

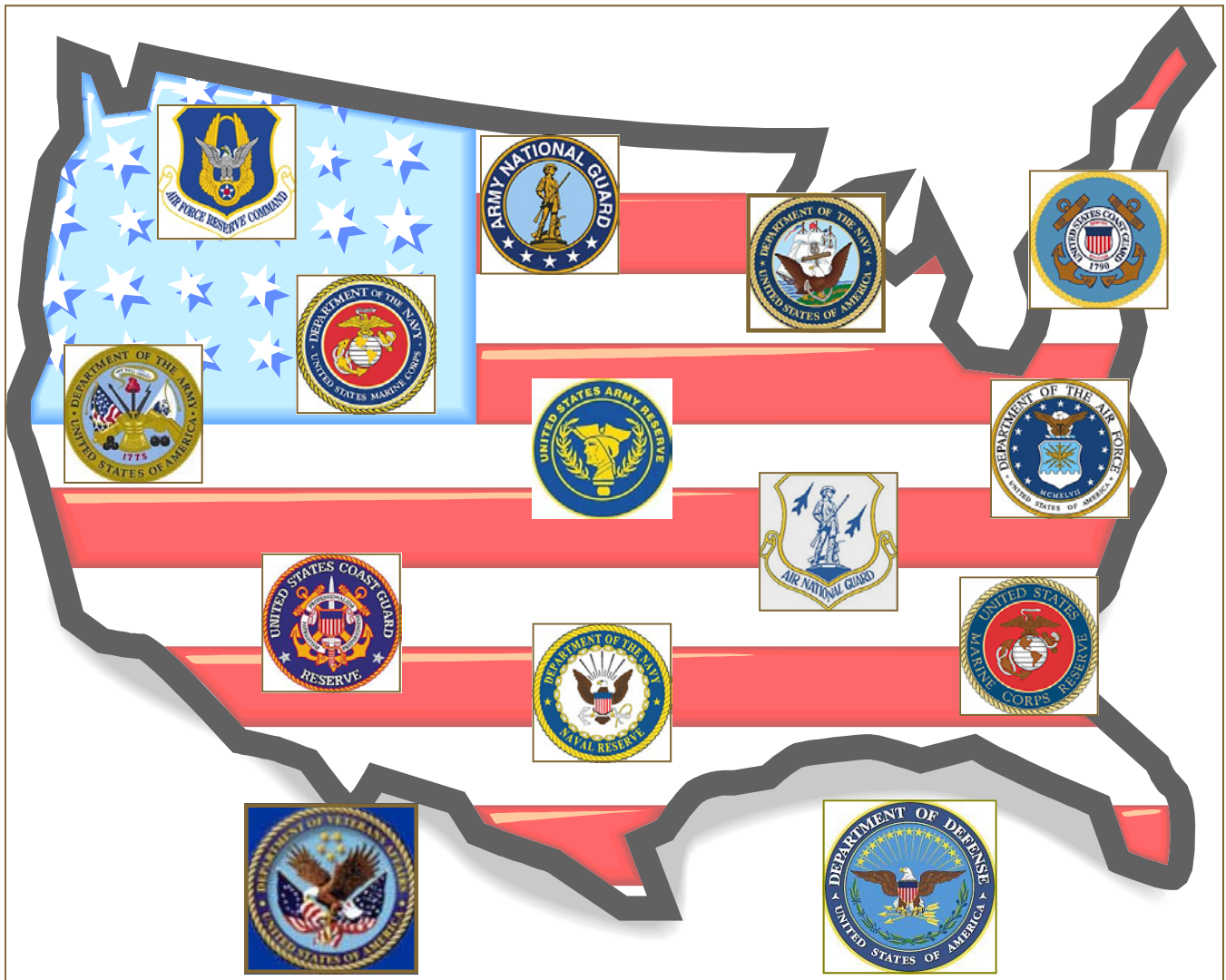
# VETERANS BENEFITS ADMINISTRATION

## ANNUAL BENEFITS REPORT FISCAL YEAR 2004

DEPARTMENT OF VETERANS AFFAIRS

JUNE 2005





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THE UNDER SECRETARY OF VETERANS AFFAIRS FOR BENEFITS  
WASHINGTON, D.C. 20420

Dear Reader,

We are pleased to present the *Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2004*. This report contains the essential data pertaining to the performance of our five benefit programs last fiscal year, set out in a manner that is easy for the reader to understand. The employees of the Veterans Benefits Administration are dedicated to improving our delivery of services to the Nation's veterans, and hope this report is a useful tool for the reader to understand our mission and our success.

This is the seventh edition of the *Annual Benefits Report*. The publication of this report reinforces VBA's commitment to our stakeholders and business partners to provide comprehensive data regarding the activities of our five benefit programs. We have continued the use of descriptive graphs and tables that provide pertinent summaries as well as five-year trends concerning beneficiaries and their use of our programs.

On the cover and throughout this year's report are photographs depicting the readiness and efforts of our brave men and women fighting in support of freedom for those abroad as well as maintaining the constancy of peace here at home. We are deeply grateful for their valiant efforts, for the efforts of all veterans, and are proud to be part of an organization whose job it is to administer to their needs.

On the ensuing pages, we present a summary of the benefits used by our Nation's veterans in 2004. I thank the employees of VBA for making a difference in the lives of our veterans and their families.



Daniel L. Cooper

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## VETERANS BENEFITS ADMINISTRATION ANNUAL BENEFITS REPORT

### INTRODUCTION

We are the U.S. Department of Veterans Affairs, "VA" for short. We offer a wide range of benefits to our Nation's veterans, service members, and their families.

### 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 to 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 PROGRAMS:

VA benefits and services fall into these major categories:

- Compensation and Pension
- Education & Training
- Vocational Rehabilitation & Employment
- Home Loans
- Burial Allowance
- Dependents' and Survivors' Benefits
- Life Insurance
- Health Care

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 available on the VA Home Page: <http://www1.va.gov/pubaff/histbrf.pdf>.

A more detailed description of these benefit programs can be found in the pamphlet, *Benefits for Veterans and Dependents*, at the following VA website: [http://www.va.gov/opa/vadocs/current\\_benefits.htm](http://www.va.gov/opa/vadocs/current_benefits.htm)

### PURPOSE OF VBA'S ANNUAL BENEFITS REPORT

The intent of this *Annual Benefits Report* (ABR) is to clearly delineate the particulars of the benefit programs delivered by VBA. The report will identify the current level of program participation by eligible persons and profile the veteran/beneficiary.

The purpose is not to offer subjective analysis of the work processes associated with day-to-day administration of the programs, or to report on performance. It is meant to present a clear, complete, data-driven picture of the extent to which veterans and their dependents use these benefits; to provide insights into the nature of the benefits' programs; and to portray the economic impact of VBA programs on veterans, their families, the Federal government, and the nation.

A complete discourse on VBA's performance in administering these programs is contained in the Department's *FY 2004 Performance and Accountability Report*, dated November 2004. The document can be reached through this electronic link: <http://www.va.gov/budget/report/>. Program goals and objectives are detailed in VA's annual performance plans. The FY 2003-FY 2008 Strategic Plans can be found on the Department's web page: <http://www.va.gov/opp/sps/default.htm>.



## COMPENSATION AND PENSION

### COMPENSATION BASED UPON SERVICE-CONNECTED DISABILITY OR DEATH

**Disability Compensation** is a monetary benefit paid to veterans with service-connected disabilities. "Service-connected" means that the disability was the result of a disease or injury incurred or aggravated during active military service. To be eligible for disability compensation, the veteran must have been discharged under conditions other than dishonorable and the disability must not have resulted from the veteran's willful misconduct.

Disability compensation is graduated according to the degree of the veteran's disability on a scale from 0 percent disabling to 100 percent disabling, in increments of 10 percent. Benefits in addition to the 100 percent disability rate are payable to veterans with extremely severe disabilities.

**Dependency and Indemnity Compensation (DIC)** is a monetary benefit for survivors of certain deceased veterans or service members. The benefit is payable to surviving spouses, children, and/or dependent parents of:

- ❑ Service members who die during military service of causes that are not due to the person's willful misconduct;
- ❑ Veterans who die of a service-connected disease or injury;
- ❑ Veterans who die from a nonservice-connected disability but who were continuously rated 100 percent disabled for service-connected disabilities for at least 10 years immediately preceding death (or at least five years from the date of discharge to the date of death);
- ❑ Veterans who are former POWs who die after September 30, 1999, and were continuously rated 100 percent for service-connected disabilities for a period of not less than one year immediately preceding death.

### PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY OR DEATH AND FINANCIAL NEED

VA pension programs provide a minimum level of economic security to non service-connected disabled wartime veterans, as well as survivors of wartime veterans. These programs are means tested and serve veterans and survivors who are experiencing financial hardship. The total family income from sources other than VA determines the amount of pension payable to the beneficiary. Law establishes income limits and benefit rates for these programs.

Wartime veterans who are age 65 or older, or permanently and totally disabled as the result of a non service-connected disability, may be eligible for disability pension, subject to income limitations. Additional amounts may be paid to a veteran who has dependents, who is so disabled as to require the aid and attendance of another person, or who is housebound. Benefits are also paid under two protected, or "grandfathered," predecessor pension programs, whose rates and limits are fixed at the amounts in

effect when the programs were replaced.

Surviving spouses and dependent children of wartime veterans are potentially eligible for death pension benefits, subject to income limitations. As with disability pension, death pension is paid under the current pension program as well as under the two "grandfathered" predecessor programs.





## SUMMARY OF BENEFICIARIES ADDED TO COMPENSATION AND PENSION PROGRAM ROLLS DURING FISCAL YEAR 2004

The following table summarizes information about the beneficiaries who began receiving compensation and pension benefits during FY 2004 and the monetary value of the benefits.

<b>SUMMARY OF BENEFICIARIES WHO BEGAN RECEIVING COMPENSATION AND PENSION BENEFITS</b>			
<b>BENEFIT PROGRAMS</b>	<b>NUMBER OF PAYEES</b>	<b>ESTIMATED ANNUAL AMOUNTS PAID IN FY 2004</b>	<b>AVERAGE ANNUAL AMOUNTS PAID IN FY 2004</b>
<b>Compensation–Disability</b>	144,181	\$986,553,923	\$6,842
<b>Compensation–Death<sup>1</sup></b>	19,119	\$232,009,065	\$12,135
<b>Pension–Disability</b>	51,700	\$429,861,266	\$8,315
<b>Pension–Death<sup>2</sup></b>	24,255	\$107,664,837	\$4,439
<b>TOTAL</b>	<b>239,255</b>	<b>\$1,756,089,091</b>	<b>\$7,340</b>

<sup>1</sup> This category represents the Dependency and Indemnity Compensation Program.  
<sup>2</sup> Includes only Surviving Spouses.

### COMPENSATION BASED UPON SERVICE-CONNECTED DISABILITY

Disability compensation is payment for disabilities that the VA determines to have occurred during or have been aggravated by a veteran's military service (except when the disability resulted from willful misconduct of the veteran). Only veterans (not dependents, survivors, or others) are eligible to receive VA disability compensation.

Disabilities are evaluated according to the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4. The extent of disability is expressed as a percentage from 0 percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent.

The Rating Schedule is based on a "whole person" concept. This means that each disability is evaluated for its disabling effect on the whole person. The range of disabling effects on a person from a specific disability rarely includes every 10 percent increment from zero percent to 100 percent.

For example, the Rating Schedule provides four possible evaluations for the disabling effect of a disfiguring scar of the head, face, or neck: 0, 10, 30, or 50 percent, according to the extent of the disfigurement. Active pulmonary tuberculosis, on the other hand, is always rated 100 percent disabling. Multiple disabilities will result in a combined degree of disability for purposes of compensation payment.



Combined degree of disability is expressed as a percentage and represents the overall disabling effect on a veteran of all his or her service-connected disabilities.





**SERVICE-CONNECTED DISABILITIES BY COMBINED DEGREE FOR VETERANS WHO BEGAN RECEIVING COMPENSATION DURING FISCAL YEAR 2004**

The combined percent is not calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veterans' service-connected disabilities. Under certain circumstances, multiple zero percent disabilities can have a combined percentage of 10 percent (38 CFR 3.324). These are called "compensable zeros" and are shown in the 0% row in the table below.

The total annual amounts of service-connected compensation for each combined degree is calculated by multiplying the average benefit amount (derived from the COIN CP-127) by 12 months, times the number of veterans who began receiving compensation during FY 2004. (Note: Throughout this document, the acronyms "COIN" and "RCS" followed by a number refer to management reports used by VA officials.)

<b>COMBINED DEGREE OF SERVICE-CONNECTED DISABILITIES FOR VETERANS WHO BEGAN RECEIVING COMPENSATION DURING FISCAL YEAR 2004</b>			
<b>COMBINED DEGREE</b>	<b>NUMBER</b>	<b>ESTIMATED ANNUAL AMOUNT</b>	<b>AVERAGE ANNUAL AMOUNT</b>
0%	434	\$376,382	\$867
10%	42,555	\$54,191,239	\$1,273
20%	29,765	\$73,754,098	\$2,478
30%	20,031	\$84,738,341	\$4,230
40%	14,934	\$91,168,486	\$6,105
50%	10,230	\$87,774,628	\$8,580
60%	7,961	\$116,977,979	\$14,694
70%	6,087	\$129,508,473	\$21,276
80%	2,949	\$69,750,810	\$23,652
90%	1,322	\$33,952,767	\$25,683
100%	7,913	\$244,360,720	\$30,881
<b>TOTAL</b>	<b>144,181</b>	<b>\$986,553,923</b>	<b>\$6,842</b>

Source: Benefits Delivery Network-COIN CP-127



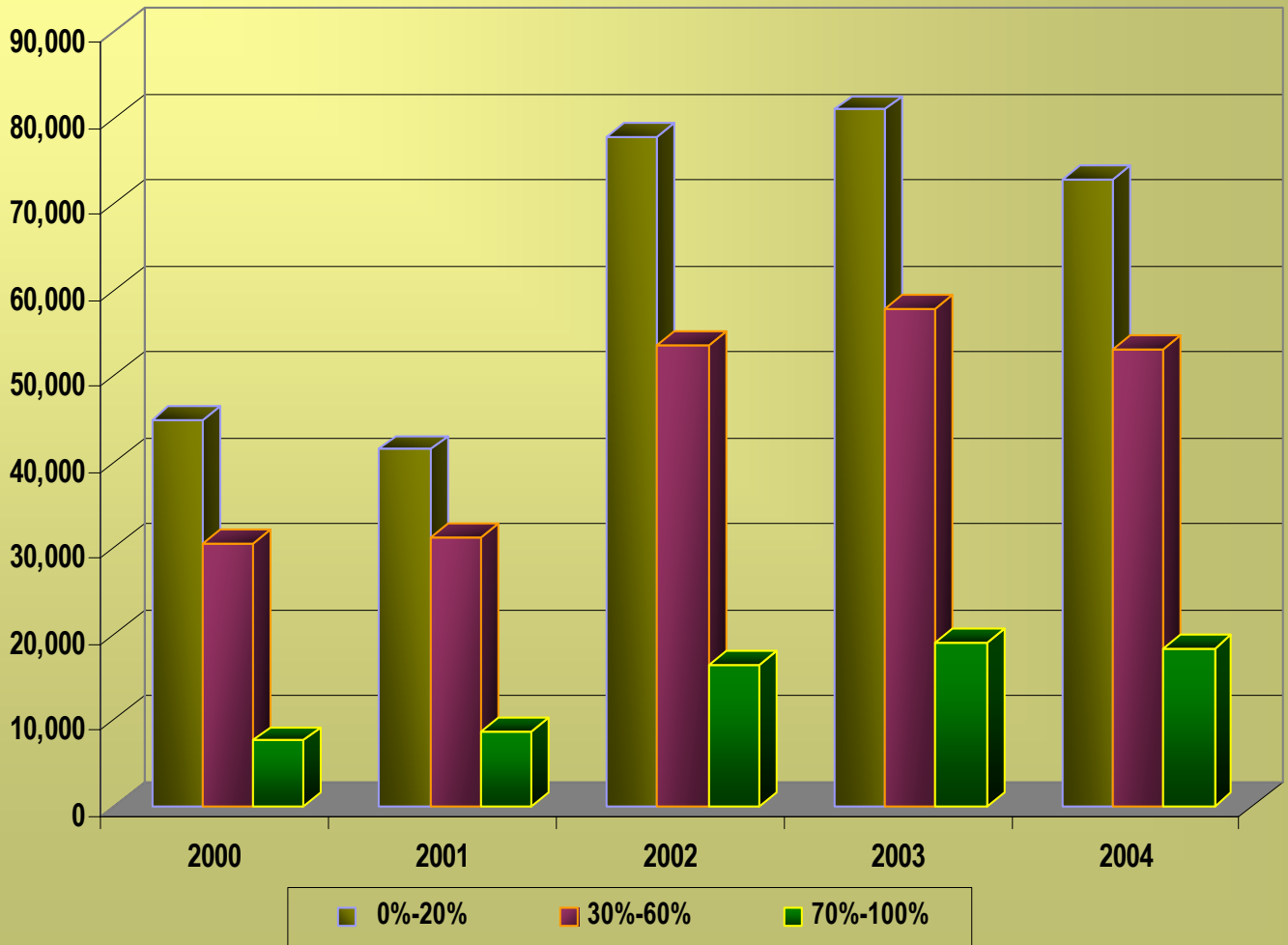
The table below provides the number of veterans who began receiving compensation over a five-year period 2000 through 2004 by combined degree of disability for all rating levels.

<b>FIVE YEAR COMPARISON OF COMBINED DEGREE SERVICE-CONNECTED OF DISABILITIES FOR VETERANS WHO BEGAN RECEIVING COMPENSATION — BY FISCAL YEAR</b>					
<b>COMBINED DEGREE</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
<b>0%</b>	360	327	529	635	434
<b>10%</b>	29,441	25,161	39,336	44,304	42,555
<b>20%</b>	15,114	15,972	37,822	36,035	29,765
<b>30%</b>	13,332	12,785	20,454	22,039	20,031
<b>40%</b>	7,837	8,294	15,476	16,377	14,934
<b>50%</b>	5,590	5,976	9,863	10,869	10,230
<b>60%</b>	3,848	4,159	7,726	8,573	7,961
<b>70%</b>	2,741	3,230	5,582	6,459	6,087
<b>80%</b>	992	1,303	2,688	3,184	2,949
<b>90%</b>	383	529	1,199	1,456	1,322
<b>100%</b>	3,521	3,690	7,011	8,004	7,913
<b>TOTAL</b>	<b>83,159</b>	<b>81,426</b>	<b>147,686</b>	<b>157,935</b>	<b>144,181</b>





### Veterans Who Began Receiving Service-Connected Disabilities (Combined Rating) by Fiscal Year





The following table and chart provide information about individual service-connected disabilities qualified by body system for veterans awarded compensation during fiscal years 2000–2004. The second table presents the percentage change of these disabilities for fiscal year 2004 from fiscal year 2000.

### FIVE YEAR COMPARISON OF SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM OF VETERANS WHO BEGAN RECEIVING COMPENSATION — BY FISCAL YEAR

BODY SYSTEM	2000	2001	2002	2003	2004
Musculoskeletal System	111,663	110,520	156,339	164,970	164,297
Impairment of Auditory Acuity	28,654	31,995	59,241	75,316	76,836
Skin	30,334	28,047	41,453	42,766	36,955
Neurological Conditions	13,261	12,927	28,794	33,575	28,922
Cardiovascular System	14,594	14,253	26,643	28,069	28,315
Endocrine System	2,485	5,918	39,852	36,897	26,206
Mental Disorders	16,613	16,065	25,402	31,022	23,564
Respiratory System	14,423	14,190	19,304	20,678	19,239
Digestive System	16,807	15,109	21,501	22,017	19,078
Genitourinary System	6,502	6,270	13,392	14,993	12,884
Eye	3,043	2,998	5,320	5,708	4,774
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	2,280	2,081	3,300	3,233	2,702
Gynecological Conditions	2,678	2,285	2,795	2,780	2,487
Hemic and Lymphatic Systems	1,025	923	1,262	1,484	1,822
Dental and Oral Conditions	1,518	1,310	2,087	1,915	1,616
<b>TOTAL</b>	<b>265,880</b>	<b>264,891</b>	<b>446,685</b>	<b>485,423</b>	<b>449,697</b>

### PERCENTAGE CHANGE FROM FY 2000 — FY 2004

BODY SYSTEM	CHANGE
Musculoskeletal System	47%
Impairment of Auditory Acuity	168%
Skin	22%
Neurological Conditions	118%
Cardiovascular System	94%
Endocrine System	955%
Mental Disorders	42%
Respiratory System	33%
Digestive System	14%
Genitourinary System	98%
Eye	57%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	19%
Gynecological Conditions	-7%
Hemic and Lymphatic Systems	78%
Dental and Oral Conditions	6%





### COMPENSATION BASED UPON SERVICE-CONNECTED DEATH

Dependency and Indemnity Compensation (DIC) is payable to survivors of veterans who die of service-related causes. The data in this section provide information about surviving spouses, children, and parents who began receiving DIC during FY 2004. For comparison, some information is also provided for those who began receiving benefits during FYs 2000 through 2004.

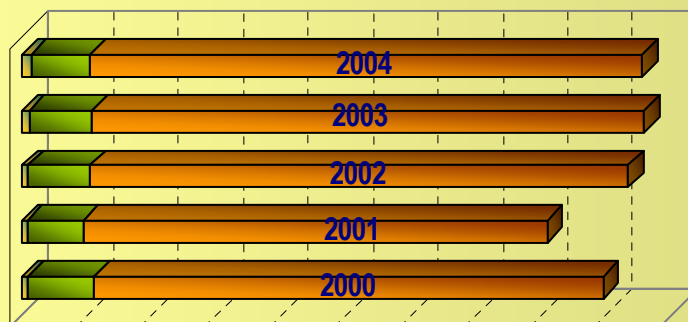
#### BENEFICIARIES WHO BEGAN RECEIVING DIC DURING FISCAL YEAR 2004

The next table shows the number of surviving spouses, children (those not included as dependents on a surviving spouse's award), and dependent parents initially awarded DIC benefits during FY 2004. The table also identifies the total annual and average annual amounts of DIC benefits paid to these survivors.

BENEFICIARIES WHO BEGAN RECEIVING DIC DURING FISCAL YEAR 2004			
TYPE OF BENEFIT	NUMBER	ESTIMATED ANNUAL AMOUNT	AVERAGE ANNUAL AMOUNT
Surviving Spouses	17,007	\$ 223,485,759	\$13,141
Surviving Children	1,821	\$7,854,397	\$4,313
Surviving Parents	291	\$668,909	\$2,299
<b>TOTAL</b>	<b>19,119</b>	<b>\$232,009,065</b>	<b>\$12,135</b>

Source: Benefits Delivery Network-COIN CP-127

### Five Year Comparison of New DIC Awards Based upon Service-Connected Death



	2000	2001	2002	2003	2004
Surviving Spouses	15,679	14,289	16,571	17,029	17,007
Surviving Children	2,017	1,737	1,940	1,930	1,821
Surviving Parents	214	167	195	229	291



## DEMOGRAPHIC CHARACTERISTICS OF BENEFICIARIES WHO BEGAN RECEIVING DIC DURING FISCAL YEAR 2004

The following tables present information about the age of surviving spouses who began receiving DIC benefits during FY 2004:

AGE	NUMBER	ESTIMATED ANNUAL PAYMENTS	PERCENTAGE OF TOTAL
<b>Under 35</b>	606	\$7,963,331	4%
<b>36-55</b>	3,301	\$43,377,814	19%
<b>56-75</b>	8,001	\$105,139,622	47%
<b>Over 75</b>	5,099	\$67,004,991	30%
<b>TOTAL</b>	<b>17,007</b>	<b>\$223,485,758</b>	<b>100%</b>

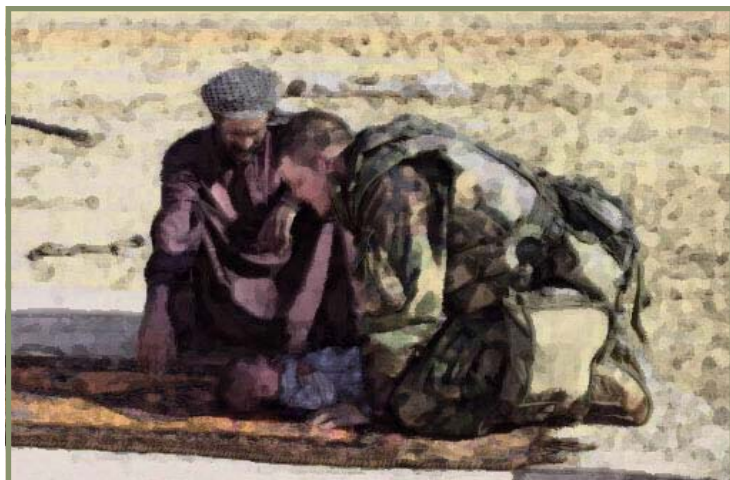
Source: Benefits Delivery Network—COIN CP 127

CHILDREN'S AGE	NUMBER	ESTIMATED ANNUAL PAYMENT
<b>Under Age 18<sup>1</sup></b>	653	\$3,612,954
<b>Age 18 and Over in School</b>	975	\$2,977,753
<b>Age 18 and Over and Helpless</b>	193	\$1,263,690
<b>TOTAL</b>	<b>1,821</b>	<b>\$7,854,397</b>

The table to the left shows the distribution of DIC children who are not in the custody of a surviving spouse in two age categories: those under age 18 and those over age 18. Children over age 18 are shown according to their beneficiary status: those eligible to receive DIC because of school attendance and those eligible because they are helpless.

Source: Benefits Delivery Network—COIN CP 127

<sup>1</sup> Includes 298 consolidated awards that account for more than one child





## PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY

### VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2004

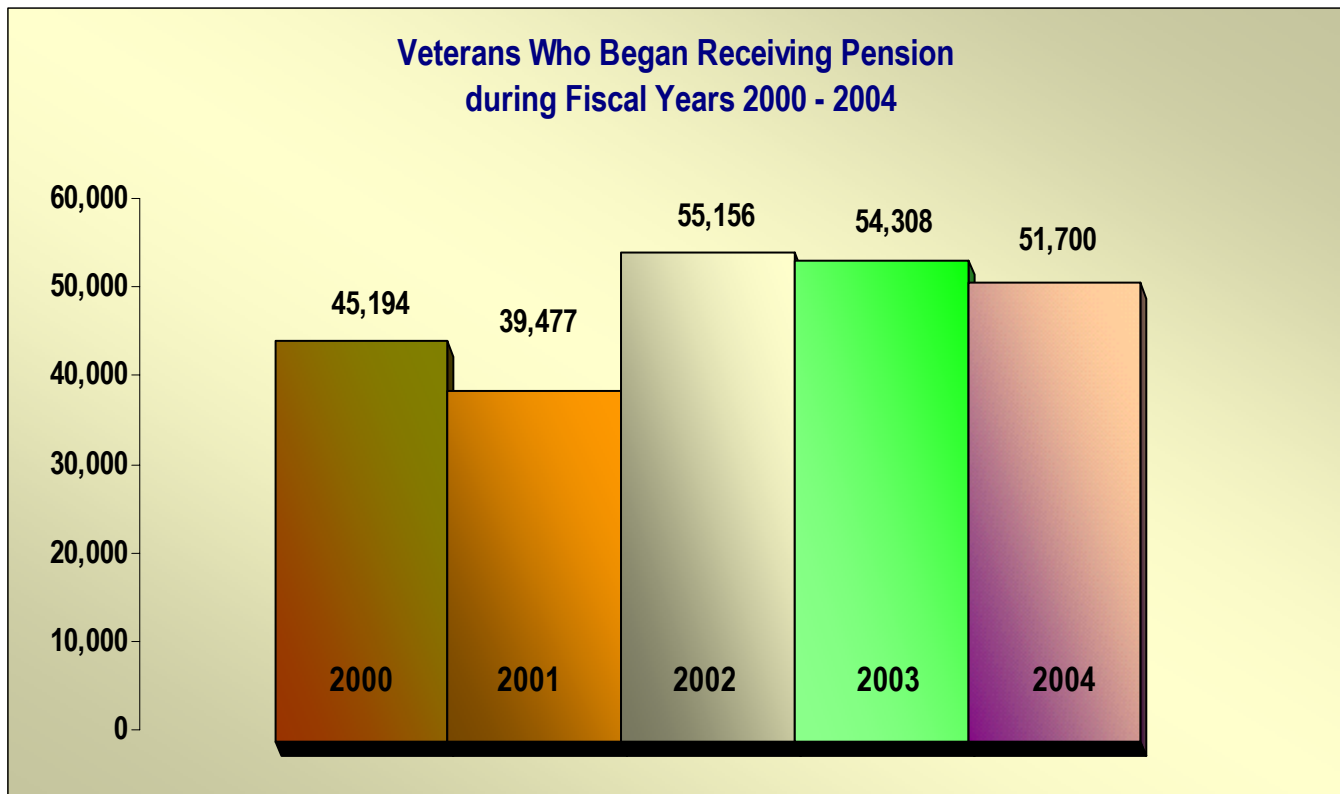
The numbers of veterans added to the disability pension rolls during FY 2004 are shown in the next table. The table also shows the total annual amount and the average annual amount of disability pension payments.

The table groups the two older pension programs - Protected Pension or Old Law Pension and Section 306 Pension into one category called "Other Pension Programs." No original claims can be granted under the two protected, or "grandfathered," pension programs. However, former beneficiaries under these programs can have their benefits restored if they meet certain income and eligibility criteria.

VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2004 BY PROGRAM			
TYPE OF PENSION	NUMBER OF VETERANS	ESTIMATED ANNUAL AMOUNTS	AVERAGE ANNUAL AMOUNTS
PL 95-588- New Law Pension	51,678	\$429,834,866	\$8,318
Other Pension Programs <sup>1</sup>	22	\$26,400	\$1,200
<b>TOTAL</b>	<b>51,700</b>	<b>\$429,861,266</b>	<b>\$8,315</b>

Source: Benefits Delivery Network-COIN CP 103

<sup>1</sup> "Other Pension Programs" are cases that have been restored .





### AGE OF VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2004

The age distribution among the 51,700 veterans who began receiving disability pension in FY 2004 is shown in the table below. The total annual amount of disability pension payments for each age group is shown in the last column of the table.

<b>VETERANS WHO BEGAN RECEIVING DISABILITY PENSION DURING FISCAL YEAR 2004 BY AGE</b>				
<b>AGE</b>	<b>OTHER PENSION<sup>1</sup></b>	<b>NEW LAW PENSION</b>	<b>COMBINED PROGRAMS</b>	<b>ESTIMATED ANNUAL PAYMENT</b>
<b>Under Age 35</b>	0	529	529	\$4,398,387
<b>36-55</b>	1	14,844	14,845	\$123,429,216
<b>56-75</b>	5	18,454	18,459	\$153,477,933
<b>Over 75</b>	16	17,851	17,867	\$148,555,730
<b>TOTAL</b>	<b>22</b>	<b>51,678</b>	<b>51,700</b>	<b>\$429,861,266</b>

Source: Benefits Delivery Network—COIN CP 103

<sup>1</sup>The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one. Additionally, this category references entitlement restored.

### PENSION BASED UPON NON SERVICE-CONNECTED DEATH

#### BENEFICIARIES WHO BEGAN RECEIVING DEATH PENSION DURING FISCAL YEAR 2004

The number of surviving spouses added to the death pension rolls during FY 2004 is shown in the next table. The table also shows the total annual amount and the average annual amount of death pension payments.

