

Table 6-10.
Percent Distribution of Veterans by Current Home Ownership, Gender, and Income

	Males						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	23,712,433	1,447,097	3,397,868	3,822,616	3,279,390	2,853,398	8,912,064
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	78.8 (0.3)	53.1 (1.9)	69.1 (1.0)	74.1 (1.2)	77.0 (1.0)	82.8 (0.9)	88.2 (0.6)
Rented for cash	17.1 (0.3)	35.3 (1.8)	23.8 (1.0)	20.8 (1.1)	19.6 (0.9)	14.5 (0.9)	10.0 (0.6)
Occupied without payment of cash rent	3.5 (0.2)	11.3 (1.1)	6.7 (0.7)	4.5 (0.6)	2.7 (0.5)	2.4 (0.3)	1.3 (0.2)
Unknown	0.5 (0.1)	0.3* (0.2)	0.4* (0.2)	0.6* (0.2)	0.7* (0.2)	0.3* (0.1)	0.4 (0.1)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-10. (continued)
Percent Distribution of Veterans by Current Home Ownership, Gender, and Income

	Females						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	1,483,603	99,958	188,626	196,717	214,373	192,938	590,991
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	66.4 (1.8)	38.5 (7.6)	44.7 (5.6)	56.2 (5.2)	73.2 (3.7)	60.8 (5.7)	80.7 (2.2)
Rented for cash	25.3 (1.7)	41.5 (6.0)	41.3 (4.9)	35.3 (5.7)	20.2 (3.3)	29.7 (5.4)	14.5 (2.0)
Occupied without payment of cash rent	7.7 (1.0)	19.8 (4.5)	12.9* (4.1)	8.4* (2.9)	4.4* (1.8)	9.4* (4.3)	4.4 (1.3)
Unknown	0.6* (0.3)	0.2* (0.2)	1.1* (0.6)	0.1* (0.1)	2.2* (1.6)	0.0 (N/A)	0.4* (0.4)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-11.***Percent Distribution of Veterans by Current Home Ownership, Ethnicity, and Income***

	Spanish, Hispanic, or Latino						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	1,122,190	81,266	182,925	196,851	159,372	110,335	391,441
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	66.7 (1.7)	47.2 (7.0)	54.7 (4.6)	53.6 (6.4)	65.1 (5.0)	71.9 (6.5)	82.1 (2.7)
Rented for cash	25.7 (1.7)	36.8 (7.9)	28.1 (4.8)	36.8 (6.0)	32.4 (5.2)	24.1 (6.4)	14.5 (2.6)
Occupied without payment of cash rent	7.3 (1.0)	16.0* (5.0)	17.2 (4.1)	9.6* (3.5)	0.7* (0.7)	4.1* (2.9)	3.4* (1.3)
Unknown	0.3* (0.3)	0.0 (N/A)	0.0 (N/A)	0.0 (N/A)	1.8* (1.9)	0.0 (N/A)	0.0 (N/A)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-11. (continued)**Percent Distribution of Veterans by Current Home Ownership, Ethnicity, and Income**

	Not Spanish, Hispanic, or Latino						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	23,990,234	1,461,249	3,391,232	3,808,543	3,317,189	2,926,254	9,085,766
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	78.6 (0.3)	52.3 (1.8)	68.5 (1.1)	74.4 (1.2)	77.3 (1.0)	81.7 (1.0)	88.0 (0.5)
Rented for cash	17.3 (0.2)	35.8 (1.6)	24.6 (1.2)	20.6 (1.0)	19.0 (0.9)	15.2 (0.9)	10.1 (0.5)
Occupied without payment of cash rent	3.6 (0.2)	11.7 (1.1)	6.5 (0.7)	4.4 (0.6)	2.9 (0.5)	2.8 (0.4)	1.4 (0.2)
Unknown	0.5 (0.1)	0.3* (0.2)	0.5* (0.2)	0.6* (0.2)	0.7* (0.3)	0.3* (0.1)	0.4 (0.1)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12.***Percent Distribution of Veterans by Current Home Ownership, Race, and Income***

