



Department of Veterans Affairs
Veterans Benefits Administration

ANNUAL BENEFITS REPORT

Fiscal Year

2008

Making a difference



Our mission 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.

Purpose of this Report

The purpose of the Annual Benefits Report (ABR) is to clearly summarize the benefit programs delivered by VBA.

This report is intended to accomplish the following:

- a. Present a clear, complete, data-driven picture of the extent to which veterans and their dependents use these benefits;
- b. Provide insights into the nature of the benefits programs;
- c. Portray the economic impact of VBA programs on veterans, their families, the Federal government, and the Nation.

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VETERANS BENEFITS ADMINISTRATION

Mission and Vision Statements and Core Values

We are the Veterans Benefits Administration, one of the three Administrations forming the U.S. Department of Veterans Affairs (VA). We offer a wide range of benefits to our Nation’s Veterans, servicemembers, and their families.

Mission, Vision, and Values

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 with 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 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 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 on the VA Home Page: <http://www1.va.gov/opa/feature/history/index.asp>.

For the latest copy of the pamphlet entitled Benefits for Veterans and Dependents, go to: http://www1.va.gov/opa/vadocs/current_benefits.asp.

Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) clearly summarizes the benefit programs delivered by VBA, identifies the current level of program participation by eligible persons, and profiles the beneficiaries.

The report is intended to accomplish the following:

- Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits;
- Provide insights into the nature of the benefit programs;
- Portray the expenditures associated with VBA programs.

A complete discussion of VBA's performance in administering these programs is contained in the Department's Fiscal Year 2008 Performance and Accountability Report, dated November 2008. The document can be accessed through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan 2006-2011 can be found on the Department's website: www.va.gov/op3.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors.

With annual expenditures over \$40 billion, VBA programs have a sweeping impact not only on the Veteran community but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under five business lines:

COMPENSATION AND PENSION

EDUCATION

INSURANCE

LOAN GUARANTY

VOCATIONAL REHABILITATION AND EMPLOYMENT

Compensation and Pension

Current Benefits

Compensation Based Upon Service-Connected Disability or Death

Disability compensation is a monetary benefit paid to Veterans with service-connected disabilities. “Service-connected” means the disability was a result of disease or injury incurred in or aggravated during active military service. To be eligible for disability compensation, the Veteran’s discharge must be under conditions other than dishonorable, and the disability must not be the result of willful misconduct by the Veteran.

Disability compensation is graduated according to the degree of the Veteran’s disability on a scale from 0% disabling to 100% disabling, in increments of 10%. Additional benefits are payable to Veterans with severe disabilities such as anatomical loss or loss of use of a hand or foot, blindness, or deafness. The most seriously disabled Veterans receive the highest benefit amounts, and less severely disabled Veterans receive lower amounts.

Dependency and Indemnity Compensation (DIC) is payable to the survivors of servicemembers who died while on active duty or Veterans who died from their service-connected disabilities. VA may also pay DIC benefits to survivors of Veterans continuously rated totally disabled due to service-connected disabilities for ten or more years immediately preceding the Veteran’s death or five years from the date of the Veteran’s discharge. DIC benefits may also be paid to the survivors of former prisoners of war who died after September 30, 1999, and who were continuously rated totally disabled due to a service-connected disability for a period of not less than one year immediately preceding death.

Surviving spouses and dependent children are potentially eligible for DIC benefits. An additional amount is payable if the Veteran was rated totally disabled for a period of at least eight years prior to death. For deaths prior to January 1, 1993, benefit rates are based on the Veteran’s military pay grade or the current monthly rate established by law, whichever is the greater benefit.

Parents of Veterans or servicemembers who die as the result of a service-connected disease or injury are also potentially eligible for DIC benefits. Parents’ DIC is a needs-based program for financially dependent parents.

A Note on the Data:

The 2008 Annual Benefits Report combines data from the Veterans Benefits Administration’s legacy Benefits Delivery Network (BDN) and the corporate database (VETSNET). As of the end of Fiscal Year 2008, nearly 575,000 Veterans were paid compensation benefits via BDN, while nearly 2.4 million were paid through VETSNET, a near reversal of 2007 data due to the conversion of Veterans’ records from BDN to VETSNET. The most noticeable effect of reporting data from VETSNET is in the number of disabilities for which Veterans are service-connected. The BDN stored the six disabilities with the highest evaluations, whereas the corporate database stores all disabilities for each Veteran. The tables containing information on the most prevalent disabilities by body system are the most affected by this change. Disabilities that are evaluated in higher numbers, but with lower evaluations now appear in some of the top three disabilities by body system lists in the charts on pages 14 and 15.

Pension Based Upon Non Service-Connected Disability or Death

VA pension programs are designed to provide income support to wartime Veterans and their families who are experiencing financial hardship. The program is means-tested. The total family income from sources other than VA determines the amount of the benefit. Laws establish income limits and regulate the rates of payment.

Wartime Veterans who are age 65 and older or who are found permanently and totally disabled as the result of a non-service-connected disability may be eligible for a disability pension. Entitlement to this disability pension is subject to income limitations. Additional amounts may be paid to a Veteran who has dependents or who is so disabled as to require the aid and attendance of another person, or is housebound. Benefits are also paid under two protected or “grandfathered” prior pension programs. These rates and limits are fixed at the amounts in effect when the programs were closed to new claims.

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” prior programs.

Quick Reference Guide

Number of Veterans and survivors receiving Compensation and Pension benefits at the end of Fiscal Year 2008 is 3,801,476

2,952,282	Veterans received service-connected disability benefits
337,819	survivors received service-connected death benefits
315,763	Veterans received non service-connected disability benefits
195,612	survivors received non service-connected death benefits

Total Veterans receiving service-connected disability benefits end of Fiscal Year 2008 by period of service

World War II	273,973
Korean Conflict	156,839
Vietnam Era	1,015,410
Gulf War Era	896,746
Peacetime	609,314

Beneficiaries who began receiving benefits (Compensation, Pension, DIC) during Fiscal Year 2008 is 290,338

Compensation - Disability	191,318
Compensation - Death	18,457
Pension - Disability	47,372
Pension - Death	33,191

Most prevalent service-connected disabilities for Veterans receiving compensation at the end of Fiscal Year 2008

Tinnitus	558,232
Hearing loss	519,834
Scars, general	389,355
Post traumatic stress disorder	344,758
Diabetes mellitus	280,195
Impairment of the knee, general	264,549
Hypertensive vascular disease	254,804
Traumatic arthritis	251,867
Lumbosacral or Cervical Strain	198,039
Limitation of motion of the ankle	191,077

Data

Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits in Fiscal Year 2008

Benefit Program	Number of People	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
Compensation-Disability	191,318	\$1,384,925,862	\$7,239
Compensation-Death ¹	18,457	\$246,775,619	\$13,370
Pension-Disability	47,372	\$496,589,513	\$10,483
Pension-Death ²	33,191	\$233,890,300	\$7,047
Total	290,338	\$2,362,181,294	\$8,136

¹Includes surviving spouses, children (not dependents on surviving spouse awards), and parents.

²Includes surviving spouses and children (not dependents on surviving spouse awards).

Summary of Active Compensation and Pension Benefit Accounts at the End of Fiscal Year 2008

Benefit Program	Number of People	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
Compensation-Disability	2,952,282	\$30,274,152,913	\$10,254
Compensation-Death ¹	337,819	\$4,640,955,524	\$13,738
Pension-Disability	315,763	\$2,843,806,632	\$9,006
Pension-Death	195,612	\$849,311,292	\$4,342
Total	3,801,476	\$38,608,226,361	\$10,156

¹Dependency and Indemnity Compensation and Death Compensation.

Disability Compensation

Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2008

Combined Degree	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
0%	551	\$766,284	\$1,391
10%	53,374	\$75,386,502	\$1,412
20%	33,024	\$92,793,912	\$2,810
30%	26,368	\$122,355,696	\$4,640
40%	20,539	\$138,422,796	\$6,740
50%	14,513	\$136,515,366	\$9,406
60%	13,849	\$167,923,620	\$12,125
70%	10,031	\$155,780,574	\$15,530
80%	6,233	\$112,772,658	\$18,093
90%	2,927	\$60,184,896	\$20,562
100%	9,909	\$322,023,558	\$32,498
Total	191,318	\$1,384,925,862	\$7,239

Five Year Comparison of Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation

Combined Degree	2004	2005	2006	2007	2008
0%	434	504	505	521	551
10%	42,555	46,264	47,667	52,949	53,374
20%	29,765	31,347	30,989	33,702	33,024
30%	20,031	22,898	23,264	25,851	26,368
40%	14,934	17,311	18,234	20,748	20,539
50%	10,230	11,880	11,745	14,004	14,513
60%	7,961	9,736	10,229	13,009	13,849
70%	6,087	6,863	6,879	9,316	10,031
80%	2,949	3,733	3,847	5,580	6,233
90%	1,322	1,671	1,718	2,384	2,927
100%	7,913	8,145	7,728	9,653	9,909
Total	144,181	160,352	162,805	187,717	191,318

Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2008

Disability	Number of Veterans	Percent of Total
Tinnitus	67,689	8.8%
Hearing loss	47,733	6.2%
Post traumatic stress disorder	30,481	4.0%
Lumbosacral or Cervical Strain	29,930	3.9%
Tendon inflammation	26,922	3.5%
Degenerative Arthritis of the Spine	24,570	3.2%
Limitation of flexion, knee	23,640	3.1%
Diabetes mellitus	22,306	2.9%
Scars, general	19,691	2.6%
Traumatic arthritis	18,068	2.4%
Total - Most Prevalent Disabilities	311,030	40.6%
Total - All Disabilities	766,237	100.0%

Total Number of Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation – End of Fiscal Year 2008

Combined Degree	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
0%	13,318	\$12,543,805	\$942
10%	785,355	\$1,110,526,794	\$1,414
20%	439,194	\$1,226,728,842	\$2,793
30%	354,810	\$1,686,268,134	\$4,753
40%	289,071	\$1,985,661,030	\$6,869
50%	184,478	\$1,782,942,012	\$9,665
60%	214,201	\$3,292,435,740	\$15,371
70%	194,196	\$4,433,558,089	\$22,830
80%	139,417	\$3,550,390,602	\$25,466
90%	75,560	\$2,120,822,635	\$28,068
100%	262,682	\$9,072,275,230	\$34,537
Total	2,952,282	\$30,274,152,913	\$10,254

Five Year Comparison of Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation – by Fiscal Year

Body System	2004	2005	2006	2007	2008	Percent Change 2007-2008*
Musculoskeletal System	164,297	194,331	206,588	270,949	286,625	5.8%
Impairment of Auditory Acuity	76,836	88,366	92,407	112,421	118,935	5.8%
Skin	36,955	41,161	41,882	78,068	80,737	3.4%
Neurological Conditions	28,922	33,602	34,222	53,142	58,003	9.1%
Mental Disorders	23,564	33,308	32,838	42,936	49,315	14.9%
Respiratory System	19,239	21,903	22,582	33,456	38,165	14.1%
Digestive System	19,078	21,281	20,932	32,621	34,344	5.3%
Cardiovascular System	28,315	26,577	23,762	31,142	30,630	-1.6%
Endocrine System	26,206	26,274	25,457	24,328	24,700	1.5%
Genitourinary System	12,884	14,670	14,828	22,214	24,539	10.5%
Eye	4,774	5,529	5,562	8,152	8,862	8.7%
Gynecological Conditions	2,487	2,670	2,951	3,920	3,917	-0.1%
Dental and Oral Conditions	1,616	1,868	1,823	3,236	3,649	12.8%
Hemic and Lymphatic Systems	1,822	1,814	1,545	2,018	2,136	5.8%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	2,702	2,705	2,476	1,756	1,680	-4.3%
Total	449,697	516,059	529,855	720,359	766,237	6.4%

*Note: The percent change from 2007 to 2008 is used because of the database changes discussed on pg 3

Total Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent - Five Fiscal Years

Combined Degree	2004	2005	2006	2007	2008	Percent Change 2004-2008
0%	15,313	14,750	14,291	13,790	13,318	-13.0%
10%	782,910	775,854	775,346	784,286	785,355	0.3%
20%	402,492	408,667	417,721	430,925	439,194	9.1%
30%	321,521	327,007	334,931	346,198	354,810	10.4%
40%	236,785	246,987	259,834	275,242	289,071	22.1%
50%	143,291	151,943	161,568	172,995	184,478	28.7%
60%	161,050	172,694	184,264	198,627	214,201	33.0%
70%	138,548	153,190	165,257	179,280	194,196	40.2%
80%	91,526	102,979	113,404	125,405	139,417	52.3%
90%	46,818	54,161	60,546	67,439	75,560	61.4%
100%	215,442	228,747	238,662	249,991	262,682	21.9%
Total	2,555,696	2,636,979	2,725,824	2,844,178	2,952,282	15.5%

Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2008

Age	Number of Veterans	Estimated Annual Payments	Percent of Total
34 and under	52,281	\$326,602,196	23.6%
35 - 54	60,568	\$465,210,016	33.6%
55 - 74	64,796	\$490,081,506	35.4%
75 and over	13,673	\$103,032,144	7.4%
Total	191,318	\$1,384,925,862	100.0%

Age of Veterans Receiving Service-Connected Compensation End of Fiscal Year 2008

Age	Number of Veterans	Estimated Annual Payments	Percent of Total
34 and under	269,116	\$1,784,941,679	5.9%
35 - 54	893,324	\$7,717,081,676	25.5%
55 - 74	1,269,305	\$15,529,735,263	51.3%
75 and over	520,537	\$5,242,394,295	17.3%
Total	2,952,282	\$30,274,152,913	100.0%

The following tables organize information according to the number of service-connected disabilities and their separate evaluations. A “zero percent” service-connected disability rating means a disability exists and is related to the Veteran’s service, but is not so disabling that it entitles the Veteran to compensation payments.

Total Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation End of Fiscal Year 2008

Evaluation	Number of Disabilities
0%	3,590,887
10%	4,136,051
20%	1,007,060
30%	706,506
40%	241,977
50%	231,630
60%	157,541
70%	124,465
80%	11,942
90%	3,602
100%	246,735
Total	10,458,396

Note: Veterans in receipt of individual unemployability benefits are counted by their combined evaluation, not as 100% disabled.

Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation End of Fiscal Year 2008

Body System	Number of Disabilities	
	Total	Percent of Total
Musculoskeletal System	3,888,519	37.2%
Impairment of Auditory Acuity	1,223,590	11.7%
Skin	1,163,815	11.1%
Neurological Conditions	851,270	8.1%
Mental Disorders	661,015	6.3%
Cardiovascular System	586,001	5.6%
Digestive System	596,229	5.7%
Respiratory System	471,128	4.5%
Genitourinary System	350,401	3.4%
Endocrine System	315,051	3.0%
Eye	161,460	1.6%
Gynecological System	61,810	0.6%
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	48,462	0.5%
Dental and Oral Conditions	47,506	0.5%
Hemic and Lymphatic System	32,139	0.3%
Total All Conditions	10,458,396	100.0%

Five-Year Comparison of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation End of Fiscal Year

Body System	2004	2005	2006	2007	2008	Percent Change FY 2007-FY 2008*
Musculoskeletal System	2,786,986	3,002,239	3,173,080	3,691,871	3,888,519	5.3%
Impairment of Auditory Acuity	742,211	822,413	908,676	1,124,454	1,223,590	8.8%
Skin	778,521	799,131	818,377	1,091,036	1,163,815	6.7%
Neurological Conditions	581,442	521,970	573,812	782,573	851,270	8.8%
Mental Disorders	488,333	520,497	551,056	629,475	661,015	5.0%
Cardiovascular System	442,640	471,455	490,435	578,278	586,001	1.3%
Digestive System	452,307	457,934	464,479	572,625	596,229	4.1%
Respiratory System	334,866	347,190	360,943	440,470	471,128	7.0%
Endocrine System	217,126	247,324	276,094	324,490	350,401	8.0%
Genitourinary System	196,268	214,036	231,307	306,055	315,051	2.9%
Eye	117,256	121,443	125,770	155,032	161,460	4.1%
Gynecological Conditions	44,156	46,880	49,646	58,774	61,810	5.2%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	46,045	45,076	44,369	50,147	48,462	-3.4%
Dental and Oral Conditions	31,114	32,211	33,327	43,982	47,506	8.0%
Hemic and Lymphatic Systems	24,996	25,988	26,980	31,319	32,139	2.6%
Total	7,284,267	7,675,787	8,128,351	9,880,581	10,458,396	5.8%

*Note: The percent change from 2007 to 2008 is used because of the database changes discussed on pg 3

The tables on the following pages identify the total number of service-connected disabilities grouped by body system. The percentages reflect the proportional amount that each rating represents for that body system.

Total conditions on the following pages similarly reflect the proportional amount for each rating group of all body systems, e.g. 39.6% of the total service-connected disabilities are rated at 10%.

Total Service-Connected Disabilities for Veterans Receiving Compensation End of Fiscal Year 2008 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	1,056,709	27.2%	476,645	39.0%	817,386	70.2%	131,075	15.4%
10%	1,942,342	50.0%	639,892	52.3%	298,879	25.7%	454,621	53.4%
20%	499,855	12.9%	31,623	2.6%	4,838	0.4%	116,849	13.7%
30%	164,304	4.2%	24,466	2.0%	32,206	2.8%	72,558	8.5%
40%	125,570	3.2%	17,303	1.4%	1,955	0.2%	34,229	4.0%
50%	20,078	0.5%	10,657	0.9%	3,489	0.3%	17,004	2.0%
60%	50,140	1.3%	5,906	0.5%	4,325	0.4%	9,687	1.1%
70%	4,158	0.1%	3,640	0.3%	21	0.0%	2,738	0.3%
80%	1,494	0.0%	3,703	0.3%	479	0.0%	3,503	0.4%
90%	1,007	0.0%	1,388	0.1%	4	0.0%	470	0.1%
100%	22,862	0.6%	8,367	0.7%	233	0.0%	8,536	1.0%
Total	3,888,519	37.2%	1,223,590	11.7%	1,163,815	11.1%	851,270	8.1%
Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	20,549	3.1%	123,282	21.0%	358,521	60.1%	231,930	49.2%
10%	108,127	16.4%	257,733	44.0%	158,872	26.6%	115,286	24.5%
20%	387	0.1%	51,533	8.8%	26,446	4.4%	5,799	1.2%
30%	167,033	25.3%	79,361	13.5%	29,341	4.9%	53,909	11.4%
40%	194	0.0%	15,050	2.6%	7,029	1.2%	1,206	0.3%
50%	126,589	19.2%	1,330	0.2%	954	0.2%	36,305	7.7%
60%	172	0.0%	37,285	6.4%	6,303	1.1%	13,442	2.9%
70%	111,591	16.9%	170	0.0%	170	0.0%	120	0.0%
80%	31	0.0%	54	0.0%	153	0.0%	176	0.0%
90%	5	0.0%	13	0.0%	0	0.0%	2	0.0%
100%	126,337	19.1%	20,190	3.4%	8,440	1.4%	12,953	2.7%
Total	661,015	6.3%	586,001	5.6%	596,229	5.7%	471,128	4.5%
Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	199,763	57.0%	8,329	2.6%	65,635	40.7%	24,755	40.1%
10%	37,357	10.7%	53,108	16.9%	41,313	25.6%	8,126	13.1%
20%	24,839	7.1%	228,929	72.7%	9,004	5.6%	137	0.2%
30%	24,733	7.1%	2,405	0.8%	29,398	18.2%	15,027	24.3%
40%	15,449	4.4%	15,654	5.0%	6,436	4.0%	497	0.8%
50%	28	0.0%	35	0.0%	2,125	1.3%	12,779	20.7%
60%	22,431	6.4%	3,926	1.2%	1,382	0.9%	128	0.2%
70%	6	0.0%	5	0.0%	1,610	1.0%	3	0.0%
80%	2,078	0.6%	6	0.0%	167	0.1%	36	0.1%
90%	0	0.0%	6	0.0%	706	0.4%	0	0.0%
100%	23,717	6.8%	2,648	0.8%	3,684	2.3%	322	0.5%
Total	350,401	3.4%	315,051	3.0%	161,460	1.5%	61,810	0.6%

Total Service-Connected Disabilities for Veterans Receiving Compensation End of Fiscal Year 2008 by Percent and Body System (continued)

Rating	Infectious Diseases, Immune Disorders, Nutritional Deficiencies	Dental and Oral Conditions	Hemic and Lymphatic Systems	Total All Conditions				
0%	37,971	78.4%	26,448	55.7%	11,889	37.0%	3,590,887	34.3%
10%	3,861	8.0%	14,208	29.9%	2,326	7.2%	4,136,051	39.6%
20%	889	1.8%	4,089	8.6%	1,843	5.7%	1,007,060	9.6%
30%	1,535	3.2%	1,906	4.0%	8,324	25.9%	706,506	6.8%
40%	599	1.2%	590	1.2%	216	0.7%	241,977	2.3%
50%	40	0.1%	205	0.4%	12	0.0%	231,630	2.2%
60%	2,025	4.2%	7	0.0%	382	1.2%	157,541	1.5%
70%	8	0.0%	3	0.0%	222	0.7%	124,465	1.2%
80%	55	0.1%	2	0.0%	5	0.0%	11,942	0.1%
90%	1	0.0%	0	0.0%	0	0.0%	3,602	0.0%
100%	1,478	3.0%	48	0.1%	6,920	21.5%	246,735	2.4%
Total	48,462	0.5%	47,506	0.5%	32,139	0.3%	10,458,396	100%

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Impairment of the knee, general	264,549	6.8%
	Traumatic arthritis	251,867	6.5%
	Lumbosacral or Cervical Strain	198,039	5.1%
Endocrine System	Diabetes mellitus	280,195	88.9%
	Hypothyroidism	20,392	6.5%
	Hyperthyroidism	6,215	2%
Impairment of Auditory Acuity	Tinnitus	558,232	45.6%
	Hearing loss	556,079	45.4%
	Otitis media, chronic (ear infection)	21,546	1.8%
Genitourinary System	Penile deformity (loss of erectile power)	99,053	28.3%
	Malignant growths of genitourinary system	49,385	14.1%
	Prostate gland injuries	40,212	11.5%
Skin	Scars, general	389,355	33.5%
	Scars, superficial (tender)	172,748	14.8%
	Eczema	159,510	13.7%

Most Prevalent Service-Connected Disabilities (continued)

Body System	Disability	Total Number	Body System Total (%)
Eye	Vision in 1 eye 20/100, 20/70 or 20/50; 20/40 in other	16,697	10.3%
	Conjunctivitis, chronic	12,744	7.9%
	Unhealed eye injury	11,193	6.9%
Neurological	Paralysis of the sciatic nerve	171,525	20.1%
	Migraine	132,873	15.6%
	Paralysis of the median nerve	123,078	14.5%
Gynecological System	Removal of uterus	12,397	20.1%
	Removal of uterus and both ovaries	11,833	19.1%
	Benign growths of gynecological system or breast	6,328	10.2%
Mental Disorders	Post traumatic stress disorder	344,758	52.2%
	Major depressive disorder	66,272	10%
	Generalized anxiety disorder	55,759	8.4%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	32,556	67.2%
	Chronic fatigue syndrome	3,898	8%
	HIV-Related Illness	3,200	6.6%
Cardiovascular System	Hypertensive vascular disease	254,804	43.5%
	Residuals of cold injury	76,341	13%
	Arteriosclerotic heart disease (coronary artery disease)	69,432	11.8%
Dental and Oral Conditions	Limited motion of the jaw	26,050	54.8%
	Malunion of lower jaw	8,654	18.2%
	Jaw condition - general	3,954	8.3%
Digestive System	Hemorrhoids	168,717	28.3%
	Hiatal hernia	115,392	19.4%
	Inguinal hernia	60,771	10.2%
Hemic and Lymphatic Systems	Splenectomy (removal of spleen)	7,223	22.5%
	Anemia	6,704	20.9%
	Non-Hodgkin's lymphoma	5,283	16.4%
Respiratory System	Bronchial asthma	70,531	15%
	Allergic rhinitis	65,403	13.9%
	Maxillary sinusitis	52,354	11.1%

