

Veterans Benefits Administration
Annual Benefits Report
Fiscal Year 2018



VA

U.S. Department
of Veterans Affairs

The Fiscal Year 2018 Annual Benefits Report

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

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



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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



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VA Characteristics:

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

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

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

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

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

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



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 of \$99 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment. To administer these programs, VBA spent approximately \$3.0 billion during fiscal year 2018.

Overview – All Programs

Total Program Net Outlays (\$millions)

Compensation	\$79,491
Pension and Burial	\$5,077
Education	\$11,064
Vocational Rehabilitation and Employment	\$1,391
Insurance	\$900
Home Loan Guaranty	\$1,035
Total	\$98,958



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Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2018	5,166,087
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2018	452,912
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2018	190,540
Education – Number of beneficiaries participating in education programs during fiscal year 2018	893,725
Insurance – Number of lives insured at the end of fiscal year 2018	5,924,525
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2018	610,513
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2018	125,513

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 18

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	274,528	\$12,407	\$3.41 Billion
Survivors DIC ¹	31,458	\$16,359	\$0.51 Billion
Total:	305,986	\$12,813	\$3.92 Billion

All compensation recipients and payments – end of FY 18

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,743,108	\$16,173	\$76.71 Billion
Survivors DIC	422,979	\$16,198	\$6.85 Billion
Total:	5,166,087	\$16,175	\$83.56 Billion

¹ Dependency and Indemnity Compensation and Death Compensation



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Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 18

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	42,184	\$15,599	\$658.0 Million
Survivors Pension ²	30,212	\$11,270	\$340.5 Million
Total	72,396	\$13,793	\$998.5 Million

All pension recipients and payments – end of FY 18

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	260,089	\$12,350	\$3.21 Billion
Survivors Pension	192,823	\$8,800	\$1.70 Billion
Total	452,912	\$10,839	\$4.91 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 18: 190,540

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Montgomery GI Bill - Active Duty (MGIB-AD)	26,441	\$261,141
Montgomery GI Bill - Selected Reserve (MGIB-SR)	48,690	\$117,445
Post-9/11 GI Bill	708,069	\$10,673,744
Reserve Educational Assistance Program (REAP)	696	\$3,130
Survivors and Dependents Educational Assistance (DEA)	109,760	\$616,276
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	2	\$10
Total	893,725	\$11,671,893

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



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Overview – Insurance



Number of lives insured at the end of FY 18 by program type

Program	Number of lives
Administered Programs for Veterans	516,291
Veterans' Mortgage Life Insurance	2,614
Veterans' Group Life Insurance	432,120
Servicemembers' Group Life Insurance	2,221,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,752,000
Total lives insured	5,924,525

Amount of benefits paid during FY 18 by payment type

Payment type	Amount paid
Death awards	\$1,850,898,645
Dividends	\$60,443,190
Loans	\$29,605,000
Matured endowments	\$106,362,179
Cash surrenders	\$57,115,920
Disability claims	\$3,355,794
Total	\$2,107,780,729

Overview – Home Loan Guaranty



Fiscal year 2018 Home Loan Guaranty program highlights

Loans guaranteed	610,513
Interest rate reduction loans	67,347
Total loan amount	\$161,295,513,770
Average amount per loan	\$264,197





Vocational Rehabilitation and Employment participants FY 2018

Status	Total
Total applicants	113,792
Eligible applicants	110,223
Completed evaluation (including prior year carry over)	68,616
Entitled applicants (including prior year carry over)	51,556
Entitled applicants (2018 only)	35,485
New plans of service (enrollments)	27,194
Participants	125,513
Rehabilitated	12,126

Education program acronyms

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

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



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State Totals

Estimated total Veteran population: 19,602,316



Compensation³ – Veterans on the rolls at the end of FY 18

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually	
4,743,108		\$6,392,424,363	\$76,709,092,350	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
578,377	1,434,440	2,130,807	599,021	



Pension³ – Veterans on the rolls at the end of FY 18

Number of Veterans ⁵		Estimated total amount paid monthly	Estimated total amount paid annually	
260,089		\$267,666,374	\$3,211,996,489	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
799	54,962	105,442	98,873	



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
26,436	48,675	109,453	2	696	728,009	913,286



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$1,317,105,171	\$7,281,453,437	581,894



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
610,513	\$161,295,513,770



Vocational Rehabilitation and Employment – Participants during FY 18

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
113,792	27,194	51,556	125,513	597	10,735

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

⁴ Total includes 550 Veterans and \$6,932,830 in compensation benefits unidentifiable by state.

⁵ Veterans pension only. Total includes 15 Veterans and \$ 164,772 in pension benefits unidentifiable by state



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Estimated total Veteran population: 365,895

Alabama



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
102,948		\$148,240,206		\$1,778,882,468	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
9,401	32,152	49,602		11,786	



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,259		\$7,611,749		\$91,340,985	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
24	1,514	2,854		2,867	



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
740	1,188	5,004	1	20	14,673	21,626



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$23,835,781	\$131,773,174	10,960



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
11,894	\$2,463,303,880



Vocational Rehabilitation and Employment – Participants during FY 18

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
2,292	546	947	2,387	19	185



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Alaska

Estimated total Veteran population: 68,847



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,277		\$24,430,679		\$293,168,147	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,646	7,743	8,529		1,359	



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
279		\$223,446		\$2,681,350	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	74	155		50	



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
30	68	186	0	0	3,146	3,430



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$2,237,313	\$12,368,708	945



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
3,137	\$972,666,536



Vocational Rehabilitation and Employment – Participants during FY 18

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
669	181	354	785	0	57

Estimated total Veteran population: 500,133

Arizona



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
111,643		\$143,591,643		\$1,723,099,716	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,985	32,173	49,486	14,973		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,559		\$5,316,086		\$63,793,031	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
23	1,167	2,490	1,878		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,921	873	3,911	0	18	45,314	52,037



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$27,721,142	\$153,252,914	12,314



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
24,257	\$6,088,687,471



Vocational Rehabilitation and Employment – Participants during FY 18

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
2,806	630	1,370	1,977	35	216



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Arkansas

Estimated total Veteran population: 219,334



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
50,996		\$79,649,500		\$955,793,997	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,109	15,244	24,798	5,842		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,634		\$3,488,758		\$41,865,099	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	907	1,509	1,202		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
200	767	1,726	0	16	4,309	7,018



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$13,112,732	\$72,492,120	6,058



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
5,677	\$1,033,577,714



Vocational Rehabilitation and Employment – Participants during FY 18

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
832	177	405	1,135	25	100

Estimated total Veteran population: 1,629,238

California

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
406,453		\$545,093,608		\$6,541,123,298	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
63,643	123,042	166,202	53,542		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,955		\$27,165,609		\$325,987,309	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
47	4,683	10,397	9,828		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,519	1,757	8,555	0	9	74,229	86,069

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$117,619,141	\$650,242,915	49,760

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
53,911	\$21,878,419,739

Vocational Rehabilitation and Employment – Participants during FY 18



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
12,835	2,749	5,114	13,356	10	1,025



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Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,807		\$135,748,182		\$1,628,978,187	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,789	36,620	41,254	12,133		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,601		\$3,690,518		\$44,286,220	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	826	1,530	1,229		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
689	516	1,966	0	8	25,073	28,252



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$20,768,068	\$114,813,700	9,224



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
23,147	\$7,393,309,203



Vocational Rehabilitation and Employment – Participants during FY 18

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
3,131	694	1,503	3,439	0	373

Estimated total Veteran population: 177,235

Connecticut

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,564		\$34,428,307		\$413,139,689	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,922	7,591	12,717	4,329		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,620		\$1,512,777		\$18,153,326	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	271	577	762		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
102	624	392	0	2	4,407	5,527

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$16,734,684	\$92,515,637	6,925

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
2,892	\$761,446,776

Vocational Rehabilitation and Employment – Participants during FY 18



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
892	265	476	1,467	2	120



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Delaware

Estimated total Veteran population: 70,798



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,936		\$18,626,463		\$223,517,557	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,212	3,939	7,071	1,712		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
432		\$428,214		\$5,138,568	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	97	172	161		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
20	193	225	0	2	1,782	2,222



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$4,331,608	\$23,946,762	2,065



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
2,280	\$586,421,342



Vocational Rehabilitation and Employment – Participants during FY 18

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
228	46	94	198	0	18

Estimated total Veteran population: 27,356

District of Columbia

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,514		\$6,755,362		\$81,064,344	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
728	1,940	2,207	638		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
590		\$499,140		\$5,989,684	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	153	298	139		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
102	68	361	0	3	6,735	7,269

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$1,848,034	\$10,216,630	813

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
548	\$290,662,063

Vocational Rehabilitation and Employment – Participants during FY 18



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
190	29	88	265	0	28



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Florida

Estimated total Veteran population: 1,491,070



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
365,006		\$472,172,969		\$5,666,075,631	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
38,327	105,161	168,883	52,623		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
21,966		\$24,248,783		\$290,985,399	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
126	4,604	8,485	8,750		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,346	1,714	7,421	0	22	52,894	63,397



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$109,756,013	\$606,772,576	48,044



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
54,409	\$13,479,463,690



Vocational Rehabilitation and Employment – Participants during FY 18

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
9,367	2,071	3,915	9,703	45	865

Estimated total Veteran population: 694,168

Georgia



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
196,866		\$283,558,102		\$3,402,697,229	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
23,635	67,727	87,212		18,277	



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,293		\$9,660,952		\$115,931,420	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
52	2,475	3,824		2,940	



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
814	1,876	6,155	0	16	23,976	32,837



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$42,982,400	\$237,622,896	19,967



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
28,678	\$6,360,569,435



Vocational Rehabilitation and Employment – Participants during FY 18

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
6,053	1,016	2,374	4,964	17	421



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Hawaii

Estimated total Veteran population: 111,459



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,315		\$35,994,625		\$431,935,498	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,198	8,793	12,303	4,017		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
634		\$522,495		\$6,269,938	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	138	364	129		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
39	141	349	0	0	6,085	6,614



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$11,617,575	\$64,226,331	4,402



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
4,274	\$2,310,916,255



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,157	421	704	1,621	6	108



Estimated total Veteran population: 120,903

Idaho



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,241		\$38,156,468		\$457,877,622	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,243	9,243	13,701	4,048		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,408		\$1,342,569		\$16,110,823	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	259	602	545		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
144	319	488	0	10	3,053	4,014



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$6,129,716	\$33,887,378	2,681



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
6,080	\$1,461,306,286



Vocational Rehabilitation and Employment – Participants during FY 18

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
560	119	308	555	0	67



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Illinois

Estimated total Veteran population: 609,881



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,925		\$134,071,323		\$1,608,855,871	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,836	29,973	47,515	10,588		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,913		\$8,300,975		\$99,611,696	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
16	1,568	3,325	3,004		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,696	2,572	1,978	0	33	17,111	23,390



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$47,418,512	\$262,147,394	18,971



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
11,644	\$2,488,417,422



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,832	397	787	1,794	8	172

Estimated total Veteran population: 401,070

Indiana



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
90,914		\$95,643,426		\$1,147,721,111	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,863	24,224	44,905	11,913		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,645		\$5,323,002		\$63,876,018	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
13	968	1,650	2,014		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
493	1,214	1,266	0	18	10,706	13,697



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$19,317,227	\$106,792,906	8,598



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
10,714	\$1,985,265,877



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,475	364	680	1,905	27	217



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
41,938		\$45,376,657		\$544,519,881	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,814	10,391	20,138	6,585		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,546		\$2,493,017		\$29,916,207	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	445	997	1,099		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
394	1,100	683	0	19	10,281	12,477



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$13,778,037	\$76,170,178	5,255



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
3,947	\$753,865,686



Vocational Rehabilitation and Employment – Participants during FY 18

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
633	260	372	1,018	5	110

Estimated total Veteran population: 191,353

Kansas



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
40,504		\$51,990,209		\$623,882,511	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,192	12,831	17,976	4,502		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,290		\$2,291,960		\$27,503,521	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	466	888	935		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
642	543	876	0	13	8,465	10,539



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$10,943,135	\$60,497,772	4,640



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
5,266	\$1,040,613,945



Vocational Rehabilitation and Employment – Participants during FY 18

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
859	222	440	960	2	83



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 291,660



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,537		\$92,670,235		\$1,112,042,816	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,136	20,178	33,074	8,147		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,569		\$4,588,208		\$55,058,497	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
25	1,025	1,947	1,572		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
292	933	1,737	0	14	7,082	10,058



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$15,681,093	\$86,690,987	7,112



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
7,174	\$1,381,780,826



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,358	387	645	1,941	17	223



Estimated total Veteran population: 280,549

Louisiana

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
65,275		\$94,292,172		\$1,131,506,070	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,084	21,376	29,273	7,540		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,659		\$5,683,529		\$68,202,344	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	1,394	2,421	1,834		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
198	1,323	2,239	0	26	6,619	10,405

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$17,872,964	\$98,808,479	8,166

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
6,775	\$1,454,165,006

Vocational Rehabilitation and Employment – Participants during FY 18



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
1,599	329	554	1,264	13	132



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 111,266



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,549		\$42,541,379		\$510,496,543	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,792	7,380	14,065	4,310		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,417		\$1,206,011		\$14,472,133	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	337	694	375		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
43	199	606	0	2	2,006	2,856



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$7,872,011	\$43,519,441	3,693



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
2,367	\$507,849,968



Vocational Rehabilitation and Employment – Participants during FY 18

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
437	140	255	634	3	56



Estimated total Veteran population: 380,317

Maryland

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
87,425		\$113,850,350		\$1,366,204,205	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,260	33,512	37,035	7,608		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,910		\$2,974,161		\$35,689,933	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	652	1,172	1,075		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
592	576	1,508	0	8	23,796	26,480

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$24,655,776	\$136,306,417	10,282

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
14,685	\$5,213,386,579

Vocational Rehabilitation and Employment – Participants during FY 18



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,443	496	905	3,282	7	169



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 310,649



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
67,083		\$88,062,026		\$1,056,744,308	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,756	15,067	29,634	13,620		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,079		\$3,046,263		\$36,555,159	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	511	1,220	1,344		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
120	965	1,089	1	11	9,998	12,184



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$28,803,366	\$159,235,854	13,141



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
5,346	\$1,752,302,835



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,650	518	821	2,705	2	147

Estimated total Veteran population: 570,662

Michigan

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
109,194		\$146,658,724		\$1,759,904,688	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,876	25,832	55,947	14,515		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,032		\$10,050,199		\$120,602,392	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	1,887	3,572	3,558		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
208	999	1,741	0	7	9,826	12,781

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$35,778,604	\$197,797,601	16,237

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
11,925	\$2,210,721,658

Vocational Rehabilitation and Employment – Participants during FY 18



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
2,011	676	1,128	3,500	23	265



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 318,062



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
98,837		\$89,070,907		\$1,068,850,885	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,644	18,773	48,455	22,943		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,119		\$2,889,512		\$34,674,139	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	611	1,278	1,226		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
376	1,439	1,432	0	19	10,412	13,678



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$26,813,914	\$148,237,416	12,108



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
7,941	\$1,885,468,927



Vocational Rehabilitation and Employment – Participants during FY 18

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
950	363	585	1,628	3	185



Estimated total Veteran population: 189,085

Mississippi

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,809		\$64,065,045		\$768,780,543	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,069	14,228	22,154	5,347		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,349		\$3,088,962		\$37,067,539	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	835	1,331	1,174		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
143	1,163	1,392	0	10	4,646	7,354

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$11,092,689	\$61,324,561	5,069

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
4,855	\$924,389,133

Vocational Rehabilitation and Employment – Participants during FY 18



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
672	43	171	531	7	82



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 434,373



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
96,617		\$124,111,040		\$1,489,332,476	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,396	25,248	47,432	13,528		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,395		\$6,937,493		\$83,249,911	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	1,361	2,573	2,446		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
700	1,148	1,704	0	20	12,259	15,831



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$24,043,889	\$132,923,676	10,560



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
11,633	\$2,242,294,959



Vocational Rehabilitation and Employment – Participants during FY 18

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	365	641	1,734	4	223

Estimated total Veteran population: 90,231

Montana

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,886		\$27,010,698		\$324,128,371	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,577	6,795	10,474	3,038		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,272		\$1,168,735		\$14,024,816	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	246	615	409		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
55	230	267	0	0	2,192	2,744

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$5,306,095	\$29,334,090	2,285

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
2,826	\$708,822,883

Vocational Rehabilitation and Employment – Participants during FY 18



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	119	201	604	2	71



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 127,255



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,166		\$44,505,895		\$534,070,738	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,189	10,789	19,486	9,673		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,172		\$1,206,285		\$14,475,418	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	291	482	398		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
378	438	773	0	12	5,417	7,018



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$9,439,687	\$52,186,145	3,926



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
3,877	\$808,726,407



Vocational Rehabilitation and Employment – Participants during FY 18

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
455	143	248	586	0	97



Estimated total Veteran population: 214,639

Nevada



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
54,649		\$78,451,905		\$941,422,858	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,801	16,542	24,785	6,518		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,755		\$2,534,578		\$30,414,930	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	638	1,305	804		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
200	409	731	0	12	5,001	6,353



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$10,801,983	\$59,717,431	5,131



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
12,035	\$3,481,151,778



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,523	244	616	1,295	5	101



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 102,682



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
21,214		\$26,315,907		\$315,790,887	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,727	5,470	9,844	3,172		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
761		\$801,391		\$9,616,698	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	117	266	377		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
309	414	777	0	6	9,680	11,186



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$6,731,820	\$37,216,038	2,945



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
2,634	\$711,721,311



Vocational Rehabilitation and Employment – Participants during FY 18

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
401	126	199	592	1	45



Estimated total Veteran population: 340,561

New Jersey

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
58,182		\$80,277,486		\$963,329,836	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,966	13,832	27,377	9,989		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,719		\$2,926,962		\$35,123,541	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	375	934	1,403		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
97	1,179	732	0	3	7,521	9,532

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$36,661,544	\$202,678,821	15,424

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
6,040	\$1,729,561,790

Vocational Rehabilitation and Employment – Participants during FY 18



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
1,517	522	834	2,021	72	150



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 159,595



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
39,502		\$63,055,460		\$756,665,519	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,609	11,060	19,446	5,383		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,151		\$2,110,336		\$25,324,029	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	479	955	713		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
367	297	1,145	0	2	3,480	5,291



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$11,599,979	\$64,129,054	5,435



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
5,259	\$1,164,820,464



Vocational Rehabilitation and Employment – Participants during FY 18

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
681	303	397	990	18	108



Estimated total Veteran population: 747,146

New York

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
131,365		\$179,616,363		\$2,155,396,359	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,611	33,866	61,023	18,858		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,433		\$10,008,477		\$120,101,718	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
21	1,870	4,049	4,491		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
487	1,436	2,454	0	13	24,782	29,172

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$70,049,729	\$387,261,282	29,737

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
8,050	\$1,983,719,517

Vocational Rehabilitation and Employment – Participants during FY 18



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
2,975	820	1,369	3,571	45	250



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 728,178



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
203,292		\$317,248,109		\$3,806,977,307	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
26,116	64,810	91,086	21,276		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,560		\$7,381,758		\$88,581,093	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
20	1,675	2,954	2,911		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,518	1,285	6,565	0	32	22,030	31,430



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$53,096,373	\$293,536,747	24,201



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
28,866	\$6,294,941,635



Vocational Rehabilitation and Employment – Participants during FY 18

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
5,455	1,330	2,325	6,026	11	367

Estimated total Veteran population: 51,265

North Dakota

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,960		\$14,224,206		\$170,690,476	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,483	3,924	5,736	1,816		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
460		\$365,294		\$4,383,530	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	76	215	168		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
54	525	202	0	6	1,634	2,421

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$3,076,099	\$17,005,833	1,402

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
1,374	\$329,610,001

Vocational Rehabilitation and Employment – Participants during FY 18



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
182	80	138	277	0	38



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
141,165		\$168,139,314		\$2,017,671,769	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,931	37,565	69,160	16,499		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,149		\$13,757,014		\$165,084,168	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
33	3,234	5,600	4,282		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
441	2,966	1,838	0	44	15,034	20,323



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$42,876,782	\$237,038,999	19,358



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
16,123	\$2,998,957,062



Vocational Rehabilitation and Employment – Participants during FY 18

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
2,647	636	1,400	3,006	7	254

Estimated total Veteran population: 300,100

Oklahoma

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
98,584		\$151,783,959		\$1,821,407,514	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,049	28,369	45,202	14,963		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,635		\$4,140,329		\$49,683,949	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	872	1,601	1,155		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
520	959	2,540	0	34	7,727	11,780

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$20,370,799	\$112,617,451	9,786

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
8,414	\$1,641,629,576

Vocational Rehabilitation and Employment – Participants during FY 18



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
1,647	353	693	1,677	8	170



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 297,039



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
75,666		\$102,547,023		\$1,230,564,281	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
9,655	19,841	35,378		10,778	



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,840		\$4,599,468		\$55,193,620	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
12	1,194	2,309		1,325	



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
156	308	1,250	0	4	7,541	9,259



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$17,167,333	\$94,907,480	7,698



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
10,391	\$2,987,846,565



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,554	437	850	1,878	1	167



U.S. Department of Veterans Affairs
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Estimated total Veteran population: 793,321

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
130,242		\$176,173,131		\$2,114,077,577	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,905	33,586	64,674	17,047		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,138		\$12,145,932		\$145,751,182	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
25	2,073	4,122	4,916		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
283	2,537	2,190	0	12	18,357	23,379

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$60,428,916	\$334,073,808	27,226

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
13,069	\$2,796,698,706

Vocational Rehabilitation and Employment – Participants during FY 18



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
2,025	550	1,050	2,616	3	193



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 61,078



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,117		\$16,580,952		\$198,971,428	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,479	3,077	6,234	2,326		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
737		\$776,398		\$9,316,772	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	141	266	329		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
23	278	218	0	0	1,490	2,009



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$4,721,665	\$26,103,142	2,167



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
1,238	\$332,684,907



Vocational Rehabilitation and Employment – Participants during FY 18

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
297	124	156	580	0	47

Estimated total Veteran population: 400,742

South Carolina

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
109,583		\$165,671,162		\$1,988,053,946	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
11,802	33,844	51,503	12,428		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,953		\$4,985,482		\$59,825,787	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
12	1,032	2,027	1,881		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
239	1,067	3,672	0	14	11,304	16,296

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$29,241,299	\$161,656,912	13,692

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
15,859	\$3,599,774,059

Vocational Rehabilitation and Employment – Participants during FY 18



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
3,002	858	1,442	3,284	2	304



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 64,733



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,131		\$19,418,511		\$233,022,137	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,782	5,125	8,014	2,206		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
938		\$811,016		\$9,732,190	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	163	390	383		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
74	386	244	0	2	1,810	2,516



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$4,564,471	\$25,234,117	1,915



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
1,834	\$406,226,229



Vocational Rehabilitation and Employment – Participants during FY 18

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
272	98	153	550	1	57



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Estimated total Veteran population: 465,675

Tennessee

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
122,315		\$174,730,061		\$2,096,760,732	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,136	36,092	57,634	14,451		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,087		\$7,328,138		\$87,937,653	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
18	1,598	2,977	2,494		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
324	837	2,166	0	10	13,492	16,829

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$26,213,293	\$144,916,954	11,921

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
16,965	\$3,767,859,397

Vocational Rehabilitation and Employment – Participants during FY 18



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
2,733	482	1,228	2,402	25	196



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Texas

Estimated total Veteran population: 1,574,021



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
468,504		\$685,883,687		\$8,230,604,247	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
67,937	167,719	183,181	49,630		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
18,972		\$19,829,992		\$237,959,905	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
99	4,684	7,810	6,379		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,541	2,378	12,854	0	34	68,550	87,357



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$94,663,857	\$523,337,455	43,326



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
49,684	\$12,253,663,825



Vocational Rehabilitation and Employment – Participants during FY 18

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
16,032	4,017	7,453	16,910	87	1,248



Estimated total Veteran population: 132,571

Utah



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,918		\$40,105,397		\$481,264,768	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,283	10,208	12,810	3,612		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,483		\$1,763,864		\$21,166,369	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	292	457	730		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
833	672	1,173	0	23	9,765	12,466



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$7,792,220	\$43,078,327	3,409



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
6,982	\$2,029,306,778



Vocational Rehabilitation and Employment – Participants during FY 18

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
778	235	437	1,005	1	158



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 42,120



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,081		\$10,998,547		\$131,982,560	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
795	2,092	4,071	1,120		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
338		\$258,030		\$3,096,360	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	55	170	111		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
53	143	122	0	0	1,607	1,925



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$2,620,091	\$14,484,848	1,169



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
634	\$143,821,531



Vocational Rehabilitation and Employment – Participants during FY 18

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
133	82	104	344	0	23



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 719,916

Virginia



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
197,955		\$259,231,948		\$3,110,783,375	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
20,131	77,485	83,062	17,269		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,042		\$4,845,700		\$58,148,397	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
23	1,304	2,010	1,704		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,070	1,236	5,004	0	24	42,372	49,706



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$39,713,579	\$219,551,623	17,258



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
34,757	\$11,429,675,319



Vocational Rehabilitation and Employment – Participants during FY 18

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
4,400	552	1,428	3,834	10	334



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 552,291



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
141,993		\$181,695,389		\$2,180,344,665	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
19,077	47,097	60,083	15,727		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,177		\$5,275,129		\$63,301,542	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	1,257	2,249	1,657		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
296	615	2,504	0	2	18,216	21,633



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$26,837,125	\$148,365,736	11,821



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
25,386	\$8,099,553,678



Vocational Rehabilitation and Employment – Participants during FY 18

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
3,355	925	1,848	3,585	1	376

Estimated total Veteran population: 140,027

West Virginia

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
36,265		\$54,798,053		\$657,576,632	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,821	9,979	18,526	4,933		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,246		\$2,083,122		\$24,997,469	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	557	1,085	601		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,178	806	1060	0	28	17,990	21,062

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$9,903,275	\$54,749,032	4,709

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
2,497	\$487,783,927

Vocational Rehabilitation and Employment – Participants during FY 18



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
480	144	226	652	3	62



VA



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Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
74,350		\$87,658,853		\$1,051,906,231	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,588	19,502	35,325	9,927		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,492		\$4,538,531		\$54,462,367	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
18	946	1,785	1,743		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
166	1,762	1,138	0	18	7,593	10,677



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$27,084,675	\$149,734,282	11,761



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
7,246	\$1,479,674,110



Vocational Rehabilitation and Employment – Participants during FY 18

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
1,009	229	512	1,181	4	153

Estimated total Veteran population: 46,927

Wyoming

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,426		\$13,865,578		\$166,386,933	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,406	3,898	5,635	1,483		

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
385		\$357,240		\$4,286,884	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	94	170	121		

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
122	105	118	0	14	902	1,261

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$2,259,461	\$12,491,151	965

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
1,878	\$468,878,459

Vocational Rehabilitation and Employment – Participants during FY 18



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
154	45	89	183	9	14



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 76,144



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,225		\$49,270,049		\$591,240,585	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,648	6,568	14,650	4,358		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,071		\$6,028,721		\$72,344,648	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	346	1,839	4,882		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
39	1,070	1,990	0	19	2,378	5,496



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$5,589,078	\$30,898,529	2,900



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
826	\$128,904,455



Vocational Rehabilitation and Employment – Participants during FY 18

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
597	144	296	575	1	74



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

Philippines

Compensation – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
6,149		\$12,538,512	\$150,462,141
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
165	1,187	3,056	1,741

Pension – Veterans on the rolls at the end of FY 18



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
391		\$513,566	\$6,162,790
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	43	203	145

Education – Participants by program during FY 18



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
50	0	587	0	0	488	1,125

Insurance



Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$1,210,263	\$6,690,790	609

Home Loan Guaranty – Loans guaranteed during FY 18



Number of loans	Total amount of loans
0	\$-

Vocational Rehabilitation and Employment – Participants during FY 18



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	3	4	12	0	0



VA



U.S. Department of Veterans Affairs
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Other Foreign

Estimated total Veteran population: 103,478



Compensation – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,500		\$41,200,863		\$494,410,359	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,109	13,470	11,591	2,328		



Pension – Veterans on the rolls at the end of FY 18

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
564		\$526,771		\$6,321,251	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	81	265	218		



Education – Participants by program during FY 18

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	74	149	0	2	773	998



Insurance

Life insurance payments during FY 18	Total face value of insurance at the end of FY 18	Total number of policies at the end of FY 18
\$2,526,320	\$13,966,442	990



Home Loan Guaranty – Loans guaranteed during FY 18

Number of loans	Total amount of loans
313	\$108,226,190



Vocational Rehabilitation and Employment – Participants during FY 18

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
163	19	43	124	0	14



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
14,552 employees
5.2 million compensation and service-connected death benefit recipients

A note on the data:

The 2018 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, 2018. 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 2018 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](#).



