

**VETERANS**

**BENEFITS**

**ADMINISTRATION**



**ANNUAL  
BENEFITS  
REPORT  
FISCAL YEAR  
2003**

**DEPARTMENT OF VETERANS AFFAIRS  
JUNE 2004**





**THE UNDER SECRETARY OF VETERANS AFFAIRS FOR BENEFITS**  
**WASHINGTON, D.C. 20420**

Dear Reader,

We are pleased to present the *Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2003*. This report contains the essential data pertaining to the performance of our five benefits programs last year, set out in a manner that is easy for the reader to understand. The employees of the Veterans Benefits Administration are dedicated to improving our delivery of services to the Nation's veterans, and hope this report is a useful tool for the reader to understand our mission and our success.

This is the sixth edition of the *Annual Benefits Report*. The publication of this report reinforces VBA's commitment to our stakeholders and business partners to provide comprehensive data regarding the activities of our five benefit programs. We have continued the use of descriptive graphs and tables that provide pertinent summaries as well as five-year trends concerning VA beneficiaries and their use of our programs. New in this year's publication is a table summarizing by individual state select data of the five benefit programs. These tables are in Appendix VI beginning on page 120.

Depicted on the cover of this year's report is the newly completed World War II Memorial, to be officially dedicated on May 29, 2004 in connection with Memorial Day ceremonies. As a Memorial to the men and women who gallantly served in that violent conflict, this symbol prominently represents our nation's gratitude for their sacrifices. While today the population of World War II veterans is but a quarter of what it was in 1945, VA and VBA continue in efforts to "care for him who shall have borne the battle." We are proud to recognize this Memorial to their contribution to the freedoms we Americans enjoy today.

The role of the brave service men and women who participate in today's conflicts is no less important. They, too, are putting their lives on the line daily in defense of freedom. We are deeply grateful for their valiant efforts, as well as the efforts of all veterans, and are proud to be part of an organization whose job it is to administer to their needs.

On the ensuing pages, we present a summary of the benefits used by our Nation's veterans in 2003. I thank the employees of VBA for making a difference in the lives of our veterans and their families.



Daniel L. Cooper  
Under Secretary for Benefits.



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## VETERANS BENEFITS ADMINISTRATION ANNUAL BENEFITS REPORT

### INTRODUCTION

We are the U.S. Department of Veterans Affairs, "VA" for short. We offer a wide range of benefits to our Nation's veterans, service members, and their families.

### MISSION STATEMENT

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

### Vision Statement

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

### Core Values

- Veterans have earned our respect and are our reason for being, our common purpose. All our efforts are directed toward meeting their needs.
- We are committed to communicating to our veterans and employees in a timely, thorough, accurate, understandable and respectful manner.
- We listen to the concerns and views of veterans and our employees to bring about improvement in benefits and services, and the climate in which they are provided.
- We value understandable business processes that consistently produce positive results.



- We foster an environment that promotes personal and corporate initiative risk-taking and teamwork.
- We are open to change and flexible in our attitudes.
- Respect, integrity, trust and fairness are hallmarks of all our interactions.
- We value a culture where everyone is involved, accountable, respected and appreciated.
- We will perform at the highest level of competence, always, and take pride in accomplishment. We are a "can do" organization.



## VETERANS BENEFITS PROGRAMS:

VA benefits and services fall into these major categories:

- Disability Benefits
- Education & Training Benefits
- Vocational Rehabilitation & Employment
- Home Loans
- Burial Benefits
- Dependents' and Survivors' Benefits
- Life Insurance
- Health Care

Veterans' benefits represent an integral part of American history. Knowledge of benefits' history is important for all those who are interested in a comprehensive understanding of what VBA does and why. A more general discussion of the VA and veterans' benefits from a historical perspective can be found in VA Pamphlet 80-97-2, *VA History in Brief*, September 1997. This pamphlet is available on the VA Home Page:

<http://www1.va.gov/pubaff/histbrf.pdf>.

A more detail description of these programs can be found at VA Home Page:

<http://www1.va.gov/pubaff/fedben/Fedben.pdf>.



## PURPOSE OF VBA'S ANNUAL BENEFITS REPORT

The intent of this *Annual Benefits Report* (ABR) is to clearly delineate the particulars of the benefit programs delivered by VBA. The report will identify the current level of program participation by eligible persons and profile the veteran/beneficiary.

The purpose is not to offer subjective analysis of the work processes associated with day-to-day administration of the programs, or to report on performance. It is meant to present a clear, complete, data-driven picture of the extent to which veterans and their dependents use these benefits; to provide insights into the nature of the benefits' programs; and to portray the economic impact of VBA programs on veterans, their families, the Federal government, and the nation.

A complete discourse on VBA's performance in administering these programs is contained in the Department's *FY 2003 Performance and Accountability Report*, dated November 2003. The document can be reached through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The FY 2003-FY 2008 Strategic Plans can be found on the Department's web page: <http://www.va.gov/opp/sps/default.htm>.



## COMPENSATION AND PENSION (C&P)

### COMPENSATION BASED UPON SERVICE-CONNECTED DISABILITY OR DEATH

**Disability Compensation** is a monetary benefit paid to veterans with service-connected disabilities. "Service-connected" means that the disability was the result of a disease or injury incurred or aggravated during active military service. To be eligible for disability compensation, the veteran must have been discharged under conditions other than dishonorable and the disability must not have resulted from the veteran's willful misconduct.

Disability compensation is graduated according to the degree of the veteran's disability on a scale from 0 percent disabling to 100 percent disabling, in increments of 10 percent. Benefits in addition to the 100 percent disability rate are payable to veterans with extremely severe disabilities such as the anatomical loss or loss of use of a hand or foot, blindness, or deafness.

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

- Service members who die during military service of causes that are not due to the person's willful misconduct;
- Veterans who die of a service-connected disease or injury;
- Veterans who die from a nonservice-connected disability but who were continuously rated 100 percent disabled for service-connected disabilities for at least 10 years immediately preceding death (or at least five years from the date of discharge to the date of death);
- Veterans who are former POWs who die after September 30, 1999, and were continuously rated 100 percent for service-connected disabilities for a period of not less than one year immediately preceding death.



### PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY OR DEATH AND FINANCIAL NEED

VA pension programs provide a minimum level of economic security to non service-connected disabled wartime veterans, as well as survivors of wartime veterans. These programs are means tested and serve veterans and survivors who are experiencing financial hardship. In other words, it is the total family income from sources other than VA that determines the amount of the pension benefit payable to the beneficiary. Law establishes income limits and benefit rates for these programs.

Wartime veterans who are age 65 or older, or permanently and totally disabled as the result of a non service-connected disability, may be eligible for disability pension, subject to income limitations. Additional amounts may be

paid to a veteran who has dependents, who is so disabled as to require the aid and attendance of another person, or who is housebound. Benefits are also paid under two protected, or "grandfathered," predecessor pension programs, whose rates and limits are fixed at the amounts in effect when the programs were replaced.

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



## SUMMARY OF BENEFICIARIES ENTERING COMPENSATION AND PENSION PROGRAM ROLLS DURING FISCAL YEAR 2003

The following table summarizes information about the number of people who began receiving compensation and pension benefits during FY 2003 and the monetary value of the benefits. The total and average annual amounts reflected in the tables refer to FY 2003 only.

SUMMARY OF BENEFICIARIES WHO BEGAN RECEIVING COMPENSATION AND PENSION BENEFITS			
Benefit Programs	Number of People	Total Annual Amounts Paid in FY 2003	Average Annual Amounts Paid in FY 2003
Compensation–Disability	157,935	\$1,033,499,862	\$6,544
Compensation–Death <sup>1</sup>	19,188	\$216,810,216	\$11,299
Pension–Disability	54,308	\$416,028,308	\$7,661
Pension–Death <sup>2</sup>	24,105	\$97,728,921	\$4,054
<b>Total of All Programs</b>	<b>255,536</b>	<b>\$1,764,067,307</b>	<b>\$6,903</b>

<sup>1</sup> This category represents the Dependency and Indemnity Compensation Program.  
<sup>2</sup> Includes only Surviving Spouses.

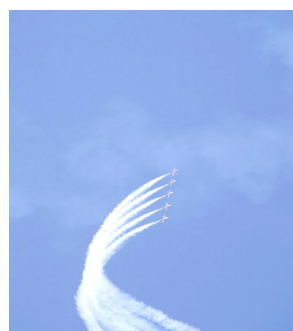
### COMPENSATION BASED UPON SERVICE-CONNECTED DISABILITY

Disability compensation is payment for disabilities that the VA determines to have occurred during or have been aggravated by a veteran's military service (except when the disability resulted from willful misconduct of the veteran). Only veterans (not dependents, survivors, or others) are eligible to receive VA disability compensation.

Disabilities are evaluated according to the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4. The extent of disability is expressed as a percentage from 0 percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent.

The Rating Schedule is based on a "whole person" concept. This means that each disability is evaluated for its disabling effect on the whole person. The range of disabling effects on a person from a specific disability rarely includes every 10 percent increment from zero percent to 100 percent.

For example, the Rating Schedule provides four possible evaluations for the disabling effect of a disfiguring scar of the head, face, or neck: 0, 10, 30, or 50 percent, according to the extent of the disfigurement. Active pulmonary tuberculosis, on the other hand, is always rated 100 percent disabling. Multiple disabilities will result in a combined degree of disability for purposes of compensation payment.



Combined degree of disability is expressed as a percentage and represents the overall disabling effect on a veteran of all his or her service-connected disabilities.





**SERVICE-CONNECTED DISABILITIES BY COMBINED DEGREE FOR VETERANS WHO BEGAN RECEIVING COMPENSATION DURING FISCAL YEAR 2003**

The combined percent is not calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veteran’s service-connected disabilities. Under certain circumstances, multiple zero percent disabilities can have a combined percentage of 10 percent (38 CFR 3.324).

These are called “compensable zeros” and are shown in the 0% row in the table below. The total annual amounts of service-connected compensation for each combined degree is calculated by multiplying the average benefit amount (derived from COIN CP-127) by 12 months, times the number of veterans who began receiving compensation during FY 2003.

<b>COMBINED SERVICE-CONNECTED DISABILITIES DEGREE FOR VETERANS WHO BEGAN RECEIVING COMPENSATION DURING FISCAL YEAR 2003</b>			
<b>Combined Degree</b>	<b>Number</b>	<b>Total Annual Amount</b>	<b>Average Annual Amount</b>
0%	635	\$544,449	\$857
10%	44,304	\$55,599,748	\$1,255
20%	36,035	\$87,443,972	\$2,427
30%	22,039	\$91,447,745	\$4,149
40%	16,377	\$98,012,415	\$5,985
50%	10,869	\$91,347,858	\$8,404
60%	8,573	\$123,373,014	\$14,391
70%	6,459	\$133,083,561	\$20,604
80%	3,184	\$73,319,624	\$23,028
90%	1,456	\$36,501,804	\$25,070
100%	8,004	\$242,825,672	\$30,338
<b>TOTAL</b>	<b>157,935</b>	<b>\$1,033,499,862</b>	<b>\$6,544</b>

Source: Benefits Delivery Network—COIN CP-127

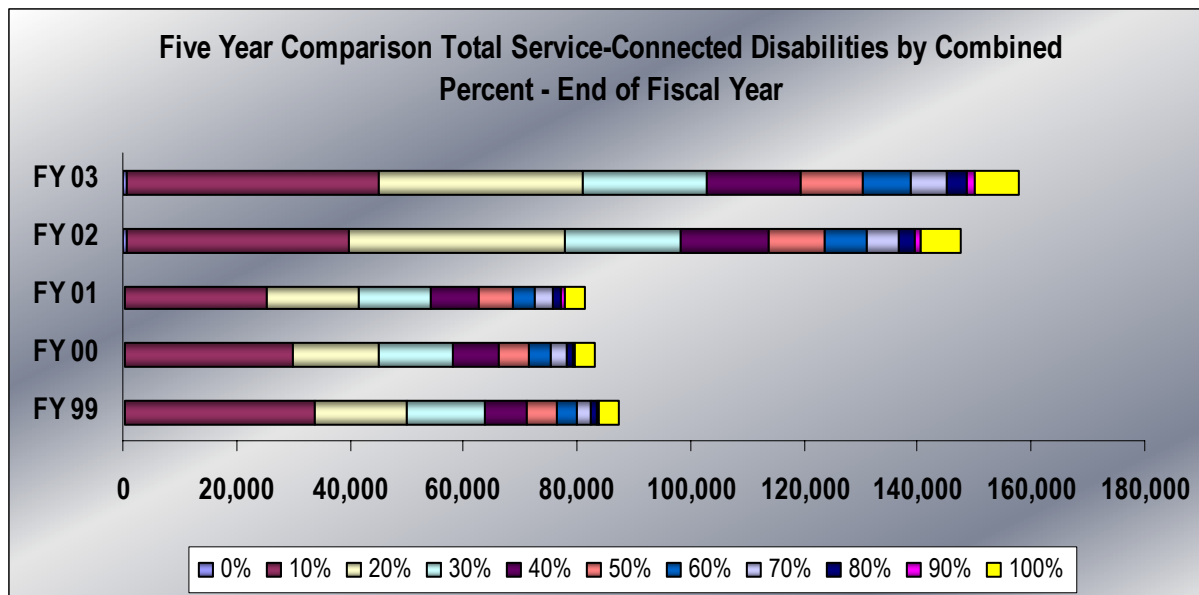
In FY 2003, there were 103,013 veterans whose combined ratings were between 0% and 30%. This group represents 65.2% of all disability ratings.

<b>Five-Year Comparison of 0-30% Ratings of Veterans Who Began Receiving Compensation by Fiscal Year</b>					
	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Number of Veterans	63,637	58,247	54,245	98,141	103,013
<b>Percent of veterans with 0%-30% disability</b>	<b>72.8%</b>	<b>70.0%</b>	<b>66.6%</b>	<b>66.5%</b>	<b>65.2%</b>



The table below provides the number of veterans who began receiving compensation over a five-year period 1999 through 2003 for combined degree of disability for all rating levels.

TOTAL VETERANS WITH SERVICE-CONNECTED DISABILITIES BY COMBINED PERCENT –FIVE FISCAL YEARS					
Combined Degree	1999	2000	2001	2002	2003
0%	338	360	327	529	635
10%	33,589	29,441	25,161	39,336	44,304
20%	16,082	15,114	15,972	37,822	36,035
30%	13,628	13,332	12,785	20,454	22,039
40%	7,672	7,837	8,294	15,476	16,377
50%	5,154	5,590	5,976	9,863	10,869
60%	3,491	3,848	4,159	7,726	8,573
70%	2,501	2,741	3,230	5,582	6,459
80%	874	992	1,303	2,688	3,184
90%	340	383	529	1,199	1,456
100%	3,715	3,521	3,690	7,011	8,004
<b>TOTAL</b>	<b>87,384</b>	<b>83,159</b>	<b>81,426</b>	<b>147,686</b>	<b>157,935</b>



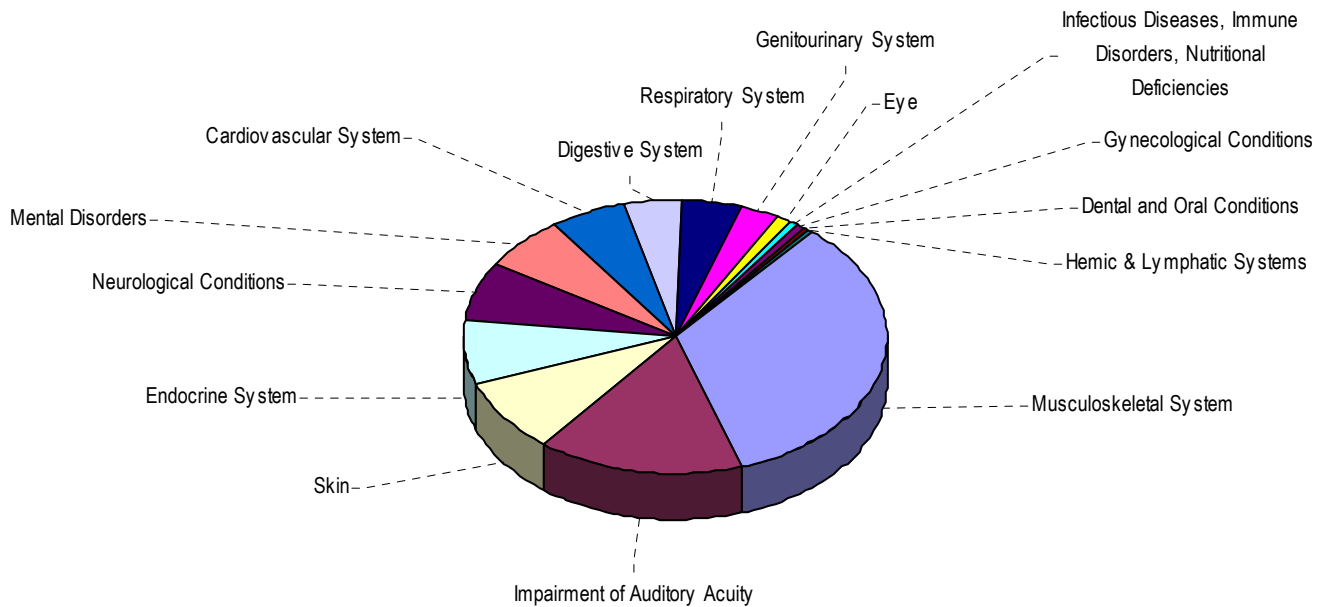


INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM DURING FISCAL YEAR 2003	
Body System	Total Number
Musculoskeletal System	164,970
Impairment of Auditory Acuity	75,316
Skin	42,766
Endocrine System	36,897
Neurological Conditions	33,575
Mental Disorders	31,022
Cardiovascular System	28,069
Digestive System	22,017
Respiratory System	20,678
Genitourinary System	14,993
Eye	5,708
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	3,233
Gynecological Conditions	2,780
Dental and Oral Conditions	1,915
Hemic & Lymphatic System	1,484
<b>TOTAL</b>	<b>485,423</b>

The table to the right shows all individual disabilities, qualified by body system, for veterans awarded compensation during FY 2003. The table includes zero percent disabilities only for those veterans who are in receipt of compensation benefits. The body systems are shown in descending order of the number of disabilities found service-connected within each system.

Source: COIN CP-145

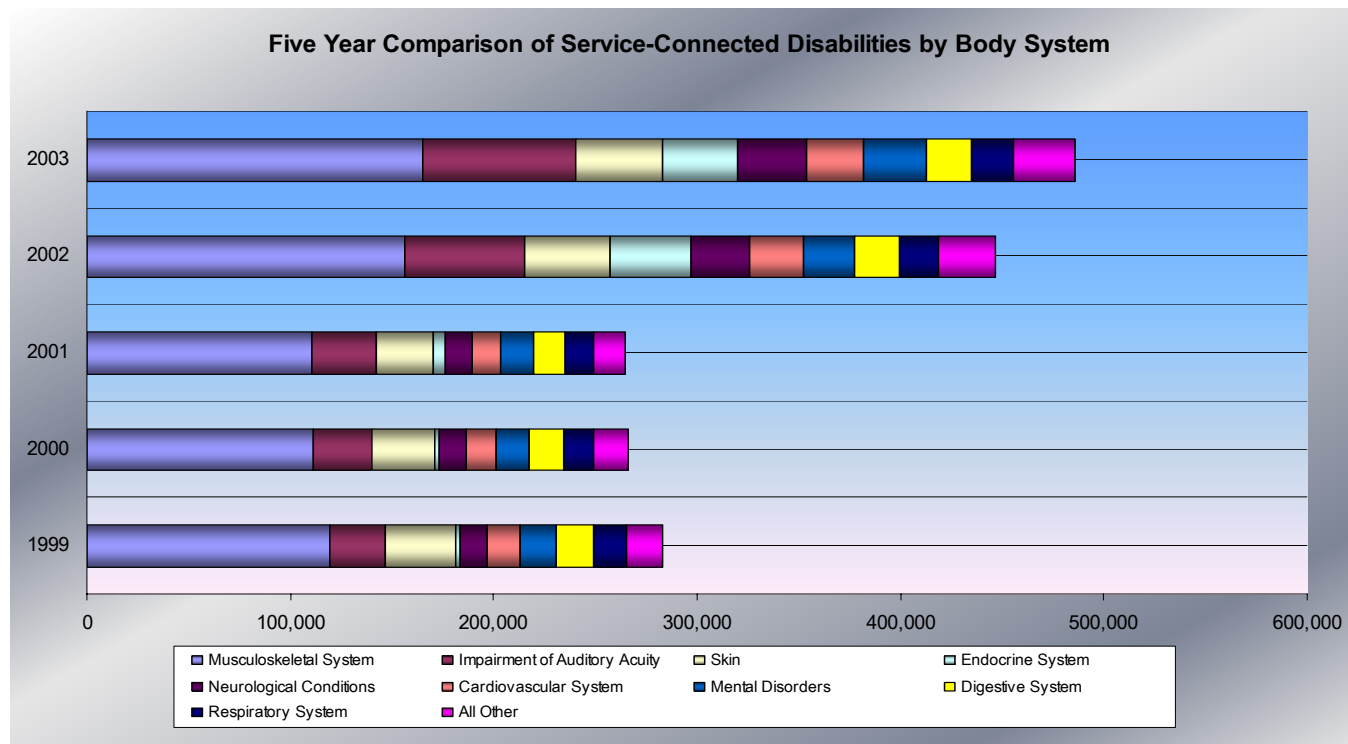
**Veterans Awarded Compensation During Fiscal Year 2003 by Body System**





The following table and chart provide information about individual service-connected disabilities qualified by body system for veterans awarded compensation during fiscal years 1999–2003.

Five Year Comparison of Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation — by Fiscal Year					
Body System	1999	2000	2001	2002	2003
Musculoskeletal System	119,485	111,663	110,520	156,339	164,970
Impairment of Auditory Acuity	27,321	28,654	31,995	59,241	75,316
Skin	34,236	30,334	28,047	41,453	42,766
Endocrine System	2,501	2,485	5,918	39,852	36,897
Neurological Conditions	13,567	13,261	12,927	28,794	33,575
Cardiovascular System	15,588	14,594	14,253	26,643	28,069
Mental Disorders	17,680	16,613	16,065	25,402	31,022
Digestive System	18,823	16,807	15,109	21,501	22,017
Respiratory System	15,842	14,423	14,190	19,304	20,678
Genitourinary System	6,716	6,502	6,270	13,392	14,993
Eye	3,314	3,043	2,998	5,320	5,708
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	2,524	2,280	2,081	3,300	3,233
Gynecological Conditions	3,154	2,678	2,285	2,795	2,780
Dental and Oral Conditions	1,533	1,518	1,310	2,087	1,915
Hemic and Lymphatic Systems	1,032	1,025	923	1,262	1,484
<b>TOTAL</b>	<b>283,316</b>	<b>265,880</b>	<b>264,891</b>	<b>446,685</b>	<b>485,423</b>





### COMPENSATION BASED UPON SERVICE-CONNECTED DEATH

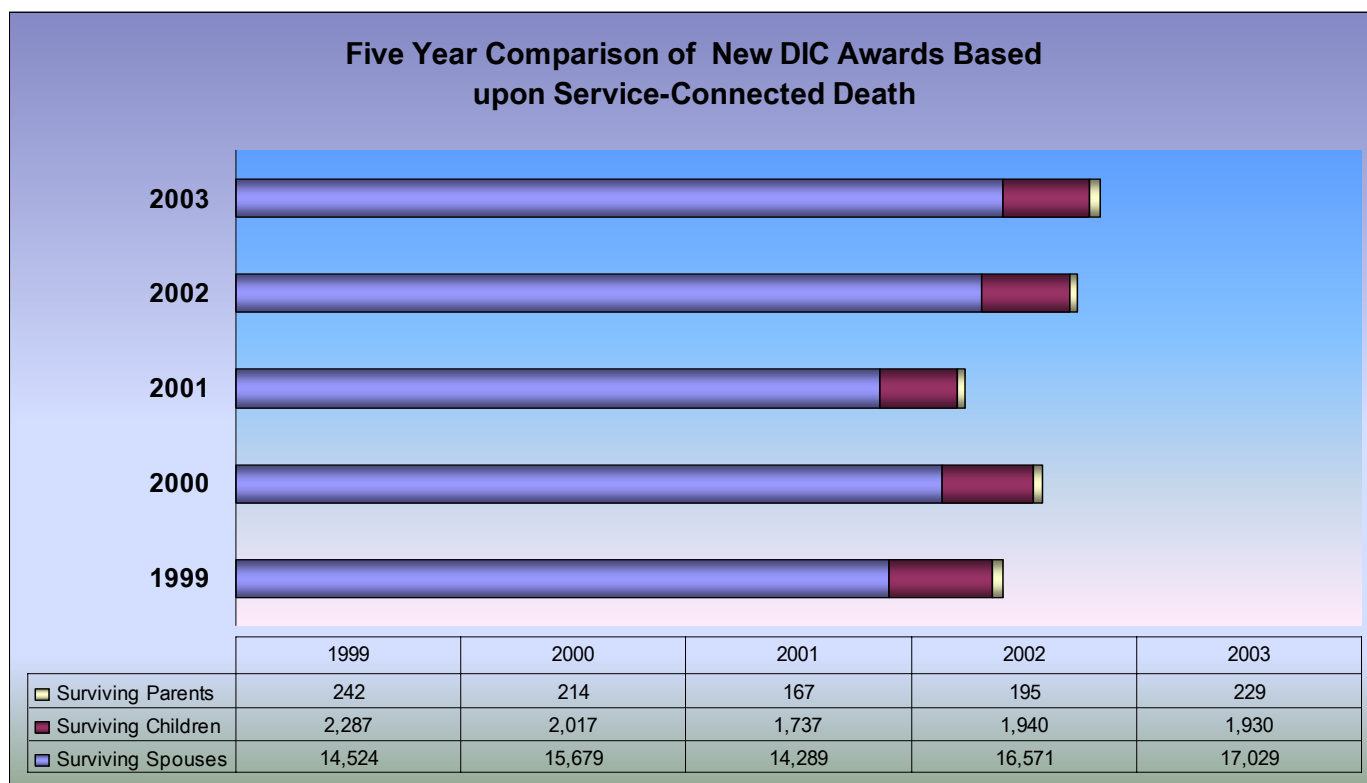
Dependency and Indemnity Compensation (DIC) is payable to survivors of veterans who die of service-related causes. The data in this section provide information about surviving spouses, children, and parents who began receiving DIC during FY 2003. For comparison, some information is also provided for those who began receiving benefits during FYs 1999 through 2002.

#### BENEFICIARIES WHO BEGAN RECEIVING DIC DURING FISCAL YEAR 2003

The next table shows the number of surviving spouses, children (those not included as dependents in a surviving spouse's award), and dependent parents initially receiving DIC benefits during FY 2003. The table also identifies the total annual and average annual amounts of DIC benefits paid to these survivors.

TOTAL BENEFICIARIES WHO BEGAN RECEIVING DIC			
Type of Benefit	Number	Total Annual Amount	Average Annual Amount
Surviving Spouses	17,029	\$208,752,424	\$12,259
Surviving Children	1,930	\$7,553,487	\$3,914
Surviving Parents	229	\$504,305	\$2,202
<b>TOTAL</b>	<b>19,188</b>	<b>\$216,810,216</b>	<b>\$11,299</b>

Source: Benefits Delivery Network-COIN CP-127

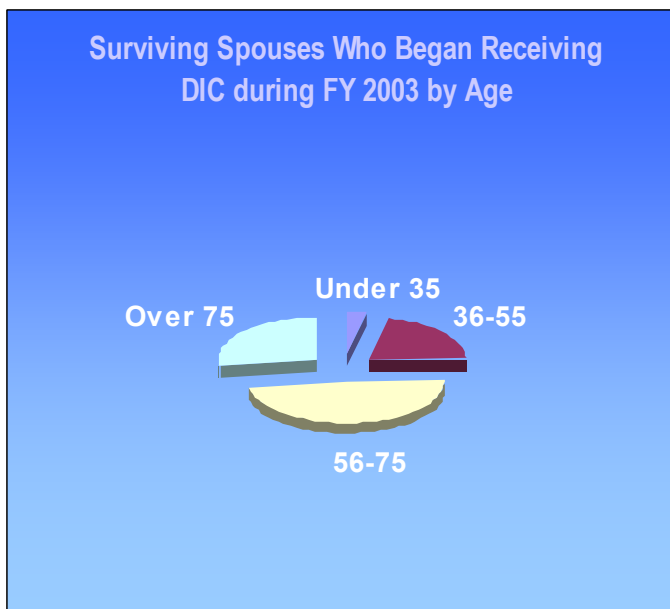




**DEMOGRAPHIC CHARACTERISTICS OF BENEFICIARIES WHO BEGAN RECEIVING DIC DURING FISCAL YEAR 2003**

The following tables present information about the age of surviving spouses who began receiving DIC benefits during Fiscal Year 2003:

Age	Number	Annual Payments
Under 35	561	\$6,638,998
36-55	3,611	\$43,529,636
56-75	8,136	\$99,931,657
Over 75	4,721	\$58,652,132
<b>All Ages</b>	<b>17,029</b>	<b>\$208,752,424</b>



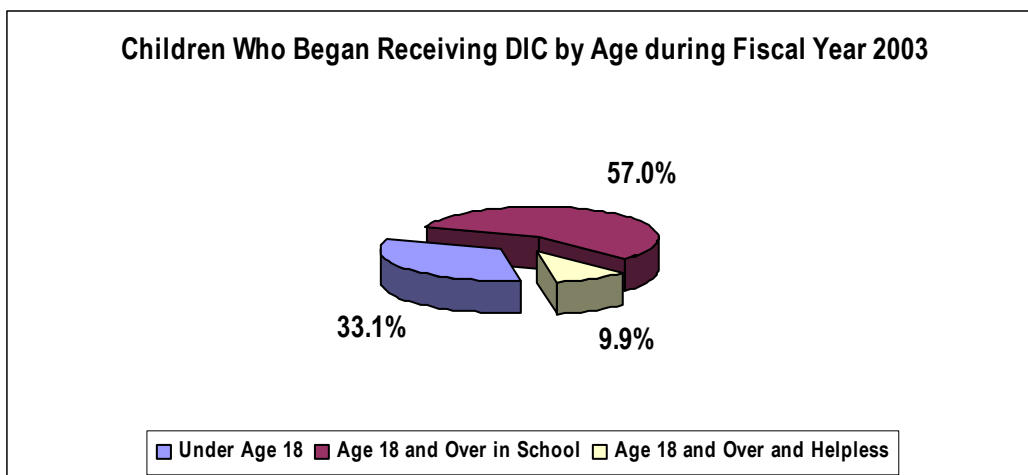
Source: Benefits Delivery Network-COIN CP 127

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

Children's Age	Number	Annual Payment
Under Age 18 <sup>1</sup>	638	\$3,311,184
Age 18 and Over in School	1,101	\$3,058,050
Age 18 and Over and Helpless	191	\$1,184,253
<b>Total All Categories</b>	<b>1,930</b>	<b>\$7,553,487</b>

Source: Benefits Delivery Network-COIN CP 127

<sup>1</sup> Includes 298 consolidated awards that account for more than one child





### PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY

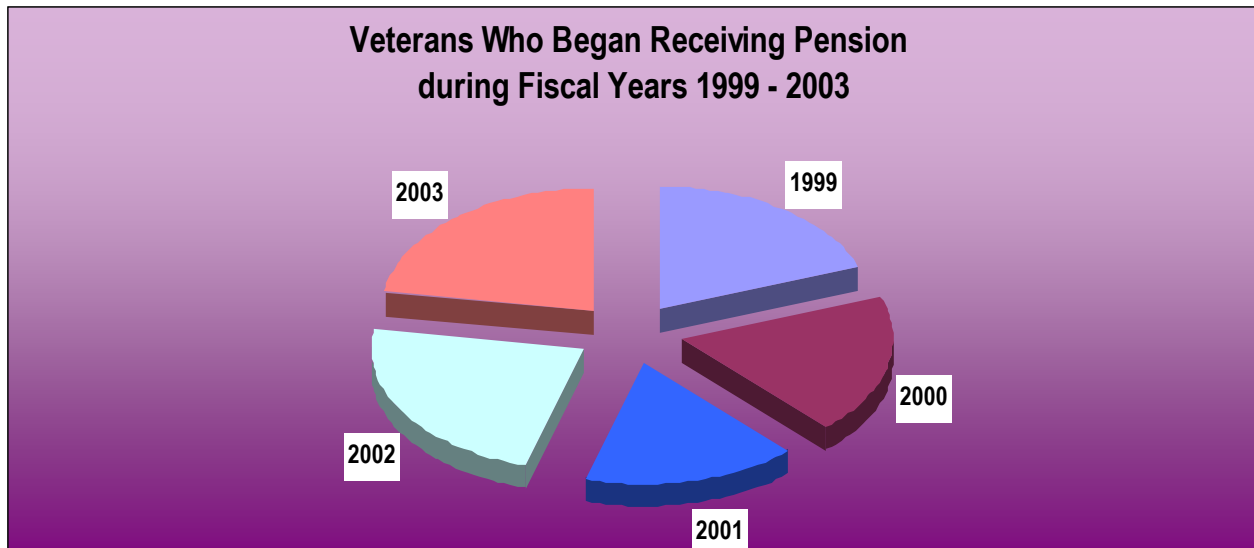
#### VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2003

The number of veterans added to the disability pension rolls during FY 2003 is shown in the next table. The table also shows the total annual amount and the average annual amount of disability pension payments.

The table groups the two older pension programs - Protected Pension or Old Law Pension and Section 306 Pension into one category called "Other Pension Programs." No original claims can be granted under the two protected, or "grandfathered," pension programs. However, former beneficiaries under these programs can have their benefits restored if they meet certain income and eligibility criteria.

VETERANS WHO BEGAN RECEIVING DISABILITY PENSION			
Type of Pension	Number of Veterans	Total Annual Amounts	Average Annual Amounts
PL 95-588– New Law Pension	54,282	\$415,993,364	\$7,664
Other Pension Programs	26	\$34,944	\$1,344
<b>TOTAL</b>	<b>54,308</b>	<b>\$416,028,308</b>	<b>\$7,661</b>

Source: Benefits Delivery Network–COIN CP 103



FIVE YEAR COMPARISON OF VETERANS WHO BEGAN RECEIVING PENSION — BY FISCAL YEAR				
1999	2000	2001	2002	2003
46,522	45,194	39,477	55,156	54,308



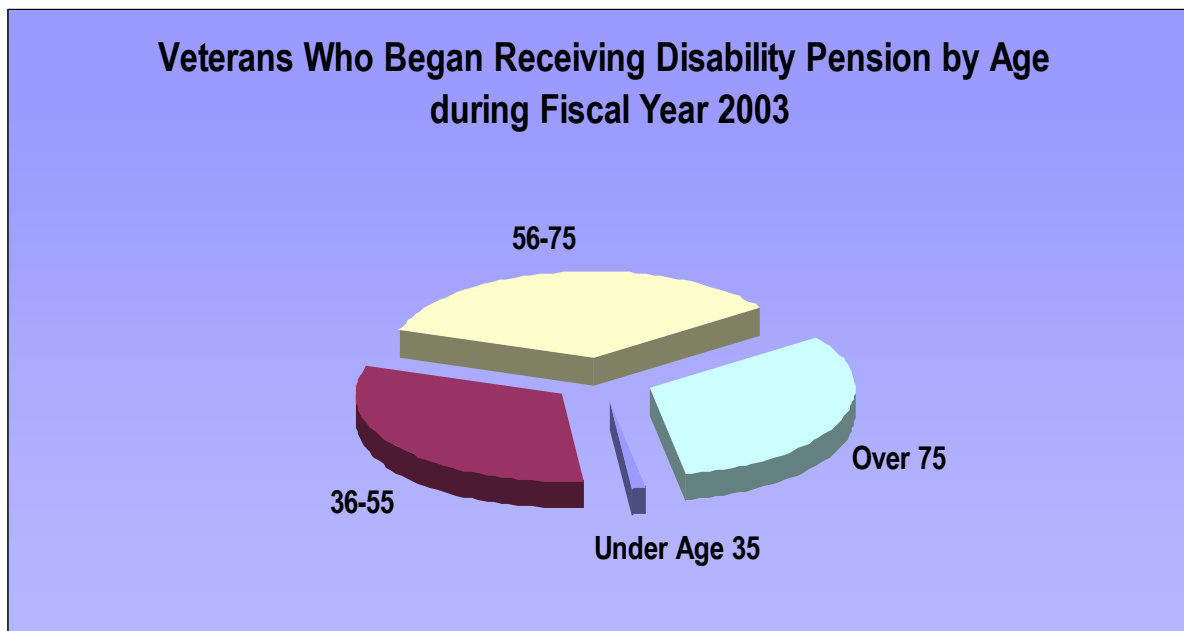
**AGE OF VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2003**

The age distribution among the 54,308 veterans who began receiving disability pension in FY 2003 is shown in the table below. The total annual amount of disability pension payments for each age group is shown in the last column of the table.

<b>VETERANS WHO BEGAN RECEIVING DISABILITY PENSION BY AGE DURING FISCAL YEAR 2003</b>				
<b>Age</b>	<b>Other Pension<sup>1</sup></b>	<b>New Law Pension</b>	<b>Combined Programs</b>	<b>Annual Payments</b>
Under Age 35	0	612	612	\$4,690,099
36-55	2	17,331	17,333	\$132,819,846
56-75	6	18,875	18,881	\$144,657,759
Over 75	18	17,464	17,482	\$133,860,604
<b>TOTAL</b>	<b>26</b>	<b>54,282</b>	<b>54,308</b>	<b>\$416,028,308</b>

Source: Benefits Delivery Network—COIN CP 103

<sup>1</sup>The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one.







### Pension Based Upon Non Service-Connected Death

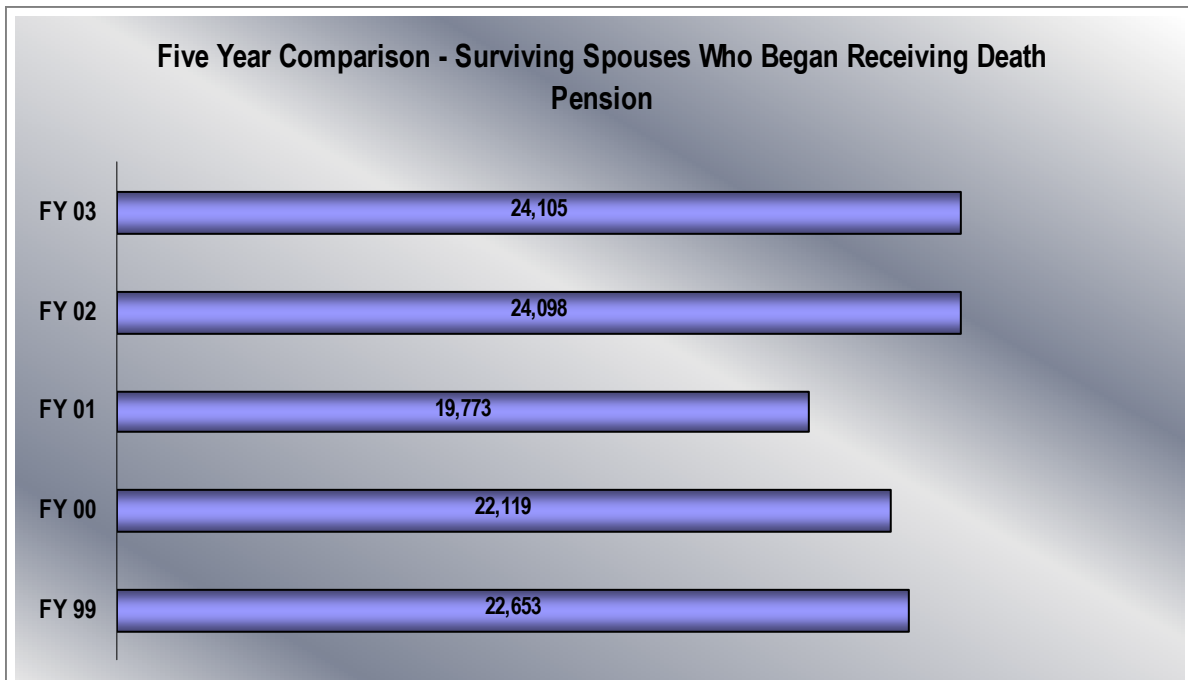
#### Beneficiaries Who Began Receiving Death Pension During Fiscal Year 2003

The number of surviving spouses added to the death pension rolls during FY 2003 is shown in the next table. The table also shows the total annual amount and the average annual amount of death pension payments.

The table groups the two older pension programs into one category called "Other Pensions." Original claims can no longer be granted under the two older pension programs. However, survivors whose awards were previously stopped can be reinstated if they meet certain income and entitlement criteria.

<b>SURVIVING SPOUSES WHO BEGAN RECEIVING DEATH PENSION BY PROGRAM DURING FISCAL YEAR 2003</b>			
<b>Type of Pension</b>	<b>Number of Surviving Spouses</b>	<b>Total Annual Amount</b>	<b>Average Annual Amount</b>
PL 95-588-New Law Pension	24,086	\$97,698,597	\$4,056
Other Pension Programs	19	\$30,324	\$1,596
<b>TOTAL</b>	<b>24,105</b>	<b>\$97,728,921</b>	<b>\$4,054</b>

Source: Benefits Delivery Network-COIN CP 103



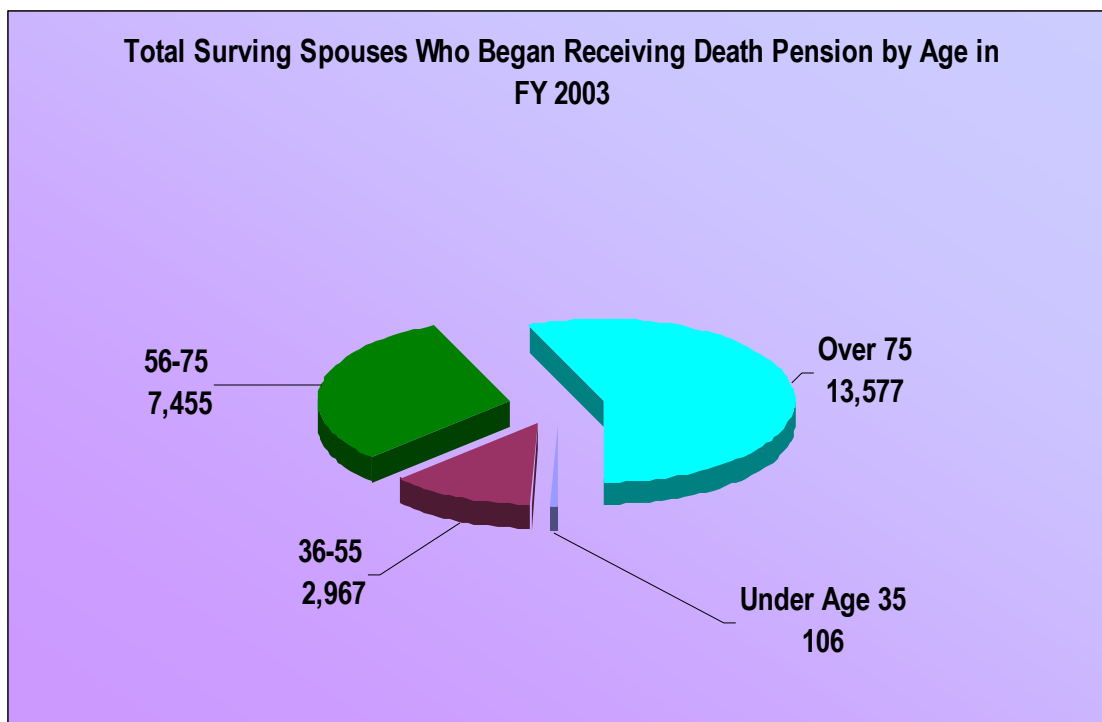


### AGE DISTRIBUTION OF SURVIVING SPOUSES WHO BEGAN RECEIVING DEATH PENSION DURING FISCAL YEAR 2003

SURVIVING SPOUSES WHO BEGAN RECEIVING DEATH PENSION BY AGE DURING FISCAL YEAR 2003			
Age	Other Pension <sup>1</sup>	New Law Pension	Annual Payment
Under Age 35	1	105	\$427,501
36-55	0	2,967	\$12,034,864
56-75	1	7,454	\$30,236,809
Over 75	17	13,560	\$55,029,746
<b>TOTAL</b>	<b>19</b>	<b>24,086</b>	<b>\$97,728,921</b>

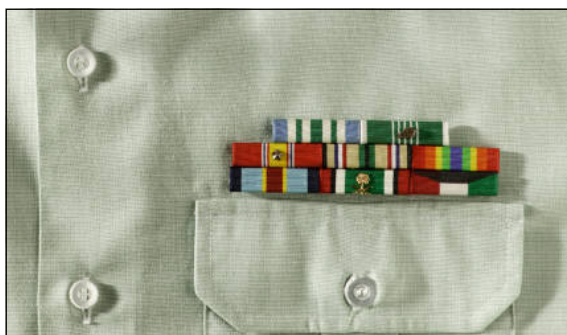
Source: Benefits Delivery Network—COIN CP 103

<sup>1</sup>The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one.





