

**Table 7-1.**  
**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage 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
<i>Life Insurance from VA</i>							
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)
Yes	10.8 (0.2)	10.8 (1.1)	6.1 (0.5)	4.9 (0.4)	2.5 (0.3)	16.7 (0.7)	24.5 (0.8)
No	86.5 (0.3)	85.4 (1.2)	90.0 (0.7)	91.7 (0.5)	94.7 (0.5)	81.9 (0.8)	73.6 (0.9)
Unknown	2.7 (0.2)	3.9 (0.6)	3.9 (0.4)	3.4 (0.4)	2.8 (0.3)	1.4 (0.2)	2.0 (0.3)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	75.0 (0.4)	64.1 (1.4)	75.0 (1.0)	78.5 (0.8)	82.4 (0.6)	75.6 (0.7)	66.7 (0.9)
No	24.3 (0.4)	34.9 (1.5)	24.4 (1.0)	20.7 (0.8)	17.2 (0.6)	23.8 (0.7)	32.2 (0.8)
Unknown	0.7 (0.1)	0.9* (0.3)	0.6* (0.2)	0.7 (0.2)	0.4* (0.1)	0.6 (0.1)	1.1 (0.2)

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 7-2.**  
**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Gender, and Age**

	Males							Females						
	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older	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	1,483,603	374,447	444,959	297,190	98,436	86,040	176,060
<i>Life Insurance from VA</i>														
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)	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)
Yes	10.8 (0.2)	9.7 (1.2)	6.1 (0.6)	4.7 (0.4)	2.5 (0.3)	16.6 (0.7)	24.8 (0.8)	10.7 (1.2)	16.1 (3.2)	6.2 (1.6)	8.1 (2.1)	3.3* (2.6)	17.8 (5.3)	16.4 (3.0)
No	86.5 (0.3)	86.2 (1.2)	89.8 (0.7)	92.0 (0.5)	94.7 (0.5)	82.0 (0.7)	73.2 (0.9)	86.1 (1.2)	81.2 (3.5)	91.3 (1.8)	86.4 (3.6)	94.2 (3.1)	79.8 (5.6)	81.1 (3.4)
Unknown	2.7 (0.2)	4.1 (0.7)	4.2 (0.5)	3.3 (0.4)	2.8 (0.3)	1.4 (0.2)	1.9 (0.3)	3.2 (0.8)	2.8* (1.5)	2.6* (1.0)	5.5* (3.4)	2.5* (1.9)	2.4* (2.4)	2.4* (1.6)
<i>Life Insurance from Any Other Source</i>														
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)	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)
Yes	75.3 (0.4)	64.4 (1.4)	74.3 (1.2)	78.8 (0.8)	82.4 (0.7)	75.7 (0.7)	67.3 (0.9)	70.1 (1.9)	62.5 (4.5)	79.3 (2.7)	73.1 (3.6)	82.5 (5.1)	67.7 (7.3)	53.0 (6.3)
No	24.0 (0.4)	34.6 (1.5)	25.2 (1.2)	20.4 (0.8)	17.2 (0.7)	23.7 (0.7)	31.5 (0.9)	29.0 (1.9)	36.6 (4.6)	19.7 (2.8)	25.9 (3.5)	17.3 (5.1)	32.1 (7.3)	46.0 (6.3)
Unknown	0.7 (0.1)	0.9* (0.3)	0.5* (0.2)	0.7 (0.2)	0.4* (0.1)	0.6 (0.1)	1.2 (0.3)	0.9* (0.3)	0.9* (0.7)	1.0* (0.7)	1.1* (1.0)	0.1* (0.1)	0.2* (0.2)	0.9* (0.9)

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 7-3.**  
**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Ethnicity, and Age**

