

*To care for him
who shall have borne
the battle and for
his widow, and
his orphan
- Abraham Lincoln*

Department of Veterans Affairs
Veterans Benefits Administration

ANNUAL BENEFITS REPORT

Fiscal Year
2009

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.

Images on the cover:

Site - U.S. Army photo by Spc. Richard Del Vecchio

U.S. Marine Corps photo by Sgt. Freddy G. Cantu

Purpose of this Report

The purpose of the Annual Benefits Report (ABR)

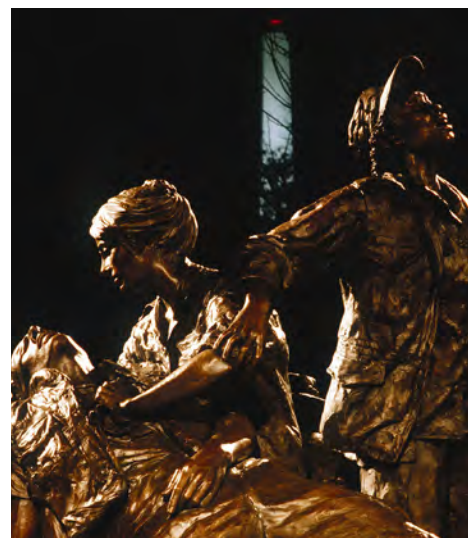
is to clearly summarize the benefit programs delivered by VBA.

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.

Table of Contents

- 1 Mission, Vision, and Core Values
 - 1 Mission, Vision, and Core Values
- 2 Purpose and Overview
 - 2 Purpose of VBA's Annual Benefits Report
- 3 Compensation and Pension
 - 3 Current Benefits
 - 5 Quick Reference Guide
 - 6 Data
 - 7 Disability Compensation
 - 19 Dependency and Indemnity Compensation
 - 21 Disability Pension
 - 23 Death Pension
 - 25 Fiduciary Program
- 26 Education
 - 26 Current Benefits
 - 26 Education Programs
 - 29 Quick Reference Guide
 - 31 Data
 - 35 Additional Education Opportunities
 - 36 Beneficiary Characteristics
- 37 Insurance
 - 37 Current Benefits
 - 38 Quick Reference Guide
 - 40 Data
- 51 Loan Guaranty
 - 51 Program Objectives
 - 51 Current Benefits
 - 52 Specially Adapted Housing Program (SAH)
 - 53 Quick Reference Guide
 - 54 Data



Contributors

Compensation and Pension Service

Education Service

Insurance Service

Loan Guaranty Service

Vocational Rehabilitation and
Employment Service

61 Vocational Rehabilitation and Employment

62 Vocational Rehabilitation and Employment Program Enhancements

63 Quick Reference Guide

64 Data

69 Appendices

A1 VBA Regional Office Mailing Addresses

B1 Contact VA by Phone

C1 Glossary

D1 Internet References

E1 Summary of Fiscal Year 2009 Benefits

Index

F1 Index to Tables and Charts

VETERANS BENEFITS ADMINISTRATION

Mission, Vision, 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 Core 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 2009 Performance and Accountability Report, dated November 2009. 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 \$47 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

The compensation program provides monthly benefits to Veterans in recognition of the effects of disabilities, diseases, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by a Veteran's death during military service or, subsequent to discharge from military service, as a result of a service-connected disability.

To be eligible for disability compensation, the Veteran must have served under conditions other than dishonorable, and the disability must not be the result of misconduct by the Veteran. Disability compensation varies according to the degree of disability and the number of dependents, and is paid monthly. The rate of compensation is graduated according to the combined degree of the Veteran's disabilities, from 10 percent to 100 percent disabling, in increments of 10 percent. Disabilities that are due to service but not disabling are given a 0 percent rating, and are not compensable unless a veteran is suffering from two or more separate permanent service-connected disabilities rated at 0 percent that interfere with normal employability. In those cases, compensation at the 10 percent can be awarded, but not in combination with any other rating. 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. VA benefits are not subject to federal or state income tax.

Dependency and Indemnity Compensation (DIC) is payable to the survivors of servicemembers who died while on active duty, or Veterans who died from service-connected disabilities. VA may also pay DIC 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 from service. DIC 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 no less than one year immediately preceding death. A higher rate of DIC is payable if the Veteran was rated totally disabled for eight years immediately preceding death and the Veteran and surviving spouse were married for that same eight-year period. Surviving spouses and dependent children are potentially eligible for DIC benefits. Parents of Veterans or

A Note on the Data:

The 2009 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 2009, nearly 170,000 Veterans were paid compensation benefits via BDN, while nearly 2.9 million were paid through 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 through 18.



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.

Pension Based Upon Non Service-Connected Disability or Death

Pension programs are designed to provide eligible Veterans and their survivors a level of income that raises their standard of living and sense of dignity. Wartime Veterans who are permanently and totally disabled, or who are age 65 or above and who meet minimum service requirements, may be eligible for a disability pension. Entitlement to disability pension is subject to income and net worth 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. The rates of protected pension are fixed at the amounts in effect when the programs were closed to new claims.

Surviving spouses and dependent children of wartime Veterans may be eligible for death pension benefits, subject to income and net worth 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 2009 is 3,919,114

3,069,652 Veterans received service-connected disability benefits

341,114 Survivors received service-connected death benefits

314,245 Veterans received non service-connected disability benefits

194,103 Survivors received non service-connected death benefits

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2009 by Period of Service

World War II	244,659
Korean Conflict	153,743
Vietnam Era	1,051,294
Gulf War Era	998,751
Peacetime	621,205

Beneficiaries Who Began Receiving Benefits (Compensation, Pension, DIC) During Fiscal Year 2009: 286,265

Compensation – Disability	205,066
Compensation – Death	17,628
Pension – Disability	35,847
Pension – Death	27,724

Most Prevalent Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009

Tinnitus	639,029
Hearing loss	570,966
Scars, general	395,032
Post traumatic stress disorder	386,882
Diabetes mellitus	307,619
Traumatic arthritis	272,369
Hypertensive vascular disease	267,375
Impairment of the knee, general	263,257
Lumbosacral or cervical strain	236,485
Limitation of motion of the knee	210,762

Data

Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits During Fiscal Year 2009

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Compensation – Disability	205,066	\$1,594,162,260	\$7,774
Compensation – Death ¹	17,628	\$251,838,800	\$14,227
Pension – Disability	35,847	\$406,530,197	\$11,340
Pension – Death ²	27,724	\$220,147,175	\$7,941
Total	286,265	\$2,472,678,432	\$8,637

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 2009

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Compensation – Disability	3,069,652	\$34,102,951,214	\$11,110
Compensation – Death ¹	341,114	\$4,954,933,190	\$14,526
Pension – Disability	314,245	\$3,065,236,745	\$9,754
Pension – Death	194,103	\$970,377,491	\$4,999
Total	3,919,114	\$43,093,498,640	\$10,996

¹Dependency and Indemnity Compensation and Death Compensation.

Disability Compensation

Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2009

Combined Degree	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
0%	624	\$713,064	\$1,143
10%	58,949	\$87,167,934	\$1,479
20%	34,069	\$100,933,548	\$2,963
30%	27,495	\$133,634,448	\$4,860
40%	21,311	\$150,476,106	\$7,061
50%	15,239	\$150,538,632	\$9,879
60%	14,873	\$188,189,292	\$12,653
70%	10,729	\$172,638,348	\$16,091
80%	7,199	\$135,818,772	\$18,866
90%	3,475	\$74,281,596	\$21,376
100%	11,103	\$399,770,520	\$36,006
Total	205,066	\$1,594,162,260	\$7,774

Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation by Fiscal Year

Combined Degree	2005	2006	2007	2008	2009
0%	504	505	521	551	624
10%	46,264	47,667	52,949	53,374	58,949
20%	31,347	30,989	33,702	33,024	34,069
30%	22,898	23,264	25,851	26,368	27,495
40%	17,311	18,234	20,748	20,539	21,311
50%	11,880	11,745	14,004	14,513	15,239
60%	9,736	10,229	13,009	13,849	14,873
70%	6,863	6,879	9,316	10,031	10,729
80%	3,733	3,847	5,580	6,233	7,199
90%	1,671	1,718	2,384	2,927	3,475
100%	8,145	7,728	9,653	9,909	11,103
Total	160,352	162,805	187,717	191,318	205,066

Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2009

Disability	Number of Veterans	Percent of Total
Tinnitus	77,486	9.5%
Hearing loss	54,450	6.6%
Post traumatic stress disorder	33,129	4.0%
Lumbosacral or Cervical Strain	30,086	3.7%
Tendon inflammation	29,079	3.6%
Limitation of flexion, knee	27,578	3.4%
Degenerative Arthritis of the Spine	25,682	3.1%
Diabetes mellitus	23,508	2.9%
Scars, general	20,089	2.5%
Traumatic arthritis	18,334	2.2%
Total – Most Prevalent Disabilities	339,421	41.5%
Total – All Disabilities	818,954	100.0%

Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2009

Combined Degree	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
0%	12,857	\$12,542,364	\$976
10%	785,540	\$1,168,066,254	\$1,487
20%	445,833	\$1,317,403,230	\$2,955
30%	362,525	\$1,820,773,200	\$5,022
40%	302,686	\$2,198,221,896	\$7,262
50%	196,561	\$2,010,469,674	\$10,228
60%	231,341	\$3,687,150,138	\$15,938
70%	211,819	\$5,032,881,726	\$23,760
80%	155,767	\$4,133,833,168	\$26,539
90%	86,119	\$2,526,097,271	\$29,333
100%	278,604	\$10,195,512,294	\$36,595
Total	3,069,652	\$34,102,951,214	\$11,110

Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation by Fiscal Year

Body System	2005	2006	2007	2008	2009	Percent Change 2008-2009*
Musculoskeletal System	194,331	206,588	270,949	286,625	302,798	5.3%
Impairment of Auditory Acuity	88,366	92,407	112,421	118,935	135,701	12.4%
Skin	41,161	41,882	78,068	80,737	81,335	0.7%
Neurological Conditions	33,602	34,222	53,142	58,003	65,932	12.0%
Mental Disorders	33,308	32,838	42,936	49,315	53,226	7.3%
Respiratory System	21,903	22,582	33,456	38,165	41,769	8.6%
Digestive System	21,281	20,932	32,621	34,344	34,590	0.7%
Cardiovascular System	26,577	23,762	31,142	30,630	30,150	-1.6%
Genitourinary System	14,670	14,828	22,214	24,539	26,493	7.4%
Endocrine System	26,274	25,457	24,328	24,700	25,962	4.9%
Eye	5,529	5,562	8,152	8,862	9,272	4.4%
Gynecological Conditions	2,670	2,951	3,920	3,917	3,842	-2.0%
Dental and Oral Conditions	1,868	1,823	3,236	3,649	3,786	3.6%
Hemic and Lymphatic Systems	1,814	1,545	2,018	2,136	2,387	10.5%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	2,705	2,476	1,756	1,680	1,711	1.8%
Total	516,059	529,855	720,359	766,237	818,954	6.4%

*Note: The percent change from 2008 to 2009 is used because of the database changes discussed on page 3.

Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent by Fiscal Year

Combined Degree	2005	2006	2007	2008	2009	Percent Change 2005-2009
0%	14,750	14,291	13,790	13,318	12,857	-14.7%
10%	775,854	775,346	784,286	785,355	785,540	1.2%
20%	408,667	417,721	430,925	439,194	445,833	8.3%
30%	327,007	334,931	346,198	354,810	362,525	9.8%
40%	246,987	259,834	275,242	289,071	302,686	18.4%
50%	151,943	161,568	172,995	184,478	196,561	22.7%
60%	172,694	184,264	198,627	214,201	231,341	25.4%
70%	153,190	165,257	179,280	194,196	211,819	27.7%
80%	102,979	113,404	125,405	139,417	155,767	33.9%
90%	54,161	60,546	67,439	75,560	86,119	37.1%
100%	228,747	238,662	249,991	262,682	278,604	17.9%
Total	2,636,979	2,725,824	2,844,178	2,952,282	3,069,652	14.1%

Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2009

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	55,720	\$384,780,144	27.2%
35 - 54	61,928	\$515,373,227	30.2%
55 - 74	72,540	\$566,882,375	35.4%
75 and over	14,878	\$127,126,514	7.2%
Total	205,066	\$1,594,162,260	100.0%

Age of Veterans Receiving Service-Connected Compensation at the End of Fiscal Year 2009

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	294,986	\$2,231,932,907	9.6%
35 - 54	919,356	\$8,658,439,725	30.0%
55 - 74	1,341,967	\$17,651,029,045	43.7%
75 and over	513,343	\$5,561,549,537	16.7%
Total	3,069,652	\$34,102,951,214	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.

Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation at the End of Fiscal Year 2009

Evaluation	Number of Disabilities
0%	3,795,838
10%	4,455,446
20%	1,073,279
30%	753,208
40%	256,257
50%	264,220
60%	163,801
70%	138,767
80%	12,583
90%	3,779
100%	259,661
Total	11,176,839¹

Note: Veterans in receipt of individual unemployability benefits are counted by their combined evaluation, not as 100% disabled. ¹**Note:** Total includes 2 unknowns

Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at the End of Fiscal Year 2009

Body System	Number of Disabilities	
	Total	Percent of Total
Musculoskeletal System	4,140,015	37.0%
Impairment of Auditory Acuity	1,350,484	12.1%
Skin	1,216,801	10.9%
Neurological Conditions and Convulsive Disorders	939,363	8.4%
Mental Disorders	718,368	6.4%
Digestive System	614,734	5.5%
Cardiovascular System	604,052	5.4%
Respiratory System	503,572	4.5%
Genitourinary System	379,961	3.4%
Endocrine System	344,402	3.1%
Eye	167,997	1.5%
Gynecological System	65,072	0.6%
Dental and Oral Conditions	50,556	0.5%
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	47,539	0.4%
Hemic and Lymphatic Systems	33,921	0.3%
Total All Conditions	11,176,839¹	100.0%

¹**Note:** Total includes 2 unknowns

Service-Connected Disabilities by Body System for Veterans Receiving Compensation by Fiscal Year

Body System	2005	2006	2007	2008	2009	Percent Change FY 2008-FY 2009 ¹
Musculoskeletal System	3,002,239	3,173,080	3,691,871	3,888,519	4,140,015	6.5%
Impairment of Auditory Acuity	822,413	908,676	1,124,454	1,223,590	1,350,484	10.4%
Skin	799,131	818,377	1,091,036	1,163,815	1,216,801	4.6%
Neurological Conditions	521,970	573,812	782,573	851,270	939,363	10.3%
Mental Disorders	520,497	551,056	629,475	661,015	718,368	8.7%
Digestive System	457,934	464,479	572,625	596,229	614,734	3.1%
Cardiovascular System	471,455	490,435	578,278	586,001	604,052	3.1%
Respiratory System	347,190	360,943	440,470	471,128	503,572	6.9%
Genitourinary System	214,036	231,307	306,055	315,051	379,961	20.6%
Endocrine System	247,324	276,094	324,490	350,401	344,402	-1.7%
Eye	121,443	125,770	155,032	161,460	167,997	4.0%
Gynecological Conditions	46,880	49,646	58,774	61,810	65,072	5.3%
Dental and Oral Conditions	32,211	33,327	43,982	47,506	50,556	6.4%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	45,076	44,369	50,147	48,462	47,539	-1.9%
Hemic and Lymphatic Systems	25,988	26,980	31,319	32,139	33,921	5.5%
Total	7,675,787	8,128,351	9,880,581	10,458,396	11,176,839²	6.9%

¹Note: The percent change from 2008 to 2009 is used because of the database changes discussed on page 3.

²Note: FY 09 Total includes 2 unknowns

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 percent of the total service-connected disabilities are rated at 10 percent.

Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	1,120,038	27.1%	507,603	37.6%	856,795	70.4%	146,318	15.6%
10%	2,097,993	50.7%	726,136	53.8%	308,300	25.3%	500,399	53.3%
20%	523,425	12.6%	34,123	2.5%	5,741	0.5%	128,092	13.6%
30%	168,128	4.1%	26,738	2.0%	34,500	2.8%	80,534	8.6%
40%	130,135	3.1%	18,772	1.4%	2,006	0.2%	38,451	4.1%
50%	19,911	0.5%	11,844	0.9%	3,473	0.3%	18,671	2.0%
60%	49,478	1.2%	6,380	0.5%	5,199	0.4%	10,083	1.1%
70%	4,112	0.1%	4,047	0.3%	23	0.0%	3,479	0.4%
80%	1,448	0.0%	4,035	0.3%	516	0.0%	3,564	0.4%
90%	985	0.0%	1,555	0.1%	4	0.0%	471	0.1%
100%	24,355	0.6%	9,249	0.7%	238	0.0%	9,301	1.0%
Total	4,140,015	37.0%	1,350,484	12.1%	1,216,801	10.9%	939,363	8.4%

Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	21,266	3.0%	135,216	22.4%	367,356	59.8%	244,241	48.5%
10%	110,765	15.4%	260,047	43.1%	166,761	27.1%	117,241	23.3%
20%	440	0.1%	52,253	8.7%	25,882	4.2%	5,469	1.1%
30%	188,663	26.3%	79,608	13.2%	31,512	5.1%	57,360	11.4%
40%	285	0.0%	16,125	2.7%	6,793	1.1%	1,098	0.2%
50%	142,252	19.8%	1,243	0.2%	1,006	0.2%	49,868	9.9%
60%	179	0.0%	38,328	6.3%	6,368	1.0%	14,025	2.8%
70%	124,739	17.4%	157	0.0%	170	0.0%	106	0.0%
80%	30	0.0%	67	0.0%	266	0.0%	157	0.0%
90%	3	0.0%	15	0.0%	1	0.0%	2	0.0%
100%	129,746	18.1%	20,992	3.5%	8,619	1.4%	14,004	2.8%
Total	718,368	6.4%	604,052	5.4%	614,734	5.5%	503,572	4.5%

Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	215,316	56.7%	8,753	2.5%	69,769	41.5%	26,019	40.0%
10%	38,194	10.1%	56,680	16.5%	42,703	25.4%	8,461	13.0%
20%	27,627	7.3%	253,140	73.5%	9,562	5.7%	142	0.2%
30%	25,849	6.8%	2,831	0.8%	29,764	17.7%	16,030	24.6%
40%	17,948	4.7%	16,265	4.7%	6,321	3.8%	515	0.8%
50%	32	0.0%	43	0.0%	2,231	1.3%	13,375	20.6%
60%	25,728	6.8%	3,991	1.2%	1,420	0.8%	138	0.2%
70%	7	0.0%	13	0.0%	1,653	1.0%	3	0.0%
80%	2,208	0.6%	16	0.0%	174	0.1%	41	0.1%
90%	0	0.0%	8	0.0%	733	0.4%	0	0.0%
100%	27,052	7.1%	2,662	0.8%	3,667	2.2%	348	0.5%
Total	379,961	3.4%	344,402	3.1%	167,997	1.5%	65,072	0.6%

Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009 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%	36,762	77.3%	27,692	54.8%	12,694	37.4%	3,795,838	34.0%
10%	3,913	8.2%	15,384	30.4%	2,452	7.2%	4,455,446	39.9%
20%	918	1.9%	4,491	8.9%	1,973	5.8%	1,073,279	9.6%
30%	1,555	3.3%	2,056	4.1%	8,079	23.8%	753,208	6.7%
40%	655	1.4%	648	1.3%	240	0.7%	256,257	2.3%
50%	42	0.1%	216	0.4%	13	0.0%	264,220	2.4%
60%	2,109	4.4%	11	0.0%	364	1.1%	163,801	1.5%
70%	8	0.0%	2	0.0%	248	0.7%	138,767	1.2%
80%	54	0.1%	2	0.0%	5	0.0%	12,583	0.1%
90%	1	0.0%	0	0.0%	1	0.0%	3,779	0.0%
100%	1,522	3.2%	54	0.1%	7,852	23.1%	259,661	2.3%
Total	47,539	0.4%	50,556	0.5%	33,921	0.3%	11,176,839	100%

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Traumatic arthritis	272,369	6.6%
	Impairment of the knee, general	263,257	6.4%
	Lumbosacral or Cervical Strain	236,485	5.7%
Endocrine System	Diabetes mellitus	307,619	89.3%
	Hypothyroidism	21,830	6.3%
	Hyperthyroidism	6,346	1.8%
Impairment of Auditory Acuity	Tinnitus	639,029	47.3%
	Hearing loss	604,097	44.8%
	Otitis media, chronic (ear infection)	21,067	1.8%
Genitourinary System	Penile deformity (loss of erectile power)	110,393	29.1%
	Malignant growths of genitourinary system	57,456	15.1%
	Prostate gland injuries	41,906	11.0%
Skin	Scars, general	395,032	32.5%
	Scars, superficial (tender)	187,952	15.4%
	Eczema	170,140	14.0%

