

Veterans Benefits Administration
Annual Benefits Report
Fiscal Year 2017



VA

U.S. Department
of Veterans Affairs

The Fiscal Year 2017 Annual Benefits Report

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

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



Table of Contents

Table of Contents	3	Maine	32
Table of Contents for Each Program's Section	4	Maryland	33
Mission, Vision, and VA's Core Values	5	Massachusetts	34
Mission Statement	5	Michigan	35
Vision Statement	5	Minnesota	36
I CARE (VA Core Values and Characteristics)	5	Mississippi	37
VA Core Values ("I CARE")	5	Missouri	38
VA Characteristics:	6	Montana	39
Purpose and Overview	7	Nebraska	40
Overview - All Programs	7	Nevada	41
Total Program Expenditures (\$millions)	7	New Hampshire	42
Total Recipients	8	New Jersey	43
Overview - Compensation	8	New Mexico	44
Overview - Pension and Fiduciary	9	New York	45
Overview - Education	9	North Carolina	46
Overview - Insurance	10	North Dakota	47
Overview - Home Loan Guaranty	10	Ohio	48
Overview - Vocational Rehabilitation and Employment	11	Oklahoma	49
Data on Individual States	12	Oregon	50
State Totals	12	Pennsylvania	51
Alabama	13	Rhode Island	52
Alaska	14	South Carolina	53
Arizona	15	South Dakota	54
Arkansas	16	Tennessee	55
California	17	Texas	56
Colorado	18	Utah	57
Connecticut	19	Vermont	58
Delaware	20	Virginia	59
District of Columbia	21	Washington	60
Florida	22	West Virginia	61
Georgia	23	Wisconsin	62
Hawaii	24	Wyoming	63
Idaho	25	Puerto Rico	64
Illinois	26	Philippines	65
Indiana	27	Other Foreign	66
Iowa	28	Program Sections - see next page	
Kansas	29	Regional Office Addresses	213
Kentucky	30	District Offices	215
Louisiana	31	Program Jurisdiction Information/Maps	216
		Change Log	217
		Glossary	218
		Contact Information	225



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Table of Contents for Each Program's Section

Each title and icon is a link to the file on the VBA reports website: benefits.va.gov/reports/ABR

Compensation

Program Descriptions	67
Quick Reference	70
Compensation Veteran Data	74
Compensation Disability Data	91
Dependency and Indemnity Compensation (DIC) Data	114
Contact Information	118



Pension and Fiduciary

Program Descriptions	119
Quick Reference	124
Veterans Pension Data	126
Survivors Pension Data	132
Fiduciary Data	138
Contact Information	142



Education

Program Descriptions	143
Quick Reference	150
Education Program Data	152
Contact Information	160



Life Insurance

Program Descriptions	161
Quick Reference	170
Life Insurance Program Data	173
Contact Information	184



Home Loan Guaranty

Program Descriptions	185
Quick Reference	190
Specially Adapted Housing Data	198
Loan Administration Data	199
Contact Information	200



Vocational Rehabilitation and Employment

Program Descriptions	201
Quick Reference	205
VR&E Program Data	208
Contact Information	212



VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

VA Characteristics:

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

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

Quality: VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people.

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

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

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



Purpose and Overview

Purpose of VBA's Annual Benefits Report

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

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

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

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

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over \$100 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment. To administer these programs, VBA spent approximately \$2.6 billion during fiscal year 2017.

Overview – All Programs

Total Program Net Outlays (\$millions)

Compensation	\$79,322
Pension and Burial	\$5,753
Education	\$11,800
Vocational Rehabilitation and Employment	\$1,426
Insurance	\$1,074
Home Loan Guaranty	\$960
Total	\$100,335



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2017	4,964,209
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2017	478,003
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2017	211,282
Education – Number of beneficiaries participating in education programs during fiscal year 2017	946,829
Insurance – Number of lives insured at the end of fiscal year 2017	6,007,606
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2017	740,389
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2017	132,218

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 17

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	296,718	\$11,822	\$3.51 Billion
Survivors DIC ¹	32,002	\$16,015	\$512.5 Million
Total:	328,720	\$12,230	\$4.02 Billion

All compensation recipients and payments – end of FY 17

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,552,819	\$15,373	\$69.99 Billion
Survivors DIC	411,390	\$15,874	\$6.53 Billion
Total:	4,964,209	\$15,415	\$76.52 Billion

¹ Dependency and Indemnity Compensation and Death Compensation



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 17

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	31,340	\$14,987	\$469.7 Million
Survivors Pension ²	36,972	\$10,942	\$404.5 Million
Total	68,312	\$12,798	\$874.2 Million

All pension recipients and payments – end of FY 17

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	276,570	\$12,103	\$3.35 Billion
Survivors Pension	201,433	\$8,443	\$1.70Billion
Total	478,003	\$10,561	\$5.05 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 17: 211,282

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Montgomery GI Bill - Active Duty (MGIB-AD)	34,582	\$298,818
Montgomery GI Bill - Selected Reserve (MGIB-SR)	54,909	\$130,311
Post-9/11 GI Bill	755,476	\$11,056,959
Reserve Educational Assistance Program (REAP)	1,586	\$7,213
Survivors and Dependents Educational Assistance (DEA)	100,275	\$553,128
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	1	\$161
Total	946,829	\$12,046,590

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Overview – Insurance



Number of lives insured at the end of FY 17 by program type

Program	Number of lives
Administered Programs for Veterans	568,957
Veterans' Mortgage Life Insurance	2,632
Veterans' Group Life Insurance	431,517
Servicemembers' Group Life Insurance	2,222,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,782,000
Total lives insured	6,007,606

Amount of benefits paid during FY 17 by payment type

Payment type	Amount paid
Death awards	\$1,930,643,320
Dividends	\$70,348,712
Loans	\$30,905,000
Matured endowments	\$108,802,036
Cash surrenders	\$62,571,415
Disability claims	\$4,015,205
Total	\$2,207,285,688

Overview – Home Loan Guaranty



Fiscal year 2017 Home Loan Guaranty program highlights

Loans guaranteed	740,389
Interest rate reduction loans	190,914
Total loan amount	\$188,699,744,440
Average amount per loan	\$254,866





Vocational Rehabilitation and Employment participants FY 2017

Status	Total
Total applicants	107,200
Eligible applicants	102,661
Completed evaluation (including prior year carry over)	69,871
Entitled applicants (2017 only)	34,993
New plans of service (enrollments)	28,708
Participants	132,218
Rehabilitated	12,128

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

State Totals

Estimated total Veteran population: 19,998,799



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans ³		Estimated total amount paid monthly	Estimated total amount paid annually	
4,552,819		\$5,832,620,307	\$69,991,443,679	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
567,624	1,356,243	2,077,324	551,033	



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually	
276,570		\$278,940,223	\$3,347,282,676	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
975	68,271	101,752	105,553	



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
34,565	54,905	99,974	1	1,586	796,546	987,577



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$1,395,464,284	\$8,038,004,099	642,553



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
740,389	\$188,699,744,440



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
107,200	28,708	54,358	132,218	889	12,128

³ Total includes 10,356 Veterans and \$156,246,525 in compensation benefits unidentifiable by state

⁴ Veterans pension only. Total includes 452 Veterans and \$ 5,008,488 in pension benefits unidentifiable by state



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Estimated total Veteran population: 369,962

Alabama

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
98,577		\$133,622,112		\$1,603,465,349	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,148	30,740	47,998	10,681		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,763		\$7,944,184		\$95,330,213	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
28	1,884	2,711	3,140		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,021	1,412	4,538	0	45	16,745	23,761

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$24,051,276	\$138,537,586	11,484

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
14,169	\$2,827,987,438

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,180	552	1,107	2,498	43	239



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Alaska

Estimated total Veteran population: 68,719



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
19,772		\$22,336,474		\$268,037,688	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,646	7,608	8,303		1,214	



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
292		\$224,327		\$2,691,923	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	87	160		45	



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
46	70	181	0	1	3,573	3,871



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$2,337,892	\$13,466,476	999



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
3,925	\$1,173,445,281



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
610	149	284	791	1	63

Estimated total Veteran population: 507,706

Arizona



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
104,936		\$128,437,772		\$1,541,253,263	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,402	29,852	47,100	13,549		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,720		\$5,424,165		\$65,089,976	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
25	1,402	2,315	1,977		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,012	1,026	3,207	0	46	44,873	51,164



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$29,251,030	\$168,488,656	13,647



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
29,066	\$6,901,526,392



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,496	493	1,230	1,865	63	284



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Arkansas

Estimated total Veteran population: 222,286



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
49,531		\$74,114,959		\$889,379,513	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,278	14,562	24,190	5,495		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,837		\$3,566,438		\$42,797,255	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
20	1,077	1,455	1,285		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
270	852	1,689	0	46	4,784	7,641



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$13,481,334	\$77,653,738	6,509



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
6,321	\$1,113,324,539



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
792	174	413	1,370	21	141

Estimated total Veteran population: 1,681,730

California

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
390,864		\$497,538,828		\$5,970,465,940	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
62,954	114,562	163,453	49,866		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
26,752		\$28,575,989		\$342,911,871	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
70	5,959	10,274	10,449		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,085	2,153	7,852	1	28	81,866	93,985

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$127,316,331	\$733,353,915	56,100

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
75,811	\$29,116,044,868

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
12,690	2,981	5,507	13,829	24	1,101



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Colorado

Estimated total Veteran population: 403,327



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
102,858		\$123,645,574		\$1,483,746,885	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
16,912	34,422	40,191	11,319		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,779		\$3,811,124		\$45,733,486	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
28	1,018	1,427	1,306		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
929	543	1,786	0	15	26,538	29,811



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$22,301,250	\$128,457,275	10,262



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
30,521	\$8,954,727,390



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,050	823	1,662	3,641	3	411

Estimated total Veteran population: 184,302

Connecticut

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,511		\$31,738,502		\$380,862,029	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,973	7,138	12,459	3,937		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,710		\$1,569,907		\$18,838,887	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	338	560	800		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
135	628	375	0	7	4,757	5,902

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$18,354,645	\$105,724,460	8,010

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
3,660	\$951,865,560

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
829	237	481	1,690	1	117



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Delaware

Estimated total Veteran population: 71,845



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,235		\$16,743,794		\$200,925,531	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,149	3,780	6,741		1,563	



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
460		\$434,394		\$5,212,728	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	123	164		171	



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
21	188	208	0	4	2,013	2,434



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$4,529,859	\$26,092,408	2,273



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
2,894	\$725,304,296



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
227	57	110	212	0	27



Estimated total Veteran population: 27,875

District of Columbia

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,373		\$6,282,344		\$75,388,129	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
671	1,834	2,202	665		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
637		\$523,743		\$6,284,918	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	208	278	150		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
82	62	228	0	2	4,127	4,501

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$2,020,922	\$11,640,701	925

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
727	\$371,980,826

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
185	44	80	346	0	29



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Florida

Estimated total Veteran population: 1,525,400



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
348,567		\$426,672,998		\$5,120,075,980	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
37,026	99,721	162,763	49,040		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,266		\$25,250,530		\$303,006,354	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
146	5,692	8,197	9,229		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,901	1,936	6,946	0	41	59,715	70,539



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$117,336,355	\$675,868,322	53,610



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
61,306	\$14,425,164,242



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,554	2,204	4,145	10,315	55	928

Estimated total Veteran population: 697,127

Georgia



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
186,956		\$253,155,711		\$3,037,868,533	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
22,372	64,501	83,888	16,174		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,941		\$10,061,673		\$120,740,075	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
67	3,047	3,642	3,182		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,129	2,216	5,169	0	42	26,591	35,147



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$43,476,353	\$250,427,839	21,001



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
33,293	\$7,082,279,936



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,568	930	2,422	5,298	14	407



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Hawaii

Estimated total Veteran population: 112,304



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,252		\$32,967,656		\$395,611,869	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,079	8,348	12,079	3,742		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
674		\$552,460		\$6,629,526	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	179	368	124		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
62	190	346	0	0	7,031	7,629



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$12,567,691	\$72,391,067	4,916



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
5,494	\$2,850,259,652



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,156	477	803	1,552	26	100



Estimated total Veteran population: 122,067

Idaho



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,906		\$33,460,864		\$401,530,364	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,877	8,403	13,015	3,606		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,455		\$1,374,955		\$16,499,464	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	314	588	550		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
203	387	464	0	16	3,097	4,167



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$6,438,532	\$37,086,543	2,970



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
6,524	\$1,448,066,186



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
503	138	333	575	0	65



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Illinois

Estimated total Veteran population: 628,254



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
98,518		\$121,965,255		\$1,463,583,063	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,890	28,296	46,828	9,491		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,324		\$8,525,122		\$102,301,461	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
24	1,926	3,263	3,111		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,207	2,718	1,902	0	85	19,369	26,281



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$51,757,444	\$298,127,695	21,567



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
13,879	\$2,887,339,790



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,721	396	804	2,024	17	186

Estimated total Veteran population: 409,836

Indiana



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
88,213		\$88,539,416		\$1,062,472,986	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,753	23,348	44,220	10,883		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,905		\$5,528,628		\$66,343,531	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
17	1,186	1,537	2,165		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
392	1,316	1,044	0	38	8,670	11,460



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$20,655,029	\$118,974,889	9,571



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
12,325	\$2,167,832,594



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,404	380	749	2,125	46	271



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
40,560		\$41,640,875		\$499,690,503	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,910	9,897	19,622	6,120		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,789		\$2,734,036		\$32,808,426	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	582	966	1,236		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,325	1,375	1,222	0	53	17,168	21,143



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$15,269,122	\$87,951,564	6,077



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
4,582	\$841,252,375



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
553	260	331	1,018	8	101

Estimated total Veteran population: 194,186

Kansas

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
39,020		\$47,289,721		\$567,476,648	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,156	12,132	17,564	4,165		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,336		\$2,282,446		\$27,389,349	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	561	815	955		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
941	642	805	0	45	9,607	12,040

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$11,721,787	\$67,518,583	5,197

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
6,008	\$1,134,159,503

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
846	235	481	1,012	0	93



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 295,390



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
66,679		\$87,603,780		\$1,051,245,364	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,151	19,644	32,410	7,471		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,791		\$4,674,532		\$56,094,389	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
29	1,254	1,864	1,644		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
371	967	1,642	0	34	7,644	10,658



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$16,395,837	\$94,441,548	7,742



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
8,346	\$1,535,091,198



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,144	397	649	2,281	31	262



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 284,074

Louisiana

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
62,640		\$86,290,808		\$1,035,489,699	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,338	19,934	28,568	6,798		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,962		\$5,861,575		\$70,338,903	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
12	1,737	2,245	1,968		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
269	1,287	2,004	0	46	7,461	11,067

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$18,438,060	\$106,204,941	8,722

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
8,156	\$1,722,243,422

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,340	300	612	1,281	26	158



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 114,020



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,760		\$39,865,993		\$478,391,911	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,772	7,141	13,840	4,005		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,524		\$1,276,375		\$15,316,503	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	439	665	405		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
52	221	583	0	5	2,183	3,044



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$8,228,363	\$47,396,137	4,046



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
2,676	\$545,312,897



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
434	140	262	660	5	79

Estimated total Veteran population: 389,640

Maryland

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
83,730		\$102,326,695		\$1,227,920,335	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,022	32,093	35,660	6,944		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,131		\$3,148,251		\$37,779,015	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	803	1,117	1,196		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
735	673	1,270	0	12	25,303	27,993

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$26,462,994	\$152,429,305	11,452

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
19,665	\$6,807,056,585

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,294	604	1,026	3,658	14	252



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 323,253



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
65,265		\$83,067,079		\$996,804,946	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,667	14,110	29,340	13,140		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,346		\$3,278,937		\$39,347,249	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	652	1,214	1,475		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	965	1,026	0	26	10,604	12,752



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$31,440,219	\$181,098,587	15,088



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
6,775	\$2,131,742,480



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,588	564	813	2,541	3	120



Estimated total Veteran population: 589,326

Michigan

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
105,234		\$136,350,295		\$1,636,203,535	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,672	24,532	55,023	12,981		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,617		\$10,534,309		\$126,411,710	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
23	2,346	3,466	3,781		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
304	1,107	1,704	0	12	11,146	14,273

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$38,338,358	\$220,832,509	18,121

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
13,660	\$2,416,652,003

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,013	629	1,103	3,849	38	266



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 327,629



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
96,822		\$83,936,564		\$1,007,238,770	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,838	17,835	48,519	21,605		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,349		\$3,111,787		\$37,341,440	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	773	1,209	1,361		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
509	1,787	1,374	0	49	11,795	15,514



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$29,001,444	\$167,051,014	13,702



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
9,900	\$2,260,794,779



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,012	430	597	1,563	5	172

Estimated total Veteran population: 191,411

Mississippi

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
43,828		\$58,203,794		\$698,445,530	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,068	13,573	21,231	4,944		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,525		\$3,114,022		\$37,368,265	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	976	1,304	1,236		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
192	1,531	1,315	0	32	5,235	8,305

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$11,225,831	\$64,661,830	5,401

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
5,290	\$975,216,848

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
497	41	189	1,011	8	107



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 442,579



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
93,590		\$114,862,736		\$1,378,352,831	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,277	24,098	46,676	12,519		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,789		\$7,229,467		\$86,753,605	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	1,669	2,473	2,631		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
894	1,341	1,703	0	51	13,464	17,453



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$25,784,654	\$148,522,008	11,819



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
13,285	\$2,482,680,710



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,252	355	633	1,837	12	200



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 91,336

Montana

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,192		\$24,542,207		\$294,506,489	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,630	6,412	10,312	2,836		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,331		\$1,201,681		\$14,420,175	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	334	572	425		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
78	264	273	0	3	2,355	2,973

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$5,479,062	\$31,559,907	2,456

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
3,230	\$761,398,240

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
378	147	237	641	3	80



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 130,126



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
43,465		\$41,875,436		\$502,505,228	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,207	10,420	19,456	9,349		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,254		\$1,268,531		\$15,222,370	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	338	480	434		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
475	499	732	0	19	5,815	7,540



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$10,127,918	\$58,337,751	4,378



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
4,671	\$933,397,480



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
458	178	309	670	1	88



Estimated total Veteran population: 218,406

Nevada



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
50,860		\$69,719,646		\$836,635,749	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,260	15,135	23,656	5,806		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,924		\$2,681,215		\$32,174,577	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	795	1,248	875		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
272	455	639	0	23	5,246	6,635



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$10,872,557	\$62,626,937	5,446



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
13,943	\$3,700,715,169



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,392	349	739	1,259	11	91



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 105,390



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,243		\$24,215,270		\$290,583,242	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,608	5,141	9,565	2,927		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
834		\$874,499		\$10,493,985	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	155	260	418		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
317	415	593	0	10	8,899	10,234



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$7,298,907	\$42,042,383	3,340



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
2,969	\$763,980,763



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
375	126	208	600	4	54

Estimated total Veteran population: 355,766

New Jersey

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
56,939		\$74,426,159		\$893,113,905	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,847	12,969	27,511	9,592		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,911		\$3,063,237		\$36,758,844	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	494	911	1,498		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
149	1,225	710	0	7	8,230	10,321

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$39,884,926	\$229,740,886	17,718

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
7,287	\$2,016,623,404

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,317	445	769	1,997	56	187



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 158,994



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
38,447		\$59,299,476		\$711,593,708	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,694	10,569	19,062	5,116		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,240		\$2,099,693		\$25,196,312	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	576	901	759		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
440	352	1,154	0	9	3,938	5,893



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$12,094,413	\$69,664,944	5,885



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
6,540	\$1,384,057,924



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
686	284	414	1,042	13	134



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 776,522

New York

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
128,866		\$167,271,741		\$2,007,260,894	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,463	32,248	61,236	17,906		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,990		\$10,314,933		\$123,779,192	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
29	2,364	3,919	4,676		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
670	1,558	2,275	0	21	26,561	31,085

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$76,468,885	\$440,467,893	34,008

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
9,365	\$2,238,196,286

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,970	974	1,430	3,692	101	415



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 730,357



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
192,426		\$283,031,568		\$3,396,378,818	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
24,866	61,150	87,429	18,977		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,004		\$7,576,599		\$90,919,188	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
20	1,993	2,841	3,150		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,945	1,464	5,774	0	60	24,099	33,342



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$53,156,840	\$306,188,342	25,104



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
34,175	\$7,136,330,298



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,130	1,429	2,686	5,931	24	390



Estimated total Veteran population: 51,677

North Dakota

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,784		\$13,145,720		\$157,748,643	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,597	3,767	5,675	1,742		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
505		\$392,355		\$4,708,265	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	98	209	198		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
76	533	195	0	13	1,769	2,586

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$3,339,866	\$19,237,936	1,587

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
1,700	\$392,638,505

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
185	83	119	293	1	39



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Ohio

Estimated total Veteran population: 774,935



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
134,742		\$152,618,829		\$1,831,425,952	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,509	35,376	67,139	14,706		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,818		\$14,178,382		\$170,140,582	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
43	3,969	5,347	4,459		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
549	3,075	1,829	0	102	15,696	21,251



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$46,277,366	\$266,561,933	21,755



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
18,767	\$3,325,009,079



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,421	611	1,362	3,419	16	305

Estimated total Veteran population: 303,205

Oklahoma



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
96,228		\$141,376,946		\$1,696,523,352	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
10,274	27,052	45,064		13,836	



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,004		\$4,468,495		\$53,621,941	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
7	1,109	1,596		1,292	



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
743	1,076	2,388	0	80	8,589	12,876



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$20,984,934	\$120,875,169	10,461



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
9,406	\$1,791,198,699



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,673	362	803	1,946	16	201



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 303,689



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
72,766		\$95,372,193		\$1,144,466,315	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,653	18,519	34,880	9,692		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,012		\$4,734,167		\$56,810,008	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
17	1,480	2,154	1,361		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
231	350	1,229	0	10	8,554	10,374



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$18,107,568	\$104,301,277	8,492



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
13,233	\$3,536,799,205



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,409	415	815	1,870	3	174

Estimated total Veteran population: 819,185

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
125,847		\$163,413,110		\$1,960,957,324	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,949	31,659	63,549	15,652		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,797		\$12,552,642		\$150,631,702	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
32	2,503	4,055	5,204		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
440	2,749	1,999	0	22	21,152	26,362

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$65,093,692	\$374,945,719	30,851

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
16,219	\$3,392,622,695

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,132	668	1,165	2,749	7	217



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 63,250



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,732		\$15,622,030		\$187,464,359	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,477	2,961	6,118	2,175		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
808		\$832,370		\$9,988,439	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	175	271	361		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
30	329	179	0	3	1,715	2,256



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$5,111,932	\$29,445,206	2,498



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
1,435	\$375,111,367



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
278	130	178	575	1	49



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 402,596

South Carolina

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
104,047		\$149,748,101		\$1,796,977,212	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
11,392	32,087	49,495	11,065		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,324		\$5,278,415		\$63,340,981	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
12	1,316	1,932	2,062		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
324	1,217	3,376	0	36	12,472	17,425

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$29,430,350	\$169,521,555	14,347

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
18,063	\$3,923,269,277

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,685	777	1,362	3,335	9	342



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 65,335



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,422		\$17,760,741		\$213,128,888	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,847	4,929	7,659	1,981		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,005		\$868,418		\$10,421,018	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	211	374	419		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
76	435	227	0	7	1,800	2,545



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$4,842,397	\$27,892,656	2,111



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
2,208	\$467,010,556



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
281	144	205	631	4	68

Estimated total Veteran population: 470,390

Tennessee

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
116,490		\$158,711,405		\$1,904,536,863	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,701	34,347	55,555	12,881		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,450		\$7,540,684		\$90,488,207	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
25	2,000	2,807	2,618		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
464	1,053	2,001	0	26	14,600	18,144

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$26,804,442	\$154,396,080	12,671

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
19,831	\$4,136,238,697

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,522	627	1,428	2,712	15	213



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Texas

Estimated total Veteran population: 1,584,844



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
444,206		\$616,810,392		\$7,401,724,705	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
66,196	155,070	177,685	45,197		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,263		\$20,671,453		\$248,057,434	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
101	5,795	7,540	6,827		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
4,447	2,863	11,123	0	61	77,931	96,425



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$97,160,366	\$559,652,749	46,043



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
60,025	\$13,801,081,092



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
14,821	4,275	7,769	17,099	113	1,570



Estimated total Veteran population: 134,313

Utah



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,115		\$35,755,206		\$429,062,469	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,153	9,449	12,275	3,232		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,575		\$1,823,680		\$21,884,157	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	356	440	776		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
889	796	1,064	0	54	10,899	13,702



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$8,370,664	\$48,215,804	3,839



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
8,186	\$2,188,987,104



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
716	258	476	1,105	7	169



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 43,191



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,887		\$10,407,198		\$124,886,376	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
787	2,056	4,004	1,035		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
362		\$263,042		\$3,156,499	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	73	174	112		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
72	164	97	0	0	1,761	2,094



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$2,895,852	\$16,680,378	1,345



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
830	\$187,449,877



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
124	47	71	324	0	19



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 725,028

Virginia



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
190,201		\$234,218,244		\$2,810,618,930	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
19,788	74,983	79,615	15,805		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,344		\$4,995,372		\$59,944,460	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
34	1,637	1,880	1,792		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,343	1,372	4,282	0	43	46,907	53,947



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$41,609,839	\$239,676,543	18,772



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
43,671	\$14,217,725,230



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,208	746	1,728	4,528	4	406



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 560,200



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
136,809		\$167,292,655		\$2,007,511,860	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,651	44,905	59,026	14,215		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,519		\$5,592,630		\$67,111,560	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
17	1,575	2,147	1,780		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
411	637	2,367	0	5	20,058	23,478



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$28,573,285	\$164,584,783	13,230



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
30,968	\$9,102,711,285



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,194	846	1,783	3,627	8	400



Estimated total Veteran population: 142,694

West Virginia

Compensation – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
35,226		\$51,182,482		\$614,189,783	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,934	9,509	18,237	4,538		

Pension – Veterans on the rolls at the end of FY 17



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,399		\$2,165,591		\$25,987,091	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	709	1,060	624		

Education – Participants by program during FY 17



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,394	872	993	0	59	18,141	21,459

Insurance



Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$10,121,978	\$58,303,533	5,024

Home Loan Guaranty – Loans guaranteed during FY 17



Number of loans	Total amount of loans
3,025	\$576,011,209

Vocational Rehabilitation and Employment – Participants during FY 17



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
504	183	282	638	1	46



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
71,889		\$81,021,677		\$972,260,119	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,776	18,496	34,415	9,194		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,885		\$4,890,625		\$58,687,495	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
18	1,235	1,745	1,887		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
220	1,881	1,044	0	54	8,734	11,933



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$29,101,173	\$167,625,466	13,233



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
8,603	\$1,673,572,473



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
983	246	552	1,331	4	171

Estimated total Veteran population: 47,220

Wyoming



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,855		\$12,656,697		\$151,880,359	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,496	3,689	5,362	1,298		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
409		\$369,538		\$4,434,458	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	127	154	128		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
160	126	110	0	19	1,054	1,469



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$2,486,876	\$14,324,638	1,101



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
2,193	\$533,095,800



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
126	75	99	145	0	4



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 79,322



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,618		\$48,528,167		\$582,338,006	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,702	6,789	14,940	4,186		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,914		\$6,558,378		\$78,700,539	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	483	1,961	5,468		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
62	1,470	1,987	0	57	2,822	6,398



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$5,754,438	\$33,146,097	3,096



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
1,276	\$195,243,564



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
580	152	276	629	2	78

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

Philippines



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,534		\$12,617,112		\$151,405,344	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
181	1,208	3,223	1,922		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
409		\$522,371		\$6,268,452	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	49	208	152		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
70	0	591	0	0	537	1,198



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$1,307,614	\$7,531,978	677



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
0	\$-



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2	2	3	17	0	3



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Other Foreign

Estimated total Veteran population: 106,249



Compensation – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
19,430		\$24,298,756		\$291,585,069	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,889	9,281	7,302	956		



Pension – Veterans on the rolls at the end of FY 17

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
154		\$130,478		\$1,565,736	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	30	82	41		



Education – Participants by program during FY 17

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	82	160	0	2	2,469	1,097



Insurance

Life insurance payments during FY 17	Total face value of insurance at the end of FY 17	Total number of policies at the end of FY 17
\$2,693,957	\$15,517,439	1,086



Home Loan Guaranty – Loans guaranteed during FY 17

Number of loans	Total amount of loans
312	\$99,917,372



Vocational Rehabilitation and Employment – Participants during FY 17

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
135	27	62	148	1	12



Compensation

Service-Connected Disability or Death Benefits

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

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



Photo credit: U.S. Air Force

56 Regional offices
15,338 employees
5.0 million compensation and service-connected death benefit recipients

A note on the data:

The 2017 Annual Benefits Report is based on data from the VBA corporate database.

