

Veterans Benefits Administration

Annual Benefits Report

Fiscal Year 2016



U.S. Department
of Veterans Affairs

The Fiscal Year 2016 Annual Benefits Report

This section of the report contains general information on all Veterans Benefits Administration programs as well as information previously contained in the appendix sections. Each of the six primary programs has a separate section, identifiable by a unique color scheme and icon. Links to the files for each section are on page 4 or on the Annual Benefits Report website: benefits.va.gov/reports/ABR.

**Our mission is to serve as a leading
advocate for Servicemembers,
Veterans, their families and
Survivors, delivering with excellence
Veteran-centered and personalized
benefits and services that honor
their service, assist in their
readjustment, enhance their lives,
and engender their full trust.**



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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

The Veterans Benefits Administration is one of three Administrations forming the U.S. Department of Veterans Affairs. VBA offers a wide range of benefits to our Nation's Veterans, Servicemembers, and their families and survivors.

Mission Statement

The mission of the Veterans Benefits Administration is to serve as a leading advocate for Servicemembers, Veterans, their families and Survivors, delivering with excellence Veteran-centered and personalized benefits and services that honor their service, assist in their readjustment, enhance their lives, and engender their full trust.

Vision Statement

Our vision is to fulfill our Nation's promise to those who serve by delivering the benefits and services they have earned to enable full, independent, and productive lives.

I CARE (VA Core Values and Characteristics)

VA Core Values and Characteristics are applied universally across all of VA and define "who we are." VA's Characteristics define "what we stand for," and help guide how we will perform our core mission; they shape our strategy, and influence resource allocation and other important decisions made within VA.

VA Core Values ("I CARE")

Integrity: Act with high moral principle. Adhere to the highest professional standards. Maintain the trust and confidence of all with whom I engage.

Commitment: Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.

Advocacy: Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.

Respect: Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.

Excellence: Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.



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VA Characteristics:

Trustworthy: VA earns the trust of those it serves – every day – through the actions of all employees.

Accessible: VA engages and welcomes Veterans and other beneficiaries, facilitating their use of the entire array of its services. Each interaction will be positive and productive

Quality: VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people.

Innovative: VA prizes curiosity and initiative, encourages creative contributions from all employees, seeks continuous improvement, and adapts to remain at the forefront in knowledge, proficiency, and capability to deliver the highest standard of care and services.

Agile: VA anticipates and adapts quickly to current challenges and new requirements by continuously assessing the environment in which it operates and devising solutions to better serve Veterans, other beneficiaries, and Servicemembers.

Integrated: VA links care and services across the Department; other federal, state, and local agencies; partners; and Veterans Services Organizations to provide useful and understandable programs to Veterans and other beneficiaries. VA's relationship with the Department of Defense is unique, and VA will nurture it for the benefit of Veterans and Servicemembers.



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Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) summarizes the benefit programs delivered by VBA, identifies the current level of program participation, and profiles the beneficiaries. The report is intended to accomplish the following:

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2018 / FY 2016 Annual Performance Plan and Report (APP&R), dated May 2017. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: <https://www.va.gov/budget/docs/VAapprFY2018.pdf>.

The VA Strategic Plan FY 2014 – 2020 can be found on the Department's Web site: <https://www.va.gov/op3/docs/StrategicPlanning/VA2014-2020strategicPlan.pdf>.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over \$102 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Vocational Rehabilitation and Employment. To administer these programs, VBA spent approximately \$2.5 billion during fiscal year 2016.

Overview – All Programs

Total Program Expenditures (\$millions)

Compensation	\$79,680
Pension and Fiduciary	\$6,057
Education	\$12,877
Vocational Rehabilitation and Employment	\$1,373
Insurance	\$1,125
Home Loan Guaranty	\$951
Total	\$102,063



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Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2016	4,755,662
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2016	491,685
Fiduciary – Number of beneficiaries who received services from VA's fiduciary program during fiscal year 2016	233,473
Education – Number of beneficiaries participating in education programs during fiscal year 2016	1,000,089
Insurance – Number of lives insured at the end of fiscal year 2016	6,115,127
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2016	705,474
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2016	137,097

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 16

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	284,550	\$11,661	\$3.32 Billion
Survivors DIC ¹	28,891	\$16,016	\$462.7 Million
Total:	313,441	\$12,063	\$3.78 Billion

All compensation recipients and payments – end of FY 16

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,356,443	\$14,855	\$64.71 Billion
Survivors DIC	399,219	\$15,821	\$6.32 Billion
Total:	4,755,662	\$14,936	\$71.03 Billion

¹ Dependency and Indemnity Compensation and Death Compensation.



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Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 16

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	37,027	\$13,858	\$513 Million
Survivors Pension ²	33,734	\$10,750	\$363 Million
Total	70,761	\$12,376	\$875.8 Million

All pension recipients and payments – end of FY 16

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	288,710	\$11,991	\$3.46 Billion
Survivors Pension	202,975	\$8,138	\$1.65 Billion
Total	491,685	\$10,400	\$5.11 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 16: 233,473

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Montgomery GI Bill - Active Duty (MGIB-AD)	47,307	\$365,092
Montgomery GI Bill - Selected Reserve (MGIB-SR)	61,388	\$136,765
Post-9/11 GI Bill	790,090	\$11,583,408
Reserve Educational Assistance Program (REAP)	4,538	\$20,697
Survivors and Dependents Educational Assistance (DEA)	96,762	\$520,482
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	4	\$222
Total	1,000,089	\$12,626,666

² The term "Survivors" includes surviving spouses and surviving children.



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Overview – Insurance



Number of lives insured at the end of FY 16 by program type

Program	Number of lives
Administered Programs for Veterans	626,164
Veterans' Mortgage Life Insurance	2,654
Veterans' Group Life Insurance	430,809
Servicemembers' Group Life Insurance	2,245,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,810,000
Total lives insured	6,115,127

Amount of benefits paid during FY 16 by payment type

Payment type	Amount paid
Death awards	\$1,934,817,157
Dividends	\$83,939,064
Loans	\$32,583,000
Matured endowments	\$125,248,634
Cash surrenders	\$36,342,797
Disability claims	\$4,779,501

Overview – Home Loan Guaranty



Fiscal year 2016 Home Loan Guaranty program highlights

Loans guaranteed	705,474
Interest rate reduction loans	215,561
Total loan amount	\$178,656,669,563
Average amount per loan	\$253,243





Vocational Rehabilitation and Employment participants FY 2016

Status	Total
Total applicants	112,155
Eligible applicants	124,099
Completed evaluation (including prior year carry over)	66,575
Entitled applicants (2016 only)	36,673
New plans of service (enrollments)	29,341
Participants	137,097
Rehabilitated	11,531

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)

These acronyms are provided as a guide to the education program descriptions in the state data on the following pages. For information on each of the programs above refer to the [Education section](#).



State Totals

Estimated total Veteran population: 21,368,156



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,356,443 ³		\$5,392,841,652	\$64,714,099,828
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
548,682	1,280,104	2,005,530	521,460



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually
288,710 ⁵		\$288,493,987	\$3,461,927,842
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1,091	81,194	95,003	111,398



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
44,346	59,560	96,905	4	5,507	720,690	927,012 ⁶



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$1,427,222,166	\$8,848,109,246	707,730



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
705,474	\$178,656,669,563



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
112,155	29,341	53,051	137,097	1,152	9,816

³ Total includes 509 Veterans and \$4,982,364 in compensation benefits unidentifiable by state

⁴ Veterans pension only

⁵ Total includes 10 Veterans and \$80,100 in pension benefits unidentifiable by state

⁶ Total includes 401 education program participants unidentifiable by state



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Estimated total Veteran
population: 409,696

Alabama

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
94,803		\$122,505,298	\$1,470,063,581
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,810	29,487	46,314	10,180

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,127		\$8,366,897	\$100,402,764
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
20	2,158	2,533	3,416

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,325	1,588	4,157	0	96	15,546	22,712

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$23,719,838	\$147,051,889	12,187

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
13,095	\$2,626,456,453

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,329	554	974	2,521	73	142



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Alaska

Estimated total Veteran
population: 73,163



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
19,039		\$20,649,812		\$247,797,740	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,633	7,380	7,942		1,083	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
306		\$242,638		\$2,911,658	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	111	149		46	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
64	82	185	0	4	3,315	3,650



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$2,316,117	\$14,358,843	1,054



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
4,129	\$1,230,712,247



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
635	164	301	817	0	33

Estimated total Veteran
population: 524,521

Arizona



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
100,041		\$119,145,125	\$1,429,741,496
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
13,691	28,160	45,329	12,823



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,869		\$5,585,565	\$67,026,783
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
26	1,629	2,103	2,110



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,623	1,157	3,137	0	154	43,772	50,843



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$30,275,117	\$187,691,553	15,129



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
27,676	\$6,469,397,039



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,592	524	1,239	1,948	77	199



VA



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Arkansas

Estimated total Veteran
population: 246,445



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
48,347		\$70,829,964	\$849,959,562
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,250	14,200	23,641	5,250



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,971		\$3,636,334	\$43,636,012
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
19	1,271	1,327	1,354



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
350	1,062	1,751	0	105	4,476	7,744



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$13,315,517	\$82,549,969	7,032



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
5,933	\$1,010,331,509



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
987	290	542	1,556	15	116

Estimated total Veteran
population: 1,755,680

California

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
372,223		\$457,303,097	\$5,487,637,164
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
60,638	105,928	157,981	47,639

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
27,962		\$29,534,691	\$354,416,295
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
94	7,146	9,692	11,030

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,943	2,462	7,670	1	138	75,222	88,436

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$132,585,936	\$821,970,725	62,764

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
78,743	\$30,083,289,843

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
13,788	3,578	5,673	13,924	41	960



VA



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Colorado

Estimated total Veteran population: 405,734



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
97,683		\$114,504,955	\$1,374,059,465
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,061	32,235	38,713	10,658



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,914		\$3,928,908	\$47,146,893
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
29	1,184	1,306	1,395



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,122	629	1,712	0	42	23,739	27,244



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$23,068,044	\$143,011,073	11,407



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
28,311	\$7,998,317,747



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,091	750	1,572	3,999	6	366

Estimated total Veteran
population: 199,972

Connecticut

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
26,382		\$29,459,422	\$353,513,061
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,866	6,672	12,059	3,781

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,754		\$1,551,282	\$18,615,385
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
9	384	543	816

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
197	663	391	0	23	3,808	5,082

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$19,314,706	\$119,742,135	9,189

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
3,267	\$839,720,362

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
864	219	378	1,751	3	58



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Delaware

Estimated total Veteran
population: 76,586



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
12,543		\$15,149,706	\$181,796,468
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,105	3,611	6,347	1,478



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
481		\$466,235	\$5,594,824
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	143	165	171



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
33	193	210	0	6	1,701	2,143



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 15
\$4,627,952	\$28,691,137	2,500



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
2,662	\$678,794,813



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
247	40	93	233	0	26

Estimated total Veteran
population: 29,157

District of Columbia

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,232		\$5,908,764	\$70,905,169
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
666	1,708	2,206	652

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
635		\$527,336	\$6,328,028
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	228	250	154

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
102	78	257	0	4	3,836	4,277

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$2,101,795	\$13,030,147	1,021

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
757	\$393,841,445

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
176	41	71	358	1	19



VA



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Florida

Estimated total Veteran population: 1,533,306



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
331,253		\$390,891,052	\$4,690,692,627
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
34,727	94,413	155,421	46,672



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
23,682		\$25,262,079	\$303,144,952
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
160	6,556	7,586	9,377



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,929	2,225	7,123	1	173	58,265	70,716



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$120,932,769	\$749,726,545	59,284



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
55,620	\$12,741,998,690



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,677	2,072	3,657	11,055	102	788

Estimated total Veteran
population: 751,763

Georgia



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
176,686		\$229,355,196	\$2,752,262,356
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
20,897	61,414	79,642	14,709



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
10,386		\$10,371,620	\$124,459,435
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
71	3,606	3,368	3,338



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,503	2,464	4,544	0	104	23,856	32,471



Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
\$42,458,314	\$263,221,668	22,039



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
30,731	\$6,421,965,250



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,958	1,062	2,408	5,614	73	305



VA



U.S. Department
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Hawaii

Estimated total Veteran population: 119,955



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
25,993		\$30,641,254		\$367,695,042	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,017	7,845	11,552		3,572	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
691		\$566,673		\$6,800,078	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
5	214	345		127	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
102	222	362	0	5	6,408	7,099



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$13,153,063	\$81,542,832	5,481



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
6,083	\$3,191,416,594



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,122	352	669	1,338	14	45

Estimated total Veteran
population: 132,175

Idaho

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
27,261		\$30,272,794	\$363,273,526
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,624	7,865	12,427	3,337

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,496		\$1,414,198	\$16,970,375
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	388	525	580

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
254	391	439	0	46	2,610	3,740

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$6,469,322	\$40,106,768	3,250

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
6,046	\$1,296,636,651

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
460	136	279	607	1	77



VA



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Illinois

Estimated total Veteran
population: 690,040



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
95,081		\$112,836,835	\$1,354,042,023
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
13,910	26,781	45,502	8,871



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,712		\$8,842,251	\$106,107,007
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
31	2,335	3,090	3,256



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,739	2,795	1,962	0	206	18,602	26,304



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$54,090,348	\$335,334,836	24,342



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
12,949	\$2,654,281,240



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,865	479	826	2,216	8	158

Estimated total Veteran
population: 462,221

Indiana

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
85,349		\$82,887,687	\$994,652,247
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,569	22,461	43,052	10,256

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,144		\$5,748,888	\$68,986,653
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
20	1,418	1,419	2,287

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
510	1,550	1,081	0	105	8,367	11,613

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$21,363,018	\$132,440,713	10,682