Most Prevalent Disabilities for Veterans Receiving Compensation End of Fiscal Year 2008

Body System	Disability	Number of Veterans	All Conditions FY 2008 (Percent of Total)
Impairment of Auditory Acuity	Tinnitus	558,232	5.3%
Impairment of Auditory Acuity	Hearing loss	519,834	5.0%
Skin	Scars, general	389,355	3.7%
Mental Disorders	Post traumatic stress disorder	344,758	3.3%
Endocrine System	Diabetes mellitus	280,195	2.7%
Musculoskeletal System	Impairment of the knee, general	264,549	2.5%
Cardiovascular System	Hypertensive vascular disease	254,804	2.4%
Musculoskeletal System	Traumatic arthritis	251,867	2.4%
Musculoskeletal System	Lumbosacral or Cervical Strain	198,039	1.9%
Musculoskeletal System	Limitation of motion of the ankle	191,077	1.8%

Total Veterans Receiving Service-Connected Disability Benefits End of Fiscal Year 2008

Period of Service	Number of Veterans	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
World War II	273,973	\$2,627,612,238	\$9,591
Korean Conflict	156,839	\$1,571,234,485	\$10,018
Vietnam Era	1,015,410	\$13,757,989,123	\$13,549
Gulf War	896,746	\$7,218,392,201	\$8,050
Peacetime Era	609,314	\$5,098,924,866	\$8,368
Total	2,952,282	\$30,274,152,913	\$10,254

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2008

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	55,393	9.0%
	Tinnitus	39,466	6.4%
	Residuals of cold injury	35,410	5.7%
	Scars, general	25,920	4.2%
	Post traumatic stress disorder	24,145	3.9%
	Generalized anxiety disorder	21,245	3.4%
	Traumatic arthritis	14,333	2.3%
	Scars, superficial (tender)	13,835	2.2%
	Flatfoot, acquired	11,293	1.8%
	Scars, head, face or neck	9,843	1.6%
Korean Conflict	Hearing loss	41,488	11.3%
	Tinnitus	33,940	9.2%
	Residuals of cold injury	22,742	6.2%
	Scars, general	15,300	4.2%
	Post traumatic stress disorder	12,381	3.4%
	Scars, superficial (tender)	7,905	2.2%
	Traumatic arthritis	6,736	1.8%
	Scars, head, face or neck	5,926	1.6%
	Duodenal ulcer	5,834	1.6%
	Impairment of the knee, general	5,081	1.4%
Vietnam Era	Diabetes mellitus	241,740	7%
	Post traumatic stress disorder	229,682	6.6%
	Hearing loss	210,816	6.1%
	Tinnitus	188,654	5.5%
	Scars, general	149,940	4.3%
	Paralysis of the sciatic nerve	114,741	3.3%
	Hypertensive vascular disease	80,353	2.3%
	Penile deformity (loss of erectile power)	74,398	2.2%
	Impairment of the knee, general	64,393	1.9%
	Paralysis of the median nerve	55,022	1.6%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2008 (continued)

Period of Service	Disability	Number of Disabilities	Percent of Total
Gulf War	Tinnitus	212,989	5.1%
	Lumbosacral or Cervical Strain	140,275	3.3%
	Scars, general	133,828	3.2%
	Tendon inflammation	128,096	3.0%
	Limitation of flexion, knee	126,363	3.0%
	Traumatic arthritis	125,465	3.0%
	Hearing loss	122,151	2.9%
	Limitation of motion of the ankle	116,168	2.8%
	Hypertensive vascular disease	114,947	2.7%
	Impairment of the knee, general	110,249	2.6%
Peacetime Periods	Hearing loss	89,986	5%
	Tinnitus	83,182	4.6%
	Impairment of the knee, general	78,737	4.4%
	Scars, general	64,367	3.6%
	Traumatic arthritis	54,018	3.0%
	Hypertensive vascular disease	52,346	2.9%
	Limitation of motion of the ankle	38,351	2.1%
	Hemorrhoids	37,881	2.1%
	Condition of The Skeletal System	37,822	2.1%
	Lumbosacral strain	35,887	2.0%

Service-Connected Disabilities at the End of Fiscal Year 2008 by Period of Service

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	617,220	367,389	3,454,668	4,211,299	1,807,814
Average Number of Disabilities per Veteran	2.3	2.3	3.4	4.7	3.0
Veterans Receiving Compensation	273,973	156,839	1,015,410	896,746	609,314
Total Veteran Population	2,305,909	2,499,310	7,412,110	5,238,587	5,986,574

Dependency and Indemnity Compensation

Dependency and Indemnity Compensation (DIC) is payable to survivors of servicemembers who died while on active duty or Veterans who died from their service-connected disabilities.

This section provides information about surviving spouses, children, and parents who received DIC during Fiscal Year 2008.

Total Beneficiaries Who Began Receiving DIC from Fiscal Year 2004- 2008

Type of Benefit	2004	2005	2006	2007	2008
Surviving Spouses	17,007	17,480	15,993	17,140	16,968
Surviving Children	1,821	1,396	1,248	1,124	1,238
Surviving Parents	291	286	220	226	251
Total	19,119	19,162	17,461	18,490	18,457

Source: Benefits Delivery Network CP-127.

Total Beneficiaries Receiving DIC by Relationship End of Fiscal Year 2008

Relationship	Beneficiaries Number	Percent
Surviving Spouse	320,966	95.0%
Child	11,726	3.5%
Parent	5,127	1.5%
Total	337,819	100.0%

Source: Benefits Delivery Network - COIN CP-127.

Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2008

Age	Number of Beneficiaries	Estimated Annual Payments	Percent of Total
35 and under	653	\$8,841,975	3.8%
36 - 55	2,616	\$36,467,683	15.4%
56 - 75	8,783	\$123,656,283	51.8%
Over 75	4,916	\$70,705,955	29.0%
Total	16,968	\$239,671,896	100.0%

Source: Benefits Delivery Network - COIN CP-127.

Age of Children Who Began Receiving DIC Benefits in Fiscal Year 2008

Children's Age	Number of Beneficiaries	Estimated Annual Payments
Under Age 18 ¹	573	\$3,317,279
Age 18 and over in School	447	\$2,324,060
Age 18 and over - Helpless	218	\$772,636
Total	1,238	\$6,413,975

Source: Benefits Delivery Network-COIN CP-127.

¹Includes 173 consolidated awards that account for more than one child.

Total Beneficiaries Receiving Service-Connected Death Benefits by Period of Service End of Fiscal Year 2008

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
Spanish American War	3	\$8,796	\$26,388
Mexican Border	1	\$13,092	\$13,092
World War I	693	\$12,582	\$8,719,644
World War II	96,935	\$13,788	\$1,336,525,236
Korean Conflict	36,422	\$14,170	\$516,087,504
Vietnam Era	150,882	\$13,786	\$2,049,685,224
Gulf War	18,458	\$14,281	\$259,744,920
Peacetime Periods	34,425	\$13,823	\$468,884,640
Total	337,819	\$13,938	\$4,639,686,648

Source: Benefits Delivery Network-RCS 20-0221.

Surviving Spouses Receiving DIC by Age End of Fiscal Year 2008

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Annual Payment
35 and Under	3,384	\$14,172	\$47,956,580
36 - 55	28,605	\$14,172	\$405,385,800
56 - 75	130,139	\$14,172	\$1,844,328,128
Over 75	158,838	\$14,172	\$2,251,052,592
Total	320,966	\$14,172	\$4,548,723,100

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

Children Receiving DIC by Age End of Fiscal Year 2008

Age	Number of Beneficiaries	Estimated Average Annual Amounts Paid	Estimated Annual Payment
Under Age 18*	3,910	\$6,008	\$23,491,489
Age 18 and over – in School	372	\$3,544	\$1,318,442
Age 18 and over – Helpless	7,444	\$7,162	\$53,311,844
Total	11,726	\$6,662	\$78,121,775

*Includes 1,945 consolidated awards that account for more than one child.

Source: Benefits Delivery Network - COIN CP-127.

Disability Pension

Disability pension is payable to wartime Veterans who are age 65 and older or are determined permanently and totally disabled as the result of a non-service-connected disability. Disabilities for pension claims are evaluated in the same manner as disabilities for compensation claims (using the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4).

The category called “Other Pension Programs” consists of two older pension programs—“Old Law” and “Section 306.” While VA still pays benefits under these programs, it does not accept new applications for them. If a beneficiary ever loses entitlement to these older pension programs due to changes in eligibility criteria, the beneficiary must establish entitlement to pension under the rules of the current program.

Veterans Who Began Receiving Disability Pension by Program During Fiscal Year 2008

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
PL 95-588 New Law Pension	47,364	\$10,484	\$496,583,122
Other Pension Programs	8	\$799	\$6,391
Total	47,372	\$10,483	\$496,589,513

Source: Benefits Delivery Network—COIN CP 103.

Total Veterans Receiving Disability Pension End of Fiscal Year 2008

Type of Pension	Number of Veterans	Estimated Average Annual Amounts Paid	Estimated Annual Amounts Paid
Protected (Old Law) Pension	76	\$1,036	\$78,708
Section 306 Pension	5,958	\$1,630	\$9,714,096
PL 95-588 New Law Pension	309,729	\$9,150	\$2,834,013,828
Total	315,763	\$9,006	\$2,843,806,632

Source: Benefits Delivery Network—RCS-20-0221.

Disability Pension by Period of Service End of Fiscal Year 2008

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Annual Payments
World War II	3,474	84,323	87,797	\$773,584,932
Korean Conflict	1,924	59,101	61,025	\$410,318,604
Vietnam Era	636	159,200	159,836	\$1,583,114,016
Gulf War	0	7,105	7,105	\$76,789,080
Total	6,034	309,729	315,763	\$2,843,806,632

Source: Benefits Delivery Network-RCS 20-0221.

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

Number of Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2008 by Age

Age	Other Pension	New Law Pension	Combined Programs	Estimated Annual Payments	Percent of Total
35 and under	0	369	369	\$3,883,627	0.8%
36 - 55	0	6,575	6,575	\$69,297,153	20.3%
56 - 75	2	16,830	16,832	\$177,101,718	37.0%
Over 75	6	23,590	23,596	\$248,054,576	41.9%
Total	8	47,364	47,372	\$498,337,074	100.0%

Source: Benefits Delivery Network - COIN CP-103.

Note: The "Other Pension" category groups the two older pension programs, Protected Pension (or Old Law) and Section 306 Pension, into one. Additionally, this category references entitlement restored.

Veterans Receiving Disability Pension End of Fiscal Year 2008 by Age

Age	Number of Veterans	Estimated Annual Payments
Under 45	5,105	\$55,217,664
45 - 54	27,886	\$289,828,644
55 - 69	132,383	\$1,300,706,508
70 - 84	98,447	\$708,269,064
85 and over	51,942	\$491,121,252
Total	315,763	\$2,845,143,132

Source: Benefits Delivery Network - RCS 20-0236 Table 2, RCS 20-0238 Table 8.

Death Pension

The death pension program provides income support to surviving spouses and dependent children of wartime Veterans who are experiencing financial hardship. Laws establish income limits and regulate

the rates of payment. Death pension is paid under the current pension program as well as under the two “grandfathered” prior programs.

Beneficiaries Who Began Receiving Death Pension During Fiscal Year 2008 by Program

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588- New Law Pension	33,182	\$7,048	\$233,881,336
Other Pension Programs	9	\$996	\$8,964
Total	33,191	\$7,047	\$233,890,300

Source: Benefits Delivery Network–COIN CP 103.

Total Beneficiaries Receiving Death Pension by Program End of Fiscal Year 2008

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts Paid
Protected (Old Law) Pension	220	\$163,668
Section 306 Pension	30,628	\$32,752,200
PL 95-588 New Law Pension	164,764	\$816,155,424
Total	195,612	\$849,071,292

Source: Benefits Delivery Network–RCS 20-0221.

Spouses Who Began Receiving Death Pension Benefits During Fiscal Year 2008 by Age

Age	Other Pension*	New Law Pension	Combined Programs	Estimated Annual Payments	Percent of Total
35 and under	0	76	76	\$535,681	0.2%
36 - 55	0	2,047	2,047	\$14,428,157	6.2%
56 - 75	2	5,619	5,621	\$39,607,176	16.9%
Over 75	7	25,440	25,447	\$179,319,286	76.7%
Total	9	33,182	33,191	\$233,890,300	100.0%

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. Additionally, this category references entitlement restored.

Surviving Spouses Receiving Death Pension End of Fiscal Year 2008 by Age

Age	Other Pension *	New Law Pension	All Pension Programs	Estimated Annual Payment
35 and Under	—	190	190	\$982,862
36 - 55	78	12,158	12,236	\$62,948,689
56 - 75	2,132	43,771	45,903	\$227,951,974
Over 75	19,655	104,252	123,907	\$553,362,834
Total	21,865	160,371	182,236	\$845,246,359

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. Additionally, this category references entitlement restored.

Death Pension by Period of Service End of Fiscal Year 2008

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Annual Payments
Wars of 1800s*	127	118	245	\$948,096
World War I	3,412	3,718	7,130	\$22,575,324
World War II	24,096	115,226	139,322	\$579,031,032
Korean Conflict	2,727	24,487	27,214	\$111,114,708
Vietnam Era	486	20,792	21,278	\$135,587,244
Gulf War	0	423	423	\$2,718,672
Total	30,848	164,764	195,612	\$851,975,076

Source: Benefits Delivery Network—RCS 20-0221.

Note: 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, Mexican Border Era, and Spanish-American War.

Fiduciary Program

VA's Fiduciary Program is responsible for protecting the benefits of incompetent VA beneficiaries and ensuring that their welfare and needs are met. Program responsibilities include selecting and monitoring a qualified fiduciary for the needs and situation of the beneficiary. This section provides information about fiduciaries with VA beneficiaries.

Number of Beneficiaries by Payee Type

Payee Type	Number of Beneficiaries
Veteran	66,761
Surviving Spouse	14,692
Adult Disabled Child	18,756
Minor Child	2,937
Dependent Parent	115
Total	103,261

Source: COIN DOOR 7009.

Benefits Paid by Benefit Program

Benefit Program/ Payee Category	Estimated Average Annual Amounts Paid	Estimated Total Annual Amounts Paid
Compensation-Disability	\$31,861	\$1,061,060,484
Compensation-Death	\$10,078	\$107,733,744
Pension-Disability	\$8,742	\$217,111,924
Pension - Death	\$4,163	\$97,167,540
Total	\$14,362	\$1,483,073,692

Source: CP 129 - December 2008.

Relationship of Fiduciary

Relationship	Number
Legal Custodian	72,477
Spouse	14,562
Court-appointed Fiduciary	10,406
Institutional	3,063
Supervised Direct Payment	2,748
Supt. of Indian Reservation	5
Total	103,261

Source: COIN DOOR 7009.

VA Education programs provide

- Veterans,
- servicemembers,
- reservists, and
- certain family members of Veterans

with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces 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.



Education

Current Benefits

There were six active education programs at the end of Fiscal Year 2008:

- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill- Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill- Selected Reserve),
- Reserve Educational Assistance Program (REAP) ,
- Post-Vietnam Era Veterans' Educational Assistance Program (VEAP),
- Survivors' and Dependents' Educational Assistance (Dependents Educational Assistance - DEA) and the
- National Call to Service Incentive Program (NCS).

Education Programs

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

Montgomery GI Bill- Active Duty (MGIB-AD) is a contributory program. The servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the servicemember declines to participate at the time of enlistment. Requirements and features of MGIB-AD participants are as follows:

- First entered active duty on or after June 30, 1985;
- Must fulfill one's basic service obligation unless released for an acceptable reason;
- 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.

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. 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, member remains eligible until the date the individual separates from the Selected Reserve.

Reserve Educational Assistance Program (REAP)

REAP provides educational assistance to members of the National Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001. Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP;
- Must have served on active duty beginning on or after September 11, 2001;
- Must have served on active duty in support of a contingency operation under federal authority for a minimum of 90 consecutive days;
- Maximum full time entitlement is 36 months;
- Benefit rate is a portion of the MGIB-AD 3 year enlistment rate.

Post-Vietnam Era Veterans' Educational Assistance Program (VEAP)

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

- First entered active duty after December 31, 1976, and before July 1, 1985;
- Contributed to VEAP while on active duty and before April 1, 1987;
- Maximum contribution of \$2,700 by the servicemember;
- Maximum entitlement is 36 months;
- Government matches contribution \$2 for \$1;
- 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.

Dependents Educational Assistance (DEA)

DEA is a VA educational assistance program designed for certain Veterans dependents.

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 generally have 10 years in which to use benefit and 20 years if the Veteran dies on active duty;
- A spouse loses entitlement if they remarry before age 57 but may have entitlement restored if the remarriage terminates by death or divorce.

Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.

National Call to Service (NCS)

Note: NCS data is combined with MGIB-AD number of beneficiaries and total payments.

The National Call to Service is available to certain individuals who, after October 1, 2003, incur an eight-year military service obligation (MSO). This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty;
- Continuation of duty without break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve;
- After completion of this period of service, and also, without a break in service, the remaining period of obligated service will be served as follows:
 - (1) on active duty in the armed forces;
 - (2) in the Selected Reserve;
 - (3) in the Individual Ready Reserve;
 - (4) in Americorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program;
 - (5) in any combination of the above.

There are four (4) incentives available for individuals enlisting under this program:

- Bonus of \$5,000.
- Repayment of qualifying student loans, as defined in section 510(i)(2) of title 10, U.S.C., (principal and interest) up to \$18,000.
- Educational allowance for up to 12 months payable at the monthly rate for basic educational assistance allowances under section 3015(a)(1) of title 38, U.S.C.
- Educational allowance for up to 36 months payable at 50 percent or less of the monthly rate for basic educational assistance allowances under section 3015(b)(1) of title, 38 U.S.C.

Quick Reference Guide

Beneficiaries by Program Fiscal Year 2004-2008

Program	2004	2005	2006	2007	2008
MGIB-AD	332,031	336,347	332,184	343,751	354,284
MGIB-SR	88,650	87,161	66,105	60,298	62,390
REAP	0	0	23,747	41,388	44,014
DEA	68,920	74,267	75,460	77,339	80,191
VEAP	796	723	627	568	560
Total	490,397	498,498	498,123	523,344	541,439

Source: Education Service SAS Reports.

New Education Beneficiaries by Program, Fiscal Year 2008

Program	Number of Beneficiaries	Percent of Total
MGIB-AD ¹	82,004	68.9%
MGIB-SR ²	13,833	11.6%
REAP	10,079	8.5%
DEA	12,999	10.9%
VEAP	86	0.1%
Total	119,001	100%

¹MGIB-AD Includes Peacetime Veterans and Servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

New Education Beneficiaries by Training Type and Program, Fiscal Year 2008

Education Program	College, Non-Degree	Graduate	Under-Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
MGIB-AD ¹	3,265	4,532	67,902	6,305	82,004	68.9%
MGIB-SR ²	351	412	12,643	427	13,833	11.6%
REAP	256	300	9,212	311	10,079	8.5%
DEA	679	371	11,211	738	12,999	10.9%
VEAP	5	15	63	3	86	0.1%
Type Training Totals	4,556	5,630	101,031	7,784	119,001	100%
Percent of Program Totals	3.8%	4.7%	84.9%	6.5%		

¹MGIB-AD Includes Peacetime Veterans and Servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

Training Available Under Education Benefit Programs

Available Training	MGIB-AD	MGIB-SR	DEA	VEAP	REAP
College or University Degree	X	X	X	X	X
Business, Technical or Vocational Programs	X	X	X	X	
Independent Study or Distance Learning	X	X	X	X	X
Correspondence Courses	X	X	X ¹	X	X
Flight Training	X	X	X ²	X	X
Reimbursement of Licensing & Certification Exams	X	X	X	X	X
Accelerated Payments for High Tech Classes	X				
Reimbursement for National Admissions & Credit Exams	X	X	X	X	X
On the Job Training & Apprenticeship Programs	X	X	X	X	X
Tuition Assistance Top Up Program	X				
Entrepreneurship Courses	X	X		X	X
Remedial, Deficiency, & Refresher Training (in some cases)	X	X	X	X	X
H.S. Diploma or GED			X	X	

¹Spouses only.

²Only at Institutions of higher learning for credit towards a college degree.

Data

Beneficiaries Receiving Education Benefits During Fiscal Year 2008

Program	New Beneficiaries	Percent of Total	Total Beneficiaries	Total Payments
MGIB-AD ¹	82,004	68.9%	354,284	\$2,176,424,800
MGIB-SR ²	13,833	11.6%	62,390	\$147,385,491
REAP	10,079	8.5%	44,014	\$167,112,054
DEA	12,999	10.9%	80,191	\$549,105,830
VEAP	86	0.1%	560	\$801,243
Total³	119,001	100.0%	541,439	\$3,041,320,278

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

³Total payment dollars include Section 901 Program participants. Section 901 is a section of Public Law 96-342

Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

Beneficiaries Who Began Receiving Education Benefits by Fiscal Year

Program	2004	2005	2006	2007	2008
MGIB-AD ¹	76,496	68,414	62,184	68,246	82,004
MGIB-SR ²	20,193	19,589	11,056	13,424	13,833
REAP	—	—	23,746	9,214	10,079
DEA	11,624	11,047	5,569	11,129	12,999
VEAP	175	155	93	96	86
Total	108,488	99,205	102,648	102,109	119,001

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS reports.

Beneficiaries Who Received Education Benefits by Fiscal Year

Program	2004	2005	2006	2007	2008
MGIB-AD ¹	332,031	336,347	332,184	343,751	354,284
MGIB-SR ²	88,650	87,161	66,105	60,298	62,390
REAP	—	—	23,747	41,388	44,014
DEA	68,920	74,267	75,460	77,339	80,191
VEAP	796	723	627	568	560
Total	490,397	498,498	498,123	523,344	541,439

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS reports

Beneficiaries Who Began Receiving Education Benefits by Type of Training and Program During Fiscal Year 2008

Education Program	College				Program Totals	Percent of All Programs
	Non-Degree	Graduate	Under Graduate	Vocational/ Technical		
MGIB-AD ¹	3,265	4,532	67,902	6,305	82,004	68.9%
MGIB-SR ²	351	412	12,643	427	13,833	11.6%
REAP	256	300	9,212	311	10,079	8.5%
DEA	679	371	11,211	738	12,999	10.9%
VEAP	5	15	63	3	86	0.1%
Type Training Totals	4,556	5,630	101,031	7,784	119,001	100%

¹MGIB-AD Includes NCS, Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve

Source: Education Service SAS reports.

Beneficiaries Who Began Receiving Education Benefits by Training Time and Program During Fiscal Year 2008

Education Program	Training Time				Program Totals	Percent of All Programs
	< One-Half Time	Half Time	Three Quarter Time	Full Time		
MGIB-AD ¹	4,653	11,564	9,853	55,934	82,004	68.9%
MGIB-SR	445	1,456	1,560	10,372	13,833	11.6%
REAP	324	1,061	1,137	7,557	10,079	8.5%
DEA ²	505	1,175	1,344	9,975	12,999	10.9%
VEAP	12	26	11	37	86	0.1%
Training Time Totals	5,939	15,282	13,905	83,875	119,001	100.0%
Percent of Program Totals	5.0%	12.8%	11.7%	70.5%		

¹MGIB-AD includes NCS, Peacetime Veterans and servicemembers.