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The Presentation of FY 2018 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2018 (October 1, 2017 to September 30, 2018) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2018 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 <https://www.va.gov/budget/> for actual amounts paid by VA.

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

VA has incorporated Global War on Terror (GWOT) data to the main data tables as a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has deployed personnel overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). For more information, see pages [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	09/30/2018



VA



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Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	274,528
Survivors who began receiving service-connected death benefits	31,458
Total:	305,986

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	274,528	\$3.41 Billion	\$12,407
Service-Connected Death ¹	31,458	\$514.6 Million	\$16,359
Total:	305,986	\$3.92 Billion	\$12,813

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

Tinnitus	157,152
Limitation of flexion, knee	99,467
Hearing loss	76,102
Lumbosacral or cervical strain	71,197
Limitation of motion of the arm	67,375
Scars, general	55,215
Limitation of motion of the ankle	51,158
Post-traumatic stress disorder	46,931
Migraine	41,251
Paralysis of the sciatic nerve	38,730
Total number of most prevalent disabilities	704,578
Total number of disabilities²	1,469,806

Average number of SC disabilities per new compensation recipient

New recipients: 274,528	Total number of disabilities: 1,469,806
Average SC disabilities per Veteran: 5.35	

¹ Dependency and Indemnity Compensation and Death Compensation.

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



Totals – all recipients

Veterans receiving compensation benefits	4,743,108
Survivors receiving service-connected death benefits	422,979
Total:	5,166,087

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	4,743,108	\$76.71 Billion	\$16,173
Service-Connected Death	422,979	\$6.85 Billion	\$16,198
Total:	5,166,087	\$83.56 Billion	\$16,175

Most prevalent SC disabilities of all compensation recipients

Tinnitus	1,971,201
Hearing loss	1,228,936
Post-traumatic stress disorder	1,039,794
Scars, general	1,036,677
Limitation of flexion, knee	1,021,281
Lumbosacral or cervical strain	989,835
Paralysis of the sciatic nerve	781,178
Limitation of motion of the ankle	636,853
Migraine	548,999
Degenerative Arthritis of the Spine	505,553
Total number of most prevalent disabilities:	9,760,307
Total number of disabilities	25,127,129

Average number of SC disabilities per compensation recipient

All Veterans: 4,743,108	Total number of disabilities ³ : 25,127,129
Average SC disabilities per Veteran:	5.30

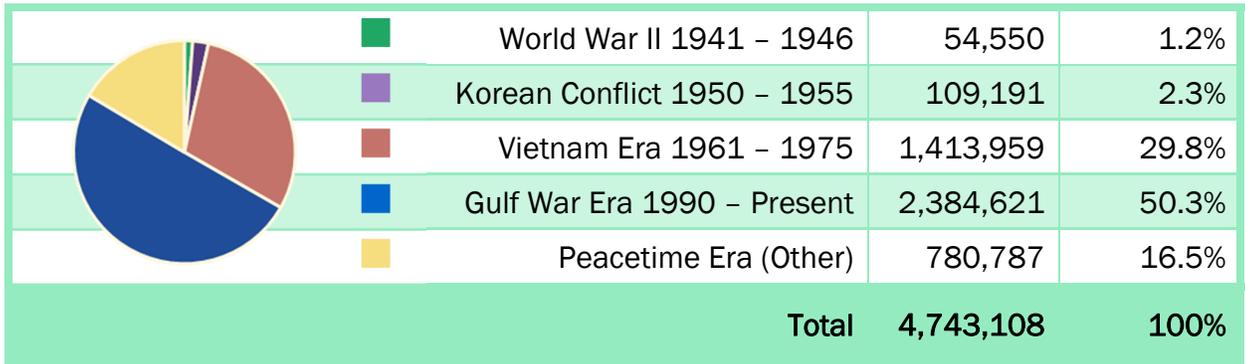
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



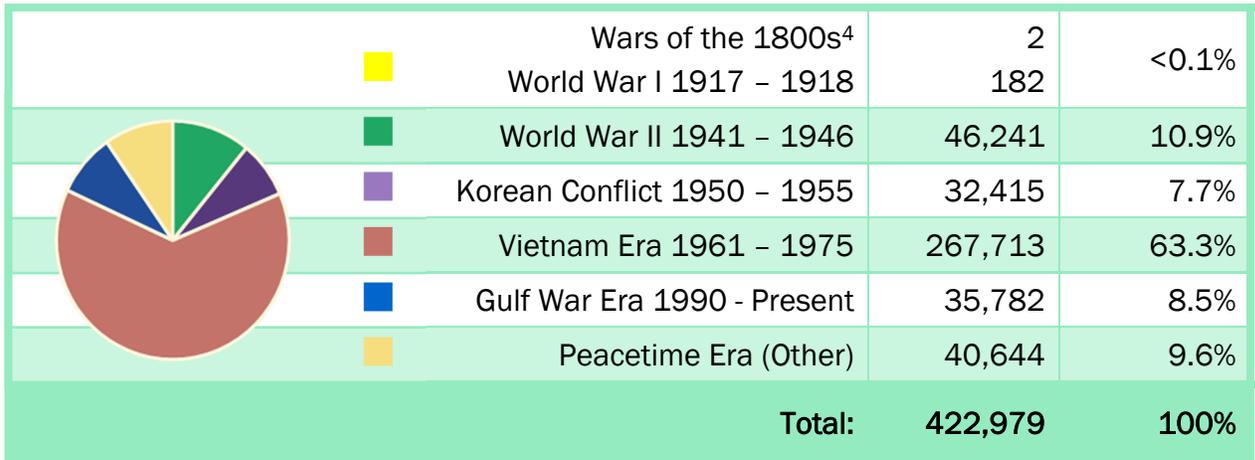


Quick Reference: Recipients and Disabilities by Period of Service

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	54,550	109,191	1,413,959	2,384,621	780,787	4,743,108
Disabilities	131,828	268,961	5,484,300	16,597,005	2,645,035	25,127,129
Average # of SC disabilities per Veteran	2.42	2.46	3.88	6.96	3.39	5.30
Total Veteran population ⁵	443,517	1,318,774	6,280,939	7,441,870	4,421,574	19,602,316

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

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



GWOT Quick Reference: Veterans Involved Global War on Terror

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

All Gulf War Era compensation recipients by GWOT status

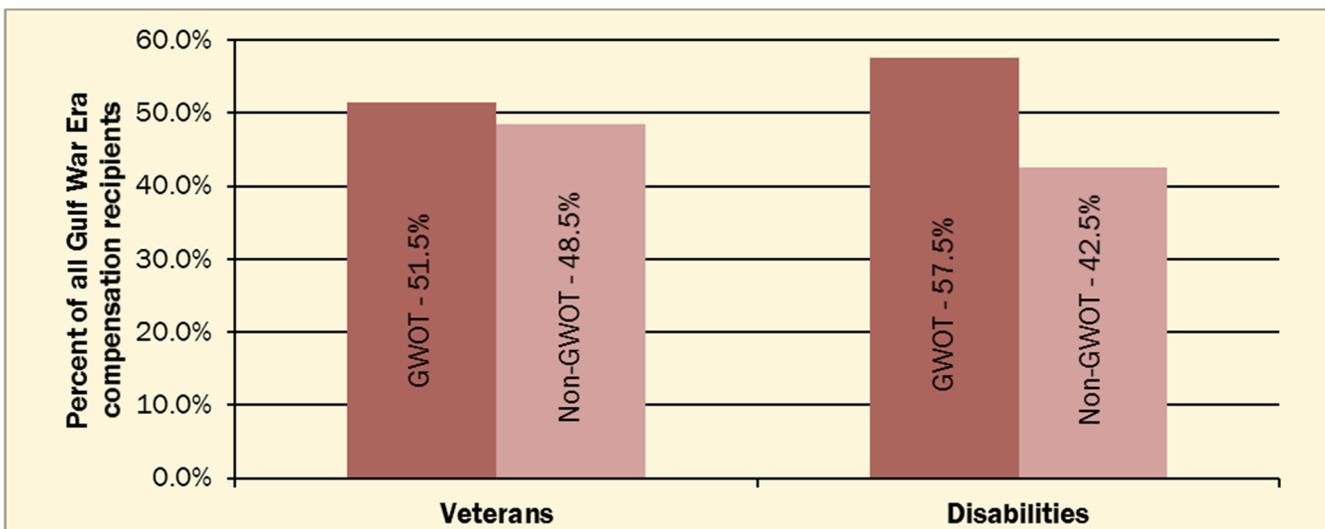
GWOT	1,227,252	51.5%
Non-GWOT	1,157,369	48.5%
Gulf War Era Total:	2,384,621	100%

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

GWOT	9,547,932	57.5%
Non-GWOT	7,049,073	42.5%
Gulf War Era Total:	16,597,005	100%

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

GWOT	Non-GWOT	Gulf War Era Total
7.78	6.09	6.96





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 2014 to FY 2018

Combined degree	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
0% ⁶	753	611	490	517	352	-32%
10%	72,759	77,773	72,639	79,841	76,106	-5%
20%	30,286	29,771	26,222	26,904	23,706	-12%
30%	29,985	30,604	27,193	26,615	22,697	-15%
40%	25,436	26,294	23,871	23,728	20,563	-13%
50%	22,727	24,518	21,712	21,561	19,191	-11%
60%	26,341	27,697	24,571	24,338	21,130	-13%
70%	25,318	27,738	24,974	25,331	23,252	-8%
80%	20,799	22,234	20,204	19,875	18,631	-6%
90%	16,208	18,439	17,247	18,683	17,982	-4%
100%	23,264	27,373	25,427	29,325	30,918	5%
Total	293,876	313,052	284,550	296,718	274,528	-7%

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 2014 to FY 2018

Combined degree	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
0%	10,844	10,462	10,053	9,567	9,019	-6%
10%	828,770	843,984	857,134	870,547	883,629	2%
20%	455,183	454,151	451,752	447,341	441,456	-1%
30%	400,270	404,121	404,936	402,871	398,301	-1%
40%	365,317	374,061	380,751	384,240	384,798	0%
50%	261,224	275,183	284,836	292,608	297,779	2%
60%	348,226	371,842	391,029	407,506	421,137	3%
70%	340,122	371,104	398,160	423,956	447,330	6%
80%	295,482	331,077	363,315	394,925	426,483	8%
90%	204,167	239,825	272,330	309,933	348,325	12%
100%	439,461	492,964	542,147	609,325	684,851	12%
Total	3,949,066	4,168,774	4,356,443	4,552,819	4,743,108	4%



Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	296	0.1%	26	0.1%	352	0.1%
10%	67,465	29.2%	4,447	14.5%	76,106	27.7%
20%	20,393	8.8%	1,957	6.4%	23,706	8.6%
30%	18,935	8.2%	2,616	8.5%	22,697	8.3%
40%	17,346	7.5%	2,313	7.5%	20,563	7.5%
50%	15,610	6.8%	2,794	9.1%	19,191	7.0%
60%	17,570	7.6%	2,687	8.7%	21,130	7.7%
70%	18,715	8.1%	3,765	12.2%	23,252	8.5%
80%	14,897	6.4%	3,251	10.6%	18,631	6.8%
90%	14,474	6.3%	3,084	10.0%	17,982	6.6%
100%	25,561	11.1%	3,826	12.4%	30,918	11.3%
Total	231,262		30,766		274,528	

⁷ Total includes 12,500 Veterans with no gender indicated in the award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	7,845	0.2%	625	0.1%	9,019	0.2%
10%	795,417	19.2%	60,662	12.7%	883,629	18.6%
20%	392,236	9.4%	37,509	7.9%	441,456	9.3%
30%	345,614	8.3%	41,736	8.7%	398,301	8.4%
40%	334,712	8.1%	40,751	8.5%	384,798	8.1%
50%	254,148	6.1%	37,110	7.8%	297,779	6.3%
60%	367,383	8.8%	44,836	9.4%	421,137	8.9%
70%	386,252	9.3%	52,935	11.1%	447,330	9.4%
80%	368,614	8.9%	51,328	10.8%	426,483	9.0%
90%	298,650	7.2%	44,811	9.4%	348,325	7.3%
100%	603,773	14.5%	65,097	13.6%	684,851	14.4%
Total	4,154,644		477,400		4,743,108	

⁸ Total includes 111,064 Veterans with no gender indicated in the award record.





Estimated Annual Total Payments by Combined Degree of Disability and Gender

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ⁹
0% ¹⁰	\$372,701	\$32,925	\$443,546
10%	\$110,493,427	\$7,284,757	\$124,667,519
20%	\$66,466,275	\$6,323,014	\$77,283,858
30%	\$100,267,997	\$13,938,063	\$120,206,469
40%	\$132,948,820	\$17,764,260	\$157,566,718
50%	\$169,048,524	\$30,157,757	\$207,632,409
60%	\$243,056,804	\$37,159,728	\$292,174,610
70%	\$327,492,940	\$65,735,140	\$406,488,654
80%	\$309,938,080	\$66,473,100	\$386,265,420
90%	\$346,994,739	\$72,005,802	\$429,031,257
100%	\$998,013,372	\$147,362,873	\$1,204,245,674
Total	\$2,805,093,678	\$464,237,421	\$3,406,006,133

⁹ Total includes \$136,675,033 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%	\$9,074,772	\$767,002	\$10,505,161
10%	\$1,309,944,429	\$100,150,518	\$1,455,583,428
20%	\$1,287,813,676	\$121,832,706	\$1,448,541,967
30%	\$1,915,942,626	\$233,756,793	\$2,209,597,900
40%	\$2,683,403,201	\$328,498,301	\$3,086,033,475
50%	\$2,879,432,041	\$420,839,169	\$3,372,869,584
60%	\$5,805,876,426	\$669,834,832	\$6,617,803,301
70%	\$8,830,560,051	\$1,126,554,757	\$10,140,110,996
80%	\$9,455,919,156	\$1,225,873,498	\$10,851,080,763
90%	\$8,647,756,151	\$1,211,586,334	\$9,999,010,219
100%	\$24,311,403,321	\$2,564,982,125	\$27,517,955,557
Total	\$67,137,125,851	\$8,004,676,034	\$76,709,092,350

¹¹ Total includes \$1,567,290,465 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%	\$1,259	\$1,266	\$1,260
10%	\$1,638	\$1,638	\$1,638
20%	\$3,259	\$3,231	\$3,260
30%	\$5,295	\$5,328	\$5,296
40%	\$7,665	\$7,680	\$7,663
50%	\$10,830	\$10,794	\$10,819
60%	\$13,834	\$13,829	\$13,827
70%	\$17,499	\$17,460	\$17,482
80%	\$20,805	\$20,447	\$20,732
90%	\$23,974	\$23,348	\$23,859
100%	\$39,044	\$38,516	\$38,950
Total	\$12,130	\$15,089	\$12,407



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,157	\$1,227	\$1,165
10%	\$1,647	\$1,651	\$1,647
20%	\$3,283	\$3,248	\$3,281
30%	\$5,544	\$5,601	\$5,548
40%	\$8,017	\$8,061	\$8,020
50%	\$11,330	\$11,340	\$11,327
60%	\$15,803	\$14,940	\$15,714
70%	\$22,862	\$21,282	\$22,668
80%	\$25,653	\$23,883	\$25,443
90%	\$28,956	\$27,038	\$28,706
100%	\$40,266	\$39,402	\$40,181
Total	\$16,160	\$16,767	\$16,173





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	81,049	1,097,856,355	\$13,546
Age 35 through 54	84,241	1,343,256,393	\$15,945
Age 55 through 74	83,796	725,521,897	\$8,658
Age 75 and over	25,435	239,325,680	\$9,409
Total¹²	274,528	\$3,406,006,133	\$12,407

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	578,377	\$8,846,264,612	\$15,295
Age 35 through 54	1,434,440	\$23,654,307,312	\$16,490
Age 55 through 74	2,130,807	\$35,717,186,445	\$16,762
Age 75 and over	599,021	\$8,488,166,656	\$14,170
Total¹³	4,743,108	\$76,709,092,350	\$16,173

¹² Total includes 7 Veterans and \$45,809 in total estimated annual payment amounts unidentifiable by age.

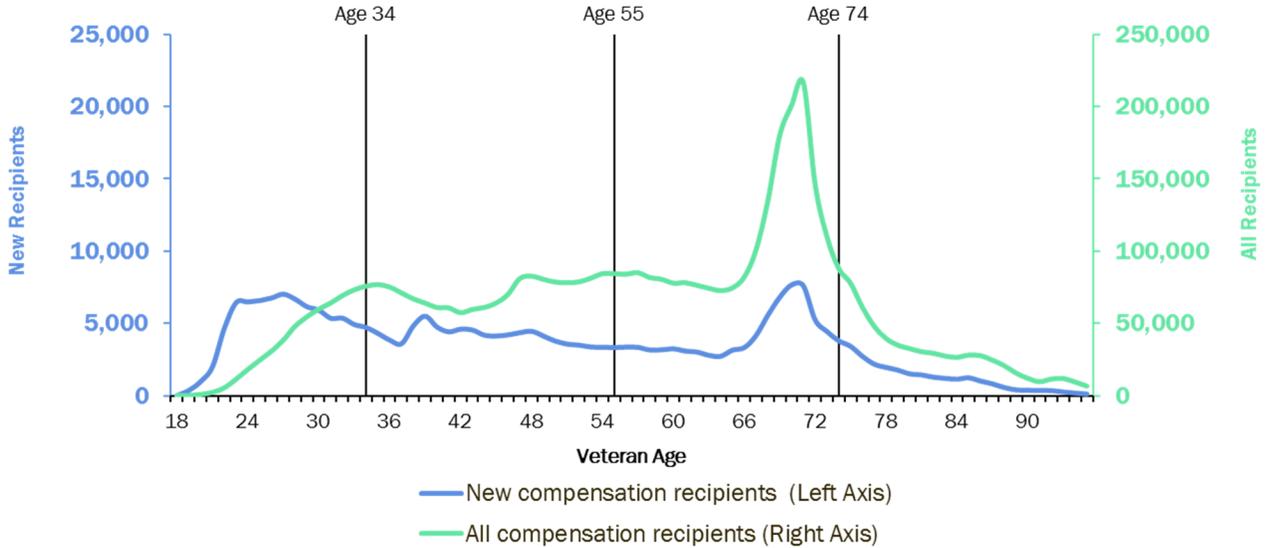
¹³ Total includes 463 Veterans and \$3,167,325 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



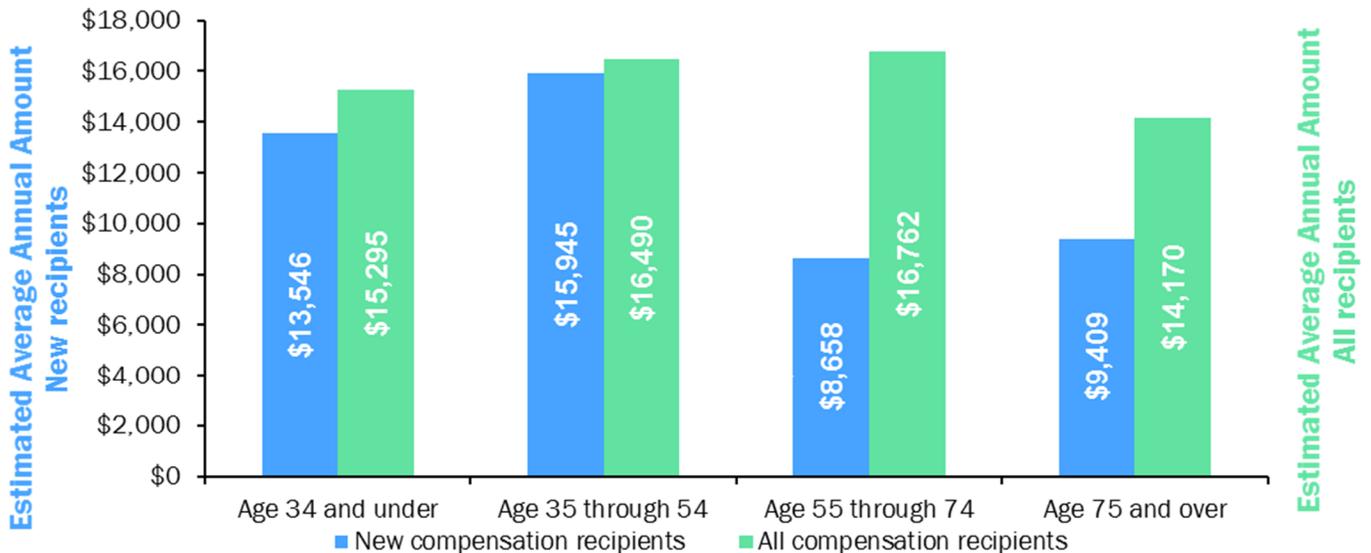
The chart below displays the ages of the Veterans who began receiving benefits in FY 2018 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

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 2018 (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	1,771	\$21,964,688	\$12,402
Korean Conflict	5,194	\$49,492,567	\$9,529
Vietnam Era	59,893	\$580,535,577	\$9,693
Gulf War Era	163,701	\$2,460,666,392	\$15,031
Peacetime Era	43,968	\$293,311,922	\$6,671
Total¹⁴	274,528	\$3,406,006,133	\$12,407

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	54,550	\$718,523,047	\$13,172
Korean Conflict	109,191	\$1,333,949,252	\$12,217
Vietnam Era	1,413,959	\$26,186,894,504	\$18,520
Gulf War Era	2,384,621	\$39,151,042,491	\$16,418
Peacetime Era	780,786	\$9,318,645,381	\$11,935
Total	4,743,108	\$76,709,092,350	\$16,173

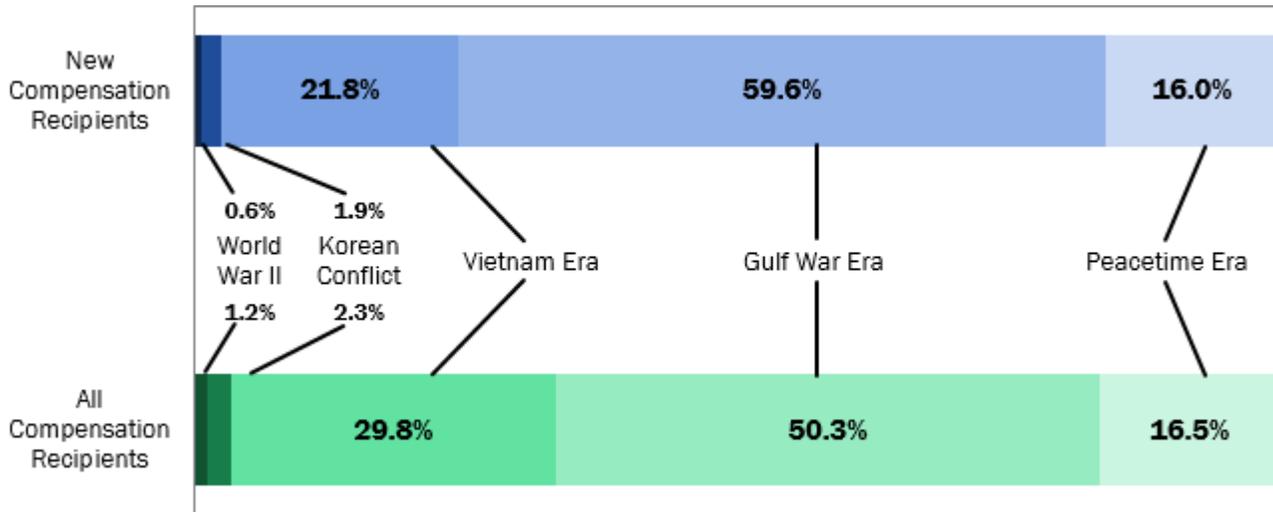
¹⁴ Total includes 1 Veteran from World War I indicated in the award record.

