilitated by Obtaining Suitable Employment	298

* VR&E total includes Wyoming

Connecticut

Compensation and Pension

Estimated Veteran Population	251,957
Disability Compensation Recipients	20,186
Estimated Monthly Disability Compensation Costs	\$14,560,547
Estimated Annual Disability Compensation Costs	\$174,726,559
Disability Compensation by Age 34 and under	1,793
Disability Compensation by Age 35-54	4,722
Disability Compensation by Age 55-74	7,978
Disability Compensation by Age 75-84	3,528
Disability Compensation by Age 85 and over	2,165
Disability Pension Recipients	1,784
Estimated Monthly Disability Pension Costs	\$931,772
Estimated Annual Disability Pension Costs	\$11,181,264
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	146
Disability Pension by Age 55-69	596
Disability Pension by Age 70-84	618
Disability Pension by Age 85 and over	411

Education

MGIB-AD Trainees	1,756
MGIB-SR Trainees	536
DEA Trainees	323
VEAP Trainees	5
REAP Trainees	348

Insurance

Life Insurance Payments	\$27,152,309
Total Face Value of Insurance	\$256,171,218
Total Number of Policies	22,909

Loan Guaranty

Number of Loans	425
Total Loan Amount	\$102,408,189

Vocational Rehabilitation and Employment

Number of Applicants	493
Number of Plans Developed	231
Number of Entitlement Decisions	35
Number of Veterans Rehabilitated through Independent Living	79
Number of Veterans Rehabilitated by Obtaining Suitable Employment	114

Delaware

Compensation and Pension

Estimated Veteran Population	79,029
Disability Compensation Recipients	8,543
Estimated Monthly Disability Compensation Costs	\$6,187,439
Estimated Annual Disability Compensation Costs	\$74,249,268
Disability Compensation by Age 34 and under	601
Disability Compensation by Age 35-54	2,959
Disability Compensation by Age 55-74	3,537
Disability Compensation by Age 75-84	1,060
Disability Compensation by Age 85 and over	385
Disability Pension Recipients	538
Estimated Monthly Disability Pension Costs	\$335,839
Estimated Annual Disability Pension Costs	\$4,030,068
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	52
Disability Pension by Age 55-69	209
Disability Pension by Age 70-84	187
Disability Pension by Age 85 and over	79

Education

MGIB-AD Trainees	660
MGIB-SR Trainees	223
DEA Trainees	193
VEAP Trainees	1
REAP Trainees	106

Insurance

Life Insurance Payments	\$5,475,441
Total Face Value of Insurance	\$51,658,602
Total Number of Policies	4,926

Loan Guaranty

Number of Loans	578
Total Loan Amount	\$139,064,517

Vocational Rehabilitation and Employment

Number of Applicants	200
Number of Plans Developed	74
Number of Entitlement Decisions	35
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	42

District of Columbia

Compensation and Pension

Estimated Veteran Population	34,804
Disability Compensation Recipients	4,272
Estimated Monthly Disability Compensation Costs	\$3,145,146
Estimated Annual Disability Compensation Costs	\$37,741,752
Disability Compensation by Age 34 and under	293
Disability Compensation by Age 35-54	1,273
Disability Compensation by Age 55-74	1,764
Disability Compensation by Age 75-84	633
Disability Compensation by Age 85 and over	308
Disability Pension Recipients	836
Estimated Monthly Disability Pension Costs	\$532,209
Estimated Annual Disability Pension Costs	\$6,386,508
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	97
Disability Pension by Age 55-69	326
Disability Pension by Age 70-84	328
Disability Pension by Age 85 and over	81

Education

MGIB-AD Trainees	753
MGIB-SR Trainees	62
DEA Trainees	180
VEAP Trainees	3
REAP Trainees	52

Insurance

Life Insurance Payments	\$3,089,819
Total Face Value of Insurance	\$29,151,216
Total Number of Policies	2,433

Loan Guaranty

Number of Loans	20
Total Loan Amount	\$6,043,533

Vocational Rehabilitation and Employment

Number of Applicants	1,118
Number of Plans Developed	319
Number of Entitlement Decisions	103
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	115

Florida

Compensation and Pension

Estimated Veteran Population	1,747,076
Disability Compensation Recipients	226,715
Estimated Monthly Disability Compensation Costs	\$181,254,216
Estimated Annual Disability Compensation Costs	\$2,175,050,586
Disability Compensation by Age 34 and under	15,791
Disability Compensation by Age 35-54	68,229
Disability Compensation by Age 55-74	93,599
Disability Compensation by Age 75-84	33,753
Disability Compensation by Age 85 and over	15,339
Disability Pension Recipients	21,715
Estimated Monthly Disability Pension Costs	\$16,232,012
Estimated Annual Disability Pension Costs	\$194,784,144
Disability Pension by Age under 45	312
Disability Pension by Age 45-54	2,231
Disability Pension by Age 55-69	8,438
Disability Pension by Age 70-84	7,313
Disability Pension by Age 85 and over	3,421

Education

MGIB-AD Trainees	24,990
MGIB-SR Trainees	2,417
DEA Trainees	5,096
VEAP Trainees	32
REAP Trainees	1,428

Insurance

Life Insurance Payments	\$157,066,041
Total Face Value of Insurance	\$1,481,855,541
Total Number of Policies	129,909

Loan Guaranty

Number of Loans	8,224
Total Loan Amount	\$1,709,700,329

Vocational Rehabilitation and Employment

Number of Applicants	3,584
Number of Plans Developed	1,410
Number of Entitlement Decisions	560
Number of Veterans Rehabilitated through Independent Living	80
Number of Veterans Rehabilitated by Obtaining Suitable Employment	640

Georgia

Compensation and Pension

Estimated Veteran Population	757,070
Disability Compensation Recipients	102,204
Estimated Monthly Disability Compensation Costs	\$78,585,908
Estimated Annual Disability Compensation Costs	\$943,030,896
Disability Compensation by Age 34 and under	9,218
Disability Compensation by Age 35-54	41,687
Disability Compensation by Age 55-74	40,364
Disability Compensation by Age 75-84	8,024
Disability Compensation by Age 85 and over	2,903
Disability Pension Recipients	11,118
Estimated Monthly Disability Pension Costs	\$8,063,629
Estimated Annual Disability Pension Costs	\$96,763,548
Disability Pension by Age under 45	189
Disability Pension by Age 45-54	1,238
Disability Pension by Age 55-69	4,306
Disability Pension by Age 70-84	3,652
Disability Pension by Age 85 and over	1,733

Education

MGIB-AD Trainees	13,394
MGIB-SR Trainees	1,640
DEA Trainees	2,889
VEAP Trainees	15
REAP Trainees	1,040

Insurance

Life Insurance Payments	\$40,539,676
Total Face Value of Insurance	\$382,475,697
Total Number of Policies	33,726

Loan Guaranty

Number of Loans	7,839
Total Loan Amount	\$1,362,448,109

Vocational Rehabilitation and Employment

Number of Applicants	2,905
Number of Plans Developed	760
Number of Entitlement Decisions	356
Number of Veterans Rehabilitated through Independent Living	46
Number of Veterans Rehabilitated by Obtaining Suitable Employment	402

Hawaii

Compensation and Pension

Estimated Veteran Population	102,396
Disability Compensation Recipients	15,293
Estimated Monthly Disability Compensation Costs	\$12,406,861
Estimated Annual Disability Compensation Costs	\$148,882,332
Disability Compensation by Age 34 and under	1,147
Disability Compensation by Age 35-54	4,722
Disability Compensation by Age 55-74	6,492
Disability Compensation by Age 75-84	2,111
Disability Compensation by Age 85 and over	821
Disability Pension Recipients	703
Estimated Monthly Disability Pension Costs	\$492,228
Estimated Annual Disability Pension Costs	\$5,906,736
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	107
Disability Pension by Age 55-69	369
Disability Pension by Age 70-84	160
Disability Pension by Age 85 and over	54

Education

MGIB-AD Trainees	1,977
MGIB-SR Trainees	419
DEA Trainees	400
VEAP Trainees	4
REAP Trainees	344

Insurance

Life Insurance Payments	\$15,323,770
Total Face Value of Insurance	\$144,573,666
Total Number of Policies	10,649

Loan Guaranty

Number of Loans	889
Total Loan Amount	\$365,993,714

Vocational Rehabilitation and Employment

Number of Applicants	513
Number of Plans Developed	184
Number of Entitlement Decisions	77
Number of Veterans Rehabilitated through Independent Living	80
Number of Veterans Rehabilitated by Obtaining Suitable Employment	157