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
10,992	\$1,889,242,831

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,501	454	778	2,486	41	276



VA



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Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
38,684		\$38,392,803		\$460,713,637	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,871	9,341	18,708		5,749	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,955		\$2,941,683		\$35,300,202	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
6	707	905		1,337	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,403	1,352	920	0	136	11,796	15,607



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$16,111,547	\$99,884,046	6,933



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
4,289	\$776,759,135



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
584	237	326	1,095	13	105

Estimated total Veteran
population: 215,724

Kansas

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
37,774		\$44,285,363	\$531,424,352
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,130	11,526	17,127	3,988

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,458		\$2,382,951	\$28,595,406
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	682	776	994

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,336	775	766	0	129	8,521	11,527

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$12,510,844	\$77,561,376	5,880

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
5,941	\$1,096,309,359

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
729	227	461	1,067	4	99



VA



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Kentucky

Estimated total Veteran
population: 326,177



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
64,998		\$84,064,500	\$1,008,774,001
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,070	19,125	31,758	7,042



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,978		\$4,773,501	\$57,282,016
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
34	1,516	1,724	1,704



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
481	1,014	1,685	0	110	6,750	10,040



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$16,484,484	\$102,196,086	8,381



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
7,942	\$1,437,156,247



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,303	458	693	2,585	23	213

Estimated total Veteran
population: 322,607

Louisiana

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
60,158		\$80,869,695	\$970,436,340
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,469	18,697	27,663	6,325

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
6,257		\$6,091,513	\$73,098,156
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
17	2,003	2,105	2,132

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
360	1,352	2,004	0	1,355	7,071	12,142

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$18,562,597	\$115,079,408	9,363

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
8,018	\$1,675,801,880

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,478	315	566	1,325	32	109



VA



U.S. Department
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Maine

Estimated total Veteran
population: 122,930



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
26,862		\$37,804,904		\$453,658,853	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,604	6,918	13,512		3,826	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,651		\$1,381,756		\$16,581,068	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
17	539	640		455	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
73	247	606	0	10	1,989	2,925



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$8,267,885	\$51,257,016	4,445



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
2,493	\$496,902,035



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
419	146	283	738	6	100

Estimated total Veteran
population: 423,470

Maryland

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
79,865		\$93,271,810	\$1,119,261,723
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,717	30,616	33,972	6,548

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,226		\$3,263,083	\$39,156,990
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
12	939	1,063	1,212

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
861	723	1,186	0	32	21,589	24,391

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$27,215,820	\$168,725,345	12,704

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
19,506	\$6,772,477,690

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,288	609	1,041	3,787	7	184



VA



U.S. Department
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Massachusetts

Estimated total Veteran population: 355,770



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
63,057		\$78,264,124	\$939,169,493
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,351	13,124	28,608	12,965



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,566		\$3,416,588	\$40,999,057
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	828	1,167	1,562



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
176	1,081	1,029	0	58	9,884	12,228



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 15
\$33,208,436	\$205,876,754	17,255



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
6,354	\$1,937,240,748



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,501	546	737	2,315	1	96

Estimated total Veteran
population: 623,630

Michigan

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
100,807		\$127,678,247	\$1,532,138,968
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,365	23,107	53,330	11,977

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
10,054		\$11,033,349	\$132,400,184
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
28	2,762	3,238	4,025

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
443	1,169	1,740	0	29	10,455	13,836

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$39,023,055	\$241,924,669	20,099

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
12,558	\$2,182,906,016

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,186	777	1,223	4,293	77	229



VA



U.S. Department
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Minnesota

Estimated total Veteran
population: 353,301



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
94,054		\$79,992,405	\$959,908,855
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,961	16,922	47,595	20,546



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,481		\$3,216,435	\$38,597,223
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
5	915	1,125	1,436



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
633	1,846	1,368	0	121	10,661	14,629



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$30,070,253	\$186,421,493	15,414



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
8,978	\$2,018,783,391



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
974	360	553	1,455	3	154

Estimated total Veteran
population: 217,441

Mississippi

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
42,209		\$54,270,612	\$651,247,344
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,058	12,998	20,397	4,742

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,783		\$3,338,071	\$40,056,858
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
13	1,178	1,233	1,359

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
271	1,539	1,227	0	84	4,940	8,061

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$11,235,425	\$69,654,374	5,803

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
4,838	\$866,669,779

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
739	92	274	1,204	11	72



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Missouri

Estimated total Veteran population: 482,094



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
90,734		\$108,687,068	\$1,304,244,812
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,049	23,046	45,614	11,998



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,220		\$7,636,281	\$91,635,369
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
14	2,030	2,260	2,916



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,051	1,516	1,737	0	141	12,022	16,467



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$26,684,441	\$165,431,043	13,215



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
12,270	\$2,246,893,799



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,403	411	716	2,046	32	176

Estimated total Veteran
population: 98,386

Montana

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
21,704		\$23,267,620	\$279,211,439
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,644	6,121	10,221	2,715

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,403		\$1,295,031	\$15,540,375
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	390	546	466

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
104	248	304	0	11	2,030	2,697

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$5,700,955	\$35,343,250	2,747

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
3,069	\$709,538,860

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
372	166	258	659	4	61



VA



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Nebraska

Estimated total Veteran
population: 139,129



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
42,383		\$39,734,552		\$476,814,625	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,217	10,012	18,964		9,152	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,298		\$1,292,285		\$15,507,416	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	382	454		458	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
590	590	712	0	54	5,445	7,391



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$10,500,859	\$65,100,407	4,904



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
4,581	\$889,669,569



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
460	197	302	649	1	64

Estimated total Veteran
population: 221,917

Nevada

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
47,474		\$62,746,776	\$752,961,313
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,715	13,966	22,498	5,292

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,995		\$2,747,090	\$32,965,076
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	924	1,152	912

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
327	488	653	0	50	4,519	6,037

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$10,837,064	\$67,184,721	5,850

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
12,896	\$3,301,319,024

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,347	345	668	1,195	25	72



VA



U.S. Department
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New Hampshire

Estimated total Veteran
population: 109,141



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
19,303		\$22,379,674	\$268,556,089
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,431	4,829	9,256	2,785



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
877		\$936,185	\$11,234,215
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	175	243	458



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
324	377	498	0	25	6,795	8,019



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$7,557,174	\$46,850,944	3,720



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
2,808	\$701,483,343



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
433	119	191	605	1	42

Estimated total Veteran
population: 398,576

New Jersey

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
55,479		\$69,748,565	\$836,982,782
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,642	12,188	27,110	9,516

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,049		\$3,128,777	\$37,545,327
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	625	866	1,552

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
213	1,291	785	0	22	7,691	10,002

Insurance



Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
\$41,748,075	\$258,818,518	20,152

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
6,741	\$1,878,751,895

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,326	453	754	2,086	43	122



VA



U.S. Department
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New Mexico

Estimated total Veteran population: 168,708



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
37,392		\$56,616,310	\$679,395,720
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,597	10,203	18,662	4,923



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,313		\$2,111,285	\$25,335,417
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	679	840	794



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
528	355	1,159	0	28	3,529	5,599



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$12,152,510	\$75,339,874	6,363



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
5,884	\$1,237,874,709



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
750	288	419	1,143	15	110

Estimated total Veteran
population: 834,526

New York

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
125,733		\$156,716,721		\$1,880,600,649	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
17,257	30,406	60,508		17,544	

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,481		\$10,665,208		\$127,982,492	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
30	2,829	3,727		4,892	

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
878	1,780	2,439	0	68	23,782	28,947

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$80,180,655	\$497,082,521	38,545

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
8,560	\$1,999,263,075

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,996	1,009	1,367	3,757	180	286



VA



U.S. Department
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North Carolina

Estimated total Veteran population: 772,421



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
181,985		\$255,582,444	\$3,066,989,328
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
23,194	57,660	83,541	17,587



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,367		\$7,798,599	\$93,583,191
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
17	2,367	2,641	3,342



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,443	1,541	5,087	0	159	20,813	30,043



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$51,572,094	\$319,722,839	26,194



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
31,750	\$6,511,940,251



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,432	1,372	2,585	5,391	11	255

Estimated total Veteran
population: 56,811

North Dakota

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
12,486		\$12,286,454	\$147,437,452
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,669	3,621	5,509	1,684

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
541		\$434,854	\$5,218,249
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	121	196	224

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
101	551	185	0	39	1,564	2,440

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$3,447,718	\$21,374,239	1,749

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
1,649	\$384,697,188

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
181	57	106	289	1	44



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Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
128,939		\$140,818,472		\$1,689,821,669	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
16,868	33,661	64,755		13,639	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,361		\$14,606,629		\$175,279,554	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
54	4,783	4,869		4,655	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
701	2,978	1,796	0	280	13,845	19,600



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$48,218,557	\$298,932,481	24,378



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
17,080	\$2,986,960,854



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,509	571	1,314	3,857	18	246



Estimated total Veteran
population: 334,258

Oklahoma

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
93,106		\$133,160,455	\$1,597,925,456
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,419	25,530	44,113	13,041

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,324		\$4,787,992	\$57,455,904
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	1,360	1,528	1,425

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
953	1,229	2,342	0	193	8,128	12,845

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$20,706,995	\$128,373,673	11,104

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
8,810	\$1,641,312,689

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,073	380	925	2,157	9	175



VA



U.S. Department
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Oregon

Estimated total Veteran population: 321,080



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
69,962		\$90,472,509	\$1,085,670,102
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,442	17,395	34,071	9,030



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,297		\$5,039,991	\$60,479,890
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
19	1,769	2,013	1,496



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
318	391	1,282	0	24	8,266	10,281



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$18,698,444	\$115,921,601	9,407



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
12,276	\$3,161,343,288



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,563	471	911	1,955	11	187

Estimated total Veteran
population: 894,681

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
121,167		\$152,180,166		\$1,826,161,995	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
14,612	29,909	61,429		15,176	

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,406		\$12,972,779		\$155,673,346	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
37	3,009	3,896		5,460	

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
614	2,973	2,082	0	73	18,869	24,611

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$67,347,171	\$417,520,933	34,618

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
14,996	\$3,130,944,341

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,109	587	964	2,739	8	213



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Rhode Island

Estimated total Veteran population: 67,838



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,306		\$14,824,550		\$177,894,598	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
1,431	2,812		5,957		2,105



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
858		\$886,141		\$10,633,697	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
1	212		254		391



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
38	336	190	0	7	1,626	2,197



Insurance

Life insurance payments during FY 15	Total face value of insurance at the end of FY 15	Total number of policies at the end of FY 15
\$5,139,048	\$31,859,693	2,764



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
1,263	\$328,929,924



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
335	136	172	550	1	34

Estimated total Veteran
population: 417,257

South Carolina

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
98,772		\$137,185,624	\$1,646,227,492
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,882	30,330	47,285	10,265

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,505		\$5,349,365	\$64,192,383
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	1,614	1,774	2,099

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
434	1,401	3,225	0	83	11,079	16,222

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$28,697,634	\$177,911,896	14,974

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
16,258	\$3,435,659,528

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,905	839	1,518	3,498	14	310



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South Dakota

Estimated total Veteran
population: 71,436



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,831		\$16,724,613		\$200,695,359	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,896	4,700	7,380		1,849	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,060		\$918,748		\$11,024,980	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	270	348		441	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	476	236	0	29	1,599	2,425



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$5,029,074	\$31,177,904	2,356



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
2,077	\$425,795,316



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
264	135	176	668	1	67

Estimated total Veteran
population: 500,799

Tennessee

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
110,382		\$145,717,469		\$1,748,609,623	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
13,000	32,395	53,339		11,640	

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,842		\$7,795,628		\$93,547,537	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
25	2,391	2,579		2,847	

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
561	1,190	1,954	0	68	12,458	16,231

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$26,559,224	\$164,654,754	13,558

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
18,487	\$3,724,325,798

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,606	499	1,225	2,720	18	188



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Texas

Estimated total Veteran population: 1,670,186



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
420,436		\$562,783,913	\$6,753,406,960
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
63,786	142,829	171,262	42,521



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
21,240		\$21,436,654	\$257,239,850
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
114	6,906	6,988	7,231



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
5,223	3,063	10,150	1	164	68,466	87,067



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$96,365,557	\$597,421,341	49,048



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
58,654	\$13,076,323,507



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
14,831	4,074	7,431	17,318	92	1,104

Estimated total Veteran
population: 150,082

Utah

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
27,423		\$32,503,564	\$390,042,764
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,098	8,665	11,664	2,990

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,624		\$1,879,247	\$22,550,964
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	414	399	805

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,012	843	932	0	122	8,610	11,519

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$8,691,325	\$53,882,145	4,329

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
8,021	\$2,071,489,826

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
779	280	459	1,189	4	138



VA



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Vermont

Estimated total Veteran
population: 46,744



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,687		\$9,808,067	\$117,696,806
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
763	2,004	3,893	1,021



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
386		\$281,804	\$3,381,647
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	99	167	120



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
105	172	102	0	3	1,435	1,817



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$2,949,377	\$18,284,759	1,491



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
812	\$180,669,666



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
137	62	94	344	0	15

Estimated total Veteran
population: 784,771

Virginia

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
181,470		\$213,289,198	\$2,559,470,378
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
19,155	71,929	75,635	14,737

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,501		\$5,126,540	\$61,518,476
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
40	1,878	1,729	1,853

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,799	1,570	4,261	1	105	44,699	52,435

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$42,318,703	\$262,356,148	20,494

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
44,545	\$14,650,899,474

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,554	789	1,654	4,898	4	281



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Washington

Estimated total Veteran population: 593,350



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
131,401		\$156,168,291	\$1,874,019,498
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
17,907	42,765	57,396	13,324



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,762		\$5,875,919	\$70,511,027
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
21	1,842	1,983	1,916



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
564	687	2,280	0	14	18,447	21,992