The table groups the two older pension programs into one category called "Other Pensions." Original claims can no longer be granted under the two older pension programs. However, survivors whose awards were previously stopped can be reinstated if they meet certain income and entitlement criteria.

<b>SURVIVING SPOUSES WHO BEGAN RECEIVING DEATH PENSION DURING FISCAL YEAR 2004 BY PROGRAM</b>			
<b>TYPE OF PENSION</b>	<b>NUMBER OF SURVIVING SPOUSES</b>	<b>TOTAL ANNUAL AMOUNT</b>	<b>AVERAGE ANNUAL AMOUNT</b>
<b>PL 95-588-New Law Pension</b>	24,228	\$107,621,745	\$4,442
<b>Other Pension Programs<sup>1</sup></b>	27	\$43,092	\$1,596
<b>TOTAL</b>	<b>24,255</b>	<b>\$107,664,837</b>	<b>\$4,439</b>

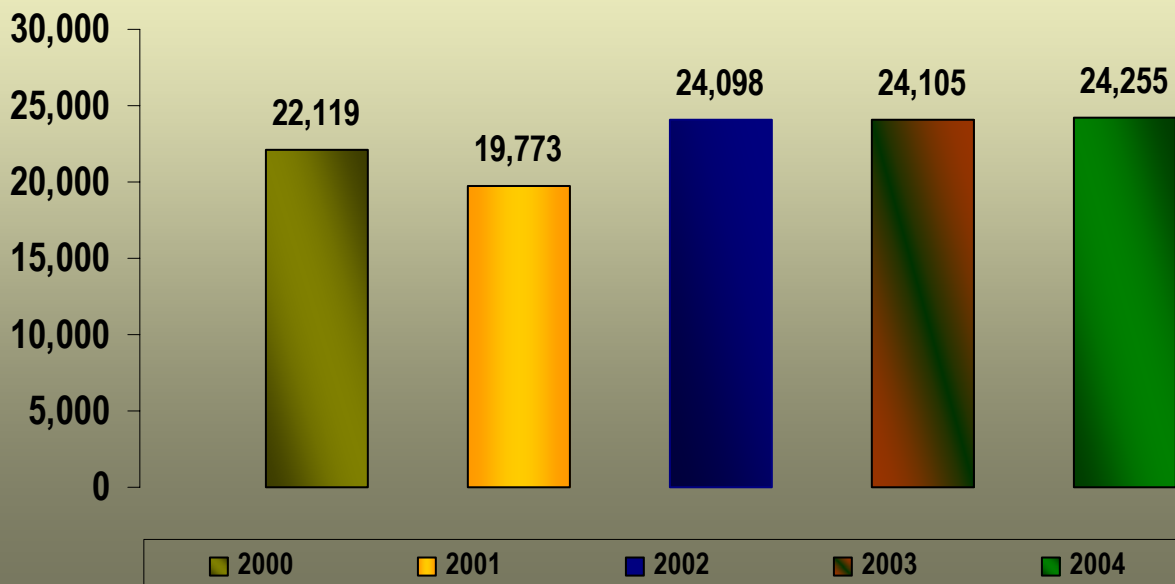
Source: Benefits Delivery Network—COIN CP 103

<sup>1</sup>Other Pension Programs" are cases where previously awarded entitlements have been restored .





### Five Year Comparison of Surviving Spouses Who Began Receiving Death Pension





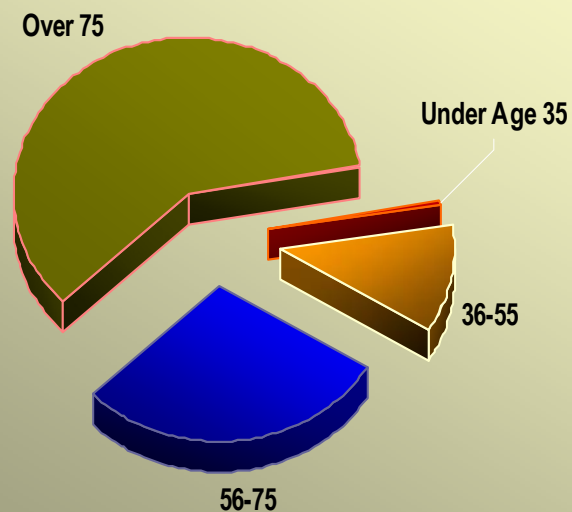
### SURVIVING SPOUSES WHO BEGAN RECEIVING DEATH PENSION DURING FISCAL YEAR 2004 BY AGE

AGE	OTHER PENSION <sup>1</sup>	NEW LAW PENSION	ANNUAL PAYMENT
Under Age 35	0	76	\$337,595
36-55	0	2,727	\$12,113,443
56-75	8	6,996	\$31,089,280
Over 75	19	14,429	\$64,124,519
<b>TOTAL</b>	<b>27</b>	<b>24,228</b>	<b>\$107,664,837</b>

Source: Benefits Delivery Network-COIN CP 103

<sup>1</sup>The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one. Additionally, this category references entitlement restored.

### Surviving Spouses Who Began Receiving Death Pension by Age





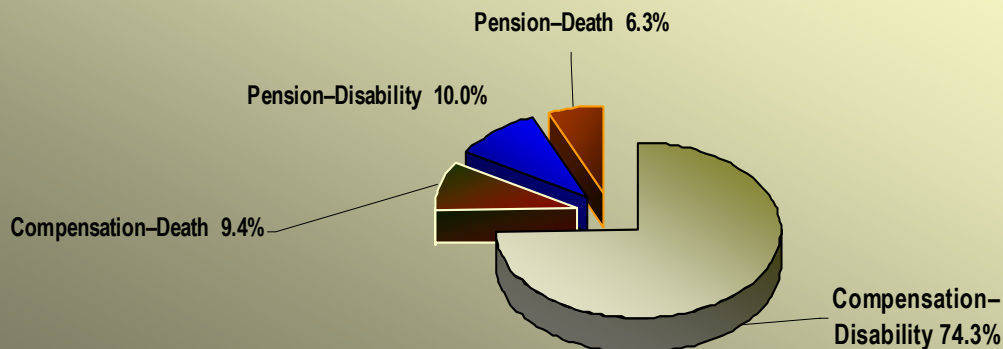
### SUMMARY OF ACTIVE COMPENSATION AND PENSION ACCOUNTS AT THE END OF FISCAL YEAR 2004

The previous section provided data regarding the number of veterans or their dependents who began receiving benefits during FY 2004. The following table summarizes the number of active beneficiaries in compensation and pension benefit programs at the end of FY 2004 and an estimated monetary value of their benefits.

BENEFIT PROGRAM	NUMBER OF CASES	ESTIMATED ANNUAL AMOUNT	AVERAGE ANNUAL AMOUNT
Compensation–Disability	2,555,696	\$20,591,728,748	\$8,057
Compensation–Death	324,019	\$3,880,151,377	\$11,975
Pension–Disability	342,903	\$2,446,727,368	\$7,135
Pension–Death <sup>1</sup>	215,253	\$668,896,237	\$3,107
<b>TOTAL</b>	<b>3,437,871</b>	<b>\$27,587,503,730</b>	<b>\$8,025</b>

Sources: RCS-20-0221 and COIN CP-127

**Percent of Beneficiaries Receiving Compensation and Pension Benefits  
End of Fiscal Year 2004**





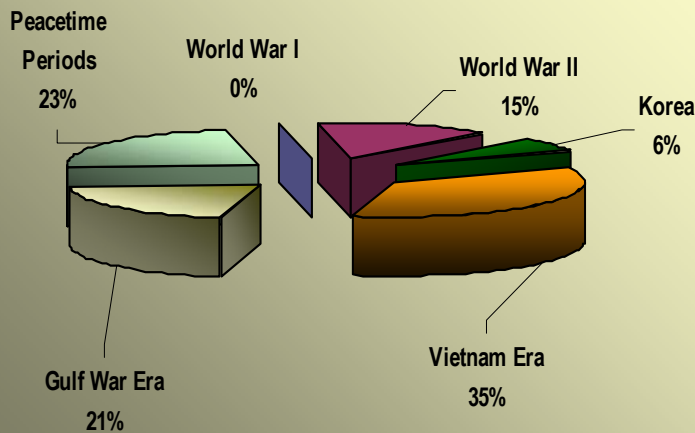
**SERVICE-CONNECTED DISABILITY COMPENSATION CASES**

The following table shows the total number of active cases in receipt of disability compensation at the end of FY 2004 by period of service. Also shown are the estimated annual and average annual payments made last fiscal year. The pie chart below pictorially represents the number of veterans receiving service-connected disability benefits by period of service.

<b>VETERANS RECEIVING SERVICE-CONNECTED DISABILITY BENEFITS END OF FISCAL YEAR 2004</b>			
<b>PERIOD OF SERVICE</b>	<b>NUMBER OF VETERANS</b>	<b>ESTIMATED ANNUAL AMOUNTS</b>	<b>AVERAGE ANNUAL AMOUNT</b>
World War I	11	\$115,920	\$10,538
World War II	385,493	\$3,020,392,190	\$7,835
Korean War	163,635	\$1,393,596,611	\$8,516
Vietnam Era	883,092	\$9,185,203,674	\$10,401
Gulf War Era	536,134	\$2,988,772,840	\$5,575
Peacetime Periods	587,331	\$4,003,647,513	\$6,817
<b>TOTAL</b>	<b>2,555,696</b>	<b>\$20,591,728,748</b>	<b>\$8,057</b>

Sources: RCS-20-0221 and COIN CP-127

**PERCENTAGES OF VETERANS RECEIVING DISABILITY BENEFITS BY PERIOD OF SERVICE**





**TOTAL NUMBER OF VETERANS RECEIVING DISABILITY COMPENSATION SHOWN BY COMBINED DEGREE OF DISABILITY**

The combined degree of disability is expressed as a percentage (from zero to 100 in increments of 10) and represents the overall disabling effect on a veteran of all his or her service-connected disabilities. Disability compensation monetary amounts are set by Congress and correspond to the combined degree of disability. The following table shows the number of veterans receiving compensation, sorted by combined percentage of disability as well as the estimated total annual and average payment amounts.

The “percent of combined disability” is *not* calculated by summing all the individual degrees of disability. Instead, a rating formula is applied to calculate the overall disabling effect of the veteran’s service-connected conditions.



**SERVICE-CONNECTED BENEFITS BY COMBINED PERCENT OF DISABILITY END OF FISCAL YEAR 2004**

COMBINED DEGREE	NUMBER	ESTIMATED ANNUAL AMOUNT	AVERAGE ANNUAL AMOUNT
0%	15,313	\$13,365,062	\$873
10%	782,910	\$995,644,824	\$1,272
20%	402,492	\$981,062,901	\$2,437
30%	321,521	\$1,341,808,268	\$4,173
40%	236,785	\$1,411,049,619	\$5,959
50%	143,291	\$1,193,249,589	\$8,327
60%	161,050	\$2,286,817,464	\$14,199
70%	138,548	\$2,786,101,375	\$20,109
80%	91,526	\$2,035,980,220	\$22,245
90%	46,818	\$1,121,636,280	\$23,957
100%	215,442	\$6,425,013,147	\$29,822
<b>TOTAL</b>	<b>2,555,696</b>	<b>\$20,591,728,748</b>	<b>\$8,057</b>

Sources: RCS-20-0221 and RCS-20-0223



For comparison, the following table provides combined percent information for veterans receiving compensation at the end of fiscal years 2000-2004.

<b>VETERANS WITH SERVICE-CONNECTED DISABILITIES BY COMBINED PERCENT - FIVE FISCAL YEARS</b>					
<b>Combined Degree</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
0%	17,469	16,906	16,364	15,925	15,313
10%	838,886	822,788	805,229	791,473	782,910
20%	370,852	372,113	387,681	396,640	402,492
30%	308,893	308,156	313,207	318,239	321,521
40%	197,126	200,954	214,613	227,918	236,785
50%	118,638	121,316	128,508	136,535	143,291
60%	122,622	126,788	138,378	151,443	161,050
70%	86,497	93,913	107,097	123,951	138,548
80%	52,422	56,945	67,583	80,545	91,526
90%	24,474	26,908	32,897	40,339	46,818
100%	170,307	174,316	186,730	202,221	215,442
<b>TOTAL</b>	<b>2,308,186</b>	<b>2,321,103</b>	<b>2,398,287</b>	<b>2,485,229</b>	<b>2,555,696</b>

<b>COMBINED DEGREE</b>	<b>PERCENTAGE CHANGE FY 2000 - 2004</b>
0%	-12.3%
10%	-6.7%
20%	8.5%
30%	4.1%
40%	20.1%
50%	20.8%
60%	31.3%
70%	60.2%
80%	74.6%
90%	91.3%
100%	26.5%



### TOTAL NUMBER OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES

As noted previously, a veteran may have more than one disability. In such cases, each disability is evaluated according to its disabling effect, without regard to other disabling conditions present. A rating formula is then applied to assess the overall disabling effect (combined degree) of all the veteran’s service-connected conditions. In contrast to the previous table, which organized information according to the *number* of service-connected veterans and their *combined* evaluations, the following table organizes information according to the number of service-connected disabilities and their separate evaluations. The table includes the total number of veterans receiving compensation and the average number of service-connected disabilities per veteran. A “zero percent” service-connected 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.

Data for the following tables are taken from compensation payment records. Consequently, the disabilities of service-connected veterans who do not receive compensation (because their combined disability ratings are zero percent) are *not* represented in the table. Zero percent disabilities shown in the table are those veterans who receive compensation (either as a result of having combined/multiple zero percent disability evaluations or a zero percent disability and another disability rating evaluation above zero percent, i.e. 10 percent or greater.)

INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004	
Combined Disability	Number of Disabilities
0%	2,285,987
10%	2,878,670
20%	754,046
30%	565,521
40%	202,724
50%	150,941
60%	134,986
70%	87,129
80%	9,928
90%	3,127
100%	211,208
<b>TOTAL</b>	<b>7,284,267</b>

Source: Information derived from Data Warehouse ad hoc report using Master Record data.

There are a total of 2,555,696 veterans whose disabilities are portrayed above. The average number of disabilities per veteran is 2.85. Approximately 89% or 6,484,224 of these disabilities are evaluated to be in the 0 through 30 percentage rating category.



### INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM

The following table shows all service-connected disabilities for veterans receiving compensation at the end of FY 2004, sorted by body system and listed in descending order of frequency.

#### RANKING OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004

Body System	Total Number of Disabilities
Musculoskeletal System	2,786,986
Skin	778,521
Impairment of Auditory Acuity	742,211
Neurological Conditions	581,442
Mental Disorders	488,333
Digestive System	452,307
Cardiovascular System	442,640
Respiratory System	334,866
Endocrine System	217,126
Genitourinary System	196,268
Eye	117,256
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	46,045
Gynecological System	44,156
Dental and Oral Conditions	31,114
Hemic and Lymphatic System	24,996
<b>TOTAL</b>	<b>7,284,267</b>

#### PERCENTAGE OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004

Musculoskeletal System	38.3%		
Skin	10.7%	Endocrine System	3.0%
Impairment of Auditory Acuity	10.2%	Genitourinary System	2.7%
Neurological Conditions	8.0%	Eye	1.6%
Mental Disorders	6.7%	Infectious Diseases, Immune Disorders, Nutritional Deficiencies	0.6%
Digestive System	6.2%	Gynecological System	0.6%
Cardiovascular System	6.1%	Dental and Oral Conditions	0.4%
Respiratory System	4.6%	Hemic and Lymphatic System	0.3%





For comparison, the following table and chart provide combined percent information by body system for veterans receiving compensation at the end of fiscal years 2000-2004.

<b>INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION — END OF FISCAL YEAR</b>					
<b>Body System</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
Musculoskeletal System	2,346,864	2,412,412	2,524,243	2,652,380	2,786,986
Skin	722,474	731,378	750,407	770,083	778,521
Impairment of Auditory Acuity	505,298	530,931	587,524	665,419	742,211
Neurological Conditions	322,904	331,653	369,377	422,448	581,442
Mental Disorders	409,071	414,679	433,618	463,223	488,333
Digestive System	432,920	434,606	440,931	448,128	452,307
Cardiovascular System	348,645	357,259	385,924	419,039	442,640
Respiratory System	298,789	303,890	314,021	325,106	334,866
Endocrine System	58,719	68,040	134,905	185,908	217,126
Genitourinary System	141,583	145,938	161,387	180,785	196,268
Eye	104,050	104,472	108,407	113,553	117,256
Infectious Diseases, Immune Disorders, Nutritional Deficiencies	47,980	46,714	46,586	46,576	46,045
Gynecological System	34,547	36,667	39,325	41,905	44,156
Dental and Oral Conditions	26,798	27,572	28,924	30,171	31,114
Hemic and Lymphatic System	21,153	21,471	22,216	23,122	24,996
<b>TOTAL</b>	<b>5,821,795</b>	<b>5,967,682</b>	<b>6,347,795</b>	<b>6,787,857</b>	<b>7,284,267</b>

<b>PERCENTAGE CHANGE OF INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION BETWEEN 2000 AND 2004</b>			
<b>Musculoskeletal System</b>	18.8%		
<b>Skin</b>	7.8%	<b>Endocrine System</b>	269.8%
<b>Impairment of Auditory Acuity</b>	46.9%	<b>Genitourinary System</b>	38.6%
<b>Neurological Conditions</b>	80.1%	<b>Eye</b>	12.7%
<b>Mental Disorders</b>	19.4%	<b>Infectious Diseases, Immune Disorders, Nutritional Deficiencies</b>	-4.0%
<b>Digestive System</b>	4.5%	<b>Gynecological System</b>	27.8%
<b>Cardiovascular System</b>	27.0%	<b>Dental and Oral Conditions</b>	16.1%
<b>Respiratory System</b>	12.1%	<b>Hemic and Lymphatic System</b>	18.2%



The following two tables identify the total number of individual service-connected disabilities grouped by body systems. The percentages reflect the proportional amount that each rating represents for that body system. Total conditions similarly reflect the proportional amount for each rating group of all body systems, e.g. 39.5% of the total service-connected disabilities are rated at 10%.

### INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT AND BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004

Rating	Musculoskeletal System		Skin		Auditory		Neurological Conditions		Mental Disorders		Digestive System		Cardiovascular System		Respiratory System	
0%	688,133	24.7%	505,231	64.9%	319,860	43.1%	70,323	12.1%	16,341	3.3%	254,268	56.2%	63,116	14.3%	151,961	45.4%
10%	1,348,627	48.4%	235,001	30.2%	350,210	47.2%	286,013	49.2%	91,680	18.8%	124,897	27.6%	209,259	47.3%	99,933	29.8%
20%	400,113	14.4%	5,073	0.7%	22,906	3.1%	82,087	14.1%	334	0.1%	28,224	6.2%	42,044	9.5%	7,407	2.2%
30%	150,518	5.4%	25,431	3.3%	15,477	2.1%	61,351	10.6%	109,213	22.4%	22,011	4.9%	70,631	16.0%	42,008	12.5%
40%	104,261	3.7%	2,047	0.3%	12,270	1.7%	33,786	5.8%	191	0.0%	8,109	1.8%	10,124	2.3%	1,750	0.5%
50%	19,673	0.7%	3,892	0.5%	6,277	0.8%	14,187	2.4%	82,844	17.0%	915	0.2%	1,806	0.4%	9,196	2.7%
60%	50,072	1.8%	1,252	0.2%	4,227	0.6%	12,113	2.1%	168	0.0%	5,926	1.3%	29,397	6.6%	11,723	3.5%
70%	4,442	0.2%	42	0.0%	2,231	0.3%	3,636	0.6%	74,596	15.3%	160	0.0%	256	0.1%	184	0.1%
80%	1,794	0.1%	350	0.0%	2,439	0.3%	3,361	0.6%	45	0.0%	120	0.0%	141	0.0%	302	0.1%
90%	1,086	0.0%	5	0.0%	870	0.1%	542	0.1%	4	0.0%	0	0.0%	12	0.0%	3	0.0%
100%	18,267	0.7%	197	0.0%	5,442	0.7%	14,043	2.4%	112,917	23.1%	7,677	1.7%	15,854	3.6%	10,399	3.1%
<b>TOTAL</b>	<b>2,786,986</b>	<b>38.3%</b>	<b>778,521</b>	<b>10.7%</b>	<b>742,209</b>	<b>10.2%</b>	<b>581,442</b>	<b>8.0%</b>	<b>488,333</b>	<b>6.7%</b>	<b>452,307</b>	<b>6.2%</b>	<b>442,640</b>	<b>6.1%</b>	<b>334,866</b>	<b>4.6%</b>

Source: Information derived from VBA Data Warehouse using C&P Master Record data as of September 30, 2004.



**INDIVIDUAL SERVICE-CONNECTED DISABILITIES BY PERCENT AND BODY SYSTEM FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004**

	Endocrine System		Genitourinary System		Eye		Infectious Diseases, Immune Disorders, and Nutritional Deficiencies		Gynecological Conditions		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
<b>0%</b>	7,283	3.4%	96,353	49.1%	37,541	32.0%	36,294	78.8%	15,386	34.8%	16,929	54.4%	6,966	27.9%	2,285,987	31.4%
<b>10%</b>	45,440	20.9%	33,082	16.9%	32,729	27.9%	3,570	7.8%	6,794	15.4%	9,421	30.3%	2,014	8.1%	2,878,670	39.5%
<b>20%</b>	138,677	63.9%	15,708	8.0%	6,403	5.5%	783	1.7%	151	0.3%	2,604	8.4%	1,532	6.1%	754,046	10.4%
<b>30%</b>	3,279	1.5%	16,771	8.5%	25,200	21.5%	1,788	3.9%	11,033	25.0%	1,475	4.7%	9,335	37.3%	565,521	7.8%
<b>40%</b>	14,264	6.6%	7,501	3.8%	6,910	5.9%	393	0.9%	434	1.0%	425	1.4%	259	1.0%	202,724	2.8%
<b>50%</b>	126	0.1%	38	0.0%	1,672	1.4%	73	0.2%	10,021	22.7%	190	0.6%	31	0.1%	150,941	2.1%
<b>60%</b>	4,800	2.2%	11,768	6.0%	1,148	1.0%	1,775	3.9%	100	0.2%	10	0.0%	507	2.0%	134,986	1.9%
<b>70%</b>	54	0.0%	8	0.0%	1,318	1.1%	20	0.0%	4	0.0%	5	0.0%	173	0.7%	87,129	1.2%
<b>80%</b>	80	0.0%	1,040	0.5%	147	0.1%	75	0.2%	24	0.1%	3	0.0%	7	0.0%	9,928	0.1%
<b>90%</b>	25	0.0%	0	0.0%	576	0.5%	2	0.0%	0	0.0%	2	0.0%	0	0.0%	3,127	0.0%
<b>100%</b>	3,098	1.4%	13,999	7.1%	3,612	3.1%	1,272	2.8%	209	0.5%	50	0.2%	4,172	16.7%	211,208	2.9%
<b>TOTAL</b>	<b>217,126</b>	<b>3.0%</b>	<b>196,268</b>	<b>2.7%</b>	<b>117,256</b>	<b>1.6%</b>	<b>46,045</b>	<b>0.6%</b>	<b>44,156</b>	<b>0.6%</b>	<b>31,114</b>	<b>0.4%</b>	<b>24,996</b>	<b>0.3%</b>	<b>7,284,267</b>	<b>100.0%</b>

Source: Information derived from VBA Data Warehouse using C&P Master Record data as of September 30, 2004.



## MOST PREVALENT SERVICE-CONNECTED DISABILITIES

This section identifies the most common service-connected disabilities (conditions) at the end of FY 2004.

### BY BODY SYSTEMS

The following tables identify the three most prevalent individual conditions for each of the body systems, in descending order of frequency. The "Body System Total (%)" column indicates the percentage of service-connected disabilities *within* each body system.

Body System and Disability	Total Number	Body System Total (%)	Body System and Disability	Total Number	Body System Total (%)
<b>Musculoskeletal System</b>			<b>Endocrine System</b>		
Generalized Skeletal conditions	289,766	10.4%	Diabetes Mellitus	191,649	88.3%
Arthritis, Due to Trauma	256,362	9.2%	Hypothyroidism	12,510	5.8%
Other impairment of knee	233,898	8.4%	Hyperthyroidism	4,947	2.3%
<b>Skin</b>			<b>Genitourinary System</b>		
Scars, other	285,349	36.7%	Generalized, Genitourinary System	36,210	18.4%
Scars, disfiguring, head, face or neck	96,744	12.4%	Malignant neoplasms of the genitourinary	28,317	14.4%
Scars, superficial, tender and painful	94,566	12.1%	Prostate gland injuries, infections, hypertrophy, post-operative residuals	27,545	14.0%
<b>Auditory</b>			<b>Eye</b>		
Defective hearing	298,894	40.3%	Defective visual acuity	23,982	20.5%
Tinnitus	289,159	39.0%	Generalized, eye conditions	13,531	11.5%
Hearing loss	85,371	11.5%	Conjunctivitis, other, chronic	8,784	7.5%
<b>Mental Disorders</b>			<b>Infectious Diseases, Immune Disorders, and Nutritional Deficiencies</b>		
Post-Traumatic Stress Disorder	217,893	44.6%	Malaria	31,987	69.4%
Generalized anxiety disorder	67,037	13.7%	Generalized, Infectious Diseases, Immune Disorder and Nutritional Deficiencies	3,041	6.6%
Schizophrenia, Paranoid type	32,305	6.6%	HIV-Related illness	2,775	6.0%
<b>Digestive System</b>			<b>Gynecological Conditions</b>		
Hemorrhoids, external or internal	124,850	27.6%	Uterus and Ovaries, Removal of, Com-	8,963	20.3%
Duodenal ulcer	54,807	12.1%	Uterus removal of, including corpus	8,877	20.1%
Hemia, inguinal	49,691	11.0%	Generalized, Gynecological Conditions	6,228	14.1%
<b>Neurological Conditions</b>			<b>Dental and Oral Conditions</b>		
Migraine	62,394	10.7%	Temporomandibular articulation, limited	11,466	36.9%
Paralysis of sciatic nerve	53,203	9.2%	Generalized, Dental and Oral Conditions	8,006	25.7%
Paralysis of the median nerve	42,465	7.3%	Mandible, malunion of	6,575	21.1%
<b>Cardiovascular System</b>			<b>Hemic and Lymphatic Systems</b>		
Hypertensive vascular disease (essential)	179,994	40.7%	Splenectomy	7,012	28.1%
Frozen Feet, Residuals of (immersion foot)	67,563	15.3%	Hemic and Lymphatic Systems	4,140	16.6%
Arteriosclerotic Heart Disease	51,337	11.6%	Non-Hodgkin's Lymphoma	3,926	15.7%
<b>Respiratory System</b>					
Asthma, bronchial	52,400	15.6%			
Sinusitis, maxillary, chronic	36,193	10.8%			
Septum, nasal, deflection of	26,577	7.9%			

Source: Information derived from VBA Data Warehouse using C&P Master Record data as of September 30, 2004.



**BY THE 10 MOST PREVALENT DISABILITIES**

The following table identifies the 10 most prevalent service-connected conditions (disabilities) for veterans receiving compensation at the end of FY 2004.

The “All Conditions” column shows the proportion of that condition relative to all 7,284,267 service-connected disabilities. These ten disabilities represent 33.2% of service-connected disabilities.

<b>MOST PREVALENT DISABILITIES FOR VETERANS RECEIVING COMPENSATION END OF FISCAL YEAR 2004</b>			
<b>BODY SYSTEM</b>	<b>DISABILITY</b>	<b>TOTAL</b>	<b>ALL CONDITIONS (PERCENT OF TOTAL )</b>
<b>Auditory</b>	Defective hearing	<b>298,894</b>	<b>4.1%</b>
<b>Musculoskeletal System</b>	Generalized, Musculoskeletal	<b>289,766</b>	<b>4.0%</b>
<b>Auditory</b>	Tinnitus	<b>289,159</b>	<b>4.0%</b>
<b>Skin</b>	Scars, other	<b>285,349</b>	<b>3.9%</b>
<b>Musculoskeletal System</b>	Arthritis, Due to Trauma, substantiated by x-ray findings	<b>256,362</b>	<b>3.5%</b>
<b>Musculoskeletal System</b>	Other impairment of knee	<b>233,898</b>	<b>3.2%</b>
<b>Mental Disorders</b>	Post-Traumatic Stress Disorder	<b>217,893</b>	<b>3.0%</b>
<b>Endocrine System</b>	Diabetes Mellitus	<b>191,649</b>	<b>2.6%</b>
<b>Cardiovascular System</b>	Hypertensive vascular disease (essential arterial hypertension)	<b>179,994</b>	<b>2.5%</b>
<b>Musculoskeletal System</b>	Lumbo-sacral strain	<b>178,423</b>	<b>2.4%</b>

Source: Benefits Delivery Network–RCS 20-0227





## BY PERIOD OF SERVICE

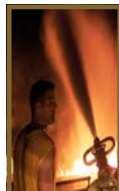
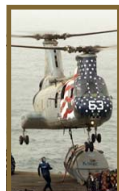
The table in this section shows the 10 most prevalent service-connected disabilities for veterans of World War II, Korea, Vietnam, the Gulf War Era, and the various Peacetime periods.

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2004		
PERIOD OF SERVICE	DISABILITY	NUMBER OF DISABILITIES
WWII }	Frozen Feet, Residuals of (immersion foot)	38,457
	Defective hearing	36,805
	Generalized anxiety disorder	35,444
	Scars, other	33,758
	Tinnitus	29,352
	Osteomyelitis, acute, sub-acute, or chronic	26,417
	Post-Traumatic Stress Disorder	25,061
	Flatfoot, acquired	16,947
	Scars, superficial, poorly nourished	16,931
	Scars, disfiguring, head, face, or neck	12,931
Korea }	Defective hearing	21,102
	Tinnitus	18,591
	Frozen Feet, Residuals of (immersion foot)	18,065
	Scars, other	16,140
	Osteomyelitis, acute, sub-acute, or chronic	10,054
	Post-Traumatic Stress Disorder	10,016
	Duodenal ulcer	7,208
	Scars, superficial, poorly nourished	7,184
	Scars, superficial, tender and painful	5,942
	Generalized Skeletal Conditions	5,838
Vietnam }	Diabetes Mellitus	163,485
	Post-Traumatic Stress Disorder	161,028
	Scars, other	123,858
	Defective hearing	112,450
	Tinnitus	102,883



**MOST PREVALENT DISABILITIES BY PERIOD OF SERVICE AT THE END OF FISCAL YEAR 2004**

PERIOD OF SERVICE	DISABILITY	NUMBER OF DISABILITIES
<b>Vietnam }</b>	Generalized Skeletal Conditions	79,800
	Hypertensive vascular disease	69,275
	Osteomyelitis, acute, sub acute, or chronic	66,439
	Knee, other impairment of	64,031
	Arthritis, Degenerative, Hypertrophic or Osteoarthritis	53,818
<b>Peacetime }</b>	Knee, other impairment of	78,937
	Generalized Skeletal Conditions	78,926
	Osteomyelitis, acute, sub acute, or chronic	65,549
	Defective hearing	58,791
	Scars, other	55,546
	Tinnitus	54,167
	Lumbo-sacral strain	50,406
	Hypertensive vascular disease	50,170
	Intervertebral disc syndrome	41,965
Arthritis, Degenerative, Hypertrophic or Osteoarthritis	39,566	
<b>Gulf War }</b>	Generalized Skeletal Conditions	117,608
	Osteomyelitis, acute, sub acute, or chronic	87,902
	Tinnitus	84,164
	Knee, other impairment of	76,944
	Lumbo-sacral strain	69,257
	Hypertensive vascular disease	56,451
	Scars, other	56,047
	Defective hearing	52,695
	Intervertebral disc syndrome	50,539
	Arthritis, Degenerative, Hypertrophic or Osteoarthritis	47,555





### DISABILITIES AT THE END OF FISCAL YEAR 2004 BY PERIOD OF SERVICE

PERIOD OF SERVICE	WORLD WAR II	KOREA	VIETNAM	GULF WAR ERA	PEACETIME PERIODS
Total Number of Disabilities	777,709	353,245	2,594,022	1,994,123	1,565,130
Average Number of Disabilities per Veteran	2.02	2.15	2.94	3.72	2.66
Total Number of Diagnostic Codes for Period of Service	847	821	862	848	864
Veterans by Period of Service with Compensation	385,493	163,635	883,092	536,134	587,331
Total Veteran Population by Period of Service <sup>1</sup>	3,984,155	3,423,275	8,122,471	3,997,393	6,312,386

<sup>1</sup> THIS SUM INCLUDES VETERANS WHOSE SERVICE IS ACROSS MULTIPLE PERIODS OF SERVICE.