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	16,294	9.7%
	Conjunctivitis, chronic	13,577	8.1%
	Unhealed eye injury	11,680	7.0%
Neurological	Paralysis of the sciatic nerve	192,177	20.5%
	Migraine	149,397	15.9%
	Paralysis of the median nerve	135,882	14.5%
Gynecological System	Removal of uterus	13,181	20.3%
	Removal of uterus and both ovaries	12,317	18.9%
	Benign growths of gynecological system or breast	6,701	10.3%
Mental Disorders	Post traumatic stress disorder	386,882	53.9%
	Major depressive disorder	76,070	10.6%
	Generalized anxiety disorder	53,831	7.5%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	31,388	66.0%
	Chronic fatigue syndrome	4,124	8.7%
	HIV-Related Illness	3,331	7.0%
Cardiovascular System	Hypertensive vascular disease	267,375	44.3%
	Residuals of cold injury	74,268	12.3%
	Arteriosclerotic heart disease (coronary artery disease)	71,721	11.9%
Dental and Oral Conditions	Limited motion of the jaw	28,995	57.4%
	Malunion of lower jaw	8,603	17.0%
	Jaw condition - general	3,940	7.8%
Digestive System	Hemorrhoids	172,015	28.0%
	Hiatal hernia	127,587	20.8%
	Inguinal hernia	61,340	10.0%
Hemic and Lymphatic Systems	Anemia	7,402	21.8%
	Splenectomy (removal of spleen)	7,123	21.0%
	Non-Hodgkin's lymphoma	5,860	17.3%
Respiratory System	Allergic rhinitis	75,118	14.9%
	Bronchial asthma	73,689	14.6%
	Sleep Apnea Syndromes (Obstructive, Central, Mixed)	57,679	11.5%

Most Prevalent Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009

Body System	Disability	Number of Veterans	All Conditions FY 2009 (Percent of Total)
Impairment of Auditory Acuity	Tinnitus	639,029	5.7%
Impairment of Auditory Acuity	Hearing loss	570,966	5.1%
Skin	Scars, general	395,032	3.5%
Mental Disorders	Post traumatic stress disorder	386,882	3.5%
Endocrine System	Diabetes mellitus	307,619	2.8%
Musculoskeletal System	Traumatic arthritis	272,369	2.4%
Cardiovascular System	Hypertensive vascular disease	267,375	2.4%
Musculoskeletal System	Impairment of the knee, general	263,257	2.4%
Musculoskeletal System	Lumbosacral or Cervical Strain	236,485	2.1%
Musculoskeletal System	Limitation of flexion, knee	210,762	1.9%

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2009

Period of Service	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
World War II	244,659	\$2,526,454,200	\$10,326
Korean Conflict	153,743	\$1,638,451,776	\$10,657
Vietnam Era	1,051,294	\$15,312,522,930	\$14,565
Gulf War	998,751	\$8,998,141,394	\$9,009
Peacetime Era	621,205	\$5,627,380,914	\$9,059
Total	3,069,652	\$34,102,951,214	\$11,110

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2009

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	55,815	10.0%
	Tinnitus	39,705	7.1%
	Residuals of cold injury	32,646	5.9%
	Scars, general	22,820	4.1%
	Post traumatic stress disorder	22,500	4.0%
	Generalized anxiety disorder	18,142	3.3%
	Traumatic arthritis	12,868	2.3%
	Scars, superficial (tender)	12,554	2.3%
	Flatfoot, acquired	9,817	1.8%
	Scars, head, face or neck	8,712	1.6%
Korean Conflict	Hearing loss	45,605	12.7%
	Tinnitus	37,322	10.4%
	Residuals of cold injury	22,617	6.3%
	Scars, general	14,290	4.0%
	Post traumatic stress disorder	12,360	3.4%
	Scars, superficial (tender)	7,646	2.1%
	Traumatic arthritis	6,599	1.8%
	Scars, head, face or neck	5,593	1.6%
	Duodenal ulcer	5,442	1.5%
	Impairment of the knee, general	4,734	1.3%
Vietnam Era	Diabetes mellitus	263,891	7.4%
	Post traumatic stress disorder	247,486	6.9%
	Hearing loss	232,583	6.5%
	Tinnitus	214,342	6.0%
	Scars, general	146,099	4.1%
	Paralysis of the sciatic nerve	125,475	3.5%
	Penile deformity (loss of erectile power)	80,262	2.2%
	Hypertensive vascular disease	78,959	2.2%
	Impairment of the knee, general	61,757	1.7%
	Paralysis of the median nerve	60,461	1.7%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2009 (continued)

Period of Service	Disability	Number of Disabilities	Percent of Total
Gulf War	Tinnitus	255,420	5.3%
	Lumbosacral or Cervical Strain	172,198	3.6%
	Tendon inflammation	155,335	3.2%
	Limitation of flexion, knee	152,327	3.2%
	Scars, general	147,769	3.1%
	Traumatic arthritis	144,456	3.0%
	Hearing loss	138,723	2.9%
	Limitation of motion of the ankle	131,981	2.7%
	Hypertensive vascular disease	129,098	2.7%
	Degenerative Arthritis of the Spine	121,763	2.5%
Peacetime Periods	Hearing loss	98,240	5.3%
	Tinnitus	92,240	5.0%
	Impairment of the knee, general	77,298	4.2%
	Scars, general	64,054	3.5%
	Traumatic arthritis	55,945	3.0%
	Hypertensive vascular disease	52,857	2.8%
	Limitation of motion of the ankle	39,433	2.1%
	Hemorrhoids	37,678	2.0%
	Condition of The Skeletal System	36,635	2.0%
Degenerative arthritis	33,932	1.8%	

Service-Connected Disabilities at the End of Fiscal Year 2009 by Period of Service

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	557,128	360,291	3,569,406	4,835,206	1,854,808
Average Number of Disabilities per Veteran	2.3	2.3	3.4	4.8	3.0
Veterans Receiving Compensation	244,659	153,743	1,051,294	998,751	621,205
Total Veteran Population	2,024,314	2,175,549	7,028,704	5,149,904	5,891,841

Dependency and Indemnity Compensation

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

This section provides information about surviving spouses, children, and parents who received DIC during Fiscal Year 2009.

Beneficiaries Who Began Receiving DIC by Fiscal Year

Type of Benefit	2005	2006	2007	2008	2009
Surviving Spouses	17,480	15,993	17,140	16,968	16,125
Surviving Children	1,396	1,248	1,124	1,238	1,103
Surviving Parents	286	220	226	251	400
Total	19,162	17,461	18,490	18,457	17,628

Beneficiaries Receiving DIC by Relationship at the End of Fiscal Year 2009

Relationship	Beneficiaries Number	Percent
Surviving Spouse	324,452	95.1%
Child	10,015	2.9%
Parent	6,647	2.0%
Total	341,114	100.0%

Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2009

Age	Number of Beneficiaries	Estimated Total Annual Amounts	Percent of Total
35 and under	434	\$8,665,724	2.7%
36 - 55	2,413	\$39,222,259	15.0%
56 - 75	8,860	\$129,842,465	54.9%
Over 75	4,418	\$66,853,114	27.4%
Total	16,125	\$244,583,562	100.0%

Age of Children Who Began Receiving DIC Benefits During Fiscal Year 2009

Children's Age	Number of Beneficiaries	Estimated Total Annual Amounts
Under Age 18	170	\$919,354
Age 18 and over in School	666	\$2,304,594
Age 18 and over - Helpless	267	\$1,787,467
Total	1,103	\$5,011,415

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

Beneficiaries Receiving Service-Connected Death Benefits by Period of Service at the End of Fiscal Year 2009

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Spanish American War	4	\$11,166	\$44,664
Mexican Border	1	\$13,848	\$13,848
World War I	592	\$12,834	\$7,597,624
World War II	92,116	\$14,670	\$1,351,340,088
Korean Conflict	36,240	\$15,095	\$547,059,425
Vietnam Era	157,390	\$14,389	\$2,264,638,502
Gulf War	20,517	\$14,249	\$292,348,432
Peacetime Periods	34,254	\$14,360	\$491,890,607
Total	341,114	\$14,526	\$4,954,933,190

Surviving Spouses Receiving DIC by Age at the End of Fiscal Year 2009

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
35 and Under	4,004	\$18,137	\$72,619,278
36 - 55	31,621	\$15,270	\$482,861,502
56 - 75	138,774	\$14,661	\$2,034,613,236
Over 75	150,053	\$15,115	\$2,268,001,710
Total	324,452	\$14,973	\$4,858,095,726

Children Receiving DIC by Age at the End of Fiscal Year 2009

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Under Age 18*	1,255	\$5,507	\$6,911,210
Age 18 and over - in School	390	\$3,608	\$1,407,974
Age 18 and over - Helpless	7,626	\$7,549	\$57,566,082
Total	9,271	\$7,107	\$65,885,266

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

Disability Pension

Disability pension is payable to certain wartime Veterans who are permanently and totally disabled, or age 65 and older. 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 circumstances (for example, a change in income), 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 2009

Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588 New Law Pension	35,844	\$11,341	\$406,520,288
Other Pension Programs	3	\$3,303	\$9,909
Total	35,847	\$11,340	\$406,530,197

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

Veterans Receiving Disability Pension at the End of Fiscal Year 2009

Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Protected (Old Law) Pension	58	\$1,032	\$59,828
Section 306 Pension	4,983	\$1,639	\$8,165,196
PL 95-588 New Law Pension	309,204	\$9,887	\$3,057,011,721
Total	314,245	\$9,754	\$3,065,236,745

Disability Pension by Period of Service at the End of Fiscal Year 2009

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
World War II	2,774	81,281	84,055	\$849,423,707
Korean Conflict	1,672	57,407	59,079	\$436,846,661
Vietnam Era	595	162,310	162,905	\$1,685,031,985
Gulf War	0	8,206	8,206	\$94,044,392
Total	5,041	309,204	314,245	\$3,065,236,745

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

Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2009 by Age

Age	Other Pension	New Law Pension	Combined Programs	Estimated Total Annual Amounts Paid	Percent of Total
35 and under	0	238	238	\$2,729,206	0.6%
36 - 55	0	4,175	4,175	\$45,010,043	11.7%
56 - 75	0	12,709	12,709	\$116,266,559	35.5%
Over 75	3	18,722	18,725	\$242,524,389	52.2%
Total	3	35,844	35,847	\$406,530,197	100.0%

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

Veterans Receiving Disability Pension at the End of Fiscal Year 2009 by Age

Age	Number of Veterans	Estimated Total Annual Amounts Paid
Under 45	5,844	\$67,320,514
45 - 54	22,335	\$247,191,126
55 - 69	140,574	\$1,446,547,625
70 - 84	89,761	\$704,809,787
85 and over	55,731	\$599,367,693
Total	314,245	\$3,065,236,745

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 2009 by Program

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588 – New Law Pension	27,697	\$7,948	\$220,126,091
Other Pension Programs	27	\$781	\$21,084
Total	27,724	\$7,941	\$220,147,175

Beneficiaries Receiving Death Pension by Program at the End of Fiscal Year 2009

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts
Protected (Old Law) Pension	182	\$132,739
Section 306 Pension	27,500	\$29,100,151
PL 95-588 New Law Pension	166,421	\$941,144,601
Total	194,103	\$970,377,491

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

Spouses Who Began Receiving Death Pension Benefits During Fiscal Year 2009 by Age

Age	Other Pension*	New Law Pension	Combined Programs	Estimated Total Annual Amounts	Percent of Total
35 and under	0	45	45	\$345,552	0.2%
36 - 55	0	1,497	1,497	\$10,364,589	5.4%
56 - 75	1	4,078	4,079	\$23,146,295	14.8%
Over 75	6	21,852	21,858	\$185,804,592	79.5%
Total	7	27,472	27,479	\$219,661,028	100.0%

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

Surviving Spouses Receiving Death Pension at the End of Fiscal Year 2009 by Age

Age	Other Pension *	New Law Pension	All Pension Programs	Estimated Total Annual Amounts Paid
35 and Under	3	195	198	\$1,463,395
36 - 55	59	11,571	11,630	\$85,315,147
56 - 75	1,793	41,523	43,316	\$222,200,315
Over 75	17,043	108,781	125,824	\$647,129,481
Total	18,898	162,070	180,968	\$956,108,338

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

Death Pension by Period of Service at the End of Fiscal Year 2009

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
Wars of 1800s*	111	93	204	\$798,547
World War I	2,963	3,224	6,187	\$17,850,729
World War II	21,569	116,758	138,327	\$678,616,376
Korean Conflict	2,569	24,826	27,395	\$124,830,075
Vietnam Era	470	20,995	21,465	\$144,624,942
Gulf War	0	525	525	\$3,656,821
Total	27,682	166,421	194,103	\$970,377,491

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	67,158
Surviving Spouse	15,365
Adult Disabled Child	18,805
Minor Child	2,781
Dependent Parent	111
Total	104,220

Source: FBS

Relationship of Fiduciary

Relationship	Number
Legal Custodian	73,989
Spouse	14,860
Court-appointed Fiduciary	10,040
Institutional	2,644
Supervised Direct Payment	2,681
Supt. of Indian Reservation	6
Total	104,220

Source: Coin DOOR 7009

Public Law 108-454, The Veterans Benefits Improvement Act of 2004, requires specific information be provided in this report. VA Fiduciary personnel conducted 669 misuse investigations that totaled 3,703 hours and resulted in 56 cases where the fiduciary was changed by the Secretary because of a finding that benefits had been misused. In compliance with this law, additional information will be provided as soon as it is available via an update to the web based version of this report.



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 both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce.

Education

Current Benefits

There are seven active education programs:

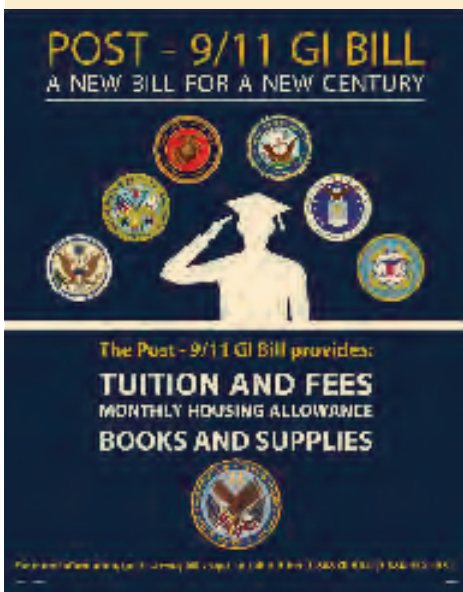
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Post-9/11 Veteran's Educational Assistance Program (Post-9/11 GI Bill),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors' and Dependents' Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans' Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP), and the
- National Call to Service 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 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 a honorable discharge;
- Maximum entitlement is 36 months.



Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)

The *Post-9/11 GI Bill* is the most comprehensive education benefit package since the original GI Bill was signed into law in 1944. This new education benefit became effective on August 1, 2009.

Requirements and features of the Post-9/11 GI Bill are:

- A minimum of 90 days of active duty service after September 10, 2001, or a service-connected discharge after 30 days of service.
- Honorable discharge from Armed Forces; or
 - Release from the Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
 - Release from armed forces with service characterized as honorable for further service in a reserve component; or
 - Discharge or release from Armed Forces for a medical condition which existed prior to service (EPTS), or
 - Hardship (HDSP), or
 - A condition which interfered with duty (CIWD); or
 - Continue on active duty.
- Basic benefits include tuition and fees, monthly housing allowance, and a books and supplies stipend.
- Generally receive 36 months of full-time education benefits.
- Generally, 15 years to use benefits.
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

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.

Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for individuals that have never served in the armed forces. Features and requirements of DEA are as follows:

- Eligibility is based on the Veteran's service-connected death, total service-connected disability, or MIA / POW / Hostage status;
- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses generally have 10 years in which to use benefits and 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from 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.

Post-Vietnam Era Veteran's 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 plus any DoD “kicker” adjustment.

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;
- Members who 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.

National Call to Service (NCS)

The National Call to Service program 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 a 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:

- On active duty in the Armed Forces;
- In the Selected Reserve;
- In the Individual Ready Reserve;
- In Americorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program;
- In any combination of the above.

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

- Cash bonus of \$5,000;
- Repayment of a qualifying student loan not to exceed \$18,000;
- Educational allowance equal to the 3-year monthly Chapter 30 rate for 12 months; or
- Educational allowance equal to fifty percent of the less than 3-year monthly Chapter 30 rate for 36 months.

Quick Reference Guide

Beneficiaries by Program by Fiscal Year

Program	2005	2006	2007	2008	2009
MGIB-AD	336,347	332,184	343,751	354,284	341,969
Post 9/11	0	0	0	0	34,393
MGIB-SR	87,161	66,105	60,298	62,390	63,469
REAP	0	23,747	41,388	44,014	42,881
DEA	74,267	75,460	77,339	80,191	81,327
VEAP	723	627	568	560	448
Total	498,498	498,123	523,344	541,439	564,487

Source: Education Service SAS Reports.

New Education Beneficiaries by Program During Fiscal Year 2009

Program	Number of Beneficiaries	Percent of Total
MGIB-AD ¹	54,066	42.8%
Post 9/11	34,393	27.2%
MGIB-SR ²	15,922	12.6%
REAP	10,609	8.4%
DEA	11,289	8.9%
VEAP	47	0.0%
Total	126,326	100%

¹MGIB-AD includes Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

Source: Education Service SAS Reports and Benefits Delivery System Reports.

New Education Beneficiaries by Training Type and Program During Fiscal Year 2009

Education Program	College, Non-Degree	Graduate	Under-Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
MGIB-AD ¹	2,521	2,520	45,129	3,896	54,066	42.8%
POST-9/11 ²	0	0	0	0	34,393	27.2%
MGIB-SR ³	431	406	14,609	476	15,922	12.6%
REAP	287	271	9,734	317	10,609	8.4%
DEA	630	307	9,483	869	11,289	8.9%
VEAP	5	8	32	2	47	0.0%
Type Training Totals	3,874	3,512	78,987	5,560	126,326	100%
Percent of Program Totals	3.1%	2.8%	62.5%	4.4%		

¹MGIB-AD Includes Peacetime Veterans and servicemembers.

²Training type data for Post-9/11 Beneficiaries is not currently available.

³Based on service in the Selected Reserve.

Source: Education Service SAS Reports and Benefits Delivery System Reports.

Training Available Under Education Benefit Programs

Available Training	MGIB-AD	Post-9/11	MGIB-SR	DEA	VEAP	REAP
College or University Degree	X	X	X	X	X	X
Business, Technical or Vocational Programs	X	X ¹	X	X	X	
Independent Study or Distance Learning	X		X	X	X	X
Correspondence Courses	X		X	X ²	X	X
Flight Training	X		X	X ³	X	X
Reimbursement of Licensing & Certification Exams	X	X	X	X	X	X
Accelerated Payments for High Tech Classes	X		X			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	

¹IHL Only.

²Spouses only.

³Only at Institutions of Higher Learning for credit towards a college degree.

Data

Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2009

Program	New Beneficiaries	Percent of Total	Total Beneficiaries	Total Payments
MGIB-AD ¹	54,066	42.8%	341,969	\$2,564,808,160.00
MGIB-SR ²	15,922	12.6%	63,469	\$157,921,175.18
Post-9/11	34,393	27.2%	34,393	\$63,543,141.00
REAP	10,609	8.4%	42,881	\$198,225,330.00
DEA	11,289	8.9%	81,327	\$597,938,032.00
VEAP	47	0.0%	448	\$566,166.00
Total³	126,326	100.0%	564,487	\$3,583,479,874.00

¹MGIB-AD Includes Peacetime Veterans and servicemembers.

²Based on service in the Selected Reserve.

³Cost difference is based on the inclusion of the Education Assistance Test Program dollars (Section 901).

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



Beneficiaries Who Began Receiving Education Benefits by Fiscal Year

Program	2005	2006	2007	2008	2009
MGIB-AD ¹	68,414	62,184	68,246	82,004	54,066
Post-9/11	0	0	0	0	34,393
MGIB-SR ²	19,589	11,056	13,424	13,833	15,922
REAP	0	23,746	9,214	10,079	10,609
DEA	11,047	5,569	11,129	12,999	11,289
VEAP	155	93	96	86	47
Total	99,205	102,648	102,109	119,001	126,326

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	2005	2006	2007	2008	2009
MGIB-AD ¹	336,347	332,184	343,751	354,284	341,969
Post-9/11	0	0	0	0	34,393
MGIB-SR ²	87,161	66,105	60,298	62,390	63,469
REAP	0	23,747	41,388	44,014	42,881
DEA	74,267	75,460	77,339	80,191	81,327
VEAP	723	627	568	560	448
Total	498,498	498,123	523,344	541,439	564,487

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 2009

Education Program	College				Program Totals	Percent of All Programs
	Non-Degree	Graduate	Under Graduate	Vocational/ Technical		
MGIB-AD ¹	2,521	2,520	45,129	3,896	54,066	42.8%
Post-9/11 ²	0	0	0	0	34,393	27.2%
MGIB-SR ³	431	406	14,609	476	15,922	12.6%
REAP	287	271	9,734	317	10,609	8.4%
DEA	630	307	9,483	869	11,289	8.9%
VEAP	5	8	32	2	47	0.0%
Type Training Totals	3,874	3,512	78,987	5,560	126,326	100.0%
Percent of Program Totals	3.1%	2.8%	62.5%	4.4%		

¹MGIB-AD Includes Peacetime Veterans and servicemembers.

²Training type data for Post-9/11 Beneficiaries is not currently available.

³Based on service in the Selected Reserve.

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

Beneficiaries Who Began Receiving Education Benefits By Training Time and Program During Fiscal Year 2009

Education Program	Training Time				Program Totals	Percent of All Programs
	< One-Half Time	Half Time	Three Quarter Time	Full Time		
MGIB-AD ¹	2,519	7,160	7,728	36,659	54,066	42.8%
Post-9/11 ²	0	0	0	0	34,393	27.2%
MGIB-SR	532	1,463	1,903	12,024	15,922	12.6%
REAP	354	975	1,268	8,012	10,609	8.4%
DEA ³	438	1,091	1,273	8,487	11,289	8.9%
VEAP	5	14	5	23	47	0.0%
Training Time Totals	3,848	10,703	12,177	65,205	126,326	100.0%
Percent of Program Totals	3.0%	8.5%	9.6%	51.6%		

¹MGIB-AD includes peacetime Veterans and servicemembers.