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$29,519,693	\$183,008,278	14,704



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
29,815	\$8,418,396,775



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,239	852	1,701	3,702	13	367

Estimated total Veteran
population: 164,026

West Virginia

Compensation – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
34,048		\$48,590,000	\$583,080,001
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,950	9,097	17,763	4,228

Pension – Veterans on the rolls at the end of FY 16



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,547		\$2,293,447	\$27,521,363
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	879	1,000	660

Education – Participants by program during FY 16



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,868	929	966	0	143	16,010	19,916

Insurance



Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$10,153,965	\$62,949,832	5,420

Home Loan Guaranty – Loans guaranteed during FY 16



Number of loans	Total amount of loans
2,616	\$496,779,234

Vocational Rehabilitation and Employment – Participants during FY 16



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
530	176	269	660	7	69



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Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
69,625		\$76,272,833		\$915,273,994	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
9,860	17,678	33,321		8,757	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,107		\$5,085,062		\$61,020,748	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
17	1,483	1,594		2,013	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
298	1,959	1,167	0	123	7,579	11,126



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$30,174,778	\$187,069,497	14,892



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
7,837	\$1,481,217,208



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,072	310	615	1,384	6	146

Estimated total Veteran
population: 49,961

Wyoming



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,281		\$11,691,309		\$140,295,710	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,524	3,488	5,118		1,141	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
436		\$391,886		\$4,702,629	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	175	140		152	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
191	140	108	0	36	950	1,425



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$2,560,971	\$15,876,819	1,218



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
2,135	\$495,939,497



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
109	19	35	98	0	14



VA



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Puerto Rico

Estimated total Veteran population: 87,586



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
26,918		\$46,024,426	\$552,293,114
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,658	6,739	14,539	3,980



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,293		\$6,698,938	\$80,387,259
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	592	1,937	5,761



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
105	1,731	1,859	0	165	2,437	6,297



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$5,508,020	\$34,147,144	3,225



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
1,449	\$229,883,554



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
656	165	320	628	1	64

Estimated total Veteran population: Included on the "other foreign" page

Philippines



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
6,597		\$12,383,125	\$148,597,498
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
188	1,227	3,168	2,014



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
447		\$563,918	\$6,767,016
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	66	219	162



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	0	334	0	0	408	827



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$1,183,592	\$7,337,715	664



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
0	\$-



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2	3	3	30	0	2



VA



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Other Foreign

Estimated total Veteran population: 108,666



Compensation – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
27,526		\$32,826,262		\$393,915,141	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,741	12,127	10,567		2,087	



Pension – Veterans on the rolls at the end of FY 16

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
621		\$566,504		\$6,798,042	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	115	275		229	



Education – Participants by program during FY 16

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	96	167	0	3	410	676



Insurance

Life insurance payments during FY 16	Total face value of insurance at the end of FY 16	Total number of policies at the end of FY 16
\$4,536,291	\$28,122,877	2,009



Home Loan Guaranty – Loans guaranteed during FY 16

Number of loans	Total amount of loans
224	\$70,958,377



Vocational Rehabilitation and Employment – Participants during FY 16

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
146	21	79	178	0	4



Compensation



Service-Connected Disability or Death Benefits

The Compensation program provides tax-free monthly benefits to Veterans in recognition of the effects of disabilities caused by diseases, events, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by the death of individuals during their military service or as a result of service-connected disability after their discharge.

To be eligible for disability compensation, the Veteran must have served under conditions other than dishonorable, and the disability must not be the result of the Veteran's own misconduct. VA pays disability compensation monthly, and the amount varies according to the degree of disability and the number of dependents. The degree of disability is graduated from 0% to 100%, in increments of 10%. VA calculates the total service-connected disability by combining evaluations for individual disabilities rather than adding them. VA pays additional special monthly compensation when severe disabilities confine Veterans to their immediate premises, require the aid and assistance of others, or include anatomical loss or loss of use of extremities or creative organs.



Photo credit: U.S. Air Force

56 Regional offices
13,142 employees
4.8 million compensation & service-connected death benefit recipients

A note on the data:

The 2016 Annual Benefits Report is based on data from the VBA corporate database.

The availability of gender and age data is limited, as some records are listed as "unknown." Those records are accounted for in the totals for each table, but not in the category columns. Please see footnotes for additional information.

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2016. The category of 0% indicates payment due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability. Veterans with a 0% combined degree of disability not receiving payment are not counted in this section.

Please see the section: "A Note on How the FY 2016 Compensation Data is Presented" on page 2 for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page [114](#).



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A Note on How the FY 2016 Compensation Data is Presented

New to the rolls

Individuals who began receiving benefits during fiscal year 2016 (October 1, 2015 to September 30, 2016) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2016 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page [91](#).

Global War on Terror (GWOT) Information Integrated Into Period of Service Sections

The Global War on Terror (GWOT) data have been added to the main data tables and are a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has been deployed overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND).

VBA’s computer systems do not contain data that would allow us to attribute Veterans’ disabilities to a specific period of service or deployment. Therefore, GWOT is a subset that includes Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. VBA is not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

GWOT data have not been removed from any other discussion of period of service and are contained within the “Gulf War Era” in all tables. For more information see pages [73](#), [86](#) through [90](#), and [108](#) through [113](#).

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

Release history

Version & changes	Date
Version 1.0	02/09/2017



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Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	284,550
Survivors who began receiving service-connected death benefits	28,891
Total:	313,441

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	284,550	\$11,661	\$3.32 Billion
Service-Connected Death ¹	28,891	\$16,016	\$462.7 Million
Total:	313,441	\$12,063	\$3.78 Billion

Most prevalent service-connected (SC) disabilities of new compensation recipients

Tinnitus	149,429
Hearing loss	77,622
Limitation of flexion, knee	72,270
Lumbosacral or cervical strain	71,653
Scars, general	58,134
Post-traumatic stress disorder	53,983
Limitation of motion of the ankle	48,601
Migraine	42,400
Impairment of the knee, general	36,490
Paralysis of the sciatic nerve	34,505
Total number of most prevalent disabilities	645,087
Total number of disabilities²	1,495,373

Average number of SC disabilities per new compensation recipient

New Recipients: 284,550	Total number of disabilities: 1,495,373
Average SC disabilities per Veteran:	5.26

¹ Dependency and Indemnity Compensation and Death Compensation.

² See page [91](#) for more information.



Totals – all recipients

Veterans receiving compensation benefits	4,356,443
Survivors receiving service-connected death benefits	399,219
Total:	4,755,662

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	4,356,443	\$14,855	\$64.71 Billion
Service-Connected Death	399,219	\$15,821	\$6.32 Billion
Total:	4,755,662	\$14,936	\$71.03 Billion

Most prevalent SC disabilities of all compensation recipients

Tinnitus	1,610,911
Hearing loss	1,084,069
Post-traumatic stress disorder	887,899
Lumbosacral or cervical strain	844,353
Scars, general	827,459
Limitation of flexion, knee	755,204
Paralysis of the sciatic nerve	580,986
Limitation of motion of the ankle	511,300
Diabetes mellitus	438,572
Migraine	436,339
Total number of most prevalent disabilities:	7,977,092
Total number of disabilities	21,382,399

Average number of SC disabilities per compensation recipient

All Veterans: 4,356,443	Total number of disabilities ³ : 21,382,399
Average SC disabilities per Veteran:	4.91

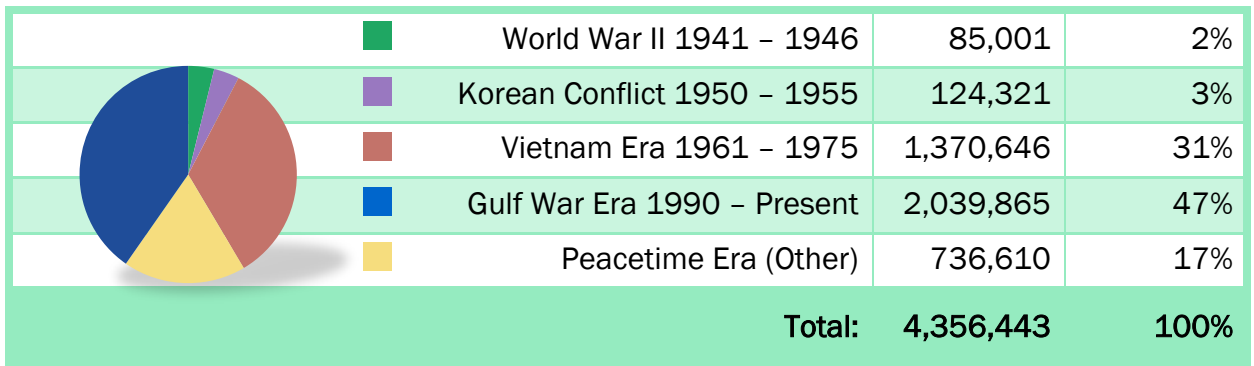
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service



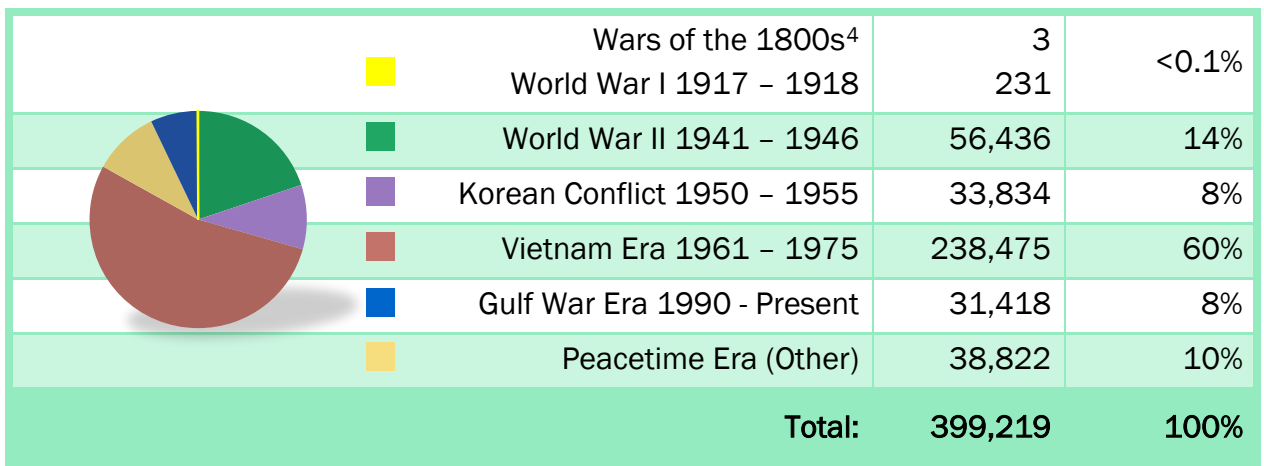


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



All dependency and indemnity compensation recipients by Veteran's period of service



Average SC disabilities per Veteran by period of service – all compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
All Veterans	85,001	124,321	1,370,646	2,039,865	736,610	4,356,443
Disabilities	204,671	303,523	518,1361	13,265,462	2,427,382	21,382,399
Average # of SC disabilities per Veteran	2.41	2.44	3.78	6.50	3.30	4.91
Total Veteran population ⁵	619,816	1,420,912	6,595,596	7,468,078	5,263,754	21,368,156



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⁴ Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917)

⁵ According to VetPop2014 http://www.va.gov/vetdata/Veteran_Population.asp

GWOT Quick Reference: Veterans With Global War on Terror Status



GWOT data have not been removed from any other discussion of period of service and are contained within the “Gulf War Era” in all other tables. For more information see pages [86](#) through [90](#) and [108](#) through [113](#).

All Gulf War Era compensation recipients by GWOT status

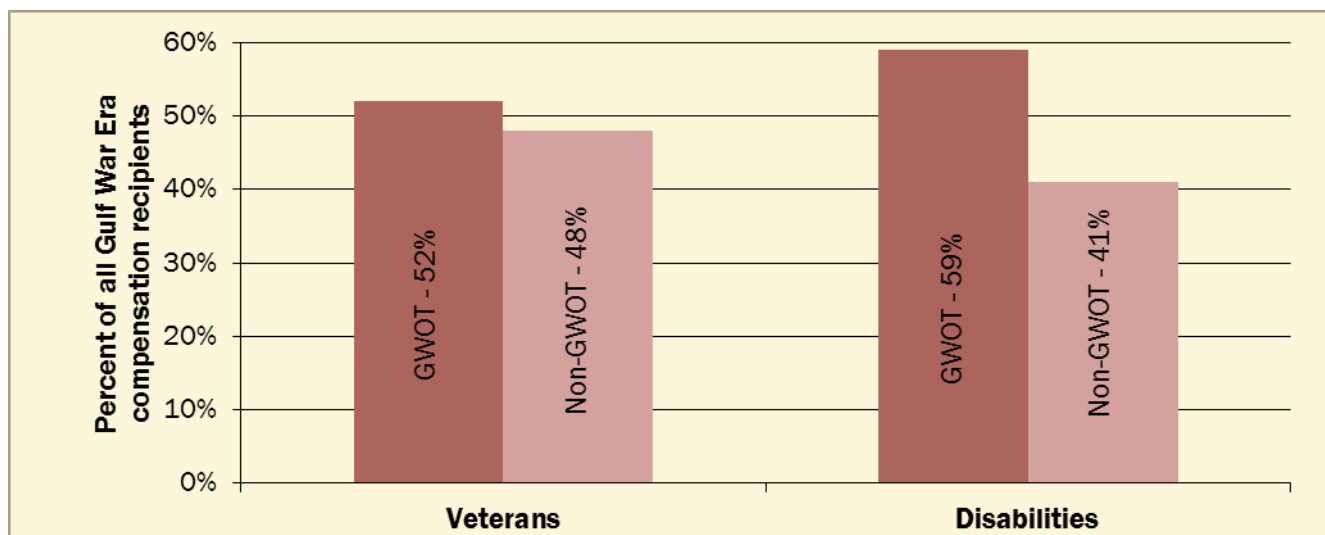
GWOT	1,060,408	52%
Non-GWOT	979,457	48%
Gulf War Era Total:	2,039,865	100%

Number of SC disabilities of all Gulf War Era compensation recipients by GWOT status

GWOT	7,891,190	59%
Non-GWOT	5,374,272	41%
Gulf War Era Total:	13,265,462	100%

All Gulf War Era compensation recipients - average number of SC disabilities per Veteran by GWOT status

GWOT	Non-GWOT	Gulf War Era Total
7.44	5.49	6.50



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Veterans by Fiscal Year and Combined Degree of Disability

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

New compensation recipients FY 2012 to FY 2016

Combined degree	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
0% ⁶	710	781	753	611	490	-20%
10%	67,541	72,608	72,759	77,773	72,639	-7%
20%	31,163	32,248	30,286	29,771	26,222	-12%
30%	30,602	31,549	29,985	30,604	27,193	-11%
40%	24,051	26,554	25,436	26,294	23,871	-9%
50%	20,979	23,083	22,727	24,518	21,712	-11%
60%	24,477	26,880	26,341	27,697	24,571	-11%
70%	21,280	25,410	25,318	27,738	24,974	-10%
80%	15,054	19,664	20,799	22,234	20,204	-9%
90%	9,070	13,611	16,208	18,439	17,247	-7%
100%	16,912	20,287	23,264	27,373	25,427	-7%
Total	261,839	292,675	293,876	313,052	284,550	-9%

⁶ All counts of Veterans in this document in the category of 0% combined disability degree indicate payment due to eligibility for special monthly compensation or two or more separate permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate. Veterans with a 0% combined disability degree who are not receiving payment are not counted in this document.