Charts: Veterans and Estimated Annual Payments by Period of Service



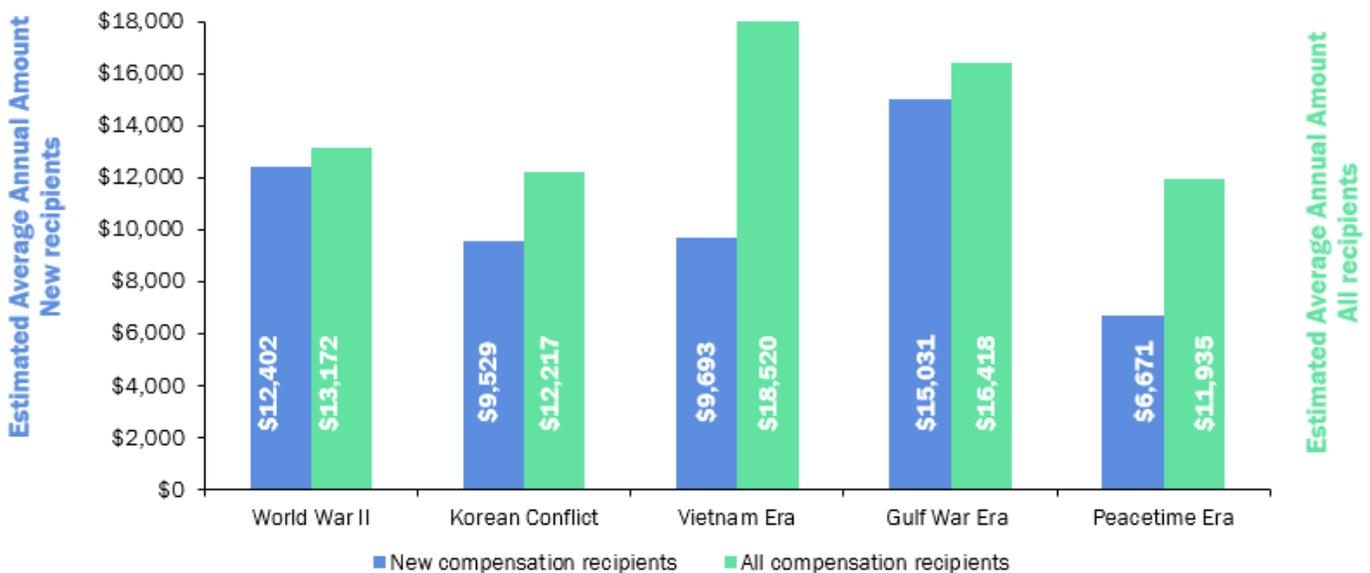
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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 2018 (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	57,411	\$892,092,260	\$15,539
Female	9,999	\$167,711,871	\$16,773
Total¹⁵	68,349	\$1,076,447,487	\$15,749

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,053,251	\$18,886,208,088	\$17,931
Female	166,558	\$3,033,532,334	\$18,213
Total¹⁶	1,227,252	\$22,055,643,780	\$17,972

¹⁵ Total includes 939 Veterans and \$16,643,356 in payments with no gender indicated in the award record.

¹⁶ Total includes 7,443 Veterans and \$135,903,358 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%	35	\$42,990	\$1,228
10%	9,743	\$15,952,485	\$1,637
20%	3,941	\$12,763,927	\$3,239
30%	5,348	\$28,843,278	\$5,393
40%	5,554	\$43,358,127	\$7,807
50%	5,721	\$62,794,701	\$10,976
60%	6,687	\$93,505,896	\$13,983
70%	8,300	\$145,824,543	\$17,569
80%	6,912	\$144,280,519	\$20,874
90%	6,829	\$163,724,997	\$23,975
100%	9,279	\$365,356,025	\$39,375
Total	68,349	\$1,076,447,487	\$15,749



GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁷	% Total
0%	527	0.1%	92	0.1%	622	0.1%
10%	96,327	9.2%	13,076	7.9%	110,094	9.0%
20%	65,327	6.2%	9,404	5.7%	75,229	6.1%
30%	78,238	7.4%	12,447	7.5%	91,188	7.4%
40%	87,770	8.3%	14,002	8.4%	102,344	8.3%
50%	76,705	7.3%	12,687	7.6%	89,906	7.3%
60%	121,930	11.6%	17,327	10.4%	140,061	11.4%
70%	123,862	11.8%	19,352	11.6%	144,038	11.7%
80%	137,461	13.1%	21,999	13.2%	160,431	13.1%
90%	116,703	11.1%	20,590	12.4%	138,165	11.3%
100%	148,401	14.1%	25,582	15.4%	175,174	14.3%
Total	1,053,251	100%	166,558	100%	1,227,252	100%



¹⁷ Total includes 7,443 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 ¹⁸
0%	\$666,508	\$116,540	\$786,850
10%	\$158,581,422	\$21,493,386	\$181,213,345
20%	\$212,484,643	\$30,516,216	\$244,624,137
30%	\$445,434,800	\$70,491,846	\$518,830,712
40%	\$717,998,947	\$113,858,185	\$836,602,760
50%	\$886,647,081	\$145,047,965	\$1,037,679,311
60%	\$1,788,792,246	\$250,417,504	\$2,051,027,232
70%	\$2,421,436,422	\$372,885,997	\$2,810,006,228
80%	\$3,159,603,743	\$493,789,578	\$3,674,891,073
90%	\$3,110,645,419	\$531,158,773	\$3,664,449,148
100%	\$5,983,916,858	\$1,003,756,344	\$7,035,532,986
Total	\$18,886,208,088	\$3,033,532,334	\$22,055,643,780

¹⁸ Total includes \$135,903,358 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 ¹⁹
0%	\$1,265	\$1,267	\$1,265
10%	\$1,646	\$1,644	\$1,646
20%	\$3,253	\$3,245	\$3,252
30%	\$5,693	\$5,663	\$5,690
40%	\$8,180	\$8,132	\$8,174
50%	\$11,559	\$11,433	\$11,542
60%	\$14,671	\$14,452	\$14,644
70%	\$19,549	\$19,269	\$19,509
80%	\$22,985	\$22,446	\$22,906
90%	\$26,654	\$25,797	\$26,522
100%	\$40,323	\$39,237	\$40,163
Total	\$17,931	\$18,213	\$17,972



¹⁹ Total includes average of \$18,259 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 2018. 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 2018.

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 2014 to FY 2018

Body system	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
Musculoskeletal	570,608	654,669	602,983	611,857	606,604	-1%
Auditory	226,994	250,436	233,324	247,944	239,837	-3%
Neurological	140,221	160,750	145,346	145,617	143,876	-1%
Skin	152,655	167,002	148,897	150,311	142,790	-5%
Mental	98,209	110,420	99,840	97,897	91,746	-6%
Respiratory	72,980	82,720	75,514	74,633	69,838	-6%
Digestive	54,846	60,334	54,874	55,438	52,425	-5%
Genitourinary	43,187	45,591	40,496	41,871	38,678	-8%
Cardiovascular	48,749	48,302	39,584	37,260	33,131	-11%
The Eye	16,044	18,176	16,065	15,388	15,445	0%
Endocrine	24,030	22,443	18,006	17,000	13,308	-22%
Dental/ Oral	7,357	8,338	7,950	8,365	8,504	1%
Gynecological	6,324	7,594	6,929	7,316	8,040	3%
Hemic/ Lymphatic	3,799	4,105	3,660	4,311	3,838	-11%
Infection/ Immune/ Nutrition	2,111	2,114	1,905	1,740	1,746	0%
Total	1,468,114	1,642,994	1,495,373	1,516,948	1,469,806	-3%



Number of SC disabilities of all compensation recipients FY 2014 to FY 2018

Body system	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
Musculoskeletal	6,397,255	7,117,586	7,779,603	8,481,844	9,232,650	9%
Auditory	2,352,609	2,613,285	2,846,483	3,101,223	3,363,237	8%
Neurological	1,788,151	2,058,164	2,299,581	2,561,741	2,842,749	11%
Skin	1,910,027	2,111,444	2,292,040	2,503,676	2,719,071	9%
Mental	1,230,063	1,368,427	1,492,483	1,622,814	1,754,644	8%
Respiratory	798,353	889,002	971,673	1,058,623	1,147,705	8%
Digestive	825,345	884,368	936,490	992,557	1,049,665	6%
Cardiovascular	878,381	919,068	946,832	973,411	997,129	2%
Genitourinary	627,252	684,965	732,526	785,903	837,693	7%
Endocrine	469,910	488,942	500,362	510,195	515,030	1%
The Eye	233,430	252,069	267,124	282,611	298,751	6%
Gynecological	92,164	101,008	109,198	118,540	129,502	8%
Dental/ Oral	80,526	89,713	98,416	107,895	118,309	10%
Hemic/ Lymphatic	50,677	55,075	58,737	63,783	68,280	7%
Infection/ Immune/ Nutrition	49,495	50,275	50,851	51,679	52,714	2%
Total	17,783,638	19,683,391	21,382,399	23,216,495	25,127,129	8%



Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male ²⁰	Female	Total ²¹
0%	7,055,527	1,067,986	8,244,324
10%	8,528,113	1,201,366	9,883,389
20%	2,267,201	228,443	2,546,030
30%	1,344,659	244,902	1,621,658
40%	464,794	53,364	529,368
50%	823,202	129,659	966,647
60%	285,538	22,406	316,081
70%	445,882	64,923	518,757
80%	21,270	1,127	23,163
90%	4,839	163	5,201
100%	425,250	33,806	472,506
Total	21,666,280	3,048,145	25,127,129

²⁰ Total include 5 male disabilities unidentifiable by evaluation.

²¹ Total includes 412,704 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 ²²
Musculoskeletal	7,831,592	1,292,880	9,232,650
Auditory	3,125,014	148,472	3,363,237
Neurological	2,439,332	356,242	2,842,749
Skin	2,319,903	355,235	2,719,071
Mental	1,493,294	231,385	1,754,644
Respiratory	964,838	169,527	1,147,705
Digestive	898,737	137,859	1,049,665
Cardiovascular	902,856	74,714	997,129
Genitourinary	775,826	42,737	837,693
Endocrine	465,702	33,014	515,030
The Eye	256,721	36,940	298,751
Gynecological	7,201	120,291	129,502
Dental/ Oral	89,721	26,951	118,309
Hemic/ Lymphatic	50,840	15,509	68,280
Infection/ Immune/ Nutrition	44,703	6,389	52,714
Total all disabilities	21,666,280	3,048,145	25,127,129

²² Total includes 412,704 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	138,464	11.5%	11,385	5.1%	157,152	10.7%
Limitation of flexion, knee	Musculoskeletal	81,926	6.8%	15,542	7.0%	99,467	6.8%
Hearing loss	Auditory	69,025	5.7%	1,517	0.7%	76,102	5.2%
Lumbosacral or Cervical Strain	Musculoskeletal	57,198	4.8%	12,589	5.7%	71,197	4.8%
Limitation of motion of the arm	Musculoskeletal	58,133	4.8%	7,913	3.6%	67,375	4.6%
Scars, general	Skin	45,228	3.8%	8,349	3.8%	55,215	3.8%
Limitation of motion of the ankle	Musculoskeletal	42,801	3.6%	7,396	3.3%	51,158	3.5%
Post-traumatic stress disorder	Mental	37,989	3.2%	7,415	3.4%	46,931	3.2%
Migraine	Neurological	30,438	2.5%	9,906	4.5%	41,251	2.8%
Paralysis of the sciatic nerve	Neurological	32,230	2.7%	5,057	2.3%	38,730	2.6%
Total most prevalent disabilities		593,432	49%	87,069	39%	704,578	48%
Total number of disabilities		1,203,460	100%	221,743	100%	1,469,806	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,816,394	8.4%	108,691	3.6%	1,971,201	7.8%
Hearing loss	Auditory	1,165,736	5.4%	23,325	0.8%	1,228,936	4.9%
Post-traumatic stress disorder	Mental	926,814	4.3%	94,897	3.1%	1,039,794	4.1%
Scars, general	Skin	890,593	4.1%	126,335	4.1%	1,036,677	4.1%
Limitation of flexion, knee	Musculoskeletal	868,530	4.0%	142,947	4.7%	1,021,281	4.1%
Lumbosacral or cervical strain ²³	Musculoskeletal	821,377	3.8%	158,419	5.2%	989,835	3.9%
Paralysis of the sciatic nerve	Neurological	700,196	3.2%	66,317	2.2%	781,178	3.1%
Limitation of motion of the ankle	Musculoskeletal	552,780	2.6%	77,979	2.6%	636,853	2.5%
Migraine	Neurological	408,857	1.9%	134,671	4.4%	548,999	2.2%
Degenerative Arthritis of the Spine	Musculoskeletal	439,141	2.0%	62,123	2.0%	505,553	2.0%
Total most prevalent disabilities²⁴		8,590,418	40%	995,704	33%	9,760,307	39%
Total number of disabilities²⁵		21,666,280	100%	3,048,145	100%	25,127,129	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 174,185 disabilities unidentifiable by gender.

²⁵ Total includes 412,704 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	9,232,650	36.7%	10%
Auditory	1	3,363,237	13.4%	10%
Neurological	1	2,842,749	11.3%	10%
Skin	1	2,719,071	10.8%	0%
Mental	2	1,754,644	7.0%	70%
Respiratory	2	1,147,705	4.6%	0%
Digestive	2	1,049,665	4.2%	0%
Cardiovascular	2	997,129	4.0%	10%
Genitourinary	3	837,693	3.3%	0%
Endocrine	3	515,030	2.1%	20%
The Eye	3	298,751	1.2%	0%
Gynecological	3	129,502	0.5%	0%
Dental/ Oral	4	118,309	0.5%	10%
Hemic/ Lymphatic	4	68,280	0.3%	0%
Infection/ Immune/ Nutrition	4	52,714	0.2%	0%
Total all conditions	4	25,127,129	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%	2,449,889	26.5%	1,018,761	30.3%	459,802	16.2%	2,072,296	76.2%
10%	4,824,217	52.3%	2,130,129	63.3%	1,189,630	41.9%	504,750	18.6%
20%	1,240,014	13.4%	57,449	1.7%	636,402	22.4%	31,388	1.2%
30%	317,718	3.4%	55,963	1.7%	291,822	10.3%	82,670	3.0%
40%	240,211	2.6%	32,442	1.0%	138,884	4.9%	3,079	0.1%
50%	69,100	0.8%	22,396	0.7%	82,525	2.9%	4,633	0.2%
60%	52,783	0.6%	11,062	0.3%	15,207	0.5%	18,751	0.7%
70%	4,659	0.1%	7,118	0.2%	13,422	0.5%	13	<0.1%
80%	1,242	<0.1%	7,040	0.2%	5,311	0.2%	1,066	<0.1%
90%	1,004	<0.1%	2,825	0.1%	456	<0.1%	1	<0.1%
100%	31,810	0.3%	18,050	0.5%	9,288	0.3%	424	<0.1%
Total²⁶	9,232,650	100%	3,363,237	100%	2,842,749	100%	2,719,071	100%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	37,868	2.2%	478,073	41.7%	576,199	54.9%	292,302	29.3%
10%	125,056	7.1%	197,848	17.2%	309,768	29.5%	324,372	32.5%
20%	607	<0.1%	3,265	0.3%	36,456	3.5%	54,055	5.4%
30%	416,056	23.7%	117,137	10.2%	94,282	9.0%	132,377	13.3%
40%	543	<0.1%	416	<0.1%	6,331	0.6%	22,471	2.3%
50%	453,980	25.9%	308,105	26.9%	1,781	0.2%	504	0.1%
60%	368	<0.1%	21,271	1.9%	12,810	1.2%	100,530	10.1%
70%	490,339	28.0%	27	<0.1%	303	<0.1%	64	<0.1%
80%	13	<0.1%	28	<0.1%	582	0.1%	22	<0.1%
90%	22	<0.1%	4	<0.1%	1	<0.1%	22	<0.1%
100%	229,792	13.1%	21,531	1.9%	11,152	1.1%	70,410	7.1%
Total	1,754,644	100%	1,147,705	100%	1,049,665	100%	997,129	100%

²⁶ Totals include 2 auditory, and 3 musculoskeletal disabilities with unknown evaluation.



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

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	508,833	60.7%	18,754	3.6%	159,797	53.5%	62,858	48.5%
10%	50,810	6.1%	80,469	15.6%	71,454	23.9%	13,857	10.7%
20%	67,460	8.1%	380,128	73.8%	19,315	6.5%	229	0.2%
30%	32,251	3.9%	5,869	1.1%	29,405	9.8%	30,444	23.5%
40%	52,915	6.3%	19,189	3.7%	6,377	2.1%	753	0.6%
50%	25	<0.1%	22	<0.1%	2,867	1.0%	20,309	15.7%
60%	68,045	8.1%	6,833	1.3%	2,311	0.8%	286	0.2%
70%	11	<0.1%	3	<0.1%	2,121	0.7%	2	<0.1%
80%	6,954	0.8%	1	<0.1%	707	0.2%	158	0.1%
90%	1	<0.1%	2	<0.1%	862	0.3%	-	0%
100%	50,388	6.0%	3,760	0.7%	3,535	1.2%	606	0.5%
Total	837,693	100%	515,030	100%	298,751	100%	129,502	100%

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems ²⁷	
0%	43,766	37%	31,427	46.0%	33,699	63.9%	8,244,324	32.8%
10%	49,193	42%	6,724	9.9%	5,112	9.7%	9,883,389	39.3%
20%	14,675	12%	2,896	4.2%	1,691	3.2%	2,546,030	10.1%
30%	7,114	6%	6,842	10.0%	1,708	3.2%	1,621,658	6.5%
40%	3,136	3%	394	0.6%	2,227	4.2%	529,368	2.1%
50%	371	<0.1%	8	<0.1%	21	<0.1%	966,647	3.9%
60%	7	<0.1%	359	0.5%	5,458	10.4%	316,081	1.3%
70%	5	<0.1%	664	1.0%	6	<0.1%	518,757	2.1%
80%	2	<0.1%	2	<0.1%	35	0.1%	23,163	0.1%
90%	-	0%	-	0%	1	<0.1%	5,201	<0.1%
100%	40	0%	18,964	27.8%	2,756	5.2%	472,506	1.9%
Total	118,309	100%	68,280	100%	52,714	100%	25,127,129	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	Limitation of flexion, knee	1,021,281	11.1%
	Lumbosacral or Cervical Strain	989,835	10.7%
	Limitation of motion of the ankle	636,853	6.9%
Total most prevalent musculoskeletal disabilities		2,647,969	28.7%
All musculoskeletal disabilities		9,232,650	
Auditory	Tinnitus	1,971,201	58.6%
	Hearing loss	1,228,936	36.5%
	Labyrinthitis	45,025	1.3%
Total most prevalent auditory disabilities		3,245,162	96.5%
All auditory disabilities		3,363,237	
Neurological	Paralysis of the sciatic nerve	781,178	27.5%
	Migraine	548,999	19.3%
	Paralysis of the median nerve	242,543	8.5%
Total most prevalent neurological disabilities		1,572,720	55.3%
All neurological disabilities		2,842,749	
Skin	Scars, general	1,036,677	38.1%
	Eczema	432,804	15.9%
	Scars, superficial (tender)	366,992	13.5%
Total most prevalent skin disabilities		1,836,473	67.5%
All skin disabilities		2,719,071	
Mental	Post-traumatic stress disorder	1,039,794	59.3%
	Major depressive disorder	211,291	12.0%
	Chronic adjustment disorder	93,151	5.3%
Total most prevalent mental disabilities		1,344,236	76.6%
All mental disabilities		1,754,644	



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)	320,720	27.9%
	Allergic rhinitis	277,402	24.2%
	Bronchial asthma	126,437	11.0%
Total most prevalent respiratory disabilities		724,559	63.1%
All respiratory disabilities		1,147,705	
Digestive	Hiatal hernia	329,567	31.4%
	Hemorrhoids	256,183	24.4%
	Irritable bowel syndrome	112,059	10.7%
Total most prevalent digestive disabilities		697,809	66.5%
All digestive disabilities		1,049,665	
Cardiovascular	Hypertensive vascular disease	412,478	41.4%
	Arteriosclerotic heart disease (coronary artery disease)	226,015	22.7%
	Varicose veins	71,543	7.17%
Total most prevalent cardiovascular disabilities		710,036	71.2%
All cardiovascular disabilities		997,129	
Genitourinary	Penile deformity (loss of erectile power)	337,840	40.3%
	Malignant growths of genitourinary system	130,564	15.6%
	Prostate gland injuries	60,674	7.2%
Total most prevalent genitourinary disabilities		529,078	63.2%
All genitourinary disabilities		837,693	
Endocrine	Diabetes mellitus	445,566	86.5%
	Hypothyroidism	45,017	8.7%
	Hyperthyroidism	8,760	1.7%
Total most prevalent endocrine disabilities		499,343	97.0%
All endocrine disabilities		515,030	



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	57,100	19.1%
	Impairment to field of vision	30,388	10.2%
	Conjunctivitis, chronic	28,565	9.6%
Total most prevalent eye related disabilities		116,053	38.9%
All eye related disabilities		298,751	
Gynecological	Removal of uterus	23,189	17.9%
	Removal of uterus and both ovaries	17,537	13.5%
	Disease or injury of the ovary	13,622	10.5%
Total most prevalent gynecological disabilities		54,348	42.0%
All gynecological disabilities		129,502	
Dental/ Oral	Limited motion of the jaw	92,647	78.3%
	Malunion of lower jaw	8,927	7.6%
	Loss of teeth	7,686	6.5%
Total most prevalent dental/oral disabilities		109,260	92.4%
All dental/oral disabilities		118,309	
Hemic/ Lymphatic	Anemia	24,164	35.4%
	Non-Hodgkin's lymphoma	11,638	17.0%
	Leukemia	8,550	12.5%
Total most prevalent hemic/lymphatic disabilities		44,352	65.0%
All hemic/lymphatic disabilities		68,280	
Infection/ Immune/ Nutrition	Malaria	24,919	47.3%
	Chronic fatigue syndrome	11,902	22.6%
	HIV-related illness	5,160	9.8%
Total most prevalent infection/immune/nutrition disabilities		41,981	79.6%
All infection/immune/nutrition disabilities		52,714	



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 28.7% are listed and two of them are related to limited motion. The table below lists the top 70.9% 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	3,445,866	52.7%
	Lumbosacral or cervical strain ²⁸	989,835	15.1%
	Degenerative arthritis of the spine	505,553	7.7%
	Impairment of the knee, general	439,118	6.7%
	Flatfoot, acquired	332,967	5.1%
	Intervertebral Disc Syndrome	303,009	4.6%
	Degenerative arthritis	268,882	4.1%
	Traumatic arthritis	258,135	3.9%
Total most prevalent musculoskeletal disabilities		6,543,365	70.9%
All musculoskeletal disabilities		9,232,650	
Neurological	Paralysis of a nerve or nerve group (all types) ²⁸	1,723,936	62.9%
	Migraine	548,999	20.0%
	Inflammation of a nerve or nerve group (all types) ²⁸	207,325	7.6%
	Neuralgia of a nerve or nerve group (all types) ²⁸	134,363	4.9%
	Brain disease due to trauma	126,574	4.6%
Total most prevalent neurological disabilities		2,741,197	96.4%
All neurological disabilities		2,842,749	
The Eye	Blind in one or both eyes ²⁸	71,074	41.0%
	Impaired vision - one or both eyes ²⁸	54,813	31.6%
	Conjunctivitis ²⁸	29,012	16.7%
	Unhealed eye injury	18,402	10.6%
Total most prevalent eye related disabilities		173,301	58.0%
All eye related disabilities		298,751	

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	27,112	20.6%
	Tinnitus	19,074	14.5%
	Residuals of cold injury	6,885	5.2%
	Post-traumatic stress disorder	6,005	4.6%
	Scars, general	4,782	3.6%
	Scars, superficial (tender)	2,544	1.9%
	Generalized anxiety disorder	2,334	1.8%
	Traumatic arthritis	1,742	1.3%
	Scars, head, face or neck	1,726	1.3%
	Paralysis of the sciatic nerve	1,602	1.2%
Total most prevalent World War II disabilities		73,806	65.0%
All World War II disabilities		131,828	
Korean Conflict	Hearing loss	63,731	23.7%
	Tinnitus	53,194	19.8%
	Residuals of cold injury	14,027	5.2%
	Post-traumatic stress disorder	9,601	3.6%
	Scars, general	9,045	3.4%
	Scars, superficial (tender)	4,442	1.7%
	Paralysis of the sciatic nerve	3,807	1.4%
	Scars, head, face or neck	3,231	1.2%
	Lumbosacral or cervical strain	3,004	1.1%
	Traumatic arthritis	2,389	0.9%
Total most prevalent Korean Conflict disabilities		166,471	61.9%
All Korean Conflict disabilities		268,961	