	Total One Race						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	23,857,126	1,448,754	3,378,659	3,816,437	3,311,822	2,888,822	9,012,632
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	78.8 (0.3)	52.7 (1.9)	68.4 (1.1)	74.5 (1.2)	77.5 (1.0)	81.5 (1.1)	88.3 (0.5)
Rented for cash	17.1 (0.3)	35.3 (1.7)	24.2 (1.1)	20.5 (1.0)	18.9 (0.9)	15.6 (1.0)	9.8 (0.5)
Occupied without payment of cash rent	3.7 (0.2)	11.8 (1.1)	6.9 (0.7)	4.4 (0.6)	2.9 (0.5)	2.7 (0.5)	1.4 (0.2)
Unknown	0.5 (0.1)	0.3* (0.2)	0.5* (0.2)	0.6* (0.2)	0.7* (0.3)	0.2* (0.1)	0.4 (0.1)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)**Percent Distribution of Veterans by Current Home Ownership, Race, and Income**

	White						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	21,370,897	1,152,838	2,964,174	3,381,049	2,989,061	2,595,129	8,288,647
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	81.3 (0.3)	57.0 (1.8)	71.6 (1.0)	77.9 (1.1)	79.9 (1.1)	83.7 (1.1)	89.3 (0.5)
Rented for cash	15.0 (0.3)	31.5 (1.6)	21.3 (1.0)	17.8 (1.0)	16.9 (0.9)	13.7 (1.0)	9.0 (0.5)
Occupied without payment of cash rent	3.3 (0.2)	11.3 (1.2)	6.7 (0.7)	3.8 (0.5)	2.6 (0.5)	2.4 (0.4)	1.4 (0.2)
Unknown	0.4 (0.1)	0.2* (0.2)	0.4* (0.2)	0.5* (0.2)	0.7* (0.3)	0.2* (0.1)	0.4 (0.1)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)**Percent Distribution of Veterans by Current Home Ownership, Race, and Income**

	Black or African American						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	2,216,634	270,891	376,801	393,753	285,359	269,864	619,967
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	56.6 (1.7)	36.2 (3.8)	46.0 (4.7)	46.6 (3.7)	54.7 (5.0)	62.5 (4.3)	76.7 (3.2)
Rented for cash	35.9 (1.5)	50.2 (4.3)	44.1 (4.5)	43.1 (3.6)	38.1 (4.4)	31.0 (4.0)	21.2 (3.1)
Occupied without payment of cash rent	6.7 (0.8)	13.1 (2.7)	9.0 (2.6)	8.9 (2.3)	6.1* (2.2)	6.5* (2.4)	1.5* (0.9)
Unknown	0.8* (0.3)	0.5* (0.4)	0.9* (0.8)	1.3* (0.7)	1.1* (1.1)	0.0 (N/A)	0.6* (0.4)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)
Percent Distribution of Veterans by Current Home Ownership, Race, and Income

	American Indian or Alaska Native						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	159,851	18,157	26,949	21,298	27,500	12,852	53,095
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	NR (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	60.3 (4.8)	39.6* (12.9)	36.3* (11.4)	57.8* (13.8)	56.2* (12.8)	NR (NR)	85.4 (5.0)
Rented for cash	32.0 (4.4)	45.2* (13.5)	56.3* (11.1)	24.8* (13.8)	36.3* (14.4)	NR (NR)	11.3* (4.6)
Occupied without payment of cash rent	7.5 (2.1)	15.2* (9.8)	7.5* (6.0)	17.4* (9.8)	7.5* (6.0)	NR (NR)	2.7* (2.0)
Unknown	0.2* (0.2)	0.0* (N/A)	0.0* (N/A)	0.0* (N/A)	0.0* (N/A)	NR (NR)	0.7* (0.7)

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)
Percent Distribution of Veterans by Current Home Ownership, Race, and Income

	Asian						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	73,202	4,018	8,557	16,137	7,834	8,793	27,863
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	64.1 (6.4)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	81.8* (6.9)
Rented for cash	24.3 (6.2)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	7.9* (5.2)
Occupied without payment of cash rent	9.3* (3.0)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	10.3* (6.0)
Unknown	2.3* (1.7)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	0.0* (N/A)

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)
Percent Distribution of Veterans by Current Home Ownership, Race, and Income