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All compensation recipients FY 2012 to FY 2016

Combined degree	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
0%	11,374	11,096	10,844	10,462	10,053	-4%
10%	803,443	815,921	828,770	843,984	857,134	2%
20%	451,684	454,475	455,183	454,151	451,752	-1%
30%	387,608	394,669	400,270	404,121	404,936	0%
40%	342,205	354,862	365,317	374,061	380,751	2%
50%	233,088	247,875	261,224	275,183	284,836	4%
60%	299,104	324,546	348,226	371,842	391,029	5%
70%	281,254	311,242	340,122	371,104	398,160	7%
80%	227,074	261,925	295,482	331,077	363,315	10%
90%	140,091	171,425	204,167	239,825	272,330	14%
100%	359,877	395,223	439,461	492,964	542,147	10%
Total	3,536,802	3,743,259	3,949,066	4,168,774	4,356,443	5%



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Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	410	0.2%	39	0.1%	490	0.2%
10%	65,880	26.8%	4,265	13.6%	72,639	25.5%
20%	23,244	9.4%	2,030	6.5%	26,222	9.2%
30%	23,310	9.5%	3,160	10.1%	27,193	9.6%
40%	20,750	8.4%	2,555	8.2%	23,871	8.4%
50%	18,127	7.4%	3,163	10.1%	21,712	7.6%
60%	21,023	8.5%	3,055	9.8%	24,571	8.6%
70%	20,662	8.4%	3,958	12.6%	24,974	8.8%
80%	16,798	6.8%	3,216	10.3%	20,204	7.1%
90%	14,266	5.8%	2,856	9.1%	17,247	6.1%
100%	21,573	8.8%	3,013	9.6%	25,427	8.9%
Total	246,043		31,310		284,550	



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	8,784	0.2%	652	0.2%	10,053	0.2%
10%	771,932	20.1%	59,563	14.2%	857,134	19.7%
20%	401,785	10.5%	37,510	9.0%	451,752	10.4%
30%	352,141	9.2%	41,877	10.0%	404,936	9.3%
40%	331,927	8.7%	40,008	9.6%	380,751	8.7%
50%	244,049	6.4%	34,912	8.3%	284,836	6.5%
60%	342,425	8.9%	40,931	9.8%	391,029	9.0%
70%	347,180	9.0%	44,155	10.5%	398,160	9.1%
80%	316,764	8.3%	41,287	9.9%	363,315	8.3%
90%	236,266	6.2%	32,765	7.8%	272,330	6.3%
100%	484,001	12.6%	44,893	10.7%	542,147	12.4%
Total	3,837,254		418,553		4,356,443	

⁸ Total includes 100,634 Veterans with no gender indicated in award record.



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Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender

Figures regarding amounts paid in this document do not reflect actual amounts paid by VA. This document only addresses monthly benefit payment amounts and does not include retroactive payments or partial year enrollment. Please refer to the official budget internet site here <http://www.va.gov/budget/> for actual amounts paid by VA.

New compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ⁹
0% ¹⁰	\$546,936	\$48,312	\$645,167
10%	\$105,807,830	\$6,840,416	\$116,652,779
20%	\$74,456,539	\$6,425,569	\$83,969,519
30%	\$122,556,121	\$16,709,947	\$143,016,219
40%	\$158,144,912	\$19,499,261	\$181,878,813
50%	\$194,632,877	\$33,881,211	\$232,942,987
60%	\$289,050,372	\$41,790,822	\$337,385,307
70%	\$358,871,001	\$68,261,955	\$433,133,180
80%	\$345,740,091	\$64,737,542	\$414,259,048
90%	\$336,617,198	\$65,443,692	\$404,878,935
100%	\$824,047,026	\$113,604,193	\$969,435,774
Total	\$2,810,470,903	\$437,242,919	\$3,318,197,728

⁹ Total includes \$70,483,903 in benefits with no gender indicated in award record.

¹⁰ All amounts of payment in this document in the category of 0% combined disability degree are due to special monthly compensation or two or more permanent 0% service-connected disabilities which clearly interfere with normal employability and warrant payment at the 10% rate.



All compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ¹¹
0%	\$10,028,277	\$775,458	\$11,533,386
10%	\$1,243,027,659	\$96,166,147	\$1,380,586,671
20%	\$1,290,069,417	\$119,099,060	\$1,449,565,294
30%	\$1,913,624,744	\$230,060,521	\$2,202,194,330
40%	\$2,607,442,992	\$315,977,201	\$2,991,860,673
50%	\$2,706,720,715	\$387,672,963	\$3,158,404,647
60%	\$5,379,425,525	\$601,881,461	\$6,106,931,217
70%	\$7,925,016,388	\$927,929,212	\$9,013,437,388
80%	\$8,101,266,369	\$974,688,840	\$9,217,667,753
90%	\$6,820,392,398	\$876,040,888	\$7,795,277,184
100%	\$19,125,174,469	\$1,737,696,778	\$21,386,641,283
Total	\$57,122,188,954	\$6,267,988,529	\$64,714,099,828

¹¹ Total includes \$ 1,323,902,588 in benefits with no gender indicated in award record.



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Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

Note: Estimated average individual amounts paid annually for the same combined degree differ slightly due to additional amounts paid for dependents and special monthly compensation.

New compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	\$1,334	\$1,239	\$1,317
10%	\$1,606	\$1,604	\$1,606
20%	\$3,203	\$3,165	\$3,202
30%	\$ 5,258	\$5,288	\$5,259
40%	\$7,621	\$7,632	\$7,619
50%	\$10,737	\$10,712	\$10,729
60%	\$13,749	\$13,679	\$13,731
70%	\$17,369	\$17,247	\$17,343
80%	\$20,582	\$20,130	\$20,504
90%	\$23,596	\$22,914	\$23,475
100%	\$38,198	\$37,705	\$38,126
Total	\$11,423	\$13,965	\$11,661



All compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	\$1,142	\$1,189	\$ 1,147
10%	\$1,610	\$1,615	\$1,611
20%	\$3,211	\$3,175	\$3,209
30%	\$5,434	\$5,494	\$5,438
40%	\$7,855	\$7,898	\$7,858
50%	\$11,091	\$11,104	\$11,089
60%	\$15,710	\$14,705	\$15,618
70%	\$22,827	\$21,015	\$22,638
80%	\$25,575	\$23,608	\$25,371
90%	\$28,867	\$26,737	\$28,624
100%	\$39,515	\$38,708	\$39,448
Total	\$14,886	\$14,975	\$14,855



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Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	90,070	\$1,097,002,794	\$12,179
Age 35 through 54	88,169	\$1,268,391,566	\$14,386
Age 55 through 74	85,185	\$760,792,037	\$8,931
Age 75 and over	21,122	\$191,939,151	\$9,087
Total¹²	284,550	\$3,318,197,728	\$11,661

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	548,682	\$7,464,251,222	\$13,604
Age 35 through 54	1,280,104	\$18,360,504,029	\$14,343
Age 55 through 74	2,005,530	\$32,042,831,604	\$15,977
Age 75 and over	521,460	\$6,841,910,470	\$13,121
Total¹³	4,356,443	\$64,714,099,828	\$14,855

¹² Total includes 4 Veterans and \$72,180 in total estimated annual payment amounts unidentifiable by age.

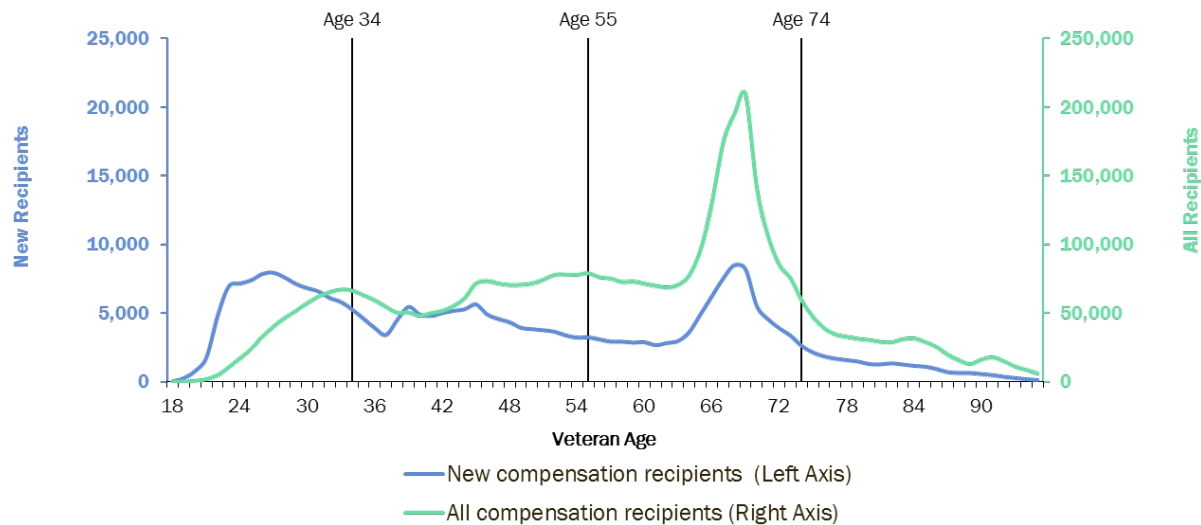
¹³ Total includes 667 Veterans and \$4,602,503 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



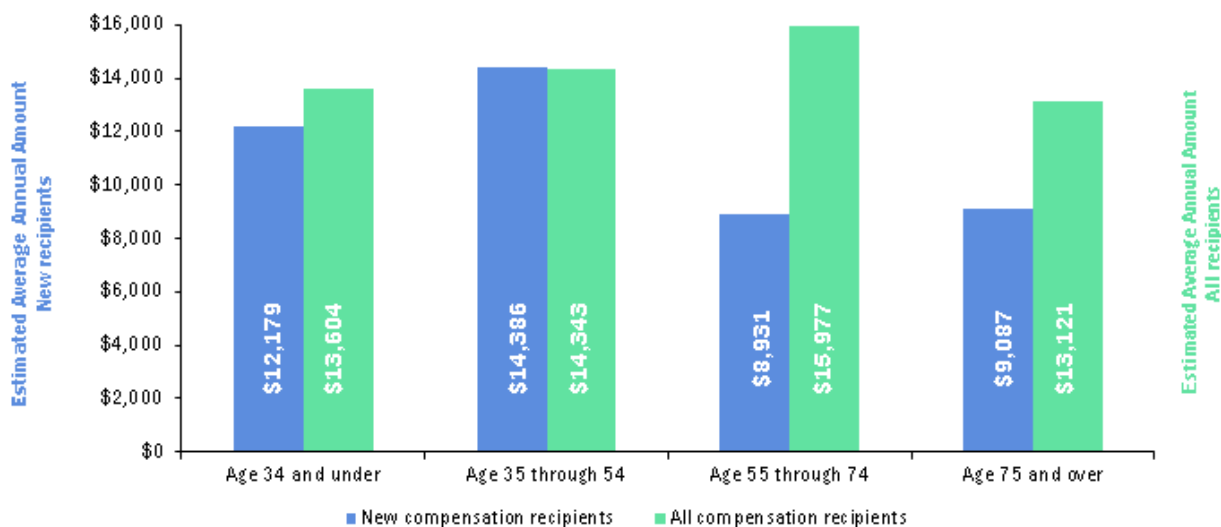
The chart below displays the ages of the Veterans who began receiving benefits in FY 2016 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2016 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by age.