²Training time data for Post-9/11 Beneficiaries is not currently available.

³DEA less than one-half time includes cooperative and correspondence training.

Source: Education Service SAS reports.

Beneficiaries Whose Benefits Terminated by Fiscal Year

Program	2005	2006	2007	2008	2009
MGIB-AD	25,169	25,058	25,100	21,284	24,871
Post-9/11	0	0	0	0	0
MGIB-SR	3,073	3,051	2,836	2,533	2,581
REAP	0	0	0	0	0
DEA	811	408	973	992	747
VEAP	94	50	37	45	34
Total	29,147	28,567	28,946	24,854	28,233

Note: Data on REAP not available; (Post-9/11 is a new educational assistance program).

Beneficiaries Whose Benefits Terminated by Reason During Fiscal Year 2009

Program	Entitlement Exhausted	Delimiting Date	Total Terminations	Percent of Total Terminations
MGIB-AD	19,943	4,928	24,871	88.1%
Post-9/11	0	0	0	0.0%
MGIB-SR	2,013	568	2,581	9.1%
REAP	0	0	0	0.0%
DEA	545	202	747	2.6%
VEAP	26	8	34	0.1%
Total	22,527	5,706	28,233	100%
Percent of Total Terminations	79.8%	20.2%	100%	

Note: Data on REAP not available; (Post-9/11 is a new educational assistance program).

Additional Education Opportunities

U.S. Army 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 591 eligible participants and 195 beneficiaries in this program in fiscal year 2009, totaling over \$1.63 million 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 15 percent decrease in the number of unique trainees in fiscal year 2009 compared to fiscal year 2008.

Accelerated payments may be made for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, an individual must be enrolled in a high tech program and must certify that he/she intends to seek employment in a high tech industry as defined by VA. The beneficiary receives a lump-sum payment up to 60 percent 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 38.3 percent in fiscal year 2009 compared to fiscal year 2008, which includes those beneficiaries receiving accelerated payments under the MGIB-SR and REAP.

Unique Beneficiaries and Payments by Fiscal Year

	2006		2007		2008		2009	
Tuition Assistance Top-Up	13,245	\$19,710	15,311	\$24,710	14,223	\$23,413	12,086	\$21,423
License and Certification Tests	2,971	\$1,414	3,822	\$1,961	3,846	\$1,973 ²	3,329	\$1,748
Accelerated Payment ¹	—	\$6,116	—	\$4,878	—	\$3,531	—	\$2,524
Total	16,216	\$27,240	19,133	\$31,549	18,069	\$28,917	15,415	\$25,695

Note: Dollar (\$) amounts are in millions

¹Unable to determine number of beneficiaries receiving accelerated payments.

²Corrected data.

Source: Education Service SAS reports.

Beneficiary Characteristics

The National Student Clearinghouse (Clearinghouse) completed an analysis that generated degree completion characteristics of 5,000 beneficiaries. The sample consists of beneficiaries who used the MGIB-AD, MGIB-SR, and REAP programs.

Results showed that of those beneficiaries who were found within the Clearinghouse database, 29.3 percent completed a degree or certificate. Further, statistics showed that of those that completed a degree or certificate:

- 58.5 percent completed a bachelors degree
- 25.9 percent completed a associate's degree
- 5.6 percent completed a certificate

In this assessment the five most prevalent degrees were in Criminal Justice, Business Administration, Political Science, Management, and Nursing.

Insurance

The various life insurance programs can be grouped into three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Life Insurance Programs.

The life insurance programs 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. They also provide for the conversion to a renewable term insurance policy after a servicemember's separation from service. In addition, the programs provide 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 Veteran's 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 Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI).

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.



*"Drafted men reporting for service."
Drafted men reporting for service. Camp Travis,
San Antonio, Texas. 1917-1918.
San Antonio Chamber of Commerce.
(War Dept.)
WAR & CONFLICT BOOK #: 443
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 by Fiscal Year

Lives Insured	2005	2006	2007	2008	2009
Face Amount (\$ in billions)	\$1,155	\$1,114	\$1,086	\$1,088	\$1,106
Veterans (Administered Programs)	1,434,806	1,346,836	1,261,559	1,176,794	1,096,335
Veterans (VMLI)	2,514	2,438	2,368	2,309	2,273
Veterans (VGLI)	417,500	428,019	430,636	431,281	429,271
Servicemembers (SGLI)	2,482,500	2,391,500	2,353,500	2,356,500	2,402,500
Spouses and Children (FSGLI)	3,064,000	3,099,000	3,075,000	3,104,000	3,168,000
Total Lives Insured	7,401,320	7,267,793	7,123,063	7,070,884	7,098,379

Source: Fiscal Year 2009 State of residency report; Fiscal Year 2009 Policy Exhibit.

Benefits Paid by Fiscal Year

Benefits	2005	2006	2007	2008	2009
Death Awards	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176	\$2,231,417,257	\$2,322,113,344
Dividends	\$461,928,451	\$421,581,323	\$374,770,000	\$338,082,018	\$310,050,719
Loans Made	\$54,625,000	\$61,029,000	\$54,840,000	\$49,128,000	\$55,764,000
Matured Endowments	\$14,976,000	\$16,612,895	\$19,570,000	\$23,152,871	\$26,674,173
Cash Surrenders	\$53,002,000	\$54,622,116	\$54,246,000	\$50,822,227	\$48,214,456
Disability Claims	\$18,075,000	\$16,483,000	\$15,025,000	\$13,677,664	\$12,154,054
Total	\$2,531,401,530	\$2,799,588,253	\$3,002,965,176	\$2,706,280,037	\$2,774,970,746

Source: Fiscal Year 2009 Policy Exhibit; Fiscal Year 2009 Statement of Operations and Changes in Net Position; Fiscal Year 2009 Statement of Cash Flows.

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) by Fiscal Year

	2005	2006	2007	2008	2009
Administered	103,083	99,883	97,869*	98,107	94,429
Supervised	6,161	6,383	6,810	5,978	8,634
Total	109,244	106,266	104,679	104,085	103,063

Source: Fiscal Year 2009 Policy Exhibit. VMLI Database; Veterans and Reservists Group Insurance System – OSGLI Monthly Report.

*Corrected Data.

Death Awards (Amount) by Fiscal Year

	2005	2006	2007	2008	2009
Administered	\$1,071,868,773	\$1,069,085,161	\$1,085,229,000	\$1,102,596,782	\$1,082,988,898
Supervised	\$856,926,306	\$1,160,174,758	\$1,399,285,176	\$1,128,820,475	\$1,239,124,445
Total	\$1,928,795,079	\$2,229,259,919	\$2,484,514,176	\$2,231,417,257	\$2,322,113,343

Source: VMLI Database; Veterans and Reservists Group Insurance System – OSGLI Monthly Report Statement of Financing and Net Position

Number of Operations Processed on Administered Policies by Fiscal Year

	2005	2006	2007	2008	2009
Loans	24,445	25,493	25,804	26,002	28,109
Cash Surrenders	12,525	12,914	12,276	10,980	10,371
Calls Answered	688,442	679,558	667,890	672,060	647,450
Correspondence Received	154,790	148,675	140,463	94,045	110,564
Change of Address	53,103	55,986	41,924	55,791	46,744
Online Loan Applications	849	1,166	1,199	1,560	1,939*
Total	934,154	923,792	889,556	860,438	843,238

Source: Distribution of Operational Resources Report.

*The number of “Online Loan Applications” is included in the total for “Loans”. The number of “Online Loan Applications” has been subtracted from the total to accurately represent the number of operations processed on administered policies.

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	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000
	Servicemembers' Group Life Insurance (FSGLI) - Spouse's Coverage	2001 - present	\$100,000
	Servicemembers' Group Life Insurance (FSGLI) - Children's Coverage	2001 - present	\$10,000
	Servicemembers' 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.

2009 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance
1	Metropolitan Life	\$4,035,257,000,000
2	Prudential of America Group	\$2,699,314,000,000
3	Aegon USA Group	\$1,618,480,000,000
4	ING USA Life Group	\$1,539,522,000,000
5	Swiss Reinsurance Group	\$1,507,205,000,000
6	RGA Group	\$1,483,486,000,000
7	AIG Life Group	\$1,350,000,000,000
8	VA Life Insurance Programs	\$1,324,703,000,000
9	Lincoln Financial Group	\$1,173,400,000,000
10	Northwestern Mutual Group	\$1,125,219,000,000
11	New York Life Group	\$1,015,057,000,000
12	Hartford Life Group	\$987,022,000,000
13	Protective Life Corp	\$909,965,000,000
14	Genworth Financial Group	\$835,004,000,000
15	Great-West Life Group	\$805,664,000,000

Source: Best's Review, September 2009.

Coverage Established During Fiscal Year 2009

The table that follows identifies the number of new policies issued during Fiscal Year 2009, 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.

New Life Insurance Coverage Issued During Fiscal Year 2009

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI ¹	274	\$22,618,192	\$82,548	\$90,000
SDVI ^{2,3}	14,550	\$184,062,250	\$12,650	\$10,000
VGLI ⁴	17,023	\$5,293,020,000	\$310,933	\$400,000
FSGLI – Child ⁵	214,750	\$2,147,500,000	\$10,000	\$10,000
FSGLI – Spouse ⁶	185,996	\$18,356,676,420	\$98,694	\$100,000
SGLI ⁵	226,400	\$84,875,662,102	\$374,892	\$400,000
Total	658,993	\$110,879,538,964	\$168,256	

¹**Source:** VMLI Database – Fiscal Year 2009 Reserve File Data.

²**Source:** SDVI – Fiscal Year 2009 Policy Exhibit. State of Residence.

³**Source:** Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New Supplemental SDVI policies (3,126) were issued.

⁴**Source:** VGLI – Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the Fiscal Year 2009.

⁵**Source:** SGLI/ FSGLI Estimates based upon accessions to Active Duty and Reserve forces in Fiscal Year 2009. Data on accessions from Defense Manpower Data Center. Effective September 1, 2006, the maximum coverage for VGLI and SGLI increased to \$400,000.

⁶**Source:** DEERS and Military Pay Records.

New Life Insurance Coverage Issued by Fiscal Year

	2005	2006	2007	2008	2009
Number of People Insured	648,720	703,815	706,184	713,625	658,993
Total Coverage Amounts	\$129,060,812,226	\$146,032,139,398	\$144,756,899,292	\$144,600,111,323	\$110,879,538,964
Average Face Values	\$198,947	\$207,487	\$204,985	\$202,628	\$168,256

Source: VMLI Database - VMLI Quarterly Report.

Source: SDVI - Fiscal Year 2009 Policy Exhibit.

Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental SDVI policies (3,126) were issued.

Source: DEERS and Military Pay Records.

Source: Veterans and Reservists Group Insurance System - OSGLI

Monthly Report. VGLI data is for Fiscal Year 2009. Estimates based upon accessions to Active Duty and Reserve forces in Fiscal Year 2009. 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 2009

Policy Lapses	Number ¹	Face Value ¹	Average Face Value
NSLI	5,184	\$31,041,432	\$5,988
VSLI	480	\$3,743,250	\$7,798
VRI	158	\$833,250	\$5,274
SDVI	1,197	\$12,733,500	\$10,638
Total	7,019	\$48,351,432	\$6,889

¹**Source:** Insurance Fiscal Year 2009 Policy Exhibit.

Lump-Sum Payments Made to Policy Holders During Fiscal Year 2009

Payments	Number	Amount	Average Payment	
Matured Endowment^{1, 2}	USGLI	108	\$585,003	\$5,417
	NSLI	1,724	\$22,546,353	\$13,078
	VSLI	121	\$1,358,390	\$11,226
	VRI	11	\$74,535	\$6,776
	SDVI	230	\$2,109,892	\$9,173
	Total	2,194	\$26,674,173	\$12,158
Cash Surrender^{1, 2}	USGLI	49	\$120,850	\$2,466
	NSLI	5,395	\$37,058,729	\$6,869
	VSLI	831	\$4,944,761	\$5,950
	VRI	295	\$1,665,514	\$5,646
	SDVI	698	\$4,424,602	\$6,339
	Total	7,268	\$48,214,456	\$6,634
Dividends^{3, 4}	USGLI	4,671	\$699,870	\$150
	NSLI	834,026	\$235,231,674	\$282
	VSLI	175,715	\$66,308,879	\$377
	VRI	35,264	\$7,810,296	\$221
	Total	1,049,676	\$310,050,719	\$295
Loans^{5, 6, 7}	USGLI	59	\$8,000	\$136
	NSLI	13,699	\$30,615,000	\$2,235
	VSLI	3,751	\$10,125,000	\$2,699
	VRI	1,046	\$1,524,000	\$1,457
	SDVI	9,554	\$13,492,000	\$1,412
	Total	28,109	\$55,764,000	\$1,984

¹Source Number: Fiscal Year 2009 Policy Exhibit.

²Source Amount: Fiscal Year 2009 Statement of Operations and changes in Net Position.

³Source Number: Fiscal Year 2009 Policy Exhibit – Cover Sheet.

⁴Source Amount: Fiscal Year 2009 Statement of Program Cost and Financing.

⁵Source Number: Fiscal Year 2009 Statement of Cash Flows.

⁶Source Number: Program numbers from an estimate based on SQC in Fiscal Year 2009 and percent of total.

Life Insurance Dividend Payments by Fiscal Years

Dividend Payments	2005	2006	2007	2008	2009
Number	1,470,481	1,361,906	1,255,732	1,150,671	1,049,676
Total Amounts	\$461,928,451	\$421,581,323	\$374,591,446	\$338,082,018	\$310,050,719
Average Payments	\$314	\$310	\$298	\$294	\$295

Sources: (same as table on the previous page); Fiscal Year 2005-2009 Annual Benefits Report.

Lump-Sum Payments Made to Beneficiaries During Fiscal Year 2009

Death Claims	Number ¹	Amount ²	Average Payment
USGLI	791	\$2,463,604	\$3,115
NSLI	76,248	\$877,942,856	\$11,514
VSLI	6,579	\$86,023,609	\$13,075
VRI	3,726	\$35,193,352	\$9,445
SDVI	6,953	\$71,715,299	\$10,314
VMLI	132	\$9,650,179	\$73,107
SGLI ³	2,212	\$835,549,261	\$377,735
FSGLI ³ - Spouse	850	\$82,795,000	\$97,406
FSGLI ³ - Child	1,118	\$11,187,233	\$10,006
TSGLI ³	2,455	\$106,950,000	\$43,564
VGLI ³	\$1,999	\$202,642,951	\$101,372

¹**Source:** Fiscal Year 2009 Policy Exhibit. VMLI Database.

²**Source:** Fiscal Year 2009 Statement of Program Costs and Financing.

³**Source:** VGLI/SGLI/FSGLI/TSGLI - SGLI/VGLI/TSGLI Monthly Reports
Fiscal Year 2009 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 by Fiscal Year

Death Claims	2005	2006	2007	2008	2009
Number	109,244	106,266	104,679	104,085	103,063
Total Amounts	\$1,928,795,079	\$2,229,259,919	\$2,467,975,806	\$2,231,417,257	\$2,322,113,344
Average Payments	\$17,656	\$20,978	\$23,577	\$21,438	\$22,531

Source: (same as table on previous page).

Monthly Payments to Policyholders at the End of Fiscal Year 2009

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 at the End of Fiscal Year 2009

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	18	\$12,636	\$702
	NSLI	7,355	\$8,761,014	\$1,191
	VSLI	2,018	\$2,728,710	\$1,352
	VRI	411	\$311,244	\$757
	Total	9,802	\$11,813,604	\$1,205
Matured Endowments	USGLI	0	\$0	\$0
	NSLI	549	\$557,820	\$1,016
	VSLI	434	\$561,978	\$1,295
	VRI	26	\$17,892	\$688
	SDVI	11	\$8,652	\$787
Total	1,020	\$1,146,342	\$1,124	
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	49	\$69,426	\$1,417
	VSLI	1	\$7,218	\$7,218
	VRI	2	\$528	\$264
	SDVI	0	\$0	\$0
Total	52	\$77,172	\$1,484	
Total and Permanent Disability	USGLI	22	\$6,768	\$308
	Total	22	\$6,768	\$308

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

Monthly Payments to Beneficiaries at the End of Fiscal Year 2009

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 at the End of Fiscal Year 2009

Death Awards Payment Type	Number	Monthly	Average
USGLI	1,534	\$401,100	\$261
NSLI	25,781	\$15,753,630	\$611
VSLI	576	\$396,894	\$689
VRI	189	\$102,684	\$543
SDVI	219	\$100,464	\$459
Total	28,299	\$16,754,772	\$592

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 at the End of Fiscal Year 2009

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI	4,671	\$13,817,726	\$2,958	\$10,000
NSLI	834,026	\$9,789,562,181	\$11,738	\$10,000
VSLI	175,715	\$2,286,696,899	\$13,014	\$10,000
VRI	35,264	\$348,941,316	\$9,895	\$10,000
SDVI	202,110	\$2,053,528,077	\$10,160	\$10,000*
VMLI	2,273	\$166,353,257	\$73,187	\$90,000
SGLI	2,402,500	\$903,945,200,000	\$376,252	\$400,000
FSGLI - Child	2,064,000	\$20,640,000,000	\$10,000	\$10,000
FSGLI - Spouse	1,104,000	\$108,958,100,000	\$98,694	\$100,000
VGLI	429,271	\$57,759,770,000	\$134,553	\$400,000
Total	7,253,830	\$1,105,961,969,456	\$152,466	

Sources: Insurance Fiscal Year 2009 Policy Exhibit Cover Sheet. *Additional \$20,000 available for totally disabled policyholders.

Life Insurance Policies In Force by Fiscal Year

	2005	2006	2007	2008	2009
Number of Policies	7,612,195	7,463,956	7,305,140	7,239,344	7,253,830
Total Face Values	\$1,155,492,749,414	\$1,341,158,083,857	\$1,311,358,700,050	\$1,313,773,303,072	\$1,336,911,969,456
Average Face Values	\$151,795	\$179,685	\$179,512	\$181,477	\$184,304

Sources: Insurance Fiscal Year 2009 Policy Exhibit Cover Sheet.

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										Total	Avg Age
	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >			
USGLI ¹	0	0	0	0	0	0	0	2,121	2,483	4,604	90.9	
% of Total	0%	0%	0%	0%	0%	0%	0%	46%	54%	100%		
NSLI ¹	0	0	0	0	0	0	121,960	523,508	81,081	726,549	83.5	
% of Total	0%	0%	0%	0%	0%	0%	17%	72%	11%	100%		
VSLI ¹	0	0	0	0	0	11	131,553	27,819	294	159,677	77.5	
% of Total	0%	0%	0%	0%	0%	0%	83%	17%	0%	100%		
VRI ¹	0	0	0	0	0	2	4,271	22,376	3,955	30,604	84.4	
% of Total	0%	0%	0%	0%	0%	0%	13%	74%	13%	100%		
SDVI ¹	1	1,686	4,946	13,942	39,324	84,077	25,475	5,214	236	174,901	60.5	
% of Total	0%	1%	3%	8%	22%	47%	16%	3%	0%	100%		
VMLI ²	0	16	91	373	632	1,027	134	0	0	2,273	57.2	
% of Total	0%	1%	4%	16%	28%	45%	6%	0%	0%	100%		
SGLI ³	160,483	1,226,995	618,201	326,198	68,438	2,049	136	0	0	2,402,500	29.9	
% of Total	7%	50%	26%	14%	3%	0%	0%	0%	0%	100%		
FSGLI- Spouse ³	22,092	440,366	384,858	204,468	47,397	4,819	0	0	0	1,104,000	33.9	
% of Total	2%	40%	35%	19%	4%	0%	0%	0%	0%	100%		
FSGLI- Children ³	1,993,101	70,899	0	0	0	0	0	0	0	2,064,000	8.6	
% of Total	97%	3%	0%	0%	0%	0%	0%	0%	0%	100%		
VGLI ⁴	83	29,934	80,069	137,782	103,482	67,116	10,495	305	5	429,271	47.5	
% of Total	0%	7%	19%	32%	24%	16%	2%	0%	0%	100%		
Totals	2,175,760	1,769,896	1,088,165	682,763	259,273	159,102	294,024	581,343	88,053	7,098,379		
% by Age Group	31%	25%	15%	10%	4%	2%	4%	8%	1%	100%		

¹Source: Insurance TBC VAL-C Fiscal Year 2009 Attained Age Report.

²Source: VMLI Reserve Valuation June Data Adjusted for Fiscal Year 2009.

³Source: OSGLI June Data - Adjusted for Fiscal Year 2009.

⁴Source: VGLI Insurance System.

Note: All data are as of September 30, 2009.