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

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2017. The category of 0 percent indicates payment due to special monthly compensation or two or more permanent 0 percent service-connected disabilities which clearly interfere with normal employability. Veterans with a 0 percent combined degree of disability not receiving payment are not counted in this section.

Please see the section: "The Presentation of FY 2017 Compensation Data" on page 2 for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page [114](#).



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Compensation	67
Service-Connected Disability or Death Benefits	67
The Presentation of FY 2017 Compensation Data	69
Quick Reference: Recipients, Payments and Disabilities	70
Quick Reference: Recipients and Disabilities by Period of Service	72
GWOT Quick Reference: Veterans Involved Global War on Terror	73
Veterans by Fiscal Year and Combined Degree of Disability	74
Veterans by Combined Degree of Disability and Gender	76
Estimated Annual Total Payments by Combined Degree of Disability and Gender	78
Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender	80
Veterans and Estimated Annual Payments by Age	82
Charts: Veterans and Estimated Annual Payments by Age	83
Veterans and Estimated Annual Payments by Period of Service	84
Charts: Veterans and Estimated Annual Payments by Period of Service	85
GWOT Veterans and Estimated Annual Payments by Gender	86
GWOT Veterans and Estimated Annual Payments by Combined Disability Degree	87
GWOT Veterans by Combined Degree of Disability and Gender	88
GWOT Estimated Annual Total Payment by Combined Degree of Disability and Gender	89
GWOT Estimated Annual Average Individual Payment by Combined Degree of Disability and Gender	90
Regarding Service-Connected Disability Data	91
Number of SC Disabilities by Body System and Fiscal Year	92
Number of SC Disabilities by Evaluation and Gender	94
Number of SC Disabilities by Body System and Gender	95
Most Prevalent SC Disabilities by Gender	96
Number of SC Disabilities and Prevalence by Body System	98
Number of SC Disabilities and Prevalence by Body System and Evaluation	99
The Three Most Prevalent SC Disabilities by Body System	101
Most Prevalent SC Disabilities – by Disability Type	104
Most Prevalent SC Disabilities by Period of Service	105
GWOT Most Prevalent SC Disabilities by Gender	108
GWOT SC Disabilities by Body System and Gender	110
GWOT Three Most Prevalent SC Disabilities by Body System	111
Dependency and Indemnity Compensation (DIC)	114
New DIC recipients during FY 2013 to FY 2017 by relationship	114
All DIC recipients by relationship	114
New surviving spouse DIC recipients	114
All surviving spouse DIC recipients by age	115
New surviving child DIC recipients by age	115
All surviving child DIC recipients by age	115
Appendix	116
VBA Regional Office Addresses	116
District Offices	118
Centralized Mail Address	118
Contact Information	118



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



The Presentation of FY 2017 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2017 (October 1, 2016 to September 30, 2017) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2017 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page [91](#).

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

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

VA has incorporated Global War on Terror (GWOT) data to the main data tables as a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has deployed personnel overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). For more information, see pages [73](#), [86](#) through [90](#), and [108](#) through [113](#).

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

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

Release history

Version & changes	Date
Data as of	09/30/2017



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	296,718
Survivors who began receiving service-connected death benefits	32,002
Total:	328,720

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	296,718	\$3.51 Billion	\$11,822
Service-Connected Death ¹	32,002	\$512.5 Million	\$16,015
Total:	328,720	\$4.02 Billion	\$12,230

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

Tinnitus	159,800
Limitation of flexion, knee	83,329
Hearing loss	81,529
Lumbosacral or cervical strain	73,073
Limitation of motion of the arm	67,563
Scars, general	61,580
Post-traumatic stress disorder	51,273
Limitation of motion of the ankle	50,384
Migraine	41,912
Paralysis of the sciatic nerve	36,584
Total number of most prevalent disabilities	707,027
Total number of disabilities²	1,516,948

Average number of SC disabilities per new compensation recipient

New recipients: 296,718	Total number of disabilities: 1,516,948
Average SC disabilities per Veteran:	5.11

¹ Dependency and Indemnity Compensation and Death Compensation.

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



Totals – all recipients

Veterans receiving compensation benefits	4,552,819
Survivors receiving service-connected death benefits	411,390
Total:	4,964,209

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	4,552,819	\$69.99 Billion	\$15,373
Service-Connected Death	411,390	\$6.53 Billion	\$15,874
Total:	4,964,209	\$76.52 Billion	\$15,415

Most prevalent SC disabilities of all compensation recipients

Tinnitus	1,786,980
Hearing loss	1,157,585
Post-traumatic stress disorder	964,038
Scars, general	934,967
Lumbosacral or cervical strain	916,515
Limitation of flexion, knee	872,536
Paralysis of the sciatic nerve	675,155
Limitation of motion of the ankle	571,552
Migraine	491,267
Degenerative Arthritis of the Spine	470,390
Total number of most prevalent disabilities:	8,840,985
Total number of disabilities	23,216,495

Average number of SC disabilities per compensation recipient

All Veterans: 4,552,819	Total number of disabilities ³ : 23,216,495
Average SC disabilities per Veteran:	5.10

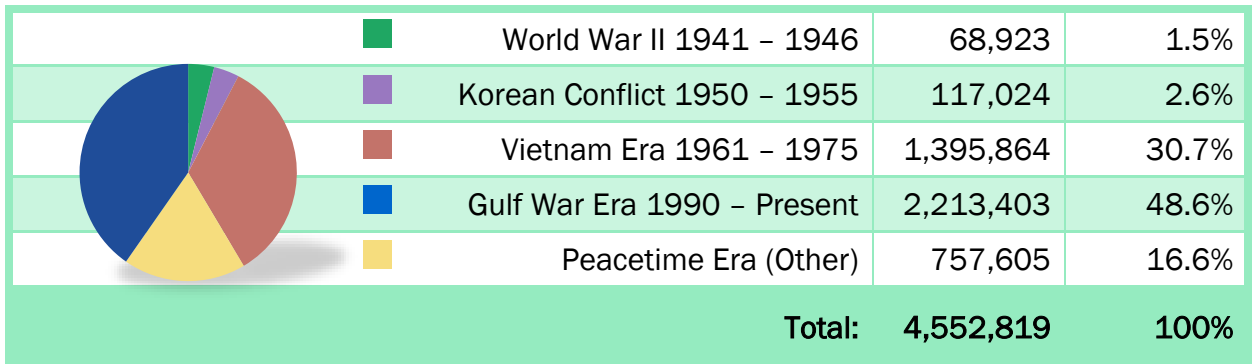
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



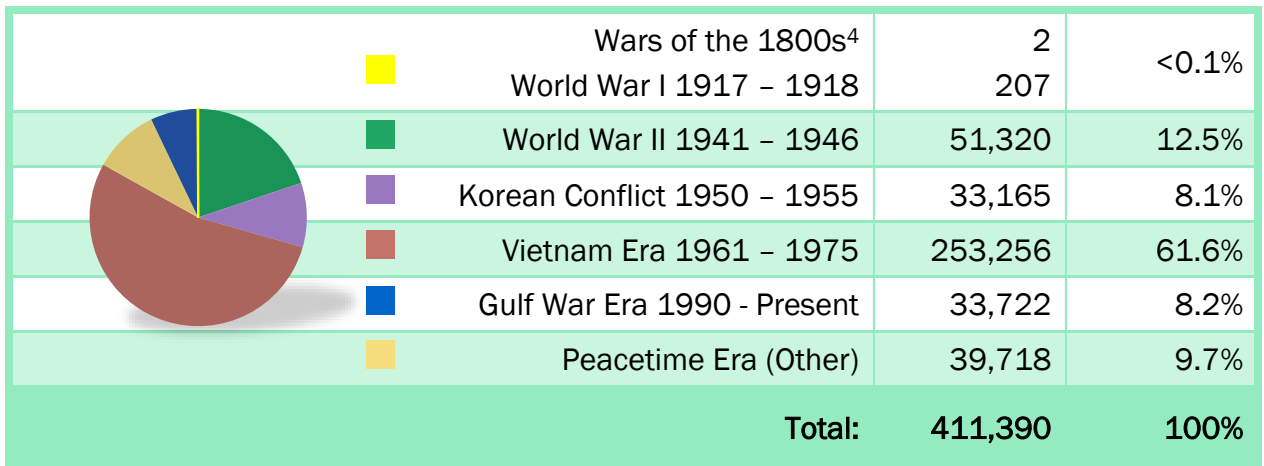


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



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



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

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
All Veterans	68,923	117,024	1,395,864	2,213,403	757,605	4,552,819
Disabilities	166,391	286,679	5,345,987	14,889,302	2,528,136	23,216,495
Average # of SC disabilities per Veteran	2.41	2.45	3.83	6.73	3.34	5.10
Total Veteran population ⁵	557,754	1,327,496	6,293,102	7,271,465	4,548,982	19,998,799



GWOT Quick Reference: Veterans Involved Global War on Terror

VBA has incorporated GWOT data within the “Gulf War Era” in all other tables. For more information see pages [86](#) through [90](#) and [108](#) through [113](#).

All Gulf War Era compensation recipients by GWOT status

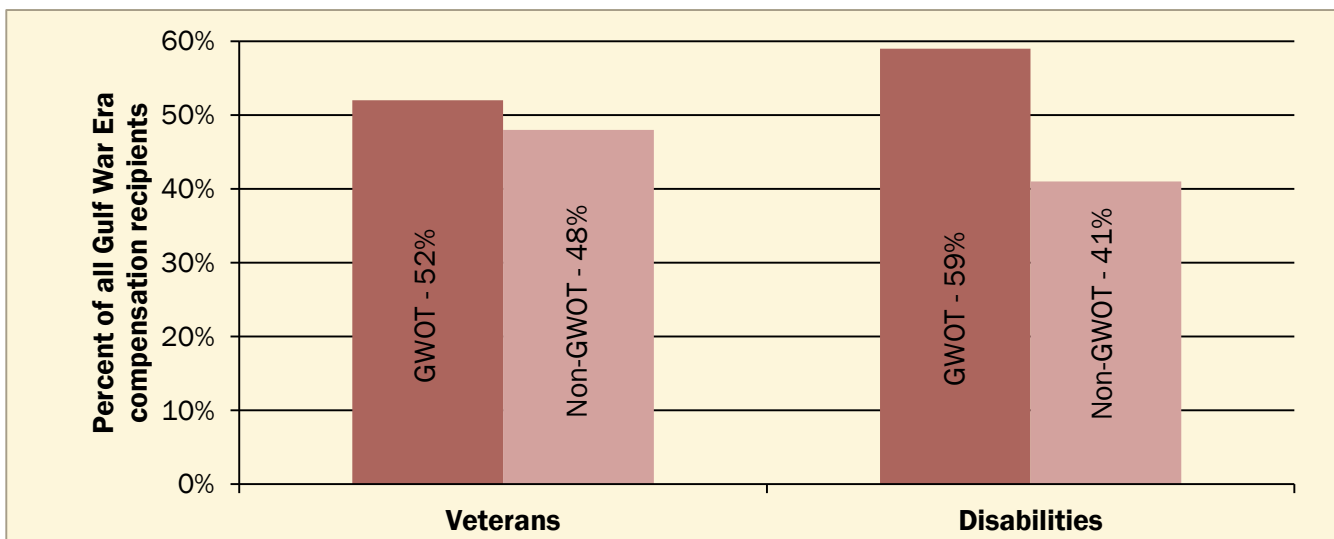
GWOT	1,148,660	52%
Non-GWOT	1,064,743	48%
Gulf War Era Total:	2,213,403	100%

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

GWOT	8,732,529	58.6%
Non-GWOT	6,156,773	41.4%
Gulf War Era Total:	14,889,302	100%

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

GWOT	Non-GWOT	Gulf War Era Total
7.60	5.78	6.73





Veterans by Fiscal Year and Combined Degree of Disability

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

New compensation recipients FY 2013 to FY 2017

Combined degree	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
0% ⁶	781	753	611	490	517	6%
10%	72,608	72,759	77,773	72,639	79,841	10%
20%	32,248	30,286	29,771	26,222	26,904	3%
30%	31,549	29,985	30,604	27,193	26,615	-2%
40%	26,554	25,436	26,294	23,871	23,728	-1%
50%	23,083	22,727	24,518	21,712	21,561	-1%
60%	26,880	26,341	27,697	24,571	24,338	-1%
70%	25,410	25,318	27,738	24,974	25,331	1%
80%	19,664	20,799	22,234	20,204	19,875	-2%
90%	13,611	16,208	18,439	17,247	18,683	8%
100%	20,287	23,264	27,373	25,427	29,325	15%
Total	292,675	293,876	313,052	284,550	296,718	4%

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



All compensation recipients FY 2013 to FY 2017

Combined degree	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
0%	11,096	10,844	10,462	10,053	9,567	-5%
10%	815,921	828,770	843,984	857,134	870,547	2%
20%	454,475	455,183	454,151	451,752	447,341	-1%
30%	394,669	400,270	404,121	404,936	402,871	-1%
40%	354,862	365,317	374,061	380,751	384,240	1%
50%	247,875	261,224	275,183	284,836	292,608	3%
60%	324,546	348,226	371,842	391,029	407,506	4%
70%	311,242	340,122	371,104	398,160	423,956	6%
80%	261,925	295,482	331,077	363,315	394,925	9%
90%	171,425	204,167	239,825	272,330	309,933	14%
100%	395,223	439,461	492,964	542,147	609,325	12%
Total	3,743,259	3,949,066	4,168,774	4,356,443	4,552,819	5%





Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	419	0.2%	35	0.1%	517	0.2%
10%	70,749	28.2%	4,478	14.2%	79,841	26.9%
20%	23,270	9.3%	2,012	6.4%	26,904	9.1%
30%	22,287	8.9%	2,991	9.5%	26,615	9.0%
40%	20,121	8.0%	2,569	8.1%	23,728	8.0%
50%	17,635	7.0%	3,060	9.7%	21,561	7.3%
60%	20,345	8.1%	2,942	9.3%	24,338	8.2%
70%	20,485	8.2%	3,985	12.6%	25,331	8.5%
80%	16,149	6.4%	3,113	9.8%	19,875	6.7%
90%	15,111	6.0%	3,074	9.7%	18,683	6.3%
100%	24,343	9.7%	3,354	10.6%	29,325	9.9%
Total	250,914		31,613		296,718	

⁷ Total includes 14,191 Veterans with no gender indicated in the award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	8,374	0.2%	650	0.1%	9,567	0.2%
10%	785,158	19.6%	60,414	13.5%	870,547	19.1%
20%	398,569	10.0%	37,731	8.5%	447,341	9.8%
30%	350,497	8.8%	41,889	9.4%	402,871	8.8%
40%	334,929	8.4%	40,473	9.1%	384,240	8.4%
50%	250,513	6.3%	35,975	8.1%	292,608	6.4%
60%	356,546	8.9%	42,836	9.6%	407,506	9.0%
70%	368,145	9.2%	48,461	10.9%	423,956	9.3%
80%	343,206	8.6%	45,751	10.3%	394,925	8.7%
90%	267,413	6.7%	38,370	8.6%	309,933	6.8%
100%	541,016	13.5%	53,770	12.0%	609,325	13.4%
Total	4,004,366		446,320		4,552,819	

⁸ Total includes 102,133 Veterans with no gender indicated in the award record.





Estimated Annual Total Payments by Combined Degree of Disability and Gender

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ⁹
0% ¹⁰	\$517,884	\$43,476	\$639,591
10%	\$113,812,338	\$7,194,392	\$128,450,137
20%	\$74,658,066	\$6,384,080	\$86,323,865
30%	\$116,677,789	\$15,702,255	\$139,325,729
40%	\$152,762,050	\$19,534,433	\$180,108,377
50%	\$188,882,758	\$32,687,579	\$230,700,657
60%	\$279,102,022	\$40,229,712	\$333,561,044
70%	\$354,658,668	\$68,707,695	\$438,045,070
80%	\$332,385,178	\$62,773,342	\$407,620,794
90%	\$357,885,551	\$70,806,503	\$440,257,628
100%	\$934,010,070	\$126,834,218	\$1,122,643,539
Total	\$2,905,352,373	\$450,897,685	\$3,507,676,431

⁹ Total includes \$151,426,374 in benefits with no gender indicated in the award record.

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



All compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹¹
0%	\$9,623,268	\$778,197	\$11,042,817
10%	\$1,267,990,427	\$97,849,446	\$1,406,269,846
20%	\$1,283,327,772	\$120,165,460	\$1,439,474,918
30%	\$1,907,986,140	\$230,381,763	\$2,194,573,399
40%	\$2,638,010,761	\$320,575,417	\$3,027,310,222
50%	\$2,785,182,013	\$400,239,375	\$3,252,188,575
60%	\$5,568,393,205	\$629,310,316	\$6,326,494,517
70%	\$8,336,515,543	\$1,015,787,853	\$9,516,924,157
80%	\$8,715,318,776	\$1,077,772,286	\$9,946,971,925
90%	\$7,667,352,781	\$1,023,709,509	\$8,810,379,443
100%	\$21,402,453,864	\$2,082,505,517	\$24,059,813,860
Total	\$61,582,154,550	\$6,999,075,139	\$69,991,443,679

¹¹ Total includes \$1,410,213,990 in benefits with no gender indicated in the award record.





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

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,236	\$1,242	\$1,237
10%	\$1,609	\$1,607	\$1,609
20%	\$3,208	\$3,173	\$3,209
30%	\$5,235	\$5,250	\$5,235
40%	\$7,592	\$7,604	\$7,591
50%	\$10,711	\$10,682	\$10,700
60%	\$13,718	\$13,674	\$13,705
70%	\$17,313	\$17,242	\$17,293
80%	\$20,582	\$20,165	\$20,509
90%	\$23,684	\$23,034	\$23,565
100%	\$38,369	\$37,816	\$38,283
Total	\$11,579	\$14,263	\$11,822



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,149	\$1,197	\$1,154
10%	\$1,615	\$1,620	\$1,615
20%	\$3,220	\$3,185	\$3,218
30%	\$5,444	\$5,500	\$5,447
40%	\$7,876	\$7,921	\$7,879
50%	\$11,118	\$11,125	\$11,114
60%	\$15,618	\$14,691	\$15,525
70%	\$22,645	\$20,961	\$22,448
80%	\$25,394	\$23,557	\$25,187
90%	\$28,672	\$26,680	\$28,427
100%	\$39,560	\$38,730	\$39,486
Total	\$15,379	\$15,682	\$15,373





Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	89,013	\$1,114,067,864	\$12,516
Age 35 through 54	90,040	\$1,338,223,665	\$14,863
Age 55 through 74	93,204	\$826,991,800	\$8,873
Age 75 and over	24,456	\$228,358,368	\$9,338
Total¹²	296,718	\$3,507,676,431	\$11,822

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	567,624	\$8,134,097,300	\$14,330
Age 35 through 54	1,356,243	\$20,683,030,885	\$15,250
Age 55 through 74	2,077,324	\$33,738,993,563	\$16,242
Age 75 and over	551,033	\$7,430,978,322	\$13,486
Total¹³	4,552,819	\$69,991,443,679	\$15,373

¹² Total includes 5 Veterans and \$34,733 in total estimated annual payment amounts unidentifiable by age.

¹³ Total includes 595 Veterans and \$4,343,609 in total estimated annual payment amounts unidentifiable by age.

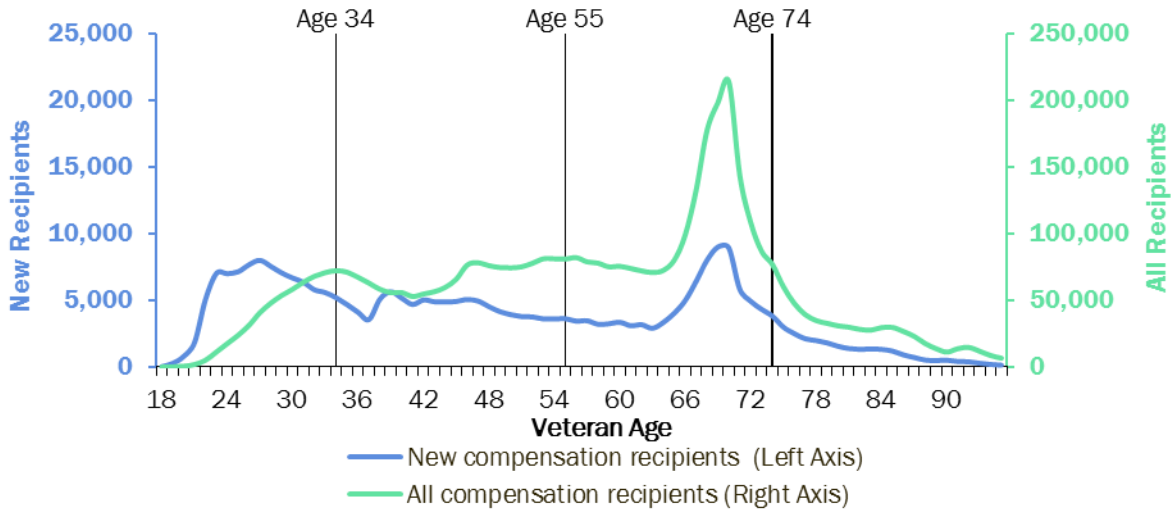


Charts: Veterans and Estimated Annual Payments by Age



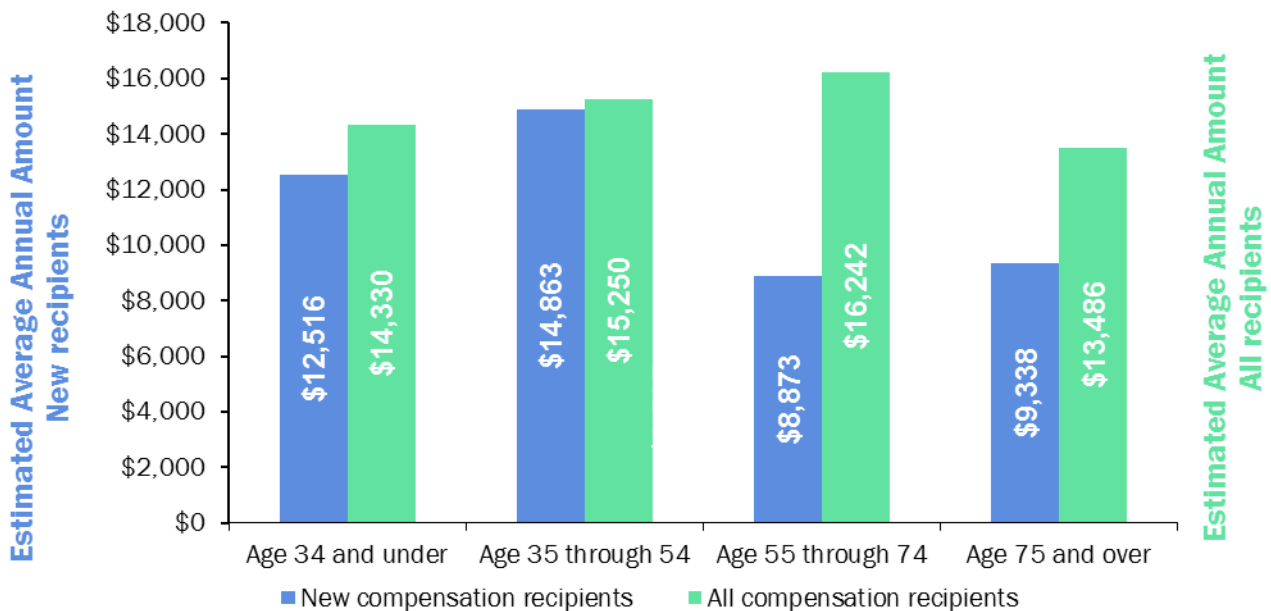
The chart below displays the ages of the Veterans who began receiving benefits in FY 2017 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the annual estimated average individual payments to Veterans who began receiving benefits in FY 2017 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) according to age.

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





Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	2,327	\$26,571,871	\$11,419
Korean Conflict	5,813	\$52,945,487	\$9,108
Vietnam Era	68,833	\$673,693,547	\$9,787
Gulf War Era	176,223	\$2,475,224,519	\$14,046
Peacetime Era	43,522	\$279,241,006	\$6,416
Total	296,718	\$3,507,676,431	\$11,822

All compensation recipients and estimated annual payments

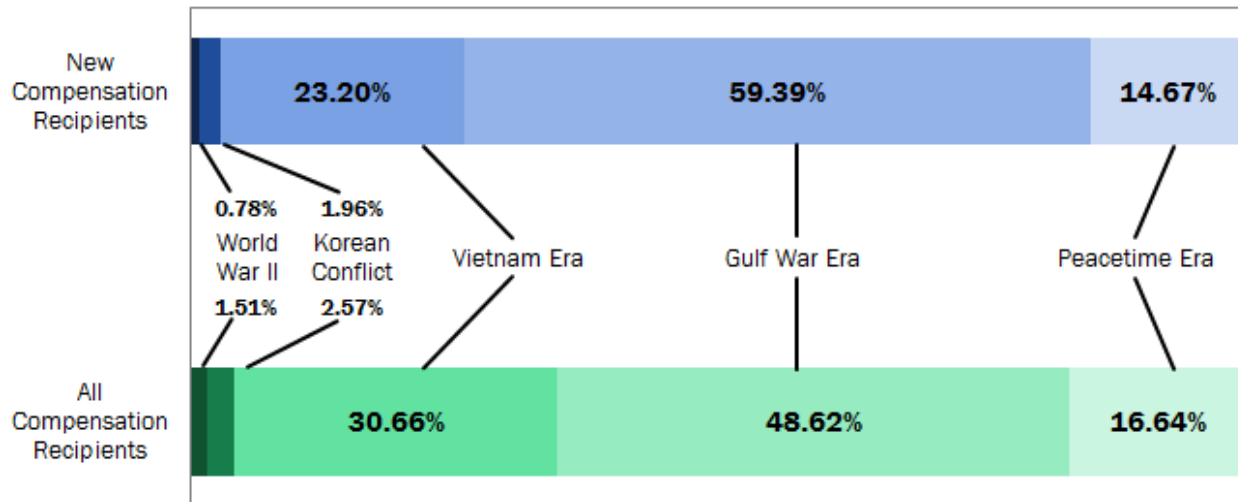
Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	68,923	\$878,478,239	\$12,746
Korean Conflict	117,024	\$1,384,992,890	\$11,835
Vietnam Era	1,395,864	\$25,122,828,521	\$17,998
Gulf War Era	2,213,403	\$33,883,874,050	\$15,308
Peacetime Era	757,605	\$8,721,269,978	\$11,512
Total	4,552,819	\$69,991,443,679	\$15,373

Charts: Veterans and Estimated Annual Payments by Period of Service



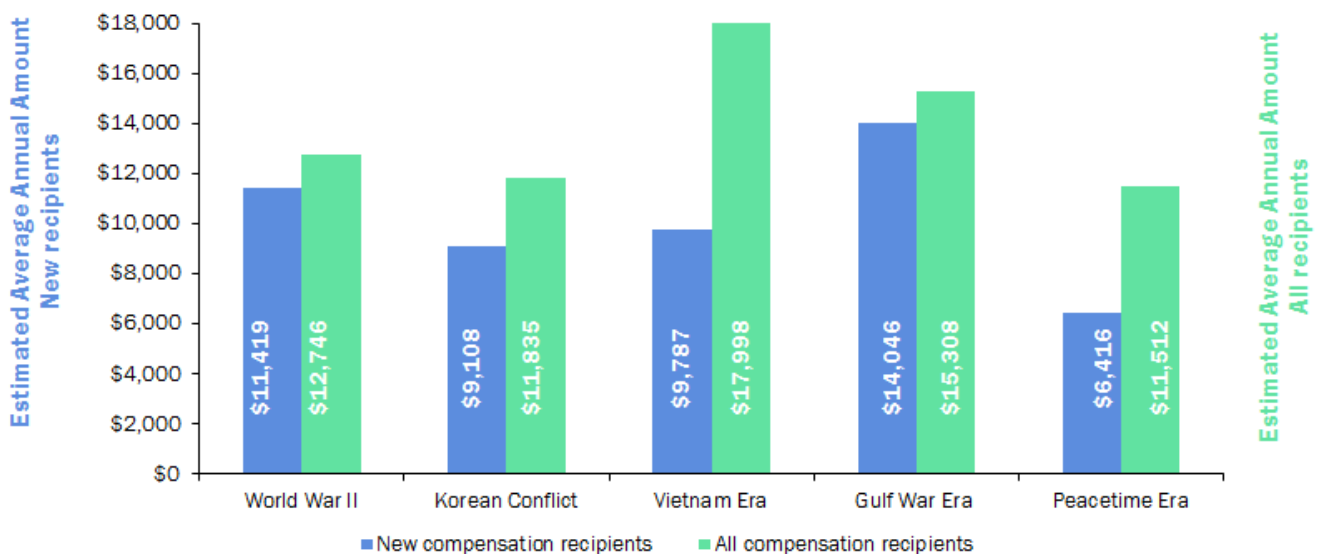
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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



The chart below displays the estimated annual average individual payments to Veterans who began receiving benefits in FY 2017 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

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





GWOT Veterans and Estimated Annual Payments by Gender

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

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	69,830	\$1,012,376,996	\$14,498
Female	11,660	\$183,525,108	\$15,740
Total¹⁴	82,774	\$1,217,842,107	\$14,713

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	987,935	\$16,556,148,483	\$16,758
Female	154,775	\$2,614,552,064	\$16,893
Total¹⁵	1,148,660	\$19,270,856,834	\$16,777

¹⁴ Total includes 1,284 Veterans and \$21,940,003 in payments with no gender indicated in the award record.
¹⁵ Total includes 5,950 Veterans and \$100,156,287 in payments with no gender indicated in the award record.



GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
0%	57	\$70,795	\$1,242
10%	11,208	\$18,032,657	\$1,609
20%	4,999	\$15,927,836	\$3,186
30%	7,103	\$37,928,356	\$5,340
40%	7,437	\$57,389,731	\$7,717
50%	7,387	\$80,151,774	\$10,850
60%	8,974	\$124,354,218	\$13,857
70%	10,077	\$175,443,479	\$17,410
80%	8,514	\$175,615,264	\$20,627
90%	8,374	\$198,300,459	\$23,680
100%	8,644	\$334,627,537	\$38,712
Total	82,774	\$1,217,842,107	\$14,713



GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁶	% Total
0%	538	0.05%	85	0.05%	627	0.05%
10%	96,083	9.73%	13,192	8.52%	109,905	9.57%
20%	66,356	6.72%	9,595	6.20%	76,400	6.65%
30%	79,177	8.01%	12,705	8.21%	92,313	8.04%
40%	87,785	8.89%	14,153	9.14%	102,396	8.91%
50%	75,210	7.61%	12,501	8.08%	88,152	7.67%
60%	117,842	11.93%	16,753	10.82%	135,234	11.77%
70%	115,906	11.73%	17,814	11.51%	134,379	11.70%
80%	126,361	12.79%	19,799	12.79%	146,926	12.79%
90%	102,960	10.42%	17,868	11.54%	121,509	10.58%
100%	119,717	12.12%	20,310	13.12%	140,819	12.26%
Total	987,935	100%	154,775	100%	1,148,660	100%

¹⁶ Total includes 5,950 Veterans with no gender indicated in the award record.

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



All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹⁷
0%	\$739,634	\$105,600	\$850,204
10%	\$155,160,533	\$21,269,734	\$177,451,229
20%	\$211,616,951	\$30,526,158	\$243,573,104
30%	\$442,192,291	\$70,524,082	\$515,156,255
40%	\$705,066,138	\$112,776,441	\$821,589,416
50%	\$853,076,218	\$139,904,970	\$998,006,879
60%	\$1,695,269,310	\$237,141,122	\$1,941,677,041
70%	\$2,215,152,068	\$334,670,453	\$2,562,044,992
80%	\$2,844,212,814	\$434,016,496	\$3,294,868,227
90%	\$2,688,318,629	\$451,380,202	\$3,156,957,720
100%	\$4,745,343,897	\$782,236,806	\$5,558,681,768
Total	\$16,556,148,483	\$2,614,552,064	\$19,270,856,834

¹⁷ Total includes \$100,156,287 in benefits with no gender indicated in the award record.





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

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payments		
	Male	Female	Total ¹⁸
0%	\$1,375	\$1,242	\$1,356
10%	\$1,615	\$1,612	\$1,615
20%	\$3,189	\$3,181	\$3,188
30%	\$5,585	\$5,551	\$5,581
40%	\$8,032	\$7,968	\$8,024
50%	\$11,343	\$11,192	\$11,321
60%	\$14,386	\$14,155	\$14,358
70%	\$19,112	\$18,787	\$19,066
80%	\$22,509	\$21,921	\$22,425
90%	\$26,110	\$25,262	\$25,981
100%	\$39,638	\$38,515	\$39,474
Total	\$16,758	\$16,893	\$16,777



¹⁸ Total includes average of \$16,833 in benefits with no gender indicated in the award record.

Regarding Service-Connected Disability Data



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

Tables labeled “Number of SC disabilities of new compensation recipients” display counts of service-connected disabilities which VBA rated for new recipients during FY 2017. Tables labeled “Number of SC disabilities of all compensation recipients” display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2017.

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

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

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





Number of SC Disabilities by Body System and Fiscal Year

Number of SC disabilities of new compensation recipients FY 2013 to FY 2017

Body system	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
Musculoskeletal	541,280	570,608	654,669	602,983	611,857	1%
Auditory	222,139	226,994	250,436	233,324	247,944	6%
Skin	150,423	152,655	167,002	148,897	150,311	1%
Neurological	133,195	140,221	160,750	145,346	145,617	0%
Mental	100,515	98,209	110,420	99,840	97,897	-2%
Respiratory	70,058	72,980	82,720	75,514	74,633	-1%
Digestive	53,258	54,846	60,334	54,874	55,438	1%
Genitourinary	50,291	43,187	45,591	40,496	41,871	3%
Cardiovascular	41,494	48,749	48,302	39,584	37,260	-6%
Endocrine	26,056	24,030	22,443	18,006	17,000	-6%
The Eye	15,385	16,044	18,176	16,065	15,388	-4%
Dental/ Oral	7,139	7,357	8,338	7,950	8,365	5%
Gynecological	6,340	6,324	7,594	6,929	7,316	6%
Hemic/ Lymphatic	3,626	3,799	4,105	3,660	4,311	18%
Infection/ Immune/ Nutrition	2,129	2,111	2,114	1,905	1,740	-9%
Total	1,423,328	1,468,114	1,642,994	1,495,373	1,516,948	1%



Number of SC disabilities of all compensation recipients FY 2013 to FY 2017

Body system	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
Musculoskeletal	5,780,195	6,397,255	7,117,586	7,779,603	8,481,844	9%
Auditory	2,116,528	2,352,609	2,613,285	2,846,483	3,101,223	9%
Neurological	1,557,654	1,788,151	2,058,164	2,299,581	2,561,741	11%
Skin	1,726,884	1,910,027	2,111,444	2,292,040	2,503,676	9%
Mental	1,110,050	1,230,063	1,368,427	1,492,483	1,622,814	9%
Respiratory	719,770	798,353	889,002	971,673	1,058,623	9%
Digestive	772,021	825,345	884,368	936,490	992,557	6%
Cardiovascular	834,775	878,381	919,068	946,832	973,411	3%
Genitourinary	570,093	627,252	684,965	732,526	785,903	7%
Endocrine	447,399	469,910	488,942	500,362	510,195	2%
The Eye	216,955	233,430	252,069	267,124	282,611	6%
Gynecological	85,043	92,164	101,008	109,198	118,540	9%
Dental/ Oral	72,588	80,526	89,713	98,416	107,895	10%
Hemic/ Lymphatic	46,517	50,677	55,075	58,737	63,783	9%
Infection/ Immune/ Nutrition	48,928	49,495	50,275	50,851	51,679	2%
Total	16,105,400	17,783,638	19,683,391	21,382,399	23,216,495	9%



Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male ¹⁹	Female	Total ²⁰
0%	6,661,583	981,868	7,749,786
10%	7,902,968	1,076,340	9,113,048
20%	2,027,654	192,205	2,264,429
30%	1,259,143	221,883	1,510,627
40%	429,579	47,068	486,956
50%	733,353	111,766	856,899
60%	275,442	20,222	303,190
70%	397,639	54,053	458,650
80%	20,096	1,034	21,850
90%	4,615	155	4,946
100%	403,250	30,222	446,109
Total	20,115,327	2,736,816	23,216,495

¹⁹ Total include 5 male disabilities unidentifiable by evaluation.

²⁰ Total includes 364,352 disabilities unidentifiable by gender.

Number of SC Disabilities by Body System and Gender



Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total ²¹
Musculoskeletal	7,229,124	1,159,785	8,481,844
Auditory	2,894,330	128,848	3,101,223
Neurological	2,206,814	313,600	2,561,741
Skin	2,145,364	319,201	2,503,676
Mental	1,389,853	205,766	1,622,814
Respiratory	891,469	155,389	1,058,623
Digestive	854,045	126,686	992,557
Cardiovascular	884,841	70,066	973,411
Genitourinary	730,043	38,775	785,903
Endocrine	463,466	31,175	510,195
The Eye	244,752	33,152	282,611
Gynecological	6,746	110,210	118,540
Dental/ Oral	82,130	24,373	107,895
Hemic/ Lymphatic	47,960	13,986	63,783
Infection/ Immune/ Nutrition	44,250	5,804	51,679
Total all disabilities	20,115,327	2,736,816	23,216,495

²¹ Total includes 364,352 disabilities unidentifiable by gender.



Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	141,680	11.3%	10,317	4.8%	159,800	10.5%
Limitation of flexion, knee	Musculoskeletal	69,499	5.6%	12,074	5.6%	83,329	5.5%
Hearing loss	Auditory	73,837	5.9%	1,495	0.7%	81,529	5.4%
Lumbosacral or cervical strain ²²	Musculoskeletal	59,042	4.7%	12,445	5.7%	73,073	4.8%
Limitation of motion of the arm	Musculoskeletal	58,616	4.7%	7,481	3.4%	67,563	4.5%
Scars, general	Skin	50,625	4.1%	9,017	4.2%	61,580	4.1%
Post-traumatic stress disorder	Mental	42,164	3.4%	7,370	3.4%	51,273	3.4%
Limitation of motion of the ankle	Musculoskeletal	42,417	3.4%	6,906	3.2%	50,384	3.3%
Migraine	Neurological	30,797	2.5%	10,149	4.7%	41,912	2.8%
Paralysis of the sciatic nerve	Neurological	30,668	2.5%	4,318	2.0%	36,584	2.4%
Total most prevalent disabilities		599,345	48%	81,572	38%	707,027	47%
Total number of disabilities		1,249,286	100%	217,050	100%	1,516,948	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,654,756	8.2%	92,860	3.4%	1,786,980	7.7%
Hearing loss	Auditory	1,101,363	5.5%	21,048	0.8%	1,157,585	5.0%
Post-traumatic stress disorder	Mental	866,005	4.3%	81,549	3.0%	964,038	4.2%
Scars, general	Skin	805,971	4.0%	111,568	4.1%	934,967	4.0%
Lumbosacral or cervical strain ²³	Musculoskeletal	763,632	3.8%	144,594	5.3%	916,515	3.9%
Limitation of flexion, knee	Musculoskeletal	745,186	3.7%	119,921	4.4%	872,536	3.8%
Paralysis of the sciatic nerve	Neurological	609,375	3.0%	53,226	1.9%	675,155	2.9%
Limitation of motion of the ankle	Musculoskeletal	498,027	2.5%	68,622	2.5%	571,552	2.5%
Migraine	Neurological	365,472	1.8%	121,465	4.4%	491,267	2.1%
Degenerative Arthritis of the Spine	Musculoskeletal	409,666	2.0%	57,000	2.1%	470,390	2.0%
Total most prevalent disabilities²⁴		7,819,453	39%	871,853	32%	8,840,985	38%
Total number of disabilities²⁵		20,115,327	100%	2,736,816	100%	23,216,495	100%

²³ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

²⁴ Total includes 160,210 disabilities unidentifiable by gender.

²⁵ Total includes 364,352 disabilities unidentifiable by gender.





Number of SC Disabilities and Prevalence by Body System

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

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	8,481,844	36.53%	10%
Auditory	1	3,101,223	13.36%	10%
Neurological	1	2,561,741	11.03%	10%
Skin	1	2,503,676	10.78%	0%
Mental	2	1,622,814	6.99%	70%
Respiratory	2	1,058,623	4.56%	0%
Digestive	2	992,557	4.28%	0%
Cardiovascular	2	973,411	4.19%	10%
Genitourinary	3	785,903	3.39%	0%
Endocrine	3	510,195	2.20%	20%
The Eye	3	282,611	1.22%	0%
Gynecological	3	118,540	0.51%	0%
Dental/ Oral	4	107,895	0.46%	10%
Hemic/ Lymphatic	4	63,783	0.27%	0%
Infection/ Immune/ Nutrition	4	51,679	0.22%	0%
Total all conditions	4	23,216,495	100%	10%

Number of SC Disabilities and Prevalence by Body System and Evaluation



Table 1 Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Neurological		Skin	
0%	2,350,845	27.72%	964,001	31.08%	420,702	16.42%	1,897,640	75.79%
10%	4,410,942	52.00%	1,936,233	62.43%	1,098,931	42.90%	477,525	19.07%
20%	1,065,758	12.57%	54,516	1.76%	545,791	21.31%	27,612	1.10%
30%	286,655	3.38%	51,862	1.67%	264,277	10.32%	75,832	3.03%
40%	219,837	2.59%	30,664	0.99%	124,015	4.84%	2,959	0.12%
50%	56,654	0.67%	20,958	0.68%	66,453	2.59%	4,379	0.17%
60%	52,474	0.62%	10,430	0.34%	14,577	0.57%	16,339	0.65%
70%	4,517	0.05%	6,663	0.21%	12,535	0.49%	13	<0.01%
80%	1,241	0.01%	6,555	0.21%	5,056	0.20%	989	0.04%
90%	965	0.01%	2,605	0.08%	457	0.02%	2	<0.01%
100%	31,952	0.38%	16,735	0.54%	8,947	0.35%	386	0.02%
Total²⁶	8,481,844	100%	3,101,223	100%	2,561,741	100%	2,503,676	100%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	36,153	2.23%	450,061	42.51%	553,309	55.75%	276,379	28.39%
10%	126,577	7.80%	184,196	17.40%	290,890	29.31%	322,077	33.09%
20%	608	0.04%	3,458	0.33%	34,422	3.47%	54,755	5.63%
30%	398,097	24.53%	109,723	10.36%	82,586	8.32%	131,568	13.52%
40%	525	0.03%	464	0.04%	6,345	0.64%	22,297	2.29%
50%	414,000	25.51%	269,586	25.47%	1,690	0.17%	543	0.06%
60%	329	0.02%	20,460	1.93%	11,595	1.17%	98,521	10.12%
70%	431,818	26.61%	34	<0.01%	295	0.03%	69	0.01%
80%	12	<0.01%	33	<0.01%	559	0.06%	27	<0.01%
90%	10	<0.01%	3	<0.01%	1	<0.01%	20	<0.01%
100%	214,685	13.23%	20,605	1.95%	10,865	1.09%	67,155	6.90%
Total	1,622,814	100%	1,058,623	100%	992,557	100%	973,411	100%

²⁶ Totals include 1 auditory, and 4 musculoskeletal disabilities with unknown evaluation.



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

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	474,495	60.38%	16,543	3.24%	148,655	52.60%	55,635	46.93%
10%	49,644	6.32%	79,995	15.68%	68,343	24.18%	12,988	10.96%
20%	63,443	8.07%	378,703	74.23%	17,505	6.19%	220	0.19%
30%	31,879	4.06%	5,455	1.07%	29,611	10.48%	28,470	24.02%
40%	48,549	6.18%	19,419	3.81%	6,353	2.25%	747	0.63%
50%	26	<0.01%	22	0.00%	2,801	0.99%	19,525	16.47%
60%	64,199	8.17%	6,512	1.28%	2,203	0.78%	266	0.22%
70%	9	<0.01%	3	<0.01%	2,083	0.74%	2	<0.01%
80%	6,545	0.83%	1	<0.01%	649	0.23%	143	0.12%
90%	-	0.00%	1	<0.01%	881	0.31%	-	0.00%
100%	47,114	5.99%	3,541	0.69%	3,527	1.25%	544	0.46%
Total	785,903	100%	510,195	100%	282,611	100%	118,540	100%

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems ²⁷	
0%	42,302	39.21%	29,156	45.71%	33,910	65.62%	7,749,786	33.38%
10%	43,677	40.48%	6,064	9.51%	4,966	9.61%	9,113,048	39.25%
20%	13,227	12.26%	2,850	4.47%	1,561	3.02%	2,264,429	9.75%
30%	6,009	5.57%	6,934	10.87%	1,669	3.23%	1,510,627	6.51%
40%	2,406	2.23%	371	0.58%	2,005	3.88%	486,956	2.10%
50%	229	0.21%	11	0.02%	22	0.04%	856,899	3.69%
60%	7	0.01%	339	0.53%	4,939	9.56%	303,190	1.31%
70%	1	<0.01%	602	0.94%	6	0.01%	458,650	1.98%
80%	2	<0.01%	2	<0.01%	36	0.07%	21,850	0.09%
90%	-	0.00%	-	0.00%	1	<0.01%	4,946	0.02%
100%	35	0.03%	17,454	27.36%	2,564	4.96%	446,109	1.92%
Total	107,895	100%	63,783	100%	51,679	100%	23,216,495	100%



²⁷ Totals include 5 disabilities with unknown evaluations.

The Three Most Prevalent SC Disabilities by Body System



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

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Musculoskeletal	Lumbosacral or cervical strain	916,515	10.81%
	Limitation of flexion, knee	872,536	10.29%
	Limitation of motion of the ankle	571,552	6.74%
Total most prevalent musculoskeletal disabilities		2,360,603	27.83%
All musculoskeletal disabilities		8,481,844	
Auditory	Tinnitus	1,786,980	57.62%
	Hearing loss	1,157,585	37.33%
	Labyrinthitis	39,862	1.29%
Total most prevalent auditory disabilities		2,984,427	96.23%
All auditory disabilities		3,101,223	
Neurological	Paralysis of the sciatic nerve	675,155	26.36%
	Migraine	491,267	19.18%
	Paralysis of the median nerve	234,677	9.16%
Total most prevalent neurological disabilities		1,401,099	54.69%
All neurological disabilities		2,561,741	
Skin	Scars, general	934,967	37.34%
	Eczema	398,875	15.93%
	Scars, superficial (tender)	348,648	13.93%
Total most prevalent skin disabilities		1,682,490	67.20%
All skin disabilities		2,503,676	
Mental	Post-traumatic stress disorder	964,038	59.41%
	Major depressive disorder	195,231	12.03%
	Chronic adjustment disorder	81,394	5.02%
Total most prevalent mental disabilities		1,240,663	76.45%
All mental disabilities		1,622,814	



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

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	282,323	26.67%
	Allergic rhinitis	248,020	23.43%
	Bronchial asthma	121,023	11.43%
Total most prevalent respiratory disabilities		651,366	61.53%
All respiratory disabilities		1,058,623	
Digestive	Hiatal hernia	304,872	30.72%
	Hemorrhoids	245,291	24.71%
	Irritable bowel syndrome	98,674	9.94%
Total most prevalent digestive disabilities		648,837	65.37%
All digestive disabilities		992,557	
Cardiovascular	Hypertensive vascular disease	398,917	40.98%
	Arteriosclerotic heart disease (coronary artery disease)	222,424	22.85%
	Varicose veins	68,896	7.08%
Total most prevalent cardiovascular disabilities		690,237	70.91%
All cardiovascular disabilities		973,411	
Genitourinary	Penile deformity (loss of erectile power)	310,176	39.47%
	Malignant growths of genitourinary system	123,181	15.67%
	Prostate gland injuries	59,459	7.57%
Total most prevalent genitourinary disabilities		492,816	62.71%
All genitourinary disabilities		785,903	
Endocrine	Diabetes mellitus	444,309	87.09%
	Hypothyroidism	42,646	8.36%
	Hyperthyroidism	8,609	1.69%
Total most prevalent endocrine disabilities		495,564	97.13%
All endocrine disabilities		510,195	



Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	49,997	17.69%
	Impairment to field of vision	28,183	9.97%
	Conjunctivitis, chronic	26,735	9.46%
Total most prevalent eye related disabilities		104,915	37.12%
All eye related disabilities		282,611	
Gynecological	Removal of uterus	21,941	18.51%
	Removal of uterus and both ovaries	17,019	14.36%
	Benign growths of gynecological system or breast	12,509	10.55%
Total most prevalent gynecological disabilities		51,469	43.42%
All gynecological disabilities		118,540	
Dental/ Oral	Limited motion of the jaw	82,883	76.82%
	Malunion of lower jaw	8,957	8.30%
	Loss of teeth	7,144	6.62%
Total most prevalent dental/oral disabilities		98,984	91.74%
All dental/oral disabilities		107,895	
Hemic/ Lymphatic	Anemia	22,083	34.62%
	Non-Hodgkin's lymphoma	10,908	17.10%
	Splenectomy (removal of spleen)	7,916	12.41%
Total most prevalent hemic/lymphatic disabilities		40,907	64.28%
All hemic/lymphatic disabilities		63,783	
Infection/ Immune/ Nutrition	Malaria	25,842	50.00%
	Chronic fatigue syndrome	10,842	20.98%
	HIV-related illness	4,979	9.63%
Total most prevalent infection/immune/nutrition disabilities		41,663	80.62%
All infection/immune/nutrition disabilities		51,679	



Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages [101](#) through [103](#) are grouped by one of over 900 individual disability codes. Disability types in the table below with a ²⁸ footnote are groups of these code based on the general disability type or condition. VBA created these groups to show more clearly the most prevalent types of disabilities which affect Veterans.

For example: on page [101](#) under Musculoskeletal Disabilities, only the top 27.83% are listed and two of them are related to limited motion. The table below lists the top 69.20% of Musculoskeletal disabilities, grouping all limitation-of-motion disabilities regardless of body part affected.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage ²⁸	2,938,579	34.65%
	Lumbosacral or cervical strain ²⁸	916,515	10.81%
	Degenerative arthritis of the spine	470,390	5.55%
	Impairment of the knee, general	435,178	5.13%
	Flatfoot, acquired	291,851	3.44%
	Intervertebral Disc Syndrome	274,929	3.24%
	Degenerative arthritis	272,951	3.22%
	Traumatic arthritis	269,457	3.18%
Total most prevalent musculoskeletal disabilities		5,869,580	69.20%
All musculoskeletal disabilities		8,481,844	
Neurological	Paralysis of a nerve or nerve group (all types) ²⁸	1,520,606	59.36%
	Migraine	491,267	19.18%
	Inflammation of a nerve or nerve group (all types) ²⁸	203,579	7.95%
	Neuralgia of a nerve or nerve group (all types) ²⁸	128,842	5.03%
	Brain disease due to trauma	119,669	4.67%
Total most prevalent neurological disabilities		2,463,659	96.17%
All neurological disabilities		2,561,741	
The Eye	Blind in one or both eyes ²⁸	63,766	22.56%
	Impaired vision - one or both eyes ²⁸	53,685	19.00%
	Conjunctivitis ²⁸	27,172	9.61%
	Unhealed eye injury	18,158	6.43%
Total most prevalent eye related disabilities		162,781	57.60%
All eye related disabilities		282,611	

²⁸ This disability type is composed of several disability codes.

Most Prevalent SC Disabilities by Period of Service



Most prevalent SC disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	32,212	19.36%
	Tinnitus	22,617	13.59%
	Residuals of cold injury	9,028	5.43%
	Post-traumatic stress disorder	7,613	4.58%
	Scars, general	6,067	3.65%
	Scars, superficial (tender)	3,299	1.98%
	Generalized anxiety disorder	3,165	1.90%
	Traumatic arthritis	2,410	1.45%
	Scars, head, face or neck	2,266	1.36%
	Flatfoot, acquired	2,136	1.28%
Total most prevalent World War II disabilities		90,813	54.58%
All World War II disabilities		166,391	
Korean Conflict	Hearing loss	65,278	22.77%
	Tinnitus	54,381	18.97%
	Residuals of cold injury	15,517	5.41%
	Post-traumatic stress disorder	10,296	3.59%
	Scars, general	9,499	3.31%
	Scars, superficial (tender)	4,938	1.72%
	Paralysis of the sciatic nerve	3,891	1.36%
	Scars, head, face or neck	3,548	1.24%
	Lumbosacral or cervical strain	3,301	1.15%
	Traumatic arthritis	2,748	0.96%
Total most prevalent Korean Conflict disabilities		173,397	60.48%
All Korean Conflict disabilities		286,679	



Most Prevalent SC Disabilities by Period of Service (Continued)

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Vietnam Era	Tinnitus	531,692	9.95%
	Hearing loss	504,056	9.43%
	Post-traumatic stress disorder	395,201	7.39%
	Diabetes mellitus	373,595	6.99%
	Paralysis of the sciatic nerve	289,605	5.42%
	Scars, general	225,090	4.21%
	Arteriosclerotic heart disease (coronary artery disease)	184,972	3.46%
	Penile deformity (loss of erectile power)	151,588	2.84%
	Malignant growths of genitourinary system	109,261	2.04%
	Paralysis of the median nerve	80,854	1.51%
Total most prevalent Vietnam Era disabilities		2,845,914	53.23%
All Vietnam Era disabilities		5,345,987	
Gulf War Era	Tinnitus	944,930	6.35%
	Lumbosacral or cervical strain	744,308	5.00%
	Limitation of flexion, knee	744,191	5.00%
	Scars, general	582,998	3.92%
	Post-traumatic stress disorder	512,732	3.44%
	Limitation of motion of the ankle	474,662	3.19%
	Migraine	430,810	2.89%
	Degenerative arthritis of the spine	371,989	2.50%
	Hearing loss	355,424	2.39%
	Eczema	312,024	2.10%
Total most prevalent Gulf War Era disabilities		5,474,068	36.77%
All Gulf War Era disabilities		14,889,302	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	233,360	9.23%
	Hearing loss	200,615	7.94%
	Scars, general	111,313	4.40%
	Lumbosacral or cervical strain	91,821	3.63%
	Limitation of flexion, knee	77,610	3.07%
	Impairment of the knee, general	72,804	2.88%
	Paralysis of the sciatic nerve	70,829	2.80%
	Limitation of motion of the ankle	56,923	2.25%
	Hypertensive vascular disease	50,278	1.99%
	Degenerative arthritis of the spine	50,064	1.98%
Total most prevalent Peacetime disabilities		1,015,617	40.17%
All Peacetime disabilities		2,528,136	

Number of SC disabilities of new compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	4,299	11,179	164,614	1,234,864	101,992	1,516,948

Number of SC disabilities of all compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	166,391	286,679	5,345,987	14,889,302	2,528,136	23,216,495
Average # of disabilities per Veteran	2.41	2.45	3.83	6.73	3.34	5.10

GWOT Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ²⁹	%Total
Tinnitus	Auditory	39,273	8.1%	4,228	4.6%	44,185	7.6%
Limitation of flexion, knee	Musculoskeletal	30,297	6.3%	4,985	5.5%	35,971	6.1%
Lumbosacral or cervical strain ³⁰	Musculoskeletal	26,024	5.4%	5,139	5.7%	31,764	5.4%
Limitation of motion of the arm	Musculoskeletal	27,324	5.7%	3,242	3.6%	31,223	5.3%
Post-traumatic stress disorder	Mental	21,041	4.4%	3,135	3.4%	24,471	4.2%
Scars, general	Skin	18,753	3.9%	3,599	4.0%	22,807	3.9%
Limitation of motion of the ankle	Musculoskeletal	18,869	3.9%	2,854	3.1%	22,182	3.8%
Migraine	Neurological	14,092	2.9%	4,331	4.8%	18,818	3.2%
Eczema	Skin	11,127	2.3%	2,097	2.3%	13,479	2.3%
Flatfoot, acquired	Musculoskeletal	10,226	2.1%	2,275	2.5%	12,778	2.2%
Total most prevalent disabilities		217,026	44.96%	35,885	39.46%	257,678	44.04%
Total number of disabilities		482,656	100%	90,949	100%	585,063	100%

²⁹ Total most prevalent GWOT disabilities include 4,767 disabilities unidentifiable by gender. Total of all GWOT disabilities include 11,458 disabilities unidentifiable by gender.