VA Office of Policy & Planning for Veteran Population as of September 30, 2004







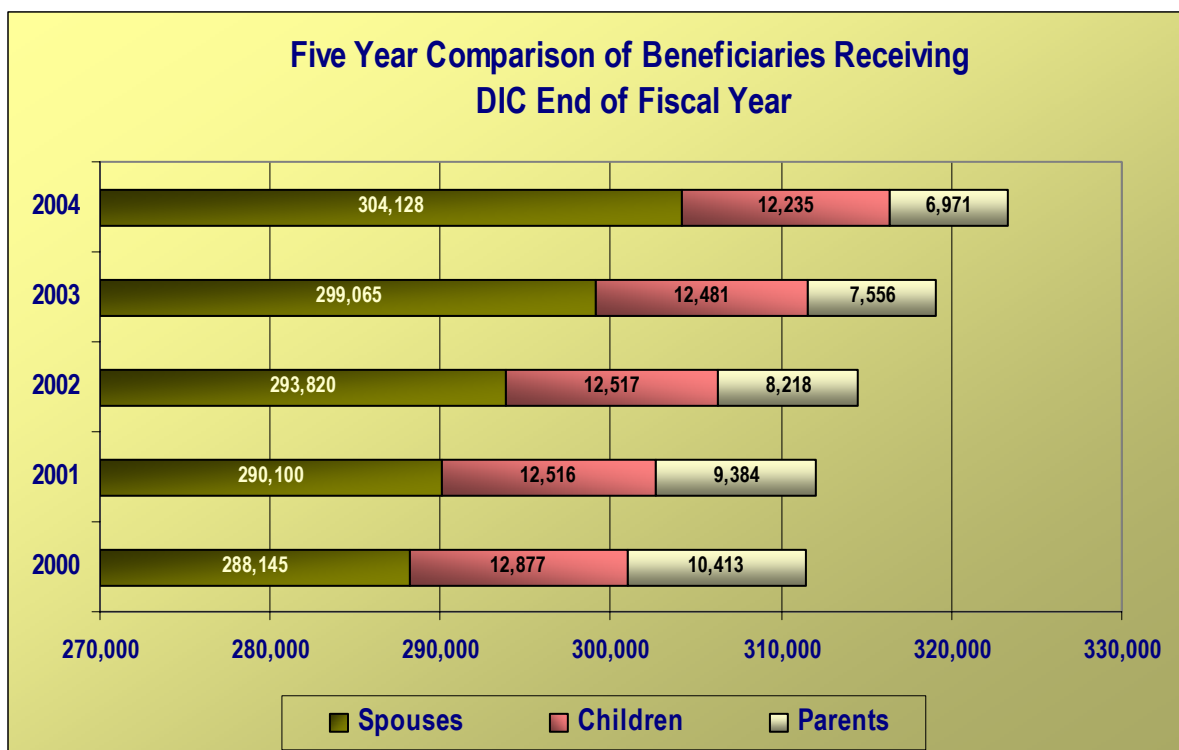
### COMPENSATION BASED UPON SERVICE-CONNECTED DEATH

#### NUMBER OF BENEFICIARIES RECEIVING DEPENDENCY AND INDEMNITY COMPENSATION / DEATH COMPENSATION BENEFITS AT THE END OF FISCAL YEAR 2004

This table shows the number of beneficiaries receiving Dependency and Indemnity Compensation or Death Compensation benefits at the end of FY 2004, an estimate of the total annual payment to beneficiaries, and the estimated average annual payment to each beneficiary.

BENEFICIARIES RECEIVING SERVICE-CONNECTED DEATH BENEFITS END OF FISCAL YEAR 2004			
TYPE OF BENEFIT	NUMBER OF PAYEES	ESTIMATED ANNUAL AMOUNT	AVERAGE ANNUAL AMOUNT
DIC–Surviving Spouses	304,128	\$3,791,505,960	\$ 12,467
DIC–Surviving Children	12,235	\$70,809,818	\$ 5,787
DIC–Surviving Parents	6,971	\$17,107,671	\$ 2,454
Death Compensation	685	\$727,928	\$ 1,063
<b>TOTAL</b>	<b>324,019</b>	<b>\$3,880,151,377</b>	<b>\$ 11,975</b>

Sources: CP-127 and RCS-20-0221





### ALL DIC AND DEATH COMPENSATION BENEFICIARIES

This section provides demographic characteristics of beneficiaries receiving Dependency and Indemnity Compensation (DIC) or Death Compensation benefits at the end of FY 2004.

#### BY THE VETERAN'S PERIOD OF SERVICE

The following table shows total beneficiaries receiving DIC and Death Compensation sorted by the veteran's period of service. Also shown are the estimated total annual payments by period of service and program.

<b>BENEFICIARIES RECEIVING SERVICE-CONNECTED DEATH BENEFITS BY PERIOD OF SERVICE END OF FISCAL YEAR 2004</b>		
<b>PERIOD OF SERVICE</b>	<b>NUMBER OF BENEFICIARIES</b>	<b>ESTIMATED ANNUAL AMOUNT</b>
<b>Death Compensation</b>		
World War II	233	\$261,519
Korean	395	\$407,692
Vietnam	2	\$1,800
Peacetime	55	\$56,917
<b>DEPENDENCY AND INDEMNITY COMPENSATION (DIC)</b>		
Spanish American War	11	\$158,821
World War I	1,141	\$16,101,958
World War II	106,782	\$1,309,744,003
Korean	36,162	\$442,156,342
Vietnam	126,911	\$1,519,154,974
Gulf War Era	14,980	\$145,723,940
Peacetime	37,345	\$446,383,411
<b>SUMMARY</b>		
Death Compensation	<b>685</b>	<b>\$727,928</b>
DIC	<b>323,334</b>	<b>\$3,879,423,449</b>
<b>TOTAL</b>	<b>324,019</b>	<b>\$3,880,151,377</b>

Sources: RCS 20-0221 and COIN CP-127



**BENEFICIARIES RECEIVING DIC BY RELATIONSHIP  
END OF FISCAL YEAR 2004**

	Number	Percent
Surviving Spouse	304,128	94.1%
Child	12,235	3.8%
Parent	6,971	2.1%
	<b>323,334</b>	<b>100%</b>

**BY RELATIONSHIP TO THE VETERAN**

This table shows the distribution of DIC beneficiaries based upon relationship to the veteran – surviving spouse, child, or dependent parent.

Source: Benefits Delivery Network–COIN CP-127

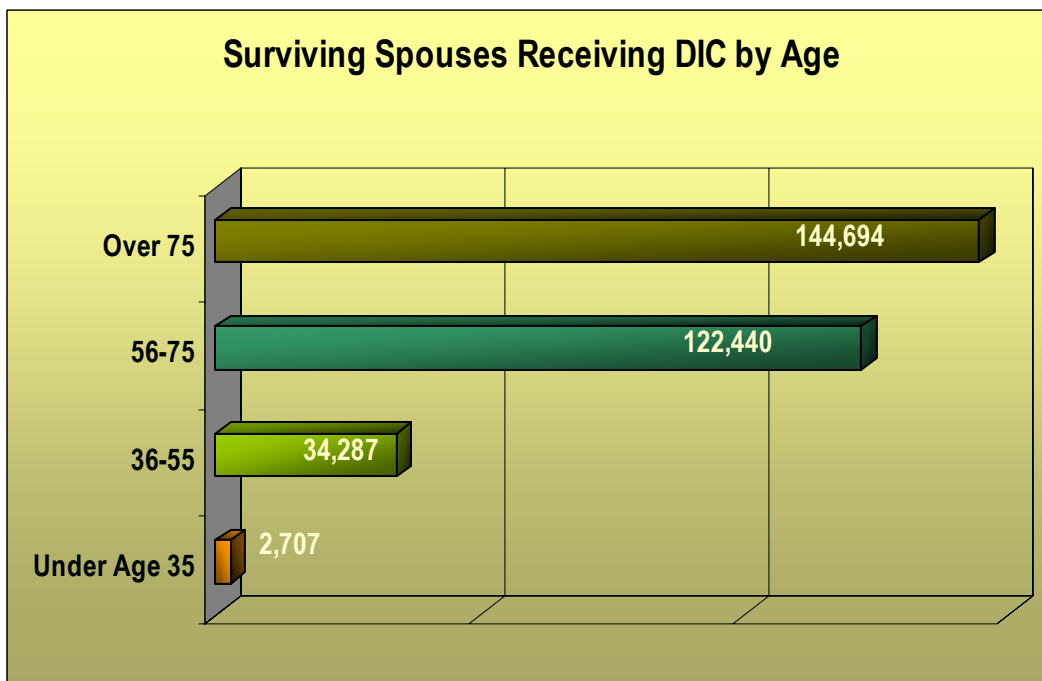
**BY AGE OF THE SURVIVING SPOUSE**

The age distribution of surviving spouses in receipt of DIC and an estimate of the total annual payments in the next fiscal year, by age group, is presented in the table to the right. The chart below depicts the proportional representation of each group.

**SURVIVING SPOUSES RECEIVING DIC BY AGE  
END OF FISCAL YEAR 2004**

AGE	NUMBER	ESTIMATED ANNUAL PAYMENT
Under Age 35	2,707	\$33,970,045
36-55	34,287	\$427,424,212
56-75	122,440	\$1,526,345,869
Over 75	144,694	\$1,803,765,833
<b>TOTAL</b>	<b>304,128</b>	<b>\$3,791,505,960</b>

Source: COIN CP-127 and RCS 20-0221





### BY AGE OF THE CHILDREN

This table shows the distribution of DIC children in two age categories: under age 18 and age 18 and over . Children age 18 and over are shown according to their beneficiary status: those eligible to receive DIC because of school attendance and those eligible because they are helpless.

CHILDREN RECEIVING DIC BY AGE END OF FISCAL YEAR 2004		
AGE	NUMBER	ESTIMATED ANNUAL PAYMENT
Under Age 18	4,291	\$24,834,077
Age 18 and Over in School	734	\$4,248,010
Age 18 and Over and Helpless	7,210	\$41,727,731
<b>TOTAL</b>	<b>12,235</b>	<b>\$70,809,818</b>

Source: COIN CP-127

## VETERANS RECEIVING DISABILITY PENSION AT THE END OF FISCAL YEAR 2004

### PENSION BASED UPON NON SERVICE-CONNECTED DISABILITY

#### NUMBER OF VETERANS RECEIVING DISABILITY PENSION

The numbers of veterans receiving disability pension at the end of FY 2004 are shown in the table below, along with the estimated total annual amounts.

VETERANS RECEIVING DISABILITY PENSION BY PROGRAM END OF FISCAL YEAR 2004		
TYPE OF PENSION	NUMBER OF VETERANS	ESTIMATED ANNUAL AMOUNT
Protected (Old Law) Pension	160	\$166,645
Section 306 Pension	11,976	\$19,220,339
PL 95-588 New Law Pension	330,767	\$2,427,340,384
<b>TOTAL</b>	<b>342,903</b>	<b>\$2,446,727,368</b>

Source: RCS-20-0221



BY AGE

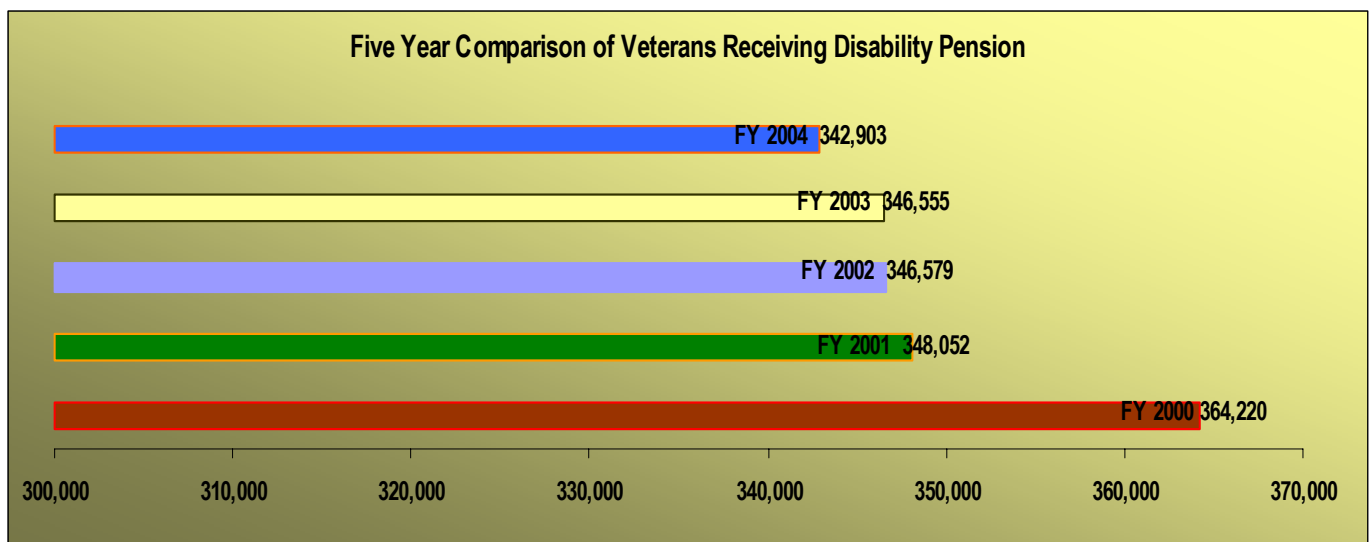
The number and annual amount of disability pension payments for each age group are shown in the table below.

The average age of a veteran in these programs is 68.4 years.

VETERANS RECEIVING DISABILITY PENSION BY AGE END OF FISCAL YEAR 2004				
AGE	OTHER PENSION	NEW LAW PENSION	ALL PENSION PROGRAMS	ESTIMATED ANNUAL PAYMENTS
<45	0	3,447	3,447	\$31,891,644
45-54	171	57,899	58,070	\$524,952,800
55-69	1,012	96,562	97,574	\$821,767,228
70-84	7,968	143,547	151,515	\$852,726,317
>85	2,985	29,312	32,297	\$215,389,379
<b>TOTAL</b>	<b>12,136</b>	<b>330,767</b>	<b>342,903</b>	<b>\$2,446,727,368</b>

Sources: RCS 20-0236 and RCS 20-0221.

The following chart provides information about the number of veterans receiving disability pension at the end of fiscal years 2000 – 2004.





## BY PERIOD OF SERVICE

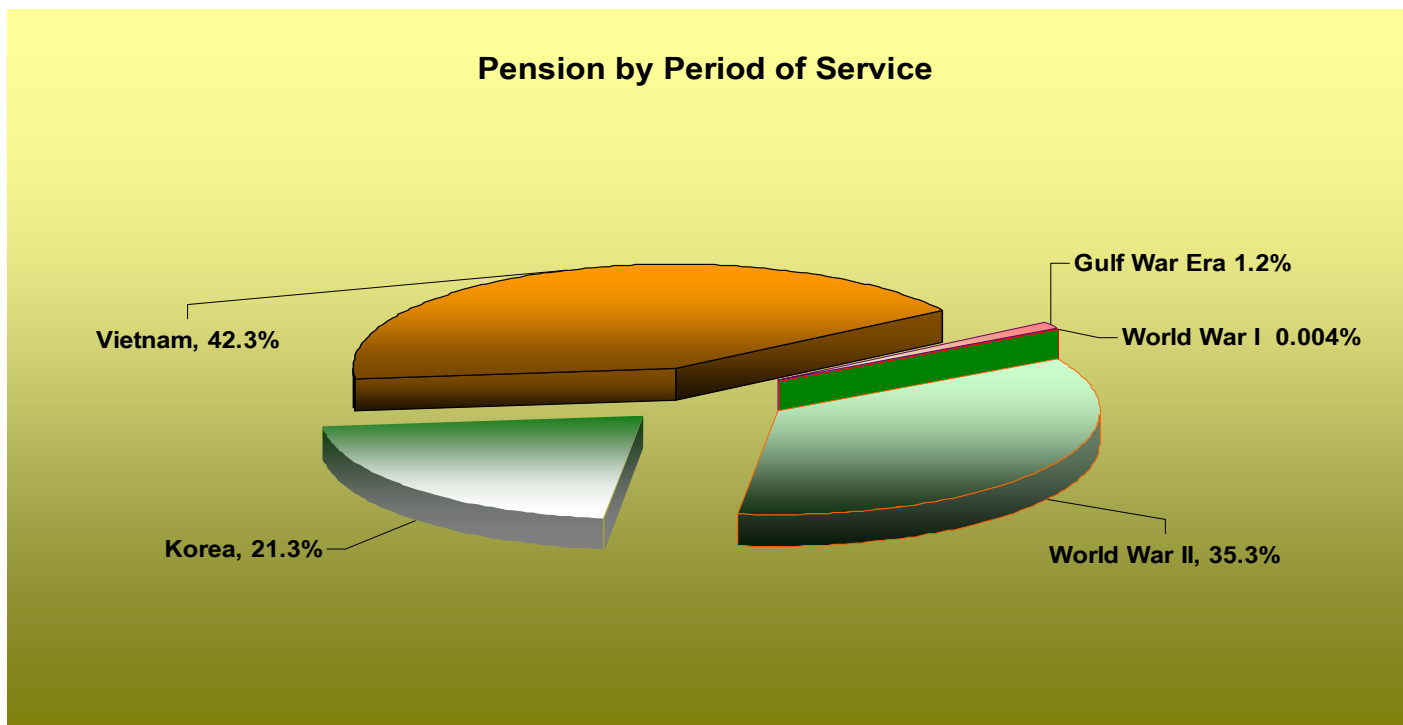
The next table provides a distribution by period of service for those veterans receiving disability pension at the end of FY 2004. The total annual amount of disability pension payments for each period of service is shown in the last column of the table.

DISABILITY PENSION BY PERIOD OF SERVICE END OF FISCAL YEAR 2004				
PERIOD OF SERVICE	OTHER PENSION NUMBER OF VETERANS	NEW LAW PENSION NUMBER OF VETERANS	TOTAL PERIOD OF SERVICE	ESTIMATE ANNUAL PAYMENTS
World War I	2	13	15	\$ 233,634
World War II	8,218	112,688	120,906	743,721,304
Korean War	3,073	69,920	72,993	407,794,229
Vietnam Era	843	144,087	144,930	1,261,258,070
Gulf War Era	0	4,059	4,059	33,720,131
<b>TOTAL</b>	<b>12,136</b>	<b>330,767</b>	<b>342,903</b>	<b>\$ 2,446,727,368</b>

Source: Benefits Delivery Network-RCS 20-0221

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

This chart shows the number of veterans receiving Pension, as a percentage, by their period of service.





PENSION BASED UPON NON SERVICE-CONNECTED DEATH

BENEFICIARIES RECEIVING DEATH PENSION BY PROGRAM END OF FISCAL YEAR 2004		
TYPE OF PENSION	NUMBER OF BENEFICIARIES	ESTIMATED ANNUAL AMOUNT
Protected (Old Law) Pension	516	\$ 431,935
Section 306 Pension	48,750	\$ 54,951,700
PL 95-588 New Law Pension	165,987	\$ 613,512,602
<b>TOTAL</b>	<b>215,253</b>	<b>\$ 668,896,237</b>

NUMBER OF BENEFICIARIES RECEIVING DEATH PENSION

The number of beneficiaries receiving death pension at the end of FY 2004 and the estimated annual amounts are presented in the table to the left. Beneficiaries include surviving spouses and children.

Source: Benefits Delivery Network–RCS 20-0221

The following chart provides information about the number of beneficiaries receiving death pension at the end of fiscal years 2000 – 2004.

BENEFICIARIES RECEIVING DEATH PENSIONS END OF FISCAL YEARS 2000 - 2004	
FY 2000	257,106
FY 2001	241,467
FY 2002	230,267
FY 2003	223,553
FY 2004	215,253





## BENEFICIARIES RECEIVING DEATH PENSION AT THE END OF FISCAL YEAR 2004

### BY AGE OF SURVIVING SPOUSES

This table shows the distribution by age among surviving spouses. The total annual amount of death pension payments for each age group is shown in the last column of the table.

SURVIVING SPOUSES RECEIVING DEATH PENSION BY AGE END OF FISCAL YEAR 2004				
AGE	OTHER PENSION	NEW LAW PENSION	ALL PENSION PROGRAMS	ESTIMATED ANNUAL PAYMENT
Under 35	6	287	293	\$1,091,981
35-55	245	16,622	16,867	\$63,207,821
56-75	4,879	58,843	63,722	\$228,337,102
Over 75	33,536	85,196	118,732	\$360,652,066
<b>TOTAL</b>	<b>38,666</b>	<b>160,948</b>	<b>199,614</b>	<b>\$653,288,969</b>

Source: Benefits Delivery Network— Case calculations use COIN CP-103; dollar calculations are derived using ratios from the COIN CP 103 then applied to RCS 20-0221 financial data.

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







BY PERIOD OF SERVICE

DEATH PENSION BY PERIOD OF SERVICE END OF FISCAL YEAR 2004

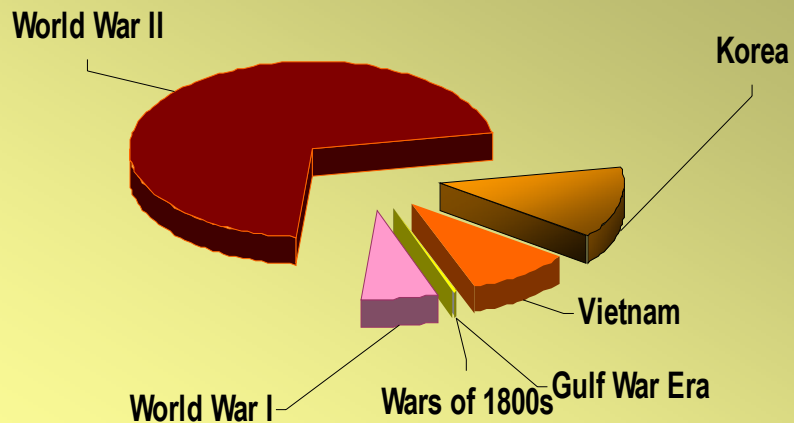
PERIOD OF SERVICE	OTHER PENSION NUMBER OF BENEFICIARIES	NEW LAW PENSION NUMBER OF BENEFICIARIES	TOTAL PERIOD OF SERVICE	ESTIMATED ANNUAL PAYMENTS
Wars of 1800s	236	199	435	\$ 1,306,137
World War I	7,095	7,453	14,548	\$ 37,038,134
World War II	37,964	113,979	151,943	\$ 418,300,311
Korean	3,376	24,957	28,333	\$ 100,782,837
Vietnam Era	595	19,154	19,749	\$ 110,131,557
Gulf War Era	0	245	245	\$ 1,337,261
<b>TOTAL</b>	<b>49,266</b>	<b>165,987</b>	<b>215,253</b>	<b>\$ 668,896,237</b>

Source: Benefits Delivery Network-RCS 20-0221

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, Indian Wars, Mexican Border Era, and Spanish-American War.

Non Service-Connected Death Pension by Period of Service





## EDUCATION

VA Education programs provide veterans, service members, 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.



There are four active education programs: All-Volunteer Force Educational Assistance Program (*Montgomery GI Bill - Active Duty*), Educational Assistance for Members of the Selected Reserve (*Montgomery GI Bill - Selected Reserve*), Survivors' and Dependents' Educational Assistance (*Dependents Educational Assistance - DEA*), and Post-Vietnam Era Veterans' Educational Assistance Program (*VEAP*).

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### ALL-VOLUNTEER FORCE EDUCATIONAL ASSISTANCE PROGRAM (MONTGOMERY GI BILL - ACTIVE DUTY)

Montgomery GI Bill – Active Duty (**MGIB-AD**) is a contributory program. The service member's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the service member declines to participate at the time of enlistment.

Requirements and features of MGIB-AD are as follows:

- ❑ First entered active duty after June 30, 1985;
  - ❑ Must fulfill one's basic service obligation;
  - ❑ Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
  - ❑ Must receive an honorable discharge;
  - ❑ Maximum entitlement is 36 months;
  - ❑ The Department of Defense may increase an individual's monthly benefit by up to \$950 based upon the military skill or specialty of that individual;
  - ❑ Amount of basic benefit may be increased by up to \$150 each month by making an additional contribution up to \$600; and,
  - ❑ Generally, must use benefits within 10 years following discharge
-



## 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 to this program. VBA administers the program.

Requirements and features of MGIB-SR include:

- ❑ Must agree to a six-year Selected Reserve obligation after June 30, 1985;
- ❑ Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- ❑ Must remain a member in good standing in the Selected Reserve;
- ❑ Maximum entitlement is 36 months; and,
- ❑ Generally, must use benefits within 14 years of date eligibility began.



## SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEPENDENTS EDUCATIONAL ASSISTANCE - DEA)

**DEA** is the only VA educational assistance program designed for students who 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 have 10 years in which to use benefits; and,
- ❑ A spouse's remarriage bars further benefits,<sup>1</sup> while a child's marriage does not.

<sup>1</sup> Public Law 106-117, signed on November 30, 1999, restores entitlement if a surviving spouse's remarriage has been terminated by death or divorce. Public Law 108-183 lifts the bar to receipt of benefits if the surviving spouse is 57 years old or older on the date of the remarriage



## POST-VIETNAM ERA VETERANS' EDUCATIONAL ASSISTANCE PROGRAM (VEAP)

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

- ❑ First entered on 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 service member;
- ❑ Government matches contribution \$2 for \$1;
- ❑ Maximum entitlement is 36 months;
- ❑ Benefit must be used within 10 years of the last discharge from the service;
- ❑ Unused contributions may be refunded;
- ❑ Additional "kickers" or contributions from the Department of Defense (DOD) under certain circumstances; and,
- ❑ Current full-time VEAP rate is based on the monthly contributions up to a maximum of \$300 per month plus any DOD "kicker" adjustment.

### EDUCATION BENEFICIARIES DURING FISCAL YEAR 2004

The following table shows the number of veterans, service members, reservists, and dependents that began receiving their education benefits for the first time as well as the total number of beneficiaries and payments made during the fiscal year.

PROGRAM	NEW BENEFICIARIES	TOTAL BENEFICIARIES	TOTAL PAYMENTS (\$000)
MGIB-AD	76,496	332,031	\$1,839,726
MGIB-SR	20,193	88,650	\$183,920
DEA	11,624	68,920	\$403,360
VEAP	175	796	\$1,331
<b>TOTAL</b>	<b>108,488</b>	<b>490,397</b>	<b>\$2,428,337</b>

Source: Education Service SAS Reports



The data on this page show the number of beneficiaries who first received benefits for fiscal years 2000 through 2004 for each of the educational programs as well as the total number of beneficiaries that received benefits during these time frames.

The general trend in the number of new beneficiaries for the MGIB-AD program continues to increase. The MGIB-SR and DEA programs experienced a decline in FY 2004. The MGIB-SR program had a slight decline in the number of new beneficiaries, but still had a modest increase in the total number of students over the last two years.

The total number of students trained reflects an increase in three of the four programs. MGIB-AD had the largest increase in the number of beneficiaries. The VEAP program continues to maintain a steady decrease in the total number of students, and we expect this trend to continue as the program sunsets.

<b>PROGRAM</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
<b>NEW BENEFICIARIES</b>					
<b>MGIB - AD</b>	63,123	67,621	72,566	73,270	76,496
<b>MGIB - SR</b>	12,337	22,469	29,802	21,055	20,193
<b>DEA</b>	5,763	6,328	14,964	16,728	11,624
<b>VEAP</b>	1,764	261	174	222	175
<b>TOTAL EDUCATION BENEFICIARIES</b>					
<b>MGIB - AD</b>	<b>279,948</b>	<b>289,771</b>	<b>323,165</b>	<b>321,837</b>	<b>332,031</b>
<b>MGIB - SR</b>	<b>70,299</b>	<b>82,283</b>	<b>85,766</b>	<b>88,342</b>	<b>88,650</b>
<b>DEA</b>	<b>44,820</b>	<b>46,917</b>	<b>53,888</b>	<b>61,874</b>	<b>68,920</b>
<b>VEAP</b>	<b>2,522</b>	<b>1,680</b>	<b>1,340</b>	<b>917</b>	<b>796</b>





## CHARACTERISTICS OF THE TRAINING BEING PURSUED BY BENEFICIARIES

The following chart shows the distribution, by program, types of training and training time for those beneficiaries who began using their education benefit for the first time during FY 2004. The type of training has remained fairly consistent for all four programs with the majority of trainees pursuing under-graduate programs of study.

TYPE OF EDUCATION PROGRAM	MGIB-AD <sup>1</sup>	MGIB-SR	DEA <sup>2</sup>	VEAP	TOTAL	PARTICIPATION FOR ALL PROGRAMS (%)
<b>TRAINING</b>						
College, Non-Degree	2,623	394	412	8	3,437	3.2%
Graduate	3,318	608	311	34	4,271	3.9%
Undergraduate	64,674	18,546	9,904	119	93,243	86.1%
Vocational/Technical	5,881	645	851	14	7,391	6.8%
<b>TOTAL</b>	<b>76,496</b>	<b>20,193</b>	<b>11,624</b>	<b>175</b>	<b>108,342</b>	<b>100%</b>
<b>TIME (as percent of all training)</b>						
Less Than One-Half	4.6%	3.5%	4.0%	16.6%		4.4%
Half Time	12.9%	9.6%	9.7%	29.1%		12.0%
Three-Quarter Time	11.0%	10.7%	10.2%	8.0%		10.8%
Full-Time	71.5%	76.2%	76.1%	46.3%		72.8%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>

Source: Education Service SAS Reports

<sup>1</sup> MGIB AD Includes Peacetime Veterans and Servicemembers

<sup>2</sup> DEA Total also includes 146 Students in Miscellaneous Programs. This datum is not distributed among the training programs but is added to the 11,478 students for the DEA program.



## BENEFICIARIES LEAVING EDUCATION PROGRAMS DURING FISCAL YEAR 2004

Educational assistance generally ends for one of two reasons: entitlement is exhausted or the delimiting date (i.e., the deadline for using the benefit) is reached.

**ENTITLEMENT EXHAUSTED:** Veterans, service members and reservists are generally entitled to 36 months of educational assistance (*entitlement*). Dependents are entitled to 45 months of educational assistance. Once 36 or 45 months of educational assistance are used, payment of the benefit ends.