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	585,429	581,638	99.4%	25.3%	313,009	279,978	89.4%	25.4%
	Navy	354,115	349,242	98.6%	15.2%	214,312	194,276	90.7%	17.6%
	Air Force	341,929	337,015	98.6%	14.7%	214,758	200,709	93.5%	18.2%
	Marine Corps	216,109	215,275	99.6%	9.4%	120,063	115,553	96.2%	10.5%
	Coast Guard	41,821	40,575	97.0%	1.8%	5,374	448	8.3%	0.0%
	NOAA	278	244	87.8%	0.0%	29	2	7.5%	0.0%
	Public Health Service	6,230	6,011	96.5%	0.3%	618	33	5.4%	0.0%
	Total	1,545,911	1,530,000	99.0%	66.6%	868,163	790,999	91.1%	71.6%
Reserve/ National Guard	Army	566,636	531,735	93.8%	23.2%	322,270	185,200	57.5%	16.8%
	Navy	58,377	48,732	83.5%	2.1%	55,948	25,426	45.4%	2.3%
	Air Force	161,035	151,484	94.1%	6.6%	139,818	92,701	66.3%	8.4%
	Marine Corps	27,932	26,044	93.2%	1.1%	365	11	3.1%	0.0%
	Coast Guard	8,713	8,005	91.9%	0.3%	11,458	9,662	84.3%	0.9%
	Total	822,693	766,000	93.1%	33.4%	529,858	313,000	59.1%	28.4%
Grand Total	2,368,604	2,296,000	96.9%	100%	1,398,020	1,104,000	79.0%	100.0%	

Note: All data are as of September 30, 2009.

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 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	98,620	1,431,380	6.45%	93.55%
	Reserve	109,206	656,794	14.26%	85.74%
	Total	207,826	2,088,174	9.05%	90.95%

Source: Payroll databases of each branch of service – September 2009 SGLI Monthly Premium Reports; DEERS and Payroll databases.

FSGLI 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	12,595	778,405	1.59%	98.41%
	Reserve	12,706	300,294	4.06%	95.94%
	Total	25,301	1,078,699	2.29%	97.71%

Source: Payroll databases of each branch of service – September 2009 SGLI Monthly Premium Reports; DEERS and Payroll databases.

Loan Guaranty

Program Objectives

The objective of the VA Home Loan Guaranty program is to help eligible Veterans, active duty personnel, surviving spouses, and members of the Reserves and National Guard purchase, retain, and adapt homes in recognition of their service to the Nation.

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 guaranteed loans as defined by the purpose of the loan. A “Purchase Loan” is used to purchase a home. The other two types of loans are “refinancing” loans: interest rate reduction and other refinancing (i.e., cash out refinancing). Interest rate reduction is the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore creates an effective loan limit for VA. These effective loan limits vary by county and are based on HUD’s area median prices. For Fiscal Year 2009, VA’s effective loan limit ranges from a floor of \$417,000 up to a maximum of \$1,094,625. These limits are higher for certain designated areas. For Alaska, Hawaii, Guam and US Virgin Islands, the loan limit ranges from a floor of \$625,500 to a maximum of \$1,641,937.50. The VA county loan limits are adjusted annually each January and are available at www.homeloans.va.gov/loan_limits.htm.

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

The Loan Guaranty Program was originally part of a national effort to move from a wartime 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 guarantees, the government could provide the housing benefit to the Veteran at little cost.



“New Home”

U.S. Army 1st Lt. Steven Brewer, center, stands with his wife Michelle, daughter Lorelei, left, and son Cavan, in front of their new home in Eastover, N.C., July 8th 2009.

*U.S. Army photo by Pfc. Victor J. Ayala
www.defenseimagery.mil*



Severely disabled Veterans and servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain housing grants under a Paraplegic Housing (PH) grant.

Adaptive Housing (AH) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands. These distinctive programs help eligible individuals with grants to buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). Legislation enacted in 2008 (e.g., Public Law 110-289) further expanded the use of SAH grants.



Specially Adapted Housing Program (SAH)

The Veterans Housing Opportunity and Benefits Act of 2008 (PL 110-289), enacted on July 30, 2008:

- Increased the maximum grant amounts;
- Authorized cost indexing on an annual basis on October 1 of each year (beginning in calendar year 2009);
- Established eligibility for housing assistance for individuals with severe burn injuries;
- Authorized assistance for individuals residing outside the United States who may now, at the Secretary's discretion, use adaptive housing benefits; and
- Extended authorization to provide housing assistance to individuals 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.

Native American Direct Loan (NADL) Program

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 83 participating Native American tribes. During Fiscal Year 2009, VA closed 99 loans under this program. Since its inception, VA has made nearly 725 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 (FY) 2009 only.

The table below shows overall activity for the past five years. The volume of loans increased greatly in Fiscal Year 2009 largely due to the drop in interest rates. In Fiscal Year 2009, interest rate reduction refinance loans were 38 percent of the total loan volume.

Fiscal Year 2009 Loan Guaranty Program Highlights	
Loans guaranteed	325,690
Interest rate reduction loans	122,251
Total loan amount	\$68,200,786,687
Average amount per loan	\$209,404

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2005	2006	2007	2008	2009
Number of Loans	165,854	142,708	133,313	179,670	325,690
Total Loan Amount	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061	\$36,089,811,392	\$68,200,786,687
Average Loan Amount	\$150,140	\$172,629	\$186,703	\$200,867	\$209,404
Total Guaranty Amount	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016	\$9,236,280,575	\$17,492,203,150
Average Guaranty Amount	\$41,051	\$45,451	\$48,295	\$51,407	\$53,708

This chart is repeated on page 56.

Data

This table below 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 During Fiscal Year 2009

Status	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Home Buyer	91,818	\$17,547,894,412	\$191,116	\$4,582,994,313	\$49,914
Previous Home Buyer	89,078	\$20,165,164,694	\$226,376	\$5,123,770,230	\$57,520
No Down Payment	163,441	\$33,088,820,185	\$202,451	\$8,559,462,345	\$52,370
Down Payment	17,455	\$4,624,199,217	\$264,921	\$1,147,302,198	\$65,729
Purchase Loans	180,896	\$37,713,019,402	\$208,479	\$9,706,764,543	\$53,659
Interest Rate Reduction	122,251	\$25,719,298,305	\$210,381	\$6,632,079,420	\$54,250
Cash Out/ Other Refinancing	22,543	\$4,768,468,980	\$211,528	\$1,153,359,187	\$51,163

Status of Loans Guaranteed by Fiscal Year

Status	2005	2006	2007	2008	2009
First Time Home Buyer	60,735	63,836	63,731	74,071	91,818
Previous Home Buyer	58,395	58,768	54,210	68,269	89,078
No Downpayment	108,385	110,503	108,241	128,471	163,441
Downpayment	10,745	12,101	9,700	13,869	17,455
Purchase Loans	119,130	122,604	117,941	142,340	180,896
Interest Rate Reduction	40,995	13,875	10,090	30,355	122,251
Other Refinancing	5,729	6,229	5,282	6,975	22,543

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2005	2006	2007	2008	2009
Number of Loans	165,854	142,708	133,313	179,670	325,690
Total Loan Amount	\$24,901,280,923	\$24,635,468,167	\$24,889,988,061	\$36,089,811,392	\$68,200,786,687
Average Loan Amount	\$150,140	\$172,629	\$186,703	\$200,867	\$209,404
Total Guaranty Amount	\$6,808,452,010	\$6,486,196,646	\$6,438,362,016	\$9,236,280,575	\$17,492,203,150
Average Guaranty Amount	\$41,051	\$45,451	\$48,295	\$51,407	\$53,708

This chart is referenced in the Quick Reference Section.

Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2009

Program	Specially Adapted Housing Grants*	Special Adaptation Housing Grants	Direct Loans to Native Americans	Total
Number of Grants/Loans	1,189	81	99	1,369
Amount of Grants/Loans	\$51,547,099	\$749,724	\$15,725,000	\$68,021,823
Average Amount of Grants/Loans	\$43,353	\$9,256	\$158,840	\$211,449

*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 2009 by Period of Service / Entitlement

Data regarding loans guaranteed during Fiscal Year 2009 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 by Period of Service Entitlement During Fiscal Year 2009

Period of Service	Entitlement Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	380	0.12%	\$57,964,571	\$152,538	\$16,002,369	\$42,111
Post-World War II	113	0.04%	\$17,572,813	\$155,512	\$4,848,803	\$42,910
Korean Conflict	591	0.18%	\$84,157,512	\$142,398	\$23,727,695	\$40,148
Post-Korean Conflict	2,360	0.73%	\$372,019,792	\$157,636	\$101,610,472	\$43,055
Vietnam Era	13,482	4.14%	\$2,280,554,566	\$169,156	\$611,371,124	\$45,347
Post-Vietnam Era	22,601	6.94%	\$4,229,835,923	\$187,153	\$1,110,865,061	\$49,151
Gulf War	105,942	32.53%	\$21,617,287,376	\$204,048	\$5,567,486,408	\$52,552
Restored Entitlement	92,950	28.54%	\$20,921,653,997	\$225,085	\$5,300,725,637	\$57,028
Service Personnel	81,834	25.13%	\$17,548,965,827	\$214,446	\$4,477,292,779	\$54,712
Reservists	4,575	1.41%	\$930,042,309	\$203,288	\$240,035,616	\$52,467
Un-Remarried Survivors	854	0.26%	\$138,914,720	\$162,664	\$37,766,853	\$44,223
Spouses of POWs	8	0.00%	\$1,817,281	\$227,160	\$470,333	\$58,792
Total	325,690	100.00%	\$68,200,786,687	\$209,404	\$17,492,203,150	\$53,708

Entitlement Loans Guaranteed by Fiscal Year

Entitlement	2005	2006	2007	2008	2009
World War II	547	363	154	192	380
Post-World War II	62	49	20	39	113
Korean Conflict	496	361	225	291	591
Post-Korean Conflict	1,435	972	781	1,039	2,360
Vietnam Era	9,712	6,960	5,329	6,756	13,482
Post-Vietnam Era	14,719	10,670	9,538	12,665	22,601
Gulf War	42,373	36,874	40,425	57,985	105,942
Restored Entitlement	44,995	34,081	29,736	44,757	92,950
Service Personnel	47,343	49,730	44,997	53,067	81,834
Reservists	3,708	2,305	1,746	2,422	4,575
Un-Remarried Survivors	459	339	358	453	854
Spouses of POWS	5	4	4	4	8
Total	165,854	142,708	133,313	179,670	325,690

Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2009

Gender or Age		Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Gender	Male	288,401	89%	\$17,492,203,500	\$53,693	\$60,383,985,613	\$209,375
	Female	37,289	11%	2,007,187,561	\$53,828	\$7,816,801,074	\$209,628
Age	18 - 25	24,751	7.60%	\$4,071,179,064	\$164,485	\$1,087,438,955	\$43,935
	26 - 35	102,833	31.60%	\$21,313,897,355	\$207,267	\$5,461,670,388	\$53,112
	36 - 45	93,871	28.80%	\$21,746,291,569	\$231,661	\$5,501,989,915	\$58,612
	46 - 55	54,365	16.70%	\$11,901,554,650	\$218,919	\$3,035,567,850	\$55,837
	56 - 65	36,120	11.10%	\$6,840,456,040	\$189,381	\$1,783,113,464	\$49,366
	66 - 75	10,525	3.20%	\$1,812,415,339	\$172,201	\$482,304,308	\$45,825
	76 - 80	2,104	0.60%	\$337,607,497	\$160,460	\$91,782,034	\$43,623
	Over 80	1,121	0.30%	\$177,385,173	\$158,238	\$48,336,236	\$43,119
Total	325,690	100.00%	\$68,200,786,687	\$209,404	\$17,492,203,150	\$53,708	

Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2009

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than \$25,000	1,926	\$175,678,820	\$91,214	\$60,938,548	\$31,640
\$25,000 to \$34,999	8,861	\$1,025,082,571	\$115,685	\$315,463,825	\$35,601
\$35,000 to \$44,999	22,681	\$3,122,314,917	\$137,662	\$877,895,062	\$38,706
\$45,000 to \$54,999	29,703	\$4,809,140,256	\$161,908	\$1,271,168,926	\$42,799
\$55,000 to \$64,999	27,068	\$5,013,705,614	\$185,226	\$1,289,882,307	\$47,653
\$65,000 to \$74,999	21,870	\$4,499,934,594	\$205,758	\$1,143,224,710	\$52,274
\$75,000 and over	68,789	\$19,067,620,510	\$277,190	\$4,748,191,165	\$69,025
Total	180,896	\$37,713,019,402	\$208,479	\$9,706,764,543	\$31,640
Average Income		Median Income		Median Loan	
\$73,609		\$65,052		\$186,922	

Number of Loans Guaranteed by Age by Fiscal Year

Age	2005	2006	2007	2008	2009
18 - 25	13,248	17,081	16,821	19,025	24,751
26 - 35	55,110	50,142	47,578	61,014	102,833
36 - 45	48,985	39,483	36,145	50,469	93,871
46 - 55	26,018	19,409	17,684	26,308	54,365
56 - 65	16,346	12,462	11,410	17,248	36,120
66 - 75	4,575	3,194	2,931	4,315	10,525
76 - 80*	941	597	476	816	2,104
Over 80	631	340	268	475	1,121
Total	165,854	142,708	133,313	179,670	325,690

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

Percent of Loans Guaranteed by Age by Fiscal Year

Age	2005	2006	2007	2008	2009
18 - 25	8.0%	12.0%	12.6%	10.6%	7.6%
26 - 35	33.2%	35.1%	35.7%	34.0%	31.7%
36 - 45	29.5%	27.7%	27.1%	28.1%	28.8%
46 - 55	15.7%	13.6%	13.3%	14.6%	16.7%
56 - 65	9.9%	8.7%	8.6%	9.6%	11.1%
66 - 75	2.8%	2.2%	2.2%	2.4%	3.2%
76 - 80	0.6%	0.4%	0.4%	0.5%	0.6%
Over 80	0.4%	0.2%	0.2%	0.3%	0.3%

Loans Guaranteed During Fiscal Year 2009 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 88 percent who provided race information for Fiscal Year 2009.

For the previous four Fiscal Years, the percentages are:
2005, 95%;
2006, 95%;
2007, 92%; and
2008, 90%.

Loans Guaranteed by Race During Fiscal Year 2009

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	216,743	75.90%	\$44,891,090,620	\$207,117	\$11,526,070,727	\$53,179
Black/African American	38,699	13.50%	\$8,369,554,292	\$216,273	\$2,134,081,494	\$55,146
Hispanic	23,310	8.20%	\$4,756,044,132	\$204,034	\$1,222,817,929	\$52,459
Asian/Pacific Islander/ Native Hawaiian	5,348	1.90%	\$1,392,259,641	\$260,333	\$348,547,192	\$65,173
American Indian/ Alaskan Native	1,527	0.50%	\$313,125,125	\$205,059	\$80,588,945	\$52,776

Loans Guaranteed by Race by Fiscal Year

Race	2005	2006	2007	2008	2009
White	117,515	100,631	89,308	119,996	216,743
Black/African American	25,900	21,750	20,227	25,351	38,699
Hispanic	11,308	10,007	9,816	12,780	23,310
Asian/ Pacific Islander/ Native Hawaiian	2,713	2,416	2,058	2,901	5,348
American Indian/ Alaskan Native	1,218	982	719	935	1,527

Vocational Rehabilitation and Employment (VR&E)

The VR&E Program provides a wide range of vocational and employment services to Veterans, active-duty servicemembers and eligible dependents. These services are designed to help servicemembers and Veterans choose a career path and assist them in achieving their employment goals. Assistance includes interest and aptitude testing, occupational exploration, career counseling, training, and job placement assistance.

In the VR&E VetSuccess program, Veterans are provided services leading toward employment and independence. VR&E provides each Veteran with a case manager who advises and assists the Veteran throughout the program to ensure his/her success in achieving career and independent living goals. The full range of services 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 obtain and maintain suitable employment or achieve maximum independence in daily living.

Mission

The mission of the Vocational Rehabilitation and Employment (VR&E) VetSuccess program 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

VR&E re-branded its public face as VetSuccess to improve program visibility and recognition. VetSuccess is the partnership between Veterans, VR&E, employers, and the American public in fulfilling a solemn debt for service and sacrifice. VetSuccess helps Veterans succeed in meaningful careers. We help Veterans complete training and college programs, provide guidance in gaining meaningful employment, and live as independently as possible in their homes and communities.

VR&E continued to develop and expand methods to assist servicemembers and Veterans in obtaining and maintaining suitable employment. Expanding outreach and early intervention for servicemembers and Veterans increased program applicants by 13 percent in Fiscal Year 2009.

VR&E expanded the functionality of our Veteran facing employment website, VetSuccess.gov. VetSuccess.gov is a virtual employment resource center for Veteran job seekers and for employers listing vacancies who wish to hire Veterans. Veterans can now browse multiple job banks for job listings, post resumes, and apply for jobs online. Veterans may also apply for the VR&E program and other VA benefits through this site.

VR&E began several efforts this year to help improve our ability to support Veterans.

- A business process re-engineering analysis of the VR&E Quality Assurance program has resulted in streamlined processes and a development of new IT system to support these improvements to be deployed in Fiscal Year 2010.
- The Congressionally mandated Study of Measures to Assist and Encourage Veterans in Completing Vocational Rehabilitation will identify new ways to help Veterans complete VetSuccess programs.
- VR&E Work Measurement Study will measure current work processes and recommend new measurement standards and workload ratios to ensure an appropriate counselor-to-Veteran ratio during the counseling process.
- Revision of the M28 VR&E Procedure Manual will provide an improved and consolidated online reference to VR&E employees.

Quick Reference Guide

Number of Veterans Receiving Vocational Rehabilitation and Employment (VR&E) Benefits at the End of Fiscal Year 2009 is 110,750.

Veterans participating in the VR&E program whom are male	89,136
Veterans participating in the VR&E program whom are female	21,614
Disabled Veterans who were successfully rehabilitated	11,022
Veterans with serious employment handicaps whom were rehabilitated	6,153

In Fiscal Year 2009, 77,998 Veterans applied for Vocational Rehabilitation and Employment services.

Of those who applied:

- 95.7% were found to be eligible and
- 89.7% 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 During Fiscal Year 2009

	Total
Applicants	77,998
Eligible	74,617
Completed Evaluation	44,089
Entitled to Services	38,802
New Plans of Service	28,997
Participants	110,750
Rehabilitated	11,022

Sources: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009 and COINTAR Reports.

Vocational Rehabilitation and Employment Activities by Age During Fiscal Year 2009

	< 17 or Unk.	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Applicants	7	657	16,147	18,166	10,898	10,429	7,724	5,922	8,048	77,998
Participants	1	161	16,958	29,674	16,029	18,420	12,732	7,526	9,249	110,750
Rehabilitated	-	2	922	2,692	1,506	2,020	1,205	1,285	1,390	11,022

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

Vocational Rehabilitation and Employment Activities by Prior Education Level at the End of Fiscal Year 2009

	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Applicants	1,524	35,496	29,405	9,017	2,342	77,998 ¹
Participants	1,487	52,266	44,224	9,179	3,572	110,750 ²
Rehabilitated	205	4,971	4,196	1,141	509	11,022

¹Plus 214 unknowns

²Plus 22 unknowns

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

Vocational Rehabilitation and Employment Activities by Branch of Service at the End of Fiscal Year 2009

	Air Force	Army	Coast Guard	Marine Corps	Navy	Misc.	Unk.	Total
Applicants	10,425	41,655	710	10,415	14,324	88	381	77,998
Participants	17,100	57,593	1,149	13,586	21,149	64	109	110,750
Rehabilitated	2,036	5,485	110	1,241	2,144	3	3	11,022

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

Vocational Rehabilitation and Employment Activities by Period of Service at the End of Fiscal Year 2009

	World War II	Post World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War	Total
Applicants	200	27	171	503	7,780	11,798	57,510	77,998 ¹
Participants	127	19	139	394	7,984	14,268	87,818	110,750 ²
Rehabilitated	98	14	77	94	1,591	1,421	7,727	11,022

¹Plus 214 unknowns

²Plus 1 unknown

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2009

	≤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	447	1,008	11,245	22,482	21,462	4,648	2,579	10,432	226	3,469	77,998
Participants	603	1,492	14,960	29,985	30,812	7,468	4,651	19,003	319	1,457	110,750
Rehabilitated	73	126	1,366	2,856	2,700	887	654	2,294	35	31	11,022

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

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 at the End of Fiscal Year 2009

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Memo Rating	Cases Not Rated	Total
Applicants	1,499	7,988	9,831	11,549	10,493	7,445	7,987	5,999	4,257	1,921	4,403	2,027	2,599	77,998
Participants	190	4,589	13,542	16,912	17,166	12,502	13,835	10,626	8,200	4,062	7,649	1,476	1	110,750

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

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 at the End of Fiscal Year 2009

Case Status	Total Veterans	Total Veterans with Serious Employment Handicaps
Entitled to Services	38,802	26,151
Participants	110,750	64,917
Rehabilitated	11,022	6,153

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

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 2009.

Veterans Participating in a Vocational Training Program During Fiscal Year 2009

Program	Total
Undergraduate School	50,655
Vocational/Technical	2,993
Graduate School	2,755
College, Non Degree	1,572
Extended Eval/Independent Living	788
Paid On-Job Training	208
Non Pay Work Experience in Government	253
Non-Pay On-Job Training	119
Apprenticeship	108
Improvement of Rehab Potential	43
High School	8
Farm Co-op	14
Total	59,516

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

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 at the End of Fiscal Year 2009

	Total	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	6,232	\$7,522	\$36,598
Clerical	561	\$5,238	\$27,849
Service	409	\$5,758	\$27,850
Miscellaneous	300	\$6,100	\$31,385
Machine Trades	253	\$7,309	\$30,712
Structural (Building Trades)	195	\$9,632	\$33,250
Sales	164	\$5,023	\$28,657
Benchwork	47	\$5,114	\$27,653
Processing (Butcher, Meat Processor, etc.)	20	\$5,897	\$35,064
Agricultural, Fishery and Forestry	32	\$6,533	\$21,217
Total	8,831	\$5,641	\$32,359

Note: Excludes Independent Living Veterans (2,809).