Idaho

Compensation and Pension

Estimated Veteran Population	131,827
Disability Compensation Recipients	17,543
Estimated Monthly Disability Compensation Costs	\$14,173,540
Estimated Annual Disability Compensation Costs	\$170,082,474
Disability Compensation by Age 34 and under	1,758
Disability Compensation by Age 35-54	5,407
Disability Compensation by Age 55-74	7,477
Disability Compensation by Age 75-84	2,032
Disability Compensation by Age 85 and over	868
Disability Pension Recipients	1,420
Estimated Monthly Disability Pension Costs	\$1,035,728
Estimated Annual Disability Pension Costs	\$12,428,736
Disability Pension by Age under 45	21
Disability Pension by Age 45-54	133
Disability Pension by Age 55-69	516
Disability Pension by Age 70-84	516
Disability Pension by Age 85 and over	234

Education

MGIB-AD Trainees	1,585
MGIB-SR Trainees	391
DEA Trainees	391
VEAP Trainees	3
REAP Trainees	374

Insurance

Life Insurance Payments	\$7,847,164
Total Face Value of Insurance	\$74,034,867
Total Number of Policies	6,661

Loan Guaranty

Number of Loans	1,029
Total Loan Amount	\$184,109,707

Vocational Rehabilitation and Employment

Number of Applicants	288
Number of Plans Developed	121
Number of Entitlement Decisions	73
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	81

Illinois

Compensation and Pension

Estimated Veteran Population	852,409
Disability Compensation Recipients	65,647
Estimated Monthly Disability Compensation Costs	\$48,556,060
Estimated Annual Disability Compensation Costs	\$582,672,714
Disability Compensation by Age 34 and under	7,275
Disability Compensation by Age 35-54	18,763
Disability Compensation by Age 55-74	27,071
Disability Compensation by Age 75-84	8,329
Disability Compensation by Age 85 and over	4,203
Disability Pension Recipients	9,310
Estimated Monthly Disability Pension Costs	\$6,374,883
Estimated Annual Disability Pension Costs	\$76,498,596
Disability Pension by Age under 45	117
Disability Pension by Age 45-54	1,087
Disability Pension by Age 55-69	4,191
Disability Pension by Age 70-84	2,909
Disability Pension by Age 85 and over	1,006

Education

MGIB-AD Trainees	15,499
MGIB-SR Trainees	2,596
DEA Trainees	1,781
VEAP Trainees	22
REAP Trainees	1,943

Insurance

Life Insurance Payments	\$74,469,064
Total Face Value of Insurance	\$674,282,156
Total Number of Policies	55,855

Loan Guaranty

Number of Loans	2,633
Total Loan Amount	\$470,365,436

Vocational Rehabilitation and Employment

Number of Applicants	956
Number of Plans Developed	444
Number of Entitlement Decisions	156
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	176

Indiana

Compensation and Pension

Estimated Veteran Population	534,033
Disability Compensation Recipients	50,296
Estimated Monthly Disability Compensation Costs	\$35,203,825
Estimated Annual Disability Compensation Costs	\$422,445,900
Disability Compensation by Age 34 and under	3,999
Disability Compensation by Age 35-54	15,128
Disability Compensation by Age 55-74	22,201
Disability Compensation by Age 75-84	6,271
Disability Compensation by Age 85 and over	2,695
Disability Pension Recipients	4,613
Estimated Monthly Disability Pension Costs	\$3,236,822
Estimated Annual Disability Pension Costs	\$38,841,864
Disability Pension by Age under 45	75
Disability Pension by Age 45-54	560
Disability Pension by Age 55-69	1,870
Disability Pension by Age 70-84	1,519
Disability Pension by Age 85 and over	589

Education

MGIB-AD Trainees	3,880
MGIB-SR Trainees	1,614
DEA Trainees	1,003
VEAP Trainees	9
REAP Trainees	1,001

Insurance

Life Insurance Payments	\$26,228,031
Total Face Value of Insurance	\$247,451,026
Total Number of Policies	21,704

Loan Guaranty

Number of Loans	1,979
Total Loan Amount	\$285,019,738

Vocational Rehabilitation and Employment

Number of Applicants	1,097
Number of Plans Developed	553
Number of Entitlement Decisions	131
Number of Veterans Rehabilitated through Independent Living	53
Number of Veterans Rehabilitated by Obtaining Suitable Employment	184

Iowa

Compensation and Pension

Estimated Veteran Population	254,855
Disability Compensation Recipients	23,447
Estimated Monthly Disability Compensation Costs	\$17,813,591
Estimated Annual Disability Compensation Costs	\$213,763,092
Disability Compensation by Age 34 and under	1,841
Disability Compensation by Age 35-54	6,277
Disability Compensation by Age 55-74	9,886
Disability Compensation by Age 75-84	3,670
Disability Compensation by Age 85 and over	1,771
Disability Pension Recipients	3,553
Estimated Monthly Disability Pension Costs	\$2,651,819
Estimated Annual Disability Pension Costs	\$31,821,828
Disability Pension by Age under 45	45
Disability Pension by Age 45-54	341
Disability Pension by Age 55-69	1,224
Disability Pension by Age 70-84	1,338
Disability Pension by Age 85 and over	605

Education

MGIB-AD Trainees	2,580
MGIB-SR Trainees	1,139
DEA Trainees	538
VEAP Trainees	5
REAP Trainees	904

Insurance

Life Insurance Payments	\$21,533,742
Total Face Value of Insurance	\$203,162,282
Total Number of Policies	16,380

Loan Guaranty

Number of Loans	832
Total Loan Amount	\$120,175,825

Vocational Rehabilitation and Employment

Number of Applicants	585
Number of Plans Developed	260
Number of Entitlement Decisions	47
Number of Veterans Rehabilitated through Independent Living	5
Number of Veterans Rehabilitated by Obtaining Suitable Employment	52

Kansas

Compensation and Pension

Estimated Veteran Population	237,564
Disability Compensation Recipients	26,032
Estimated Monthly Disability Compensation Costs	\$19,192,784
Estimated Annual Disability Compensation Costs	\$230,313,408
Disability Compensation by Age 34 and under	2,102
Disability Compensation by Age 35-54	8,170
Disability Compensation by Age 55-74	10,905
Disability Compensation by Age 75-84	3,248
Disability Compensation by Age 85 and over	1,606
Disability Pension Recipients	2,883
Estimated Monthly Disability Pension Costs	\$2,015,847
Estimated Annual Disability Pension Costs	\$24,190,164
Disability Pension by Age under 45	59
Disability Pension by Age 45-54	368
Disability Pension by Age 55-69	1,158
Disability Pension by Age 70-84	910
Disability Pension by Age 85 and over	388

Education

MGIB-AD Trainees	2,955
MGIB-SR Trainees	840
DEA Trainees	663
VEAP Trainees	5
REAP Trainees	496

Insurance

Life Insurance Payments	\$17,086,839
Total Face Value of Insurance	\$161,207,524
Total Number of Policies	13,896

Loan Guaranty

Number of Loans	1,689
Total Loan Amount	\$259,071,367

Vocational Rehabilitation and Employment

Number of Applicants	470
Number of Plans Developed	166
Number of Entitlement Decisions	80
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	80

Kentucky

Compensation and Pension

Estimated Veteran Population	351,185
Disability Compensation Recipients	44,833
Estimated Monthly Disability Compensation Costs	\$41,082,312
Estimated Annual Disability Compensation Costs	\$492,987,744
Disability Compensation by Age 34 and under	3,588
Disability Compensation by Age 35-54	14,014
Disability Compensation by Age 55-74	19,741
Disability Compensation by Age 75-84	5,276
Disability Compensation by Age 85 and over	2,212
Disability Pension Recipients	6418
Estimated Monthly Disability Pension Costs	\$4,427,097
Estimated Annual Disability Pension Costs	\$53,125,164
Disability Pension by Age under 45	76
Disability Pension by Age 45-54	721
Disability Pension by Age 55-69	2545
Disability Pension by Age 70-84	2226
Disability Pension by Age 85 and over	850

Education

MGIB-AD Trainees	3,280
MGIB-SR Trainees	826
DEA Trainees	1,431
VEAP Trainees	7
REAP Trainees	630

Insurance

Life Insurance Payments	\$17,596,675
Total Face Value of Insurance	\$166,017,621
Total Number of Policies	14,830

Loan Guaranty

Number of Loans	2,435
Total Loan Amount	\$336,056,839

Vocational Rehabilitation and Employment

Number of Applicants	928
Number of Plans Developed	428
Number of Entitlement Decisions	139
Number of Veterans Rehabilitated through Independent Living	33
Number of Veterans Rehabilitated by Obtaining Suitable Employment	172