³⁰ VA is no longer evaluating Veterans who are New to the rolls under the discontinued disability types.



Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³¹	%Total
Tinnitus	Auditory	539,101	7.3%	49,464	4.0%	591,464	6.8%
Limitation of flexion, knee	Musculoskeletal	402,379	5.4%	59,738	4.8%	464,938	5.3%
Lumbosacral or cervical strain ³²	Musculoskeletal	364,927	4.9%	66,653	5.3%	434,164	5.0%
Post-traumatic stress disorder	Mental	346,569	4.7%	40,536	3.3%	388,700	4.5%
Scars, general	Skin	280,402	3.8%	50,999	4.1%	333,460	3.8%
Limitation of motion of the ankle	Musculoskeletal	252,136	3.4%	33,423	2.7%	287,376	3.3%
Migraine	Neurological	211,992	2.9%	58,285	4.7%	272,082	3.1%
Degenerative arthritis of the spine	Musculoskeletal	204,798	2.8%	28,723	2.3%	234,688	2.7%
Sleep apnea syndromes (obstructive, central, mixed)	Respiratory	178,654	2.4%	9,506	0.8%	189,125	2.2%
Hearing loss	Auditory	175,747	2.4%	7,606	0.6%	184,027	2.1%
Total most prevalent disabilities		2,956,705	39.77%	404,933	32.50%	3,380,024	38.71%
Total number of disabilities		7,434,676	100%	1,246,078	100%	8,732,529	100%

³¹ Total most prevalent GWOT disabilities include 18,386 disabilities unidentifiable by gender. Total of all GWOT disabilities include 51,775 disabilities unidentifiable by gender.

³² The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.



GWOT SC Disabilities by Body System and Gender

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total ³³
Musculoskeletal	3,292,949	537,369	3,853,906
Skin	835,990	152,179	994,260
Neurological	725,997	140,981	872,165
Auditory	748,619	63,458	815,889
Mental	531,618	91,577	626,271
Respiratory	422,645	70,693	496,447
Digestive	319,182	55,658	377,128
Cardiovascular	201,732	28,988	232,006
Genitourinary	179,704	16,788	197,671
The Eye	83,306	16,579	100,575
Dental/ Oral	38,601	11,450	50,434
Endocrine	36,149	12,485	48,948
Gynecological	2,661	39,011	42,241
Hemic/ Lymphatic	8,821	6,716	15,671
Infection/ Immune/ Nutrition	6,702	2,146	8,917
Total	7,434,676	1,246,078	8,732,529



³³ Total includes 51,775 disabilities unidentifiable by gender

GWOT Three Most Prevalent SC Disabilities by Body System



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	464,938	12.06%
	Lumbosacral or cervical strain	434,164	11.27%
	Limitation of motion of the ankle	287,376	7.46%
Total most prevalent musculoskeletal disabilities		1,186,478	30.79%
All musculoskeletal disabilities		3,853,906	
Skin	Scars, general	333,460	33.54%
	Eczema	183,272	18.43%
	Scars, superficial (tender)	129,740	13.05%
Total most prevalent skin disabilities		646,472	65.02%
All skin disabilities		994,260	
Neurological	Migraine	272,082	31.20%
	Paralysis of the sciatic nerve	166,333	19.07%
	Brain disease due to trauma	77,534	8.89%
Total most prevalent neurological disabilities		515,949	59.16%
All neurological disabilities		872,165	
Auditory	Tinnitus	591,464	72.49%
	Hearing loss	184,027	22.56%
	Labyrinthitis	18,032	2.21%
Total most prevalent auditory disabilities		793,523	97.26%
All auditory disabilities		815,889	
Mental	Post-traumatic stress disorder	388,700	62.07%
	Major depressive disorder	63,548	10.15%
	Anxiety disorder, unspecified	44,441	7.10%
Total most prevalent mental disabilities		496,689	79.31%
All mental disabilities		626,271	



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

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	189,125	38.10%
	Allergic rhinitis	142,195	28.64%
	Bronchial asthma	47,030	9.47%
Total most prevalent respiratory disabilities		378,350	76.21%
All respiratory disabilities		496,447	
Digestive	Hiatal hernia	165,727	43.94%
	Hemorrhoids	81,885	21.71%
	Irritable bowel syndrome	44,328	11.75%
Total most prevalent digestive disabilities		291,940	77.41%
All digestive disabilities		377,128	
Cardiovascular	Hypertensive vascular disease	153,143	66.01%
	Varicose veins	23,230	10.01%
	Residuals of cold injury	8,554	3.69%
Total most prevalent cardiovascular disabilities		184,927	79.71%
All cardiovascular disabilities		232,006	
Genitourinary	Penile deformity (loss of erectile power)	92,158	46.62%
	Nephrolithiasis (kidney stones)	19,206	9.72%
	Prostate gland injuries	15,865	8.03%
Total most prevalent genitourinary disabilities		127,229	64.36%
All genitourinary disabilities		197,671	
The Eye	Loss of 1 eye; vision 20/40 in other	20,817	20.70%
	Conjunctivitis, chronic	13,364	13.29%
	Impairment to field of vision	8,456	8.41%
Total most prevalent eye related disabilities		42,637	42.39%
All eye related disabilities		100,575	



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Dental/ Oral	Limited motion of the jaw	45,398	90.01%
	Loss of teeth	2,130	4.22%
	Malunion of lower jaw	1,179	2.34%
Total most prevalent dental/oral disabilities		48,707	96.58%
All dental/oral disabilities		50,434	
Endocrine	Diabetes mellitus	21,848	44.64%
	Hypothyroidism	18,546	37.89%
	Hyperthyroidism	2,712	5.54%
Total most prevalent endocrine disabilities		43,106	88.06%
All endocrine disabilities		48,948	
Gynecological	Removal of uterus	7,708	18.25%
	Disease or injury of the ovary	5,786	13.70%
	Benign growths of gynecological system or breast	4,606	10.90%
Total most prevalent gynecological disabilities		18,100	42.85%
All gynecological disabilities		42,241	
Hemic/ Lymphatic	Anemia	10,050	64.13%
	Thrombocytopenia	1,114	7.11%
	Splenectomy (removal of spleen)	914	5.83%
Total most prevalent hemic/lymphatic disabilities		12,078	77.07%
All hemic/lymphatic disabilities		15,671	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	3,839	43.05%
	HIV-related illness	1,259	14.12%
	Systemic lupus erythematosus	1,176	13.19%
Total most prevalent infection/immune/nutrition disabilities		6,274	70.36%
All infection/immune/nutrition disabilities		8,917	



Dependency and Indemnity Compensation (DIC)

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

New DIC recipients during FY 2013 to FY 2017 by relationship³⁴

Relationship	2013	2014	2015	2016	2017	% Chg FY 2016 to FY 2017
Surviving spouses	27,059	27,287	26,495	27,464	30,280	10.25%
Surviving children	1,274	1,597	1,308	1,238	1,444	16.64%
Surviving parents	1,387	343	226	189	278	47.09%
Total	29,720	29,227	28,029	28,891	32,002	10.77%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	394,028	95.79%
Surviving children	13,758	3.34%
Surviving parents	3,570	0.87%
Total³⁵	411,390	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	599	\$12,812,715	1.98%
36 - 56	2,724	\$48,732,404	9.00%
57 - 75	19,486	\$316,035,609	64.35%
Over 75	7,386	\$124,732,330	24.39%
Total³⁶	30,280	\$503,829,041	100%

³⁴ VBA revised the FY 2011 - FY 2014 numbers to include additional survivors of Veterans.

³⁵ Total includes 34 recipients unidentifiable by relationship.

³⁶ Total includes 85 recipients and \$1,515,983 in estimated annual payments amounts unidentifiable by age.



All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	4,449	\$86,818,045	1.13%
36 - 56	28,188	\$475,686,357	7.15%
57 - 75	200,688	\$3,201,800,617	50.93%
Over 75	158,773	\$2,627,201,322	40.29%
Total³⁷	394,028	\$6,422,560,345	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	836	\$4,323,927	57.89%
Age 18 and over – in school	143	\$597,769	9.90%
Age 18 and over – helpless	309	\$2,402,511	21.40%
Total³⁸	1,444	\$ 7,933,680	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	4,928	\$26,391,046	35.82%
Age 18 and over – in school	379	\$1,565,269	2.75%
Age 18 and over – helpless	8,203	\$67,142,610	59.62%
Total³⁹	13,758	\$96,245,424	100%

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

³⁷ Total includes 1,930 recipients and \$31,054,005 estimated annual payments unidentifiable by age.

³⁸ Total includes 156 recipients and \$609,473 in estimated annual payments unidentifiable by age and status.

³⁹ Total includes 248 recipients and \$1,146,500 in estimated annual payments unidentifiable by age and status.



Appendix

VBA Regional Office Addresses

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Nashville **TN**
VA Regional Office

110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston **TX**
VA Regional Office

6900 Almeda Road
Houston, TX 77030-4200

Waco **TX**
VA Regional Office

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

Salt Lake City **UT**
VA Regional Office

550 Foothill Drive
Salt Lake City, UT 84113

Roanoke **VA**
VA Regional Office

210 Franklin Rd, SW
Roanoke, VA 24011

White River Junction **VT**
VA Regional Office

215 North Main Street
White River Junction, VT 05001

Seattle **WA**
VA Regional Office

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

Milwaukee **WI**
VA Regional Office

5400 W. National Avenue
Milwaukee, WI 53214

Huntington **WV**
VA Regional Office

640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne **WY**
VA Benefits Office

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

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

Manila
VA Regional Office

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

District Offices

North Atlantic **PA**
District

5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District **TN**

3322 West End, Suite 408
Nashville, TN 37203

Midwest District **MO**

9700 Page Avenue, Suite 301
St. Louis, MO 63132

Pacific District **AZ**

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

Continental District **CO**

155 Van Gordon Street
Lakewood, CO 80228

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**

Department of Veterans Affairs
Claims Intake Center
P.O. Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

Vets.gov
www.vets.gov

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

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

Compensation home page
benefits.va.gov/compensation



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

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

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

The Fiduciary Program

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

**3 Pension Management Centers
276,570 Veterans and
201,433 Survivors
Receive Pension
Benefits**

A note on the data:

The 2017 Annual Benefits Report is based on data from the VBA corporate database.

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

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

Please see the section on page 2: "A Note on How the FY 2017 Pension Data is Presented" for important information on the color coding of the data tables.

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

Information on the fiduciary program begins on page [138](#).



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

Veterans Benefits
Administration

A Note on How the FY 2017 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2017 (October 1, 2016 to September 30, 2017) are considered “new to the rolls” and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2017 are considered “on the rolls” and are outlined in tan.

These tables include “new to the rolls” recipients.

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

Table of Contents

Pension & Fiduciary	119
A Note on How the FY 2017 Pension Data is Presented	120
Pension Programs	122
Pension Benefits for Veterans	122
Pension Benefits for Surviving Spouses	122
Pension Benefits for Surviving Children	122
Special Monthly Pension: Aid and Attendance and Housebound	123
Old Law and Section 306 Pension	123
Quick Reference:	124
Recipients and Amounts by Program	124
Recipients by Period of Service	125
Recipients and Amounts by Fiscal Year	125
Veterans Pension Data	126
New Veterans Pension recipients and estimated annual payments	126
by type of pension	
by type of special monthly pension	
by gender	
All Veterans Pension recipients and estimated annual payments	127
by type of pension	
by type of special monthly pension	
by gender	
New Veterans Pension recipients and estimated annual payments	128
by type of special monthly pension and gender	
All Veterans Pension recipients and estimated annual payments	128
by type of special monthly pension and gender ⁷	
New Veterans Pension recipients and estimated annual payments	129
by period of service	
All Veterans Pension recipients and estimated annual payments	129
by period of service	
Chart: New compared to all Veterans Pension recipients	129
by period of service	
New Veterans Pension recipients and estimated annual payments	130
by age	



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



All Veterans Pension recipients and estimated annual payments by age	130
Chart: New compared to all Veterans Pension recipients by age by estimated average individual amounts paid annually and age	131
Survivors Pension Data	132
New Survivors Pension recipients and estimated annual payments by type of pension by type of special monthly pension by gender	132
All Survivors Pension recipients and estimated annual payments by type of pension by type of special monthly pension by gender	133
New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender	134
All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender ¹³	134
New Survivors Pension recipients and estimated annual payments by period of service	135
All Survivors Pension recipients and estimated annual payments by period of service	135
Chart: New compared to all Survivors Pension recipients by Veteran's period of service	135
New Survivors Pension recipients and estimated annual payments by age	136
All Survivors Pension recipients and estimated annual payments by age	136
Chart: New compared to all Survivors Pension recipients by age by estimated average individual amounts paid annually and age	137
Fiduciary	138
Purpose of the Fiduciary Program	138
Number of beneficiaries by beneficiary type	138
Amount of benefits managed by benefit type	138
Number of beneficiaries by fiduciary relationship ¹⁷	139
Misuse	139
Appendix – Fiduciary Hub Addresses and Regional Offices Served	140
Appendix – Pension Management Center Addresses and Regional Offices Served	141
Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction	142
Contact Information	142

Release history

Version & Changes	Date
Data as of	09/30/2017



VA



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

Pension Programs

Pension Benefits for Veterans

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

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

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

Pension Benefits for Surviving Spouses

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

Pension Benefits for Surviving Children

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

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Special Monthly Pension: Aid and Attendance and Housebound

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

Aid and Attendance (A&A)

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

Housebound

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

Old Law and Section 306 Pension

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	31,340
Survivors ¹ who began receiving pension benefits	36,972
Total	68,312

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	31,340	\$14,987	\$469,681,882
Survivors Pension	36,972	\$10,942	\$404,548,260
Total	68,312	\$12,798	\$874,230,142

Totals – all recipients

Veterans receiving pension benefits	276,570
Survivors receiving pension benefits	201,433
Total	478,003

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	276,570	\$12,103	\$3,347,282,676
Survivors Pension	201,433	\$8,443	\$1,700,727,315
Total	478,003	\$10,561	\$5,048,009,991

Recipients by Period of Service



New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension			10,502	9,701	9,690	1,447
Survivors Pension	10	15	22,900	9,731	3,841	475
Total	10	15	33,402	19,432	13,531	1,922

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans			42,661	52,220	163,822	17,867
Survivors	89	2,128	123,399	46,355	27,306	2,156
Total	89	2,128	166,060	98,575	191,128	20,023

Recipients and Amounts by Fiscal Year

All recipients FY 2013 to FY 2017

Benefit program	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
Veterans Pension	308,116	304,556	295,078	288,710	276,570	-4.2%
Survivors Pension	210,450	211,714	206,375	202,975	201,433	-0.8%
Total	518,566	516,270	501,453	491,685	478,003	-2.8%

All recipients estimated average individual amount paid annually FY 2013 to FY 2017

Benefit Program	2013	2014	2015	2016	2017	% Chg. FY 2016 to 2017
Veterans Pension	\$11,315	\$11,682	\$11,977	\$11,991	\$12,103	0.9%
Survivors Pension	\$6,988	\$7,513	\$7,910	\$8,138	\$8,443	3.7%
Total	\$9,559	\$9,973	\$10,303	\$10,400	\$10,561	1.5%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (10).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (80), the Mexican Border War (7) the Civil War (1), and Peacetime (1).





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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁴	0	NA	NA
Improved Pension	31,340	\$14,987	\$ 469,681,882
Total	31,340	\$14,987	\$ 469,681,882

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

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	16,171	51.6%	\$17,671	\$ 285,754,475
With housebound (HB)	136	0.4%	\$11,147	\$ 1,515,973
Total with A&A or HB ⁵	16,307	52.0%	\$17,616	\$287,270,448
Total without A&A or HB	15,033	48.0%	\$12,134	\$ 182,411,434
Total all	31,340	100%	\$14,987	\$ 469,681,882

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	28,200	90.0%	\$14,947	\$421,506,372
Female Veterans	1,243	4.0%	\$14,724	\$18,301,716
Gender not indicated	1,897	6.0%	\$15,748	\$29,873,794
Total	31,340	100%	\$14,987	\$ 469,681,882

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

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



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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁶	1,057	\$1,702	\$ 1,798,520
Improved Pension	275,513	\$12,143	\$ 3,345,484,156
Total	276,570	\$12,103	\$ 3,347,282,676

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

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	113,256	41.0%	\$ 16,769	\$ 1,899,197,400
With housebound (HB)	4,830	1.7%	\$10,080	\$ 48,684,566
Total with A&A or HB	118,086	42.7%	\$16,495	\$1,947,881,966
Total without A&A or HB	158,484	57.3%	\$8,830	\$ 1,399,400,711
Total all	276,570	100%	\$12,103	\$ 3,347,282,676

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	253,921	91.8%	\$12,023	\$3,052,835,923
Female Veterans	11,569	4.2%	\$12,595	\$145,710,369
Gender not indicated	11,080	4.0%	\$13,424	\$148,736,384
Total	276,570	100%	\$12,103	\$3,347,282,676

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





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

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	14,362	50.9%	\$ 17,656	\$ 253,578,275
	With housebound (HB)	131	0.5%	\$ 11,076	\$ 1,450,933
	Total with A&A or HB	14,493	51.4%	\$17,597	\$255,029,208
	Total without A&A or HB	13,707	48.6%	\$ 12,145	\$ 166,477,164
Total		28,200	100%	\$ 14,947	\$ 421,506,372

Female Veterans	With aid and attendance (A&A)	655	52.7%	\$17,313	\$ 11,340,268
	With housebound (HB)	3	0.2%	\$13,216	\$ 39,648
	Total with A&A or HB	658	52.9%	\$17,295	\$11,379,916
	Total without A&A or HB	585	47.1%	\$11,832	\$ 6,921,801
Total		1,243	100%	\$14,724	\$ 18,301,716

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

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	101,395	39.9%	\$ 16,710	\$ 1,694,305,833
	With housebound (HB)	4,513	1.8%	\$ 10,120	\$ 45,673,034
	Total with A&A or HB	105,908	41.7%	\$16,429	\$1,739,978,867
	Total without A&A or HB	148,013	58.3%	\$ 8,870	\$ 1,312,857,056
Total		253,921	100%	\$ 12,023	\$ 3,052,835,923

Female Veterans	With aid and attendance (A&A)	5,141	44.4%	\$ 16,642	\$ 85,558,513
	With housebound (HB)	205	1.8%	\$ 9,907	\$ 2,030,839
	Total with A&A or HB	5,346	46.2%	\$16,384	\$87,589,351
	Total without A&A or HB	6,223	53.8%	\$ 9,340	\$ 58,121,017
Total		11,569	100%	\$ 12,595	\$ 145,710,369



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



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

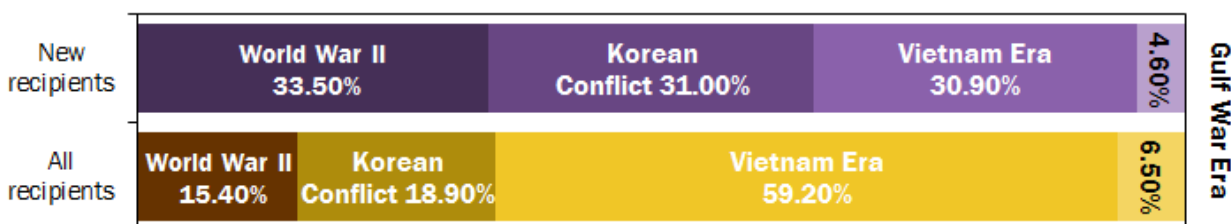
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	10,502	33.5%	\$18,056	\$189,620,409
Korean Conflict	9,701	31.0%	\$16,740	\$162,391,558
Vietnam Era	9,690	30.9%	\$10,261	\$99,425,368
Gulf War Era	1,447	4.6%	\$12,609	\$18,244,546
Total	31,340	100%	\$14,987	\$469,681,822

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

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	42,661	15.4%	\$16,365	\$698,145,289
Korean Conflict	52,220	18.9%	\$13,298	\$694,430,327
Vietnam Era	163,822	59.2%	\$10,502	\$1,720,417,617
Gulf War Era	17,867	6.5%	\$13,113	\$234,289,444
Total	276,570	100%	\$12,103	\$3,347,282,676

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

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





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	124	0.4%	\$12,921	\$1,602,156
Age 35 through 64	3,410	10.9%	\$11,182	\$38,129,831
Age 65 through 74	6,119	19.5%	\$9,145	\$55,960,165
Age 75 and over	21,687	69.2%	\$17,245	\$373,989,729
Total	31,340	100%	\$14,987	\$469,681,882

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	975	0.4%	\$13,930	\$13,581,758
Age 35 through 64	68,271	24.7%	\$12,043	\$822,164,637
Age 65 through 74	101,752	36.8%	\$9,862	\$1,003,485,464
Age 75 and over	105,553	38.2%	\$14,285	\$1,507,844,106
Total⁸	276,570	100%	\$12,103	\$3,347,282,676



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 17 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

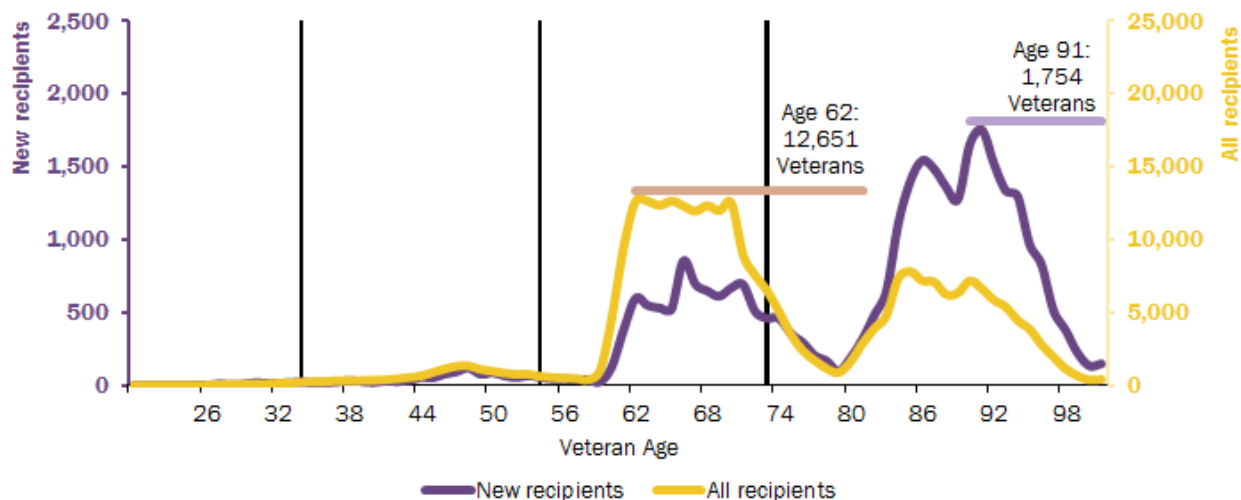
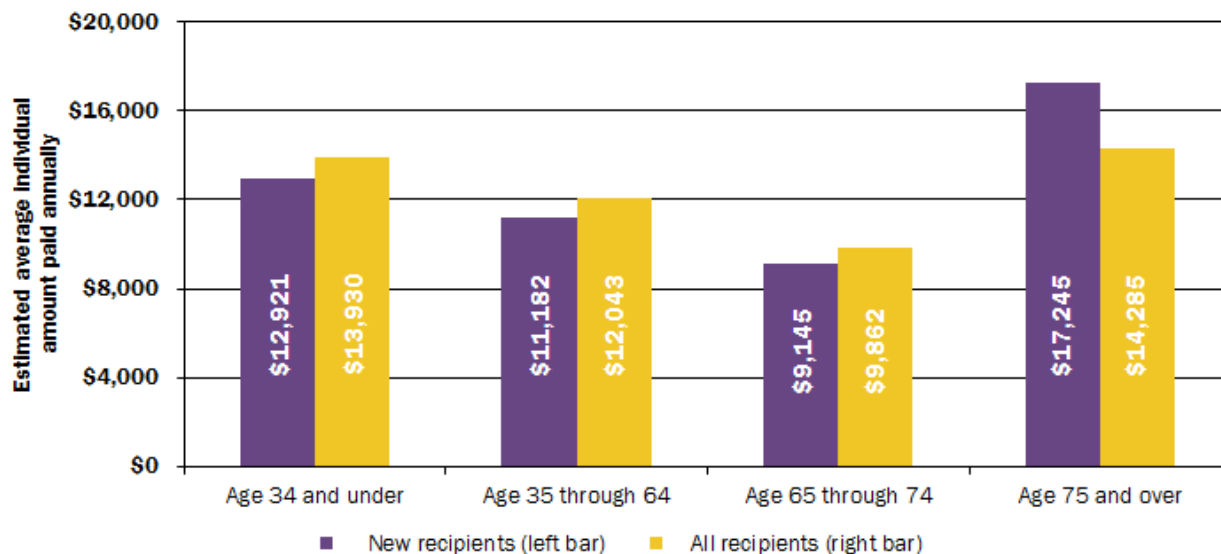


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 17 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (tan bars on the right) by age group.