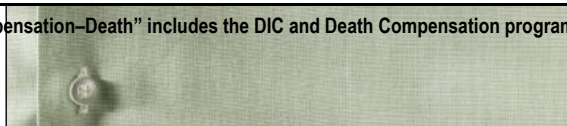
### SUMMARY OF ACTIVE COMPENSATION AND PENSION ACCOUNTS AT THE END OF FISCAL YEAR 2003



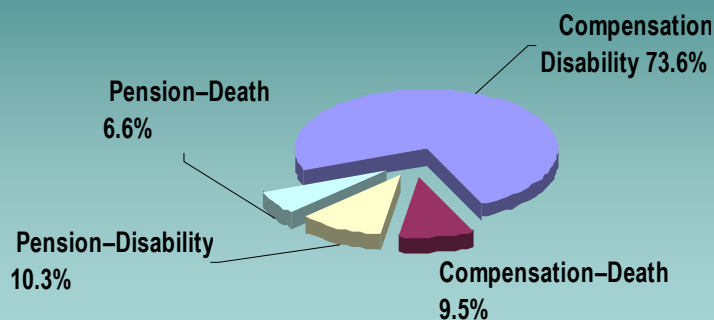
The previous section provided data regarding the number of veterans or their dependents who began receiving benefits during FY 2003. The following table summarizes the number of active beneficiaries in compensation and pension benefit programs at the end of FY 2003 and an estimated monetary value of their benefits.

Benefit Program	Number of People	Total Annual Amount	Average Annual Amount
Compensation–Disability	2,485,229	\$19,535,925,552	\$7,861
Compensation–Death	319,998	\$3,793,830,076	\$11,856
Pension–Disability	346,555	\$2,384,058,216	\$6,879
Pension–Death	223,553	\$659,585,076	\$2,950
<b>TOTAL</b>	<b>3,375,335</b>	<b>\$26,373,398,920</b>	<b>\$7,814</b>

"Compensation–Death" includes the DIC and Death Compensation programs.



#### Percent of Beneficiaries Receiving Compensation and Pension Benefits End of Fiscal Year 2003





### TOTAL VETERANS RECEIVING SERVICE-CONNECTED DISABILITY COMPENSATION

The following table shows the total number of veterans, by period of service, receiving disability compensation at the end of FY 2003. Also shown are the estimated total annual and average annual payments for veterans in these veterans.

The pie chart below pictorially represents the number of veterans receiving service-connected disability benefits by period of service.

TOTAL VETERANS RECEIVING SERVICE-CONNECTED DISABILITY BENEFITS END OF FISCAL YEAR 2003			
Period of Service	Number of Veterans	Total Annual Amounts	Average Annual Amount
Mexican Border	2	\$9,660	\$4,830
World War I	11	\$127,908	\$11,628
World War II	413,689	\$3,015,709,008	\$7,290
Korean War	164,482	\$1,359,488,844	\$8,265
Vietnam War	848,156	\$8,603,704,752	\$10,144
Gulf War Era	476,026	\$2,689,344,504	\$5,650
Peacetime Periods	582,863	\$3,867,540,876	\$6,635
<b>TOTAL</b>	<b>2,485,229</b>	<b>\$19,535,925,552</b>	<b>\$7,861</b>

Source: Benefits Delivery Network-RCS 20-0221

Distribution of the Number of Veterans Receiving Disability Benefits End of Fiscal Year 2003





**TOTAL NUMBER OF VETERANS RECEIVING DISABILITY COMPENSATION SHOWN BY COMBINED DEGREE OF DISABILITY**

The combined degree of disability is expressed as a percentage (from zero to 100 in increments of 10) and represents the overall disabling effect on a veteran of all his or her service-connected disabilities. Disability compensation monetary amounts are set by Congress and correspond to the combined degree of disability. The following table shows the number of veterans receiving compensation, sorted by combined percentage of disability as well as the estimated total annual and average payment amounts.

The “percent of combined disability” is *not* calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veteran’s service-connected conditions.



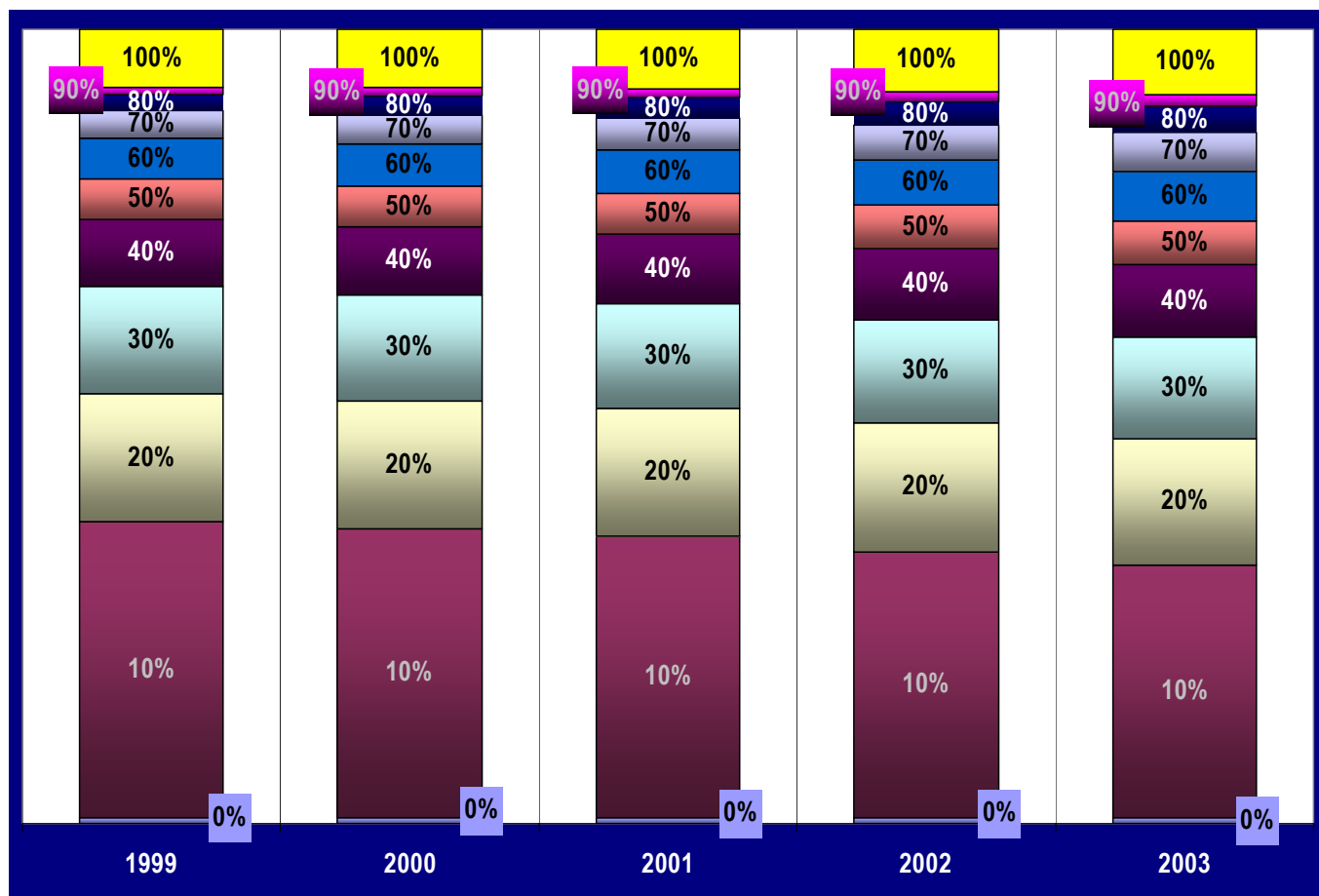
<b>TOTAL SERVICE-CONNECTED BENEFITS BY COMBINED PERCENT OF DISABILITY END OF FISCAL YEAR 2003</b>			
<b>Combined Degree</b>	<b>Number</b>	<b>Total Annual Amount</b>	<b>Average Annual Amount</b>
0%	15,925	\$13,655,136	\$857
10%	791,473	\$993,307,944	\$1,255
20%	396,640	\$962,505,408	\$2,427
30%	318,239	\$1,320,501,516	\$4,149
40%	227,918	\$1,364,045,556	\$5,985
50%	136,535	\$1,147,501,380	\$8,404
60%	151,443	\$2,179,412,484	\$14,391
70%	123,951	\$2,553,941,232	\$20,604
80%	80,545	\$1,854,759,900	\$23,028
90%	40,339	\$1,011,297,900	\$25,070
100%	202,221	\$6,134,997,096	\$30,338
<b>TOTAL</b>	<b>2,485,229</b>	<b>\$19,535,925,552</b>	<b>\$7,861</b>

Source: Benefits Delivery Network–RCS 20-0223



For comparison, the following table and chart provide combined percent information for veterans receiving compensation at the end of fiscal years 1999-2003.

TOTAL VETERANS WITH SERVICE-CONNECTED DISABILITIES BY COMBINED PERCENT - FIVE FISCAL YEARS					
Combined Degree	1999	2000	2001	2002	2003
0%	17,961	17,469	16,906	16,364	15,925
10%	853,544	838,886	822,788	805,229	791,473
20%	370,441	370,852	372,113	387,681	396,640
30%	309,391	308,893	308,156	313,207	318,239
40%	194,151	197,126	200,954	214,613	227,918
50%	116,053	118,638	121,316	128,508	136,535
60%	118,144	122,622	126,788	138,378	151,443
70%	77,934	86,497	93,913	107,097	123,951
80%	48,083	52,422	56,945	67,583	80,545
90%	22,269	24,474	26,908	32,897	40,339
100%	166,482	170,307	174,316	186,730	202,221
<b>TOTAL</b>	<b>2,294,453</b>	<b>2,308,186</b>	<b>2,321,103</b>	<b>2,398,287</b>	<b>2,485,229</b>





**TOTAL NUMBER OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES**

As noted previously, a veteran may have more than one disability. In such cases, each disability is evaluated according to its disabling effect, without regard to other disabling conditions present. A rating formula is then applied to assess the overall disabling effect (combined degree) of all the veteran’s service-connected conditions. In contrast to the previous table, which organized information according to the *number* of service-connected veterans and their *combined* evaluations, the following table organizes information according to the number of service-connected disabilities and their separate evaluations. The table includes the total number of veterans receiving compensation and the average number of service-connected disabilities per veteran. A “zero percent” service-connected disability rating means that a disability exists and is related to the veteran’s service but is not so disabling that it entitles the veteran to compensation payments.

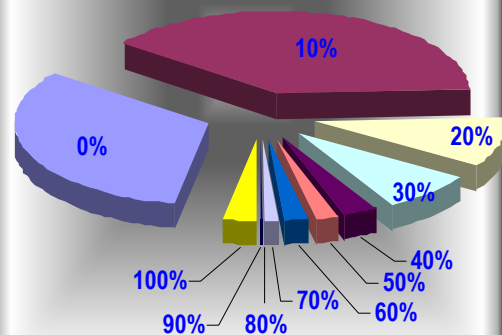
Data for the following tables are taken from compensation payment records. Consequently, the disabilities of service-connected veterans who do not receive compensation (because their combined disability ratings are zero percent) are *not* represented in the table. Zero percent disabilities shown in the table are those veterans who receive compensation (either as a result of having combined/multiple zero percent disability evaluations or a zero percent disability and another disability rating evaluation above zero percent, i.e., 10 percent or greater.)

**TOTAL INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2003**

Evaluation	Number of Disabilities
0%	2,220,088
10%	2,621,349
20%	682,447
30%	526,565
40%	187,091
50%	137,284
60%	127,279
70%	75,662
80%	9,339
90%	3,015
100%	197,738
<b>TOTAL</b>	<b>6,787,857</b>

Source: Benefits Delivery Network–RCS 20-0227 and COIN CP 127

**Percentage of Veterans Receiving Compensation by Evaluation Rating**



There are a total of 2,485,229 veterans whose disabilities are portrayed above. The average number of disabilities per veteran is 2.73. Approximately 89% or 6,050,449 of these disabilities are evaluated to be in the 0 through 30 percentage rating category.



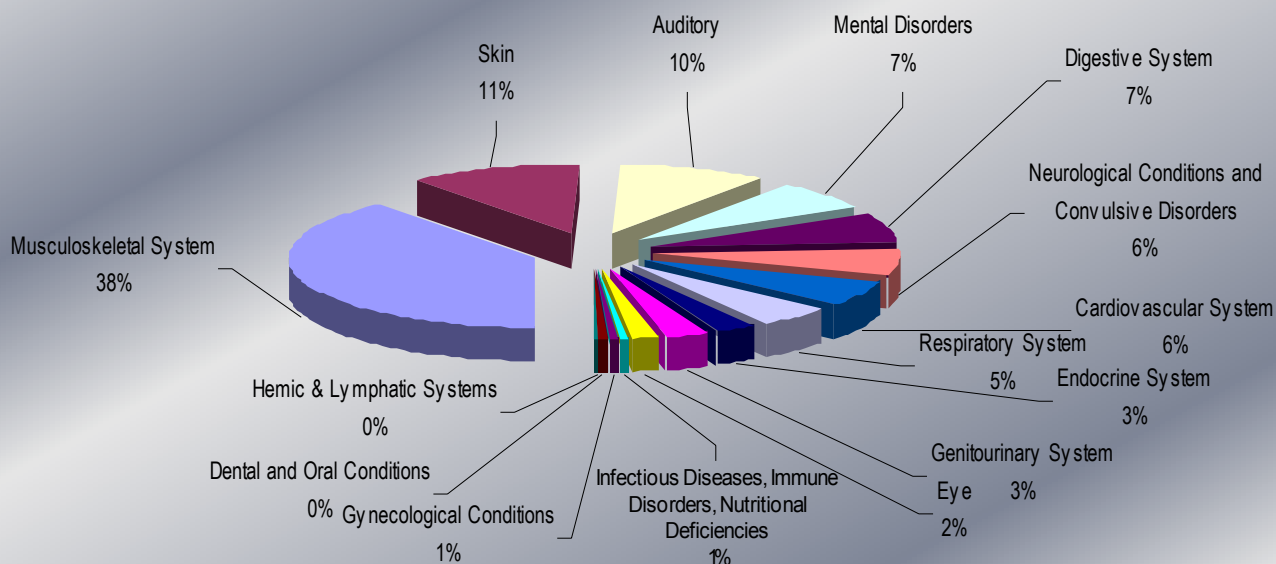
### INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM

The following table shows all service-connected disabilities for veterans receiving compensation at the end of FY 2003, sorted by body system and listed in descending order of frequency.

RANKING OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2003	
Body System	Total Number of Disabilities
Musculoskeletal System	2,652,380
Skin	770,083
Auditory	665,419
Mental Disorders	463,223
Digestive System	448,128
Neurological Conditions and Convulsive Disorders	422,448
Cardiovascular System	419,039
Respiratory System	325,106
Endocrine System	185,908
Genitourinary System	180,785
Eye	113,553
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	46,576
Gynecological Conditions	41,905
Dental and Oral Conditions	30,171
Hemic and Lymphatic Systems	23,133
<b>Total All Conditions</b>	<b>6,787,857</b>

Source: Benefits Delivery Network-RCS 20-0227

### Percentage Ranking of Individual Service-Connected Disabilities for Veterans Receiving Compensation by Body System End of Fiscal Year 2003

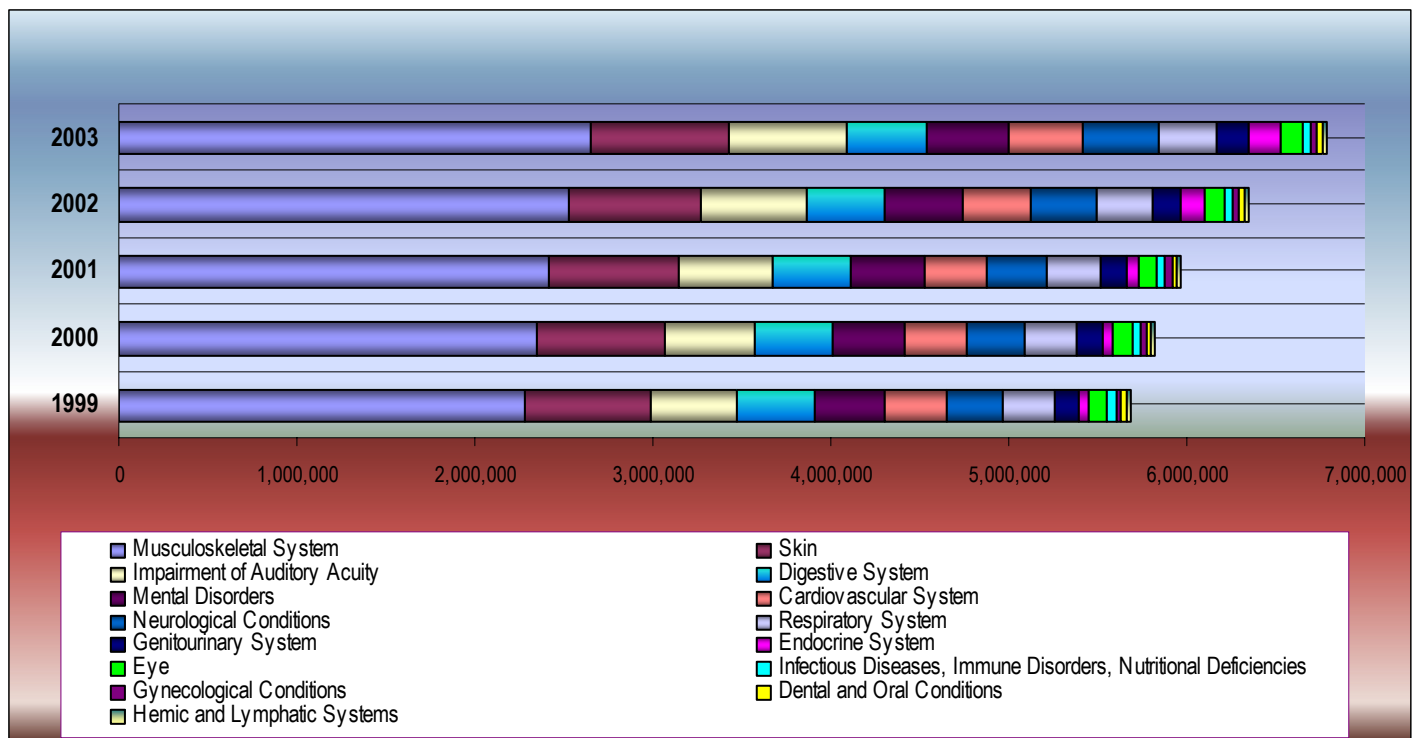






For comparison, the following table and chart provide combined percent information by body system for veterans receiving compensation at the end of fiscal years 1999-2003.

INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION — END OF FISCAL YEAR					
Body System	1999	2000	2001	2002	2003
Musculoskeletal System	2,280,843	2,346,864	2,412,412	2,524,243	2,652,380
Skin	711,700	722,474	731,378	750,407	770,083
Impairment of Auditory Acuity	483,532	505,298	530,931	587,524	665,419
Digestive System	429,546	432,920	434,606	440,931	448,128
Mental Disorders	403,175	409,071	414,679	433,618	463,223
Cardiovascular System	339,195	348,645	357,259	385,924	419,039
Neurological Conditions	313,252	322,904	331,653	369,377	422,448
Respiratory System	293,179	298,789	303,890	314,021	325,106
Genitourinary System	136,852	141,583	145,938	161,387	180,785
Endocrine System	57,576	58,719	68,040	134,905	185,908
Eye	103,704	104,050	104,472	108,407	113,553
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	49,042	47,980	46,714	46,586	46,576
Gynecological Conditions	32,004	34,547	36,667	39,325	41,905
Dental and Oral Conditions	25,798	26,798	27,572	28,924	30,171
Hemic and Lymphatic Systems	20,792	21,153	21,471	22,216	23,122
<b>TOTAL</b>	<b>5,680,190</b>	<b>5,821,795</b>	<b>5,967,682</b>	<b>6,347,795</b>	<b>6,787,857</b>





The following two tables identify the total number of individual service-connected disabilities grouped by body systems and percent of disability assigned. The body systems and associated condition (diagnostic) codes can be found in Appendix IV beginning on page 85.

**TOTAL INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT AND BODY SYSTEM  
FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2003**

Rating	Musculoskeletal System		Skin		Auditory		Mental Disorders		Digestive System		Neurological Conditions		Cardiovascular System		Respiratory System	
0%	667,048	25.1%	501,976	65.2%	303,706	45.6%	16,996	3.7%	254,216	56.7%	58,248	13.8%	60,654	14.5%	149,199	45.9%
10%	1,258,391	47.4%	231,141	30.0%	298,967	44.9%	94,811	20.5%	121,943	27.2%	191,359	45.3%	200,191	47.8%	98,282	30.2%
20%	384,868	14.5%	4,871	0.6%	20,618	3.1%	331	0.1%	28,728	6.4%	57,210	13.5%	38,861	9.3%	7,827	2.4%
30%	144,412	5.4%	24,679	3.2%	13,150	2.0%	103,289	22.3%	20,629	4.6%	49,244	11.7%	66,133	15.8%	39,758	12.2%
40%	103,077	3.9%	2,058	0.3%	10,865	1.6%	170	0.0%	8,286	1.8%	24,169	5.7%	8,908	2.1%	1,889	0.6%
50%	19,342	0.7%	4,075	0.5%	5,027	0.8%	75,313	16.3%	896	0.2%	12,248	2.9%	1,975	0.5%	6,965	2.1%
60%	50,494	1.9%	695	0.1%	3,726	0.6%	162	0.0%	5,738	1.3%	10,042	2.4%	27,115	6.5%	11,169	3.4%
70%	4,463	0.2%	39	0.0%	1,832	0.3%	63,897	13.8%	137	0.0%	3,316	0.8%	290	0.1%	208	0.1%
80%	1,844	0.1%	335	0.0%	2,135	0.3%	57	0.0%	103	0.0%	3,261	0.8%	131	0.0%	333	0.1%
90%	1,094	0.0%	6	0.0%	741	0.1%	3	0.0%	0	0.0%	566	0.1%	13	0.0%	3	0.0%
100%	17,347	0.7%	208	0.0%	4,652	0.7%	108,194	23.4%	7,452	1.7%	12,785	3.0%	14,768	3.5%	9,473	2.9%
<b>GRAND TOTAL</b>	<b>2,652,380</b>	<b>39.1%</b>	<b>770,083</b>	<b>11.3%</b>	<b>665,419</b>	<b>9.8%</b>	<b>463,223</b>	<b>6.8%</b>	<b>448,128</b>	<b>6.6%</b>	<b>422,448</b>	<b>6.2%</b>	<b>419,039</b>	<b>6.2%</b>	<b>325,106</b>	<b>4.8%</b>

Source: Benefits Delivery Network-RCS 20-0227



**TOTAL INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT AND BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2003**

Rating	Endocrine System		Genitourinary System		Eye		Infectious Diseases, Immune Disorders, Nutritional Deficiencies		Gynecological Conditions		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
0%	7,092	3.8%	89,554	49.5%	35,916	31.6%	37,063	79.6%	14,834	35.4%	16,942	56.2%	6,644	28.7%	<b>2,220,088</b>	<b>32.7%</b>
10%	40,885	22.0%	32,740	18.1%	31,750	28.0%	3,515	7.5%	6,547	15.6%	8,961	29.7%	1,866	8.1%	<b>2,621,349</b>	<b>38.6%</b>
20%	114,263	61.5%	14,272	7.9%	6,034	5.3%	722	1.6%	143	0.3%	2,308	7.6%	1,391	6.0%	<b>682,447</b>	<b>10.1%</b>
30%	2,765	1.5%	15,047	8.3%	24,500	21.6%	1,814	3.9%	10,262	24.5%	1,343	4.5%	9,540	41.2%	<b>526,565</b>	<b>7.8%</b>
40%	13,110	7.1%	6,093	3.4%	7,101	6.3%	350	0.8%	410	1.0%	376	1.2%	229	1.0%	<b>187,091</b>	<b>2.8%</b>
50%	115	0.1%	39	0.0%	1,586	1.4%	71	0.2%	9,421	22.5%	181	0.6%	30	0.1%	<b>137,284</b>	<b>2.0%</b>
60%	4,660	2.5%	10,090	5.6%	1,085	1.0%	1,699	3.6%	89	0.2%	8	0.0%	507	2.2%	<b>127,279</b>	<b>1.9%</b>
70%	47	0.0%	7	0.0%	1,247	1.1%	17	0.0%	3	0.0%	3	0.0%	156	0.7%	<b>75,662</b>	<b>1.1%</b>
80%	64	0.0%	818	0.5%	146	0.1%	78	0.2%	24	0.1%	3	0.0%	7	0.0%	<b>9,339</b>	<b>0.1%</b>
90%	22	0.0%	0	0.0%	565	0.5%	2	0.0%	0	0.0%	0	0.0%	0	0.0%	<b>3,015</b>	<b>0.0%</b>
100%	2,885	1.6%	12,125	6.7%	3,623	3.2%	1,245	2.7%	172	0.4%	46	0.2%	2,763	11.9%	<b>197,738</b>	<b>2.9%</b>
<b>GRAND TOTAL</b>	<b>185,908</b>	<b>2.7%</b>	<b>180,785</b>	<b>2.7%</b>	<b>113,553</b>	<b>1.7%</b>	<b>46,576</b>	<b>0.7%</b>	<b>41,905</b>	<b>0.6%</b>	<b>30,171</b>	<b>0.4%</b>	<b>23,133</b>	<b>0.3%</b>	<b>6,787,857</b>	<b>100.0%</b>

Source: Benefits Delivery Network-RCS 20-0227



## MOST PREVALENT SERVICE-CONNECTED DISABILITIES

This section identifies the most common service-connected disabilities at the end of FY 2003.

disabilities for each of the body systems, in descending order of frequency. The individual diagnostic codes can be found alphabetically under the body system (also alphabetically sorted) in Appendix IV beginning at page 85.

## BY BODY SYSTEMS

The following tables identify the three most prevalent individual

The "Body System Total (%)" column indicates the proportion of service-connected disabilities *within* each body system.

Body System and Disability	Total Number	Body System Total (%)	Body System and Disability	Total Number	Body System Total (%)
<b>MUSCULOSKELETAL SYSTEM</b>			<b>ENDOCRINE SYSTEM</b>		
Skeletal conditions	270,509	10.2%	Diabetes mellitus	161,551	86.9%
Arthritis, due to trauma	241,711	9.1%	Hypothyroidism	11,688	6.3%
Knee, other impairment of	232,004	8.7%	Hyperthyroidism	4,846	2.6%
<b>SKIN</b>			<b>Genitourinary System</b>		
Scars, other	287,660	37.4%	Genitourinary system condition	34,242	18.9%
Scars, disfiguring, head, face or neck	95,835	12.4%	Prostate gland injuries, infectious hypertrophy, postoperative residuals	27,148	15.0%
Scars, superficial, tender and painful	89,056	11.6%	Malignant neoplasm	23,985	13.3%
<b>AUDITORY</b>			<b>EYE</b>		
Tinnitus	242,610	36.5%	Eye condition	13,219	11.6%
Auditory, acuity impairment, 0%	241,098	36.2%	Conjunctivitis, other, chronic	8,764	7.7%
Hearing loss	57,614	8.7%	Eye, injury of, unhealed	7,210	6.3%
<b>MENTAL DISORDERS</b>			<b>INFECTIOUS DISEASES, IMMUNE DISORDERS, AND NUTRITIONAL DEFICIENCIES</b>		
Post-traumatic stress disorder	193,859	41.9%	Malaria	32,627	70.1%
Generalized anxiety disorder	71,422	15.4%	Infectious disease, immune disorder, nutritional	3,116	6.7%
Schizophrenia, paranoid type	33,153	7.2%	HIV-related illness	2,717	5.8%
<b>DIGESTIVE SYSTEM</b>			<b>GYNECOLOGICAL CONDITIONS</b>		
Hemorrhoids, external or internal	124,907	27.9%	Uterus and ovaries, removal of, complete	8,440	20.1%
Ulcer, duodenal	56,763	12.7%	Uterus, removal of, including corpus	8,298	19.8%
Hernia, inguinal	49,769	11.1%	Gynecological condition or disorder of the	6,202	14.8%
<b>NEUROLOGICAL CONDITIONS AND CONVULSIVE DISORDERS</b>			<b>DENTAL AND ORAL CONDITIONS</b>		
Migraine	57,601	13.6%	Temporomandibular articulation, limited motion	10,557	35.0%
The sciatic nerve, paralysis of	40,526	9.6%	Dental and oral conditions	7,993	26.5%
The median nerve, paralysis of	36,175	8.6%	Mandible, malunion of	6,638	22.0%
<b>CARDIOVASCULAR SYSTEM</b>			<b>HEMIC AND LYMPHATIC SYSTEMS</b>		
Hypertensive vascular disease	170,323	40.6%	Splenectomy	7,102	30.7%
Cold injury residuals	62,275	14.9%	Hemic & Lymphatic condition	4,027	17.4%
Arteriosclerotic heart disease	47,153	11.3%	Non-Hodgkin's lymphoma	3,464	15.0%
<b>RESPIRATORY SYSTEM</b>					
Asthma, bronchial	50,053	15.4%			
Sinusitis, maxillary, chronic	35,245	10.8%			
Septum, nasal, deviation of	25,976	8.0%			



**BY THE 10 MOST PREVALENT DISABILITIES**

The following table identifies the 10 most prevalent service-connected conditions (disabilities) for veterans receiving compensation at the end of FY 2003.

The "All Conditions" column shows the proportion of that condition relative to all 6,787,857 service-connected disabilities. These ten disabilities represent 32.9% of service-connected disabilities. Again, the body systems and associated condition (diagnostic) codes can be found in the Appendix IV beginning at page 85.

<b>MOST PREVALENT DISABILITIES FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2003</b>			
<b>Body System</b>	<b>Disability</b>	<b>Total</b>	<b>All Conditions (Percent of Total ) FY 2003</b>
Skin	Scars, others	<b>287,660</b>	4.2%
Musculoskeletal System	Skeletal conditions	<b>270,509</b>	4.0%
Auditory	Tinnitus	<b>242,610</b>	3.6%
Musculoskeletal System	Arthritis, due to trauma	<b>241,711</b>	3.6%
Auditory	Auditory, acuity impairment, 0%	<b>241,098</b>	3.6%
Musculoskeletal System	Knee, other impairment of	<b>232,004</b>	3.4%
Mental Disorders	Post-traumatic stress disorder	<b>193,859</b>	2.9%
Musculoskeletal System	Lumbosacral strain	<b>189,668</b>	2.8%
Cardiovascular System	Hypertensive vascular disease	<b>170,323</b>	2.5%
Endocrine System	Diabetes mellitus	<b>161,551</b>	2.4%

Source: Benefits Delivery Network–RCS 20-0227





### BY PERIOD OF SERVICE

The following five tables in this section show the 10 most prevalent service-connected disabilities for veterans of World War II, Korea, Vietnam, the Gulf War Era, and the various Peacetime periods.

<b>MOST PREVALENT DISABILITIES BY PERIOD OF SERVICE AT THE END OF FISCAL YEAR 2003</b>			
<b>Period of Service</b>	<b>Disability</b>	<b>Number of Disabilities</b>	<b>Percent of Total</b>
<b>WORLD WAR II</b> }	Generalized anxiety disorder	39,580	4.9%
	Cold injury residuals	36,450	4.5%
	Scars, other	36,271	4.5%
	Auditory, acuity impairment	28,617	3.6%
	Arthritis, due to trauma	27,725	3.5%
	Tinnitus	24,115	3.0%
	Post-traumatic stress disorder	23,187	2.9%
	Flatfoot, acquired	18,555	2.3%
	Scars, superficial, tender and painful on objective demonstration	17,543	2.2%
	Scars, disfiguring, head, face, or neck	13,755	1.7%
<b>KOREA</b> }	Scars, other	16,761	4.8%
	Cold injury residuals	15,933	4.6%
	Auditory, acuity impairment	15,659	4.5%
	Tinnitus	14,233	4.1%
	Arthritis, due to trauma	9,941	2.9%
	Post-traumatic stress disorder	8,994	2.6%
	Ulcer, duodenal	7,587	2.2%
	Superficial scars	7,128	2.0%
	Generalized anxiety disorder	6,130	1.8%
	Scars, disfiguring, head, face or neck	6,072	1.7%
<b>VIETNAM</b> }	Post-traumatic stress disorder	142,876	5.8%
	Diabetes mellitus	135,011	5.5%
	Scars, other	125,534	5.1%
	Auditory, acuity impairment	95,931	3.9%
	Tinnitus	86,093	3.5%
	Skeletal conditions	78,413	3.2%
	Hypertensive vascular disease	66,084	2.7%



MOST PREVALENT DISABILITIES BY PERIOD OF SERVICE AT THE END OF FISCAL YEAR 2003			
Period of Service	Disability	Number of Disabilities	Percent of Total
VIETNAM }	Knee, other impairment of	65,026	2.7%
	Arthritis, due to trauma	62,821	2.6%
	Lumbosacral strain	52,707	2.2%
GULF WAR ERA }	Skeletal conditions	100,925	6.1%
	Arthritis, due to trauma	77,202	4.7%
	Knee, other impairment of	72,300	4.4%
	Lumbosacral strain	70,414	4.3%
	Tinnitus	69,763	4.2%
	Intervertebral disc syndrome	52,540	3.2%
	Scars, other	52,479	3.2%
	Hypertensive vascular disease	49,948	3.0%
	Auditory, acuity impairment	47,031	2.8%
	Ankle, limited motion of	38,257	2.3%
PEACETIME PERIODS }	Knee, other impairment of	79,761	5.2%
	Skeletal conditions	77,247	5.1%
	Arthritis, due to trauma	62,868	4.1%
	Scars, other	56,278	3.7%
	Lumbosacral strain	54,501	3.6%
	Hypertensive vascular disease	50,052	3.3%
	Tinnitus	48,379	3.2%
	Auditory, acuity impairment	48,108	3.1%
	Intervertebral disc syndrome	45,577	3.0%
	Hemorrhoids, external or internal	35,011	2.3%

Sources: Benefits Delivery Network–RCS 20-0227 and RCS 20-0221

DISABILITIES AT THE END OF FISCAL YEAR 2003 BY PERIOD OF SERVICE					
Period of Service	World War II	Korea	Vietnam	Gulf War Era	Peacetime Periods
<b>Total Number of Disabilities</b>	<b>802,155</b>	<b>348,138</b>	<b>2,442,520</b>	<b>1,655,348</b>	<b>1,529,093</b>
Average Number of Disabilities per Veteran	1.94	2.12	2.88	3.48	2.62
<b>Total Number of Diagnostic Codes for Period of Service</b>	<b>894</b>	<b>864</b>	<b>896</b>	<b>865</b>	<b>903</b>
Veterans by Period of Service with Compensation	413,689	164,482	848,156	476,026	582,863
Percent Veterans by Period of Service with Compensation	16.6%	6.6%	34.1%	19.2%	23.5%
<b>Total Veteran Population by Period of Service</b> <small>This sum includes veterans whose service is across multiple periods.</small>	<b>4,369,524</b>	<b>3,580,249</b>	<b>8,210,925</b>	<b>3,783,414</b>	<b>6,388,794</b>
Percent of Total Veteran Population	17.4%	14.2%	32.6%	15.0%	25.4%

VA Office of Policy & Planning for Veteran Population as of September 30, 2003



## COMPENSATION BASED UPON SERVICE-CONNECTED DEATH

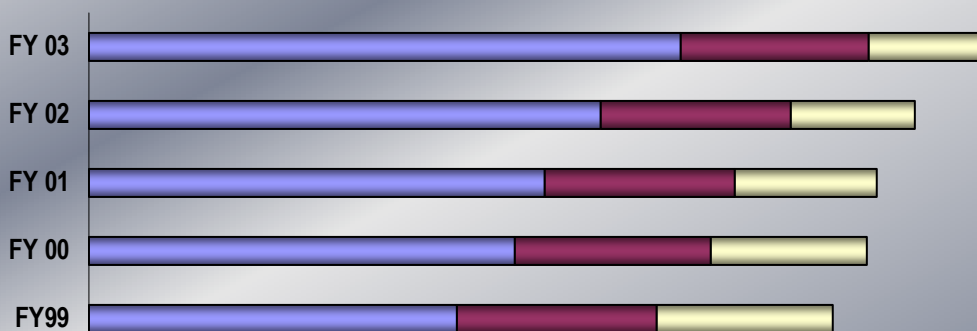
### TOTAL NUMBER OF BENEFICIARIES RECEIVING DIC/DEATH COMPENSATION BENEFITS AT THE END OF FISCAL YEAR 2003

This table shows the number of beneficiaries receiving DIC or Death Compensation benefits at the end of FY 2003, an estimate of the total annual payment to beneficiaries, and the estimated average annual payment to each beneficiary.

Total Beneficiaries Receiving Service-Connected Death Benefits End of Fiscal Year 2003			
Type of Benefit	Number	Total Annual Amount	Average Annual Amount
DIC–Surviving Spouses	299,065	\$3,704,259,703	\$12,386
DIC–Surviving Children	12,481	\$70,218,636	\$5,626
DIC–Surviving Parents	7,556	\$18,507,969	\$2,449
Death Compensation	896	\$843,768	\$942
<b>TOTAL</b>	<b>319,998</b>	<b>\$3,793,830,076</b>	<b>\$11,856</b>

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

Five Fiscal Year Comparison of Beneficiaries Receiving  
DIC End of Fiscal Year 2003



	FY99	FY 00	FY 01	FY 02	FY 03
□ DIC–Surviving Parents	11,634	10,413	9,384	8,218	7,556
■ DIC–Surviving Children	13,219	12,877	12,516	12,517	12,481
■ DIC–Surviving Spouses	284,311	288,145	290,100	293,820	299,065





ALL DIC AND DEATH COMPENSATION BENEFICIARIES

This section provides demographic characteristics of beneficiaries receiving Dependency and Indemnity Compensation (DIC) or Death Compensation benefits at the end of FY 2003.

BY THE VETERAN'S PERIOD OF SERVICE

The following table shows total beneficiaries receiving DIC and Death Compensation sorted by the veteran's period of service. Also shown are the estimated total annual payments by period of service and program.

TOTAL BENEFICIARIES RECEIVING SERVICE-CONNECTED DEATH BENEFITS BY PERIOD OF SERVICE END OF FISCAL YEAR 2003		
Period of Service	Number of Beneficiaries <sup>1</sup>	Total Annual Amount <sup>2</sup>
<b>Death Compensation</b>		
Spanish American War	0	0
Mexican Border Period	0	0
World War I	0	0
World War II	318	\$299,462
Korean	505	\$475,561
Vietnam	2	\$1,883
Gulf War Era	0	0
Peacetime	71	\$66,681
<b>Dependency and Indemnity Compensation (DIC)</b>		
Spanish American War	11	\$130,751
Mexican Border Period	2	\$23,773
World War I	1,624	\$19,303,576
World War II	111,629	\$1,326,871,247
Korean	36,714	\$436,398,704
Vietnam	120,412	\$1,431,269,836
Gulf War Era	10,658	\$126,685,662
Peacetime	38,052	\$452,302,759
<b>All Periods</b>		
<b>Death Compensation</b>	<b>896</b>	<b>\$843,768</b>
<b>DIC</b>	<b>319,102</b>	<b>\$3,792,986,308</b>

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

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

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



TOTAL BENEFICIARIES RECEIVING DIC BY RELATIONSHIP END OF FISCAL YEAR 2003		
	Number	Percent
Surviving Spouse	299,065	93.7%
Child	12,481	3.9%
Parent	7,556	2.4%
<b>TOTAL</b>	<b>319,102</b>	<b>100%</b>

**BY RELATIONSHIP TO THE VETERAN**

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

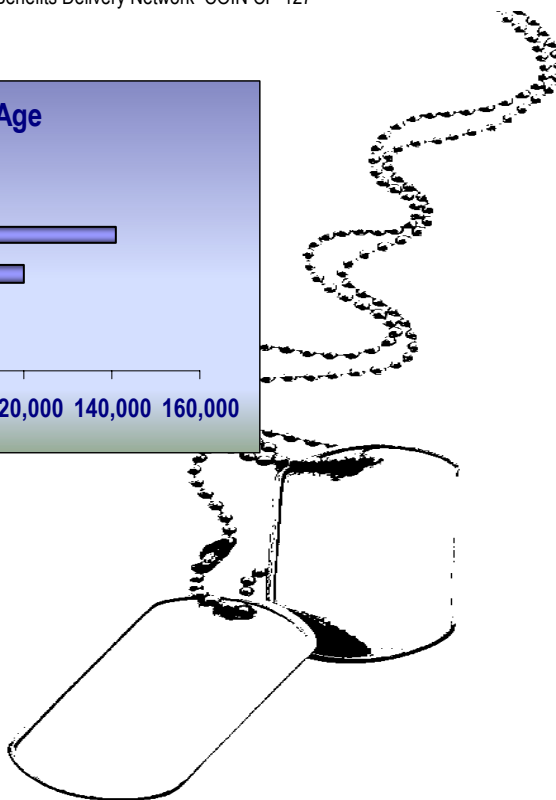
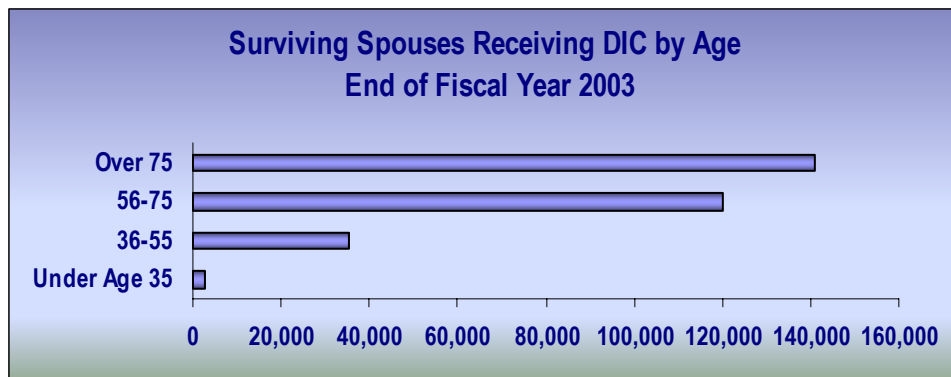
Source: Benefits Delivery Network–COIN CP-127

**BY AGE OF THE SURVIVING SPOUSE**

The age distribution of surviving spouses in receipt of DIC and an estimate of the total annual payments in the next fiscal year, by age group, is presented in the table to the right. The chart below depicts the proportional representation of each group.