	Native Hawaiian or Other Pacific Islander						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	36,541	2,850	2,178	4,200	2,069	2,184	23,060
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Owned/being bought by vet or someone in vet's household	75.3* (8.8)	NR (NR)	NR (NR)	NR (N/A)	NR (NR)	NR (NR)	NR (NR)
Rented for cash	24.2* (8.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Occupied without payment of cash rent	0.5* (0.5)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	0.0* (N/A)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)**Percent Distribution of Veterans by Current Home Ownership, Race, and Income**

	Total Two or More Races						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	557,540	42,045	88,773	84,649	72,969	57,881	211,224
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	67.2 (2.5)	39.2 (6.7)	56.1 (6.7)	57.8 (5.2)	62.7 (7.4)	83.6 (6.6)	78.2 (4.9)
Rented for cash	27.1 (2.7)	48.3 (6.6)	36.4 (6.4)	31.2 (5.3)	34.2 (7.3)	10.6* (4.1)	19.5 (4.9)
Occupied without payment of cash rent	5.2 (1.2)	12.5* (4.2)	7.2* (2.8)	9.6* (4.2)	1.8* (1.3)	5.8* (3.9)	2.1* (1.2)
Unknown	0.5* (0.3)	0.0 (N/A)	0.2* (0.2)	1.4* (1.4)	1.2* (1.3)	0.0 (N/A)	0.1* (0.1)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)**Percent Distribution of Veterans by Current Home Ownership, Race, and Income**

	American Indian or Alaska Native/White						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	360,755	27,795	63,694	69,912	42,581	46,799	109,973
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Owned/being bought by vet or someone in vet's household	69.4 (2.2)	41.7* (7.7)	52.9 (6.9)	62.4 (6.4)	74.3 (7.1)	82.0 (7.8)	83.0 (4.0)
Rented for cash	24.3 (2.4)	51.8* (7.7)	37.1 (6.8)	28.6 (6.2)	20.4 (5.9)	10.8* (4.8)	14.5 (3.9)
Occupied without payment of cash rent	5.6 (1.4)	6.5* (2.9)	9.8* (3.9)	7.2* (3.5)	3.1* (2.1)	7.2* (4.8)	2.3* (1.7)
Unknown	0.7* (0.4)	0.0* (N/A)	0.3* (0.3)	1.7* (1.7)	2.1* (2.2)	0.0 (N/A)	0.2* (0.2)

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-12. (continued)***Percent Distribution of Veterans by Current Home Ownership, Race, and Income***

	Race Unknown						
	Total	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	Over \$50,000
Estimated Population							
Responding on Item	781,370	56,256	119,062	118,247	108,972	99,632	279,200
Total	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>	100.0 <i>(N/A)</i>
Owned/being bought by vet or someone in vet's household	65.1 <i>(2.6)</i>	47.6* <i>(8.5)</i>	61.7 <i>(4.7)</i>	41.6 <i>(7.2)</i>	65.0 <i>(6.4)</i>	76.9 <i>(6.3)</i>	75.8 <i>(3.7)</i>
Rented for cash	27.6 <i>(2.2)</i>	38.6* <i>(8.9)</i>	29.7 <i>(5.6)</i>	47.0 <i>(6.4)</i>	31.3 <i>(6.9)</i>	15.9* <i>(5.7)</i>	19.0 <i>(3.6)</i>
Occupied without payment of cash rent	6.2 <i>(1.1)</i>	13.8* <i>(6.1)</i>	8.5* <i>(3.6)</i>	11.5* <i>(4.7)</i>	1.0* <i>(1.0)</i>	4.5* <i>(3.2)</i>	4.1* <i>(1.6)</i>
Unknown	1.1* <i>(0.6)</i>	0.0* <i>(N/A)</i>	0.2* <i>(0.2)</i>	0.0 <i>(N/A)</i>	2.7* <i>(2.7)</i>	2.7* <i>(2.7)</i>	1.0* <i>(0.8)</i>

* Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-13.***Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program***

Estimated Population	
Not Applicable	10,762,028
Responding on Item	14,434,008
Purchase a home	57.8 (0.6)
Make home improvements	1.1 (0.1)
Refinance a home loan	4.7 (0.2)
No VA loan used	40.7 (0.6)
Unknown	0.9 (0.1)

NOTE: Veteran may report more than one type of loan.