Survivors Pension Data⁹

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

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹⁰	0	NA	NA
Improved Pension	36,972	\$10,942	\$404,548,260
Total	36,972	\$10,942	\$404,548,260

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

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	32,600	88.2%	\$11,644	\$ 379,593,541
With housebound (HB)	70	0.2%	\$7,856	\$ 549,922
Total with A&A or HB ¹¹	32,670	88.4%	\$11,636	\$380,143,463
Total without A&A or HB	4,302	11.6%	\$5,673	\$ 24,404,797
Total all	36,972	100%	\$10,942	\$ 404,548,260

New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	81	0.2%	\$11,407	\$923,956
Female survivors	30,699	83.0%	\$11,129	\$341,647,292
Gender not indicated	6,192	16.8%	\$10,009	\$61,977,012
Total	36,972	100%	\$ 10,942	\$404,548,260

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

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

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



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

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹²	11,999	\$959	\$11,511,689
Improved Pension	189,434	\$8,917	\$1,689,215,626
Total	201,433	\$8,443	\$1,700,727,315

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

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	129,587	64.3%	\$10,641	\$ 1,378,897,770
With housebound (HB)	1,131	0.6%	\$5,703	\$ 6,450,060
Total with A&A or HB	130,718	64.9%	\$10,598	\$1,385,347,830
Total without A&A or HB	70,715	35.1%	\$4,460	\$ 315,379,485
Total all	201,433	100%	\$8,443	\$ 1,700,727,315

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,613	0.8%	\$2,617	\$4,220,893
Female survivors	152,621	75.8%	\$9,167	\$1,399,119,399
Gender not indicated	47,199	23.4%	\$6,301	\$297,387,022
Total	201,433	100%	\$8,443	\$1,700,727,315

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





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

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	67	82.7%	\$ 12,727	\$ 852,684
	With housebound (HB)	0	0.0%	NA	NA
	Total with A&A or HB	67	82.7%	\$12,727	\$ 852,684
	Total without A&A or HB	14	17.3%	\$5,091	\$ 71,272
Total		81	100%	\$ 11,407	\$ 923,956

Female survivors	With aid and attendance (A&A)	27,733	90.3%	\$11,682	\$323,969,196
	With housebound (HB)	54	0.2%	\$7,882	\$425,614
	Total with A&A or HB	27,787	90.5%	\$11,674	\$324,394,810
	Total without A&A or HB	2,912	9.5%	\$5,925	\$17,252,482
Total		30,699	100%	\$11,129	\$341,647,292

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

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	219	13.6%	\$10,827	\$ 2,371,068
	With housebound (HB)	1	0.1%	\$10,572	\$ 10,572
	Total with A&A or HB	220	13.6%	\$10,826	\$2,381,640
	Total without A&A or HB	1,393	86.4%	\$1,320	\$ 1,839,253
Total		1,613	100%	\$2,617	\$ 4,220,893

Female survivors	With aid and attendance (A&A)	110,670	72.5%	\$ 10,708	\$ 1,185,005,653
	With housebound (HB)	940	0.6%	\$5,615	\$ 5,277,796
	Total with A&A or HB	111,610	73.1%	\$10,665	\$1,190,283,449
	Total without A&A or HB	41,011	26.9%	\$5,092	\$ 208,835,951
Total		152,621	100%	\$ 9,167	\$ 1,399,119,399



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



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

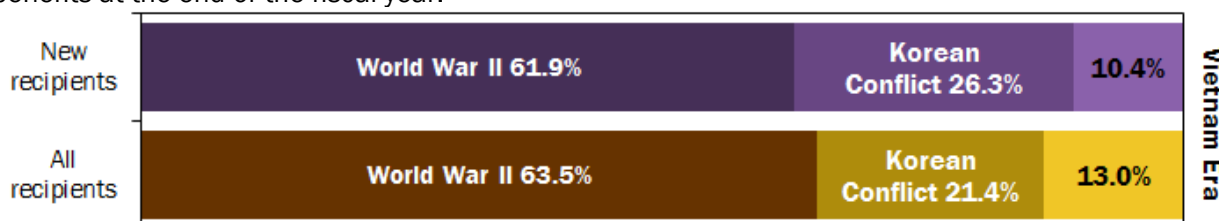
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	10	0.0%	\$4,626	\$46,260
World War I	15	0.0%	\$9,835	\$147,528
World War II	22,900	61.9%	\$11,464	\$262,530,156
Korean Conflict	9,731	26.3%	\$10,800	\$105,097,851
Vietnam Era	3,841	10.4%	\$8,663	\$33,275,183
Gulf War Era	475	1.3%	\$7,266	\$3,451,283
Total	36,972	100%	\$10,942	\$404,548,260

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

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	89	<0.1%	\$3,159	\$281,189
World War I	2,128	1.1%	\$3,109	\$6,616,323
World War II	123,399	61.3%	\$8,685	\$1,071,746,266
Korean Conflict	46,355	23.0%	\$8,464	\$392,365,235
Vietnam Era	27,306	13.6%	\$7,813	\$213,329,148
Gulf War Era	2,156	1.1%	\$7,602	\$16,389,154
Total	201,433	100%	\$8,443	\$1,700,727,315

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

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



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





New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	60	0.2%	\$9,277	\$556,620
Age 18 through 34	109	0.3%	\$5,549	\$604,800
Age 35 through 64	2,140	5.8%	\$6,910	\$14,787,264
Age 65 through 74	1,627	4.4%	\$8,240	\$13,406,283
Age 75 and over	32,976	89.2%	\$11,356	\$374,475,789
Total¹⁵	36,972	100%	\$10,942	\$404,548,260

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	193	0.1%	\$6,607	\$1,275,136
Age 18 through 34	336	0.2%	\$5,704	\$1,916,712
Age 35 through 64	24,657	12.2%	\$6,396	\$157,709,507
Age 65 through 74	18,153	9.0%	\$5,653	\$102,627,252
Age 75 and over	157,692	78.3%	\$9,090	\$1,433,367,232
Total¹⁶	201,433	100%	\$8,443	\$1,700,727,315

¹⁵ Total includes 60 survivors and \$717,504 in benefits with no date of birth indicated in award record.

¹⁶ Total includes 402 survivors and \$3,831,476 in benefits with no date of birth indicated in award record.



Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 17 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

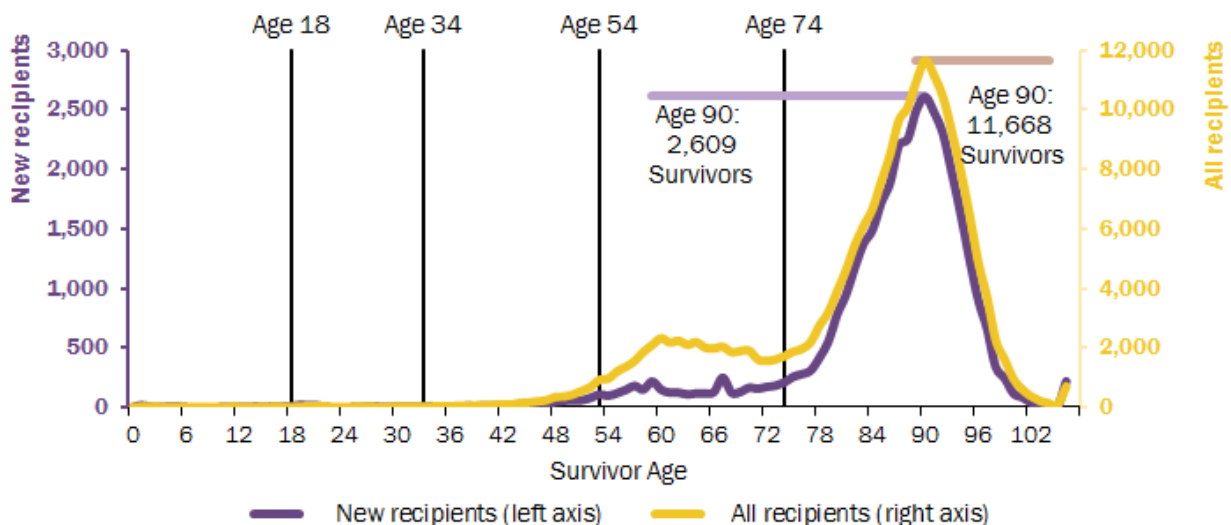
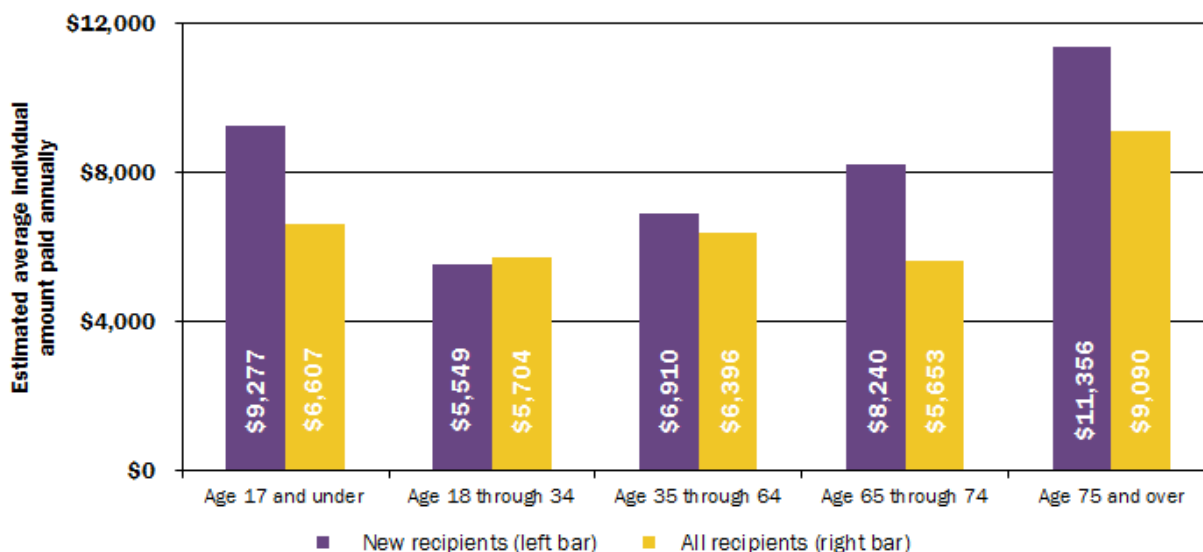


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 17 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (tan bars on the right) broken down by age.





Fiduciary

Purpose of the Fiduciary Program



VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs. Under this program, VA appoints fiduciaries to manage VA benefits and ensure the welfare and needs of beneficiaries by using the least restrictive, yet most effective payment method. The program closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the sole purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.

Beginning with fiscal year 2015, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type¹⁷

Beneficiary Type	Number of Beneficiaries
Veteran	121,690
Surviving spouse	78,065
Adult disabled child	8,963
Minor child ¹⁸	2,515
Dependent parent	49
Total¹⁹	211,282

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$1,892,096,495	\$28,796
Veterans Pension	\$637,464,234	\$11,373
Survivors Pension	\$539,458,160	\$6,815
Dependency and Indemnity Compensation	\$117,469,920	\$13,658
Total	\$3,186,488,809	

¹⁷ Source: Beneficiary Fiduciary Field System

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

¹⁹ Includes any beneficiary who received services from VA's fiduciary program during FY 17.

²⁰ Source: VBA corporate database



Number of beneficiaries by fiduciary relationship¹⁷

Relationship	Number of Beneficiaries
Legal Custodian	149,408
Spouse Payee	25,021
Court Appointed Fiduciary	5,134
Supervised Direct Pay	6,376
Institutional Award	1,461
Custodian in Fact	27
Superintendent of Indian Reservation	13
Proposed Fiduciary ²¹	23,842
Total	211,282

Misuse

During fiscal year 2017, fiduciary personnel conducted 2,721 misuse investigations of which 701 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General (OIG), 19 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²²:

- Investigations opened: 39
- Investigations completed and referred to prosecutor's office: 53
- Cases accepted for prosecution: 19
- Cases declined for prosecution: 23
- Cases pending: 11

The number of OIG prosecutorial outcomes during fiscal year 2017²²:

- Arrests: 21
- Indictments: 22
- Convictions: 14

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2017²³:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$363,712.
- The total amount of money recovered by the government in misuse cases was \$103,556.
- The total amount of benefits reissued to beneficiaries was \$2,126,787.

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

²² Includes action taken by OIG on cases referred as of the end of fiscal year 2017. Figures may include cases referred during previous fiscal years.

²³ Source: OIG



Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

P.O. Box 58086

Salt Lake City, UT 84158

Regional offices served:

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

Lincoln – NE VA Fiduciary Hub

P.O. Box 5444

Lincoln, NE 68505-5444

Regional offices served:

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

Milwaukee – WI VA Fiduciary Hub

P.O. Box 14975

Milwaukee, WI 53214-0975

Regional offices served:

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

Louisville – KY VA Fiduciary Hub

P.O. Box 3487

Louisville, KY 40201

Regional offices served:

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

Indianapolis – IN VA Fiduciary Hub

P.O. Box 441780

Indianapolis, IN 46204

Regional offices served:

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

Columbia – SC VA Fiduciary Hub

P.O. Box 9367

Columbia, SC 29209-9998

Regional offices served:

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

The Manila Regional Office oversees all fiduciary matters in the Philippines.

Fiduciary Hub Call Center:

1-888-407-0144



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration



Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA Pension Management Center

P.O. Box 8079
Philadelphia, PA 19101

Regional offices served:

Hartford	CT
Wilmington	DE
St. Petersburg	FL
Atlanta	GA
Boston	MA
Baltimore	MD
Togus	ME
Winston-Salem	NC
Manchester	NH
Newark	NJ
Buffalo	NY
New York	NY
Philadelphia	PA
Pittsburgh	PA
San Juan	PR
Providence	RI
Columbia	SC
Roanoke	VA
White River Junction	VT
Huntington	WV

Milwaukee – WI Pension Management Center

P.O. Box 342000
Milwaukee, WI 53234-9907

Regional offices served:

Montgomery	AL
Little Rock	AR
Chicago	IL
Indianapolis	IN
Louisville	KY
New Orleans	LA
Detroit	MI
St. Louis	MO
Jackson	MS
Cleveland	OH
Nashville	TN
Milwaukee	WI

St. Paul – MN Pension Management Center

P.O. Box 11000
Fort Snelling St. Paul, MN 55111-0000

Regional offices served:

Anchorage	AK
Phoenix	AZ
Los Angeles	CA
Oakland	CA
San Diego	CA
Denver	CO
Honolulu	HI
Des Moines	IA
Boise	ID
Wichita	KS
St. Paul	MN
Ft. Harrison	MT
Fargo	ND
Lincoln	NE
Albuquerque	NM
Reno	NV
Muskogee	OK
Portland	OR
Sioux Falls	SD
Houston	TX
Waco	TX
Salt Lake City	UT
Seattle	WA
Cheyenne	WY

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

National Pension Call Center:

1-877-294-6380



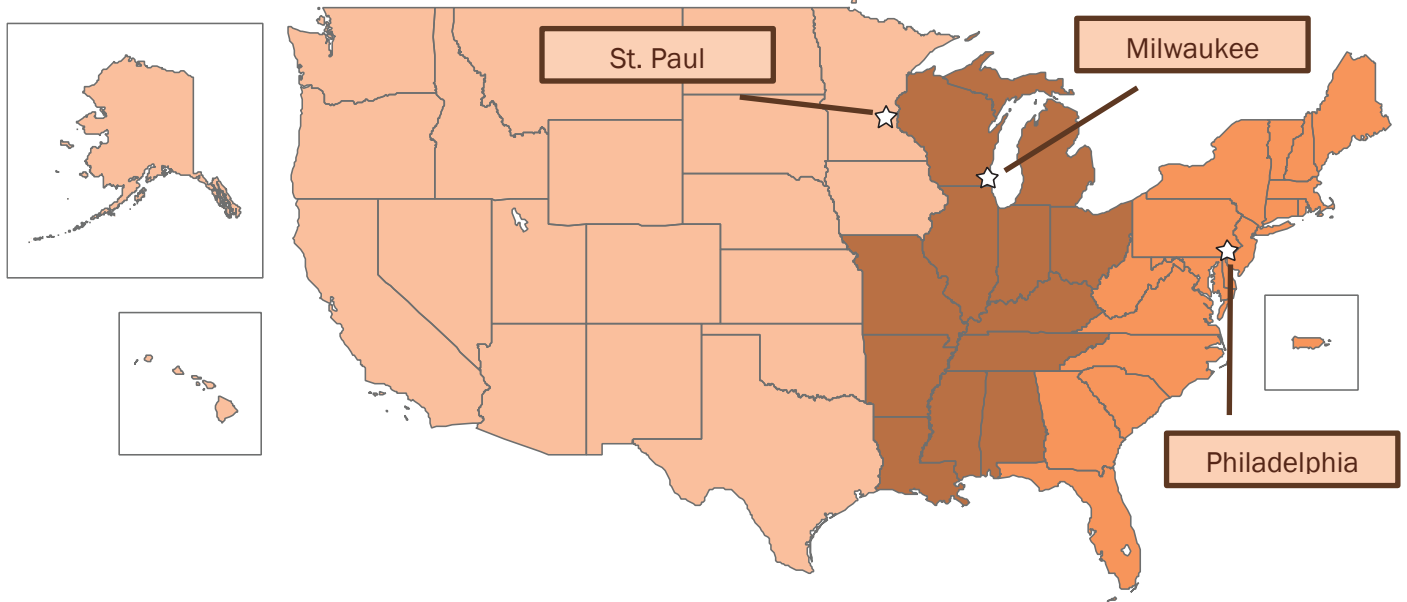
VA



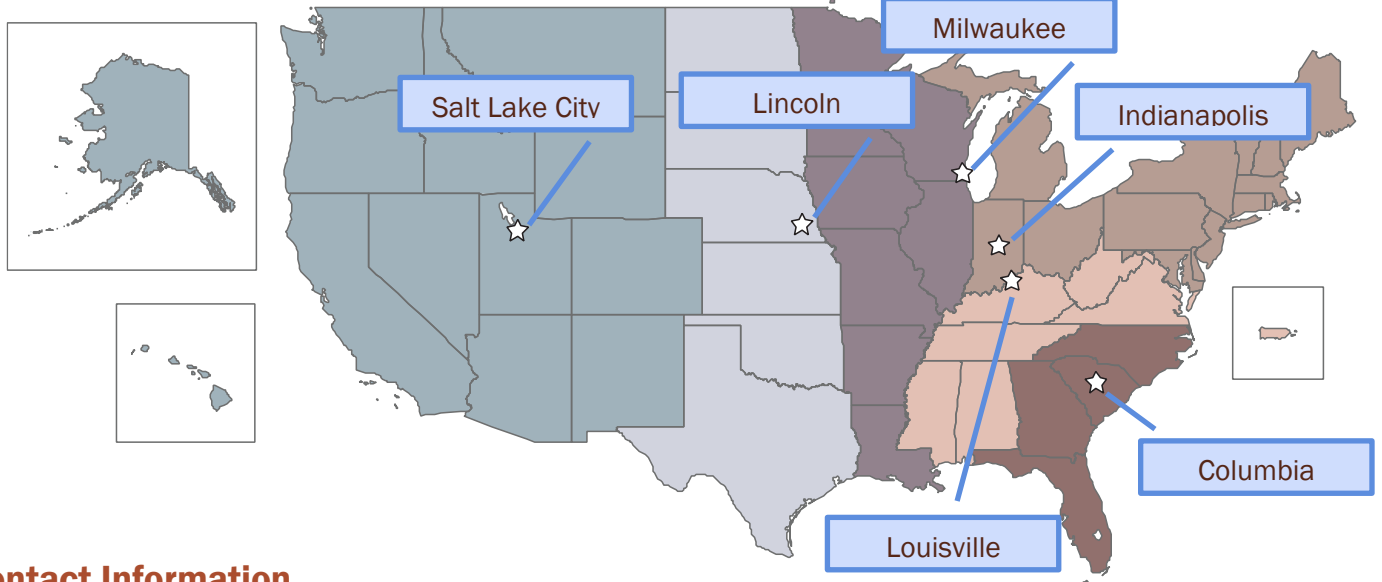
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-877-294-6380

Fiduciary Information:
1-888-407-0144

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

Department of Veterans Affairs
 home page
www.va.gov

Veterans Benefits Administration
 home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

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





Education

Benefits for Veterans Education

There were six active education programs in fiscal year 2017:

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

FY 2017

- **3 Regional Processing Offices**
- **946,829 Beneficiaries**
- **\$12 Billion In Payments**
- **6 Programs**

Noted information:

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

VA Education programs provide Veterans, Servicemembers, reservists, and certain family members of Veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce.



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

Veterans Benefits
Administration

Table of Contents

Education	143
Benefits for Veterans Education	145
Forever GI Bill – Harry W. Colmery Veterans Educational Assistance Act	145
Post-9/11 GI Bill	145
All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)	146
Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)	146
Survivors' and Dependents' Educational Assistance (DEA)	147
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	147
Reserve Educational Assistance Program (REAP)	148
Acronyms Used in This Document	149
Quick Reference	150
Beneficiaries who received education benefits by fiscal year	150
Education Program Data	152
Beneficiaries who received education benefits during fiscal year 2017	152
Beneficiaries who began receiving education benefits by training time and program during fiscal year 2017	152
Education Program Data	153
Education program payments by fiscal year	153
Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status	153
Beneficiaries who received education Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year	153
Tuition Assistance Top-Up Program	154
License and Certification Test Reimbursement	154
Accelerated Payments Program	154
Unique beneficiaries and payments by fiscal year	154
Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship	155
Education Data by State	156
Education Data by International Country	158
Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State	159
Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction	160
Contact Information	160

Release history

Version & changes	Date
Data as of	09/30/2017



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Forever GI Bill – Harry W. Colmery Veterans Educational Assistance Act

The President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the 'Forever GI Bill', which will bring significant changes to Veteran's educational benefits. The law will allow more beneficiaries to use the GI Bill and more time to use it. The FGIB is the most comprehensive education benefit package since the Post-9/11 GI Bill. Some of the changes will go into effect immediately, and some are written to go into effect shortly after. For additional information visit the following link: <https://www.benefits.va.gov/gibill/forevergibill.asp>

- The 15-year time limitation for using Post-9/11 GI Bill benefits is eliminated for Veterans who left active duty on or after January 1, 2013, and qualifying dependents (Fry Scholarship who became eligible on or after January 1, 2013 and all Fry spouses.)
- Reservists who had eligibility under the Reserve Educational Assistance Program (REAP) and lost it due to the program sunset provision will have the service credited toward the Post-9/11 GI Bill program.
- Changes housing allowance to align with the DoD reduced rate and changes housing calculation
- Certain work-study is permanently authorized; previously it had to be re-approved by Congress every few years.
- The VetSuccess on Campus program will be available to students across the country.
- VA will help Veterans to more clearly identify schools that offer them priority enrollment.
- Restores GI Bill entitlements and provides relief to those affected by school closures.
- Establishes a STEM scholarship and high technology program.

Post-9/11 GI Bill

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

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

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- Generally, 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.



VA



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

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

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

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

Requirements and features of MGIB-AD are as follows:

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

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

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

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

Requirements and features of MGIB-SR include:

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Survivors' and Dependents' Educational Assistance (DEA)

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

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 45 months,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional "kickers" or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD "kicker" adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.



VA



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

Reserve Educational Assistance Program (REAP)

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

The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: <https://www.benefit.va.gov/gibill/reap.asp>

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.



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



Acronyms Used in This Document

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



POST ★ 9/11 GI BILL

It's Your Future



VA



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



Beneficiaries who received education benefits by fiscal year¹

Education program	2013	2014	2015	2016	2017	% change from FY 16 to FY 17
POST 9/11	754,229	790,408	790,507	790,090	755,476	-4.38%
MGIB-AD ²	99,755	77,389	61,403	47,307	34,582	-26.90%
MGIB-SR	62,656	63,745	63,030	61,388	54,909	-10.55%
REAP	17,297	13,784	9,965	4,538	1,586	-65.05%
DEA	89,160	90,789	91,755	96,762	100,275	3.63%
VEAP	29	8	4	4	1	-75%
Total	1,023,126	1,036,123	1,016,664	1,000,089	946,829	-5%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2017³

Education program	Two-Year College	Graduate	Undergraduate	Vocational/technical/Non-College Degree (NCD)	Program totals	Percent of all programs
POST 9/11 ⁴	41,651	15,348	67,571	24,947	149,517	83%
MGIB-AD	175	447	3,375	219	4,216	2%
MGIB-SR	292	381	9,390	484	10,547	6%
REAP	3	3	27	1	34	0%
DEA	535	920	14,374	575	16,404	9%
Training Type Totals	42,656	17,099	94,737	26,226	180,718	
Percent of Program Total	24%	9%	52%	15%		

¹ Source: Benefits Delivery System Reports.

² All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

³ Source: Hines Information Technology Center

⁴ Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.



Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆ ⁵	◆
Flight training	◆	◆	◆	◆	◆ ⁶	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

⁵ Spouses only.

⁶ Only at institutions of higher learning for credit towards a college degree.





Beneficiaries who received education benefits during fiscal year 2017⁷

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	755,476	\$11,056,959
MGIB-AD	34,582	\$298,818
MGIB-SR ⁸	54,909	\$130,311
REAP	1,586	\$7,213
DEA	100,275	\$553,128
VEAP	1	\$161
Total ⁹	946,829	\$12,046,590

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2017¹⁰

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹¹	13,240	9,189	16,428	110,660	149,517	83%
MGIB-AD	136	498	666	2,916	4,216	2%
MGIB-SR	326	773	1,210	8,238	10,547	6%
REAP	0	2	9	23	34	0%
DEA	461	1,194	1,731	13,018	16,404	9%
Training time totals	14,163	11,656	20,044	134,855	180,718	

Percent of program total	8%	6%	11%	75%
--------------------------	----	----	-----	-----

⁷ Source: VBA Office of Resource Management

⁸ Based on service in the Selected Reserve.

⁹ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹⁰ Source: Hines Information Technology Center

¹¹ Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse



Education Program Data



Education program payments by fiscal year¹²

Education Program	2013	2014	2015	2016	2017
POST 9/11	\$10,159,780	\$10,754,649	\$11,199,215	\$11,583,408	\$11,056,959
MGIB-AD ¹³	\$775,381	\$511,652	\$442,174	\$365,092	\$298,818
MGIB-SR	\$155,562	\$149,804	\$141,367	\$136,765	\$130,311
REAP	\$69,669	\$56,357	\$40,516	\$20,697	\$7,213
DEA	\$483,280	\$513,633	\$493,224	\$520,482	\$553,128
VEAP	\$496	\$424	\$275	\$222	\$161
Total	\$11,644,168	\$11,986,519	\$12,316,771	\$12,626,666	\$12,046,590

Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status¹⁴

Country	Profit Status	Student Count	Amount Summary
USA	Private Non-Profit	137,819	\$1,358,435,655
	Private Profit	179,653	\$1,672,756,456
	Public	355,018	\$1,813,014,709
Foreign Countries	Private Non-Profit	2,127	\$11,619,422
	Private Profit	1,172	\$6,559,872
	Public	1,790	\$11,142,330
Total		677,579	\$4,873,528,444

Beneficiaries who received education Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year¹⁵

Education Program	2013		2014		2015		2016		2017	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
POST 9/11	1,019	1,446	1,489	1,315	1,451	1,696	1,365	1,820	1,436	1,798

¹² Source: Office of Resource Management (ORM). Dollar amounts are in the thousands \$000

¹³ All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

¹⁴ Source: FY 2017 Facility Data Extract (FADE) report. The distinct student count represents every payment made to the institutions.

¹⁵ Source: Performance Analysis & Integrity (PA&I). Distinct beneficiary count and amount paid to schools. This figure will differ from enrollment numbers in other parts of the report.





Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD program. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 40 percent decrease in the number of unique trainees in fiscal year 2017 compared to fiscal year 2016.

License and Certification Test Reimbursement

Under all active education programs beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 62 percent increase in the number of unique trainees in fiscal year 2016 compared to fiscal year 2017.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was a 19 percent decrease in the total dollars paid under this program in fiscal year 2016 compared to fiscal year 2017.

Unique beneficiaries and payments by fiscal year¹⁶

(Dollar amounts are in the thousands \$000)

Usage Type	2014		2015		2016		2017	
Tuition assistance top-up ¹⁷	3,279	\$6,477	2,526	\$5,125	4,985	\$5,525	2,002	\$4,401
License and certification tests	968	\$460	721	\$364	1,654	\$1,951	2,637	\$1,577
Accelerated payment ¹⁸	NA	\$85	20	\$58	7	\$24	7	\$16
Total	4,247	\$7,022	3,267	\$5,547	6,646	\$7,500	4,646	\$5,994

¹⁶ Source: Education Service Out-of-System and Accelerated Payment reports.

¹⁷ Post-9/11 Top-Up statistics currently are not available.

¹⁸ Unable to determine number of beneficiaries receiving accelerated payments prior to 2015.



Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship



The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2017, there were 128,466 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 95,564 were children while 32,902 were spouses. These beneficiaries are included under Post 9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post 9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2017, 2,512 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Congress passed Public Law 113-146 that amended the Post 9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Spouses of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. During fiscal year 2017, 864 spouses received Post 9/11 GI Bill benefits under the Fry Scholarship.