Louisiana

Compensation and Pension

Estimated Veteran Population	356,461
Disability Compensation Recipients	38,085
Estimated Monthly Disability Compensation Costs	\$34,204,874
Estimated Annual Disability Compensation Costs	\$410,458,488
Disability Compensation by Age 34 and under	3,591
Disability Compensation by Age 35-54	10,846
Disability Compensation by Age 55-74	17,172
Disability Compensation by Age 75-84	4,685
Disability Compensation by Age 85 and over	1,790
Disability Pension Recipients	8372
Estimated Monthly Disability Pension Costs	\$5,912,319
Estimated Annual Disability Pension Costs	\$70,947,828
Disability Pension by Age under 45	125
Disability Pension by Age 45-54	885
Disability Pension by Age 55-69	2963
Disability Pension by Age 70-84	3078
Disability Pension by Age 85 and over	1321

Education

MGIB-AD Trainees	3,485
MGIB-SR Trainees	1,395
DEA Trainees	1,448
VEAP Trainees	5
REAP Trainees	1,051

Insurance

Life Insurance Payments	\$19,939,688
Total Face Value of Insurance	\$188,123,014
Total Number of Policies	16,182

Loan Guaranty

Number of Loans	1,945
Total Loan Amount	\$323,306,730

Vocational Rehabilitation and Employment

Number of Applicants	910
Number of Plans Developed	238
Number of Entitlement Decisions	146
Number of Veterans Rehabilitated through Independent Living	10
Number of Veterans Rehabilitated by Obtaining Suitable Employment	156

Maine

Compensation and Pension

Estimated Veteran Population	139,063
Disability Compensation Recipients	21,222
Estimated Monthly Disability Compensation Costs	\$22,253,461
Estimated Annual Disability Compensation Costs	\$267,041,532
Disability Compensation by Age 34 and under	1,592
Disability Compensation by Age 35-54	6,043
Disability Compensation by Age 55-74	9,728
Disability Compensation by Age 75-84	2,813
Disability Compensation by Age 85 and over	1,045
Disability Pension Recipients	2539
Estimated Monthly Disability Pension Costs	\$1,701,931
Estimated Annual Disability Pension Costs	\$20,423,172
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	289
Disability Pension by Age 55-69	1033
Disability Pension by Age 70-84	864
Disability Pension by Age 85 and over	297

Education

MGIB-AD Trainees	975
MGIB-SR Trainees	231
DEA Trainees	736
VEAP Trainees	3
REAP Trainees	178

Insurance

Life Insurance Payments	\$9,576,006
Total Face Value of Insurance	\$90,345,805
Total Number of Policies	8,484

Loan Guaranty

Number of Loans	459
Total Loan Amount	\$79,220,937

Vocational Rehabilitation and Employment

Number of Applicants	453
Number of Plans Developed	160
Number of Entitlement Decisions	48
Number of Veterans Rehabilitated through Independent Living	5
Number of Veterans Rehabilitated by Obtaining Suitable Employment	53

Maryland

Compensation and Pension

Estimated Veteran Population	470,722
Disability Compensation Recipients	52,291
Estimated Monthly Disability Compensation Costs	\$37,290,610
Estimated Annual Disability Compensation Costs	\$447,487,314
Disability Compensation by Age 34 and under	4,920
Disability Compensation by Age 35-54	20,150
Disability Compensation by Age 55-74	19,752
Disability Compensation by Age 75-84	5,119
Disability Compensation by Age 85 and over	2,349
Disability Pension Recipients	3,571
Estimated Monthly Disability Pension Costs	\$2,470,014
Estimated Annual Disability Pension Costs	\$29,640,168
Disability Pension by Age under 45	60
Disability Pension by Age 45-54	456
Disability Pension by Age 55-69	1,492
Disability Pension by Age 70-84	1,204
Disability Pension by Age 85 and over	359

Education

MGIB-AD Trainees	8,740
MGIB-SR Trainees	778
DEA Trainees	928
VEAP Trainees	15
REAP Trainees	413

Insurance

Life Insurance Payments	\$36,119,402
Total Face Value of Insurance	\$340,772,173
Total Number of Policies	28,315

Loan Guaranty

Number of Loans	2,119
Total Loan Amount	\$604,325,363

Vocational Rehabilitation and Employment

Number of Applicants	613
Number of Plans Developed	230
Number of Entitlement Decisions	110
Number of Veterans Rehabilitated through Independent Living	10
Number of Veterans Rehabilitated by Obtaining Suitable Employment	120

Massachusetts

Compensation and Pension

Estimated Veteran Population	462,083
Disability Compensation Recipients	52,747
Estimated Monthly Disability Compensation Costs	\$41,040,257
Estimated Annual Disability Compensation Costs	\$492,483,084
Disability Compensation by Age 34 and under	3,023
Disability Compensation by Age 35-54	9,982
Disability Compensation by Age 55-74	21,487
Disability Compensation by Age 75-84	12,148
Disability Compensation by Age 85 and over	6,105
Disability Pension Recipients	4,109
Estimated Monthly Disability Pension Costs	\$2,741,270
Estimated Annual Disability Pension Costs	\$32,895,240
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	469
Disability Pension by Age 55-69	1,488
Disability Pension by Age 70-84	1,475
Disability Pension by Age 85 and over	621

Education

MGIB-AD Trainees	3,143
MGIB-SR Trainees	883
DEA Trainees	1,035
VEAP Trainees	12
REAP Trainees	634

Insurance

Life Insurance Payments	\$45,474,330
Total Face Value of Insurance	\$429,032,195
Total Number of Policies	41,513

Loan Guaranty

Number of Loans	441
Total Loan Amount	\$112,486,491

Vocational Rehabilitation and Employment

Number of Applicants	527
Number of Plans Developed	192
Number of Entitlement Decisions	81
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	89

Michigan

Compensation and Pension

Estimated Veteran Population	804,011
Disability Compensation Recipients	66,844
Estimated Monthly Disability Compensation Costs	\$51,258,803
Estimated Annual Disability Compensation Costs	\$615,105,636
Disability Compensation by Age 34 and under	4,737
Disability Compensation by Age 35-54	17,144
Disability Compensation by Age 55-74	30,243
Disability Compensation by Age 75-84	9,844
Disability Compensation by Age 85 and over	4,870
Disability Pension Recipients	9,168
Estimated Monthly Disability Pension Costs	\$7,322,621
Estimated Annual Disability Pension Costs	\$87,871,452
Disability Pension by Age under 45	186
Disability Pension by Age 45-54	1,179
Disability Pension by Age 55-69	4,271
Disability Pension by Age 70-84	2,520
Disability Pension by Age 85 and over	1,012

Education

MGIB-AD Trainees	6,083
MGIB-SR Trainees	1,412
DEA Trainees	1,502
VEAP Trainees	19
REAP Trainees	766

Insurance

Life Insurance Payments	\$47,620,460
Total Face Value of Insurance	\$449,280,074
Total Number of Policies	41,836

Loan Guaranty

Number of Loans	1,178
Total Loan Amount	\$177,599,416

Vocational Rehabilitation and Employment

Number of Applicants	1,472
Number of Plans Developed	751
Number of Entitlement Decisions	111
Number of Veterans Rehabilitated through Independent Living	69
Number of Veterans Rehabilitated by Obtaining Suitable Employment	180

Minnesota

Compensation and Pension

Estimated Veteran Population	410,166
Disability Compensation Recipients	53,363
Estimated Monthly Disability Compensation Costs	\$40,722,254
Estimated Annual Disability Compensation Costs	\$488,667,048
Disability Compensation by Age 34 and under	3,771
Disability Compensation by Age 35-54	11,558
Disability Compensation by Age 55-74	24,294
Disability Compensation by Age 75-84	9,556
Disability Compensation by Age 85 and over	4,178
Disability Pension Recipients	4,494
Estimated Monthly Disability Pension Costs	\$2,976,086
Estimated Annual Disability Pension Costs	\$35,713,032
Disability Pension by Age under 45	62
Disability Pension by Age 45-54	460
Disability Pension by Age 55-69	1,438
Disability Pension by Age 70-84	1,649
Disability Pension by Age 85 and over	885

Education

MGIB-AD Trainees	4,499
MGIB-SR Trainees	1,802
DEA Trainees	1,371
VEAP Trainees	12
REAP Trainees	1,186

Insurance

Life Insurance Payments	\$36,576,241
Total Face Value of Insurance	\$345,082,270
Total Number of Policies	32,499