²DEA less than one-half time includes cooperative and correspondence training.

Source: Education Service SAS reports.

Beneficiaries Whose Benefits Terminated During Each Fiscal Year 2004-2008

Program	2004	2005	2006	2007	2008
MGIB-AD	23,406	25,169	25,058	25,100	21,284
MGIB-SR	3,046	3,073	3,051	2,836	2,533
REAP	—	—	—	—	—
DEA	681	811	408	973	992
VEAP	90	94	50	37	45
Total	27,223	29,147	28,567	28,946	24,854

Note: Data on REAP not available.

Beneficiaries Whose Benefits Terminated During Fiscal Year 2008 by Reason

Program	Entitlement Exhausted	Delimiting Date	Total Terminations	Percent of Total Terminations
MGIB-AD	16,383	4,901	21,284	85.6%
MGIB-SR	2,006	527	2,533	10.2%
REAP	—	—	—	—
DEA	751	241	992	4.0%
VEAP	35	10	45	0.2%
Total	19,175	5,679	24,854	100%
Percent of Total Terminations	77.2%	22.8%	100%	

Note: Data on REAP not available.

Education Additional Education Opportunities

One additional education opportunity has been pursued by the U.S. Army, which began a pilot program in July 2006 allowing qualifying Chapter 30 MGIB-AD eligible members to transfer up to 18 months of entitlement to their spouses. There were 456 eligible participants and 120 beneficiaries in this program in fiscal year 2008, totaling over \$795,100 in payments.

Four additional ways have been created for beneficiaries to utilize their benefits. Beneficiaries may use Tuition Assistance Top-Up (TATU), repayment for licensing and certification tests, accelerated payments, and transferability of MGIB-AD benefits. MGIB-SR and REAP beneficiaries also participate in the licensing and certification program.

The TATU program 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 5.6 percent decrease in the number of unique trainees in fiscal year 2008 compared to fiscal year 2007.

Accelerated payments may be made for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, you must be enrolled in a high tech program and you must certify that you intend 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. Total payments under this program decreased by 22 percent in fiscal year 2008 compared to fiscal year 2007.

Unique Trainees and Payments (\$000)

	FY 2005		FY 2006		FY 2007		FY 2008	
Tuition Assistance Top-Up	12,905	\$17,868	13,245	\$19,710	15,311	\$24,710	14,223	\$23,413
License and Certification Tests	3,334	\$1,479	2,971	\$1,414	3,822	\$1,961	3,846	\$2,126
Accelerated Payment ¹	0	\$5,722	0	\$6,116	0	\$4,878	0	\$3,531
Total	16,239	\$25,069	16,216	\$27,240	19,133	\$31,549	18,069	\$29,070

Source: Education Service SAS reports.

¹Number of unique trainees not available.

Insurance

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 Life Insurance Programs.

The purpose of the life insurance programs is to provide servicemembers and their families with universally available life insurance (available to all servicemembers and their families without underwriting), as well as traumatic injury protection insurance for servicemembers. It also provides for the conversion to a renewable term insurance policy after a servicemember's separation from service. In addition, the program provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard (healthy) rates due to lost or impaired insurability resulting from military service.

Current Benefits

Matured Life Insurance Programs

These programs were established to provide the same or better life insurance benefits than were available to private citizens when these programs were established. The matured life insurance programs are closed to the issuance of new coverage but continue to have active policies. These include the National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI) programs.

Disabled Veterans Insurance Programs

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

Uniformed Services and Post-Vietnam Veterans

These programs were established to provide insurance coverage and services to active duty and reserve members of the uniformed services that are commonly provided by large scale civilian employers. These include the Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection Insurance (TSGLI) and the Veterans' Group Life Insurance (VGLI) programs.

America entered World War I in April 1917. The War Risk Insurance Act was amended on June 12, 1917, to cover merchant marine personnel. The Act was again amended on October 6, 1917, authorizing, for the first time, issuance of government life insurance to members of the armed forces.

Over 4 million policies were issued during World War I. With each succeeding war, the government, through VA, continued to provide coverage to military members while on active duty and after separation.



"First to Fight"
A group of U.S. Marines. 1918.
USMC Recruiting Publicity Bureau.
(War Dept.)
WAR & CONFLICT BOOK #: 468
NARA - US National Archives
& Records Administration

Quick Reference Guide

Lives Insured

This table displays the number of lives insured and the face amount for both the administered and supervised insurance programs.

Benefits Paid

The table below displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Lives Insured

Lives Insured	2004	2005	2006	2007	2008
Face Amount (\$ in billions)	\$757	\$1,155	\$1,114	\$1,086	\$1,088
Veterans (Administered Programs)	1,522,194	1,434,806	1,346,836	1,261,559	1,176,794
Veterans (VMLI)	2,625	2,514	2,438	2,368	2,309
Veterans (VGLI)	407,731	417,500	428,019	430,636	431,281
Servicemembers (SGLI)	2,448,500	2,482,500	2,391,500	2,353,500	2,356,500
Spouses and Children (FSGLI)	3,090,000	3,064,000	3,099,000	3,075,000	3,104,000
Total Lives Insured	7,471,050	7,401,320	7,267,793	7,123,063	7,070,884

Source: FY 2008 State of residency report; FY 2008 Policy Exhibit.

Benefits Paid

Benefits	2004	2005	2006	2007	2008
Death Awards	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176	\$2,231,417,257
Dividends	\$525,494,110	\$461,928,451	\$421,581,323	\$374,770,000	\$338,082,018
Loans Made	\$56,325,000	\$54,625,000	\$61,029,000	\$54,840,000	\$49,128,000
Matured Endowments	\$22,306,000	\$14,976,000	\$16,612,895	\$19,570,000	\$23,152,871
Cash Surrenders	\$48,649,000	\$53,002,000	\$54,622,116	\$54,246,000	\$50,822,227
Disability Claims	\$19,753,000	\$18,075,000	\$16,483,000	\$15,025,000	\$13,677,664
Total	\$2,539,749,626	\$2,531,401,530	\$2,799,588,253	\$3,002,965,176	\$2,706,280,037

Source: FY 2008 Policy Exhibit; FY 2008 Statement of Operations and Changes in Net Position; FY 2008 Policy Exhibit Cover Sheet; FY 2008 Statement of Cash Flows; Annual Benefits Reports 2004-2007.

Death Awards

The tables below display the number and amount of death awards paid to beneficiaries of both the administered and supervised insurance programs.

Death Awards (Number)

	2004	2005	2006	2007	2008
Administered	105,905	103,083	99,883	97,900	98,107
Supervised	5,919	6,161	6,383	6,810	5,978
Total	111,824	109,244	106,266	104,679	104,085

Source: FY 2008 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY 2007 Statement of Financing and Changes in Net Position; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2004-2007.

Death Awards (Amount)

	2004	2005	2006	2007	2008
Administered	\$1,085,407,687	\$1,071,868,773	\$1,069,085,161	\$1,085,229,000	\$1,102,596,782
Supervised	\$781,814,829	\$856,926,306	\$1,160,174,758	\$1,399,285,176	\$1,128,820,475
Total	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176	\$2,231,417,257

Source: FY-2008 Policy Exhibit. VMLI Database – VMLI Quarterly Report; FY-2008 Statement of Program Cost and Financing; Veterans and Reservists Group Insurance System – OSGLI Monthly Report; Annual Benefits Reports 2004-2007

Number of Operations Processed on Administered Policies

	2004	2005	2006	2007	2008
Loans	24,428	24,445	25,493	25,804	26,002
Cash Surrenders	11,949	12,525	12,914	12,276	10,980
Calls Answered	756,018	688,442	679,558	667,890	672,060
Correspondence Received	137,248	154,790	148,675	140,463	94,045
Change of Address	39,473	53,103	55,986	41,924	55,791
Online Loan Applications	360	849	1,166	1,199	1,560
Total	969,476	934,154	923,792	889,556	860,438

Source: Distribution of Operational Resources Report.

Data

Programs That No Longer Issue Coverage

Matured Insurance Programs	Years	Maximum Coverage
United States Government Life Insurance (USGLI)	1919 - 1940	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ¹
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ¹
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ¹

¹Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

Note: VGLI provides continuation of SGLI coverage after separation from service.

Programs That Issue Coverage

Active Life Insurance Programs	Year	Maximum Coverage	
Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000	
Uniformed Services and Post-Vietnam Veterans Life Insurance	Servicemember's Group Life Insurance (FSGLI) - Spouse's Coverage	2001 - present	\$100,000
	Servicemember's Group Life Insurance (FSGLI) - Children's Coverage	2001 - present	\$10,000
	Servicemember's Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000
Disabled Veterans' Life Insurance	Service-Disabled Veterans Insurance (SDVI)	1951 - present	\$10,000 ¹
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$90,000

¹An additional \$20,000 of supplemental coverage is available to totally disabled Veterans.

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.

2008 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance
1	Metropolitan Life	\$4,936,523,000,000
2	Prudential of America Group	\$2,583,597,000,000
3	Aegon USA Group	\$1,564,687,000,000
4	Swiss Reinsurance Group	\$1,478,475,000,000
5	ING USA Life Group	\$1,371,310,000,000
6	VA Life Insurance Programs	\$1,318,034,000,000
7	AIG Life Group	\$1,269,893,000,000
8	Lincoln Financial Group	\$1,161,508,000,000
9	Northwestern Mutual Group	\$1,064,770,000,00
10	New York Life Group	\$979,191,000,000
11	Hartford Life Group	\$886,284,000,000
12	Genworth Financial Group	\$817,603,000,000
13	Scottish Reinsurance Group	\$810,604,000,000
14	Protective Life Corp	\$765,182,000,000
15	Munich America Reassurance Co	\$729,032,000,000

Source: Best's Review, September 2008.

Coverage Established During Fiscal Year 2008

The table that follows identifies the number of new policies issued during Fiscal Year 2008, the total face value of the policies, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured servicemember.

The actual number of servicemembers who enrolled in SGLI in Fiscal Year 2008 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 Fiscal Year 2008. The exact number of children covered by FSGLI is also an estimate.

New Life Insurance Coverage Issued During Fiscal Year 2008

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI ¹	234	\$19,504,634	\$83,400	\$90,000
SDVI ^{2,3}	13,604	173,325,500	12,741	10,000*
VGLI ⁴	19,146	5,417,800,000	282,973	400,000
FSGLI - Child ⁵	177,951	1,779,510,000	10,000	10,000
FSGLI - Spouse ⁶	186,666	18,416,689,410	98,661	100,000
SGLI ⁵	316,024	118,793,281,779	375,899	400,000
Total	713,625	\$144,600,111,323	\$202,627	

¹Source: VMLI Database-VMLI Quarterly Report.

²Source: SDVI -FY 2008 Policy Exhibit.

³Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New Supplemental SDVI policies (2,326) were issued.

⁴Source: VGLI - Veterans and Reservists Group Insurance System - OSGLI Monthly Report. VGLI data is for the FY 2008 .

⁵Source: SGLI / FSGLI Estimates based upon accessions to Active Duty and Reserve forces in FY 2008. Data on accessions from Defense Manpower Data Center. Effective September 1, 2006, the maximum coverage for VGLI and SGLI increased to \$400,000.

⁶Source: DEERS and Military Pay Records.

New Life Insurance Coverage Issued Comparative Information for Five Fiscal Years

	2004	2005	2006	2007	2008
Number of People Insured	667,674	648,720	703,815	706,184	713,625
Total Coverage Amounts	\$92,231,113,570	\$129,060,812,226	\$146,032,139,398	\$144,756,899,292	\$144,600,111,323
Average Face Values	\$138,138	\$198,947	\$207,487	\$204,985	\$202,628

Source: VMLI Database – VMLI Quarterly Report.
 Source: SDVI-FY 2008 Policy Exhibit.
 Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (2,326) were issued.
 Source: DEERS and Military Pay Records.

Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for FY 2008. Estimates based upon accessions to Active Duty and Reserve forces in Fiscal Year 2008. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to \$400,000.

Policy Lapses During Fiscal Year 2008

Policy Lapses	Number ¹	Face Value ¹	Average Face Value
NSLI	6,001	\$37,089,636	\$6,181
VSLI	516	3,968,250	7,690
VRI	201	1,056,750	5,257
SDVI	1,352	14,537,750	10,753
Total	8,070	\$56,652,386	\$7,020

¹Source: Insurance Fiscal Year 2008 Policy Exhibit.

Lump-Sum Payments Made During Fiscal Year 2008 – To Policyholders

Payments	Number	Amount	Average Payment	
Matured Endowment^{1, 2}	USGLI	58	\$332,536	\$5,733
	NSLI	1,365	\$18,479,237	\$13,538
	VSLI	190	\$2,109,442	\$11,102
	VRI	3	\$15,634	\$5,211
	SDVI	243	\$2,216,023	\$9,119
	Total	1,859	\$23,152,872	\$12,454
Cash Surrender^{1, 2}	USGLI	46	\$143,468	\$3,119
	NSLI	5,734	\$39,242,397	6,844
	VSLI	850	\$5,073,396	5,969
	VRI	321	\$1,746,370	5,440
	SDVI	717	\$4,616,596	6,439
	Total	7,668	\$50,822,227	\$6,628
Dividends^{3, 4}	USGLI	5,620	\$860,346	\$153
	NSLI	921,942	\$259,708,064	282
	VSLI	183,778	\$68,719,275	374
	VRI	39,331	\$8,794,333	224
	Total	1,150,671	\$338,082,018	294
Loans^{5, 6, 7}	USGLI	55	\$24,000	438
	NSLI	12,682	\$27,658,000	2,181
	VSLI	3,472	\$8,289,000	2,387
	VRI	969	\$1,388,000	1,433
	SDVI	8,845	\$11,769,000	1,331
	Total	26,023	\$49,128,000	1,888

¹Source Number: Program numbers from an estimate based on SQC in FY 2008 and percent of total.

²Source Amount: FY 2008 Statement of OPs and changes in Net Position.

³Source Number: Insurance General Ledger Accounting System - Statement of Financial Condition Report.

⁴Source Amount: FY 2008 Policy Exhibit - Cover Sheet.

⁵Source Number: FY 2008 Statement of Cash Flows.

⁶Source Number: Program numbers from an estimate based on SQC in FY 2008 and percent of total.

⁷Source: Insurance General Ledger Accounting System - Statement of Financial Condition Report.

Life Insurance Dividends Payments - Comparative Information for Five Fiscal Years

Dividend Payments	2004	2005	2006	2007	2008
Number	1,696,542	1,470,481	1,361,906	1,255,732	1,150,671
Total Amounts	\$525,494,110	\$461,928,451	\$421,581,323	\$374,591,446	\$338,082,018
Average Payments	\$310	\$314	\$310	\$298	\$294

Sources: (same as table on the previous page); FY 2004-2008 Annual Benefits Report.

Lump-Sum Payments Made During Fiscal Year 2008 - To Beneficiaries

Death Claims	Number ¹	Amount ²	Average Payment
USGLI	998	\$3,112,969	\$3,119
NSLI	79,992	\$899,550,399	\$11,246
VSLI	6,390	\$82,583,425	\$12,924
VRI	4,009	\$36,875,301	\$9,198
SDVI	6,573	\$70,190,216	\$10,679
VMLI	145	\$10,284,472	\$70,927
SGLI ³	2,267	\$854,581,737	\$376,966
FSGLI ³ - Spouse	771	\$74,633,334	\$96,801
FSGL ³ - Child	1,038	\$10,375,000	\$9,995
TSGLI ³	1,390	\$77,925,000	\$56,000
VGLI³	1,902	\$189,230,404	\$99,490

¹Source: FY-2008 Policy Exhibit. VMLI Database - VMLI Quarterly Report and Veterans and Reservist Group Insurance System - Prudential Monthly Report

²Source: FY 2008 Statement of Financing and Changes in Net Position

³Source: Veterans and Reservist Group Insurance System - OSGLI Monthly Report; SGLI, FSGLI, TSGLI and VGLI data are for FY 2008 includes Regular, Accelerated & Conversion Pool

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 servicemember. All other death claims are paid to the Veteran's or servicemember's designated beneficiary.

The table below provides a distribution of the lump-sum death claim payments by life insurance program.

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

Death Claims	2004	2005	2006	2007	2008
Number	111,824	109,244	106,266	104,679	104,085
Total Amounts	\$1,867,222,516	\$1,928,795,079	\$2,229,259,919	\$2,467,975,806	\$2,231,417,257
Average Payments	\$16,698	\$17,656	\$20,978	\$23,577	\$21,438

Source: (same as table on previous page).

Monthly Payments to Policyholders at the End of Fiscal Year 2008

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 table below provides data on monthly payments to Veterans.

Insurance Monthly Installment Award Payments to Policyholders - End Fiscal Year 2008

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	25	16,506	660
	NSLI	8,268	9,821,214	1,188
	VSLI	2,146	2,897,910	1,350
	VRI	460	347,844	756
	Total	10,899	13,083,474	1,200
Matured Endowments	USGLI	0	0	0
	NSLI	596	599,232	1,005
	VSLI	464	617,454	1,331
	VRI	30	19,572	652
	SDVI	8	3,408	426
Total	1,098	1,239,666	1,129	
Cash Surrenders	USGLI	0	0	0
	NSLI	53	74,028	1,397
	VSLI	1	7,218	7,218
	VRI	2	528	264
	SDVI	0	0	0
Total	56	81,774	1,460	
Total and Permanent Disability	USGLI	31	9,252	298
	Total	31	9,252	298

Source: Insurance Master Record Database- AVS 2012.

Monthly Payments to Beneficiaries at the End of Fiscal Year 2008

A monthly payment option is also available in some programs for death claim payments.

The following table provides data on monthly payments to beneficiaries.

Insurance Monthly Installment Award Payments to Beneficiaries - End Fiscal Year 2008

Death Awards Payment Type	Number	Monthly	Average
USGLI	1,683	450,588	268
NSLI	28,129	17,185,824	611
VSLI	605	443,887	734
VRI	204	113,676	557
SDVI	223	94,140	422
Total	30,844	18,288,115	593

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

Total Insurance Policies In-Force - End of Fiscal Year 2008

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI ¹	5,620	17,020,142	3,028	10,000
NSLI ¹	921,942	10,651,255,978	11,553	10,000
VSLI ¹	183,778	2,348,218,092	12,777	10,000
VRI ¹	39,331	382,975,710	9,737	10,000
SDVI ^{1,4}	194,583	1,965,272,198	10,100	10,000
VMLI ³	2,309	164,745,952	71,349	90,000
SGLI ²	2,356,500	892,205,495,000	378,615	400,000
FSGLI ² - Child	2,027,000	20,270,000,000	10,000	10,000
FSGLI ² - Spouse	1,077,000	106,258,100,000	98,661	100,000
VGLI ²	431,281	53,260,220,000	123,493	400,000
Total⁵	7,239,344	1,087,523,303,072	150,224	

¹Source: Insurance Fiscal Year 2008 Policy Exhibit Cover Sheet.

²Source: Veterans and Reservists Group Insurance System - OSGLI Monthly Report.

³Source: VMLI Database - VMLI Quarterly Report.

⁴Note: Additional \$20,000 available for totally disabled policyholders.

⁵Note: TSGLI is a rider of SGLI. TSGLI is excluded from the Total.

Life Insurance Policies In Force - Comparative Information for Five Fiscal Years

	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008
Number of Policies	7,696,603	7,612,195	7,463,956	7,305,140	7,239,344
Total Face Values	\$756,822,320,973	\$1,155,492,749,414	\$1,341,158,083,857	\$1,311,358,700,050	\$1,313,773,303,072
Average Face Values	\$98,332	\$151,795	\$179,685	\$179,512	\$181,477

Sources: (same as table above) Includes TSGLI FY 06 to FY 08

Demographic Characteristics of Policyholders by Age

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. The following table includes only spouses in the FSGLI data.

Age Distribution for Insurance Programs

Policy	Age										Avg Age
	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >	Total	
USGLI ¹	0	0	0	0	0	0	0	3,238	2,294	5,532	90.1
% of Total	0%	0%	0%	0%	0%	0%	0%	59%	41%	100%	
NSLI ¹	0	0	0	0	0	0	185,837	545,221	70,802	801,860	82.7
% of Total	0%	0%	0%	0%	0%	0%	23%	68%	9%	100%	
VSLI ¹	0	0	0	0	0	135	152,031	14,571	247	166,984	76.5
% of Total	0%	0%	0%	0%	0%	0%	91%	9%	0%	100%	
VRI ¹	0	0	0	0	0	3	5,665	25,094	3,307	34,069	83.6
% of Total	0%	0%	0%	0%	0%	0%	17%	74%	10%	100%	
SDVI ¹	0	1,540	4,690	14,042	47,374	70,836	25,632	4,059	176	168,349	60.0
% of Total	0%	1%	3%	8%	28%	42%	15%	2%	0%	100%	
VMLI ²	0	12	92	421	714	945	125	0	0	2,309	56.7
% of Total	0%	1%	4%	18%	31%	41%	5%	0%	0%	100%	
SGLI ³	173,722	1,182,503	608,192	321,873	68,015	1,964	231	0	0	2,356,500	29.8
% of Total	7%	50%	26%	14%	3%	0%	0%	0%	0%	100%	
FSGLI-Spouse ³	21,531	423,025	379,842	201,229	46,805	4,567	0	0	0	1,077,000	33.0
% of Total	2%	39%	35%	19%	4%	0%	0%	0%	0%	100%	
FSGLI-Children ³	1,957,774	69,226	0	0	0	0	0	0	0	2,027,000	8.7
% of Total	97%	3%	0%	0%	0%	0%	0%	0%	0%	100%	
VGLI ⁴	92	34,835	88,719	133,896	104,417	60,723	8,382	215	2	431,281	46.7
% of Total	0%	8%	21%	31%	24%	14%	2%	0%	0%	100%	
Totals	2,153,119	1,711,141	1,081,535	671,461	267,325	139,173	377,903	592,398	76,828	7,070,884	
% by Age Group	31%	24%	15%	9%	4%	2%	6%	8%	1%	100%	

¹ Source: Insurance TBC VAL-C FY 2008 Attained Age Report.

² Source: VMLI Reserve Valuation Data.

³ Source: DMDC Data-Attained Age for Active and Reserves combined.

⁴ Source: VGLI Insurance System.

Note: All data are as of September 30, 2008

SGLI Coverage by Branch and Component of Service

Branch	Total Number Eligible for SGLI	Number with SGLI	Percent with SGLI	Percent of Total with SGLI	Total Number Eligible for FSGLI	Number with FSGLI	Percent with FSGLI	Percent of Total with FSGLI	
Active Duty	Army	556,868	553,890	99.5%	24.6%	313,939	279,668	89.1%	26.0%
	Navy	354,679	350,103	98.7%	15.6%	214,950	194,061	90.3%	18.0%
	Air Force	341,872	336,806	98.5%	15.0%	215,396	200,487	93.1%	18.6%
	Marine Corps	211,826	210,881	99.6%	9.4%	115,388	110,935	96.1%	10.3%
	Coast Guard	41,254	40,047	97.1%	1.8%	5,511	345	6.3%	0.0%
	NOAA	285	250	87.7%	0.0%	31	3	9.7%	0.0%
	Public Health Service	6,219	6,022	96.8%	0.3%	677	64	9.5%	0.0%
	Total	1,513,003	1,497,999	99.0%	66.6%	865,892	785,563	90.7%	72.9%
Reserve/ National Guard	Army	550,180	516,038	93.8%	22.9%	306,573	171,922	56.1%	16.0%
	Navy	60,471	50,809	84.0%	2.3%	53,223	23,603	44.3%	2.2%
	Air Force	161,080	151,481	94.0%	6.7%	133,008	86,055	64.7%	8.0%
	Marine Corps	26,681	24,785	92.9%	1.1%	367	14	3.8%	0.0%
	Coast Guard	8,581	7,888	91.9%	0.4%	11,174	9,843	88.1%	0.9%
	Total	806,993	751,001	93.1%	33.4%	504,345	291,437	57.8%	27.1%
Grand Total	2,319,996	2,249,000	96.9%	100%	1,370,237	1,077,000	78.6%	100.0%	

Note: All data are as of September 30, 2008.