Education Data by State

State statistics may include individuals who used their education benefits in more than one state; therefore the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Alabama	16,745	1,021	1,412	45	4,538	0	23,761
Alaska	3,573	46	70	1	181	0	3,871
American Samoa	40	0	20	0	55	0	115
Arizona	44,873	2,012	1,026	46	3,207	0	51,164
Arkansas	4,784	270	852	46	1,689	0	7,641
California	81,866	2,085	2,153	28	7,852	1	93,985
Colorado	26,538	929	543	15	1,786	0	29,811
Connecticut	4,757	135	628	7	375	0	5,902
Delaware	2,013	21	188	4	208	0	2,434
Dist. of Columbia	4,127	82	62	2	228	0	4,501
Florida	59,715	1,901	1,936	41	6,946	0	70,539
Georgia	26,591	1,129	2,216	42	5,169	0	35,147
Guam	756	0	44	2	102	0	904
Hawaii	7,031	62	190	0	346	0	7,629
Idaho	3,097	203	387	16	464	0	4,167
Illinois	19,369	2,207	2,718	85	1,902	0	26,281
Indiana	8,670	392	1,316	38	1,044	0	11,460
Iowa	17,168	1,325	1,375	53	1,222	0	21,143
Kansas	9,607	941	642	45	805	0	12,040
Kentucky	7,644	371	967	34	1,642	0	10,658
Louisiana	7,461	269	1,287	46	2,004	0	11,067
Maine	2,183	52	221	5	583	0	3,044
Maryland	25,303	735	673	12	1,270	0	27,993
Massachusetts	10,604	131	965	26	1,026	0	12,752
Michigan	11,146	304	1,107	12	1,704	0	14,273
Minnesota	11,795	509	1,787	49	1,374	0	15,514
Mississippi	5,235	192	1,531	32	1,315	0	8,305
Missouri	13,464	894	1,341	51	1,703	0	17,453
Montana	2,355	78	264	3	273	0	2,973
Nebraska	5,815	475	499	19	732	0	7,540



Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ¹ ₇	TOTAL
Nevada	5,246	272	455	23	639	0	6,635
New Hampshire	8,899	317	415	10	593	0	10,234
New Jersey	8,230	149	1,225	7	710	0	10,321
New Mexico	3,938	440	352	9	1,154	0	5,893
New York	26,561	670	1,558	21	2,275	0	31,085
North Carolina	24,099	1,945	1,464	60	5,774	0	33,342
North Dakota	1,769	76	533	13	195	0	2,586
Ohio	15,696	549	3,075	102	1,829	0	21,251
Oklahoma	8,589	743	1,076	80	2,388	0	12,876
Oregon	8,554	231	350	10	1,229	0	10,374
Pennsylvania	21,152	440	2,749	22	1,999	0	26,362
Rhode island	1,715	30	329	3	179	0	2,256
South Carolina	12,472	324	1,217	36	3,376	0	17,425
South Dakota	1,800	76	435	7	227	0	2,545
Tennessee	14,600	464	1,053	26	2,001	0	18,144
Texas	77,931	4,447	2,863	61	11,123	0	96,425
Utah	10,899	889	796	54	1,064	0	13,702
Vermont	1,761	72	164	0	97	0	2,094
Virgin Islands	57	0	18	0	3	0	78
Virginia	46,907	1,343	1,372	43	4,282	0	53,947
Washington	20,058	411	637	5	2,367	0	23,478
West Virginia	18,141	1,394	872	59	993	0	21,459
Wisconsin	8,734	220	1,881	54	1,044	0	11,933
Wyoming	1,054	160	126	19	110	0	1,469
Puerto Rico	2,822	62	1,470	57	1,987	0	6,398
Philippines	537	70	0	0	591	0	1,198
National Totals¹⁹	796,546	34,565	54,905	1,586	99,974	1	987,577

¹⁶ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.

¹⁷ VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program.



Education Data by International Country

Countries statistics may include individuals who used their education benefits in more than one country; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	Post-9/11 GI Bill	TOTAL	Location	Post-9/11 GI Bill	TOTAL	Location	Post-9/11 GI Bill	TOTAL
Anguilla	7	7	Greece	5	5	New Zealand	36	36
Antigua	7	7	Grenada	25	25	Nicaragua	12	12
Argentina	2	2	Guatemala	2	2	Nigeria	1	1
Australia	155	155	Guyana	1	1	Northern Ireland	3	3
Austria	1	1	Honduras	1	1	Norway	7	7
Belgium	10	10	Hong Kong	4	4	Panama	13	13
Belize	3	3	Hungary	2	2	Peru	2	2
Bolivia	1	1	Iceland	1	1	Poland	9	9
Bosnia-Herzegovina	1	1	Ireland	41	41	Portugal	1	1
Brazil	3	3	Israel (Jerusalem)	15	15	Romania	2	2
Bulgaria	1	1	Israel (Tel Aviv)	9	9	Russia	2	2
Canada	205	205	Italy	64	64	Scotland	90	90
Chile	2	2	Jamaica	1	1	Singapore	3	3
China	10	10	Japan	47	47	South Africa	3	3
Colombia	25	25	Kenya	2	2	South Korea	25	25
Costa Rica	7	7	Kuwait	0	0	Spain	21	21
Czech Republic	19	19	Kyrgyzstan	1	1	St. Kitts	6	6
Denmark	6	6	Latvia	3	3	St. Lucia	0	0
Dominica	21	21	Lebanon	5	5	St. Vincent	22	22
Dominican Republic	12	12	Luxembourg	1	1	Sweden	5	5
Ecuador	4	4	Malaysia	0	0	Switzerland	9	9
Egypt	1	1	Malta	1	1	Taiwan	9	9
El Salvador	1	1	Mauritania	1	1	Thailand	61	61
Estonia	3	3	Mauritius	0	0	Trinidad and Tobago	1	1
Fiji	2	2	Mexico	24	24	Turkey (except Adana)	2	2
Finland	5	5	Montserrat	8	8	Uganda	2	2
France	64	64	Morocco	4	4	Ukraine	1	1
Georgia	0	0	Nepal	1	1	United Arab Emirates	5	5
Germany	88	88	Netherlands	41	41	United Kingdom	286	286
Ghana	1	1	Netherlands Antilles	0	0	Vietnam	0	0
International Totals²⁰						1,616	1,616	

²⁰ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the page.

Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State



State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Alabama	8	3	11
Alaska	12	18	30
Arizona	12	36	48
Arkansas	5	27	32
California	152	137	289
Colorado	68	98	166
Connecticut	4	4	8
Delaware	0	6	6
Dist. of Columbia	0	5	5
Florida	62	79	141
Georgia	17	113	130
Hawaii	12	2	14
Idaho	6	7	13
Illinois	46	82	128
Indiana	30	8	38
Iowa	194	14	208
Kansas	5	8	13
Kentucky	12	24	36
Louisiana	8	22	30
Maine	7	3	10
Maryland	30	22	52
Massachusetts	30	11	41
Michigan	26	38	64
Minnesota	31	12	43
Mississippi	3	2	5
Missouri	28	39	67

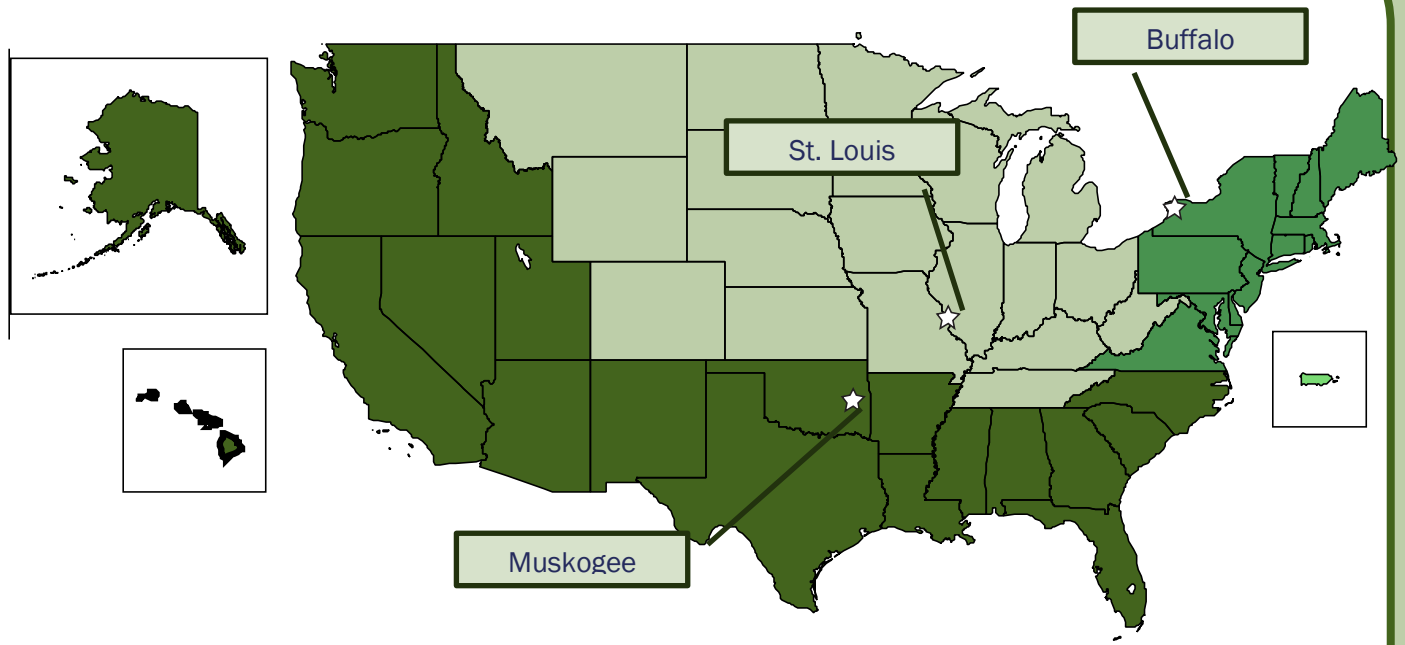
Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Montana	6	4	10
Nebraska	200	20	220
Nevada	4	2	6
New Hampshire	2	1	3
New Jersey	36	3	39
New Mexico	2	11	13
New York	28	54	82
North Carolina	71	11	82
North Dakota	4	1	5
Ohio	43	25	68
Oklahoma	9	14	23
Oregon	42	34	76
Pennsylvania	84	28	112
Rhode Island	3	1	4
South Carolina	8	28	36
South Dakota	4	10	14
Tennessee	27	120	147
Texas	151	112	263
Utah	7	2	9
Virginia	27	44	71
Washington	99	65	164
West Virginia	0	4	4
Wisconsin	131	18	149
Wyoming	2	2	4
Puerto Rico	0	1	1
Guam	1	1	2

National Totals²¹	1,799	1,436	3,235
-------------------------------------	--------------	--------------	--------------

²¹ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the page.



Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

- Connecticut
- Delaware
- District of Columbia
- Maine
- Maryland
- Massachusetts
- New Hampshire
- New Jersey
- New York
- Pennsylvania
- Rhode Island
- Vermont
- Virginia
- Foreign Schools
- US Virgin Islands

St. Louis – MO Regional Processing Office

P.O. Box 66830
St. Louis, MO 63166-6830

- Colorado
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Michigan
- Minnesota
- Missouri
- Montana
- Nebraska
- North Dakota
- Ohio
- South Dakota
- Tennessee
- West Virginia
- Wisconsin
- Wyoming
- All trust territories
- The Philippines

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Florida
- Hawaii
- Idaho
- Louisiana
- Mississippi
- Nevada
- New Mexico
- Oklahoma
- Oregon
- South Carolina
- Texas
- Utah
- Washington
- Georgia
- North Carolina
- Puerto Rico

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

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

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

Education home
pagebenefits.va.gov/GIBill



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. VBA's life insurance programs also provide for the conversion to a renewable term insurance policy after Servicemembers separate from the military. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [164](#).



Total VA life insurance coverage amount \$1.2 trillion for 6.0 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This opportunity could be the only chance for the most seriously ill or injured to purchase affordable life insurance coverage.

VA



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

Veterans Benefits
Administration

Table of Contents

Insurance	161
Veterans Life Insurance Programs	161
Purpose, Mission, Vision and Core Values	163
Three Categories of Benefit Programs	164
Acronyms Used in This Document	165
VA Insurance Program Enhancements	166
VGLI Autopay	166
SGLI Online Enrollment System (SOES)	167
Online Policy Access	167
Closed and Current VA Insurance Programs	168
Programs that no longer issue coverage	168
Programs that currently issue coverage	168
VA Life Insurance Compared to Private Sector Insurers	169
2016 rankings by total life insurance in force	169
Quick Reference: Information by Fiscal Year	170
Lives insured by fiscal year	170
Benefits paid by fiscal year	170
Number of death or traumatic injury awards paid	171
Amount of death or traumatic injury awards paid	171
Benefits paid by fiscal year by program	171
Total insurance in force by fiscal year	172
Life insurance in force by program during FY 17	172
Operations Activity	173
Number of operations processed on administered policies by fiscal year	173
Coverage Established, Terminated, or Paid During FY 17	174
New life insurance coverage issued in FY 17	174
Policy lapses during FY 17	175
Insurance payments made to policyholders during FY 17	176
Life insurance dividend payments by fiscal years	177
Payments for death or traumatic injury during FY 17	177
Monthly Payments to Policyholders at the End of FY 17	178
Insurance monthly installment award payments to policyholders at the end of FY 17	178
Monthly Payments to Beneficiaries in FY 17	179
Insurance monthly installment award payments to beneficiaries in FY 17	179
Age Distribution of Policyholders	180
Age distribution for insurance programs, number of participants and percent of program total	180
SGLI Coverage	182
SGLI by coverage level – active duty and reserve duty FY 17	182
SGLI coverage by branch and component of service FY 17	182
FSGLI Coverage for Spouses	183
FSGLI Spouse coverage level – active duty and reserve duty FY 17	183
FSGLI Spouse coverage by branch and component of service FY 17	183
Contact Information	184
Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)	184
Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)	184

Release history

Version & changes

Date

Data as of

09/30/2017



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide life insurance benefits to Veterans and Servicemembers that may not be available from the private insurance industry due to lost or impaired insurability resulting from military service.

Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their beneficiaries.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides our policyholders and beneficiaries with fast, convenient access;
- Provides customer communications that are informative, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce.

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.



VA



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

Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

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

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Acronyms Used in This Document

Supervised insurance programs ¹	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration

¹ The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Center according to the terms of a group policy.

² The administered insurance programs are directly managed by the VA Insurance Center.

³ These programs no longer issue coverage.



VA



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

VA Insurance Program Enhancements

VGLI Autopay

VGLI Auto Pay is a new premium payment option for Veterans' Group Life Insurance (VGLI) premiums, which began in August 2016. With VGLI Auto Pay, premium payments are automatically deducted from a bank account on the day they are due. VGLI-enrolled Veterans can log into their VGLI Online Account at any time and enroll. This method saves the Veteran postage costs and reduces the incidence of coverage lapses.



SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application to replace the current paper-based process for updating SGLI elections. It has two components:

- **SOES Self-Service Application** - enables Servicemembers to make changes to their SGLI and Family SGLI coverage, 24/7 including:
 - Naming beneficiaries
 - Changing coverage amounts
 - Restoring, increasing, or canceling coverage
- **SOES Administrative Application** - enables Commanders and HR/Casualty personnel to generate reports and view member SGLI information.
- SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES began phased implementation in April 2017 with the Navy, followed by Air Force in August and Army in October. VA and DoD expect to fully implement SOES across all uniformed services by 2019.

Online Policy Access

- The Insurance Service Online Policy Access application allows insured Veterans to view policy information on the web, request policy loans and dividend withdrawals, and request mailing of insurance information. In November 2016, VBA updated the application to use VA Identity Access Management (IAM) to verify the identity of Veterans so they may view their policy information online.
- This move to a VA enterprise solution will shift to IAM all proofing of identities and management tasks, and will also lay the groundwork for leveraging VA-wide data to provide improved service to our Insurance customers.



VA



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

Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2016 rankings by total life insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies ⁹	\$4,657,811
2	Prudential of America Group ⁹	\$4,058,703
3	RGA Group	\$2,010,259
4	Great-West Life Group ⁹	\$1,831,190
5	SCOR Life US Group	\$1,725,542
6	Northwestern Mutual Group	\$1,680,583
7	Hannover Life Reassurance Company of America	\$1,554,503
8	Aegon USA Group	\$1,474,979
9	Swiss Re Life Group	\$1,403,045
10	Minnesota Life Insurance Group	\$1,400,764
11	New York Life Group ⁹	\$1,358,577
12	Voya Financial Group	\$1,325,845
13	Lincoln Financial Group	\$1,274,916
14	VA¹⁰	\$1,224,274
15	Munich American Reassurance Company	\$1,005,943

⁸ Source: Best's Review (September 2017); Calendar Year 2016 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$215,550 million of TSGLI coverage.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Quick Reference: Information by Fiscal Year

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

Lives insured by fiscal year¹¹

Insured (program)	2013	2014	2015	2016	2017
Veterans (Administered Programs)	814,134	749,940	684,964	626,164	568,957
Veterans (VMLI)	2,419	2,485	2,567	2,654	2,632
Veterans (VGLI)	425,990	424,944	427,948	430,809	431,517
Servicemembers (SGLI)	2,365,500	2,305,500	2,265,500	2,245,500	2,222,500
Spouses and Children (FSGLI)	3,103,000	2,991,000	2,874,000	2,810,000	2,782,000
Total lives insured	6,711,043	6,473,869	6,254,979	6,115,127	6,007,606
Face amount (billions)	\$1,081	\$1,048	\$1,024	\$1,011	\$1,002

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

Benefits paid by fiscal year¹²

Benefit type	2013	2014	2015	2016	2017	% Change FY 16 to 17
Death awards ¹³	\$2,255,883,414	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	-0%
Dividends	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712	-16%
Loans made	\$36,902,000	\$36,202,000	\$32,063,000	\$32,583,000	\$30,905,000	-5%
Matured endowments	\$60,252,125	\$73,388,337	\$113,318,890	\$125,248,634	\$108,802,036	-13%
Cash surrenders	\$42,118,101	\$40,125,066	\$37,933,736	\$36,342,797	\$62,571,415 ¹⁴	72% ¹⁴
Disability claims	\$7,540,459	\$6,493,107	\$5,528,786	\$4,779,501	\$4,015,205	-16%
Total	\$2,569,767,525	\$2,402,193,137	\$2,314,926,262	\$2,217,710,153	\$2,207,285,688	-1%

¹¹ Source: FY17 State of Residence Report; FY17 Exhibit of Insurance In-force.

¹² Source: FY17 Exhibit of Insurance In-force; FY 17 Statement of Operations and Changes in Net Position; FY 17 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.

¹⁴ The large increase in cash surrenders between FY16 and FY17 is due to a change in accounting methodology.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised insurance programs.

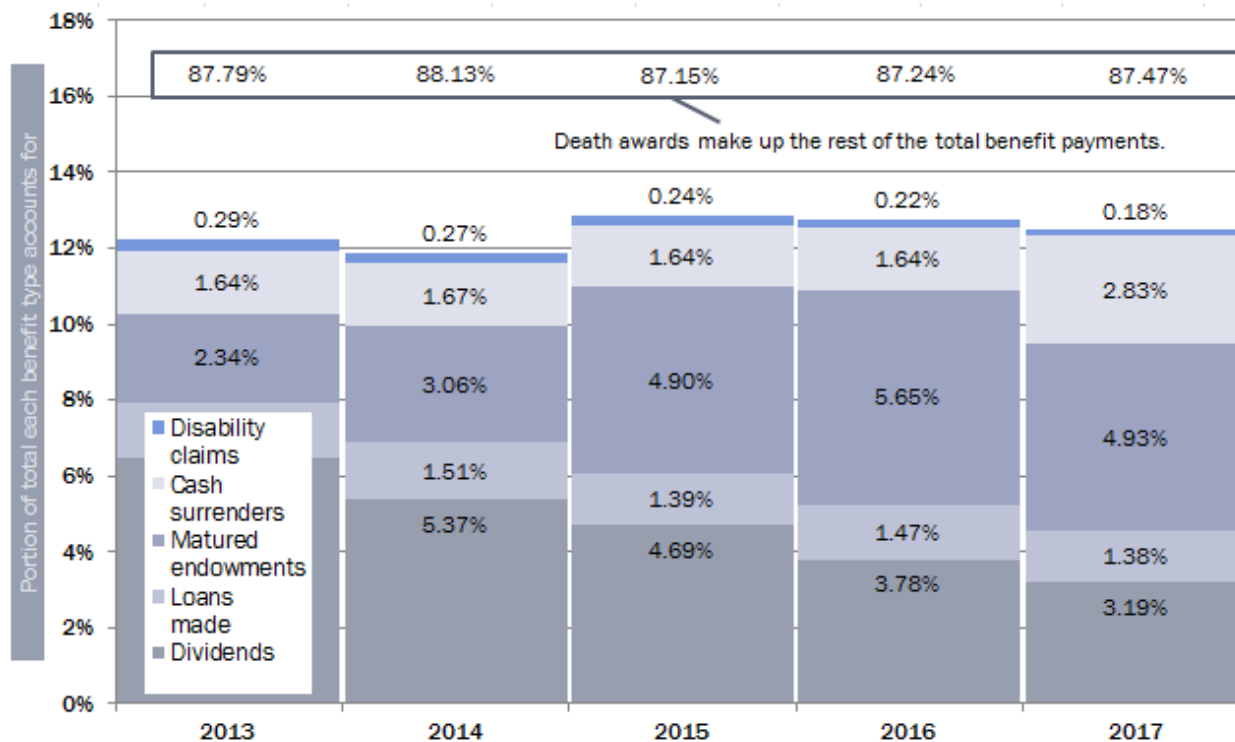
Number of death or traumatic injury awards paid

	2013	2014	2015	2016	2017
Administered	85,585	79,067	76,638	68,891	64,586
Supervised ¹⁵	8,775	8,230	7,272	7,439	7,620
Total	94,360	87,297	83,910	76,330	72,206

Amount of death or traumatic injury awards paid

	2013	2014	2015	2016	2017
Administered	\$1,073,344,783	\$1,011,652,847	\$987,885,617	\$909,122,246	\$865,048,220
Supervised ¹⁵	\$1,182,538,631	\$1,105,394,917	\$1,029,516,067	\$1,025,694,911	\$1,065,595,100
Total	\$2,255,883,414	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320
Average payment	\$23,907	\$24,251	\$24,042	\$25,348	\$26,738

Benefits paid by fiscal year by program



¹⁵ Includes payments for traumatic injuries.





Total insurance in force by fiscal year¹⁶

	2013	2014	2015	2016	2017
Number of policies	6,820,219	6,572,276	6,342,789	6,194,039	6,078,570
Total face amounts	\$1,307,713,914,107	\$1,269,084,448,395	\$1,240,660,018,554	\$1,226,496,624,246	\$1,215,080,861,599
Avg. face amounts ¹⁷	\$191,741	\$193,097	\$195,602	\$198,012	\$199,896

Life insurance in force by program during FY 17¹⁸

Type of insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	124	\$266,500	\$2,149	\$10,000
NSLI	253,731	\$3,218,084,417	\$12,683	\$10,000
VSLI	101,004	\$1,475,749,876	\$14,611	\$10,000
VRI	9,854	\$104,686,109	\$10,624	\$10,000
S-DVI	275,208	\$2,888,593,928	\$10,496	\$10,000 ²⁰
VMLI	2,632	\$350,623,269	\$133,216	\$200,000
SGLI	2,222,500	\$805,750,300,000	\$362,542	\$400,000
FSGLI - Child	1,804,000	\$18,040,000,000	\$10,000	\$10,000
FSGLI - Spouse	978,000	\$96,245,800,000	\$98,411	\$100,000
VGLI	431,517	\$73,456,757,500	\$170,229	\$400,000
Total²¹	6,078,570	\$1,001,530,861,599	\$164,764	

¹⁶ Source: Insurance FY 17 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁷ Average face amount includes paid-up additional insurance where available.

¹⁸ Source: Insurance FY 17 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Pages 8 and 14 contain information on historical changes to life insurance programs.

²⁰ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²¹ Excludes TSGLI.

Operations Activity



Number of operations processed on administered policies by fiscal year²²

	2013	2014	2015	2016	2017
Loans	31,056	30,575	30,845	32,424	32,782
Cash surrenders	8,296	7,615	7,051	6,455	6,075
Calls answered	622,003	612,234	593,876	543,274	509,897
Correspondence received	65,511	71,519	57,687	42,993	56,547
Change of address	24,153	27,402	22,866	10,449	26,146
Online loan applications	3,051	3,617	4,489	5,636	6,002
Total²³	751,019	749,345	712,325	635,595	631,447

²² Source: Distribution of Operations Report.

²³ Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY 17

The table below identifies the number of new policies issued for FY 17, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 17

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁴	473	\$75,759,685	\$160,168	\$200,000
S-DVI ²⁵	14,045	\$171,447,420	\$12,207	\$10,000 ²⁶
VGLI ²⁷	16,592	\$5,127,470,000	\$309,033	\$400,000
FSGLI – Child ²⁸	165,128	\$1,651,280,000	\$10,000	\$10,000
FSGLI – Spouse ²⁹	113,665	\$11,185,886,315	\$98,411	\$100,000
SGLI ²⁸	216,524	\$77,357,258,825	\$357,269	\$400,000
Total	526,427	\$95,569,102,245	\$181,543	

²⁴ Source: VMLI Database – FY17 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁵ Source: S-DVI – FY17 Exhibit of Insurance In-force; State of Residence Report.

²⁶ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 17, VA issued 1,019 new Supplemental S-DVI policies.

²⁷ Source: VGLI – OSGLI Monthly Report to VA.

²⁸ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 17. Data on accessions from the Defense Manpower Data Center.

²⁹ Source: DEERS and Military Pay Records.



Policy lapses during FY 17³⁰

Type of insurance	Number	Face amount	Average face amount
NSLI	2,677	\$15,664,000	\$5,851
VSLI	619	\$4,328,000	\$6,992
VRI	99	\$576,500	\$5,823
S-DVI	1,279	\$15,548,500	\$12,157
Total	4,674	\$36,117,000	\$7,727

³⁰ Source: FY 17 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





Insurance payments made to policyholders during FY 17

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment ³¹	USGLI	156	\$302,997	\$1,942
	NSLI	5,844	\$104,665,412	\$17,910
	VSLI	3	\$330,295	\$110,098
	VRI	50	\$2,006,748	\$40,135
	S-DVI	142	\$1,496,584	\$10,539
Total		6,195	\$108,802,036	\$17,563
Cash surrender ³¹	USGLI	3	\$4,824	\$1,608
	NSLI	2,441	\$43,249,402	\$17,718
	VSLI	883	\$12,891,747	\$14,600
	VRI	135	\$1,459,205	\$10,809
	S-DVI	789	\$4,966,237	\$6,294
Total		4,251	\$62,571,415	\$14,719
Dividends ³²	USGLI	124	\$43,299	\$349
	NSLI	253,731	\$41,791,158	\$165
	VSLI	101,004	\$26,739,302	\$265
	VRI	9,854	\$1,774,953	\$180
Total		364,713	\$70,348,712	\$193
Loans ³³	USGLI	0	\$0	\$0
	NSLI	1,619	\$5,324,000	\$3,288
	VSLI	867	\$3,211,000	\$3,704
	VRI	31	\$293,000	\$9,452
	S-DVI	30,265	\$22,077,000	\$729
Total		32,782	\$30,905,000	\$943

³¹ Source of number: FY 17 Exhibit of Insurance In-force.

Source of amount: FY 17 Statement of Operations and Changes in Net Position.

³² Source of number: FY 17 Exhibit of Insurance In-force – Cover Sheet.

Source of amount: FY 17 Statement of Operations and Changes in Net Position.

³³ Source of number: FY 17 Statement of Cash Flows.

Program numbers from an estimate based on Statistical Quality Control reviews in FY 17 and percent of total.

Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



Life insurance dividend payments by fiscal years

Dividend payments	2013	2014	2015	2016	2017
Number	671,813	587,452	505,934	432,964	364,713
Total amounts	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712
Average payments	\$249	\$219	\$215	\$194	\$193

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 17³⁴

Type of insurance	Number	Amount	Average payment
USGLI	66	\$73,071	\$1,107
NSLI	43,183	\$562,796,672	\$13,033
VSLI	8,681	\$130,321,605	\$15,012
VRI	1,951	\$19,646,602	\$10,070
S-DVI	10,388	\$109,600,358	\$10,551
VMLI	317	\$42,609,912	\$134,416
SGLI ³⁵	1,692	\$593,762,452	\$350,923
FSGLI - Spouse ³⁵	600	\$57,865,000	\$96,442
FSGLI - Child ³⁵	1,164	\$11,640,000	\$10,000
TSGLI ³⁵	683	\$29,550,000	\$43,265
VGLI ³⁵	3,481	\$372,777,648	\$107,089
Total	72,206	\$1,930,643,320	\$26,738

³⁴ Source of number: FY 17 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 17 Statement of Operations and Changes in Net Position.