Table 6-14.***Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program and Gender***

	Total	Males	Females
Estimated Population			
Not Applicable	10,762,028	9,945,044	816,984
Responding on Item	14,434,008	13,767,389	666,619
Purchase a home	57.8 (0.6)	57.6 (0.6)	62.4 (2.9)
Make home improvements	1.1 (0.1)	1.1 (0.1)	0.9* (0.6)
Refinance a home loan	4.7 (0.2)	4.6 (0.2)	7.5 (1.3)
No VA loan used	40.7 (0.6)	41.0 (0.6)	36.1 (2.8)
Unknown	0.9 (0.1)	0.9 (0.1)	1.1* (0.5)

NOTE: Veteran may report more than one type of loan. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-15.***Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program and Ethnicity***

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Estimated Population			
Not Applicable	10,762,028	571,150	10,154,943
Responding on Item	14,434,008	551,040	13,835,290
Purchase a home	57.8 (0.6)	64.7 (2.7)	57.6 (0.6)
Make home improvements	1.1 (0.1)	0.9* (0.5)	1.1 (0.1)
Refinance a home loan	4.7 (0.2)	5.9 (1.4)	4.7 (0.2)
No VA loan used	40.7 (0.6)	33.9 (2.9)	41.0 (0.6)
Unknown	0.9 (0.1)	0.7* (0.4)	0.9 (0.1)

NOTE: Veteran may report more than one type of loan. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate a category of ethnicity.

* Low precision and/or sample size for the denominator between 30 and 59

Table 6-16.***Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program and Race***

	Total All Races	Total One Race	White	Black or African American
Estimated Population				
Not Applicable	10,762,028	10,103,998	8,571,063	1,385,825
Responding on Item	14,434,008	13,753,128	12,799,835	830,809
Purchase a home	57.8 (0.6)	57.4 (0.6)	56.3 (0.6)	73.8 (2.1)
Make home improvements	1.1 (0.1)	1.1 (0.1)	1.0 (0.1)	1.9* (0.7)
Refinance a home loan	4.7 (0.2)	4.7 (0.2)	4.2 (0.2)	10.8 (1.8)
No VA loan used	40.7 (0.6)	41.2 (0.6)	42.3 (0.7)	24.6 (2.0)
Unknown	0.9 (0.1)	0.9 (0.1)	0.9 (0.1)	1.2* (0.7)

NOTE: Veteran may report more than one type of loan. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-16. (continued)**Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program and Race**

	Minority Veterans (Other Than Black or African American)		
	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander
Estimated Population			
Not Applicable	94,690	35,736	16,685
Responding on Item	65,161	37,467	19,857
Purchase a home	53.5 (6.9)	66.5* (7.2)	NR (NR)
Make home improvements	0.9* (0.6)	2.0* (1.5)	NR (NR)
Refinance a home loan	5.3* (2.9)	6.7* (3.4)	NR (NR)
No VA loan used	46.5 (6.9)	30.2* (7.5)	NR (NR)
Unknown	0.0 (N/A)	1.3* (1.3)	NR (NR)

NOTE: Veteran may report more than one type of loan. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-16. (continued)***Percent Distribution of Veterans Receiving Any Loans by Type of Use of VA Loan Program and Race***

	Two or More Races		Race Unknown
	Total Two or More Races	American Indian or Alaska Native/White	
Estimated Population			
Not Applicable	269,909	168,484	388,121
Responding on Item	287,631	192,271	393,249
Purchase a home	68.6 (2.7)	68.7 (2.7)	66.3 (3.1)
Make home improvements	1.1* (0.5)	1.7* (0.8)	1.1* (0.7)
Refinance a home loan	4.4* (1.4)	4.7* (1.6)	6.0 (1.5)
No VA loan used	30.6 (2.7)	30.4 (2.6)	31.8 (3.0)
Unknown	0.8* (0.6)	0.9* (0.6)	1.3* (0.7)

NOTE: Veteran may report more than one type of loan. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-17.***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program***