Note: The data at the bottom of the table shows the reserve components for the branches.

SGLI and FSGLI Coverage

SGLI coverage of up to \$400,000 is available in increments of \$50,000. Minimum allowable coverage is \$50,000. For FSGLI, the maximum coverage for spouses is \$100,000, or the amount of the servicemember's SGLI, whichever is less. The table below shows the number of SGLI policyholders and insured FSGLI spouses.

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 Coverage by Coverage Level - Active Duty and Reserve Duty

SGLI Coverage		Number with Coverage		Percent with Coverage	
		\$50,000-\$350,000	\$400,000	\$50,000-\$350,000	\$400,000
SGLI Coverage Level	Active	84,914	1,413,086	5.67%	94.33%
	Reserve	106,122	644,878	14.3%	85.87%
	Total	191,037	2,057,963	8.49%	91.51%

Source: Payroll databases of each branch of service - September 2008 SGLI Monthly Premium Reports; DEERS and Payroll databases.

FSGLI Spousal Coverage by Coverage Level - Active Duty and Reserve Duty

FSGLI Coverage		Number with Coverage		Percent with Coverage	
		\$10,000-\$90,000	\$100,000	\$10,000-\$90,000	\$100,000
FSGLI Coverage Level	Active	111,598	774,404	1.42%	98.58%
	Reserve	12,268	279,170	4.21%	95.79%
	Total	23,426	1,053,574	2.18%	97.82%

Source: Payroll databases of each branch of service - September 2008 SGLI Monthly Premium Reports; DEERS and Payroll databases.

Loan Guaranty

Program Objectives

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-downpayment” feature is intended to help Veterans afford the purchase of suitable homes. VA does not require a downpayment 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.

Current Benefits

VA home loans may be used to:

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

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

There is no maximum VA loan. However, secondary market limitations will determine how much lenders will loan. Basic entitlement for veterans who have not previously used home loan benefits is \$36,000. Additional entitlement is available for most loans in excess of \$144,000. The amount of additional entitlement varies depending on the location of the property. Additional entitlement for veterans who have not previously used home loan benefits is 25 percent of the VA county loan limit for the county where the property is located. VA county loan limits are adjusted annually. The current limits are available at www.homeloans.va.gov. For loans in excess of \$144,000, VA will not guarantee more than 25 percent of the loan amount.

Veterans pay a funding fee ranging from 1.25% to 3.3% of the loan amount (0.5% for interest rate reduction loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from paying the fee.

The Loan Guaranty Program was originally part of a national effort to move from a war economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen’s Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could provide the housing benefit to the Veteran at little cost.





Severely disabled Veterans, mostly those who are wheelchair bound or have the loss or loss of use of both arms at or above the elbow, may be entitled to obtain housing grants under the Specially Adapted Housing Program (SAH).

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. In addition to there being no time limitation or deadline for applying for either grant benefit, legislation enacted in 2006 as Public Law (PL) 109-233 and in 2008 as in Public Law 110-289 has expanded the use of SAH grants.



Specially Adapted Housing Program (SAH)

The Veterans Housing Opportunity and Benefits Act of 2006 (CPL109-233), enacted on June 15, 2006, establishes that an eligible Veteran or active duty servicemember can now use his or her adaptive housing benefit up to three times as long as the aggregate amount of assistance does not exceed the maximum amounts allowable for grants authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The law also authorizes VA to provide SAH assistance to Veterans and servicemembers temporarily residing in a home owned by a family member.

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

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

Loan Guaranty also administers the Native American Veterans Direct Loan Program. This program helps Native American Veterans finance 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 76 participating Native American tribes. During Fiscal Year 2007, VA closed 53 loans under this program. Since its inception, VA has made nearly 600 loans to Native American Veterans under this program.

Quick Reference Guide

This quick reference guide highlights information most requested from the Loan Guaranty Service (LGY) Program concerning data from Fiscal Year 2008 only.

The table below shows overall activity for the past five years. The volume of loans increased in FY 2008. The decrease in fiscal years 2005 through 2007 was largely due to a drop in interest rate reduction refinance loans. Many veterans were able to refinance their loans at a lower interest rate during fiscal year 2003 and then again in fiscal year 2004 and 2005. During those years, interest rate reduction refinance loans were over 50 percent of the activity.

Fiscal Year Loan Guaranty Program Highlights	
Loans guaranteed	179,670
Interest rate reduction loans	30,355
Total loan amount	> \$36,000,000,000
Average amount per loan	\$186,703

VA Home Loans Guaranteed Over the Past Five Years

Fiscal Year	2004	2005	2006	2007	2008
Number of Loans	335,788	165,854	142,708	133,313	179,670
Total Loan Amount	\$44,130,601,603	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061	\$36,089,811,392
Average Loan Amount	\$131,424	\$150,140	\$172,629	\$186,703	\$200,867
Total Guaranty Amount	\$12,643,384,380	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016	\$9,236,280,575
Average Guaranty Amount	\$37,653	\$41,051	\$45,451	\$48,295	\$51,407

This chart is repeated on page 54.

Data

This table summarizes eligibility criteria for the Loan Guaranty program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions.

If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

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 Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
Specific Entitlement for Post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War	8/2/90 - present	2 years or period called to active duty. (not less than 90 days)
Active Duty Personnel		On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists		6 years
Unmarried Surviving Spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored Entitlement		Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.

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

Types and Characteristics of Loans Guaranteed in Fiscal Year 2008

Status	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Home Buyer	74,071	\$13,856,264,907	\$187,067	\$3,627,537,369	\$48,974
Previous Home Buyer	68,269	\$14,997,029,476	\$219,676	\$3,804,530,739	\$55,729
No Down Payment	128,471	\$18,804,688,728	\$146,373	\$4,956,293,887	\$38,579
Down Payment	13,869	\$3,395,474,286	\$244,825	\$838,035,686	\$60,425
Purchase Loans	142,340	\$28,853,294,383	\$202,707	\$7,432,068,108	\$52,213
Interest Rate Reduction	30,355	\$5,994,958,324	\$197,495	\$1,562,823,181	\$51,485
Cash Out/ Other Refinancing	6,975	\$1,241,558,685	\$178,001	\$241,389,286	\$34,608

Five-Year Trend of Loans Guaranteed by Status

Status	2004	2005	2006	2007	2008
First Time Home Buyer	73,891	60,735	63,836	63,731	74,071
Previous Home Buyer	78,504	58,395	58,768	54,210	68,269
No Downpayment	137,773	108,385	110,503	108,241	128,471
Downpayment	14,622	10,745	12,101	9,700	13,869
Purchase Loans	152,395	119,130	122,604	117,941	142,340
Interest Rate Reduction	175,147	40,995	13,875	10,090	30,355
Other Refinancing	8,246	5,729	6,229	5,282	6,975

VA Home Loans Guaranteed Over the Past Five Years

Fiscal Year	2004	2005	2006	2007	2008
Number of Loans	335,788	165,854	142,708	133,313	179,670
Total Loan Amount	\$44,130,601,603	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061	\$36,089,811,392
Average Loan Amount	\$131,424	\$150,140	\$172,629	\$186,703	\$200,867
Total Guaranty Amount	\$12,643,384,380	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016	\$9,236,280,575
Average Guaranty Amount	\$37,653	\$41,051	\$45,451	\$48,295	\$51,407

This chart is referenced in the Quick Reference Section.

Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2008

Program	Specially Adapted Housing Grants*	Special Adaptation Housing Grants	Direct Loans to Native Americans	Total
Number of Grants/Loans	1,058	70	43	1.171
Amount of Grants/Loans	\$36,000,000	\$760,000	\$8,288,490	\$45,048,490
Average Amount of Grants/Loans	\$34,026	\$10,857	\$192,756	\$38,470

*The goal of the Specially Adapted Housing (SAH) Program is to provide a barrier-free, wheelchair accessible living environment which affords the Veteran a level of independent living he or she may not normally enjoy. Includes subsequent use of grants as authorized by PL 109-233.

Loans Guaranteed During Fiscal Year 2008 by Period of Service / Entitlement

Data regarding loans guaranteed during Fiscal Year 2007 by Veterans' period of service and by other entitlement criteria are presented below.

The table on the next page presents the data on a five-year basis.

Loans Guaranteed During Fiscal Year 2008 by Period of Service / Entitlement

Period of Service	Entitlement Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	192	0.11%	\$27,248,972	\$141,922	\$7,653,089	\$39,860
Post-World War II	39	0.02%	\$5,598,669	\$143,556	\$1,571,360	\$40,291
Korean Conflict	291	0.16%	\$41,691,795	\$143,271	\$11,735,947	\$40,330
Post-Korean Conflict	1,039	0.58%	\$154,452,632	\$148,655	\$42,706,973	\$41,104
Vietnam Era	6,756	3.76%	\$1,100,372,939	\$162,873	\$294,317,280	\$43,564
Post-Vietnam Era	12,665	7.05%	\$2,311,165,917	\$182,484	\$605,191,845	\$47,785
Gulf War	57,985	32.27%	\$11,338,669,692	\$195,545	\$2,929,780,959	\$50,527
Restored Entitlement	44,757	24.91%	\$9,829,706,919	\$219,624	\$2,449,697,777	\$54,733
Service Personnel	53,067	29.54%	\$10,735,929,912	\$202,309	\$2,752,462,388	\$51,868
Reservists	2,422	1.35%	\$472,209,119	\$194,967	\$122,052,693	\$50,393
Un-Remarried Survivors	453	0.25%	\$72,066,690	\$159,088	\$19,294,000	\$42,592
Spouses of POWs	4	0.00%	\$580,180	\$145,045	\$155,831	\$38,958
Total	179,670	100.00%	\$36,089,811,392	\$200,867	\$9,236,280,575	\$200,867

Five Year Trend of Loans Guaranteed by Entitlement

Entitlement	2004	2005	2006	2007	2008
World War II	1,269	547	363	154	192
Post-World War II	194	62	49	20	39
Korean Conflict	1,589	496	361	225	291
Post-Korean Conflict	3,778	1,435	972	781	1,039
Vietnam Era	25,428	9,712	6,960	5,329	6,756
Post-Vietnam Era	37,769	14,719	10,670	9,538	12,665
Gulf War	75,383	42,373	36,874	40,425	57,985
Restored Entitlement	123,724	44,995	34,081	29,736	44,757
Service Personnel	57,524	47,343	49,730	44,997	53,067
Reservists	8,178	3,708	2,305	1,746	2,422
Un-Remarried Survivors	931	459	339	358	453
Spouses of POWS	21	5	4	4	4
Total	335,788	165,854	142,708	133,313	179,670

Home Loans Guaranteed During Fiscal Year 2008 Based on Gender and Age

Gender or Age		Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Gender	Male	158,044	88.0%	\$31,732,526,450	\$200,783	\$8,118,740,191	\$51,371
	Female	21,626	12.0%	\$4,357,284,942	\$201,484	\$1,117,540,385	\$51,676
Age	18 - 25	19,025	10.6%	\$3,057,262,776	\$160,697	\$826,114,394	\$43,423
	26 - 35	61,014	34.0%	\$12,187,000,490	\$199,741	\$3,128,297,487	\$51,272
	36 - 45	50,469	28.1%	\$11,268,148,885	\$223,269	\$2,835,183,202	\$56,177
	46 - 55	26,308	14.6%	\$5,510,386,644	\$209,457	\$1,393,091,785	\$52,953
	56 - 65	17,248	9.6%	\$3,160,328,766	\$183,229	\$812,235,082	\$47,092
	66 - 75	4,315	2.4%	\$707,432,625	\$163,947	\$187,448,828	\$43,441
	76 - 80	816	0.5%	\$126,825,877	\$155,424	\$34,276,716	\$42,006
	Over 80	475	0.3%	\$72,425,329	\$152,474	\$19,633,081	\$41,333
	Total	179,670	100.0%	\$36,089,811,392	\$200,867	\$9,236,280,575	\$51,407

Purchase Loans Guaranteed During Fiscal Year 2008 Based on Annual Income

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than \$25,000	1,389	\$126,617,641	\$91,157	\$43,836,774	\$31,560
\$25,000 to \$34,999	7,550	\$865,051,895	\$114,576	\$268,539,958	\$35,568
\$35,000 to \$44,999	19,613	\$2,705,531,088	\$137,946	\$759,270,779	\$38,713
\$45,000 to \$54,999	23,628	\$3,861,115,670	\$163,413	\$1,018,730,000	\$43,115
\$55,000 to \$64,999	21,749	\$4,046,136,761	\$186,038	\$1,040,460,246	\$47,839
\$65,000 to \$74,999	17,776	\$3,690,038,024	\$207,585	\$936,560,607	\$52,687
\$75,000 and over	50,635	\$13,558,803,304	\$267,775	\$3,364,669,744	\$66,453
Total	142,340	\$28,853,294,383	\$202,707	\$7,432,068,108	\$52,213
Average Income		Median Income		Median Loan	
\$70,731		\$63,648		\$6,416	

Number of Loans Guaranteed Five Fiscal Years by Age

Age	2004	2005	2006	2007	2008
18 - 25	14,123	13,248	17,081	16,821	19,025
26 - 35	92,612	55,110	50,142	47,578	61,014
36 - 45	104,653	48,985	39,483	36,145	50,469
46 - 55	67,776	26,018	19,409	17,684	26,308
56 - 65	39,920	16,346	12,462	11,410	17,248
66 - 75	12,476	4,575	3,194	2,931	4,315
76 - 80*	2,608	941	597	476	816
Over 80	1,620	631	340	268	475
Total	335,788	165,854	142,708	133,313	179,670

*Data collection for these age groups began Fiscal Year 2003.

Percent of Loans Guaranteed by Age Last Five Fiscal Years

Age	2004	2005	2006	2007	2008
18 - 25	4.2%	8.0%	12.0%	12.6%	10.6%
26 - 35	27.6%	33.2%	35.1%	35.7%	34.0%
36 - 45	31.2%	29.5%	27.7%	27.1%	28.1%
46 - 55	20.2%	15.7%	13.6%	13.3%	14.6%
56 - 65	11.9%	9.9%	8.7%	8.6%	9.6%
66 - 75	3.7%	2.8%	2.2%	2.2%	2.4%
76 - 80	0.8%	0.6%	0.4%	0.4%	0.5%
Over 80	0.5%	0.4%	0.2%	0.2%	0.3%

Loans Guaranteed During Fiscal Year 2008 by Race

Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented below show the distribution among the 90% who provided race information for FY 2008.

For the previous four Fiscal Years, the percentages are:

2004, 89%;
2005, 95%;
2006, 95%; and
2007, 92%.

Loans Guaranteed During Fiscal Year 2008 by Race

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	119,996	74.1%	\$23,785,474,570	\$198,219	\$6,098,411,945	\$50,822
Black/African American	25,351	15.7%	\$5,208,870,861	\$205,470	\$1,327,469,375	\$52,364
Hispanic	12,780	7.9%	\$2,508,731,019	\$196,301	\$646,467,179	\$50,584
Asian/Pacific Islander/ Native Hawaiian	2,901	1.8%	\$736,131,539	\$253,751	\$184,505,717	\$63,601
American Indian/ Alaskan Native	935	0.6%	\$176,619,967	\$188,898	\$45,510,279	\$48,674

Select Five Year Trend of Loans Guaranteed by Race

Race	2004	2005	2006	2007	2008
White	221,931	117,515	100,631	89,308	119,996
Black/African American	49,530	25,900	21,750	20,227	25,351
Hispanic	20,708	11,308	10,007	9,816	12,780
Asian/ Pacific Islander/ Native Hawaiian	4,541	2,713	2,416	2,058	2,901
American Indian/ Alaskan Native	2,168	1,218	982	719	935

Vocational Rehabilitation and Employment (VR&E)

The VR&E Program provides a wide range of vocational and educational counseling services to Veterans, active-duty servicemembers and eligible dependents. These services are designed to help individuals choose a vocational direction and assist them in achieving their vocational goals. Assistance may include interest and aptitude testing, occupational exploration, career counseling, vocational goal setting, and exploring educational or training facilities which might be utilized to achieve occupational goals.

In the VR&E program, Veterans progress through all or part of a series of steps. VR&E provides each Veteran with a case manager who advises and follows the Veteran through the program to ensure the delivery of prescribed services. The full range of steps is described below:

- **Step 1.** Application for benefits, and assessment for program eligibility.
- **Step 2.** Evaluation to assess needs and determine services to which a Veteran may be entitled under a plan of rehabilitation.
- **Step 3.** Provision of rehabilitation services for either employment (services and assistance that lead to the Veteran becoming job-ready), or achievement of a measure of increased ability to live more independently in the community.
- **Step 4.** Rehabilitation. Veterans who have obtained and maintained suitable employment or achieved maximum independence in daily living.

Mission

The mission of the Vocational Rehabilitation and Employment program (VR&E) is to provide comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and employment handicaps to obtain stable and suitable employment.

When the severity of disability prohibits suitable employment, VR&E assists those Veterans to achieve maximum independence in daily living.



Definitions for the following terms may be helpful in reviewing the tables:

- **Applicants:** Veterans who have applied for Vocational Rehabilitation and Employment services.
- **Eligible:** Veterans who have been deemed eligible based upon a qualifying service-connected disability or memo rating.
- **Entitled to Services:** Veterans determined to have an employment or serious employment handicap based upon their disabling condition.
- **Participants:** Veterans who are currently participating in a program of services in one of the following case statuses; extended evaluation, independent living, job ready status, rehabilitation to employment.
- **Rehabilitated:** Veterans who have successfully found and maintained suitable employment or have successfully completed the independent living program.

Vocational Rehabilitation and Employment Program Enhancements

In Fiscal Year 2008, VR&E continued to develop and expand methods to assist service members and Veterans in returning to work and maintaining suitable employment continues to provide outreach and early intervention for servicemembers and Veterans. During Fiscal Year 2008, VR&E expanded the Coming Home to Work (CHTW) program to all 57 regional offices and stationed CHTW coordinators full-time at twelve military treatment facilities. The CHTW program provides early access to VR&E services during medical hold, allowing servicemembers to begin planning and training for civilian occupations.

The Independent Living (IL) Participant Study was conducted in Fiscal Year 2008. Using qualitative data obtained from the records of Veterans who participated in total programs of independent living, information was synthesized about Veterans' needs, services provided, and results of IL services. The collected information was used to expand VR&E's general knowledge about the disabilities and disability ramifications of IL participants, and to assist in planning training and examining other issues to improve IL plan development and service delivery.

VR&E also began an Employment Outcome Design Study to develop a follow-up design to collect employment outcome data, including earnings and career progression, and assess participant outcomes. This study will be used to expand follow-up from 60 days to one year to ensure Veterans adjust successfully to employment obtained through the VR&E program.

Quick Reference Guide

Number of Veterans receiving Vocational Rehabilitation and Employment (VR&E) benefits at the end of Fiscal Year 2008 is 103,126.

Veterans participating in the VR&E program whom are male	82,117
Veterans participating in the VR&E program whom are female	21,009
Disabled Veterans who were successfully rehabilitated	11,039
Veterans with serious employment handicaps whom were rehabilitated	6,146

In Fiscal Year 2008, 68,949 Veterans applied for Vocational Rehabilitation and Employment services.

Of those who applied:

- 95.4% were found to be eligible and
- 88.0% were found entitled.

Definitions for the following VR&E terms are found in the glossary:

- Applicants (page C1);
- Eligible (page C2);
- Entitled to Services (page C2);
- Participants (page C4); and
- Rehabilitated (page C5).

Data

Vocational Rehabilitation and Employment Activities Fiscal Year 2008

	Total
Applicants	68,949
Eligible	65,784
Completed Evaluation	39,910
Entitled to Services	35,166
New Plans of Service	26,703
Participants	103,126
Rehabilitated	11,039

Sources: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008 and COINTAR Reports.

Vocational Rehabilitation and Employment Activities by Age Fiscal Year 2008

	< 17 or Unk.	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Applicants	1	630	15,831	15,923	10,046	9,195	6,187	5,258	5,878	68,949
Participants	–	175	15,866	27,441	15,081	17,590	11,378	7,452	8,143	103,126
Rehabilitated	–	2	925	2,695	1,508	2,023	1,208	1,285	1,393	11,039

Vocational Rehabilitation and Employment Activities by Prior Education Level Fiscal Year 2008

	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Applicants	1,190	30,706	26,678	7,951	2,424	68,949
Participants	1,409	49,323	40,563	8,202	3,629	103,126
Rehabilitated	204	4,987	4,203	1,133	512	11,039

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Vocational Rehabilitation and Employment Activities by Branch of Service Fiscal Year 2008

	Air Force	Army	Coast Guard	Marine Corps	Navy	Misc.	Unk.	Total
Applicants	9,767	36,146	669	9,052	13,152	53	110	68,949
Participants	16,462	52,942	1,080	12,433	20,081	44	84	103,126
Rehabilitated	2,040	5,494	110	1,243	2,146	3	3	11,039

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Vocational Rehabilitation and Employment Activities by Period of Service Fiscal Year 2008

	World War II	Post World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War	Total
Applicants	161	22	182	368	6,677	10,084	51,455	68,949
Participants	165	24	185	377	8,029	13,612	80,734	103,126
Rehabilitated	99	15	77	94	1,592	1,423	7,739	11,039

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2008

	≤3 months	3 - 6 months	6 months - 2 years	2 - 4 years	4 - 10 years	10 - 15 years	15 - 20 years	20 - 30 years	> 30 years	In service	Totals
Applications	332	767	9,330	18,906	18,377	4,086	2,285	10,524	250	4,092	68,949
Participants	558	1,378	13,407	27,214	28,204	7,260	4,673	18,602	286	1,544	103,129
Rehabilitated	74	126	1,370	2,860	2,701	887	656	2,298	35	32	11,039

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

In Service: The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.

Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating Fiscal Year 2008

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	Memo Rating	Total		
Applicants	34	6,149	8,369	10,147	9,373	6,556	7,165	5,312	3,666	1,724	4,142	3,750	2,562	68,949
Participants	21	4,039	13,222	16,213	16,048	11,603	12,656	9,600	7,164	3,584	7,110	1,865	1	103,126

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Of those Veterans participating in a plan of services, most follow the employment track and receive services that may include career counseling, employment planning, training or education, medical or dental care, and other supportive services.

Some of the Veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of a Veteran’s ability to prepare for, pursue, or retain employment consistent with the Veteran’s abilities, aptitudes, and interests.

Veterans with Serious Employment Handicaps Fiscal Year 2008

Case Status	Total Veterans	Total Veterans with Serious Employment Handicaps
Entitled to Services	35,166	22,636
Participants	103,126	58,020
Rehabilitated	11,039	6,146

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Employment assistance services may include: job market exploration, job-seeking skills, resume preparation, interview skills, and other assistance. The table presented next reflects those Veterans participating in Vocational Rehabilitation and Employment by training program during Fiscal Year 2008.