New compensation recipients compared to all compensation recipients by estimated average individual amounts paid annually and age



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Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	2,951	\$32,987,043	\$11,178
Korean Conflict	6,231	\$52,722,844	\$8,461
Vietnam Era	64,098	\$623,381,404	\$9,725
Gulf War Era	174,702	\$2,378,926,680	\$13,617
Peacetime Era	36,568	\$230,179,757	\$6,295
Total	284,550	\$3,318,197,728	\$11,661

All compensation recipients and estimated annual payments

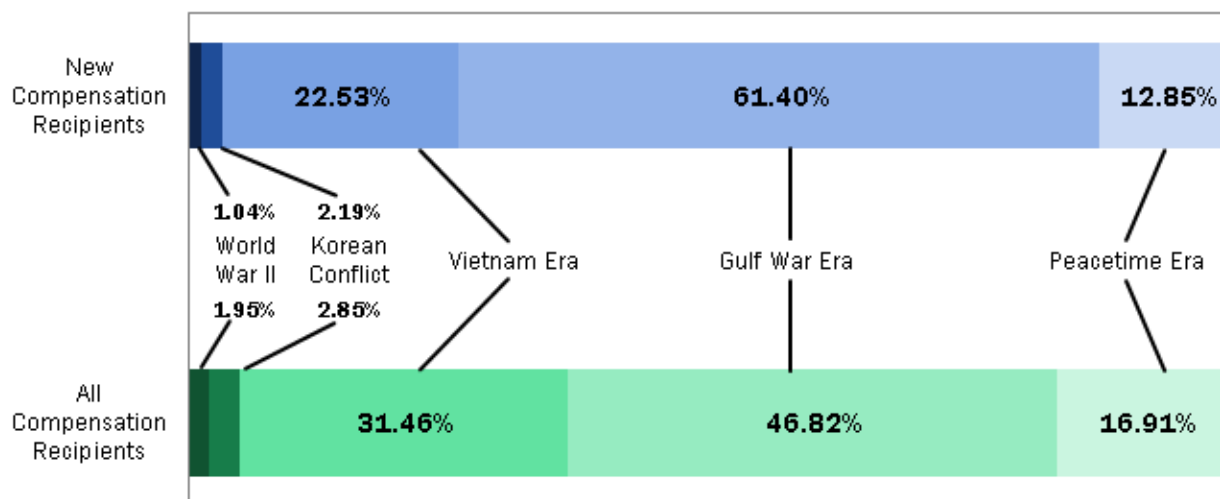
Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	85,001	\$1,066,360,191	\$12,545
Korean Conflict	124,321	\$1,455,591,751	\$11,708
Vietnam Era	1,370,646	\$24,322,530,691	\$17,745
Gulf War Era	2,039,865	\$29,568,293,271	\$14,495
Peacetime Era	736,610	\$8,301,323,923	\$11,270
Total	4,356,443	\$64,714,099,828	\$14,855

Charts: Veterans and Estimated Annual Payments by Period of Service



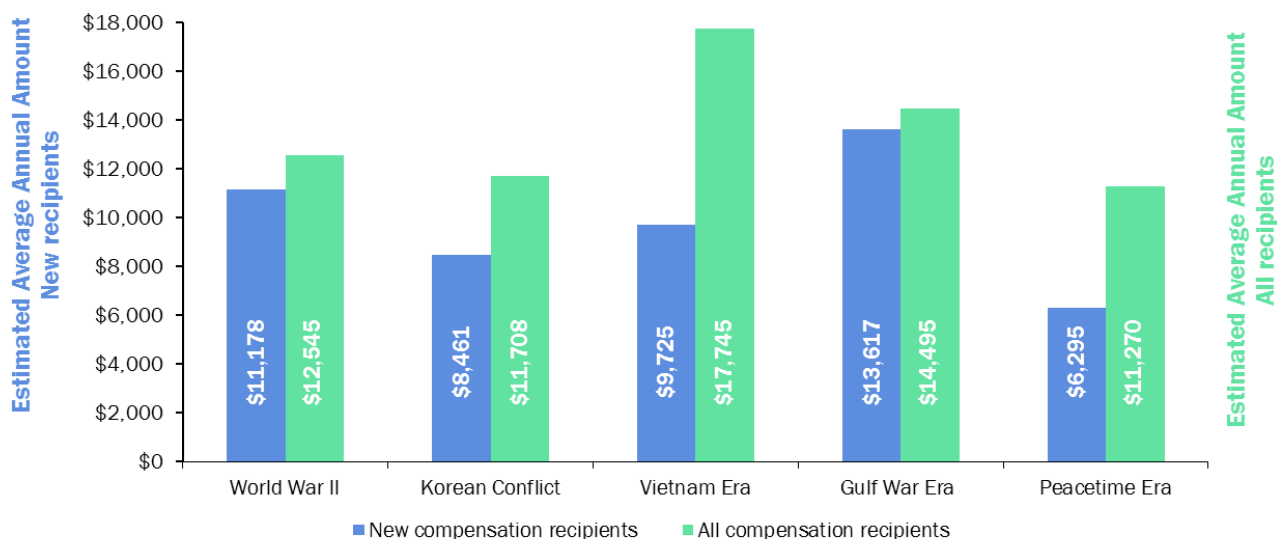
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

New compensation recipients compared to all compensation recipients distribution by period of service



The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2016 (blue bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

New compensation recipients compared to all compensation recipients by estimated average individual amount paid annually and period of service



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GWOT Veterans and Estimated Annual Payments by Gender

The Global War on Terror (GWOT) data are a subset of the Gulf War era period of service and have not been removed from any other discussion of period of service.

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	75,377	\$1,041,629,851	\$13,819
Female	12,108	\$183,590,825	\$15,163
Total¹⁴	87,669	\$1,227,699,376	\$14,004

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	911,803	\$14,514,313,607	\$15,918
Female	143,419	\$2,286,910,020	\$15,946
Total¹⁵	1,060,408	\$16,867,457,157	\$15,907

¹⁴ Total includes 184 Veterans and \$2,478,699 in payments with no gender indicated in the award record.

¹⁵ Total includes 5,186 Veterans and \$66,233,530 in payments with no gender indicated in the award record.

GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
0%	67	\$82,997	\$1,239
10%	11,781	\$18,918,177	\$1,606
20%	5,716	\$18,139,708	\$3,173
30%	8,238	\$44,040,225	\$5,346
40%	8,305	\$64,134,387	\$7,722
50%	8,106	\$88,016,573	\$10,858
60%	9,839	\$136,109,960	\$13,834
70%	10,746	\$187,063,350	\$17,408
80%	9,288	\$190,849,206	\$20,548
90%	7,955	\$186,991,935	\$23,506
100%	7,628	\$293,352,858	\$38,457
Total	87,669	\$1,227,699,376	\$14,004



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GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁶	% Total
0%	527	0.06%	85	0.06%	619	0.06%
10%	94,579	10.37%	13,152	9.17%	108,672	10.25%
20%	66,162	7.26%	9,637	6.72%	76,497	7.21%
30%	78,787	8.64%	12,836	8.95%	92,092	8.68%
40%	85,731	9.40%	14,088	9.82%	100,237	9.45%
50%	72,209	7.92%	12,182	8.49%	84,770	7.99%
60%	111,202	12.20%	16,049	11.19%	127,777	12.05%
70%	105,372	11.56%	16,187	11.29%	122,010	11.51%
80%	113,870	12.49%	17,858	12.45%	132,260	12.47%
90%	88,132	9.67%	15,282	10.66%	103,771	9.79%
100%	95,232	10.44%	16,063	11.20%	111,703	10.53%
Total	911,803	100%	143,419	100%	1,060,408	100%

GWOT Estimated Total Amounts Paid Annually by Combined Degree of Disability and Gender



All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated total amount paid annually		
	Male	Female	Total ¹⁷
0%	\$701,069	\$105,274	\$815,015
10%	\$152,267,363	\$21,136,356	\$174,921,024
20%	\$210,350,850	\$30,569,247	\$243,136,059
30%	\$438,755,902	\$70,982,266	\$512,363,860
40%	\$686,127,265	\$111,685,101	\$801,179,673
50%	\$816,667,020	\$135,835,824	\$956,812,875
60%	\$1,595,395,812	\$226,215,611	\$1,829,172,297
70%	\$2,002,458,946	\$301,798,465	\$2,312,513,297
80%	\$2,549,111,233	\$388,470,432	\$2,948,982,893
90%	\$2,290,736,740	\$383,326,580	\$2,682,955,294
100%	\$3,771,741,407	\$616,784,865	\$4,404,604,871
Total	\$14,514,313,607	\$2,286,910,020	\$16,867,457,157

¹⁷ Total includes \$66,233,530 in benefits with no gender indicated in award record.





GWOT Estimated Average Individual Amounts Paid Annually by Combined Degree of Disability and Gender

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total ¹⁸
0%	\$1,330	\$1,239	\$1,317
10%	\$1,610	\$1,607	\$1,610
20%	\$3,179	\$3,172	\$3,178
30%	\$5,569	\$5,530	\$5,564
40%	\$8,003	\$7,928	\$7,993
50%	\$11,310	\$11,151	\$11,287
60%	\$14,347	\$14,095	\$14,315
70%	\$19,004	\$18,644	\$18,953
80%	\$22,386	\$21,753	\$22,297
90%	\$25,992	\$25,084	\$25,855
100%	\$39,606	\$38,398	\$39,431
Total	\$15,918	\$15,946	\$15,907

¹⁸ Total includes \$66,233,530 in benefits with no gender indicated in award record.

Regarding Service-Connected Disability Data



The tables on the following pages present information according to the number of service-connected disabilities – not the number of Veterans with that evaluation or disability.

Tables labeled “Number of SC disabilities of new compensation recipients” display counts of service-connected disabilities which were rated for new recipients during FY 2016. Tables labeled “Number of SC disabilities of all compensation recipients” display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2016.

The names of the body systems have been abbreviated to allow for a clearer presentation of the information. The three body systems with the greatest change are:

“Organs of special sense” abbreviated to: “The Eye”

“Infectious Diseases, Immune Disorders, and Nutritional Deficiencies” abbreviated to:
“Infection/Immune/Nutrition”

“Neurological Conditions and Convulsive Disorders” abbreviated to: “Neurological”

Any use of the term “Disabilities” in the following section includes service-connected disabilities only.





Number of SC Disabilities by Body System and Fiscal Year

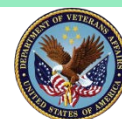
Number of SC disabilities of new compensation recipients FY 2012 to FY 2016

Body system	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
Musculoskeletal	445,766	541,280	570,608	654,669	602,983	-8%
Auditory	190,646	222,139	226,994	250,436	233,324	-7%
Skin	119,267	150,423	152,655	167,002	148,897	-11%
Neurological	102,422	133,195	140,221	160,750	145,346	-10%
Mental	84,069	100,515	98,209	110,420	99,840	-10%
Respiratory	61,035	70,058	72,980	82,720	75,514	-9%
Digestive	46,884	53,258	54,846	60,334	54,874	-9%
Cardiovascular	48,185	41,494	48,749	48,302	39,584	-18%
Genitourinary	35,865	50,291	43,187	45,591	40,496	-11%
Endocrine	25,027	26,056	24,030	22,443	18,006	-20%
The Eye	12,672	15,385	16,044	18,176	16,065	-12%
Dental/ Oral	5,804	7,139	7,357	8,338	7,950	-5%
Gynecological	5,028	6,340	6,324	7,594	6,929	-9%
Hemic/ Lymphatic	3,389	3,626	3,799	4,105	3,660	-11%
Infection/ Immune/ Nutrition	2,095	2,129	2,111	2,114	1,905	-10%
Total	1,188,154	1,423,328	1,468,114	1,642,994	1,495,373	-9%



Number of SC disabilities of all compensation recipients FY 2012 to FY 2016

Body system	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
Musculoskeletal	5,189,302	5,780,195	6,397,255	7,117,586	7,779,603	9%
Auditory	1,883,919	2,116,528	2,352,609	2,613,285	2,846,483	9%
Neurological	1,345,832	1,557,654	1,788,151	2,058,164	2,299,581	12%
Skin	1,542,739	1,726,884	1,910,027	2,111,444	2,292,040	9%
Mental	986,904	1,110,050	1,230,063	1,368,427	1,492,483	9%
Cardiovascular	786,826	834,775	878,381	919,068	946,832	3%
Respiratory	644,675	719,770	798,353	889,002	971,673	9%
Digestive	719,598	772,021	825,345	884,368	936,490	6%
Genitourinary	515,282	570,093	627,252	684,965	732,526	7%
Endocrine	422,786	447,399	469,910	488,942	500,362	2%
The Eye	200,546	216,955	233,430	252,069	267,124	6%
Gynecological	77,882	85,043	92,164	101,008	109,198	8%
Dental/ Oral	64,724	72,588	80,526	89,713	98,416	10%
Hemic/ Lymphatic	42,770	46,517	50,677	55,075	58,737	7%
Infection/ Immune/ Nutrition	48,318	48,928	49,495	50,275	50,851	1%
Total	14,472,103	16,105,400	17,783,638	19,683,391	21,382,399	9%



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Number of SC Disabilities by Rating Evaluation Percent and Gender

Number of SC disabilities of all compensation recipients

Rating evaluation percent	Male ¹⁹	Female	Total ²⁰
0%	6,186,263	898,314	7,182,408
10%	7,347,085	983,872	8,453,733
20%	1,804,757	162,626	2,006,611
30%	1,168,833	201,250	1,397,913
40%	398,981	42,215	450,964
50%	648,223	96,875	754,776
60%	264,764	18,263	290,108
70%	352,614	44,928	403,357
80%	19,105	937	20,722
90%	4,449	153	4,785
100%	378,117	27,066	417,017
Total	18,573,196	2,476,499	21,382,399

¹⁹ Total include 5 male disabilities unidentifiable by rating evaluation percent.

²⁰ Total includes 332,704 disabilities unidentifiable by gender.