**DELIMITING DATE:** Dependents have a defined amount of time to use educational assistance. Veterans generally have 10 years from the date of their last discharge from active military service. Reservists have either 14 years (for those that were eligible on or after October 1, 1992) from the date their eligibility began or until the day following separation from the Selected Reserve, whichever is earlier. In the Dependents Educational Assistance program, children usually have until age 26; and spouses, or surviving spouses, generally, have 10 years from their date of eligibility.

The tables and charts below and on the next page present FY 2004 data regarding terminations as well as five year statistics by program on terminations. The number of beneficiaries leaving all programs has increased slightly over the last three years. In the MGIB-AD program, beneficiaries have left due to entitlement exhaustion rather than passing their delimiting date. Due to a change extending the delimiting date for MGIB-SR, from 10 to 14 years, there has been an increase in the percentage of beneficiaries exhausting their entitlement rather than passing their delimiting date.

### BENEFICIARIES BENEFITS TERMINATED IN FY 2004

PROGRAM	MGIB-AD	MGIB-SR	DEA	VEAP	TOTAL
Exhausted Entitlement	17,038	2,979	476	56	20,549
Delimiting Date	6,368	67	205	34	6,674
<b>TOTAL</b>	<b>23,406</b>	<b>3,046</b>	<b>681</b>	<b>90</b>	<b>27,223</b>
<b>Percent of Total Terminations</b>	86.0%	11.2%	2.5%	0.3%	100%

Source: Education Service SAS Reports

### FIVE FISCAL YEAR COMPARISON OF TERMINATED BENEFICIARIES BY PROGRAM

FISCAL YEAR	MGIB-AD	MGIB-SR	DEA	VEAP	TOTAL
2004	23,406	3,046	681	90	27,223
2003	20,094	3,029	270	134	23,527
2002	19,248	1,792	254	248	21,542
2001	16,946	3,440	425	335	21,146
2000	21,430	4,781	411	454	27,076
<b>TOTAL</b>	<b>101,124</b>	<b>16,088</b>	<b>2,041</b>	<b>1,261</b>	<b>120,514</b>



## NEW EDUCATION OPPORTUNITIES

Congress enacted four new ways for beneficiaries to use their benefits over the past few years. These four are Tuition Assistance Top-Up (TATU), Repayment for Licensure and Certification Tests, Accelerated Payments, and Transferability of MGIB benefits.

Public Law 106-398, October 30, 2000 (amended by Public Law 107-14), established the TATU program and 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 significant decrease in the number of unique trainees in FY 2003 compared to FY 2002. We attribute this to a FY 2003 change in DOD policy that increased the level of tuition assistance paid from 75% to 100% up to \$250 per semester hour. There was a smaller decrease in FY 2004 compared to FY2003.

Public Law 106-419, November 1, 2000, allowed beneficiaries to receive reimbursement for approved licensure and certification tests (up to \$2,000 per test) taken on or after March 1, 2001. VA can only pay for the cost of the tests and not other fees connected with obtaining a license or certification. The number of unique individuals receiving reimbursement for licensure and certification tests increased by almost 30% in FY2004 compared to FY2003.

Public Law 107-103, December 27, 2001, allows an accelerated payment for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, the beneficiary 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% of tuition and fees if the monthly amount exceeds an amount equal to 200 percent of the monthly rate otherwise payable. The total dollars increased an estimated 135 percent in FY 2004 compared to FY 2003.

One additional education opportunity was pursued by the U.S. Air Force which conducted a pilot test allowing qualifying Chapter 30 MGIB eligible members to transfer up to 18 months of entitlement to their spouses and or children. During FY 2004, 10 dependents received a total of \$50,131 in benefits.

Unique Trainees and Total Payments (\$000)						
	2002		2003		2004	
<b>Tuition Assistance Top-Up</b>	30,427	\$25,095	12,520	\$12,592	11,786	\$14,974
<b>License and Certification Tests</b>	3,217	\$1,490	3,382	\$1,743	4,387	\$1,819
<b>Accelerated Payment</b>				\$2,818		\$6,621





## LIFE INSURANCE

Government life insurance programs were created to provide life insurance at a “standard” premium rate to members of the armed forces who are exposed to the extra hazards of military service, including deadly hazards of war.

Traditionally, few commercial life insurance companies offered life insurance that included coverage against death while in the armed forces. Those that did charged a high premium rate because of the additional risk. Currently, service members leaving the armed forces are eligible to maintain their VA life insurance following discharge. In general, a new life insurance program was created for each wartime period starting with World War I. The various life insurance programs can be conveniently grouped into the following three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Veterans Life Insurance Programs.

### MATURED LIFE INSURANCE PROGRAMS

These programs were established to provide the same or better life insurance benefits than were available to private citizens. These government life insurance programs are closed to the issuance of new coverage but continue to have active policies.

### DISABLED VETERANS LIFE INSURANCE PROGRAMS

These programs were established to provide life insurance to veterans who lost their ability to purchase commercial life insurance at standard (healthy) rates because of their service-connected disabilities. These government life insurance programs continue to issue coverage.

### UNIFORMED SERVICES AND POST-VIETNAM VETERANS LIFE INSURANCE PROGRAMS

These programs were established to provide active duty and reserve members of the uniformed services life insurance coverage that is commonly provided by large-scale civilian employers.





The “Years” column indicates the date policies were issued under each program.

Program	Years	Maximum Coverage
United States Government Life Insurance (USGLI)	1919-1940	\$10,000
National Service Life Insurance (NSLI) <sup>1</sup>	1940-1951	\$10,000
Veterans' Special Life Insurance (VSLI) <sup>1</sup>	1951-1956	\$10,000
Veterans' Reopened Insurance (VRI) <sup>1</sup>	1965-1966	\$10,000
Service-Disabled Veterans Insurance (SDVI) <sup>2</sup>	1951-present	\$10,000
Veterans' Mortgage Life Insurance (VMLI)	1971-present	\$90,000
Servicemembers' Group Life Insurance (SGLI)	1965-present	\$250,000
Servicemembers' Group Life Insurance (SGLI) - Child Coverage	2001-present	\$10,000
Servicemembers' Group Life Insurance (FSGLI) - Spouse Coverage	2001-present	\$100,000
Veterans' Group Life Insurance (VGLI)	1974-present	\$250,000

<sup>1</sup> Since 1972, dividends can be used to increase coverage by purchasing paid-up additional life insurance to the basic life insurance.

<sup>2</sup> An additional \$20,000 of supplemental coverage is available to totally disabled veterans

Insurance programs highlighted in **brown** in the table above reflect Matured Insurance Programs.

Insurance programs highlighted in **red** in the table above reflect Disabled Veterans' Life Insurance Programs.

Insurance programs highlighted in **green** in the table above reflect Uniformed Services and Post-Vietnam Veterans Life Insurance Programs.





### RANKING AMONG COMMERCIAL LIFE INSURANCE COMPANIES

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. Rankings for 2004 are shown below.

**Definition:** *Face Value* - Throughout this chapter, the term “face value” refers to the amount of money that would be paid upon the death of the veteran. For the USGLI, NSLI, VSLI, VRI, and SDVI programs, the maximum face value, upon application, is \$10,000. The face value can exceed \$10,000 for the NSLI, VSLI, and VRI programs if the policy contains Paid-Up Additional Life Insurance. In the SDVI program an additional \$20,000 of supplemental coverage is available to totally disabled veterans. The maximum face value of the VMLI program is \$90,000. The maximum face value for the SGLI and VGLI programs is \$250,000.



*Paid-Up Additional Life Insurance* - Policyholders in the NSLI, VSLI and VRI programs can purchase additional life insurance protection by electing to use their dividends to buy paid-up additional life insurance. Paid-up additional insurance has cash and loan values, and earns dividends which automatically purchase more paid-up life insurance coverage.

### 2004 RANKINGS BY TOTAL LIFE INSURANCE IN-FORCE

Rank	Company	Total Life Insurance
1	Metropolitan Life & Affiliated	\$3,422,754,000,000
2	Prudential of America Group	\$1,541,680,000,000
3	Swiss Reinsurance Group	\$1,224,109,000,000
4	ING Group	\$1,200,908,000,000
5	Aegon USA Inc	\$1,035,103,000,000
6	AIG Life Group	\$924,804,000,000
7	Lincoln National Corp	\$870,390,000,000
8	Hartford Life Inc	\$848,247,000,000
9	Northwestern Mutual Group	\$811,215,000,000
10	<b>VA Life Insurance Programs</b>	<b>\$748,786,000,000</b>
11	Genworth Financial Group	\$719,154,000,000
12	UnumProvident Corp	\$711,916,000,000
13	New York Life Group	\$702,014,000,000
14	Citigroup	\$600,217,000,000
15	State Farm Group	\$540,991,000,000

Source: This information is based on year end 2003 data in the September 2004 Best's Review. 2004 information will not be available until September 2005.



## GOVERNMENT LIFE INSURANCE PROGRAMS IN WHICH NEW COVERAGE IS ISSUED

### COVERAGE ESTABLISHED DURING FISCAL YEAR 2004

The table that follows identifies the number of new policies issued during FY 2004, 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 service member. The actual number of service members who enrolled in SGLI in FY 2004 is not known. The information shown in this table is estimated based upon current enrollment rates and the number of people who entered active military service during FY 2004. The exact number of children covered by FSGLI is also an estimate.

NEW LIFE INSURANCE COVERAGE ISSUED DURING FISCAL YEAR 2004				
LIFE INSURANCE	NUMBER OF PEOPLE INSURED	TOTAL COVERAGE AMOUNT	AVERAGE FACE VALUE	MAXIMUM FACE VALUE
VMLI <sup>1</sup>	260	\$21,040,647	\$80,926	\$90,000
SDVI <sup>2,3</sup>	18,830	\$207,222,000	\$11,005	\$10,000
VGLI <sup>4</sup>	29,426	\$5,385,225,000	\$183,009	\$250,000
SGLI <sup>5</sup>	299,909	\$70,330,435,923	\$234,506	\$250,000
SGLI <sup>6</sup> - Child	170,749	\$1,707,490,000	\$10,000	\$10,000
FSGLI <sup>6</sup> - Spouse	148,500	\$14,579,700,000	\$98,180	\$100,000
<b>TOTAL</b>	<b>667,674</b>	<b>\$92,231,113,570</b>	<b>\$138,138</b>	

<sup>1</sup> Source: VMLI Database – VMLI Quarterly Report  
<sup>2</sup> Source: Insurance Master Record Database – 510 Monthly Report  
<sup>3</sup> Source: Additional Coverage, up to \$20,000, is available for totally disabled policyholders. New supplemental S-DVI policies (3,264) were issued  
<sup>4</sup> Source: COMPASS (COMprehensive Pension Administrative Support System) – OSGLI Monthly Report. VGLI data is for the policy year ending June 30, 2004  
<sup>5</sup> Estimates based upon accessions to Active Duty and Reserve forces in FY04. Data on accessions from Defense Manpower Data Center  
<sup>6</sup> Source: DEERS and Military Pay Records



The table below displays information on new life insurance coverage for the prior four years for purposes of comparison. The significant increase in FY 2002 is due to the beginning of the FSGLI program. In that year, there were 3.1 million individuals who entered the FSGLI program.

### NEW LIFE INSURANCE COVERAGE ISSUED - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS

	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004
Number of People Insured	285,765	394,572	3,484,460	621,225	667,674
Total Coverage Amounts	\$50,426,291,177	\$91,604,081,998	\$206,252,183,507	\$103,129,307,866	\$92,231,113,570
Average Face Values	\$176,461	\$232,160	\$59,192	\$166,010	\$138,138

### POLICIES THAT LAPSED IN 2004

Policies lapse primarily due to non-payment of premiums by policyholders. The following table provides data about policies that lapsed during FY 2004.

### POLICY LAPSES DURING FISCAL YEAR 2004

POLICY LAPSES	NUMBER <sup>1</sup>	LAPSE RATE	FACE VALUE <sup>1</sup>	AVERAGE FACE VALUE
NSLI	6,862	0.5%	\$43,231,434	\$6,300
VSLI	459	0.2%	\$3,458,000	\$7,534
VRI	209	0.3%	\$1,051,000	\$5,029
SDVI	1,316	0.8%	\$13,714,000	\$10,421
TOTAL	8,846	0.5%	\$61,454,434	\$6,947

<sup>1</sup> Sources: Insurance Master Record Database - 510 Monthly Report

### LIFE INSURANCE – PAYMENTS

#### LUMP SUM PAYMENTS MADE DURING FISCAL YEAR 2004 – TO POLICYHOLDERS

The table on the next page provides a distribution of lump sum payments for matured endowments, cash surrenders, dividends, and loans by insurance program. These are payments made from active policies to the veteran policyholder.

**DEFINITIONS:**

**MATURED ENDOWMENT** – The face amount of life insurance less any indebtedness that is paid to the insured based on the plan of life insurance. The proceeds may be paid as a lump sum or the insured may request installment payments.

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

**DIVIDENDS** – 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.

**LOANS** – An amount borrowed against the cash value of a permanent plan life insurance policy.

The tables below and on the next page provide data on the insurance payments for this year.

### LIFE INSURANCE PAYMENTS MADE DURING FISCAL YEAR 2004

MATURED ENDOWMENT	NUMBER <sup>1</sup>	AMOUNT <sup>2</sup>	AVERAGE PAYMENT
USGLI	40	\$193,931	\$4,848
NSLI	841	\$9,426,540	\$11,209
VSLI	826	\$9,276,377	\$11,230
VRI	5	\$20,817	\$4,163
SDVI	200	\$1,422,198	\$7,111
<b>TOTAL</b>	<b>1,912</b>	<b>\$20,339,863</b>	<b>\$10,638</b>
CASH SURRENDER	NUMBER <sup>1</sup>	AMOUNT <sup>2</sup>	AVERAGE PAYMENT
USGLI	99	\$239,482	\$2,419
NSLI	6,200	\$38,237,556	\$6,167
VSLI	732	\$3,552,232	\$4,853
VRI	409	\$2,072,571	\$5,067
SDVI	728	\$4,482,762	\$6,158
<b>TOTAL</b>	<b>8,168</b>	<b>\$48,584,603</b>	<b>\$5,948</b>

<sup>1</sup> Source: Insurance Master Record Database – Report 510 monthly

<sup>2</sup> Source: Insurance General Ledger Accounting System – CFO FY04 Life Insurance Statements (Incurred Basis)





## LIFE INSURANCE PAYMENTS MADE DURING FISCAL YEAR 2004 (CONTINUED)

<b>Dividends</b>	<b>Number<sup>3</sup></b>	<b>Amount<sup>4</sup></b>	<b>Average Payment</b>
USGLI	11,770	\$1,864,751	\$158
NSLI	1,401,357	\$424,233,274	\$303
VSLI	220,719	\$84,373,740	\$382
VRI	62,696	\$15,022,345	\$240
<b>TOTAL</b>	<b>1,696,542</b>	<b>\$525,494,110</b>	<b>\$310</b>
<b>Loans</b>	<b>Number<sup>5,6</sup></b>	<b>Amount<sup>7</sup></b>	<b>Average Payment</b>
USGLI	52	\$36,000	\$692
NSLI	11,905	\$37,637,00	\$3,161
VSLI	3,259	\$8,208,000	\$2,519
VRI	909	\$2,028,000	\$2,231
SDVI	8,303	\$8,416,000	\$1,014
<b>TOTAL</b>	<b>24,428</b>	<b>\$56,325,000</b>	<b>\$2,306</b>

<sup>3</sup> Source: Insurance Master Record Database – Insurance Statistical Report – 700

<sup>4</sup> Source: Insurance General Ledger Accounting System – FY04 Statement of Cash Flows

<sup>5</sup> Source: Program numbers from an estimate based on a sample of loans from SQC in FY04 and a percent of the total.

<sup>6</sup> Source: Program totals from Insurance Master Record Database – COIN 84 and Philadelphia MTC Records Report – 155.

<sup>7</sup> Source: Insurance General Ledger Accounting System – Statement of Financial Condition Report.

The table below displays information about dividend payments for the last fiscal year and provides the data for the prior four years for purposes of comparison.

LIFE INSURANCE DIVIDENDS PAYMENTS  
COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS

	<b>FY 2000</b>	<b>FY 2001</b>	<b>FY 2002</b>	<b>FY 2003</b>	<b>FY 2004</b>
<b>Number</b>	2,136,512	2,052,062	1,927,189	1,810,557	1,696,542
<b>Total Amounts</b>	<b>\$717,868,383</b>	<b>\$667,957,535</b>	<b>\$624,446,188</b>	<b>\$576,620,666</b>	<b>\$525,494,110</b>
<b>Average Payments</b>	<b>\$336</b>	<b>\$326</b>	<b>\$324</b>	<b>\$318</b>	<b>\$310</b>





## LUMP SUM PAYMENTS MADE DURING FISCAL YEAR 2004 TO BENEFICIARIES

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 service member. All other death claims are paid to the veteran's or the service member's designated beneficiary. The following table provides a distribution of the lump sum death claim payments by life insurance program.

LIFE Insurance Payments During Fiscal Year 2004			
DEATH CLAIMS	NUMBER <sup>1</sup>	AMOUNT <sup>2</sup>	Average Payment
USGLI	1,244	\$4,415,451	\$3,549
NSLI	89,126	\$914,422,576	\$10,260
VSLI	5,667	\$66,711,548	\$11,772
VRI	4,479	\$37,877,487	\$8,457
SDVI	5,274	\$54,084,338	\$10,255
VMLI	115	\$7,876,287	\$68,489
SGLI <sup>3</sup>	2,296	\$546,182,122	\$237,884
SGLI <sup>3</sup> - Child	1,126	\$11,260,000	\$10,000
FSGLI <sup>3</sup> - Spouse	828	\$79,057,332	\$95,480
VGLI <sup>3</sup>	1,669	\$145,315,375	\$87,067
<b>TOTAL</b>	<b>111,824</b>	<b>\$1,867,222,516</b>	<b>\$16,698</b>

<sup>1</sup> Source: Insurance Master Record Database – 510 Monthly Report. VMLI Database – VMLI Quarterly Report COMPASS – OSGLI Monthly Report  
<sup>2</sup> Source: Insurance General Ledger Accounting System – CFO FY04 Life Insurance Statements (Incurred Basis) VMLI Database – VMLI Quarterly Report. Veterans and Reservist Group Insurance System – OSGLI Monthly Report  
<sup>3</sup> SGLI, FSGLI, and VGLI data are for the policy year ending June 30, 2004







The table below also displays information about death claims paid last fiscal year and provides the data for the prior four years for purposes of comparison.

<b>NUMBER OF DEATH CLAIMS PAID - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS</b>					
	<b>FY 2000</b>	<b>FY 2001</b>	<b>FY 2002</b>	<b>FY 2003</b>	<b>FY 2004</b>
<b>Number of Claims Paid</b>	109,003	109,867	110,319	109,880	111,824
<b>Total Amounts Paid</b>	<b>\$1,398,174,179</b>	<b>\$1,463,188,372</b>	<b>\$1,614,713,636</b>	<b>\$1,723,625,327</b>	<b>\$1,867,222,516</b>
<b>Average Amounts Paid</b>	<b>\$12,827</b>	<b>\$13,318</b>	<b>\$14,637</b>	<b>\$15,686</b>	<b>\$16,698</b>

### **MONTHLY PAYMENTS TO POLICYHOLDERS AT OF THE END OF FISCAL YEAR 2004**

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 and continued on the next page provides data on monthly payments to veterans.

#### **Definition:**

**TOTAL DISABILITY INCOME PROVISION** - An option available with some life insurance policies that provides for monthly payments to policyholders who, prior to their 65<sup>th</sup> birthday, have incurred a mental or physical disability which prevents them from performing substantially gainful employment.

<b>LIFE INSURANCE MONTHLY AWARD PAYMENTS END OF FISCAL YEAR 2004</b>			
<b>PAYMENT TYPE</b>	<b>NUMBER</b>	<b>MONTHLY</b>	<b>AVERAGE</b>
<b>Total Disability Income Provision</b>			
<b>USGLI</b>	43	\$27,360	\$636
<b>NSLI</b>	12,592	\$14,749,614	\$1,171
<b>VSLI</b>	2,726	\$3,667,140	\$1,345
<b>VRI</b>	671	\$512,004	\$763
<b>TOTAL</b>	<b>16,032</b>	<b>\$18,956,118</b>	<b>\$1,182</b>
<b>Matured Endowments</b>			
<b>USGLI</b>	0	0	0
<b>NSLI</b>	838	\$876,354	\$1,046
<b>VSLI</b>	650	\$935,088	\$1,439
<b>VRI</b>	41	\$35,654	\$870
<b>SDVI</b>	10	\$5,808	\$581
<b>TOTAL</b>	<b>1,539</b>	<b>\$1,852,904</b>	<b>\$1,204</b>



### Life Insurance Monthly Award Payments End of Fiscal Year 2004 (continued)

Payment Type	Number	Monthly	Average Payment
<b>Cash Surrenders</b>			
USGLI	0	0	0
NSLI	55	\$53,586	\$974
VSLI	0	0	0
VRI	2	\$528	\$264
SDVI	0	0	0
<b>TOTAL</b>	<b>57</b>	<b>\$54,114</b>	<b>\$949</b>
<b>Total and Permanent Disability</b>			
USGLI	61	\$15,528	\$255
<b>TOTAL</b>	<b>61</b>	<b>\$15,528</b>	<b>\$255</b>

Source: Insurance Master Record Database- AVS 2012

### MONTHLY PAYMENTS TO BENEFICIARIES AT THE END OF FISCAL YEAR 2004

Although most beneficiaries receive payment in a single "lump sum," a monthly payment option is available in some programs for death claim payments. The following table provides data on monthly payments to beneficiaries.

### LIFE INSURANCE MONTHLY AWARD PAYMENTS END FISCAL YEAR 2004

PAYMENT TYPE	NUMBER OF AWARDS	MONTHLY PAYMENTS	AVERAGE PAYMENT
<b>Death Awards</b>			
USGLI	2,340	\$657,072	\$281
NSLI	39,434	\$24,291,066	\$616
VSLI	696	\$498,528	\$716
VRI	249	\$147,456	\$592
SDVI	265	\$112,452	\$424
<b>TOTAL</b>	<b>42,984</b>	<b>\$25,706,574</b>	<b>\$598</b>

Source: Insurance Master Record Database - AVS 2012



## LIFE INSURANCE BUSINESS END OF FISCAL YEAR 2004

**TOTAL NUMBER OF POLICYHOLDERS AND THE VALUE OF THEIR COVERAGE** — The table below shows the total number of veterans, service members and service members' spouses and children insured under each program, the total face value of their policies, and the average face value of a policy in each program.

### TOTAL LIFE INSURANCE POLICIES IN-FORCE END OF FISCAL YEAR 2004

INSURANCE	NUMBER OF POLICIES	TOTAL FACE VALUE	AVERAGE FACE VALUE	MAXIMUM FACE VALUE
USGLI <sup>1</sup>	10,390	\$32,616,463	\$3,139	\$10,000
NSLI <sup>1</sup>	1,300,404	\$14,013,112,818	\$10,776	\$10,000
VSLI <sup>1</sup>	213,545	\$2,524,852,493	\$11,824	\$10,000
VRI <sup>1</sup>	57,757	\$522,632,475	\$9,049	\$10,000
SDVI <sup>1</sup>	165,651	\$1,614,570,383	\$9,747	\$10,000 <sup>2</sup>
VMLI <sup>3</sup>	2,625	\$170,251,314	\$64,858	\$90,000
SGLI <sup>4</sup>	2,448,500	\$575,979,100,000	\$235,238	\$250,000
SGLI <sup>4</sup> - Child	2,100,000	\$21,000,000,000	\$10,000	\$10,000
FSGLI <sup>4</sup> - Spouse	990,000	\$97,198,000,000	\$98,180	\$100,000
VGLI <sup>4</sup>	407,731	\$43,767,185,000	\$107,343	\$250,000
<b>TOTAL</b>	<b>7,696,603</b>	<b>\$756,822,320,973</b>	<b>\$98,332</b>	

<sup>1</sup> Source: Insurance Master Record Database - Insurance Statistical Report 700

<sup>2</sup> Additional \$20,000 available for totally disabled policyholders

<sup>3</sup> Source: VMLI Database - VMLI Quarterly Report

<sup>4</sup> Source: COMPASS - OSGLI Monthly Report

The table below displays information about policies in-force and provides the data for the prior four years for purposes of comparison. Policies in-force increased in 2002 due to the start of the FSGLI program.

### LIFE INSURANCE POLICIES IN-FORCE - COMPARATIVE INFORMATION FOR FIVE FISCAL YEARS

	FY 2000	FY 2001	FY 2002	FY 2003	FY2004
Number of Policies	4,926,919	4,867,612	7,872,906	7,755,217	7,696,603
Total Face Value	\$486,581,986,561	\$641,068,691,952	\$748,650,733,268	\$745,453,203,387	\$756,822,320,973
Average Face Value	\$98,760	\$131,701	\$95,092	\$96,123	\$98,332



## DEMOGRAPHIC CHARACTERISTICS OF POLICYHOLDERS BY AGE

The table below shows the age distribution of persons insured in VA Life Insurance programs and the percent of total each age group represents for that life insurance plan.

**NOTE:** 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. This table includes only spouses in the FSGLI data.

AGE DISTRIBUTION FOR LIFE INSURANCE PROGRAMS % OF TOTAL BY POLICY TYPE												
POLICY	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >	Total	AVERAGE	
USGLI <sup>1</sup>	0	0	0	0	0	0	0	9,226	1,164	10,390	86.8	
% of Total	0	0	0	0	0	0	0	89%	11%	100%	0	
NSLI <sup>1</sup>	0	0	0	0	0	48	627,439	632,471	40,447	1,300,404	79.5	
% of Total	0	0	0	0	0	0	48%	49%	3%	100%	0	
VSLI <sup>1</sup>	0	0	0	0	0	16,184	194,105	3,132	125	213,545	72.6	
% of Total	0	0	0	0	0	8%	91%	1%	0	100%	0	
VRI <sup>1</sup>	0	0	0	0	0	368	20,921	35,165	1,303	57,757	80.3	
% of Total	0	0	0	0	0	1%	36%	61%	2%	100%	0	
SDVI <sup>1</sup>	1	913	5,045	18,692	75,488	37,690	24,731	3,007	84	165,651	57.8	
% of Total	0	1%	3%	11%	46%	23%	15%	2%	0	100%	0	
VMLI <sup>2</sup>	0	10	206	554	1,204	589	62	0	0	2,625	52.9	
% of Total	0	0%	8%	21%	46%	22%	2%	0	0	100%	0	
SGLI <sup>4</sup>	162,996	1,097,710	643,416	324,057	78,129	1,670	22	0	0	2,308,000	30.2	
% of Total	7%	48%	28%	14%	3%	0	0	0	0	100%	0	
FSGLI	19,633	342,577	374,841	191,350	48,035	3,564	0	0	0	980,000	33.5	
% of Total	2%	35%	38%	20%	5%	0	0	0	0	100%	0	
VGLI <sup>3</sup>	330	44,445	120,590	102,343	100,867	35,657	2,633	51	1	406,917	43.8	
% of Total	0	11%	30%	25%	25%	9%	1%	0	0	100%	0	
TOTALS	182,960	1,485,655	1,144,097,774	636,997	303,723	95,770	869,912	673,826	41,959	5,434,899	0	
% by Age	3%	27%	21%	12%	6%	2%	16%	12%	1%	100%	0	

<sup>1</sup>Source: Insurance Master Record Database – AVS 2010  
<sup>2</sup>Source: VMLI Database  
<sup>3</sup>Source: COMPASS (Comprehensive Pension Annuity Support System)  
<sup>4</sup>Includes both Active Duty and Ready Reservists  
All data as of September 30, 2004 with the exception of SGLI and VGLI which are as of June 30, 2004

**BY BRANCH OF SERVICE FOR SGLI & FSGLI COVERAGE**

The following table shows SGLI policyholders and insured FSGLI spouses, by branch of service.

**NOTE:** The bottom of the table shows the reserve components for the branches. For the branches that have a National Guard, the Guard members are included in the reserve component numbers. The FSGLI data reflects spousal coverage only.

<b>SGLI AND FSGLI COVERAGE BY BRANCH OF SERVICE</b>								
<b>BRANCH</b>	<b>TOTAL NUMBER ELIGIBLE FOR SGLI</b>	<b>NUMBER WITH SGLI</b>	<b>PERCENT WITH SGLI</b>	<b>PERCENT OF SGLI BY BRANCH</b>	<b>TOTAL NUMBER ELIGIBLE FOR FSGLI</b>	<b>NUMBER WITH FSGLI</b>	<b>PERCENT WITH FSGLI</b>	<b>PERCENT OF FSGLI BY BRANCH</b>
Army Active	528,692	519,811	98.3%	22.5%	267,232	240,469	90.0%	24.5%
Navy Active	411,056	401,715	97.7%	17.4%	189,743	170,803	90.0%	17.4%
Air Force Active	391,584	381,439	97.4%	16.5%	222,674	180,994	81.3%	18.5%
Marine Corps Active	188,145	186,268	99.0%	8.1%	86,905	77,772	89.5%	7.9%
Coast Guard Active	38,795	36,842	95.0%	1.6%	17,901	15,301	85.5%	1.6%
NOAA	272	220	80.9%	0	122	98	79.9%	0
Public Health Service	6,003	5,705	95.0%	0.2%	4,374	3,621	82.8%	0.4%
<b>TOTAL - Active</b>	<b>1,564,547</b>	<b>1,532,000</b>	<b>97.9%</b>	<b>66.4%</b>	<b>788,951</b>	<b>689,057</b>	<b>87.3%</b>	<b>70.3%</b>
Army Reserve and Guard	546,198	513,988	94.1%	22.3%	249,112	179,610	72.1%	18.3%
Navy Reserve	76,440	65,784	86.1%	2.9%	34,242	25,666	75.0%	2.6%
Air Force Reserve and Guard	173,142	160,076	92.5%	6.9%	98,693	77,259	78.3%	7.9%
Marine Corps Reserve	28,267	28,161	99.6%	1.2%	6,083	5,519	90.7%	0.6%
Coast Guard Reserve	8,863	7,990	90.2%	0.3%	3,642	2,889	79.3%	0.3%
<b>TOTAL- Reserve</b>	<b>832,910</b>	<b>776,000</b>	<b>93.2%</b>	<b>33.6%</b>	<b>391,772</b>	<b>290,943</b>	<b>74.3%</b>	<b>29.7%</b>
<b>TOTAL</b>	<b>2,397,457</b>	<b>2,308,000</b>	<b>96.3%</b>	<b>100%</b>	<b>1,180,723</b>	<b>980,000</b>	<b>83.0%</b>	<b>100%</b>

All data are as of September 30, 2004 with the exception of SGLI and FSGLI which are as of June 30, 2004



## LOAN GUARANTY

Since World War II, the VA loan guaranty program has assisted veterans by guaranteeing over 17 million home loans. Most were made without a down payment. These loans are made on favorable terms; they can be for up to 30 years, can be pre-paid without penalty, and can be assumed by a creditworthy purchaser of the home. The primary advantage of the VA loan is that the veteran does not have to make a down payment. Additionally, VA assists veteran borrowers who are experiencing difficulties making their mortgage payments through personal, supplemental loan servicing. VA often intercedes with the lender to arrange forbearance, i.e., to give the veteran more time to catch up on past due amounts before deciding whether to foreclose on the property. VA will also refund loans in appropriate cases, or suggest available alternatives to foreclosure such as deeds in lieu of foreclosure, or compromise sales. These alternatives are beneficial to the veteran and the Government.

The VA home loan program has been and remains a major benefit to veterans in acquiring their own homes.