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of Fiscal Year 2009.

Appendices

VBA Regional Office Mailing Addresses	A1
Contact VA by Telephone	B1
Glossary	C1
Websites	D1
Select Veteran Data for All VBA Programs by State	E1

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 Westminister 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 Almeda 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*
Beneficiaries in receipt of Pension Benefits	1-877-294-6380*
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 2009 Benefits

Compensation and Pension

Estimated Veteran Population	23,066,965
Disability Compensation Recipients	3,069,652
Estimated Monthly Disability Compensation Costs	\$2,841,912,601
Estimated Annual Disability Compensation Costs	\$34,102,951,214
Disability Compensation by Age 34 and under	294,986
Disability Compensation by Age 35-54	919,356
Disability Compensation by Age 55-74	1,341,967
Disability Compensation by Age 75-84	323,830
Disability Compensation by Age 85 and over	189,513
Disability Pension Recipients	314,245
Estimated Monthly Disability Pension Costs	\$255,436,395
Estimated Annual Disability Pension Costs	\$3,065,236,745
Disability Pension by Age under 45	5,844
Disability Pension by Age 45-54	22,335
Disability Pension by Age 55-69	140,574
Disability Pension by Age 70-84	89,761
Disability Pension by Age 85 and over	55,731

Education

MGIB-AD Trainees	341,969
MGIB-SR Trainees	63,469
DEA Trainees	81,327
VEAP Trainees	448
REAP Trainees	42,881
Post 9/11 Trainees	34,393

Insurance

Life Insurance Payments	\$1,732,497,998
Total Face Value of Insurance	\$14,658,899,456
Total Number of Policies	1,254,059

Loan Guaranty

Number of Loans	325,690
Total Loan Amount	\$68,200,786,687

Vocational Rehabilitation and Employment

Number of Applicants	78,127
Number of Plans Developed	28,997
Number of Entitlement Decisions	38,802
Number of Veterans Rehabilitated through Independent Living	2,477
Number of Veterans Rehabilitated by Obtaining Suitable Employment	7,868

VR&E Note: The number of Veterans Rehabilitated through Independent Living and by Obtaining Suitable Employment are calculated through a different data filter than that producing the National ABR totals, which yields a different summary result.

Education Note: State statistics are not available for the Post-9/11 GI Bill

Alabama

Compensation and Pension

Estimated Veteran Population	409,997
Disability Compensation Recipients	68,468
Estimated Monthly Disability Compensation Costs	\$64,203,784
Estimated Annual Disability Compensation Costs	\$770,445,408
Disability Compensation by Age 34 and under	5,034
Disability Compensation by Age 35-54	22,183
Disability Compensation by Age 55-74	32,062
Disability Compensation by Age 75-84	6,403
Disability Compensation by Age 85 and over	2,786
Disability Pension Recipients	9,314
Estimated Monthly Disability Pension Costs	\$8,446,972
Estimated Annual Disability Pension Costs	\$101,363,659
Disability Pension by Age under 45	137
Disability Pension by Age 45-54	533
Disability Pension by Age 55-69	3,187
Disability Pension by Age 70-84	3,382
Disability Pension by Age 85 and over	2,075

Education

MGIB-AD Trainees	6,718
MGIB-SR Trainees	1,728
DEA Trainees	2,703
VEAP Trainees	8
REAP Trainees	1,269

Insurance

Life Insurance Payments	\$24,488,948
Total Face Value of Insurance	\$207,204,299
Total Number of Policies	17,800

Loan Guaranty

Number of Loans	7,784
Total Loan Amount	\$1,464,587,779

Vocational Rehabilitation and Employment

Number of Applicants	2,360
Number of Plans Developed	1,111
Number of Entitlement Decisions	1,293
Number of Veterans Rehabilitated through Independent Living	272
Number of Veterans Rehabilitated by Obtaining Suitable Employment	304

Alaska

Compensation and Pension

Estimated Veteran Population	76,468
Disability Compensation Recipients	13,446
Estimated Monthly Disability Compensation Costs	\$11,020,345
Estimated Annual Disability Compensation Costs	\$132,244,134
Disability Compensation by Age 34 and under	1,271
Disability Compensation by Age 35-54	6,173
Disability Compensation by Age 55-74	5,266
Disability Compensation by Age 75-84	551
Disability Compensation by Age 85 and over	185
Disability Pension Recipients	291
Estimated Monthly Disability Pension Costs	\$232,085
Estimated Annual Disability Pension Costs	\$2,785,020
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	28
Disability Pension by Age 55-69	212
Disability Pension by Age 70-84	32
Disability Pension by Age 85 and over	15

Education

MGIB-AD Trainees	776
MGIB-SR Trainees	154
DEA Trainees	166
VEAP Trainees	2
REAP Trainees	60

Insurance

Life Insurance Payments	\$2,512,930
Total Face Value of Insurance	\$21,262,242
Total Number of Policies	1,633

Loan Guaranty

Number of Loans	3,071
Total Loan Amount	\$813,574,679

Vocational Rehabilitation and Employment

Number of Applicants	321
Number of Plans Developed	128
Number of Entitlement Decisions	154
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	52

Arizona

Compensation and Pension

Estimated Veteran Population	561,387
Disability Compensation Recipients	70,893
Estimated Monthly Disability Compensation Costs	\$67,485,930
Estimated Annual Disability Compensation Costs	\$809,831,160
Disability Compensation by Age 34 and under	7,700
Disability Compensation by Age 35-54	20,438
Disability Compensation by Age 55-74	31,038
Disability Compensation by Age 75-84	7,664
Disability Compensation by Age 85 and over	4,053
Disability Pension Recipients	5,052
Estimated Monthly Disability Pension Costs	\$3,739,095
Estimated Annual Disability Pension Costs	\$44,869,144
Disability Pension by Age under 45	83
Disability Pension by Age 45-54	388
Disability Pension by Age 55-69	2,446
Disability Pension by Age 70-84	1,416
Disability Pension by Age 85 and over	719

Education

MGIB-AD Trainees	26,822
MGIB-SR Trainees	2,005
DEA Trainees	3,137
VEAP Trainees	11
REAP Trainees	2,011

Insurance

Life Insurance Payments	\$38,350,478
Total Face Value of Insurance	\$324,488,572
Total Number of Policies	28,015

Loan Guaranty

Number of Loans	11,890
Total Loan Amount	\$2,404,975,831

Vocational Rehabilitation and Employment

Number of Applicants	2,283
Number of Plans Developed	812
Number of Entitlement Decisions	1,135
Number of Veterans Rehabilitated through Independent Living	125
Number of Veterans Rehabilitated by Obtaining Suitable Employment	283

Arkansas

Compensation and Pension

Estimated Veteran Population	257,625
Disability Compensation Recipients	38,275
Estimated Monthly Disability Compensation Costs	\$45,418,723
Estimated Annual Disability Compensation Costs	\$545,024,676
Disability Compensation by Age 34 and under	3,612
Disability Compensation by Age 35-54	11,353
Disability Compensation by Age 55-74	17,678
Disability Compensation by Age 75-84	3,700
Disability Compensation by Age 85 and over	1,932
Disability Pension Recipients	4,928
Estimated Monthly Disability Pension Costs	\$3,571,077
Estimated Annual Disability Pension Costs	\$42,852,926
Disability Pension by Age under 45	133
Disability Pension by Age 45-54	383
Disability Pension by Age 55-69	2,191
Disability Pension by Age 70-84	1,367
Disability Pension by Age 85 and over	854

Education

MGIB-AD Trainees	2,061
MGIB-SR Trainees	988
DEA Trainees	1,575
VEAP Trainees	3
REAP Trainees	886

Insurance

Life Insurance Payments	\$15,210,873
Total Face Value of Insurance	\$128,701,251
Total Number of Policies	11,392

Loan Guaranty

Number of Loans	3,427
Total Loan Amount	\$539,304,822

Vocational Rehabilitation and Employment

Number of Applicants	991
Number of Plans Developed	410
Number of Entitlement Decisions	598
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	65

California

Compensation and Pension

Estimated Veteran Population	2,025,934
Disability Compensation Recipients	251,937
Estimated Monthly Disability Compensation Costs	\$224,164,351
Estimated Annual Disability Compensation Costs	\$2,689,972,210
Disability Compensation by Age 34 and under	31,031
Disability Compensation by Age 35-54	68,170
Disability Compensation by Age 55-74	105,794
Disability Compensation by Age 75-84	28,994
Disability Compensation by Age 85 and over	17,948
Disability Pension Recipients	24,436
Estimated Monthly Disability Pension Costs	\$20,471,677
Estimated Annual Disability Pension Costs	\$245,660,120
Disability Pension by Age under 45	553
Disability Pension by Age 45-54	2,019
Disability Pension by Age 55-69	12,048
Disability Pension by Age 70-84	5,939
Disability Pension by Age 85 and over	3,877

Education

MGIB-AD Trainees	34,942
MGIB-SR Trainees	2,987
DEA Trainees	7,017
VEAP Trainees	48
REAP Trainees	1,903

Insurance

Life Insurance Payments	\$172,735,191
Total Face Value of Insurance	\$1,461,535,770
Total Number of Policies	120,293

Loan Guaranty

Number of Loans	21,606
Total Loan Amount	\$6,045,349,239

Vocational Rehabilitation and Employment

Number of Applicants	6,837
Number of Plans Developed	2,120
Number of Entitlement Decisions	3,240
Number of Veterans Rehabilitated through Independent Living	266
Number of Veterans Rehabilitated by Obtaining Suitable Employment	440

Colorado

Compensation and Pension

Estimated Veteran Population	424,228
Disability Compensation Recipients	62,380
Estimated Monthly Disability Compensation Costs	\$55,712,353
Estimated Annual Disability Compensation Costs	\$668,548,236
Disability Compensation by Age 34 and under	6,988
Disability Compensation by Age 35-54	21,829
Disability Compensation by Age 55-74	25,167
Disability Compensation by Age 75-84	5,601
Disability Compensation by Age 85 and over	2,795
Disability Pension Recipients	3,507
Estimated Monthly Disability Pension Costs	\$2,803,912
Estimated Annual Disability Pension Costs	\$33,646,947
Disability Pension by Age under 45	59
Disability Pension by Age 45-54	302
Disability Pension by Age 55-69	1,696
Disability Pension by Age 70-84	882
Disability Pension by Age 85 and over	568

Education

MGIB-AD Trainees	10,389
MGIB-SR Trainees	914
DEA Trainees	1,569
VEAP Trainees	10
REAP Trainees	732

Insurance

Life Insurance Payments	\$28,547,802
Total Face Value of Insurance	\$241,546,808
Total Number of Policies	20,260

Loan Guaranty

Number of Loans	12,610
Total Loan Amount	\$2,912,154,176

Vocational Rehabilitation and Employment

Number of Applicants	1,941
Number of Plans Developed	662
Number of Entitlement Decisions	920
Number of Veterans Rehabilitated through Independent Living	22
Number of Veterans Rehabilitated by Obtaining Suitable Employment	304

*VR&E total includes Wyoming.

Connecticut

Compensation and Pension

Estimated Veteran Population	237,696
Disability Compensation Recipients	20,479
Estimated Monthly Disability Compensation Costs	\$16,801,320
Estimated Annual Disability Compensation Costs	\$201,615,840
Disability Compensation by Age 34 and under	2,235
Disability Compensation by Age 35-54	4,785
Disability Compensation by Age 55-74	8,352
Disability Compensation by Age 75-84	2,629
Disability Compensation by Age 85 and over	2,478
Disability Pension Recipients	1,900
Estimated Monthly Disability Pension Costs	\$1,188,457
Estimated Annual Disability Pension Costs	\$14,261,490
Disability Pension by Age under 45	27
Disability Pension by Age 45-54	83
Disability Pension by Age 55-69	703
Disability Pension by Age 70-84	547
Disability Pension by Age 85 and over	540

Education

MGIB-AD Trainees	1,771
MGIB-SR Trainees	490
DEA Trainees	357
VEAP Trainees	4
REAP Trainees	375

Insurance

Life Insurance Payments	\$26,751,535
Total Face Value of Insurance	\$226,348,348
Total Number of Policies	19,544

Loan Guaranty

Number of Loans	1,150
Total Loan Amount	\$276,082,995

Vocational Rehabilitation and Employment

Number of Applicants	660
Number of Plans Developed	318
Number of Entitlement Decisions	411
Number of Veterans Rehabilitated through Independent Living	70
Number of Veterans Rehabilitated by Obtaining Suitable Employment	60

Delaware

Compensation and Pension

Estimated Veteran Population	79,166
Disability Compensation Recipients	9,247
Estimated Monthly Disability Compensation Costs	\$7,944,983
Estimated Annual Disability Compensation Costs	\$95,339,796
Disability Compensation by Age 34 and under	681
Disability Compensation by Age 35-54	3,066
Disability Compensation by Age 55-74	4,020
Disability Compensation by Age 75-84	1,000
Disability Compensation by Age 85 and over	480
Disability Pension Recipients	541
Estimated Monthly Disability Pension Costs	\$380,387
Estimated Annual Disability Pension Costs	\$4,564,642
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	32
Disability Pension by Age 55-69	248
Disability Pension by Age 70-84	154
Disability Pension by Age 85 and over	96

Education

MGIB-AD Trainees	599
MGIB-SR Trainees	169
DEA Trainees	244
VEAP Trainees	1
REAP Trainees	132

Insurance

Life Insurance Payments	\$5,506,982
Total Face Value of Insurance	\$46,595,320
Total Number of Policies	4,337

Loan Guaranty

Number of Loans	1,196
Total Loan Amount	\$301,613,449

Vocational Rehabilitation and Employment

Number of Applicants	175
Number of Plans Developed	70
Number of Entitlement Decisions	97
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

District of Columbia

Compensation and Pension

Estimated Veteran Population	37,948
Disability Compensation Recipients	4,327
Estimated Monthly Disability Compensation Costs	\$3,596,952
Estimated Annual Disability Compensation Costs	\$43,163,424
Disability Compensation by Age 34 and under	389
Disability Compensation by Age 35-54	1,279
Disability Compensation by Age 55-74	1,786
Disability Compensation by Age 75-84	539
Disability Compensation by Age 85 and over	334
Disability Pension Recipients	792
Estimated Monthly Disability Pension Costs	\$552,075
Estimated Annual Disability Pension Costs	\$6,624,896
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	51
Disability Pension by Age 55-69	391
Disability Pension by Age 70-84	248
Disability Pension by Age 85 and over	91

Education

MGIB-AD Trainees	791
MGIB-SR Trainees	48
DEA Trainees	173
VEAP Trainees	3
REAP Trainees	69

Insurance

Life Insurance Payments	\$2,992,351
Total Face Value of Insurance	\$25,318,682
Total Number of Policies	2,079

Loan Guaranty

Number of Loans	247
Total Loan Amount	\$95,566,809

Vocational Rehabilitation and Employment

Number of Applicants	1,316
Number of Plans Developed	332
Number of Entitlement Decisions	459
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

Florida

Compensation and Pension

Estimated Veteran Population	1,683,899
Disability Compensation Recipients	240,102
Estimated Monthly Disability Compensation Costs	\$215,930,178
Estimated Annual Disability Compensation Costs	\$2,591,162,130
Disability Compensation by Age 34 and under	18,231
Disability Compensation by Age 35-54	71,767
Disability Compensation by Age 55-74	102,109
Disability Compensation by Age 75-84	30,112
Disability Compensation by Age 85 and over	17,883
Disability Pension Recipients	21,970
Estimated Monthly Disability Pension Costs	\$18,759,131
Estimated Annual Disability Pension Costs	\$225,109,567
Disability Pension by Age under 45	390
Disability Pension by Age 45-54	1,469
Disability Pension by Age 55-69	9,772
Disability Pension by Age 70-84	6,073
Disability Pension by Age 85 and over	4,266

Education

MGIB-AD Trainees	26,167
MGIB-SR Trainees	2,678
DEA Trainees	5,788
VEAP Trainees	28
REAP Trainees	1,733

Insurance

Life Insurance Payments	\$154,544,457
Total Face Value of Insurance	\$1,307,621,512
Total Number of Policies	111,114

Loan Guaranty

Number of Loans	19,679
Total Loan Amount	\$3,915,497,897

Vocational Rehabilitation and Employment

Number of Applicants	5,053
Number of Plans Developed	1,953
Number of Entitlement Decisions	2,187
Number of Veterans Rehabilitated through Independent Living	113
Number of Veterans Rehabilitated by Obtaining Suitable Employment	418

Georgia

Compensation and Pension

Estimated Veteran Population	772,832
Disability Compensation Recipients	112,075
Estimated Monthly Disability Compensation Costs	\$99,865,146
Estimated Annual Disability Compensation Costs	\$1,198,381,746
Disability Compensation by Age 34 and under	10,276
Disability Compensation by Age 35-54	44,534
Disability Compensation by Age 55-74	45,954
Disability Compensation by Age 75-84	7,895
Disability Compensation by Age 85 and over	3,416
Disability Pension Recipients	11,049
Estimated Monthly Disability Pension Costs	\$9,129,803
Estimated Annual Disability Pension Costs	\$109,557,640
Disability Pension by Age under 45	256
Disability Pension by Age 45-54	845
Disability Pension by Age 55-69	5,177
Disability Pension by Age 70-84	2,905
Disability Pension by Age 85 and over	1,866

Education

MGIB-AD Trainees	11,909
MGIB-SR Trainees	2,128
DEA Trainees	3,192
VEAP Trainees	13
REAP Trainees	994

Insurance

Life Insurance Payments	\$41,209,736
Total Face Value of Insurance	\$348,681,139
Total Number of Policies	30,203

Loan Guaranty

Number of Loans	15,915
Total Loan Amount	\$2,941,783,596

Vocational Rehabilitation and Employment

Number of Applicants	3,568
Number of Plans Developed	817
Number of Entitlement Decisions	1,219
Number of Veterans Rehabilitated through Independent Living	108
Number of Veterans Rehabilitated by Obtaining Suitable Employment	309

Hawaii

Compensation and Pension

Estimated Veteran Population	117,254
Disability Compensation Recipients	16,755
Estimated Monthly Disability Compensation Costs	\$15,396,488
Estimated Annual Disability Compensation Costs	\$184,757,850
Disability Compensation by Age 34 and under	1,437
Disability Compensation by Age 35-54	5,190
Disability Compensation by Age 55-74	7,156
Disability Compensation by Age 75-84	1,936
Disability Compensation by Age 85 and over	1,036
Disability Pension Recipients	680
Estimated Monthly Disability Pension Costs	\$524,297
Estimated Annual Disability Pension Costs	\$6,291,562
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	58
Disability Pension by Age 55-69	438
Disability Pension by Age 70-84	124
Disability Pension by Age 85 and over	47

Education

MGIB-AD Trainees	1,591
MGIB-SR Trainees	377
DEA Trainees	374
VEAP Trainees	3
REAP Trainees	176

Insurance

Life Insurance Payments	\$15,597,368
Total Face Value of Insurance	\$131,971,433
Total Number of Policies	9,454

Loan Guaranty

Number of Loans	2,242
Total Loan Amount	\$963,770,629

Vocational Rehabilitation and Employment

Number of Applicants	586
Number of Plans Developed	176
Number of Entitlement Decisions	209
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	110

Idaho

Compensation and Pension

Estimated Veteran Population	137,099
Disability Compensation Recipients	19,041
Estimated Monthly Disability Compensation Costs	\$17,022,338
Estimated Annual Disability Compensation Costs	\$204,268,056
Disability Compensation by Age 34 and under	2,052
Disability Compensation by Age 35-54	5,747
Disability Compensation by Age 55-74	8,297
Disability Compensation by Age 75-84	1,890
Disability Compensation by Age 85 and over	1,055
Disability Pension Recipients	1,388
Estimated Monthly Disability Pension Costs	\$1,085,722
Estimated Annual Disability Pension Costs	\$13,028,661
Disability Pension by Age under 45	24
Disability Pension by Age 45-54	94
Disability Pension by Age 55-69	610
Disability Pension by Age 70-84	401
Disability Pension by Age 85 and over	259

Education

MGIB-AD Trainees	1,491
MGIB-SR Trainees	545
DEA Trainees	376
VEAP Trainees	2
REAP Trainees	337

Insurance

Life Insurance Payments	\$7,799,900
Total Face Value of Insurance	\$65,996,007
Total Number of Policies	5,847

Loan Guaranty

Number of Loans	2,705
Total Loan Amount	\$498,038,642

Vocational Rehabilitation and Employment

Number of Applicants	356
Number of Plans Developed	136
Number of Entitlement Decisions	200
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	60