Loan Guaranty

Number of Loans	1,079
Total Loan Amount	\$208,551,971

Vocational Rehabilitation and Employment

Number of Applicants	885
Number of Plans Developed	363
Number of Entitlement Decisions	126
Number of Veterans Rehabilitated through Independent Living	38
Number of Veterans Rehabilitated by Obtaining Suitable Employment	164

Mississippi

Compensation and Pension

Estimated Veteran Population	236,338
Disability Compensation Recipients	27,725
Estimated Monthly Disability Compensation Costs	\$23,362,874
Estimated Annual Disability Compensation Costs	\$280,354,488
Disability Compensation by Age 34 and under	1,860
Disability Compensation by Age 35-54	8,624
Disability Compensation by Age 55-74	12,309
Disability Compensation by Age 75-84	3,536
Disability Compensation by Age 85 and over	1,395
Disability Pension Recipients	5,447
Estimated Monthly Disability Pension Costs	\$3,558,611
Estimated Annual Disability Pension Costs	\$42,703,332
Disability Pension by Age under 45	63
Disability Pension by Age 45-54	417
Disability Pension by Age 55-69	1,586
Disability Pension by Age 70-84	2,257
Disability Pension by Age 85 and over	1,124

Education

MGIB-AD Trainees	1,735
MGIB-SR Trainees	1,154
DEA Trainees	805
VEAP Trainees	3
REAP Trainees	844

Insurance

Life Insurance Payments	\$12,100,011
Total Face Value of Insurance	\$114,158,789
Total Number of Policies	10,046

Loan Guaranty

Number of Loans	1,553
Total Loan Amount	\$256,193,939

Vocational Rehabilitation and Employment

Number of Applicants	319
Number of Plans Developed	145
Number of Entitlement Decisions	68
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	76

Missouri

Compensation and Pension

Estimated Veteran Population	538,172
Disability Compensation Recipients	56,275
Estimated Monthly Disability Compensation Costs	\$45,189,368
Estimated Annual Disability Compensation Costs	\$542,272,416
Disability Compensation by Age 34 and under	4,190
Disability Compensation by Age 35-54	16,066
Disability Compensation by Age 55-74	25,224
Disability Compensation by Age 75-84	7,652
Disability Compensation by Age 85 and over	3,128
Disability Pension Recipients	8,360
Estimated Monthly Disability Pension Costs	\$6,401,438
Estimated Annual Disability Pension Costs	\$76,817,256
Disability Pension by Age under 45	98
Disability Pension by Age 45-54	897
Disability Pension by Age 55-69	3,002
Disability Pension by Age 70-84	2,974
Disability Pension by Age 85 and over	1,389

Education

MGIB-AD Trainees	7,422
MGIB-SR Trainees	1,489
DEA Trainees	1,440
VEAP Trainees	14
REAP Trainees	1,290

Insurance

Life Insurance Payments	\$33,172,985
Total Face Value of Insurance	\$312,973,904
Total Number of Policies	27,852

Loan Guaranty

Number of Loans	2,665
Total Loan Amount	415,040,394

Vocational Rehabilitation and Employment

Number of Applicants	1,028
Number of Plans Developed	443
Number of Entitlement Decisions	116
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	120

Montana

Compensation and Pension

Estimated Veteran Population	100,230
Disability Compensation Recipients	15,278
Estimated Monthly Disability Compensation Costs	\$12,978,091
Estimated Annual Disability Compensation Costs	\$155,737,092
Disability Compensation by Age 34 and under	1,739
Disability Compensation by Age 35-54	4,426
Disability Compensation by Age 55-74	6,800
Disability Compensation by Age 75-84	1,622
Disability Compensation by Age 85 and over	691
Disability Pension Recipients	1,680
Estimated Monthly Disability Pension Costs	\$1,208,144
Estimated Annual Disability Pension Costs	\$14,497,728
Disability Pension by Age under 45	21
Disability Pension by Age 45-54	196
Disability Pension by Age 55-69	704
Disability Pension by Age 70-84	538
Disability Pension by Age 85 and over	221

Education

MGIB-AD Trainees	1,050
MGIB-SR Trainees	264
DEA Trainees	294
VEAP Trainees	2
REAP Trainees	263

Insurance

Life Insurance Payments	\$7,163,447
Total Face Value of Insurance	\$67,584,270
Total Number of Policies	5,868

Loan Guaranty

Number of Loans	787
Total Loan Amount	\$132,371,017

Vocational Rehabilitation and Employment

Number of Applicants	413
Number of Plans Developed	144
Number of Entitlement Decisions	46
Number of Veterans Rehabilitated through Independent Living	13
Number of Veterans Rehabilitated by Obtaining Suitable Employment	59

Nebraska

Compensation and Pension

Estimated Veteran Population	153,834
Disability Compensation Recipients	28,669
Estimated Monthly Disability Compensation Costs	\$21,573,969
Estimated Annual Disability Compensation Costs	\$258,887,628
Disability Compensation by Age 34 and under	2,152
Disability Compensation by Age 35-54	7,415
Disability Compensation by Age 55-74	12,368
Disability Compensation by Age 75-84	5,016
Disability Compensation by Age 85 and over	1,681
Disability Pension Recipients	1,965
Estimated Monthly Disability Pension Costs	\$1,510,334
Estimated Annual Disability Pension Costs	\$18,124,008
Disability Pension by Age under 45	39
Disability Pension by Age 45-54	238
Disability Pension by Age 55-69	727
Disability Pension by Age 70-84	679
Disability Pension by Age 85 and over	282

Education

MGIB-AD Trainees	3,046
MGIB-SR Trainees	644
DEA Trainees	772
VEAP Trainees	4
REAP Trainees	633

Insurance

Life Insurance Payments	\$13,020,162
Total Face Value of Insurance	122,840,043
Total Number of Policies	10,415

Loan Guaranty

Number of Loans	1,277
Total Loan Amount	\$203,594,891

Vocational Rehabilitation and Employment

Number of Applicants	426
Number of Plans Developed	193
Number of Entitlement Decisions	95
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	99

Nevada

Compensation and Pension

Estimated Veteran Population	244,295
Disability Compensation Recipients	27,751
Estimated Monthly Disability Compensation Costs	\$21,856,203
Estimated Annual Disability Compensation Costs	\$262,274,430
Disability Compensation by Age 34 and under	2,434
Disability Compensation by Age 35-54	8,617
Disability Compensation by Age 55-74	12,527
Disability Compensation by Age 75-84	3,096
Disability Compensation by Age 85 and over	1,076
Disability Pension Recipients	2,990
Estimated Monthly Disability Pension Costs	\$2,076,920
Estimated Annual Disability Pension Costs	\$24,923,040
Disability Pension by Age under 45	38
Disability Pension by Age 45-54	359
Disability Pension by Age 55-69	1,353
Disability Pension by Age 70-84	942
Disability Pension by Age 85 and over	298

Education

MGIB-AD Trainees	2,856
MGIB-SR Trainees	313
DEA Trainees	523
VEAP Trainees	2
REAP Trainees	165

Insurance

Life Insurance Payments	\$11,848,963
Total Face Value of Insurance	\$111,790,248
Total Number of Policies	10,413

Loan Guaranty

Number of Loans	1,111
Total Loan Amount	\$285,198,666

Vocational Rehabilitation and Employment

Number of Applicants	509
Number of Plans Developed	204
Number of Entitlement Decisions	69
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	81

New Hampshire

Compensation and Pension

Estimated Veteran Population	127,434
Disability Compensation Recipients	14,869
Estimated Monthly Disability Compensation Costs	\$11,283,006
Estimated Annual Disability Compensation Costs	\$135,396,072
Disability Compensation by Age 34 and under	1,091
Disability Compensation by Age 35-54	4,180
Disability Compensation by Age 55-74	6,678
Disability Compensation by Age 75-84	2,139
Disability Compensation by Age 85 and over	781
Disability Pension Recipients	1,003
Estimated Monthly Disability Pension Costs	\$778,090
Estimated Annual Disability Pension Costs	\$9,337,080
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	82
Disability Pension by Age 55-69	303
Disability Pension by Age 70-84	397
Disability Pension by Age 85 and over	215

Education

MGIB-AD Trainees	750
MGIB-SR Trainees	172
DEA Trainees	258
VEAP Trainees	2
REAP Trainees	121

Insurance

Life Insurance Payments	\$9,273,697
Total Face Value of Insurance	\$87,493,641
Total Number of Policies	8,033

Loan Guaranty

Number of Loans	322
Total Loan Amount	\$75,833,940

Vocational Rehabilitation and Employment

Number of Applicants	222
Number of Plans Developed	99
Number of Entitlement Decisions	45
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

