

**Table 7-10.*****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Gender***

	<b>Total</b>	<b>Males</b>	<b>Females</b>
<b>Estimated Population</b>			
Not Applicable	3,400,423	3,194,163	206,261
Responding on Item	21,795,613	20,518,270	1,277,342
Not aware of VA insurance benefits	34.5 (0.4)	34.4 (0.4)	36.7 (2.0)
Didn't believe entitled or eligible	13.0 (0.3)	12.7 (0.3)	17.5 (1.6)
Did not know how to apply for benefits	3.4 (0.2)	3.4 (0.2)	3.5 (0.6)
Did not need any insurance	9.1 (0.3)	9.3 (0.3)	6.8 (0.8)
Did not need or want assistance from the VA	3.7 (0.2)	3.6 (0.2)	4.5 (1.0)
Too much trouble or red tape	0.8 (0.1)	0.7 (0.1)	1.5* (0.5)
Never considered getting any insurance from the VA	6.8 (0.3)	6.7 (0.3)	7.8 (1.2)
Elected to forgo coverage while on active duty	0.7 (0.1)	0.8 (0.1)	0.1* (0.0)
Never converted active duty life insurance policy to veterans policy	7.8 (0.2)	7.8 (0.3)	7.2 (1.1)
Allowed policy to lapse	9.6 (0.2)	9.8 (0.3)	5.9 (0.9)
Other	25.3 (0.4)	25.3 (0.4)	25.8 (2.0)
Unknown	4.1 (0.2)	4.2 (0.2)	3.5 (0.7)

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

**Table 7-11.*****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Ethnicity***

	<b>Total</b>	<b>Spanish, Hispanic, or Latino</b>	<b>Not Spanish, Hispanic, or Latino</b>
<b>Estimated Population</b>			
Not Applicable	3,400,423	143,392	3,246,270
Responding on Item	21,795,613	978,797	20,743,963
Not aware of VA insurance benefits	34.5 (0.4)	35.3 (2.2)	34.5 (0.5)
Didn't believe entitled or eligible	13.0 (0.3)	14.0 (1.9)	12.9 (0.3)
Did not know how to apply for benefits	3.4 (0.2)	4.3 (1.1)	3.4 (0.2)
Did not need any insurance	9.1 (0.3)	8.5 (1.3)	9.1 (0.3)
Did not need or want assistance from the VA	3.7 (0.2)	3.7 (0.8)	3.6 (0.2)
Too much trouble or red tape	0.8 (0.1)	0.9* (0.5)	0.8 (0.1)
Never considered getting any insurance from the VA	6.8 (0.3)	8.4 (1.3)	6.7 (0.3)
Elected to forgo coverage while on active duty	0.7 (0.1)	0.6* (0.4)	0.7 (0.1)
Never converted active duty life insurance policy to veterans policy	7.8 (0.2)	6.2 (1.1)	7.8 (0.3)
Allowed policy to lapse	9.6 (0.2)	8.1 (1.2)	9.7 (0.3)
Other	25.3 (0.4)	24.3 (1.8)	25.4 (0.4)
Unknown	4.1 (0.2)	4.3 (0.9)	4.1 (0.2)

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 7-12.****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race**

	Total All Races	Total One Race	White	Black or African American
<b>Estimated Population</b>				
Not Applicable	3,400,423	3,200,421	2,890,774	268,647
Responding on Item	21,795,613	20,656,705	18,480,124	1,947,987
Not aware of VA insurance benefits	34.5 (0.4)	34.2 (0.5)	34.1 (0.5)	35.9 (1.4)
Didn't believe entitled or eligible	13.0 (0.3)	12.8 (0.3)	12.9 (0.3)	12.6 (1.3)
Did not know how to apply for benefits	3.4 (0.2)	3.4 (0.2)	3.1 (0.2)	5.5 (0.8)
Did not need any insurance	9.1 (0.3)	9.1 (0.3)	9.6 (0.3)	4.6 (0.7)
Did not need or want assistance from the VA	3.7 (0.2)	3.7 (0.2)	3.8 (0.2)	2.4 (0.5)
Too much trouble or red tape	0.8 (0.1)	0.8 (0.1)	0.7 (0.1)	1.5* (0.5)
Never considered getting any insurance from the VA	6.8 (0.3)	6.8 (0.3)	6.8 (0.3)	6.0 (0.9)
Elected to forgo coverage while on active duty	0.7 (0.1)	0.7 (0.1)	0.7 (0.1)	0.9* (0.6)
Never converted active duty life insurance policy to veterans policy	7.8 (0.2)	7.8 (0.3)	7.7 (0.3)	8.3 (1.1)
Allowed policy to lapse	9.6 (0.2)	9.6 (0.2)	9.7 (0.3)	9.4 (1.1)
Other	25.3 (0.4)	25.5 (0.4)	25.7 (0.4)	24.5 (1.4)
Unknown	4.1 (0.2)	4.2 (0.2)	4.2 (0.2)	4.3 (0.6)