Number of SC Disabilities by Body System and Gender



Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total ²¹
Musculoskeletal	6,642,279	1,049,366	7,779,603
Auditory	2,668,365	113,138	2,846,483
Neurological	1,986,230	278,483	2,299,581
Skin	1,966,054	288,071	2,292,040
Mental	1,283,605	183,597	1,492,483
Cardiovascular	862,499	66,212	946,832
Respiratory	817,997	142,569	971,673
Digestive	807,276	117,111	936,490
Genitourinary	682,336	35,490	732,526
Endocrine	456,245	29,412	500,362
The Eye	232,253	30,047	267,124
Gynecological	4,778	102,782	109,198
Dental/ Oral	74,966	22,134	98,416
Hemic/ Lymphatic	44,610	12,692	58,737
Infection/ Immune/ Nutrition	43,703	5,395	50,851
Total all disabilities	18,573,196	2,476,499	21,382,399

²¹ Total includes 332,704 disabilities unidentifiable by gender.



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Most Prevalent SC Disabilities by Gender

The table below shows the most prevalent SC disabilities and the relative percent of the total number of SC disabilities each represents. The ten disabilities listed below represent over one third of all disabilities rated to be service-connected. The other two thirds are made up of over 900 other disabilities.

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	135,599	10.8%	9,881	4.5 %	149,429	10.0%
Hearing loss	Auditory	72,333	5.8%	1,599	0.7%	77,622	5.2%
Limitation of flexion, knee	Musculoskeletal	61,455	4.9%	10,526	4.8%	72,270	4.8%
Lumbosacral or cervical strain ²²	Musculoskeletal	58,986	4.7%	12,345	5.7%	71,653	4.8%
Scars, general	Skin	48,554	3.9%	8,916	4.1%	58,134	3.9%
Post-traumatic stress disorder	Mental	45,560	3.6%	7,592	3.5%	53,983	3.6%
Limitation of motion of the ankle	Musculoskeletal	41,810	3.3%	6,593	3.0%	48,601	3.3%
Migraine	Neurological	31,818	2.5%	10,435	4.8%	42,400	2.8%
Impairment of the knee, general	Musculoskeletal	30,867	2.5%	5,475	2.5%	36,490	2.4%
Paralysis of the sciatic nerve	Neurological	29,524	2.3%	4,280	2.0%	34,505	2.3%
Total most prevalent disabilities		556,506	44%	77,642	36%	645,087	43%
Total number of disabilities		1,257,955	100%	218,408	100%	1,495,373	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,499,066	8.1%	80,299	3.2%	1,610,911	7.5%
Hearing loss	Auditory	1,035,336	5.6%	19,128	0.8%	1,084,069	5.1%
Post-traumatic stress disorder	Mental	803,136	4.3%	70,175	2.8%	887,899	4.2%
Lumbosacral or cervical strain ²³	Musculoskeletal	704,552	3.8%	132,218	5.3%	844,353	3.9%
Scars, general	Skin	713,811	3.8%	97,732	3.9%	827,459	3.9%
Limitation of flexion, knee	Musculoskeletal	646,058	3.5%	103,745	4.2%	755,204	3.5%
Paralysis of the sciatic nerve	Neurological	528,197	2.8%	43,097	1.7%	580,986	2.7%
Limitation of motion of the ankle	Musculoskeletal	446,556	2.4%	60,814	2.5%	511,300	2.4%
Diabetes mellitus	Endocrine	419,036	2.3%	5,621	0.2%	438,572	2.1%
Migraine	Neurological	376,518	2.0%	52,663	2.1%	436,339	2.0%
Total most prevalent disabilities²⁴		7,172,266	39%	665,492	27%	7,977,092	37%
Total number of disabilities²⁵		18,573,196	100%	2,476,504	100%	21,382,399	100%

²³ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

²⁴ Total includes 135,545 disabilities unidentifiable by gender.

²⁵ Total includes 332,704 disabilities unidentifiable by gender.



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Number of SC Disabilities and Prevalence by Body System

The detail table number corresponds to the tables on the following pages which show the number of SC disabilities in each body system broken down by rating evaluation percent. The percentage on the detail tables is the rating evaluation percent's prevalence out of all disabilities in that body system.

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	7,779,603	36.38%	10%
Auditory	1	2,846,483	13.31%	10%
Neurological	1	2,299,581	10.75%	10%
Skin	1	2,292,040	10.72%	0%
Mental	2	1,492,483	6.98%	70%
Respiratory	2	971,673	4.54%	0%
Cardiovascular	2	946,832	4.43%	10%
Digestive	2	936,490	4.38%	0%
Genitourinary	3	732,526	3.43%	0%
Endocrine	3	500,362	2.34%	20%
The Eye	3	267,124	1.25%	0%
Gynecological	3	109,198	0.51%	0%
Dental/ Oral	4	98,416	0.46%	0%
Hemic/ Lymphatic	4	58,737	0.27%	0%
Infection/ Immune/ Nutrition	4	50,851	0.24%	0%
Total all conditions	4	21,382,399	100%	10%

Number of SC Disabilities and Prevalence by Body System and Rating Evaluation Percent



Table 1 Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Neurological		Skin	
0%	2,179,772	28.02%	905,880	31.82%	383,183	16.66%	1,723,580	75.20%
10%	4,092,993	52.61%	1,751,665	61.54%	1,011,732	44.00%	452,539	19.74%
20%	908,584	11.68%	51,734	1.82%	465,403	20.24%	24,246	1.06%
30%	259,292	3.33%	48,049	1.69%	236,547	10.29%	69,350	3.03%
40%	203,894	2.62%	28,857	1.01%	110,421	4.80%	2,781	0.12%
50%	45,594	0.59%	19,768	0.69%	53,224	2.31%	4,208	0.18%
60%	52,347	0.67%	9,812	0.34%	13,778	0.60%	14,037	0.61%
70%	4,412	0.06%	6,168	0.22%	11,445	0.50%	14	<0.01%
80%	1,262	0.02%	6,245	0.22%	4,818	0.21%	927	0.04%
90%	955	0.01%	2,459	0.09%	450	0.02%	2	<0.01%
100%	30,494	0.39%	15,845	0.56%	8,580	0.37%	356	0.02%
Total²⁶	7,779,603	100%	2,846,483	100%	2,299,581	100%	2,292,040	100%

Table 2

Rating %	Mental		Respiratory		Cardiovascular		Digestive	
0%	34,407	2.31%	421,314	43.36%	259,873	27.45%	528,867	56.47%
10%	127,635	8.55%	171,435	17.64%	319,035	33.69%	273,532	29.21%
20%	616	0.04%	3,645	0.38%	55,137	5.82%	32,558	3.48%
30%	375,536	25.16%	102,172	10.52%	129,205	13.65%	71,607	7.65%
40%	513	0.03%	504	0.05%	22,187	2.34%	6,407	0.68%
50%	374,480	25.09%	233,630	24.04%	605	0.06%	1,552	0.17%
60%	309	0.02%	19,584	2.02%	96,215	10.16%	10,533	1.12%
70%	378,301	25.35%	42	<0.01%	81	0.01%	296	0.03%
80%	14	<0.01%	42	<0.01%	27	<0.01%	554	0.06%
90%	9	<0.01%	3	<0.01%	18	<0.01%	1	0.01%
100%	200,663	13.44%	19,302	1.99%	64,449	6.81%	10,583	1.13%
Total	1,492,483	100%	971,673	100%	946,832	100%	936,490	100%

²⁶ Totals include 1 auditory, and 4 musculoskeletal disabilities with unknown rating evaluation percent.





Number of SC Disabilities and Prevalence by Body System and Rating Evaluation Percent (Continued)

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	440,443	60.13%	15,172	3.03%	138,007	51.66%	49,935	45.73%
10%	48,437	6.61%	78,248	15.64%	65,021	24.34%	12,252	11.22%
20%	59,632	8.14%	372,969	74.54%	16,104	6.03%	210	0.19%
30%	31,183	4.26%	5,017	1.00%	29,718	11.13%	26,532	24.30%
40%	44,718	6.10%	19,597	3.92%	6,355	2.38%	716	0.66%
50%	25	<0.01%	23	<0.01%	2,728	1.02%	18,688	17.11%
60%	60,249	8.22%	6,089	1.22%	2,135	0.80%	244	0.22%
70%	7	<0.01%	4	<0.01%	2,027	0.76%	2	<0.00%
80%	6,070	0.83%	1	<0.01%	598	0.22%	123	0.11%
90%	-	<0.01%	1	<0.01%	886	0.33%	-	<0.00%
100%	41,762	5.70%	3,241	0.65%	3,545	1.33%	496	0.45%
Total	732,526	100%	500,362	100%	267,124	100%	109,198	100%

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems	
0%	40,735	41.39%	26,906	45.81%	34,334	67.52%	7,182,408	33.59%
10%	38,922	39.55%	5,464	9.30%	4,823	9.48%	8,453,733	39.54%
20%	11,558	11.74%	2,770	4.72%	1,445	2.84%	2,006,611	9.38%
30%	5,031	5.11%	7,049	12.00%	1,625	3.20%	1,397,913	6.54%
40%	1,904	1.93%	351	0.60%	1,759	3.46%	450,964	2.11%
50%	219	0.22%	11	0.02%	21	0.04%	754,776	3.53%
60%	8	0.01%	331	0.56%	4,437	8.73%	290,108	1.36%
70%	1	<0.01%	551	0.94%	6	0.01%	403,357	1.89%
80%	2	<0.01%	2	<0.01%	37	0.07%	20,722	0.10%
90%	-	<0.00%	-	0.00%	1	<0.00%	4,785	0.02%
100%	36	0.04%	15,302	26.05%	2,363	4.65%	417,017	1.95%
Total	98,416	100%	58,737	100%	50,851	100%	21,382,399	100%

The Three Most Prevalent SC Disabilities by Body System

The following table shows the three most prevalent SC disabilities associated with each body system. Each body system has numerous disabilities associated with it.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Musculoskeletal	Lumbosacral or cervical strain	844,353	10.85%
	Limitation of flexion, knee	755,204	9.71%
	Limitation of motion of the ankle	511,300	6.5%
Total most prevalent musculoskeletal disabilities		2,110,857	27.13%
All musculoskeletal disabilities		7,779,603	
Auditory	Tinnitus	1,610,911	56.59%
	Hearing loss	1,084,069	38.08%
	Labyrinthitis	35,219	1.24%
Total most prevalent auditory disabilities		2,730,199	95.91%
All auditory disabilities		2,846,483	
Skin	Scars, general	827,459	36.10%
	Eczema	362,875	15.83%
	Scars, superficial (tender)	332,803	14.52%
Total most prevalent skin disabilities		1,523,137	66.45%
All skin disabilities		2,292,040	
Neurological	Paralysis of the sciatic nerve	580,986	25.26%
	Migraine	436,339	18.97%
	Paralysis of the median nerve	226,459	9.85%
Total most prevalent neurological disabilities		1,243,784	54.09%
All neurological disabilities		2,299,581	
Mental	Post-traumatic stress disorder	887,899	59.49%
	Major depressive disorder	180,332	12.08%
	Anxiety disorder, unspecified	74,623	5.00%
Total most prevalent mental disabilities		1,142,854	76.57%
All mental disabilities		1,492,483	



The Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
Cardiovascular	Hypertensive vascular disease	384,847	40.65%
	Arteriosclerotic heart disease (coronary artery disease)	217,281	22.95%
	Varicose veins	66,195	6.99%
Total most prevalent cardiovascular disabilities		668,323	70.59%
All cardiovascular disabilities		946,832	
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	246,821	25.40%
	Allergic rhinitis	219,167	22.56%
	Bronchial asthma	114,735	11.81%
Total most prevalent respiratory disabilities		580,723	59.77%
All respiratory disabilities		971,673	
Digestive	Hiatal hernia	280,264	29.93%
	Hemorrhoids	234,401	25.03%
	Irritable bowel syndrome	86,125	9.20%
Total most prevalent digestive disabilities		600,790	64.15%
All digestive disabilities		936,490	
Genitourinary	Penile deformity (loss of erectile power)	283,828	38.75%
	Malignant growths of genitourinary system	113,526	15.50%
	Prostate gland injuries	58,267	7.95%
Total most prevalent genitourinary disabilities		455,621	62.20%
All genitourinary disabilities		732,526	
Endocrine	Diabetes mellitus	438,572	87.65%
	Hypothyroidism	39,811	7.96%
	Hyperthyroidism	8,341	1.67%
Total most prevalent endocrine disabilities		486,724	97.27%
All endocrine disabilities		500,362	



Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of all body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	42,561	15.93%
	Impairment to field of vision	25,571	9.57%
	Conjunctivitis, chronic	24,861	9.31%
Total most prevalent eye related disabilities		92,993	34.81%
All eye related disabilities		267,124	
Gynecological	Removal of uterus	20,693	18.95%
	Removal of uterus and both ovaries	16,490	15.10%
	Benign growths of gynecological system or breast	11,438	10.47%
Total most prevalent gynecological disabilities		48,621	44.53%
All gynecological disabilities		109,198	
Dental/ Oral	Limited motion of the jaw	73,841	75.03%
	Malunion of lower jaw	8,903	9.05%
	Loss of teeth	6,702	6.81%
Total most prevalent dental/oral disabilities		89,446	90.89%
All dental/oral disabilities		98,416	
Hemic/ Lymphatic	Anemia	20,054	34.21%
	Non-Hodgkin's lymphoma	9,814	16.74%
	Splenectomy (removal of spleen)	7,085	12.09%
Total most prevalent hemic/lymphatic disabilities		36,953	62.91%
All hemic/lymphatic disabilities		58,737	
Infection/ Immune/ Nutrition	Malaria	26,778	52.66%
	Chronic fatigue syndrome	9,767	19.21%
	HIV-related illness	4,765	9.37%
Total most prevalent infection/immune/nutrition disabilities		41,310	81.24%
All infection/immune/nutrition disabilities		50,851	



Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages [101](#) through [103](#) are grouped by one of over 900 individual disability code names. Disability types in the table below with a ²⁷ footnote are groups of these code names based on the general disability type or condition. This was done to give a better picture of the most prevalent types of disabilities which affect Veterans.