	Spanish, Hispanic, or Latino							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	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	23,990,234	2,083,419	2,821,806	5,117,761	4,741,847	5,086,024	4,007,196
<i>Life Insurance from VA</i>														
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)	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)
Yes	8.1 (1.3)	19.6 (3.6)	2.9* (1.3)	3.7* (1.3)	5.2* (2.2)	9.6* (3.4)	9.8* (3.8)	10.9 (0.2)	9.8 (1.2)	6.3 (0.6)	5.0 (0.4)	2.4 (0.3)	16.9 (0.7)	24.8 (0.8)
No	87.2 (1.5)	78.5 (3.7)	89.6 (3.9)	87.7 (2.8)	91.7 (2.6)	88.6 (3.6)	88.9 (3.8)	86.5 (0.3)	86.1 (1.3)	90.0 (0.8)	91.9 (0.5)	94.8 (0.4)	81.7 (0.8)	73.2 (0.9)
Unknown	4.7 (1.0)	1.9* (1.3)	7.5* (3.9)	8.6 (2.5)	3.1* (1.7)	1.8* (1.2)	1.3* (0.9)	2.6 (0.2)	4.1 (0.7)	3.7 (0.5)	3.1 (0.4)	2.8 (0.3)	1.4 (0.2)	2.0 (0.3)
<i>Life Insurance from Any Other Source</i>														
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)	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)
Yes	65.0 (1.9)	53.5 (4.3)	73.8 (5.3)	64.3 (3.8)	64.4 (4.8)	67.5 (5.2)	69.4 (6.4)	75.4 (0.4)	65.1 (1.4)	75.1 (1.1)	79.3 (0.8)	83.0 (0.6)	75.8 (0.7)	66.6 (0.9)
No	34.6 (1.9)	46.5 (4.3)	25.4 (5.3)	35.4 (3.9)	35.6 (4.8)	32.5 (5.2)	28.5 (6.3)	23.9 (0.4)	33.9 (1.5)	24.4 (1.2)	19.9 (0.8)	16.6 (0.6)	23.5 (0.8)	32.3 (0.9)
Unknown	0.4* (0.2)	0.0 (N/A)	0.9* (0.9)	0.3* (0.2)	0.1* (0.1)	0.0 (N/A)	2.1* (1.9)	0.7 (0.1)	1.0* (0.3)	0.6* (0.2)	0.8 (0.2)	0.4* (0.2)	0.6 (0.1)	1.1 (0.2)

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 7-4.**  
**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	10.8 (0.2)	9.3 (1.1)	6.1 (0.6)	5.0 (0.4)	2.5 (0.3)	16.7 (0.8)	24.5 (0.8)
No	86.6 (0.3)	86.7 (1.2)	90.4 (0.7)	91.8 (0.5)	94.7 (0.5)	81.9 (0.8)	73.5 (0.9)
Unknown	2.6 (0.2)	4.0 (0.7)	3.5 (0.4)	3.2 (0.4)	2.8 (0.3)	1.4 (0.2)	2.0 (0.3)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	75.3 (0.4)	65.0 (1.5)	75.0 (1.2)	79.3 (0.9)	82.8 (0.6)	75.8 (0.7)	66.6 (0.9)
No	24.0 (0.4)	34.0 (1.6)	24.4 (1.2)	20.1 (0.8)	16.7 (0.6)	23.6 (0.8)	32.2 (0.8)
Unknown	0.7 (0.1)	1.0* (0.3)	0.6* (0.2)	0.7 (0.2)	0.4* (0.2)	0.6 (0.1)	1.1 (0.3)

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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	11.0 (0.2)	9.3 (1.1)	5.4 (0.7)	4.2 (0.5)	2.1 (0.3)	17.3 (0.8)	25.1 (0.8)
No	86.5 (0.3)	86.7 (1.3)	90.7 (0.8)	92.6 (0.6)	95.0 (0.5)	81.6 (0.8)	73.0 (0.9)
Unknown	2.5 (0.2)	4.0 (0.7)	3.8 (0.5)	3.1 (0.4)	2.9 (0.4)	1.1 (0.2)	1.9 (0.3)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	75.6 (0.4)	64.8 (1.8)	76.1 (1.4)	79.8 (0.8)	83.4 (0.7)	75.7 (0.8)	66.6 (0.9)
No	23.7 (0.4)	34.1 (1.8)	23.5 (1.4)	19.5 (0.8)	16.4 (0.7)	23.7 (0.8)	32.6 (0.9)
Unknown	0.6 (0.1)	1.1* (0.4)	0.4* (0.2)	0.7* (0.2)	0.3* (0.1)	0.6 (0.2)	0.8 (0.2)

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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	8.7 (0.8)	7.4* (2.8)	8.6 (1.6)	10.0 (1.3)	7.4 (1.8)	9.1 (2.2)	9.6 (2.2)
No	87.9 (1.0)	88.2 (3.0)	88.8 (1.9)	86.8 (1.5)	89.8 (1.9)	86.4 (2.7)	86.5 (3.4)
Unknown	3.4 (0.5)	4.4* (1.8)	2.6* (0.9)	3.1 (0.9)	2.8* (1.1)	4.5* (1.9)	3.9* (2.7)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	73.8 (1.2)	67.6 (4.0)	71.1 (3.1)	76.9 (2.3)	76.4 (3.1)	79.3 (3.3)	68.4 (6.0)
No	24.8 (1.1)	31.5 (4.0)	27.6 (3.0)	22.8 (2.3)	21.4 (3.0)	20.7 (3.3)	23.9 (4.9)
Unknown	1.4 (0.4)	0.8* (0.8)	1.4* (0.7)	0.3* (0.1)	2.2* (1.4)	0.0 (N/A)	7.7* (4.0)