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

**Table 7-12. (continued)****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race**

	Minority Veterans (Other than Black or African American)		
	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander
<b>Estimated Population</b>			
Not Applicable	22,949	13,045	5,007
Responding on Item	136,903	60,158	31,534
Not aware of VA insurance benefits	30.0 (3.9)	32.2 (6.1)	46.4* (14.2)
Didn't believe entitled or eligible	10.3 (2.7)	9.3* (5.9)	7.0* (5.2)
Did not know how to apply for benefits	5.3* (1.9)	4.9* (3.0)	0.0* (N/A)
Did not need any insurance	10.1 (2.6)	11.3* (5.8)	2.3* (2.5)
Did not need or want assistance from the VA	5.0* (2.7)	13.0* (5.5)	0.0* (N/A)
Too much trouble or red tape	4.1* (1.6)	0.0 (N/A)	0.0* (N/A)
Never considered getting any insurance from the VA	9.8 (2.7)	6.4* (3.2)	11.8* (8.5)
Elected to forgo coverage while on active duty	2.4* (2.0)	0.6* (0.7)	0.0* (N/A)
Never converted active duty life insurance policy to veterans policy	9.8 (2.6)	11.6* (4.5)	5.8* (5.7)
Allowed policy to lapse	5.8* (1.9)	2.4* (1.9)	4.1* (4.3)
Other	22.7 (3.3)	20.7 (6.0)	34.0* (13.7)
Unknown	5.4* (1.9)	0.8* (0.6)	4.2* (4.2)

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 7-12. (continued)****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race**

	Two or More Races		Race Unknown
	Total Two or More Races	American Indian or Alaska Native/White	
<b>Estimated Population</b>			
Not Applicable	81,792	43,605	118,210
Responding on Item	475,748	317,150	663,160
Not aware of VA insurance benefits	39.9 (3.1)	40.7 (2.9)	39.6 (2.6)
Didn't believe entitled or eligible	15.5 (2.2)	12.2 (2.0)	15.7 (2.2)
Did not know how to apply for benefits	5.1 (1.3)	4.4* (1.3)	5.0 (1.3)
Did not need any insurance	9.5 (1.7)	10.7 (2.1)	8.3 (1.8)
Did not need or want assistance from the VA	3.0* (0.9)	2.6* (0.9)	2.5* (0.9)
Too much trouble or red tape	1.1* (0.5)	1.3* (0.8)	0.9* (0.6)
Never considered getting any insurance from the VA	5.9 (1.6)	6.8* (2.0)	7.9 (1.7)
Elected to forgo coverage while on active duty	0.3* (0.2)	0.4* (0.3)	0.6* (0.4)
Never converted active duty life insurance policy to veterans policy	9.2 (1.2)	11.5 (1.8)	5.4 (1.1)
Allowed policy to lapse	9.8 (2.0)	9.2 (1.7)	9.2 (1.6)
Other	21.0 (2.1)	20.9 (2.2)	22.2 (2.0)
Unknown	2.9 (0.9)	2.3* (0.8)	3.2* (1.1)