Estimated Population	
Not Applicable	19,317,097
Responding on Item	5,878,939
Not aware of the VA loan program	19.3 (0.7)
Thinks not eligible for VA loan	11.3 (0.7)
Did not know how to apply for a loan	4.4 (0.4)
Did not need or want loan assistance from VA	18.6 (0.7)
Thinks applying for VA loan too much trouble or red tape	10.8 (0.5)
Never considered getting a loan from the VA	10.7 (0.5)
Thinks amount needed larger than VA maximum	1.9 (0.3)
Thinks VA inspection or appraisal requirements too stringent	1.2 (0.2)
Thinks VA funding fee too high	3.4 (0.3)
Thinks other fees or costs too high (e.g., closing costs)	2.6 (0.3)
Thinks no adjustable rates available	0.4* (0.1)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-17. (continued)***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program***

Estimated Population	
Not Applicable	19,317,097
Responding on Item	5,878,939
Thinks seller would not sell if used VA loan	1.2 (0.2)
Thinks wouldn't qualify for VA loan	1.8 (0.2)
Applied but not approved for VA loan	2.1 (0.2)
Other	27.1 (0.8)
Unknown	3.3 (0.3)

NOTE: Veteran may report more than one reason.

Table 6-18.***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Gender***

	Total	Males	Females
Estimated Population			
Not Applicable	19,317,097	18,074,270	1,242,827
Responding on Item	5,878,939	5,638,163	240,776
Not aware of the VA loan program	19.3 (0.7)	19.4 (0.6)	16.6 (4.0)
Thinks not eligible for VA loan	11.3 (0.7)	11.3 (0.7)	10.5* (3.2)
Did not know how to apply for a loan	4.4 (0.4)	4.4 (0.4)	4.9* (2.0)
Did not need or want loan assistance from VA	18.6 (0.7)	18.8 (0.7)	13.6 (3.6)
Thinks applying for VA loan too much trouble or red tape	10.8 (0.5)	11.1 (0.5)	3.9* (1.5)
Never considered getting a loan from the VA	10.7 (0.5)	10.9 (0.6)	6.8* (2.2)
Thinks amount needed larger than VA maximum	1.9 (0.3)	1.8 (0.2)	4.5* (1.8)
Thinks VA inspection or appraisal requirements too stringent	1.2 (0.2)	1.2 (0.2)	0.2* (0.2)
Thinks VA funding fee too high	3.4 (0.3)	3.3 (0.3)	6.0* (2.3)
Thinks other fees or costs too high (e.g., closing costs)	2.6 (0.3)	2.6 (0.3)	2.8* (1.5)
Thinks no adjustable rates available	0.4* (0.1)	0.3* (0.1)	1.0* (0.9)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-18. (continued)***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Gender***

	Total	Males	Females
Estimated Population			
Not Applicable	19,317,097	18,074,270	1,242,827
Responding on Item	5,878,939	5,638,163	240,776
Thinks seller would not sell if used VA loan	1.2 (0.2)	1.2 (0.2)	0.5* (0.6)
Thinks wouldn't qualify for VA loan	1.8 (0.2)	1.8 (0.2)	0.9* (0.7)
Applied but not approved for VA loan	2.1 (0.2)	2.1 (0.2)	1.7* (1.2)
Other	27.1 (0.8)	26.9 (0.8)	31.4 (4.4)
Unknown	3.3 (0.3)	3.3 (0.3)	4.9* (2.1)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-19.***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Ethnicity***

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Estimated Population			
Not Applicable	19,317,097	935,255	18,318,629
Responding on Item	5,878,939	186,935	5,671,605
Not aware of the VA loan program	19.3 (0.7)	20.1 (4.1)	19.3 (0.7)
Thinks not eligible for VA loan	11.3 (0.7)	14.2 (3.9)	11.2 (0.7)
Did not know how to apply for a loan	4.4 (0.4)	5.9* (2.2)	4.4 (0.4)
Did not need or want loan assistance from VA	18.6 (0.7)	20.2 (4.3)	18.4 (0.7)
Thinks applying for VA loan too much trouble or red tape	10.8 (0.5)	10.8* (3.4)	10.8 (0.5)
Never considered getting a loan from the VA	10.7 (0.5)	7.3* (2.5)	10.9 (0.5)
Thinks amount needed larger than VA maximum	1.9 (0.3)	0.3* (0.3)	1.9 (0.3)
Thinks VA inspection or appraisal requirements too stringent	1.2 (0.2)	2.7* (1.9)	1.2 (0.2)
Thinks VA funding fee too high	3.4 (0.3)	2.6* (1.6)	3.4 (0.3)
Thinks other fees or costs too high (e.g., closing costs)	2.6 (0.3)	0.6* (0.4)	2.7 (0.3)
Thinks no adjustable rates available	0.4* (0.1)	0.3* (0.3)	0.4* (0.1)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