SURVIVING SPOUSES RECEIVING DIC BY AGE END OF FISCAL YEAR 2003		
Age	Number	Annual Payment
Under Age 35	2,625	\$30,939,244
36-55	35,254	\$421,977,330
56-75	120,210	\$1,489,264,177
Over 75	140,976	\$1,762,078,952
<b>TOTAL</b>	<b>299,065</b>	<b>\$3,704,259,703</b>

Source: Benefits Delivery Network–COIN CP-127





**BY AGE OF THE CHILDREN**

This table shows the distribution of DIC children in two age categories: under age 18 and over age 18. Children over age 18 are shown according to their beneficiary status: those eligible to receive DIC because of school attendance and those eligible because they are helpless.

<b>CHILDREN RECEIVING DIC BY AGE END OF FISCAL YEAR 2003</b>		
<b>Age</b>	<b>Number</b>	<b>Annual Payment</b>
Under Age 18 <sup>1</sup>	4,411	\$23,300,511
Age 18 and Over in School	911	\$2,530,321
Age 18 and Over and Helpless	7,159	\$44,387,805
<b>TOTAL</b>	<b>12,481</b>	<b>\$70,218,637</b>

Source: Benefits Delivery Network—COIN CP-127

<sup>1</sup>Includes 2,374 consolidated awards that account for more than one child.

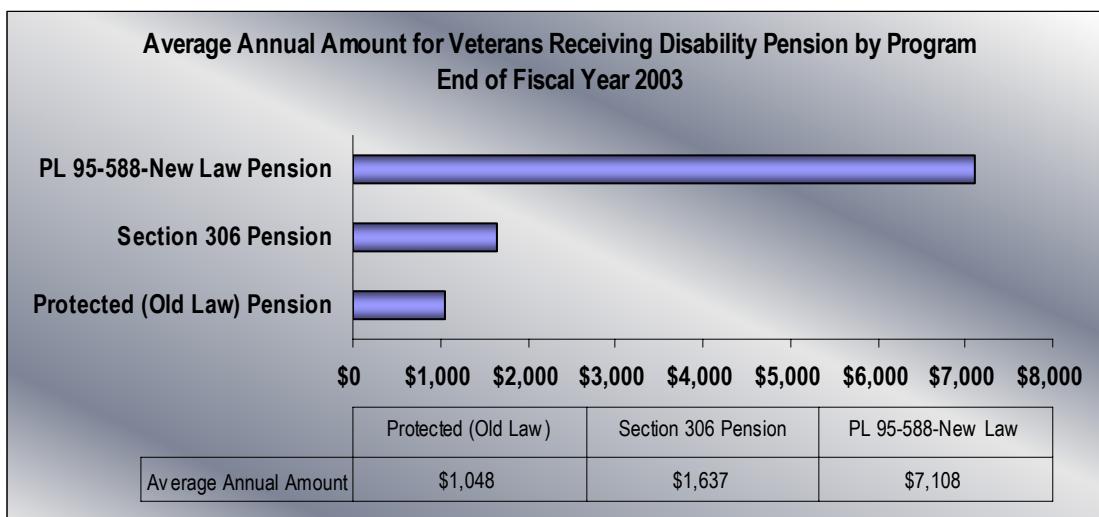
**PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY**

<b>TOTAL VETERANS RECEIVING DISABILITY PENSION BY PROGRAM END OF FISCAL YEAR 2003</b>		
<b>Type of Pension</b>	<b>Number of Veterans</b>	<b>Total Annual Amount</b>
Protected (Old Law) Pension	190	\$199,152
Section 306 Pension	14,288	\$23,394,264
PL 95-588 New Law Pension	332,077	\$2,360,464,800
<b>TOTAL</b>	<b>346,555</b>	<b>\$2,384,058,216</b>

**TOTAL NUMBER OF VETERANS RECEIVING DISABILITY PENSION**

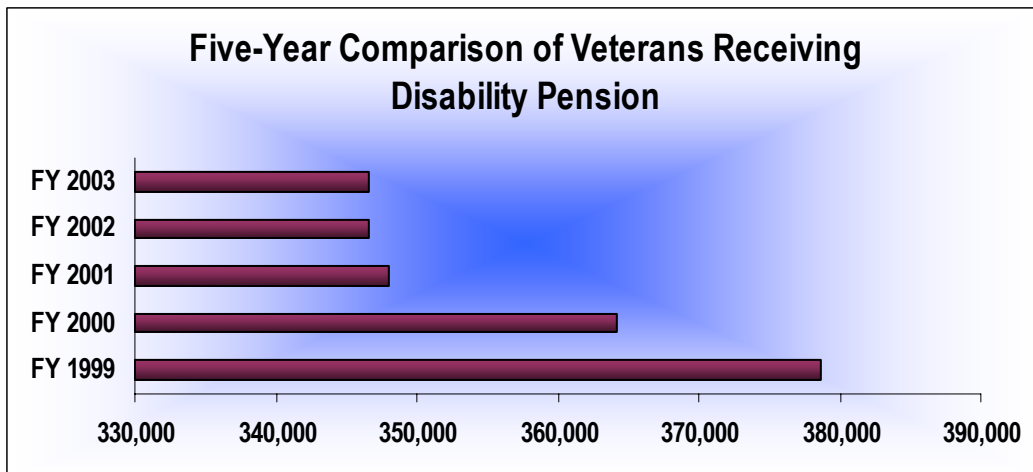
The number of veterans receiving disability pensions at the end of FY 2003 is shown in the table to the left, along with the estimated total annual amounts. The amounts per veteran are shown below.

Source: Benefits Delivery Network—RCS-20-0221





The following chart provides information about the number of veterans receiving disability pension at the end of fiscal years 1999 – 2003.



**VETERANS RECEIVING DISABILITY PENSION AT THE END OF FISCAL YEAR 2003**

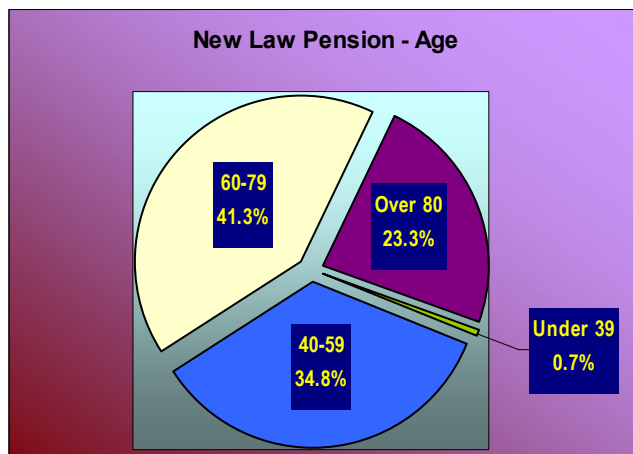
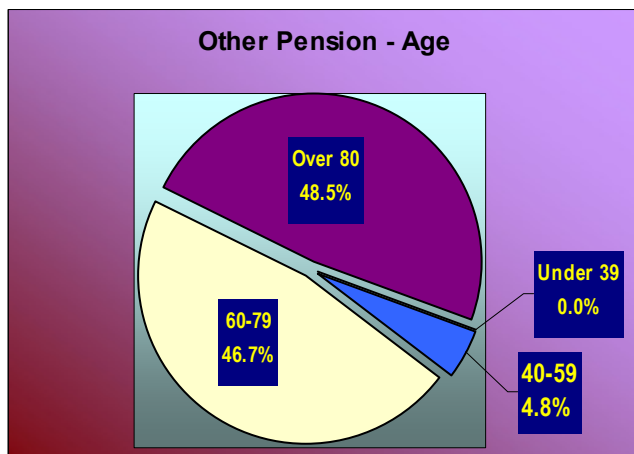
**BY AGE**

The number and annual amount of disability pension payments for each age group are shown in the adjacent table.

The average age of a veteran in these programs is 68 years.

TOTAL VETERANS RECEIVING DISABILITY PENSION BY PROGRAM END OF FISCAL YEAR 2003				
Age	Other Pension	New Law Pension	All Pension Programs	Annual Payments
Under 39	0	2,172	2,172	19,509,828
40-59	696	115,403	116,099	1,036,443,240
60-79	6,766	137,160	143,926	828,523,836
Over 80	7,016	77,342	84,358	499,581,312
<b>All Ages</b>	<b>14,478</b>	<b>332,077</b>	<b>346,555</b>	<b>\$2,384,058,216</b>

Source: Benefits Delivery Network-RCS 20-0236  
 The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category.





**BY PERIOD OF SERVICE**

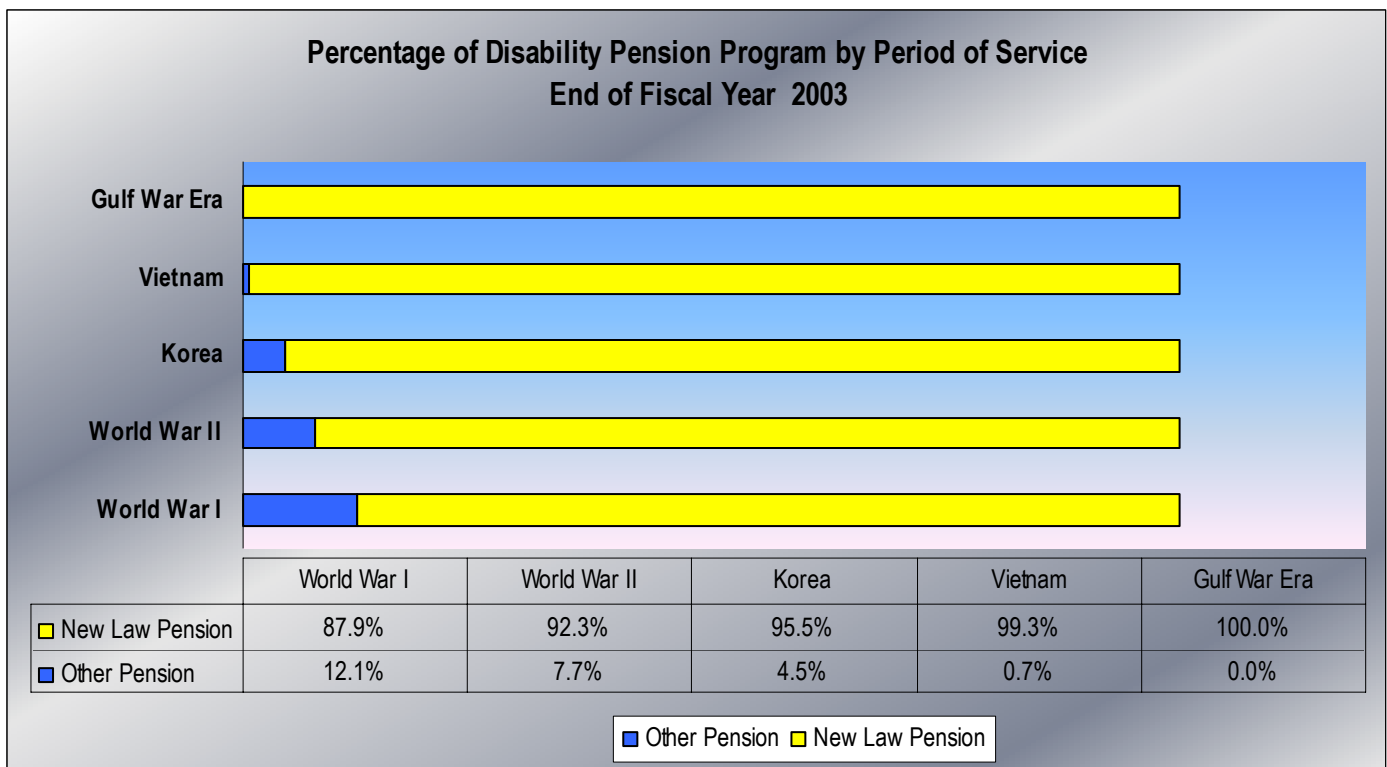
The next table provides a distribution by period of service for those veterans receiving disability pension at the end of FY 2003. The total annual amount of disability pension payments for each period of service is shown in the last column of the table.

DISABILITY PENSION BY PERIOD OF SERVICE END OF FISCAL YEAR 2003				
Period of Service	Other Pension Number of Veterans	New Law Pension Number of Veterans	Total Period of Service	Payments
World War I	4	29	33	\$327,096
World War II	10,129	121,976	132,105	\$752,710,812
Korean War	3,432	72,724	76,156	\$409,270,920
Vietnam War	913	134,171	135,084	\$1,192,948,752
Gulf War Era	0	3,177	3,177	\$28,800,636
<b>Total Pension Programs</b>	<b>14,478</b>	<b>332,077</b>	<b>346,555</b>	<b>\$2,384,058,216</b>

Source: Benefits Delivery Network-RCS 20-0221

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

This chart shows the number of veterans, as a percentage, for each pension program by their period of service.





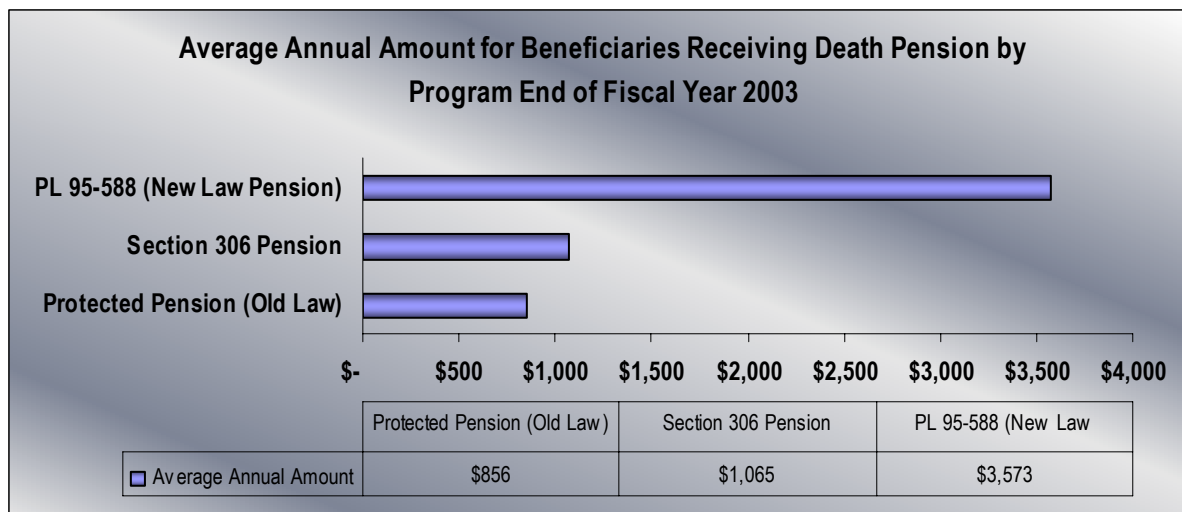
**PENSION BASED UPON NON SERVICE-CONNECTED DEATH**

TOTAL BENEFICIARIES RECEIVING DEATH PENSION		
Type of Pension	Number of Beneficiaries	Total Annual Amount
Protected (Old Law) Pension	661	\$565,776
Section 306 Pension	54,789	\$58,337,796
PL 95-588 New Law Pension	168,103	\$600,681,504
<b>TOTAL</b>	<b>223,553</b>	<b>\$659,585,076</b>

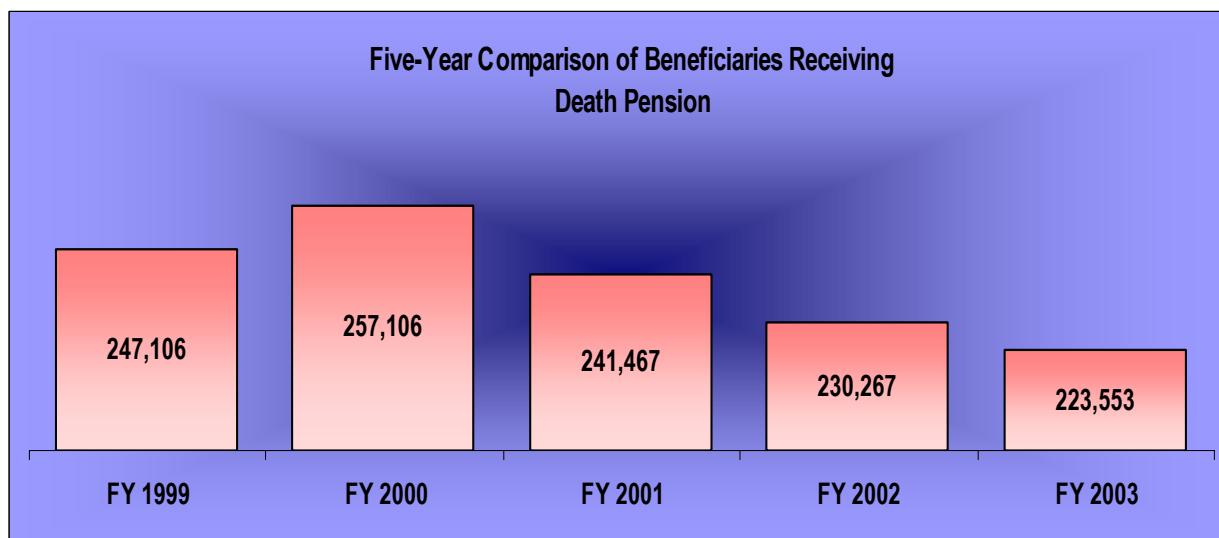
**TOTAL NUMBER OF BENEFICIARIES RECEIVING DEATH PENSION**

The number of beneficiaries receiving death pension at the end of FY 2003 and the estimated annual amounts are presented in the table to the left. The average annual amounts of payment for the three VA death pension programs are provided in the chart below. Beneficiaries include surviving spouses and children.

Source: Benefits Delivery Network-RCS 20-0227



The following chart provides information about the number of beneficiaries receiving death pension at the end of fiscal years 1999 – 2003.





**BENEFICIARIES RECEIVING DEATH PENSION AT THE END OF FISCAL YEAR 2003**

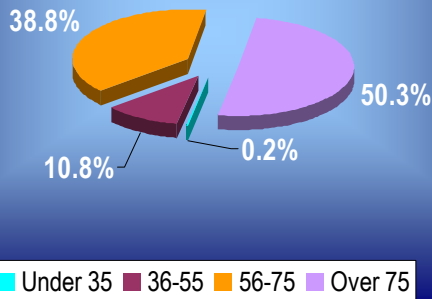
**BY AGE OF SURVIVING SPOUSES**

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

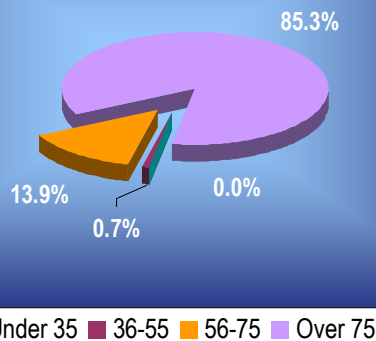
<b>TOTAL SURVIVING SPOUSES RECEIVING DEATH PENSION BY PROGRAM END OF FISCAL YEAR 2003</b>				
<b>Age</b>	<b>Other Pension</b>	<b>New Law Pension</b>	<b>All Pension Programs</b>	<b>Annual Payments</b>
<b>Under 39</b>	0	334	334	\$ 1,218,792
<b>40-59</b>	319	17,512	17,831	\$ 64,268,646
<b>60-79</b>	6,188	63,181	69,369	\$ 237,648,622
<b>Over 80</b>	37,878	81,851	119,729	\$ 341,914,348
<b>Total All Ages</b>	<b>44,385</b>	<b>162,878</b>	<b>207,263</b>	<b>\$ 645,050,408</b>

Source: Benefits Delivery Network-COIN CP 103  
The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one.

**New Law Pension - Age**



**Other Pension - Age**





### BY THE VETERAN'S PERIOD OF SERVICE

#### DEATH PENSION BY PERIOD OF SERVICE END OF FISCAL YEAR 2003

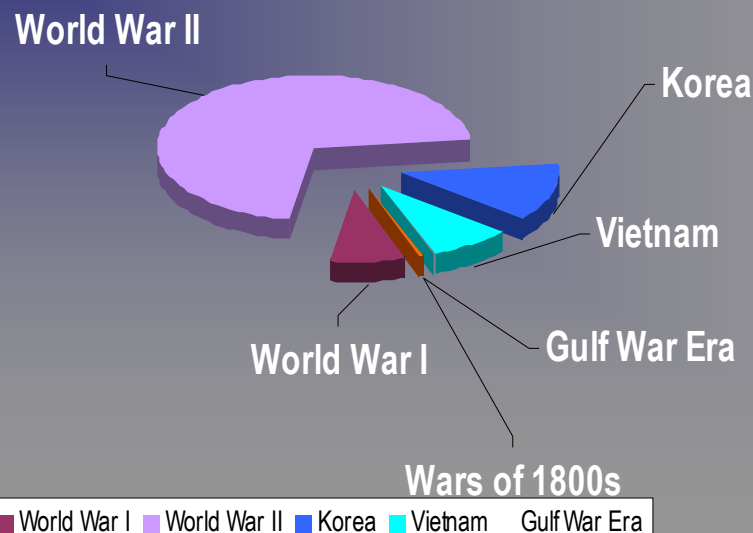
Period of Service	Other Pension Number of Beneficiaries	New Law Pension Number of Beneficiaries	Total Period of Service	Total Payments
Wars of 1800s	284	232	516	\$1,497,756
World War I	8,632	9,035	17,667	\$40,422,396
World War II	42,347	115,155	157,502	\$410,380,368
Korean	3,568	25,127	28,695	\$100,406,232
Vietnam	619	18,345	18,964	\$105,640,776
Gulf War Era	0	209	209	\$1,237,548
<b>Total Other Pension</b>	<b>55,450</b>	<b>168,103</b>	<b>223,553</b>	<b>\$659,585,076</b>

Source: Benefits Delivery Network-RCS 20-0221

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

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

#### Non Service-Connected Death Pension by Period of Service







## EDUCATION

VA Education programs provide veterans, service members, 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.

There are four active education programs: 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*), and Post-Vietnam Era Veterans' Educational Assistance Program (*VEAP*).



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### ALL-VOLUNTEER FORCE EDUCATIONAL ASSISTANCE PROGRAM (MONTGOMERY GI BILL - ACTIVE DUTY)

Montgomery GI Bill – Active Duty (**MGIB-AD**) is a contributory program. The service member's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the service member declines to participate at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- ❑ First entered active duty after June 30, 1985;
- ❑ Must fulfill one's basic service obligation;
- ❑ Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- ❑ Must receive an honorable discharge;
- ❑ Maximum entitlement is 36 months;
- ❑ The Department of Defense may increase an individual's monthly benefit by up to \$950 based upon the military skill or specialty of that individual;
- ❑ Amount of basic benefit may be increased by up to \$150 each month by making an additional contribution up to \$600; and,
- ❑ Generally, must use benefits within 10 years following discharge

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### EDUCATIONAL ASSISTANCE FOR MEMBERS OF THE SELECTED RESERVE (MONTGOMERY GI BILL – SELECTED RESERVE)

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

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



## SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEPENDENTS EDUCATIONAL ASSISTANCE - DEA)

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

- Eligibility is based on the veteran's service-connected death, total service-connected disability, or MIA/POW/hostage status;

- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses have 10 years in which to use benefits; and,
- A spouse's remarriage bars further benefits,<sup>1</sup> while a child's marriage does not.

<sup>1</sup> Public Law 106-117, signed on November 30, 1999, restores entitlement if a surviving spouse's remarriage has been terminated by death or divorce. Public Law 108-183 lifts the bar to receipt of benefits if the surviving spouse is 57 years old or older on the date of the remarriage

## POST-VIETNAM ERA VETERANS' EDUCATIONAL ASSISTANCE PROGRAM (VEAP)

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

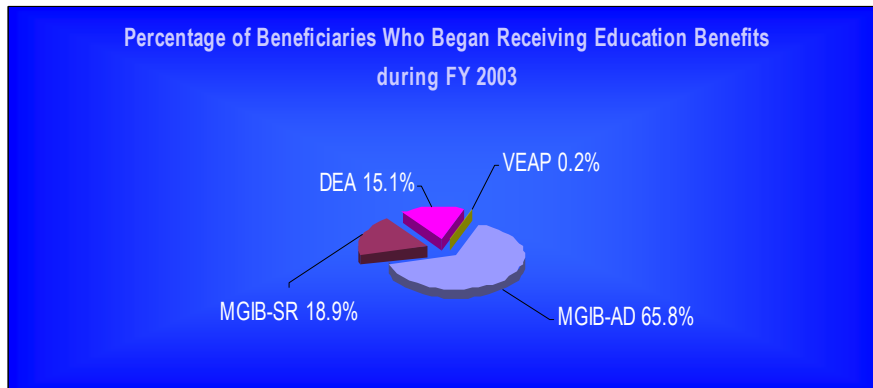
- First entered on active duty after December 31, 1976, and before July 1, 1985;
- Contributed to VEAP while on active duty and before April 1, 1987;
- Maximum contribution of \$2,700 by the service member;
- Government matches contribution \$2 for \$1;
- Maximum entitlement is 36 months;
- Benefit must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



## EDUCATION BENEFICIARIES DURING FISCAL YEAR 2003

The following table shows the number of veterans, service members, reservists, and dependents that began receiving their education benefits for the first time as well as the total number of beneficiaries and payments made during the fiscal year. The percentage of new beneficiaries by program is presented on the next page.

Program	New Beneficiaries	Total Beneficiaries	Total Payments (\$000)
MGIB-AD <sup>1</sup>	73,270	321,837	\$1,611,686
MGIB-SR <sup>2</sup>	21,055	88,342	\$173,085
DEA	16,728	61,874	\$343,004
VEAP	222	917	\$1,503
Source: Education Service SAS Reports <sup>1</sup> Based on Active Duty Service <sup>2</sup> Based on service in the Selected Reserve	<b>111,275</b>	<b>472,970</b>	<b>\$2,129,278</b>

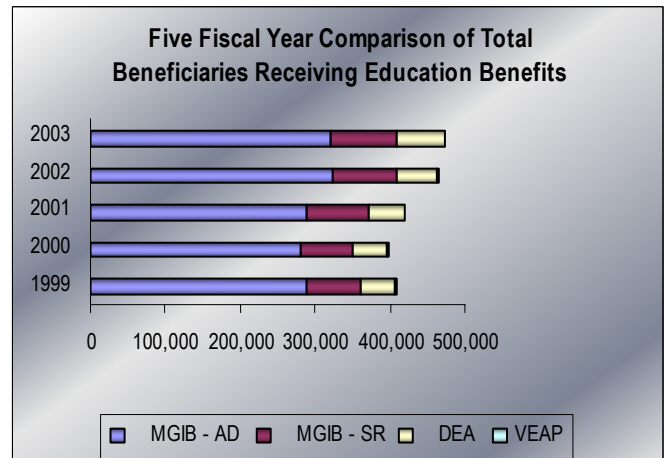
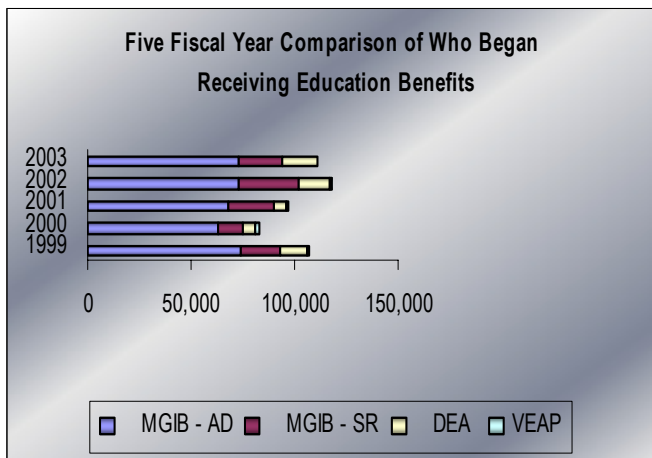


The data on this page show the numbers of beneficiaries who first began receiving benefits during the period beginning with FY 1999 through FY 2003 for each education program as well as the total number of beneficiaries that trained during this time frame.

The general trend for new beneficiaries in a fiscal year reflects an increase in the number of beneficiaries in the MGIB-AD, MGIB-SR, and DEA programs, while the VEAP program has continued to decrease. The total beneficiaries in training reflects an increase in three of the four programs. DEA bene-

ficiaries have had the largest increase. MGIB-AD did have a slight reduction in the total number of trainees in FY2003 (approximately 1,300 or 0.4%). This was primarily due to the reduction of trainees in one of the new programs, Tuition Assistance Top-Up, which is discussed below. College-level and many other types of training in the MGIB-AD area still increased in FY2003 over FY2002. The VEAP program maintained a steady decrease in the total number of trainees, and we expect this to continue as the program sun-sets.

Program	1999	2000	2001	2002	2003
<b>Beginning Beneficiaries</b>					
MGIB - AD	74,200	63,123	67,621	72,566	73,270
MGIB - SR	19,120	12,337	22,469	29,802	21,055
DEA	13,029	5,763	6,328	14,964	16,728
VEAP	349	1,764	261	174	222
<b>Total Education Beneficiaries</b>					
MGIB - AD	288,052	279,948	289,771	323,165	321,837
MGIB - SR	73,580	70,299	82,283	85,766	88,342
DEA	44,423	44,820	46,917	53,888	61,874
VEAP	3,939	2,522	1,680	1,340	917





## CHARACTERISTICS OF THE TRAINING BEING PURSUED BY BENEFICIARIES

The following chart shows the distribution, by program, types of training and training time for those beneficiaries who began using their education benefit for the first time during FY 2003. The type of training has remained fairly consistent for all four programs with the majority of trainees pursuing under-graduate programs of study.

Type of Education Program	MGIB-AD	MGIB-SR	DEA	VEAP	Total	Participation for All Programs (%)
<b>Training</b>						
College, Non-Degree	2,517	360	557	4	3,438	3.1%
Graduate	3,376	634	411	29	4,450	4.0%
Undergraduate	61,511	19,482	14,775	168	95,936	86.2%
Vocational/Technical	5,866	579	985	21	7,451	6.7%
<b>Program Total</b>	<b>73,270</b>	<b>21,055</b>	<b>16,728</b>	<b>222</b>	<b>111,275</b>	<b>100%</b>
<b>Time (as percent of all training)</b>						
Less Than One-Half Time	5.5%	3.7%	4.6%	15.3%	5.1%	
Half Time	14.6%	9.9%	11.2%	22.1%	13.2%	
Three-Quarter Time	11.3%	10.4%	12.3%	11.3%	11.3%	
Full-Time	68.6%	76.0%	71.8%	51.4%	70.4%	
<b>Time Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	

### BENEFICIARIES LEAVING EDUCATION PROGRAMS DURING FISCAL YEAR 2003

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

**ENTITLEMENT EXHAUSTED:** Veterans, service members and reservists are generally entitled to 36 months of educational assistance (*entitlement*). Dependents are entitled to 45 months of educational assistance. Once 36 or 45 months of educational assistance are used, payment of the benefit ends.

**DELIMITING DATE:** Dependents have a defined amount of time to use educational assistance. Veterans generally have 10 years from the date of their last discharge from active military service. Reservists have either 14 years (for those that were eligible on or after October 1, 1992) from the date their eligibility began or until the day following

separation from the Selected Reserve, whichever is earlier. In the Dependents Educational Assistance program, children usually have until age 26; and spouses, or surviving spouses, generally, have 10 years from their date of eligibility.

The table and chart on the next page presents FY2003 data regarding terminations as well as five year statistics by program on terminations. The number of beneficiaries leaving the program has increased slightly over the last three years. In the MGIB-AD program, beneficiaries have left due to entitlement exhaustion rather than passing their delimiting date. A recent change extending the delimiting date for MGIB-SR, from 10 to 14 years, there has been an increase in the percentage of beneficiaries exhausting their entitlement rather than passing their delimiting date. VEAP has continued to have fewer total beneficiaries leaving the program and we expect this to continue as the program sunsets.



**BENEFICIARIES BENEFITS TERMINATED IN FY 2003**

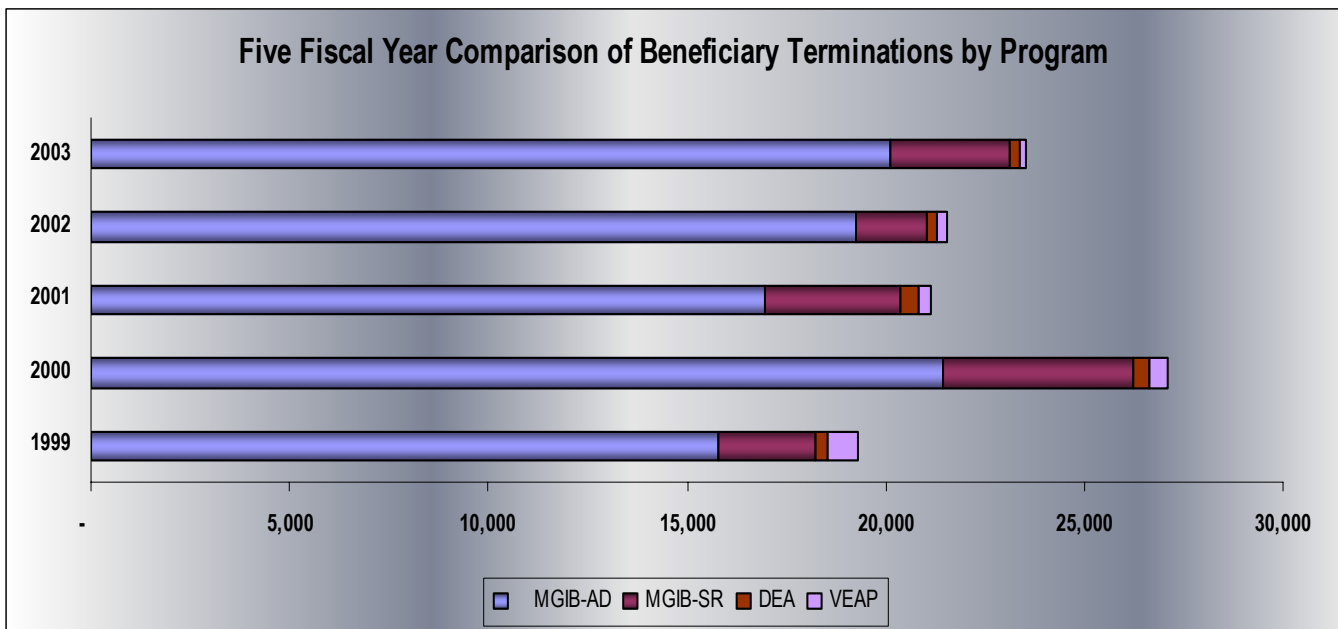
Program	MGIB-AD	MGIB-SR	DEA	VEAP	TOTAL
Exhausted Entitlement	14,186	2,896	185	84	17,351
Delimiting Date	5,908	133	85	50	6,176
<b>Total Terminations</b>	<b>20,094</b>	<b>3,029</b>	<b>270</b>	<b>134</b>	<b>23,527</b>
<b>Percent of Total Terminations</b>	<b>85.4%</b>	<b>12.9%</b>	<b>1.1%</b>	<b>0.6%</b>	<b>100%</b>

Source: Education Service SAS Reports

**FIVE FISCAL YEAR COMPARISON OF TERMINATED BENEFICIARIES BY PROGRAM**

Fiscal Year	MGIB-AD	MGIB-SR	DEA	VEAP	Total
2003	20,094	3,029	270	134	23,527
2002	19,248	1,792	254	248	21,542
2001	16,946	3,440	425	335	21,146
2000	21,430	4,781	411	454	27,076
1999	15,798	2,436	284	800	19,318
<b>Total</b>	<b>93,516</b>	<b>15,478</b>	<b>1,638</b>	<b>1,977</b>	<b>112,609</b>

**Five Fiscal Year Comparison of Beneficiary Terminations by Program**





## NEW EDUCATION OPPORTUNITIES

Congress enacted four new ways for beneficiaries to use their benefits over the past few years. These four are Tuition Assistance Top-Up (TATU), Repayment for Licensure and Certification Tests, Accelerated Payments, and Transferability of MGIB benefits.

Public Law 106-398, October 30, 2000 (amended by Public Law 107-14), established the TATU program and permits VA to issue a payment to an individual for all or any portion of the difference between the military service's tuition assistance (TA) amount and the total cost of tuition and related expenses, up to an individual's normal monthly benefit. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a significant decrease in the number of TATU payments in FY2003 compared to FY2002, 24,527 and 60,264 respectively. We attribute this to a change in DoD policy increasing the level of tuition assistance paid from 75% to 100% up to \$250 per semester hour.

Public Law 106-419, November 1, 2000, allowed beneficiaries to receive reimbursement for approved licensure and certification tests (up to \$2,000 per test) taken on or after March 1, 2001. VA can only pay for the cost of the tests and not other fees connected with obtaining a license or certification.

Public Law 107-103, December 27, 2001, allows an accelerated payment for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, the 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 receives a lump sum payment up to 60% of tuition and fees if the monthly amount exceeds an amount equal to 200 percent of the monthly rate otherwise payable.

Public Law 107-107, December 28, 2001, permits military services to allow service members, as a reenlistment option, to transfer MGIB entitlement to their dependents. The United States Air Force conducted a transferability test program in FY2003, with 55 service members transferring benefits to 63 dependents.

The following table provides the payment information for these programs:

<b>BENEFICIARIES WHO RECEIVED CERTAIN EDUCATION BENEFITS DURING FISCAL YEARS 2002 AND 2003</b>		
<b>TOTAL PAYMENTS</b>		
<b>Program</b>	<b>FY2002</b>	<b>FY2003</b>
Tuition Assistance Top-Up	60,264	24,527
Licensure and Certification Tests	5,111	6,575
Accelerated Payment	N/A	622
Transferability	0	2

Source: Regional Processing Offices and Benefits Delivery System Reports

**GEOGRAPHIC DISTRIBUTION OF BENEFICIARIES TRAINED IN FY 2003**

Jurisdiction	MGIB-AD	MGIB-SR	DEA	VEAP	Total	Jurisdiction	MGIB-AD	MGIB-SR	DEA	VEAP	Total
ALABAMA	4,555	1,967	1,746	16	8,284	NEVADA	2,640	385	413	4	3,442
ALASKA	946	169	148	3	1,266	NEW HAMPSHIRE	786	198	291	4	1,279
ARIZONA	15,227	1,426	1,687	21	18,361	NEW JERSEY	2,905	1,480	720	15	5,120
ARKANSAS	2,186	1,626	1,201	6	5,019	NEW MEXICO	2,830	555	1,088	8	4,481
CALIFORNIA	33,701	4,771	5,485	94	44,051	NEW YORK	7,681	3,414	2,196	42	13,333
COLORADO	7,550	726	1,105	20	9,401	NORTH CAROLINA	10,399	1,820	2,670	23	14,912
CONNECTICUTT	1,494	1,030	280	8	2,812	NORTH DAKOTA	744	949	202	3	1,898
DELAWARE	619	326	159	2	1,106	OHIO	8,588	4,378	1,467	35	14,468
DISTRICT OF COLUMBIA	723	120	154	5	1,002	OKLAHOMA	5,102	2,350	1,904	11	9,367
FLORIDA	22,224	3,287	3,986	54	29,551	OREGON	3,868	1,079	961	13	5,921
GEORGIA	13,152	2,075	2,141	25	17,393	PENNSYLVANIA	6,645	3,935	1,693	35	12,308
HAWAII	2,044	874	310	7	3,235	RHODE ISLAND	636	284	249	4	1,173
IDAHO	1,488	693	322	4	2,507	SOUTH CAROLINA	4,570	1,564	1,303	13	7,450
ILLINOIS	11,742	4,185	1,279	36	17,242	SOUTH DAKOTA	750	906	192	3	1,851
INDIANA	3,967	2,223	880	16	7,086	TENNESSEE	5,330	1,475	1,280	15	8,100
IOWA	2,295	1,760	436	9	4,500	TEXAS	28,500	4,373	5,465	54	38,392
KANSAS	3,086	1,127	635	8	4,856	UTAH	1,896	1,556	541	5	3,998
KENTUCKY	3,448	1,392	1,079	11	5,930	VERMONT	262	168	116	1	547
LOUISIANA	4,348	3,198	1,286	9	8,841	VIRGINIA	14,406	2,122	1,911	31	18,470
MAINE	994	356	642	4	1,996	WASHINGTON	8,871	1,596	1,899	25	12,391
MARYLAND	8,039	1,260	847	25	10,171	WEST VIRGINIA	1,663	1,168	586	4	3,421
MASSACHUSETTS	2,739	1,460	953	20	5,172	WISCONSIN	3,210	2,550	823	16	6,599
MICHIGAN	6,930	1,753	1,226	32	9,941	WYOMING	695	289	136	2	1,122
MINNESOTA	3,278	2,450	1,045	20	6,793	PUERTO RICO	745	1,507	1,749	7	4,008
MISSISSIPPI	2,099	1,865	694	5	4,663	PHILIPPINES	318	0	128	0	446
MISSOURI	5,371	2,192	1,128	24	8,715	FOREIGN	380	161	192	3	736
MONTANA	1,013	477	223	4	1,717	OTHER / UNKNOWN	29,907	2,219	0	46	32,172
NEBRASKA	2252	1073	622	7	3,954	Grand Total	321,837	88,342	61,874	917	472,970

Additional benefits delivered in FY 2003 by state for other VA benefits are available beginning on page 120.



## LIFE INSURANCE

Government life insurance programs were created to provide life insurance at a “standard” premium rate to members of the armed forces who are exposed to the extra hazards of military service, including deadly hazards of war. Members leaving the armed forces are eligible to maintain their VA life insurance following discharge.

Traditionally, few commercial life insurance companies offered life insurance that included coverage against death while in the armed forces. Those that did charged a high premium rate because of the additional risk. Currently, service members leaving the armed forces are eligible to maintain their VA life insurance following discharge. In general, a new life insurance program was created for each wartime period starting with World War I. The various life insurance programs can be conveniently grouped into the following three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Veterans Life Insurance Programs.