New Jersey

Compensation and Pension

Estimated Veteran Population	545,345
Disability Compensation Recipients	48,237
Estimated Monthly Disability Compensation Costs	\$37,129,594
Estimated Annual Disability Compensation Costs	\$445,555,128
Disability Compensation by Age 34 and under	3,041
Disability Compensation by Age 35-54	9,610
Disability Compensation by Age 55-74	20,269
Disability Compensation by Age 75-84	9,992
Disability Compensation by Age 85 and over	5,306
Disability Pension Recipients	3,100
Estimated Monthly Disability Pension Costs	\$2,198,889
Estimated Annual Disability Pension Costs	\$26,386,668
Disability Pension by Age under 45	32
Disability Pension by Age 45-54	285
Disability Pension by Age 55-69	1,075
Disability Pension by Age 70-84	1,183
Disability Pension by Age 85 and over	525

Education

MGIB-AD Trainees	3,566
MGIB-SR Trainees	923
DEA Trainees	791
VEAP Trainees	9
REAP Trainees	615

Insurance

Life Insurance Payments	\$58,839,925
Total Face Value of Insurance	\$555,131,259
Total Number of Policies	49,123

Loan Guaranty

Number of Loans	931
Total Loan Amount	\$231,970,876

Vocational Rehabilitation and Employment

Number of Applicants	620
Number of Plans Developed	276
Number of Entitlement Decisions	80
Number of Veterans Rehabilitated through Independent Living	47
Number of Veterans Rehabilitated by Obtaining Suitable Employment	127

New Mexico

Compensation and Pension

Estimated Veteran Population	175,923
Disability Compensation Recipients	27,873
Estimated Monthly Disability Compensation Costs	\$30,973,671
Estimated Annual Disability Compensation Costs	\$371,684,052
Disability Compensation by Age 34 and under	1,878
Disability Compensation by Age 35-54	7,735
Disability Compensation by Age 55-74	13,439
Disability Compensation by Age 75-84	3,343
Disability Compensation by Age 85 and over	1,478
Disability Pension Recipients	2,836
Estimated Monthly Disability Pension Costs	\$1,974,172
Estimated Annual Disability Pension Costs	\$23,690,064
Disability Pension by Age under 45	57
Disability Pension by Age 45-54	312
Disability Pension by Age 55-69	1,168
Disability Pension by Age 70-84	908
Disability Pension by Age 85 and over	391

Education

MGIB-AD Trainees	2,782
MGIB-SR Trainees	398
DEA Trainees	1,372
VEAP Trainees	5
REAP Trainees	208

Insurance

Life Insurance Payments	\$13,481,699
Total Face Value of Insurance	\$127,194,461
Total Number of Policies	11,243

Loan Guaranty

Number of Loans	1,942
Total Loan Amount	\$352,935,925

Vocational Rehabilitation and Employment

Number of Applicants	689
Number of Plans Developed	323
Number of Entitlement Decisions	72
Number of Veterans Rehabilitated through Independent Living	206
Number of Veterans Rehabilitated by Obtaining Suitable Employment	278

New York

Compensation and Pension

Estimated Veteran Population	1,094,391
Disability Compensation Recipients	104,650
Estimated Monthly Disability Compensation Costs	\$80,424,355
Estimated Annual Disability Compensation Costs	\$965,092,254
Disability Compensation by Age 34 and under	8,277
Disability Compensation by Age 35-54	22,958
Disability Compensation by Age 55-74	44,830
Disability Compensation by Age 75-84	18,342
Disability Compensation by Age 85 and over	10,235
Disability Pension Recipients	14,867
Estimated Monthly Disability Pension Costs	\$9,542,222
Estimated Annual Disability Pension Costs	\$114,506,664
Disability Pension by Age under 45	228
Disability Pension by Age 45-54	1,632
Disability Pension by Age 55-69	5,473
Disability Pension by Age 70-84	5,246
Disability Pension by Age 85 and over	2,288

Education

MGIB-AD Trainees	9,446
MGIB-SR Trainees	2,024
DEA Trainees	2,430
VEAP Trainees	25
REAP Trainees	1,276

Insurance

Life Insurance Payments	\$110,992,269
Total Face Value of Insurance	\$1,047,167,855
Total Number of Policies	92,087

Loan Guaranty

Number of Loans	1,899
Total Loan Amount	\$276,884,350

Vocational Rehabilitation and Employment

Number of Applicants	2,126
Number of Plans Developed	909
Number of Entitlement Decisions	172
Number of Veterans Rehabilitated through Independent Living	191
Number of Veterans Rehabilitated by Obtaining Suitable Employment	363

North Carolina

Compensation and Pension

Estimated Veteran Population	756,216
Disability Compensation Recipients	111,174
Estimated Monthly Disability Compensation Costs	\$97,781,405
Estimated Annual Disability Compensation Costs	\$1,173,376,856
Disability Compensation by Age 34 and under	10,061
Disability Compensation by Age 35-54	40,704
Disability Compensation by Age 55-74	46,654
Disability Compensation by Age 75-84	10,275
Disability Compensation by Age 85 and over	3,479
Disability Pension Recipients	9,800
Estimated Monthly Disability Pension Costs	\$6,118,753
Estimated Annual Disability Pension Costs	\$73,425,036
Disability Pension by Age under 45	125
Disability Pension by Age 45-54	973
Disability Pension by Age 55-69	3,190
Disability Pension by Age 70-84	3,722
Disability Pension by Age 85 and over	1,790

Education

MGIB-AD Trainees	10,447
MGIB-SR Trainees	1,222
DEA Trainees	3,865
VEAP Trainees	14
REAP Trainees	1,004

Insurance

Life Insurance Payments	\$47,172,704
Total Face Value of Insurance	\$445,055,680
Total Number of Policies	38,013

Loan Guaranty

Number of Loans	10,699
Total Loan Amount	\$1,778,239,936

Vocational Rehabilitation and Employment

Number of Applicants	2,279
Number of Plans Developed	470
Number of Entitlement Decisions	238
Number of Veterans Rehabilitated through Independent Living	18
Number of Veterans Rehabilitated by Obtaining Suitable Employment	256

North Dakota

Compensation and Pension

Estimated Veteran Population	53,048
Disability Compensation Recipients	8,400
Estimated Monthly Disability Compensation Costs	\$6,215,099
Estimated Annual Disability Compensation Costs	\$74,581,188
Disability Compensation by Age 34 and under	841
Disability Compensation by Age 35-54	2,420
Disability Compensation by Age 55-74	3,604
Disability Compensation by Age 75-84	1,028
Disability Compensation by Age 85 and over	507
Disability Pension Recipients	970
Estimated Monthly Disability Pension Costs	\$615,874
Estimated Annual Disability Pension Costs	\$7,390,488
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	86
Disability Pension by Age 55-69	312
Disability Pension by Age 70-84	381
Disability Pension by Age 85 and over	185

Education

MGIB-AD Trainees	721
MGIB-SR Trainees	564
DEA Trainees	262
VEAP Trainees	2
REAP Trainees	370

Insurance

Life Insurance Payments	\$4,448,870
Total Face Value of Insurance	\$41,973,318
Total Number of Policies	3,810

Loan Guaranty

Number of Loans	510
Total Loan Amount	\$67,729,756

Vocational Rehabilitation and Employment

Number of Applicants	248
Number of Plans Developed	129
Number of Entitlement Decisions	74
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	94

Ohio

Compensation and Pension

Estimated Veteran Population	1,012,466
Disability Compensation Recipients	87,509
Estimated Monthly Disability Compensation Costs	\$62,334,129
Estimated Annual Disability Compensation Costs	\$748,009,542
Disability Compensation by Age 34 and under	6,980
Disability Compensation by Age 35-54	25,206
Disability Compensation by Age 55-74	37,361
Disability Compensation by Age 75-84	12,154
Disability Compensation by Age 85 and over	5,805
Disability Pension Recipients	15,161
Estimated Monthly Disability Pension Costs	\$11,606,507
Estimated Annual Disability Pension Costs	\$139,278,084
Disability Pension by Age under 45	308
Disability Pension by Age 45-54	2,253
Disability Pension by Age 55-69	7,127
Disability Pension by Age 70-84	3,971
Disability Pension by Age 85 and over	1,502

Education

MGIB-AD Trainees	7,906
MGIB-SR Trainees	2,779
DEA Trainees	1,746
VEAP Trainees	21
REAP Trainees	1,697

Insurance

Life Insurance Payments	\$63,004,665
Total Face Value of Insurance	\$594,423,923
Total Number of Policies	54,127