Illinois

Compensation and Pension

Estimated Veteran Population	802,834
Disability Compensation Recipients	70,873
Estimated Monthly Disability Compensation Costs	\$60,348,547
Estimated Annual Disability Compensation Costs	\$724,182,558
Disability Compensation by Age 34 and under	8,892
Disability Compensation by Age 35-54	20,046
Disability Compensation by Age 55-74	30,493
Disability Compensation by Age 75-84	6,473
Disability Compensation by Age 85 and over	4,969
Disability Pension Recipients	9,077
Estimated Monthly Disability Pension Costs	\$7,209,881
Estimated Annual Disability Pension Costs	\$86,518,568
Disability Pension by Age under 45	151
Disability Pension by Age 45-54	615
Disability Pension by Age 55-69	4,661
Disability Pension by Age 70-84	2,341
Disability Pension by Age 85 and over	1,309

Education

MGIB-AD Trainees	15,659
MGIB-SR Trainees	2,491
DEA Trainees	2,025
VEAP Trainees	19
REAP Trainees	1,770

Insurance

Life Insurance Payments	\$70,730,845
Total Face Value of Insurance	\$598,463,229
Total Number of Policies	47,809

Loan Guaranty

Number of Loans	6,607
Total Loan Amount	\$1,234,091,668

Vocational Rehabilitation and Employment

Number of Applicants	1,468
Number of Plans Developed	528
Number of Entitlement Decisions	775
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	111

Indiana

Compensation and Pension

Estimated Veteran Population	500,806
Disability Compensation Recipients	57,069
Estimated Monthly Disability Compensation Costs	\$44,919,401
Estimated Annual Disability Compensation Costs	\$539,032,812
Disability Compensation by Age 34 and under	5,225
Disability Compensation by Age 35-54	16,457
Disability Compensation by Age 55-74	26,291
Disability Compensation by Age 75-84	5,620
Disability Compensation by Age 85 and over	3,476
Disability Pension Recipients	4,821
Estimated Monthly Disability Pension Costs	\$4,080,229
Estimated Annual Disability Pension Costs	\$48,962,748
Disability Pension by Age under 45	97
Disability Pension by Age 45-54	355
Disability Pension by Age 55-69	2,201
Disability Pension by Age 70-84	1,302
Disability Pension by Age 85 and over	866

Education

MGIB-AD Trainees	4,001
MGIB-SR Trainees	1,757
DEA Trainees	1,085
VEAP Trainees	8
REAP Trainees	958

Insurance

Life Insurance Payments	\$26,223,706
Total Face Value of Insurance	\$221,882,320
Total Number of Policies	18,876

Loan Guaranty

Number of Loans	4,974
Total Loan Amount	\$731,005,725

Vocational Rehabilitation and Employment

Number of Applicants	1,575
Number of Plans Developed	757
Number of Entitlement Decisions	1,005
Number of Veterans Rehabilitated through Independent Living	78
Number of Veterans Rehabilitated by Obtaining Suitable Employment	106

Iowa

Compensation and Pension

Estimated Veteran Population	240,317
Disability Compensation Recipients	26,454
Estimated Monthly Disability Compensation Costs	\$21,940,519
Estimated Annual Disability Compensation Costs	\$263,286,228
Disability Compensation by Age 34 and under	2,539
Disability Compensation by Age 35-54	6,804
Disability Compensation by Age 55-74	11,530
Disability Compensation by Age 75-84	3,477
Disability Compensation by Age 85 and over	2,104
Disability Pension Recipients	3,538
Estimated Monthly Disability Pension Costs	\$2,941,882
Estimated Annual Disability Pension Costs	\$35,302,580
Disability Pension by Age under 45	45
Disability Pension by Age 45-54	266
Disability Pension by Age 55-69	1,388
Disability Pension by Age 70-84	1,118
Disability Pension by Age 85 and over	721

Education

MGIB-AD Trainees	5,694
MGIB-SR Trainees	1,568
DEA Trainees	719
VEAP Trainees	4
REAP Trainees	1,028

Insurance

Life Insurance Payments	\$21,447,727
Total Face Value of Insurance	\$181,472,110
Total Number of Policies	14,098

Loan Guaranty

Number of Loans	1,879
Total Loan Amount	\$295,061,952

Vocational Rehabilitation and Employment

Number of Applicants	652
Number of Plans Developed	394
Number of Entitlement Decisions	491
Number of Veterans Rehabilitated through Independent Living	43
Number of Veterans Rehabilitated by Obtaining Suitable Employment	40

Kansas

Compensation and Pension

Estimated Veteran Population	229,145
Disability Compensation Recipients	28,028
Estimated Monthly Disability Compensation Costs	\$23,208,320
Estimated Annual Disability Compensation Costs	\$278,499,840
Disability Compensation by Age 34 and under	2,724
Disability Compensation by Age 35-54	8,684
Disability Compensation by Age 55-74	11,986
Disability Compensation by Age 75-84	2,809
Disability Compensation by Age 85 and over	1,825
Disability Pension Recipients	2,762
Estimated Monthly Disability Pension Costs	\$2,149,474
Estimated Annual Disability Pension Costs	\$25,793,684
Disability Pension by Age under 45	58
Disability Pension by Age 45-54	207
Disability Pension by Age 55-69	1,315
Disability Pension by Age 70-84	706
Disability Pension by Age 85 and over	476

Education

MGIB-AD Trainees	2,953
MGIB-SR Trainees	771
DEA Trainees	654
VEAP Trainees	4
REAP Trainees	565

Insurance

Life Insurance Payments	\$16,575,579
Total Face Value of Insurance	\$140,248,215
Total Number of Policies	11,682

Loan Guaranty

Number of Loans	3,726
Total Loan Amount	\$625,678,636

Vocational Rehabilitation and Employment

Number of Applicants	436
Number of Plans Developed	174
Number of Entitlement Decisions	233
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	76

Kentucky

Compensation and Pension

Estimated Veteran Population	339,942
Disability Compensation Recipients	49,199
Estimated Monthly Disability Compensation Costs	\$52,498,019
Estimated Annual Disability Compensation Costs	\$629,976,228
Disability Compensation by Age 34 and under	4,323
Disability Compensation by Age 35-54	14,968
Disability Compensation by Age 55-74	22,566
Disability Compensation by Age 75-84	4,746
Disability Compensation by Age 85 and over	2,596
Disability Pension Recipients	5,882
Estimated Monthly Disability Pension Costs	\$4,513,035
Estimated Annual Disability Pension Costs	\$54,156,419
Disability Pension by Age under 45	98
Disability Pension by Age 45-54	440
Disability Pension by Age 55-69	2,778
Disability Pension by Age 70-84	1,685
Disability Pension by Age 85 and over	881

Education

MGIB-AD Trainees	3,075
MGIB-SR Trainees	1,050
DEA Trainees	1,588
VEAP Trainees	6
REAP Trainees	669

Insurance

Life Insurance Payments	\$18,123,080
Total Face Value of Insurance	\$153,341,826
Total Number of Policies	13,277

Loan Guaranty

Number of Loans	4,260
Total Loan Amount	\$697,957,434

Vocational Rehabilitation and Employment

Number of Applicants	1,261
Number of Plans Developed	578
Number of Entitlement Decisions	695
Number of Veterans Rehabilitated through Independent Living	57
Number of Veterans Rehabilitated by Obtaining Suitable Employment	150

Louisiana

Compensation and Pension

Estimated Veteran Population	312,087
Disability Compensation Recipients	41,159
Estimated Monthly Disability Compensation Costs	\$42,188,815
Estimated Annual Disability Compensation Costs	\$506,265,780
Disability Compensation by Age 34 and under	4,277
Disability Compensation by Age 35-54	11,770
Disability Compensation by Age 55-74	18,901
Disability Compensation by Age 75-84	4,180
Disability Compensation by Age 85 and over	2,031
Disability Pension Recipients	7,902
Estimated Monthly Disability Pension Costs	\$6,285,634
Estimated Annual Disability Pension Costs	\$75,427,608
Disability Pension by Age under 45	153
Disability Pension by Age 45-54	525
Disability Pension by Age 55-69	3,434
Disability Pension by Age 70-84	2,380
Disability Pension by Age 85 and over	1,410

Education

MGIB-AD Trainees	3,101
MGIB-SR Trainees	1,360
DEA Trainees	1,471
VEAP Trainees	4
REAP Trainees	716

Insurance

Life Insurance Payments	\$19,799,067
Total Face Value of Insurance	\$167,522,581
Total Number of Policies	14,076

Loan Guaranty

Number of Loans	3,673
Total Loan Amount	\$681,242,764

Vocational Rehabilitation and Employment

Number of Applicants	1,084
Number of Plans Developed	371
Number of Entitlement Decisions	529
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	107

Maine

Compensation and Pension

Estimated Veteran Population	140,552
Disability Compensation Recipients	22,346
Estimated Monthly Disability Compensation Costs	\$25,881,707
Estimated Annual Disability Compensation Costs	\$310,580,484
Disability Compensation by Age 34 and under	1,747
Disability Compensation by Age 35-54	6,202
Disability Compensation by Age 55-74	10,474
Disability Compensation by Age 75-84	2,574
Disability Compensation by Age 85 and over	1,349
Disability Pension Recipients	2,275
Estimated Monthly Disability Pension Costs	\$1,659,137
Estimated Annual Disability Pension Costs	\$19,909,646
Disability Pension by Age under 45	65
Disability Pension by Age 45-54	173
Disability Pension by Age 55-69	1,102
Disability Pension by Age 70-84	648
Disability Pension by Age 85 and over	287

Education

MGIB-AD Trainees	811
MGIB-SR Trainees	274
DEA Trainees	679
VEAP Trainees	2
REAP Trainees	154

Insurance

Life Insurance Payments	\$9,700,974
Total Face Value of Insurance	\$82,081,253
Total Number of Policies	7,567

Loan Guaranty

Number of Loans	992
Total Loan Amount	\$179,805,296

Vocational Rehabilitation and Employment

Number of Applicants	450
Number of Plans Developed	203
Number of Entitlement Decisions	306
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Maryland

Compensation and Pension

Estimated Veteran Population	476,202
Disability Compensation Recipients	56,221
Estimated Monthly Disability Compensation Costs	\$45,801,252
Estimated Annual Disability Compensation Costs	\$549,615,018
Disability Compensation by Age 34 and under	5,680
Disability Compensation by Age 35-54	21,833
Disability Compensation by Age 55-74	21,648
Disability Compensation by Age 75-84	4,296
Disability Compensation by Age 85 and over	2,764
Disability Pension Recipients	3,339
Estimated Monthly Disability Pension Costs	\$2,643,385
Estimated Annual Disability Pension Costs	\$31,720,618
Disability Pension by Age under 45	58
Disability Pension by Age 45-54	264
Disability Pension by Age 55-69	1,599
Disability Pension by Age 70-84	948
Disability Pension by Age 85 and over	470

Education

MGIB-AD Trainees	7,854
MGIB-SR Trainees	649
DEA Trainees	979
VEAP Trainees	13
REAP Trainees	590

Insurance

Life Insurance Payments	\$35,498,262
Total Face Value of Insurance	\$300,355,591
Total Number of Policies	24,152

Loan Guaranty

Number of Loans	8,716
Total Loan Amount	\$2,700,495,536

Vocational Rehabilitation and Employment

Number of Applicants	828
Number of Plans Developed	371
Number of Entitlement Decisions	463
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	121

Massachusetts

Compensation and Pension

Estimated Veteran Population	409,184
Disability Compensation Recipients	52,460
Estimated Monthly Disability Compensation Costs	\$46,255,472
Estimated Annual Disability Compensation Costs	\$555,065,664
Disability Compensation by Age 34 and under	3,841
Disability Compensation by Age 35-54	9,933
Disability Compensation by Age 55-74	21,741
Disability Compensation by Age 75-84	9,974
Disability Compensation by Age 85 and over	6,971
Disability Pension Recipients	4,039
Estimated Monthly Disability Pension Costs	\$3,073,691
Estimated Annual Disability Pension Costs	\$36,884,297
Disability Pension by Age under 45	54
Disability Pension by Age 45-54	294
Disability Pension by Age 55-69	1,746
Disability Pension by Age 70-84	1,159
Disability Pension by Age 85 and over	786

Education

MGIB-AD Trainees	3,331
MGIB-SR Trainees	872
DEA Trainees	1,046
VEAP Trainees	10
REAP Trainees	750

Insurance

Life Insurance Payments	\$44,690,689
Total Face Value of Insurance	\$378,133,957
Total Number of Policies	35,233

Loan Guaranty

Number of Loans	1,971
Total Loan Amount	\$507,135,704

Vocational Rehabilitation and Employment

Number of Applicants	711
Number of Plans Developed	230
Number of Entitlement Decisions	338
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

Michigan

Compensation and Pension

Estimated Veteran Population	723,368
Disability Compensation Recipients	70,754
Estimated Monthly Disability Compensation Costs	\$64,027,364
Estimated Annual Disability Compensation Costs	\$768,328,368
Disability Compensation by Age 34 and under	5,405
Disability Compensation by Age 35-54	17,635
Disability Compensation by Age 55-74	34,083
Disability Compensation by Age 75-84	7,757
Disability Compensation by Age 85 and over	5,874
Disability Pension Recipients	9,733
Estimated Monthly Disability Pension Costs	\$8,923,163
Estimated Annual Disability Pension Costs	\$107,077,961
Disability Pension by Age under 45	232
Disability Pension by Age 45-54	786
Disability Pension by Age 55-69	4,823
Disability Pension by Age 70-84	2,268
Disability Pension by Age 85 and over	1,624

Education

MGIB-AD Trainees	5,254
MGIB-SR Trainees	1,461
DEA Trainees	1,715
VEAP Trainees	16
REAP Trainees	898

Insurance

Life Insurance Payments	\$47,353,993
Total Face Value of Insurance	\$400,668,526
Total Number of Policies	36,181

Loan Guaranty

Number of Loans	3,391
Total Loan Amount	\$515,625,058

Vocational Rehabilitation and Employment

Number of Applicants	1,859
Number of Plans Developed	940
Number of Entitlement Decisions	1,171
Number of Veterans Rehabilitated through Independent Living	185
Number of Veterans Rehabilitated by Obtaining Suitable Employment	77

Minnesota

Compensation and Pension

Estimated Veteran Population	390,576
Disability Compensation Recipients	62,596
Estimated Monthly Disability Compensation Costs	\$50,894,996
Estimated Annual Disability Compensation Costs	\$610,739,952
Disability Compensation by Age 34 and under	5,303
Disability Compensation by Age 35-54	12,498
Disability Compensation by Age 55-74	29,440
Disability Compensation by Age 75-84	9,989
Disability Compensation by Age 85 and over	5,366
Disability Pension Recipients	4,298
Estimated Monthly Disability Pension Costs	\$3,208,023
Estimated Annual Disability Pension Costs	\$38,496,279
Disability Pension by Age under 45	76
Disability Pension by Age 45-54	331
Disability Pension by Age 55-69	1,656
Disability Pension by Age 70-84	1,316
Disability Pension by Age 85 and over	919

Education

MGIB-AD Trainees	5,185
MGIB-SR Trainees	1,895
DEA Trainees	1,442
VEAP Trainees	10
REAP Trainees	1,259

Insurance

Life Insurance Payments	\$36,948,674
Total Face Value of Insurance	\$312,627,717
Total Number of Policies	28,531

Loan Guaranty

Number of Loans	3,250
Total Loan Amount	\$639,093,033

Vocational Rehabilitation and Employment

Number of Applicants	1,123
Number of Plans Developed	442
Number of Entitlement Decisions	621
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	122

Mississippi

Compensation and Pension

Estimated Veteran Population	209,242
Disability Compensation Recipients	29,463
Estimated Monthly Disability Compensation Costs	\$27,790,194
Estimated Annual Disability Compensation Costs	\$333,482,322
Disability Compensation by Age 34 and under	2,172
Disability Compensation by Age 35-54	9,130
Disability Compensation by Age 55-74	13,404
Disability Compensation by Age 75-84	3,168
Disability Compensation by Age 85 and over	1,589
Disability Pension Recipients	4,905
Estimated Monthly Disability Pension Costs	\$3,542,018
Estimated Annual Disability Pension Costs	\$42,504,221
Disability Pension by Age under 45	71
Disability Pension by Age 45-54	269
Disability Pension by Age 55-69	1,805
Disability Pension by Age 70-84	1,619
Disability Pension by Age 85 and over	1,141

Education

MGIB-AD Trainees	1,605
MGIB-SR Trainees	1,247
DEA Trainees	787
VEAP Trainees	3
REAP Trainees	657

Insurance

Life Insurance Payments	\$11,952,098
Total Face Value of Insurance	\$101,128,315
Total Number of Policies	8,746

Loan Guaranty

Number of Loans	2,257
Total Loan Amount	\$392,784,834

Vocational Rehabilitation and Employment

Number of Applicants	641
Number of Plans Developed	247
Number of Entitlement Decisions	271
Number of Veterans Rehabilitated through Independent Living	28
Number of Veterans Rehabilitated by Obtaining Suitable Employment	41

Missouri

Compensation and Pension

Estimated Veteran Population	514,724
Disability Compensation Recipients	63,171
Estimated Monthly Disability Compensation Costs	\$56,892,187
Estimated Annual Disability Compensation Costs	\$682,706,244
Disability Compensation by Age 34 and under	5,238
Disability Compensation by Age 35-54	17,198
Disability Compensation by Age 55-74	29,407
Disability Compensation by Age 75-84	7,252
Disability Compensation by Age 85 and over	4,076
Disability Pension Recipients	8,204
Estimated Monthly Disability Pension Costs	\$7,173,451
Estimated Annual Disability Pension Costs	\$86,081,411
Disability Pension by Age under 45	106
Disability Pension by Age 45-54	562
Disability Pension by Age 55-69	3,489
Disability Pension by Age 70-84	2,466
Disability Pension by Age 85 and over	1,581

Education

MGIB-AD Trainees	8,909
MGIB-SR Trainees	1,797
DEA Trainees	1,460
VEAP Trainees	12
REAP Trainees	1,784

Insurance

Life Insurance Payments	\$33,034,989
Total Face Value of Insurance	\$279,513,506
Total Number of Policies	24,023

Loan Guaranty

Number of Loans	6,548
Total Loan Amount	\$1,084,984,538

Vocational Rehabilitation and Employment

Number of Applicants	1,436
Number of Plans Developed	520
Number of Entitlement Decisions	713
Number of Veterans Rehabilitated through Independent Living	44
Number of Veterans Rehabilitated by Obtaining Suitable Employment	160

Montana

Compensation and Pension

Estimated Veteran Population	102,986
Disability Compensation Recipients	17,026
Estimated Monthly Disability Compensation Costs	\$15,940,665
Estimated Annual Disability Compensation Costs	\$191,287,980
Disability Compensation by Age 34 and under	2,025
Disability Compensation by Age 35-54	4,723
Disability Compensation by Age 55-74	7,792
Disability Compensation by Age 75-84	1,620
Disability Compensation by Age 85 and over	866
Disability Pension Recipients	1,609
Estimated Monthly Disability Pension Costs	\$1,260,085
Estimated Annual Disability Pension Costs	\$15,121,022
Disability Pension by Age under 45	24
Disability Pension by Age 45-54	125
Disability Pension by Age 55-69	760
Disability Pension by Age 70-84	431
Disability Pension by Age 85 and over	269

Education

MGIB-AD Trainees	979
MGIB-SR Trainees	338
DEA Trainees	312
VEAP Trainees	2
REAP Trainees	164

Insurance

Life Insurance Payments	\$7,132,068
Total Face Value of Insurance	\$60,345,390
Total Number of Policies	5,121

Loan Guaranty

Number of Loans	1,682
Total Loan Amount	\$320,242,935

Vocational Rehabilitation and Employment

Number of Applicants	526
Number of Plans Developed	307
Number of Entitlement Decisions	357
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Nebraska

Compensation and Pension

Estimated Veteran Population	147,928
Disability Compensation Recipients	32,407
Estimated Monthly Disability Compensation Costs	\$26,215,407
Estimated Annual Disability Compensation Costs	\$314,584,884
Disability Compensation by Age 34 and under	2,678
Disability Compensation by Age 35-54	7,990
Disability Compensation by Age 55-74	13,950
Disability Compensation by Age 75-84	5,495
Disability Compensation by Age 85 and over	2,294
Disability Pension Recipients	1,693
Estimated Monthly Disability Pension Costs	\$1,423,840
Estimated Annual Disability Pension Costs	\$17,086,077
Disability Pension by Age under 45	33
Disability Pension by Age 45-54	126
Disability Pension by Age 55-69	772
Disability Pension by Age 70-84	480
Disability Pension by Age 85 and over	282

Education

MGIB-AD Trainees	3,145
MGIB-SR Trainees	799
DEA Trainees	806
VEAP Trainees	4
REAP Trainees	662

Insurance

Life Insurance Payments	\$13,156,293
Total Face Value of Insurance	\$111,317,169
Total Number of Policies	9,070

Loan Guaranty

Number of Loans	3,001
Total Loan Amount	\$508,465,588

Vocational Rehabilitation and Employment

Number of Applicants	533
Number of Plans Developed	305
Number of Entitlement Decisions	414
Number of Veterans Rehabilitated through Independent Living	36
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Nevada

Compensation and Pension

Estimated Veteran Population	245,064
Disability Compensation Recipients	29,992
Estimated Monthly Disability Compensation Costs	\$27,034,328
Estimated Annual Disability Compensation Costs	\$324,411,936
Disability Compensation by Age 34 and under	2,882
Disability Compensation by Age 35-54	9,092
Disability Compensation by Age 55-74	13,804
Disability Compensation by Age 75-84	2,953
Disability Compensation by Age 85 and over	1,261
Disability Pension Recipients	2,955
Estimated Monthly Disability Pension Costs	\$2,281,526
Estimated Annual Disability Pension Costs	\$27,378,306
Disability Pension by Age under 45	49
Disability Pension by Age 45-54	219
Disability Pension by Age 55-69	1,516
Disability Pension by Age 70-84	825
Disability Pension by Age 85 and over	346