Veterans Participating in a Vocational Training Program During Fiscal Year 2008

Program	Total
Undergraduate School	46,950
Vocational/Technical	2,573
Graduate School	2,455
College, Non Degree	1,279
Extended Eval/Independent Living	777
Paid On-Job Training	226
Non Pay Work Experience in Government	220
Non-Pay On-Job Training	98
Apprenticeship	90
Improvement of Rehab Potential	32
High School	12
Farm Co-op	9
Total	54,721

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Upon completion of the individualized evaluation process, Veterans enter a rehabilitation program to become job-ready in their selected vocational choice or to achieve the maximum ability to live independently in the community. The length of time that Veterans remain in a rehabilitation program varies according to the Veteran's individual circumstances. The average time spent in the program is approximately two and one-half years.

The following table shows annual earnings pre- and post- VR&E program participation for those Veterans who were successfully rehabilitated.

**Veterans Successfully Rehabilitated
Pre and Post Annual Earnings by Occupational Category Fiscal Year 2008**

	Total	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	6,240	\$7,490	\$36,585
Clerical	561	\$5,156	\$27,849
Service	410	\$5,794	\$27,846
Miscellaneous	300	\$6,083	\$31,385
Machine Trades	254	\$7,303	\$30,733
Structural (Building Trades)	195	\$9,742	\$33,250
Sales	166	\$5,005	\$28,457
Benchwork	47	\$4,807	\$27,653
Processing (Butcher, Meat Processor, etc.)	20	\$5,897	\$35,064
Agricultural, Fishery and Forestry	32	\$6,533	\$21,217
Other (Occupations not defined)	606	—	—
Total	8,831	\$5,641	\$32,359

Note: Excludes Independent Living Veterans (2,814).

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2008.

Appendices

VBA Regional Office Mailing Addresses A1
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VBA Regional Office Mailing Addresses

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
3333 North Central Avenue
Phoenix, AZ 85012-2405

ARKANSAS

VA Regional Office
2200 FT Roots Drive, Bldg 65
North Little Rock, AR 72114-1756

CALIFORNIA

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

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

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

COLORADO

VA Regional Office
155 Van Gordon Street
Lakewood, CO 80228-1709

CONNECTICUT

VA Regional Office
555 Willard Avenue, Building 2E, Room 5137
P. O. Box 310909
Newington, CT 06103-0909

DELAWARE

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

DISTRICT OF COLUMBIA

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

FLORIDA

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

GEORGIA

VA Regional Office
1700 Clairmont Road
Decatur, GA 30033-4032

HAWAII

VA Regional Office
P. O. Box 29020
459 Petterson Road, E W
Honolulu, HI 96819-1522

IDAHO

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

ILLINOIS

VA Regional Office
2122 W. Taylor Street
Chicago, IL 60612-4281

INDIANA

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

IOWA

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

KANSAS

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

KENTUCKY

VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-6200

LOUISIANA

VA Regional Office
1250 Poydras Street, Suite 200
New Orleans, LA 70113-1871

MAINE

VA Regional Office
1 VA Center - Building 248, Room 205
Augusta, ME 04330-6795

MARYLAND

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

MASSACHUSETTS

VA Regional Office
John F. Kennedy Building
Government Center 1600
Boston, MA 02203-0393

MICHIGAN

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

MINNESOTA

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

MISSISSIPPI

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

MISSOURI

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

MONTANA

Regional Office
William Street, Hwy 12 West
Fort Harrison, MT 59636-9999

NEBRASKA

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

NEVADA

VA Regional Office
5460 Reno Corporate Drive
Reno, NV 89511-2250

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 MEXICO

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

NEW YORK

VA Regional Office
130 S. Elmwood Avenue
Buffalo, NY 14202-2478

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

NORTH CAROLINA

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

NORTH DAKOTA

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

OHIO

VA Regional Office
Federal Building
1240 East Ninth Street
Cleveland, OH 44199-2001

OKLAHOMA

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

OREGON

VA Regional Office
Edith Green/Wendell Wyatt Federal Building
1220 Southwest 3rd Avenue
Portland, OR 97204-2825

PENNSYLVANIA

VA Regional Office and
Insurance Center
5000 Wissahickon Avenue
Philadelphia, PA 19101-8079

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

PHILIPPINES

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

PUERTO RICO

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

RHODE ISLAND

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

SOUTH CAROLINA

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

SOUTH DAKOTA

VA Regional Office
2501 W 2nd Street
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

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

UTAH

VA Regional Office
550 Foothill Drive
Salt Lake City, UT 84113-1106

VERMONT

VA Regional Office
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
5400 W. National Avenue
Milwaukee, WI 53214-3416

WYOMING

2360 E. Pershing Blvd.
Cheyenne, WY 82001-5356

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

Contact VA by Phone

Compensation and Pension, Loan Guaranty, Vocational Rehabilitation and Employment, and General Benefits Information	1-800-827-1000*
Education	1-888-GI BILL 1* (1-888-442-4551)
Life Insurance	1-800-669-8477*
Burial Headstones and Markers	1-800-697-6947*
Health Care	1-877-222-8387*
CHAMPVA	1-800-733-8387*
Telecommunication Device for the DEAF (TDD)	1-800-829-4833*
Annual Benefits Report (Office of Performance Analysis & Integrity)	202-461-9040

* Indicates toll-free numbers

Glossary

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

- In a nursing home or
- In need of daily care to help with feeding, dressing, attending to the wants of nature, protecting oneself from hazards of the daily environment, or keeping clean.

APPLICANTS (VR&E) – Veterans who have applied for Vocational Rehabilitation and Employment services.

BENEFITS DELIVERY AT DISCHARGE (BDD)

– Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

BODY SYSTEMS – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems as follows:

- Musculoskeletal System
- Skin
- Auditory
- Mental Disorders
- Digestive System
- Neurological Conditions and Convulsive Disorders
- Cardiovascular System
- Respiratory System
- Endocrine System
- Genitourinary System
- Eye Infectious Diseases, Immune Disorders, Nutritional Deficiencies
- Gynecological Conditions
- Dental and Oral Conditions
- Hemic and Lymphatic Systems

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

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

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment (VR&E) program provides benefits and services to Veterans whose service-connected disabilities limit or prohibit employment options.

CODE OF FEDERAL REGULATIONS (CFR) –

VA rules and regulations are contained in Title 38 Code of Federal Regulations (38 CFR). The Secretary of Veterans Affairs is empowered to prescribe all rules and regulations, consistent with existing law, necessary or appropriate to carry out the laws administered by the Department (Section 501, Title 38 USC).

COMBINED DEGREE – The combined degree of disability is expressed as a percentage (from 0 to 100 in increments of 10) and represents the overall disabling effect of a Veteran's service-connected disabilities.

COMPENSABLE ZEROS – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10% combined disability evaluation. This evaluation entitles the Veteran to receive disability compensation payments.

COMPUTER SYSTEMS – VBA derives statistical data about Veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, VBA's Benefits Delivery Network (BDN), the Beneficiary Identification and Records Locator System (BIRLS); and the Board of Veterans' Appeals Control and Locator System (VACOLS).

DEPENDENTS' EDUCATIONAL ASSISTANCE

(DEA) – Refers to Dependents' Educational Assistance Program (Chapter 35 of the Title 38, U.S. Code). See Survivors' and Dependents' Educational Assistance.

DEPENDENCY AND INDEMNITY COMPENSATION

(DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents of servicemembers who die in service) as a result of a service-connected death.

DEPENDENTS – Qualifying dependents for VA benefit purposes are a Veteran's spouse and child (natural child, adopted child, or stepchild). A Veteran's mother or father may also be considered a dependent generally if there is financial need.

DIAGNOSTIC CODES – VBA uses four digit numeric codes to signify specific medical conditions. These numeric codes are in 38 CFR, Part 4.

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

DISABILITY COMPENSATION – A monetary benefit paid to Veterans for service-connected disability.

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

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

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

NO DOWNPAYMENT OPTION – The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no downpayment. This option is intended to help the Veteran afford the purchase of a suitable home.

EDUCATIONAL ASSISTANCE – A monetary benefit to eligible Veterans, dependents, reservists, and servicemembers while they are in an approved training program.

ELIGIBLE – Veterans who have been deemed eligible based upon a qualifying service-connected disability or memo rating.

ELIGIBILITY – VA benefits require that the Veteran be discharged from active military service under "other than dishonorable" conditions. In addition to this general requirement, there are specific statutory and regulatory requirements for each of the five benefit programs; some of these requirements are described in the sections of this report dealing with the respective benefit programs.

ENTITLED TO SERVICES (VR&E) – Veterans determined to have a disability that presents an employment or serious employment handicap, and for whom it has been determined that vocational rehabilitation should be successful.

ENTITLEMENT (EDU) – The number of months the student is eligible for VA education benefits. This number is usually expressed in months and days the student will be eligible for full-time benefits. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of education programs.

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

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 – The dollar amount of life insurance money that would be paid upon the death of the Veteran or at the maturity of the policy, subject to adjustments for indebtedness, dividends, premium overpayments, or “paid-up additions.”

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

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

FISCAL YEAR 2008 – Began October 1, 2006, and ended September 30, 2008. The Department of Veterans Affairs operates under this schedule for accounting and budgetary purposes.

FORECAST OF PROGRAM LIABILITIES – Future liabilities represent payments that the government is obligated to deliver in future years. This is much like the obligation of a life insurance company to pay the face amount of a standard policy to beneficiaries at the time of the insured person’s death.

FUNDING FEE – A fee, required by law, charged to Veterans who obtain a VA guaranteed home loan.

FSGLI – Family Servicemembers’ Group Life Insurance was established in 2001 to provide servicemembers, who have Servicemembers’ Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

GUARANTEED LOAN – A loan that is federally backed by the VA home loan provision.

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

INDIVIDUAL UNEMPLOYABILITY – Veterans unable to secure and follow a substantially gainful occupation by reason of service-connected disability will be rated totally disabled, provided that the Veteran has a single disability rated 60% or more or a combined evaluation of at least 70%, with one disability ratable at 40% or higher.

KICKERS (EDU) – Amounts contributed by DoD to an education fund on behalf of participants to encourage enlistment or retention in the Armed Forces. (The military services may use different terms such as “Army College Fund” or “Navy College Fund”, etc.) These amounts are added to any other education benefits to which the person may be entitled. Kickers are applicable only to MGIB-AD, MGIB-SR, VEAP and REAP.

LOAN (INS) – An amount borrowed against the cash value of a permanent plan life insurance policy.

LOAN DEFAULTED-GUARANTY CLAIM PAID

– Loan Guaranty term used when the borrower defaults on the loan and 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 at maturity of the policy, based on the plan of life insurance. The proceeds may be paid as a lump sum or the insured may request installment payments.

MGIB-AD – The Montgomery GI Bill-Active Duty Educational Assistance Program (Chapter 30 of Title 38, U.S. Code) which provides educational assistance to persons who served on active duty in the Armed Forces.

MGIB-SR – The Montgomery GI Bill-Selected Reserve Educational Assistance Program (Chapter 1606 of Title 10, U.S. Code) which provides educational assistance to members of the Selected Reserve or the Ready Reserve of any of the reserve components of the Armed Forces.

NOT ELIGIBLE (VR&E) – Veterans who have been determined ineligible for VR&E benefits for reasons such as a lack of a qualifying service-connected disability rating.

NOT ENTITLED (VR&E) – Veterans who have been determined not entitled to VR&E services due to a lack of an employment handicap or a serious employment handicap.

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.

OUTREACH (VR&E) – Various initiatives within the Program to improve communication and to coordinate and maximize employment opportunities with other government agencies, local businesses and VSOs on behalf of service-connected disabled Veterans.

PAID-UP ADDITIONS – Policyholders with participating policies can use their annual dividends to purchase additional life insurance. Established in 1972, this is the only way most policyholders may increase their life insurance coverage amount.

PARTICIPANTS (VR&E) – Veterans who are currently receiving subsistence allowance in one of the following VR&E case statuses: extended evaluation, independent living, job ready or rehabilitation to employment.

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

PRISONERS OF WAR (POWs) – Veterans who were forcibly detained (confined) by an enemy, foreign government, or hostile force while serving in the active military, naval or air service.

PREVIOUS HOMEOWNER – A person who has had a previous ownership interest in a home.

PROTECTED PENSION – The pension program, both disability and death, replaced by Section 306 Pension, which in turn was replaced by the current pension program under the provisions of PL 95-588. Veterans and survivors receiving either Protected Pension or Section 306 Pension may continue to receive the benefits as long as they continue to meet the basic entitlement requirements of the respective programs.

PURCHASE LOAN – A loan made solely for the purpose for purchasing a home.

RANGE OF DISABILITIES – A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a percentage from 0% (for conditions that exist but are not disabling to a compensable degree) to 100%, in increments of 10%. Most disabilities, however, do not have every 10% increment from 0 to 100.

RATING SCHEDULE – Title 38, CFR Part 4.

REAP – The Reserve Educational Assistance Program (Chapter 1607 of Title 10, U.S. Code) which provides educational assistance to members of the Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001.

REGIONAL OFFICE (RO) – A VA field office composed of divisions which carry out the functions of VBA. Fifty-seven such offices exist throughout the United States, the District of Columbia, Puerto Rico, and the Philippines.

REHABILITATED (VR&E) – Veterans who have successfully found and maintained suitable employment or have successfully completed the independent living program.

RESERVIST – A member of a reserve component of one of the Armed Forces who has potential entitlement to certain VA benefits by reason of his or her reserve status, including educational assistance under Title 10 of the United States Code, Chapter 1606.

RESTORED ENTITLEMENT (LGY) – Previously used entitlement may be restored when a property secured by a VA loan is sold and the loan is paid in full or when an eligible Veteran transferee agrees to assume the outstanding balance on a VA loan and substitute his/her entitlement for the same amount originally used on the loan.

SDVI – Service-Disabled Veterans Insurance was established in 1951 to meet the insurance needs of Veterans with service-connected disabilities. SDVI is open to Veterans who received other than dishonorable discharge separated from the service on or after April 25, 1951, and who received a service-connected disability rating of 0% or greater within the last two years.

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

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

SERIOUS EMPLOYMENT HANDICAP – A significant impairment, caused in whole or in part by a service-connected disability, in the Veteran's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests.

SERVICEMEMBER – An individual who is currently serving on active duty. This individual is also referred to as a "service person."

SGLI – Servicemembers Group Life Insurance was established in 1965 to meet the insurance needs of servicemembers.

SPECIALLY ADAPTED HOUSING GRANT – A one-time grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

SUBSISTENCE ALLOWANCE (VR&E) – 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 (DEA) –

Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

TITLE 38 CODE OF FEDERAL REGULATIONS – Regulations that pertain to Veterans' benefits.

TOTAL DISABILITY INCOME (INS) – An option available with some insurance policies that provides for monthly payments to policyholders who, prior to their 65th birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

TOTAL AND PERMANENT DISABILITY – Total ratings are authorized for any disability or combination of disabilities for which the Schedule of Rating Disabilities prescribes a 100% evaluation or, where less than 100%, the requirements for Individual Unemployability are met. Permanence of total disability is considered to exist when the impairment is reasonably certain to continue throughout the life of the disabled Veteran and generally requires no future medical exams.

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members who incur certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005, if the loss was the direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.

USGLI – United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I Veterans. This program closed in 1951.

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

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

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

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

VR&E – The Vocational Rehabilitation and Employment (VR&E) Program is available to help service-disabled Veterans become employable and live independently.

VRI – Veterans' Reopened Insurance was established in 1965 to provide insurance protection for certain classes of disabled Veterans from World War II and the Korean Conflict. The program closed in 1966.

VSLI – Veterans Special Life Insurance was established in 1951 to meet the insurance needs of Veterans who served during the Korean Conflict and post-Korean era. The program closed in 1956.

ZERO (0) PERCENT DISABILITY – A zero percent disability rating means that a disability exists and is related to the Veteran's service but is not so disabling that it entitles the Veteran to compensation payments. Also called a non-compensable disability.

Internet References

VA WEBSITES

Department of Veterans Affairs Home Page	http://www.va.gov
Health Care	http://www.va.gov/vbs/health/index.htm
National Cemetery Administration	http://www.cem.va.gov
Office of Congressional Affairs.....	http://www.va.gov/oca/index.htm
Public Affairs & Special Events	http://www.va.gov/opa/index.htm
About VA	http://www.va.gov/about_va/
Links to VA organizations.....	http://www.va.gov/
Online Applications.....	http://www.va.gov/onlineapps.htm
Online Forms	http://www.va.gov/vaforms/
Facility Locator	http://www.va.gov
Contact Information	https://iris.va.gov/
Veteran Data & Information	http://www.va.gov/vetdata/

VBA WEBSITES

Veterans Benefits Administration Home Page	http://www.vba.va.gov
Compensation & Pension.....	http://www.vba.va.gov/bln/21/index.htm
Education.....	http://www.gibill.va.gov/
Life Insurance.....	http://www.insurance.va.gov/
Loan Guaranty.....	http://www.homeloans.va.gov
Vocational Rehabilitation & Employment.....	http://www.vba.va.gov/bln/vre/index.htm

Summary of Fiscal Year 2008 Benefits

Compensation and Pension

Estimated Veteran Population	23,442,489
Disability Compensation Recipients	2,952,282
Estimated Monthly Disability Compensation Costs	\$2,522,846,076
Estimated Annual Disability Compensation Costs	\$30,274,152,913
Disability Compensation by Age 34 and under	269,116
Disability Compensation by Age 35-54	893,324
Disability Compensation by Age 55-74	1,269,305
Disability Compensation by Age 75-84	345,007
Disability Compensation by Age 85 and over	175,530
Disability Pension Recipients	315,763
Estimated Monthly Disability Pension Costs	\$236,982,317
Estimated Annual Disability Pension Costs	\$2,843,787,803
Disability Pension by Age under 45	5,105
Disability Pension by Age 45-54	27,883
Disability Pension by Age 55-69	132,199
Disability Pension by Age 70-84	98,643
Disability Pension by Age 85 and over	51,933

Education

MGIB-AD Trainees	354,284
MGIB-SR Trainees	62,390
DEA Trainees	80,191
VEAP Trainees	560
REAP Trainees	44,014

Insurance

Life Insurance Payments	\$1,728,136,666
Total Face Value of Insurance	\$15,529,488,072
Total Number of Policies	1,347,563

Loan Guaranty

Number of Loans	179,670
Total Loan Amount	\$36,089,811,392

Vocational Rehabilitation and Employment

Number of Applicants	71,522
Number of Plans Developed	26,703
Number of Entitlement Decisions	35,166
Number of Veterans Rehabilitated through Independent Living	2,235
Number of Veterans Rehabilitated by Obtaining Suitable Employment	8,831

Alabama

Compensation and Pension

Estimated Veteran Population	413,579
Disability Compensation Recipients	66,081
Estimated Monthly Disability Compensation Costs	\$57,426,384
Estimated Annual Disability Compensation Costs	\$689,116,612
Disability Compensation by Age 34 and under	4,702
Disability Compensation by Age 35-54	21,667
Disability Compensation by Age 55-74	30,536
Disability Compensation by Age 75-84	6,581
Disability Compensation by Age 85 and over	2,595
Disability Pension Recipients	9,111
Estimated Monthly Disability Pension Costs	\$7,651,605
Estimated Annual Disability Pension Costs	\$91,819,260
Disability Pension by Age under 45	119
Disability Pension by Age 45-54	626
Disability Pension by Age 55-69	2,808
Disability Pension by Age 70-84	3,569
Disability Pension by Age 85 and over	1,989

Education

MGIB-AD Trainees	6,531
MGIB-SR Trainees	1,624
DEA Trainees	2,606
VEAP Trainees	9
REAP Trainees	1,236

Insurance

Life Insurance Payments	\$24,342,229
Total Face Value of Insurance	\$218,745,633
Total Number of Policies	18,952

Loan Guaranty

Number of Loans	4,541
Total Loan Amount	\$811,367,447

Vocational Rehabilitation and Employment

Number of Applicants	2,546
Number of Plans Developed	1,105
Number of Entitlement Decisions	1,296
Number of Veterans Rehabilitated through Independent Living	175
Number of Veterans Rehabilitated by Obtaining Suitable Employment	325

Alaska

Compensation and Pension

Estimated Veteran Population	75,597
Disability Compensation Recipients	13,035
Estimated Monthly Disability Compensation Costs	\$10,278,364
Estimated Annual Disability Compensation Costs	\$123,340,368
Disability Compensation by Age 34 and under	1,220
Disability Compensation by Age 35-54	6,078
Disability Compensation by Age 55-74	5,021
Disability Compensation by Age 75-84	548
Disability Compensation by Age 85 and over	168
Disability Pension Recipients	315
Estimated Monthly Disability Pension Costs	\$246,870
Estimated Annual Disability Pension Costs	\$2,962,440
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	37
Disability Pension by Age 55-69	215
Disability Pension by Age 70-84	47
Disability Pension by Age 85 and over	12

Education

MGIB-AD Trainees	1,024
MGIB-SR Trainees	161
DEA Trainees	170
VEAP Trainees	2
REAP Trainees	58

Insurance

Life Insurance Payments	\$2,439,733
Total Face Value of Insurance	\$21,924,076
Total Number of Policies	1,721

Loan Guaranty

Number of Loans	2,032
Total Loan Amount	\$523,114,673

Vocational Rehabilitation and Employment

Number of Applicants	300
Number of Plans Developed	106
Number of Entitlement Decisions	124
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	52

Arizona

Compensation and Pension

Estimated Veteran Population	564,796
Disability Compensation Recipients	67,979
Estimated Monthly Disability Compensation Costs	\$60,001,390
Estimated Annual Disability Compensation Costs	\$720,016,678
Disability Compensation by Age 34 and under	6,945
Disability Compensation by Age 35-54	19,902
Disability Compensation by Age 55-74	29,320
Disability Compensation by Age 75-84	8,119
Disability Compensation by Age 85 and over	3,693
Disability Pension Recipients	4,970
Estimated Monthly Disability Pension Costs	\$3,364,754
Estimated Annual Disability Pension Costs	\$40,377,048
Disability Pension by Age under 45	78
Disability Pension by Age 45-54	481
Disability Pension by Age 55-69	2,255
Disability Pension by Age 70-84	1,521
Disability Pension by Age 85 and over	635

Education

MGIB-AD Trainees	25,782
MGIB-SR Trainees	1,669
DEA Trainees	2,894
VEAP Trainees	12
REAP Trainees	1,663

Insurance

Life Insurance Payments	\$38,548,857
Total Face Value of Insurance	\$346,410,116
Total Number of Policies	30,270

Loan Guaranty

Number of Loans	6,302
Total Loan Amount	\$1,351,234,887

Vocational Rehabilitation and Employment

Number of Applicants	2,083
Number of Plans Developed	709
Number of Entitlement Decisions	965
Number of Veterans Rehabilitated through Independent Living	208
Number of Veterans Rehabilitated by Obtaining Suitable Employment	270

Arkansas

Compensation and Pension

Estimated Veteran Population	260,074
Disability Compensation Recipients	36,468
Estimated Monthly Disability Compensation Costs	\$40,665,086
Estimated Annual Disability Compensation Costs	\$487,981,032
Disability Compensation by Age 34 and under	2,936
Disability Compensation by Age 35-54	10,926
Disability Compensation by Age 55-74	16,859
Disability Compensation by Age 75-84	3,862
Disability Compensation by Age 85 and over	1,885
Disability Pension Recipients	5,134
Estimated Monthly Disability Pension Costs	\$3,455,697
Estimated Annual Disability Pension Costs	\$41,468,364
Disability Pension by Age under 45	119
Disability Pension by Age 45-54	494
Disability Pension by Age 55-69	2,075
Disability Pension by Age 70-84	1,529
Disability Pension by Age 85 and over	917