Loan Guaranty

Number of Loans	3,411
Total Loan Amount	\$528,320,420

Vocational Rehabilitation and Employment

Number of Applicants	1,631
Number of Plans Developed	600
Number of Entitlement Decisions	169
Number of Veterans Rehabilitated through Independent Living	26
Number of Veterans Rehabilitated by Obtaining Suitable Employment	195

Oklahoma

Compensation and Pension

Estimated Veteran Population	346,707
Disability Compensation Recipients	56,323
Estimated Monthly Disability Compensation Costs	\$59,702,317
Estimated Annual Disability Compensation Costs	\$716,427,804
Disability Compensation by Age 34 and under	4,711
Disability Compensation by Age 35-54	15,623
Disability Compensation by Age 55-74	26,664
Disability Compensation by Age 75-84	6,866
Disability Compensation by Age 85 and over	2,455
Disability Pension Recipients	7,325
Estimated Monthly Disability Pension Costs	\$6,407,336
Estimated Annual Disability Pension Costs	\$76,888,032
Disability Pension by Age under 45	115
Disability Pension by Age 45-54	866
Disability Pension by Age 55-69	3,098
Disability Pension by Age 70-84	2,367
Disability Pension by Age 85 and over	879

Education

MGIB-AD Trainees	4,995
MGIB-SR Trainees	1,528
DEA Trainees	2,285
VEAP Trainees	7
REAP Trainees	801

Insurance

Life Insurance Payments	\$20,272,378
Total Face Value of Insurance	\$191,261,812
Total Number of Policies	17,367

Loan Guaranty

Number of Loans	3,399
Total Loan Amount	\$473,305,983

Vocational Rehabilitation and Employment

Number of Applicants	1,474
Number of Plans Developed	468
Number of Entitlement Decisions	232
Number of Veterans Rehabilitated through Independent Living	25
Number of Veterans Rehabilitated by Obtaining Suitable Employment	257

Oregon

Compensation and Pension

Estimated Veteran Population	357,319
Disability Compensation Recipients	42,552
Estimated Monthly Disability Compensation Costs	\$41,539,299
Estimated Annual Disability Compensation Costs	\$498,471,588
Disability Compensation by Age 34 and under	4,225
Disability Compensation by Age 35-54	11,561
Disability Compensation by Age 55-74	19,332
Disability Compensation by Age 75-84	5,082
Disability Compensation by Age 85 and over	2,350
Disability Pension Recipients	5,809
Estimated Monthly Disability Pension Costs	\$4,573,363
Estimated Annual Disability Pension Costs	\$54,880,356
Disability Pension by Age under 45	78
Disability Pension by Age 45-54	808
Disability Pension by Age 55-69	2,609
Disability Pension by Age 70-84	1,644
Disability Pension by Age 85 and over	670

Education

MGIB-AD Trainees	3,558
MGIB-SR Trainees	711
DEA Trainees	1,131
VEAP Trainees	8
REAP Trainees	405

Insurance

Life Insurance Payments	\$22,509,024
Total Face Value of Insurance	\$212,363,680
Total Number of Policies	18,986

Loan Guaranty

Number of Loans	1,394
Total Loan Amount	\$295,137,074

Vocational Rehabilitation and Employment

Number of Applicants	1,424
Number of Plans Developed	760
Number of Entitlement Decisions	213
Number of Veterans Rehabilitated through Independent Living	26
Number of Veterans Rehabilitated by Obtaining Suitable Employment	239

Pennsylvania

Compensation and Pension

Estimated Veteran Population	1,088,220
Disability Compensation Recipients	93,045
Estimated Monthly Disability Compensation Costs	\$71,277,649
Estimated Annual Disability Compensation Costs	\$855,331,783
Disability Compensation by Age 34 and under	6,886
Disability Compensation by Age 35-54	22,486
Disability Compensation by Age 55-74	39,815
Disability Compensation by Age 75-84	15,733
Disability Compensation by Age 85 and over	8,120
Disability Pension Recipients	14,436
Estimated Monthly Disability Pension Costs	\$11,248,601
Estimated Annual Disability Pension Costs	\$134,983,212
Disability Pension by Age under 45	212
Disability Pension by Age 45-54	1,432
Disability Pension by Age 55-69	5,250
Disability Pension by Age 70-84	4,983
Disability Pension by Age 85 and over	2,559

Education

MGIB-AD Trainees	7,895
MGIB-SR Trainees	2,628
DEA Trainees	2,068
VEAP Trainees	21
REAP Trainees	1,866

Insurance

Life Insurance Payments	\$89,178,922
Total Face Value of Insurance	\$841,367,612
Total Number of Policies	78,929

Loan Guaranty

Number of Loans	2,738
Total Loan Amount	\$465,799,500

Vocational Rehabilitation and Employment

Number of Applicants	1,832
Number of Plans Developed	686
Number of Entitlement Decisions	222
Number of Veterans Rehabilitated through Independent Living	61
Number of Veterans Rehabilitated by Obtaining Suitable Employment	283

Rhode Island

Compensation and Pension

Estimated Veteran Population	86,327
Disability Compensation Recipients	9,728
Estimated Monthly Disability Compensation Costs	\$8,168,050
Estimated Annual Disability Compensation Costs	\$98,016,600
Disability Compensation by Age 34 and under	588
Disability Compensation by Age 35-54	2,249
Disability Compensation by Age 55-74	4,014
Disability Compensation by Age 75-84	1,838
Disability Compensation by Age 85 and over	1,037
Disability Pension Recipients	981
Estimated Monthly Disability Pension Costs	\$727,235
Estimated Annual Disability Pension Costs	\$8,726,820
Disability Pension by Age under 45	8
Disability Pension by Age 45-54	98
Disability Pension by Age 55-69	353
Disability Pension by Age 70-84	346
Disability Pension by Age 85 and over	176

Education

MGIB-AD Trainees	648
MGIB-SR Trainees	197
DEA Trainees	252
VEAP Trainees	3
REAP Trainees	120

Insurance

Life Insurance Payments	\$7,087,596
Total Face Value of Insurance	\$66,868,644
Total Number of Policies	6,591

Loan Guaranty

Number of Loans	87
Total Loan Amount	\$22,868,226

Vocational Rehabilitation and Employment

Number of Applicants	210
Number of Plans Developed	81
Number of Entitlement Decisions	42
Number of Veterans Rehabilitated through Independent Living	32
Number of Veterans Rehabilitated by Obtaining Suitable Employment	74

South Carolina

Compensation and Pension

Estimated Veteran Population	410,084
Disability Compensation Recipients	56,171
Estimated Monthly Disability Compensation Costs	\$49,622,618
Estimated Annual Disability Compensation Costs	\$595,471,416
Disability Compensation by Age 34 and under	4,670
Disability Compensation by Age 35-54	19,202
Disability Compensation by Age 55-74	25,230
Disability Compensation by Age 75-84	5,334
Disability Compensation by Age 85 and over	1,732
Disability Pension Recipients	7,229
Estimated Monthly Disability Pension Costs	\$5,462,578
Estimated Annual Disability Pension Costs	\$65,550,936
Disability Pension by Age under 45	93
Disability Pension by Age 45-54	629
Disability Pension by Age 55-69	2,408
Disability Pension by Age 70-84	2,750
Disability Pension by Age 85 and over	1,349

Education

MGIB-AD Trainees	4,330
MGIB-SR Trainees	1,144
DEA Trainees	1,703
VEAP Trainees	8
REAP Trainees	655

Insurance

Life Insurance Payments	\$25,720,865
Total Face Value of Insurance	\$242,666,116
Total Number of Policies	21,547

Loan Guaranty

Number of Loans	3,147
Total Loan Amount	\$555,995,811

Vocational Rehabilitation and Employment

Number of Applicants	1,490
Number of Plans Developed	568
Number of Entitlement Decisions	220
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	240

South Dakota

Compensation and Pension

Estimated Veteran Population	70,981
Disability Compensation Recipients	11,013
Estimated Monthly Disability Compensation Costs	\$9,159,330
Estimated Annual Disability Compensation Costs	\$109,911,960
Disability Compensation by Age 34 and under	1,135
Disability Compensation by Age 35-54	3,402
Disability Compensation by Age 55-74	4,748
Disability Compensation by Age 75-84	1,206
Disability Compensation by Age 85 and over	518
Disability Pension Recipients	1,664
Estimated Monthly Disability Pension Costs	\$1,136,908
Estimated Annual Disability Pension Costs	\$13,642,896
Disability Pension by Age under 45	22
Disability Pension by Age 45-54	152
Disability Pension by Age 55-69	518
Disability Pension by Age 70-84	700
Disability Pension by Age 85 and over	272

Education

MGIB-AD Trainees	796
MGIB-SR Trainees	605
DEA Trainees	296
VEAP Trainees	2
REAP Trainees	411