Education

MGIB-AD Trainees	2,647
MGIB-SR Trainees	353
DEA Trainees	550
VEAP Trainees	2
REAP Trainees	176

Insurance

Life Insurance Payments	\$11,827,352
Total Face Value of Insurance	\$100,072,823
Total Number of Policies	9,105

Loan Guaranty

Number of Loans	5,830
Total Loan Amount	\$1,271,690,115

Vocational Rehabilitation and Employment

Number of Applicants	634
Number of Plans Developed	244
Number of Entitlement Decisions	390
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	92

New Hampshire

Compensation and Pension

Estimated Veteran Population	129,629
Disability Compensation Recipients	15,247
Estimated Monthly Disability Compensation Costs	\$13,064,241
Estimated Annual Disability Compensation Costs	\$156,770,892
Disability Compensation by Age 34 and under	1,237
Disability Compensation by Age 35-54	4,212
Disability Compensation by Age 55-74	6,897
Disability Compensation by Age 75-84	1,897
Disability Compensation by Age 85 and over	1,004
Disability Pension Recipients	910
Estimated Monthly Disability Pension Costs	\$772,335
Estimated Annual Disability Pension Costs	\$9,268,024
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	46
Disability Pension by Age 55-69	337
Disability Pension by Age 70-84	286
Disability Pension by Age 85 and over	234

Education

MGIB-AD Trainees	706
MGIB-SR Trainees	231
DEA Trainees	263
VEAP Trainees	2
REAP Trainees	124

Insurance

Life Insurance Payments	\$9,184,044
Total Face Value of Insurance	\$77,707,434
Total Number of Policies	6,912

Loan Guaranty

Number of Loans	1,134
Total Loan Amount	\$264,007,845

Vocational Rehabilitation and Employment

Number of Applicants	301
Number of Plans Developed	127
Number of Entitlement Decisions	152
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	31

New Jersey

Compensation and Pension

Estimated Veteran Population	463,720
Disability Compensation Recipients	48,502
Estimated Monthly Disability Compensation Costs	\$44,274,545
Estimated Annual Disability Compensation Costs	\$531,294,544
Disability Compensation by Age 34 and under	3,841
Disability Compensation by Age 35-54	9,714
Disability Compensation by Age 55-74	21,037
Disability Compensation by Age 75-84	7,752
Disability Compensation by Age 85 and over	6,158
Disability Pension Recipients	3,067
Estimated Monthly Disability Pension Costs	\$2,562,626
Estimated Annual Disability Pension Costs	\$30,751,516
Disability Pension by Age under 45	37
Disability Pension by Age 45-54	173
Disability Pension by Age 55-69	1,195
Disability Pension by Age 70-84	939
Disability Pension by Age 85 and over	723

Education

MGIB-AD Trainees	3,473
MGIB-SR Trainees	754
DEA Trainees	833
VEAP Trainees	8
REAP Trainees	443

Insurance

Life Insurance Payments	\$57,949,443
Total Face Value of Insurance	\$490,318,059
Total Number of Policies	41,922

Loan Guaranty

Number of Loans	2,338
Total Loan Amount	\$606,472,607

Vocational Rehabilitation and Employment

Number of Applicants	876
Number of Plans Developed	358
Number of Entitlement Decisions	414
Number of Veterans Rehabilitated through Independent Living	67
Number of Veterans Rehabilitated by Obtaining Suitable Employment	82

New Mexico

Compensation and Pension

Estimated Veteran Population	176,566
Disability Compensation Recipients	29,536
Estimated Monthly Disability Compensation Costs	\$36,083,965
Estimated Annual Disability Compensation Costs	\$433,007,580
Disability Compensation by Age 34 and under	2,239
Disability Compensation by Age 35-54	7,997
Disability Compensation by Age 55-74	14,545
Disability Compensation by Age 75-84	3,124
Disability Compensation by Age 85 and over	1,631
Disability Pension Recipients	2,649
Estimated Monthly Disability Pension Costs	\$2,013,275
Estimated Annual Disability Pension Costs	\$24,159,306
Disability Pension by Age under 45	71
Disability Pension by Age 45-54	208
Disability Pension by Age 55-69	1,278
Disability Pension by Age 70-84	730
Disability Pension by Age 85 and over	362

Education

MGIB-AD Trainees	2,623
MGIB-SR Trainees	415
DEA Trainees	1,304
VEAP Trainees	4
REAP Trainees	205

Insurance

Life Insurance Payments	\$13,657,627
Total Face Value of Insurance	\$115,559,025
Total Number of Policies	9,978

Loan Guaranty

Number of Loans	3,865
Total Loan Amount	\$752,118,616

Vocational Rehabilitation and Employment

Number of Applicants	724
Number of Plans Developed	228
Number of Entitlement Decisions	371
Number of Veterans Rehabilitated through Independent Living	53
Number of Veterans Rehabilitated by Obtaining Suitable Employment	103

New York

Compensation and Pension

Estimated Veteran Population	988,217
Disability Compensation Recipients	106,012
Estimated Monthly Disability Compensation Costs	\$93,393,252
Estimated Annual Disability Compensation Costs	\$1,120,719,024
Disability Compensation by Age 34 and under	10,194
Disability Compensation by Age 35-54	23,450
Disability Compensation by Age 55-74	46,870
Disability Compensation by Age 75-84	14,086
Disability Compensation by Age 85 and over	11,412
Disability Pension Recipients	13,952
Estimated Monthly Disability Pension Costs	\$10,161,051
Estimated Annual Disability Pension Costs	\$121,932,615
Disability Pension by Age under 45	240
Disability Pension by Age 45-54	993
Disability Pension by Age 55-69	5,994
Disability Pension by Age 70-84	4,043
Disability Pension by Age 85 and over	2,682

Education

MGIB-AD Trainees	8,795
MGIB-SR Trainees	1,695
DEA Trainees	2,319
VEAP Trainees	22
REAP Trainees	1,136

Insurance

Life Insurance Payments	\$108,538,762
Total Face Value of Insurance	\$918,361,119
Total Number of Policies	78,322

Loan Guaranty

Number of Loans	3,477
Total Loan Amount	\$633,264,936

Vocational Rehabilitation and Employment

Number of Applicants	2,478
Number of Plans Developed	1,158
Number of Entitlement Decisions	1,488
Number of Veterans Rehabilitated through Independent Living	225
Number of Veterans Rehabilitated by Obtaining Suitable Employment	93

North Carolina

Compensation and Pension

Estimated Veteran Population	770,080
Disability Compensation Recipients	122,226
Estimated Monthly Disability Compensation Costs	\$121,069,631
Estimated Annual Disability Compensation Costs	\$1,452,835,572
Disability Compensation by Age 34 and under	11,610
Disability Compensation by Age 35-54	43,093
Disability Compensation by Age 55-74	53,132
Disability Compensation by Age 75-84	10,075
Disability Compensation by Age 85 and over	4,316
Disability Pension Recipients	9,422
Estimated Monthly Disability Pension Costs	\$6,648,389
Estimated Annual Disability Pension Costs	\$79,780,665
Disability Pension by Age under 45	143
Disability Pension by Age 45-54	609
Disability Pension by Age 55-69	3,793
Disability Pension by Age 70-84	2,904
Disability Pension by Age 85 and over	1,973

Education

MGIB-AD Trainees	9,785
MGIB-SR Trainees	1,327
DEA Trainees	3,861
VEAP Trainees	12
REAP Trainees	745

Insurance

Life Insurance Payments	\$48,781,560
Total Face Value of Insurance	\$412,747,361
Total Number of Policies	34,623

Loan Guaranty

Number of Loans	20,548
Total Loan Amount	\$3,714,371,723

Vocational Rehabilitation and Employment

Number of Applicants	2,975
Number of Plans Developed	576
Number of Entitlement Decisions	875
Number of Veterans Rehabilitated through Independent Living	21
Number of Veterans Rehabilitated by Obtaining Suitable Employment	214

North Dakota

Compensation and Pension

Estimated Veteran Population	57,074
Disability Compensation Recipients	9,444
Estimated Monthly Disability Compensation Costs	\$7,502,137
Estimated Annual Disability Compensation Costs	\$90,025,644
Disability Compensation by Age 34 and under	1,066
Disability Compensation by Age 35-54	2,638
Disability Compensation by Age 55-74	4,075
Disability Compensation by Age 75-84	1,087
Disability Compensation by Age 85 and over	578
Disability Pension Recipients	892
Estimated Monthly Disability Pension Costs	\$611,477
Estimated Annual Disability Pension Costs	\$7,337,719
Disability Pension by Age under 45	10
Disability Pension by Age 45-54	52
Disability Pension by Age 55-69	340
Disability Pension by Age 70-84	307
Disability Pension by Age 85 and over	183

Education

MGIB-AD Trainees	679
MGIB-SR Trainees	526
DEA Trainees	250
VEAP Trainees	2
REAP Trainees	321

Insurance

Life Insurance Payments	\$4,383,890
Total Face Value of Insurance	\$37,092,688
Total Number of Policies	3,288

Loan Guaranty

Number of Loans	930
Total Loan Amount	\$147,753,119

Vocational Rehabilitation and Employment

Number of Applicants	226
Number of Plans Developed	153
Number of Entitlement Decisions	219
Number of Veterans Rehabilitated through Independent Living	19
Number of Veterans Rehabilitated by Obtaining Suitable Employment	53

Ohio

Compensation and Pension

Estimated Veteran Population	913,296
Disability Compensation Recipients	92,465
Estimated Monthly Disability Compensation Costs	\$75,750,213
Estimated Annual Disability Compensation Costs	\$909,002,556
Disability Compensation by Age 34 and under	8,488
Disability Compensation by Age 35-54	26,102
Disability Compensation by Age 55-74	41,484
Disability Compensation by Age 75-84	9,556
Disability Compensation by Age 85 and over	6,835
Disability Pension Recipients	15,614
Estimated Monthly Disability Pension Costs	\$13,611,998
Estimated Annual Disability Pension Costs	\$163,343,980
Disability Pension by Age under 45	408
Disability Pension by Age 45-54	1,403
Disability Pension by Age 55-69	8,260
Disability Pension by Age 70-84	3,324
Disability Pension by Age 85 and over	2,219

Education

MGIB-AD Trainees	7,250
MGIB-SR Trainees	2,673
DEA Trainees	1,781
VEAP Trainees	18
REAP Trainees	1,592

Insurance

Life Insurance Payments	\$61,876,130
Total Face Value of Insurance	\$523,542,287
Total Number of Policies	46,305

Loan Guaranty

Number of Loans	8,248
Total Loan Amount	\$1,315,314,391

Vocational Rehabilitation and Employment

Number of Applicants	2,055
Number of Plans Developed	813
Number of Entitlement Decisions	1,008
Number of Veterans Rehabilitated through Independent Living	61
Number of Veterans Rehabilitated by Obtaining Suitable Employment	86

Oklahoma

Compensation and Pension

Estimated Veteran Population	329,601
Disability Compensation Recipients	63,741
Estimated Monthly Disability Compensation Costs	\$74,193,812
Estimated Annual Disability Compensation Costs	\$890,325,744
Disability Compensation by Age 34 and under	5,732
Disability Compensation by Age 35-54	16,779
Disability Compensation by Age 55-74	30,923
Disability Compensation by Age 75-84	7,130
Disability Compensation by Age 85 and over	3,177
Disability Pension Recipients	6,522
Estimated Monthly Disability Pension Costs	\$6,214,902
Estimated Annual Disability Pension Costs	\$74,578,827
Disability Pension by Age under 45	111
Disability Pension by Age 45-54	480
Disability Pension by Age 55-69	3,218
Disability Pension by Age 70-84	1,783
Disability Pension by Age 85 and over	930

Education

MGIB-AD Trainees	4,765
MGIB-SR Trainees	1,251
DEA Trainees	2,160
VEAP Trainees	6
REAP Trainees	1,024

Insurance

Life Insurance Payments	\$20,759,348
Total Face Value of Insurance	\$175,647,645
Total Number of Policies	15,668

Loan Guaranty

Number of Loans	5,878
Total Loan Amount	\$939,632,879

Vocational Rehabilitation and Employment

Number of Applicants	1,559
Number of Plans Developed	581
Number of Entitlement Decisions	723
Number of Veterans Rehabilitated through Independent Living	21
Number of Veterans Rehabilitated by Obtaining Suitable Employment	217

Oregon

Compensation and Pension

Estimated Veteran Population	340,020
Disability Compensation Recipients	46,688
Estimated Monthly Disability Compensation Costs	\$51,063,086
Estimated Annual Disability Compensation Costs	\$612,757,026
Disability Compensation by Age 34 and under	4,979
Disability Compensation by Age 35-54	12,054
Disability Compensation by Age 55-74	22,125
Disability Compensation by Age 75-84	4,601
Disability Compensation by Age 85 and over	2,929
Disability Pension Recipients	5,530
Estimated Monthly Disability Pension Costs	\$4,708,674
Estimated Annual Disability Pension Costs	\$56,504,086
Disability Pension by Age under 45	104
Disability Pension by Age 45-54	491
Disability Pension by Age 55-69	3,010
Disability Pension by Age 70-84	1,220
Disability Pension by Age 85 and over	705

Education

MGIB-AD Trainees	3,623
MGIB-SR Trainees	664
DEA Trainees	1,241
VEAP Trainees	7
REAP Trainees	335

Insurance

Life Insurance Payments	\$22,568,647
Total Face Value of Insurance	\$190,956,368
Total Number of Policies	16,492

Loan Guaranty

Number of Loans	4,172
Total Loan Amount	\$929,550,345

Vocational Rehabilitation and Employment

Number of Applicants	1,866
Number of Plans Developed	658
Number of Entitlement Decisions	1,142
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	234

Pennsylvania

Compensation and Pension

Estimated Veteran Population	995,135
Disability Compensation Recipients	94,917
Estimated Monthly Disability Compensation Costs	\$84,371,686
Estimated Annual Disability Compensation Costs	\$1,012,460,236
Disability Compensation by Age 34 and under	8,152
Disability Compensation by Age 35-54	23,051
Disability Compensation by Age 55-74	42,656
Disability Compensation by Age 75-84	11,815
Disability Compensation by Age 85 and over	9,243
Disability Pension Recipients	14,255
Estimated Monthly Disability Pension Costs	\$12,690,653
Estimated Annual Disability Pension Costs	\$152,287,830
Disability Pension by Age under 45	247
Disability Pension by Age 45-54	881
Disability Pension by Age 55-69	5,845
Disability Pension by Age 70-84	4,030
Disability Pension by Age 85 and over	3,252

Education

MGIB-AD Trainees	7,660
MGIB-SR Trainees	2,009
DEA Trainees	2,025
VEAP Trainees	18
REAP Trainees	1,299

Insurance

Life Insurance Payments	\$88,161,335
Total Face Value of Insurance	\$745,944,959
Total Number of Policies	67,675

Loan Guaranty

Number of Loans	6,283
Total Loan Amount	\$1,199,940,385

Vocational Rehabilitation and Employment

Number of Applicants	1,895
Number of Plans Developed	749
Number of Entitlement Decisions	1,030
Number of Veterans Rehabilitated through Independent Living	28
Number of Veterans Rehabilitated by Obtaining Suitable Employment	279

Rhode Island

Compensation and Pension

Estimated Veteran Population	73,957
Disability Compensation Recipients	9,802
Estimated Monthly Disability Compensation Costs	\$9,123,982
Estimated Annual Disability Compensation Costs	\$109,487,784
Disability Compensation by Age 34 and under	667
Disability Compensation by Age 35-54	2,262
Disability Compensation by Age 55-74	4,228
Disability Compensation by Age 75-84	1,433
Disability Compensation by Age 85 and over	1,212
Disability Pension Recipients	962
Estimated Monthly Disability Pension Costs	\$836,908
Estimated Annual Disability Pension Costs	\$10,042,900
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	59
Disability Pension by Age 55-69	395
Disability Pension by Age 70-84	271
Disability Pension by Age 85 and over	226

Education

MGIB-AD Trainees	555
MGIB-SR Trainees	203
DEA Trainees	226
VEAP Trainees	2
REAP Trainees	189

Insurance

Life Insurance Payments	\$6,933,485
Total Face Value of Insurance	\$58,665,151
Total Number of Policies	5,644

Loan Guaranty

Number of Loans	492
Total Loan Amount	\$117,135,205

Vocational Rehabilitation and Employment

Number of Applicants	268
Number of Plans Developed	94
Number of Entitlement Decisions	116
Number of Veterans Rehabilitated through Independent Living	17
Number of Veterans Rehabilitated by Obtaining Suitable Employment	12

South Carolina

Compensation and Pension

Estimated Veteran Population	408,747
Disability Compensation Recipients	62,829
Estimated Monthly Disability Compensation Costs	\$63,910,998
Estimated Annual Disability Compensation Costs	\$766,931,976
Disability Compensation by Age 34 and under	5,670
Disability Compensation by Age 35-54	20,910
Disability Compensation by Age 55-74	28,649
Disability Compensation by Age 75-84	5,453
Disability Compensation by Age 85 and over	2,147
Disability Pension Recipients	6,710
Estimated Monthly Disability Pension Costs	\$5,598,049
Estimated Annual Disability Pension Costs	\$67,176,592
Disability Pension by Age under 45	99
Disability Pension by Age 45-54	371
Disability Pension by Age 55-69	2,743
Disability Pension by Age 70-84	2,066
Disability Pension by Age 85 and over	1,431

Education

MGIB-AD Trainees	3,966
MGIB-SR Trainees	1,343
DEA Trainees	1,867
VEAP Trainees	7
REAP Trainees	689

Insurance

Life Insurance Payments	\$26,895,190
Total Face Value of Insurance	\$227,563,833
Total Number of Policies	19,822

Loan Guaranty

Number of Loans	7,639
Total Loan Amount	\$1,421,020,167

Vocational Rehabilitation and Employment

Number of Applicants	1,918
Number of Plans Developed	728
Number of Entitlement Decisions	1,048
Number of Veterans Rehabilitated through Independent Living	33
Number of Veterans Rehabilitated by Obtaining Suitable Employment	233

South Dakota

Compensation and Pension

Estimated Veteran Population	72,704
Disability Compensation Recipients	11,937
Estimated Monthly Disability Compensation Costs	\$10,897,553
Estimated Annual Disability Compensation Costs	\$130,770,636
Disability Compensation by Age 34 and under	1,362
Disability Compensation by Age 35-54	3,564
Disability Compensation by Age 55-74	5,277
Disability Compensation by Age 75-84	1,146
Disability Compensation by Age 85 and over	588
Disability Pension Recipients	1,514
Estimated Monthly Disability Pension Costs	\$1,112,107
Estimated Annual Disability Pension Costs	\$13,345,285
Disability Pension by Age under 45	25
Disability Pension by Age 45-54	77
Disability Pension by Age 55-69	589
Disability Pension by Age 70-84	543
Disability Pension by Age 85 and over	280

Education

MGIB-AD Trainees	783
MGIB-SR Trainees	634
DEA Trainees	266
VEAP Trainees	2
REAP Trainees	307

Insurance

Life Insurance Payments	\$5,825,945
Total Face Value of Insurance	\$49,294,108
Total Number of Policies	4,221

Loan Guaranty

Number of Loans	1,248
Total Loan Amount	\$219,064,544

Vocational Rehabilitation and Employment

Number of Applicants	312
Number of Plans Developed	230
Number of Entitlement Decisions	249
Number of Veterans Rehabilitated through Independent Living	23
Number of Veterans Rehabilitated by Obtaining Suitable Employment	74

Tennessee

Compensation and Pension

Estimated Veteran Population	501,907
Disability Compensation Recipients	71,396
Estimated Monthly Disability Compensation Costs	\$66,771,434
Estimated Annual Disability Compensation Costs	\$801,257,202
Disability Compensation by Age 34 and under	6,163
Disability Compensation by Age 35-54	23,618
Disability Compensation by Age 55-74	32,726
Disability Compensation by Age 75-84	5,934
Disability Compensation by Age 85 and over	2,955
Disability Pension Recipients	8,781
Estimated Monthly Disability Pension Costs	\$6,780,448
Estimated Annual Disability Pension Costs	\$81,365,373
Disability Pension by Age under 45	122
Disability Pension by Age 45-54	618
Disability Pension by Age 55-69	4,033
Disability Pension by Age 70-84	2,469
Disability Pension by Age 85 and over	1,539

Education

MGIB-AD Trainees	4,987
MGIB-SR Trainees	1,368
DEA Trainees	1,680
VEAP Trainees	8
REAP Trainees	714

Insurance

Life Insurance Payments	\$27,296,767
Total Face Value of Insurance	\$230,961,631
Total Number of Policies	19,682

Loan Guaranty

Number of Loans	8,752
Total Loan Amount	\$1,506,041,649

Vocational Rehabilitation and Employment

Number of Applicants	1,714
Number of Plans Developed	663
Number of Entitlement Decisions	801
Number of Veterans Rehabilitated through Independent Living	22
Number of Veterans Rehabilitated by Obtaining Suitable Employment	217