### VA HOME LOANS MAY BE USED TO:

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



There is no maximum loan amount for a VA loan. Lenders generally set a maximum based on rules of the secondary mortgage market. The maximum VA guaranty in FY 2004 is \$60,000 and lenders are usually willing to make a "no-down payment" loan of up to 4 times the guaranty, or \$240,000. (Note: Effective December 2004, the maximum values increased to \$89,912 and \$359,650 respectively.) 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 loans). The funding fee can be included in the loan. Veterans receiving VA compensation are exempt from paying the fee. Since the program began in 1944, VA has guaranteed more than 17.6 million loans totaling over \$863 billion.

Severely disabled veterans, mostly those who are wheelchair bound, may be entitled to obtain grants under the Specially Adapted Housing Program. Additionally, Special Housing Adaptation (SHA) grants are available for disabled veterans who have blindness in both eyes, or have anatomical loss or loss of use of both hands. These distinctive programs help eligible veterans through grants to buy, build or modify homes specifically adapted for their use. There is no time limitation or deadline for applying for either grant benefit. These benefits can be used for, but are not limited to:

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



Loan Guaranty also administers the Native American Veterans Direct Loan Program. This program helps Native American veterans in financing 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 70 participating Native American tribes. During FY 2004, VA closed 56 loans under this program. Since its inception, VA has made more than 500 loans to Native American veterans under this program.

The table below summarizes eligibility criteria. 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 period, he or she could be eligible due to a discharge relating to 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 War	6/27/50 - 1/31/55	90 days
Post-Korean War	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days*
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 Era	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		Married to an eligible veteran who died as a result of service or service-connected conditions
Spouse of POW/MIA		Active duty member who is missing in action (MIA) or who is a prisoner of war (POW)
Restored Entitlement		Possible under certain situations

\* For veterans who served within Vietnam, the beginning date is 2/28/1961



## TYPES AND CHARACTERISTICS OF LOANS GUARANTEED

The objective of the VA home loan guaranty program is to enable veterans (and other eligible people) to enter the home-buying market. The “no-down payment” feature is intended to help veterans afford the purchase of suitable homes. VA does not require a down payment if the purchase price or cost is not more than the reasonable value of the property as determined by VA, but the lender may require one. If the purchase price or cost is more than the reasonable value, the difference must be paid in cash from the veteran’s own resources.

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

The following table shows the distribution of loans guaranteed in FY 2004, sorted by whether or not the borrower made a down-payment as well as by buyer status (*a first time homebuyer is an eligible person who used the loan guaranty to enter the home-buying market and purchase a home for the first time.*) Similar data are presented on a five year basis in the subsequent chart.

Types and Characteristics of Loans Guaranteed in Fiscal Year 2004							
Status	First Time Home Buyer	Previous Home Buyer	No Downpayment	Downpayment	Purchase Loans	Interest Rate Reduction	Other Refinancing
<b>Number</b>	73,891	78,504	137,773	14,622	152,395	175,147	8,246
<b>Total Loan Amount</b>	\$10,261,506,864	\$12,292,467,439	\$19,944,160,920	\$2,609,813,383	\$22,553,974,303	\$20,504,724,030	\$1,071,902,270
<b>Average Loan Amount</b>	\$138,874	\$156,584	\$144,761	\$178,485	\$147,997	\$117,072	\$129,991
<b>Total Guaranty Amount</b>	\$2,894,518,176	\$3,282,185,992	\$5,513,649,182	\$663,054,986	\$6,176,704,168	\$6,187,409,701	\$279,270,511
<b>Average Guaranty Amount</b>	\$36,206	\$41,487	\$40,020	\$45,346	\$40,531	\$35,327	\$33,867
<b>Interest</b>					6.99%	6.62%	6.88%





## Select Five-Year Trend of Loans Guaranteed by Status

	2000	2001	2002	2003	2004
<b>Purchase Loans</b>	185,553	177,158	176,899	148,810	152,395
<b>Interest Rate Reduction</b>	9,524	67,696	131,889	330,426	175,147
<b>Other Refinancing</b>	4,083	5,155	8,464	10,182	8,246
<b>First Time Home Buyer</b>	101,955	96,266	89,575	69,154	73,891
<b>Previous Home Buyer</b>	86,598	80,895	87,323	79,656	78,504
<b>No Down Payment</b>	166,758	160,002	106,541	135,160	137,773
<b>Down Payment</b>	18,795	17,156	16,357	13,650	14,622

## VA Home Loans Guaranteed Over The Past Five Years

Fiscal Year	2000	2001	2002	2003	2004
<b>Number of Loans</b>	199,160	250,009	317,251	489,418	335,788
<b>Total Loan Amount</b> (DOLLARS IN 000s)	<b>\$23,372,159</b>	<b>\$31,254,955</b>	<b>\$40,129,135</b>	<b>\$63,254,794</b>	<b>\$44,130,601</b>
<b>Average Loan Amount</b>	\$117,354	\$125,015	\$126,490	\$129,245	\$131,424
<b>Total Guaranty Amount</b> (DOLLARS IN 000s)	<b>\$7,071,309</b>	<b>\$9,153,836</b>	<b>\$11,667,455</b>	<b>\$18,245,097</b>	<b>\$12,643,384</b>
<b>Average Guaranty Amount</b>	\$35,506	\$36,614	\$36,777	\$37,279	\$37,653



The following table shows activity of programs designed to provide housing assistance grants to seriously disabled veterans as well as direct loans to Native American veterans on trust lands during FY 2004.

### Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2004

Program	Specially Adapted Housing Grants	Special Housing Adaptation Grants	Direct Loans to Native Americans	Grand Total
<b>Number of Grants/Loans</b>	450	51	56	557
<b>Total Amount of Grants/Loans</b>	\$22,008,000	\$483,599	\$4,924,313	\$27,415,912
<b>Average Amount of Grants/Loans</b>	\$48,907	\$9,482	\$87,934	\$49,221

Data regarding loans guaranteed during FY 2004 by veterans' period of service and by other entitlement criteria are presented below. The data are also presented on a five-year basis in the subsequent chart.



Entitlement	Loans Guaranteed during Fiscal Year 2004 by Entitlement				
	Number	Total Loan Amount	Average Loan	Total Guaranty	Average
World War II	1,269	\$120,363,478	\$94,849	\$39,609,324	\$31,213
Post-World War II	194	\$21,497,415	\$110,811	\$6,572,497	\$33,879
Korean War	1,589	\$151,843,863	\$95,559	\$49,583,631	\$31,204
Post-Korean War	3,778	\$380,555,173	\$100,729	\$121,875,825	\$32,259
Vietnam Era	25,428	\$2,718,423,818	\$106,907	\$847,057,444	\$33,312
Post-Vietnam Era	37,769	\$4,463,996,646	\$118,192	\$1,340,986,099	\$35,505
Gulf War Era	75,383	\$10,043,723,201	\$133,236	\$2,873,476,561	\$38,118
Restored Entitlement	123,724	\$16,906,789,477	\$136,649	\$4,748,269,452	\$38,378
Service Personnel	57,524	\$8,143,087,819	\$141,560	\$2,274,656,776	\$39,543
Reservists	8,178	\$1,075,033,444	\$131,454	\$308,771,017	\$37,756
Unremarried Survivor	931	\$102,540,585	\$110,140	\$31,739,230	\$34,092
Spouse of POW	21	\$2,745,684	\$130,747	\$786,524	\$37,454



### Five Year Trend of Types and Characteristics of Loans Guaranteed

	2000	2001	2002	2003	2004
World War II	918	923	1,136	1,646	1,269
Post-World War II	97	107	166	335	194
Korean War	1,222	1,222	1,406	2,025	1,589
Post-Korean War	2,625	2,732	3,618	5,339	3,778
Vietnam Era	19,968	20,553	24,850	34,911	25,428
Post-Vietnam Era	34,002	34,293	39,185	55,308	37,769
Gulf War Era	52,431	66,478	72,077	98,423	75,383
Restored Entitlement	49,374	74,998	115,636	221,730	123,724
Service Personnel	30,565	40,069	49,228	57,129	57,524
Reservists	7,440	8,051	9,179	11,385	8,178
Unremarried Survivor	509	578	760	1,161	931
Spouse of POW	9	5	10	26	21

The distribution of loans guaranteed during FY 2004 by age and gender of the eligible borrower is shown below.

### Home Loans Guaranteed During Fiscal Year 2004 Based on Gender and Age

Gender	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
Male	302,320	\$39,686,108,424	\$131,272	\$11,372,185,299	\$37,616
Female	33,468	\$4,444,492,179	\$132,798	\$1,271,199,081	\$37,983
<b>Age</b>					
18 - 25	14,123	\$1,665,194,029	\$117,907	\$510,723,933	\$36,163
26 - 35	92,612	\$12,892,202,920	\$139,207	\$3,617,713,799	\$39,063
36 - 45	104,653	\$14,599,101,602	\$139,500	\$4,083,382,350	\$39,018
46 - 55	67,776	\$8,514,730,626	\$125,630	\$2,478,521,470	\$36,569
56 - 65	39,920	\$4,729,950,218	\$118,486	\$1,406,903,244	\$35,243
66 - 75	12,476	\$1,326,774,523	\$106,346	\$413,793,180	\$33,167
76 - 80	2,608	\$248,682,320	\$95,354	\$81,854,068	\$31,386
Over 80	1,620	\$153,964,365	\$95,040	\$50,492,336	\$31,168



### Five Year Trend of Types and Characteristics of Loans Guaranteed

	2000	2001	2002	2003	2004
18 - 25	8,431	10,511	10,968	12,361	14,123
26 - 35	74,790	93,771	101,921	131,320	92,612
36 - 45	60,180	77,386	100,724	158,892	104,653
46 - 55	36,885	44,683	63,701	106,893	67,776
56 - 65	12,645	16,098	27,555	55,759	39,920
66 - 75	6,229	7,560	12,382	18,416	12,476
76 - 80				3,818	2,608
Over 80				1,959	1,620

### Purchase Loans Guaranteed During Fiscal Year 2004 Based on Annual Income

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
Less than \$25,000	3,871	\$331,104,872	\$85,535	\$118,512,987	\$30,616
\$25,000 to \$34,999	17,201	\$1,753,551,975	\$101,945	\$581,999,582	\$33,835
\$35,000 to \$44,999	29,662	\$3,646,305,025	\$122,928	\$1,084,525,958	\$36,563
\$45,000 to \$54,999	30,387	\$4,330,384,765	\$142,508	\$1,192,510,665	\$39,244
\$55,000 to \$64,999	23,900	\$3,781,574,661	\$158,225	\$999,540,864	\$41,822
\$65,000 to \$74,999	17,661	\$3,003,365,679	\$170,056	\$774,986,892	\$43,881
\$75,000 and over	29,713	\$5,707,687,326	\$192,094	\$1,424,627,220	\$47,946
Average Income	\$58,186				
Median Income	\$53,280				
Median Loan	\$142,977				



Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented in the following show the distribution among the 89 percent who provided race information for FY 2004. For the previous four fiscal years the percentages are: 2003, 87 percent; 2002, 83 percent; 2001, 80 percent; and 2000, 83 percent.

**Loan Guaranteed during Fiscal Year 2004 by Race**

Race	Number	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
White	221,931	\$29,119,072,013	\$131,208	\$12,261,559,970	\$55,249
Black / African - American	49,530	\$6,480,011,568	\$130,830	\$2,286,864,746	\$46,171
Hispanic	20,708	\$2,634,337,880	\$127,214	\$957,490,333	\$46,238
American Indian / Alaskan Native	2,168	\$681,009,372	\$149,969	\$89,256,958	\$19,656
Asian Pacific Islander Native Hawaiian	4,541	\$39,198,821,656	\$131,153	\$15,826,252,136	\$52,952

**Select Five Year Trend of Loans Guaranteed by Race**

	2000	2001	2002	2003	2004
White	118,750	156,241	204,316	330,408	221,931
Black / African American	22,705	28,462	37,378	61,357	49,530
Hispanic	9,239	12,526	16,569	26,036	20,708
American Indian/ Alaskan Native	875	1,266	1,626	2,428	2,168
Asian/Pacific Islander/ Native Hawaiian	2,083	2,714	3,660	5,740	4,541



## VOCATIONAL REHABILITATION AND EMPLOYMENT

The mission of the Vocational Rehabilitation and Employment (VR&E) Program is to provide comprehensive services and assistance necessary to enable veterans with service-connected disabilities and employment handicaps to obtain and maintain stable and suitable employment. When the severity of disability prohibits suitable employment, VR&E assists those veterans to achieve maximum independence in daily living.

Veterans may progress through a series of steps or case statuses. VR&E provides each veteran with a case manager. The case manager follows the veteran's progress through the program and ensures delivery of prescribed services. The steps and the broadly categorized activities within those steps are described below.

**STEP 1.** Application for the benefit.

**STEP 2.** Evaluation to assess needs and determine services to which a veteran may be entitled and plan the rehabilitation program.

**STEP 3.** Rehabilitation services and assistance that enable the veteran to become job-ready or to live more independently in the community.

**STEP 4.** Assistance to the veterans in obtaining and maintaining suitable employment.

**STEP 5.** Rehabilitation of veterans who obtain and maintain suitable employment or achieve maximum independence in daily living.

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The following definitions apply throughout many of the tables in this chapter.

**APPLICANTS:** Veterans who applied for Vocational Rehabilitation and Employment services.

**DENIED ELIGIBILITY:** Veterans deemed ineligible for reasons such as lack of a qualifying service-connected disability rating.

**DENIED ENTITLEMENT:** Veterans not entitled to services due to lack of an employment handicap or serious employment handicap.

**ENTITLED TO SERVICES:** Veterans determined to have a disability that presents an employment or serious em-

ployment handicap and for whom vocational rehabilitation should be successful.

**PARTICIPANTS:** Veterans who are in one of the following case statuses: extended evaluation, independent living, job-ready status, rehabilitation to employment. While many of the veterans in the *Participants* category entered the program during the current fiscal year, the data includes other veterans who entered in previous years.

**REHABILITATED:** Veterans who have successfully found and maintained suitable employment or have successfully completed an independent living program and maintained the gained independence.

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In Fiscal Year 2004, 61,322 veterans applied for Vocational Rehabilitation and Employment services. Of those that applied:

- 63.6% were found to be entitled
- 4.9% did not have a qualifying service-connected disability rating and were determined not eligible.
- 13.6% were determined not entitled (no qualifying employment handicap or serious employment handicap).
- 17.9% have not completed the evaluation process in order for a determination to be made.



<b>VOCATIONAL REHABILITATION AND EMPLOYMENT ACTIVITIES</b>			
	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL</b>
<b>Applicants</b>	51,505	9,817	<b>61,322</b>
<b>Denied Eligibility</b>	2,405	571	<b>2,976</b>
<b>Denied Entitlement</b>	7,074	1,284	<b>8,358</b>
<b>Entitled to Services</b>	32,204	6,785	<b>38,989</b>
<b>Participants</b>	43,027	12,778	<b>55,805</b>
<b>Rehabilitated</b>	9,141	1,944	<b>11,085</b>

Sources: VR&E Program Management Reports (FY 2004)

**DEMOGRAPHIC CHARACTERISTICS OF VETERANS**

The tables below and on the following pages display the demographics of veterans in each of the categories defined on the previous page. The tables show data for both the female and male veteran populations.

<b>VOCATIONAL REHABILITATION AND EMPLOYMENT ACTIVITIES BY AGE FY 2004</b>										
	<b>17 - 21</b>	<b>22 - 29</b>	<b>30 - 39</b>	<b>40 - 44</b>	<b>45 - 49</b>	<b>50 - 54</b>	<b>55 - 59</b>	<b>60 and above</b>	<b>UNKNOWN</b>	<b>TOTAL</b>
<b>MALE</b>										
<b>Applicants</b>	704	7,367	10,700	8,469	7,139	5,985	7,271	3,866	4	<b>51,505</b>
<b>Denied Eligibility</b>	175	695	478	375	271	205	156	49	1	<b>2,405</b>
<b>Denied Entitlement</b>	27	473	1,208	1,229	1,163	1,057	1,251	665	1	<b>7,074</b>
<b>Entitled to Services</b>	168	3,969	7,247	5,579	4,749	3,894	4,480	2,117	1	<b>32,204</b>
<b>Participants</b>	73	5,617	12,598	8,431	7,646	4,252	3,341	1,068	1	<b>43,027</b>
<b>Rehabilitated</b>	1	592	2,035	1,306	1,512	1,214	1,512	969	0	<b>9,141</b>
<b>FEMALE</b>										
<b>Applicants</b>	268	2,789	2,917	1,749	1,228	596	209	61	0	<b>9,817</b>
<b>Denied Eligibility</b>	58	234	153	62	42	13	5	4	0	<b>571</b>
<b>Denied Entitlement</b>	8	214	372	288	222	122	45	13	0	<b>1,284</b>
<b>Entitled to Services</b>	82	1,671	2,234	1,241	914	455	149	38	1	<b>6,785</b>
<b>Participants</b>	44	2,846	4,693	2,325	1,823	793	218	36	0	<b>12,778</b>
<b>Rehabilitated</b>	1	251	742	374	314	189	56	17	0	<b>1,944</b>

Source: VR&E Program Management Reports (FY2004)



### BY PRIOR EDUCATION LEVEL FY 2004

	BELOW HIGH SCHOOL	HIGH SCHOOL	POST-HIGH SCHOOL	FOUR YEAR DEGREE	GRADUATE DEGREE TRAINING	TOTAL
<b>MALE</b>						
<b>Applicants</b>	1,311	26,547	16,667	4,761	2,219	<b>51,505</b>
<b>Denied Eligibility</b>	66	1,224	726	217	172	<b>2,405</b>
<b>Denied Entitlement</b>	162	3,197	2,323	930	462	<b>7,074</b>
<b>Entitled to Services</b>	676	16,946	10,811	2,401	1,370	<b>32,204</b>
<b>Participants</b>	532	23,040	15,512	2,265	1,678	<b>43,027</b>
<b>Rehabilitated</b>	173	4,679	3,020	807	462	<b>9,141</b>
<b>FEMALE</b>						
<b>Applicants</b>	47	4,156	3,928	1,137	549	<b>9,817</b>
<b>Denied Eligibility</b>	3	262	180	71	55	<b>571</b>
<b>Denied Entitlement</b>	9	463	479	230	103	<b>1,284</b>
<b>Entitled to Services</b>	36	3,036	2,697	646	370	<b>6,785</b>
<b>Participants</b>	78	6,058	5,207	828	607	<b>12,778</b>
<b>Rehabilitated</b>	18	808	835	200	83	<b>1,944</b>

Source: VR&E Program Management Reports (FY2004)







**BY BRANCH OF SERVICE FY 2004**

	AIR FORCE	ARMY	COAST GUARD	MARINE CORPS	NAVY	MISC.	UNKNOWN	TOTAL
<b>Male</b>								
<b>Applicants</b>	6,764	24,647	468	6,767	9,381	24	3,454	<b>51,505</b>
<b>Denied Eligibility</b>	132	352	8	145	221	0	1,547	<b>2,405</b>
<b>Denied Entitlement</b>	1,104	3,465	63	892	1,420	8	122	<b>7,074</b>
<b>Entitled to Services</b>	4,546	16,199	353	4,318	6,333	14	441	<b>32,204</b>
<b>Participants</b>	6,767	20,910	512	5,607	8,905	9	317	<b>43,027</b>
<b>Rehabilitated</b>	1,457	4,553	93	1,160	1,801	4	73	<b>9,141</b>
<b>Female</b>								
<b>Applicants</b>	1,754	4,741	74	489	1,870	6	883	<b>9,817</b>
<b>Denied Eligibility</b>	37	80	1	12	47	1	393	<b>571</b>
<b>Denied Entitlement</b>	259	650	7	58	269	2	39	<b>1,284</b>
<b>Entitled to Services</b>	1,334	3,523	69	322	1,428	5	104	<b>6,785</b>
<b>Participants</b>	2,735	6,369	130	663	2,797	4	80	<b>12,778</b>
<b>Rehabilitated</b>	477	912	39	92	413	0	11	<b>1,944</b>

Source: VR&E Program Management Reports (FY2004)





**BY PERIOD OF SERVICE FY 2004**

	WORLD WAR II	POST- WORLD WAR II ERA	KOREAN CONFLICT	POST- KOREAN CONFLICT	VIETNAM ERA	POST - VIETNAM ERA	GULF WAR	TOTAL
<b>MALE</b>								
<b>Applicants</b>	443	38	329	587	9,463	10,490	30,155	<b>51,505</b>
<b>Denied Eligibility</b>	2	0	6	12	266	594	1,525	<b>2,405</b>
<b>Denied Entitlement</b>	46	9	43	107	1,526	1,779	3,564	<b>7,074</b>
<b>Entitled to Services</b>	206	16	159	271	5,466	6,257	19,829	<b>32,204</b>
<b>Participants</b>	19	2	36	123	3,290	6,782	32,775	<b>43,027</b>
<b>Rehabilitated</b>	149	8	75	127	1,754	1,509	5,519	<b>9,141</b>
<b>FEMALE</b>								
<b>Applicants</b>	2	0	0	15	114	1,439	8,247	<b>9,817</b>
<b>Denied Eligibility</b>	0	0	0	1	6	85	479	<b>571</b>
<b>Denied Entitlement</b>	1	0	1	4	24	254	1,000	<b>1,284</b>
<b>Entitled to Services</b>	0	0	3	6	67	911	5,798	<b>6,785</b>
<b>Participants</b>	0	0	1	5	62	1,320	11,390	<b>12,778</b>
<b>Rehabilitated</b>	0	0	3	2	17	251	1,671	<b>1,944</b>

Source: VR&E Program Management Reports (FY2004)



**BY LENGTH OF SERVICE FY 2004**

	3 MONTHS OR LESS	3 TO 6 MONTHS	6 MONTHS TO 2 YEARS	2 TO 4 YEARS	4 TO 10 YEARS	10 TO 15 YEARS	15 TO 20 YEARS	20 TO 30 YEARS	MORE THAN 30 YEARS	IN SERVICE	TOTAL
<b>MALE</b>											
Applicants	248	595	7,362	14,236	11,620	3,324	2,524	8,434	201	2,961	<b>51,505</b>
Denied Eligibility	26	54	292	510	326	72	43	171	6	905	<b>2,405</b>
Denied Entitlement	29	82	1,053	1,973	1,508	487	394	1,362	35	151	<b>7,074</b>
Entitled to Services	155	389	4,391	8,838	7,764	2,485	1,899	5,636	132	515	<b>32,204</b>
Participants	207	506	4,450	10,653	11,469	3,926	2,777	8,906	133	0	<b>43,027</b>
Rehabilitated	32	77	1,155	2,362	2,131	787	666	1,857	46	28	<b>9,141</b>
<b>FEMALE</b>											
Applicants	94	221	1,221	2,475	2,695	714	401	1,248	14	734	<b>9,817</b>
Denied Eligibility	2	22	70	92	95	23	14	22	1	230	<b>571</b>
Denied Entitlement	14	24	135	321	345	109	64	225	2	45	<b>1,284</b>
Entitled to Services	75	159	923	1,719	2,047	543	341	862	6	110	<b>6,785</b>
Participants	157	280	1,577	3,230	3,976	1,104	675	1,771	8	0	<b>12,778</b>
Rehabilitated	16	37	208	448	613	207	135	272	2	6	<b>1,944</b>

Source: VR&E Program Management Reports (FY2004)





### BY SERVICE-CONNECTED DISABILITY FY 2004

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	MEMO RATING	CASES NOT RATED	TOTAL
<b>MALE</b>														
<b>Applicants</b>	36	6,367	8,766	8,745	6,837	4,419	3,607	2,745	1,539	654	2,998	2,679	2,113	<b>51,505</b>
<b>Denied Eligibility</b>	15	191	127	102	92	57	39	36	25	8	28	36	1,649	<b>2,405</b>
<b>Denied Entitlement</b>	1	1,332	1,031	1,082	893	538	593	520	332	176	510	66	0	<b>7,074</b>
<b>Entitled to Services</b>	6	1,286	4,969	5,528	5,262	3,395	3,365	2,798	1,801	851	2,720	223	0	<b>32,204</b>
<b>Participants</b>	8	1,662	7,830	8,594	8,045	4,882	4,736	2,845	1,850	746	1,724	105	0	<b>43,027</b>
<b>FEMALE</b>														
<b>Applicants</b>	9	1,113	1,511	1,641	1,325	938	816	492	282	132	310	750	498	<b>9,817</b>
<b>Denied Eligibility</b>	8	50	33	34	15	8	18	3	5	3	1	12	381	<b>571</b>
<b>Denied Entitlement</b>	1	250	161	209	160	100	120	92	63	35	64	29	0	<b>1,284</b>
<b>Entitled to Services</b>	2	229	958	1,176	1,140	812	794	604	407	187	404	72	0	<b>6,785</b>
<b>Participants</b>	4	371	2,029	2,380	2,300	1,604	1,620	1,079	672	270	404	45	0	<b>12,778</b>

Source: VR&E Program Management Reports (FY2004)



Of those veterans participating in a plan of services, most follow the employment track and may receive services that include: employment planning, training or education, medical or dental care, and other supportive services. Veterans following the independent living track strive to achieve maximum independence in daily living. Some of the veterans participating in VR&E have a serious employment handicap. Serious employment handicap may mean there is a significant impairment of a veteran's ability to prepare for, obtain, or retain employment consistent with such veteran's abilities, aptitudes, and interests (38 CFR, Part 18).

***Veterans with Serious Employment Handicaps FY 2004***

	TOTAL VETERANS	TOTAL VETERANS SERIOUS EMPLOYMENT HANDICAPS	MALE SERIOUS EMPLOYMENT HANDICAPS	FEMALE SERIOUS EMPLOYMENT HANDICAPS
<b>Entitled to Services</b>	38,989	19,893	16,869	3,024
<b>Participants</b>	55,805	24,057	18,857	5,200
<b>Rehabilitated</b>	11,085	5,665	4,865	800

**Source: VR&E Program Management Reports (FY2004)**



The employment assistance needs of each veteran are assessed and a plan of services developed that will lead a veteran into suitable employment. Services may include: job market exploration, job seeking skills, resume preparation, interview skills, and other assistance. The table presented on the next page reflects those veterans participating in Vocational Rehabilitation and Employment by training program during FY 2004.



### VETERANS PARTICIPATING IN A VOCATIONAL TRAINING PROGRAM FY 2004

	MALE	FEMALE	TOTAL
Undergraduate School	35,801	11,287	47,088
Vocational/Technical	3,246	464	3,710
Graduate School	1,495	659	2,154
College, Non-Degree	980	199	1,179
Extended Evaluation/Independent Living	982	93	1,075
Paid On-Job Training	169	10	179
Non Pay Work Experience in Government	141	39	180
Non-Pay On-Job-Training	99	21	120
Apprenticeship	63	1	64
Improvement of Rehab Potential	28	5	33
High School	18	0	18
Farm Co-op	5	0	5
<b>TOTAL</b>	<b>43,027</b>	<b>12,778</b>	<b>55,805</b>

Source: VR&E Program Management Reports (FY2004)





Upon completion of the individualized evaluation process, the veteran enters a rehabilitation program to become: job-ready in the selected vocational choice or to achieve the maximum ability to live independently in the community. The length of time that a veteran remains in a rehabilitation program varies according to the individual circumstances of each veteran; the average time spent in the program is approximately two and one-half years.

This table displays both participants and rehabilitated veterans by their occupational categories during FY 2004.

<b>VETERANS PARTICIPATING AND REHABILITATED BY OCCUPATIONAL CATEGORY FY 2004</b>				
	<b>MALE</b>		<b>FEMALE</b>	
	<b>PARTICIPANTS</b>	<b>REHABILITATED</b>	<b>PARTICIPANTS</b>	<b>REHABILITATED</b>
<b>Agricultural, Fishery and Forestry</b>	101	27	21	1
<b>Bench Work</b>	240	74	25	4
<b>Clerical</b>	1,468	421	716	174
<b>Independent Living</b>	1,110	2,582	175	245
<b>Machine Trades</b>	1,062	270	23	3
<b>Miscellaneous</b>	1,162	315	174	9
<b>Processing (Butcher, Meat Processor, etc.)</b>	35	17	7	4
<b>Professional, Technical, and Managerial</b>	35,768	4,625	11,302	1,413
<b>Sales</b>	305	182	61	18
<b>Service</b>	1,029	384	252	70
<b>Structural (Building Trades)</b>	747	244	22	3
<b>TOTAL</b>	<b>43,027</b>	<b>9,141</b>	<b>12,778</b>	<b>1,944</b>
<b>Average Age</b>	<b>41</b>	<b>47</b>	<b>37</b>	<b>40</b>

Source: VR&E Program Management Reports (FY2004)





**VETERANS WHO SUCCESSFULLY ACHIEVED REHABILITATION SHOWING PRE AND POST ANNUAL EARNINGS BY OCCUPATIONAL CATEGORY FY 2004**

	MALE			FEMALE	
	TOTAL NUMBER REHABILITATED	AVERAGE ANNUAL WAGES PRIOR TO VR&E PROGRAM ENTRANCE	AVERAGE ANNUAL WAGES AT REHABILITATION	AVERAGE ANNUAL WAGES PRIOR TO VR&E PROGRAM ENTRANCE	AVERAGE ANNUAL WAGES AT REHABILITATION
Professional, Technical, and Managerial	6,038	\$6,872	\$33,853	\$4,884	\$29,299
Clerical	595	\$5,211	\$26,335	\$4,869	\$22,469
Service	454	\$5,982	\$25,125	\$3,322	\$22,537
Miscellaneous	324	\$2,698	\$26,353	\$0	\$13,869
Machine Trades	273	\$4,960	\$27,954	\$0	\$12,828
Structural (Building Trades)	247	\$6,289	\$30,045	\$4,800	\$34,992
Sales	200	\$5,295	\$25,948	\$5,010	\$25,516
Bench work	78	\$4,039	\$27,425	\$3,600	\$17,202
Processing (Butcher, Meat Processor, etc.)	21	\$3,404	\$28,643	\$0	\$18,555
Agricultural, Fishery and Forestry	28	\$5,500	\$24,074	\$0	\$13,200
<b>Total</b>	<b>8,258</b>	<b>\$4,825</b>	<b>\$29,413</b>	<b>\$4,306</b>	<b>\$26,530</b>
	<b>MALES - AVERAGE AGE 47</b>			<b>FEMALE - AVERAGE AGE 40</b>	
Source: VR&E Program Management Reports (FY2004)			*Excludes Independent Living Veterans (2,827)		

(The table above excludes veterans in independent living.)