Education

MGIB-AD Trainees	2,060
MGIB-SR Trainees	837
DEA Trainees	1,568
VEAP Trainees	3
REAP Trainees	622

Insurance

Life Insurance Payments	\$14,971,823
Total Face Value of Insurance	\$134,540,713
Total Number of Policies	12,083

Loan Guaranty

Number of Loans	2,218
Total Loan Amount	\$328,561,886

Vocational Rehabilitation and Employment

Number of Applicants	743
Number of Plans Developed	431
Number of Entitlement Decisions	538
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	156

California

Compensation and Pension

Estimated Veteran Population	2,078,267
Disability Compensation Recipients	243,443
Estimated Monthly Disability Compensation Costs	\$201,023,665
Estimated Annual Disability Compensation Costs	\$2,412,283,979
Disability Compensation by Age 34 and under	28,209
Disability Compensation by Age 35-54	66,562
Disability Compensation by Age 55-74	101,080
Disability Compensation by Age 75-84	30,969
Disability Compensation by Age 85 and over	16,623
Disability Pension Recipients	23,875
Estimated Monthly Disability Pension Costs	\$18,298,964
Estimated Annual Disability Pension Costs	\$219,587,568
Disability Pension by Age under 45	485
Disability Pension by Age 45-54	2,620
Disability Pension by Age 55-69	11,128
Disability Pension by Age 70-84	6,272
Disability Pension by Age 85 and over	3,370

Education

MGIB-AD Trainees	36,864
MGIB-SR Trainees	3,062
DEA Trainees	6,883
VEAP Trainees	56
REAP Trainees	1,891

Insurance

Life Insurance Payments	\$173,045,289
Total Face Value of Insurance	\$1,555,030,226
Total Number of Policies	129,955

Loan Guaranty

Number of Loans	7,727
Total Loan Amount	\$2,274,205,569

Vocational Rehabilitation and Employment

Number of Applicants	5,213
Number of Plans Developed	1,796
Number of Entitlement Decisions	2,806
Number of Veterans Rehabilitated through Independent Living	259
Number of Veterans Rehabilitated by Obtaining Suitable Employment	433

Colorado

Compensation and Pension

Estimated Veteran Population	426,162
Disability Compensation Recipients	58,975
Estimated Monthly Disability Compensation Costs	\$48,815,913
Estimated Annual Disability Compensation Costs	\$585,790,952
Disability Compensation by Age 34 and under	6,176
Disability Compensation by Age 35-54	21,079
Disability Compensation by Age 55-74	23,638
Disability Compensation by Age 75-84	5,577
Disability Compensation by Age 85 and over	2,505
Disability Pension Recipients	3,462
Estimated Monthly Disability Pension Costs	\$2,618,575
Estimated Annual Disability Pension Costs	\$31,422,900
Disability Pension by Age under 45	54
Disability Pension by Age 45-54	361
Disability Pension by Age 55-69	1,571
Disability Pension by Age 70-84	958
Disability Pension by Age 85 and over	518

Education

MGIB-AD Trainees	10,726
MGIB-SR Trainees	830
DEA Trainees	1,504
VEAP Trainees	12
REAP Trainees	692

Insurance

Life Insurance Payments	\$28,311,943
Total Face Value of Insurance	\$254,418,525
Total Number of Policies	21,730

Loan Guaranty

Number of Loans	6,460
Total Loan Amount	\$1,450,307,531

Vocational Rehabilitation and Employment

Number of Applicants	2,041
Number of Plans Developed	630
Number of Entitlement Decisions	878
Number of Veterans Rehabilitated through Independent Living	68
Number of Veterans Rehabilitated by Obtaining Suitable Employment	274

* VR&E total includes Wyoming

Connecticut

Compensation and Pension

Estimated Veteran Population	245,643
Disability Compensation Recipients	20,393
Estimated Monthly Disability Compensation Costs	\$15,382,025
Estimated Annual Disability Compensation Costs	\$184,584,295
Disability Compensation by Age 34 and under	2,084
Disability Compensation by Age 35-54	4,775
Disability Compensation by Age 55-74	8,111
Disability Compensation by Age 75-84	3,133
Disability Compensation by Age 85 and over	2,290
Disability Pension Recipients	1,860
Estimated Monthly Disability Pension Costs	\$1,033,039
Estimated Annual Disability Pension Costs	\$12,396,468
Disability Pension by Age under 45	19
Disability Pension by Age 45-54	111
Disability Pension by Age 55-69	646
Disability Pension by Age 70-84	589
Disability Pension by Age 85 and over	495

Education

MGIB-AD Trainees	1,905
MGIB-SR Trainees	579
DEA Trainees	337
VEAP Trainees	5
REAP Trainees	467

Insurance

Life Insurance Payments	\$26,832,456
Total Face Value of Insurance	\$241,123,471
Total Number of Policies	21,189

Loan Guaranty

Number of Loans	537
Total Loan Amount	\$128,744,061

Vocational Rehabilitation and Employment

Number of Applicants	593
Number of Plans Developed	349
Number of Entitlement Decisions	403
Number of Veterans Rehabilitated through Independent Living	88
Number of Veterans Rehabilitated by Obtaining Suitable Employment	55

Delaware

Compensation and Pension

Estimated Veteran Population	79,916
Disability Compensation Recipients	8,904
Estimated Monthly Disability Compensation Costs	\$6,981,278
Estimated Annual Disability Compensation Costs	\$83,775,340
Disability Compensation by Age 34 and under	649
Disability Compensation by Age 35-54	3,029
Disability Compensation by Age 55-74	3,784
Disability Compensation by Age 75-84	1,007
Disability Compensation by Age 85 and over	435
Disability Pension Recipients	545
Estimated Monthly Disability Pension Costs	\$351,765
Estimated Annual Disability Pension Costs	\$4,221,180
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	45
Disability Pension by Age 55-69	232
Disability Pension by Age 70-84	173
Disability Pension by Age 85 and over	88

Education

MGIB-AD Trainees	626
MGIB-SR Trainees	207
DEA Trainees	210
VEAP Trainees	1
REAP Trainees	126

Insurance

Life Insurance Payments	\$5,487,921
Total Face Value of Insurance	\$49,315,889
Total Number of Policies	4,642

Loan Guaranty

Number of Loans	657
Total Loan Amount	\$160,430,277

Vocational Rehabilitation and Employment

Number of Applicants	246
Number of Plans Developed	78
Number of Entitlement Decisions	112
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	44

District of Columbia

Compensation and Pension

Estimated Veteran Population	38,589
Disability Compensation Recipients	4,214
Estimated Monthly Disability Compensation Costs	\$3,261,401
Estimated Annual Disability Compensation Costs	\$39,136,816
Disability Compensation by Age 34 and under	321
Disability Compensation by Age 35-54	1,264
Disability Compensation by Age 55-74	1,743
Disability Compensation by Age 75-84	582
Disability Compensation by Age 85 and over	304
Disability Pension Recipients	795
Estimated Monthly Disability Pension Costs	\$522,946
Estimated Annual Disability Pension Costs	\$6,275,352
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	70
Disability Pension by Age 55-69	350
Disability Pension by Age 70-84	280
Disability Pension by Age 85 and over	89

Education

MGIB-AD Trainees	813
MGIB-SR Trainees	54
DEA Trainees	185
VEAP Trainees	3
REAP Trainees	71

Insurance

Life Insurance Payments	\$3,005,422
Total Face Value of Insurance	\$27,007,511
Total Number of Policies	2,266

Loan Guaranty

Number of Loans	47
Total Loan Amount	\$16,339,140

Vocational Rehabilitation and Employment

Number of Applicants	1,065
Number of Plans Developed	334
Number of Entitlement Decisions	409
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	79

Florida

Compensation and Pension

Estimated Veteran Population	1,715,114
Disability Compensation Recipients	233,780
Estimated Monthly Disability Compensation Costs	\$194,883,305
Estimated Annual Disability Compensation Costs	\$2,338,599,656
Disability Compensation by Age 34 and under	17,060
Disability Compensation by Age 35-54	70,240
Disability Compensation by Age 55-74	97,573
Disability Compensation by Age 75-84	32,175
Disability Compensation by Age 85 and over	16,732
Disability Pension Recipients	21,465
Estimated Monthly Disability Pension Costs	\$16,732,529
Estimated Annual Disability Pension Costs	\$200,790,348
Disability Pension by Age under 45	320
Disability Pension by Age 45-54	1,753
Disability Pension by Age 55-69	9,048
Disability Pension by Age 70-84	6,576
Disability Pension by Age 85 and over	3,768

Education

MGIB-AD Trainees	26,343
MGIB-SR Trainees	2,408
DEA Trainees	5,589
VEAP Trainees	32
REAP Trainees	1,716

Insurance

Life Insurance Payments	\$154,916,414
Total Face Value of Insurance	\$1,392,119,417
Total Number of Policies	120,172

Loan Guaranty

Number of Loans	10,928
Total Loan Amount	\$2,237,195,520

Vocational Rehabilitation and Employment

Number of Applicants	4,581
Number of Plans Developed	1,755
Number of Entitlement Decisions	1,938
Number of Veterans Rehabilitated through Independent Living	72
Number of Veterans Rehabilitated by Obtaining Suitable Employment	542

Georgia

Compensation and Pension

Estimated Veteran Population	769,567
Disability Compensation Recipients	106,667
Estimated Monthly Disability Compensation Costs	\$86,481,856
Estimated Annual Disability Compensation Costs	\$1,037,782,268
Disability Compensation by Age 34 and under	9,694
Disability Compensation by Age 35-54	43,108
Disability Compensation by Age 55-74	42,690
Disability Compensation by Age 75-84	7,984
Disability Compensation by Age 85 and over	3,191
Disability Pension Recipients	10,910
Estimated Monthly Disability Pension Costs	\$8,252,498
Estimated Annual Disability Pension Costs	\$99,029,976
Disability Pension by Age under 45	194
Disability Pension by Age 45-54	993
Disability Pension by Age 55-69	4,703
Disability Pension by Age 70-84	3,224
Disability Pension by Age 85 and over	1,796

Education

MGIB-AD Trainees	12,753
MGIB-SR Trainees	1,882
DEA Trainees	3,111
VEAP Trainees	15
REAP Trainees	1,137

Insurance

Life Insurance Payments	\$40,703,330
Total Face Value of Insurance	\$365,770,767
Total Number of Policies	31,916

Loan Guaranty

Number of Loans	8,866
Total Loan Amount	\$1,595,664,734

Vocational Rehabilitation and Employment

Number of Applicants	3,409
Number of Plans Developed	893
Number of Entitlement Decisions	1,306
Number of Veterans Rehabilitated through Independent Living	74
Number of Veterans Rehabilitated by Obtaining Suitable Employment	324

Hawaii

Compensation and Pension

Estimated Veteran Population	118,017
Disability Compensation Recipients	16,070
Estimated Monthly Disability Compensation Costs	\$13,973,875
Estimated Annual Disability Compensation Costs	\$167,686,498
Disability Compensation by Age 34 and under	1,287
Disability Compensation by Age 35-54	4,976
Disability Compensation by Age 55-74	6,854
Disability Compensation by Age 75-84	2,018
Disability Compensation by Age 85 and over	935
Disability Pension Recipients	680
Estimated Monthly Disability Pension Costs	\$496,854
Estimated Annual Disability Pension Costs	\$5,962,248
Disability Pension by Age under 45	15
Disability Pension by Age 45-54	83
Disability Pension by Age 55-69	397
Disability Pension by Age 70-84	135
Disability Pension by Age 85 and over	50

Education

MGIB-AD Trainees	1,941
MGIB-SR Trainees	416
DEA Trainees	379
VEAP Trainees	4
REAP Trainees	315

Insurance

Life Insurance Payments	\$15,366,382
Total Face Value of Insurance	\$138,086,324
Total Number of Policies	10,057

Loan Guaranty

Number of Loans	1,349
Total Loan Amount	\$571,043,339

Vocational Rehabilitation and Employment

Number of Applicants	590
Number of Plans Developed	177
Number of Entitlement Decisions	204
Number of Veterans Rehabilitated through Independent Living	71
Number of Veterans Rehabilitated by Obtaining Suitable Employment	64

Idaho

Compensation and Pension

Estimated Veteran Population	137,203
Disability Compensation Recipients	18,342
Estimated Monthly Disability Compensation Costs	\$15,217,646
Estimated Annual Disability Compensation Costs	\$182,611,752
Disability Compensation by Age 34 and under	1,957
Disability Compensation by Age 35-54	5,537
Disability Compensation by Age 55-74	7,883
Disability Compensation by Age 75-84	2,000
Disability Compensation by Age 85 and over	965
Disability Pension Recipients	1,391
Estimated Monthly Disability Pension Costs	\$1,039,667
Estimated Annual Disability Pension Costs	\$12,476,004
Disability Pension by Age under 45	20
Disability Pension by Age 45-54	116
Disability Pension by Age 55-69	549
Disability Pension by Age 70-84	455
Disability Pension by Age 85 and over	251

Education

MGIB-AD Trainees	1,598
MGIB-SR Trainees	492
DEA Trainees	356
VEAP Trainees	3
REAP Trainees	379

Insurance

Life Insurance Payments	\$7,731,390
Total Face Value of Insurance	\$69,476,296
Total Number of Policies	6,238

Loan Guaranty

Number of Loans	1,337
Total Loan Amount	\$247,352,556

Vocational Rehabilitation and Employment

Number of Applicants	269
Number of Plans Developed	133
Number of Entitlement Decisions	166
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	77

Illinois

Compensation and Pension

Estimated Veteran Population	822,104
Disability Compensation Recipients	68,266
Estimated Monthly Disability Compensation Costs	\$53,284,168
Estimated Annual Disability Compensation Costs	\$639,410,016
Disability Compensation by Age 34 and under	8,145
Disability Compensation by Age 35-54	19,359
Disability Compensation by Age 55-74	28,671
Disability Compensation by Age 75-84	7,478
Disability Compensation by Age 85 and over	4,613
Disability Pension Recipients	9,015
Estimated Monthly Disability Pension Costs	\$6,483,412
Estimated Annual Disability Pension Costs	\$77,800,944
Disability Pension by Age under 45	124
Disability Pension by Age 45-54	800
Disability Pension by Age 55-69	4,428
Disability Pension by Age 70-84	2,534
Disability Pension by Age 85 and over	1,129

Education

MGIB-AD Trainees	15,729
MGIB-SR Trainees	2,677
DEA Trainees	1,886
VEAP Trainees	21
REAP Trainees	1,846

Insurance

Life Insurance Payments	\$70,814,970
Total Face Value of Insurance	\$636,361,841
Total Number of Policies	51,716

Loan Guaranty

Number of Loans	3,514
Total Loan Amount	\$655,044,304

Vocational Rehabilitation and Employment

Number of Applicants	1,159
Number of Plans Developed	422
Number of Entitlement Decisions	642
Number of Veterans Rehabilitated through Independent Living	21
Number of Veterans Rehabilitated by Obtaining Suitable Employment	121

Indiana

Compensation and Pension

Estimated Veteran Population	509,313
Disability Compensation Recipients	53,358
Estimated Monthly Disability Compensation Costs	\$38,984,126
Estimated Annual Disability Compensation Costs	\$467,809,512
Disability Compensation by Age 34 and under	4,466
Disability Compensation by Age 35-54	15,664
Disability Compensation by Age 55-74	24,150
Disability Compensation by Age 75-84	6,003
Disability Compensation by Age 85 and over	3,075
Disability Pension Recipients	4,597
Estimated Monthly Disability Pension Costs	\$3,512,131
Estimated Annual Disability Pension Costs	\$42,145,572
Disability Pension by Age under 45	79
Disability Pension by Age 45-54	414
Disability Pension by Age 55-69	2,007
Disability Pension by Age 70-84	1,376
Disability Pension by Age 85 and over	721

Education

MGIB-AD Trainees	3,994
MGIB-SR Trainees	1,611
DEA Trainees	1,018
VEAP Trainees	9
REAP Trainees	819

Insurance

Life Insurance Payments	\$26,220,206
Total Face Value of Insurance	\$235,621,627
Total Number of Policies	20,370

Loan Guaranty

Number of Loans	2,566
Total Loan Amount	\$371,541,192

Vocational Rehabilitation and Employment

Number of Applicants	1,309
Number of Plans Developed	691
Number of Entitlement Decisions	876
Number of Veterans Rehabilitated through Independent Living	70
Number of Veterans Rehabilitated by Obtaining Suitable Employment	110

Iowa

Compensation and Pension

Estimated Veteran Population	245,845
Disability Compensation Recipients	25,136
Estimated Monthly Disability Compensation Costs	\$19,720,105
Estimated Annual Disability Compensation Costs	\$236,641,260
Disability Compensation by Age 34 and under	2,224
Disability Compensation by Age 35-54	6,604
Disability Compensation by Age 55-74	10,749
Disability Compensation by Age 75-84	3,588
Disability Compensation by Age 85 and over	1,971
Disability Pension Recipients	3,575
Estimated Monthly Disability Pension Costs	\$2,783,329
Estimated Annual Disability Pension Costs	\$33,399,948
Disability Pension by Age under 45	46
Disability Pension by Age 45-54	310
Disability Pension by Age 55-69	1,321
Disability Pension by Age 70-84	1,188
Disability Pension by Age 85 and over	710

Education

MGIB-AD Trainees	3,626
MGIB-SR Trainees	1,313
DEA Trainees	598
VEAP Trainees	5
REAP Trainees	863

Insurance

Life Insurance Payments	\$21,370,726
Total Face Value of Insurance	\$192,042,934
Total Number of Policies	15,194

Loan Guaranty

Number of Loans	1,098
Total Loan Amount	\$163,541,068

Vocational Rehabilitation and Employment

Number of Applicants	662
Number of Plans Developed	334
Number of Entitlement Decisions	398
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	69

Kansas

Compensation and Pension

Estimated Veteran Population	232,868
Disability Compensation Recipients	26,958
Estimated Monthly Disability Compensation Costs	\$20,712,853
Estimated Annual Disability Compensation Costs	\$248,554,236
Disability Compensation by Age 34 and under	2,369
Disability Compensation by Age 35-54	8,401
Disability Compensation by Age 55-74	11,428
Disability Compensation by Age 75-84	3,014
Disability Compensation by Age 85 and over	1,746
Disability Pension Recipients	2,779
Estimated Monthly Disability Pension Costs	\$2,032,343
Estimated Annual Disability Pension Costs	\$24,388,116
Disability Pension by Age under 45	54
Disability Pension by Age 45-54	275
Disability Pension by Age 55-69	1,240
Disability Pension by Age 70-84	793
Disability Pension by Age 85 and over	417

Education

MGIB-AD Trainees	3,002
MGIB-SR Trainees	830
DEA Trainees	653
VEAP Trainees	5
REAP Trainees	529

Insurance

Life Insurance Payments	\$16,735,460
Total Face Value of Insurance	\$150,389,217
Total Number of Policies	12,758

Loan Guaranty

Number of Loans	2,179
Total Loan Amount	\$343,771,530

Vocational Rehabilitation and Employment

Number of Applicants	398
Number of Plans Developed	206
Number of Entitlement Decisions	250
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	102

Kentucky

Compensation and Pension

Estimated Veteran Population	343,558
Disability Compensation Recipients	47,102
Estimated Monthly Disability Compensation Costs	\$45,610,093
Estimated Annual Disability Compensation Costs	\$547,321,116
Disability Compensation by Age 34 and under	3,972
Disability Compensation by Age 35-54	14,573
Disability Compensation by Age 55-74	21,072
Disability Compensation by Age 75-84	5,074
Disability Compensation by Age 85 and over	2,411
Disability Pension Recipients	6,162
Estimated Monthly Disability Pension Costs	\$4,391,194
Estimated Annual Disability Pension Costs	\$52,694,328
Disability Pension by Age under 45	83
Disability Pension by Age 45-54	550
Disability Pension by Age 55-69	2,723
Disability Pension by Age 70-84	1,934
Disability Pension by Age 85 and over	872

Education

MGIB-AD Trainees	3,244
MGIB-SR Trainees	1,006
DEA Trainees	1,549
VEAP Trainees	6
REAP Trainees	649

Insurance

Life Insurance Payments	\$17,901,975
Total Face Value of Insurance	\$160,871,827
Total Number of Policies	14,059

Loan Guaranty

Number of Loans	2,653
Total Loan Amount	\$400,691,122

Vocational Rehabilitation and Employment

Number of Applicants	1,177
Number of Plans Developed	522
Number of Entitlement Decisions	628
Number of Veterans Rehabilitated through Independent Living	60
Number of Veterans Rehabilitated by Obtaining Suitable Employment	178

Louisiana

Compensation and Pension

Estimated Veteran Population	318,924
Disability Compensation Recipients	39,685
Estimated Monthly Disability Compensation Costs	\$37,490,602
Estimated Annual Disability Compensation Costs	\$449,887,224
Disability Compensation by Age 34 and under	3,902
Disability Compensation by Age 35-54	11,340
Disability Compensation by Age 55-74	18,088
Disability Compensation by Age 75-84	4,437
Disability Compensation by Age 85 and over	1,918
Disability Pension Recipients	8,096
Estimated Monthly Disability Pension Costs	\$6,004,904
Estimated Annual Disability Pension Costs	\$72,058,848
Disability Pension by Age under 45	143
Disability Pension by Age 45-54	657
Disability Pension by Age 55-69	3,223
Disability Pension by Age 70-84	2,665
Disability Pension by Age 85 and over	1,408

Education

MGIB-AD Trainees	3,297
MGIB-SR Trainees	1,352
DEA Trainees	1,449
VEAP Trainees	5
REAP Trainees	863

Insurance

Life Insurance Payments	\$19,754,140
Total Face Value of Insurance	\$177,515,873
Total Number of Policies	15,109

Loan Guaranty

Number of Loans	2,070
Total Loan Amount	\$365,548,486

Vocational Rehabilitation and Employment

Number of Applicants	976
Number of Plans Developed	323
Number of Entitlement Decisions	454
Number of Veterans Rehabilitated through Independent Living	6
Number of Veterans Rehabilitated by Obtaining Suitable Employment	132

Maine

Compensation and Pension

Estimated Veteran Population	142,316
Disability Compensation Recipients	21,795
Estimated Monthly Disability Compensation Costs	\$23,587,291
Estimated Annual Disability Compensation Costs	\$283,047,492
Disability Compensation by Age 34 and under	1,681
Disability Compensation by Age 35-54	6,123
Disability Compensation by Age 55-74	10,100
Disability Compensation by Age 75-84	2,737
Disability Compensation by Age 85 and over	1,154
Disability Pension Recipients	2,354
Estimated Monthly Disability Pension Costs	\$1,601,683
Estimated Annual Disability Pension Costs	\$19,220,196
Disability Pension by Age under 45	55
Disability Pension by Age 45-54	213
Disability Pension by Age 55-69	1,073
Disability Pension by Age 70-84	738
Disability Pension by Age 85 and over	275

Education

MGIB-AD Trainees	938
MGIB-SR Trainees	261
DEA Trainees	706
VEAP Trainees	3
REAP Trainees	196

Insurance

Life Insurance Payments	\$9,569,734
Total Face Value of Insurance	\$85,996,130
Total Number of Policies	8,026

Loan Guaranty

Number of Loans	541
Total Loan Amount	\$94,901,742

Vocational Rehabilitation and Employment

Number of Applicants	411
Number of Plans Developed	183
Number of Entitlement Decisions	288
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	45