Texas

Compensation and Pension

Estimated Veteran Population	1,701,675
Disability Compensation Recipients	272,109
Estimated Monthly Disability Compensation Costs	\$268,466,867
Estimated Annual Disability Compensation Costs	\$3,221,602,400
Disability Compensation by Age 34 and under	30,990
Disability Compensation by Age 35-54	86,651
Disability Compensation by Age 55-74	117,682
Disability Compensation by Age 75-84	25,121
Disability Compensation by Age 85 and over	11,665
Disability Pension Recipients	25,210
Estimated Monthly Disability Pension Costs	\$20,813,649
Estimated Annual Disability Pension Costs	\$249,763,787
Disability Pension by Age under 45	611
Disability Pension by Age 45-54	2,029
Disability Pension by Age 55-69	12,024
Disability Pension by Age 70-84	6,583
Disability Pension by Age 85 and over	3,963

Education

MGIB-AD Trainees	27,894
MGIB-SR Trainees	3,101
DEA Trainees	7,392
VEAP Trainees	28
REAP Trainees	1,987

Insurance

Life Insurance Payments	\$104,331,628
Total Face Value of Insurance	\$882,763,988
Total Number of Policies	75,287

Loan Guaranty

Number of Loans	32,415
Total Loan Amount	\$5,588,794,145

Vocational Rehabilitation and Employment

Number of Applicants	8,778
Number of Plans Developed	3,624
Number of Entitlement Decisions	4,780
Number of Veterans Rehabilitated through Independent Living	216
Number of Veterans Rehabilitated by Obtaining Suitable Employment	1,141

Utah

Compensation and Pension

Estimated Veteran Population	155,052
Disability Compensation Recipients	18,157
Estimated Monthly Disability Compensation Costs	\$15,778,588
Estimated Annual Disability Compensation Costs	\$189,343,056
Disability Compensation by Age 34 and under	2,365
Disability Compensation by Age 35-54	5,544
Disability Compensation by Age 55-74	7,402
Disability Compensation by Age 75-84	1,769
Disability Compensation by Age 85 and over	1,077
Disability Pension Recipients	1,348
Estimated Monthly Disability Pension Costs	\$1,137,432
Estimated Annual Disability Pension Costs	\$13,649,179
Disability Pension by Age under 45	32
Disability Pension by Age 45-54	116
Disability Pension by Age 55-69	560
Disability Pension by Age 70-84	374
Disability Pension by Age 85 and over	266

Education

MGIB-AD Trainees	2,811
MGIB-SR Trainees	1,106
DEA Trainees	668
VEAP Trainees	3
REAP Trainees	757

Insurance

Life Insurance Payments	\$11,102,423
Total Face Value of Insurance	\$93,939,100
Total Number of Policies	8,262

Loan Guaranty

Number of Loans	3,674
Total Loan Amount	\$814,949,210

Vocational Rehabilitation and Employment

Number of Applicants	586
Number of Plans Developed	355
Number of Entitlement Decisions	431
Number of Veterans Rehabilitated through Independent Living	19
Number of Veterans Rehabilitated by Obtaining Suitable Employment	118

Vermont

Compensation and Pension

Estimated Veteran Population	53,222
Disability Compensation Recipients	6,127
Estimated Monthly Disability Compensation Costs	\$5,968,526
Estimated Annual Disability Compensation Costs	\$71,622,312
Disability Compensation by Age 34 and under	450
Disability Compensation by Age 35-54	1,672
Disability Compensation by Age 55-74	2,844
Disability Compensation by Age 75-84	704
Disability Compensation by Age 85 and over	457
Disability Pension Recipients	469
Estimated Monthly Disability Pension Costs	\$307,484
Estimated Annual Disability Pension Costs	\$3,689,806
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	28
Disability Pension by Age 55-69	235
Disability Pension by Age 70-84	129
Disability Pension by Age 85 and over	71

Education

MGIB-AD Trainees	435
MGIB-SR Trainees	120
DEA Trainees	121
VEAP Trainees	1
REAP Trainees	91

Insurance

Life Insurance Payments	\$3,889,504
Total Face Value of Insurance	\$32,909,619
Total Number of Policies	2,881

Loan Guaranty

Number of Loans	278
Total Loan Amount	\$57,014,825

Vocational Rehabilitation and Employment

Number of Applicants	147
Number of Plans Developed	88
Number of Entitlement Decisions	107
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	2

Virginia

Compensation and Pension

Estimated Veteran Population	819,490
Disability Compensation Recipients	124,397
Estimated Monthly Disability Compensation Costs	\$102,659,853
Estimated Annual Disability Compensation Costs	\$1,231,918,236
Disability Compensation by Age 34 and under	11,378
Disability Compensation by Age 35-54	52,485
Disability Compensation by Age 55-74	47,878
Disability Compensation by Age 75-84	8,628
Disability Compensation by Age 85 and over	4,028
Disability Pension Recipients	5,709
Estimated Monthly Disability Pension Costs	\$4,150,286
Estimated Annual Disability Pension Costs	\$49,803,437
Disability Pension by Age under 45	102
Disability Pension by Age 45-54	405
Disability Pension by Age 55-69	2,535
Disability Pension by Age 70-84	1,674
Disability Pension by Age 85 and over	993

Education

MGIB-AD Trainees	15,030
MGIB-SR Trainees	1,358
DEA Trainees	2,880
VEAP Trainees	16
REAP Trainees	1,257

Insurance

Life Insurance Payments	\$50,400,675
Total Face Value of Insurance	\$426,446,918
Total Number of Policies	34,491

Loan Guaranty

Number of Loans	26,545
Total Loan Amount	\$7,488,097,749

Vocational Rehabilitation and Employment

Number of Applicants	2,712
Number of Plans Developed	611
Number of Entitlement Decisions	881
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	180

Washington

Compensation and Pension

Estimated Veteran Population	637,019
Disability Compensation Recipients	95,325
Estimated Monthly Disability Compensation Costs	\$86,288,059
Estimated Annual Disability Compensation Costs	\$1,035,456,703
Disability Compensation by Age 34 and under	10,288
Disability Compensation by Age 35-54	33,079
Disability Compensation by Age 55-74	40,257
Disability Compensation by Age 75-84	7,607
Disability Compensation by Age 85 and over	4,094
Disability Pension Recipients	5,193
Estimated Monthly Disability Pension Costs	\$4,229,514
Estimated Annual Disability Pension Costs	\$50,754,171
Disability Pension by Age under 45	139
Disability Pension by Age 45-54	464
Disability Pension by Age 55-69	2,723
Disability Pension by Age 70-84	1,162
Disability Pension by Age 85 and over	705

Education

MGIB-AD Trainees	7,969
MGIB-SR Trainees	769
DEA Trainees	2,192
VEAP Trainees	13
REAP Trainees	549

Insurance

Life Insurance Payments	\$37,759,342
Total Face Value of Insurance	\$319,486,891
Total Number of Policies	27,701

Loan Guaranty

Number of Loans	14,899
Total Loan Amount	\$3,706,693,678

Vocational Rehabilitation and Employment

Number of Applicants	2,426
Number of Plans Developed	755
Number of Entitlement Decisions	1,066
Number of Veterans Rehabilitated through Independent Living	28
Number of Veterans Rehabilitated by Obtaining Suitable Employment	251

West Virginia

Compensation and Pension

Estimated Veteran Population	170,783
Disability Compensation Recipients	25,496
Estimated Monthly Disability Compensation Costs	\$30,405,356
Estimated Annual Disability Compensation Costs	\$364,864,272
Disability Compensation by Age 34 and under	2,173
Disability Compensation by Age 35-54	6,435
Disability Compensation by Age 55-74	13,114
Disability Compensation by Age 75-84	2,421
Disability Compensation by Age 85 and over	1,353
Disability Pension Recipients	3,715
Estimated Monthly Disability Pension Costs	\$2,917,325
Estimated Annual Disability Pension Costs	\$35,007,895
Disability Pension by Age under 45	63
Disability Pension by Age 45-54	274
Disability Pension by Age 55-69	1,955
Disability Pension by Age 70-84	1,021
Disability Pension by Age 85 and over	402

Education

MGIB-AD Trainees	6,040
MGIB-SR Trainees	896
DEA Trainees	724
VEAP Trainees	2
REAP Trainees	1,178

Insurance

Life Insurance Payments	\$10,282,164
Total Face Value of Insurance	\$86,998,782
Total Number of Policies	7,701

Loan Guaranty

Number of Loans	1,152
Total Loan Amount	\$217,348,972

Vocational Rehabilitation and Employment

Number of Applicants	593
Number of Plans Developed	280
Number of Entitlement Decisions	340
Number of Veterans Rehabilitated through Independent Living	8
Number of Veterans Rehabilitated by Obtaining Suitable Employment	64

Wisconsin

Compensation and Pension

Estimated Veteran Population	427,527
Disability Compensation Recipients	52,013
Estimated Monthly Disability Compensation Costs	\$47,186,713
Estimated Annual Disability Compensation Costs	\$566,240,556
Disability Compensation by Age 34 and under	5,890
Disability Compensation by Age 35-54	13,962
Disability Compensation by Age 55-74	22,990
Disability Compensation by Age 75-84	5,763
Disability Compensation by Age 85 and over	3,408
Disability Pension Recipients	5,555
Estimated Monthly Disability Pension Costs	\$4,676,883
Estimated Annual Disability Pension Costs	\$56,122,601
Disability Pension by Age under 45	110
Disability Pension by Age 45-54	454
Disability Pension by Age 55-69	2,429
Disability Pension by Age 70-84	1,463
Disability Pension by Age 85 and over	1,099

Education

MGIB-AD Trainees	4,156
MGIB-SR Trainees	1,547
DEA Trainees	1,281
VEAP Trainees	8
REAP Trainees	1,089

Insurance

Life Insurance Payments	\$38,124,665
Total Face Value of Insurance	\$322,577,933
Total Number of Policies	27,884

Loan Guaranty

Number of Loans	3,387
Total Loan Amount	\$591,054,217

Vocational Rehabilitation and Employment

Number of Applicants	1,303
Number of Plans Developed	296
Number of Entitlement Decisions	353
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	153

Wyoming

Compensation and Pension

Estimated Veteran Population	56,079
Disability Compensation Recipients	7,544
Estimated Monthly Disability Compensation Costs	\$6,340,408
Estimated Annual Disability Compensation Costs	\$76,084,896
Disability Compensation by Age 34 and under	851
Disability Compensation by Age 35-54	2,337
Disability Compensation by Age 55-74	3,369
Disability Compensation by Age 75-84	630
Disability Compensation by Age 85 and over	357
Disability Pension Recipients	523
Estimated Monthly Disability Pension Costs	\$404,814
Estimated Annual Disability Pension Costs	\$4,857,765
Disability Pension by Age under 45	15
Disability Pension by Age 45-54	42
Disability Pension by Age 55-69	277
Disability Pension by Age 70-84	115
Disability Pension by Age 85 and over	74

Education

MGIB-AD Trainees	686
MGIB-SR Trainees	212
DEA Trainees	118
VEAP Trainees	1
REAP Trainees	100

Insurance

Life Insurance Payments	\$3,147,991
Total Face Value of Insurance	\$26,635,574
Total Number of Policies	2,181

Loan Guaranty

Number of Loans	1,208
Total Loan Amount	\$251,492,139

Vocational Rehabilitation and Employment

Number of Applicants	85
Number of Plans Developed	51
Number of Entitlement Decisions	78
Number of Veterans Rehabilitated Through Independent Living	6
Number of Veterans Rehabilitated By Obtaining Suitable Employment	10

Puerto Rico

Compensation and Pension

Estimated Veteran Population	116,029
Disability Compensation Recipients	21,622
Estimated Monthly Disability Compensation Costs	\$27,148,617
Estimated Annual Disability Compensation Costs	\$325,783,404
Disability Compensation by Age 34 and under	1,413
Disability Compensation by Age 35-54	6,205
Disability Compensation by Age 55-74	10,166
Disability Compensation by Age 75-84	2,972
Disability Compensation by Age 85 and over	866
Disability Pension Recipients	11,440
Estimated Monthly Disability Pension Costs	\$7,790,075
Estimated Annual Disability Pension Costs	\$93,480,897
Disability Pension by Age under 45	41
Disability Pension by Age 45-54	161
Disability Pension by Age 55-69	2,042
Disability Pension by Age 70-84	6,734
Disability Pension by Age 85 and over	2,462

Education

MGIB-AD Trainees	822
MGIB-SR Trainees	1,107
DEA Trainees	1,565
VEAP Trainees	3
REAP Trainees	927

Insurance

Life Insurance Payments	\$4,369,547
Total Face Value of Insurance	\$36,971,329
Total Number of Policies	3,770

Loan Guaranty

Number of Loans	680
Total Loan Amount	\$118,957,621

Vocational Rehabilitation and Employment

Number of Applicants	602
Number of Plans Developed	130
Number of Entitlement Decisions	192
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Philippines

Compensation and Pension

Disability Compensation Recipients	4,838
Estimated Monthly Disability Compensation Costs	\$6,585,331
Estimated Annual Disability Compensation Costs	\$79,023,966
Disability Compensation by Age 34 and under	98
Disability Compensation by Age 35-54	716
Disability Compensation by Age 55-74	1,731
Disability Compensation by Age 75-84	549
Disability Compensation by Age 85 and over	1,744
Disability Pension Recipients	644
Estimated Monthly Disability Pension Costs	\$788,574
Estimated Annual Disability Pension Costs	\$9,462,886
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	25
Disability Pension by Age 55-69	297
Disability Pension by Age 70-84	151
Disability Pension by Age 85 and over	167

Education

MGIB-AD Trainees	311
MGIB-SR Trainees	0
DEA Trainees	6
VEAP Trainees	0
REAP Trainees	1

Insurance

Life Insurance Payments	\$619,133
Total Face Value of Insurance	\$5,238,567
Total Number of Policies	495

Vocational Rehabilitation and Employment

Number of Applicants	64
Number of Plans Developed	35
Number of Entitlement Decisions	44
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	8

Other Foreign

Compensation and Pension

Estimated Veteran Population	102,945
Disability Compensation Recipients	20,639
Estimated Monthly Disability Compensation Costs	\$17,213,670
Estimated Annual Disability Compensation Costs	\$206,564,034
Disability Compensation by Age 34 and under	1,802
Disability Compensation by Age 35-54	9,349
Disability Compensation by Age 55-74	7,721
Disability Compensation by Age 75-84	1,280
Disability Compensation by Age 85 and over	487
Disability Pension Recipients	779
Estimated Monthly Disability Pension Costs	\$644,324
Estimated Annual Disability Pension Costs	\$7,731,887
Disability Pension by Age under 45	15
Disability Pension by Age 45-54	34
Disability Pension by Age 55-69	303
Disability Pension by Age 70-84	278
Disability Pension by Age 85 and over	149

Education

MGIB-AD Trainees	15,935
MGIB-SR Trainees	4,267
DEA Trainees	315
VEAP Trainees	1
REAP Trainees	2,345

Insurance

Life Insurance Payments	\$3,450,902
Total Face Value of Insurance	\$29,198,542
Total Number of Policies	2,132

Loan Guaranty

Number of Loans	169
Total Loan Amount	\$43,034,361

Index to Tables and Charts

Compensation and Pension	3
Quick Reference Guide	5
Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits During Fiscal Year 2009	6
Summary of Active Compensation and Pension Benefit Accounts at the End of Fiscal Year 2009	6
Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2009	7
Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation by Fiscal Year 2009	7
Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2009	8
Number of Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2009	8
Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation by Fiscal Year 2009	9
Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent by Fiscal Year	10
Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2009	10
Age of Veterans Receiving Service-Connected Compensation at the End of Fiscal Year 2009	10
Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation End of Fiscal Year 2009	11
Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at the End of Fiscal Year 2009	11
Service-Connected Disabilities by Body System for Veterans Receiving Compensation by Fiscal Year	12
Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009 by Percent and Body System	13-14
Most Prevalent Service-Connected Disabilities	14-15
Most Prevalent Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2009	16
Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2009	16
Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2009	17-18
Service-Connected Disabilities at the End of Fiscal Year 2009 by Period of Service	18
Beneficiaries Who Began Receiving DIC by Fiscal Year	19
Beneficiaries Receiving DIC by Relationship at the End of Fiscal Year 2009	19
Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2009	19

Compensation and Pension (continued)

Age of Children Who Began Receiving DIC Benefits During Fiscal Year 2009	19
Beneficiaries Receiving Service-Connected Death Benefits by Period of Service at the End of Fiscal Year 2009	20
Surviving Spouses Receiving DIC by Age at the End of Fiscal Year 2009	20
Children Receiving DIC by Age at the End of Fiscal Year 2009	20
Veterans Who Began Receiving Disability Pension by Program During Fiscal Year 2009	21
Veterans Receiving Disability Pension at the End of Fiscal Year 2009	21
Disability Pension by Period of Service at the End of Fiscal Year 2009	22
Number of Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2009 by Age	22
Veterans Receiving Disability Pension at the End of Fiscal Year 2009 by Age	22
Beneficiaries Who Began Receiving Death Pension During Fiscal Year 2009 by Program	23
Beneficiaries Receiving Death Pension by Program at the End of Fiscal Year 2009	23
Spouses Who Began Receiving Death Pension Benefits During Fiscal Year 2009 by Age	23
Surviving Spouses Receiving Death Pension at the End of Fiscal Year 2009 by Age	24
Death Pension by Period of Service at the End of Fiscal Year 2009	24
Number of Beneficiaries by Payee Type	25
Relationship of Fiduciary	25

Education

Quick Reference Guide	26
Beneficiaries by Program by Fiscal Year	29
New Education Beneficiaries by Program During Fiscal Year 2009	29
New Education Beneficiaries by Training Type and Program During Fiscal Year 2009	29
Training Available Under Education Benefit Programs	30
Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2009	31
Beneficiaries Who Began Receiving Education Benefits by Fiscal Year	32
Beneficiaries Who Received Education Benefits by Fiscal Year	32
Beneficiaries Who Began Receiving Education Benefits by Type of Training and Program During Fiscal Year 2009	33
Beneficiaries Who Began Receiving Education Benefits by Training Time and Program During Fiscal Year 2009	33
Beneficiaries Whose Benefits Terminated by Fiscal Year	34
Beneficiaries Whose Benefits Terminated by Reason During Fiscal Year 2009	34
Unique Beneficiaries and Payments by Fiscal Year	35

Insurance

Quick Reference Guide	37
Lives Insured by Fiscal Year	38
Benefits Paid by Fiscal Year	38
Death Awards (Number) by Fiscal Year	39
Death Awards (Amount) by Fiscal Year	39

Number of Operations Processed on Administered Policies by Fiscal Year	39
Programs That No Longer Issue Coverage	40
Programs That Issue Coverage	40
2009 Rankings by Total Life Insurance In-Force	41
New Life Insurance Coverage Issued During Fiscal Year 2009	42
New Life Insurance Coverage Issued by Fiscal Year	43
Policy Lapses During Fiscal Year 2009	43
Lump-Sum Payments Made to Policy Holders During Fiscal Year 2009	44
Life Insurance Dividend Payments by Fiscal Year	45
Lump-Sum Payments Made to Beneficiaries During Fiscal Year 2009	45
Number of Death Claims Paid by Five Fiscal Years	46
Insurance Monthly Installment Award Payments to Policyholders at the End of Fiscal Year 2009	46
Insurance Monthly Installment Award Payments to Beneficiaries at the End of Fiscal Year 2009	47
Total Insurance Policies In-Force at the End of Fiscal Year 2009	47
Life Insurance Policies In Force by Fiscal Year	47
Age Distribution for Insurance Programs	48
SGLI Coverage by Branch and Component of Service	49
SGLI Coverage by Coverage Level – Active Duty and Reserve Duty	50
FSGLI Spousal Coverage by Coverage Level – Active Duty and Reserve Duty	50
Loan Guaranty	51
Quick Reference Guide	53
VA Home Loans Guaranteed by Fiscal Year	53, 56
Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria	54
Types and Characteristics of Loans Guaranteed During Fiscal Year 2009	55
Status of Loans Guaranteed by Fiscal Year	55
VA Home Loans Guaranteed by Fiscal Year	56
Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2009	56
Loans Guaranteed by Period of Service Entitlement During Fiscal Year 2009	57
Entitlement Loans Guaranteed by Fiscal Year	58
Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2009	58
Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2009	59
Number of Loans Guaranteed by Age by Fiscal Year	59
Percent of Loans Guaranteed by Age by Fiscal Year	60

Loans Guaranteed by Race During Fiscal Year 2009	60
Loans Guaranteed by Race by Fiscal Year	60

Vocational Rehabilitation and Employment	61
Quick Reference Guide	63
Vocational Rehabilitation and Employment Activities During Fiscal Year 2009	64
Vocational Rehabilitation and Employment Activities by Age During Fiscal Year 2009	64
Vocational Rehabilitation and Employment Activities by Prior Education Level at the End of Fiscal Year 2009	65
Vocational Rehabilitation and Employment Activities by Branch of Service at the End of Fiscal Year 2009	65
Vocational Rehabilitation and Employment Activities by Period of Service at the End of Fiscal Year 2009	65
Vocational Rehabilitation and Employment Activities by Length of Service at the End of Fiscal Year 2009	65
Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating at the End of Fiscal Year 2009	66
Veterans with Serious Employment Handicaps at the End of Fiscal Year 2009	66
Veterans Participating in a Vocational Training Program During Fiscal Year 2009	67
Veterans Successfully Rehabilitated Pre and Post Annual Earnings by Occupational Category at the End of Fiscal Year 2009	68



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