### MATURED LIFE INSURANCE PROGRAMS

These programs were established to provide the same or better life insurance benefits than were available to private citizens. These government life insurance programs are closed to the issuance of new coverage but continue to have active policies.

### DISABLED VETERANS LIFE INSURANCE PROGRAMS

These programs were established to provide life insurance to veterans who lost their ability to purchase commercial life insurance at standard (healthy) rates because of their service-connected disabilities. These government life insurance programs continue to issue coverage.

### UNIFORMED SERVICES AND POST-VIETNAM VETERANS LIFE INSURANCE PROGRAMS

These programs were established to provide active duty and reserve members of the uniformed services life insurance coverage that is commonly provided by large-scale civilian employers.







The “Years” column indicates the date policies were issued under each program.

Program	Years	Maximum Coverage
United States Government Life Insurance (USGLI)	1919-1940	\$10,000
National Service Life Insurance (NSLI) <sup>1</sup>	1940-1951	\$10,000
Veterans' Special Life Insurance (VSLI) <sup>1</sup>	1951-1956	\$10,000
Veterans' Reopened Insurance (VRI) <sup>1</sup>	1965-1966	\$10,000
Service-Disabled Veterans Insurance (SDVI) <sup>2</sup>	1951-present	\$10,000
Veterans' Mortgage Life Insurance (VMLI)	1971-present	\$90,000
Servicemembers' Group Life Insurance (SGLI)	1965-present	\$250,000
Family – Servicemembers' Group Life Insurance (FSGLI) - Spouse Coverage	2001-present	\$100,000
Family – Servicemembers' Group Life Insurance (FSGLI) - Child Coverage	2001-present	\$10,000
Veterans' Group Life Insurance (VGLI)	1974-present	\$250,000

<sup>1</sup> Since 1972, dividends can be used to increase coverage by purchasing paid-up additional life insurance to the basic life insurance.

<sup>2</sup> An additional \$20,000 of supplemental coverage is available to totally disabled veterans

Insurance programs highlighted in blue in the table above reflect Matured Insurance Programs.

Insurance programs highlighted in red in the table above reflect Disabled Veterans' Life Insurance Programs.

Insurance programs highlighted in green in the table above reflect Uniformed Services and Post-Vietnam Veterans Life Insurance Programs.





## RANKING AMONG COMMERCIAL LIFE INSURANCE COMPANIES

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face value of active life insurance in effect. Rankings for 2003 are shown below.

**Definition:** *Face Value* - Throughout this chapter, the term “face value” means that amount of money that would be paid upon the death of the veteran. For the USGLI, NSLI, VSLI, VRI, and SDVI programs the maximum face value is \$10,000. The maximum face value of the VMLI program is \$90,000. The maximum face value for the SGLI and VGLI programs is \$250,000.

*Paid-Up Additional Life Insurance-* Policyholders in the NSLI, VSLI and VRI programs can purchase additional life insurance protection by electing to use their dividends to buy paid-up additional life insurance. Paid-up additional insurance has cash and loan values, and earns dividends which automatically purchase more paid-up life insurance coverage.



### 2003 RANKINGS BY TOTAL LIFE INSURANCE IN-FORCE

Rank	Company	Total Life Insurance
1	Metropolitan Life & Affiliated	\$2,977,694,000,000
2	Prudential of America Group	\$1,439,951,000,000
3	Swiss Reinsurance Group	\$1,187,577,000,000
4	ING Group	\$1,093,398,000,000
5	Aegon USA Inc	\$959,080,000,000
6	American International Group	\$844,985,000,000
7	Lincoln National Corp	\$793,639,000,000
8	Hartford Life Inc	\$760,464,000,000
9	Northwestern Mutual Group	\$751,164,000,000
10	<b>VA Life Insurance Programs</b>	<b>\$750,153,000,000</b>
11	UnumProvident Corp	\$681,912,000,000
12	GE Financial Assurance Group	\$677,143,000,000
13	New York Life Group	\$656,619,000,000
14	Employers Re Group	\$628,837,000,000
15	C N A Insurance Group	\$619,681,000,000

Source: Best's Review, September 2003



## LIFE INSURANCE – GOVERNMENT LIFE INSURANCE PROGRAMS IN WHICH NEW COVERAGE IS ISSUED

### COVERAGE ESTABLISHED DURING FISCAL YEAR 2003

The table that follows identifies the number of new policies issued during FY 2003, the total face value of the policies, and the average face value of the policies. In the case of SGLI and FSGLI, the military services maintain the records on each insured service member. The actual number of service members who enrolled in SGLI in FY 2003 is not known. The information shown in this table is estimated based upon current enrollment rates and the number of people who entered active military service during FY 2003. The exact number of children covered by FSGLI is also an estimate.

#### NEW LIFE INSURANCE COVERAGE ISSUED DURING FISCAL YEAR 2003

Life Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI <sup>1</sup>	227	\$18,856,468	\$83,068	\$90,000
SDVI <sup>2, 3</sup>	12,923	\$141,997,777	\$10,988	\$10,000
VGLI <sup>4</sup>	30,720	\$5,339,722,000	\$173,819	\$250,000
SGLI <sup>5</sup>	340,990	\$80,092,189,572	\$241,086	\$250,000
FSGLI <sup>6</sup> - Child	62,338	\$623,380,000	\$10,000	\$10,000
FSGLI <sup>7</sup> - Spouse	174,027	\$16,913,162,049	\$97,187	\$100,000
<b>TOTAL</b>	<b>621,225</b>	<b>\$103,129,307,866</b>	<b>\$166,010</b>	

<sup>1</sup> Source: VMLI Database – VMLI Quarterly Report

<sup>2</sup> Source: Insurance Master Record Database – 510 Monthly Report

<sup>3</sup> Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (2,156) were issued

<sup>4</sup> Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2003

<sup>5</sup> Estimates based upon accessions to Active Duty and Reserve forces in FY03. Data on accessions from Defense Manpower Data Center

<sup>6</sup> Estimates based upon policies in force, end of FY03

<sup>7</sup> Source: DEERS and Military Pay Records



The table below displays information about new life insurance coverage for the prior four years for purposes of comparison. The significant increase in FY 2002 is due to the beginning of the FSGLI program. 3.1 million individuals entered the FSGLI program in 2002.

#### NEW LIFE INSURANCE COVERAGE ISSUED - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS

	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003
Number of People Insured	268,353	285,765	394,572	3,484,460	621,225
Total Coverage Amounts	\$47,155,855,903	\$50,426,291,177	\$91,604,081,998	\$206,252,183,507	\$103,129,307,866
Average Face Values	\$175,723	\$176,461	\$232,160	\$59,192	\$166,010

#### POLICIES THAT LAPSED IN 2003

Policies lapse primarily because the policyholder did not pay the premiums. The following table provides data about policies that lapsed during FY 2003.

#### POLICY LAPSES DURING FISCAL YEAR 2003

Policy Lapses	Number <sup>1</sup>	Face Value <sup>1</sup>	Average Face Value
NSLI	8,550	\$57,639,507	\$6,741
VSLI	677	\$5,187,106	\$7,662
VRI	240	\$1,271,500	\$5,298
SDVI	1,370	\$13,830,000	\$10,095
<b>TOTAL</b>	<b>10,837</b>	<b>\$77,928,113</b>	<b>\$7,191</b>

<sup>1</sup> Sources: Insurance Master Record Database - 510 Monthly Report

#### LIFE INSURANCE – PAYMENTS

##### LUMP SUM PAYMENTS MADE DURING FISCAL YEAR 2003 – TO POLICYHOLDERS

Matured endowments are paid based on the length of the policy or the age of the insured. Cash surrenders are paid to the veteran upon application. The table on the next

page provides a distribution of lump sum payments for matured endowments and cash surrenders by insurance program. Dividends, loans and disability payments are made on some government life insurance policies. These are payments made from active policies to the veteran policyholder.

**DEFINITIONS:**

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

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

**DIVIDENDS** – 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.

**LOANS** – An amount borrowed against the cash value of a permanent plan life insurance policy.

The tables below and on the next page provide data on the insurance payments for this year as well as those made over a five fiscal year basis.

### LIFE INSURANCE PAYMENTS MADE DURING FISCAL YEAR 2003

<b>Matured Endowment</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	37	\$155,666	\$4,207
NSLI	728	\$8,131,705	\$11,170
VSLI	844	\$9,142,629	\$10,832
VRI	3	\$7,002	\$2,334
SDVI	253	\$1,893,897	\$7,486
<b>TOTAL</b>	<b>1,865</b>	<b>\$19,330,899</b>	<b>\$10,365</b>
<b>Cash Surrender</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	92	\$215,782	\$2,345
NSLI	6,400	\$40,346,536	\$6,304
VSLI	808	\$3,650,726	\$4,518
VRI	317	\$1,667,136	\$5,259
SDVI	757	\$4,887,322	\$6,456
<b>TOTAL</b>	<b>8,374</b>	<b>\$50,767,502</b>	<b>\$6,063</b>
<b>Dividends</b>	<b>Number<sup>3</sup></b>	<b>Amount<sup>4</sup></b>	<b>Average Payment</b>
USGLI	13,217	\$2,318,030	\$175
NSLI	1,502,463	\$468,063,028	\$312
VSLI	227,341	\$88,815,056	\$391
VRI	67,531	\$17,424,552	\$258
<b>TOTAL</b>	<b>1,810,552</b>	<b>\$576,620,666</b>	<b>\$318</b>
<b>Loans</b>	<b>Number<sup>5,6</sup></b>	<b>Amount<sup>7</sup></b>	<b>Average Payment</b>
USGLI	55	\$50,031	\$910
NSLI	12,733	\$42,931,851	\$3,372
VSLI	3,486	\$9,763,513	\$2,801
VRI	973	\$2,559,293	\$2,630
SDVI	8,880	\$8,482,426	\$955
<b>TOTAL</b>	<b>26,127</b>	<b>\$63,787,114</b>	<b>\$2,441</b>

<sup>1</sup> Source: Insurance Master Record Database – Report 510 monthly

<sup>2</sup> Source: Insurance General Ledger Accounting System – CFO FY03 Life Insurance Statements (Incurred Basis)

<sup>3</sup> Source: Insurance Master Record Database – Insurance Statistical Report – 700

<sup>4</sup> Source: Insurance General Ledger Accounting System – FY03 Statement of Cash Flows

<sup>5</sup> Source: Program numbers from an estimate based on a sample of loans from SQC in FY03 and a percent of the total.

<sup>6</sup> Source: Program totals from Insurance Master Record Database – COIN 84 and Philadelphia MTC Records Report – 155.

<sup>7</sup> Source: Insurance General Ledger Accounting System – Statement of Financial Condition Report.



The table below displays information about dividend payments for the last fiscal year and provides the data for the prior four years for purposes of comparison.

<b>LIFE INSURANCE DIVIDENDS PAYMENTS - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS</b>					
	<b>FY 1999</b>	<b>FY 2000</b>	<b>FY 2001</b>	<b>FY 2002</b>	<b>FY 2003</b>
Number	2,254,469	2,136,512	2,052,062	1,927,189	1,810,557
<b>Total Amounts</b>	<b>\$761,006,313</b>	<b>\$717,868,383</b>	<b>\$667,957,535</b>	<b>\$624,446,188</b>	<b>\$576,620,666</b>
Average Payments	\$338	\$336	\$326	\$324	\$318

### LUMP SUM PAYMENTS MADE DURING FISCAL YEAR 2003 – TO BENEFICIARIES

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the service member. All other death claims are paid to the veteran's or the service member's designated beneficiary. The following table provides a distribution of the lump sum death claim payments by life insurance program.

<b>LIFE Insurance Payments During Fiscal Year 2003</b>			
<b>Death Claims</b>	<b>Number<sup>1</sup></b>	<b>Amount<sup>2</sup></b>	<b>Average Payment</b>
USGLI	1,323	\$4,559,308	\$3,446
NSLI	88,591	\$885,966,570	\$10,001
VSLI	5,369	\$60,134,974	\$11,200
VRI	4,461	\$37,158,133	\$8,330
SDVI	4,812	\$47,928,045	\$9,960
VMLI	143	\$8,758,958	\$61,251
SGLI <sup>3</sup>	1,955	\$462,776,738	\$236,714
FSGLI <sup>3</sup> - Child	1,026	\$10,260,000	\$10,000
FSGLI <sup>3</sup> - Spouse	811	\$78,183,787	\$96,404
VGLI <sup>3</sup>	1,389	\$127,898,814	\$92,080
<b>TOTAL</b>	<b>109,880</b>	<b>\$1,723,625,327</b>	<b>\$15,686</b>

<sup>1</sup> Source: Insurance Master Record Database – 510 Monthly Report. VMLI Database – VMLI Quarterly Report  
Veterans and Reservist Group Insurance System – OSGLI Monthly Report

<sup>2</sup> Source: Insurance General Ledger Accounting System – CFO FY03 Life Insurance Statements (Incurred Basis)  
VMLI Database – VMLI Quarterly Report. Veterans and Reservist Group Insurance System – OSGLI Monthly Report

<sup>3</sup> SGLI, FSGLI, and VGLI data are for the policy year ending June 30, 2003



The table below also displays information about death claims paid last fiscal year and provides the data for the prior four years for purposes of comparison.

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

	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003
Number of Claims Paid	108,138	109,003	109,867	110,319	109,880
<b>Total Amounts Paid</b>	<b>\$1,358,061,052</b>	<b>\$1,398,174,179</b>	<b>\$1,463,188,372</b>	<b>\$1,614,713,636</b>	<b>\$1,723,625,327</b>
Average Amounts Paid	\$12,559	\$12,827	\$13,318	\$14,637	\$15,686

### MONTHLY PAYMENTS TO POLICYHOLDERS AT OF THE END OF FISCAL YEAR 2003

Although most veterans choose to receive payments in a single "lump sum," a monthly payment option is available for Cash Surrenders and Matured Endowments. In the two disability benefit provisions of policies – Total and Permanent Disability Provision and Total Disability Income Provision – no lump sum option exists; payments are made monthly. The following table provides data on monthly pay-

ments to veterans.

#### Definition:

**TOTAL DISABILITY INCOME PROVISION** - An option available with some life insurance policies that provides for monthly payments to policyholders who, prior to their 65<sup>th</sup> birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

### LIFE INSURANCE MONTHLY AWARD PAYMENTS END OF FISCAL YEAR 2003

Payment Type	Number of Awards	Monthly Payments	Average Payment
<b>Total Disability Income Provision</b>			
USGLI	52	\$32,778	\$630
NSLI	13,953	\$16,280,334	\$1,167
VSLI	2,852	\$3,864,150	\$1,355
VRI	743	\$567,504	\$764
<b>TOTAL</b>	<b>17,600</b>	<b>\$20,744,766</b>	<b>\$1,179</b>
<b>Matured Endowments</b>			
USGLI	0	0	0
NSLI	929	\$1,009,554	\$1,087
VSLI	662	\$927,162	\$1,401
VRI	52	\$47,916	\$921
SDVI	10	\$5,808	\$581
<b>TOTAL</b>	<b>1,653</b>	<b>\$1,990,440</b>	<b>\$1,204</b>
<b>Cash Surrenders</b>			
USGLI	0	0	0
NSLI	58	\$56,088	\$967
VSLI	0	0	0
VRI	\$2	\$528	\$264
SDVI	0	0	0
<b>TOTAL</b>	<b>60</b>	<b>\$56,616</b>	<b>\$944</b>
<b>Total and Permanent Disability</b>			
USGLI	79	\$20,016	\$253
<b>TOTAL</b>	<b>79</b>	<b>\$20,016</b>	<b>\$253</b>

Source: Insurance Master Record Database– AVS 2012



## MONTHLY PAYMENTS TO BENEFICIARIES AT THE END OF FISCAL YEAR 2003

Although most beneficiaries receive payment in a single "lump sum," a monthly payment option is available in some programs for death claim payments. The following table provides data on monthly payments to beneficiaries.

### LIFE INSURANCE MONTHLY AWARD PAYMENTS END FISCAL YEAR 2003

Payment Type	Number of Awards	Monthly Payments	Average Payment
<b>Death Awards</b>			
USGLI	2,571	\$735,876	\$286
NSLI	42,502	\$26,088,090	\$614
VSLI	718	\$530,490	\$739
VRI	271	\$168,564	\$622
SDVI	289	\$121,008	\$419
<b>TOTAL</b>	<b>46,351</b>	<b>\$27,644,028</b>	<b>\$596</b>

Source: Insurance Master Record Database - AVS 2012







## LIFE INSURANCE BUSINESS END OF FISCAL YEAR 2003

**TOTAL NUMBER OF POLICYHOLDERS AND THE VALUE OF THEIR COVERAGE** — The table below shows the total number of veterans, service members and servicemembers' spouses and children insured under each program, the total face value of their policies, and the average face value of a policy in each program.

### TOTAL LIFE INSURANCE POLICIES IN-FORCE END OF FISCAL YEAR 2003

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI <sup>1</sup>	11,770	\$37,412,348	\$3,179	\$10,000
NSLI <sup>1</sup>	1,401,357	\$14,802,145,162	\$10,563	\$10,000
VSLI <sup>1</sup>	220,719	\$2,565,786,502	\$11,625	\$10,000
VRI <sup>1</sup>	62,696	\$556,259,251	\$8,872	\$10,000
SDVI <sup>1</sup>	154,537	\$1,483,930,229	\$9,602	\$10,000 <sup>2</sup>
VMLI <sup>3</sup>	2,793	\$175,479,895	\$62,828	\$90,000
SGLI <sup>4</sup>	2,410,500	\$567,342,100,000	\$235,363	\$250,000
FSGLI <sup>4</sup> - Child	2,100,000	\$21,000,000,000	\$10,000	\$10,000
FSGLI <sup>4</sup> - Spouse	990,000	\$96,215,000,000	\$97,187	\$100,000
VGLI <sup>4</sup>	400,845	\$41,275,090,000	\$102,970	\$250,000
<b>TOTAL</b>	<b>7,755,217</b>	<b>\$745,453,203,387</b>	<b>\$96,123</b>	

<sup>1</sup> Source: Insurance Master Record Database - Insurance Statistical Report 700

<sup>2</sup> Additional \$20,000 available for totally disabled policyholders

<sup>3</sup> Source: VMLI Database - VMLI Quarterly Report

<sup>4</sup> Source: Veterans And Reservists Group Insurance System - OSGLI Monthly Report

The table below also displays information about policies in-force and provides the data for the prior four years for purposes of comparison. Policies in-force have increased in 2002 due to the start of the FSGLI program.

### LIFE INSURANCE POLICIES IN-FORCE - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS

	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003
Number of Policies	4,986,600	4,926,919	4,867,612	7,872,906	7,755,217
Total Face Value	\$484,616,832,433	\$486,581,986,561	\$641,068,691,952	\$748,650,733,268	\$745,453,203,387
Average Face Value	\$97,184	\$98,760	\$131,701	\$95,092	\$96,123



## DEMOGRAPHIC CHARACTERISTICS OF POLICYHOLDERS BY AGE

The table below shows the age distribution of persons insured in VA Life Insurance programs and the percent of total each age group represents for that life insurance plan.

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

AGE DISTRIBUTION FOR LIFE INSURANCE PROGRAMS % OF TOTAL BY POLICY TYPE												
Policy	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >	Total	Average	
USGLI <sup>1</sup>	0	0	0	0	0	0	2	10,807	961	11,770	85	
% of Total	0	0	0	0	0	0	0	92%	8%	100%	0	
NSLI <sup>1</sup>	0	0	0	0	0	1,515	768,271	597,784	33,787	1,401,357	79.2	
% of Total	0	0	0	0	0	0	55%	43%	2%	100%	0	
VSLI <sup>1</sup>	0	0	0	0	0	33,562	184,505	2,538	114	220,719	71.6	
% of Total	0	0	0	0	0	15%	84%	1%	0	100%	0	
VRI <sup>1</sup>	0	0	0	0	0	816	27,899	32,953	1,028	62696	79.9	
% of Total	0	0	0	0	0	1%	44%	53%	2%	100%	0	
SDVI <sup>1</sup>	1	844	5,021	19,504	69,414	34,574	22,335	2,766	78	154,537	58.1	
% of Total	0	1%	3%	13%	45%	22%	14%	2%	0	100%	0	
VMLI <sup>2</sup>	0	12	257	597	1311	569	47	0	....	2,793	52.1	
% of Total	0	1%	9%	21%	47%	20%	2%	0	0	100%	0	
SGLI <sup>4</sup>	170,589	1,092,736	659,594	305,279	72,681	1,121	0	0	0	2,302,000	30	
% of Total	7%	48%	29%	13%	3%	0	0	0	0	100%	0	
FSGLI	16,884	333,923	386,975	195,632	52,629	3,696	261	0	0	990,000	33.8	
% of Total	2%	34%	39%	20%	5%	0	0	0	0	100%	0	
VGLI <sup>3</sup>	401	45,418	126,027	95,607	96,670	31,156	2,144	33	0	397,456	43.2	
% of Total	0	11%	32%	24%	24%	8%	1%	0	0	100%	0	
TOTALS	187,875	1,472,933	1,177,87	616,619	292,705	107,009	1,005,46	646,881	35,968	5,543,328	0	
% by Age	3%	27%	21%	11%	5%	2%	18%	12%	1%	100%	0	

<sup>1</sup>Source: Insurance Master Record Database – AVS 2010

<sup>2</sup>Source: VMLI Database

<sup>3</sup>Source: Veterans And Reservists Group Insurance System

<sup>4</sup> Includes both Active Duty and Ready Reservists

All data as of September 30, 2003 with the exception of SGLI and VGLI which are as of June 30, 2003

**BY BRANCH OF SERVICE FOR SGLI & FSGLI COVERAGE**

The following table shows SGLI policyholders and insured FSGLI spouses, by branch of service.

**Note:** The bottom of the table shows the reserve components for the branches. For the branches that have a National Guard, the Guard members are included in the reserve component numbers. The FSGLI data reflects spousal coverage only.

<b>SGLI AND FSGLI COVERAGE BY BRANCH OF SERVICE</b>								
<b>Branch</b>	<b>Total Number Eligible for SGLI</b>	<b>Number with SGLI</b>	<b>Percent with SGLI</b>	<b>Percent of Total with SGLI</b>	<b>Total Number Eligible for FSGLI</b>	<b>Number with FSGLI</b>	<b>Percent with FSGLI</b>	<b>Percent of Total with FSGLI</b>
<b>Army Active</b>	522,660	513,777	98.3%	22.2%	276,571	240,601	87.0%	24.3%
<b>Navy Active</b>	420,648	409,251	97.3%	17.7%	189,924	171,569	90.3%	17.3%
<b>Air Force Active</b>	385,963	375,389	97.3%	16.2%	181,654	177,555	97.7%	17.9%
<b>Marine Corps Active</b>	207,695	206,906	99.6%	9.0%	90,897	84,375	92.8%	8.5%
<b>Coast Guard Active</b>	38,438	36,617	95.3%	1.6%	19,761	15,885	80.4%	1.6%
<b>NOAA</b>	249	201	80.7%	0	148	100	67.6%	0
<b>Public Health Service</b>	5,859	5,859	100%	0.3%	4,329	3,600	83.2%	0.4%
<b>TOTAL - Active</b>	<b>1,581,512</b>	<b>1,548,000</b>	<b>97.9%</b>	<b>67.0%</b>	<b>763,284</b>	<b>693,685</b>	<b>90.9%</b>	<b>70.1%</b>
<b>Army Reserve and Guard</b>	551,200	516,631	93.7%	22.4%	230,711	183,410	79.5%	18.5%
<b>Navy Reserve</b>	58,780	58,225	99.1%	2.5%	76,582	26,209	34.2%	2.7%
<b>Air Force Reserve and Guard</b>	181,635	163,374	90.0%	7.1%	91,403	78,894	86.3%	8.0%
<b>Marine Corps Reserve</b>	16,470	16,403	99.6%	0.7%	4,703	4,463	94.40%	0.5%
<b>Coast Guard Reserve</b>	8,240	7,373	89.5%	0.3%	4,816	3,339	69.30%	0.3%
<b>TOTAL- Reserve</b>	<b>815,770</b>	<b>762,000</b>	<b>93.4%</b>	<b>33.0%</b>	<b>408,215</b>	<b>296,315</b>	<b>72.6%</b>	<b>29.9%</b>
<b>TOTAL</b>	<b>2,397,282</b>	<b>2,310,000</b>	<b>96.4%</b>	<b>100%</b>	<b>1,171,499</b>	<b>990,000</b>	<b>84.5%</b>	<b>100%</b>

<sup>1</sup>Source: Insurance Master Record Database – AVS 2010

<sup>2</sup>Source: VMLI Database

<sup>3</sup>Source: Veterans And Reservists Group Insurance System

<sup>4</sup> Includes both Active Duty and Ready Reservists

All data as of September 30, 2003 with the exception of SGLI and FSGLI which are as of June 30, 2003



### BY AMOUNT OF SGLI AND FSGLI COVERAGE

SGLI coverage of up to \$250,000 is available in increments of \$10,000. Minimum allowable coverage is \$10,000. FSGLI allows for coverage of up to \$100,000 for spouses. The table below shows the number of SGLI policyholders and insured FSGLI spouses covered. The total percentage by coverage level for both categories of duty status is shown. For ease of presentation, the maximum coverage level is shown by itself, while all the lesser coverage levels are shown in a combined number.

#### SGLI AND FSGLI COVERAGE BY COVERAGE LEVEL ACTIVE AND RESERVE DUTY

Coverage	Number with Coverage		Percent with Coverage	
	\$10,000 - \$240,000	\$250,000	\$10,000 - 240,000	\$250,000
SGLI- Active	101,935	1,446,065	6.58%	93.42%
SGLI - Reserve	104,678	657,322	13.74%	86.26%
	\$10,000 - \$90,000	\$100,000	\$10,000 - \$90,000	\$100,000
FSGLI - Active	9,573	684,112	1.38%	98.62%
FSGLI Reserve	17,008	279,307	5.74%	94.26%

Source: Payroll databases of each branch of service - September 2003 SGLI Monthly Premium Reports; DEERS and Payroll databases



## LOAN GUARANTY

Since World War II, the VA loan guaranty program has assisted veterans by guaranteeing over 17 million home loans. Most were made without a down payment. These loans are made on favorable terms; they can be for up to 30 years, can be pre-paid without penalty, and can be assumed by a creditworthy purchaser of the home. The primary advantage of the VA loan is that the veteran does not have to make a down payment. Additionally, VA assists veteran borrowers who are experiencing difficulties making their mortgage payments through personal, supplemental loan servicing. VA often intercedes with the lender to arrange forbearance, i.e., to give the veteran more time to catch up on past due amounts before deciding whether to foreclose on the property. VA will also refund loans in appropriate cases, or suggest available alternatives to foreclosure such as deeds in lieu of foreclosure, or compromise sales. These alternatives are beneficial to the veteran and the Government.

The VA home loan program has been and remains a major benefit to veterans in acquiring their own homes.

### VA HOME LOANS MAY BE USED TO:

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



There is no maximum loan amount for a VA loan. Lenders generally set a maximum based on rules of the secondary mortgage market. The maximum VA guaranty is currently \$60,000 and lenders are usually willing to make a “no-down payment” loan of up to 4 times the guaranty, or \$240,000. Veterans pay a funding fee ranging from 1.25 percent to 3.3 percent of the loan amount (0.5 percent for interest rate reduction loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from paying the fee. Since the program began in 1944, VA has guaranteed more than 17.3 million loans totaling over \$811 billion.

Severely disabled veterans, mostly those who are wheelchair bound, may be entitled to obtain grants under the Specially Adapted Housing Program. Additionally, Special Housing Adaptation (SHA) grants are available for disabled veterans who have blindness in both eyes, or have anatomical loss or loss of use of both hands. These distinctive programs help eligible veterans through grants to buy, build or modify homes specifically adapted for their use. There is no time limitation or deadline for applying for either grant benefit. These benefits can be used for, but are not limited to:

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



Loan Guaranty also administers the Native American Veterans Direct Loan Program. This program helps Native American veterans in financing the purchase of homes on Federal trust territory. Loan Guaranty provides program information and materials to all interested parties and to VA personnel. VA has entered into Memoranda of Understanding (MOUs) with 68 participating Native American tribes. During FY 2003, VA closed 120 loans under this program. Since its inception, VA has made almost 400 loans to Native American veterans under this program.

The table below summarizes eligibility criteria. 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 period, he or she could be eligible due to a discharge relating to a service-connected disability.

### SUMMARY OF HOME LOAN GUARANTY ENTITLEMENTS AND OTHER ELIGIBILITY CRITERIA

Period of Service or Entitlement	Service Dates	Length of Service or Other Criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean War	6/27/50 - 1/31/55	90 days
Post-Korean War	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
Post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - 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		Married to an eligible veteran who died as a result of service or service-connected conditions
Spouse of POW/MIA		Active duty member who is missing in action (MIA) or who is a prisoner of war (POW)
Restored Entitlement		Possible under certain situations

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



**VA HOME LOANS GUARANTEED OVER THE PAST FIVE YEARS**

<b>Fiscal Year</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Number of Loans	<b>485,610</b>	<b>199,160</b>	<b>250,009</b>	<b>317,251</b>	<b>489,418</b>
Total Loan Amount	\$ 54,087,681,042	\$ 23,372,158,574	\$ 31,254,954,728	\$ 40,129,134,594	\$ 63,254,794,007
Average Loan Amount	\$ 111,381	\$ 117,354	\$ 125,015	\$ 126,490	\$ 129,245
Total Guaranty Amount	\$ 16,659,538,752	\$ 7,071,308,639	\$ 9,153,835,594	\$ 11,667,454,970	\$ 18,245,097,305
Average Guaranty Amount	\$ 34,306	\$ 35,506	\$ 36,614	\$ 36,777	\$ 37,279



The following table shows activity of programs designed to provide housing assistance grants to seriously disabled veterans as well as direct loans to Native American veterans on trust lands during FY 2003.

<b>Program</b>	<b>Specially Adapted Housing Grants</b>	<b>Special Housing Adaptation Grants</b>	<b>Direct Loans to Native Americans</b>	<b>Total</b>
Number of Grants/Loan	435	58	120	<b>613</b>
Amount of Grants/Loan	\$ 20,466,765	\$ 518,458	\$10,637,280	<b>\$ 31,622,503</b>
Average Amount of Grants/Loan	\$ 47,050	\$ 8,939	\$ 88,644	<b>\$ 51,586</b>



## TYPES AND CHARACTERISTICS OF LOANS GUARANTEED

The objective of the VA home loan guaranty program is to enable veterans (and other eligible people) to enter the home-buying market. The “no-down payment” feature is intended to help veterans afford the purchase of suitable homes. VA does not require a down payment if the purchase price or cost is not more than the reasonable value of the property as determined by VA, but the lender may require one. If the purchase price or cost is more than the reasonable value, the difference must be paid in cash from the veteran’s own resources.

There are three types of loans guaranteed as defined by the purpose of the loan. A “Purchase Loan” is one used to purchase a home. The other types of loans are

“refinancing” loans. There are two types of these loans types: interest rate reduction and other refinancing, (e.g., cash-out). Interest rate reduction is the most common reason for refinancing a loan.

The following table shows the distribution of loans guaranteed in FY 2003, sorted by whether or not the borrower made a down-payment as well as by buyer status (*a first time homebuyer is an eligible person who used the loan guaranty to enter the home-buying market and purchase a home for the first time.*) Similar data are presented on a five year basis in the subsequent chart.

### TYPES AND CHARACTERISTICS OF LOANS GUARANTEED IN FISCAL YEAR 2003

Status	First Time Home Buyer	Previous Home Buyer	No Down payment	Down payment	Purchase Loans	Interest Rate Reduction	Other Refinancing
Number	69,154	79,656	135,160	13,650	148,810	330,426	10,182
Total Loan Amount	\$ 9,387,916,948	\$12,036,025,731	\$19,088,066,582	\$2,335,876,097	\$ 21,423,942,679	\$ 40,546,764,341	\$ 1,284,086,987
Average Loan Amount	\$135,754	\$151,100	\$141,226	\$171,126	\$143,968	\$122,711	\$126,113
Total Guaranty Amount	\$ 2,675,267,629	\$3,256,862,540	\$5,329,122,721	\$ 603,007,448	\$5,932,130,169	\$11,968,232,751	\$344,734,385
Average Guaranty Amount	\$38,686	\$40,887	\$39,428	\$44,176	\$39,864	\$36,221	\$33,857
Interest Rates					6.99%	6.62%	6.88%

### SELECT FIVE-YEAR TREND OF LOANS GUARANTEED BY STATUS

Status	1999	2000	2001	2002	2003
First Time Home Buyer	134,255	101,955	96,266	89,575	69,154
Previous Home Buyer	123,410	86,598	80,895	87,323	79,656
No Down Payment	233,471	166,758	160,002	106,541	135,160
Down Payment	24,194	18,795	17,156	16,357	13,650
Purchase Loans	257,665	185,553	177,158	176,899	148,810
Interest Rate Reduction	214,775	9,524	67,696	131,889	330,426
Other Refinancing	13,170	4,083	5,155	8,464	10,182





Data regarding loans guaranteed during FY 2003 by veterans' period of service and by other entitlement criteria are presented below. The data are also presented on a five-year basis in the subsequent chart.

**LOANS GUARANTEED DURING FISCAL YEAR 2003 BY PERIOD OF SERVICE OR ENTITLEMENT**

<b>Period of Service or Entitlement</b>	<b>Number</b>	<b>Total Loan Amount</b>	<b>Average Loan Amount</b>	<b>Total Guaranty Amount</b>	<b>Average Guaranty Amount</b>
World War II	1,646	\$ 156,699,634	\$ 95,200	\$ 51,506,485	\$ 31,292
Post-World War II	335	\$ 37,711,708	\$ 112,572	\$ 11,551,871	\$ 34,483
Korean War	2,025	\$ 195,876,990	\$ 96,729	\$ 64,118,153	\$ 31,663
Post-Korean War	5,339	\$ 544,168,329	\$ 101,923	\$ 173,900,246	\$ 32,572
Vietnam Era	34,911	\$ 3,774,728,253	\$ 108,124	\$ 1,172,313,070	\$ 33,580
Post-Vietnam Era	55,308	\$ 6,578,266,516	\$ 118,939	\$ 1,973,750,581	\$ 35,687
Gulf War Era	98,423	\$ 12,884,824,172	\$ 130,913	\$ 3,712,859,364	\$ 37,723
Restored Entitlement	221,730	\$ 29,570,226,669	\$ 133,361	\$ 8,389,422,636	\$ 37,836
Service Personnel	57,129	\$ 7,898,257,258	\$ 138,253	\$ 2,227,255,648	\$ 38,986
Reservists	11,385	\$ 1,486,476,459	\$ 130,564	\$ 428,393,478	\$ 37,628
Un-Remarried Survivor	1,161	\$ 124,363,683	\$ 107,118	\$ 39,078,624	\$ 33,659

<b>Period of Service or Entitlement</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
World War II	3,119	918	923	1,136	1,646
Post-World War II	379	97	107	166	335
Korean War	3,852	1,222	1,222	1,406	2,025
Post-Korean War	8,919	2,625	2,732	3,618	5,339
Vietnam Era	61,316	19,968	20,553	24,850	34,911
Post-Vietnam Era	99,915	34,002	34,293	39,185	55,308
Gulf War Era	84,530	52,431	66,478	72,077	98,423
Restored Entitlement	145,957	49,374	74,998	115,636	221,730
Service Personnel	61,271	30,565	40,069	49,228	57,129
Reservist	15,174	7,440	8,051	9,179	11,385
Un-remarried Survivor	1,153	509	578	760	1,161


**LOANS GUARANTEED DURING FISCAL YEAR 2003 BASED ON GENDER AND AGE**

<b>Gender</b>	<b>Number</b>	<b>Total Loan Amount</b>	<b>Average Loan Amount</b>	<b>Total Guaranty Amount</b>	<b>Average Guaranty Amount</b>
Male	447,323	\$57,757,977,457	\$129,119	\$16,661,373,112	\$37,247
Female	42,095	\$5,496,816,550	\$130,581	\$1,583,724,193	\$37,623
<b>Age</b>					
18 - 25	12,361	\$1,434,307,162	\$116,035	\$442,895,245	\$35,830
26 - 35	131,320	\$17,813,977,160	\$135,653	\$5,050,500,743	\$38,459
36 - 45	158,892	\$21,597,609,263	\$135,926	\$6,103,844,081	\$38,415
46 - 55	106,893	\$13,312,257,990	\$124,538	\$3,889,289,951	\$36,385
56 - 65	55,759	\$6,591,792,218	\$118,219	\$1,964,810,957	\$35,238
66 - 75	18,416	\$1,946,400,164	\$105,691	\$610,907,904	\$33,173
76 - 80	3,818	\$370,166,638	\$96,953	\$121,145,319	\$31,730
Over 80	1,959	\$188,283,412	\$96,112	\$61,703,105	\$31,497

**SELECT FIVE -YEAR TREND OF LOANS GUARANTEED BY AGE**

<b>Age</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
18 - 25	11,988	8,431	10,511	10,968	12,361
26 - 35	148,699	74,790	93,771	101,921	131,320
36 - 45	154,932	60,180	77,386	100,724	158,892
46 - 55	112,317	36,885	44,683	63,701	106,893
56 - 65	38,294	12,645	16,098	27,555	55,759
66 - 75	19,380	6,229	7,560	12,382	18,416
76 - 80 <sup>1</sup>	0	0	0	0	3,818
Over 80 <sup>1</sup>	0	0	0	0	1,959

<sup>1</sup> Two additional demographic age groupings have been added in FY 2003



The distribution of purchase loans guaranteed during FY 2003 by the annual income of the eligible borrower is shown below.

**PURCHASE LOANS GUARANTEED DURING FISCAL YEAR 2003 BY INCOME**

<b>Income</b>	<b>Number</b>	<b>Total Loan Amount</b>	<b>Average Loan</b>	<b>Total Guaranty Amount</b>	<b>Average Guaranty Amount</b>
Less than \$25,000	4,402	\$371,403,971	\$84,372	\$133,671,617	\$30,366
\$25,000 to \$34,999	16,995	\$1,693,093,360	\$99,623	\$569,076,770	\$33,485
\$35,000 to \$44,999	28,733	\$3,447,145,145	\$119,972	\$1,038,318,555	\$36,137
\$45,000 to \$54,999	28,862	\$3,998,729,550	\$138,547	\$1,114,962,559	\$38,631
\$55,000 to \$64,999	23,574	\$3,613,574,298	\$153,286	\$965,237,902	\$40,945
\$65,000 to \$74,999	17,408	\$2,879,439,592	\$165,409	\$749,195,269	\$43,037
\$75,000 and over	28,836	\$5,420,556,763	\$187,979	\$1,361,667,497	\$47,221

**Average Income** \$ 57,401

**Median Income** \$ 53,280

**Median Loan** \$ 139,050



Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented in the following show the distribution among the 87 percent who provided race information for FY 2003. For the previous four fiscal years the percentages are: 2002, 83 percent; 2001, 80 percent; 2000, 83 percent; and 1999, 80 percent.

**LOANS GUARANTEED DURING FISCAL YEAR 2003 BY RACE (\*SELF-IDENTIFIED)**

<b>Race</b>	<b>Number</b>	<b>Total Loan Amount</b>	<b>Average Loan Amount</b>	<b>Total Guaranty Amount</b>	<b>Average Guaranty Amount</b>
White	330,408	\$42,344,512,550	\$128,158	\$12,261,559,970	\$37,110
Black	61,357	\$7,923,075,639	\$129,131	\$2,286,864,746	\$37,271
Hispanic	26,036	\$3,276,729,736	\$125,854	\$957,490,333	\$36,776
Native American	2,428	\$306,598,754	\$126,276	\$89,256,958	\$36,762
Asian	5,740	\$849,977,090	\$148,080	\$231,080,129	\$40,258

**SELECT FIVE YEAR TREND OF LOANS GUARANTEED BY RACE (SELF-IDENTIFIED)**

<b>Race</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
White	305,690	118,750	156,241	204,316	330,408
Black	52,936	22,705	28,462	37,378	61,357
Hispanic	21,419	9,239	12,526	16,569	26,036
Native American	2,390	875	1,266	1,626	2,428
Asian	5,853	2,083	2,714	3,660	5,740



## VOCATIONAL REHABILITATION AND EMPLOYMENT

The intent of the Vocational Rehabilitation and Employment (VR&E) Program is to provide comprehensive services and assistance necessary to enable veterans with service-connected disabilities and employment handicaps to obtain and maintain stable and suitable employment. When the current level of disability prohibits suitable employment, VR&E assists those veterans to achieve maximum independence in daily living activities.

In FY 2003 – 64,522 veterans applied for VR&E services. Of those who applied, 57% were found entitled to services, 20% were found not qualified for services and 23% of the veterans had not completed their evaluation and planning activities by the end of the fiscal year.

Vocational Rehabilitation and Employment Activities by Gender during Fiscal Year 2003			
Category	Male	Female	Total
Applicants	54,787	9,735	64,522
Denied Eligibility	2,638	574	3,212
Denied Entitlement	7,913	1,278	9,191
Entitled to Services	30,413	6,334	36,747
Participants	43,067	12,522	55,589
<b>Rehabilitated</b>	<b>7,820</b>	<b>1,763</b>	<b>9,583</b>

Sources: VR&E Program Management Reports (FY 2003)

The following definitions apply throughout many of the tables in this chapter.

**APPLICANTS:** Veterans who applied for Vocational Rehabilitation and Employment services.

**DENIED ELIGIBILITY:** Veterans deemed ineligible for reasons such as lack of a qualifying service-connected disability rating.

**DENIED ENTITLEMENT:** Veterans not entitled to services due to lack of an employment handicap or serious employment handicap.

**ENTITLED TO SERVICES:** Veterans determined to have a disability that presents an employment or serious employment handicap, and for whom vocational rehabilitation should be successful.

**PARTICIPANTS:** Veterans who are currently receiving subsistence allowance in one of the following case statuses: extended evaluation, independent living, job-ready status, rehabilitation to employment. While many of the veterans in the *Participants* category entered the program during FY 2003, it is likely that some veterans entered in previous years as well.

**REHABILITATED:** Veterans who have successfully found and maintained suitable employment or have successfully completed an independent living program and maintained the gained independence.



Veterans may progress through a series of steps, or case statuses. VR&E provides each veteran with a case manager. The case manager follows the veteran's progress through the program and ensures delivery of prescribed services.

**STEP 1.** Application for the benefit.

**STEP 2.** Evaluation to assess needs and determine services to which a veteran may be entitled and plan the rehabilitation program.

**STEP 3.** Rehabilitation services and assistance that enable to the veteran to become job-ready or to live more independently in the community.

**STEP 4.** Assistance to the veterans in obtaining and maintaining suitable employment.

**STEP 5.** Rehabilitation of veterans who obtain and maintain suitable employment or achieve maximum independence in daily living.

**DEMOGRAPHIC CHARACTERISTICS OF VETERANS**

The tables below and on the following pages display the demographics of veterans in each of the categories defined on the previous page. The tables show data for both the female and male veteran populations.