Maryland

Compensation and Pension

Estimated Veteran Population	480,218
Disability Compensation Recipients	53,878
Estimated Monthly Disability Compensation Costs	\$40,375,463
Estimated Annual Disability Compensation Costs	\$484,505,556
Disability Compensation by Age 34 and under	5,240
Disability Compensation by Age 35-54	20,849
Disability Compensation by Age 55-74	20,514
Disability Compensation by Age 75-84	4,736
Disability Compensation by Age 85 and over	2,539
Disability Pension Recipients	3,426
Estimated Monthly Disability Pension Costs	\$2,507,275
Estimated Annual Disability Pension Costs	\$30,087,300
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	323
Disability Pension by Age 55-69	1,576
Disability Pension by Age 70-84	1,066
Disability Pension by Age 85 and over	405

Education

MGIB-AD Trainees	8,836
MGIB-SR Trainees	707
DEA Trainees	953
VEAP Trainees	15
REAP Trainees	542

Insurance

Life Insurance Payments	\$35,644,320
Total Face Value of Insurance	\$320,309,182
Total Number of Policies	26,153

Loan Guaranty

Number of Loans	3,971
Total Loan Amount	\$1,201,302,206

Vocational Rehabilitation and Employment

Number of Applicants	801
Number of Plans Developed	357
Number of Entitlement Decisions	446
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	121

Massachusetts

Compensation and Pension

Estimated Veteran Population	424,765
Disability Compensation Recipients	52,462
Estimated Monthly Disability Compensation Costs	\$42,560,168
Estimated Annual Disability Compensation Costs	\$510,722,016
Disability Compensation by Age 34 and under	3,471
Disability Compensation by Age 35-54	9,917
Disability Compensation by Age 55-74	21,399
Disability Compensation by Age 75-84	11,064
Disability Compensation by Age 85 and over	6,611
Disability Pension Recipients	4,024
Estimated Monthly Disability Pension Costs	\$2,832,482
Estimated Annual Disability Pension Costs	\$33,989,784
Disability Pension by Age under 45	49
Disability Pension by Age 45-54	361
Disability Pension by Age 55-69	1,629
Disability Pension by Age 70-84	1,278
Disability Pension by Age 85 and over	707

Education

MGIB-AD Trainees	3,324
MGIB-SR Trainees	878
DEA Trainees	1,078
VEAP Trainees	12
REAP Trainees	747

Insurance

Life Insurance Payments	\$44,961,881
Total Face Value of Insurance	\$404,039,223
Total Number of Policies	38,314

Loan Guaranty

Number of Loans	782
Total Loan Amount	\$198,727,205

Vocational Rehabilitation and Employment

Number of Applicants	592
Number of Plans Developed	231
Number of Entitlement Decisions	334
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	61

Michigan

Compensation and Pension

Estimated Veteran Population	742,221
Disability Compensation Recipients	68,417
Estimated Monthly Disability Compensation Costs	\$55,900,358
Estimated Annual Disability Compensation Costs	\$670,804,296
Disability Compensation by Age 34 and under	5,019
Disability Compensation by Age 35-54	17,419
Disability Compensation by Age 55-74	31,830
Disability Compensation by Age 75-84	8,831
Disability Compensation by Age 85 and over	5,318
Disability Pension Recipients	9,628
Estimated Monthly Disability Pension Costs	\$8,013,135
Estimated Annual Disability Pension Costs	\$96,157,620
Disability Pension by Age under 45	192
Disability Pension by Age 45-54	944
Disability Pension by Age 55-69	4,727
Disability Pension by Age 70-84	2,425
Disability Pension by Age 85 and over	1,340

Education

MGIB-AD Trainees	5,760
MGIB-SR Trainees	1,489
DEA Trainees	1,576
VEAP Trainees	19
REAP Trainees	931

Insurance

Life Insurance Payments	\$47,206,192
Total Face Value of Insurance	\$424,207,188
Total Number of Policies	38,911

Loan Guaranty

Number of Loans	1,817
Total Loan Amount	\$274,818,278

Vocational Rehabilitation and Employment

Number of Applicants	1,688
Number of Plans Developed	863
Number of Entitlement Decisions	1109
Number of Veterans Rehabilitated through Independent Living	74
Number of Veterans Rehabilitated by Obtaining Suitable Employment	128

Minnesota

Compensation and Pension

Estimated Veteran Population	399,496
Disability Compensation Recipients	57,844
Estimated Monthly Disability Compensation Costs	\$44,814,693
Estimated Annual Disability Compensation Costs	\$537,776,316
Disability Compensation by Age 34 and under	4,757
Disability Compensation by Age 35-54	12,041
Disability Compensation by Age 55-74	26,470
Disability Compensation by Age 75-84	9,855
Disability Compensation by Age 85 and over	4,721
Disability Pension Recipients	4,363
Estimated Monthly Disability Pension Costs	\$3,031,942
Estimated Annual Disability Pension Costs	\$36,383,304
Disability Pension by Age under 45	66
Disability Pension by Age 45-54	362
Disability Pension by Age 55-69	1,574
Disability Pension by Age 70-84	1,432
Disability Pension by Age 85 and over	929

Education

MGIB-AD Trainees	5,290
MGIB-SR Trainees	1,993
DEA Trainees	1,440
VEAP Trainees	12
REAP Trainees	1,362

Insurance

Life Insurance Payments	\$36,661,943
Total Face Value of Insurance	\$329,453,811
Total Number of Policies	30,480

Loan Guaranty

Number of Loans	1,604
Total Loan Amount	\$315,571,921

Vocational Rehabilitation and Employment

Number of Applicants	939
Number of Plans Developed	408
Number of Entitlement Decisions	602
Number of Veterans Rehabilitated through Independent Living	46
Number of Veterans Rehabilitated by Obtaining Suitable Employment	159

Mississippi

Compensation and Pension

Estimated Veteran Population	212,508
Disability Compensation Recipients	28,667
Estimated Monthly Disability Compensation Costs	\$25,020,949
Estimated Annual Disability Compensation Costs	\$300,251,388
Disability Compensation by Age 34 and under	2,061
Disability Compensation by Age 35-54	8,989
Disability Compensation by Age 55-74	12,772
Disability Compensation by Age 75-84	3,343
Disability Compensation by Age 85 and over	1,502
Disability Pension Recipients	5,021
Estimated Monthly Disability Pension Costs	\$3,395,609
Estimated Annual Disability Pension Costs	\$40,747,308
Disability Pension by Age under 45	64
Disability Pension by Age 45-54	316
Disability Pension by Age 55-69	1,672
Disability Pension by Age 70-84	1,866
Disability Pension by Age 85 and over	1,103

Education

MGIB-AD Trainees	1,699
MGIB-SR Trainees	1,306
DEA Trainees	815
VEAP Trainees	3
REAP Trainees	736

Insurance

Life Insurance Payments	\$11,913,800
Total Face Value of Insurance	\$107,060,525
Total Number of Policies	9,344

Loan Guaranty

Number of Loans	1,499
Total Loan Amount	\$256,479,024

Vocational Rehabilitation and Employment

Number of Applicants	516
Number of Plans Developed	183
Number of Entitlement Decisions	205
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	60

Missouri

Compensation and Pension

Estimated Veteran Population	522,798
Disability Compensation Recipients	59,254
Estimated Monthly Disability Compensation Costs	\$49,259,617
Estimated Annual Disability Compensation Costs	\$591,115,404
Disability Compensation by Age 34 and under	4,650
Disability Compensation by Age 35-54	16,577
Disability Compensation by Age 55-74	26,896
Disability Compensation by Age 75-84	7,553
Disability Compensation by Age 85 and over	3,578
Disability Pension Recipients	8,213
Estimated Monthly Disability Pension Costs	\$6,498,111
Estimated Annual Disability Pension Costs	\$77,977,332
Disability Pension by Age under 45	102
Disability Pension by Age 45-54	701
Disability Pension by Age 55-69	3,329
Disability Pension by Age 70-84	2,621
Disability Pension by Age 85 and over	1,460

Education

MGIB-AD Trainees	8,212
MGIB-SR Trainees	1,698
DEA Trainees	1,471
VEAP Trainees	14
REAP Trainees	1,470

Insurance

Life Insurance Payments	\$32,912,455
Total Face Value of Insurance	\$295,759,930
Total Number of Policies	25,888

Loan Guaranty

Number of Loans	3,361
Total Loan Amount	\$543,369,130

Vocational Rehabilitation and Employment

Number of Applicants	1,191
Number of Plans Developed	538
Number of Entitlement Decisions	736
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	178

Montana

Compensation and Pension

Estimated Veteran Population	103,730
Disability Compensation Recipients	16,080
Estimated Monthly Disability Compensation Costs	\$14,073,450
Estimated Annual Disability Compensation Costs	\$168,881,400
Disability Compensation by Age 34 and under	1,878
Disability Compensation by Age 35-54	4,596
Disability Compensation by Age 55-74	7,230
Disability Compensation by Age 75-84	1,623
Disability Compensation by Age 85 and over	753
Disability Pension Recipients	1,671
Estimated Monthly Disability Pension Costs	\$1,240,449
Estimated Annual Disability Pension Costs	\$14,885,388
Disability Pension by Age under 45	21
Disability Pension by Age 45-54	154
Disability Pension by Age 55-69	741
Disability Pension by Age 70-84	490
Disability Pension by Age 85 and over	265

Education

MGIB-AD Trainees	1,075
MGIB-SR Trainees	328
DEA Trainees	322
VEAP Trainees	2
REAP Trainees	229

Insurance

Life Insurance Payments	\$7,184,140
Total Face Value of Insurance	\$64,558,561
Total Number of Policies	5,509

Loan Guaranty

Number of Loans	934
Total Loan Amount	\$168,917,121

Vocational Rehabilitation and Employment

Number of Applicants	529
Number of Plans Developed	224
Number of Entitlement Decisions	263
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	82

Nebraska

Compensation and Pension

Estimated Veteran Population	150,394
Disability Compensation Recipients	30,602
Estimated Monthly Disability Compensation Costs	\$23,374,464
Estimated Annual Disability Compensation Costs	\$280,493,568
Disability Compensation by Age 34 and under	2,512
Disability Compensation by Age 35-54	7,730
Disability Compensation by Age 55-74	13,067
Disability Compensation by Age 75-84	5,314
Disability Compensation by Age 85 and over	1,979
Disability Pension Recipients	1,801
Estimated Monthly Disability Pension Costs	\$1,412,132
Estimated Annual Disability Pension Costs	\$16,945,584
Disability Pension by Age under 45	39
Disability Pension by Age 45-54	174
Disability Pension by Age 55-69	747
Disability Pension by Age 70-84	551
Disability Pension by Age 85 and over	290

Education

MGIB-AD Trainees	3,129
MGIB-SR Trainees	775
DEA Trainees	812
VEAP Trainees	4
REAP Trainees	736

Insurance

Life Insurance Payments	\$13,077,737
Total Face Value of Insurance	\$117,519,969
Total Number of Policies	9,738

Loan Guaranty

Number of Loans	1,629
Total Loan Amount	\$266,837,451

Vocational Rehabilitation and Employment

Number of Applicants	534
Number of Plans Developed	216
Number of Entitlement Decisions	278
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	56

Nevada

Compensation and Pension

Estimated Veteran Population	245,608
Disability Compensation Recipients	28,809
Estimated Monthly Disability Compensation Costs	\$23,711,030
Estimated Annual Disability Compensation Costs	\$284,532,354
Disability Compensation by Age 34 and under	2,645
Disability Compensation by Age 35-54	8,899
Disability Compensation by Age 55-74	13,066
Disability Compensation by Age 75-84	3,039
Disability Compensation by Age 85 and over	1,160
Disability Pension Recipients	2,964
Estimated Monthly Disability Pension Costs	\$2,090,562
Estimated Annual Disability Pension Costs	\$25,086,744
Disability Pension by Age under 45	44
Disability Pension by Age 45-54	279
Disability Pension by Age 55-69	1,456
Disability Pension by Age 70-84	867
Disability Pension by Age 85 and over	318

Education

MGIB-AD Trainees	2,850
MGIB-SR Trainees	326
DEA Trainees	518
VEAP Trainees	2
REAP Trainees	189

Insurance

Life Insurance Payments	\$11,781,859
Total Face Value of Insurance	\$105,874,863
Total Number of Policies	9,712

Loan Guaranty

Number of Loans	2,512
Total Loan Amount	\$623,970,520

Vocational Rehabilitation and Employment

Number of Applicants	662
Number of Plans Developed	236
Number of Entitlement Decisions	430
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	109

New Hampshire

Compensation and Pension

Estimated Veteran Population	131,027
Disability Compensation Recipients	15,032
Estimated Monthly Disability Compensation Costs	\$11,824,514
Estimated Annual Disability Compensation Costs	\$141,894,168
Disability Compensation by Age 34 and under	1,153
Disability Compensation by Age 35-54	4,212
Disability Compensation by Age 55-74	6,734
Disability Compensation by Age 75-84	2,037
Disability Compensation by Age 85 and over	896
Disability Pension Recipients	927
Estimated Monthly Disability Pension Costs	\$729,493
Estimated Annual Disability Pension Costs	\$8,753,916
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	65
Disability Pension by Age 55-69	315
Disability Pension by Age 70-84	314
Disability Pension by Age 85 and over	226

Education

MGIB-AD Trainees	776
MGIB-SR Trainees	181
DEA Trainees	273
VEAP Trainees	2
REAP Trainees	125

Insurance

Life Insurance Payments	\$9,137,643
Total Face Value of Insurance	\$82,113,249
Total Number of Policies	7,459

Loan Guaranty

Number of Loans	555
Total Loan Amount	\$131,385,276

Vocational Rehabilitation and Employment

Number of Applicants	262
Number of Plans Developed	133
Number of Entitlement Decisions	166
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	48

New Jersey

Compensation and Pension

Estimated Veteran Population	484,750
Disability Compensation Recipients	48,277
Estimated Monthly Disability Compensation Costs	\$39,662,928
Estimated Annual Disability Compensation Costs	\$475,955,140
Disability Compensation by Age 34 and under	3,428
Disability Compensation by Age 35-54	9,648
Disability Compensation by Age 55-74	20,543
Disability Compensation by Age 75-84	8,944
Disability Compensation by Age 85 and over	5,714
Disability Pension Recipients	3,090
Estimated Monthly Disability Pension Costs	\$2,354,861
Estimated Annual Disability Pension Costs	\$28,258,332
Disability Pension by Age under 45	29
Disability Pension by Age 45-54	214
Disability Pension by Age 55-69	1,152
Disability Pension by Age 70-84	1,044
Disability Pension by Age 85 and over	651

Education

MGIB-AD Trainees	3,748
MGIB-SR Trainees	920
DEA Trainees	834
VEAP Trainees	9
REAP Trainees	676

Insurance

Life Insurance Payments	\$58,081,675
Total Face Value of Insurance	\$521,937,120
Total Number of Policies	45,338

Loan Guaranty

Number of Loans	1,238
Total Loan Amount	\$309,356,546

Vocational Rehabilitation and Employment

Number of Applicants	780
Number of Plans Developed	329
Number of Entitlement Decisions	408
Number of Veterans Rehabilitated through Independent Living	50
Number of Veterans Rehabilitated by Obtaining Suitable Employment	83

New Mexico

Compensation and Pension

Estimated Veteran Population	178,082
Disability Compensation Recipients	28,700
Estimated Monthly Disability Compensation Costs	\$32,862,121
Estimated Annual Disability Compensation Costs	\$394,345,452
Disability Compensation by Age 34 and under	2,073
Disability Compensation by Age 35-54	7,844
Disability Compensation by Age 55-74	13,978
Disability Compensation by Age 75-84	3,292
Disability Compensation by Age 85 and over	1,513
Disability Pension Recipients	2,690
Estimated Monthly Disability Pension Costs	\$1,942,734
Estimated Annual Disability Pension Costs	\$23,312,808
Disability Pension by Age under 45	65
Disability Pension by Age 45-54	251
Disability Pension by Age 55-69	1,208
Disability Pension by Age 70-84	780
Disability Pension by Age 85 and over	386

Education

MGIB-AD Trainees	2,730
MGIB-SR Trainees	382
DEA Trainees	1,381
VEAP Trainees	5
REAP Trainees	225

Insurance

Life Insurance Payments	\$13,482,568
Total Face Value of Insurance	\$121,157,878
Total Number of Policies	10,589

Loan Guaranty

Number of Loans	2,215
Total Loan Amount	\$416,500,317

Vocational Rehabilitation and Employment

Number of Applicants	633
Number of Plans Developed	214
Number of Entitlement Decisions	347
Number of Veterans Rehabilitated through Independent Living	107
Number of Veterans Rehabilitated by Obtaining Suitable Employment	70

New York

Compensation and Pension

Estimated Veteran Population	1,026,289
Disability Compensation Recipients	105,631
Estimated Monthly Disability Compensation Costs	\$85,810,171
Estimated Annual Disability Compensation Costs	\$1,029,722,054
Disability Compensation by Age 34 and under	9,075
Disability Compensation by Age 35-54	23,296
Disability Compensation by Age 55-74	45,812
Disability Compensation by Age 75-84	16,421
Disability Compensation by Age 85 and over	11,027
Disability Pension Recipients	14,523
Estimated Monthly Disability Pension Costs	\$9,598,477
Estimated Annual Disability Pension Costs	\$115,181,724
Disability Pension by Age under 45	221
Disability Pension by Age 45-54	1,231
Disability Pension by Age 55-69	5,944
Disability Pension by Age 70-84	4,565
Disability Pension by Age 85 and over	2,562

Education

MGIB-AD Trainees	9,679
MGIB-SR Trainees	1,823
DEA Trainees	2,474
VEAP Trainees	25
REAP Trainees	1,222

Insurance

Life Insurance Payments	\$109,446,343
Total Face Value of Insurance	\$983,513,467
Total Number of Policies	85,036

Loan Guaranty

Number of Loans	2,210
Total Loan Amount	\$356,674,874

Vocational Rehabilitation and Employment

Number of Applicants	2,336
Number of Plans Developed	1,084
Number of Entitlement Decisions	1,308
Number of Veterans Rehabilitated through Independent Living	169
Number of Veterans Rehabilitated by Obtaining Suitable Employment	217

North Carolina

Compensation and Pension

Estimated Veteran Population	772,264
Disability Compensation Recipients	116,124
Estimated Monthly Disability Compensation Costs	\$106,223,612
Estimated Annual Disability Compensation Costs	\$1,274,683,348
Disability Compensation by Age 34 and under	10,715
Disability Compensation by Age 35-54	41,801
Disability Compensation by Age 55-74	49,535
Disability Compensation by Age 75-84	10,209
Disability Compensation by Age 85 and over	3,864
Disability Pension Recipients	9,495
Estimated Monthly Disability Pension Costs	\$6,163,274
Estimated Annual Disability Pension Costs	\$73,959,288
Disability Pension by Age under 45	122
Disability Pension by Age 45-54	770
Disability Pension by Age 55-69	3,492
Disability Pension by Age 70-84	3,231
Disability Pension by Age 85 and over	1,880

Education

MGIB-AD Trainees	10,423
MGIB-SR Trainees	1,376
DEA Trainees	3,938
VEAP Trainees	13
REAP Trainees	938

Insurance

Life Insurance Payments	\$47,708,129
Total Face Value of Insurance	\$428,717,728
Total Number of Policies	36,270

Loan Guaranty

Number of Loans	13,156
Total Loan Amount	\$2,257,935,894

Vocational Rehabilitation and Employment

Number of Applicants	2,491
Number of Plans Developed	553
Number of Entitlement Decisions	767
Number of Veterans Rehabilitated through Independent Living	23
Number of Veterans Rehabilitated by Obtaining Suitable Employment	177

North Dakota

Compensation and Pension

Estimated Veteran Population	57,703
Disability Compensation Recipients	8,898
Estimated Monthly Disability Compensation Costs	\$6,717,420
Estimated Annual Disability Compensation Costs	\$80,609,040
Disability Compensation by Age 34 and under	949
Disability Compensation by Age 35-54	2,509
Disability Compensation by Age 55-74	3,843
Disability Compensation by Age 75-84	1,052
Disability Compensation by Age 85 and over	545
Disability Pension Recipients	918
Estimated Monthly Disability Pension Costs	\$596,964
Estimated Annual Disability Pension Costs	\$7,163,568
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	63
Disability Pension by Age 55-69	322
Disability Pension by Age 70-84	341
Disability Pension by Age 85 and over	185

Education

MGIB-AD Trainees	752
MGIB-SR Trainees	578
DEA Trainees	252
VEAP Trainees	2
REAP Trainees	329

Insurance

Life Insurance Payments	\$4,420,285
Total Face Value of Insurance	\$39,721,840
Total Number of Policies	3,566

Loan Guaranty

Number of Loans	581
Total Loan Amount	\$80,953,894

Vocational Rehabilitation and Employment

Number of Applicants	266
Number of Plans Developed	148
Number of Entitlement Decisions	170
Number of Veterans Rehabilitated through Independent Living	25
Number of Veterans Rehabilitated by Obtaining Suitable Employment	62

Ohio

Compensation and Pension

Estimated Veteran Population	935,440
Disability Compensation Recipients	89,747
Estimated Monthly Disability Compensation Costs	\$67,662,889
Estimated Annual Disability Compensation Costs	\$811,954,664
Disability Compensation by Age 34 and under	7,543
Disability Compensation by Age 35-54	25,639
Disability Compensation by Age 55-74	39,265
Disability Compensation by Age 75-84	10,932
Disability Compensation by Age 85 and over	6,368
Disability Pension Recipients	15,666
Estimated Monthly Disability Pension Costs	\$12,578,900
Estimated Annual Disability Pension Costs	\$150,946,800
Disability Pension by Age under 45	343
Disability Pension by Age 45-54	1,776
Disability Pension by Age 55-69	7,943
Disability Pension by Age 70-84	3,608
Disability Pension by Age 85 and over	1,996

Education

MGIB-AD Trainees	7,717
MGIB-SR Trainees	2,693
DEA Trainees	1,800
VEAP Trainees	21
REAP Trainees	1,605

Insurance

Life Insurance Payments	\$62,229,341
Total Face Value of Insurance	\$559,209,136
Total Number of Policies	50,157

Loan Guaranty

Number of Loans	4,226
Total Loan Amount	\$654,747,520

Vocational Rehabilitation and Employment

Number of Applicants	1,987
Number of Plans Developed	603
Number of Entitlement Decisions	774
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	168

Oklahoma

Compensation and Pension

Estimated Veteran Population	333,877
Disability Compensation Recipients	59,769
Estimated Monthly Disability Compensation Costs	\$65,414,841
Estimated Annual Disability Compensation Costs	\$784,978,092
Disability Compensation by Age 34 and under	5,220
Disability Compensation by Age 35-54	16,101
Disability Compensation by Age 55-74	28,638
Disability Compensation by Age 75-84	7,002
Disability Compensation by Age 85 and over	2,808
Disability Pension Recipients	6,814
Estimated Monthly Disability Pension Costs	\$6,083,098
Estimated Annual Disability Pension Costs	\$72,997,176
Disability Pension by Age under 45	109
Disability Pension by Age 45-54	612
Disability Pension by Age 55-69	3,211
Disability Pension by Age 70-84	2,003
Disability Pension by Age 85 and over	879

Education

MGIB-AD Trainees	4,768
MGIB-SR Trainees	1,265
DEA Trainees	2,197
VEAP Trainees	6
REAP Trainees	669

Insurance

Life Insurance Payments	\$20,342,121
Total Face Value of Insurance	\$182,799,622
Total Number of Policies	16,423