Insurance

Life Insurance Payments	\$5,778,290
Total Face Value of Insurance	\$54,515,860
Total Number of Policies	4,813

Loan Guaranty

Number of Loans	620
Total Loan Amount	\$97,208,094

Vocational Rehabilitation and Employment

Number of Applicants	346
Number of Plans Developed	234
Number of Entitlement Decisions	93
Number of Veterans Rehabilitated through Independent Living	52
Number of Veterans Rehabilitated by Obtaining Suitable Employment	145

Tennessee

Compensation and Pension

Estimated Veteran Population	532,105
Disability Compensation Recipients	65,216
Estimated Monthly Disability Compensation Costs	\$54,119,599
Estimated Annual Disability Compensation Costs	\$649,435,188
Disability Compensation by Age 34 and under	5,489
Disability Compensation by Age 35-54	22,203
Disability Compensation by Age 55-74	28,600
Disability Compensation by Age 75-84	6,473
Disability Compensation by Age 85 and over	2,449
Disability Pension Recipients	9,268
Estimated Monthly Disability Pension Costs	\$6,460,284
Estimated Annual Disability Pension Costs	\$77,523,408
Disability Pension by Age under 45	106
Disability Pension by Age 45-54	995
Disability Pension by Age 55-69	3,518
Disability Pension by Age 70-84	3,219
Disability Pension by Age 85 and over	1,430

Education

MGIB-AD Trainees	4,830
MGIB-SR Trainees	1,158
DEA Trainees	1,634
VEAP Trainees	9
REAP Trainees	810

Insurance

Life Insurance Payments	\$26,982,169
Total Face Value of Insurance	\$254,566,015
Total Number of Policies	22,220

Loan Guaranty

Number of Loans	5,231
Total Loan Amount	\$797,351,110

Vocational Rehabilitation and Employment

Number of Applicants	1,423
Number of Plans Developed	522
Number of Entitlement Decisions	254
Number of Veterans Rehabilitated through Independent Living	30
Number of Veterans Rehabilitated by Obtaining Suitable Employment	284

Texas

Compensation and Pension

Estimated Veteran Population	1,652,214
Disability Compensation Recipients	247,472
Estimated Monthly Disability Compensation Costs	\$217,536,729
Estimated Annual Disability Compensation Costs	\$2,610,440,742
Disability Compensation by Age 34 and under	25,409
Disability Compensation by Age 35-54	79,695
Disability Compensation by Age 55-74	106,211
Disability Compensation by Age 75-84	26,064
Disability Compensation by Age 85 and over	10,090
Disability Pension Recipients	26,336
Estimated Monthly Disability Pension Costs	\$19,425,985
Estimated Annual Disability Pension Costs	\$233,111,820
Disability Pension by Age under 45	538
Disability Pension by Age 45-54	3,411
Disability Pension by Age 55-69	10,680
Disability Pension by Age 70-84	8,198
Disability Pension by Age 85 and over	3,509

Education

MGIB-AD Trainees	29,504
MGIB-SR Trainees	3,038
DEA Trainees	7,365
VEAP Trainees	33
REAP Trainees	2,233

Insurance

Life Insurance Payments	\$102,741,867
Total Face Value of Insurance	\$969,328,602
Total Number of Policies	84,748

Loan Guaranty

Number of Loans	18,234
Total Loan Amount	\$2,894,052,089

Vocational Rehabilitation and Employment

Number of Applicants	7,270
Number of Plans Developed	3,313
Number of Entitlement Decisions	953
Number of Veterans Rehabilitated through Independent Living	138
Number of Veterans Rehabilitated by Obtaining Suitable Employment	1,091

Utah

Compensation and Pension

Estimated Veteran Population	146,738
Disability Compensation Recipients	16,543
Estimated Monthly Disability Compensation Costs	\$12,681,042
Estimated Annual Disability Compensation Costs	\$152,172,504
Disability Compensation by Age 34 and under	1,852
Disability Compensation by Age 35-54	5,141
Disability Compensation by Age 55-74	6,646
Disability Compensation by Age 75-84	2,013
Disability Compensation by Age 85 and over	891
Disability Pension Recipients	1,288
Estimated Monthly Disability Pension Costs	\$920,588
Estimated Annual Disability Pension Costs	\$11,047,056
Disability Pension by Age under 45	29
Disability Pension by Age 45-54	165
Disability Pension by Age 55-69	494
Disability Pension by Age 70-84	424
Disability Pension by Age 85 and over	176

Education

MGIB-AD Trainees	2,670
MGIB-SR Trainees	1,092
DEA Trainees	632
VEAP Trainees	3
REAP Trainees	710

Insurance

Life Insurance Payments	\$10,952,730
Total Face Value of Insurance	\$103,334,645
Total Number of Policies	9,403

Loan Guaranty

Number of Loans	1,251
Total Loan Amount	\$255,354,022

Vocational Rehabilitation and Employment

Number of Applicants	549
Number of Plans Developed	275
Number of Entitlement Decisions	95
Number of Veterans Rehabilitated through Independent Living	24
Number of Veterans Rehabilitated by Obtaining Suitable Employment	119

Vermont

Compensation and Pension

Estimated Veteran Population	55,670
Disability Compensation Recipients	5,863
Estimated Monthly Disability Compensation Costs	\$5,030,378
Estimated Annual Disability Compensation Costs	\$60,364,536
Disability Compensation by Age 34 and under	422
Disability Compensation by Age 35-54	1,683
Disability Compensation by Age 55-74	2,600
Disability Compensation by Age 75-84	781
Disability Compensation by Age 85 and over	375
Disability Pension Recipients	528
Estimated Monthly Disability Pension Costs	\$307,192
Estimated Annual Disability Pension Costs	\$3,686,304
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	53
Disability Pension by Age 55-69	225
Disability Pension by Age 70-84	190
Disability Pension by Age 85 and over	55

Education

MGIB-AD Trainees	492
MGIB-SR Trainees	137
DEA Trainees	120
VEAP Trainees	1
REAP Trainees	100

Insurance

Life Insurance Payments	\$3,945,371
Total Face Value of Insurance	\$37,223,001
Total Number of Policies	3,353

Loan Guaranty

Number of Loans	94
Total Loan Amount	\$19,332,824

Vocational Rehabilitation and Employment

Number of Applicants	107
Number of Plans Developed	33
Number of Entitlement Decisions	7
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	7

Virginia

Compensation and Pension

Estimated Veteran Population	737,600
Disability Compensation Recipients	111,760
Estimated Monthly Disability Compensation Costs	\$80,184,582
Estimated Annual Disability Compensation Costs	\$962,214,984
Disability Compensation by Age 34 and under	9,503
Disability Compensation by Age 35-54	47,124
Disability Compensation by Age 55-74	42,629
Disability Compensation by Age 75-84	9,141
Disability Compensation by Age 85 and over	3,353
Disability Pension Recipients	5,885
Estimated Monthly Disability Pension Costs	\$3,748,855
Estimated Annual Disability Pension Costs	\$44,986,260
Disability Pension by Age under 45	66
Disability Pension by Age 45-54	679
Disability Pension by Age 55-69	2,135
Disability Pension by Age 70-84	2,160
Disability Pension by Age 85 and over	845

Education

MGIB-AD Trainees	15,825
MGIB-SR Trainees	1,350
DEA Trainees	2,461
VEAP Trainees	19
REAP Trainees	1,021

Insurance

Life Insurance Payments	\$50,500,727
Total Face Value of Insurance	\$476,454,244
Total Number of Policies	39,623

Loan Guaranty

Number of Loans	8,431
Total Loan Amount	\$2,042,560,229

Vocational Rehabilitation and Employment

Number of Applicants	2,350
Number of Plans Developed	484
Number of Entitlement Decisions	299
Number of Veterans Rehabilitated through Independent Living	5
Number of Veterans Rehabilitated by Obtaining Suitable Employment	304

Washington

Compensation and Pension

Estimated Veteran Population	617,723
Disability Compensation Recipients	88,825
Estimated Monthly Disability Compensation Costs	\$72,916,592
Estimated Annual Disability Compensation Costs	\$874,999,098
Disability Compensation by Age 34 and under	8,490
Disability Compensation by Age 35-54	31,994
Disability Compensation by Age 55-74	36,739
Disability Compensation by Age 75-84	8,175
Disability Compensation by Age 85 and over	3,426
Disability Pension Recipients	5,142
Estimated Monthly Disability Pension Costs	\$3,775,231
Estimated Annual Disability Pension Costs	\$45,302,772
Disability Pension by Age under 45	114
Disability Pension by Age 45-54	749
Disability Pension by Age 55-69	2,356
Disability Pension by Age 70-84	1,397
Disability Pension by Age 85 and over	526