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	570,331	10.4%
	Hearing loss	533,561	9.7%
	Post-traumatic stress disorder	400,421	7.3%
	Diabetes mellitus	372,983	6.8%
	Paralysis of the sciatic nerve	308,983	5.6%
	Scars, general	238,880	4.4%
	Arteriosclerotic heart disease (coronary artery disease)	187,936	3.4%
	Penile deformity (loss of erectile power)	156,316	2.9%
	Malignant growths of genitourinary system	115,684	2.1%
	Paralysis of the median nerve	78,630	1.4%
Total most prevalent Vietnam Era disabilities		2,963,725	54.0%
All Vietnam Era disabilities		5,484,300	
Gulf War Era	Tinnitus	1,066,885	6.4%
	Limitation of flexion, knee	881,987	5.3%
	Lumbosacral or Cervical Strain	819,098	4.9%
	Scars, general	661,631	4.0%
	Post-traumatic stress disorder	580,720	3.5%
	Limitation of motion of the ankle	537,108	3.2%
	Migraine	486,027	2.9%
	Limitation of motion of the arm	407,921	2.5%
	Degenerative Arthritis of the Spine	403,891	2.4%
	Hearing loss	386,349	2.3%
Total most prevalent Gulf War Era disabilities		6,231,617	37.6%
All Gulf War Era disabilities		16,597,005	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	261,717	9.9%
	Hearing loss	218,183	8.3%
	Scars, general	122,339	4.6%
	Lumbosacral or Cervical Strain	92,204	3.5%
	Limitation of flexion, knee	85,684	3.2%
	Paralysis of the sciatic nerve	80,812	3.1%
	Impairment of the knee, general	71,570	2.7%
	Limitation of motion of the ankle	59,663	2.3%
	Degenerative Arthritis of the Spine	52,531	2.0%
	Hypertensive vascular disease	49,558	1.9%
Total most prevalent Peacetime disabilities		1,094,261	41.4%
All Peacetime disabilities		2,645,035	

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	3,267	9,987	142,374	1,204,038	110,140	1,469,806

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	131,828	268,961	5,484,300	16,597,005	2,645,035	25,127,129
Average # of disabilities per Veteran	2.42	2.46	3.88	6.96	3.39	5.30

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	33,803	8.2%	4,196	5.1%	38,544	7.7%
Limitation of flexion, knee	Musculoskeletal	31,204	7.6%	5,558	6.7%	37,428	7.5%
Limitation of motion of the arm	Musculoskeletal	23,130	5.6%	3,036	3.7%	26,628	5.3%
Lumbosacral or cervical strain ³⁰	Musculoskeletal	20,919	5.1%	4,411	5.4%	25,793	5.1%
Post-traumatic stress disorder	Mental	18,438	4.5%	2,890	3.5%	21,560	4.3%
Limitation of motion of the ankle	Musculoskeletal	16,346	4.0%	2,725	3.3%	19,370	3.9%
Scars, general	Skin	15,090	3.7%	3,062	3.7%	18,434	3.7%
Migraine	Neurological	12,259	3.0%	3,794	4.6%	16,372	3.3%
Paralysis of the sciatic nerve	Neurological	10,574	2.6%	1,816	2.2%	12,623	2.5%
Limitation of flexion of the thigh	Musculoskeletal	8,939	2.2%	3,105	3.8%	12,310	2.5%
Total most prevalent disabilities		190,702	46.4%	34,593	41.9%	229,062	45.6%
Total number of disabilities		411,410	100%	82,560	100%	502,523	100%

²⁹ Total most prevalent GWOT disabilities include 3,767 disabilities unidentifiable by gender. Total of all GWOT disabilities include 8,553 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	589,494	7.3%	55,964	4.1%	649,157	6.8%
Limitation of flexion, knee	Musculoskeletal	455,780	5.6%	69,098	5.0%	528,592	5.5%
Lumbosacral or cervical strain ³²	Musculoskeletal	390,671	4.8%	72,342	5.3%	466,356	4.9%
Post-traumatic stress disorder	Mental	383,611	4.7%	46,498	3.4%	432,198	4.5%
Scars, general	Skin	310,264	3.8%	56,933	4.1%	369,801	3.9%
Limitation of motion of the ankle	Musculoskeletal	276,048	3.4%	37,240	2.7%	315,615	3.3%
Migraine	Neurological	232,925	2.9%	64,058	4.6%	299,340	3.1%
Degenerative arthritis of the spine	Musculoskeletal	217,948	2.7%	30,880	2.2%	250,220	2.6%
Limitation of motion of the arm	Musculoskeletal	206,731	2.6%	23,606	1.7%	232,373	2.4%
Sleep apnea syndromes (obstructive, central, mixed)	Respiratory	195,337	2.4%	10,682	0.8%	207,182	2.2%
Total most prevalent disabilities		3,258,809	40.2%	467,301	33.9%	3,750,834	39.3%
Total number of disabilities		8,103,892	100%	1,378,086	100%	9,547,932	100%

³¹ Total most prevalent GWOT disabilities include 24,724 disabilities unidentifiable by gender. Total of all GWOT disabilities include 65,954 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	3,573,094	593,024	4,196,330
Skin	907,839	167,187	1,082,682
Neurological	818,291	159,390	984,520
Auditory	815,809	71,455	892,104
Mental	584,163	101,999	690,258
Respiratory	458,071	76,994	538,835
Digestive	344,521	60,748	408,060
Cardiovascular	214,353	31,210	247,101
Genitourinary	197,160	18,564	217,136
The Eye	89,948	18,187	109,038
Dental/ Oral	42,282	12,575	55,374
Endocrine	38,433	13,385	52,212
Gynecological	2,868	43,532	47,155
Hemic/ Lymphatic	9,539	7,379	17,073
Infection/ Immune/ Nutrition	7,521	2,457	10,054
Total	8,103,892	1,378,086	9,547,932



³³ Total includes 65,954 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	528,592	12.6%
	Lumbosacral or cervical strain	466,356	11.1%
	Limitation of motion of the ankle	315,615	7.5%
Total most prevalent musculoskeletal disabilities		1,310,563	
All musculoskeletal disabilities		4,196,330	31.2%
Skin	Scars, general	369,801	34.2%
	Eczema	198,659	18.4%
	Scars, superficial (tender)	138,614	12.8%
Total most prevalent skin disabilities		707,074	
All skin disabilities		1,082,682	65.3%
Neurological	Migraine	299,340	30.4%
	Paralysis of the sciatic nerve	206,242	21.0%
	Brain disease due to trauma	80,350	8.2%
Total most prevalent neurological disabilities		585,932	
All neurological disabilities		984,520	59.5%
Auditory	Tinnitus	649,157	72.8%
	Hearing loss	198,781	22.3%
	Labyrinthitis	19,797	2.2%
Total most prevalent auditory disabilities		867,735	
All auditory disabilities		892,104	97.3%
Mental	Post-traumatic stress disorder	432,198	62.6%
	Major depressive disorder	68,535	9.9%
	Anxiety disorder, unspecified	47,624	6.9%
Total most prevalent mental disabilities		548,357	
All mental disabilities		690,258	79.4%



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)	207,182	38.5%
	Allergic rhinitis	155,042	28.8%
	Bronchial asthma	49,802	9.2%
Total most prevalent respiratory disabilities		412,026	76.5%
All respiratory disabilities		538,835	
Digestive	Hiatal hernia	177,442	43.5%
	Hemorrhoids	88,285	21.6%
	Irritable bowel syndrome	50,910	12.5%
Total most prevalent digestive disabilities		316,637	77.6%
All digestive disabilities		408,060	
Cardiovascular	Hypertensive vascular disease	161,835	65.5%
	Varicose veins	24,943	10.1%
	Residuals of cold injury	9,211	3.7%
Total most prevalent cardiovascular disabilities		195,989	79.3%
All cardiovascular disabilities		247,101	
Genitourinary	Penile deformity (loss of erectile power)	103,051	47.5%
	Nephrolithiasis (kidney stones)	20,460	9.4%
	Prostate gland injuries	16,899	7.8%
Total most prevalent genitourinary disabilities		140,410	64.4%
All genitourinary disabilities		217,136	
The Eye	Loss of 1 eye; vision 20/40 in other	23,564	21.6%
	Conjunctivitis, chronic	14,243	13.1%
	Excessive tearing	9,648	8.9%
Total most prevalent eye related disabilities		47,455	43.5%
All eye related disabilities		109,038	



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	49,959	90.3%
	Loss of teeth	2,323	4.2%
	Malunion of lower jaw	1,246	2.3%
Total most prevalent dental/oral disabilities		53,528	96.7%
All dental/oral disabilities		55,374	
Endocrine	Diabetes mellitus	23,240	44.5%
	Hypothyroidism	19,755	37.9%
	Hyperthyroidism	2,868	5.5%
Total most prevalent endocrine disabilities		45,863	87.8%
All endocrine disabilities		52,212	
Gynecological	Removal of uterus	8,357	17.9%
	Disease or injury of the ovary	6,510	13.9%
	Benign growths of gynecological system or breast	5,003	10.7%
Total most prevalent gynecological disabilities		19,870	42.1%
All gynecological disabilities		47,155	
Hemic/ Lymphatic	Anemia	10,929	64.0%
	Thrombocytopenia	1,234	7.2%
	Splenectomy (removal of spleen)	949	5.6%
Total most prevalent hemic/lymphatic disabilities		13,112	76.8%
All hemic/lymphatic disabilities		17,073	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	4,440	44.2%
	HIV-Related Illness	1,331	13.2%
	Systemic lupus erythematosus	1,284	12.8%
Total most prevalent infection/immune/nutrition disabilities		7,055	70.2%
All infection/immune/nutrition disabilities		10,054	



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 2014 to FY 2018 by relationship³⁴

Relationship	2014	2015	2016	2017	2018	% Chg FY 2017 to FY 2018
Surviving spouses	27,287	26,495	27,464	30,280	29,855	-1.4%
Surviving children	1,597	1,308	1,238	1,444	1,398	-3.2%
Surviving parents	343	226	189	278	205	-26.3%
Total	29,227	28,029	28,891	32,002	31,458	-1.7%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	405,547	95.9%
Surviving children	13,948	3.3%
Surviving parents	3,454	0.8%
Total³⁵	422,979	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	528	\$11,380,984	1.8%
36 - 56	2,413	\$44,817,951	8.1%
57 - 75	19,384	\$321,055,453	64.9%
Over 75	7,455	\$127,910,697	25.0%
Total³⁶	29,855	\$506,501,887	100%

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

³⁵ Total includes 30 recipients unidentifiable by relationship.

³⁶ Total includes 75 recipients and \$1,336,802 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	4,322	\$85,533,864	1.1%
36 - 56	27,299	\$471,570,567	6.7%
57 - 75	210,411	\$3,427,307,164	51.9%
Over 75	162,016	\$2,732,080,093	40.0%
Total³⁷	405,547	\$6,741,238,720	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	837	\$4,277,928	59.9%
Age 18 and over – in school	137	\$587,957	9.8%
Age 18 and over – helpless	298	\$2,332,435	21.3%
Total³⁸	1,398	\$7,686,815	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	5,111	\$27,714,523	36.6%
Age 18 and over – in school	363	\$1,574,275	2.6%
Age 18 and over – helpless	8,267	\$68,804,177	59.3%
Total³⁹	13,948	\$99,031,874	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 1,499 recipients and \$24,747,032 estimated annual payments unidentifiable by age.

³⁸ Total includes 126 recipients and \$488,495 in estimated annual payments unidentifiable by age and status.

³⁹ Total includes 207 recipients and \$938,899 in estimated annual payments unidentifiable by age and status.



Appendix

VBA Regional Office Addresses

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



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



VA



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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 TX
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 4444
Janesville, WI 53547-4444

Contact Information

Compensation Information:

1-800-827-1000

Veterans Crisis Line

1-800-273-8255 and press 1

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



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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
260,089 Veterans and
192,823 Survivors
Receive Pension
Benefits

A note on the data:

The 2018 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 2018 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](#).



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A Note on How the FY 2018 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2018 (October 1, 2017 to September 30, 2018) 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, 2018 are considered “on the rolls” and are outlined in tan.

These tables include “new to the rolls” recipients.

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

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Release history

Version & Changes	Date
Data as of	09/30/2018



VA



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Pension Programs

Pension Benefits for Veterans

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

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

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

Pension Benefits for Surviving Spouses

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

Pension Benefits for Surviving Children

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

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



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Special Monthly Pension: Aid and Attendance and Housebound

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

Aid and Attendance (A&A)

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

Housebound

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

Old Law and Section 306 Pension

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



VA



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Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	42,184
Survivors ¹ who began receiving pension benefits	30,212
Total	72,396

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	42,184	\$15,599	\$658,041,563
Survivors Pension	30,212	\$11,270	\$340,495,102
Total	72,396	\$13,793	\$998,536,665

Totals – all recipients

Veterans receiving pension benefits	260,089
Survivors receiving pension benefits	192,823
Total	452,912

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	260,089	\$12,350	\$3,211,996,489
Survivors Pension	192,823	\$8,800	\$1,696,842,420
Total	452,912	\$10,839	\$4,908,838,910

Recipients by Period of Service



New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension	N/A	N/A	14,394	14,118	12,031	1,641
Survivors Pension	4	11	17,522	8,758	3,492	425
Total	4	11	31,916	22,876	15,523	2,066

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans	N/A	N/A	34,592	48,914	158,465	18,118
Survivors	76	1,880	113,238	47,449	27,821	2,359
Total	76	1,880	147,830	96,363	186,286	20,477

Recipients and Amounts by Fiscal Year

All recipients FY 2014 to FY 2018

Benefit program	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
Veterans Pension	304,556	295,078	288,710	276,570	260,089	-6.0%
Survivors Pension	211,714	206,375	202,975	201,433	192,823	-4.3%
Total	516,270	501,453	491,685	478,003	452,912	-5.2%

All recipients estimated average individual amount paid annually FY 2014 to FY 2018

Benefit Program	2014	2015	2016	2017	2018	% Chg. FY 2017 to 2018
Veterans Pension	\$11,682	\$11,977	\$11,991	\$12,103	\$12,350	2.0%
Survivors Pension	\$7,513	\$7,910	\$8,138	\$8,443	\$8,800	4.2%
Total	\$9,973	\$10,303	\$10,400	\$10,561	\$10,839	2.6%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (4).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (70), the Mexican Border War (5) the Civil War (1), and Peacetime (0).





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	42,184	\$658,041,563	\$15,599
Total	42,184	\$658,041,563	\$15,599

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)	16,619	39.4%	\$18,033	\$299,692,218
With housebound (HB)	178	0.4%	\$10,843	\$1,930,141
Total with A&A or HB ⁵	16,797	39.8%	\$17,957	\$301,622,358
Total without A&A or HB	25,387	60.2%	\$15,599	\$658,041,563
Total all	42,184	100%	\$17,957	\$301,622,358

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	37,487	88.9%	\$15,560	\$583,293,704
Female Veterans	1,581	3.7%	\$14,983	\$23,687,453
Gender not indicated	3,116	7.4%	\$16,387	\$51,060,406
Total	42,184	100%	\$15,599	\$658,041,563

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	860	\$1,692	\$1,455,305
Improved Pension	259,229	\$12,385	\$3,210,541,184
Total	260,089	\$12,350	\$3,211,996,489

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)	106,579	41.0%	\$17,204	\$1,833,581,225
With housebound (HB)	4,311	1.7%	\$10,385	\$44,768,504
Total with A&A or HB	110,890	42.6%	\$16,939	\$1,878,349,729
Total without A&A or HB	149,199	57.4%	\$8,939	\$1,333,646,760
Total all	260,089	100%	\$12,350	\$3,211,996,489

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	237,153	91.2%	\$12,243	\$2,903,383,927
Female Veterans	10,919	4.2%	\$12,775	\$139,486,879
Gender not indicated	12,017	4.6%	\$14,074	\$169,125,684
Total	260,089	100%	\$12,350	\$3,211,996,489

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)	14,342	38.3%	\$17,998	\$258,126,192
	With housebound (HB)	156	0.4%	\$10,485	\$1,635,733
	Total with A&A or HB	14,498	38.7%	\$17,917	\$259,761,925
	Total without A&A or HB	22,989	61.3%	\$14,073	\$323,531,779
Total		37,487	100%	\$15,560	\$583,293,704

Female Veterans	With aid and attendance (A&A)	664	42.0%	\$17,428	\$11,572,450
	With housebound (HB)	9	0.6%	\$11,665	\$104,988
	Total with A&A or HB	673	42.6%	\$17,351	\$11,677,438
	Total without A&A or HB	908	57.4%	\$13,227	\$12,010,015
Total		1,581	100%	\$14,983	\$23,687,453

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)	94,347	39.8%	\$17,117	\$1,614,892,427
	With housebound (HB)	4,007	1.7%	\$10,409	\$41,709,532
	Total with A&A or HB	98,354	41.5%	\$16,843	\$1,656,601,959
	Total without A&A or HB	138,799	58.5%	\$8,983	\$1,246,781,968
Total		237,153	100%	\$12,243	\$2,903,383,927

Female Veterans	With aid and attendance (A&A)	4,749	43.5%	\$16,973	\$80,607,022
	With housebound (HB)	189	1.7%	\$10,153	\$1,918,927
	Total with A&A or HB	4,938	45.2%	\$16,712	\$82,525,949
	Total without A&A or HB	5,981	54.8%	\$9,524	\$56,960,930
Total		10,919	100%	\$12,775	\$139,486,879



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	14,394	34.1%	\$18,350	\$264,132,444
Korean Conflict	14,118	33.5%	\$17,170	\$242,401,840
Vietnam Era	12,031	28.5%	\$10,858	\$130,632,272
Gulf War Era	1,641	3.9%	\$12,721	\$20,875,006
Total	42,184	100%	\$15,599	\$658,041,563

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	34,592	13.3%	\$16,876	\$583,790,256
Korean Conflict	48,914	18.8%	\$14,137	\$691,474,674
Vietnam Era	158,465	60.9%	\$10,694	\$1,694,610,179
Gulf War Era	18,118	7.0%	\$13,364	\$242,121,381
Total	260,089	100%	\$12,350	\$3,211,996,489

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	112	0.3%	\$12,856	\$1,439,918
Age 35 through 64	3,147	7.5%	\$11,769	\$37,037,688
Age 65 through 74	7,650	18.1%	\$9,449	\$72,281,839
Age 75 and over	31,275	74.1%	\$17,499	\$547,282,118
Total	42,184	100%	\$15,599	\$658,041,563

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	799	0.3%	\$14,333	\$11,452,410
Age 35 through 64	54,962	21.1%	\$12,417	\$682,436,520
Age 65 through 74	105,442	40.5%	\$10,183	\$1,073,697,605
Age 75 and over	98,873	38.0%	\$14,607	\$1,444,274,991
Total⁸	260,089	100%	\$12,350	\$3,211,996,489



⁸ Total includes 13 Veterans and \$ 134,964 in benefits with no date of birth indicated in award record.



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 18 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

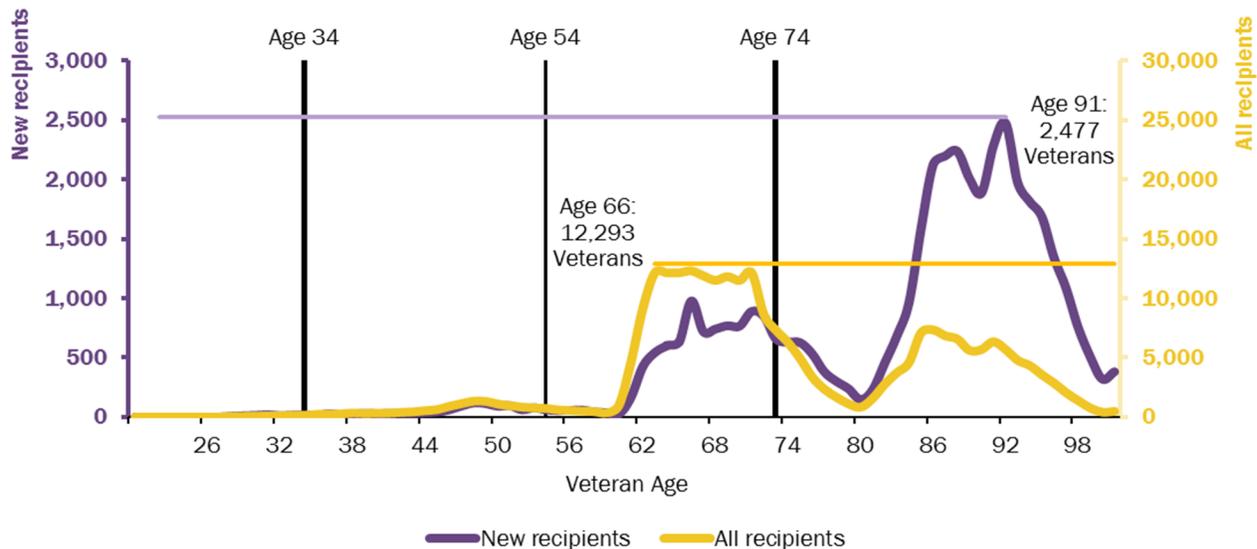
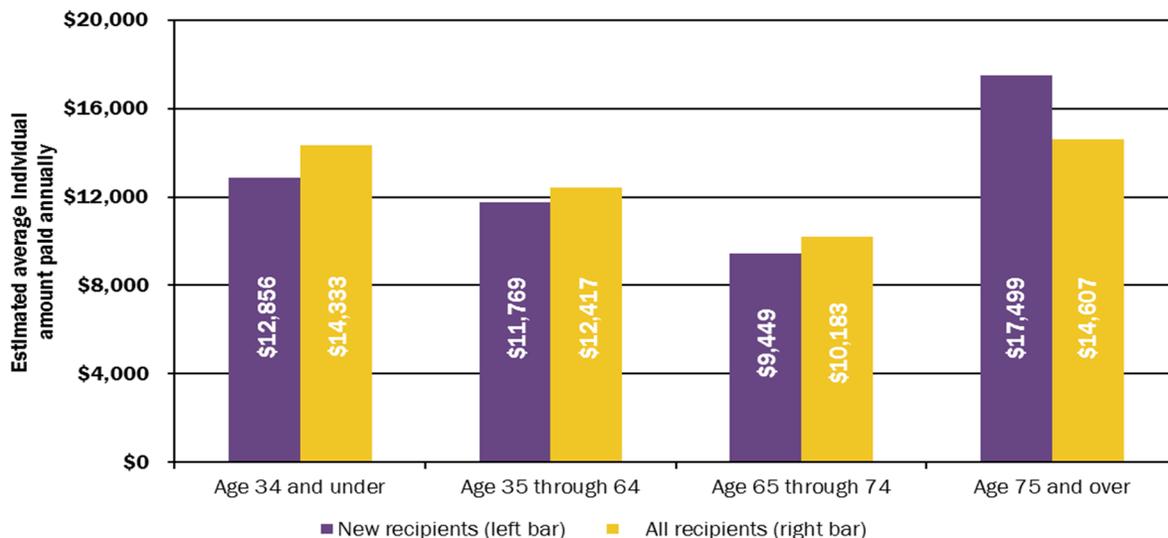


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 18 (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	N/A	N/A	N/A
Improved Pension	30,212	\$11,270	\$340,495,102
Total	30,212	\$11,270	\$340,495,102

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)	26,325	87.1%	\$11,985	\$315,494,041
With housebound (HB)	103	0.3%	\$8,622	\$888,098
Total with A&A or HB ¹¹	26,428	87.5%	\$11,971	\$316,382,139
Total without A&A or HB	3,784	12.5%	\$6,372	\$24,112,963
Total all	30,212	100%	\$11,270	\$340,495,102

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	228	0.8%	\$9,928	\$2,263,598
Female survivors	23,976	79.4%	\$11,481	\$275,271,789
Gender not indicated	6,008	19.9%	\$10,479	\$62,959,715
Total	30,212	100%	\$11,270	\$340,495,102

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	10,818	\$945	\$10,220,159
Improved Pension	182,005	\$9,267	\$1,686,622,261
Total	192,823	\$8,800	\$1,696,842,420

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)	124,969	64.8%	\$10,983	\$1,372,477,594
With housebound (HB)	1,053	0.5%	\$5,987	\$6,303,941
Total with A&A or HB	126,022	65.4%	\$10,941	\$1,378,781,535
Total without A&A or HB	66,801	34.6%	\$4,761	\$318,060,885
Total all	192,823	100%	\$8,800	\$1,696,842,420

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	1,733	0.9%	\$3,525	\$6,109,203
Female survivors	145,335	75.4%	\$9,483	\$1,378,205,343
Gender not indicated	45,755	23.7%	\$6,830	\$312,527,874
Total	192,823	100%	\$8,800	\$1,696,842,420

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)	158	69.3%	\$11,641	\$1,839,300
	With housebound (HB)	0	N/A	N/A	N/A
	Total with A&A or HB	158	69.3%	\$11,641	\$1,839,300
	Total without A&A or HB	70	30.7%	\$6,061	\$424,298
Total		228	100%	\$9,928	\$2,263,598

Female survivors	With aid and attendance (A&A)	21,503	89.7%	\$12,013	\$258,317,946
	With housebound (HB)	69	0.3%	\$8,795	\$606,830
	Total with A&A or HB	21,572	90.0%	\$12,003	\$258,924,776
	Total without A&A or HB	2,404	10.0%	\$6,800	\$16,347,012
Total		23,976	100%	\$11,481	\$275,271,789

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)	347	20.0%	\$11,184	\$3,880,836
	With housebound (HB)	2	0.1%	\$5,748	\$11,496
	Total with A&A or HB	349	20.1%	\$11,153	\$3,892,332
	Total without A&A or HB	1,384	79.9%	\$1,602	\$2,216,871
Total		1,733	100%	\$3,525	\$6,109,203

Female survivors	With aid and attendance (A&A)	105,067	72.3%	\$11,033	\$1,159,242,832
	With housebound (HB)	860	0.6%	\$5,853	\$5,033,745
	Total with A&A or HB	105,927	72.9%	\$10,991	\$1,164,276,577
	Total without A&A or HB	39,408	27.1%	\$5,429	\$213,928,766
Total		145,335	100%	\$9,483	\$1,378,205,343



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

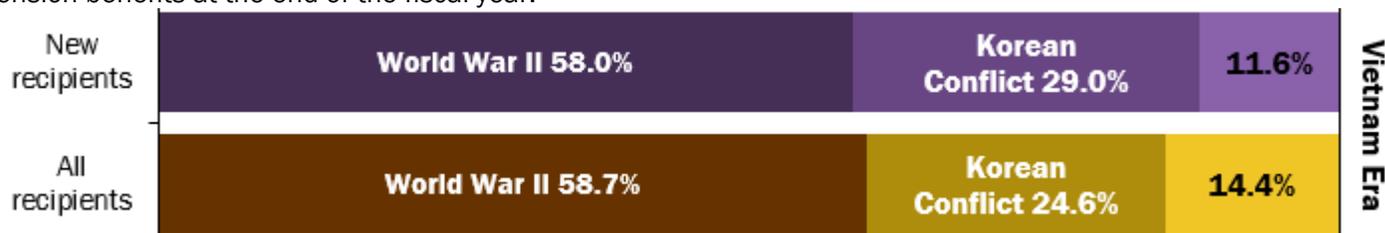
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	4	<0.1%	\$2,946	\$11,784
World War I	11	0.0%	\$4,788	\$52,668
World War II	17,522	58.0%	\$11,794	\$206,648,274
Korean Conflict	8,758	29.0%	\$11,249	\$98,520,967
Vietnam Era	3,492	11.6%	\$9,193	\$32,102,100
Gulf War Era	425	1.4%	\$7,434	\$3,159,309
Total	30,212	100%	\$11,270	\$340,495,102

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	76	<0.1%	\$3,357	\$255,104
World War I	1,880	1.0%	\$3,152	\$5,925,758
World War II	113,238	58.7%	\$9,034	\$1,023,039,056
Korean Conflict	47,449	24.6%	\$8,939	\$424,126,174
Vietnam Era	27,821	14.4%	\$8,089	\$225,034,022
Gulf War Era	2,359	1.2%	\$7,826	\$18,462,306
Total	192,823	100%	\$8,800	\$1,696,842,420

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	61	0.2%	\$7,185	\$438,264
Age 18 through 34	111	0.4%	\$5,796	\$643,410
Age 35 through 64	1,644	5.4%	\$7,284	\$11,975,514
Age 65 through 74	1,480	4.9%	\$8,452	\$12,509,689
Age 75 and over	26,857	88.9%	\$11,699	\$314,202,417
Total¹⁵	30,212	100%	\$11,270	\$340,495,102

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	209	0.1%	\$6,486	\$1,355,476
Age 18 through 34	334	0.2%	\$6,197	\$2,069,837
Age 35 through 64	22,538	11.7%	\$6,662	\$150,157,643
Age 65 through 74	18,393	9.5%	\$5,935	\$109,164,981
Age 75 and over	151,003	78.3%	\$9,475	\$1,430,707,164
Total¹⁶	192,823	100%	\$8,800	\$1,696,842,420

¹⁵ Total includes 59 survivors and \$725,808 in benefits with no date of birth indicated in award record.