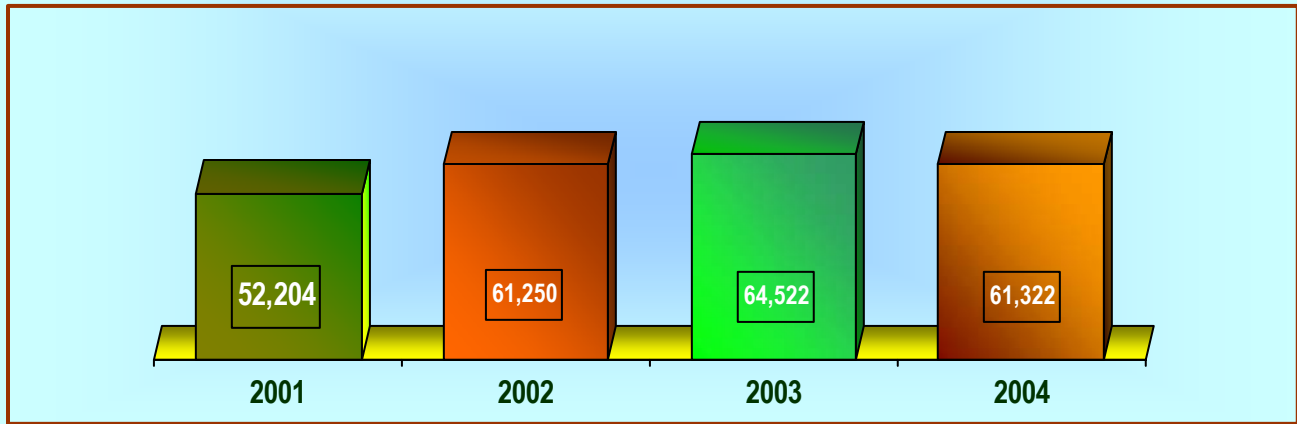




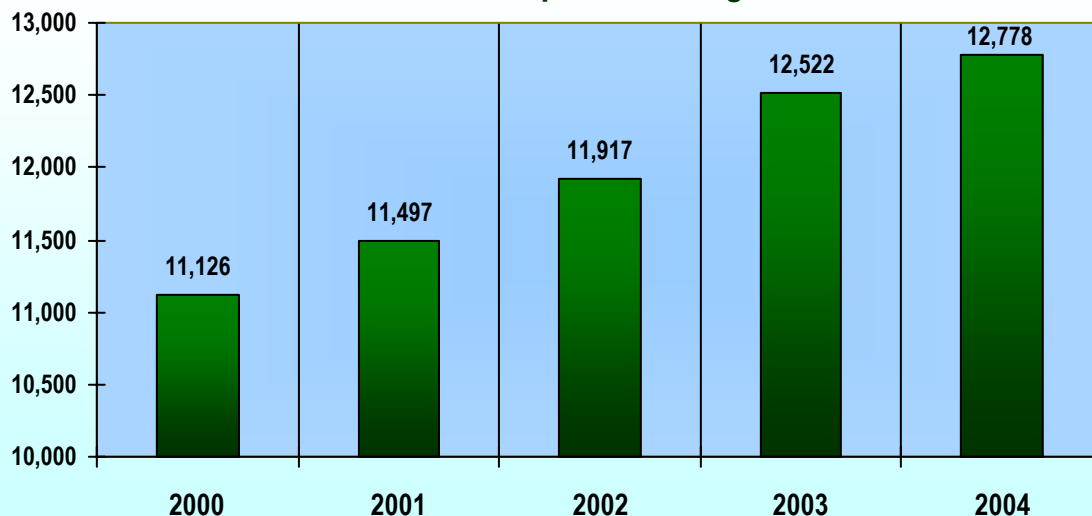


TRENDS IN VR&E

VOCATIONAL REHABILITATION AND EMPLOYMENT  
APPLICANTS FY 2001-2004



Vocational Rehabilitation and Employment  
Female Participation during FY 2000 - 2004





## Appendices

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**A**LABAMA  
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 Fort Roots Drive  
North Little Rock, AR 72114-1756

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

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

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

**COLORADO**  
VA Regional Office  
155 Van Gordon Street  
Lakewood, CO 80228-0126

**CONNECTICUT**  
VA Regional Office  
P.O. Box 310909  
Newington, CT 06131-0909

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

**DISTRICT OF COLUMBIA**  
VA Regional Office  
1722 Eye Street, NW  
Washington, DC 20421-1111

**F**LORIDA  
VA Regional Office  
P.O. 1437  
St. Petersburg, FL 33731-1437

**G**EORGIA  
VA Regional Office  
1700 Clairmont Rd.  
Decatur, GA 30333-4032

**H**AWAII  
VA Regional Office  
459 Patterson Road  
Honolulu, HI 96819-1522

**I**DAHO

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

**I**NDIANA

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

**K**ANSAS

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

**L**OUISIANA

VA Regional Office  
701 Loyola Avenue - Room 40037  
New Orleans, LA 70113-1912

**M**ARYLAND

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

**M**ICHIGAN

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

**M**ISSISSIPPI

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

**M**ONTANA

VA Regional Office  
Williams Street, Highway 12 West  
Fort Harrison, MT 59636-9999

**I**LLINOIS

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

**I**OWA

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

**K**ENTUCKY

VA Regional Office  
545 S. 3rd Street  
Louisville, KY 40202-3835

**M**AINE

VA Regional Office  
1 VA Center - Bldg. 248, Room 205  
Togus, ME 04330-6795

**M**ASSACHUSETTS

VA Regional Office - John F. Kennedy Building  
Government Center - Room 1265  
Boston, MA 02203-0393

**M**INNESOTA

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

**M**ISSOURI

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

**N**EBRASKA

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

**NEVADA**

VA Regional Office  
1201 Terminal Way  
Reno, NV 89520-0118

**NEW JERSEY**

VA Regional Office  
20 Washington Place  
Newark, NJ 07102-3174

**NEW YORK**

VA Regional Office - Federal Building  
111 West Huron Street  
Buffalo, NY 14202-2368

**NORTH CAROLINA**

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

**O HIO**

VA Regional Office - A. J. Celebreeze Federal Building  
1240 East Ninth Street  
Cleveland, OH 44199-2002

**OREGON**

VA Regional Office - Federal Building  
1220 Southwest 3rd Avenue Room 1217  
Portland, OR 97204-2825

**PENNSYLVANIA**

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

**PUERTO RICO**

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

**NEW HAMPSHIRE**

VA Regional Office - Norris Cotton Federal Bldg.  
275 Chestnut Street  
Manchester, NH 03101-2489

**NEW MEXICO**

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

**NEW YORK**

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

**NORTH DAKOTA**

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

**OKALHOMA**

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

**P ENNSYLVANIA**

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

**PHILIPPINES**

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

**R HODE ISLAND**

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

**SOUTH CAROLINA**

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

**TENNESSEE**

VA Regional Office  
110 Ninth Avenue, South  
Nashville, TN 37203-3817

**TEXAS**

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

**VERMONT**

VA Regional Office  
215 N. Main Street  
White River Junction, VT 05009-0001

**WASHINGTON**

VA Regional Office  
Federal Building  
915 Second Avenue  
Seattle, WA 98174-1060

**WISCONSIN**

VA Regional Office  
5000 W. National Avenue - Bldg. 6  
Milwaukee, WI 53295-0006

**SOUTH DAKOTA**

VA Regional Office  
2501 West 2nd Street  
Sioux Falls, SD 57117-5046

**TEXAS**

VA Regional Office  
6900 Almeda Road  
Houston, TX 77030-4200

**UTAH**

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

**VIRGINIA**

VA Regional Office  
210 Franklin Road, SW  
Roanoke, VA 24011-2204

**WEST VIRGINIA**

VA Regional Office  
640 4th Avenue  
Huntington, WV 25701-1340

**WYOMING**

2360 E. Pershing Blvd.  
Cheyenne, WY 82001

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



Telephone numbers to call to obtain additional information about the Department of Veterans Affairs.

**GENERAL BENEFITS**

Disability Compensation, Pension, Vocational Rehabilitation, Home Loan and General Benefits Information	1-800-827-1000 *
Education and Training	1-888-GI BILL 1 * (1-888-442-4551)
Burial Headstones and Markers	1-800-697-6947 *
VA Life Insurance	1-800-669-8477 *

**HEALTHCARE BENEFITS**

Veterans Healthcare	1-877-222-8387 *
Veterans Healthcare in Canada	613-943-0824
Veterans Healthcare in Philippines	011-632-833-4566
Veterans Healthcare in all Other Countries	303-331-7590
National Mammography Helpline	1-888-492-7844 *
CHAMPVA	1-800-733-8387 *



**MISCELLANEOUS**

Telecommunication Device for the Deaf (TDD)	1-800-829-4833 *
Gulf War Hotline	1-800-PGW-VETS* (1-800-749-8387)

**ANNUAL BENEFITS REPORT QUESTIONS – PLEASE CONTACT:**

Performance Analysis and Integrity	202-273-6811
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\* Indicates toll-free numbers



### VA WEB SITES

VA HOME PAGE – DEPARTMENT OF VETERANS AFFAIRS	<a href="http://www.va.gov/">http://www.va.gov/</a>
BOARD OF VETERANS APPEALS	<a href="http://www.va.gov/vbs/bva/index.htm">http://www.va.gov/vbs/bva/index.htm</a>
HEALTH BENEFITS AND SERVICES	<a href="http://www.va.gov/vbs/health/index.htm">http://www.va.gov/vbs/health/index.htm</a>
HOMELESS PROGRAM WEB PAGE	<a href="http://www1.va.gov/homeless/">http://www1.va.gov/homeless/</a>
VA HOT TOPICS	<a href="http://www.va.gov/hottopic/index.htm">http://www.va.gov/hottopic/index.htm</a>
NATIONAL CEMETERY ADMINISTRATION HOME PAGE	<a href="http://www.cem.va.gov/">http://www.cem.va.gov/</a>
PUBLIC AFFAIRS AND SPECIAL EVENTS	<a href="http://www.va.gov/opa/index.htm">http://www.va.gov/opa/index.htm</a>
VA'S OFFICE OF CONGRESSIONAL AFFAIRS HOME PAGE	<a href="http://www.va.gov/oca/index.htm">http://www.va.gov/oca/index.htm</a>
VA OFFICE OF SMALL AND DISADVANTAGED BUSINESS UTILIZATION	<a href="http://www.va.gov/OSDBU/">http://www.va.gov/OSDBU/</a>
CENTER FOR WOMEN VETERANS	<a href="http://www.va.gov/womenvet/">http://www.va.gov/womenvet/</a>

### VETERANS BENEFITS ADMINISTRATION WEB SITE

VETERANS BENEFITS ADMINISTRATION	<a href="http://www.vba.va.gov/">http://www.vba.va.gov/</a>
VBA FORMS PAGE	<a href="http://www.va.gov/vaforms">http://www.va.gov/vaforms</a>
VA ONLINE BENEFITS APPLICATION	<a href="http://vabenefits.vba.va.gov/vonapp/main.asp">http://vabenefits.vba.va.gov/vonapp/main.asp</a>
COMPENSATION AND PENSION BENEFITS HOME PAGE	<a href="http://www.vba.va.gov/bln/21/index.htm">http://www.vba.va.gov/bln/21/index.htm</a>
EDUCATION BENEFITS HOME PAGE	<a href="http://www.gibill.va.gov/">http://www.gibill.va.gov/</a>
HOME LOAN GUARANTY HOME PAGE	<a href="http://www.homeloans.va.gov/">http://www.homeloans.va.gov/</a>
VOCATIONAL REHABILITATION AND EMPLOYMENT HOME PAGE	<a href="http://www.vba.va.gov/bln/vre/index.htm">http://www.vba.va.gov/bln/vre/index.htm</a>
LIFE INSURANCE PROGRAM HOME PAGE	<a href="http://www.insurance.va.gov/">http://www.insurance.va.gov/</a>

### WHITE HOUSE WEB SITE

WHITE HOUSE	<a href="http://www.whitehouse.gov/">http://www.whitehouse.gov/</a>
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## GLOSSARY

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

- In a nursing home or
- In need of daily care to help with feeding, dressing, or keeping clean.

**BENEFITS DELIVERY AT DISCHARGE (BDD)** – allows VBA to assist active duty personnel in filing for VA benefits immediately prior to the date they separate or retire from active duty. VBA provides information about the different VA benefits as well as assists in filing a claim for benefits.

**BODY SYSTEMS** – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems. They are 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

The select diagnostic codes and conditions associated with these body systems can be found in the previous appendix.

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

**CASH SURRENDER** - A policyholder, upon request, receives the cash value that has accrued in his/her life insurance policy, and in return surrenders all right, 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 prohibit them from obtaining and/or maintaining employment.

**CODE OF FEDERAL REGULATIONS (CFR)** – A collection of the regulations that have been promulgated under United States Law. (The Secretary's rules and regulations are contained in Title 38 of the 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 zero to 100 in increments of 10) and represents the overall disabling effect of all service-connected disabilities on a veteran.

**COMPENSABLE ZEROS** – A number of disabilities that although independently evaluated zero percent produce an employment handicap to warrant a 10 percent 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, Operational Data Store, 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 surviving spouses, children, and/or dependent parents.

**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 codes of four digit numeric characters to signify specific medical conditions. These numeric codes are in Title 38, Code of Federal Regulations, 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 nonservice-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 DOWN PAYMENT OPTION** – The VA home loan guaranty program allows the veteran to enter the home buying market with the option of providing no down payment. 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 service members while they are in an approved training program.

**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.

**ENTITLEMENT (EDU)** – The number of months the student is eligible for VA education benefits. This is usually expressed in the number of months and days the student will be eligible for full-time benefits, or the equivalent in part-time training, but also may be expressed in a dollar amount. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of laws.

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

**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** - That amount of life insurance money that would be paid upon the death of the veteran. For some policies, the face value can exceed the basic amount of the policy (which is usually \$10,000) because of the option of using dividends to purchase "paid up additions" to the policy.

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



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

**FISCAL YEAR 2004** – Began October 1, 2003 and ended September 30, 2004. The Department of Veterans Affairs operates under this schedule for accounting and budgetary purposes.

**FORECASTING OF PROGRAM LIABILITIES** – Future liabilities representing 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 service members, who have Servicemembers' Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

**GUARANTEED LOAN** – This is a loan that is federally backed by the VA home loan provision.

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

**INDIVIDUAL UNEMPLOYABILITY** – The policy of the VA that all veterans who are 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 percent or a combined evaluation of 70 percent with one disability ratable at 40 percent or higher.

**KICKERS (EDU)** – For education benefits, these are 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. Kick-

ers are applicable only to MGIB-AD, MGIB-SR, and VEAP.

**LOAN** - An amount borrowed against the cash value of a permanent plan life insurance policy.

**Loan Defaulted-Guaranty Claim Paid** – A term used by loan guaranty where the borrower defaults on the loan and the 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 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** – Montgomery GI Bill, Educational Benefits – Refers to 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** – Montgomery GI Bill- Selective Reserve – Refers to 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 of the Ready Reserve of any of the reserve components of the Armed Forces.

**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.

**PAID UP ADDITIONS (PUA)** – A means for policyholders with participating policies to use their annual dividends to purchase additional life insurance. PUA, established in 1972, is the only way most policyholders may increase their life insurance coverage amount.



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

**PRISONER OF WAR (POW)** – Those 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, Code of Federal Regulations, Part 4. Extent of disability is expressed as a percentage from zero percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent. Most disabilities, however, do not have every 10 percent increment from zero to 100.

**RATING SCHEDULE** – Part 4, Title 38, Code of Federal Regulations.

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

**RESERVIST** – (1) A member of the Selected Reserve who is eligible for educational assistance under Title 10 of the United States Code, Chapter 1606, and who is also a member of a military reserve component. (2) A member of a reserve component of one of the armed forces and who has potential entitlement to certain VA benefits by reason

of his or her reserve status.

**Restored Entitlement** – 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.

**SAS** – A group of software programs used to transform statistical data into meaningful reports.

**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 separated from the service on or after April 25, 1951, who receive a service-connected disability rating of 0 percent or greater.

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

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

**SERIOUS EMPLOYMENT HANDICAP** – A serious employment handicap is a significant impairment, caused 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.

**SERVICE MEMBER** – An individual who is currently serving on active duty. This term is also referred to as "service person".

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

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

**SUBSISTENCE ALLOWANCE** – A monthly living allowance paid to a qualified veteran in a program of vocational rehabilitation. The allowance is generally paid to those veter-



ans who are enrolled in education or training programs. The amount is based on training time and number of dependents.

**SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE**

– This term refers to Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of veterans. It is often abbreviated simply as DEA (Dependents Educational Assistance).

**TITLE 38 Code of Federal Regulations** – Regulations that pertain to Veterans Benefits.

**TOTAL DISABILITY INCOME** - 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 prescribe a 100 percent evaluation, or where less than 100 percent, 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.

**USGLI** – United States Government Life Insurance was established in 1919 to meet the insurance needs of World War I veterans. This program closed in 1940.

**VEAP** – Refers to the Veterans Educational Assistance Program (Chapter 32 of Title 38, U.S. Code) and 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** – Vocational Rehabilitation and Employment (VR&E) programs are available to help service disabled veterans to become employable while achieving their independence.

**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.



## VBA Summary

### Compensation and Pension

Estimated Veteran Population	24,793,336
Disability Compensation Recipients	2,555,696
Estimated Monthly Disability Compensation Costs by Residence	\$1,715,977,396
Estimated Annual Disability Compensation Costs by Residence	\$20,591,728,748
Disability Compensation by Age under 35	194,106
Disability Compensation by Age 35-54	814,785
Disability Compensation by Age 55-74	1,032,408
Disability Compensation by Age 75-84	403,408
Disability Compensation by Age 85 and over	110,989
Disability Pension Recipients by Residence	342,903
Estimated Monthly Disability Pension Costs by Residence	\$203,893,947
Estimated Annual Disability Pension Costs by Residence	\$2,446,727,368
Disability Pension by Age under 45	3,451
Disability Pension by Age 45-54	58,070
Disability Pension by Age 55-69	97,574
Disability Pension by Age 70-84	151,515
Disability Pension by Age 85 and over	32,293
Disability Compensation Recipients with Power of Attorney	1,618,288
Disability Pension Recipients with Power of Attorney	251,809

### Education

MGIB-AD Trainees	332,031
MGIB-SR Trainees	88,650
DEA Trainees	68,920
VEAP Trainees	796

### Insurance

Life Insurance Payments	\$1,867,222,516
Total Face Value of Insurance	\$18,878,035,974
Total Number of Policies	1,750,372

### Loan Guaranty

Number of Loans	335,788
Total Loan Amount	\$44,130,600,603

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months*	8,392
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(\*data for Vocation Rehabilitation and Employment are presented by Regional Office)



## Alabama

### Compensation and Pension

Estimated Veteran Population	426,322
Disability Compensation Recipients	55,334
Estimated Average Monthly Disability Compensation Costs by Residence	\$36,132,353
Estimated Annual Disability Compensation Costs by Residence	\$433,588,240
Disability Compensation by Age under 35	3,499
Disability Compensation by Age 35-54	19,197
Disability Compensation by Age 55-74	24,077
Disability Compensation by Age 75-84	6,956
Disability Compensation by Age 85 and over	1,605
Disability Pension Recipients by Residence	10,237
Estimated Average Monthly Disability Pension Costs by Residence	\$7,165,460
Estimated Annual Disability Pension Costs by Residence	\$85,985,520
Disability Pension by Age under 45	87
Disability Pension by Age 45-54	1,158
Disability Pension by Age 55-69	1,975
Disability Pension by Age 70-84	5,633
Disability Pension by Age 85 and over	1,384
Disability Compensation Recipients with Power of Attorney	37,654
Disability Pension Recipients with Power of Attorney	9,294

### Education

MGIB-AD Trainees	4,718
MGIB-SR Trainees	1,932
DEA Trainees	2,008
VEAP Trainees	13

### Insurance

Life Insurance Payments	\$27,566,095
Total Face Value of Insurance	\$278,155,022
Total Number of Policies	23,393

### Loan Guaranty

Number of Loans	6,411
Total Loan Amount	\$742,340,801

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	415
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## Alaska

### Compensation and Pension

Estimated Veteran Population	67,299
Disability Compensation Recipients	11,428
Estimated Average Monthly Disability Compensation Costs by Residence	\$7,465,132
Estimated Annual Disability Compensation Costs by Residence	\$89,581,578
Disability Compensation by Age under 35	1,011
Disability Compensation by Age 35-54	5,732
Disability Compensation by Age 55-74	4,062
Disability Compensation by Age 75-84	534
Disability Compensation by Age 85 and over	89
Disability Pension Recipients by Residence	324
Estimated Average Monthly Disability Pension Costs by Residence	\$209,002
Estimated Annual Disability Pension Costs by Residence	\$2,508,026
Disability Pension by Age under 45	3
Disability Pension by Age 45-54	105
Disability Pension by Age 55-69	163
Disability Pension by Age 70-84	48
Disability Pension by Age 85 and over	5
Disability Compensation Recipients with Power of Attorney	8,347
Disability Pension Recipients with Power of Attorney	201

### Education

MGIB-AD Trainees	1,001
MGIB-SR Trainees	190
DEA Trainees	158
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$2,531,799
Total Face Value of Insurance	\$25,547,056
Total Number of Policies	2,117

### Loan Guaranty

Number of Loans	3,046
Total Loan Amount	\$539,307,926

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	72
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## Arizona

### Compensation and Pension

Estimated Veteran Population	555,223
Disability Compensation Recipients	57,893
Estimated Average Monthly Disability Compensation Costs by Residence	\$41,294,828
Estimated Annual Disability Compensation Costs by Residence	\$495,537,939
Disability Compensation by Age under 35	4,632
Disability Compensation by Age 35-54	17,821
Disability Compensation by Age 55-74	23,926
Disability Compensation by Age 75-84	9,219
Disability Compensation by Age 85 and over	2,295
Disability Pension Recipients by Residence	5,321
Estimated Average Monthly Disability Pension Costs by Residence	\$2,886,221
Estimated Annual Disability Pension Costs by Residence	\$34,634,650
Disability Pension by Age under 45	60
Disability Pension by Age 45-54	1,002
Disability Pension by Age 55-69	1,706
Disability Pension by Age 70-84	2,170
Disability Pension by Age 85 and over	383
Disability Compensation Recipients with Power of Attorney	35,397
Disability Pension Recipients with Power of Attorney	3,647

### Education

MGIB-AD Trainees	18,672
MGIB-SR Trainees	1,592
DEA Trainees	1,949
VEAP Trainees	17

### Insurance

Life Insurance Payments	\$43,002,483
Total Face Value of Insurance	\$433,915,516
Total Number of Policies	39,523

### Loan Guaranty

Number of Loans	13,123
Total Loan Amount	\$1,857,930,217

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	301
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## Arkansas

### Compensation and Pension

Estimated Veteran Population	268,353
Disability Compensation Recipients	31,816
Estimated Average Monthly Disability Compensation Costs by Residence	\$27,390,154
Estimated Annual Disability Compensation Costs by Residence	\$328,681,851
Disability Compensation by Age under 35	2,175
Disability Compensation by Age 35-54	10,081
Disability Compensation by Age 55-74	13,604
Disability Compensation by Age 75-84	4,674
Disability Compensation by Age 85 and over	1,282
Disability Pension Recipients by Residence	6,283
Estimated Average Monthly Disability Pension Costs by Residence	\$3,441,259
Estimated Annual Disability Pension Costs by Residence	\$41,295,104
Disability Pension by Age under 45	73
Disability Pension by Age 45-54	980
Disability Pension by Age 55-69	1,647
Disability Pension by Age 70-84	2,834
Disability Pension by Age 85 and over	749
Disability Compensation Recipients with Power of Attorney	21,451
Disability Pension Recipients with Power of Attorney	5,060

### Education

MGIB-AD Trainees	2,254
MGIB-SR Trainees	1,351
DEA Trainees	1,314
VEAP Trainees	5

### Insurance

Life Insurance Payments	\$17,319,109
Total Face Value of Insurance	\$174,758,051
Total Number of Policies	15,303

### Loan Guaranty

Number of Loans	4,267
Total Loan Amount	\$434,650,695

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	99
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## California

### Compensation and Pension

Estimated Veteran Population	2,310,968
Disability Compensation Recipients	219,325
Estimated Average Monthly Disability Compensation Costs by Residence	\$144,598,518
Estimated Annual Disability Compensation Costs by Residence	\$1,735,182,219
Disability Compensation by Age under 35	19,409
Disability Compensation by Age 35-54	65,523
Disability Compensation by Age 55-74	87,818
Disability Compensation by Age 75-84	36,069
Disability Compensation by Age 85 and over	10,506
Disability Pension Recipients by Residence	23,772
Estimated Average Monthly Disability Pension Costs by Residence	\$13,695,026
Estimated Annual Disability Pension Costs by Residence	\$164,340,311
Disability Pension by Age under 45	288
Disability Pension by Age 45-54	4,941
Disability Pension by Age 55-69	7,743
Disability Pension by Age 70-84	8,985
Disability Pension by Age 85 and over	1,815
Disability Compensation Recipients with Power of Attorney	146,290
Disability Pension Recipients with Power of Attorney	18,793

### Education

MGIB-AD Trainees	35,734
MGIB-SR Trainees	4,768
DEA Trainees	6,182
VEAP Trainees	80

### Insurance

Life Insurance Payments	\$192,099,460
Total Face Value of Insurance	\$1,938,374,977
Total Number of Policies	174,999

### Loan Guaranty

Number of Loans	10,805
Total Loan Amount	\$1,701,925,349

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	547
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## Colorado

### Compensation and Pension

Estimated Veteran Population	427,956
Disability Compensation Recipients	48,758
Estimated Average Monthly Disability Compensation Costs by Residence	\$31,030,474
Estimated Annual Disability Compensation Costs by Residence	\$372,365,686
Disability Compensation by Age under 35	4,472
Disability Compensation by Age 35-54	18,540
Disability Compensation by Age 55-74	18,734
Disability Compensation by Age 75-84	5,541
Disability Compensation by Age 85 and over	1,471
Disability Pension Recipients by Residence	3,592
Estimated Average Monthly Disability Pension Costs by Residence	\$2,223,838
Estimated Annual Disability Pension Costs by Residence	\$26,686,052
Disability Pension by Age under 45	46
Disability Pension by Age 45-54	773
Disability Pension by Age 55-69	1,061
Disability Pension by Age 70-84	1,412
Disability Pension by Age 85 and over	300
Disability Compensation Recipients with Power of Attorney	31,273
Disability Pension Recipients with Power of Attorney	3,035

### Education

MGIB-AD Trainees	8,073
MGIB-SR Trainees	807
DEA Trainees	1,289
VEAP Trainees	17

### Insurance

Life Insurance Payments	\$29,641,654
Total Face Value of Insurance	\$299,098,395
Total Number of Policies	27,538

### Loan Guaranty

Number of Loans	11,021
Total Loan Amount	\$1,856,151,695

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	336
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## Connecticut

### Compensation and Pension

Estimated Veteran Population	268,975
Disability Compensation Recipients	19,974
Estimated Average Monthly Disability Compensation Costs by Residence	\$11,647,340
Estimated Annual Disability Compensation Costs by Residence	\$139,768,080
Disability Compensation by Age under 35	1,261
Disability Compensation by Age 35-54	4,881
Disability Compensation by Age 55-74	7,509
Disability Compensation by Age 75-84	4,679
Disability Compensation by Age 85 and over	1,644
Disability Pension Recipients by Residence	1,892
Estimated Average Monthly Disability Pension Costs by Residence	\$773,296
Estimated Annual Disability Pension Costs by Residence	\$9,279,554
Disability Pension by Age under 45	10
Disability Pension by Age 45-54	267
Disability Pension by Age 55-69	497
Disability Pension by Age 70-84	849
Disability Pension by Age 85 and over	269
Disability Compensation Recipients with Power of Attorney	9,636
Disability Pension Recipients with Power of Attorney	1,313

### Education

MGIB-AD Trainees	1,560
MGIB-SR Trainees	1,075
DEA Trainees	314
VEAP Trainees	7

### Insurance

Life Insurance Payments	\$28,720,301
Total Face Value of Insurance	\$289,801,505
Total Number of Policies	28,493

### Loan Guaranty

Number of Loans	1,133
Total Loan Amount	\$172,199,141

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	53
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## Delaware

### Compensation and Pension

Estimated Veteran Population	80,751
Disability Compensation Recipients	7,645
Estimated Average Monthly Disability Compensation Costs by Residence	\$4,465,478
Estimated Annual Disability Compensation Costs by Residence	\$53,585,735
Disability Compensation by Age under 35	500
Disability Compensation by Age 35-54	2,731
Disability Compensation by Age 55-74	3,062
Disability Compensation by Age 75-84	1,086
Disability Compensation by Age 85 and over	266
Disability Pension Recipients by Residence	595
Estimated Average Monthly Disability Pension Costs by Residence	\$308,914
Estimated Annual Disability Pension Costs by Residence	\$3,706,972
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	108
Disability Pension by Age 55-69	167
Disability Pension by Age 70-84	257
Disability Pension by Age 85 and over	59
Disability Compensation Recipients with Power of Attorney	4,428
Disability Pension Recipients with Power of Attorney	381

### Education

MGIB-AD Trainees	619
MGIB-SR Trainees	346
DEA Trainees	176
VEAP Trainees	2

### Insurance

Life Insurance Payments	\$6,315,966
Total Face Value of Insurance	\$63,731,107
Total Number of Policies	5,901

### Loan Guaranty

Number of Loans	1,607
Total Loan Amount	\$242,877,584

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	50
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## District of Columbia

### Compensation and Pension

Estimated Veteran Population	37,377
Disability Compensation Recipients	4,309
Estimated Average Monthly Disability Compensation Costs by Residence	\$2,714,320
Estimated Annual Disability Compensation Costs by Residence	\$32,571,845
Disability Compensation by Age under 35	249
Disability Compensation by Age 35-54	1,390
Disability Compensation by Age 55-74	1,734
Disability Compensation by Age 75-84	668
Disability Compensation by Age 85 and over	268
Disability Pension Recipients by Residence	1,030
Estimated Average Monthly Disability Pension Costs by Residence	\$579,100
Estimated Annual Disability Pension Costs by Residence	\$6,949,206
Disability Pension by Age under 45	9
Disability Pension by Age 45-54	201
Disability Pension by Age 55-69	283
Disability Pension by Age 70-84	480
Disability Pension by Age 85 and over	57
Disability Compensation Recipients with Power of Attorney	2,167
Disability Pension Recipients with Power of Attorney	415

### Education

MGIB-AD Trainees	802
MGIB-SR Trainees	109
DEA Trainees	160
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$3,335,956
Total Face Value of Insurance	\$33,661,384
Total Number of Policies	3,051

### Loan Guaranty

Number of Loans	144
Total Loan Amount	\$19,672,806

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	159
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## Florida

### Compensation and Pension

Estimated Veteran Population	1,788,496
Disability Compensation Recipients	208,296
Estimated Average Monthly Disability Compensation Costs by Residence	\$137,554,358
Estimated Annual Disability Compensation Costs by Residence	\$1,650,652,299
Disability Compensation by Age under 35	12,894
Disability Compensation by Age 35-54	63,459
Disability Compensation by Age 55-74	82,793
Disability Compensation by Age 75-84	38,164
Disability Compensation by Age 85 and over	10,986
Disability Pension Recipients by Residence	22,820
Estimated Average Monthly Disability Pension Costs by Residence	\$14,285,671
Estimated Annual Disability Pension Costs by Residence	\$171,428,054
Disability Pension by Age under 45	233
Disability Pension by Age 45-54	3,830
Disability Pension by Age 55-69	6,767
Disability Pension by Age 70-84	9,630
Disability Pension by Age 85 and over	2,360
Disability Compensation Recipients with Power of Attorney	139,431
Disability Pension Recipients with Power of Attorney	19,383

### Education

MGIB-AD Trainees	23,971
MGIB-SR Trainees	3,453
DEA Trainees	4,346
VEAP Trainees	45

### Insurance

Life Insurance Payments	\$172,180,507
Total Face Value of Insurance	\$1,737,383,260
Total Number of Policies	161,526

### Loan Guaranty

Number of Loans	25,351
Total Loan Amount	\$3,321,257,516

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	470
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## Georgia