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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Race, and Age**

	American Indian or Alaska Native						
	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	159,851	21,672	43,906	39,035	25,879	16,066	12,054
<i>Life Insurance from VA</i>							
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)
Yes	12.4 (2.9)	NR (NR)	6.7* (5.1)	15.5* (7.2)	0.8* (0.9)	NR (NR)	NR (NR)
No	85.6 (3.0)	NR (NR)	92.8* (5.1)	83.4 (7.2)	99.2* (0.9)	NR (NR)	NR (NR)
Unknown	2.0* (0.8)	NR (NR)	0.5* (0.5)	1.2* (0.9)	0.0* (N/A)	NR (NR)	NR (NR)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	60.8 (4.2)	NR (NR)	62.6* (9.6)	57.8 (8.2)	74.3* (8.5)	NR (NR)	NR (NR)
No	37.9 (4.3)	NR (NR)	33.4* (10.2)	41.6 (8.2)	25.7* (8.5)	NR (NR)	NR (NR)
Unknown	1.2* (1.1)	NR (NR)	4.0* (4.1)	0.6* (0.6)	0.0* (N/A)	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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Yes	13.7 (3.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
No	82.2 (4.4)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	4.1* (1.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
<i>Life Insurance from Any Other Source</i>							
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Yes	69.2 (5.3)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
No	29.9 (5.2)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	0.9* (0.9)	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 7-4. (continued)

**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Yes	6.4* (2.8)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
No	86.3* (5.2)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
Unknown	7.3* (4.5)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)
<i>Life Insurance from Any Other Source</i>							
Total	100.0 (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)	NR (N/A)
Yes	63.9* (11.4)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (NR)	NR (N/A)
No	36.1* (11.4)	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)

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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	11.0 (1.7)	26.3* (8.7)	12.4* (4.2)	5.6* (1.7)	4.2* (1.9)	11.1 (2.8)	18.5 (5.2)
No	85.3 (1.7)	72.0 (8.7)	77.7 (5.0)	90.5 (2.1)	93.6 (2.2)	87.8 (2.8)	80.1 (5.2)
Unknown	3.6 (0.8)	1.7* (1.5)	9.9* (3.7)	4.0* (1.3)	2.2* (1.0)	1.1* (0.8)	1.4* (0.9)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	69.5 (2.5)	58.3 (9.7)	73.5 (6.9)	70.2 (4.1)	74.7 (4.0)	71.4 (4.7)	60.4 (8.3)
No	29.5 (2.4)	40.6 (9.9)	26.5 (6.9)	27.8 (4.0)	24.9 (3.9)	27.2 (4.4)	38.8 (8.3)
Unknown	1.0* (0.4)	1.1* (1.1)	0.0 (N/A)	2.0* (1.2)	0.4* (0.4)	1.3* (1.0)	0.8* (0.7)

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. \* 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 7-4. (continued)

*Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	8.1 (1.3)	14.0* (6.6)	7.6* (3.6)	4.5* (1.6)	5.0* (2.4)	7.5 (2.2)	28.6* (6.6)
No	87.9 (1.8)	82.3* (7.2)	80.6 (5.7)	92.2 (2.0)	92.7 (2.8)	91.1 (2.3)	69.5* (6.4)
Unknown	4.0 (1.1)	3.7* (3.4)	11.7* (5.1)	3.3* (1.4)	2.2* (1.2)	1.3* (1.0)	1.9* (1.4)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	67.1 (2.5)	55.0* (10.9)	66.9 (8.9)	67.1 (4.7)	70.7 (4.6)	73.7 (4.7)	52.2* (7.5)
No	31.9 (2.4)	42.6* (11.0)	33.1 (8.9)	30.9 (4.7)	28.8 (4.5)	26.3 (4.7)	46.5* (7.6)
Unknown	0.9* (0.4)	2.4* (2.5)	0.0 (N/A)	2.0* (1.4)	0.5* (0.5)	0.0 (N/A)	1.3* (1.1)