For example: on page [101](#) under Musculoskeletal Disabilities, only the top 27.1% are listed and two of them are limitation-of-motion related – in the table below the top 67.6% of Musculoskeletal Disabilities are listed, grouping all limitation-of-motion disabilities regardless of body part affected.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of all body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage ²⁷	2,507,661	32.23%
	Lumbosacral or cervical strain	844,353	10.85%
	Degenerative arthritis of the spine	432,550	5.56%
	Impairment of the knee, general	410,991	5.28%
	Traumatic arthritis	278,209	3.58%
	Degenerative arthritis	266,707	3.43%
	Tendon inflammation	262,660	3.38%
	Flatfoot, acquired	253,158	3.25%
Total most prevalent musculoskeletal disabilities		5,256,289	67.57%
All musculoskeletal disabilities		7,779,603	
Neurological	Paralysis of a nerve or nerve group (all types) ²⁷	1,339,539	58.25%
	Migraine	436,339	18.97%
	Inflammation of a nerve or nerve group (all types) ²⁷	197,171	8.57%
	Neuralgia of a nerve or nerve group (all types) ²⁷	121,756	5.29%
	Brain disease due to trauma	110,534	4.81%
Total most prevalent neurological disabilities		2,205,339	95.90%
All neurological disabilities		2,299,581	
The Eye	Impaired vision - one or both eyes	56,139	21.02%
	Blind in one or both eyes	52,431	19.63%
	Conjunctivitis	25,284	9.47%
	Unhealed eye injury	17,861	6.69%
Total most prevalent eye related disabilities		151,715	56.80%
All eye related disabilities		267,124	

Most Prevalent SC Disabilities by Period of Service



Most prevalent SC disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	37,203	18.18%
	Tinnitus	25,975	12.69%
	Residuals of cold injury	11,459	5.60%
	Post-traumatic stress disorder	9,280	4.53%
	Scars, general	7,519	3.67%
	Generalized anxiety disorder	4,237	2.07%
	Scars, superficial (tender)	4,179	2.04%
	Traumatic arthritis	3,079	1.50%
	Scars, head, face or neck	2,870	1.40%
	Flatfoot, acquired	2,740	1.34%
Total most prevalent World War II disabilities		108,541	53.03%
All World War II disabilities		204,671	
Korean Conflict	Hearing loss	65,853	21.70%
	Tinnitus	54,764	18.04%
	Residuals of cold injury	16,987	5.60%
	Post-traumatic stress disorder	11,020	3.63%
	Scars, general	10,048	3.31%
	Scars, superficial (tender)	5,463	1.80%
	Paralysis of the sciatic nerve	3,953	1.30%
	Scars, head, face or neck	3,879	1.28%
	Lumbosacral or cervical strain	3,680	1.21%
	Traumatic arthritis	3,190	1.05%
Total most prevalent Korean Conflict disabilities		178,837	58.92%
All Korean Conflict disabilities		303,523	



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Most Prevalent SC Disabilities by Period of Service (Continued)

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Vietnam Era	Tinnitus	491,747	9.49%
	Hearing loss	471,910	9.11%
	Post-traumatic stress disorder	387,563	7.48%
	Diabetes mellitus	370,162	7.14%
	Paralysis of the sciatic nerve	266,937	5.15%
	Scars, general	208,681	4.03%
	Arteriosclerotic heart disease (coronary artery disease)	180,415	3.48%
	Penile deformity (loss of erectile power)	145,778	2.81%
	Malignant growths of genitourinary system	100,813	1.95%
	Paralysis of the median nerve	82,264	1.59%
Total most prevalent Vietnam Era disabilities		2,706,270	52.23%
All Vietnam Era disabilities		5,181,361	
Gulf War Era	Tinnitus	830,122	6.26%
	Lumbosacral or cervical strain	669,997	5.05%
	Limitation of flexion, knee	635,883	4.79%
	Scars, general	501,664	3.78%
	Post-traumatic stress disorder	446,215	3.36%
	Limitation of motion of the ankle	416,839	3.14%
	Migraine	378,125	2.85%
	Degenerative arthritis of the spine	337,875	2.55%
	Hearing loss	325,145	2.45%
	Impairment of the knee, general	278,880	2.10%
Total most prevalent Gulf War Era disabilities		4,820,745	36.34%
All Gulf War Era disabilities		13,265,462	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Peacetime	Tinnitus	208,303	8.58%
	Hearing loss	183,958	7.58%
	Scars, general	99,547	4.10%
	Lumbosacral or cervical strain	91,878	3.79%
	Impairment of the knee, general	74,107	3.05%
	Limitation of flexion, knee	71,116	2.93%
	Paralysis of the sciatic nerve	61,775	2.54%
	Limitation of motion of the ankle	54,597	2.25%
	Hypertensive vascular disease	51,176	2.11%
	Degenerative Arthritis of the Spine	47,305	1.95%
Total most prevalent Peacetime disabilities		943,762	38.88%
All Peacetime disabilities		2,427,382	

Number of SC disabilities of new compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	5,531	11,868	152,714	1,238,020	87,240	1,495,373

Number of SC disabilities of all compensation recipients by period of service

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
Disabilities	204,671	303,523	5,181,361	13,265,462	2,427,382	21,382,399
Average # of disabilities per Veteran	2.41	2.44	3.78	6.50	3.30	4.91



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GWOT Most Prevalent SC Disabilities by Gender

VA's computer systems do not contain data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. Therefore, GWOT is a subset defined by Veterans who filed a disability compensation claim at some point either prior to or following their GWOT deployment. We are not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ²⁸	%Total
Tinnitus	Auditory	41,996	8.10%	4,458	4.68%	46,547	7.57%
Lumbosacral or cervical strain ²⁹	Musculoskeletal	28,265	5.45%	5,254	5.52%	33,604	5.46%
Limitation of flexion, knee	Musculoskeletal	28,701	5.53%	4,400	4.62%	33,174	5.39%
Post-traumatic stress disorder	Mental	23,745	4.58%	3,417	3.59%	27,202	4.42%
Scars, general	Skin	19,539	3.77%	3,774	3.96%	23,365	3.80%
Limitation of motion of the ankle	Musculoskeletal	19,428	3.75%	2,893	3.04%	22,368	3.64%
Migraine	Neurological	15,494	2.99%	4,569	4.80%	20,109	3.27%
Impairment of the knee, general	Musculoskeletal	14,918	2.88%	2,374	2.49%	17,337	2.82%
Limitation of motion of the arm	Musculoskeletal	14,363	2.77%	1,738	1.83%	16,136	2.62%
Eczema	Skin	11,595	2.24%	2,171	2.28%	13,795	2.24%
Total most prevalent disabilities		218,044	42.04%	35,048	36.81%	253,637	41.23%
Total number of disabilities		518,661	100%	95,210	100%	615,213	100%

²⁸ Total most prevalent GWOT disabilities include 545 disabilities unidentifiable by gender. Total of all GWOT disabilities include 1,342 disabilities unidentifiable by gender.

²⁹ New to the rolls Veterans are no longer being rated under the discontinued disability types.



Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³⁰	%Total
Tinnitus	Auditory	485,899	7.23%	44,014	3.89%	532,091	6.74%
Limitation of flexion, knee	Musculoskeletal	355,946	5.30%	52,791	4.67%	410,647	5.20%
Lumbosacral or cervical strain ³¹	Musculoskeletal	334,067	4.97%	61,240	5.41%	397,262	5.03%
Post-traumatic stress disorder	Mental	308,142	4.58%	35,116	3.10%	344,219	4.36%
Scars, general	Skin	246,853	3.67%	45,589	4.03%	293,951	3.73%
Limitation of motion of the ankle	Musculoskeletal	226,803	3.37%	30,124	2.66%	258,182	3.27%
Migraine	Neurological	189,779	2.82%	53,089	4.69%	244,160	3.09%
Degenerative arthritis of the spine	Musculoskeletal	189,207	2.82%	26,963	2.38%	217,234	2.75%
Sleep apnea syndromes (obstructive, central, mixed)	Respiratory	161,830	2.41%	8,569	0.76%	171,069	2.17%
Hearing loss	Auditory	161,142	2.40%	6,946	0.61%	168,691	2.14%
Total most prevalent disabilities		2,659,668	39.57%	364,441	32.21%	3,037,506	38.49%
Total number of disabilities		6,720,717	100%	1,131,590	100%	7,891,190	100%

³⁰ Total most prevalent GWOT disabilities include 13,397 disabilities unidentifiable by gender. Total of all GWOT disabilities include 38,883 disabilities unidentifiable by gender.

³¹ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.



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GWOT SC Disabilities by Body System and Gender

Number of SC disabilities of all GWOT compensation recipients

Body system	Male ³²	Female	Total ³³
Musculoskeletal	2,989,646	489,057	3,496,445
Skin	757,577	138,935	901,370
Neurological	636,524	125,292	765,382
Auditory	677,770	56,772	737,502
Mental	474,995	81,931	558,960
Respiratory	384,031	64,884	451,291
Digestive	291,412	51,260	344,401
Cardiovascular	187,111	27,303	215,501
Genitourinary	161,984	15,318	178,129
The Eye	76,132	15,183	91,833
Dental/ Oral	34,750	10,393	45,438
Endocrine	33,313	11,640	45,235
Gynecological	1,695	35,561	37,729
Hemic/ Lymphatic	7,955	6,166	14,217
Infection/ Immune/ Nutrition	5,818	1,895	7,753
Total	6,720,717	1,131,590	7,891,190



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³² Total include 4 male with unknown body system

³³ Total includes 38,883 disabilities unidentifiable by gender

GWOT Three Most Prevalent SC Disabilities by Body System



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Musculoskeletal	Limitation of flexion, knee	410,647	11.74%
	Lumbosacral or cervical strain	397,262	11.36%
	Limitation of motion of the ankle	258,182	7.38%
Total most prevalent musculoskeletal disabilities		1,066,091	30.49%
All musculoskeletal disabilities		3,496,445	
Skin	Scars, general	293,951	32.61%
	Eczema	165,218	18.33%
	Scars, superficial (tender)	121,275	13.45%
Total most prevalent skin disabilities		580,444	64.40%
All skin disabilities		901,370	
Neurological	Migraine	244,160	31.90%
	Paralysis of the sciatic nerve	132,978	17.37%
	Brain disease due to trauma	73,165	9.56%
Total most prevalent neurological disabilities		450,303	58.83%
All neurological disabilities		765,382	
Auditory	Tinnitus	532,091	72.15%
	Hearing loss	168,691	22.87%
	Labyrinthitis	16,238	2.20%
Total most prevalent auditory disabilities		717,020	97.22%
All auditory disabilities		737,502	
Mental	Post-traumatic stress disorder	344,219	61.58%
	Major depressive disorder	58,509	10.47%
	Anxiety disorder, unspecified	41,978	7.51%
Total most prevalent mental disabilities		444,706	79.56%
All mental disabilities		558,960	



GWOT Three Most Prevalent SC Disabilities by Body System (Continued)

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	171,069	37.91%
	Allergic rhinitis	128,184	28.40%
	Bronchial asthma	43,581	9.66%
Total most prevalent respiratory disabilities		342,834	75.97%
All respiratory disabilities		451,291	
Digestive	Hiatal hernia	152,802	44.37%
	Hemorrhoids	75,033	21.79%
	Irritable bowel syndrome	37,884	11.00%
Total most prevalent digestive disabilities		265,719	77.15%
All digestive disabilities		344,401	
Cardiovascular	Hypertensive vascular disease	143,423	66.55%
	Varicose veins	21,402	9.93%
	Residuals of cold injury	7,833	3.63%
Total most prevalent cardiovascular disabilities		172,658	80.12%
All cardiovascular disabilities		215,501	
Genitourinary	Penile deformity (loss of erectile power)	81,644	45.83%
	Nephrolithiasis (kidney stones)	17,778	9.98%
	Prostate gland injuries	14,752	8.28%
Total most prevalent genitourinary disabilities		114,174	64.10%
All genitourinary disabilities		178,129	
The Eye	Loss of 1 eye; vision 20/40 in other	17,920	19.51%
	Conjunctivitis, chronic	12,346	13.44%
	Unhealed eye injury	7,377	8.03%
Total most prevalent eye related disabilities		37,643	40.99%
All eye related disabilities		91,833	



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Dental/ Oral	Limited motion of the jaw	40,795	89.78%
	Loss of teeth	1,932	4.25%
	Malunion of lower jaw	1,069	2.35%
Total most prevalent dental/oral disabilities		43,796	96.39%
All dental/oral disabilities		45,438	
Endocrine	Diabetes mellitus	20,369	45.03%
	Hypothyroidism	17,003	37.59%
	Hyperthyroidism	2,529	5.59%
Total most prevalent endocrine disabilities		39,901	88.21%
All endocrine disabilities		45,235	
Gynecological	Removal of uterus	7,008	18.57%
	Disease or injury of the ovary	5,191	13.76%
	Benign growths of gynecological system or breast	4,100	10.87%
Total most prevalent gynecological disabilities		16,299	43.20%
All gynecological disabilities		37,729	
Hemic/ Lymphatic	Anemia	9,138	64.28%
	Thrombocytopenia	1,002	7.05%
	Splenectomy (removal of spleen)	878	6.18%
Total most prevalent hemic/lymphatic disabilities		11,018	77.50%
All hemic/lymphatic disabilities		14,217	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	3,207	41.36%
	HIV-related illness	1,165	15.03%
	Systemic lupus erythematosus	1,057	13.63%
Total most prevalent infection/immune/nutrition disabilities		5,429	70.02%
All infection/immune/nutrition disabilities		7,753	



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Dependency and Indemnity Compensation (DIC)

DIC is a tax-free monetary benefit generally payable to a surviving spouse, child, or parent of Servicemembers who died while on active duty, active duty for training, or inactive duty training; or to survivors of Veterans who died from their service-connected disabilities; or to certain survivors of Veterans who were totally disabled due to service-connected causes at the time of their death. Parents' DIC is an income-based benefit for parents who were financially dependent on a Servicemember or Veteran who died from a service-related cause.