### Compensation and Pension

Estimated Veteran Population	760,323
Disability Compensation Recipients	87,868
Estimated Average Monthly Disability Compensation Costs by Residence	\$54,060,614
Estimated Annual Disability Compensation Costs by Residence	\$648,727,363
Disability Compensation by Age under 35	7,611
Disability Compensation by Age 35-54	36,856
Disability Compensation by Age 55-74	33,362
Disability Compensation by Age 75-84	8,155
Disability Compensation by Age 85 and over	1,884
Disability Pension Recipients by Residence	11,450
Estimated Average Monthly Disability Pension Costs by Residence	\$6,759,488
Estimated Annual Disability Pension Costs by Residence	\$81,113,860
Disability Pension by Age under 45	138
Disability Pension by Age 45-54	1,885
Disability Pension by Age 55-69	3,183
Disability Pension by Age 70-84	5,054
Disability Pension by Age 85 and over	1,190
Disability Compensation Recipients with Power of Attorney	51,399
Disability Pension Recipients with Power of Attorney	9,740

### Education

MGIB-AD Trainees	14,367
MGIB-SR Trainees	175
DEA Trainees	2,394
VEAP Trainees	21

### Insurance

Life Insurance Payments	\$45,028,678
Total Face Value of Insurance	\$454,360,794
Total Number of Policies	39,005

### Loan Guaranty

Number of Loans	16,722
Total Loan Amount	\$2,139,781,624

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	284
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## Hawaii

### Compensation and Pension

Estimated Veteran Population	107,310
Disability Compensation Recipients	13,829
Estimated Average Monthly Disability Compensation Costs by Residence	\$9,496,343
Estimated Annual Disability Compensation Costs by Residence	\$113,956,115
Disability Compensation by Age under 35	911
Disability Compensation by Age 35-54	4,619
Disability Compensation by Age 55-74	5,732
Disability Compensation by Age 75-84	1,999
Disability Compensation by Age 85 and over	568
Disability Pension Recipients by Residence	778
Estimated Average Monthly Disability Pension Costs by Residence	\$483,168
Estimated Annual Disability Pension Costs by Residence	\$5,798,015
Disability Pension by Age under 45	9
Disability Pension by Age 45-54	176
Disability Pension by Age 55-69	324
Disability Pension by Age 70-84	234
Disability Pension by Age 85 and over	35
Disability Compensation Recipients with Power of Attorney	6,226
Disability Pension Recipients with Power of Attorney	324

### Education

MGIB-AD Trainees	2,155
MGIB-SR Trainees	770
DEA Trainees	350
VEAP Trainees	6

### Insurance

Life Insurance Payments	\$15,191,730
Total Face Value of Insurance	\$153,291,782
Total Number of Policies	12,378

### Loan Guaranty

Number of Loans	916
Total Loan Amount	\$172,277,679

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	75
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## Idaho

### Compensation and Pension

Estimated Veteran Population	133,183
Disability Compensation Recipients	14,910
Estimated Average Monthly Disability Compensation Costs by Residence	\$10,286,341
Estimated Annual Disability Compensation Costs by Residence	\$123,436,088
Disability Compensation by Age under 35	1,291
Disability Compensation by Age 35-54	4,790
Disability Compensation by Age 55-74	6,157
Disability Compensation by Age 75-84	2,150
Disability Compensation by Age 85 and over	522
Disability Pension Recipients by Residence	1,482
Estimated Average Monthly Disability Pension Costs by Residence	\$895,416
Estimated Annual Disability Pension Costs by Residence	\$10,744,987
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	220
Disability Pension by Age 55-69	403
Disability Pension by Age 70-84	709
Disability Pension by Age 85 and over	143
Disability Compensation Recipients with Power of Attorney	11,197
Disability Pension Recipients with Power of Attorney	1,232

### Education

MGIB-AD Trainees	1,652
MGIB-SR Trainees	695
DEA Trainees	357
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$8,442,616
Total Face Value of Insurance	\$85,190,018
Total Number of Policies	7,775

### Loan Guaranty

Number of Loans	2,922
Total Loan Amount	\$346,549,290



## Illinois

### Compensation and Pension

Estimated Veteran Population	896,640
Disability Compensation Recipients	59,674
Estimated Average Monthly Disability Compensation Costs by Residence	\$34,728,938
Estimated Annual Disability Compensation Costs by Residence	\$416,747,255
Disability Compensation by Age under 35	5,895
Disability Compensation by Age 35-54	17,802
Disability Compensation by Age 55-74	22,611
Disability Compensation by Age 75-84	10,389
Disability Compensation by Age 85 and over	2,977
Disability Pension Recipients by Residence	10,356
Estimated Average Monthly Disability Pension Costs by Residence	\$6,086,264
Estimated Annual Disability Pension Costs by Residence	\$73,035,165
Disability Pension by Age under 45	94
Disability Pension by Age 45-54	1,896
Disability Pension by Age 55-69	3,389
Disability Pension by Age 70-84	4,226
Disability Pension by Age 85 and over	751
Disability Compensation Recipients with Power of Attorney	34,641
Disability Pension Recipients with Power of Attorney	6,261

### Education

MGIB-AD Trainees	14,269
MGIB-SR Trainees	4,080
DEA Trainees	1,556
VEAP Trainees	30

### Insurance

Life Insurance Payments	\$71,324,754
Total Face Value of Insurance	\$719,700,712
Total Number of Policies	68,593

### Loan Guaranty

Number of Loans	7,994
Total Loan Amount	\$1,056,569,414

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	128
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## Indiana

### Compensation and Pension

Estimated Veteran Population	550,871
Disability Compensation Recipients	43,805
Estimated Average Monthly Disability Compensation Costs by Residence	\$25,526,372
Estimated Annual Disability Compensation Costs by Residence	\$306,316,466
Disability Compensation by Age under 35	3,356
Disability Compensation by Age 35-54	14,262
Disability Compensation by Age 55-74	17,425
Disability Compensation by Age 75-84	7,132
Disability Compensation by Age 85 and over	1,630
Disability Pension Recipients by Residence	4,834
Estimated Average Monthly Disability Pension Costs by Residence	\$2,702,469
Estimated Annual Disability Pension Costs by Residence	\$32,429,622
Disability Pension by Age under 45	49
Disability Pension by Age 45-54	907
Disability Pension by Age 55-69	1,507
Disability Pension by Age 70-84	2,045
Disability Pension by Age 85 and over	326
Disability Compensation Recipients with Power of Attorney	25,811
Disability Pension Recipients with Power of Attorney	2,979

### Education

MGIB-AD Trainees	4,127
MGIB-SR Trainees	2,292
DEA Trainees	947
VEAP Trainees	13

### Insurance

Life Insurance Payments	\$27,126,304
Total Face Value of Insurance	\$273,717,315
Total Number of Policies	26,069

### Loan Guaranty

Number of Loans	6,165
Total Loan Amount	\$710,806,627

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	101
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## Iowa

**Compensation and Pension**

Estimated Veteran Population	265,960
Disability Compensation Recipients	19,865
Estimated Average Monthly Disability Compensation Costs by Residence	\$12,617,950
Estimated Annual Disability Compensation Costs by Residence	\$151,415,401
Disability Compensation by Age under 35	1,371
Disability Compensation by Age 35-54	5,890
Disability Compensation by Age 55-74	7,613
Disability Compensation by Age 75-84	3,811
Disability Compensation by Age 85 and over	1,180
Disability Pension Recipients by Residence	3,611
Estimated Average Monthly Disability Pension Costs by Residence	\$2,254,585
Estimated Annual Disability Pension Costs by Residence	\$27,055,022
Disability Pension by Age under 45	36
Disability Pension by Age 45-54	596
Disability Pension by Age 55-69	905
Disability Pension by Age 70-84	1,685
Disability Pension by Age 85 and over	389
Disability Compensation Recipients with Power of Attorney	13,259
Disability Pension Recipients with Power of Attorney	2,799

**Education**

MGIB-AD Trainees	2,754
MGIB-SR Trainees	1,707
DEA Trainees	494
VEAP Trainees	7

**Insurance**

Life Insurance Payments	\$19,917,113
Total Face Value of Insurance	\$200,973,148
Total Number of Policies	19,925

**Loan Guaranty**

Number of Loans	1,722
Total Loan Amount	\$188,836,928

**Vocational Rehabilitation and Employment**

Number of Veterans obtaining suitable employment past 12 months	54
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## Kansas

### Compensation and Pension

Estimated Veteran Population	246,359
Disability Compensation Recipients	23,485
Estimated Average Monthly Disability Compensation Costs by Residence	\$14,425,312
Estimated Annual Disability Compensation Costs by Residence	\$173,103,738
Disability Compensation by Age under 35	1,665
Disability Compensation by Age 35-54	7,834
Disability Compensation by Age 55-74	9,291
Disability Compensation by Age 75-84	3,733
Disability Compensation by Age 85 and over	962
Disability Pension Recipients by Residence	3,145
Estimated Average Monthly Disability Pension Costs by Residence	\$1,886,183
Estimated Annual Disability Pension Costs by Residence	\$22,634,194
Disability Pension by Age under 45	37
Disability Pension by Age 45-54	596
Disability Pension by Age 55-69	863
Disability Pension by Age 70-84	1,330
Disability Pension by Age 85 and over	319
Disability Compensation Recipients with Power of Attorney	16,320
Disability Pension Recipients with Power of Attorney	2,807

### Education

MGIB-AD Trainees	3,098
MGIB-SR Trainees	1,180
DEA Trainees	718
VEAP Trainees	7

### Insurance

Life Insurance Payments	\$17,660,254
Total Face Value of Insurance	\$178,200,367
Total Number of Policies	16,958

### Loan Guaranty

Number of Loans	3,614
Total Loan Amount	\$390,396,428

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	73
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## Kentucky

### Compensation and Pension

Estimated Veteran Population	359,845
Disability Compensation Recipients	39,053
Estimated Average Monthly Disability Compensation Costs by Residence	\$28,587,315
Estimated Annual Disability Compensation Costs by Residence	\$343,047,775
Disability Compensation by Age under 35	3,043
Disability Compensation by Age 35-54	12,780
Disability Compensation by Age 55-74	15,758
Disability Compensation by Age 75-84	6,093
Disability Compensation by Age 85 and over	1,379
Disability Pension Recipients by Residence	7,176
Estimated Average Monthly Disability Pension Costs by Residence	\$4,152,598
Estimated Annual Disability Pension Costs by Residence	\$49,831,179
Disability Pension by Age under 45	57
Disability Pension by Age 45-54	1,050
Disability Pension by Age 55-69	1,942
Disability Pension by Age 70-84	3,476
Disability Pension by Age 85 and over	651
Disability Compensation Recipients with Power of Attorney	25,189
Disability Pension Recipients with Power of Attorney	5,413

### Education

MGIB-AD Trainees	3,726
MGIB-SR Trainees	1,465
DEA Trainees	1,191
VEAP Trainees	9

### Insurance

Life Insurance Payments	\$19,010,373
Total Face Value of Insurance	\$191,823,711
Total Number of Policies	17,343

### Loan Guaranty

Number of Loans	4,284
Total Loan Amount	\$490,669,475

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	258
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## Louisiana

### Compensation and Pension

Estimated Veteran Population	366,957
Disability Compensation Recipients	36,996
Estimated Average Monthly Disability Compensation Costs by Residence	\$27,238,355
Estimated Annual Disability Compensation Costs by Residence	\$326,860,262
Disability Compensation by Age under 35	3,371
Disability Compensation by Age 35-54	11,149
Disability Compensation by Age 55-74	15,810
Disability Compensation by Age 75-84	5,398
Disability Compensation by Age 85 and over	1,268
Disability Pension Recipients by Residence	10,269
Estimated Average Monthly Disability Pension Costs by Residence	\$6,091,527
Estimated Annual Disability Pension Costs by Residence	\$73,098,318
Disability Pension by Age under 45	122
Disability Pension by Age 45-54	1,659
Disability Pension by Age 55-69	2,584
Disability Pension by Age 70-84	4,842
Disability Pension by Age 85 and over	1,062
Disability Compensation Recipients with Power of Attorney	27,130
Disability Pension Recipients with Power of Attorney	8,641

### Education

MGIB-AD Trainees	4,693
MGIB-SR Trainees	3,052
DEA Trainees	1,429
VEAP Trainees	7

### Insurance

Life Insurance Payments	\$23,485,132
Total Face Value of Insurance	\$236,976,156
Total Number of Policies	20,162

### Loan Guaranty

Number of Loans	4,354
Total Loan Amount	\$506,551,855

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	136
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## Maine

### Compensation and Pension

Estimated Veteran Population	143,726
Disability Compensation Recipients	19,142
Estimated Average Monthly Disability Compensation Costs by Residence	\$17,481,595
Estimated Annual Disability Compensation Costs by Residence	\$209,779,137
Disability Compensation by Age under 35	1,362
Disability Compensation by Age 35-54	5,997
Disability Compensation by Age 55-74	8,307
Disability Compensation by Age 75-84	2,765
Disability Compensation by Age 85 and over	711
Disability Pension Recipients by Residence	2,846
Estimated Average Monthly Disability Pension Costs by Residence	\$1,642,813
Estimated Annual Disability Pension Costs by Residence	\$19,713,761
Disability Pension by Age under 45	25
Disability Pension by Age 45-54	550
Disability Pension by Age 55-69	880
Disability Pension by Age 70-84	1,173
Disability Pension by Age 85 and over	218
Disability Compensation Recipients with Power of Attorney	13,328
Disability Pension Recipients with Power of Attorney	2,184

### Education

MGIB-AD Trainees	1,055
MGIB-SR Trainees	357
DEA Trainees	690
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$10,998,714
Total Face Value of Insurance	\$110,982,262
Total Number of Policies	9,932

### Loan Guaranty

Number of Loans	1,002
Total Loan Amount	\$127,354,091

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	43
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## Maryland

### Compensation and Pension

Estimated Veteran Population	486,298
Disability Compensation Recipients	47,800
Estimated Average Monthly Disability Compensation Costs by Residence	\$27,944,329
Estimated Annual Disability Compensation Costs by Residence	\$335,331,944
Disability Compensation by Age under 35	4,166
Disability Compensation by Age 35-54	18,410
Disability Compensation by Age 55-74	17,572
Disability Compensation by Age 75-84	5,988
Disability Compensation by Age 85 and over	1,664
Disability Pension Recipients by Residence	3,887
Estimated Average Monthly Disability Pension Costs by Residence	\$2,211,416
Estimated Annual Disability Pension Costs by Residence	\$26,536,988
Disability Pension by Age under 45	48
Disability Pension by Age 45-54	727
Disability Pension by Age 55-69	1,184
Disability Pension by Age 70-84	1,673
Disability Pension by Age 85 and over	255
Disability Compensation Recipients with Power of Attorney	21,326
Disability Pension Recipients with Power of Attorney	1,932

### Education

MGIB-AD Trainees	8,553
MGIB-SR Trainees	1,247
DEA Trainees	906
VEAP Trainees	21

### Insurance

Life Insurance Payments	\$37,993,544
Total Face Value of Insurance	\$383,372,937
Total Number of Policies	35,100

### Loan Guaranty

Number of Loans	12,023
Total Loan Amount	\$1,913,269,020

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	132
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## Massachusetts

### Compensation and Pension

Estimated Veteran Population	490,882
Disability Compensation Recipients	55,181
Estimated Average Monthly Disability Compensation Costs by Residence	\$35,186,079
Estimated Annual Disability Compensation Costs by Residence	\$422,232,952
Disability Compensation by Age under 35	2,515
Disability Compensation by Age 35-54	11,105
Disability Compensation by Age 55-74	22,200
Disability Compensation by Age 75-84	14,747
Disability Compensation by Age 85 and over	4,614
Disability Pension Recipients by Residence	4,526
Estimated Average Monthly Disability Pension Costs by Residence	\$2,374,290
Estimated Annual Disability Pension Costs by Residence	\$28,491,478
Disability Pension by Age under 45	48
Disability Pension by Age 45-54	796
Disability Pension by Age 55-69	1,323
Disability Pension by Age 70-84	1,955
Disability Pension by Age 85 and over	404
Disability Compensation Recipients with Power of Attorney	29,271
Disability Pension Recipients with Power of Attorney	2,616

### Education

MGIB-AD Trainees	2,973
MGIB-SR Trainees	1,485
DEA Trainees	1,000
VEAP Trainees	17

### Insurance

Life Insurance Payments	\$49,698,949
Total Face Value of Insurance	\$501,486,047
Total Number of Policies	51,797

### Loan Guaranty

Number of Loans	1,080
Total Loan Amount	\$170,876,564

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	97
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## Michigan

### Compensation and Pension

Estimated Veteran Population	836,950
Disability Compensation Recipients	62,404
Estimated Average Monthly Disability Compensation Costs by Residence	\$36,568,679
Estimated Annual Disability Compensation Costs by Residence	\$438,824,144
Disability Compensation by Age under 35	4,335
Disability Compensation by Age 35-54	17,446
Disability Compensation by Age 55-74	25,214
Disability Compensation by Age 75-84	12,268
Disability Compensation by Age 85 and over	3,141
Disability Pension Recipients by Residence	8,833
Estimated Average Monthly Disability Pension Costs by Residence	\$5,690,526
Estimated Annual Disability Pension Costs by Residence	\$68,286,315
Disability Pension by Age under 45	116
Disability Pension by Age 45-54	1,919
Disability Pension by Age 55-69	3,196
Disability Pension by Age 70-84	3,066
Disability Pension by Age 85 and over	536
Disability Compensation Recipients with Power of Attorney	40,673
Disability Pension Recipients with Power of Attorney	7,168

### Education

MGIB-AD Trainees	6,903
MGIB-SR Trainees	1,908
DEA Trainees	1,331
VEAP Trainees	27

### Insurance

Life Insurance Payments	\$50,879,552
Total Face Value of Insurance	\$513,398,890
Total Number of Policies	50,406

### Loan Guaranty

Number of Loans	5,119
Total Loan Amount	\$643,559,655

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	124
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## Minnesota

### Compensation and Pension

Estimated Veteran Population	426,591
Disability Compensation Recipients	41,755
Estimated Average Monthly Disability Compensation Costs by Residence	\$27,885,093
Estimated Annual Disability Compensation Costs by Residence	\$334,621,117
Disability Compensation by Age under 35	2,650
Disability Compensation by Age 35-54	11,183
Disability Compensation by Age 55-74	17,151
Disability Compensation by Age 75-84	8,174
Disability Compensation by Age 85 and over	2,597
Disability Pension Recipients by Residence	4,959
Estimated Average Monthly Disability Pension Costs by Residence	\$2,749,790
Estimated Annual Disability Pension Costs by Residence	\$32,997,477
Disability Pension by Age under 45	27
Disability Pension by Age 45-54	664
Disability Pension by Age 55-69	1,177
Disability Pension by Age 70-84	2,379
Disability Pension by Age 85 and over	712
Disability Compensation Recipients with Power of Attorney	32,445
Disability Pension Recipients with Power of Attorney	4,486

### Education

MGIB-AD Trainees	3,579
MGIB-SR Trainees	2,371
DEA Trainees	1,170
VEAP Trainees	17

### Insurance

Life Insurance Payments	\$40,051,304
Total Face Value of Insurance	\$404,136,716
Total Number of Policies	38,580

### Loan Guaranty

Number of Loans	2,768
Total Loan Amount	\$402,995,862

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	90
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## Mississippi

### Compensation and Pension

Estimated Veteran Population	240,109
Disability Compensation Recipients	26,035
Estimated Average Monthly Disability Compensation Costs by Residence	\$18,817,981
Estimated Annual Disability Compensation Costs by Residence	\$225,815,769
Disability Compensation by Age under 35	1,559
Disability Compensation by Age 35-54	8,238
Disability Compensation by Age 55-74	11,143
Disability Compensation by Age 75-84	4,130
Disability Compensation by Age 85 and over	965
Disability Pension Recipients by Residence	6,602
Estimated Average Monthly Disability Pension Costs by Residence	\$3,596,341
Estimated Annual Disability Pension Costs by Residence	\$43,156,090
Disability Pension by Age under 45	50
Disability Pension by Age 45-54	753
Disability Pension by Age 55-69	1,326
Disability Pension by Age 70-84	3,563
Disability Pension by Age 85 and over	910
Disability Compensation Recipients with Power of Attorney	15,703
Disability Pension Recipients with Power of Attorney	4,937

### Education

MGIB-AD Trainees	2,158
MGIB-SR Trainees	1,856
DEA Trainees	746
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$14,491,679
Total Face Value of Insurance	\$146,227,943
Total Number of Policies	12,359

### Loan Guaranty

Number of Loans	3,263
Total Loan Amount	\$366,795,672

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	50
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## Missouri

### Compensation and Pension

Estimated Veteran Population	554,531
Disability Compensation Recipients	48,673
Estimated Average Monthly Disability Compensation Costs by Residence	\$32,363,324
Estimated Annual Disability Compensation Costs by Residence	\$388,359,882
Disability Compensation by Age under 35	3,252
Disability Compensation by Age 35-54	15,382
Disability Compensation by Age 55-74	19,967
Disability Compensation by Age 75-84	8,014
Disability Compensation by Age 85 and over	2,058
Disability Pension Recipients by Residence	8,553
Estimated Average Monthly Disability Pension Costs by Residence	\$5,411,334
Estimated Annual Disability Pension Costs by Residence	\$64,936,013
Disability Pension by Age under 45	60
Disability Pension by Age 45-54	1,497
Disability Pension by Age 55-69	2,268
Disability Pension by Age 70-84	3,891
Disability Pension by Age 85 and over	837
Disability Compensation Recipients with Power of Attorney	32,657
Disability Pension Recipients with Power of Attorney	6,912

### Education

MGIB-AD Trainees	5,992
MGIB-SR Trainees	1,971
DEA Trainees	1,257
VEAP Trainees	20

### Insurance

Life Insurance Payments	\$34,241,160
Total Face Value of Insurance	\$345,509,603
Total Number of Policies	33,770

### Loan Guaranty

Number of Loans	6,209
Total Loan Amount	\$723,390,360

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	118
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## Montana

### Compensation and Pension

Estimated Veteran Population	102,605
Disability Compensation Recipients	12,446
Estimated Average Monthly Disability Compensation Costs by Residence	\$8,987,802
Estimated Annual Disability Compensation Costs by Residence	\$107,853,625
Disability Compensation by Age under 35	1,060
Disability Compensation by Age 35-54	4,042
Disability Compensation by Age 55-74	5,314
Disability Compensation by Age 75-84	1,574
Disability Compensation by Age 85 and over	456
Disability Pension Recipients by Residence	1,699
Estimated Average Monthly Disability Pension Costs by Residence	\$1,022,612
Estimated Annual Disability Pension Costs by Residence	\$12,271,344
Disability Pension by Age under 45	16
Disability Pension by Age 45-54	331
Disability Pension by Age 55-69	533
Disability Pension by Age 70-84	680
Disability Pension by Age 85 and over	139
Disability Compensation Recipients with Power of Attorney	9,640
Disability Pension Recipients with Power of Attorney	1,443

### Education

MGIB-AD Trainees	1,038
MGIB-SR Trainees	443
DEA Trainees	267
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$7,313,229
Total Face Value of Insurance	\$73,793,964
Total Number of Policies	6,899

### Loan Guaranty

Number of Loans	1,426
Total Loan Amount	\$169,324,800

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	70
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## Nebraska

### Compensation and Pension

Estimated Veteran Population	159,487
Disability Compensation Recipients	21,397
Estimated Average Monthly Disability Compensation Costs by Residence	\$15,107,057
Estimated Annual Disability Compensation Costs by Residence	\$181,284,683
Disability Compensation by Age under 35	1,678
Disability Compensation by Age 35-54	6,497
Disability Compensation by Age 55-74	8,624
Disability Compensation by Age 75-84	3,682
Disability Compensation by Age 85 and over	916
Disability Pension Recipients by Residence	2,267
Estimated Average Monthly Disability Pension Costs by Residence	\$1,535,342
Estimated Annual Disability Pension Costs by Residence	\$18,424,105
Disability Pension by Age under 45	33
Disability Pension by Age 45-54	375
Disability Pension by Age 55-69	589
Disability Pension by Age 70-84	1,036
Disability Pension by Age 85 and over	234
Disability Compensation Recipients with Power of Attorney	16,215
Disability Pension Recipients with Power of Attorney	1,991

### Education

MGIB-AD Trainees	2,435
MGIB-SR Trainees	1,135
DEA Trainees	710
VEAP Trainees	6

### Insurance

Life Insurance Payments	\$12,545,487
Total Face Value of Insurance	\$126,589,935
Total Number of Policies	12,536

### Loan Guaranty

Number of Loans	3,145
Total Loan Amount	\$401,141,095

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	8
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## Nevada

### Compensation and Pension

Estimated Veteran Population	243,716
Disability Compensation Recipients	25,117
Estimated Average Monthly Disability Compensation Costs by Residence	\$16,577,332
Estimated Annual Disability Compensation Costs by Residence	\$198,927,988
Disability Compensation by Age under 35	1,845
Disability Compensation by Age 35-54	8,242
Disability Compensation by Age 55-74	10,979
Disability Compensation by Age 75-84	3,341
Disability Compensation by Age 85 and over	710
Disability Pension Recipients by Residence	3,151
Estimated Average Monthly Disability Pension Costs by Residence	\$1,859,564
Estimated Annual Disability Pension Costs by Residence	\$22,314,763
Disability Pension by Age under 45	29
Disability Pension by Age 45-54	648
Disability Pension by Age 55-69	1,149
Disability Pension by Age 70-84	1,159
Disability Pension by Age 85 and over	166
Disability Compensation Recipients with Power of Attorney	13,982
Disability Pension Recipients with Power of Attorney	1,858

### Education

MGIB-AD Trainees	2,851
MGIB-SR Trainees	442
DEA Trainees	496
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$14,246,343
Total Face Value of Insurance	\$143,752,385
Total Number of Policies	12,666

### Loan Guaranty

Number of Loans	5,170
Total Loan Amount	\$807,428,543

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	60
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## New Hampshire

### Compensation and Pension

Estimated Veteran Population	131,074
Disability Compensation Recipients	14,275
Estimated Average Monthly Disability Compensation Costs by Residence	\$9,168,842
Estimated Annual Disability Compensation Costs by Residence	\$110,026,104
Disability Compensation by Age under 35	930
Disability Compensation by Age 35-54	4,295
Disability Compensation by Age 55-74	6,218
Disability Compensation by Age 75-84	2,249
Disability Compensation by Age 85 and over	583
Disability Pension Recipients by Residence	1,019
Estimated Average Monthly Disability Pension Costs by Residence	\$623,736
Estimated Annual Disability Pension Costs by Residence	\$7,484,832
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	146
Disability Pension by Age 55-69	278
Disability Pension by Age 70-84	472
Disability Pension by Age 85 and over	119
Disability Compensation Recipients with Power of Attorney	8,313
Disability Pension Recipients with Power of Attorney	633

### Education

MGIB-AD Trainees	853
MGIB-SR Trainees	216
DEA Trainees	297
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$10,238,452
Total Face Value of Insurance	\$103,310,850
Total Number of Policies	9,601

### Loan Guaranty

Number of Loans	708
Total Loan Amount	\$111,002,192

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	49
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## New Jersey

### Compensation and Pension

Estimated Veteran Population	582,917
Disability Compensation Recipients	48,932
Estimated Average Monthly Disability Compensation Costs by Residence	\$29,179,132
Estimated Annual Disability Compensation Costs by Residence	\$350,149,587
Disability Compensation by Age under 35	2,357
Disability Compensation by Age 35-54	10,214
Disability Compensation by Age 55-74	20,140
Disability Compensation by Age 75-84	12,343
Disability Compensation by Age 85 and over	3,878
Disability Pension Recipients by Residence	3,458
Estimated Average Monthly Disability Pension Costs by Residence	\$1,934,947
Estimated Annual Disability Pension Costs by Residence	\$23,219,360
Disability Pension by Age under 45	28
Disability Pension by Age 45-54	549
Disability Pension by Age 55-69	951
Disability Pension by Age 70-84	1,586
Disability Pension by Age 85 and over	344
Disability Compensation Recipients with Power of Attorney	25,304
Disability Pension Recipients with Power of Attorney	2,217

### Education

MGIB-AD Trainees	3,270
MGIB-SR Trainees	1,501
DEA Trainees	763
VEAP Trainees	13

### Insurance

Life Insurance Payments	\$61,424,709
Total Face Value of Insurance	\$619,804,547
Total Number of Policies	60,909

### Loan Guaranty

Number of Loans	3,230
Total Loan Amount	\$463,069,814

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	100
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## New Mexico

### Compensation and Pension

Estimated Veteran Population	180,172
Disability Compensation Recipients	25,177
Estimated Average Monthly Disability Compensation Costs by Residence	\$23,965,577
Estimated Annual Disability Compensation Costs by Residence	\$287,586,921
Disability Compensation by Age under 35	1,512
Disability Compensation by Age 35-54	7,548
Disability Compensation by Age 55-74	11,502
Disability Compensation by Age 75-84	3,663
Disability Compensation by Age 85 and over	952
Disability Pension Recipients by Residence	3,142
Estimated Average Monthly Disability Pension Costs by Residence	\$1,861,427
Estimated Annual Disability Pension Costs by Residence	\$22,337,121
Disability Pension by Age under 45	46
Disability Pension by Age 45-54	617
Disability Pension by Age 55-69	925
Disability Pension by Age 70-84	1,285
Disability Pension by Age 85 and over	269
Disability Compensation Recipients with Power of Attorney	16,774
Disability Pension Recipients with Power of Attorney	2,411

### Education

MGIB-AD Trainees	2,959
MGIB-SR Trainees	591
DEA Trainees	1,314
VEAP Trainees	7

### Insurance

Life Insurance Payments	\$15,165,747
Total Face Value of Insurance	\$153,029,605
Total Number of Policies	12,910

### Loan Guaranty

Number of Loans	5,067
Total Loan Amount	\$640,803,809

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	45
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## New York

### Compensation and Pension

Estimated Veteran Population	1,171,900
Disability Compensation Recipients	104,740
Estimated Average Monthly Disability Compensation Costs by Residence	\$64,976,435
Estimated Annual Disability Compensation Costs by Residence	\$779,717,214
Disability Compensation by Age under 35	6,342
Disability Compensation by Age 35-54	24,196
Disability Compensation by Age 55-74	42,646
Disability Compensation by Age 75-84	23,607
Disability Compensation by Age 85 and over	7,949
Disability Pension Recipients by Residence	16,043
Estimated Average Monthly Disability Pension Costs by Residence	\$8,583,040
Estimated Annual Disability Pension Costs by Residence	\$102,996,477
Disability Pension by Age under 45	177
Disability Pension by Age 45-54	2,768
Disability Pension by Age 55-69	4,742
Disability Pension by Age 70-84	6,938
Disability Pension by Age 85 and over	1,418
Disability Compensation Recipients with Power of Attorney	59,913
Disability Pension Recipients with Power of Attorney	9,803

### Education

MGIB-AD Trainees	8,501
MGIB-SR Trainees	3,328
DEA Trainees	2,390
VEAP Trainees	36

### Insurance

Life Insurance Payments	\$115,998,583
Total Face Value of Insurance	\$1,170,480,911
Total Number of Policies	114,807

### Loan Guaranty

Number of Loans	3,682
Total Loan Amount	\$397,888,876

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	178
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## North Carolina

### Compensation and Pension

Estimated Veteran Population	767,051
Disability Compensation Recipients	93,978
Estimated Average Monthly Disability Compensation Costs by Residence	\$68,526,638
Estimated Annual Disability Compensation Costs by Residence	\$822,319,652
Disability Compensation by Age under 35	8,233
Disability Compensation by Age 35-54	35,908
Disability Compensation by Age 55-74	37,296
Disability Compensation by Age 75-84	10,396
Disability Compensation by Age 85 and over	2,145
Disability Pension Recipients by Residence	10,999
Estimated Average Monthly Disability Pension Costs by Residence	\$5,625,951
Estimated Annual Disability Pension Costs by Residence	\$67,511,406
Disability Pension by Age under 45	84
Disability Pension by Age 45-54	1,601
Disability Pension by Age 55-69	2,524
Disability Pension by Age 70-84	5,626
Disability Pension by Age 85 and over	1,164
Disability Compensation Recipients with Power of Attorney	68,013
Disability Pension Recipients with Power of Attorney	10,192