MALE						
By Age	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
17 - 21	678	179	33	174	83	1
22 - 29	6,975	563	584	3,947	5,822	581
30 - 39	11,495	499	1,408	7,190	12,722	1,946
40 - 44	9,385	544	1,367	5,463	8,723	1,166
45 - 49	7,628	396	1,251	4,331	7,394	1,229
50 - 54	7,643	262	1,258	4,063	4,278	1,189
55 - 59	7,117	128	1,319	3,574	3,036	1,072
60 and above	3,861	67	693	1,670	1,008	634
Unknown	5	0	0	1	1	2
<b>TOTAL</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>	<b>7,820</b>

FEMALE						
By Age	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
17 - 21	266	81	13	81	50	0
22 - 29	2,613	206	217	1,615	2,826	250
30 - 39	2,971	123	361	2,049	4,684	721
40 - 44	1,827	91	323	1,267	2,375	317
45 - 49	1,268	44	219	806	1,685	302
50 - 54	546	17	92	363	692	124
55 - 59	178	10	41	117	171	39
60 and above	65	2	12	36	39	10
Unknown	1	0	0	0	0	0
<b>TOTAL</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>	<b>1,763</b>



<i>MALE</i>						
<b>By Education</b>	<b>Applicants</b>	<b>Denied Eligibility</b>	<b>Denied Entitlement</b>	<b>Entitled to Services</b>	<b>Participants</b>	<b>Rehabilitated</b>
Below High School	1,542	63	183	668	496	142
High School	28,053	1,248	3,573	16,167	23,363	3,955
Post High School	17,389	643	2,554	10,038	15,216	2,695
Four Year Degree	4,693	264	927	2,152	2,282	678
Graduate Degree Training	3,110	420	676	1,388	1,710	350
<b>Total</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>	<b>7,820</b>



<i>FEMALE</i>						
<b>By Education</b>	<b>Applicants</b>	<b>Denied Eligibility</b>	<b>Denied Entitlement</b>	<b>Entitled to Services</b>	<b>Participants</b>	<b>Rehabilitated</b>
Below High School	66	5	7	39	80	7
High School	4,203	241	459	2,849	5,974	776
Post High School	3,741	160	481	2,539	5,133	742
Four Year Degree	1,050	55	192	569	744	150
Graduate Degree Training	675	113	139	338	591	88
<b>Total</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>	<b>1,763</b>

Source: VR&E Program Management Reports (FY2003)



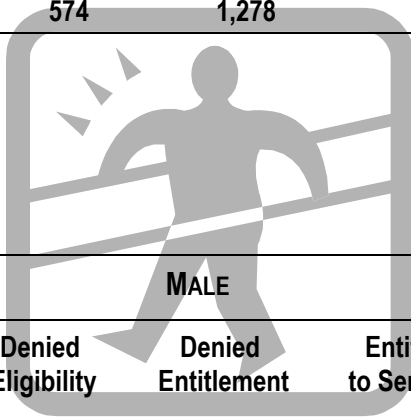
MALE						
By Branch of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
Air Force	7,475	167	1,285	4,268	6,797	1,320
Army	26,355	416	3,939	15,226	20,950	3,632
Coast Guard	532	9	81	310	510	99
Marine Corps	7,191	98	956	4,117	5,460	1,089
Navy	9,749	186	1,490	6,009	8,973	1,593
Misc.	26	1	2	7	5	3
Unknown	3,459	1,761	160	476	372	84
<b>TOTAL</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>	<b>7,820</b>

FEMALE						
By Branch of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
Air Force	1,895	45	278	1,311	2,736	422
Army	4,639	72	615	3,156	6,136	817
Coast Guard	76	1	9	69	136	10
Marine Corps	490	7	65	360	646	95
Navy	1,838	42	260	1,348	2,764	403
Misc.	4		1	4	3	1
Unknown	793	407	50	86	101	15
<b>TOTAL</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>	<b>1,763</b>

MALE						
By Period of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
World War II	504	10	63	188	26	105
Post World War II	41	4	9	15	3	9
Korean Conflict	328	7	55	128	45	49
Post-Korean Conflict	680	16	142	262	137	95
Vietnam Era	10,652	285	1,792	5,133	3,355	1,397
Post -Vietnam Era	12,289	899	2,031	6,023	7,109	1,304
Gulf War	30,293	1,417	3,821	18,664	32,392	4,861
<b>TOTAL</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>	<b>7,820</b>



FEMALE						
By Period of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
World War II	2	0	0	0	0	1
Post World War II Era	0	0	0	0	0	0
Korean Conflict	5	0	0	3	1	0
Post-Korean Conflict	11	1	0	11	10	2
Vietnam Era	116	5	27	77	67	25
Post -Vietnam Era	1,606	112	258	910	1,362	220
Gulf War	7,995	456	993	5,333	11,082	1,515
<b>TOTAL</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>	<b>1,763</b>



MALE						
By Length of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
3 months or less	263	30	36	156	213	30
3 to 6 months	596	44	89	328	488	61
6 months to 2 years	7,514	266	1,136	3,995	4,265	940
2 to 4 years	15,000	460	2,193	8,432	10,687	2,012
4 to 10 years	12,333	350	1,697	7,310	11,385	1,876
10 to 15 years	3,801	68	552	2,432	4,190	706
15 to 20 years	2,902	73	429	1,838	2,990	648
20 to 30 years	9,060	205	1,518	5,292	8,710	1,496
More than 30 years	211	15	39	104	139	38
In-service	3,107	1,127	224	526	0	13
<b>Total</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>	<b>7,820</b>





FEMALE						
By Length of Service	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants	Rehabilitated
3 months or less	106	2	15	68	140	11
3 to 6 months	165	15	27	95	282	22
6 months to 2 years	1,172	44	122	815	1,484	188
2 to 4 years	2,334	80	280	1,577	3,107	433
4 to 10 years	2,804	88	353	1,915	3,975	583
10 to 15 years	692	26	100	557	1,143	171
15 to 20 years	450	12	67	341	712	115
20 to 30 years	1,307	39	250	831	1,674	233
More than 30 years	6	0	1	2	5	1
In- service	699	268	63	133	0	6
<b>Total</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>	<b>1,763</b>

MALE					
By Service-Connected Disability	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants
0%	40	28	1	6	13
10%	6,941	254	1,511	1,351	1,687
20%	10,118	126	1,216	5,058	8,184
30%	9,610	103	1,200	5,599	8,796
40%	7,360	83	989	4,921	7,994
50%	4,481	60	576	3,143	4,860
60%	3,720	36	655	3,116	4,582
70%	2,825	27	569	2,406	2,667
80%	1,510	9	357	1,528	1,683
90%	568	3	161	641	691
100%	2,829	18	563	2,386	1,758
Memo Rating	2,397	26	115	0	152
Cases Not Rated	2,388	1,865	0	258	0
<b>TOTAL</b>	<b>54,787</b>	<b>2,638</b>	<b>7,913</b>	<b>30,413</b>	<b>43,067</b>



FEMALE					
By Service-Connected Disability	Applicants	Denied Eligibility	Denied Entitlement	Entitled to Services	Participants
0%	9	4	0	1	5
10%	1,085	54	250	200	369
20%	1,620	28	155	984	2,140
30%	1,703	32	197	1,162	2,389
40%	1,303	20	160	1,049	2,232
50%	915	7	121	765	1,540
60%	766	11	108	735	1,564
70%	483	7	88	548	989
80%	292	3	60	346	607
90%	102	2	31	156	252
100%	313	0	67	320	384
Memo Rating	610	6	41	0	51
Cases Not Rated	534	400	0	68	0
<b>TOTAL</b>	<b>9,735</b>	<b>574</b>	<b>1,278</b>	<b>6,334</b>	<b>12,522</b>

Source: VR&E Program Management Reports (FY2003)

The majority of veterans participating in a plan of services follow the employment track and may receive services that include: employment planning, training or education, medical or dental care, and other supportive services. Veterans following the independent living track strive to achieve maximum independence in daily living. Some of the veterans participating in the VR&E program have a serious employment handicap.

Serious employment handicap is defined as a significant impairment of a veteran's ability to prepare for, obtain, or retain employment consistent with such veteran's abilities, aptitudes, and interests (38 CFR, Part 18). The table below provides the number of veterans with serious employment handicaps in FY 2003 who were entitled to services, participants, and/or rehabilitated.

The employment assistance needs of each veteran is assessed and a plan of services is developed that will lead to suitable employment. Services may include: job market exploration, job seeking skills, resume preparation, interview skills, and other assistance.

Displayed on the next page are data on veterans participating in Vocational Rehabilitation and Employment by type of training.

VETERANS WITH SERIOUS EMPLOYMENT HANDICAPS DURING FISCAL YEAR 2003			
	Entitled to Services	Participants	Rehabilitated
Male	14,788	18,021	3,952
Female	2,634	4,826	687
<b>Total</b>	<b>17,422</b>	<b>22,847</b>	<b>4,639</b>

Source: VR&E Program Management Reports (FY2003)



VETERANS PARTICIPATING IN A REHABILITATION TRAINING PROGRAM DURING FISCAL YEAR 2003			
	Male	Female	Total
Apprenticeship	64	3	67
College, Non-Degree	910	172	1,082
Extended Evaluation/Independent Living	968	99	1,067
Farm Co-op	4	0	4
Graduate School	1,461	627	2,088
High School	14	1	15
Improvement of Rehab Potential	44	8	52
Non Pay Work Experience in Government	115	21	136
Non-Pay On-Job Training	116	10	126
Paid On-Job Training	213	17	230
Undergraduate School	35,611	11,080	46,691
Vocational/Technical	3,547	484	4,031
<b>Total</b>	<b>43,067</b>	<b>12,522</b>	<b>55,589</b>

Above Data Sources: VR&E Program Management Reports (FY2003)

This table shows the number and percent of veterans utilizing Vocational Rehabilitation and Employment services during FY 2003 by race or ethnic group. Note: a veteran is able to identify with one or more races or ethnic groups, therefore creating higher totals in each case status.

Race or Ethnicity	Applicant Status	Evaluation and Planning Status	Extended Evaluation Status	Independent Living Status	Rehabilitation to Employment Status	Job Ready Status
American Indian/Alaskan	415	422	20	22	432	93
	0.6%	0.6%	0.4%	0.4%	0.6%	0.6%
Asian/Pacific Islander	1,082	1,046	53	43	962	287
	1.5%	1.5%	1.0%	0.8%	1.4%	1.9%
Black	17,505	17,104	1,086	413	17,559	3,391
	23.6%	23.9%	20.2%	7.2%	26.4%	22.6%
Hispanic	884	778	40	22	725	89
	1.2%	1.1%	0.7%	0.4%	1.1%	0.6%
Other	2,416	2,355	119	77	2,376	421
	3.3%	3.3%	2.2%	1.4%	3.6%	2.8%
Unknown	4,199	4,315	469	969	2,859	752
	5.7%	6.0%	8.7%	17.0%	4.3%	5.0%
Unidentified	16,263	15,320	1,876	3,148	7,406	1,855
	21.9%	21.4%	35.0%	55.2%	11.1%	12.4%
White	31,471	30,129	1,700	1,007	34,266	8,097
	42.4%	42.2%	31.7%	17.7%	51.5%	54.0%
<b>Total</b>	<b>74,235</b>	<b>71,469</b>	<b>5,363</b>	<b>5,701</b>	<b>66,585</b>	<b>14,985</b>



Upon completion of the individualized evaluation process, the veteran enters a rehabilitation program to become: job-ready in the selected vocational choice, or to achieve the maximum ability to live independently in the community. The length of time that a veteran remains in a rehabilitation program varies according to the individual circumstances of each veteran; the average time spent in the program is approximately two and one-half years.

This table displays both participants and rehabilitated veterans, by their occupational categories during FY 2003.

VETERANS PARTICIPATING AND REHABILITATED BY OCCUPATIONAL CATEGORY DURING FISCAL YEAR 2003				
Occupation	Male		Female	
	Participants	Rehabilitated	Participants	Rehabilitated
Agricultural, Fishery	101	16	30	3
Bench Work	261	66	23	4
Clerical	1,389	381	669	159
Independent Living	1,149	2,028	172	206
Machine Trades	994	249	26	4
Miscellaneous	1,585	254	302	11
Processing (Butcher, Meat Processor, etc.)	36	25	5	3
Professional, Technical, & Managerial	35,457	4,124	10,960	1,295
Sales	294	132	71	20
Service	921	349	238	52
Structural (Building Trades)	880	196	26	6
<b>Total</b>	<b>43,067</b>	<b>7,820</b>	<b>12,522</b>	<b>1,763</b>
<b>Average Age</b>	<b>41</b>	<b>45</b>	<b>37</b>	<b>39</b>

Source: VR&E Program Management Reports (FY2003)

VETERANS WHO SUCCESSFULLY ACHIEVED REHABILITATION PRE AND POST ANNUAL EARNINGS BY OCCUPATIONAL CATEGORY					
Occupation	Average Annual Wages at Time of VR&E Program Entrance	Average Annual Wages at Rehabilitation	Average Annual Wages at Time of VR&E Program Entrance	Average Annual Wages at Rehabilitation	Number Rehabilitated
	Male	Female	Male	Female	Total
Professional, Technical, and Managerial	\$6,519	\$32,222	\$4,491	\$28,602	5,419
Clerical	\$4,976	\$24,661	\$3,856	\$21,982	540
Service	\$5,527	\$24,542	\$4,745	\$22,240	401
Miscellaneous	\$4,742	\$26,055	\$2,018	\$14,204	265
Machine Trades	\$6,360	\$26,640	\$10,146	\$32,067	253
Structural (Building Trades)	\$5,772	\$29,667	\$11,966	\$25,132	202
Sales	\$5,375	\$27,856	\$1,470	\$22,376	152
Bench work	\$6,585	\$30,012	\$4,536	\$25,455	70
Processing (Butcher, Meat Processor, etc.)	\$3,298	\$26,448	\$4,400	\$20,532	28
Agricultural, Fishery and Forestry	\$3,881	\$22,620	\$1,536	\$13,000	19
<b>Total</b>	<b>\$4,990</b>	<b>\$28,427</b>	<b>\$4,066</b>	<b>\$26,003</b>	<b>7,349</b>

Those veterans in an independent living status are excluded from the table above.

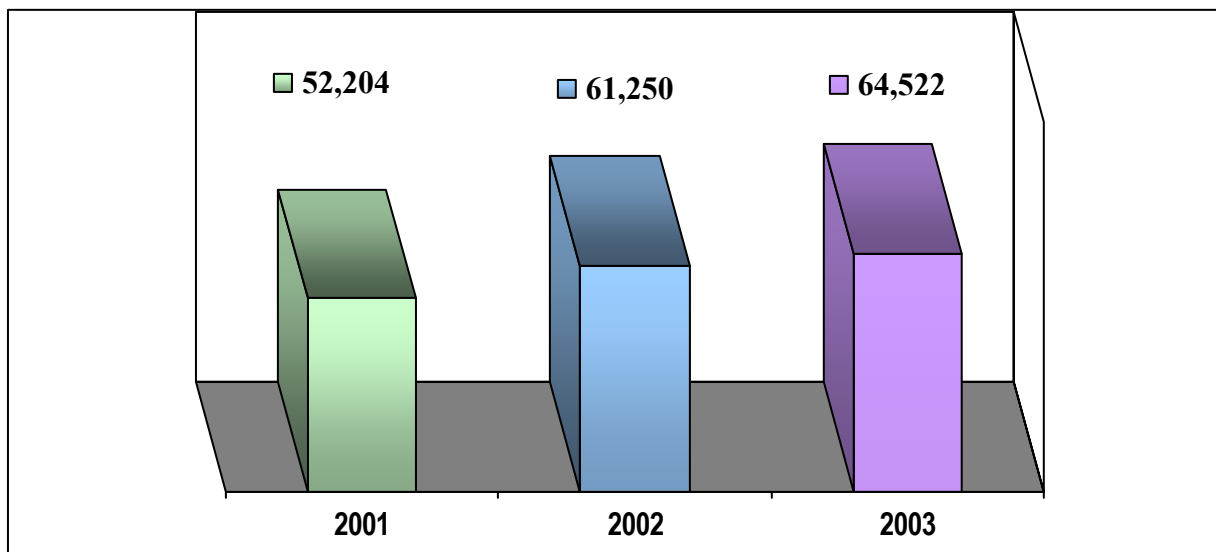
Source: VR&E Program Management Reports (FY2003)



### TRENDS IN VR&E

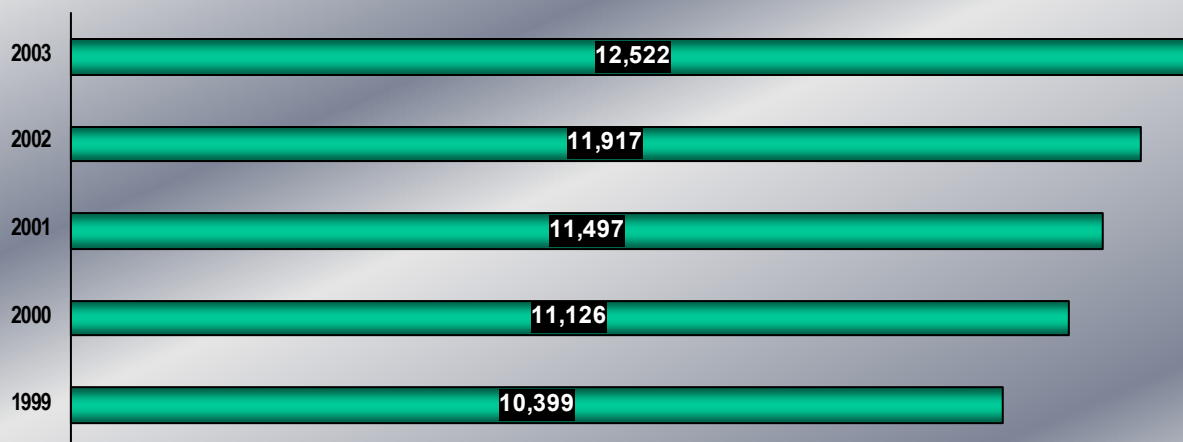
Due to the increased volume of disability compensation claims and the progress VBA has made in reducing its claims backlog, VR&E has experienced a 24% increase in applications for service between FY 01 and FY 03. It is anticipated VR&E will continue to receive increasing numbers of applications as a result of veterans returning from Iraq.

VOCATIONAL REHABILITATION AND EMPLOYMENT APPLICANTS BETWEEN FY 2001-2003



Over the past five years, VR&E participation levels for female veterans have increased by 23% as shown in the chart below. This reflects the increases of female participation in the military.

FIVE-YEAR VOCATIONAL REHABILITATION AND EMPLOYMENT PARTICIPATION BY FEMALE VETERANS





## APPENDICES

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**ALABAMA**

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

**ALASKA**

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

**ARIZONA**

VA Regional Office  
3225 North Central Avenue  
Phoenix, AZ 85012-2405

**ARKANSAS**

VA Regional Office  
P.O. Box 1280  
North Little Rock, AR 72115-1280

**CALIFORNIA**

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

**CALIFORNIA**

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

**CALIFORNIA**

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

**COLORADO**

VA Regional Office  
P.O. Box 25126  
Denver, CO 80225-0126

**CONNECTICUT**

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

**DELAWARE**

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

**DISTRICT OF COLUMBIA**

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

**FLORIDA**

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

**GEORGIA**

VA Regional Office  
1700 Clairmont Rd.  
Decatur, GA 30333-4032

**HAWAII**

VA Regional Office  
459 Patterson Road  
Honolulu, HI 96819-1522

**IDAHO**

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

**ILLINOIS**

VA Regional Office  
536 S. Clark Street  
Chicago, IL 60605-1523

**INDIANA**

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

**KANSAS**

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

**LOUISIANA**

VA Regional Office  
701 Loyola Avenue - Room 4210  
New Orleans, LA 70113-1912

**MARYLAND**

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

**MICHIGAN**

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

**MISSISSIPPI**

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

**MONTANA**

VA Regional Office  
Williams Street  
Fort Harrison, MT 59636-9999

**NEVADA**

VA Regional Office  
1201 Terminal Way  
Reno, NV 89520-0118

**IOWA**

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

**KENTUCKY**

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

**MAINE**

VA Regional Office  
1 VA Center  
Bldg. 248, Room 103  
Togus, ME 04330-6795

**MASSACHUSETTS**

VA Regional Office  
John F. Kennedy Building  
Government Center - Room 1265  
Boston, MA 02203-0393

**MINNESOTA**

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

**MISSOURI**

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

**NEBRASKA**

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

**NEW HAMPSHIRE**

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





**NEW JERSEY**

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

**NEW YORK**

VA Regional Office  
Federal Building  
111 West Huron Street  
Buffalo, NY 14202-2368

**NORTH CAROLINA**

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

**OHIO**

VA Regional Office  
Anthony J. Celebreeze Federal Building  
1240 East Ninth Street  
Cleveland, OH 44199-2002

**OREGON**

VA Regional Office  
Federal Building  
1220 Southwest 3rd Avenue Room 1217  
Portland, OR 97204-2825

**PENNSYLVANIA**

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

**PUERTO RICO**

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

**SOUTH CAROLINA**

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

**NEW MEXICO**

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

**NEW YORK**

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

**NORTH DAKOTA**

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

**OKLAHOMA**

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

**PENNSYLVANIA**

VA Regional Office and Insurance Center  
P.O. Box 8079  
Philadelphia, PA 19101-8079

**PHILIPPINES**

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

**RHODE ISLAND**

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

**SOUTH DAKOTA**

VA Medical and Regional Office Center  
P.O. Box 504  
Sioux Falls, SD 57117-5046

**TENNESSEE**

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

**TEXAS**

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

**TEXAS**

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

**UTAH**

VA Regional Office  
Federal Bldg.  
125 South State St.  
Salt Lake City, UT 84147-0500

**VERMONT**

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

**VIRGINIA**

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

**WASHINGTON**

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

**WEST VIRGINIA**

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

**WISCONSIN**

VA Regional Office  
5000 W. National Avenue - Bldg. 6  
Milwaukee, WI 53295-0006

**WYOMING**

2360 E. Pershing Blvd.  
Cheyenne, WY 82001

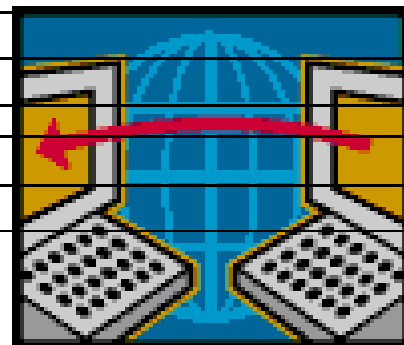
The Denver Regional Office serves the state of Wyoming. The local address provided is for the Benefits Office.



Telephone numbers to call to obtain additional information about the Department of Veterans Affairs.	
<b>GENERAL BENEFITS</b>	
Disability Compensation, Pension, Vocational Rehabilitation, Home Loan and General Benefits Information	1-800-827-1000 *
Education and Training	1-888-GI BILL 1 * (1-888-442-4551)
Burial Headstones and Markers	1-800-697-6947 *
VA Life Insurance	1-800-669-8477 *
<b>HEALTHCARE BENEFITS</b>	
Veterans Healthcare	1-800-928-8387 *
Veterans Healthcare in Canada	613-943-0824
Veterans Healthcare in Philippines	011-632-833-4566
Veterans Healthcare in all Other Countries	303-331-7590
National Mammography Helpline	1-888-492-7844 *
CHAMPVA	1-800-733-8387 *
<b>MISCELLANEOUS</b>	
Telecommunication Device for the Deaf (TDD)	1-800-829-4833 *
Gulf War Hotline	1-800-PGW-VETS* (1-800-749-8387)
<b>ANNUAL BENEFITS REPORT QUESTIONS – PLEASE CONTACT:</b>	
Performance Analysis Staff	202-273-6811
Compensation and Pension	202-273-7192
Education	202-273-9133
Insurance	215-842-2000 x2623
Loan Guaranty	202-273-7399
Vocational Rehabilitation & Employment	202-273-7383
* Indicates toll-free numbers	


**Web sites where additional information may be obtained about the Department of Veterans Affairs.**

<b>VA WEB SITES</b>	
VA Home Page – Department of Veterans Affairs	<a href="http://www.va.gov/">http://www.va.gov/</a>
Board of Veterans Appeals	<a href="http://www.va.gov/vbs/bva/index.htm">http://www.va.gov/vbs/bva/index.htm</a>
Health Benefits and Services	<a href="http://www.va.gov/vbs/health/index.htm">http://www.va.gov/vbs/health/index.htm</a>
Homeless Program Web Page	<a href="http://www.va.gov/health/homeless/">http://www.va.gov/health/homeless/</a>
VA Hot Topics	<a href="http://www.va.gov/hottopic/index.htm">http://www.va.gov/hottopic/index.htm</a>
National Cemetery Administration Home Page	<a href="http://www.cem.va.gov/">http://www.cem.va.gov/</a>
Public Affairs and Special Events	<a href="http://www.va.gov/opa/index.htm">http://www.va.gov/opa/index.htm</a>
VA's Office of Congressional Affairs Home Page	<a href="http://www.va.gov/oca/index.htm">http://www.va.gov/oca/index.htm</a>
VA What's New	<a href="http://www.va.gov/whatsnew/index.htm">http://www.va.gov/whatsnew/index.htm</a>
Center for Minority Veterans	<a href="http://www.va.gov/minority/index.htm">http://www.va.gov/minority/index.htm</a>
Center for Women Veterans	<a href="http://www.va.gov/womenvet/">http://www.va.gov/womenvet/</a>
<b>VETERANS BENEFITS ADMINISTRATION WEB SITE</b>	
Veterans Benefits Administration	<a href="http://www.vba.va.gov/">http://www.vba.va.gov/</a>
VBA Forms Page	<a href="http://www.vba.va.gov/pubs/forms1.htm">http://www.vba.va.gov/pubs/forms1.htm</a>
VA Online Benefits Application	<a href="http://www.vabenefits.vba.va.gov/vonapp/main.asp">http://www.vabenefits.vba.va.gov/vonapp/main.asp</a>
Compensation and Pension Benefits Home Page	<a href="http://www.vba.va.gov/bln/21/index.htm">http://www.vba.va.gov/bln/21/index.htm</a>
Education Benefits Home Page	<a href="http://www.gibill.va.gov/">http://www.gibill.va.gov/</a>
Home Loan Guaranty Home Page	<a href="http://www.homeloans.va.gov/">http://www.homeloans.va.gov/</a>
Vocational Rehabilitation and Employment Services	<a href="http://www.vba.va.gov/bln/vre/index.htm">http://www.vba.va.gov/bln/vre/index.htm</a>
Life Insurance Program Home Page	<a href="http://www.insurance.va.gov/">http://www.insurance.va.gov/</a>
<b>WHITE HOUSE WEB SITE</b>	
White House	<a href="http://www.whitehouse.gov/">http://www.whitehouse.gov/</a>
<b>CONGRESSIONAL WEB SITES</b>	
Senate	<a href="http://www.senate.gov/">http://www.senate.gov/</a>
Senate Committee on Veterans Affairs	<a href="http://www.senate.gov/~veterans/">http://www.senate.gov/~veterans/</a>
House of Representatives	<a href="http://www.house.gov/">http://www.house.gov/</a>
House Committee on Veterans Affairs	<a href="http://veterans.house.gov/">http://veterans.house.gov/</a>
<b>OTHER IMPORTANT WEB SITES</b>	
The U. S. Government's Official Web Portal	<a href="http://firstgov.gov/">http://firstgov.gov/</a>





The diagnostic codes used for evaluating disabilities used for compensation purposes are presented below. The listing will include some diagnostic codes which have become obsolete. However, due to grandfathering of veterans already receiving compensation, those conditions are included. Additionally, in certain instances a condition will be repeated with a different diagnostic code. In some cases the differences are associated with the rating percentages assigned to those conditions (e.g., 0%, 10%, 20%, etc.) or with the obsolete diagnoses.

### ***VA COMPENSABLE CONDITIONS ALPHABETICALLY WITH DIAGNOSTIC CODES***

<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Cardiovascular System</i></b>		<b><i>7000-7199</i></b>
	Arteriosclerosis Obliterans	7114
	Artery, small, aneurismal dilatation of	7112
	Adhesions, Pericardial	7003
	Angioneurotic edema	7118
	Arteriosclerosis, general	7100
	Arteriosclerotic Heart Disease	7005
	Arteriovenous Aneurysm, Traumatic	7113
	Auricular fibrillation (Sustained)	7011
	Auricular fibrillation, permanent	7012
	Auricular flutter, paroxysmal	7010
	Auriculoventricular Block	7015
	Artery, any large, aneurysm of	7111
	Aneurysm, aortic, fusiform, saccular, dissection and/or stenosis	7110
	Cardiomyopathy	7020
	Coronary Artery Bypass Surgery	7017
	Cardiac transplantation	7019
	Claudication, intermittent	7116
	Erythromelalgia	7119
	Endocarditis	7001
	Frozen Feet, Residuals of (immersion foot)	7122
	Generalized, Diseases of the Heart	7099
	Generalized, Diseases of the Arteries and Veins	7199
	Hyperthyroid heart disease	7008
	Hypertensive heart disease	7007
	Heart Valve Replacement	7016
	Hypertensive vascular disease (essential arterial hypertension)	7101
	Implantable cardiac pacemakers	7018



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Cardiovascular System</i></b>		<b><i>7000-7199</i></b>
	Myocardium, infarction of, due to thrombosis or	7006
	Pericarditis	7002
	Phlebitis or Thrombophlebitis, unilateral, with obliteration of deep return circulation, including traumatic conditions	7121
	Rheumatic Heart Disease	7000
	Raynaud's disease	7117
	Sinus tachycardia	7014
	Syphilitic heart disease	7004
	Soft-tissue sarcoma (of vascular origin)	7123
	Tachycardia, paroxysmal	7013
	Thromboangiitis Obliterans (buerger's disease)	7115
	Varicose Veins	7120
	Undiagnosed Condition - Cardiovascular System	8870
	Undiagnosed Condition - Cardiovascular System	8871
<b><i>Dental and Oral Conditions</i></b>		<b><i>9900-9999</i></b>
	Coronoid process, Loss of	9909
	Condylod process, Loss of, one or both sides	9908
	Generalized, Dental and Oral Conditions	9999
	Hard palate, Loss of less than half of	9912
	Hard palate, Loss of half or more	9911
	Loss of mandible	9910
	Maxilla, Loss of more than half	9914
	Maxilla, Loss of half or less	9915
	Maxilla or mandible, chronic osteomyelitis or osteoradionecrosis	9900
	Mandible, nonunion of	9903
	Mandible, Loss of approximately one-half	9902
	Mandible, malunion of	9904
	Mandible, Loss of, complete, between angles	9901
	Maxilla, malunion or nonunion	9916
	Ramus, Loss of whole or part of	9906
	Ramus, Loss of less than one-half the substance of, not involving loss of continuity	9907
	Temporomandibular articulation, limited motion of	9905
	Teeth, loss of, due to loss of substance of body of maxilla or mandible	9913
	Undiagnosed Condition - Dental and Oral Conditions	8899



<b><u>Body System</u></b>	<b><u>Condition</u></b>	<b><u>VBA Diagnostic Code</u></b>
<i>Digestive System</i>		7200-7399
	Ano, Fistula in	7335
	Amebiasis	7321
	Cholelithiasis, chronic	7315
	Cholecystitis, chronic	7314
	Cholangitis, chronic	7316
	Dysentery, bacillary	7322
	Diverticulitis	7327
	Duodenal ulcer	7305
	Distomiasis, intestinal or hepatic	7324
	Esophageal Stricture	7203
	Esophageal Spasm	7204
	Esophageal diverticulum, acquired	7205
	Enterocolitis, chronic	7326
	Enteritis, chronic	7325
	Generalized, Digestive System	7399
	Gall bladder injury	7317
	Gall bladder, removal of	7318
	Gastric ulcer	7304
	Gastritis, hypertrophic	7307
	Generalized, Digestive System	7299
	Hepatitis, infectious	7345
	Hepatitis C	7354
	Hernia, hiatal	7346
	Hernia, ventral, postoperative	7339
	Hernia, inguinal	7338
	Hernia, femoral	7340
	Hemorrhoids, external or internal	7336
	Intestine, small, resection of	7328
	Irritable colon	7319
	Intestine, fistula of	7330
	Intestine, large, resection of	7329
	Liver, cirrhosis	7312
	Lips, injuries of	7201



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Digestive System</i></b>		<b><i>7200-7399</i></b>
	Liver abscess, residuals of	7313
	Liver injury	7311
	Liver Transplant	7351
	Mouth, injuries of	7200
	New growths, malignant, exclusive of skin growths	7343
	New growths, benign, any part of digestive system, exclusive of skin growths	7344
	Pruritus ani	7337
	Pancreatitis	7347
	Peptic ulcer disease	7302
	Peritoneum, adhesions	7301
	Peritonitis, tuberculous	7331
	Postgastrectomy syndromes	7308
	Rectum and anus, stricture of	7333
	Rectum and anus, impairment of sphincter control	7332
	Rectum, persistent prolapsed	7334
	Stomach, injury of, residuals	7310
	Stomach stenosis	7309
	Stomach wound	7341
	Tongue, loss of whole or part	7202
	Ulcerative colitis	7323
	Ulcer, marginal (gastrojejunal)	7306
	Vagotomy with pyloroplasty or gastroenterostomy	7348
	Visceroptosis, Symptomatic, Marked	7342
	Undiagnosed Condition - Digestive Systems	8872
	Undiagnosed Condition - Digestive Systems	8873
<b><i>Endocrine System</i></b>		<b><i>7900-7999</i></b>
	Addison's disease (adrenal cortical hypofunction)	7911
	C-cell hyperplasia of the thyroid	7919
	Diabetes Mellitus	7913
	Generalized, The Endocrine System	7999
	Hyperaldosteronism (benign or malignant)	7917
	Hypoparathyroidism	7905
	Hypothyroidism	7903





<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Endocrine System</i></b>		<b><i>7900-7999</i></b>
	Hyperpituitarism (acromegaly or gigantism)	7908
	Hyperthyroidism	7900
	Hyperadrenia (adrenogenital syndrome)	7910
	Hyperpituitarism (pituitary basophilism, Cushing's)	7907
	Hyperpituitarism (prolactin secreting pituitary dysfunction)	7916
	Hypopituitarism (diabetes insipidus)	7909
	Hyperparathyroidism (osteitis fibrosa cystica)	7904
	New Growths, benign, endocrine system	7915
	New growths, malignant, endocrine system	7914
	Pheochromocytoma (benign or malignant)	7918
	Pluriglandular Syndromes	7912
	Thyroid gland, toxic adenoma of	7901
	Thyroid gland, non-toxic adenoma of	7902
	Undiagnosed Condition - Endocrine System	8879
<b><i>Eye</i></b>		<b><i>6000-6099</i></b>
	Accommodation, paralysis of.	6030
	Aphakia.	6029
	Blindness in both eyes having only light perception and anatomical loss of both feet.	6053
	Blindness in both eyes having only light perception and anatomical loss of both hands and both feet.	6050
	Blindness in both eyes having only light perception and anatomical loss of both hands.	6052
	Blindness in both eyes having only light perception and anatomical loss of one foot.	6059
	Blindness in both eyes having only light perception and anatomical loss of one hand and one foot.	6054
	Blindness in both eyes having only light perception and anatomical loss of one hand.	6058
	Blindness in both eyes having only light perception and loss of use of both feet.	6056
	Blindness in both eyes having only light perception and loss of use of both hands and both feet.	6051
	Blindness in both eyes having only light perception and loss of use of both hands.	6055
	Blindness in both eyes having only light perception and loss of use of one foot.	6061
	Blindness in both eyes having only light perception and loss of use of one hand and one foot.	6057
	Blindness in both eyes having only light perception and loss of use of one hand.	6060
	Blindness in both eyes having only light perception.	6062
	Both eyes.	6071
	Both eyes.	6075
	Both eyes.	6078



<b>Body System</b>	<b>Condition</b>	<b>VBA Diagnostic Code</b>
<b>Eye</b>		<b>6000-6099</b>
	Cataract, senile, and others.	6028
	Cataract, traumatic.	6027
	Choroiditis.	6005
	Conjunctivitis, other, chronic.	6018
	Conjunctivitis, trachomatous, chronic.	6017
	Cyclitis.	6004
	Dacryocystitis.	6031
	Diplopia, due to limited muscle function.	6092
	Ectropion.	6020
	Entropion.	6021
	Epiphora.	6025
	Eye, injury of, unhealed.	6009
	Eye, tuberculosis of.	6010
	Eyebrows, loss of.	6023
	Eyelashes, loss of.	6024
	Eyelids, loss of portion of.	6032
	Field vision, impairment of.	6080
	Glaucoma, congestive or inflammatory.	6012
	Glaucoma, simple, primary, noncongestive.	6013
	Hemorrhage, intra-ocular, recent.	6007
	Iritis.	6003
	Keratitis.	6001
	Lagophthalmos.	6022
	Lens, crystalline, dislocation of.	6033
	Muscle function, ocular, impairment of.	6090
	Neuritis, optic.	6026
	New growths, benign, eyeball and adnexa.	6015
	New growths, malignant, eyeball.	6014
	Nystagmus, central.	6016
	One eye only.	6079
	Other blind (5/200 or less).	6063
	Other blind (5/200 or less).	6067
	Other impaired (20/200 or less).	6064
	Other impaired (20/200 or less).	6068
	Other impaired (20/200 or less).	6072
	Other impaired.	6065
	Other impaired.	6069



<b>Body System</b>	<b>Condition</b>	<b>VBA Diagnostic Code</b>
<i>Eye</i>		<i>6000-6099</i>
	Other impaired.	6073
	Other impaired.	6076
	Other normal.	6066
	Other normal.	6070
	Other normal.	6074
	Other normal.	6077
	Pterygium.	6034
	Ptosis, eyelids.	6019
	Retina, detachment of.	6008
	Retina, localized scars.	6011
	Retinitis.	6006
	Scleritis.	6002
	Scotoma, pathological.	6081
	Symblepharon.	6091
	Uveitis.	6000
	Undiagnosed Condition - Eye	8860
	Undiagnosed Condition - Eye	8862
<i>Genitourinary System</i>		<i>7500-7599</i>
	Atherosclerotic renal disease	7534
	Benign neoplasms of the genitourinary system	7529
	Bladder, calculus in, with symptoms interfering with	7515
	Bladder, Fistula of	7516
	Bladder tuberculosis	7514
	Bladder, injury of	7517
	Cystitis, chronic, includes interstitial and all etiologies, infectious and non-infectious	7512
	Cystitis	7513
	Chronic renal disease requiring regular dialysis	7530
	Cystic diseases of the kidneys	7533
	Disseminated Intravascular Coagulation with Renal Cortical Necrosis	7540
	Epididymo-orchitis, chronic only	7525
	Glomerulonephritis	7536
	Generalized, Genitourinary System	7599



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Genitourinary System</i></b>		<b><i>7500-7599</i></b>
	Hydronephrosis	7509
	Interstitial nephritis	7537
	Kidney, abscess of	7501
	Kidney, Tuberculosis of	7505
	Kidney, Removal of one, with nephritis, infection, or pathology of the other	7500
	Kidney transplant	7531
	Malignant neoplasms of the genitourinary system	7528
	Neurogenic Bladder	7542
	Nephrolithiasis	7508
	Nephritis, chronic	7502
	Nephrosclerosis, arteriolar	7507
	Penis, removal of glans	7521
	Pyelonephritis, chronic	7504
	Pyelitis	7503
	Prostate gland resection	7526
	Prostate gland injuries, infections, hypertrophy, post-operative residuals	7527
	Penis, deformity, with loss of erectile power	7522
	Penis, removal of half or more	7520
	Papillary necrosis	7538
	Renal amyloid disease	7539
	Renal involvement in diabetes, sickle cell anemia, systemic lupus erythematosus, vasculitis or other systemic disease processes	7541
	Renal tubular disorders	7532
	Testis, removal	7524
	Testis, atrophy complete	7523
	Toxic nephropathy	7535
	Urethra, fistula of	7519
	Ureterolithiasis	7510
	Urethra, stricture of	7518
	Ureter, stricture of	7511
	Undiagnosed Condition - Genitourinary Systems	8875



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Gynecological System</i></b>		<b><i>7610-7699</i></b>
	Benign neoplasms of the gynecological system or Cervicitis	7628 7612
	Endometriosis	7629
	Fistula, urethrovaginal	7625
	Fistula, Rectovaginal	7624
	Generalized, Gynecological Conditions and Disorders of the Breast	7699
	Mammary Glands, Removal of	7626
	Metritis	7613
	New Growth, Malignant, Gynecological System, or Mammary Glands	7627
	Ovaries, removal of both	7619
	Oophoritis	7615
	Ovaries, complete atrophy of	7620
	Pregnancy, Surgical Complications of	7623
	Salpingitis	7614
	Uterus, displacement of	7622
	Uterus removal of, including corpus	7618
	Uterus and Ovaries, Removal of, Complete	7617
	Uterus, Prolapse	7621
	Vaginitis	7611
	Vulvovaginitis	7610
	Undiagnosed Condition - Gynecological System	8876
<b><i>Hemic and Lymphatic System</i></b>		<b><i>7700-7799</i></b>
	Adenitis, secondary	7713
	Adenitis, axillary, tuberculous, active or inactive	7711
	Adenitis, cervical, tuberculous, active or inactive	7710
	Adenitis, inguinal, tuberculous, active or inactive	7712
	Anemia, pernicious	7700
	Agranulocytosis, acute	7702
	Anemia, secondary	7701
	Aplastic anemia	7716
	Generalized, Hemic and Lymphatic Systems	7799
	Leukemia	7703



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Hemic and Lymphatic System</i></b>		<b><i>7700-7799</i></b>
	Lymphogranulomatosis (Hodgkin's Disease)	7709
	Non-Hodgkin's Lymphoma	7715
	Purpura hemorrhagica	7705
	Polycythemia, primary	7704
	Splenectomy	7706
	Spleen, injury of, healed	7707
	Sickle Cell Anemia	7714
	Undiagnosed Condition - Hemic and Lymphatic System	8877
<b><i>Impairment of Auditory Acuity</i></b>		<b><i>6100-6299</i></b>
	Auditory canal, disease of	6210
	Auricle, loss of or deformity	6207
	Defective hearing	6105
	Defective hearing	6104
	Defective hearing	6103
	Defective hearing	6100
	Defective hearing	6108
	Defective hearing	6107
	Defective hearing	6101
	Defective hearing	6110
	Defective hearing	6106
	Defective hearing	6102
	Defective hearing	6109
	Generalized, Hearing Impairment	6199
	Generalized, Diseases of the Ear	6299
	Hearing loss	6290
	Hearing loss	6277
	Hearing loss	6278
	Hearing loss	6279
	Hearing loss	6280
	Hearing loss	6281
	Hearing loss	6282
	Hearing loss	6283
	Hearing loss	6284