Table 6-19. (continued)***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Ethnicity***

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Estimated Population			
Not Applicable	19,317,097	935,255	18,318,629
Responding on Item	5,878,939	186,935	5,671,605
Thinks seller would not sell if used VA loan	1.2 (0.2)	1.0* (0.7)	1.1 (0.2)
Thinks wouldn't qualify for VA loan	1.8 (0.2)	4.7* (2.5)	1.7 (0.2)
Applied but not approved for VA loan	2.1 (0.2)	2.0* (1.4)	2.0 (0.2)
Other	27.1 (0.8)	32.8 (5.7)	26.8 (0.7)
Unknown	3.3 (0.3)	0.2* (0.2)	3.4 (0.3)

NOTE: Veteran may report more than one reason. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate a category of ethnicity.

* Low precision and/or sample size for the denominator between 30 and 59

Table 6-20.***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race***

	Total All Races	Total One Race	White	Black or African American
Estimated Population				
Not Applicable	19,317,097	18,191,367	15,957,816	2,011,872
Responding on Item	5,878,939	5,665,759	5,413,081	204,762
Not aware of the VA loan program	19.3 (0.7)	19.5 (0.7)	19.4 (0.7)	21.5 (3.8)
Thinks not eligible for VA loan	11.3 (0.7)	11.1 (0.7)	11.2 (0.7)	9.1* (2.9)
Did not know how to apply for a loan	4.4 (0.4)	4.4 (0.4)	4.2 (0.4)	8.9 (2.4)
Did not need or want loan assistance from VA	18.6 (0.7)	18.7 (0.7)	19.0 (0.7)	12.9 (3.0)
Thinks applying for VA loan too much trouble or red tape	10.8 (0.5)	10.7 (0.5)	10.9 (0.5)	5.0* (1.9)
Never considered getting a loan from the VA	10.7 (0.5)	10.9 (0.6)	11.1 (0.6)	6.4* (2.1)
Thinks amount needed larger than VA maximum	1.9 (0.3)	1.9 (0.3)	1.9 (0.3)	2.8* (1.9)
Thinks VA inspection or appraisal requirements too stringent	1.2 (0.2)	1.2 (0.2)	1.3 (0.2)	0.0 (N/A)
Thinks VA funding fee too high	3.4 (0.3)	3.4 (0.3)	3.3 (0.3)	4.4* (2.3)
Thinks other fees or costs too high (e.g., closing costs)	2.6 (0.3)	2.6 (0.3)	2.7 (0.3)	2.2* (1.6)
Thinks no adjustable rates available	0.4* (0.1)	0.3* (0.1)	0.3* (0.1)	0.0 (N/A)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-20. (continued)**Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race**

	Total All Races	Total One Race	White	Black or African American
Estimated Population				
Not Applicable	19,317,097	18,191,367	15,957,816	2,011,872
Responding on Item	5,878,939	5,665,759	5,413,081	204,762
Thinks seller would not sell if used VA loan	1.2 (0.2)	1.1 (0.2)	1.2 (0.2)	0.6* (0.5)
Thinks wouldn't qualify for VA loan	1.8 (0.2)	1.7 (0.2)	1.6 (0.2)	4.3* (2.2)
Applied but not approved for VA loan	2.1 (0.2)	2.0 (0.2)	1.9 (0.3)	3.9* (1.8)
Other	27.1 (0.8)	26.8 (0.8)	26.6 (0.8)	30.4 (5.1)
Unknown	3.3 (0.3)	3.4 (0.3)	3.4 (0.3)	3.3* (2.0)

NOTE: Veteran may report more than one reason * Low precision and/or sample size for the denominator between 30 and 59

Table 6-20. (continued)**Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race**