Education

MGIB-AD Trainees	8,433
MGIB-SR Trainees	1,006
DEA Trainees	2,001
VEAP Trainees	15
REAP Trainees	753

Insurance

Life Insurance Payments	\$38,628,683
Total Face Value of Insurance	\$364,446,240
Total Number of Policies	32,379

Loan Guaranty

Number of Loans	5,029
Total Loan Amount	\$1,197,996,743

Vocational Rehabilitation and Employment

Number of Applicants	2,549
Number of Plans Developed	719
Number of Entitlement Decisions	326
Number of Veterans Rehabilitated through Independent Living	37
Number of Veterans Rehabilitated by Obtaining Suitable Employment	363

West Virginia

Compensation and Pension

Estimated Veteran Population	182,285
Disability Compensation Recipients	23,617
Estimated Monthly Disability Compensation Costs	\$24,719,721
Estimated Annual Disability Compensation Costs	\$296,636,652
Disability Compensation by Age 34 and under	1,832
Disability Compensation by Age 35-54	5,878
Disability Compensation by Age 55-74	11,899
Disability Compensation by Age 75-84	2,875
Disability Compensation by Age 85 and over	1,129
Disability Pension Recipients	4,160
Estimated Monthly Disability Pension Costs	\$2,969,660
Estimated Annual Disability Pension Costs	\$35,635,920
Disability Pension by Age under 45	59
Disability Pension by Age 45-54	479
Disability Pension by Age 55-69	1,814
Disability Pension by Age 70-84	1,365
Disability Pension by Age 85 and over	443

Education

MGIB-AD Trainees	3,988
MGIB-SR Trainees	834
DEA Trainees	739
VEAP Trainees	2
REAP Trainees	802

Insurance

Life Insurance Payments	\$9,867,615
Total Face Value of Insurance	\$93,097,019
Total Number of Policies	8,458

Loan Guaranty

Number of Loans	508
Total Loan Amount	\$88,097,967

Vocational Rehabilitation and Employment

Number of Applicants	494
Number of Plans Developed	246
Number of Entitlement Decisions	77
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	88

Wisconsin

Compensation and Pension

Estimated Veteran Population	457,450
Disability Compensation Recipients	48,206
Estimated Monthly Disability Compensation Costs	\$39,102,442
Estimated Annual Disability Compensation Costs	\$469,229,304
Disability Compensation by Age 34 and under	4,815
Disability Compensation by Age 35-54	13,436
Disability Compensation by Age 55-74	20,555
Disability Compensation by Age 75-84	6,510
Disability Compensation by Age 85 and over	2,889
Disability Pension Recipients	5,580
Estimated Monthly Disability Pension Costs	\$4,115,703
Estimated Annual Disability Pension Costs	\$49,388,436
Disability Pension by Age under 45	81
Disability Pension by Age 45-54	693
Disability Pension by Age 55-69	2,093
Disability Pension by Age 70-84	1,822
Disability Pension by Age 85 and over	891

Education

MGIB-AD Trainees	3,782
MGIB-SR Trainees	1,426
DEA Trainees	1,223
VEAP Trainees	10
REAP Trainees	1,392

Insurance

Life Insurance Payments	\$37,621,578
Total Face Value of Insurance	\$354,944,607
Total Number of Policies	32,007

Loan Guaranty

Number of Loans	1,145
Total Loan Amount	\$191,584,994

Vocational Rehabilitation and Employment

Number of Applicants	1,125
Number of Plans Developed	306
Number of Entitlement Decisions	138
Number of Veterans Rehabilitated through Independent Living	34
Number of Veterans Rehabilitated by Obtaining Suitable Employment	172

Wyoming

Compensation and Pension

Estimated Veteran Population	53,711
Disability Compensation Recipients	6,820
Estimated Monthly Disability Compensation Costs	\$5,144,987
Estimated Annual Disability Compensation Costs	\$61,739,844
Disability Compensation by Age 34 and under	659
Disability Compensation by Age 35-54	2,243
Disability Compensation by Age 55-74	2,981
Disability Compensation by Age 75-84	677
Disability Compensation by Age 85 and over	258
Disability Pension Recipients	554
Estimated Monthly Disability Pension Costs	\$380,295
Estimated Annual Disability Pension Costs	\$4,563,540
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	68
Disability Pension by Age 55-69	234
Disability Pension by Age 70-84	170
Disability Pension by Age 85 and over	69

Education

MGIB-AD Trainees	625
MGIB-SR Trainees	195
DEA Trainees	139
VEAP Trainees	1
REAP Trainees	104

Insurance

Life Insurance Payments	\$3,257,006
Total Face Value of Insurance	\$30,728,556
Total Number of Policies	2,525

Loan Guaranty

Number of Loans	608
Total Loan Amount	\$114,133,057

Vocational Rehabilitation and Employment

*VR&E numbers are included in Colorado data.

Puerto Rico

Compensation and Pension

Estimated Veteran Population	125,194
Disability Compensation Recipients	20,773
Estimated Monthly Disability Compensation Costs	\$23,564,947
Estimated Annual Disability Compensation Costs	\$282,779,364
Disability Compensation by Age 34 and under	1,214
Disability Compensation by Age 35-54	6,106
Disability Compensation by Age 55-74	9,571
Disability Compensation by Age 75-84	3,102
Disability Compensation by Age 85 and over	779
Disability Pension Recipients	12,505
Estimated Monthly Disability Pension Costs	\$7,750,400
Estimated Annual Disability Pension Costs	\$93,004,800
Disability Pension by Age under 45	31
Disability Pension by Age 45-54	280
Disability Pension by Age 55-69	1,832
Disability Pension by Age 70-84	8,041
Disability Pension by Age 85 and over	2,321

Education

MGIB-AD Trainees	920
MGIB-SR Trainees	1,000
DEA Trainees	1,646
VEAP Trainees	4
REAP Trainees	722

Insurance

Life Insurance Payments	\$4,141,922
Total Face Value of Insurance	\$39,077,385
Total Number of Policies	4,073

Loan Guaranty

Number of Loans	397
Total Loan Amount	\$66,623,869

Vocational Rehabilitation and Employment

Number of Applicants	576
Number of Plans Developed	137
Number of Entitlement Decisions	54
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	56

Philippines

Compensation and Pension

Disability Compensation Recipients	4,982
Estimated Monthly Disability Compensation Costs	\$5,762,680
Estimated Annual Disability Compensation Costs	\$69,152,160
Disability Compensation by Age 34 and under	58
Disability Compensation by Age 35-54	660
Disability Compensation by Age 55-74	1,414
Disability Compensation by Age 75-84	857
Disability Compensation by Age 85 and over	1,993
Disability Pension Recipients	734
Estimated Monthly Disability Pension Costs	\$847,520
Estimated Annual Disability Pension Costs	\$10,170,240
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	26
Disability Pension by Age 55-69	328
Disability Pension by Age 70-84	151
Disability Pension by Age 85 and over	222

Education

MGIB-AD Trainees	319
MGIB-SR Trainees	1
DEA Trainees	8
VEAP Trainees	0
REAP Trainees	0

Insurance

Life Insurance Payments	\$535,683
Total Face Value of Insurance	\$5,053,960
Total Number of Policies	487

Vocational Rehabilitation and Employment

Number of Applicants	94
Number of Plans Developed	67
Number of Entitlement Decisions	11
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	11

Other Foreign

Compensation and Pension

Estimated Veteran Population	122,625
Disability Compensation Recipients	10,326
Estimated Monthly Disability Compensation Costs	\$7,073,336
Estimated Annual Disability Compensation Costs	\$84,880,032
Disability Compensation by Age 34 and under	1,005
Disability Compensation by Age 35-54	5,178
Disability Compensation by Age 55-74	3,791
Disability Compensation by Age 75-84	308
Disability Compensation by Age 85 and over	44
Disability Pension Recipients	829
Estimated Monthly Disability Pension Costs	\$644,427
Estimated Annual Disability Pension Costs	\$7,733,124
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	28
Disability Pension by Age 55-69	195
Disability Pension by Age 70-84	315
Disability Pension by Age 85 and over	151

Education

MGIB-AD Trainees	20,531
MGIB-SR Trainees	3,255
DEA Trainees	278
VEAP Trainees	47
REAP Trainees	1,746

Insurance

Life Insurance Payments	\$5,222,973
Total Face Value of Insurance	\$49,276,667
Total Number of Policies	3,813

Loan Guaranty

Number of Loans	131
Total Loan Amount	\$30,826,750

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