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
	<b><i>Impairment of Auditory Acuity</i></b>	<b><i>6100-6299</i></b>
	Hearing loss	6285
	Hearing loss	6286
	Hearing loss	6287
	Hearing loss	6288
	Hearing loss	6289
	Hearing loss	6291
	Hearing loss	6292
	Hearing loss	6293
	Hearing loss	6294
	Hearing loss	6295
	Hearing loss	6296
	Hearing loss	6297
	Labyrinthitis, chronic	6204
	Mastoiditis	6206
	Meniere's Syndrome	6205
	New Growths, malignant ear, other than of skin only	6208
	New Growths, benign, ear, other than of skin only	6209
	Otosclerosis	6202
	Otitis media, suppurative, chronic	6200
	Otitis interna	6203
	Otitis media, catarrhal, chronic	6201
	Smell, Loss of sense of, complete	6275
	Tympanic membrane, perforation of	6211
	Taste, Loss of sense of, complete	6276
	Tinnitus	6260
	Undiagnosed Condition - Impairment of Auditory Acuity	8861
	<b><i>Infectious Diseases, Immune Disorders, and Nutritional Deficiencies</i></b>	<b><i>6300-6499</i></b>
	Avitaminosis	6313
	AIDS related complex	6352
	Beriberi	6314
	Brucellosis (Malta or undulant fever)	6316
	Cholera, Asiatic	6300



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Infectious Diseases, Immune Disorders, and Nutritional Deficiencies</i></b>		<b><i>6300-6499</i></b>
	Chronic Fatigue Syndrome (CFS)	6354
	Filariasis	6305
	Generalized, Infectious Diseases, Immune Disorder and Nutritional Deficiencies	6399
	HIV-Related illness	6351
	HIV infection	6353
	Kala-azar (visceral leishmaniasis)	6301
	Lupus erythematosus, systemic	6350
	Lyme Disease	6319
	Leprosy (Hansen's Disease)	6302
	Malaria	6304
	Melioidosis	6318
	Oroya fever	6306
	Parasitic diseases otherwise not specified	6320
	Plague	6307
	Pellagra	6315
	Rheumatic fever	6309
	Relapsing fever	6308
	Syphilis, unspecified	6310
	Typhus, scrub	6317
	Tuberculosis, military	6311
	Undiagnosed Condition - Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	8863
<b><i>Mental Disorders</i></b>		<b><i>9200-9599</i></b>
	Anorexia nervosa	9520
	Anxiety disorder, not otherwise specified	9413
	Atypical psychosis	9210
	Bulimia nervosa	9521
	Bipolar disorder, manic, depressed or mixed	9206
	Bipolar disorder	9432
	Cyclothymic disorder	9431
	Conversion disorder	9424
	Conversion disorder; Psychogenic pain disorder	9402
	Chronic adjustment disorder	9440





<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
	<b><i>Mental Disorders</i></b>	<b><i>9200-9599</i></b>
	Dysthymic disorder	9433
	Dementia, primary, degenerative	9312
	Dysthymic disorder; Adjustment disorder with depressed mood, Major depression without melancholia	9405
	Dementia due to unknown cause	9310
	Dementia due to undiagnosed cause	9311
	Dissociative amnesia; dissociative fugue; dissociative identity disorder (multiple personality disorder)	9416
	Dementia due to other neurologic or general medical conditions (endocrine disorders, metabolic disorders, Pick's disease, brain tumors, etc.) or that are substance-induced (drugs, alcohol, poisons)	9326
	Dementia associated with epidemic encephalitis	9315
	Dementia associated with alcoholism	9303
	Dementia associated with intracranial infections other than syphilis	9302
	Dementia associated with systemic infection	9324
	Depersonalization disorder	9408
	Depersonalization disorder	9417
	Dementia Praecox, simple type; Schizophrenia, simple type; Schizotypal personality disorder	9200
	Dementia, Unknown	9323
	Dementia associated with endocrine disorder	9322
	Dementia associated with convulsive disorder (idiopathic epilepsy)	9307
	Delirium associated with infection, trauma, circulatory disturbance, etc.	9300
	Dementia associated with central nervous system	9301
	Dementia associated with disturbances of metabolism	9308
	Dementia associated with brain trauma	9304
	Dementia associated with brain tumor	9309
	Dementia associated with drug or poison intoxication (other than alcohol)	9325
	Generalized anxiety disorder	9400
	Generalized, Eating Disorders	9599



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Mental Disorders</i></b>		<b><i>9200-9599</i></b>
	Generalized, Delirium, Dementia, and Amnestic and Other Cognitive Disorders	9399
	Generalized, Anxiety Disorders, Dissociative Disorders, Somatoform Disorders, Mood Disorders	9499
	Generalized, Schizophrenia and Other Psychotic	9299
	Hypochondriasis	9409
	Hypochondriasis	9425
	Major depression with melancholia	9209
	Major depression with psychotic features	9207
	Major depressive disorder	9434
	Multi-infarct dementia with cerebral arteriosclerosis	9305
	Multi-infarct dementia due to causes other than cerebral arteriosclerosis	9306
	Mood disorder, not otherwise specified	9435
	Neurasthenia, Neurasthenic neurosis	9407
	Organic mental disorder, other (including personality change due to a general medical condition)	9327
	Other and unspecified neurosis	9410
	Obsessive compulsive disorder	9404
	Post-Traumatic Stress Disorder	9411
	Psychological factors affecting musculoskeletal condition	9505
	Psychosis associated with organic brain syndrome due to intracranial neoplasm	9320
	Psychological factors affecting other type of physical condition	9511
	Psychological factors affecting cardiovascular condition	9501
	Phobic disorder	9403
	Paranoid disorders	9208
	Psychological factors affecting skin condition	9500
	Psychosis associated with organic brain syndrome due to brain trauma	9321
	Psychosis associated with organic brain syndrome due to cerebrovascular disturbance	9318
	Psychological factors affecting genitourinary condition	9508



<u>Body System</u>	<u>Condition</u>	<u>VBA Diagnostic Code</u>
<i>Mental Disorders</i>		<i>9200-9599</i>
	Psychosis associated with organic brain syndrome due to syphilis (all forms)	9314
	Pain disorder	9422
	Psychological factors affecting hemic and lymphatic condition	9507
	Psychosis associated with organic brain syndrome due to chronic alcoholic poisoning	9313
	Psychogenic amnesia, Psychogenic fugue; Multiple personality	9401
	Psychological factors affecting respiratory condition	9506
	Panic disorder and/or agoraphobia	9412
	Psychological factors affecting condition of organ of special sense	9510
	Psychological factors affecting endocrine condition	9509
	Psychosis associated with organic brain syndrome due to epilepsy	9319
	Psychological factors affecting gastrointestinal condition	9502
	Schizophrenia, Residual type; Schizoaffective disorder, other and unspecified types	9205
	Somatization disorder	9421
	Schizophrenia, Catatonic type	9202
	Schizoaffective disorder	9211
	Schizophrenia, Paranoid type	9203
	Schizophrenia, Undifferentiated type	9204
	Schizophrenia, Disorganized type	9201
	Undifferentiated somatoform disorder	9423
	Undiagnosed Condition - Mental Disorders	8892
	Undiagnosed Condition - Mental Disorders	8893
	Undiagnosed Condition - Mental Disorders	8894
	Undiagnosed Condition - Mental Disorders	8895
<i>Musculoskeletal System</i>		<i>5000-5399</i>
	Arthritis, Rheumatoid (Atrophic), as an active process	5002
	Amputation of three or four toes without metatarsal involvement	5173
	Arthritis, Due to Trauma, substantiated by x-ray findings	5010
	Arthritis, Degenerative, Hypertrophic or Osteoarthritis	5003
	Amputation of thumb	5152
	Amputation of thigh through upper third of femur	5161



<u>Body System</u>	<u>Condition</u>	<u>VBA Diagnostic Code</u>
<i>Musculoskeletal System</i>		<i>5000-5399</i>
	Arthritis, Other Types	5009
	Arthritis, typhoid	5006
	Arthritis, pneumococcic	5005
	Arm, amputation of, Disarticulation of Shoulder	5120
	Astragalectomy	5274
	Amputation of thumb, index, middle fingers	5132
	Arthritis, syphilitic	5007
	Amputation of thumb and ring fingers	5144
	Amputation of thumb, index, and little fingers	5134
	Amputation of thumb, index, and ring fingers	5133
	Amputation of thumb, index, middle and little fingers	5128
	Amputation of thumb, index, middle and ring fingers	5127
	Amputation of thumb and little fingers	5145
	Anatomical loss of one foot and loss of use of one hand	5105
	Amputation of index and middle fingers	5146
	Amputation of ring finger	5155
	Amputation of middle, ring and little fingers	5141
	Amputation of index, middle and little fingers	5139
	Amputation of toes other than great toe without metatarsal loss	5172
	Amputation of thumb, ring and little fingers	5137
	Ankylosis of Middle Finger	5226
	Ankylosis of lumbar spine	5289
	Ankylosis of Index Finger	5225
	Anatomical loss of both feet	5107
	Amputation of thumb and index fingers	5142
	Ankylosis of thumb	5224
	Amputation of index and little fingers	5148
	Amputation of thumb, middle, ring and little fingers	5130
	Amputation of Leg not improvable by prosthesis controlled by natural knee action	5164
	Amputation of thumb, middle and ring fingers	5135
	Amputation of thigh through middle or lower third of femur	5162



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Musculoskeletal System</i></b>		<b><i>5000-5399</i></b>
	Ankylosing spondylitis	5240
	Ankle, ankylosis of	5270
	Ankle Replacement (Prosthesis)	5056
	Amputation of thumb, middle and little fingers	5136
	Anatomical loss of one hand and one foot	5108
	Ankylosis of dorsal spine	5288
	Ankylosis of cervical spine	5287
	Amputation of Five Digits of One Hand	5126
	Amputation of middle and little fingers	5150
	Amputation of Leg with Defective Stump	5163
	Amputation of ring and little fingers	5151
	Amputation of arm above insertion of deltoid	5121
	Amputation of arm below insertion of deltoid	5122
	Amputation of middle finger	5154
	Anatomical loss of one hand and loss of use of one foot	5104
	Amputation of index and ring fingers	5147
	Anatomical loss of both hands	5106
	Ankylosis of any other finger	5227
	Amputation of thigh, Disarticulation of hip with loss of extrinsic pelvic girdle muscles	5160
	Amputation of thumb and middle fingers	5143
	Amputation of thumb, index, ring and little fingers	5129
	Arthritis, streptococcic	5008
	Arthritis, gonorrhoeal	5004
	Amputation of index, ring and little fingers	5140
	Amputation of index, middle and ring fingers	5138
	Amputation of middle and ring fingers	5149
	Amputation of index, middle, ring and little fingers	5131
	Amputation of index finger	5153
	Amputation of great toe without metatarsal loss	5171
	Amputation of Leg at a lower level permitting prosthesis	5165
	Amputation of all toes without metatarsal loss	5170
	Amputation of little finger	5156



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Musculoskeletal System</i></b>		<b><i>5000-5399</i></b>
	Bones, New Growths of, Benign	5015
	Bursitis	5019
	Bones, caisson disease of	5011
	Bones of the lower extremity, shortening of	5275
	Bones and joints, tuberculosis of, active or inactive	5001
	Bones, New Growths of, Malignant	5012
	Coccyx, removal of	5298
	Claw foot (pes cavus), acquired	5278
	Cartilage, semilunar, dislocated	5258
	Degenerative arthritis of the spine (see also diagnostic code 5003)	5242
	Elbow Replacement (Prosthesis)	5052
	Elbow, Ankylosis of	5205
	Elbow, other impairment of Flail joint	5209
	Five digits of one hand, unfavorable ankylosis of	5216
	Four digits of one hand, unfavorable ankylosis of	5217
	Five digits of one hand, favorable ankylosis of	5220
	Flatfoot, acquired	5276
	Foot, Loss of Use of	5167
	Forearm, amputation of, above insertion of pronator teres	5123
	Forearm, amputation of, below insertion of pronator teres	5124
	Forearm, flexion limited to 100 degrees and extension to 45 degrees	5208
	Forefoot, Amputation Proximal to Metatarsal Bones	5166
	Four digits of one hand, favorable ankylosis of	5221
	Femur, Impairment of	5255
	Fibromyalgia (fibrositis, primary fibromyalgia syndrome)	5025
	Facial muscle injury	5325
	Group IX - Intrinsic muscles of hand	5309
	Group XXII - Lateral, suprA, and infra-hyoid group	5322
	Group VIII - Muscles arising mainly from external condyle of humerus	5308
	Group XX - Spinal muscles	5320



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Musculoskeletal System</i></b>		<b><i>5000-5399</i></b>
	Group XI - Posterior and lateral crural muscles, Muscles of the calf	5311
	Group XII - Anterior muscles of the leg	5312
	Group V - Flexor muscles of the elbow	5305
	Genu recurvatum	5263
	Group IV - Intrinsic Muscles of Shoulder Girdle	5304
	Group III - Intrinsic Muscles of Shoulder Girdle	5303
	Group II - Extrinsic Muscles of Shoulder Girdle	5302
	Group I - Extrinsic Muscles of Shoulder Girdle	5301
	Gout	5017
	Generalized, Elbow and Forearm, the Wrist, Multiple Fingers, Hip and Thigh, Knee and Leg, Ankle, Foot, the Spine, the Skull, the Ribs, the Coccyx	5299
	Generalized, Shoulder and Girdle Muscles, the Forearm and Hand, the Foot and Leg, the Pelvic Girdle and Thigh, the Torso and Neck	5399
	Group VI - Extensor muscles of the elbow	5306
	Generalized, Combinations of Disabilities and Amputations of the Musculoskeletal System	5199
	Group XIV - Anterior thigh group	5314
	Group VII - Muscles arising from INTERNAL condyle of humerus	5307
	Group XIX - Muscles of abdominal wall	5319
	Group XIII - Posterior thigh group	5313
	Group XV - Mesial thigh group	5315
	Group XXIII - Lateral and posterior muscles of the neck	5323
	Generalized, Acute, Subacute, or Chronic Diseases of the Musculoskeletal System	5099
	Group XVII - Pelvic girdle group 2	5317
	Group XXI - Muscles of respiration	5321
	Group X - Intrinsic muscles of the foot	5310
	Group XVIII - Pelvic girdle group 3	5318
	Group XVI - Pelvic girdle group 1	5316
	Hydrarthrosis, Intermittent	5018
	Hip, Flail joint	5254



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Musculoskeletal System</i></b>		<b><i>5000-5399</i></b>
	Hip Replacement (Prosthesis)	5054
	Hip, ankylosis of	5250
	Hallux rigidus	5281
	Hand, Loss of use of	5125
	Hallux valgus	5280
	Hammer toe	5282
	Intervertebral disc syndrome	5243
	Impairment of radius	5212
	Impairment of Ulna	5211
	Impairment of supination and pronation	5213
	Intervertebral disc syndrome	5293
	Impairment of clavicle or scapula	5203
	Knee Replacement (Prosthesis)	5055
	Knee, ankylosis of	5256
	Limitation of motion of arm	5201
	Loss of use of one hand and one foot	5111
	Loss of use of both hands and feet	5101
	Loss of use of both hands	5109
	Loss of use of both feet	5110
	Lumbo-sacral strain	5295
	Limitation of extension of forearm	5207
	Limited motion of the ankle	5271
	Limitation of motion of the wrist	5215
	Limitation of motion of lumbar spine	5292
	Limitation of motion of dorsal spine	5291
	Limitation of extension of leg	5261
	Limitation of flexion of forearm	5206
	Lumbosacral or cervical strain	5237
	Limitation of flexion of leg	5260
	Limitation of motion of cervical spine	5290
	Muscle hernia, extensive, without other injury to muscle	5326
	Muscle, New growth of, benign, post-operative	5328
	Muscle, New Growth of, Malignant	5327





<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<i>Musculoskeletal System</i>		<i>5000-5399</i>
	Myositis	5021
	Myositis Ossificans	5023
	Metatarsalgia, anterior (Morton's disease)	5279
	Malunion of Os Calcis or Astragalus	5273
	Osteomyelitis, acute, subacute, or chronic	5000
	Osteoporosis, with Joint Manifestations	5013
	Osteitis Deformans (Paget's Disease)	5016
	Other foot injuries	5284
	Osteomalacia	5014
	Other impairment of knee	5257
	Other Impairment of Humerus	5202
	Periostitis	5022
	Radius and Ulna, Nonunion of, with Flail False Joint	5210
	Rupture of diaphragm with herniation	5324
	Ribs, removal of	5297
	Removal of semilunar cartilage, symptomatic	5259
	Sacroiliac injury and weakness	5236
	Spine, complete bony fixation (ankylosis) of	5286
	Sacro-iliac injury and weakness	5294
	Skull, loss of part of, both inner and outer tables	5296
	Spondylolisthesis or segmental instability	5239
	Scapulohumeral Articulation, Ankylosis of	5200
	Spinal fusion	5241
	Shoulder Replacement (prosthesis)	5051
	Synovitis	5020
	Subastragalar or tarsal joint, ankylosis of	5272
	Soft tissue sarcoma	5329
	Spinal stenosis	5238
	Thigh, Impairment of	5253
	Three digits of one hand, favorable ankylosis of	5222
	Three digits of one hand, unfavorable ankylosis of	5218
	Tibia and fibula, impairment of	5262
	Two digits of one hand, unfavorable ankylosis of	5219



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Musculoskeletal System</i></b>		<b><i>5000-5399</i></b>
	Two digits of one hand, favorable ankylosis of	5223
	Tarsal, or metatarsal bones, malunion of, or nonunion of	5283
	Thigh, Limitation of flexion of	5252
	Thigh, Limitation of extension of	5251
	Tenosynovitis	5024
	Vertebra, fracture of, residuals	5285
	Vertebral fracture or dislocation	5235
	Weak foot, bilateral	5277
	Wrist Replacement (Prosthesis)	5053
	Wrist, ankylosis	5214
	Undiagnosed Condition - Musculoskeletal Systems	8850
	Undiagnosed Condition - Musculoskeletal Systems	8853
	Undiagnosed Condition - Musculoskeletal Systems	8851
	Undiagnosed Condition - Musculoskeletal Systems	8852
<b><i>Neurological Conditions</i></b>		<b><i>8000-8999</i></b>
	Amyotrophic lateral sclerosis	8017
	Athetosis, Acquired	8107
	Brain, vessels, thrombosis of	8008
	Brain, abscess of	8020
	Brain, new growths of, benign, minimum	8003
	Brain, vessels, embolism of	8007
	Brain, vessels, hemorrhage from	8009
	Bulbar Palsy	8005
	Brain, new growths of, malignant	8002
	Brain disease due to trauma	8045
	Chorea, Huntington's	8106
	Chorea, Sydenham's	8105
	Cerebral arteriosclerosis	8046
	Epilepsy, grand mal	8910
	Epilepsy, diencephalic	8913
	Epilepsy, Jacksonian type	8912
	Eleventh (Spinal Accessory, external branch) cranial nerve, paralysis of	8211
	Encephalitis, Epidemic, Chronic	8000
	Epilepsy, psychomotor	8914



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Neurological Conditions</i></b>		<b><i>8000-8999</i></b>
	Eleventh (Spinal Accessory, external branch) cranial nerve, neuritis of	8311
	Eleventh (Spinal Accessory, external branch) cranial nerve, neuralgia of	8411
	Epilepsy, petit mal	8911
	Fifth (trigeminal) cranial nerve, paralysis of	8205
	Fifth (trigeminal) cranial nerve, neuralgia of	8405
	Fifth (trigeminal) cranial nerve, neuritis of	8305
	Generalized, Diseases of the Cranial Nerves (Paralysis)	8299
	Generalized, Organic Diseases of the Central Nervous System	8099
	Generalized, Diseases of the Peripheral Nerves	8599
	Generalized, Diseases of the Cranial Nerves (Neuralgia)	8499
	Generalized, Diseases of the Peripheral Nerves (Neuritis)	8699
	Generalized, Diseases of the Peripheral Nerves	8799
	Generalized, the Epilepsies	8999
	Generalized, Diseases of the Cranial Nerves (Neuritis)	8399
	Generalized, Miscellaneous Diseases of the Central Nervous System	8199
	Hematomyelia	8012
	Migraine	8100
	Myasthenia gravis	8025
	Meningitis, cerebrospinal, epidemic	8019
	Multiple sclerosis	8018
	Myelitis	8010
	Neuralgia of sciatic nerve	8720
	Neuralgia of external popliteal nerve (common peroneal)	8721
	Neuralgia of middle radicular group	8711
	Neuralgia of musculocutaneous nerve (superficial)	8722
	Neuralgia of obturator nerve	8728
	Neuralgia of posterior tibial nerve	8725
	Neuralgia of the median nerve	8715
	Neuralgia of the ulnar nerve	8716
	Neuralgia of upper radicular group (fifth and Sixth)	8710



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Neurological Conditions</i></b>		<b><i>8000-8999</i></b>
	Neuritis of all Radicular groups	8613
	Neuritis of anterior tibial nerve (Deep peroneal)	8623
	Ninth (Glossopharyngeal) cranial nerve, neuralgia of	8409
	Neuralgia of lower radicular group	8712
	Ninth (Glossopharyngeal) cranial nerve, neuritis of	8309
	Ninth (Glossopharyngeal) cranial nerve, paralysis of	8209
	Neuralgia of all radicular groups	8713
	Neuritis of internal popliteal nerve (tibial)	8624
	Neuritis of anterior crural nerve (femoral)	8626
	Neuralgia of long thoracic nerve	8719
	Neuralgia of external cutaneous nerve of thigh	8729
	Neuralgia of ilio-inguinal nerve	8730
	New growths of the Spinal cord, Benign	8022
	Neuritis of internal saphenous nerve	8627
	Neuralgia of internal popliteal nerve (tibial)	8724
	Neuritis of external cutaneous nerve of thigh	8629
	New growths of the Spinal cord, Malignant	8021
	Neuritis of long thoracic nerve	8619
	Neuralgia of circumflex nerve	8718
	Neuritis of ilio-inguinal nerve of thigh	8630
	Neuritis of external popliteal nerve (common peroneal)	8621
	Neuritis of musculocutaneous nerve	8617
	Neuralgia of the musculospiral nerve (radical nerve)	8714
	Neuralgia of musculocutaneous nerve	8717
	Neuralgia of internal saphenous nerve	8727
	Neuritis of the median nerve	8615
	Neuritis of lower Radicular group	8612
	Neuritis of Upper Radicular group (fifth and sixth	8610
	Neuritis of the ulnar nerve	8616
	Narcolepsy	8108
	Neuritis of the musculospiral nerve (Radial nerve)	8614
	Neuritis of middle Radicular group	8611
	Neuritis of sciatic nerve	8620



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Neurological Conditions</i></b>		<b><i>8000-8999</i></b>
	Neuralgia of anterior tibial nerve (deep peroneal)	8723
	Neuritis of circumflex nerve	8618
	Neuritis of posterior tibial nerve	8625
	Neuritis of musculocutaneous nerve (superficial peroneal)	8622
	Neuralgia of anterior crural nerve (femoral)	8726
	Neuritis of obturator nerve	8628
	Poliomyelitis, Anterior	8011
	Paralysis of middle radicular group	8511
	Paramyoclonus multiplex (convulsive state, Myoclonic)	8104
	Paralysis of ilio-inguinal nerve	8530
	Paralysis of sciatic nerve	8520
	Paralysis of external popliteal nerve (common peroneal)	8521
	Progressive muscular atrophy	8023
	Paralysis of anterior tibial nerve (deep peroneal)	8523
	Paralysis of circumflex nerve	8518
	Paralysis of the median nerve	8515
	Paralysis of the ulnar nerve	8516
	Paralysis of musculocutaneous nerve	8517
	Paralysis of anterior crural nerve (femoral)	8526
	Paralysis of posterior tibial nerve	8525
	Paralysis of the musculospiral nerve (radial nerve)	8514
	Paralysis of musculocutaneous nerve (superficial)	8522
	Paralysis of external cutaneous nerve of thigh	8529
	Paralysis of obturator nerve	8528
	Paralysis of interal popliteal nerve (tibial)	8524
	Paralysis of all radicular groups	8513
	Paralysis Agitans	8004
	Paralysis of long thoracic nerve	8519
	Paralysis of lower radicular group	8512
	Paralysis of internal saphenous nerve	8527
	Paralysis of upper radicular group (fifth and sixth cervicals)	8510
	Soft tissue sarcoma (neurogenic)	8540
	Seventh (Facial) cranial nerve, neuralgia of	8407
	Seventh (Facial) cranial nerve, neuritis of	8307



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
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<b><i>Neurological Conditions</i></b>		<b><i>8000-8999</i></b>
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	Syringomyelia	8024
	Syphilis, Meningovascular	8014
	Syphilis, Cerebrospinal	8013
	Seventh (Facial) cranial nerve, paralysis of	8207
	Twelfth (Hypoglossal) cranial nerve, neuralgia of	8412
	Tenth (pneumogastric, Vagus) cranial nerve, neuralgia	8410
	Tenth (pneumogastric, Vagus) cranial nerve, paralysis of	8210
	Tenth (pneumogastric, Vagus) cranial nerve, neuritis of	8310
	Twelfth (Hypoglossal) cranial nerve, neuritis of	8312
	Twelfth (Hypoglossal) cranial nerve, paralysis of	8212
	Tic, Convulsive	8103
	Tabes dorsalis	8015
	Undiagnosed Condition - Neurological Conditions	8882
	Undiagnosed Condition - Neurological Conditions	8883
	Undiagnosed Condition - Neurological Conditions	8885
	Undiagnosed Condition - Neurological Conditions	8881
	Undiagnosed Condition - Neurological Conditions	8884
	Undiagnosed Condition - Neurological Conditions	8889
	Undiagnosed Condition - Neurological Conditions	8887
	Undiagnosed Condition - Neurological Conditions	8886
	Undiagnosed Condition - Neurological Conditions	8880

<b><i>Respiratory System</i></b>		<b><i>6501-6899</i></b>
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	Aspergillosis of lung	6807
	Actinomycosis of the lung	6803
	Anthraxis (Black Lung Disease)	6800
	Aspergillosis	6839
	Actinomycosis	6822
	Aspergillosis	6838
	Asbestosis	6833
	Asthma, bronchial	6602
	Allergic or vasomotor rhinitis	6522
	Aphonia, organic	6519
	Bronchitis, chronic	6600



<u>Body System</u>	<u>Condition</u>	<u>VBA Diagnostic Code</u>
<i>Respiratory System</i>		<i>6501-6899</i>
	Bronchiectasis	6601
	Blastomycosis of lung	6805
	Blastomycosis	6836
	Bacterial rhinitis	6523
	Coccidioidomycosis	6821
	Chronic lung abscess	6824
	Chronic obstructive pulmonary disease	6604
	Chronic pleural effusion or fibrosis	6845
	Coccidioidomycosis	6835
	Cryptococcosis	6837
	Drug-induced pulmonary pneumonitis and fibrosis	6829
	Desquamative interstitial pneumonitis	6826
	Diffuse interstitial fibrosis (interstitial pneumonitis, fibrosing alveolitis)	6825
	Diaphragm paralysis or paresis	6840
	Eosinophili granuloma of lung	6828
	Emphysema, pulmonary	6603
	Fistula, bronchocutaneous, or bronchopleural	6812
	Generalized, Nontuberculous Diseases	6899
	Generalized, Diseases of the Trachea and Bronchi	6699
	Generalized, Diseases of the Lungs and Pleura -- Tuberculosis	6799
	Generalized, Disease of the Nose and Throat	6599
	Granulomatous rhinitis	6524
	Histoplasmosis of lung	6834
	Hypersensitivity pneumonitis (extrinsic allergic alveolitis)	6831
	Kyphoscoliosis, pectus excavatum, pectus carinatum	6842
	Larynx, injuries of, healed	6517
	Lung chronic passive congestion of	6817
	Lung, permanent collapse of	6813
	Lobectomy	6816
	Laryngitis, tuberculous, active or inactive	6515
	Laryngectomy	6518
	Larynx, stenosis of	6520



<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<i>Respiratory System</i>		<i>6501-6899</i>
	Lung, abscess of	6809
	Laryngitis, chronic	6516
	Mycosis of lung, unspecified	6808
	Nocardiosis	6823
	Nose, loss of part of, or scars	6504
	New growths of, benign, any specified part of respiratory system	6820
	New growths, malignant, any specified part of the respiratory system exclusive of skin growths	6819
	Pneumoconiosis, unspecified	6802
	Pneumonectomy	6815
	Pneumothorax, spontaneous	6814
	Pleurisy, serofibrinous	6810
	Post-surgical residual (lobectomy, pneumonectomy, etc.)	6844
	Pleural cavity, injuries, residuals of, including gunshot wounds	6818
	Pleurisy, purulent (empyema)	6811
	Pneumoconiosis (silicosis, anthracosis, etc.)	6832
	Pulmonary alveolar proteinosis	6827
	Pleurisy, tuberculous, active or inactive	6732
	Pharynx, injuries to	6521
	Radiation-induced pulmonary pneumonitis and fibrosis	6830
	Rhinitis, atrophic, chronic	6501
	Sleep Apnea Syndromes (Obstructive, Central, Mixed)	6847
	Sporotrichosis of lung	6806
	Sinusitis, maxillary, chronic	6513
	Spinal cord injury with respiratory insufficiency	6841
	Streptotrichosis of lung	6804
	Sarcoidosis	6846
	Silicosis	6801
	Sinusitis, sphenoid, chronic	6514
	Sinusitis, frontal, chronic	6512
	Septum, nasal, deflection of	6502
	Sinusitis, ethmoid, chronic	6511

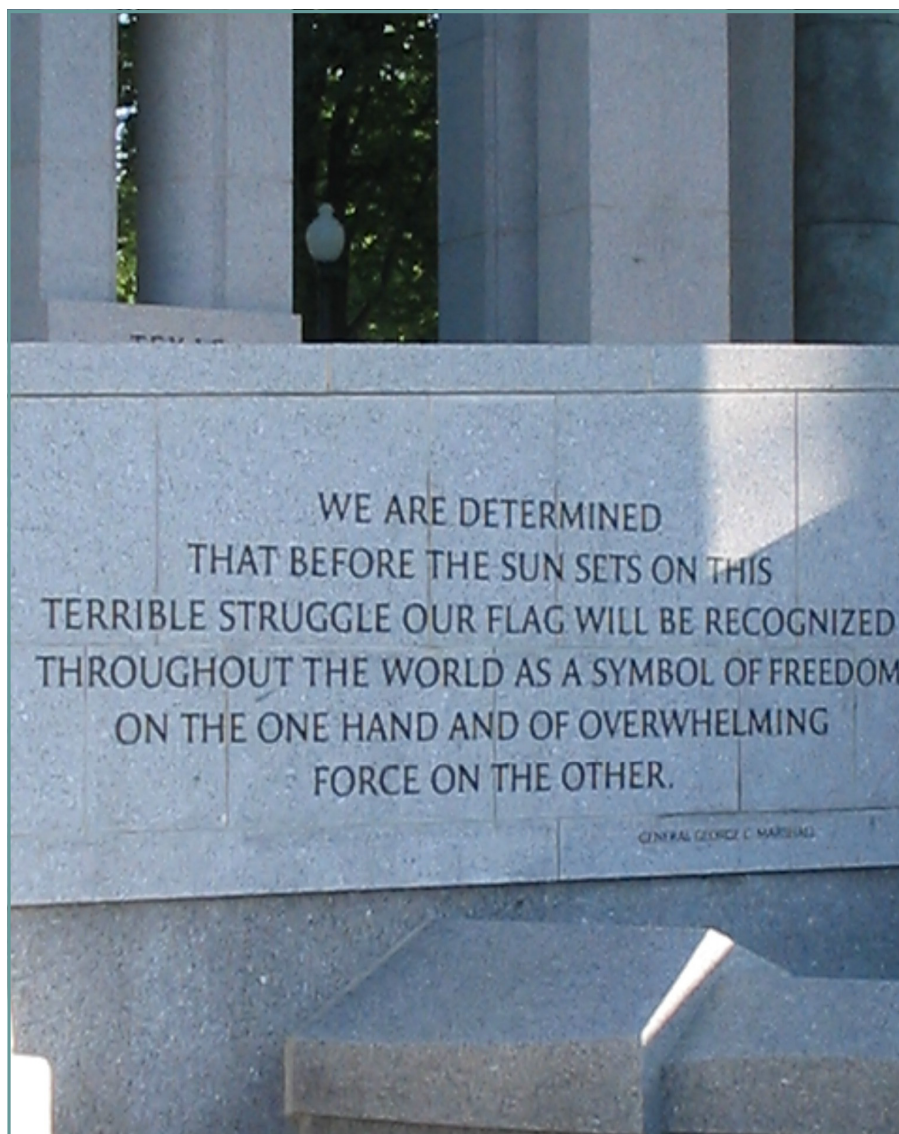




<b><i>Body System</i></b>	<b><i>Condition</i></b>	<b><i>VBA Diagnostic Code</i></b>
<b><i>Respiratory System</i></b>		<b><i>6501-6899</i></b>
	Sinusitis, paranasal, chronic	6510
	Tuberculosis, pulmonary, chronic, minimal, active	6703
	Tuberculosis, pulmonary, chronic, moderately advanced, active	6702
	Tuberculosis, pulmonary, chronic, inactive	6731
	Tuberculosis, pulmonary, chronic, moderately advanced, inactive	6722
	Tuberculosis, pulmonary, chronic, active	6730
	Tuberculosis, pulmonary, chronic, active, advancement not specified	6704
	Traumatic chest wall defect, pneumothorax, hernia, etc.	6843
	Tuberculosis, pulmonary, chronic, inactive, advancement unspecified	6724
	Tuberculosis, pulmonary, chronic, minimal, inactive	6723
	Tuberculosis, pulmonary, chronic, far advanced, inactive	6721
	Tuberculosis, pulmonary, chronic, far advanced	6701
	Undiagnosed Condition - Respiratory Systems	8868
	Undiagnosed Condition - Respiratory Systems	8866
	Undiagnosed Condition - Respiratory Systems	8865
	Undiagnosed Condition - Respiratory Systems	8867
<b><i>Skin</i></b>		<b><i>7800-7899</i></b>
	Dermatophytosis	7813
	Dermatitis exfoliativa	7817
	Eczema	7806
	Generalized, The Skin	7899
	Leishmaniasis, Americana (mucocutaneous)	7807
	Lupus erythematosus, discoid	7809
	Leishmaniasis, old world (cutaneous, oriental sore)	7808
	New growths, benign, skin	7819
	New growths, malignant, skin	7818
	Pemphigus	7815
	Psoriasis	7816
	Pinta	7810
	Scars, superficial, tender and painful	7804
	Scars, superficial, poorly nourished	7803



<u>Body System</u>	<u>Condition</u>	<u>VBA Diagnostic Code</u>
<i>Skin</i>		7800-7899
	Scars, other	7805
	Scars, burns, third degree	7801
	Scars, burns, second degree	7802
	Scars, disfiguring, head, face or neck	7800
	Tinea Barbae	7814
	Tuberculosis Luposa (Lupus Vulgaris)	7811
	Verruga Peruana	7812
	Undiagnosed Condition - Skin	8878



Dedicated Washington, D.C.  
May 29, 2004  
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## GLOSSARY

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

- In a nursing home or
- In need of daily care to help with feeding, dressing, or keeping clean.

**BENEFITS DELIVERY AT DISCHARGE (BDD)** – allows VBA to assist active duty personnel in filing for VA benefits immediately prior to the date they separate or retire from active duty. VBA provides information about the different VA benefits as well as assists in filing a claim for benefits.

**BODY SYSTEMS** – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems. They are 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

The diagnostic codes and conditions associated with these body systems can be found in the next appendix.

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

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

**CHAPTER 31 BENEFITS** – Vocational Rehabilitation and Employment (VR&E ) program to provide benefits and services to veterans whose service-connected disabilities prohibit them from obtaining and/or maintaining employment.

**CODE OF FEDERAL REGULATIONS (CFR)** – A collection of the regulations that have been promulgated under United States Law. (The Secretary's rules and regulations are contained in Title 38 of the 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 zero to 100 in increments of 10) and represents the overall disabling effect of all service-connected disabilities on a veteran.

**COMPENSABLE ZEROS** – A number of disabilities that although independently evaluated zero percent produce an employment handicap to warrant a 10 percent combined disability evaluation. This evaluation entitles the veteran to receive disability compensation payments.

**COMPUTER SYSTEMS** – VBA derives statistical data about veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, Operational Data Store, 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 surviving spouses, children, and/or dependent parents.

**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 and he or she is otherwise entitled.

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

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

**Disability Compensation** – A monetary benefit paid to veterans for service-connected disability.

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

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

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

**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 benefits to eligible veterans, dependents, reservists, and service members while they are in an approved training program.

**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.

**ENTITLEMENT (EDU)** – The number of months the student is eligible for VA education benefits. This is usually expressed in the number of months and days the student will be eligible for full-time benefits, or the equivalent in part-time training, but also may be expressed in a dollar amount. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of laws.

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

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

**FACE VALUE** - That amount of life insurance money that would be paid upon the death of the veteran. For some policies, the face value can exceed the basic amount of the policy (which is usually \$10,000) because of the option of using dividends to purchase "paid up additions" to the policy.



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

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

**FISCAL YEAR 2003** – Began October 1, 2002 and ended September 30, 2003. The Department of Veterans Affairs operates under this schedule for accounting and budgetary purposes.

**FORECASTING OF PROGRAM LIABILITIES (FUTURE LIABILITIES)** – Future liabilities are 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 service members who have Servicemembers' Group Life Insurance (SGLI) coverage the opportunity to have life insurance coverage on their spouses and dependent children.

**GUARANTEED LOAN** – This is a loan that is federally backed by the VA home loan provision.

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

**INDIVIDUAL UNEMPLOYABILITY** – The policy of the VA that all veterans who are 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 percent or a combined evaluation of 70 percent with one disability ratable at 40 percent or higher.

**KICKERS (EDU)** – For education benefits, these are 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 differ-

ent 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, and VEAP.

**LOAN** - An amount borrowed against the cash value of a permanent plan life insurance policy.

**Loan Defaulted-Guaranty Claim Paid** – A term used by loan guaranty where the borrower defaults on the loan and the VA pays the loan guaranty claim.

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

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

**MGIB-AD** – Montgomery GI Bill, Educational Benefits – Refers to 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** – Montgomery GI Bill- Selective Reserve – Refers to 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 of the Ready Reserve of any of the reserve components of the Armed Forces.

**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.

**PAID UP ADDITIONS (PUA)** – Established in 1972 for policyholders with participating policies to use their annual divi-



dends to purchase paid-up additional life insurance. PUA is the only way most policyholders may increase their life insurance coverage amount.

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

**PRISONER OF WAR (POW)** – Those 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, Code of Federal Regulations, Part 4. Extent of disability is expressed as a percentage from zero percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent. Most disabilities, however, do not have every 10 percent increment from zero to 100.

**RATING SCHEDULE** – Part 4, Title 38, United States Code.

**REGIONAL OFFICE (RO)** – A VA field office composed of divisions which carry out the functions of VBA. Fifty-seven such offices currently exist, with at least one office in every state.

**RESERVIST** – (1) A member of the Selected Reserve who is eligible for educational assistance under Title 10 of the United States Code, Chapter 1606, and who is also a

member of a military reserve component. (2) A member of a reserve component of one of the armed forces and who has potential entitlement to certain VA benefits by reason of his or her reserve status.

**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.

**SAS** – A group of software programs used to transform statistical data into meaningful reports.

**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 separated from the service on or after April 25, 1951, who receive a service-connected disability rating of 0 percent or greater.

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

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

**SERIOUS EMPLOYMENT HANDICAP** – A serious employment handicap is a significant impairment, caused 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.

**SERVICE MEMBER** – An individual who is currently serving on active duty. This term is also referred to as “service person”.

**SGLI** – Service Members Group Life Insurance was established in 1965 to meet the insurance needs of service-members.

**SPECIALLY-ADAPTIVE HOUSING GRANTS** – A one-time grant to a seriously disabled veteran to assist in adapting his or her home to accommodate the residence to the limitations caused by the disability.



**SUBSISTENCE ALLOWANCE** – A monthly living allowance paid to a qualified veteran in a program of vocational rehabilitation. The allowance is generally paid to those veterans who are enrolled in education or training programs. The amount is based on training time and number of dependents.

**SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE** – This term refers to Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of veterans. It is often abbreviated simply as DEA (Dependent Educational Assistance).

**TITLE 38 UNITED STATES CODE** – Code of Federal Regulations that pertain to Veterans Benefits.

**TOTAL DISABILITY INCOME** - 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 prescribe a 100 percent evaluation, or where less than 100 percent, 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.

**USGLI** – United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I veterans. This program closed in 1940.

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

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

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

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

**VR&E** – Vocational Rehabilitation and Employment (VR&E) programs are available to help service disabled veterans to become employable while achieving their independence.

**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.



**SELECT VETERAN DATA FOR ALL VA BENEFIT PROGRAMS BY STATE****PROGRAM SUMMARY****Compensation and Pension**

Estimated Veteran Population	25,179,317
Disability Compensation Recipients	2,485,229
Estimated Monthly Disability Compensation Costs	\$ 1,627,993,796
Estimated Annual Disability Compensation Costs	\$ 19,535,925,552
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,861
Disability Compensation by Age under 30	80,079
Disability Compensation by Age 30-49	635,113
Disability Compensation by Age 50-69	1,067,809
Disability Compensation by Age 70-84	607,961
Disability Compensation by Age over 85	94,267
Disability Pension Recipients	346,555
Estimated Disability Pension Costs Monthly Value	\$ 198,671,518
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,879
Estimated Annual Disability Pension Costs by Residence	\$ 2,384,058,216
Disability Pension by Age under 30	188
Disability Pension by Age 30-49	20,424
Disability Pension by Age 50-69	134,519
Disability Pension by Age 70-84	162,834
Disability Pension by Age over 85	28,590
Compensation Recipients with Power of Attorney	1,513,142
Disability Pension Recipients with Power of Attorney	256,052

**Education**

MGIB-AD Trainees	321,837
MGIB-SR Trainees	88,342
DEA Trainees	61,874
VEAP Trainees	917

**Insurance**

Life Insurance Payments FY 2003	\$ 1,885,612,911
Total Face Value of Insurance	\$ 19,621,022,397
Total Number of Policies	1,853,872

**Loan Guaranty**

Average Loan Amount	\$ 129,245
Number of Loans	489,418
Total Loan Amount	\$ 63,254,794,007

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	2,198
Veterans entering suitable employment past 12 months	7,829

Ranking among states include the 50 states, District of Columbia, and Puerto Rico. The rankings are not presented for all measures.

Regional Office locations are provided only for the Vocational Rehabilitation and Employment program.