	Minority Veterans (Other Than Black or African American)		
	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander
Estimated Population			
Not Applicable	129,532	61,880	30,267
Responding on Item	30,319	11,322	6,274
Not aware of the VA loan program	23.0* (10.4)	NR (NR)	NR (NR)
Thinks not eligible for VA loan	16.7* (8.9)	NR (NR)	NR (NR)
Did not know how to apply for a loan	3.5* (2.9)	NR (NR)	NR (NR)
Did not need or want loan assistance from VA	9.1* (4.9)	NR (NR)	NR (NR)
Thinks applying for VA loan too much trouble or red tape	7.7* (5.7)	NR (NR)	NR (NR)
Never considered getting a loan from the VA	13.0* (5.5)	NR (NR)	NR (NR)
Thinks amount needed larger than VA maximum	1.9* (1.9)	NR (NR)	NR (NR)
Thinks VA inspection or appraisal requirements too stringent	0.8* (0.8)	NR (NR)	NR (NR)
Thinks VA funding fee too high	4.8* (4.9)	NR (NR)	NR (NR)
Thinks other fees or costs too high (e.g., closing costs)	1.7* (1.8)	NR (NR)	NR (NR)
Thinks no adjustable rates available	1.9* (1.9)	NR (NR)	NR (NR)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30

Table 6-20. (continued)***Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race***

	Minority Veterans (Other Than Black or African American)		
	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander
Estimated Population			
Not Applicable	129,532	61,880	30,267
Responding on Item	30,319	11,322	6,274
Thinks seller would not sell if used VA loan	0.8* (0.8)	NR (NR)	NR (NR)
Thinks wouldn't qualify for VA loan	0.9* (0.9)	NR (NR)	NR (NR)
Applied but not approved for VA loan	5.5* (4.8)	NR (NR)	NR (NR)
Other	22.8* (9.6)	NR (NR)	NR (NR)
Unknown	0.3* (0.3)	NR (NR)	NR (NR)

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30

Table 6-20. (continued)**Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race**

	Two or More Races		Race Unknown
	Total Two or More Races	American Indian or Alaska Native/White	
Estimated Population			
Not Applicable	469,510	302,307	656,220
Responding on Item	88,030	58,449	125,150
Not aware of the VA loan program	14.5 (3.1)	14.6 (4.2)	14.1 (3.7)
Thinks not eligible for VA loan	21.4* (6.7)	11.0* (3.9)	13.0* (4.5)
Did not know how to apply for a loan	3.9* (1.8)	5.0* (2.6)	7.2* (2.8)
Did not need or want loan assistance from VA	1.1* (0.6)	1.6* (0.9)	16.5 (4.2)
Thinks applying for VA loan too much trouble or red tape	8.9 (2.6)	10.4* (3.1)	16.4* (5.1)
Never considered getting a loan from the VA	8.5* (2.7)	11.1* (3.7)	5.1* (2.2)
Thinks amount needed larger than VA maximum	1.2* (1.3)	1.8* (1.9)	0.0 (N/A)
Thinks VA inspection or appraisal requirements too stringent	0.0 (N/A)	0.0 (N/A)	1.8* (1.9)
Thinks VA funding fee too high	5.7* (2.2)	8.5* (3.4)	0.9* (0.6)
Thinks other fees or costs too high (e.g., closing costs)	6.6* (3.2)	6.2* (3.3)	0.1* (0.1)
Thinks no adjustable rates available	1.7* (1.3)	2.6* (1.9)	0.0 (N/A)

NOTE: Veteran may report more than one reason. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 6-20. (continued)**Percent Distribution of Veterans by Reasons Veterans Didn't Use VA Loan Program and Race**

	Two or More Races		Race Unknown
	Total Two or More Races	American Indian or Alaska Native/White	
Estimated Population			
Not Applicable	469,510	302,307	656,220
Responding on Item	88,030	58,449	125,150
Thinks seller would not sell if used VA loan	1.4* (1.2)	2.2* (1.7)	1.7* (1.4)
Thinks wouldn't qualify for VA loan	1.2* (0.9)	1.8* (1.3)	6.5* (3.6)
Applied but not approved for VA loan	3.0* (1.5)	4.0* (2.1)	3.1* (2.0)
Other	30.2 (6.1)	30.2 (5.6)	36.2 (5.2)
Unknown	2.5* (1.4)	2.3* (1.4)	1.5* (0.9)

NOTE: Veteran may report more than one reason. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. * Low precision and/or sample size for the denominator between 30 and 59