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 7-4. (continued)****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, 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
<i>Life Insurance from VA</i>							
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)
Yes	10.3 (1.5)	23.7 (4.5)	1.5* (0.7)	2.9* (1.3)	2.5* (0.9)	17.0* (5.3)	28.1 (7.3)
No	84.9 (1.9)	73.2 (4.5)	90.0 (5.5)	88.9 (3.3)	95.6 (1.7)	79.9 (5.5)	71.9 (7.3)
Unknown	4.8 (1.3)	3.1* (1.9)	8.5* (5.6)	8.2* (3.2)	1.9* (1.5)	3.1* (2.0)	0.0 (N/A)
<i>Life Insurance from Any Other Source</i>							
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)
Yes	68.3 (2.2)	55.0 (4.6)	77.0 (5.5)	66.9 (4.5)	72.4 (5.4)	68.2 (6.3)	74.0 (7.0)
No	31.0 (2.1)	45.0 (4.6)	23.0 (5.5)	31.7 (4.4)	27.5 (5.4)	31.2 (6.3)	23.0 (6.4)
Unknown	0.7* (0.4)	0.0 (N/A)	0.0 (N/A)	1.5* (1.1)	0.1* (0.1)	0.6* (0.6)	3.0* (3.1)

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 7-5.*****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage and Receipt of Service-connected Disability Compensation***

	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>		
Responding on Item	25,196,036	2,692,161
<i>Life Insurance from VA</i>		
Total	100.0 (N/A)	100.0 (N/A)
Yes	10.8 (0.2)	20.4 (0.7)
No	86.5 (0.3)	75.7 (0.8)
Unknown	2.7 (0.2)	4.0 (0.4)
<i>Life Insurance from Any Other Source</i>		
Total	100.0 (N/A)	100.0 (N/A)
Yes	75.0 (0.4)	71.4 (0.8)
No	24.3 (0.4)	28.0 (0.8)
Unknown	0.7 (0.1)	0.6 (0.1)

N/A: Standard Errors not available when estimate is equal to 0% or 100% N/A: Standard Errors not available when estimate is equal to 0% or 100%

**Table 7-6.****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Gender, and Receipt of Service-connected Disability Compensation**

	Males		Females	
	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>				
Responding on Item	23,712,433	2,528,667	1,483,603	163,495
<i>Life Insurance from VA</i>				
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Yes	10.8 (0.2)	20.6 (0.7)	10.7 (1.2)	17.1 (3.1)
No	86.5 (0.3)	75.6 (0.8)	86.1 (1.2)	77.4 (3.4)
Unknown	2.7 (0.2)	3.9 (0.4)	3.2 (0.8)	5.5* (1.9)
<i>Life Insurance from Any Other Source</i>				
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Yes	75.3 (0.4)	71.8 (0.9)	70.1 (1.9)	64.4 (3.7)
No	24.0 (0.4)	27.7 (0.9)	29.0 (1.9)	34.1 (3.7)
Unknown	0.7 (0.1)	0.5 (0.1)	0.9* (0.3)	1.6* (1.0)

\* 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% \* 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 7-7.*****Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Ethnicity, and Receipt of Service-connected Disability Compensation***

	Spanish, Hispanic, or Latino		Not Spanish, Hispanic, or Latino	
	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>				
Responding on Item	1,122,190	125,405	23,990,234	2,554,126
<i>Life Insurance from VA</i>				
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Yes	8.1 (1.3)	17.8 (3.2)	10.9 (0.2)	20.5 (0.8)
No	87.2 (1.5)	75.0 (3.9)	86.5 (0.3)	75.7 (0.8)
Unknown	4.7 (1.0)	7.2* (2.4)	2.6 (0.2)	3.8 (0.4)
<i>Life Insurance from Any Other Source</i>				
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)
Yes	65.0 (1.9)	58.7 (3.8)	75.4 (0.4)	72.0 (0.8)
No	34.6 (1.9)	40.5 (3.8)	23.9 (0.4)	27.4 (0.8)
Unknown	0.4* (0.2)	0.9* (0.5)	0.7 (0.1)	0.6 (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% \* 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 7-8.