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

**Table 7-13.****Percent Distribution of Veterans by Understanding of Life Insurance Benefits and Age**

	<b>Total</b>	<b>Less Than 35 Years</b>	<b>35-44 Years</b>	<b>45-54 Years</b>	<b>55-64 Years</b>	<b>65-74 Years</b>	<b>75 Years or Older</b>
<b>Estimated Population</b>							
Responding on Item	25,196,036	2,288,572	3,030,297	5,415,134	4,945,979	5,256,419	4,116,133
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)
Strongly agree	5.3 (0.2)	5.8 (0.7)	4.8 (0.6)	3.7 (0.4)	2.3 (0.3)	7.3 (0.5)	8.4 (0.5)
Agree	18.0 (0.3)	18.4 (1.3)	13.0 (1.1)	11.5 (0.6)	10.2 (0.6)	24.2 (0.7)	31.5 (1.0)
Neither agree nor disagree	15.1 (0.3)	16.8 (1.1)	15.5 (1.1)	15.3 (0.6)	14.5 (0.7)	14.5 (0.6)	15.4 (0.7)
Disagree	27.3 (0.4)	28.7 (1.5)	29.0 (1.3)	29.9 (0.9)	29.5 (0.9)	25.2 (0.7)	21.7 (0.8)
Strongly disagree	25.4 (0.4)	28.3 (1.2)	34.6 (1.3)	33.4 (1.0)	33.7 (0.8)	16.2 (0.7)	8.2 (0.5)
Unknown	8.9 (0.2)	2.1 (0.4)	3.2 (0.5)	6.1 (0.5)	9.8 (0.5)	12.5 (0.6)	14.8 (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to 0% or 100%

**Table 7-14.*****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Gender, and Age***

	Males						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	23,712,433	1,914,125	2,585,338	5,117,945	4,847,543	5,170,379	3,940,074
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)
Strongly agree	5.3 (0.2)	5.8 (0.8)	5.1 (0.7)	3.7 (0.4)	2.3 (0.3)	7.4 (0.5)	8.5 (0.5)
Agree	18.1 (0.3)	17.8 (1.5)	13.2 (1.2)	11.5 (0.6)	10.3 (0.6)	24.3 (0.7)	31.7 (1.0)
Neither agree nor disagree	15.1 (0.3)	17.3 (1.3)	15.0 (1.2)	15.2 (0.6)	14.5 (0.7)	14.5 (0.6)	15.4 (0.7)
Disagree	27.2 (0.4)	28.3 (1.7)	29.5 (1.6)	30.3 (0.9)	29.2 (0.9)	25.3 (0.7)	21.4 (0.7)
Strongly disagree	25.1 (0.3)	28.5 (1.4)	33.9 (1.3)	33.1 (0.9)	33.9 (0.8)	16.1 (0.7)	8.2 (0.5)
Unknown	9.1 (0.2)	2.4 (0.5)	3.3 (0.5)	6.2 (0.5)	9.8 (0.5)	12.5 (0.6)	14.8 (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 7-14. (continued)

*Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Gender, and Age*

	Females						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	1,483,603	374,447	444,959	297,190	98,436	86,040	176,060
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)
Strongly agree	4.4 (0.7)	5.7* (1.9)	2.4* (0.7)	5.1* (1.8)	2.9* (2.4)	2.4* (2.0)	7.3* (2.5)
Agree	16.0 (1.3)	21.2 (3.6)	12.1 (2.3)	12.2 (2.5)	3.0* (2.3)	20.8 (5.4)	26.9 (4.3)
Neither agree nor disagree	16.2 (1.4)	14.1 (2.8)	18.1 (2.6)	16.4 (2.5)	16.7 (4.5)	15.0* (5.4)	14.6 (3.2)
Disagree	27.6 (1.4)	30.8 (3.5)	26.2 (3.0)	22.9 (3.6)	44.7 (7.6)	18.2* (6.0)	27.5 (4.0)
Strongly disagree	30.5 (1.8)	27.4 (3.6)	38.6 (3.4)	39.4 (4.2)	24.5 (5.1)	26.4 (6.7)	7.9* (2.5)
Unknown	5.2 (0.6)	0.8* (0.8)	2.6* (1.1)	4.0* (1.6)	8.2* (3.6)	17.2* (5.4)	15.9 (3.3)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-15.

***Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Ethnicity, and Age***

	Spanish, Hispanic, or Latino						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	1,122,190	202,187	203,328	281,544	181,496	155,411	94,148
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)
Strongly agree	6.8 (1.2)	12.1* (3.8)	8.7* (3.3)	5.4* (2.1)	3.6* (1.9)	5.3* (2.2)	4.4* (2.3)
Agree	21.7 (2.0)	28.4 (4.7)	16.7* (5.1)	17.8 (3.3)	15.2 (3.3)	30.2 (4.9)	28.4 (6.6)
Neither agree nor disagree	13.7 (1.3)	14.9 (4.2)	15.2 (4.4)	13.1 (2.6)	11.7 (3.2)	13.5* (4.1)	14.5* (4.7)
Disagree	27.0 (2.1)	22.1 (4.6)	25.2 (5.4)	32.8 (4.1)	28.6 (4.9)	26.8 (4.7)	19.8 (5.0)
Strongly disagree	22.3 (1.8)	18.4 (4.1)	29.3 (5.4)	27.8 (4.0)	22.9 (3.9)	11.9 (3.6)	15.0* (5.1)
Unknown	8.5 (1.1)	4.1* (1.9)	4.8* (2.6)	3.1* (1.6)	18.0 (4.1)	12.2* (4.2)	17.8* (6.9)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-15.*****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Ethnicity, and Age***

	Not Spanish, Hispanic, or Latino						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	23,990,234	2,083,419	2,821,806	5,117,761	4,741,847	5,086,024	4,007,196
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)
Strongly agree	5.2 (0.2)	5.2 (0.7)	4.5 (0.6)	3.7 (0.4)	2.3 (0.3)	7.4 (0.5)	8.5 (0.5)
Agree	17.8 (0.3)	17.3 (1.3)	12.8 (1.0)	11.2 (0.6)	10.0 (0.6)	24.1 (0.7)	31.6 (1.1)
Neither agree nor disagree	15.2 (0.3)	17.0 (1.2)	15.4 (1.1)	15.5 (0.7)	14.7 (0.7)	14.5 (0.6)	15.4 (0.7)
Disagree	27.3 (0.4)	29.4 (1.5)	29.4 (1.3)	29.8 (0.8)	29.4 (0.9)	25.2 (0.8)	21.8 (0.8)
Strongly disagree	25.6 (0.3)	29.3 (1.2)	34.9 (1.2)	33.7 (1.0)	34.2 (0.8)	16.3 (0.8)	8.0 (0.5)
Unknown	8.9 (0.2)	2.0 (0.4)	3.1 (0.4)	6.2 (0.5)	9.4 (0.6)	12.5 (0.6)	14.8 (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to 0% or 100%

**Table 7-16.****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	Total One Race						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	23,857,126	2,062,249	2,808,103	5,056,422	4,701,909	5,077,142	4,020,621
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)
Strongly agree	5.2 (0.2)	5.1 (0.7)	4.5 (0.6)	3.5 (0.4)	2.3 (0.3)	7.3 (0.5)	8.5 (0.5)
Agree	17.9 (0.3)	17.6 (1.4)	12.9 (1.1)	11.1 (0.6)	10.0 (0.6)	24.1 (0.8)	31.5 (1.0)
Neither agree nor disagree	15.2 (0.3)	17.0 (1.3)	14.9 (1.1)	15.6 (0.6)	14.5 (0.7)	14.6 (0.6)	15.4 (0.7)
Disagree	27.4 (0.4)	29.4 (1.5)	29.7 (1.3)	30.0 (0.9)	29.8 (0.9)	25.4 (0.7)	21.6 (0.8)
Strongly disagree	25.4 (0.4)	29.0 (1.3)	35.2 (1.3)	33.6 (1.0)	33.9 (0.8)	16.0 (0.7)	8.2 (0.5)
Unknown	8.9 (0.2)	2.0 (0.4)	2.8 (0.4)	6.1 (0.5)	9.6 (0.6)	12.6 (0.6)	14.7 (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to 0% or 100%