³⁵ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 17

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 17³⁶

Type of payment	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	3	\$3,078	\$1,026
	NSLI	2,108	\$2,602,800	\$1,235
	VSLI	899	\$1,226,880	\$1,365
	VRI	129	\$104,100	\$807
Total		3,139	\$3,936,858	\$1,254
Matured endowments	USGLI	0	\$0	\$0
	NSLI	141	\$157,734	\$1,119
	VSLI	147	\$185,952	\$1,265
	VRI	10	\$8,064	\$806
	S-DVI	12	\$13,500	\$1,125
Total		310	\$365,250	\$1,178
Cash Surrenders (includes payments previously categorized as premium refunds)	USGLI	0	\$0	\$0
	NSLI	21	\$32,922	\$1,568
	VSLI	1	\$7,218	\$7,218
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		22	\$40,140	\$1,825
Total and permanent disability	USGLI	1	\$696	\$696
	Total	1	\$696	\$696

³⁶ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.



Monthly Payments to Beneficiaries in FY 17

A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 17³⁷

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	685	\$148,644	\$217
NSLI	10,636	\$6,387,312	\$601
VSLI	427	\$316,200	\$741
VRI	87	\$39,504	\$454
S-DVI	146	\$57,588	\$394
Total	11,981	\$6,949,248	\$580

³⁷ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

Age distribution for insurance programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ³⁸	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ³⁸	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ³⁸	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ³⁸	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ³⁸	1	1,849	12,192	20,881	35,641
% of all age groups	0%	1%	5%	9%	15%
VMLI ³⁹	0	17	100	260	647
% of all age groups	0%	1%	4%	10%	25%
SGLI ³⁹	146,724	1,112,381	635,384	256,875	69,443
% of Total	7%	49%	29%	12%	3%
FSGLI-Spouse ⁴⁰	11,850	354,462	392,231	170,130	44,814
% of all age groups	1%	36%	41%	17%	5%
FSGLI- Children ⁴⁰	1,739,661	64,339	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI ⁴¹	18	10,401	55,149	110,560	130,015
% of all age groups	0%	2%	13%	26%	30%
Total all types	1,898,254	1,543,449	1,095,056	558,706	280,560
% of all age groups	31%	26%	18%	9%	5%

Age groups continued on the next page.

³⁸ Note: Data as of September 30, 2017.

³⁹ Source: VMLI Reserve Valuation September Data

⁴⁰ Source: OSGLI June Data – Adjusted for FY 17. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴¹ Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for insurance programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ³⁸	0	0	0	123	123	95.8
% of all age groups	0%	0%	0%	100%	100%	
NSLI ³⁸	0	0	112,669	111,193	223,862	89.3
% of all age groups	0%	0%	50%	50%	100%	
VSLI ³⁸	0	372	89,116	2,187	91,675	85.2
% of all age groups	0%	0%	98%	2%	100%	
VRI ³⁸	0	15	3,370	5,312	8,697	90.1
% of all age groups	0%	0%	39%	61%	100%	
S-DVI ³⁸	88,566	70,436	14,300	734	244,600	63.3
% of all age groups	35%	29%	6%	0%	100%	
VMLI ³⁹	998	603	7	0	2,632	59.8
% of all age groups	37%	23%	0%	0%	100%	
SGLI ⁴⁰	1,682	11	0	0	2,222,500	29.8
% of all age groups	0%	0%	0%	0%	100%	
FSGLI–Spouse ⁴⁰	4,513	0	0	0	978,000	33.4
% of all age groups	0%	0%	0%	0%	100%	
FSGLI– Children ⁴⁰	0	0	0	0	1,804,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴¹	88,087	34,605	2,649	33	431,517	52.5
% of all age groups	20%	8%	1%	0%	100%	
Total all types	183,846	106,042	222,111	119,582	6,007,606	
% of all age groups	3%	2%	4%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – active duty and reserve duty FY 17

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	112,848	1,293,152	8.03%	91.97%
Reserve duty	173,073	542,927	24.17%	75.83%
Total⁴²	285,921	1,836,079	13.47%	86.53%

SGLI coverage by branch and component of service FY 17

Branch		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	501,288	498,691	99.5%	23.5%
	Navy	341,549	337,562	98.8%	15.9%
	Air Force	333,669	328,647	98.5%	15.5%
	Marine Corps	194,624	194,585	100.0%	9.2%
	Coast Guard	41,633	39,909	95.9%	1.9%
	NOAA	320	292	91.3%	0.0%
	Public Health Service	6,317	6,314	100.0%	0.3%
	Total	1,419,400	1,406,000	99.1%	66.3%
Reserve /National Guard	Army	546,105	490,477	89.8%	23.0%
	Navy	41,276	41,276	100.0%	1.9%
	Air Force	145,668	145,666	100.0%	6.9%
	Marine Corps	32,901	32,901	100.0%	1.6%
	Coast Guard	9,210	5,680	61.7%	0.3%
	Total	775,160	716,000	92.4%	33.7%
Grand Total		2,194,560	2,122,000	96.7%	100.0%

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 17

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	12,291	676,709	1.78%	98.22%
Reserve duty	16,912	272,088	5.85%	94.15%
Total	29,203	948,797	2.99%	97.01%

FSGLI Spouse coverage by branch and component of service FY 17

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	299,144	258,816	86.5%	26.4%
	Navy	178,520	154,446	86.5%	15.8%
	Air Force	185,670	160,632	86.5%	16.4%
	Marine Corps	94,327	89,650	95.0%	9.2%
	Coast Guard	21,089	21,089	100.0%	2.2%
	NOAA	102	102	100.0%	0.0%
	Public Health Service	4,265	4,265	100.0%	0.4%
	Total	783,117	689,000	88.0%	70.4%
Reserve /National Guard	Army	342,010	178,781	52.3%	18.4%
	Navy	46,574	24,346	52.3%	2.5%
	Air Force	146,833	76,756	52.3%	7.8%
	Marine Corps	6,333	6,020	95.1%	0.6%
	Coast Guard	3,100	3,097	99.9%	0.3%
	Total	544,850	289,000	53.0%	29.6%
Grand Total		1,327,967	978,000	73.6%	100.0%



Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

www.insurance.va.gov

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-free telephone: ⁴³

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI
Claims, and S-DVI Applications:

P.O. Box 7208

Loans and Cash Surrenders:

P.O. Box 7327

Premium and Loan/Lien
Payments:

P.O. Box 7787

All Other Insurance Mail:

P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁴⁴ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers'
Group Life Insurance Center
80 Livingston Avenue
Roseland, New Jersey 07068-1733

⁴³ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

⁴⁴ The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

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

740,389 Loans Guaranteed
 Average Loan \$254,866
 Total Loan Amount:
 \$189 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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

Veterans Benefits
Administration

Table of Contents

Loan Guaranty	185
Home Loan Guaranty Program Objectives	185
Current Benefits	185
Table of Contents	186
Program Information	187
Specially Adapted Housing Program (SAH)	188
Native American Direct Loan (NADL) Program	189
Loan Administration	189
Quick Reference	190
Fiscal year 2017 loan guaranty program highlights	190
VA loans guaranteed by fiscal year	190
VA loans guaranteed by fiscal year	190
Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria	191
Home Loan Guaranty Data	192
Types and characteristics of VA loans guaranteed by fiscal year	192
Types and characteristics of VA loans guaranteed during fiscal year 2017	192
Types and characteristics of VA loans guaranteed by fiscal year	193
VA loans guaranteed by fiscal year and period of service/ entitlement	194
VA loans guaranteed during fiscal year 2017 by period of service/ entitlement	195
VA loans guaranteed by fiscal year and age	196
VA loans guaranteed during fiscal year 2017 by age	196
Percentage of VA loans guaranteed by fiscal year and age	197
VA loans guaranteed during fiscal year 2017 by Veteran participant annual income	197
Veteran participant income and asset information	197
Number of VA loans guaranteed by fiscal year and race	198
VA loans guaranteed during fiscal year 2017 by race	198
SAH and NADL Program Data	198
Specially adapted housing grants and direct loans during fiscal year 2017 by program	198
Loan Administration Data	199
Number of borrowers saved from foreclosure	199
Loan administration actions by fiscal year	199
Loan administration actions in fiscal year 2017	199
Appendix – Map of Regional Loan Centers	200
Contact Information	200

Release history

Version & changes	Date
Data as of	09/30/2017



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development's (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.30% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active-duty service or later from service-connected causes is exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.



VA



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

Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110-289), enacted on July 30, 2008, included the following changes:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries; and
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits.

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

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

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Temporarily expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 198



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans or Native American non-Veterans finance the purchase of homes on Federal Trust. VA has entered into memorandums of understanding (MOU) with 98 participating Native American tribes. During FY 2017, VA closed 24 loans under this program. Since its inception, VA has made 1,029 loans to Native American Veterans.

In FY 2017, LGY promoted the NADL program in 18 major regional and national outreach events across the United States. LGY entered into 5 MOUs during FY 2017. The NADL program currently has 509 active loans totaling \$60.3 million, and expended close to \$5 million in loan funding during FY 2017.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made approximately 502,847 attempts to contact delinquent borrowers and mortgage servicers. In FY 2017, VA helped 96,139 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$2.76 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page 199



VA



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



Quick Reference

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

In FY 2017, interest rate reduction refinance loans were 26% of the total loan volume. For the same year, all refinanced loans made up 48% of the total loan volume.

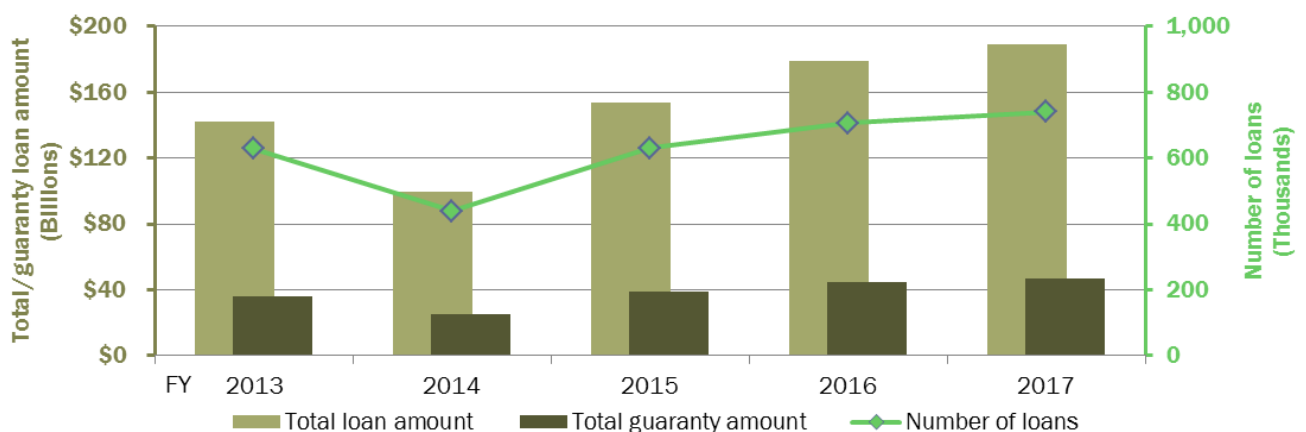
Fiscal year 2017 loan guaranty program highlights

Loans guaranteed	740,389
Interest rate reduction loans	190,914
Total loan amount	\$188,699,744,440
Average amount per loan	\$254,866

VA loans guaranteed by fiscal year

	2013	2014	2015	2016	2017
Number of loans	629,312	438,398	631,142	705,474	740,389
Total loan amount	\$141,975,397,598	\$99,574,287,360	\$153,477,242,762	\$178,656,669,563	\$188,699,744,440
Average loan amount	\$225,604	\$227,132	\$243,174	\$253,243	\$254,866
Total guaranty amount	\$36,239,738,792	\$25,273,854,382	\$38,606,820,465	\$44,646,704,530	\$46,955,375,319
Average guaranty amount	\$57,586	\$57,650	\$61,170	\$63,286	\$63,420

VA loans guaranteed by fiscal year





Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 2/28/1961)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty (not less than 90 days)
Active duty personnel	—	On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists	—	6 years
Unmarried surviving spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/ POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/ type	2013	2014	2015	2016	2017
First time home buyer	98,094	112,522	134,808	146,634	155,620
Previous home buyer	143,111	159,179	187,307	206,368	224,817

Purchase loans only

Without down payment	202,609	221,936	264,057	287,884	302,815
With down payment	38,596	49,765	58,058	65,118	77,622

Purchase loans only

Purchase loans	241,205	271,701	322,115	353,002	380,437
Interest rate reduction	308,333	94,180	194,805	215,561	190,914
Cash out/ other refinancing	79,774	72,517	114,222	136,911	169,038
Total	629,312	438,398	631,142	705,474	740,389

Types and characteristics of VA loans guaranteed during fiscal year 2017

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	155,620	\$36,292,202,424	\$233,210	\$9,220,222,033	\$59,248
Previous home buyer	224,817	\$63,105,481,357	\$280,697	\$15,269,478,882	\$67,920

Purchase loans only

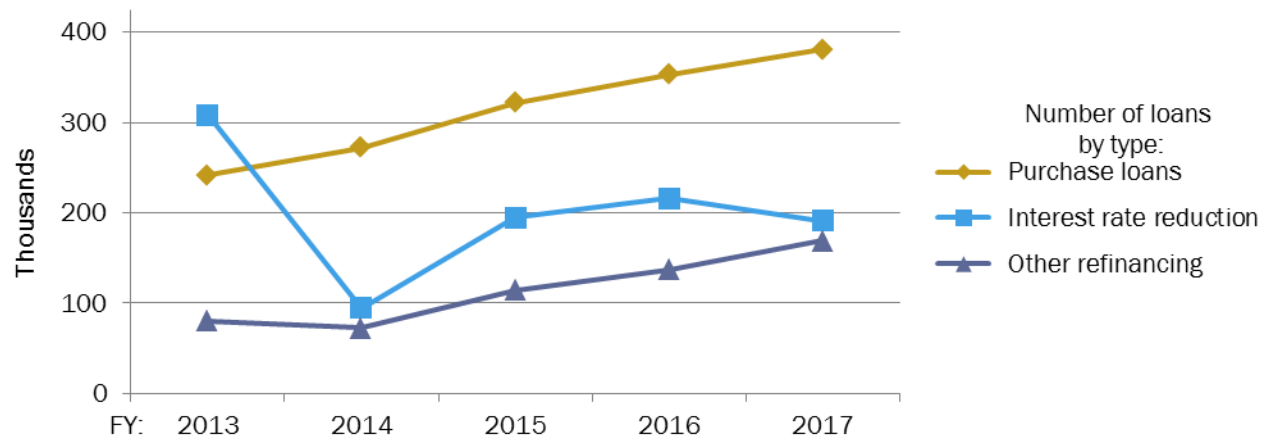
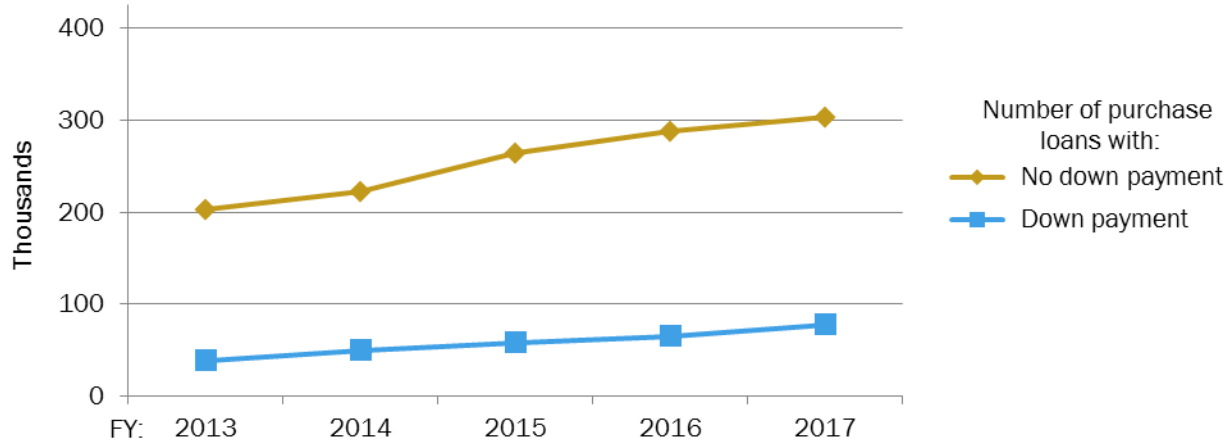
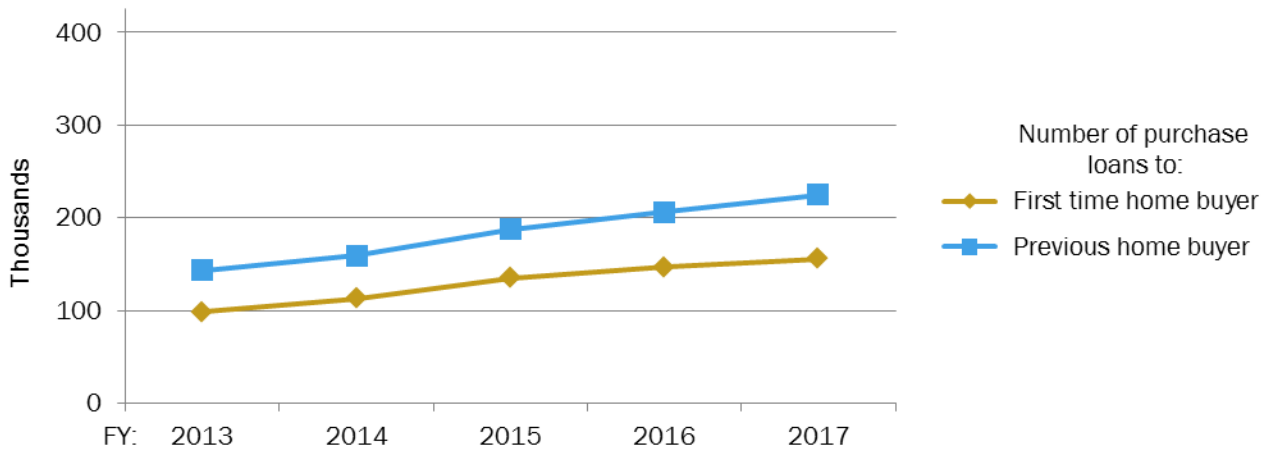
Without down payment	302,815	\$73,203,005,275	\$241,742	\$18,526,267,160	\$61,180
With down payment	77,622	\$26,194,678,506	\$337,465	\$5,963,433,756	\$76,827

Purchase loans only

Purchase loans	380,437	\$99,397,683,781	\$261,272	\$24,489,700,915	\$64,373
Interest rate reduction	190,914	\$46,436,079,404	\$243,230	\$11,883,516,091	\$62,245
Cash out / other refinancing	169,038	\$42,865,981,255	\$253,588	\$10,582,158,314	\$62,602
Total	740,389	\$188,699,744,440	\$254,866	\$46,955,375,319	\$63,420



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)



U.S. Department of Veterans Affairs
Veterans Benefits Administration



VA loans guaranteed by fiscal year and period of service/ entitlement

Period of service/ entitlement	2013	2014	2015	2016	2017
World War II	733	475	562	492	421
Post-World War II	206	123	197	174	148
Korean Conflict	1,242	865	1,135	1,059	992
Post-Korean Conflict	6,248	5,134	7,171	7,318	7,337
Vietnam Era	32,359	25,589	36,327	37,843	38,829
Post-Vietnam Era	35,763	27,756	38,272	41,673	42,461
Gulf War Era	174,465	137,075	185,124	201,523	205,032
Restored entitlement	256,705	162,298	262,569	309,242	335,427
Service personnel	108,778	68,246	84,501	88,295	90,804
Reservists	10,319	8,468	12,168	14,141	14,749
Un-remarried survivors	2,494	2,369	3,116	3,714	4,189
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	629,312	438,398	631,142	705,474	740,389



**VA loans guaranteed during
fiscal year 2017 by period of service/ entitlement**

Period of service/ entitlement	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	421	0.06%	\$87,935,831	\$208,874	\$22,727,131	\$47,134
Post-World War II	148	0.02%	\$30,933,242	\$209,008	\$7,967,852	\$47,722
Korean Conflict	992	0.13%	\$203,800,364	\$205,444	\$52,462,043	\$46,696
Post-Korean Conflict	7,337	0.99%	\$1,518,567,145	\$206,974	\$392,158,121	\$49,003
Vietnam Era	38,829	5.24%	\$8,202,066,971	\$211,236	\$2,104,570,000	\$50,675
Post-Vietnam Era	42,461	5.73%	\$9,375,722,589	\$220,808	\$2,383,829,949	\$52,673
Gulf War Era	205,032	27.69%	\$50,319,431,909	\$245,422	\$12,576,132,149	\$56,453
Restored entitlement	335,427	45.30%	\$90,382,428,306	\$269,455	\$22,310,861,168	\$62,653
Service personnel	90,804	12.26%	\$24,102,484,382	\$265,434	\$5,978,407,462	\$64,680
Reservists	14,749	1.99%	\$3,645,301,007	\$247,156	\$910,811,889	\$58,099
Un-remarried survivors	4,189	0.57%	\$831,072,694	\$198,394	\$215,447,557	\$48,637
Spouses of POWs	N/A					
Total	740,389	100%	\$188,699,744,440	\$226,200	\$46,955,375,319	\$63,420





VA loans guaranteed by fiscal year and age

Age	2013	2014	2015	2016	2017
18 - 25	19,101	18,003	21,070	22,103	23,207
26 - 35	153,742	109,537	145,353	157,784	162,979
36 - 45	162,708	102,118	141,871	154,537	155,889
46 - 55	132,334	85,256	127,691	145,191	153,717
56 - 65	94,870	64,517	92,656	101,404	105,900
66 - 75	53,132	47,502	83,477	101,462	112,439
76 - 80	8,173	6,895	11,283	13,914	15,791
Over 80	5,252	4,570	7,741	9,079	10,466
Total¹	629,312	438,398	631,142	705,474	740,389

VA loans guaranteed during fiscal year 2017 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	23,207	3.1%	\$4,636,133,092	\$199,773	\$1,194,772,070	\$51,483
26 - 35	162,979	22.0%	\$40,818,316,892	\$250,451	\$10,202,570,681	\$62,601
36 - 45	155,889	21.1%	\$44,582,565,881	\$285,989	\$10,915,261,479	\$70,019
46 - 55	153,717	20.8%	\$42,353,106,955	\$275,526	\$10,405,843,709	\$67,695
56 - 65	105,900	14.3%	\$25,326,208,245	\$239,152	\$6,362,690,928	\$60,082
66 - 75	112,439	15.2%	\$25,241,231,918	\$224,488	\$6,406,455,066	\$56,977
76 - 80	15,791	2.1%	\$3,459,852,932	\$219,103	\$884,156,165	\$55,991
Over 80	10,466	1.4%	\$2,282,164,636	\$218,055	\$583,584,250	\$55,760
Total¹	740,389	100.0%	\$188,699,744,440	\$230,714	\$46,955,375,319	\$57,953

¹ Totals include one loan in the amount of \$163,889 and a guaranty amount of \$40,972 with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2013	2014	2015	2016	2017
18 - 25	3.04%	4.11%	3.34%	3.13%	3.13%
26 - 35	24.43%	24.98%	23.03%	22.37%	22.01%
36 - 45	25.85%	23.29%	22.48%	21.91%	21.06%
46 - 55	21.03%	19.45%	20.23%	20.58%	20.76%
56 - 65	15.08%	14.72%	14.68%	14.37%	14.30%
66 - 75	8.44%	10.84%	13.23%	14.38%	15.19%
76 - 80	1.30%	1.57%	1.79%	1.97%	2.13%
Over 80	0.83%	1.04%	1.23%	1.29%	1.41%
Total	100%	100%	100%	100%	100.0%

VA loans guaranteed during fiscal year 2017 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	3,183	\$294,363,174	\$92,480	\$101,211,318	\$31,797
\$25,000 to \$34,999	13,172	\$1,662,971,810	\$126,251	\$486,522,497	\$36,936
\$35,000 to \$44,999	29,887	\$4,677,085,164	\$156,492	\$1,257,587,762	\$42,078
\$45,000 to \$54,999	47,339	\$8,723,824,590	\$184,284	\$2,254,167,959	\$47,618
\$55,000 to \$64,999	50,055	\$10,586,130,292	\$211,490	\$2,683,880,486	\$53,619
\$65,000 to \$74,999	44,912	\$10,632,644,070	\$236,744	\$2,667,643,622	\$59,397
\$75,000 and over	191,889	\$62,820,664,681	\$327,380	\$15,038,687,271	\$78,372
Total	380,437	\$99,397,683,781	\$261,272	\$24,489,700,915	\$64,373

Purchase loans only

Veteran participant income and asset information

Average income	\$86,333
Median income	\$75,300
Median assets	\$9,601



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Number of VA loans guaranteed by fiscal year and race

Race	2013	2014	2015	2016	2017
White	444,454	307,876	439,680	484,165	504,436
Black/ African American	60,025	46,180	67,939	79,974	86,539
Hispanic	45,059	34,104	50,338	57,223	61,335
Asian/ Pacific Islander/ Native Hawaiian	3,110	11,427	18,740	21,888	23,433
American Indian/ Alaskan Native	10,111	36,136	51,948	60,313	62,957

VA loans guaranteed during fiscal year 2017 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	504,436	68.3%	\$126,780,937,691	\$251,332	\$31,514,577,825	\$62,475
Black/ African American	86,539	11.7%	\$21,813,159,261	\$252,062	\$5,464,070,045	\$63,140
Hispanic	61,335	8.3%	\$16,198,191,920	\$264,094	\$4,030,109,083	\$65,707
Asian/ Pacific Islander/ Native Hawaiian	23,433	3.2%	\$7,417,334,638	\$316,534	\$1,814,998,030	\$77,455
American Indian/ Alaskan Native	62,957	8.5%	\$16,239,394,809	\$257,944	\$4,061,265,549	\$64,509

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2017 by program

Number or amount of loan or grant	Specially adapted housing grants ²	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,732	194	24
Amount of grants / loans	\$ 95,848,185	\$ 2,308,241	\$ 4,978,834



² Grants, not to exceed the maximum amounts, can be used up to three times.



Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

96,139

Loan administration actions by fiscal year

Action	2014	2015	2016	2017
Borrowers saved from foreclosure	79,814	90,262	97,368	96,139
Potential claim savings	\$2,707,242,614	\$2,803,451,393	\$3,082,674,193	\$2,757,896,777
Foreclosures completed	19,813	18,027	18,519	16,626
Claim payments	\$1,004,360,268	\$1,016,723,872	\$742,576,524	\$856,964,525

Loan administration actions in fiscal year 2017

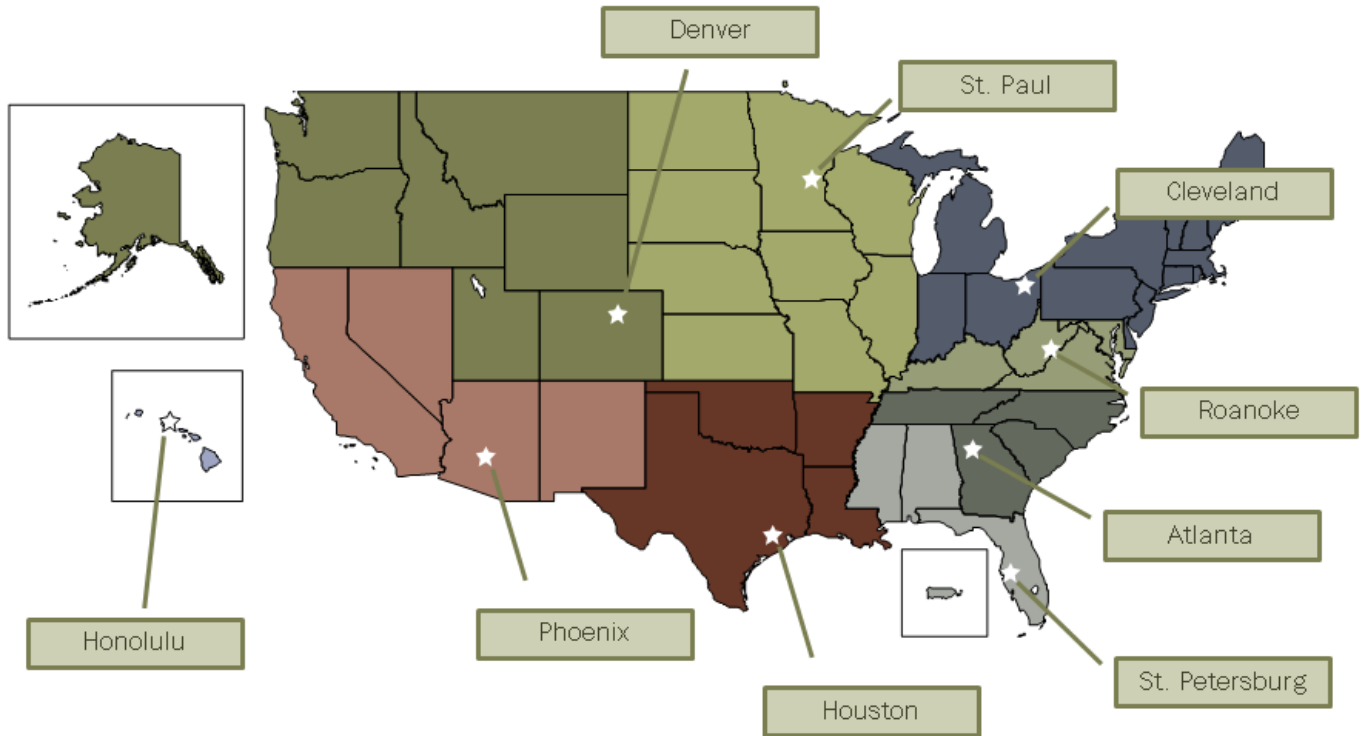
Action	Number/Amount
Borrower contact	293,601
Servicer contact	209,246
Potential claim savings	\$2,757,896,777
Default resolution rate (percent)	85.31%
Defaults reported	97,948
Foreclosures completed ³	16,626
Borrowers saved from foreclosure	96,139

³ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by states.





Appendix – Map of Regional Loan Centers



Contact Information

Home Loan Guaranty information:
1-877-827-3702

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

Department of Veterans Affairs home page
www.va.gov

Veterans Benefits Administration home page
benefits.va.gov

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

Home Loan Guaranty home page
www.benefits.va.gov/homeloans



U.S. Department of Veterans Affairs
Veterans Benefits Administration





Vocational Rehabilitation

Vocational Rehabilitation and Employment

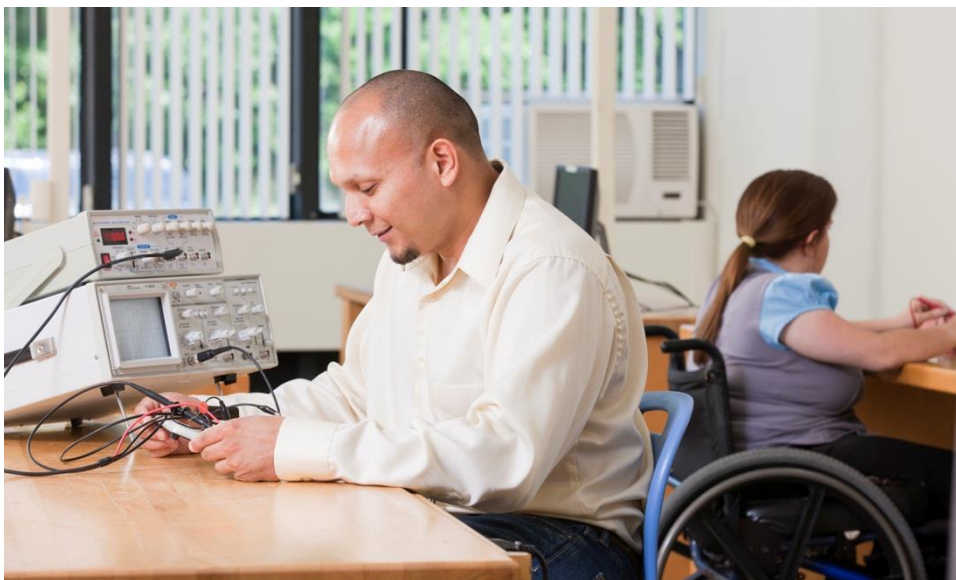
The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



Over 350 locations nationwide, with 1,324 employees serving Veterans

Mission:

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

Activities:

- 132,218 Veteran Participants
- 172,323 Veterans Receiving Evaluation and Counseling Services
- 12,128 Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Vocational Rehabilitation	201
Vocational Rehabilitation and Employment	201
Table of Contents	202
Chapter 31 Services	203
Chapter 36 Services	204
Services Provided Through Other Benefit Chapters	204
Quick Reference	205
Vocational Rehabilitation and Employment (VR&E) Activities FY 17	205
Veterans receiving VR&E benefits at the end of FY 17	206
Employment Handicaps	206
Veterans with serious employment handicaps during FY 17	206
Subsistence Payments	207
Veterans who received subsistence as part of a training program during FY 17	207
VR&E Veteran Demographics	208
Veterans by prior education level	208
Veterans by age	208
Veterans by branch of service	208
Veterans by period of service	208
Veterans by length of service	209
Veterans by combined service-connected disability rating	209
Rehabilitated Veterans	210
Number of Veterans who were rehabilitated during FY 17	210
VR&E Employment Outcomes	211
FY 17 employment placements	211
FY 17 career categories of rehabilitated Veterans	211
Contact Information	212

Release history

Version & changes	Date
Data as of	09/30/2017



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2017, including those who were successfully rehabilitated or who discontinued their program of services in FY 2017.

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



VA



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

Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2017, 9,231 Servicemembers and Veterans applied for Chapter 36 services.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

Services Provided Through Other Benefit Chapters

Vocational Rehabilitation and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2017, 190 beneficiaries and Veterans applied for services under these benefit chapters.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference

Vocational Rehabilitation and Employment (VR&E) Activities FY 17

Veterans enrolling

Total applicants ¹	107,200
Eligible applicants	102,661
Completed evaluation (including prior year carry over) ²	69,871
Entitled applicants (including prior year carry over)	54,538
Entitled applicants (2017 only)	34,993
New plans of service (enrollments)	28,708

Veterans enrolled in a plan of services at the end of FY17

New plans of service (enrollments)	28,708
Persisting from prior years	70,559
Independent living rehabilitations	889
Employment rehabilitations	10,461
Education rehabilitations	778
Maximum Rehabilitation Gain (MRG) – employed	586
Maximum Rehabilitation Gain (MRG) – employable	2,814
Discontinued	17,423
Veterans participating in a plan of services	132,218

Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	132,218
Veterans that received evaluation and counseling services – did not enter a plan of services	40,105
Veterans that received evaluation and counseling services	172,323

¹ Chapter 31 only. 108,256 applications were submitted by 107,200 unique Servicemembers and Veterans in FY 17.

² Prior year carry over represents applications or evaluations completed by VR&E in FY 17 from Veterans that applied in FY 16.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	172,323
Veterans applying – did not pursue counseling services	47,038
Total VR&E Veterans served	219,361

Veterans receiving VR&E benefits at the end of FY 17

Veterans participating in the VR&E program who are male	102,778
Veterans participating in the VR&E program who are female	29,154
Veterans participating in the VR&E program with gender data not available	286
Total	132,218

Employment Handicaps

Veterans with serious employment handicaps during FY 17

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	35,513	18,845	54,358
Participants	99,897	32,321	132,218
Rehabilitated	8,692	3,436	12,128

More than 75% of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Subsistence Payments



For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

Veterans who received subsistence as part of a training program during FY 17

Program	Total	Percent of total
Undergraduate	65,921	73.5%
Graduate	13,073	14.6%
Vocational/ technical	4,906	5.5%
College, non-degree	2,105	2.3%
Extended evaluation/ independent living	1,754	2.0%
Non-paid work experience in government	1,221	1.4%
Paid on-the-job training	270	0.3%
Improvement of rehab potential	182	0.2%
Apprenticeship	135	0.2%
Farm Co-op	133	0.1%
Non-paid on-the-job training	33	0.0%
High school	2	0.0%
Total	89,735	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Servicemembers with a disability by providing evaluation, rehabilitation services, training, and case management. Servicemembers are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.





Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	2	1,816	55,725	21,674	8,611	19,372	107,200
Participants	75	1,486	51,935	53,596	15,753	9,373	132,218
Rehabilitated	1	154	3,520	5,568	2,270	615	12,128

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ³
Applicants	485	19,483	39,448	13,127	12,857	9,227	6,465	6,102	107,200
Participants	171	16,359	48,946	16,332	18,158	13,930	10,016	8,305	132,218
Rehabilitated	0	868	4,956	1,503	1,689	1,336	889	887	12,128

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	14,109	56,870	921	16,622	18,578	100	107,200
Participants	17,023	70,810	1,024	20,972	22,272	117	132,218
Rehabilitated	1,720	6,132	97	1,987	2,185	7	12,128

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁴
Applicants	23	48	2,385	7,024	86,919	6,217	107,200
Participants	22	53	3,322	11,137	110,549	6,979	132,218
Rehabilitated	6	7	434	858	10,181	640	12,128

³ Totals include 6 applicants and 1 participant unidentifiable by age.

⁴ Totals include 4,584 applicants, 156 participants, and 2 rehabilitations where period of service was not available.



Veterans by length of service⁵

	Applicants	Participants	Rehabilitated
Less than 3 mos.	414	483	28
3 - 6 mos.	1,408	1,807	138
6 mos. to 2 years	7,377	10,378	860
2 - 4 years	19,599	25,898	2,060
4 - 10 years	43,707	53,170	4,995
10 - 15 years	10,791	13,003	1,186
15 - 20 years	4,884	6,281	533
20 - 30 years	15,917	19,268	2,165
> 30 years	1,575	1,676	162
In service	1,496	252	1
Total	107,200	132,218	12,128

Veterans by combined service-connected disability rating⁶

	Applicants	Participants	Rehabilitated
0%	445	164	8
10%	5,954	4,718	402
20%	5,498	7,914	787
30%	7,664	11,176	1,177
40%	8,714	12,637	1,257
50%	8,134	11,551	1,112
60%	11,601	15,689	1,529
70%	13,086	16,712	1,524
80%	13,440	17,739	1,646
90%	11,955	14,896	1,272
100%	15,856	18,605	1,412
Memo rating ⁷	1,916	417	2
Total	107,200	132,218	12,128

⁵ Includes 32 applicants and 2 participants unidentifiable by length of service.

⁶ Includes 2,937 applicants unidentifiable by combined service-connected disability rating

⁷ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.





Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 17

Category	Number ⁸	Percent of total
Number of female Veterans who were rehabilitated	2,685	22.1%
Number of male Veterans who were rehabilitated	9,407	77.6%
Disabled Veterans with serious employment handicaps who were rehabilitated	8,692	71.7%
Disabled Veterans with employment handicaps who were rehabilitated	3,436	28.3%
Total number of employment rehabilitations	10,461	86.3%
Total number of education rehabilitations	778	6.4%
Total number of independent living rehabilitations	889	7.3%
Total number of veterans rehabilitated in FY 17		12,128

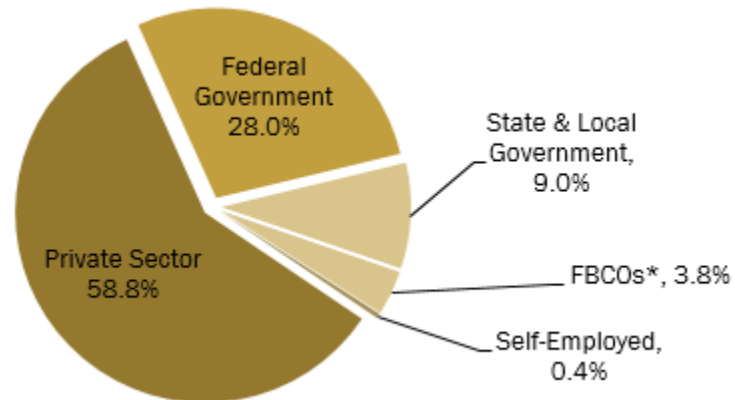
VR&E Employment Outcomes



FY 17 employment placements

The chart⁹ on the right shows the percentages of the career fields where VR&E Veterans found work in FY 17.

*FBCOs: faith-based & community organizations



FY 17 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation ¹⁰
Professional, technical, and managerial	8,832	\$50,313.96
Machine Trades	474	\$35,513.09
Service	429	\$31,131.79
Clerical	377	\$38,853.54
Miscellaneous	267	\$35,948.99
Structural (building trades)	201	\$38,415.23
Sales	93	\$31,078.19
Processing (butcher, meat processor, etc.)	37	\$33,434.90
Agricultural, fishery, and forestry	23	\$25,901.42
Total number and average wage	10,733	\$47,635
Rehabs without full-time wages ¹¹	506	NA
Total	11,239	

⁹ Source: VR&E Program Management Reports: Career Outcomes by DOT

¹⁰ Excludes Veterans rehabilitated in independent living.

¹¹ Includes continuing education, part-time employment, volunteer, and unknown.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Contact Information

Vocational Rehabilitation and Employment Information:

1-800-827-1000

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Vets.gov

www.vets.gov

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

eBenefits and Veteran Employment Center (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Regional Office Addresses

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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

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

TN

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

TX

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

TX

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

UT

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

VA

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

VT

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

WA

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

WI

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

WV

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

WY

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

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

TX

UT

VA

VT

WA

WI

WV

District Offices

North Atlantic District
5000 Wissahickon Avenue
Philadelphia, PA 19144

PA

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

TN

Midwest District
9700 Page Avenue, Suite 301
St. Louis, MO 63132

MO

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

AZ

Continental District
155 Van Gordon Street
Lakewood, CO 80228

CO

Centralized Mail Address

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

Contact Information

Compensation Information:
1-800-827-1000

Vets.gov
www.vets.gov

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

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



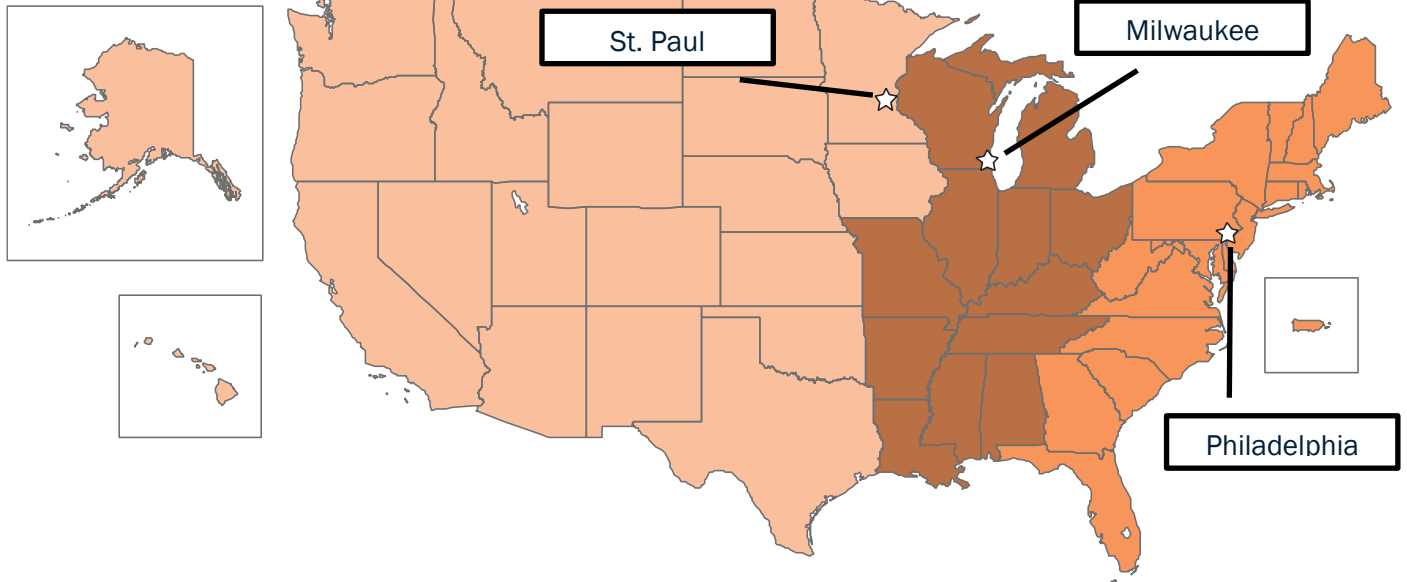
VA



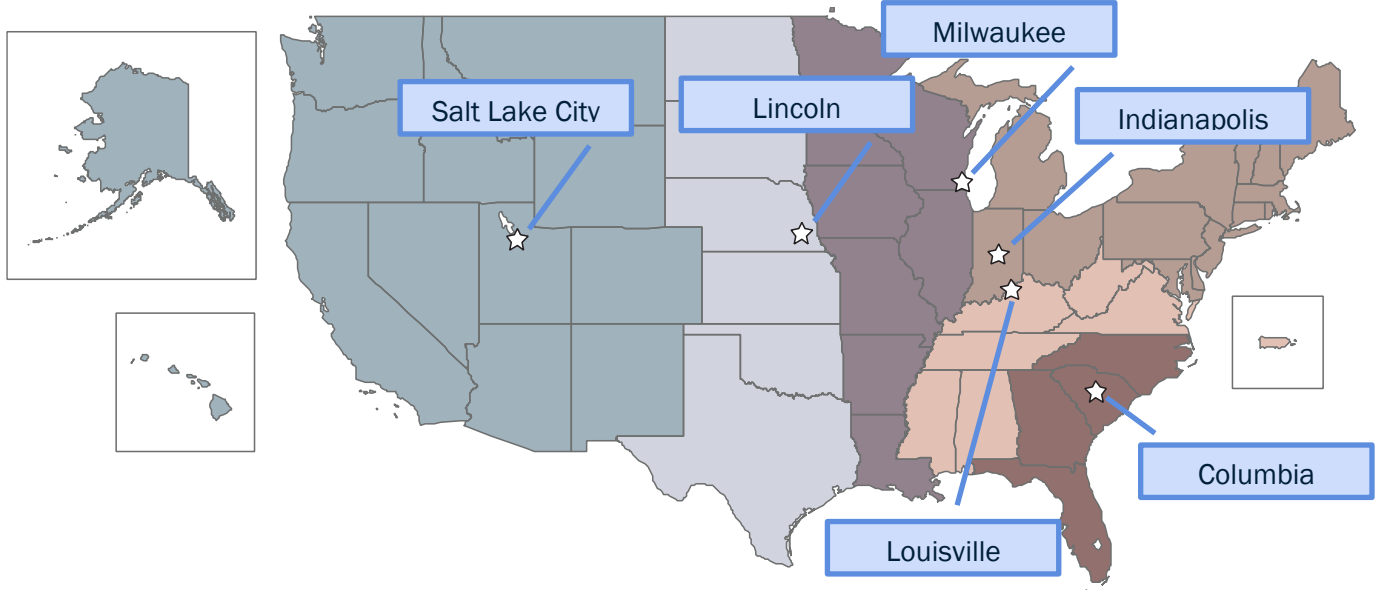
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Program Jurisdiction Information/Maps

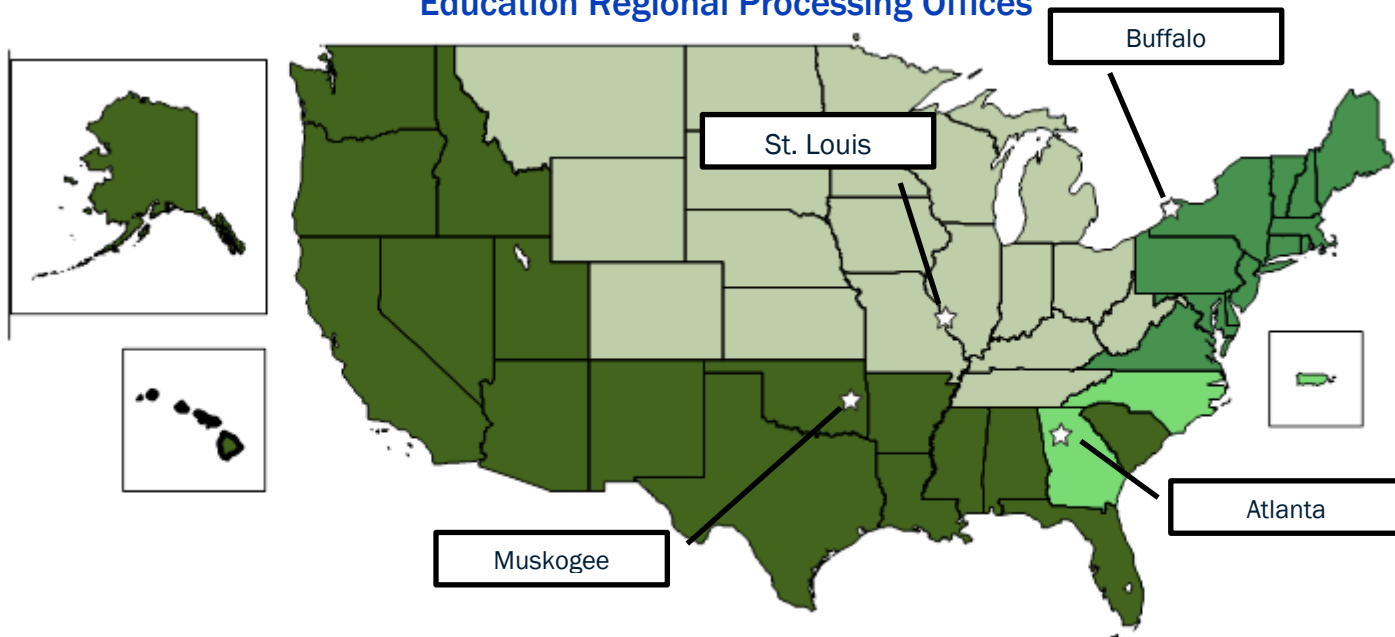
Pension Management Centers



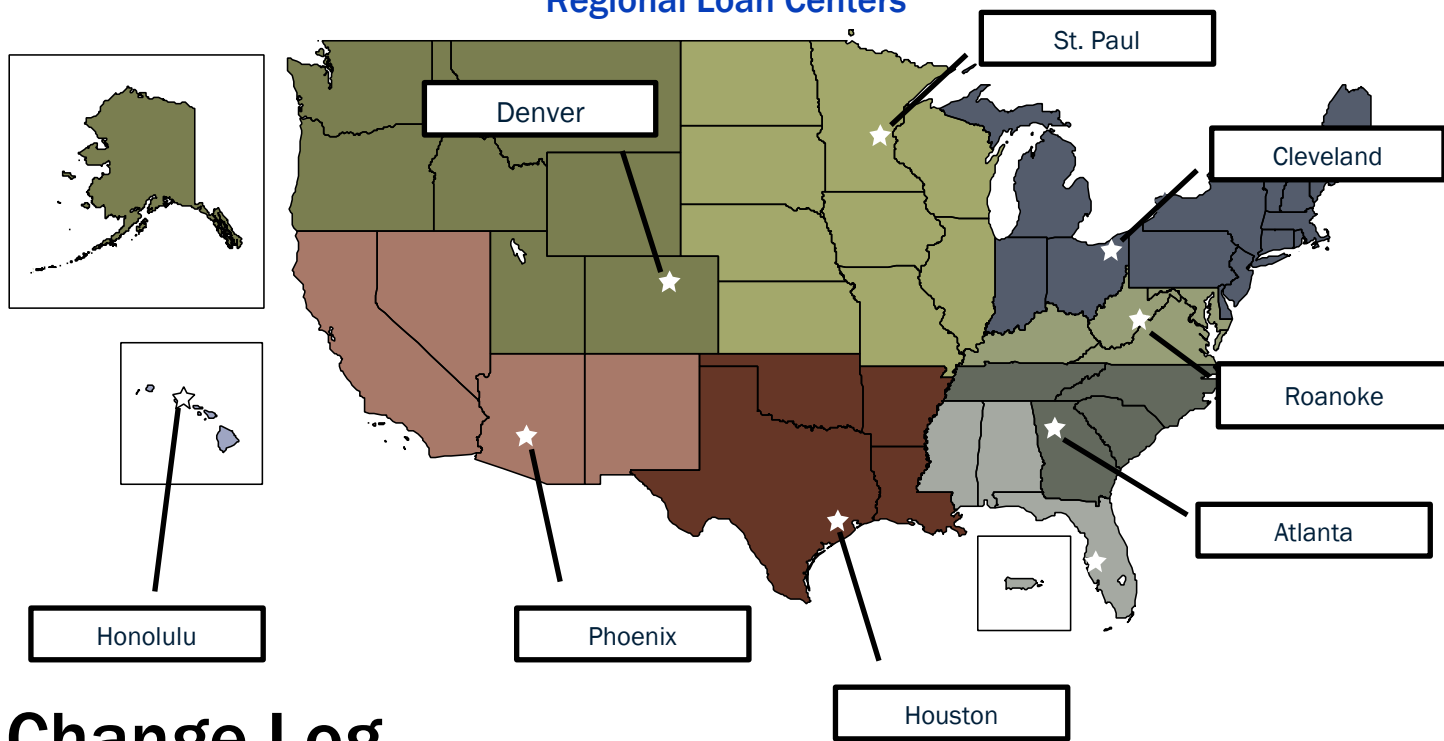
Fiduciary Hubs



Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes	Date
Data as of	09/30/2017



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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

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

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

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

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

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

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

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

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

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

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

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

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

EDUCATION REHABILITATIONS (VR&E) – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

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

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

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

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

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

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

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

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

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

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

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

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

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

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

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

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL)

– An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

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

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

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

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

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

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

MAXIMUM REHABILITATION GAIN (MRG) (VR&E)

– A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran’s circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

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

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

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

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

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

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

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

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

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

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

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

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

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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

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

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

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

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

SUITABLE EMPLOYMENT (VR&E) – Employment that does not aggravate the Veteran’s disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

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

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

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

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

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

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

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

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

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP)

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

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

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

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

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

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

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Contact Information

Vets.gov	www.vets.gov
Department of Veterans Affairs home page	www.va.gov
Veterans Benefits Administration home page	benefits.va.gov
eBenefits (online forms and applications)	www.ebenefits.va.gov
Office of Congressional Affairs	www.va.gov/oca
Office of Public and Intergovernmental Affairs	www.va.gov/opa
About VA	www.va.gov/about_va
Veteran Data & Information	www.va.gov/vetdata
Annual Benefits Report	benefits.va.gov/reports/abr
Office of Performance Analysis & Integrity	202-461-9040

Benefit Specific Contact Information

Compensation Benefit Information:

1-800-827-1000

benefits.va.gov/compensation

Pension Benefit Information:

1-888-294-6380

benefits.va.gov/pension

Education Benefit Information:

1-888-GI BILL 1 (1-888-442-4551)

benefits.va.gov/education

Life Insurance Information:

1-800-669-8477

benefits.va.gov/insurance

Home Loan Guaranty Information:

1-888-768-2132

benefits.va.gov/homeloans

Vocational Rehabilitation and Employment Information: 1-800-827-1000

benefits.va.gov/vocrehab

Burial Headstones and Markers Information: 1-800-697-6947

www.cem.va.gov

Health Care Information:

1-877-222-8387

www.va.gov/health

CHAMPVA (health care for dependents of Veterans) 1-800-733-8687

<https://www.va.gov/communitycare>



VA



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

Veterans Benefits Administration

Annual Benefits Report

Fiscal Year 2017

Compensation



Pension &
Fiduciary



Insurance



Education



Home Loan
Guaranty



Vocational
Rehabilitation &
Employment



VA



U.S. Department of Veterans Affairs

Veterans Benefits Administration