**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Race, and Receipt of Service-connected Disability Compensation**

	Total One Race		White		Black or African American	
	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>						
Responding on Item	23,857,126	2,508,215	21,370,897	2,149,510	2,216,634	308,616
<i>Life Insurance from VA</i>						
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)
Yes	10.8 (0.2)	20.6 (0.8)	11.0 (0.2)	20.8 (0.9)	8.7 (0.8)	19.1 (2.3)
No	86.6 (0.3)	75.6 (0.8)	86.5 (0.3)	75.4 (0.9)	87.9 (1.0)	76.9 (2.7)
Unknown	2.6 (0.2)	3.8 (0.4)	2.5 (0.2)	3.8 (0.4)	3.4 (0.5)	4.0 (1.1)
<i>Life Insurance from Any Other Source</i>						
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)
Yes	75.3 (0.4)	72.3 (0.8)	75.6 (0.4)	72.8 (0.9)	73.8 (1.2)	70.0 (2.2)
No	24.0 (0.4)	27.2 (0.8)	23.7 (0.4)	26.6 (0.9)	24.8 (1.1)	29.5 (2.2)
Unknown	0.7 (0.1)	0.6 (0.1)	0.6 (0.1)	0.6 (0.1)	1.4 (0.4)	0.4* (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 7-8. (continued)

**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Race, and Receipt of Service-connected Disability Compensation**

	Minority Veterans (Other Than Black or African American)					
	American Indian or Alaska Native		Asian		Native Hawaiian or Other Pacific Islander	
	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>						
Responding on Item	159,851	25,160	73,202	18,213	36,541	6,716
<i>Life Insurance from VA</i>						
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	NR (N/A)
Yes	12.4 (2.9)	19.9 (4.2)	13.7 (3.8)	18.9* (7.5)	6.4* (2.8)	NR (NR)
No	85.6 (3.0)	75.5 (5.2)	82.2 (4.4)	79.8* (7.7)	86.3* (5.2)	NR (NR)
Unknown	2.0* (0.8)	4.6* (2.1)	4.1* (1.8)	1.3* (1.4)	7.3* (4.5)	NR (NR)
<i>Life Insurance from Any Other Source</i>						
Total	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	100.0 (N/A)	NR (N/A)
Yes	60.8 (4.2)	61.8 (8.7)	69.2 (5.3)	70.2* (8.9)	63.9* (11.4)	NR (NR)
No	37.9 (4.3)	38.2 (8.7)	29.9 (5.2)	29.8* (8.9)	36.1* (11.4)	NR (NR)
Unknown	1.2* (1.1)	0.0 (N/A)	0.9* (0.9)	0.0* (N/A)	0.0* (N/A)	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 7-8. (continued)

**Percent Distribution of Veterans by VA and Non-VA Life Insurance Coverage, Race, and Receipt of Service-connected Disability Compensation**

	Two or More Races				Race Unknown	
	Total Two or More Races		American Indian or Alaska Native/White		Race Unknown	
	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation	Total	Receiving Service-connected Disability Compensation
<b>Estimated Population</b>						
Responding on Item	557,540	84,363	360,755	57,969	781,370	99,584
<i>Life Insurance from VA</i>						
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)
Yes	11.0 (1.7)	17.1 (2.2)	8.1 (1.3)	20.9 (3.3)	15.9 (3.2)	17.1 (3.4)
No	85.3 (1.7)	79.0 (2.3)	87.9 (1.8)	75.1 (3.4)	75.7 (3.8)	73.7 (4.3)
Unknown	3.6 (0.8)	3.9* (1.3)	4.0 (1.1)	4.0* (1.5)	8.4* (3.1)	9.1* (3.5)
<i>Life Insurance from Any Other Source</i>						
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)
Yes	69.5 (2.5)	57.9 (4.4)	67.1 (2.5)	59.8 (4.1)	58.1 (5.4)	60.0 (5.8)
No	29.5 (2.4)	40.6 (4.5)	31.9 (2.4)	38.7 (4.2)	41.1 (5.5)	39.2 (5.9)
Unknown	1.0* (0.4)	1.5* (0.7)	0.9* (0.4)	1.4* (0.8)	0.8* (0.6)	0.8* (0.6)

NOTE: 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 7-9.*****Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance***

<b>Estimated Population</b>	
Not Applicable	3,400,423
Responding on Item	21,795,613
Not aware of VA insurance benefits	34.5 (0.4)
Didn't believe entitled or eligible	13.0 (0.3)
Did not know how to apply for benefits	3.4 (0.2)
Did not need any insurance	9.1 (0.3)
Did not need or want assistance from the VA	3.7 (0.2)
Too much trouble or red tape	0.8 (0.1)
Never considered getting any insurance from the VA	6.8 (0.3)
Elected to forgo coverage while on active duty	0.7 (0.1)
Never converted active duty life insurance policy to veterans policy	7.8 (0.2)
Allowed policy to lapse	9.6 (0.2)
Other	25.3 (0.4)
Unknown	4.1 (0.2)

NOTE: Veteran may report more than one reason.