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## ALABAMA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	431,049	23
Disability Compensation Recipients by Residence	53,795	16
Estimated Monthly Disability Compensation Costs by Residence	\$ 34,101,512	
Estimated Annual Disability Compensation Costs by Residence	\$ 409,218,144	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,607	32
Disability Compensation by Age under 30	1,380	
Disability Compensation by Age 30-49	14,260	
Disability Compensation by Age 50-69	25,553	
Disability Compensation by Age 70-84	11,214	
Disability Compensation by Age over 85	1,388	
Disability Pension Recipients	10,219	12
Estimated Disability Pension Costs Monthly Value	\$ 6,703,221	8
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,871	3
Estimated Annual Disability Pension Costs by Residence	\$ 80,438,652	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	445	
Disability Pension by Age 50-69	2,734	
Disability Pension by Age 70-84	5,939	
Disability Pension by Age over 85	1,097	
Compensation Recipients with Power of Attorney	35,172	
Disability Pension Recipients with Power of Attorney	9,248	

### EDUCATION

MGIB-AD Trainees	4,555	20
MGIB-SR Trainees Trainees	1,967	16
DEA Trainees	1,746	11
VEAP Trainees	16	19

### INSURANCE

Life Insurance Payments FY 2003	\$ 25,582,853	25
Total Face Value of Insurance	\$ 266,206,020	25
Total Number of Policies	24,720	25

### LOAN GUARANTY

Average Loan Amount	\$ 111,947	45
Number of Loans	8,816	17
Total Loan Amount	\$ 986,924,337	19

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	24	25
Veterans entering suitable employment past 12 months	254	10



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

**ALASKA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	67,016	48
Disability Compensation Recipients by Residence	11,071	45
Estimated Monthly Disability Compensation Costs by Residence	\$ 7,305,516	
Estimated Annual Disability Compensation Costs by Residence	\$ 87,666,192	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,919	23
Disability Compensation by Age under 30	379	
Disability Compensation by Age 30-49	4,505	
Disability Compensation by Age 50-69	5,194	
Disability Compensation by Age 70-84	925	
Disability Compensation by Age over 85	68	
Disability Pension Recipients	294	52
Estimated Disability Pension Costs Monthly Value	\$ 184,871	52
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,546	5
Estimated Annual Disability Pension Costs by Residence	\$ 2,218,452	
Disability Pension by Age 30-49	31	
Disability Pension by Age under 30		
Disability Pension by Age 50-69	214	
Disability Pension by Age 70-84	42	
Disability Pension by Age over 85	7	
Compensation Recipients with Power of Attorney	7,855	
Disability Pension Recipients with Power of Attorney	183	

**EDUCATION**

MGIB-AD Trainees	946	43
MGIB-SR Trainees	169	50
DEA Trainees	148	50
VEAP Trainees	3	47

**INSURANCE**

Life Insurance Payments FY 2003	\$ 2,559,629	52
Total Face Value of Insurance	\$ 26,643,580	52
Total Number of Policies	2,225	52

**LOAN GUARANTY**

Average Loan Amount	\$ 164,922	2
Number of Loans	3,544	36
Total Loan Amount	\$ 584,481,893	30

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	3	48
Veterans entering suitable employment past 12 months	28	50



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## ARIZONA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	555,173	16
Disability Compensation Recipients by Residence	55,551	14
Estimated Monthly Disability Compensation Costs by Residence	\$ 38,353,042	
Estimated Annual Disability Compensation Costs by Residence	\$ 460,236,504	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,285	16
Disability Compensation by Age under 30	1,958	
Disability Compensation by Age 30-49	13,706	
Disability Compensation by Age 50-69	23,826	
Disability Compensation by Age 70-84	14,103	
Disability Compensation by Age over 85	1,958	
Disability Pension Recipients	5,230	25
Estimated Disability Pension Costs Monthly Value	\$ 2,796,984	26
Estimated Average Disability Pension Annual Amount (per veteran)	6,418	41
Estimated Annual Disability Pension Costs by Residence	\$ 33,563,808	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	375	
Disability Pension by Age 50-69	2,334	
Disability Pension by Age 70-84	2,177	
Disability Pension by Age over 85	340	
Compensation Recipients with Power of Attorney	32,694	
Disability Pension Recipients with Power of Attorney	3,662	

### EDUCATION

MGIB-AD Trainees	15,227	4
MGIB-SR Trainees	1,426	29
DEA Trainees	1,687	13
VEAP Trainees	21	15

### INSURANCE

Life Insurance Payments FY 2003	\$ 42,001,783	13
Total Face Value of Insurance	\$ 437,055,532	13
Total Number of Policies	41,463	13

### LOAN GUARANTY

Average Loan Amount	\$ 133,745	19
Number of Loans	22,224	7
Total Loan Amount	\$ 2,972,352,335	8

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	101	8
Veterans entering suitable employment past 12 months	240	12



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

**ARKANSAS****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	280,037	29
Disability Compensation Recipients by Residence	31,077	29
Estimated Monthly Disability Compensation Costs by Residence	\$ 26,841,179	
Estimated Annual Disability Compensation Costs by Residence	\$ 322,094,148	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 10,122	5
Disability Compensation by Age under 30	831	
Disability Compensation by Age 30-49	7,688	
Disability Compensation by Age 50-69	14,135	
Disability Compensation by Age 70-84	7,346	
Disability Compensation by Age over 85	1,077	
Disability Pension Recipients	6,603	21
Estimated Disability Pension Costs Monthly Value	\$ 3,481,632	21
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,327	42
Estimated Annual Disability Pension Costs by Residence	\$ 41,779,584	
Disability Pension by Age under 30	6	
Disability Pension by Age 30-49	405	
Disability Pension by Age 50-69	2,318	
Disability Pension by Age 70-84	3,196	
Disability Pension by Age over 85	678	
Compensation Recipients with Power of Attorney	20,511	
Disability Pension Recipients with Power of Attorney	5,478	

**EDUCATION**

MGIB-AD Trainees	2,186	34
MGIB-SR Trainees	1,626	21
DEA Trainees	1,201	20
VEAP Trainees	6	36

**INSURANCE**

Life Insurance Payments FY 2003	\$ 16,070,968	32
Total Face Value of Insurance	\$ 167,228,745	32
Total Number of Policies	16,180	32

**LOAN GUARANTY**

Average Loan Amount	\$ 96,960	51
Number of Loans	4,454	33
Total Loan Amount	\$ 431,858,441	36

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	32	18
Veterans entering suitable employment past 12 months	94	28



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## CALIFORNIA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	2,325,634	1
Disability Compensation Recipients by Residence	214,641	1
Estimated Monthly Disability Compensation Costs by Residence	\$ 131,706,961	
Estimated Annual Disability Compensation Costs by Residence	\$ 1,580,483,532	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,672	30
Disability Compensation by Age under 30	9,010	
Disability Compensation by Age 30-49	51,568	
Disability Compensation by Age 50-69	90,981	
Disability Compensation by Age 70-84	54,247	
Disability Compensation by Age over 85	8,835	
Disability Pension Recipients	24,155	2
Estimated Disability Pension Costs Monthly Value	\$ 13,440,393	2
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,677	31
Estimated Annual Disability Pension Costs by Residence	\$ 161,284,716	
Disability Pension by Age under 30	22	
Disability Pension by Age 30-49	1,763	
Disability Pension by Age 50-69	10,899	
Disability Pension by Age 70-84	9,735	
Disability Pension by Age over 85	1,736	
Compensation Recipients with Power of Attorney	138,205	
Disability Pension Recipients with Power of Attorney	19,309	

### EDUCATION

MGIB-AD Trainees	33,701	1
MGIB-SR Trainees	4,771	1
DEA Trainees	5,485	1
VEAP Trainees	94	1

### INSURANCE

Life Insurance Payments FY 2003	\$ 197,117,224	1
Total Face Value of Insurance	\$ 2,051,131,301	1
Total Number of Policies	187,131	1

### LOAN GUARANTY

Average Loan Amount	\$ 158,532	4
Number of Loans	24,966	5
Total Loan Amount	\$ 3,957,916,218	4

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	192	1
Veterans entering suitable employment past 12 months	531	2

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****COLORADO****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	433,291	22
Disability Compensation Recipients by Residence	47,533	18
Estimated Monthly Disability Compensation Costs by Residence	\$ 28,231,019	
Estimated Annual Disability Compensation Costs by Residence	\$ 338,772,228	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,494	35
Disability Compensation by Age under 30	1,862	
Disability Compensation by Age 30-49	14,943	
Disability Compensation by Age 50-69	20,657	
Disability Compensation by Age 70-84	8,834	
Disability Compensation by Age over 85	1,237	
Disability Pension Recipients	3,400	33
Estimated Disability Pension Costs Monthly Value	\$ 1,986,797	32
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,012	19
Estimated Annual Disability Pension Costs by Residence	\$ 23,841,564	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	266	
Disability Pension by Age 50-69	1,447	
Disability Pension by Age 70-84	1,445	
Disability Pension by Age over 85	241	
Compensation Recipients with Power of Attorney	28,981	
Disability Pension Recipients with Power of Attorney	2,916	

**EDUCATION**

MGB-AD Trainees	7,550	13
MGB-SR Trainees	726	40
DEA Trainees	1,105	22
VEAP Trainees	20	16

**INSURANCE**

Life Insurance Payments FY 2003	\$ 30,136,578	21
Total Face Value of Insurance	\$ 313,590,455	21
Total Number of Policies	29,209	21

**LOAN GUARANTY**

Average Loan Amount	\$ 163,654	3
Number of Loans	16,504	10
Total Loan Amount	\$ 2,700,945,529	9

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	174	2
Veterans entering suitable employment past 12 months	309	5



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## CONNECTICUT

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	276,560	30
Disability Compensation Recipients by Residence	20,855	34
Estimated Monthly Disability Compensation Costs by Residence	\$ 12,004,726	
Estimated Annual Disability Compensation Costs by Residence	\$ 144,056,712	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,889	46
Disability Compensation by Age under 30	529	
Disability Compensation by Age 30-49	3,909	
Disability Compensation by Age 50-69	7,674	
Disability Compensation by Age 70-84	6,658	
Disability Compensation by Age over 85	1,433	
Disability Pension Recipients	1,971	39
Estimated Disability Pension Costs Monthly Value	\$ 778,806	42
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 4,742	52
Estimated Annual Disability Pension Costs by Residence	\$ 9,345,672	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	90	
Disability Pension by Age 50-69	678	
Disability Pension by Age 70-84	958	
Disability Pension by Age over 85	245	
Compensation Recipients with Power of Attorney	9,410	
Disability Pension Recipients with Power of Attorney	1,384	

### EDUCATION

MGIB-AD Trainees	1,494	39
MGIB-SR Trainees	1,030	36
DEA Trainees	280	43
VEAP Trainees	8	30

### INSURANCE

Life Insurance Payments FY 2003	\$ 30,299,678	20
Total Face Value of Insurance	\$ 315,287,609	20
Total Number of Policies	30,390	20

### LOAN GUARANTY

Average Loan Amount	\$ 146,292	11
Number of Loans	1,646	40
Total Loan Amount	\$ 240,796,822	40

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	31	19
Veterans entering suitable employment past 12 months	54	41



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****DELAWARE****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	81,288	46
Disability Compensation Recipients by Residence	7,298	48
Estimated Monthly Disability Compensation Costs by Residence	\$ 4,187,550	
Estimated Annual Disability Compensation Costs by Residence	\$ 50,250,600	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,886	47
Disability Compensation by Age under 30	204	
Disability Compensation by Age 30-49	2,068	
Disability Compensation by Age 50-69	3,131	
Disability Compensation by Age 70-84	1,673	
Disability Compensation by Age over 85	222	
Disability Pension Recipients	590	50
Estimated Disability Pension Costs Monthly Value	\$ 295,305	50
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,006	50
Estimated Annual Disability Pension Costs by Residence	\$ 3,543,660	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	41	
Disability Pension by Age 50-69	237	
Disability Pension by Age 70-84	266	
Disability Pension by Age over 85	46	
Compensation Recipients with Power of Attorney	3,999	
Disability Pension Recipients with Power of Attorney	380	

**EDUCATION**

MGIB-AD Trainees	619	51
MGIB-SR Trainees	326	46
DEA Trainees	159	48
VEAP Trainees	2	50

**INSURANCE**

Life Insurance Payments FY 2003	\$ 5,778,191	46
Total Face Value of Insurance	\$ 60,125,786	46
Total Number of Policies	6,169	45

**LOAN GUARANTY**

Average Loan Amount	\$ 140,613	14
Number of Loans	2,050	38
Total Loan Amount	\$ 288,256,518	38

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	6	46
Veterans entering suitable employment past 12 months	63	38



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## DISTRICT OF COLUMBIA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	39,248	52
Disability Compensation Recipients by Residence	4,430	52
Estimated Monthly Disability Compensation Costs by Residence	\$ 2,792,060	
Estimated Annual Disability Compensation Costs by Residence	\$ 33,504,720	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,563	34
Disability Compensation by Age under 30	106	
Disability Compensation by Age 30-49	1,105	
Disability Compensation by Age 50-69	1,890	
Disability Compensation by Age 70-84	1,080	
Disability Compensation by Age over 85	249	
Disability Pension Recipients	1,132	44
Estimated Disability Pension Costs Monthly Value	\$ 635,107	44
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,733	28
Estimated Annual Disability Pension Costs by Residence	\$ 7,621,284	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	68	
Disability Pension by Age 50-69	463	
Disability Pension by Age 70-84	548	
Disability Pension by Age over 85	53	
Compensation Recipients with Power of Attorney	2,218	
Disability Pension Recipients with Power of Attorney	468	

### EDUCATION

MGIB-AD Trainees	723	48
MGIB-SR Trainees	120	52
DEA Trainees	154	49
VEAP Trainees	5	37

### INSURANCE

Life Insurance Payments FY 2003	\$ 3,542,610	51
Total Face Value of Insurance	\$ 36,863,134	51
Total Number of Policies	3,327	50

### LOAN GUARANTY

Average Loan Amount	\$ 135,608	18
Number of Loans	193	52
Total Loan Amount	\$ 26,172,367	51

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	18	30
Veterans entering suitable employment past 12 months	124	22



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## FLORIDA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	1,829,761	2
Disability Compensation Recipients by Residence	202,678	2
Estimated Monthly Disability Compensation Costs by Residence	\$ 137,232,088	
Estimated Annual Disability Compensation Costs by Residence	\$ 1,646,785,056	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,807	27
Disability Compensation by Age under 30	5,303	
Disability Compensation by Age 30-49	48,522	
Disability Compensation by Age 50-69	81,991	
Disability Compensation by Age 70-84	57,116	
Disability Compensation by Age over 85	9,514	
Disability Pension Recipients	21,915	3
Estimated Disability Pension Costs Monthly Value	\$ 13,091,914	3
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,169	12
Estimated Annual Disability Pension Costs by Residence	\$ 157,102,968	
Disability Pension by Age under 30	15	
Disability Pension by Age 30-49	1,257	
Disability Pension by Age 50-69	8,998	
Disability Pension by Age 70-84	9,752	
Disability Pension by Age over 85	1,893	
Compensation Recipients with Power of Attorney	131,014	
Disability Pension Recipients with Power of Attorney	18,952	

### EDUCATION

MGIB-AD Trainees	22,224	3
MGIB-SR Trainees	3,287	7
DEA Trainees	3,986	3
VEAP Trainees	54	2

### INSURANCE

Life Insurance Payments FY 2003	\$ 172,716,953	2
Total Face Value of Insurance	\$ 1,797,230,823	2
Total Number of Policies	170,142	2

### LOAN GUARANTY

Average Loan Amount	\$ 120,264	31
Number of Loans	39,564	2
Total Loan Amount	\$ 4,758,127,289	3

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	64	13
Veterans entering suitable employment past 12 months	351	3



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

**GEORGIA**

**COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	745,737	11
Disability Compensation Recipients by Residence	82,986	9
Estimated Monthly Disability Compensation Costs by Residence	\$ 50,983,523	
Estimated Annual Disability Compensation Costs by Residence	\$ 611,802,276	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,218	42
Disability Compensation by Age under 30	2,846	
Disability Compensation by Age 30-49	29,762	
Disability Compensation by Age 50-69	36,856	
Disability Compensation by Age 70-84	13,713	
Disability Compensation by Age over 85	1,586	
Disability Pension Recipients	11,338	8
Estimated Disability Pension Costs Monthly Value	\$ 6,392,263	9
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,765	27
Estimated Annual Disability Pension Costs by Residence	\$ 76,707,156	
Disability Pension by Age under 30	7	
Disability Pension by Age 30-49	624	
Disability Pension by Age 50-69	4,281	
Disability Pension by Age 70-84	5,453	
Disability Pension by Age over 85	973	
Compensation Recipients with Power of Attorney	47,839	
Disability Pension Recipients with Power of Attorney	9,679	

**EDUCATION**

MGIB-AD Trainees	13,152	6
MGIB-SR Trainees	2,075	15
DEA Trainees	2,141	6
VEAP Trainees	25	10

**INSURANCE**

Life Insurance Payments FY 2003	41,859,889	14
Total Face Value of Insurance	435,579,035	14
Total Number of Policies	41,015	15

**LOAN GUARANTY**

Average Loan Amount	125,718	22
Number of Loans	20,372	9
Total Loan Amount	\$2,561,134,467	10

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	13	36
Veterans entering suitable employment past 12 months	260	8



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

**HAWAII****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	105,026	44
Disability Compensation Recipients by Residence	13,212	43
Estimated Monthly Disability Compensation Costs by Residence	\$ 8,606,607	
Estimated Annual Disability Compensation Costs by Residence	\$ 103,279,284	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,958	22
Disability Compensation by Age under 30	377	
Disability Compensation by Age 30-49	3,302	
Disability Compensation by Age 50-69	5,914	
Disability Compensation by Age 70-84	3,154	
Disability Compensation by Age over 85	465	
Disability Pension Recipients	775	48
Estimated Disability Pension Costs Monthly Value	\$ 478,433	48
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,408	7
Estimated Annual Disability Pension Costs by Residence	\$ 5,741,196	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	73	
Disability Pension by Age 50-69	420	
Disability Pension by Age 70-84	249	
Disability Pension by Age over 85	32	
Compensation Recipients with Power of Attorney	5,650	
Disability Pension Recipients with Power of Attorney	323	

**EDUCATION**

MGIB-AD Trainees	2,044	36
MGIB-SR Trainees	874	39
DEA Trainees	310	41
VEAP Trainees	7	33

**INSURANCE**

Life Insurance Payments FY 2003	\$ 16,026,183	33
Total Face Value of Insurance	\$ 166,762,724	33
Total Number of Policies	13,009	37

**LOAN GUARANTY**

Average Loan Amount	\$ 178,391	1
Number of Loans	1,181	46
Total Loan Amount	\$ 210,680,021	41

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	104	6
Veterans entering suitable employment past 12 months	69	35



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## IDAHO

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	130,824	42
Disability Compensation Recipients by Residence	14,222	41
Estimated Monthly Disability Compensation Costs by Residence	\$ 9,677,289	
Estimated Annual Disability Compensation Costs by Residence	\$ 116,127,468	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,113	20
Disability Compensation by Age under 30	560	
Disability Compensation by Age 30-49	3,808	
Disability Compensation by Age 50-69	6,305	
Disability Compensation by Age 70-84	3,210	
Disability Compensation by Age over 85	430	
Disability Pension Recipients	1,471	42
Estimated Disability Pension Costs Monthly Value	\$ 873,291	41
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,124	15
Estimated Annual Disability Pension Costs by Residence	\$ 10,479,492	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	82	
Disability Pension by Age 50-69	528	
Disability Pension by Age 70-84	742	
Disability Pension by Age over 85	118	
Compensation Recipients with Power of Attorney	10,271	
Disability Pension Recipients with Power of Attorney	1,211	

### EDUCATION

MGIB-AD Trainees	1,488	40
MGIB-SR Trainees	693	41
DEA Trainees	322	40
VEAP Trainees	4	40

### INSURANCE

Life Insurance Payments FY 2003	\$ 8,085,447	42
Total Face Value of Insurance	\$ 84,134,269	42
Total Number of Policies	8,139	43

### LOAN GUARANTY

Average Loan Amount	\$ 114,768	40
Number of Loans	3,982	35
Total Loan Amount	\$ 457,005,017	35

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****ILLINOIS****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	922,087	7
Disability Compensation Recipients by Residence	55,936	13
Estimated Monthly Disability Compensation Costs by Residence	\$ 33,055,669	
Estimated Annual Disability Compensation Costs by Residence	\$ 396,668,028	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,802	50
Disability Compensation by Age under 30	2,631	
Disability Compensation by Age 30-49	14,740	
Disability Compensation by Age 50-69	23,495	
Disability Compensation by Age 70-84	14,841	
Disability Compensation by Age over 85	2,606	
Disability Pension Recipients	10,723	10
Estimated Disability Pension Costs Monthly Value	\$ 6,113,814	11
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,842	24
Estimated Annual Disability Pension Costs by Residence	\$ 73,365,768	
Disability Pension by Age under 30	9	
Disability Pension by Age 30-49	656	
Disability Pension by Age 50-69	4,676	
Disability Pension by Age 70-84	4,689	
Disability Pension by Age over 85	693	
Compensation Recipients with Power of Attorney	32,145	
Disability Pension Recipients with Power of Attorney	6,577	

**EDUCATION**

MGIB-AD Trainees	11,742	7
MGIB-SR Trainees	4,185	4
DEA Trainees	1,279	18
VEAP Trainees	36	5

**INSURANCE**

Life Insurance Payments FY 2003	78,716,717	6
Total Face Value of Insurance	819,098,001	6
Total Number of Policies	73,282	6

**LOAN GUARANTY**

Average Loan Amount	127,239	20
Number of Loans	12,452	12
Total Loan Amount	1,584,383,368	13

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	11	38
Veterans entering suitable employment past 12 months	122	23



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## INDIANA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	562,046	15
Disability Compensation Recipients by Residence	41,944	23
Estimated Monthly Disability Compensation Costs by Residence	\$ 24,153,404	
Estimated Annual Disability Compensation Costs by Residence	\$ 289,840,848	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,910	45
Disability Compensation by Age under 30	1,241	
Disability Compensation by Age 30-49	11,193	
Disability Compensation by Age 50-69	18,003	
Disability Compensation by Age 70-84	10,145	
Disability Compensation by Age over 85	1,362	
Disability Pension Recipients	4,955	27
Estimated Disability Pension Costs Monthly Value	\$ 2,696,417	28
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,530	38
Estimated Annual Disability Pension Costs by Residence	\$ 32,357,004	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	306	
Disability Pension by Age 50-69	2,156	
Disability Pension by Age 70-84	2,209	
Disability Pension by Age over 85	282	
Compensation Recipients with Power of Attorney	23,616	
Disability Pension Recipients with Power of Attorney	3,125	

### EDUCATION

MGIB-AD Trainees	3,967	22
MGIB-SR Trainees	2,223	12
DEA Trainees	880	28
VEAP Trainees	16	19

### INSURANCE

Life Insurance Payments FY 2003	\$ 28,314,785	22
Total Face Value of Insurance	\$ 294,633,522	22
Total Number of Policies	27,613	22

### LOAN GUARANTY

Average Loan Amount	\$ 115,782	37
Number of Loans	8,476	18
Total Loan Amount	\$ 981,368,647	20

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	26	23
Veterans entering suitable employment past 12 months	114	26



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****IOWA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	274,272	31
Disability Compensation Recipients by Residence	19,819	36
Estimated Monthly Disability Compensation Costs by Residence	\$ 11,597,914	
Estimated Annual Disability Compensation Costs by Residence	\$ 139,174,968	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,490	36
Disability Compensation by Age under 30	541	
Disability Compensation by Age 30-49	4,560	
Disability Compensation by Age 50-69	7,749	
Disability Compensation by Age 70-84	5,399	
Disability Compensation by Age over 85	984	
Disability Pension Recipients	3,622	31
Estimated Disability Pension Costs Monthly Value	\$ 2,208,391	31
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,317	8
Estimated Annual Disability Pension Costs by Residence	\$ 26,500,692	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	183	
Disability Pension by Age 50-69	1,317	
Disability Pension by Age 70-84	1,758	
Disability Pension by Age over 85	364	
Compensation Recipients with Power of Attorney	12,300	
Disability Pension Recipients with Power of Attorney	2,773	

**EDUCATION**

MGIB-AD Trainees	2,295	32
MGIB-SR Trainees	1,760	19
DEA Trainees	436	38
VEAP Trainees	9	28

**INSURANCE**

Life Insurance Payments FY 2003	\$ 23,169,227	27
Total Face Value of Insurance	\$ 241,090,692	27
Total Number of Policies	21,120	28

**LOAN GUARANTY**

Average Loan Amount	\$ 106,927	48
Number of Loans	2,648	37
Total Loan Amount	\$ 283,142,898	39

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	21	27
Veterans entering suitable employment past 12 months	72	32



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## KANSAS

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	253,181	32
Disability Compensation Recipients by Residence	23,100	33
Estimated Monthly Disability Compensation Costs by Residence	\$ 14,301,153	
Estimated Annual Disability Compensation Costs by Residence	\$ 171,613,836	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,293	41
Disability Compensation by Age under 30	685	
Disability Compensation by Age 30-49	6,040	
Disability Compensation by Age 50-69	10,042	
Disability Compensation by Age 70-84	5,501	
Disability Compensation by Age over 85	832	
Disability Pension Recipients	3,191	34
Estimated Disability Pension Costs Monthly Value	\$ 1,876,393	34
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,056	17
Estimated Annual Disability Pension Costs by Residence	\$ 22,516,716	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	211	
Disability Pension by Age 50-69	1,251	
Disability Pension by Age 70-84	1,446	
Disability Pension by Age over 85	283	
Compensation Recipients with Power of Attorney	15,710	
Disability Pension Recipients with Power of Attorney	2,897	

### EDUCATION

MGIB-AD Trainees	3,086	27
MGIB-SR Trainees	1,127	33
DEA Trainees	635	34
VEAP Trainees	8	30

### INSURANCE

Life Insurance Payments FY 2003	\$ 18,600,809	30
Total Face Value of Insurance	\$ 193,553,367	30
Total Number of Policies	17,941	31

### LOAN GUARANTY

Average Loan Amount	\$ 108,159	46
Number of Loans	5,160	28
Total Loan Amount	\$ 558,101,339	31

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	3	48
Veterans entering suitable employment past 12 months	74	31



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## KENTUCKY

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	366,475	27
Disability Compensation Recipients by Residence	37,673	26
Estimated Monthly Disability Compensation Costs by Residence	\$ 26,213,740	
Estimated Annual Disability Compensation Costs by Residence	\$ 314,564,880	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,524	13
Disability Compensation by Age under 30	1,277	
Disability Compensation by Age 30-49	10,180	
Disability Compensation by Age 50-69	16,003	
Disability Compensation by Age 70-84	9,096	
Disability Compensation by Age over 85	1,117	
Disability Pension Recipients	7,452	17
Estimated Disability Pension Costs Monthly Value	\$ 4,143,295	18
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,672	32
Estimated Annual Disability Pension Costs by Residence	\$ 49,719,540	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	344	
Disability Pension by Age 50-69	2,678	
Disability Pension by Age 70-84	3,805	
Disability Pension by Age over 85	624	
Compensation Recipients with Power of Attorney	22,966	
Disability Pension Recipients with Power of Attorney	5,553	

### EDUCATION

MGIB-AD Trainees	3,448	24
MGIB-SR Trainees	1,392	30
DEA Trainees	1,079	24
VEAP Trainees	11	26

### INSURANCE

Life Insurance Payments FY 2003	\$ 18,378,014	31
Total Face Value of Insurance	\$ 191,235,041	31
Total Number of Policies	18,168	30

### LOAN GUARANTY

Average Loan Amount	\$ 113,866	41
Number of Loans	5,533	26
Total Loan Amount	\$ 630,022,544	29

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	28	21
Veterans entering suitable employment past 12 months	227	13



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## LOUISIANA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	373,922	25
Disability Compensation Recipients by Residence	36,129	27
Estimated Monthly Disability Compensation Costs by Residence	\$ 25,718,899	
Estimated Annual Disability Compensation Costs by Residence	\$ 308,626,788	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,542	11
Disability Compensation by Age under 30	1,412	
Disability Compensation by Age 30-49	9,014	
Disability Compensation by Age 50-69	16,137	
Disability Compensation by Age 70-84	8,501	
Disability Compensation by Age over 85	1,065	
Disability Pension Recipients	10,594	11
Estimated Disability Pension Costs Monthly Value	\$ 6,025,516	12
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,825	25
Estimated Annual Disability Pension Costs by Residence	\$ 72,306,192	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	628	
Disability Pension by Age 50-69	3,715	
Disability Pension by Age 70-84	5,312	
Disability Pension by Age over 85	935	
Compensation Recipients with Power of Attorney	25,697	
Disability Pension Recipients with Power of Attorney	9,117	

### EDUCATION

MGIB-AD Trainees	4,348	21
MGIB-SR Trainees	3,198	8
DEA Trainees	1,286	16
VEAP Trainees	9	28

### INSURANCE

Life Insurance Payments FY 2003	\$ 22,138,969	28
Total Face Value of Insurance	\$ 230,370,191	28
Total Number of Policies	21,255	27

### LOAN GUARANTY

Average Loan Amount	\$ 113,600	42
Number of Loans	4,663	32
Total Loan Amount	\$ 529,717,545	32

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	16	32
Veterans entering suitable employment past 12 months	109	27

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****MAINE****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	158,132	38
Disability Compensation Recipients by Residence	18,490	39
Estimated Monthly Disability Compensation Costs by Residence	\$ 16,706,130	
Estimated Annual Disability Compensation Costs by Residence	\$ 200,473,560	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 10,842	3
Disability Compensation by Age under 30	550	
Disability Compensation by Age 30-49	4,660	
Disability Compensation by Age 50-69	8,477	
Disability Compensation by Age 70-84	4,225	
Disability Compensation by Age over 85	578	
Disability Pension Recipients	2,951	37
Estimated Disability Pension Costs Monthly Value	\$ 1,639,289	37
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,666	33
Estimated Annual Disability Pension Costs by Residence	\$ 19,671,468	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	193	
Disability Pension by Age 50-69	1,280	
Disability Pension by Age 70-84	1,267	
Disability Pension by Age over 85	209	
Compensation Recipients with Power of Attorney	12,532	
Disability Pension Recipients with Power of Attorney	2,299	

**EDUCATION**

MGIB-AD Trainees	994	42
MGIB-SR Trainees	356	45
DEA Trainees	642	33
VEAP Trainees	4	40

**INSURANCE**

Life Insurance Payments FY 2003	\$ 9,875,863	40
Total Face Value of Insurance	\$ 102,764,701	40
Total Number of Policies	10,327	40

**LOAN GUARANTY**

Average Loan Amount	\$ 121,316	28
Number of Loans	1,337	44
Total Loan Amount	\$ 162,199,989	44

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	9	40
Veterans entering suitable employment past 12 months	67	37



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## MARYLAND

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	486,585	19
Disability Compensation Recipients by Residence	46,428	20
Estimated Monthly Disability Compensation Costs by Residence	\$ 27,305,307	
Estimated Annual Disability Compensation Costs by Residence	\$ 327,663,684	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,915	44
Disability Compensation by Age under 30	1,657	
Disability Compensation by Age 30-49	14,670	
Disability Compensation by Age 50-69	19,356	
Disability Compensation by Age 70-84	9,159	
Disability Compensation by Age over 85	1,406	
Disability Pension Recipients	4,033	30
Estimated Disability Pension Costs Monthly Value	\$ 2,232,390	30
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,642	34
Estimated Annual Disability Pension Costs by Residence	\$ 26,788,680	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	261	
Disability Pension by Age 50-69	1,672	
Disability Pension by Age 70-84	1,843	
Disability Pension by Age over 85	253	
Compensation Recipients with Power of Attorney	20,083	
Disability Pension Recipients with Power of Attorney	2,031	

### EDUCATION

MGIB-AD Trainees	8,039	11
MGIB-SR Trainees	1,260	31
DEA Trainees	847	29
VEAP Trainees	25	10

### INSURANCE

Life Insurance Payments FY 2003	\$ 40,226,179	16
Total Face Value of Insurance	\$ 418,579,230	16
Total Number of Policies	37,463	18

### Loan Guaranty

Average Loan Amount	\$ 155,873	5
Number of Loans	21,037	8
Total Loan Amount	\$ 3,279,102,946	6

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	8	42
Veterans entering suitable employment past 12 months	72	32

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****MASSACHUSETTS****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	509,868	18
Disability Compensation Recipients by Residence	58,313	12
Estimated Monthly Disability Compensation Costs by Residence	\$ 34,707,738	
Estimated Annual Disability Compensation Costs by Residence	\$ 416,492,856	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,446	38
Disability Compensation by Age under 30	996	
Disability Compensation by Age 30-49	8,524	
Disability Compensation by Age 50-69	20,622	
Disability Compensation by Age 70-84	21,682	
Disability Compensation by Age over 85	4,112	
Disability Pension Recipients	4,571	29
Estimated Disability Pension Costs Monthly Value	\$ 2,296,486	29
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,029	49
Estimated Annual Disability Pension Costs by Residence	\$ 27,557,832	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	292	
Disability Pension by Age 50-69	1,840	
Disability Pension by Age 70-84	2,075	
Disability Pension by Age over 85	363	
Compensation Recipients with Power of Attorney	28,549	
Disability Pension Recipients with Power of Attorney	2,768	

**EDUCATION**

MGIB-AD Trainees	2,739	30
MGIB-SR Trainees	1,460	28
DEA Trainees	953	27
VEAP Trainees	20	16

**INSURANCE**

Life Insurance Payments FY 2003	\$ 51,090,155	11
Total Face Value of Insurance	\$ 531,625,872	11
Total Number of Policies	55,570	9

**LOAN GUARANTY**

Average Loan Amount	\$ 153,208	6
Number of Loans	1,943	39
Total Loan Amount	\$ 297,683,720	37

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	104	6
Veterans entering suitable employment past 12 months	69	35



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## MICHIGAN

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	845,833	8
Disability Compensation Recipients by Residence	61,204	11
Estimated Monthly Disability Compensation Costs by Residence	\$ 34,341,447	
Estimated Annual Disability Compensation Costs by Residence	\$ 412,097,364	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,733	51
Disability Compensation by Age under 30	1,601	
Disability Compensation by Age 30-49	13,921	
Disability Compensation by Age 50-69	25,796	
Disability Compensation by Age 70-84	17,272	
Disability Compensation by Age over 85	2,614	
Disability Pension Recipients	8,733	14
Estimated Disability Pension Costs Monthly Value	\$ 5,478,909	15
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,529	6
Estimated Annual Disability Pension Costs by Residence	\$ 65,746,908	
Disability Pension by Age under 30	5	
Disability Pension by Age 30-49	639	
Disability Pension by Age 50-69	4,288	
Disability Pension by Age 70-84	3,312	
Disability Pension by Age over 85	489	
Compensation Recipients with Power of Attorney	38,198	
Disability Pension Recipients with Power of Attorney	6,974	

### EDUCATION

MGIB-AD Trainees	6,930	14
MGIB-SR Trainees	1,753	20
DEA Trainees	1,226	19
VEAP Trainees	32	8

### INSURANCE

Life Insurance Payments FY 2003	\$ 51,454,873	10
Total Face Value of Insurance	\$ 535,421,003	10
Total Number of Policies	53,557	10

### LOAN GUARANTY

Average Loan Amount	\$ 120,867	30
Number of Loans	8,241	19
Total Loan Amount	\$ 996,067,289	18

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	12	37
Veterans entering suitable employment past 12 months	116	24



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****MINNESOTA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	439,131	21
Disability Compensation Recipients by Residence	39,139	25
Estimated Monthly Disability Compensation Costs by Residence	\$ 25,674,770	
Estimated Annual Disability Compensation Costs by Residence	\$ 308,097,240	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,872	24
Disability Compensation by Age under 30	1,058	
Disability Compensation by Age 30-49	8,606	
Disability Compensation by Age 50-69	16,355	
Disability Compensation by Age 70-84	10,980	
Disability Compensation by Age over 85	2,140	
Disability Pension Recipients	5,033	26
Estimated Disability Pension Costs Monthly Value	\$ 2,709,982	27
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,461	40
Estimated Annual Disability Pension Costs by Residence	\$ 32,519,784	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	221	
Disability Pension by Age 50-69	1,573	
Disability Pension by Age 70-84	2,553	
Disability Pension by Age over 85	686	
Compensation Recipients with Power of Attorney	28,561	
Disability Pension Recipients with Power of Attorney	4,660	

**EDUCATION**

MGIB-AD Trainees	3,278	25
MGIB-SR Trainees	2,450	10
DEA Trainees	1,045	25
VEAP Trainees	20	16

**INSURANCE**

Life Insurance Payments FY 2003	\$ 38,349,599	18
Total Face Value of Insurance	\$ 399,052,207	18
Total Number of Policies	40,623	16

**LOAN GUARANTY**

Average Loan Amount	\$ 138,645	16
Number of Loans	4,964	30
Total Loan Amount	\$ 688,233,183	25

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	56	15
Veterans entering suitable employment past 12 months	115	25



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## MISSISSIPPI

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	243,604	33
Disability Compensation Recipients by Residence	25,476	30
Estimated Monthly Disability Compensation Costs by Residence	\$ 18,421,440	
Estimated Annual Disability Compensation Costs by Residence	\$ 221,057,280	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,677	9
Disability Compensation by Age under 30	619	
Disability Compensation by Age 30-49	6,262	
Disability Compensation by Age 50-69	11,304	
Disability Compensation by Age 70-84	6,484	
Disability Compensation by Age over 85	807	
Disability Pension Recipients	6,864	20
Estimated Disability Pension Costs Monthly Value	\$ 3,607,683	20
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,307	43
Estimated Annual Disability Pension Costs by Residence	\$ 43,292,196	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	258	
Disability Pension by Age 50-69	1,833	
Disability Pension by Age 70-84	3,993	
Disability Pension by Age over 85	776	
Compensation Recipients with Power of Attorney	15,193	
Disability Pension Recipients with Power of Attorney	5,255	

### EDUCATION

MGIB-AD Trainees	2,099	35
MGIB-SR Trainees	1,865	17
DEA Trainees	694	32
VEAP Trainees	5	37

### INSURANCE

Life Insurance Payments FY 2003	\$ 13,508,603	36
Total Face Value of Insurance	\$ 140,565,686	36
Total Number of Policies	13,091	36

### LOAN GUARANTY

Average Loan Amount	\$ 107,952	47
Number of Loans	4,341	34
Total Loan Amount	\$ 468,618,117	34

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	8	42
Veterans entering suitable employment past 12 months	63	38



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**MISSOURI****COMPENSATION AND PENSION**

ESTIMATED VETERAN POPULATION by Residence	562,405	14
Disability Compensation Recipients by Residence	46,248	21
Estimated Monthly Disability Compensation Costs by Residence	\$ 30,244,287	
Estimated Annual Disability Compensation Costs by Residence	\$ 362,931,444	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,817	26
Disability Compensation by Age under 30	1,297	
Disability Compensation by Age 30-49	11,639	
Disability Compensation by Age 50-69	20,070	
Disability Compensation by Age 70-84	11,686	
Disability Compensation by Age over 85	1,736	
Disability Pension Recipients	8,479	16
Estimated Disability Pension Costs Monthly Value	\$ 5,034,402	16
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,125	14
Estimated Annual Disability Pension Costs by Residence	\$ 60,412,824	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	507	
Disability Pension by Age 50-69	3,160	
Disability Pension by Age 70-84	4,070	
Disability Pension by Age over 85	741	
Compensation Recipients with Power of Attorney	29,544	
Disability Pension Recipients with Power of Attorney	6,960	

**EDUCATION**

MGIB-AD Trainees	5,371	16
MGIB-SR Trainees	2,192	13
DEA Trainees	1,128	21
VEAP Trainees	24	13

**INSURANCE**

Life Insurance Payments FY 2003	\$ 36,087,950	19
Total Face Value of Insurance	\$ 375,518,295	19
Total Number of Policies	35,879	19

**LOAN GUARANTY**

Average Loan Amount	\$ 113,445	43
Number of Loans	9,913	16
Total Loan Amount	\$ 1,124,581,212	16

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	25	24
Veterans entering suitable employment past 12 months	162	20



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## MONTANA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	114,778	43
Disability Compensation Recipients by Residence	11,993	44
Estimated Monthly Disability Compensation Costs by Residence	\$ 8,520,807	
Estimated Annual Disability Compensation Costs by Residence	\$ 102,249,684	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,526	12
Disability Compensation by Age under 30	499	
Disability Compensation by Age 30-49	3,056	
Disability Compensation by Age 50-69	5,635	
Disability Compensation by Age 70-84	2,425	
Disability Compensation by Age over 85	378	
Disability Pension Recipients	1,714	41
Estimated Disability Pension Costs Monthly Value	\$ 990,101	40
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,932	22
Estimated Annual Disability Pension Costs by Residence	\$ 11,881,212	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	114	
Disability Pension by Age 50-69	735	
Disability Pension by Age 70-84	725	
Disability Pension by Age over 85	140	
Compensation Recipients with Power of Attorney	8,915	
Disability Pension Recipients with Power of Attorney	1,456	

### EDUCATION

MGIB-AD Trainees	1,013	41
MGIB-SR Trainees	477	43
DEA Trainees	223	45
VEAP Trainees	4	40

### INSURANCE

Life Insurance Payments FY 2003	\$ 7,559,669	44
Total Face Value of Insurance	\$ 78,663,206	44
Total Number of Policies	7,263	44

### LOAN GUARANTY

Average Loan Amount	\$ 116,309	35
Number of Loans	1,470	41
Total Loan Amount	\$ 170,974,499	43

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	23	26
Veterans entering suitable employment past 12 months	40	45

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****NEBRASKA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	165,039	37
Disability Compensation Recipients by Residence	19,233	37
Estimated Monthly Disability Compensation Costs by Residence	\$ 14,039,017	
Estimated Annual Disability Compensation Costs by Residence	\$ 168,468,204	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,659	10
Disability Compensation by Age under 30	734	
Disability Compensation by Age 30-49	5,121	
Disability Compensation by Age 50-69	8,039	
Disability Compensation by Age 70-84	5,204	
Disability Compensation by Age over 85	721	
Disability Pension Recipients	2,366	38
Estimated Disability Pension Costs Monthly Value	\$ 1,598,786	38
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 8,109	2
Estimated Annual Disability Pension Costs by Residence	\$ 19,185,432	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	149	
Disability Pension by Age 50-69	847	
Disability Pension by Age 70-84	1,154	
Disability Pension by Age over 85	215	
Compensation Recipients with Power of Attorney	14,447	
Disability Pension Recipients with Power of Attorney	2,115	

**EDUCATION**

MGIB-AD Trainees	2,252	33
MGIB-SR Trainees	1,073	35
DEA Trainees	622	35
VEAP Trainees	7	33

**INSURANCE**

Life Insurance Payments FY 2003	\$ 13,828,184	34
Total Face Value of Insurance	\$ 143,891,138	34
Total Number of Policies	13,236	34

**LOAN GUARANTY**

Average Loan Amount	\$ 122,181	25
Number of Loans	5,371	27
Total Loan Amount	\$ 656,236,734	28

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

	3	48
Veterans entering suitable employment past 12 months	29	49



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## NEVADA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	241,612	34
Disability Compensation Recipients by Residence	23,877	32
Estimated Monthly Disability Compensation Costs by Residence	\$ 15,273,141	
Estimated Annual Disability Compensation Costs by Residence	\$ 183,277,692	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,676	29
Disability Compensation by Age under 30	737	
Disability Compensation by Age 30-49	6,200	
Disability Compensation by Age 50-69	10,948	
Disability Compensation by Age 70-84	5,436	
Disability Compensation by Age over 85	556	
Disability Pension Recipients	3,037	36
Estimated Disability Pension Costs Monthly Value	\$ 1,697,003	36
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,705	30
Estimated Annual Disability Pension Costs by Residence	\$ 20,364,036	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	224	
Disability Pension by Age 50-69	1,498	
Disability Pension by Age 70-84	1,181	
Disability Pension by Age over 85	132	
Compensation Recipients with Power of Attorney	12,785	
Disability Pension Recipients with Power of Attorney	1,800	