**Table 7-16. (continued)****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	White						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	21,370,897	1,705,598	2,222,340	4,443,378	4,350,828	4,699,355	3,834,299
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)
Strongly agree	5.1 (0.2)	4.8 (0.7)	3.7 (0.6)	3.4 (0.4)	2.1 (0.3)	7.4 (0.5)	8.7 (0.5)
Agree	17.7 (0.3)	17.4 (1.4)	11.6 (1.0)	10.3 (0.6)	9.8 (0.6)	24.0 (0.8)	31.3 (1.1)
Neither agree nor disagree	15.2 (0.3)	17.4 (1.4)	14.5 (1.2)	15.4 (0.7)	14.4 (0.7)	14.6 (0.6)	15.8 (0.7)
Disagree	27.0 (0.4)	29.3 (1.6)	29.4 (1.5)	29.7 (0.9)	29.7 (1.0)	25.0 (0.8)	21.3 (0.7)
Strongly disagree	25.8 (0.4)	29.3 (1.4)	37.9 (1.6)	35.0 (1.0)	34.3 (0.8)	16.2 (0.8)	8.4 (0.5)
Unknown	9.2 (0.2)	1.8 (0.5)	2.9 (0.5)	6.3 (0.5)	9.7 (0.6)	12.7 (0.6)	14.5 (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 7-16. (continued)

**Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	<b>Black or African American</b>						
	<b>Total</b>	<b>Less Than 35 Years</b>	<b>35-44 Years</b>	<b>45-54 Years</b>	<b>55-64 Years</b>	<b>65-74 Years</b>	<b>75 Years or Older</b>
<b>Estimated Population</b>							
Responding on Item	2,216,634	318,905	525,978	549,554	302,760	342,836	163,301
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)
Strongly agree	5.9 (0.7)	6.9* (2.4)	7.6 (1.9)	4.4 (1.3)	4.3* (1.4)	7.2* (2.5)	4.7* (1.8)
Agree	18.8 (1.2)	18.1 (3.3)	16.5 (2.8)	16.2 (2.3)	12.9 (2.3)	24.9 (3.9)	35.6 (4.6)
Neither agree nor disagree	15.2 (1.2)	14.6 (2.9)	17.3 (2.5)	16.1 (2.2)	14.6 (2.6)	14.1 (2.5)	7.9* (3.1)
Disagree	31.0 (1.6)	29.2 (4.2)	31.8 (3.9)	33.8 (2.8)	30.4 (3.1)	28.5 (3.3)	29.3 (5.3)
Strongly disagree	22.5 (1.3)	29.0 (4.5)	25.0 (3.2)	24.3 (2.6)	28.6 (3.5)	14.4 (2.9)	2.7* (1.5)
Unknown	6.5 (0.8)	2.3* (1.3)	1.8* (0.8)	5.3* (1.6)	9.1 (2.5)	11.0 (2.2)	19.7 (5.3)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)

**Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

<b>American Indian or Alaska Native</b>							
	<b>Total</b>	<b>Less Than 35 Years</b>	<b>35-44 Years</b>	<b>45-54 Years</b>	<b>55-64 Years</b>	<b>65-74 Years</b>	<b>75 Years or Older</b>
<b>Estimated Population</b>							
Responding on Item	159,851	21,672	43,906	39,035	25,879	16,066	12,054
Total	100.0 (N/A)	NR (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	NR (N/A)	NR (N/A)
Strongly agree	4.3 (1.1)	NR (NR)	1.3* (1.3)	5.0* (2.7)	8.6* (4.5)	NR (NR)	NR (NR)
Agree	23.5 (3.9)	NR (NR)	24.4* (9.2)	26.2 (6.8)	8.7* (5.5)	NR (NR)	NR (NR)
Neither agree nor disagree	13.3 (2.5)	NR (NR)	13.5* (5.6)	21.4* (6.4)	11.0* (6.3)	NR (NR)	NR (NR)
Disagree	31.3 (4.4)	NR (NR)	24.8* (9.4)	23.0 (6.0)	40.4* (12.4)	NR (NR)	NR (NR)
Strongly disagree	19.9 (3.4)	NR (NR)	26.0* (7.6)	19.9* (6.5)	30.0* (9.7)	NR (NR)	NR (NR)
Unknown	7.7 (2.3)	NR (NR)	10.0* (5.5)	4.6* (2.4)	1.3* (1.4)	NR (NR)	NR (NR)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	Asian						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	73,202	14,311	8,781	9,794	17,815	11,566	9,893
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Strongly agree	11.2* (3.7)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Agree	19.2 (4.0)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Neither agree nor disagree	18.0 (5.0)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Disagree	29.3 (3.9)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Strongly disagree	17.4 (4.2)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	4.9* (1.9)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)

**Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	Native Hawaiian or Other Pacific Islander						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	36,541	1,763	7,098	14,661	4,627	7,319	1,074
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Strongly agree	0.8* (0.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Agree	34.2* (9.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (N/A)
Neither agree nor disagree	16.4* (9.5)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Disagree	23.9* (12.0)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Strongly disagree	23.6* (8.3)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	1.1* (0.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)

**Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	Total Two or More Races						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	557,540	78,796	89,712	157,263	108,727	84,493	37,654
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)
Strongly agree	5.8 (1.7)	14.9* (8.0)	2.9* (1.4)	7.2* (4.3)	0.5* (0.4)	5.4* (2.1)	3.3* (1.7)
Agree	16.1 (1.7)	16.6* (5.7)	12.5* (3.9)	15.9 (4.5)	14.7 (3.1)	19.2 (3.9)	22.2* (8.0)
Neither agree nor disagree	17.4 (2.1)	13.1* (4.9)	30.5 (6.3)	12.8 (3.1)	21.3 (5.6)	13.5* (4.2)	11.5* (4.7)
Disagree	25.1 (1.6)	29.5 (6.0)	23.4 (5.4)	24.0 (4.3)	23.2 (3.7)	23.0 (3.7)	34.5 (7.8)
Strongly disagree	27.8 (2.7)	25.3 (6.7)	19.9 (5.3)	36.3 (5.2)	31.0 (4.3)	25.3 (4.4)	13.6* (8.5)
Unknown	7.9 (1.3)	0.6* (0.5)	10.7* (4.4)	3.8* (1.5)	9.3 (2.8)	13.6 (3.8)	14.9* (7.2)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)

*Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age*

	American Indian or Alaska Native/White						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	360,755	35,271	58,036	87,335	85,549	71,406	22,264
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)
Strongly agree	3.3 (0.9)	9.4* (5.7)	3.7* (2.2)	1.2* (0.6)	0.3* (0.3)	5.7* (2.4)	5.6* (2.7)
Agree	13.6 (1.9)	9.3* (5.7)	7.6* (3.0)	14.1* (5.3)	16.0 (3.7)	14.3 (3.7)	22.6* (6.8)
Neither agree nor disagree	16.8 (2.8)	14.7* (6.3)	25.7* (8.9)	13.9 (3.3)	16.6* (5.3)	13.8* (4.7)	19.4* (7.1)
Disagree	27.8 (2.1)	33.1* (9.4)	28.1 (7.2)	27.6 (5.2)	26.0 (3.7)	24.5 (4.5)	37.2* (6.7)
Strongly disagree	29.1 (2.7)	33.1* (9.2)	22.4 (6.1)	39.7 (5.4)	30.1 (4.8)	26.8 (4.1)	3.3* (1.9)
Unknown	9.3 (1.6)	0.5* (0.5)	12.4* (5.6)	3.5* (1.6)	10.9* (3.5)	14.8 (4.1)	11.9* (7.0)

NOTE: Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-16. (continued)****Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age**

	Race Unknown						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
<b>Estimated Population</b>							
Responding on Item	781,370	147,527	132,483	201,450	135,343	94,784	57,858
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)
Strongly agree	8.2 (1.7)	10.5* (4.1)	11.9* (4.9)	6.6* (3.1)	6.4* (3.0)	9.4* (3.7)	3.1* (1.8)
Agree	22.6 (1.9)	30.7 (5.3)	15.5 (4.6)	18.1 (3.9)	12.8 (3.8)	35.5 (6.8)	36.6 (8.2)
Neither agree nor disagree	12.8 (1.3)	15.1* (4.8)	16.8* (5.8)	9.9 (2.6)	11.3* (3.4)	12.0* (4.7)	15.6* (5.9)
Disagree	23.2 (2.0)	18.1 (5.2)	18.7 (4.8)	31.7 (4.6)	23.4 (5.3)	15.9* (4.9)	18.9* (7.1)
Strongly disagree	24.0 (2.2)	20.1 (4.9)	30.5 (6.1)	26.8 (3.9)	30.2 (5.7)	20.5 (6.0)	2.2* (1.4)
Unknown	9.2 (1.3)	5.5* (2.5)	6.6* (4.0)	6.9* (2.1)	15.9 (3.9)	6.8* (4.2)	23.5* (7.9)

\* 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%