Loan Guaranty

Number of Loans	3,724
Total Loan Amount	\$550,112,686

Vocational Rehabilitation and Employment

Number of Applicants	1,489
Number of Plans Developed	532
Number of Entitlement Decisions	695
Number of Veterans Rehabilitated through Independent Living	31
Number of Veterans Rehabilitated by Obtaining Suitable Employment	242

Oregon

Compensation and Pension

Estimated Veteran Population	345,873
Disability Compensation Recipients	44,651
Estimated Monthly Disability Compensation Costs	\$45,355,305
Estimated Annual Disability Compensation Costs	\$544,263,654
Disability Compensation by Age 34 and under	4,623
Disability Compensation by Age 35-54	11,833
Disability Compensation by Age 55-74	20,680
Disability Compensation by Age 75-84	4,828
Disability Compensation by Age 85 and over	2,687
Disability Pension Recipients	4,457
Estimated Monthly Disability Pension Costs	\$4,531,202
Estimated Annual Disability Pension Costs	\$54,374,424
Disability Pension by Age under 45	79
Disability Pension by Age 45-54	622
Disability Pension by Age 55-69	1,659
Disability Pension by Age 70-84	1,391
Disability Pension by Age 85 and over	706

Education

MGIB-AD Trainees	3,656
MGIB-SR Trainees	760
DEA Trainees	1,138
VEAP Trainees	8
REAP Trainees	410

Insurance

Life Insurance Payments	\$22,364,339
Total Face Value of Insurance	\$200,971,797
Total Number of Policies	17,646

Loan Guaranty

Number of Loans	2,208
Total Loan Amount	\$497,675,117

Vocational Rehabilitation and Employment

Number of Applicants	1,493
Number of Plans Developed	594
Number of Entitlement Decisions	842
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	229

Pennsylvania

Compensation and Pension

Estimated Veteran Population	1,025,770
Disability Compensation Recipients	93,939
Estimated Monthly Disability Compensation Costs	\$75,537,690
Estimated Annual Disability Compensation Costs	\$906,452,274
Disability Compensation by Age 34 and under	7,471
Disability Compensation by Age 35-54	22,837
Disability Compensation by Age 55-74	41,065
Disability Compensation by Age 75-84	13,835
Disability Compensation by Age 85 and over	8,731
Disability Pension Recipients	14,280
Estimated Monthly Disability Pension Costs	\$11,683,397
Estimated Annual Disability Pension Costs	\$140,200,764
Disability Pension by Age under 45	214
Disability Pension by Age 45-54	1,123
Disability Pension by Age 55-69	5,618
Disability Pension by Age 70-84	4,418
Disability Pension by Age 85 and over	2,907

Education

MGIB-AD Trainees	8,182
MGIB-SR Trainees	2,499
DEA Trainees	2,096
VEAP Trainees	21
REAP Trainees	1,686

Insurance

Life Insurance Payments	\$88,260,907
Total Face Value of Insurance	\$793,135,598
Total Number of Policies	73,186

Loan Guaranty

Number of Loans	3,494
Total Loan Amount	\$630,711,101

Vocational Rehabilitation and Employment

Number of Applicants	2,062
Number of Plans Developed	734
Number of Entitlement Decisions	992
Number of Veterans Rehabilitated through Independent Living	36
Number of Veterans Rehabilitated by Obtaining Suitable Employment	288

Rhode Island

Compensation and Pension

Estimated Veteran Population	76,726
Disability Compensation Recipients	9,676
Estimated Monthly Disability Compensation Costs	\$8,548,177
Estimated Annual Disability Compensation Costs	\$102,578,128
Disability Compensation by Age 34 and under	612
Disability Compensation by Age 35-54	2,221
Disability Compensation by Age 55-74	4,101
Disability Compensation by Age 75-84	1,637
Disability Compensation by Age 85 and over	1,105
Disability Pension Recipients	958
Estimated Monthly Disability Pension Costs	\$757,166
Estimated Annual Disability Pension Costs	\$9,085,992
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	75
Disability Pension by Age 55-69	357
Disability Pension by Age 70-84	312
Disability Pension by Age 85 and over	203

Education

MGIB-AD Trainees	605
MGIB-SR Trainees	199
DEA Trainees	258
VEAP Trainees	3
REAP Trainees	140

Insurance

Life Insurance Payments	\$6,945,494
Total Face Value of Insurance	\$62,414,027
Total Number of Policies	6,118

Loan Guaranty

Number of Loans	157
Total Loan Amount	\$39,024,601

Vocational Rehabilitation and Employment

Number of Applicants	230
Number of Plans Developed	95
Number of Entitlement Decisions	121
Number of Veterans Rehabilitated through Independent Living	18
Number of Veterans Rehabilitated by Obtaining Suitable Employment	31

South Carolina

Compensation and Pension

Estimated Veteran Population	409,648
Disability Compensation Recipients	59,455
Estimated Monthly Disability Compensation Costs	\$55,580,783
Estimated Annual Disability Compensation Costs	\$666,969,396
Disability Compensation by Age 34 and under	5,131
Disability Compensation by Age 35-54	20,020
Disability Compensation by Age 55-74	26,939
Disability Compensation by Age 75-84	5,416
Disability Compensation by Age 85 and over	1,949
Disability Pension Recipients	7,203
Estimated Monthly Disability Pension Costs	\$5,383,377
Estimated Annual Disability Pension Costs	\$64,600,524
Disability Pension by Age under 45	86
Disability Pension by Age 45-54	470
Disability Pension by Age 55-69	2,807
Disability Pension by Age 70-84	2,489
Disability Pension by Age 85 and over	1,351

Education

MGIB-AD Trainees	4,250
MGIB-SR Trainees	1,222
DEA Trainees	1,804
VEAP Trainees	8
REAP Trainees	713

Insurance

Life Insurance Payments	\$26,237,755
Total Face Value of Insurance	\$235,779,333
Total Number of Policies	20,698

Loan Guaranty

Number of Loans	4,417
Total Loan Amount	\$793,277,231

Vocational Rehabilitation and Employment

Number of Applicants	1,876
Number of Plans Developed	648
Number of Entitlement Decisions	936
Number of Veterans Rehabilitated through Independent Living	28
Number of Veterans Rehabilitated by Obtaining Suitable Employment	263

South Dakota

Compensation and Pension

Estimated Veteran Population	73,504
Disability Compensation Recipients	11,456
Estimated Monthly Disability Compensation Costs	\$9,815,939
Estimated Annual Disability Compensation Costs	\$117,791,268
Disability Compensation by Age 34 and under	1,277
Disability Compensation by Age 35-54	3,470
Disability Compensation by Age 55-74	4,973
Disability Compensation by Age 75-84	1,185
Disability Compensation by Age 85 and over	551
Disability Pension Recipients	1,581
Estimated Monthly Disability Pension Costs	\$1,090,863
Estimated Annual Disability Pension Costs	\$13,090,356
Disability Pension by Age under 45	22
Disability Pension by Age 45-54	106
Disability Pension by Age 55-69	560
Disability Pension by Age 70-84	596
Disability Pension by Age 85 and over	297

Education

MGIB-AD Trainees	789
MGIB-SR Trainees	673
DEA Trainees	290
VEAP Trainees	2
REAP Trainees	338

Insurance

Life Insurance Payments	\$5,785,285
Total Face Value of Insurance	\$51,988,086
Total Number of Policies	4,514

Loan Guaranty

Number of Loans	748
Total Loan Amount	\$121,313,294

Vocational Rehabilitation and Employment

Number of Applicants	331
Number of Plans Developed	221
Number of Entitlement Decisions	241
Number of Veterans Rehabilitated through Independent Living	44
Number of Veterans Rehabilitated by Obtaining Suitable Employment	82

Tennessee

Compensation and Pension

Estimated Veteran Population	507,150
Disability Compensation Recipients	68,165
Estimated Monthly Disability Compensation Costs	\$58,882,217
Estimated Annual Disability Compensation Costs	\$706,586,604
Disability Compensation by Age 34 and under	5,828
Disability Compensation by Age 35-54	22,995
Disability Compensation by Age 55-74	30,361
Disability Compensation by Age 75-84	6,265
Disability Compensation by Age 85 and over	2,716
Disability Pension Recipients	8,735
Estimated Monthly Disability Pension Costs	\$6,236,982
Estimated Annual Disability Pension Costs	\$74,843,784
Disability Pension by Age under 45	104
Disability Pension by Age 45-54	721
Disability Pension by Age 55-69	3,746
Disability Pension by Age 70-84	2,714
Disability Pension by Age 85 and over	1,450

Education

MGIB-AD Trainees	5,174
MGIB-SR Trainees	1,391
DEA Trainees	1,636
VEAP Trainees	9
REAP Trainees	759

Insurance

Life Insurance Payments	\$27,067,648
Total Face Value of Insurance	\$243,236,965
Total Number of Policies	20,971

Loan Guaranty

Number of Loans	5,311
Total Loan Amount	\$867,686,672

Vocational Rehabilitation and Employment

Number of Applicants	1,641
Number of Plans Developed	518
Number of Entitlement Decisions	677
Number of Veterans Rehabilitated through Independent Living	23
Number of Veterans Rehabilitated by Obtaining Suitable Employment	231

Texas

Compensation and Pension

Estimated Veteran Population	1,705,311
Disability Compensation Recipients	259,426
Estimated Monthly Disability Compensation Costs	\$236,509,736
Estimated Annual Disability Compensation Costs	\$2,838,116,830
Disability Compensation by Age 34 and under	28,253
Disability Compensation by Age 35-54	83,219
Disability Compensation by Age 55-74	111,263
Disability Compensation by Age 75-84	25,777
Disability Compensation by Age 85 and over	10,914
Disability Pension Recipients	25,831
Estimated Monthly Disability Pension Costs	\$19,716,006
Estimated Annual Disability Pension Costs	\$236,592,072
Disability Pension by Age under 45	594
Disability Pension by Age 45-54	2,676
Disability Pension by Age 55-69	11,610
Disability Pension by Age 70-84	7,215
Disability Pension by Age 85 and over	3,736

Education

MGIB-AD Trainees	29,686
MGIB-SR Trainees	3,112
DEA Trainees	7,423
VEAP Trainees	32
REAP Trainees	2,309

Insurance

Life Insurance Payments	\$103,182,069
Total Face Value of Insurance	\$927,221,061
Total Number of Policies	79,927

Loan Guaranty

Number of Loans	22,179
Total Loan Amount	\$3,683,792,942

Vocational Rehabilitation and Employment

Number of Applicants	8,355
Number of Plans Developed	3,405
Number of Entitlement Decisions	4,296
Number of Veterans Rehabilitated through Independent Living	180
Number of Veterans Rehabilitated by Obtaining Suitable Employment	1,212

Utah

Compensation and Pension

Estimated Veteran Population	156,107
Disability Compensation Recipients	17,340
Estimated Monthly Disability Compensation Costs	\$13,928,701
Estimated Annual Disability Compensation Costs	\$167,144,412
Disability Compensation by Age 34 and under	2,104
Disability Compensation by Age 35-54	5,346
Disability Compensation by Age 55-74	7,028
Disability Compensation by Age 75-84	1,883
Disability Compensation by Age 85 and over	979
Disability Pension Recipients	1,324
Estimated Monthly Disability Pension Costs	\$990,229
Estimated Annual Disability Pension Costs	\$11,882,748
Disability Pension by Age under 45	27
Disability Pension by Age 45-54	133
Disability Pension by Age 55-69	545
Disability Pension by Age 70-84	381
Disability Pension by Age 85 and over	238

Education

MGIB-AD Trainees	2,729
MGIB-SR Trainees	1,064
DEA Trainees	631
VEAP Trainees	3
REAP Trainees	741

Insurance

Life Insurance Payments	\$11,032,693
Total Face Value of Insurance	\$99,142,666
Total Number of Policies	8,855

Loan Guaranty

Number of Loans	1,910
Total Loan Amount	\$411,467,405

Vocational Rehabilitation and Employment

Number of Applicants	416
Number of Plans Developed	323
Number of Entitlement Decisions	426
Number of Veterans Rehabilitated through Independent Living	23
Number of Veterans Rehabilitated by Obtaining Suitable Employment	106

Vermont

Compensation and Pension

Estimated Veteran Population	54,306
Disability Compensation Recipients	6,007
Estimated Monthly Disability Compensation Costs	\$5,412,564
Estimated Annual Disability Compensation Costs	\$64,950,768
Disability Compensation by Age 34 and under	448
Disability Compensation by Age 35-54	1,693
Disability Compensation by Age 55-74	2,731
Disability Compensation by Age 75-84	744
Disability Compensation by Age 85 and over	391
Disability Pension Recipients	496
Estimated Monthly Disability Pension Costs	\$300,635
Estimated Annual Disability Pension Costs	\$3,607,620
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	37
Disability Pension by Age 55-69	228
Disability Pension by Age 70-84	155
Disability Pension by Age 85 and over	71

Education

MGIB-AD Trainees	508
MGIB-SR Trainees	138
DEA Trainees	133
VEAP Trainees	1
REAP Trainees	107

Insurance

Life Insurance Payments	\$3,823,575
Total Face Value of Insurance	\$34,359,644
Total Number of Policies	3,076

Loan Guaranty

Number of Loans	146
Total Loan Amount	\$30,174,308

Vocational Rehabilitation and Employment

Number of Applicants	99
Number of Plans Developed	48
Number of Entitlement Decisions	54
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	10

Virginia

Compensation and Pension

Estimated Veteran Population	813,977
Disability Compensation Recipients	117,717
Estimated Monthly Disability Compensation Costs	\$88,972,623
Estimated Annual Disability Compensation Costs	\$1,067,671,472
Disability Compensation by Age 34 and under	10,238
Disability Compensation by Age 35-54	49,805
Disability Compensation by Age 55-74	45,017
Disability Compensation by Age 75-84	8,943
Disability Compensation by Age 85 and over	3,714
Disability Pension Recipients	5,833
Estimated Monthly Disability Pension Costs	\$3,833,099
Estimated Annual Disability Pension Costs	\$45,997,188
Disability Pension by Age under 45	86
Disability Pension by Age 45-54	513
Disability Pension by Age 55-69	2,418
Disability Pension by Age 70-84	1,877
Disability Pension by Age 85 and over	939

Education

MGIB-AD Trainees	16,158
MGIB-SR Trainees	1,343
DEA Trainees	2,744
VEAP Trainees	18
REAP Trainees	1,230

Insurance

Life Insurance Payments	\$50,218,098
Total Face Value of Insurance	\$451,272,965
Total Number of Policies	36,997

Loan Guaranty

Number of Loans	13,713
Total Loan Amount	\$3,653,453,964

Vocational Rehabilitation and Employment

Number of Applicants	2,540
Number of Plans Developed	466
Number of Entitlement Decisions	703
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	258

Washington

Compensation and Pension

Estimated Veteran Population	640,419
Disability Compensation Recipients	91,937
Estimated Monthly Disability Compensation Costs	\$77,572,864
Estimated Annual Disability Compensation Costs	\$930,874,367
Disability Compensation by Age 34 and under	9,355
Disability Compensation by Age 35-54	32,525
Disability Compensation by Age 55-74	38,321
Disability Compensation by Age 75-84	7,884
Disability Compensation by Age 85 and over	3,852
Disability Pension Recipients	5,217
Estimated Monthly Disability Pension Costs	\$3,913,331
Estimated Annual Disability Pension Costs	\$46,959,972
Disability Pension by Age under 45	119
Disability Pension by Age 45-54	557
Disability Pension by Age 55-69	2,670
Disability Pension by Age 70-84	1,247
Disability Pension by Age 85 and over	624

Education

MGIB-AD Trainees	8,712
MGIB-SR Trainees	934
DEA Trainees	2,064
VEAP Trainees	15
REAP Trainees	685

Insurance

Life Insurance Payments	\$38,038,725
Total Face Value of Insurance	\$341,825,929
Total Number of Policies	29,952

Loan Guaranty

Number of Loans	8,059
Total Loan Amount	\$1,991,238,212

Vocational Rehabilitation and Employment

Number of Applicants	2,488
Number of Plans Developed	729
Number of Entitlement Decisions	1,051
Number of Veterans Rehabilitated through Independent Living	31
Number of Veterans Rehabilitated by Obtaining Suitable Employment	309

West Virginia

Compensation and Pension

Estimated Veteran Population	174,163
Disability Compensation Recipients	24,534
Estimated Monthly Disability Compensation Costs	\$27,137,747
Estimated Annual Disability Compensation Costs	\$325,652,968
Disability Compensation by Age 34 and under	2,004
Disability Compensation by Age 35-54	6,160
Disability Compensation by Age 55-74	12,465
Disability Compensation by Age 75-84	2,649
Disability Compensation by Age 85 and over	1,256
Disability Pension Recipients	3,901
Estimated Monthly Disability Pension Costs	\$2,867,969
Estimated Annual Disability Pension Costs	\$34,415,628
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	365
Disability Pension by Age 55-69	1,894
Disability Pension by Age 70-84	1,167
Disability Pension by Age 85 and over	419

Education

MGIB-AD Trainees	5,373
MGIB-SR Trainees	946
DEA Trainees	742
VEAP Trainees	2
REAP Trainees	1,040

Insurance

Life Insurance Payments	\$9,968,584
Total Face Value of Insurance	\$89,580,307
Total Number of Policies	8,068

Loan Guaranty

Number of Loans	703
Total Loan Amount	\$127,387,162

Vocational Rehabilitation and Employment

Number of Applicants	538
Number of Plans Developed	302
Number of Entitlement Decisions	331
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	94

Wisconsin

Compensation and Pension

Estimated Veteran Population	436,958
Disability Compensation Recipients	50,093
Estimated Monthly Disability Compensation Costs	\$42,097,900
Estimated Annual Disability Compensation Costs	\$505,174,804
Disability Compensation by Age 34 and under	5,438
Disability Compensation by Age 35-54	13,758
Disability Compensation by Age 55-74	21,583
Disability Compensation by Age 75-84	6,170
Disability Compensation by Age 85 and over	3,144
Disability Pension Recipients	5,507
Estimated Monthly Disability Pension Costs	\$4,230,575
Estimated Annual Disability Pension Costs	\$50,766,900
Disability Pension by Age under 45	83
Disability Pension by Age 45-54	540
Disability Pension by Age 55-69	2,268
Disability Pension by Age 70-84	1,605
Disability Pension by Age 85 and over	1,011

Education

MGIB-AD Trainees	4,173
MGIB-SR Trainees	1,606
DEA Trainees	1,242
VEAP Trainees	10
REAP Trainees	1,396

Insurance

Life Insurance Payments	\$37,677,695
Total Face Value of Insurance	\$338,581,621
Total Number of Policies	29,873

Loan Guaranty

Number of Loans	1,700
Total Loan Amount	\$289,272,491

Vocational Rehabilitation and Employment

Number of Applicants	1,128
Number of Plans Developed	319
Number of Entitlement Decisions	377
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	165

Wyoming

Compensation and Pension

Estimated Veteran Population	56,141
Disability Compensation Recipients	7,263
Estimated Monthly Disability Compensation Costs	\$5,718,742
Estimated Annual Disability Compensation Costs	\$68,624,908
Disability Compensation by Age 34 and under	800
Disability Compensation by Age 35-54	2,343
Disability Compensation by Age 55-74	3,155
Disability Compensation by Age 75-84	664
Disability Compensation by Age 85 and over	301
Disability Pension Recipients	526
Estimated Monthly Disability Pension Costs	\$373,275
Estimated Annual Disability Pension Costs	\$4,479,300
Disability Pension by Age under 45	9
Disability Pension by Age 45-54	58
Disability Pension by Age 55-69	258
Disability Pension by Age 70-84	136
Disability Pension by Age 85 and over	65

Education

MGIB-AD Trainees	679
MGIB-SR Trainees	207
DEA Trainees	126
VEAP Trainees	1
REAP Trainees	127

Insurance

Life Insurance Payments	\$3,211,792
Total Face Value of Insurance	\$28,862,006
Total Number of Policies	2,363

Loan Guaranty

Number of Loans	720
Total Loan Amount	\$143,153,892

Vocational Rehabilitation and Employment

*VR&E numbers are included in Colorado data.

Puerto Rico

Compensation and Pension

Estimated Veteran Population	119,296
Disability Compensation Recipients	21,335
Estimated Monthly Disability Compensation Costs	\$24,858,825
Estimated Annual Disability Compensation Costs	\$298,305,900
Disability Compensation by Age 34 and under	1,382
Disability Compensation by Age 35-54	6,281
Disability Compensation by Age 55-74	9,811
Disability Compensation by Age 75-84	3,029
Disability Compensation by Age 85 and over	832
Disability Pension Recipients	12,107
Estimated Monthly Disability Pension Costs	\$7,686,651
Estimated Annual Disability Pension Costs	\$92,239,812
Disability Pension by Age under 45	35
Disability Pension by Age 45-54	221
Disability Pension by Age 55-69	1,939
Disability Pension by Age 70-84	7,434
Disability Pension by Age 85 and over	2,478

Education

MGIB-AD Trainees	929
MGIB-SR Trainees	1,063
DEA Trainees	1,645
VEAP Trainees	4
REAP Trainees	901

Insurance

Life Insurance Payments	\$4,272,551
Total Face Value of Insurance	\$38,394,259
Total Number of Policies	3,923

Loan Guaranty

Number of Loans	420
Total Loan Amount	\$72,224,543

Vocational Rehabilitation and Employment

Number of Applicants	632
Number of Plans Developed	172
Number of Entitlement Decisions	245
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	68

Philippines

Compensation and Pension

Disability Compensation Recipients	4,845
Estimated Monthly Disability Compensation Costs	\$6,064,103
Estimated Annual Disability Compensation Costs	\$72,769,236
Disability Compensation by Age 34 and under	82
Disability Compensation by Age 35-54	675
Disability Compensation by Age 55-74	1,543
Disability Compensation by Age 75-84	687
Disability Compensation by Age 85 and over	1,858
Disability Pension Recipients	678
Estimated Monthly Disability Pension Costs	\$792,726
Estimated Annual Disability Pension Costs	\$9,512,712
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	24
Disability Pension by Age 55-69	310
Disability Pension by Age 70-84	153
Disability Pension by Age 85 and over	187

Education

MGIB-AD Trainees	317
MGIB-SR Trainees	0
DEA Trainees	8
VEAP Trainees	0
REAP Trainees	0

Insurance

Life Insurance Payments	\$586,741
Total Face Value of Insurance	\$5,272,607
Total Number of Policies	502

Vocational Rehabilitation and Employment

Number of Applicants	60
Number of Plans Developed	36
Number of Entitlement Decisions	49
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	12

Other Foreign

Compensation and Pension

Estimated Veteran Population	108,521
Disability Compensation Recipients	19,601
Estimated Monthly Disability Compensation Costs	\$11,802,047
Estimated Annual Disability Compensation Costs	\$141,624,566
Disability Compensation by Age 34 and under	1,682
Disability Compensation by Age 35-54	8,869
Disability Compensation by Age 55-74	7,327
Disability Compensation by Age 75-84	1,278
Disability Compensation by Age 85 and over	445
Disability Pension Recipients	804
Estimated Monthly Disability Pension Costs	\$650,577
Estimated Annual Disability Pension Costs	\$7,806,923
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	37
Disability Pension by Age 55-69	282
Disability Pension by Age 70-84	315
Disability Pension by Age 85 and over	159

Education

MGIB-AD Trainees	18,800
MGIB-SR Trainees	3,244
DEA Trainees	426
VEAP Trainees	47
REAP Trainees	2,563

Insurance

Life Insurance Payments	\$3,459,959
Total Face Value of Insurance	\$31,092,093
Total Number of Policies	2,307

Loan Guaranty

Number of Loans	149
Total Loan Amount	\$39,697,530

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