¹⁶ Total includes 346 survivors and \$3,387,320 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 18 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

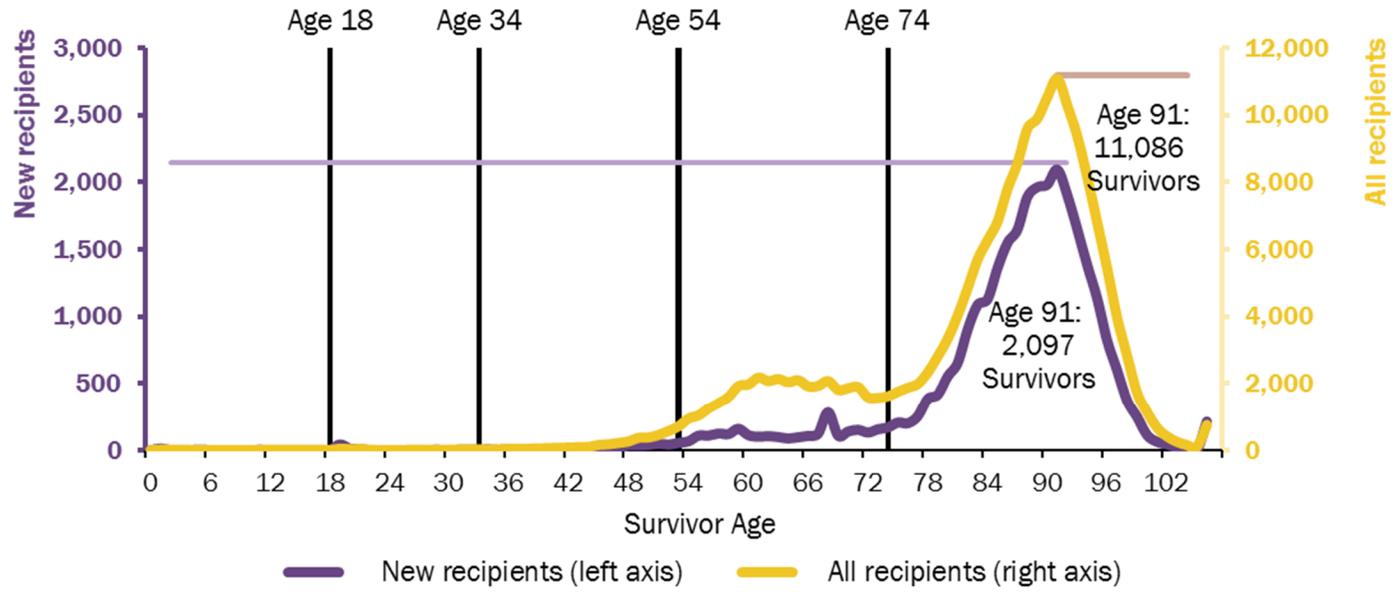
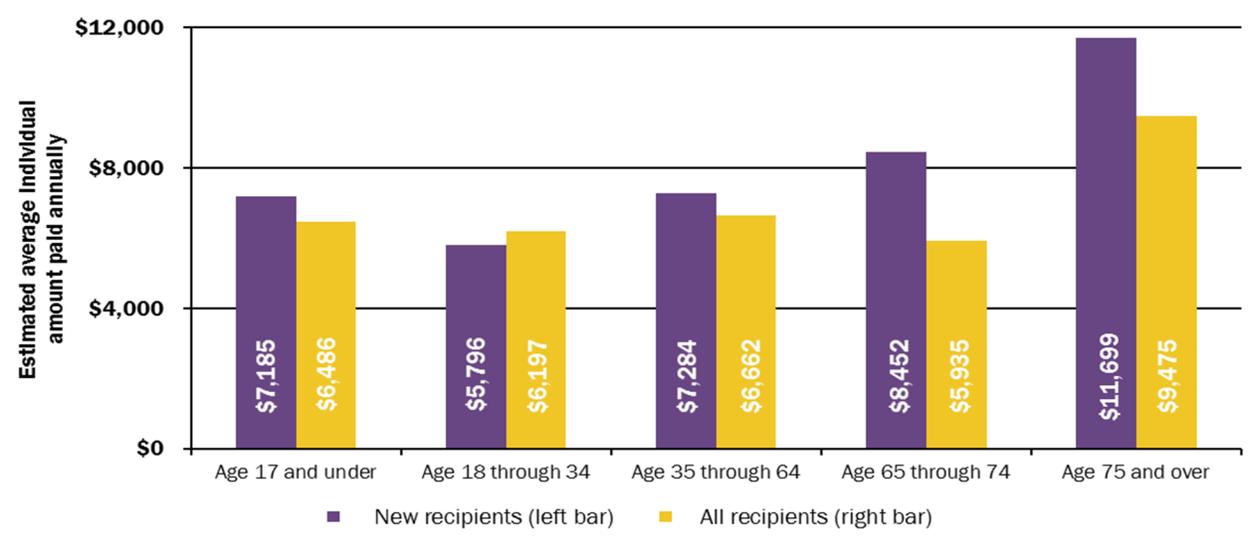


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 18 (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 2016, 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	107,846
Surviving spouse	70,888
Adult disabled child	10,778
Minor child ¹⁸	983
Dependent parent	45
Total¹⁹	190,540

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$2,194,549,800	\$34,519
Veterans Pension	\$675,842,960	\$16,947
Survivors Pension	\$602,871,315	\$10,844
Dependency and Indemnity Compensation	\$179,199,996	\$15,596
Total	\$3,652,464,071	

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 18.

²⁰ Source: VBA corporate database



Number of beneficiaries by fiduciary relationship¹⁷

Relationship	Number of Beneficiaries
Legal Custodian	139,248
Spouse Payee	25,118
Court Appointed Fiduciary	4,244
Supervised Direct Pay	2,478
Institutional Award	1,461
Custodian in Fact	13
Superintendent of Indian Reservation	0
Proposed Fiduciary ²¹	14,779
Total	187,341

Misuse

During fiscal year 2018, fiduciary personnel conducted 4,098 misuse investigations of which 594 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), 27 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²²:

- Investigations opened: 27
- Investigations completed and referred to prosecutor's office: 36
- Cases accepted for prosecution: 10
- Cases declined for prosecution: 11
- Cases pending: 15

The number of OIG prosecutorial outcomes during fiscal year 2018²²:

- Arrests: 10
- Indictments: 10
- Convictions: 13

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2018²³:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$880,318.
- The total amount of money recovered by the government in misuse cases was \$426,189.
- The total amount of benefits reissued to beneficiaries was \$1,156,835.

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 2018. 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



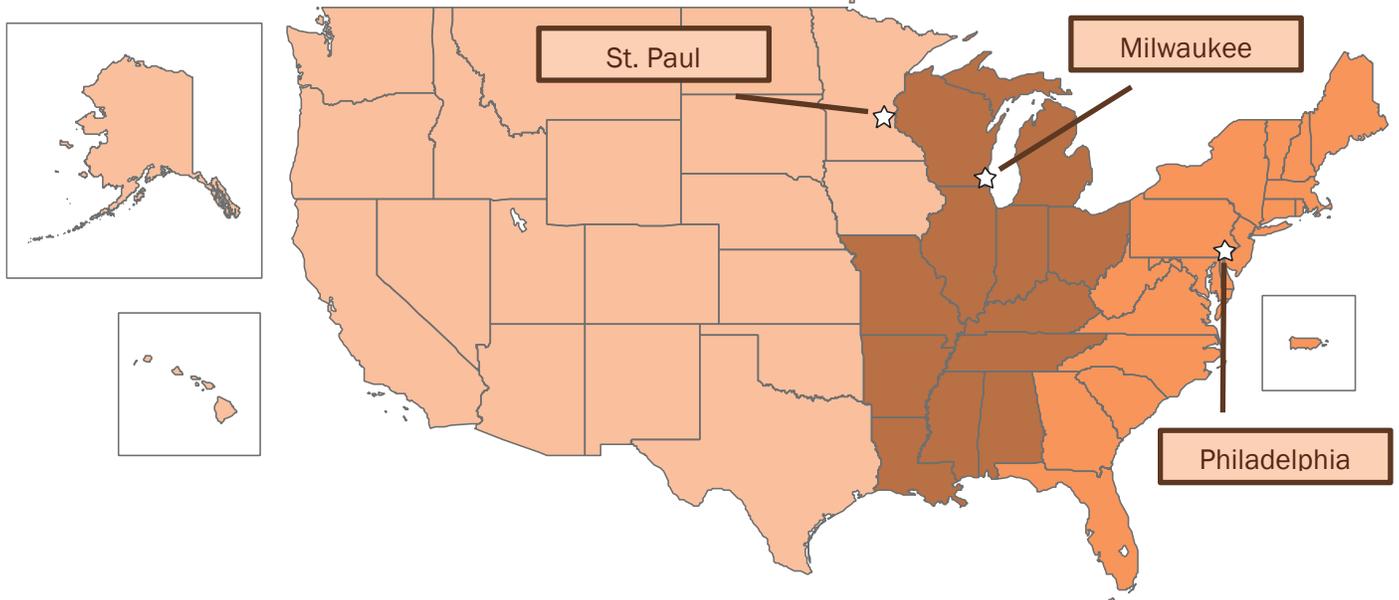
VA



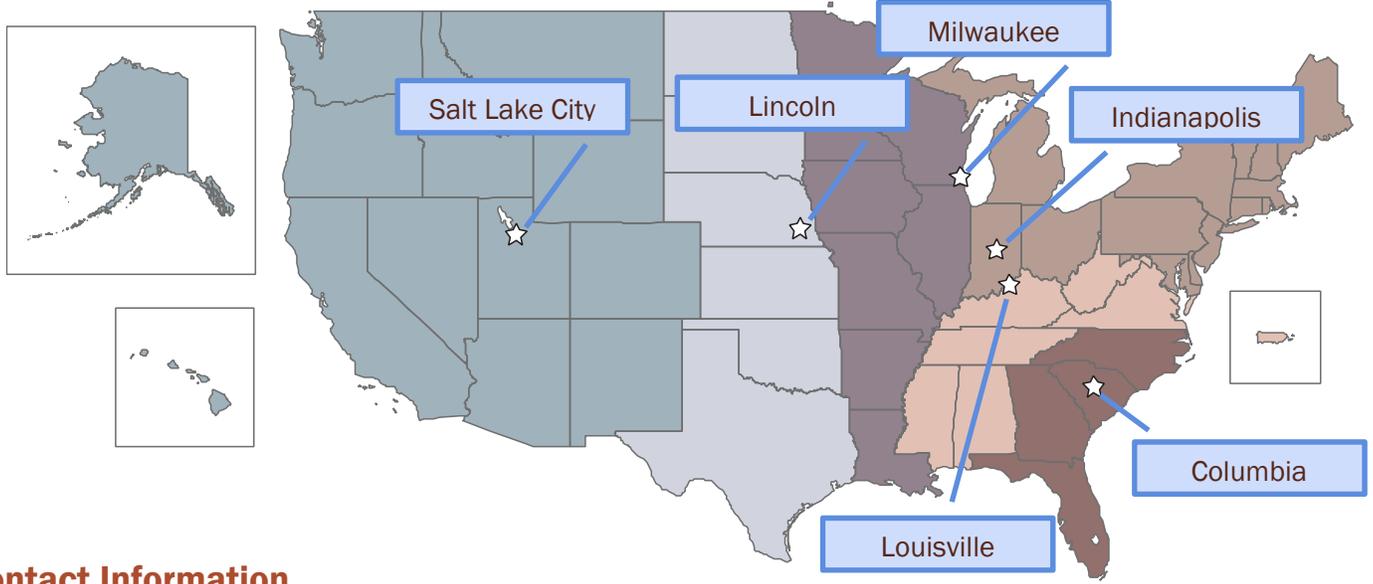
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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 2018:

- 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 2018

- 3 Regional Processing Offices
- 893,725 Beneficiaries
- \$11 Billion In Payments
- 6 Programs

Noted information:

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

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



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Release history

Version & changes	Date
Data as of	09/30/2018



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Post-9/11 GI Bill

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

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

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

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

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

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

Requirements and features of MGIB-AD are as follows:

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



VA



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

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

Requirements and features of MGIB-SR include:

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

Survivors' and Dependents' Educational Assistance (DEA)

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

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 36 months for individuals who first use DEA after August 1, 2018,
- Maximum entitlement is 45 months for individuals who first used DEA prior to August 1, 2018,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.

Reserve Educational Assistance Program (REAP)

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

The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: <https://www.benefit.va.gov/gibill/reap.asp>

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.



VA



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Recent Changes

In August 2017 the President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the 'Forever GI Bill', which brought significant changes to Veteran's educational benefits. The law allows more beneficiaries to use the GI Bill and more time to use it. The FGIB enhancements created the most comprehensive education benefit package since the Post-9/11 GI Bill was first established. For additional information visit the following link: <https://www.benefits.va.gov/gibill/forevergibill.asp>

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



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Acronyms Used in This Document

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

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VA



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Beneficiaries who received education benefits by fiscal year¹

Education program	2014	2015	2016	2017	2018	% change from FY 17 to FY 18
POST 9/11	790,408	790,507	790,090	755,476	708,069	-6%
MGIB-AD ²	77,389	61,403	47,307	34,582	26,441	-24%
MGIB-SR	63,745	63,030	61,388	54,909	48,690	-11%
REAP	13,784	9,965	4,538	1,586	696	-56%
DEA	90,789	91,755	96,762	100,275	109,760	9%
VEAP ³	8	4	4	1	69	6800%
Total	1,036,123	1,016,664	1,000,089	946,829	893,725	-6%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2018⁴

Education program	Two-Year College	Graduate	Under-graduate	Vocational/technical/ Non-College Degree (NCD)	Program totals	Percent of all programs
POST 9/11 ⁵	32,370	12,558	56,709	21,389	123,026	80%
MGIB-AD	144	339	2,515	183	3,181	2%
MGIB-SR	278	338	8,179	478	9,273	6%
REAP	0	1	7	0	8	0%
DEA	566	1,149	15,268	656	17,639	12%
Training Type Totals	33,358	14,385	82,678	22,706	153,127	
Percent of Program Total	22%	9%	54%	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 VEAP figures include disenrollment refunds paid in FY2018.

⁴ Source: Hines Information Technology Center

⁵ Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.





Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆ ⁶	◆
Flight training	◆	◆	◆	◆	◆ ⁷	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

⁶ Spouses only.

⁷ Only at institutions of higher learning for credit towards a college degree.





Education Program Data

Beneficiaries who received education benefits during fiscal year 2018⁸

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	708,069	\$10,673,744
MGIB-AD	26,441	\$261,141
MGIB-SR ⁹	48,690	\$117,445
REAP	696	\$3,130
DEA	109,760	\$616,276
VEAP	2	\$10
VEAP disenrollment	67	\$147
Total ¹⁰	893,725	\$11,671,893

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2018¹¹

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹²	11,338	7,806	13,094	90,788	123,026	80%
MGIB-AD	113	363	558	2,147	3,181	2%
MGIB-SR	268	676	1,019	7,310	9,273	6%
REAP	0	0	3	5	8	0%
DEA	538	1,479	1,957	13,665	17,639	12%
Training time totals	12,257	10,324	16,631	113,915	153,127	
Percent of program total	8%	7%	11%	74%		

⁸ Source: VBA Office of Resource Management

⁹ Based on service in the Selected Reserve.

¹⁰ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹¹ Source: Hines Information Technology Center

¹² Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse

Education Program Data



Education program payments by fiscal year¹³

Education Program	2014	2015	2016	2017	2018
POST 9/11	\$10,754,649	\$11,199,215	\$11,583,408	\$11,056,959	\$10,673,744
MGIB-AD ¹⁴	\$511,652	\$442,174	\$365,092	\$298,818	\$261,141
MGIB-SR	\$149,804	\$141,367	\$136,765	\$130,311	\$117,445
REAP	\$56,357	\$40,516	\$20,697	\$7,213	\$3,130
DEA	\$513,633	\$493,224	\$520,482	\$553,128	\$616,276
VEAP	\$424	\$275	\$222	\$161	\$10
Total	\$11,986,519	\$12,316,771	\$12,626,666	\$12,046,590	\$11,671,893

Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status

Country	Profit Status	Amount Summary
USA	Private Non-Profit	\$1,496,847,139
	Private Profit	\$1,468,586,225
	Public	\$1,759,111,701
Foreign Countries	Private Non-Profit	\$10,679,303
	Private Profit	\$5,645,304
	Public	\$13,351,069
Total		\$4,754,220,741

Beneficiaries who received education Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year¹⁵

Education Program	2014		2015		2016		2017		2018	
	OJT	APP								
POST 9/11	1,489	1,315	1,451	1,696	1,365	1,820	1,436	1,798	1,384	1,490

¹³ Source: Office of Resource Management (ORM). Dollar amounts are in the thousands \$000

¹⁴ All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

¹⁵ Source: Performance Analysis & Integrity (PA&I). Distinct beneficiary count and amount paid to schools. This figure will differ from enrollment numbers in other parts of the report.





Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD program. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 13 percent decrease in the number of unique trainees in fiscal year 2018 compared to fiscal year 2017.

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 5 percent decrease in the number of unique trainees in fiscal year 2018 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 44 percent decrease in the total dollars paid under this program in fiscal year 2018 compared to fiscal year 2017.

Unique beneficiaries and payments by fiscal year¹⁶

(Dollar amounts are in the thousands \$000)

Usage Type	2015		2016		2017		2018	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up ¹⁷	2,526	\$5,125	4,985	\$5,525	2,002	\$4,401	1,742	\$3,642
License and certification tests	721	\$364	1,654	\$1,951	2,637	\$1,577	2,504	\$1,460
Accelerated payment	20	\$58	7	\$24	7	\$16	2	\$9
Total	3,267	5,547	6,646	\$7,500	4,646	\$5,994	4,248	\$5,111

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 2018, there were 119,602 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 89,857 were children while 29,745 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 2018, 2,733 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 2018, 876 spouses received Post 9/11 GI Bill benefits under the Fry Scholarship.

Beneficiary count by type in FY2018¹⁸

Beneficiary Type	Count
Veteran/Servicemember	584,858
Transfer of Eligibility - Spouse	29,745
Transfer of Eligibility - Child	89,857
Fry Spouse	876
Fry Child	2,733
Total	708,069

Post 9/11 GI Bill Beneficiaries by Gender

Over 80% of beneficiaries use the Post 9/11 GI Bill. This data shows the breakout of Post 9/11 GI Bill beneficiaries by gender. Please note that gender is self-reported.

Post-9/11 GI Bill Beneficiary Count by Gender¹⁹

Gender	Count
Female	202,396
Male	505,431
Undisclosed	242
Total	708,069

¹⁸ Source Performance Analysis & Integrity.

¹⁹ Gender is self-reported





Education Data by State

State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Alabama	14,673	740	1,188	20	5,004	1	21,626
Alaska	3,146	30	68	0	186	0	3,430
American Samoa	34	0	15	0	42	0	91
Arizona	45,314	1,921	873	18	3,911	0	52,037
Arkansas	4,309	200	767	16	1,726	0	7,018
California	74,229	1,519	1,757	9	8,555	0	86,069
Colorado	25,073	689	516	8	1,966	0	28,252
Connecticut	4,407	102	624	2	392	0	5,527
Delaware	1,782	20	193	2	225	0	2,222
Dist. of Columbia	6,735	102	68	3	361	0	7,269
Florida	52,894	1,346	1,714	22	7,421	0	63,397
Georgia	23,976	814	1,876	16	6,155	0	32,837
Guam	684	0	45	2	105	0	836
Hawaii	6,085	39	141	0	349	0	6,614
Idaho	3,053	144	319	10	488	0	4,014
Illinois	17,111	1,696	2,572	33	1,978	0	23,390
Indiana	10,706	493	1,214	18	1,266	0	13,697
Iowa	10,281	394	1,100	19	683	0	12,477
Kansas	8,465	642	543	13	876	0	10,539
Kentucky	7,082	292	933	14	1,737	0	10,058
Louisiana	6,619	198	1,323	26	2,239	0	10,405
Maine	2,006	43	199	2	606	0	2,856
Maryland	23,796	592	576	8	1,508	0	26,480
Massachusetts	9,998	120	965	11	1,089	1	12,184
Michigan	9,826	208	999	7	1,741	0	12,781
Minnesota	10,412	376	1,439	19	1,432	0	13,678
Mississippi	4,646	143	1,163	10	1,392	0	7,354
Missouri	12,259	700	1,148	20	1,704	0	15,831
Montana	2,192	55	230	0	267	0	2,744
Nebraska	5,417	378	438	12	773	0	7,018





Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ²⁰	TOTAL
Nevada	5,001	200	409	12	731	0	6,353
New Hampshire	9,680	309	414	6	777	0	11,186
New Jersey	7,521	97	1,179	3	732	0	9,532
New Mexico	3,480	367	297	2	1,145	0	5,291
New York	24,782	487	1,436	13	2,454	0	29,172
North Carolina	22,030	1,518	1,285	32	6,565	0	31,430
North Dakota	1,634	54	525	6	202	0	2,421
Ohio	15,034	441	2,966	44	1,838	0	20,323
Oklahoma	7,727	520	959	34	2,540	0	11,780
Oregon	7,541	156	308	4	1,250	0	9,259
Pennsylvania	18,357	283	2,537	12	2,190	0	23,379
Rhode Island	1,490	23	278	0	218	0	2,009
South Carolina	11,304	239	1,067	14	3,672	0	16,296
South Dakota	1,810	74	386	2	244	0	2,516
Tennessee	13,492	324	837	10	2,166	0	16,829
Texas	68,550	3,541	2,378	34	12,854	0	87,357
Utah	9,765	833	672	23	1,173	0	12,466
Vermont	1,607	53	143	0	122	0	1,925
Virgin Islands	55	0	14	0	2	0	71
Virginia	42,372	1,070	1,236	24	5,004	0	49,706
Washington	18,216	296	615	2	2,504	0	21,633
West Virginia	17,990	1,178	806	28	1,060	0	21,062
Wisconsin	7,593	166	1,762	18	1,138	0	10,677
Wyoming	902	122	105	14	118	0	1,261
Puerto Rico	2,378	39	1,070	19	1,990	0	5,496
Philippines	488	50	0	0	587	0	1,125
National Totals²¹	728,009	26,436	48,675	696	109,453	2	913,286

²⁰ VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program.