### EDUCATION

MGIB-AD Trainees	2,640	31
MGIB-SR Trainees	385	44
DEA Trainees	413	39
VEAP Trainees	4	40

### INSURANCE

Life Insurance Payments FY 2003	\$ 13,002,725	37
Total Face Value of Insurance	\$ 135,301,704	37
Total Number of Policies	13,272	33

### LOAN GUARANTY

Average Loan Amount	\$ 148,478	10
Number of Loans	11,303	14
Total Loan Amount	\$ 1,678,241,643	12

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	21	27
Veterans entering suitable employment past 12 months	87	29



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**NEW HAMPSHIRE****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	145,440	39
Disability Compensation Recipients by Residence	14,313	40
Estimated Monthly Disability Compensation Costs by Residence	\$ 9,026,427	
Estimated Annual Disability Compensation Costs by Residence	\$ 108,317,124	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,616	31
Disability Compensation by Age under 30	362	
Disability Compensation by Age 30-49	3,434	
Disability Compensation by Age 50-69	6,330	
Disability Compensation by Age 70-84	3,616	
Disability Compensation by Age over 85	480	
Disability Pension Recipients	1,031	46
Estimated Disability Pension Costs Monthly Value	\$ 598,216	45
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,963	21
Estimated Annual Disability Pension Costs by Residence	\$ 7,178,592	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	54	
Disability Pension by Age 50-69	384	
Disability Pension by Age 70-84	482	
Disability Pension by Age over 85	111	
Compensation Recipients with Power of Attorney	7,951	
Disability Pension Recipients with Power of Attorney	656	

**EDUCATION**

MGIB-AD Trainees	786	44
MGIB-SR Trainees	198	49
DEA Trainees	291	42
VEAP Trainees	4	40

**INSURANCE**

Life Insurance Payments FY 2003	\$ 9,860,618	41
Total Face Value of Insurance	\$ 102,606,059	41
Total Number of Policies	10,176	41

**LOAN GUARANTY**

Average Loan Amount	\$ 151,125	8
Number of Loans	1,148	48
Total Loan Amount	\$ 173,491,165	42

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	9	40
Veterans entering suitable employment past 12 months	44	44



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## NEW JERSEY

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	610,499	13
Disability Compensation Recipients by Residence	49,233	17
Estimated Monthly Disability Compensation Costs by Residence	\$ 29,392,562	
Estimated Annual Disability Compensation Costs by Residence	\$ 352,710,744	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,881	48
Disability Compensation by Age under 30	1,005	
Disability Compensation by Age 30-49	8,050	
Disability Compensation by Age 50-69	18,909	
Disability Compensation by Age 70-84	17,917	
Disability Compensation by Age over 85	3,352	
Disability Pension Recipients	3,561	32
Estimated Disability Pension Costs Monthly Value	\$ 1,949,632	33
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,570	37
Estimated Annual Disability Pension Costs by Residence	\$ 23,395,584	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	182	
Disability Pension by Age 50-69	1,305	
Disability Pension by Age 70-84	1,778	
Disability Pension by Age over 85	294	
Compensation Recipients with Power of Attorney	24,100	
Disability Pension Recipients with Power of Attorney	2,265	

### EDUCATION

MGIB-AD Trainees	2,905	28
MGIB-SR Trainees	1,480	26
DEA Trainees	720	31
VEAP Trainees	15	22

### INSURANCE

Life Insurance Payments FY 2003	\$ 65,567,617	8
Total Face Value of Insurance	\$ 682,273,170	8
Total Number of Policies	65,105	8

### LOAN GUARANTY

Average Loan Amount	\$ 135,717	17
Number of Loans	5,004	29
Total Loan Amount	\$ 679,127,109	27

### VOCATION REHABILITATION AND EMPLOYMENT

Newark Regional Office

Veterans entering independent living past 12 months	7	44
Veterans entering suitable employment past 12 months	79	30



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****NEW MEXICO****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	185,254	36
Disability Compensation Recipients by Residence	24,208	31
Estimated Monthly Disability Compensation Costs by Residence	\$ 21,889,750	
Estimated Annual Disability Compensation Costs by Residence	\$ 262,677,000	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 10,851	2
Disability Compensation by Age under 30	603	
Disability Compensation by Age 30-49	5,356	
Disability Compensation by Age 50-69	11,772	
Disability Compensation by Age 70-84	5,677	
Disability Compensation by Age over 85	800	
Disability Pension Recipients	3,188	35
Estimated Disability Pension Costs Monthly Value	\$ 1,850,923	35
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,967	20
Estimated Annual Disability Pension Costs by Residence	\$ 22,211,076	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	215	
Disability Pension by Age 50-69	1,309	
Disability Pension by Age 70-84	1,403	
Disability Pension by Age over 85	259	
Compensation Recipients with Power of Attorney	15,678	
Disability Pension Recipients with Power of Attorney	2,495	

**EDUCATION**

MGIB-AD Trainees	2,830	29
MGIB-SR Trainees	555	42
DEA Trainees	1,088	23
VEAP Trainees	8	30

**INSURANCE**

Life Insurance Payments FY 2003	\$ 13,604,061	35
Total Face Value of Insurance	\$ 141,558,996	35
Total Number of Policies	13,126	35

**LOAN GUARANTY**

Average Loan Amount	\$ 121,925	27
Number of Loans	5,969	24
Total Loan Amount	\$ 727,771,175	24

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	82	9
Veterans entering suitable employment past 12 months	53	42



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## NEW YORK

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	1,211,909	4
Disability Compensation Recipients by Residence	104,972	4
Estimated Monthly Disability Compensation Costs by Residence	\$ 63,244,641	
Estimated Annual Disability Compensation Costs by Residence	\$ 758,935,692	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,216	43
Disability Compensation by Age under 30	2,807	
Disability Compensation by Age 30-49	18,630	
Disability Compensation by Age 50-69	42,707	
Disability Compensation by Age 70-84	33,855	
Disability Compensation by Age over 85	6,973	
Disability Pension Recipients	16,421	4
Estimated Disability Pension Costs Monthly Value	\$ 8,554,614	6
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,251	44
Estimated Annual Disability Pension Costs by Residence	\$ 102,655,368	
Disability Pension by Age under 30	12	
Disability Pension by Age 30-49	1,113	
Disability Pension by Age 50-69	6,517	
Disability Pension by Age 70-84	7,463	
Disability Pension by Age over 85	1,316	
Compensation Recipients with Power of Attorney	57,108	
Disability Pension Recipients with Power of Attorney	9,828	

### EDUCATION

MGIB-AD Trainees	7,681	12
MGIB-SR Trainees	3,414	6
DEA Trainees	2,196	5
VEAP Trainees	42	4

### INSURANCE

Life Insurance Payments FY 2003	\$ 124,687,526	3
Total Face Value of Insurance	\$ 1,297,453,779	3
Total Number of Policies	122,852	3

### LOAN GUARANTY

Average Loan Amount	\$ 104,412	49
Number of Loans	4,780	31
Total Loan Amount	\$ 499,089,304	33

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	120	5
Veterans entering suitable employment past 12 months	256	9



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**NORTH CAROLINA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	772,814	9
Disability Compensation Recipients by Residence	89,532	7
Estimated Monthly Disability Compensation Costs by Residence	\$ 63,123,408	
Estimated Annual Disability Compensation Costs by Residence	\$ 757,480,896	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,477	14
Disability Compensation by Age under 30	3,239	
Disability Compensation by Age 30-49	28,499	
Disability Compensation by Age 50-69	39,546	
Disability Compensation by Age 70-84	16,463	
Disability Compensation by Age over 85	1,785	
Disability Pension Recipients	11,296	9
Estimated Disability Pension Costs Monthly Value	\$ 5,586,327	13
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 5,934	51
Estimated Annual Disability Pension Costs by Residence	\$ 67,035,924	
Disability Pension by Age under 30	5	
Disability Pension by Age 30-49	569	
Disability Pension by Age 50-69	3,521	
Disability Pension by Age 70-84	6,190	
Disability Pension by Age over 85	1,011	
Compensation Recipients with Power of Attorney	62,456	
Disability Pension Recipients with Power of Attorney	10,624	

**EDUCATION**

MGIB-AD Trainees	10,399	8
MGIB-SR Trainees	1,820	18
DEA Trainees	2,670	4
VEAP Trainees	23	14

**INSURANCE**

Life Insurance Payments FY 2003	\$ 46,713,711	12
Total Face Value of Insurance	\$ 486,086,163	12
Total Number of Policies	44,177	12

**LOAN GUARANTY**

Average Loan Amount	\$ 118,753	33
Number of Loans	25,252	4
Total Loan Amount	\$ 2,998,741,819	7

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	14	35
Veterans entering suitable employment past 12 months	224	14



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## NORTH DAKOTA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	58,087	50
Disability Compensation Recipients by Residence	6,491	49
Estimated Monthly Disability Compensation Costs by Residence	\$ 4,109,611	
Estimated Annual Disability Compensation Costs by Residence	\$ 49,315,332	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,597	33
Disability Compensation by Age under 30	197	
Disability Compensation by Age 30-49	1,617	
Disability Compensation by Age 50-69	2,910	
Disability Compensation by Age 70-84	1,466	
Disability Compensation by Age over 85	301	
Disability Pension Recipients	1,012	47
Estimated Disability Pension Costs Monthly Value	\$ 557,410	47
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,610	35
Estimated Annual Disability Pension Costs by Residence	\$ 6,688,920	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	44	
Disability Pension by Age 50-69	327	
Disability Pension by Age 70-84	534	
Disability Pension by Age over 85	107	
Compensation Recipients with Power of Attorney	5,125	
Disability Pension Recipients with Power of Attorney	923	

### EDUCATION

MGIB-AD Trainees	744	47
MGIB-SR Trainees	949	37
DEA Trainees	202	46
VEAP Trainees	3	47

### INSURANCE

Life Insurance Payments FY 2003	\$ 4,850,797	47
Total Face Value of Insurance	\$ 50,475,655	47
Total Number of Policies	4,868	47

### LOAN GUARANTY

Average Loan Amount	\$ 94,255	52
Number of Loans	1,268	45
Total Loan Amount	\$ 119,514,977	48

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	11	38
Veterans entering suitable employment past 12 months	34	47

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****OHIO****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	1,062,906	6
Disability Compensation Recipients by Residence	84,763	8
Estimated Monthly Disability Compensation Costs by Residence	\$ 46,402,701	
Estimated Annual Disability Compensation Costs by Residence	\$ 556,832,412	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,710	52
Disability Compensation by Age under 30	2,404	
Disability Compensation by Age 30-49	20,747	
Disability Compensation by Age 50-69	33,896	
Disability Compensation by Age 70-84	22,410	
Disability Compensation by Age over 85	3,529	
Disability Pension Recipients	14,292	7
Estimated Disability Pension Costs Monthly Value	\$ 8,618,567	5
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,236	10
Estimated Annual Disability Pension Costs by Residence	\$ 103,422,804	
Disability Pension by Age under 30	9	
Disability Pension by Age 30-49	1,172	
Disability Pension by Age 50-69	7,187	
Disability Pension by Age 70-84	5,191	
Disability Pension by Age over 85	733	
Compensation Recipients with Power of Attorney	47,164	
Disability Pension Recipients with Power of Attorney	10,925	

**EDUCATION**

MGIB-AD Trainees	8,588	10
MGIB-SR Trainees	4,378	2
DEA Trainees	1,467	14
VEAP Trainees	35	6

**INSURANCE**

Life Insurance Payments FY 2003	\$ 70,400,518	7
Total Face Value of Insurance	\$ 732,562,602	7
Total Number of Policies	71,431	7

**LOAN GUARANTY**

Average Loan Amount	\$ 123,867	23
Number of Loans	14,392	11
Total Loan Amount	\$ 1,782,696,170	11

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	57	14
Veterans entering suitable employment past 12 months	196	17



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## OKLAHOMA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	370,344	26
Disability Compensation Recipients by Residence	46,462	19
Estimated Monthly Disability Compensation Costs by Residence	\$ 39,820,901	
Estimated Annual Disability Compensation Costs by Residence	\$ 477,850,812	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 10,285	4
Disability Compensation by Age under 30	1,516	
Disability Compensation by Age 30-49	11,115	
Disability Compensation by Age 50-69	22,065	
Disability Compensation by Age 70-84	10,484	
Disability Compensation by Age over 85	1,282	
Disability Pension Recipients	8,715	15
Estimated Disability Pension Costs Monthly Value	\$ 6,342,611	10
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 8,733	1
Estimated Annual Disability Pension Costs by Residence	\$ 76,111,332	
Disability Pension by Age under 30	7	
Disability Pension by Age 30-49	476	
Disability Pension by Age 50-69	3,605	
Disability Pension by Age 70-84	3,932	
Disability Pension by Age over 85	695	
Compensation Recipients with Power of Attorney	30,202	
Disability Pension Recipients with Power of Attorney	7,031	

### EDUCATION

MGIB-AD Trainees	5,102	18
MGIB-SR Trainees	2,350	11
DEA Trainees	1,904	8
VEAP Trainees	11	26

### INSURANCE

Life Insurance Payments FY 2003	\$ 20,872,210	29
Total Face Value of Insurance	\$ 217,188,753	29
Total Number of Policies	20,822	29

### LOAN GUARANTY

Average Loan Amount	\$ 100,100	50
Number of Loans	6,872	22
Total Loan Amount	\$ 687,890,224	26

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	43	16
Veterans entering suitable employment past 12 months	241	11

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****OREGON****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	360,795	28
Disability Compensation Recipients by Residence	35,124	28
Estimated Monthly Disability Compensation Costs by Residence	\$ 26,760,076	
Estimated Annual Disability Compensation Costs by Residence	\$ 321,120,912	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 9,329	7
Disability Compensation by Age under 30	1,369	
Disability Compensation by Age 30-49	8,879	
Disability Compensation by Age 50-69	15,873	
Disability Compensation by Age 70-84	7,794	
Disability Compensation by Age over 85	1,209	
Disability Pension Recipients	5,662	22
Estimated Disability Pension Costs Monthly Value	\$ 3,710,594	19
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,864	4
Estimated Annual Disability Pension Costs by Residence	\$ 44,527,128	
Disability Pension by Age under 30	3	
Disability Pension by Age 30-49	406	
Disability Pension by Age 50-69	2,614	
Disability Pension by Age 70-84	2,210	
Disability Pension by Age over 85	429	
Compensation Recipients with Power of Attorney	25,895	
Disability Pension Recipients with Power of Attorney	4,693	

**EDUCATION**

MGIB-AD Trainees	3,868	23
MGIB-SR Trainees	1,079	34
DEA Trainees	961	26
VEAP Trainees	13	24

**INSURANCE**

Life Insurance Payments FY 2003	\$ 23,805,822	26
Total Face Value of Insurance	\$ 247,714,868	26
Total Number of Policies	23,741	26

**LOAN GUARANTY**

Average Loan Amount	\$ 145,622	12
Number of Loans	7,234	21
Total Loan Amount	\$ 1,053,426,603	17

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	80	10
Veterans entering suitable employment past 12 months	71	34



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## PENNSYLVANIA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	1,180,309	5
Disability Compensation Recipients by Residence	90,253	5
Estimated Monthly Disability Compensation Costs by Residence	\$ 55,218,840	
Estimated Annual Disability Compensation Costs by Residence	\$ 662,626,080	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,342	40
Disability Compensation by Age under 30	2,255	
Disability Compensation by Age 30-49	17,345	
Disability Compensation by Age 50-69	36,106	
Disability Compensation by Age 70-84	29,647	
Disability Compensation by Age over 85	4,900	
Disability Pension Recipients	14,774	5
Estimated Disability Pension Costs Monthly Value	\$ 8,903,541	4
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,232	11
Estimated Annual Disability Pension Costs by Residence	\$ 106,842,492	
Disability Pension by Age under 30	4	
Disability Pension by Age 30-49	866	
Disability Pension by Age 50-69	5,969	
Disability Pension by Age 70-84	6,721	
Disability Pension by Age over 85	1,214	
Compensation Recipients with Power of Attorney	44,924	
Disability Pension Recipients with Power of Attorney	7,461	

### EDUCATION

MGIB-AD Trainees	6,645	15
MGIB-SR Trainees	3,935	5
DEA Trainees	1,693	12
VEAP Trainees	35	6

### Insurance

Life Insurance Payments FY 2003	\$ 98,171,615	5
Total Face Value of Insurance	\$ 1,021,538,708	5
Total Number of Policies	102,941	5

### LOAN GUARANTY

Average Loan Amount	\$ 116,624	34
Number of Loans	10,796	15
Total Loan Amount	\$ 1,259,075,462	15

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	69	12
Veterans entering suitable employment past 12 months	288	7



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****PHILIPPINES****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	(counted in "Foreign")
Disability Compensation Recipients by Residence	5,363
Estimated Monthly Disability Compensation Costs by Residence	\$ 4,277,214
Estimated Annual Disability Compensation Costs by Residence	\$ 51,326,568
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 9,570
Disability Compensation by Age under 30	10
Disability Compensation by Age 30-49	282
Disability Compensation by Age 50-69	974
Disability Compensation by Age 70-84	2,487
Disability Compensation by Age over 85	1,610
Disability Pension Recipients	926
Estimated Disability Pension Costs Monthly Value	\$ 963,008
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 12,480
Estimated Annual Disability Pension Costs by Residence	\$ 11,556,096
Disability Pension by Age under 30	
Disability Pension by Age 30-49	12
Disability Pension by Age 50-69	314
Disability Pension by Age 70-84	356
Disability Pension by Age over 85	244

**EDUCATION**

MGIB-AD Trainees	318
DEA Trainees	128

**INSURANCE**

Life Insurance Payments FY 2003	\$ 382,452
Total Face Value of Insurance	\$ 3,979,654
Total Number of Policies	435

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	
Veterans entering suitable employment past 12 months	9



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## PUERTO RICO

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	142,395	40
Disability Compensation Recipients by Residence	19,231	38
Estimated Monthly Disability Compensation Costs by Residence	\$ 18,601,541	
Estimated Annual Disability Compensation Costs by Residence	\$ 223,218,492	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 11,607	1
Disability Compensation by Age under 30	361	
Disability Compensation by Age 30-49	4,430	
Disability Compensation by Age 50-69	9,171	
Disability Compensation by Age 70-84	4,838	
Disability Compensation by Age over 85	431	
Disability Pension Recipients	14,734	6
Estimated Disability Pension Costs Monthly Value	\$ 7,514,104	7
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,120	46
Estimated Annual Disability Pension Costs by Residence	\$ 90,169,248	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	180	
Disability Pension by Age 50-69	2,881	
Disability Pension by Age 70-84	10,267	
Disability Pension by Age over 85	1,406	

### EDUCATION

MGIB-AD Trainees	745	46
MGIB-SR Trainees	1,507	25
DEA Trainees	1,749	10
VEAP Trainees	7	33

### INSURANCE

Life Insurance Payments FY 2003	\$ 4,160,098	49
Total Face Value of Insurance	\$ 43,288,495	49
Total Number of Policies	4,720	48

### LOAN GUARANTY

Average Loan Amount	\$ 126,577	21
Number of Loans	518	49
Total Loan Amount	\$ 65,566,640	52

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	1	51
Veterans entering suitable employment past 12 months	40	45

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****RHODE ISLAND****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	93,894	45
Disability Compensation Recipients by Residence	9,798	46
Estimated Monthly Disability Compensation Costs by Residence	\$ 6,740,729	
Estimated Annual Disability Compensation Costs by Residence	\$ 80,888,748	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,256	17
Disability Compensation by Age under 30	211	
Disability Compensation by Age 30-49	1,765	
Disability Compensation by Age 50-69	3,864	
Disability Compensation by Age 70-84	3,299	
Disability Compensation by Age over 85	659	
Disability Pension Recipients	1,035	45
Estimated Disability Pension Costs Monthly Value	\$ 579,651	46
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,721	29
Estimated Annual Disability Pension Costs by Residence	\$ 6,955,812	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	59	
Disability Pension by Age 50-69	439	
Disability Pension by Age 70-84	465	
Disability Pension by Age over 85	72	
Compensation Recipients with Power of Attorney	5,126	
Disability Pension Recipients with Power of Attorney	485	

**EDUCATION**

MGIB-AD Trainees	636	50
MGIB-SR Trainees	284	48
DEA Trainees	249	44
VEAP Trainees	4	40

**INSURANCE**

Life Insurance Payments FY 2003	\$ 7,894,043	43
Total Face Value of Insurance	\$ 82,142,592	43
Total Number of Policies	8,764	42

**LOAN GUARANTY**

Average Loan Amount	\$ 151,844	7
Number of Loans	517	50
Total Loan Amount	\$ 78,503,336	49

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	40	17
Veterans entering suitable employment past 12 months	34	47



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## **SOUTH CAROLINA**

### **COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	411,650	24
Disability Compensation Recipients by Residence	45,115	22
Estimated Monthly Disability Compensation Costs by Residence	\$ 29,682,396	
Estimated Annual Disability Compensation Costs by Residence	\$ 356,188,752	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,818	25
Disability Compensation by Age under 30	1,435	
Disability Compensation by Age 30-49	13,320	
Disability Compensation by Age 50-69	20,777	
Disability Compensation by Age 70-84	8,683	
Disability Compensation by Age over 85	900	
Disability Pension Recipients	7,369	18
Estimated Disability Pension Costs Monthly Value	\$ 4,232,891	17
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,893	23
Estimated Annual Disability Pension Costs by Residence	\$ 50,794,692	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	309	
Disability Pension by Age 50-69	2,596	
Disability Pension by Age 70-84	3,836	
Disability Pension by Age over 85	626	
Compensation Recipients with Power of Attorney	28,561	
Disability Pension Recipients with Power of Attorney	6,374	

### **EDUCATION**

MGIB-AD Trainees	4,570	19
MGIB-SR Trainees	1,564	23
DEA Trainees	1,303	15
VEAP Trainees	13	24

### **INSURANCE**

Life Insurance Payments FY 2003	\$ 25,750,143	24
Total Face Value of Insurance	\$ 267,946,778	24
Total Number of Policies	25,188	24

### **LOAN GUARANTY**

Average Loan Amount	\$ 122,172	26
Number of Loans	7,241	20
Total Loan Amount	\$ 884,644,663	21

### **VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	27	22
Veterans entering suitable employment past 12 months	190	18

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****SOUTH DAKOTA****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	76,799	47
Disability Compensation Recipients by Residence	9,046	47
Estimated Monthly Disability Compensation Costs by Residence	\$ 6,168,141	
Estimated Annual Disability Compensation Costs by Residence	\$ 74,017,692	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,182	18
Disability Compensation by Age under 30	295	
Disability Compensation by Age 30-49	2,394	
Disability Compensation by Age 50-69	4,146	
Disability Compensation by Age 70-84	1,897	
Disability Compensation by Age over 85	314	
Disability Pension Recipients	1,815	40
Estimated Disability Pension Costs Monthly Value	\$ 1,031,156	39
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,818	26
Estimated Annual Disability Pension Costs by Residence	\$ 12,373,872	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	81	
Disability Pension by Age 50-69	581	
Disability Pension by Age 70-84	969	
Disability Pension by Age over 85	184	
Compensation Recipients with Power of Attorney	6,663	
Disability Pension Recipients with Power of Attorney	1,567	

**EDUCATION**

MIGB-AD Trainees	750	45
MIGB-SR Trainees	906	38
DEA Trainees	192	47
VEAP Trainees	3	47

**INSURANCE**

Life Insurance Payments FY 2003	\$ 6,015,330	45
Total Face Value of Insurance	\$ 62,593,375	45
Total Number of Policies	5,983	46

**LOAN GUARANTY**

Number of Loans	1,402	42
Average Loan Amount	\$ 115,198	39
Total Loan Amount	\$ 161,507,217	45

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	15	33
Veterans entering suitable employment past 12 months	63	38



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## TENNESSEE

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	544,695	17
Disability Compensation Recipients by Residence	54,009	15
Estimated Monthly Disability Compensation Costs by Residence	\$ 36,458,282	
Estimated Annual Disability Compensation Costs by Residence	\$ 437,499,504	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,100	21
Disability Compensation by Age under 30	1,738	
Disability Compensation by Age 30-49	15,918	
Disability Compensation by Age 50-69	24,015	
Disability Compensation by Age 70-84	11,019	
Disability Compensation by Age over 85	1,319	
Disability Pension Recipients	10,127	13
Estimated Disability Pension Costs Monthly Value	\$ 5,487,254	14
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,502	39
Estimated Annual Disability Pension Costs by Residence	\$ 65,847,048	
Disability Pension by Age under 30	3	
Disability Pension by Age 30-49	503	
Disability Pension by Age 50-69	3,602	
Disability Pension by Age 70-84	5,108	
Disability Pension by Age over 85	911	
Compensation Recipients with Power of Attorney	34,559	
Disability Pension Recipients with Power of Attorney	8,597	

### EDUCATION

MGIB-AD Trainees	5,330	17
MGIB-SR Trainees	1,475	27
DEA Trainees	1,280	17
VEAP Trainees	15	22

### INSURANCE

Life Insurance Payments FY 2003	\$ 27,987,431	23
Total Face Value of Insurance	\$ 291,227,194	23
Total Number of Policies	26,963	23

### LOAN GUARANTY

Average Loan Amount	\$ 115,511	38
Number of Loans	12,139	13
Total Loan Amount	\$ 1,402,190,624	14

### VOCATION REHABILITATION AND EMPLOYMENT

Nashville Regional Office

Veterans entering independent living past 12 months	6	46
Veterans entering suitable employment past 12 months	218	15



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

## TEXAS

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	1,679,056	3
Disability Compensation Recipients by Residence	202,446	3
Estimated Monthly Disability Compensation Costs by Residence	\$ 140,802,362	
Estimated Annual Disability Compensation Costs by Residence	\$ 1,689,628,344	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,337	15
Disability Compensation by Age under 30	8,127	
Disability Compensation by Age 30-49	55,239	
Disability Compensation by Age 50-69	91,070	
Disability Compensation by Age 70-84	42,440	
Disability Compensation by Age over 85	5,802	
Disability Pension Recipients	27,207	1
Estimated Disability Pension Costs Monthly Value	\$ 15,948,270	1
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,034	18
Estimated Annual Disability Pension Costs by Residence	\$ 191,379,240	
Disability Pension by Age under 30	22	
Disability Pension by Age 30-49	1,772	
Disability Pension by Age 50-69	10,785	
Disability Pension by Age 70-84	12,358	
Disability Pension by Age over 85	2,270	
Compensation Recipients with Power of Attorney	132,736	
Disability Pension Recipients with Power of Attorney	22,457	

### EDUCATION

MGIB-AD Trainees	28,500	2
MGIB-SR Trainees	4,373	3
DEA Trainees	5,465	2
VEAP Trainees	54	2

### INSURANCE

Life Insurance Payments FY 2003	\$ 106,737,804	4
Total Face Value of Insurance	\$ 1,110,675,402	4
Total Number of Policies	103,119	4

### LOAN GUARANTY

Average Loan Amount	\$ 112,581	44
Number of Loans	49,567	1
Total Loan Amount	\$ 5,580,291,153	1

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	145	4
Veterans entering suitable employment past 12 months	635	1



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## UTAH

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	136,482	41
Disability Compensation Recipients by Residence	13,897	42
Estimated Monthly Disability Compensation Costs by Residence	\$ 8,762,270	
Estimated Annual Disability Compensation Costs by Residence	\$ 105,147,240	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,432	39
Disability Compensation by Age under 30	531	
Disability Compensation by Age 30-49	3,501	
Disability Compensation by Age 50-69	5,899	
Disability Compensation by Age 70-84	3,497	
Disability Compensation by Age over 85	469	
Disability Pension Recipients	1,175	43
Estimated Disability Pension Costs Monthly Value	\$ 643,500	43
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,572	36
Estimated Annual Disability Pension Costs by Residence	\$ 7,722,000	
Disability Pension by Age under 30		
Disability Pension by Age 30-49	83	
Disability Pension by Age 50-69	474	
Disability Pension by Age 70-84	522	
Disability Pension by Age over 85	96	
Compensation Recipients with Power of Attorney	7,592	
Disability Pension Recipients with Power of Attorney	632	

### EDUCATION

MGIB-AD Trainees	1,896	37
MGIB-SR Trainees	1,556	24
DEA Trainees	541	37
VEAP Trainees	5	37

### INSURANCE

Life Insurance Payments FY 2003	\$ 11,661,194	38
Total Face Value of Insurance	\$ 121,342,211	38
Total Number of Policies	11,812	38

### LOAN GUARANTY

Average Loan Amount	\$ 142,394	13
Number of Loans	5,829	25
Total Loan Amount	\$ 830,014,186	22

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	19	29
Veterans entering suitable employment past 12 months	134	21





**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

**VERMONT****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	59,373	49
Disability Compensation Recipients by Residence	5,217	51
Estimated Monthly Disability Compensation Costs by Residence	\$ 3,831,249	
Estimated Annual Disability Compensation Costs by Residence	\$ 45,974,988	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,813	8
Disability Compensation by Age under 30	129	
Disability Compensation by Age 30-49	1,164	
Disability Compensation by Age 50-69	2,403	
Disability Compensation by Age 70-84	1,312	
Disability Compensation by Age over 85	209	
Disability Pension Recipients	622	49
Estimated Disability Pension Costs Monthly Value	\$ 320,452	49
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,182	45
Estimated Annual Disability Pension Costs by Residence	\$ 3,845,424	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	32	
Disability Pension by Age 50-69	248	
Disability Pension by Age 70-84	296	
Disability Pension by Age over 85	45	
Compensation Recipients with Power of Attorney	3,211	
Disability Pension Recipients with Power of Attorney	374	

**EDUCATION**

MGIB-AD Trainees	262	52
MGIB-SR Trainees	168	51
DEA Trainees	116	52
VEAP Trainees	1	52

**INSURANCE**

Life Insurance Payments FY 2003	\$ 4,408,932	48
Total Face Value of Insurance	\$ 45,877,772	48
Total Number of Policies	4,271	49

**LOAN GUARANTY**

Average Loan Amount	\$ 122,818	24
Number of Loans	471	51
Total Loan Amount	\$ 57,847,485	50

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	18	30
Veterans entering suitable employment past 12 months	20	51



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## VIRGINIA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	755,089	10
Disability Compensation Recipients by Residence	90,231	6
Estimated Monthly Disability Compensation Costs by Residence	\$ 51,494,042	
Estimated Annual Disability Compensation Costs by Residence	\$ 617,928,504	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 6,848	49
Disability Compensation by Age under 30	2,791	
Disability Compensation by Age 30-49	29,000	
Disability Compensation by Age 50-69	40,945	
Disability Compensation by Age 70-84	15,528	
Disability Compensation by Age over 85	1,967	
Disability Pension Recipients	6,901	19
Estimated Disability Pension Costs Monthly Value	\$ 3,470,471	22
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,035	48
Estimated Annual Disability Pension Costs by Residence	\$ 41,645,652	
Disability Pension by Age under 30	5	
Disability Pension by Age 30-49	404	
Disability Pension by Age 50-69	2,434	
Disability Pension by Age 70-84	3,524	
Disability Pension by Age over 85	534	
Compensation Recipients with Power of Attorney	53,036	
Disability Pension Recipients with Power of Attorney	5,677	

### EDUCATION

MGIB-AD Trainees	14,406	5
MGIB-SR Trainees	2,122	14
DEA Trainees	1,911	7
VEAP Trainees	31	9

### INSURANCE

Life Insurance Payments FY 2003	\$ 55,216,881	9
Total Face Value of Insurance	\$ 574,567,115	9
Total Number of Policies	50,788	11

### LOAN GUARANTY

Average Loan Amount	\$ 139,751	15
Number of Loans	38,363	3
Total Loan Amount	\$ 5,361,265,622	2

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	7	44
Veterans entering suitable employment past 12 months	174	19



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**WASHINGTON****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	640,520	12
Disability Compensation Recipients by Residence	78,483	10
Estimated Monthly Disability Compensation Costs by Residence	\$ 53,226,712	
Estimated Annual Disability Compensation Costs by Residence	\$ 638,720,544	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 8,138	19
Disability Compensation by Age under 30	2,890	
Disability Compensation by Age 30-49	24,538	
Disability Compensation by Age 50-69	35,375	
Disability Compensation by Age 70-84	13,748	
Disability Compensation by Age over 85	1,932	
Disability Pension Recipients	5,248	24
Estimated Disability Pension Costs Monthly Value	\$ 3,121,021	24
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,136	13
Estimated Annual Disability Pension Costs by Residence	\$ 37,452,252	
Disability Pension by Age under 30	6	
Disability Pension by Age 30-49	432	
Disability Pension by Age 50-69	2,427	
Disability Pension by Age 70-84	1,998	
Disability Pension by Age over 85	385	
Compensation Recipients with Power of Attorney	57,444	
Disability Pension Recipients with Power of Attorney	4,289	

**EDUCATION**

MGIB-AD Trainees	8,871	9
MGIB-SR Trainees	1,596	22
DEA Trainees	1,899	9
VEAP Trainees	25	10

**INSURANCE**

Life Insurance Payments FY 2003	\$ 41,350,027	15
Total Face Value of Insurance	\$ 430,273,588	15
Total Number of Policies	41,067	14

**LOAN GUARANTY**

Average Loan Amount	\$ 150,928	9
Number of Loans	23,170	6
Total Loan Amount	\$ 3,496,999,948	5

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	74	11
Veterans entering suitable employment past 12 months	349	4



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

## WEST VIRGINIA

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	192,348	35
Disability Compensation Recipients by Residence	20,203	35
Estimated Monthly Disability Compensation Costs by Residence	\$ 17,544,565	
Estimated Annual Disability Compensation Costs by Residence	\$ 210,534,780	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 10,095	6
Disability Compensation by Age under 30	606	
Disability Compensation by Age 30-49	4,337	
Disability Compensation by Age 50-69	10,259	
Disability Compensation by Age 70-84	5,010	
Disability Compensation by Age over 85	643	
Disability Pension Recipients	4,952	28
Estimated Disability Pension Costs Monthly Value	\$ 2,998,853	25
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,267	9
Estimated Annual Disability Pension Costs by Residence	\$ 35,986,236	
Disability Pension by Age under 30	2	
Disability Pension by Age 30-49	319	
Disability Pension by Age 50-69	2,230	
Disability Pension by Age 70-84	2,099	
Disability Pension by Age over 85	302	
Compensation Recipients with Power of Attorney	14,915	
Disability Pension Recipients with Power of Attorney	4,052	

### EDUCATION

MGB-AD Trainees	1,663	38
MGB-SR Trainees	1,168	32
DEA Trainees	586	36
VEAP Trainees	4	40

### INSURANCE

Life Insurance Payments FY 2003	\$ 10,299,428	39
Total Face Value of Insurance	\$ 107,172,159	39
Total Number of Policies	10,336	39

### LOAN GUARANTY

Number of Loans	1,359	43
Average Loan Amount	\$ 115,900	36
Total Loan Amount	\$ 157,508,404	46

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	29	20
Veterans entering suitable employment past 12 months	49	43



JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**WISCONSIN****COMPENSATION AND PENSION**

Estimated Veteran Population by Residence	484,323	20
Disability Compensation Recipients by Residence	41,621	24
Estimated Monthly Disability Compensation Costs by Residence	\$ 26,651,276	
Estimated Annual Disability Compensation Costs by Residence	\$ 319,815,312	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,739	28
Disability Compensation by Age under 30	1,585	
Disability Compensation by Age 30-49	10,669	
Disability Compensation by Age 50-69	17,358	
Disability Compensation by Age 70-84	10,458	
Disability Compensation by Age over 85	1,551	
Disability Pension Recipients	5,592	23
Estimated Disability Pension Costs Monthly Value	\$ 3,300,562	23
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,083	16
Estimated Annual Disability Pension Costs by Residence	\$ 39,606,744	
Disability Pension by Age under 30	5	
Disability Pension by Age 30-49	367	
Disability Pension by Age 50-69	2,188	
Disability Pension by Age 70-84	2,478	
Disability Pension by Age over 85	554	
Compensation Recipients with Power of Attorney	30,250	
Disability Pension Recipients with Power of Attorney	4,756	

**EDUCATION**

MGIB-AD Trainees	3,210	26
MGIB-SR Trainees	2,550	9
DEA Trainees	823	30
VEAP Trainees	16	19

**INSURANCE**

Life Insurance Payments FY 2003	\$ 40,116,752	17
Total Face Value of Insurance	\$ 417,440,570	17
Total Number of Policies	40,436	17

**LOAN GUARANTY**

Average Loan Amount	\$ 119,444	32
Number of Loans	6,590	23
Total Loan Amount	\$ 787,136,064	23

**VOCATIONAL REHABILITATION AND EMPLOYMENT**

Veterans entering independent living past 12 months	15	33
Veterans entering suitable employment past 12 months	204	16



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## WYOMING

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	56,880	51
Disability Compensation Recipients by Residence	5,742	50
Estimated Monthly Disability Compensation Costs by Residence	\$ 3,572,868	
Estimated Annual Disability Compensation Costs by Residence	\$ 42,874,416	
Estimated Average Disability Compensation Annual Amount (per veteran)	\$ 7,467	37
Disability Compensation by Age under 30	201	
Disability Compensation by Age 30-49	1,561	
Disability Compensation by Age 50-69	2,702	
Disability Compensation by Age 70-84	1,146	
Disability Compensation by Age over 85	132	
Disability Pension Recipients	538	51
Estimated Disability Pension Costs Monthly Value	\$ 274,334	51
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 6,119	47
Estimated Annual Disability Pension Costs by Residence	\$ 3,292,008	
Disability Pension by Age under 30	1	
Disability Pension by Age 30-49	40	
Disability Pension by Age 50-69	254	
Disability Pension by Age 70-84	212	
Disability Pension by Age over 85	31	
Compensation Recipients with Power of Attorney	3,386	
Disability Pension Recipients with Power of Attorney	338	

### EDUCATION

MGIB-AD Trainees	695	49
MGIB-SR Trainees	289	47
DEA Trainees	136	51
VEAP Trainees	2	50

### INSURANCE

Life Insurance Payments FY 2003	\$ 3,589,989	50
Total Face Value of Insurance	\$ 37,356,140	50
Total Number of Policies	3,296	51

### LOAN GUARANTY

Average Loan Amount	\$ 121,279	29
Number of Loans	1,153	47
Total Loan Amount	\$ 139,834,921	47

### VOCATIONAL REHABILITATION AND EMPLOYMENT

Veterans entering independent living past 12 months	174	2
Veterans entering suitable employment past 12 months	309	5

**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES****VIRGIN ISLANDS****INSURANCE**

Life Insurance Payments FY 2003	\$ 383,523
Total Face Value of Insurance	\$ 3,990,808
Total Number of Policies	381

**LOAN GUARANTY**

Average Loan Amount	132,440
Number of Loans	6
Total Loan Amount	794,640



JURISDICTION / PROGRAM

MEASURE

RANKING AMONG STATES

**CANADA****INSURANCE**

Life Insurance Payments FY 2003

\$ 1,292,853

Total Face Value of Insurance

\$ 13,452,971

Total Number of Policies

1,149





JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES

**GUAM**

**LOAN GUARANTY**

Average Loan Amount	\$ 151,287
Number of Loans	30
Total Loan Amount	\$ 4,538,640



**JURISDICTION / PROGRAM MEASURE RANKING AMONG STATES**

## FOREIGN

### INSURANCE

Life Insurance Payments FY 2003	\$ 3,751,229
Total Face Value of Insurance	\$ 39,033,951
Total Number of Policies	3,146

## OTHER TERRITORIES & FOREIGN COUNTRIES

### COMPENSATION AND PENSION

Estimated Veteran Population by Residence	127,842
Disability Compensation Recipients by Residence	15,125
Estimated Monthly Disability Compensation Costs by Residence	\$ 8,893,287
Estimated Annual Disability Compensation Costs by Residence	\$ 106,719,444
Disability Compensation by Age under 30	532
Disability Compensation by Age 30-49	5,791
Disability Compensation by Age 50-69	6,599
Disability Compensation by Age 70-84	1,961
Disability Compensation by Age over 85	242
Disability Pension Recipients	951
Estimated Disability Pension Costs Monthly Value	\$ 625,682
Estimated Average Disability Pension Annual Amount (per veteran)	\$ 7,895
Estimated Annual Disability Pension Costs by Residence	\$ 7,508,184
Disability Pension by Age under 30	
Estimated Average Disability Compensation Annual Amount (per veteran)	7,056
Disability Pension by Age 30-49	28
Disability Pension by Age 50-69	258
Disability Pension by Age 70-84	548
Disability Pension by Age over 85	117

### EDUCATION

MGIB-AD Trainees	380
MGIB-SR Trainees	161
DEA Trainees	192
VEAP Trainees	3

**ESTIMATED FUTURE BENEFIT COMPENSATION PAYMENTS  
(TOTAL BENEFITS/OBLIGATIONS)**

<b>Fiscal Year</b>	<b>Compensation Veterans</b>	<b>Compensation Survivors</b>	<b>Total</b>
2003	\$20,230,108,391	\$4,211,719,306	\$24,441,827,697
2004	\$21,695,594,800	\$4,339,861,243	\$26,035,456,042
2005	\$22,926,658,929	\$4,448,640,051	\$27,375,298,980
2006	\$23,976,063,423	\$4,541,136,666	\$28,517,200,089
2007	\$24,940,899,508	\$4,630,089,628	\$29,570,989,136
2008	\$25,863,526,313	\$4,713,538,075	\$30,577,064,389
2009	\$26,978,285,556	\$4,835,092,858	\$31,813,378,413
2010	\$28,058,325,508	\$4,951,293,582	\$33,009,619,090
2015	\$33,286,453,223	\$5,421,371,072	\$38,707,824,295
2020	\$38,432,266,631	\$5,778,910,749	\$44,211,177,380
2025	\$43,174,350,566	\$6,087,652,215	\$49,262,002,781
2030	\$46,521,896,401	\$6,423,405,985	\$52,945,302,386
2034	\$47,448,912,374	\$6,726,917,149	\$54,175,829,523
2035	\$47,411,467,813	\$6,806,318,583	\$54,217,786,396
2040	\$45,855,123,884	\$7,165,172,990	\$53,020,296,875
2045	\$42,692,649,283	\$7,399,162,725	\$50,091,812,008
2050	\$37,899,746,062	\$7,424,248,156	\$45,323,994,218
2055	\$31,994,957,549	\$7,469,576,252	\$39,464,533,801
2060	\$25,443,577,017	\$7,421,032,818	\$32,864,609,835
2065	\$18,676,772,012	\$7,261,320,063	\$25,938,092,074
2070	\$12,427,963,213	\$6,980,661,624	\$19,408,624,836
2071	\$11,321,801,566	\$6,909,198,381	\$18,230,999,947
2072	\$10,276,045,781	\$6,832,558,394	\$17,108,604,175
<b>Total Benefits</b>	<b>\$2,370,974,485,895</b>	<b>\$454,982,411,246</b>	<b>\$2,825,956,897,141</b>

Source: Compensation and Pension Programs Liability for future Benefits as of September 30, 2002 - Pricewaterhousecoopers LLLP, Table 2



# U.S. DEPARTMENT OF VETERANS AFFAIRS

## Veterans Benefits Administration



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