### Education

MGIB-AD Trainees	10,515
MGIB-SR Trainees	1,523
DEA Trainees	3,115
VEAP Trainees	19

### Insurance

Life Insurance Payments	\$49,735,052
Total Face Value of Insurance	\$501,850,342
Total Number of Policies	42,741

### Loan Guaranty

Number of Loans	18,538
Total Loan Amount	\$2,226,725,885

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	249
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## North Dakota

### Compensation and Pension

Estimated Veteran Population	55,374
Disability Compensation Recipients	6,944
Estimated Average Monthly Disability Compensation Costs by Residence	\$4,490,739
Estimated Annual Disability Compensation Costs by Residence	\$53,888,873
Disability Compensation by Age under 35	565
Disability Compensation by Age 35-54	2,178
Disability Compensation by Age 55-74	2,837
Disability Compensation by Age 75-84	987
Disability Compensation by Age 85 and over	377
Disability Pension Recipients by Residence	1,018
Estimated Average Monthly Disability Pension Costs by Residence	\$558,382
Estimated Annual Disability Pension Costs by Residence	\$6,700,581
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	132
Disability Pension by Age 55-69	238
Disability Pension by Age 70-84	527
Disability Pension by Age 85 and over	115
Disability Compensation Recipients with Power of Attorney	5,707
Disability Pension Recipients with Power of Attorney	930

### Education

MGIB-AD Trainees	742
MGIB-SR Trainees	939
DEA Trainees	233
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$4,662,442
Total Face Value of Insurance	\$47,046,260
Total Number of Policies	4,569

### Loan Guaranty

Number of Loans	890
Total Loan Amount	\$88,664,928

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	32
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## Ohio

### Compensation and Pension

Estimated Veteran Population	1,051,683
Disability Compensation Recipients	83,726
Estimated Average Monthly Disability Compensation Costs by Residence	\$47,867,190
Estimated Annual Disability Compensation Costs by Residence	\$574,406,284
Disability Compensation by Age under 35	6,253
Disability Compensation by Age 35-54	25,494
Disability Compensation by Age 55-74	32,506
Disability Compensation by Age 75-84	15,382
Disability Compensation by Age 85 and over	4,091
Disability Pension Recipients by Residence	14,585
Estimated Average Monthly Disability Pension Costs by Residence	\$9,152,919
Estimated Annual Disability Pension Costs by Residence	\$109,835,031
Disability Pension by Age under 45	199
Disability Pension by Age 45-54	3,424
Disability Pension by Age 55-69	5,236
Disability Pension by Age 70-84	4,866
Disability Pension by Age 85 and over	860
Disability Compensation Recipients with Power of Attorney	49,355
Disability Pension Recipients with Power of Attorney	11,206

### Education

MGIB-AD Trainees	8,801
MGIB-SR Trainees	4,355
DEA Trainees	1,609
VEAP Trainees	29

### Insurance

Life Insurance Payments	\$68,203,413
Total Face Value of Insurance	\$688,204,897
Total Number of Policies	66,942

### Loan Guaranty

Number of Loans	9,823
Total Loan Amount	\$1,234,514,419

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	231
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## Oklahoma

### Compensation and Pension

Estimated Veteran Population	355,312
Disability Compensation Recipients	48,158
Estimated Average Monthly Disability Compensation Costs by Residence	\$42,530,616
Estimated Annual Disability Compensation Costs by Residence	\$510,367,393
Disability Compensation by Age under 35	3,621
Disability Compensation by Age 35-54	14,981
Disability Compensation by Age 55-74	21,314
Disability Compensation by Age 75-84	6,739
Disability Compensation by Age 85 and over	1,503
Disability Pension Recipients by Residence	8,417
Estimated Average Monthly Disability Pension Costs by Residence	\$6,269,849
Estimated Annual Disability Pension Costs by Residence	\$75,238,185
Disability Pension by Age under 45	92
Disability Pension by Age 45-54	1,402
Disability Pension by Age 55-69	2,591
Disability Pension by Age 70-84	3,589
Disability Pension by Age 85 and over	743
Disability Compensation Recipients with Power of Attorney	32,290
Disability Pension Recipients with Power of Attorney	6,701

### Education

MGIB-AD Trainees	5,445
MGIB-SR Trainees	2,422
DEA Trainees	2,123
VEAP Trainees	9

### Insurance

Life Insurance Payments	\$22,994,195
Total Face Value of Insurance	\$232,022,375
Total Number of Policies	19,886

### Loan Guaranty

Number of Loans	6,771
Total Loan Amount	\$711,272,801

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	236
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## Oregon

### Compensation and Pension

Estimated Veteran Population	366,780
Disability Compensation Recipients	36,920
Estimated Average Monthly Disability Compensation Costs by Residence	\$29,822,390
Estimated Annual Disability Compensation Costs by Residence	\$357,868,677
Disability Compensation by Age under 35	3,274
Disability Compensation by Age 35-54	11,558
Disability Compensation by Age 55-74	15,156
Disability Compensation by Age 75-84	5,452
Disability Compensation by Age 85 and over	1,480
Disability Pension Recipients by Residence	5,845
Estimated Average Monthly Disability Pension Costs by Residence	\$3,985,216
Estimated Annual Disability Pension Costs by Residence	\$47,822,597
Disability Pension by Age under 45	57
Disability Pension by Age 45-54	1,238
Disability Pension by Age 55-69	1,928
Disability Pension by Age 70-84	2,153
Disability Pension by Age 85 and over	469
Disability Compensation Recipients with Power of Attorney	27,947
Disability Pension Recipients with Power of Attorney	4,881

### Education

MGIB-AD Trainees	3,988
MGIB-SR Trainees	978
DEA Trainees	1,090
VEAP Trainees	11

### Insurance

Life Insurance Payments	\$24,224,311
Total Face Value of Insurance	\$244,434,826
Total Number of Policies	22,559

### Loan Guaranty

Number of Loans	4,743
Total Loan Amount	\$692,527,148

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	262
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## Pennsylvania

### Compensation and Pension

Estimated Veteran Population	1,145,919
Disability Compensation Recipients	90,128
Estimated Average Monthly Disability Compensation Costs by Residence	\$56,090,955
Estimated Annual Disability Compensation Costs by Residence	\$673,091,464
Disability Compensation by Age under 35	5,317
Disability Compensation by Age 35-54	22,589
Disability Compensation by Age 55-74	35,792
Disability Compensation by Age 75-84	20,683
Disability Compensation by Age 85 and over	5,747
Disability Pension Recipients by Residence	14,437
Estimated Average Monthly Disability Pension Costs by Residence	\$9,057,291
Estimated Annual Disability Pension Costs by Residence	\$108,687,491
Disability Pension by Age under 45	134
Disability Pension by Age 45-54	2,345
Disability Pension by Age 55-69	4,355
Disability Pension by Age 70-84	6,237
Disability Pension by Age 85 and over	1,366
Disability Compensation Recipients with Power of Attorney	46,243
Disability Pension Recipients with Power of Attorney	7,294

### Education

MGIB-AD Trainees	7,787
MGIB-SR Trainees	4,302
DEA Trainees	1,825
VEAP Trainees	29

### Insurance

Life Insurance Payments	\$93,929,586
Total Face Value of Insurance	\$947,794,223
Total Number of Policies	96,562

### Loan Guaranty

Number of Loans	7,710
Total Loan Amount	\$919,726,210

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	290
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## Rhode Island

### Compensation and Pension

Estimated Veteran Population	91,161
Disability Compensation Recipients	9,858
Estimated Average Monthly Disability Compensation Costs by Residence	\$6,952,515
Estimated Annual Disability Compensation Costs by Residence	\$83,430,182
Disability Compensation by Age under 35	534
Disability Compensation by Age 35-54	2,358
Disability Compensation by Age 55-74	3,817
Disability Compensation by Age 75-84	2,387
Disability Compensation by Age 85 and over	762
Disability Pension Recipients by Residence	14,114
Estimated Average Monthly Disability Pension Costs by Residence	\$589,817
Estimated Annual Disability Pension Costs by Residence	\$7,077,802
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	177
Disability Pension by Age 55-69	302
Disability Pension by Age 70-84	432
Disability Pension by Age 85 and over	96
Disability Compensation Recipients with Power of Attorney	5,389
Disability Pension Recipients with Power of Attorney	455

### Education

MGIB-AD Trainees	654
MGIB-SR Trainees	299
DEA Trainees	238
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$7,833,853
Total Face Value of Insurance	\$79,047,305
Total Number of Policies	8,224

### Loan Guaranty

Number of Loans	270
Total Loan Amount	\$44,214,003

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	38
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## South Carolina

### Compensation and Pension

Estimated Veteran Population	413,551
Disability Compensation Recipients	46,943
Estimated Average Monthly Disability Compensation Costs by Residence	\$31,515,980
Estimated Annual Disability Compensation Costs by Residence	\$378,191,756
Disability Compensation by Age under 35	3,649
Disability Compensation by Age 35-54	16,830
Disability Compensation by Age 55-74	20,139
Disability Compensation by Age 75-84	5,257
Disability Compensation by Age 85 and over	1,068
Disability Pension Recipients by Residence	1,014
Estimated Average Monthly Disability Pension Costs by Residence	\$4,398,227
Estimated Annual Disability Pension Costs by Residence	\$52,778,723
Disability Pension by Age under 45	56
Disability Pension by Age 45-54	968
Disability Pension by Age 55-69	1,889
Disability Pension by Age 70-84	3,594
Disability Pension by Age 85 and over	753
Disability Compensation Recipients with Power of Attorney	30,744
Disability Pension Recipients with Power of Attorney	6,235

### Education

MGIB-AD Trainees	4,708
MGIB-SR Trainees	1,480
DEA Trainees	1,393
VEAP Trainees	11

### Insurance

Life Insurance Payments	\$27,700,694
Total Face Value of Insurance	\$279,513,190
Total Number of Policies	24,116

### Loan Guaranty

Number of Loans	5,714
Total Loan Amount	\$726,939,529

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	194
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## South Dakota

### Compensation and Pension

Estimated Veteran Population	73,400
Disability Compensation Recipients	9,372
Estimated Average Monthly Disability Compensation Costs by Residence	\$6,553,122
Estimated Annual Disability Compensation Costs by Residence	\$78,637,469
Disability Compensation by Age under 35	704
Disability Compensation by Age 35-54	3,201
Disability Compensation by Age 55-74	3,864
Disability Compensation by Age 75-84	1,215
Disability Compensation by Age 85 and over	388
Disability Pension Recipients by Residence	7,260
Estimated Average Monthly Disability Pension Costs by Residence	\$1,010,657
Estimated Annual Disability Pension Costs by Residence	\$12,127,890
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	247
Disability Pension by Age 55-69	396
Disability Pension by Age 70-84	893
Disability Pension by Age 85 and over	218
Disability Compensation Recipients with Power of Attorney	7,091
Disability Pension Recipients with Power of Attorney	1,501

### Education

MGIB-AD Trainees	821
MGIB-SR Trainees	834
DEA Trainees	235
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$5,809,262
Total Face Value of Insurance	\$58,618,217
Total Number of Policies	5,688

### Loan Guaranty

Number of Loans	1,017
Total Loan Amount	\$120,853,821

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	54
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## Tennessee

### Compensation and Pension

Estimated Veteran Population	540,778
Disability Compensation Recipients	56,106
Estimated Average Monthly Disability Compensation Costs by Residence	\$38,785,886
Estimated Annual Disability Compensation Costs by Residence	\$465,430,629
Disability Compensation by Age under 35	4,562
Disability Compensation by Age 35-54	19,978
Disability Compensation by Age 55-74	22,970
Disability Compensation by Age 75-84	7,027
Disability Compensation by Age 85 and over	1,569
Disability Pension Recipients by Residence	1,767
Estimated Average Monthly Disability Pension Costs by Residence	\$5,759,980
Estimated Annual Disability Pension Costs by Residence	\$69,119,765
Disability Pension by Age under 45	86
Disability Pension by Age 45-54	1,478
Disability Pension by Age 55-69	2,709
Disability Pension by Age 70-84	4,737
Disability Pension by Age 85 and over	1,026
Disability Compensation Recipients with Power of Attorney	37,188
Disability Pension Recipients with Power of Attorney	8,422

### Education

MGIB-AD Trainees	5,542
MGIB-SR Trainees	1,434
DEA Trainees	1,360
VEAP Trainees	12

### Insurance

Life Insurance Payments	\$29,636,935
Total Face Value of Insurance	\$299,050,779
Total Number of Policies	25,673

### Loan Guaranty

Number of Loans	9,003
Total Loan Amount	\$1,046,781,932

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	288
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## Texas

### Compensation and Pension

Estimated Veteran Population	1,681,748
Disability Compensation Recipients	211,017
Estimated Average Monthly Disability Compensation Costs by Residence	\$150,395,425
Estimated Annual Disability Compensation Costs by Residence	\$1,804,745,104
Disability Compensation by Age under 35	19,339
Disability Compensation by Age 35-54	70,606
Disability Compensation by Age 55-74	87,581
Disability Compensation by Age 75-84	26,551
Disability Compensation by Age 85 and over	6,940
Disability Pension Recipients by Residence	10,036
Estimated Average Monthly Disability Pension Costs by Residence	\$16,392,594
Estimated Annual Disability Pension Costs by Residence	\$196,711,122
Disability Pension by Age under 45	339
Disability Pension by Age 45-54	5,037
Disability Pension by Age 55-69	7,835
Disability Pension by Age 70-84	11,304
Disability Pension by Age 85 and over	2,508
Disability Compensation Recipients with Power of Attorney	144,475
Disability Pension Recipients with Power of Attorney	21,952

### Education

MGIB-AD Trainees	30,624
MGIB-SR Trainees	4,661
DEA Trainees	6,434
VEAP Trainees	46

### Insurance

Life Insurance Payments	\$113,608,161
Total Face Value of Insurance	\$1,146,360,414
Total Number of Policies	98,460

### Loan Guaranty

Number of Loans	42,015
Total Loan Amount	\$4,844,664,491

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	748
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## Utah

### Compensation and Pension

Estimated Veteran Population	151,129
Disability Compensation Recipients	14,417
Estimated Average Monthly Disability Compensation Costs by Residence	\$9,125,233
Estimated Annual Disability Compensation Costs by Residence	\$109,502,792
Disability Compensation by Age under 35	1,260
Disability Compensation by Age 35-54	4,618
Disability Compensation by Age 55-74	5,577
Disability Compensation by Age 75-84	2,376
Disability Compensation by Age 85 and over	586
Disability Pension Recipients by Residence	27,023
Estimated Average Monthly Disability Pension Costs by Residence	\$684,533
Estimated Annual Disability Pension Costs by Residence	\$8,214,392
Disability Pension by Age under 45	14
Disability Pension by Age 45-54	248
Disability Pension by Age 55-69	366
Disability Pension by Age 70-84	486
Disability Pension by Age 85 and over	108
Disability Compensation Recipients with Power of Attorney	8,258
Disability Pension Recipients with Power of Attorney	674

### Education

MGIB-AD Trainees	2,015
MGIB-SR Trainees	1,651
DEA Trainees	571
VEAP Trainees	4

### Insurance

Life Insurance Payments	\$11,456,050
Total Face Value of Insurance	\$115,596,995
Total Number of Policies	11,233

### Loan Guaranty

Number of Loans	3,128
Total Loan Amount	\$452,608,753

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	116
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## Vermont

### Compensation and Pension

Estimated Veteran Population	57,802
Disability Compensation Recipients	5,273
Estimated Average Monthly Disability Compensation Costs by Residence	\$3,951,831
Estimated Annual Disability Compensation Costs by Residence	\$47,421,973
Disability Compensation by Age under 35	314
Disability Compensation by Age 35-54	1,553
Disability Compensation by Age 55-74	2,277
Disability Compensation by Age 75-84	883
Disability Compensation by Age 85 and over	246
Disability Pension Recipients by Residence	1,222
Estimated Average Monthly Disability Pension Costs by Residence	\$314,055
Estimated Annual Disability Pension Costs by Residence	\$3,768,659
Disability Pension by Age under 45	3
Disability Pension by Age 45-54	96
Disability Pension by Age 55-69	188
Disability Pension by Age 70-84	268
Disability Pension by Age 85 and over	46
Disability Compensation Recipients with Power of Attorney	3,255
Disability Pension Recipients with Power of Attorney	350

### Education

MGIB-AD Trainees	320
MGIB-SR Trainees	174
DEA Trainees	115
VEAP Trainees	1

### Insurance

Life Insurance Payments	\$4,498,420
Total Face Value of Insurance	\$45,391,194
Total Number of Policies	4,066

### Loan Guaranty

Number of Loans	296
Total Loan Amount	\$38,189,324

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	9
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## Virginia

### Compensation and Pension

Estimated Veteran Population	750,950
Disability Compensation Recipients	94,624
Estimated Average Monthly Disability Compensation Costs by Residence	\$55,029,912
Estimated Annual Disability Compensation Costs by Residence	\$660,358,944
Disability Compensation by Age under 35	7,248
Disability Compensation by Age 35-54	39,071
Disability Compensation by Age 55-74	36,404
Disability Compensation by Age 75-84	9,642
Disability Compensation by Age 85 and over	2,259
Disability Pension Recipients by Residence	601
Estimated Average Monthly Disability Pension Costs by Residence	\$3,437,963
Estimated Annual Disability Pension Costs by Residence	\$41,255,552
Disability Pension by Age under 45	55
Disability Pension by Age 45-54	1,069
Disability Pension by Age 55-69	1,783
Disability Pension by Age 70-84	3,154
Disability Pension by Age 85 and over	619
Disability Compensation Recipients with Power of Attorney	57,349
Disability Pension Recipients with Power of Attorney	5,382

### Education

MGIB-AD Trainees	15,410
MGIB-SR Trainees	2,214
DEA Trainees	2,108
VEAP Trainees	26

### Insurance

Life Insurance Payments	\$53,755,767
Total Face Value of Insurance	\$542,421,278
Total Number of Policies	47,852

### Loan Guaranty

Number of Loans	24,231
Total Loan Amount	\$3,476,442,687

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	171
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## Washington

### Compensation and Pension

Estimated Veteran Population	632,929
Disability Compensation Recipients	80,378
Estimated Average Monthly Disability Compensation Costs by Residence	\$55,695,411
Estimated Annual Disability Compensation Costs by Residence	\$668,344,931
Disability Compensation by Age under 35	6,955
Disability Compensation by Age 35-54	30,698
Disability Compensation by Age 55-74	31,698
Disability Compensation by Age 75-84	8,766
Disability Compensation by Age 85 and over	2,261
Disability Pension Recipients by Residence	6,680
Estimated Average Monthly Disability Pension Costs by Residence	\$3,180,912
Estimated Annual Disability Pension Costs by Residence	\$38,170,939
Disability Pension by Age under 45	88
Disability Pension by Age 45-54	1,174
Disability Pension by Age 55-69	1,754
Disability Pension by Age 70-84	1,827
Disability Pension by Age 85 and over	384
Disability Compensation Recipients with Power of Attorney	60,382
Disability Pension Recipients with Power of Attorney	4,284

### Education

MGIB-AD Trainees	9,188
MGIB-SR Trainees	1,530
DEA Trainees	2,071
VEAP Trainees	21

### Insurance

Life Insurance Payments	\$42,613,442
Total Face Value of Insurance	\$429,989,913
Total Number of Policies	38,811

### Loan Guaranty

Number of Loans	15,558
Total Loan Amount	\$2,451,093,615

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	403
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## West Virginia

### Compensation and Pension

Estimated Veteran Population	188,101
Disability Compensation Recipients	21,374
Estimated Average Monthly Disability Compensation Costs by Residence	\$18,476,082
Estimated Annual Disability Compensation Costs by Residence	\$221,712,989
Disability Compensation by Age under 35	1,602
Disability Compensation by Age 35-54	5,690
Disability Compensation by Age 55-74	10,075
Disability Compensation by Age 75-84	3,251
Disability Compensation by Age 85 and over	756
Disability Pension Recipients by Residence	5,227
Estimated Average Monthly Disability Pension Costs by Residence	\$2,921,915
Estimated Annual Disability Pension Costs by Residence	\$35,062,982
Disability Pension by Age under 45	50
Disability Pension by Age 45-54	902
Disability Pension by Age 55-69	1,563
Disability Pension by Age 70-84	1,933
Disability Pension by Age 85 and over	298
Disability Compensation Recipients with Power of Attorney	15,874
Disability Pension Recipients with Power of Attorney	3,865

### Education

MGIB-AD Trainees	2,310
MGIB-SR Trainees	1,057
DEA Trainees	667
VEAP Trainees	3

### Insurance

Life Insurance Payments	\$11,357,691
Total Face Value of Insurance	\$114,604,510
Total Number of Policies	9,887

### Loan Guaranty

Number of Loans	1,284
Total Loan Amount	\$154,184,796

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	70
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## Wisconsin

### Compensation and Pension

Estimated Veteran Population	474,594
Disability Compensation Recipients	42,928
Estimated Average Monthly Disability Compensation Costs by Residence	\$28,525,850
Estimated Annual Disability Compensation Costs by Residence	\$342,310,194
Disability Compensation by Age under 35	3,652
Disability Compensation by Age 35-54	13,225
Disability Compensation by Age 55-74	17,110
Disability Compensation by Age 75-84	7,052
Disability Compensation by Age 85 and over	1,889
Disability Pension Recipients by Residence	4,746
Estimated Average Monthly Disability Pension Costs by Residence	\$3,478,407
Estimated Annual Disability Pension Costs by Residence	\$41,740,888
Disability Pension by Age under 45	55
Disability Pension by Age 45-54	1,051
Disability Pension by Age 55-69	1,587
Disability Pension by Age 70-84	2,326
Disability Pension by Age 85 and over	617
Disability Compensation Recipients with Power of Attorney	32,295
Disability Pension Recipients with Power of Attorney	4,841

### Education

MGIB-AD Trainees	3,450
MGIB-SR Trainees	2,604
DEA Trainees	914
VEAP Trainees	14

### Insurance

Life Insurance Payments	\$38,533,872
Total Face Value of Insurance	\$388,825,104
Total Number of Policies	38,180

### Loan Guaranty

Number of Loans	3,613
Total Loan Amount	\$446,564,726

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	159
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## Wyoming

### Compensation and Pension

Estimated Veteran Population	54,941
Disability Compensation Recipients	5,950
Estimated Average Monthly Disability Compensation Costs by Residence	\$3,751,742
Estimated Annual Disability Compensation Costs by Residence	\$45,020,908
Disability Compensation by Age under 35	488
Disability Compensation by Age 35-54	2,104
Disability Compensation by Age 55-74	2,432
Disability Compensation by Age 75-84	773
Disability Compensation by Age 85 and over	153
Disability Pension Recipients by Residence	5,636
Disability Pension Recipients by Residence	537
Estimated Average Monthly Disability Pension Costs by Residence	\$289,483
Estimated Annual Disability Pension Costs by Residence	\$3,473,793
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	117
Disability Pension by Age 55-69	184
Disability Pension by Age 70-84	194
Disability Pension by Age 85 and over	36
Disability Compensation Recipients with Power of Attorney	3,643
Disability Pension Recipients with Power of Attorney	335

### Education

MGIB-AD Trainees	688
MGIB-SR Trainees	277
DEA Trainees	136
VEAP Trainees	2

### Insurance

Life Insurance Payments	\$3,429,038
Total Face Value of Insurance	\$34,600,626
Total Number of Policies	3,110

### Loan Guaranty

Number of Loans	1,077
Total Loan Amount	\$140,108,798



## Puerto Rico

### Compensation and Pension

Estimated Veteran Population	131,448
Disability Compensation Recipients	19,074
Estimated Average Monthly Disability Compensation Costs by Residence	\$18,532,393
Estimated Annual Disability Compensation Costs by Residence	\$222,388,720
Disability Compensation by Age under 35	872
Disability Compensation by Age 35-54	6,053
Disability Compensation by Age 55-74	8,823
Disability Compensation by Age 75-84	2,785
Disability Compensation by Age 85 and over	541
Estimated Average Monthly Disability Pension Costs by Residence	\$7,287,312
Estimated Annual Disability Pension Costs by Residence	\$87,447,749
Disability Pension by Age under 45	28
Disability Pension by Age 45-54	563
Disability Pension by Age 55-69	2,019
Disability Pension by Age 70-84	9,845
Disability Pension by Age 85 and over	1,659

### Education

MGIB-AD Trainees	763
MGIB-SR Trainees	1,505
DEA Trainees	1,717
VEAP Trainees	6

### Insurance

Life Insurance Payments	\$5,880,902
Total Face Value of Insurance	\$59,341,103
Total Number of Policies	4,534

### Loan Guaranty

Number of Loans	577
Total Loan Amount	\$77,684,390

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	53
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## US Territories - All Other

### Compensation and Pension

Disability Compensation Recipients	1,945
Estimated Annual Disability Compensation Costs by Residence	\$17,316,135
Disability Pension Recipients by Residence	106
Estimated Average Monthly Disability Pension Costs by Residence	\$141,532
Estimated Annual Disability Pension Costs by Residence	\$892,226

### Insurance

Life Insurance Payments	\$563,532
Total Face Value of Insurance	\$5,686,306
Total Number of Policies	405

### Loan Guaranty

Number of Loans	41
Total Loan Amount	\$7,184,944



## Philippines

### Compensation and Pension

Disability Compensation Recipients	5,237
Estimated Average Monthly Disability Compensation Costs by Residence	\$4,351,640
Estimated Annual Disability Compensation Costs by Residence	\$52,219,679
Disability Compensation by Age under 35	35
Disability Compensation by Age 35-54	576
Disability Compensation by Age 55-74	964
Disability Compensation by Age 75-84	1,667
Disability Compensation by Age 85 and over	1,995
Disability Pension Recipients by Residence	876
Estimated Average Monthly Disability Pension Costs by Residence	\$919,638
Estimated Annual Disability Pension Costs by Residence	\$11,035,652
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	40
Disability Pension by Age 55-69	294
Disability Pension by Age 70-84	270
Disability Pension by Age 85 and over	268

### Education

MGIB-AD Trainees	293
DEA Trainees	80

### Insurance

Life Insurance Payments	\$543,508
Total Face Value of Insurance	\$5,484,250
Total Number of Policies	426

### Vocational Rehabilitation and Employment

Number of Veterans obtaining suitable employment past 12 months	14
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Manila Regional Office



## Foreign - All Other

### Compensation and Pension

Estimated Veteran Population	138,558
Disability Compensation Recipients	6,204
Estimated Annual Disability Compensation Costs by Residence	\$95,418,608
Disability Pension Recipients by Residence	783
Estimated Average Monthly Disability Pension Costs by Residence	\$515,381
Estimated Average Monthly Disability Compensation Costs by Residence	\$7,951,551
Estimated Annual Disability Pension Costs by Residence	\$6,184,578

### Insurance

Life Insurance Payments	\$4,718,806
Total Face Value of Insurance	\$47,614,996
Total Number of Policies	4,128



## Unknown

### Compensation and Pension

Disability Compensation Recipients	245
Estimated Annual Disability Compensation Costs by Residence	\$1,698,388
Disability Pension Recipients by Residence	22
Estimated Average Monthly Disability Pension Costs by Residence	\$12,452
Estimated Annual Disability Pension Costs by Residence	\$149,428



## Other or Unknown

### Education

MGIB-AD Trainees	16,602
MGIB-SR Trainees	4,521
DEA Trainees	217
VEAP Trainees	65

**Estimated Future Benefit Compensation and Pension Payments****(TOTAL BENEFITS/OBLIGATIONS)**

Fiscal Year	COMPENSATION		PENSIONS		TOTAL	
	Veterans	Survivors	Veterans	Survivors	Compensation	Pension
2005	\$24,477,192,198	\$4,441,179,674	\$2,952,127,870	\$802,669,895	\$28,918,371,872	\$3,754,797,766
2006	\$26,569,972,748	\$4,603,166,617	\$3,055,566,169	\$809,897,503	\$31,173,139,365	\$3,865,463,672
2007	\$28,202,590,271	\$4,727,481,770	\$3,151,975,507	\$822,213,834	\$32,930,072,041	\$3,974,189,341
2008	\$29,873,330,035	\$4,900,788,039	\$3,240,261,012	\$838,329,177	\$34,774,118,074	\$4,078,590,189
2009	\$31,409,656,112	\$5,076,451,848	\$3,319,208,023	\$857,345,301	\$36,486,107,961	\$4,176,553,324
2010	\$32,808,306,103	\$5,257,254,639	\$3,394,293,033	\$879,448,550	\$38,065,560,742	\$4,273,741,583
2015	\$38,975,155,896	\$6,148,151,567	\$3,733,890,586	\$1,013,940,778	\$45,123,307,463	\$4,747,831,363
2020	\$44,067,474,195	\$6,991,715,460	\$4,049,185,990	\$1,166,103,491	\$51,059,189,655	\$5,215,289,481
2025	\$48,025,426,603	\$7,817,279,163	\$4,300,580,829	\$1,324,441,481	\$55,842,705,766	\$5,625,022,310
2030	\$50,597,509,862	\$8,676,636,863	\$4,501,565,489	\$1,486,870,391	\$59,274,146,724	\$5,988,435,880
2035	\$51,107,552,517	\$9,575,708,622	\$4,616,373,944	\$1,655,000,253	\$60,683,261,139	\$6,271,374,196
2040	\$49,711,309,318	\$10,445,968,399	\$4,585,889,091	\$1,821,248,747	\$60,157,277,717	\$6,407,137,838
2045	\$46,716,179,157	\$11,197,236,714	\$4,451,234,675	\$1,962,341,777	\$57,913,415,871	\$6,413,576,453
2050	\$42,434,693,295	\$11,774,838,858	\$4,352,567,289	\$2,076,502,668	\$54,209,532,153	\$6,429,069,957
2055	\$36,820,264,779	\$12,176,482,204	\$4,309,790,720	\$2,184,780,172	\$48,996,746,983	\$6,494,570,892
2060	\$30,101,225,124	\$12,405,037,970	\$4,136,969,034	\$2,290,090,882	\$42,506,263,094	\$6,427,059,916
2065	\$22,917,246,994	\$12,421,222,845	\$3,768,606,184	\$2,370,601,531	\$35,338,469,839	\$6,139,207,715
2070	\$15,868,809,285	\$12,177,867,403	\$3,212,604,784	\$2,390,899,889	\$28,046,676,688	\$5,603,504,672
2075	\$9,705,365,621	\$11,634,612,477	\$2,521,453,650	\$2,318,383,759	\$21,339,978,098	\$4,839,837,408
<b>TOTAL</b>	<b>\$2,688,471,686,216</b>	<b>\$729,074,575,63</b>	<b>\$292,609,748,012</b>	<b>\$131,492,837,403</b>	<b>\$3,417,546,261,852</b>	<b>\$424,102,585,415</b>

Source: Compensation and Pension Programs Liability for future Benefits as of September 30, 2004 - Pricewaterhousecoopers LLLP, Table 2 Totals equal the sum of fiscal years 2005 through 2079; not all data for intervening years are shown.





# **U.S. DEPARTMENT OF VETERANS AFFAIRS**

## **Veterans Benefits Administration**



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