²¹ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.



Education Data by International Country

Countries statistics may include individuals who used their education benefits in more than one country; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill
Anguilla	3	Ghana	0	Nigeria	1
Antigua	9	Greece	5	Northern Ireland	4
Argentina	0	Grenada	24	Norway	10
Australia	160	Guatemala	1	Panama	11
Austria	5	Guyana	0	Peru	3
Barbados	1	Honduras	1	Philippines	488
Belgium	11	Hong Kong	5	Poland	10
Belize	1	Hungary	1	Portugal	1
Bhutan	1	Iceland	2	Romania	2
Bolivia	1	Ireland	35	Russia	2
Bosnia-Herzegovina	1	Israel (Jerusalem)	11	Scotland	78
Brazil	3	Israel (Tel Aviv)	13	Singapore	2
Bulgaria	3	Italy	55	South Africa	2
Cambodia	0	Jamaica	0	South American Countries	7
Canada	196	Japan	49	South Korea	26
Chile	2	Kenya	2	Spain	42
China	6	Kuwait	0	St. Kitts	3
Colombia	13	Kyrgyzstan	1	St. Vincent	9
Costa Rica	8	Latvia	3	Sweden	7
Czech Republic	22	Lebanon	7	Switzerland	13
Denmark	4	Lithuania	1	Taiwan	8
Dominica	0	Luxembourg	0	Thailand	54
Dominican Republic	11	Malaysia	0	Trinidad and Tobago	2
Ecuador	3	Malta	0	Tunisia	1
Egypt	1	Mauritania	0	Turkey (except Adana)	1
El Salvador	1	Mauritius	1	Uganda	1
England	1	Mexico	24	Ukraine	1
Estonia	3	Morocco	3	United Arab Emirates	5
Fiji	2	Nepal	0	United Kingdom	317
Finland	6	Netherlands	23	Uruguay	1
France	58	Netherlands Antilles	28	Vietnam	0
Georgia	0	New Zealand	38	West Indies	14
Germany	112	Nicaragua	9		

International Total

2,116



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Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State



State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

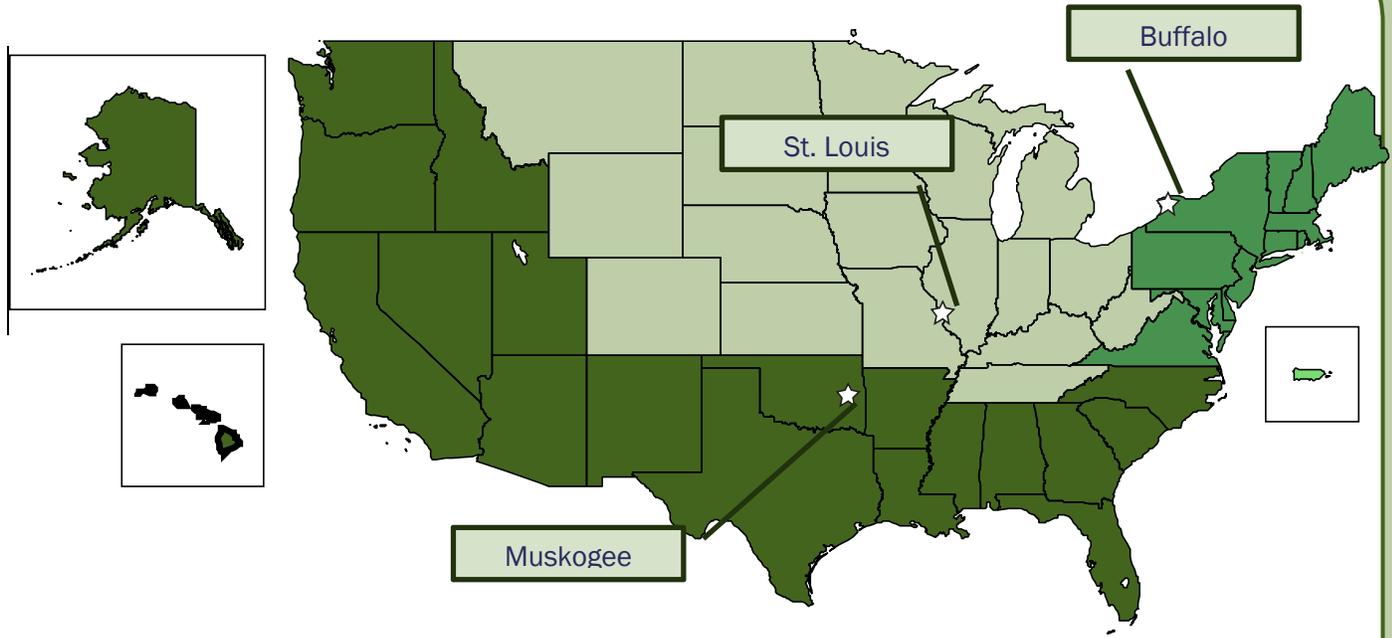
Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Alabama	8	8	16
Alaska	5	12	17
Arizona	13	68	81
Arkansas	7	35	42
California	104	155	259
Colorado	25	79	104
Connecticut	4	2	6
Delaware	1	3	4
Dist. of Columbia	3	9	12
Florida	27	105	132
Georgia	36	95	131
Hawaii	7	5	12
Idaho	4	7	11
Illinois	50	63	113
Indiana	36	11	47
Iowa	161	17	178
Kansas	5	10	15
Kentucky	11	15	26
Louisiana	8	7	15
Maine	6	5	11
Maryland	18	14	32
Massachusetts	24	12	36
Michigan	25	16	41
Minnesota	16	18	34
Mississippi	4	2	6
Missouri	31	33	64

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Montana	7	5	12
Nebraska	175	19	194
Nevada	3	2	5
New Hampshire	3	5	8
New Jersey	53	22	75
New Mexico	8	12	20
New York	36	40	76
North Carolina	53	21	74
North Dakota	1	0	1
Ohio	35	15	50
Oklahoma	8	24	32
Oregon	30	29	59
Pennsylvania	83	29	112
Rhode Island	1	3	4
South Carolina	6	31	37
South Dakota	1	6	7
Tennessee	22	97	119
Texas	85	93	178
Utah	14	11	25
Vermont	1	0	1
Virginia	15	38	53
Washington	88	67	155
West Virginia	0	2	2
Wisconsin	118	2	120
Wyoming	3	3	6
Puerto Rico	2	2	4

National Totals	1,490	1,384	2,874
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Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

Connecticut
Delaware
District of Columbia
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



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Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. Servicemembers may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy after separating from the military. In addition, VBA's Life Insurance Programs provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [164](#).



VA life insurance has a total coverage amount of \$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 Servicemembers to purchase affordable life insurance coverage.

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Release history

Version & changes

Date

Data as of

09/30/2018



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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.



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Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

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

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



Acronyms Used in This Document

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.



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VA Insurance Program Enhancements

Online Bill Pay

In 2018 Insurance implemented a solution to enable Veterans with VA Life Insurance policies to pay their monthly premiums and loans electronically using Online Bill Pay. The Department of Treasury's Online Bill Pay service is a convenient new option for making premium and loan payments online, eliminating the need for paper checks or postage.



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 is currently available to members of the Army, Navy, Air Force Marine Corps, Coast Guard, and NOAA who have full time SGLI coverage.

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. 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.
- The move to a VA enterprise solution shifted to IAM all proofing of identities and management tasks, and laid the groundwork for leveraging VA-wide data to provide improved service to our Insurance customers.



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2017 rankings by total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Prudential of America Group ⁹	\$4,178,450
2	Metropolitan Life & Affiliated Companies ⁹	\$4,073,976
3	RGA Group	\$2,023,616
4	Great-West Life Group ⁹	\$1,980,505
5	SCOR Life US Group	\$1,803,560
6	Northwestern Mutual Group	\$1,758,858
7	Lincoln Financial Group	\$1,655,050
8	Minnesota Life Insurance Group	\$1,478,584
9	Hannover Life Reassurance America	\$1,441,556
10	Swiss Reinsurance Life Group	\$1,431,337
11	Aegon USA Group ⁹	\$1,421,512
12	New York Life Group	\$1,414,628
13	Voya Financial Group	\$1,267,892
14	VA¹⁰	\$1,218,810
15	Munich American Reassurance Company	\$1,173,909

⁸ Source: Best's Review (September 2018); Calendar Year 2017 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$214,650 million of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

The table below displays the number of lives insured and the face amount for both the administered and supervised Insurance programs.

Lives insured by fiscal year¹¹

Insured (program)	2014	2015	2016	2017	2018
Veterans (Administered Programs)	749,940	684,964	626,164	568,957	516,291
Veterans (VMLI)	2,485	2,567	2,654	2,632	2,614
Veterans (VGLI)	424,944	427,948	430,809	431,517	432,120
Servicemembers (SGLI)	2,305,500	2,265,500	2,245,500	2,222,500	2,221,500
Spouses and Children (FSGLI)	2,991,000	2,874,000	2,810,000	2,782,000	2,752,000
Total lives insured	6,473,869	6,254,979	6,115,127	6,007,606	5,924,525

Face amount (billions)	2014	2015	2016	2017	2018
	\$1,048	\$1,024	\$1,011	\$1,002	\$1,001

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	2014	2015	2016	2017	2018	% Change FY 17 to 18
Death awards ¹³	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	-4%
Dividends	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190	-14%
Loans made	\$36,202,000	\$32,063,000	\$32,583,000	\$30,905,000	\$29,605,000	-4%
Matured endowments	\$73,388,337	\$113,318,890	\$125,248,634	\$108,802,036	\$106,362,179	-2%
Cash surrenders	\$40,125,066	\$37,933,736	\$36,342,797	\$62,571,415 ¹⁴	\$57,115,920	-9%
Disability claims	\$6,493,107	\$5,528,786	\$4,779,501	\$4,015,205	\$3,355,794	-16%
Total	\$2,402,193,137	\$2,314,926,262	\$2,217,710,153	\$2,207,285,688	\$2,107,780,729	-5%

¹¹ Source: FY18 State of Residence Report; FY18 Exhibit of Insurance In-force.

¹² Source: FY18 Exhibit of Insurance In-force; FY 18 Statement of Operations and Changes in Net Position; FY 18 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

	2014	2015	2016	2017	2018
Administered	79,067	76,638	68,891	64,586	58,916
Supervised ¹⁵	8,230	7,272	7,439	7,620	7,696
Total	87,297	83,910	76,330	72,206	66,612

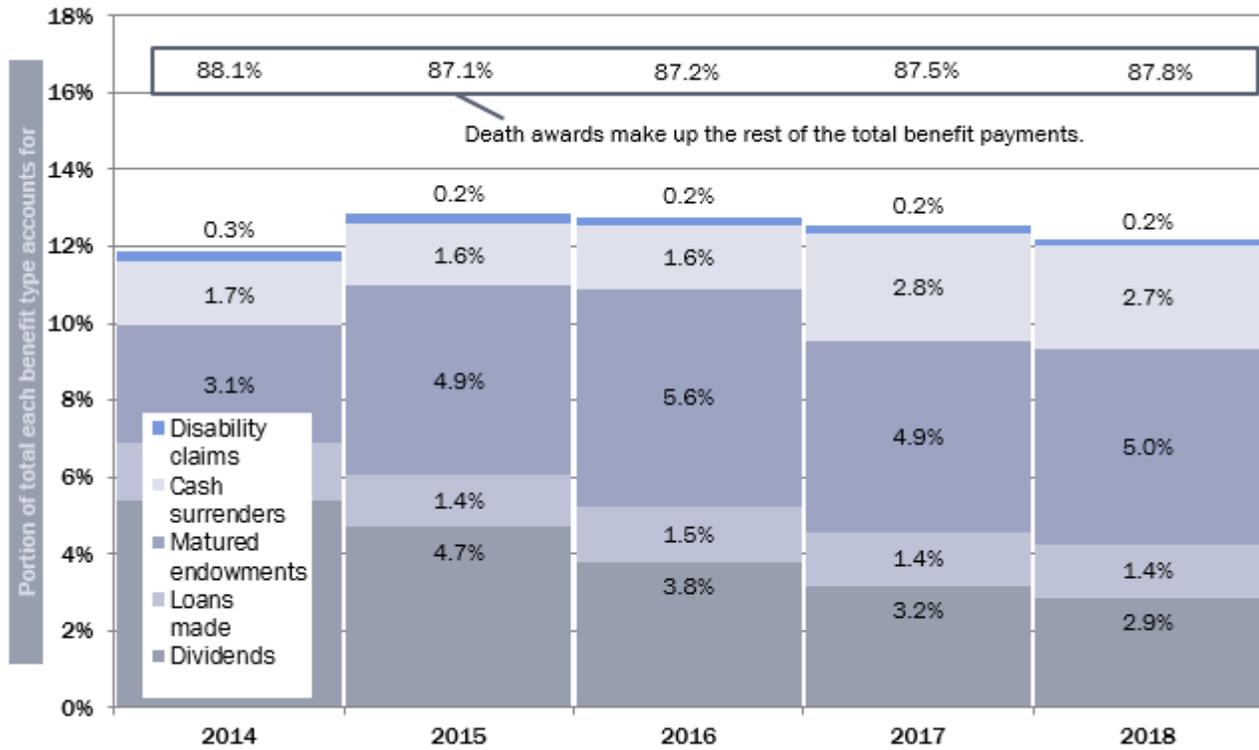
Amount of death or traumatic injury awards paid

	2014	2015	2016	2017	2018
Administered	\$1,011,652,847	\$987,885,617	\$909,122,246	\$865,048,220	\$798,893,680
Supervised ¹⁵	\$1,105,394,917	\$1,029,516,067	\$1,025,694,911	\$1,065,595,100	\$1,052,004,965
Total	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645
Average payment	\$24,251	\$24,042	\$25,348	\$26,738	\$27,786

¹⁵ Includes payments for traumatic injuries.



Benefits paid by fiscal year by Insurance Program





Total Insurance in force by fiscal year¹⁶

	2014	2015	2016	2017	2018
Number of policies	6,572,276	6,342,789	6,194,039	6,078,570	5,987,514
Total face amounts	\$1,269,084,448,395	\$1,240,660,018,554	\$1,226,496,624,246	\$1,215,080,861,599	\$1,215,108,315,937
Avg. face amounts ¹⁷	\$193,097	\$195,602	\$198,012	\$199,896	\$202,940

Life Insurance in force by program during FY 18¹⁸

Type of Insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	20	\$58,000	\$2,900	\$10,000
NSLI	203,807	\$2,597,519,434	\$12,745	\$10,000
VSLI	90,488	\$1,335,502,218	\$14,759	\$10,000
VRI	7,902	\$84,053,601	\$10,637	\$10,000
S-DVI	277,063	\$2,910,626,773	\$10,505	\$10,000 ²⁰
VMLI	2,614	\$353,693,411	\$135,307	\$200,000
SGLI	2,221,500	\$804,294,300,000	\$362,050	\$400,000
FSGLI - Child	1,773,000	\$17,730,000,000	\$10,000	\$10,000
FSGLI - Spouse	979,000	\$96,316,300,000	\$98,382	\$100,000
VGLI	432,120	\$75,636,262,500	\$175,035	\$400,000
Total²¹	5,987,514	\$1,001,258,315,937	\$167,224	

¹⁶ Source: Insurance FY 18 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 18 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Page 8 contains 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.





Gender Breakdown by program during FY18

Type of Programs	Male	Female	Unknown
USGLI ²²	44%	0%	56%
NSLI ²²	27%	0%	73%
VSLI ²²	18%	0%	82%
VRI ²²	72%	1%	27%
S-DVI ²²	88%	9%	3%
SGLI ²³	82%	18%	0%
VGLI ²⁴	86%	14%	0%
Total	78%	15%	7%

²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data





Operations Activity

Number of operations processed on administered policies by fiscal year²⁵

	2014	2015	2016	2017	2018
Loans	30,575	30,845	32,424	32,782	32,539
Cash surrenders	7,615	7,051	6,455	6,075	5,560
Calls answered	612,234	593,876	543,274	509,897	487,795
Correspondence received	71,519	57,687	42,993	56,547	61,536
Change of address	27,402	22,866	10,449	26,146	19,051
Online loan applications	3,617	4,489	5,636	6,002	7,182
Total²⁶	749,345	712,325	635,595	631,447	606,481

²⁵ Source: Distribution of Operations Report.

²⁶ Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY18

The table below identifies the number of new policies issued for FY18, 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 FY18

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁷	386	\$63,762,390	\$165,188	\$200,000
S-DVI ²⁸	13,230	\$161,254,500	\$12,189	\$10,000 ²⁹
VGLI ³⁰	16,728	\$5,255,285,000	\$314,161	\$400,000
FSGLI – Child ³¹	105,345	\$1,053,450,000	\$10,000	\$10,000
FSGLI – Spouse ³²	136,197	\$13,399,333,254	\$98,382	\$100,000
SGLI ³¹	220,241	\$78,234,778,864	\$355,224	\$400,000
Total	492,127	\$98,167,864,008	\$199,477	

²⁷ Source: VMLI Database – FY18 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁸ Source: S-DVI – FY18 Exhibit of Insurance In-force; State of Residence Report.

²⁹ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 18, VA issued 960 new Supplemental S-DVI policies.

³⁰ Source: VGLI – OSGLI Monthly Report to VA.

³¹ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 18. Data on accessions from the Defense Manpower Data Center.

³² Source: DEERS and Military Pay Records.



Policy lapses³³ during FY 18

Type of Insurance	Number	Face amount	Average face amount
NSLI	2,331	\$13,742,665	\$5,896
VSLI	638	\$4,574,250	\$7,170
VRI	87	\$496,500	\$5,707
S-DVI	1,221	\$15,135,500	\$12,396
Total	4,277	\$33,948,915	\$7,938

³³ Source: FY 18 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





VBA Insurance payments made to policyholders during FY 18

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁴	USGLI	83	\$169,659	\$2,044
	NSLI	5,764	\$102,452,434	\$17,775
	VSLI	7	\$423,466	\$60,495
	VRI	59	\$2,046,896	\$34,693
	S-DVI	132	\$1,269,724	\$9,619
Total		6,045	\$106,362,179	\$17,595
Cash surrender ³⁴	USGLI	0	\$0	\$0
	NSLI	2,043	\$37,240,577	\$18,228
	VSLI	869	\$13,280,041	\$15,282
	VRI	112	\$1,281,696	\$11,444
	S-DVI	841	\$5,313,606	\$6,318
Total		3,865	\$57,115,920	\$14,778
Dividends ³⁵	USGLI	20	\$8,264	\$413
	NSLI	203,807	\$36,543,971	\$179
	VSLI	90,488	\$22,456,972	\$248
	VRI	7,902	\$1,433,983	\$181
Total		302,217	\$60,443,190	\$200
Loans ³⁶	USGLI	0	\$0	\$0
	NSLI	830	\$4,499,000	\$5,420
	VSLI	787	\$2,408,000	\$3,060
	VRI	61	\$222,000	\$3,639
	S-DVI	30,861	\$22,476,000	\$728
Total		32,539	\$29,605,000	\$910

³⁴ Source of number: FY 18 Exhibit of Insurance In-force. Source of amount: FY 18 Statement of Operations and Changes in Net Position.

³⁵ Source of number: FY 18 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 18 Statement of Operations and Changes in Net Position

³⁶ Source of number: FY 18 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 18 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal years

Dividend payments	2014	2015	2016	2017	2018
Number	587,452	505,934	432,964	364,713	302,217
Total amounts	\$128,936,863	\$108,680,166	\$83,939,064	\$70,348,712	\$60,443,190
Average payments	\$219	\$215	\$194	\$193	\$200

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veterans' or Servicemembers' designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 18³⁷

Type of insurance	Number	Amount	Average payment
USGLI	20	\$309,659	\$15,483
NSLI	37,407	\$496,397,080	\$13,270
VSLI	8,795	\$134,840,676	\$15,332
VRI	1,769	\$18,020,093	\$10,187
S-DVI	10,677	\$111,901,671	\$10,481
VMLI	248	\$37,424,501	\$150,905
SGLI ³⁸	1,608	\$562,039,586	\$349,527
FSGLI - Spouse ³⁸	581	\$56,226,667	\$96,776
FSGLI - Child ³⁸	1,106	\$11,060,000	\$10,000
TSGLI ³⁸	761	\$34,350,000	\$45,138
VGLI ³⁸	3,640	\$388,328,712	\$106,684
Total	66,612	\$1,850,898,645	\$27,786

³⁷ Source of number: FY 18 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 18 Statement of Operations and Changes in Net Position.

³⁸ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 18

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 18

Type of payment ³⁹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	2	\$2,052	\$1,026
	NSLI	1,661	\$2,081,340	\$1,253
	VSLI	767	\$1,040,940	\$1,357
	VRI	102	\$83,940	\$823
Total		2,532	\$3,208,272	\$1,267
Matured endowments	USGLI	0	\$0	\$0
	NSLI	116	\$134,884	\$1,163
	VSLI	124	\$164,625	\$1,328
	VRI	8	\$5,634	\$704
	S-DVI	12	\$11,181	\$932
Total		260	\$316,324	\$1,217
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	21	\$32,918	\$1,568
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		21	\$32,918	\$1,568
Total and permanent disability	USGLI	1	\$690	\$690
	Total	1	\$690	\$690

³⁹ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 18



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 18⁴⁰

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	606	\$127,097	\$210
NSLI	9,241	\$5,296,538	\$573
VSLI	408	\$284,320	\$697
VRI	83	\$37,709	\$454
S-DVI	139	\$49,708	\$358
Total	10,477	\$5,795,371	\$553

⁴⁰ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150 percent of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (S-DVI, VMLI, SGLI, and VGLI) have policyholders across a wide distribution of ages.

Age distribution for VBA Insurance Programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴¹	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴¹	0	1,839	13,073	21,688	36,670
% of all age groups	0%	1%	5%	9%	15%
VMLI ⁴²	0	19	100	256	660
% of all age groups	0%	1%	4%	10%	25%
SGLI ⁴³	152,595	1,109,124	638,931	249,684	69,331
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴³	11,661	350,784	398,708	168,232	44,970
% of all age groups	1%	36%	41%	17%	5%
FSGLI- Children ⁴³	1,711,296	61,704	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁴	11	9,544	52,839	105,716	133,658
% of all age groups	0%	2%	12%	24%	32%
Total all types	1,875,563	1,533,014	1,103,651	545,576	285,289
% of all age groups	31%	26%	19%	9%	5%

Age groups continued on the next page.

⁴¹ Note: Data as of September 30, 2018.

⁴² Source: VMLI Reserve Valuation September Data

⁴³ Source: OSGLI June Data - Adjusted for FY 18. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴⁴ Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for VBA Insurance Programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴¹	0	0	0	20	20	97.7
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴¹	0	0	77,455	102,525	179,980	90.0
% of all age groups	0%	0%	43%	57%	100%	
VSLI ⁴¹	0	78	77,225	4,827	82,130	86.2
% of all age groups	0%	0%	94%	6%	100%	
VRI ⁴¹	0	3	2,588	4,399	6,990	90.7
% of all age groups	0%	0%	37%	63%	100%	
S-DVI ⁴¹	72,224	86,415	14,261	1,001	247,171	63.5
% of all age groups	29%	35%	6%	0%	100%	
VMLI ⁴²	874	692	13	0	2,614	59.8
% of all age groups	34%	26%	0%	0%	100%	
SGLI ⁴³	1,815	20	0	0	2,221,500	29.7
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴³	4,645	0	0	0	979,000	33.4
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ⁴³	0	0	0	0	1,773,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁴	87,237	39,466	3,597	52	432,120	53.1
% of all age groups	20%	9%	1%	0%	100%	
Total all types	166,795	126,674	175,139	112,824	5,924,525	
% of all age groups	3%	2%	3%	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 FY18

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	111,021	1,315,979	7.8%	92.2%
Reserve duty	178,226	519,774	25.5%	74.5%
Total⁴⁵	289,247	1,835,753	13.6%	86.4%

SGLI coverage by Branch of Service and component of service FY18

Branch of Service (BOS)		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁶ of grand total with SGLI
Active duty	Army	504,435	502,016	99.5%	23.6%
	Navy	346,089	342,065	98.8%	16.1%
	Air Force	341,748	337,408	98.7%	15.9%
	Marine Corps	199,086	198,598	99.8%	9.3%
	Coast Guard	42,322	40,431	95.5%	1.9%
	NOAA	324	297	91.7%	<0.1%
	Public Health Service	6,186	6,185	100.0%	0.3%
	Total	1,440,190	1,427,000	99.1%	67.2%
Reserve /National Guard	Army	533,770	478,383	89.6%	22.5%
	Navy	41,381	41,381	100.0%	1.9%
	Air Force	144,373	144,373	100.0%	6.8%
	Marine Corps	28,414	28,414	100.0%	1.3%
	Coast Guard	9,393	5,449	58.0%	0.3%
	Total	757,331	698,000	92.2%	32.8%
Grand Total		2,197,521	2,125,000	96.7%	100.0%

⁴⁵ Does not include Servicemembers with part-time or post-separation coverage

⁴⁶ Percentages may not sum to Total due to rounding.

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 18

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	12,401	671,599	1.8%	98.2%
Reserve duty	17,494	277,506	5.9%	94.1%
Total	29,895	949,105	3.1%	97.0%

FSGLI Spouse coverage by branch and component of service FY 18

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁷ of grand total with FSGLI
Active duty	Army	295,287	254,213	86.1%	26.0%
	Navy	179,223	154,292	86.1%	15.8%
	Air Force	186,623	160,664	86.1%	16.4%
	Marine Corps	94,327	89,568	95.0%	9.1%
	Coast Guard	20,980	20,972	100.0%	2.1%
	NOAA	105	105	100.0%	<0.0%
	Public Health Service	4,188	4,186	100.0%	0.4%
	Total	780,733	684,000	87.6%	69.9%
Reserve /National Guard	Army	336,602	180,424	53.6%	18.4%
	Navy	47,229	25,315	53.6%	2.6%
	Air Force	149,651	80,220	53.6%	8.2%
	Marine Corps	6,275	5,977	95.2%	0.6%
	Coast Guard	3,064	3,064	100.0%	0.3%
	Total	542,821	295,000	54.3%	30.1%
Grand Total		1,323,554	979,000	74.0%	100.0%

⁴⁷ Percentages may not sum to Total due to rounding.



Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

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)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁴⁴ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance 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.



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Loan Guaranty

Home Loan Guaranty Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

Current Benefits

VA home loans may be used to:

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

610,513 Loans Guaranteed
 Average Loan \$264,197
 Total Loan Amount:
 \$161 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.



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Release history

Version & changes

Date

Data as of

09/30/2018



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Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan, however in 2018 Cash-Out refinancing was the common reason.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development's (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.30% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active service or later from service-connected causes is exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.



VA



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Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110-289), enacted on July 30, 2008, included the following changes:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries; and
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits.

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

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

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 202



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Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans or Native American non-Veterans finance the purchase of homes on Federal Trust. VA has entered into memorandums of understanding (MOU) with 105 participating Native American tribes and Pacific Islanders. During FY 2018, VA closed 23 loans under this program. Since its inception, VA has made 1,058 loans to Native American Veterans.

In FY 2018, LGY promoted the NADL program in 39 major regional and national outreach events across the United States. LGY entered into 3 MOUs during FY 2018. The NADL program currently has 524 active loans. 1,058 loans (total closed valued at \$136.1 million) have been made to Veterans since program inception in 1992. VA has expended close to \$4.8 million in loan funding during FY 2018.

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 560,466 attempts to contact delinquent borrowers and mortgage servicers. In FY 2018, VA helped 104,752 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$2.66 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 203



VA



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Quick Reference

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

In FY 2018, interest rate reduction refinance loans were 11% of the total loan volume. For the same year, all refinanced loans made up 37% of the total loan volume.

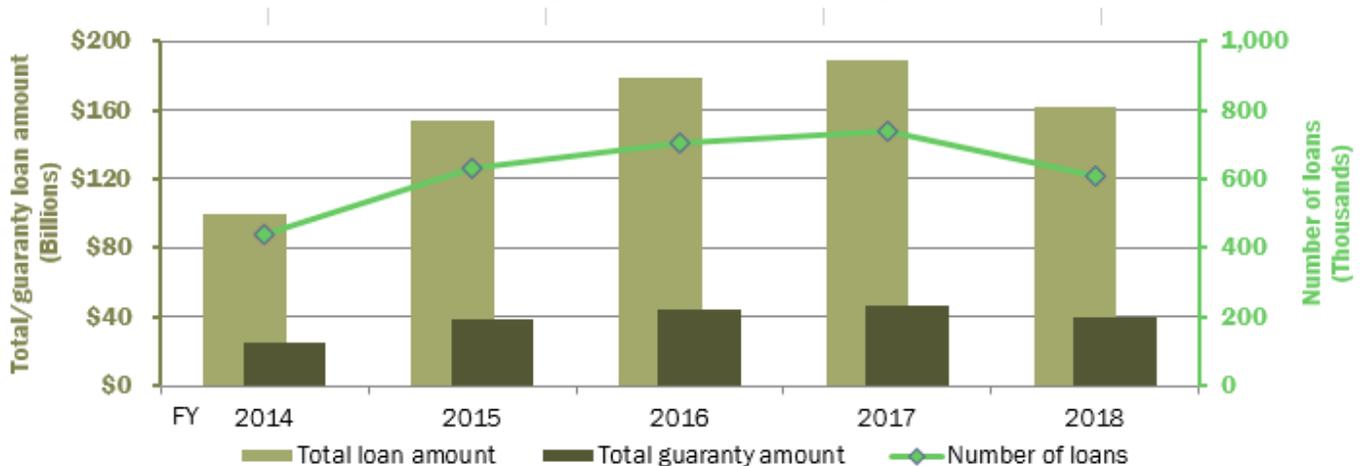
Fiscal year 2018 loan guaranty program highlights

Loans guaranteed	610,513
Interest rate reduction loans	67,347
Total loan amount	\$161,295,513,770
Average amount per loan	\$264,197

VA loans guaranteed by fiscal year

	2014	2015	2016	2017	2018
Number of loans	438,398	631,142	705,474	740,389	610,513
Total loan amount	\$99,574,287,360	\$153,477,242,762	\$178,656,669,563	\$188,699,744,440	\$161,295,513,770
Average loan amount	\$227,132	\$243,174	\$253,243	\$254,866	\$264,197
Total guaranty amount	\$25,273,854,382	\$38,606,820,465	\$44,646,704,530	\$46,955,375,319	\$39,939,956,683
Average guaranty amount	\$57,650	\$61,170	\$63,286	\$63,420	\$65,420

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	2014	2015	2016	2017	2018
First time home buyer	112,522	134,808	146,634	155,620	159,714
Previous home buyer	159,179	187,307	206,368	224,817	223,401

Purchase loans only

Without down payment	221,936	264,057	287,884	302,815	303,337
With down payment	49,765	58,058	65,118	77,622	79,778

Purchase loans only

Purchase loans	271,701	322,115	353,002	380,437	383,115
Interest rate reduction	94,180	194,805	215,561	190,914	67,347
Cash out/ other refinancing	72,517	114,222	136,911	169,038	160,051
Total	438,398	631,142	705,474	740,389	610,513

Types and characteristics of VA loans guaranteed during fiscal year 2018

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	159,714	\$38,502,631,938	\$241,072	\$9,753,331,581	\$61,067
Previous home buyer	223,401	\$64,885,019,460	\$290,442	\$15,695,613,674	\$70,258

Purchase loans only

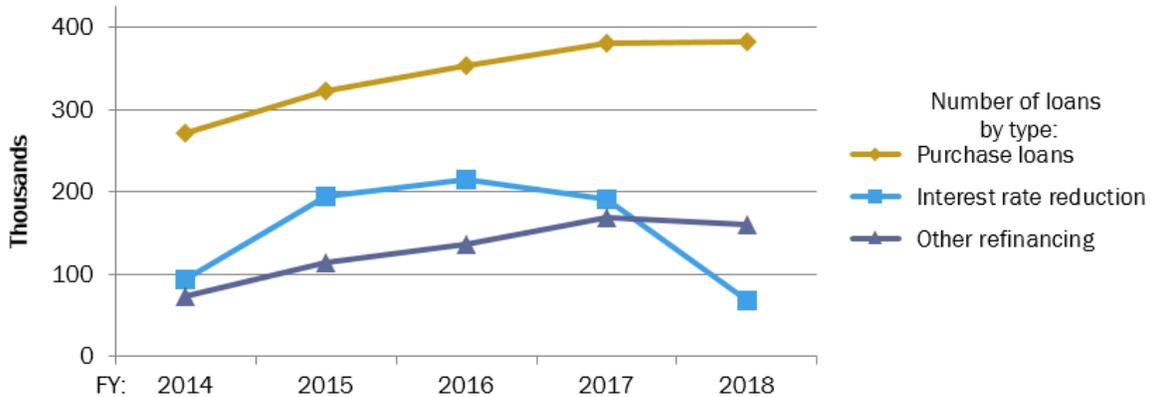
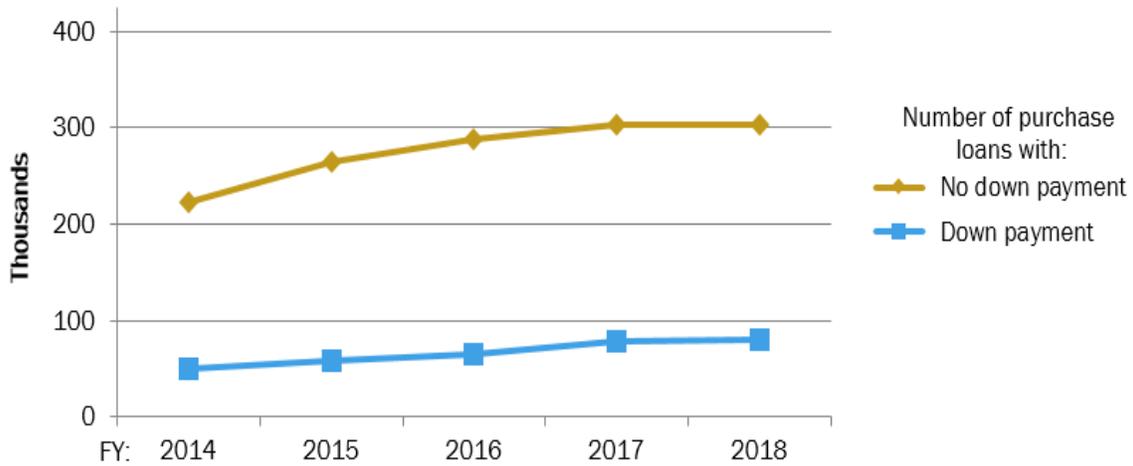
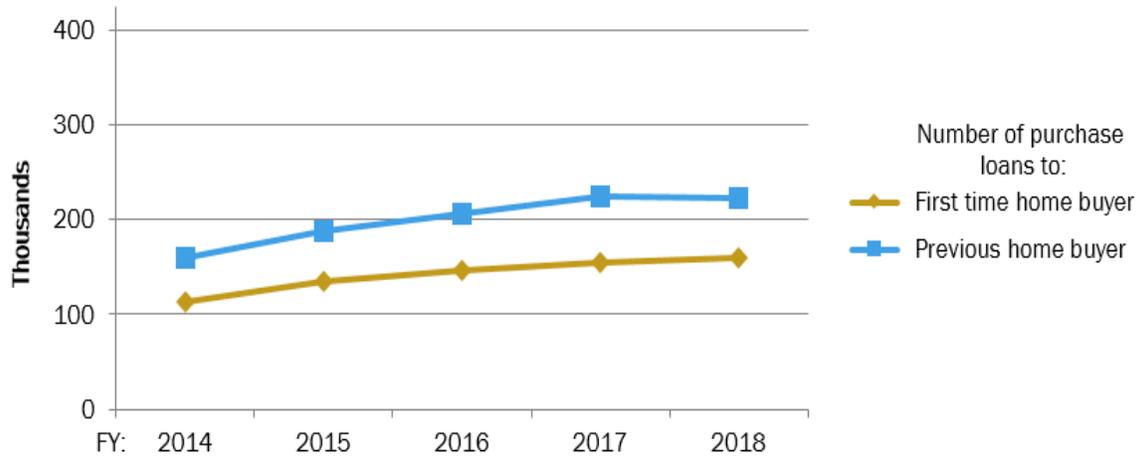
Without down payment	303,337	\$75,919,696,855	\$250,282	\$19,175,332,265	\$63,215
With down payment	79,778	\$27,467,954,543	\$344,305	\$6,273,612,991	\$78,638

Purchase loans only

Purchase loans	383,115	\$103,387,651,398	\$269,861	\$25,448,945,255	\$66,426
Interest rate reduction	67,347	\$16,774,568,042	\$249,077	\$4,284,998,077	\$63,626
Cash out / other refinancing	160,051	\$41,133,294,330	\$257,001	\$10,206,013,351	\$63,767
Total	610,513	\$161,295,513,770	\$264,197	\$39,939,956,683	\$65,420



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





VA loans guaranteed by fiscal year and period of service/ entitlement

Period of service/ entitlement	2014	2015	2016	2017	2018
World War II	475	562	492	421	253
Post-World War II	123	197	174	148	90
Korean Conflict	865	1,135	1,059	992	647
Post-Korean Conflict	5,134	7,171	7,318	7,337	5,153
Vietnam Era	25,589	36,327	37,843	38,829	28,749
Post-Vietnam Era	27,756	38,272	41,673	42,461	33,081
Gulf War Era	137,075	185,124	201,523	205,032	172,830
Restored entitlement	162,298	262,569	309,242	335,427	273,700
Service personnel	68,246	84,501	88,295	90,804	80,241
Reservists	8,468	12,168	14,141	14,749	11,703
Un-remarried survivors	2,369	3,116	3,714	4,189	4,066
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	438,398	631,142	705,474	740,389	610,513



VA loans guaranteed during fiscal year 2018 by period of service/ entitlement

Period of service/ entitlement	Number of loans	Percent ¹ of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	253	<0.1%	\$58,309,436	\$230,472	\$14,522,565	\$57,401
Post-World War II	90	<0.1%	\$18,911,111	\$210,123	\$4,907,810	\$54,531
Korean Conflict	647	0.1%	\$134,258,396	\$207,509	\$34,884,204	\$53,917
Post-Korean Conflict	5,153	0.8%	\$1,067,545,500	\$207,170	\$275,206,022	\$53,407
Vietnam Era	28,749	4.7%	\$6,125,140,067	\$213,056	\$1,565,287,273	\$54,447
Post-Vietnam Era	33,081	5.4%	\$7,285,010,573	\$220,217	\$1,854,701,335	\$56,065
Gulf War Era	172,830	28.3%	\$43,697,466,633	\$252,835	\$10,878,644,746	\$62,944
Restored entitlement	273,700	44.8%	\$77,158,881,328	\$281,910	\$18,928,093,127	\$69,156
Service personnel	80,241	13.1%	\$21,997,846,857	\$274,147	\$5,439,325,918	\$67,787
Reservists	11,703	1.9%	\$2,923,313,017	\$249,792	\$729,838,479	\$62,363
Un-remarried survivors	4,066	0.7%	\$828,830,852	\$203,844	\$214,545,205	\$52,766
Spouses of POWs	N/A					
Total	610,513	100%	\$161,295,513,770	\$264,197	\$39,939,956,683	\$65,420

¹ Percentages may not sum to Total due to rounding.



VA loans guaranteed by fiscal year and age

Age	2014	2015	2016	2017	2018
18 - 25	18,003	21,070	22,103	23,207	24,466
26 - 35	109,537	145,353	157,784	162,979	143,400
36 - 45	102,118	141,871	154,537	155,889	126,452
46 - 55	85,256	127,691	145,191	153,717	120,085
56 - 65	64,517	92,656	101,404	105,900	83,947
66 - 75	47,502	83,477	101,462	112,439	89,741
76 - 80	6,895	11,283	13,914	15,791	13,651
Over 80	4,570	7,741	9,079	10,466	8,771
Total	438,398	631,142	705,474	740,389	610,513

VA loans guaranteed during fiscal year 2018 by age

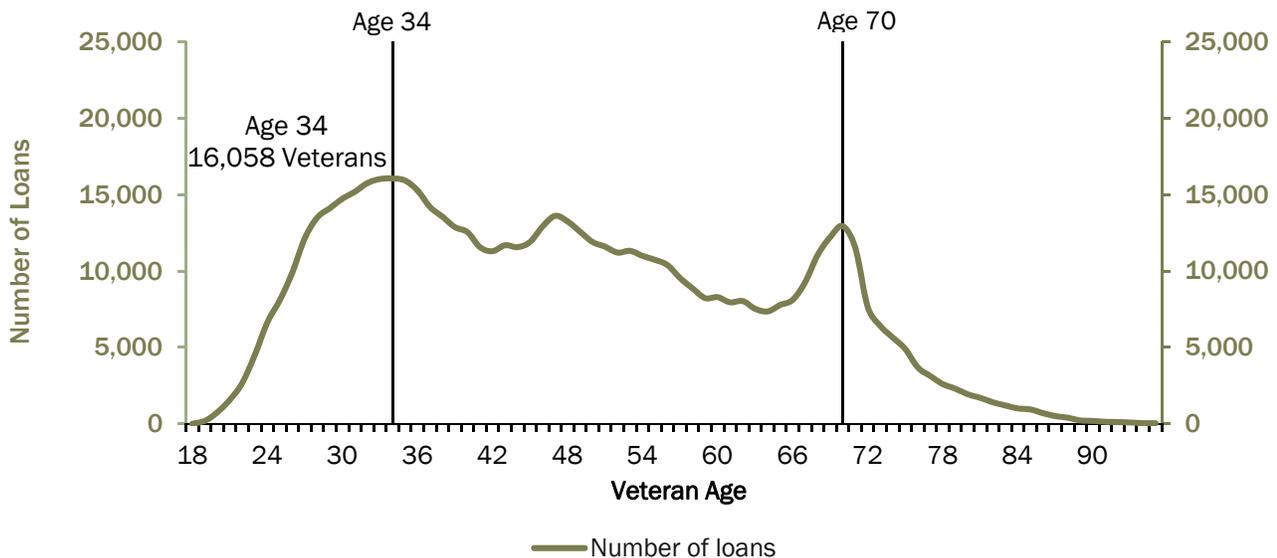
Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	24,466	4.0%	\$5,088,381,193	\$207,978	\$1,305,027,671	\$53,340
26 - 35	143,400	23.5%	\$37,406,995,518	\$260,858	\$9,319,601,113	\$64,990
36 - 45	126,452	20.7%	\$37,928,270,285	\$299,942	\$9,232,005,819	\$73,008
46 - 55	120,085	19.7%	\$34,421,898,984	\$286,646	\$8,406,112,407	\$70,001
56 - 65	83,947	13.8%	\$20,741,541,523	\$247,079	\$5,178,018,816	\$61,682
66 - 75	89,741	14.7%	\$20,621,153,293	\$229,785	\$5,208,459,809	\$58,039
76 - 80	13,651	2.2%	\$3,092,866,855	\$226,567	\$784,462,286	\$57,466
Over 80	8,771	1.4%	\$1,994,406,119	\$227,386	\$506,268,762	\$57,721
Total	610,513	100.0%	\$161,295,513,770	\$264,197	\$39,939,956,683	\$65,420



Percentage of VA loans guaranteed by fiscal year and age

Age	2014	2015	2016	2017	2018
18 - 25	4.1%	3.3%	3.1%	3.1%	4.0%
26 - 35	25.0%	23.0%	22.4%	22.0%	23.5%
36 - 45	23.3%	22.5%	21.9%	21.1%	20.7%
46 - 55	19.5%	20.2%	20.6%	20.8%	19.7%
56 - 65	14.7%	14.7%	14.4%	14.3%	13.8%
66 - 75	10.8%	13.2%	14.4%	15.2%	14.7%
76 - 80	1.6%	1.8%	2.0%	2.1%	2.2%
Over 80	1.0%	1.2%	1.3%	1.4%	1.4%
Total	100%	100%	100%	100%	100.0%

VA loans guaranteed during fiscal year 2018 by age





VA loans guaranteed during fiscal year 2018 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	2,651	\$248,354,672	\$93,683	\$85,060,905	\$32,086
\$25,000 to \$34,999	10,883	\$1,383,589,285	\$127,133	\$403,858,363	\$37,109
\$35,000 to \$44,999	28,155	\$4,470,868,015	\$158,795	\$1,196,629,627	\$42,501
\$45,000 to \$54,999	45,500	\$8,536,824,864	\$187,623	\$2,197,611,577	\$48,299
\$55,000 to \$64,999	50,137	\$10,788,237,134	\$215,175	\$2,732,028,911	\$54,491
\$65,000 to \$74,999	45,036	\$10,852,432,096	\$240,972	\$2,721,632,795	\$60,432
\$75,000 and over	200,753	\$67,107,345,332	\$334,278	\$16,112,123,077	\$80,258
Total	383,115	\$103,387,651,398	\$269,861	\$25,448,945,255	\$66,426

Purchase loans only

Veteran participant income and asset information

Average income	\$88,359
Median income	\$77,124
Median assets	\$10,221



Number of VA loans guaranteed by fiscal year and race

Race	2014	2015	2016	2017	2018
White	307,876	439,680	484,165	504,436	406,379
Black/ African American	46,180	67,939	79,974	86,539	50,802
Hispanic	34,104	50,338	57,223	61,335	73,369
Asian/ Pacific Islander/ Native Hawaiian	11,427	18,740	21,888	23,433	19,435
American Indian/ Alaskan Native	36,136	51,948	60,313	62,957	59,873

VA loans guaranteed during fiscal year 2018 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	406,379	66.6%	\$105,739,459,207	\$260,199	\$26,146,383,813	\$64,340
Black/ African American	50,802	8.3%	\$14,088,585,866	\$277,323	\$3,491,848,288	\$68,734
Hispanic	73,369	12.0%	\$19,005,577,197	\$259,041	\$4,745,404,619	\$64,679
Asian/ Pacific Islander/ Native Hawaiian	19,435	3.2%	\$6,309,740,098	\$324,659	\$1,540,148,619	\$79,246
American Indian/ Alaskan Native	59,873	9.8%	\$16,033,343,365	\$267,789	\$3,984,580,268	\$66,551
Unknown	655	0.1%	\$118,808,037	\$181,386	\$31,591,076	\$48,231



VA loans guaranteed by fiscal year and gender

Gender	2014	2015	2016	2017	2018
Male	N/A	N/A	629,954	658,622	539,368
Female	N/A	N/A	75,520	81,767	71,145
Total	N/A	N/A	705,474	740,389	610,513

VA loans guaranteed during fiscal year 2018 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	539,368	88.3%	\$142,619,479,502	\$264,420	\$35,294,275,387	\$65,436
Female	71,145	11.7%	\$18,676,034,268	\$262,507	\$4,645,681,297	\$65,299
Total	610,513	100.0%	\$161,295,513,770	\$264,197	\$39,939,956,683	\$65,420

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2018 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	1,823	262	23
Amount of grants / loans	\$101,288,049	\$3,157,201	\$4,820,507

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

104,752

Loan administration actions by fiscal year

Action	2015	2016	2017	2018
Borrowers saved from foreclosure	90,262	97,368	96,139	104,752
Potential claim savings	\$2,803,451,393	\$3,082,674,193	\$2,757,896,777	\$2,661,555,870
Foreclosures completed	18,027	18,519	16,626	14,836
Claim payments	\$1,016,723,872	\$742,576,524	\$856,964,525	\$699,755,664.89

Loan administration actions in fiscal year 2018

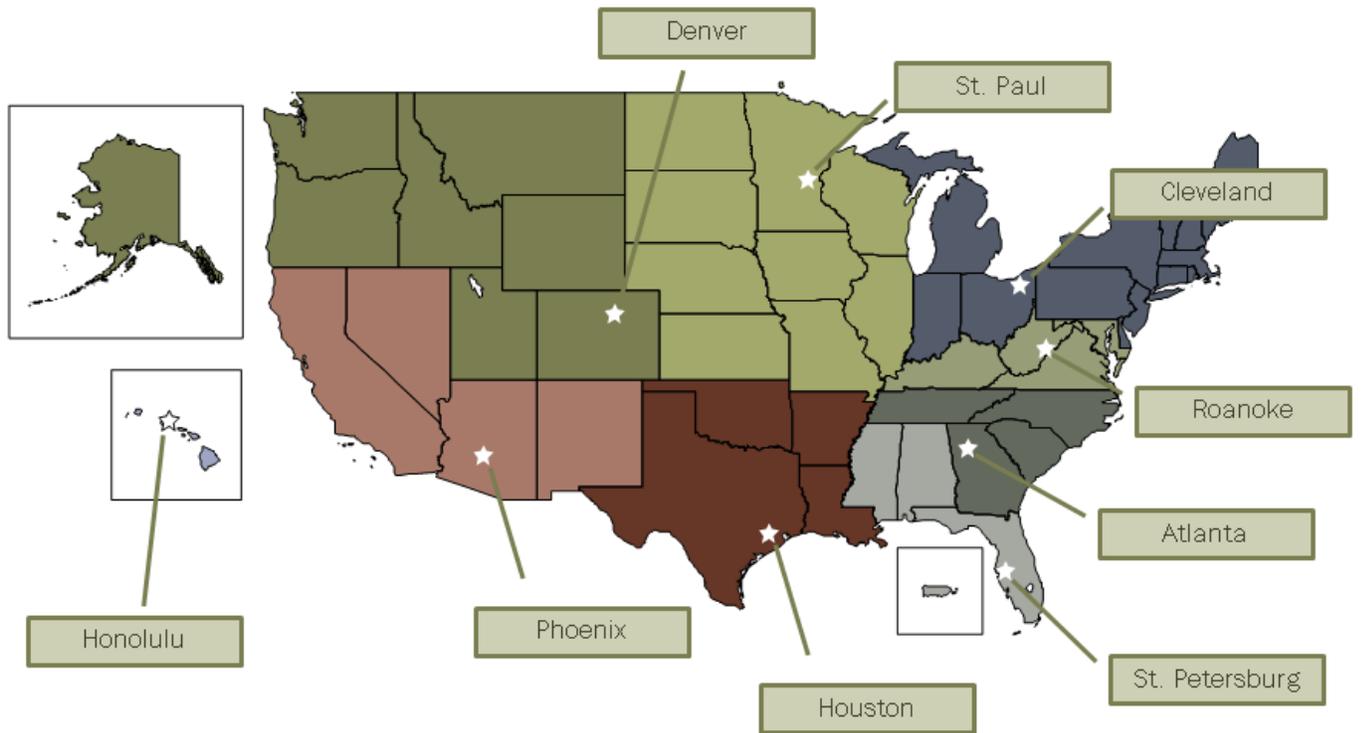
Action	Number/Amount
Borrower contact	329,569
Servicer contact	230,897
Potential claim savings	\$2,661,555,870
Default resolution rate (percent)	87.6%
Defaults reported	106,394
Foreclosures completed ³	14,836
Borrowers saved from foreclosure	104,752

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

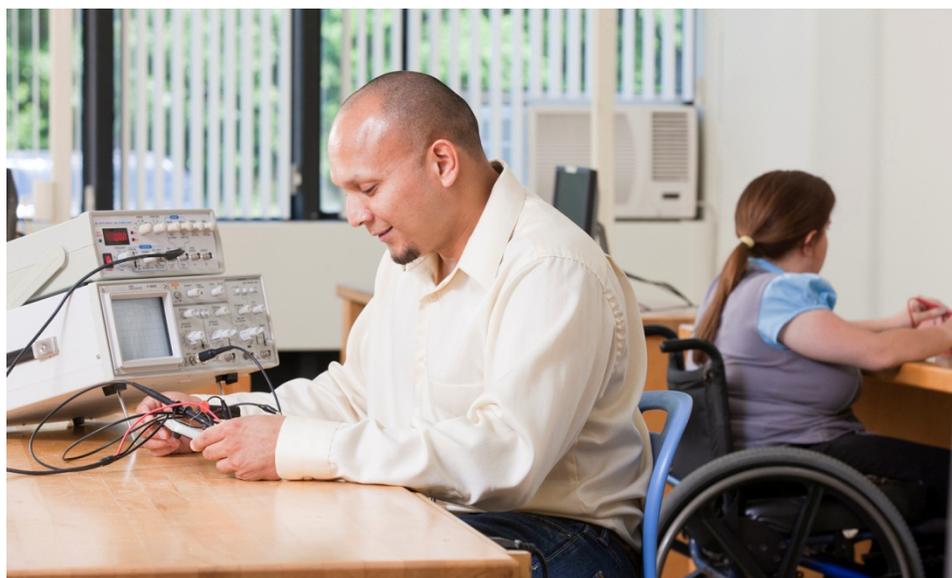
The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

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 1,304 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:

- 125,513 Veteran Participants
- 165,943 Veterans Receiving Evaluation and Counseling Services
- 12,126 Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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Release history

Version & changes	Date
Data as of	09/30/2018



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Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2018, including those who were successfully rehabilitated or who discontinued their program of services in FY 2018.

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



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Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2018, 11,104 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 2018, 178 beneficiaries and Veterans applied for services under these benefit chapters.



Veterans receiving evaluation and counseling services

Vocational Rehabilitation and Employment (VR&E) Activities FY 18

Veterans enrolling

Total applicants ¹	113,792
Eligible applicants	110,223
Completed evaluation (including prior year carry over) ²	68,616
Entitled applicants (including prior year carry over)	51,556
Entitled applicants (2018 only)	35,485
New plans of service (enrollments)	27,194

Veterans enrolled in a plan of services at the end of FY18

¹ Chapter 31 only.

² Prior year carry over represents applications or evaluations completed by VR&E in FY 18 from Veterans that applied in FY 17.

³ Excludes one (1) Chapter 18 employment rehabilitation not reflected in subsequent participant totals



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Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	165,943
Veterans applying – did not pursue counseling services	50,281
Total VR&E Veterans served	216,224

Veterans receiving VR&E benefits at the end of FY 18

Veterans participating in the VR&E program who are male	96,881
Veterans participating in the VR&E program who are female	28,366
Veterans participating in the VR&E program with gender data not available	266
Total	125,513



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Employment Handicaps



Veterans with serious employment handicaps during FY 18

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	32,492	19,064	51,556
Participants	93,006	32,507	125,513
Rehabilitated	8,395	3,731	12,126

Seventy-four percent of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Beneficiary Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

FY 2018 VR&E appropriations

Obligations	2018 Actual (dollars in thousands)
Subsistence Allowance	\$641,140
Books, Tuition, Supplies, Fees	\$790,424
Total	\$1,431,564



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Veterans who received subsistence as part of a training program during FY 18

Program	Total	Percent of total
Undergraduate	64,779	73.3%
Graduate	13,090	14.8%
Vocational/ technical	5,156	5.8%
College, non-degree	2,039	2.3%
Extended evaluation/ independent living	1,382	1.6%
Non-paid work experience in government	1,195	1.4%
Paid on-the-job training	260	0.3%
Apprenticeship	169	0.2%
Improvement of rehab potential	155	0.2%
Farm Co-op	114	0.1%
Non-paid on-the-job training	52	0.1%
High school	2	0.0%
Total	88,393	

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	7	2,089	61,189	20,276	7,840	22,391	113,792
Participants	35	1,494	53,399	44,992	12,873	12,720	125,513
Rehabilitated	1	129	4,048	5,042	1,924	982	12,126

Veterans by age

	17-21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ⁴
Applicants	590	18,936	42,091	14,386	13,703	10,242	7,179	6,663	113,792
Participants	181	15,528	49,159	15,575	16,469	12,596	8,863	7,141	125,513
Rehabilitated	0	913	5,205	1,468	1,693	1,289	811	747	12,126

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	15,168	60,510	958	17,333	19,718	105	113,792
Participants	16,230	66,887	996	20,552	20,744	104	125,513
Rehabilitated	1,681	6,153	80	2,115	2,082	15	12,126

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁵
Applicants	19	25	1,364	4,438	64,296	6,520	113,792
Participants	21	31	1,816	6,615	92,647	6,907	125,513
Rehabilitated	4	12	239	522	8,871	644	12,126

⁴ Totals include 2 applicants and 1 participant unidentifiable by age.

⁵ Totals include 37,130 applicants, 17,476 participants, and 1,834 rehabilitations where period of service was not available.



Veterans by length of service⁶

	Applicants	Participants	Rehabilitated
Less than 3 mos.	455	489	39
3 - 6 mos.	1,566	1,747	118
6 mos. to 2 years	8,511	9,963	760
2 - 4 years	21,220	24,488	2,102
4 - 10 years	46,739	51,532	5,186
10 - 15 years	11,125	12,377	1,138
15 - 20 years	4,991	5,849	583
20 - 30 years	16,663	17,441	2,025
> 30 years	1,630	1,540	175
In service	865	85	0
Total	113,792	125,513	12,126

Veterans by combined service-connected disability rating⁷

	Applicants	Participants	Rehabilitated
0%	355	66	5
10%	5,778	3,742	330
20%	5,203	6,303	692
30%	7,300	9,251	1,006
40%	8,425	10,782	1,176
50%	8,305	10,129	1,129
60%	11,729	14,414	1,483
70%	13,779	16,081	1,484
80%	14,669	17,493	1,731
90%	13,917	15,537	1,420
100%	21,238	21,558	1,669
Memo rating ⁸	1,038	157	1
Total	113,792	125,513	12,126

⁶ Includes 27 applicants and 2 participants unidentifiable by length of service.

⁷ Includes 2,056 applicants unidentifiable by combined service-connected disability rating.

⁸ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

Rehabilitated Veterans



Number of Veterans who were rehabilitated during FY 18

Category	Number ⁹	Percent of total
Number of female Veterans who were rehabilitated	2,685	22.1%
Number of male Veterans who were rehabilitated	9,418	77.7%
Disabled Veterans with serious employment handicaps who were rehabilitated	8,395	69.2%
Disabled Veterans with employment handicaps who were rehabilitated	3,731	30.8%
Total number of employment rehabilitations	10,735	88.5%
Total number of education rehabilitations	794	6.5%
Total number of independent living rehabilitations	597	4.9 %
Total number of veterans rehabilitated in FY 18		12,126

⁹ Excludes 23 rehabilitations where gender data was not available.

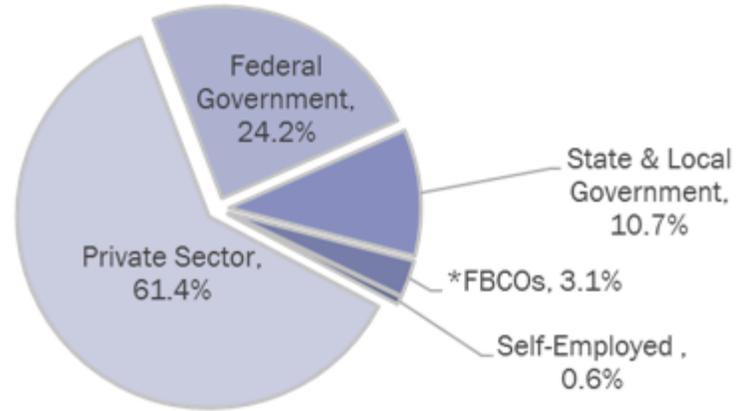


VR&E Employment Outcomes

FY 18 employment placements

The chart¹⁰ on the right shows the percentages of the career fields where VR&E Veterans found work in FY 18.

*FBCOs: faith-based & community organizations



FY 18 career categories of rehabilitated Veterans

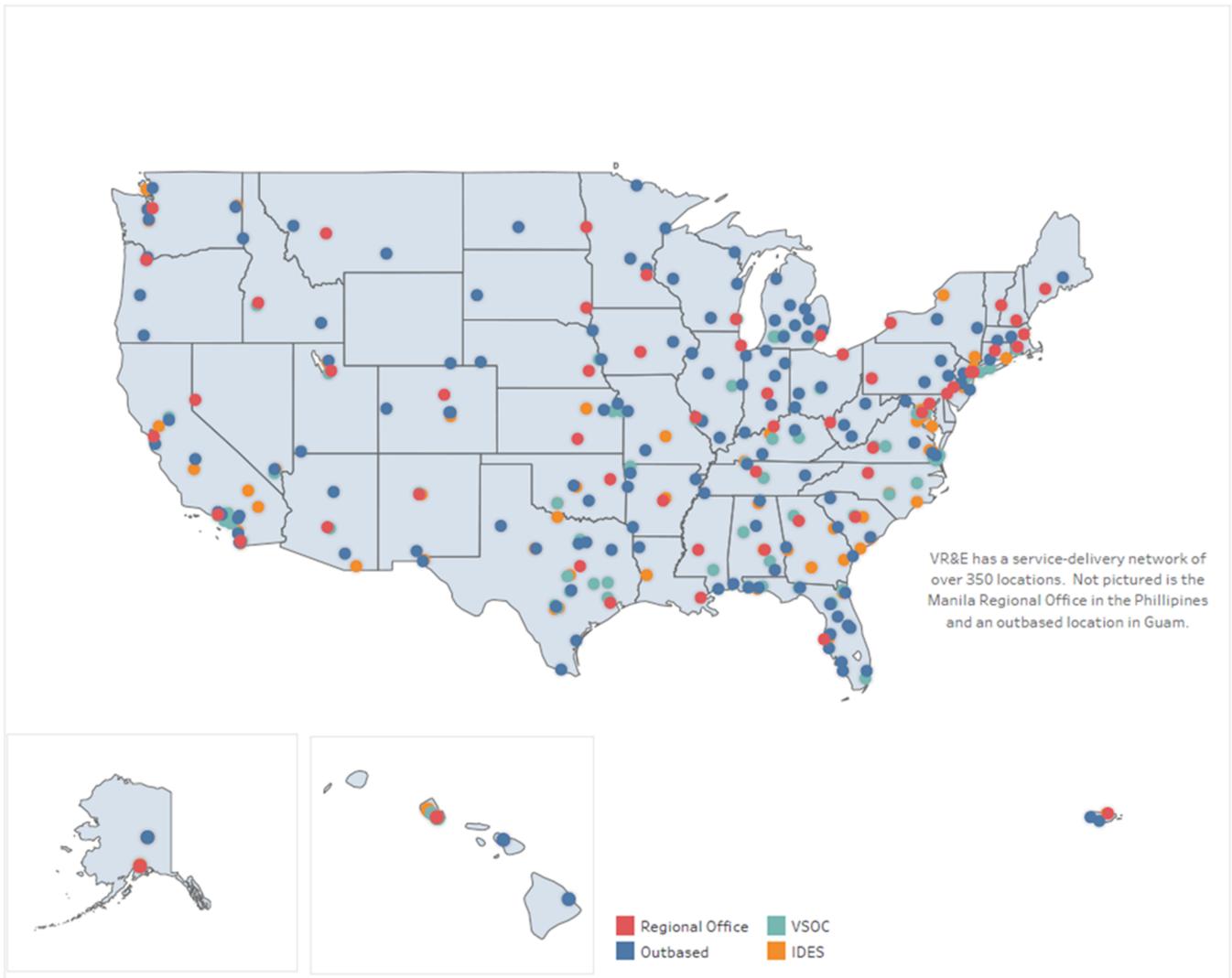
Category	Number of Veterans	Avg. annual wages at rehabilitation ¹¹
Professional, technical, and managerial	8,783	\$47,009
Machine Trades	486	\$36,834
Service	407	\$33,746
Clerical	322	\$35,175
Miscellaneous	258	\$40,241
Structural (building trades)	246	\$39,302
Sales	113	\$37,275
Processing (butcher, meat processor, etc.)	34	\$40,005
Agricultural, fishery, and forestry	33	\$34,663
Total number and average wage	10,682	\$45,180
Rehabs without full-time wages ¹²	847	NA
Total	11,529	

¹⁰ Source: VR&E Program Management Reports: Career Outcomes by DOT

¹¹ Excludes Veterans rehabilitated in independent living.

¹² Includes continuing education, part-time employment, volunteer, and unknown.

Appendix – Map of VR&E Locations



VA



U.S. Department
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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
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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



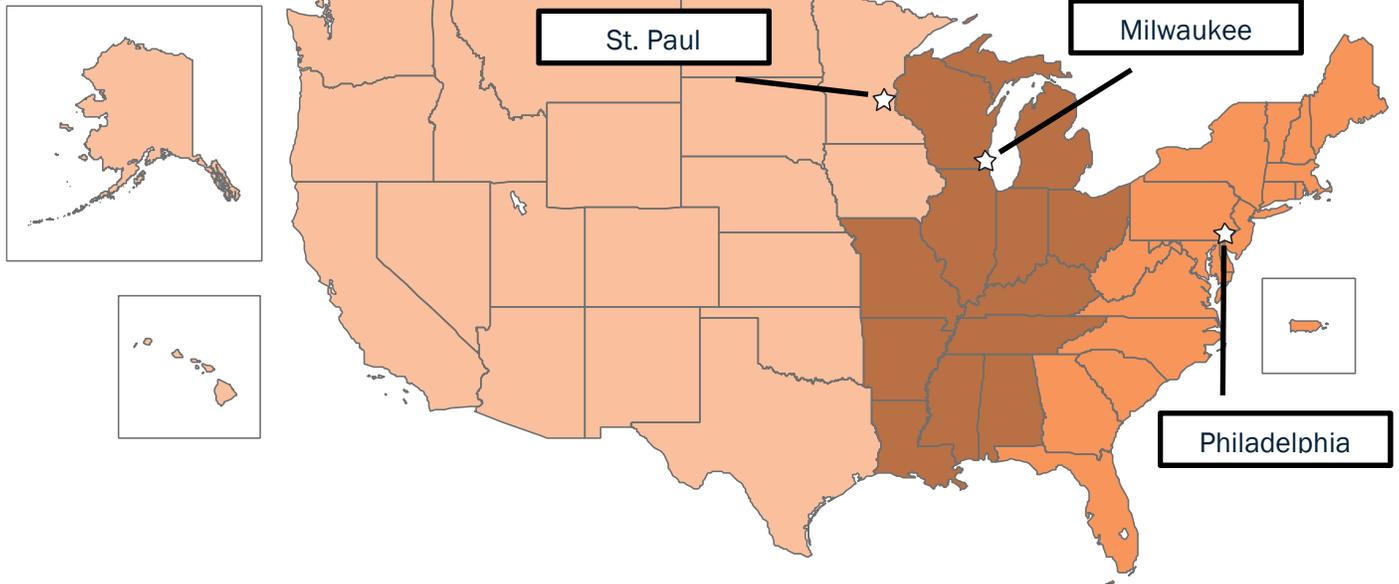
VA



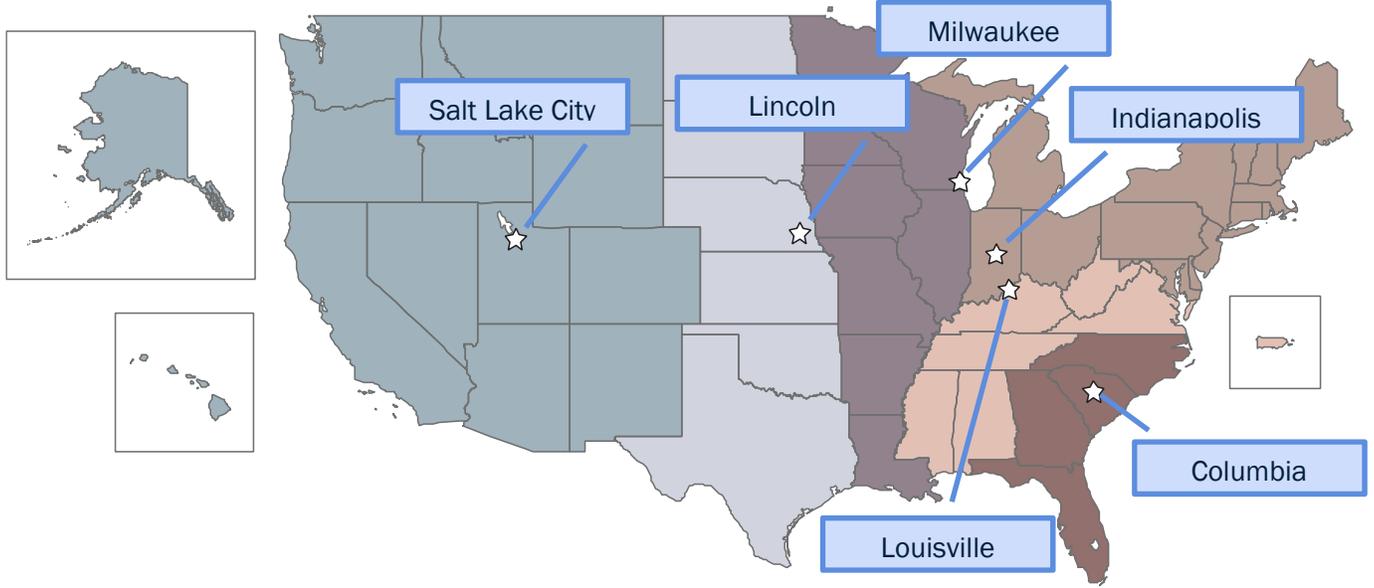
U.S. Department
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Veterans Benefits
Administration

Program Jurisdiction Information/Maps

Pension Management Centers



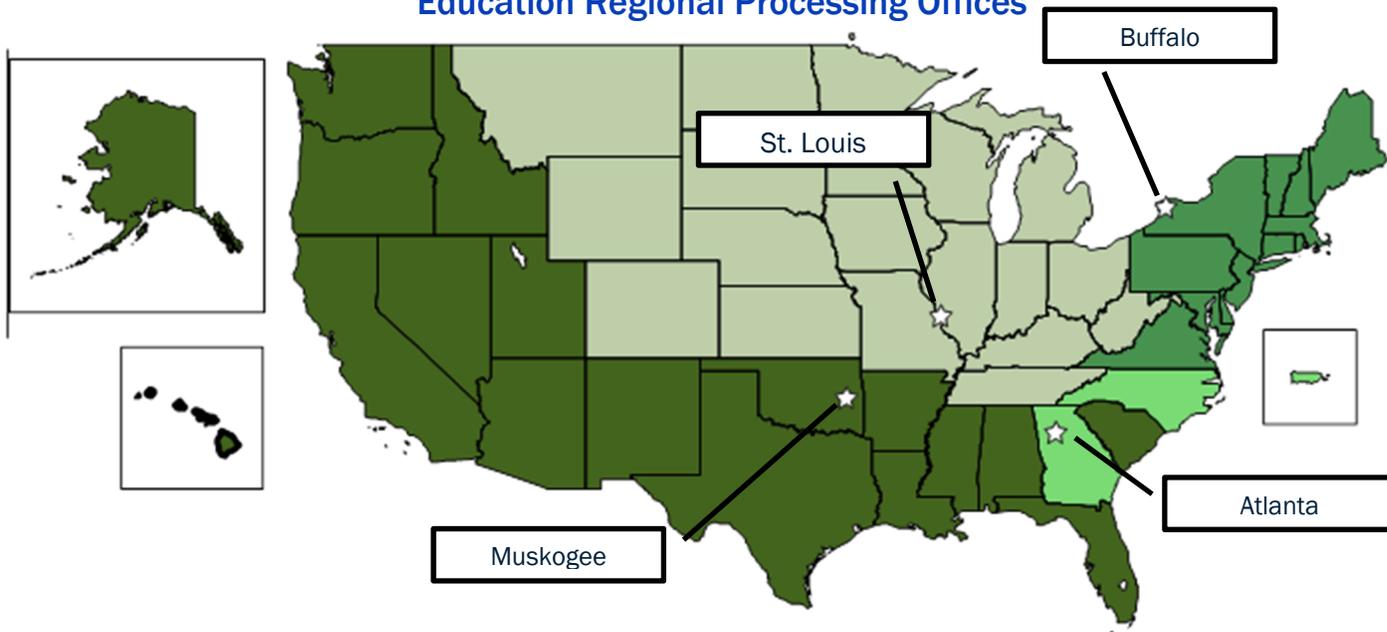
Fiduciary Hubs



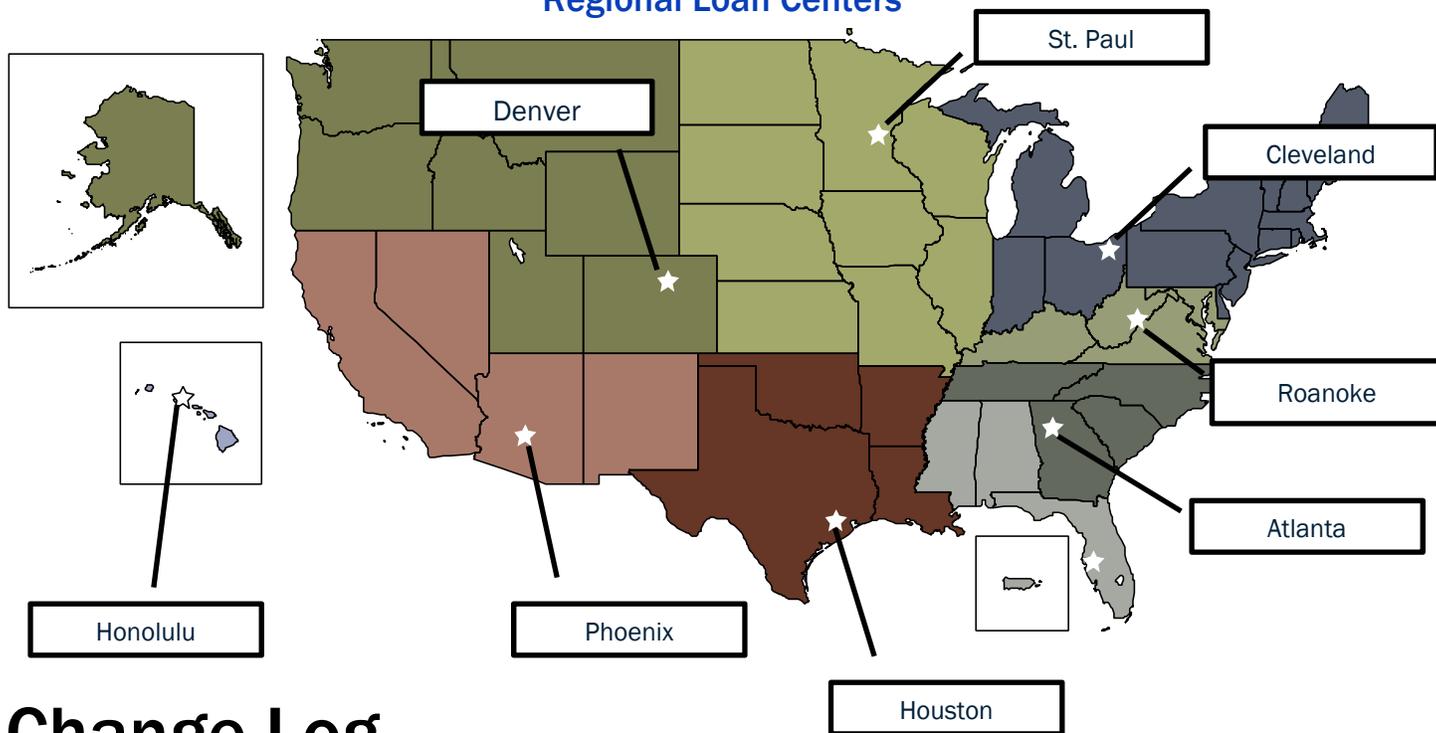
U.S. Department of Veterans Affairs
Veterans Benefits Administration



Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes	Date
Data as of	09/30/2018



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.



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

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

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

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

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

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

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

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

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

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

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

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

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

EDUCATION REHABILITATIONS (VR&E) – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

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

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.



VA



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ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

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

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

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

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary’s dependents.

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

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

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

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

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

GI BILL OF RIGHTS – Also known as the Servicemen’s Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

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

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

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

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



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INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL)

– An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

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

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

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

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

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

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

MAXIMUM REHABILITATION GAIN (MRG)

(VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran’s circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

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

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

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary’s dependents.

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

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



VA



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

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

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

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

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

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

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

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

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



U.S. Department
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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



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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

Department of Veterans Affairs home page	www.va.gov
VA Forms	www.va.gov/vaforms
Frequently Asked Questions	iris.custhelp.va.gov/app/answers/list
Submit a Question	iris.custhelp.va.gov/app/ask
VA Regional Office Location	www.va.gov/find-locations
Veterans Crisis Line	1-800-273-8255 and press 1
Toll Free Number	1-800-827-1000
TTY, Federal Relay	711
Fax Number (inside the U.S.)*:	1-844-531-7818
Fax Number (outside the U.S.)*:	1-248-524-4260

Centralized Mail Address**

U.S. Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

*Include your full name and VA file number on the fax coversheet.

**Include your full name and VA file number on the inside of mailed correspondence (not on envelope).



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Compensation



Pension &
Fiduciary



Insurance



Education



Home Loan
Guaranty



Vocational
Rehabilitation &
Employment



VA



U.S. Department of Veterans Affairs

Veterans Benefits Administration