New DIC recipients during FY 2012 to FY 2016 by relationship³⁴

Relationship	2012 ³⁵	2013	2014	2015	2016	% Chg FY 2015 to FY 2016
Surviving spouses	25,556	27,059	27,287	26,495	27,464	3.66%
Surviving children	1,063	1,274	1,597	1,308	1,238	-5.35%
Surviving parents	3,254	1,387	343	226	189	-16.37%
Total	29,874	29,720	29,227	28,029	28,891	3.08%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	382,144	95.72%
Surviving children	13,392	3.35%
Surviving parents	3,646	0.91%
Total³⁶	399,219	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	520	\$11,243,124	2.47%
36 - 56	2,638	\$47,051,852	10.33%
57 - 75	17,570	\$283,601,756	62.27%
Over 75	6,649	\$112,003,517	24.59%
Total³⁷	27,464	\$455,450,910	100%

³⁴ VBA revised the FY 2011 - FY 2014 numbers to include additional survivors of Veterans.

³⁵ 2012 total includes 1 recipient unidentifiable by relationship.

³⁶ Total includes 37 recipients unidentifiable by relationship.

³⁷ Total includes 87 recipients and \$1,550,660 in estimated annual payments amounts unidentifiable by age.



All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	4,384	\$85,399,487	1.38%
36 - 56	28,874	\$484,658,442	7.80%
57 - 75	189,943	\$3,018,113,076	48.60%
Over 75	156,927	\$2,589,695,516	41.70%
Total³⁸	382,144	\$6,210,151,279	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	694	\$3,606,750	53.65%
Age 18 and over – in school	132	\$570,133	8.48%
Age 18 and over – helpless	265	\$1,988,116	29.57%
Total³⁹	1,238	\$ 6,723,127	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	4,650	\$24,901,878	26.47%
Age 18 and over – in school	333	\$1,393,808	1.48%
Age 18 and over – helpless	8,136	\$66,530,138	70.71%
Total⁴⁰	13,392	\$94,087,553	100%

In order for the surviving child of a Veteran to receive DIC benefits after they turn 18, they must be declared to be permanently incapable of self-support (helpless) before the age of 18, or be between the ages of 18 and 23 and attending school.

³⁸ Total includes 2,016 recipients and \$32,284,759 estimated annual payments unidentifiable by age.

³⁹ Total includes 147 recipients and \$558,129 in estimated annual payments unidentifiable by age and status.

⁴⁰ Total includes 273 recipients and \$1,261,729 in estimated annual payments unidentifiable by age and status.



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Appendix

VBA Regional Office Addresses

Anchorage VA Regional Office	AK	Hartford VA Regional Office	CT	Chicago VA Regional Office	IL
1201 North Muldoon Road Anchorage, AK 99504		555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693		2122 W. Taylor Street Chicago, IL 60612	
Montgomery VA Regional Office	AL	Mailing Address: P.O. Box 310909 Newington, CT 06131		Indianapolis VA Regional Office	IN
345 Perry Hill Road Montgomery, AL 36109-3798		Wilmington VA Regional Office	DE	575 North Pennsylvania Street Indianapolis, IN 46204-1526	
Little Rock VA Regional Office	AR	1601 Kirkwood Highway Wilmington, DE 19805		Wichita VA Regional Office	KS
2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756		St. Petersburg VA Regional Office	FL	Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	
Phoenix VA Regional Office	AZ	9500 Bay Pines Boulevard St. Petersburg, FL 33708		Louisville VA Regional Office	KY
3333 North Central Avenue Phoenix, AZ 85012-2405		Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731		321 West Main Street, Suite 390 Louisville, KY 40202-3835	
Oakland VA Regional Office	CA	Atlanta VA Regional Office	GA	New Orleans VA Regional Office	LA
Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209		1700 Clairmont Road Atlanta, GA 30033-4032		1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	
San Diego VA Regional Office	CA	Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026		Boston VA Regional Office	MA
8810 Rio San Diego Drive San Diego, CA 92108-1508		Honolulu VA Regional Office	HI	John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	
Los Angeles VA Regional Office	CA	459 Patterson Road, East Wing Honolulu, HI 96819		Baltimore VA Regional Office	MD
Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602		Des Moines VA Regional Office	IA	Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	
Denver VA Regional Office	CO	210 Walnut Street – Room 1063 Des Moines, IA 50309-9825		Togus VA Regional Office	ME
155 Van Gordon Street Denver, CO 80228		Boise VA Regional Office	ID	One VA Center Augusta, ME 04330-6795	
		444 West Fort Street Boise, ID 83702			



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Detroit MI
VA Regional Office

Patrick V. McNamara
Federal Building
477 Michigan Avenue –
Room 1400
Detroit, MI 48226-2591

St. Paul MN
VA Regional Office

Bishop Henry Whipple
Federal Building
One Federal Drive – Fort Snelling
St. Paul, MN 55111-4050

St. Louis MO
Records Mgmt. Center

4300 Goodfellow Boulevard
Building 104
St. Louis, MO 63120-8950

St. Louis MO
VA Regional Office

9700 Page Avenue
St. Louis, MO 63103

Jackson MS
VA Regional Office

1600 East Woodrow Wilson Avenue
Jackson, MS 39216

Ft. Harrison MT
VA Regional Office

3633 Veterans Drive
Ft. Harrison, MT 59636

Winston-Salem NC
VA Regional Office

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

Fargo ND
VA Regional Office

2101 Elm Street
Fargo, ND 58102

Lincoln NE
VA Regional Office

3800 Village Drive
Lincoln, NE 68516-4198
Mailing Address:
P.O. Box 85816
Lincoln, NE 68501-5816

Manchester NH
VA Regional Office

Norris Cotton Federal Building
275 Chestnut Street
Manchester, NH 03101

Newark NJ
VA Regional Office

20 Washington Place
Newark, NJ 07102-3174

Albuquerque NM
VA Regional Office

500 Gold Avenue, South West
Albuquerque, NM 87102-3118

Reno NV
VA Regional Office

5460 Reno Corporate Drive
Reno, NV 89511

Buffalo NY
VA Regional Office

130 South Elmwood Avenue
Buffalo, NY 14202-2478

New York NY
VA Regional Office

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

Cleveland OH
VA Regional Office

Anthony J. Celebrezze
Federal Building
1240 East 9th Street
Cleveland, OH 44199-2001

Muskogee OK
VA Regional Office

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

Portland OR
VA Regional Office

100 SW Main Street, Floor 2
Portland, OR 97204-2998
Mailing Address:
100 SW Main St FL 2
Portland, OR 97204

Philadelphia PA
VA Regional Office

5000 Wissahickon Avenue
Philadelphia, PA 19144
Mailing Address:
P.O. Box 8079
Philadelphia, PA 19101

Pittsburgh PA
VA Regional Office

1000 Liberty Avenue
Pittsburgh, PA 15222-4004

San Juan PR
VA Regional Office

50 Carr 165
Guaynabo
San Juan, PR 00968-8024

Providence RI
VA Regional Office

380 Westminster Street
Providence, RI 02903-3246

Columbia SC
VA Regional Office

6437 Garners Ferry Road
Columbia, SC 29209-2495

Sioux Falls SD
VA Regional Office

2501 West 22nd Street
Sioux Falls, SD 57105



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**Nashville TN
VA Regional Office**

110 Ninth Avenue, South
Nashville, TN 37203-3817

**Houston TX
VA Regional Office**

6900 Almeda Road
Houston, TX 77030-4200

**Waco TX
VA Regional Office**

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

**Salt Lake City UT
VA Regional Office**

550 Foothill Drive
Salt Lake City, UT 84113

**Roanoke VA
VA Regional Office**

210 Franklin Rd, SW
Roanoke, VA 24011

**White River Junction VT
VA Regional Office**

215 North Main Street
White River Junction, VT 05001

**Seattle WA
VA Regional Office**

Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

**Milwaukee WI
VA Regional Office**

5400 W. National Avenue
Milwaukee, WI 53214

**Huntington WV
VA Regional Office**

640 Fourth Avenue
Huntington, WV 25701-1340

**Cheyenne WY
VA Benefits Office**

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

The above address is the Cheyenne
benefits office. The Denver regional
office processes claims for the state
of Wyoming.

**Manila
VA Regional Office**

U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Office Addresses

**North Atlantic PA
District**

5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District TN

3322 West End, Suite 408
Nashville, TN 37203

Midwest District MO

9700 Page Avenue, Suite 301
St. Louis, MO 63132

Pacific District AZ

3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

Continental District CO

155 Van Gordon Street
Lakewood, CO 80228

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**

Department of Veterans Affairs
Claims Intake Center
P.O. Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

vets.gov
www.vets.gov

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

eBenefits
(Online forms and applications)
ebenefits.va.gov

Compensation home page
benefits.va.gov/compensation



U.S. Department
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Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

Pension is a needs-based benefit designed to provide certain wartime Veterans and their survivors with a minimum level of income that raises their standard of living.

Wartime Veterans who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth may be eligible. Veterans who are more seriously disabled may qualify for pension at the increased housebound or aid and attendance (A&A) rates. Surviving spouses and dependent children of deceased wartime Veterans are eligible for monthly pension benefits if they meet the net worth and income requirements.

The Fiduciary Program

The Fiduciary program provides oversight for VA's most vulnerable beneficiaries who are unable to manage their own VA benefits. Upon appointment by VA, a fiduciary is authorized to receive direct payment of a beneficiary's VA benefits and to disburse funds to creditors and the beneficiary according to the best interests of the beneficiary.



3 Pension Management Centers
288,710 Veterans and
202,975 Survivors
Receive Pension
Benefits

A note on the data:

The 2016 Annual Benefits Report is based on data from the VBA corporate database.

The availability of gender and age data is limited as some records have no gender or birthdate available. Those records are accounted for in the totals for each table but not in the category columns. Please see footnotes for additional information.

The Old Law Pension Program and Section 306 Pension Program are closed to new applicants. The term "Other Pension" is used to reference them.

Please see the section on page 2: "A Note on How the FY 2016 Pension Data is Presented" for important information on the color coding of the data tables.

Data regarding the fiduciaries of Veterans and survivors receiving VA benefit payments are stored in the Beneficiary Fiduciary Field System (BFFS) while data regarding claims, benefit types and award amounts for fiduciary related records are stored in the VBA corporate database.

Information on the fiduciary program begins on page [138](#).



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A Note on How the FY 2016 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2016 (October 1, 2015 to September 30, 2016) are considered “new to the rolls” and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2016 are considered “on the rolls” and are outlined in tan.

These tables include “new to the rolls” recipients.

The Office of Performance Analysis and Integrity is available to answer questions regarding the data contained in this report by email at PAI.VBACO@va.gov.

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Release history

Version & Changes	Date
Version 1.0	02/06/2017



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Pension Programs

Pension Benefits for Veterans

Wartime Veterans who meet one or more of the following basic eligibility criteria may be entitled to pension benefits:

- Permanent and total disability from non-service-connected causes.
Veterans are considered permanently and totally disabled if they are:
 - A patient in a nursing home,
or
 - In receipt of Social Security disability benefits,
or
 - Unemployable due to disability as determined by VA.
- 65 years of age or older

Entitlement is subject to income and net worth limitations. Additional amounts may be paid to Veterans who have dependents or who, due to disability, are in need of the aid and attendance (A&A) of another person or are housebound.

Pension Benefits for Surviving Spouses

Surviving spouses of wartime Veterans have basic eligibility for survivors pension if they meet the income and net worth limitations. Additional amounts may be paid to surviving spouses who have dependents or who, due to disability, are in need of A&A of another person or are housebound.

Pension Benefits for Surviving Children

Surviving children of wartime Veterans have basic eligibility for survivors pension if they meet income and net worth limitations and are:

- Unmarried, and
 - Under the age of 18 years,
or
 - Between the age of 18 and 23 years and attending an accredited school,
or
 - Became permanently incapable of self-support prior to reaching 18 years of age.

Special Monthly Pension: Aid and Attendance and Housebound

Veterans and survivors who need the A&A of another person or are housebound may be eligible for additional amounts of pension called special monthly pension. Because pension at the A&A and housebound rates is based upon a higher income limit, claimants ineligible for basic pension due to excessive income may be eligible for pension benefits if they are determined to need A&A or are housebound.

Aid and Attendance (A&A)

- Veterans or surviving spouses may be eligible for pension at the A&A rate if:
 - They require the assistance of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting themselves from the hazards of their daily environment,
or
 - They are bedridden, in that their disability or disabilities require that they remain in bed apart from any prescribed course of convalescence or treatment,
or
 - They are a patient in a nursing home due to mental or physical incapacity,
or
 - They have corrected visual acuity of 5/200 or less in both eyes, or concentric contraction of the visual field to 5 degrees or less.

Housebound

- Veterans may be eligible for pension at the housebound rate if:
 - They have a single permanent disability evaluated as 100-percent disabling and,
 - Due to a disability or disabilities, they are permanently and substantially confined to their immediate premises,
or
 - They have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities, independently evaluated as 60-percent or more disabling.
- Surviving spouses may be eligible for pension at the housebound rate if disability or disabilities permanently and substantially confine them to their immediate premises.

Old Law and Section 306 Pension

Old Law and Section 306 Pension for Veterans and their surviving spouses and children use laws and regulations different from the current pension program to determine entitlement and the amount of monthly benefits. VA does not accept any new applications for benefits under these older programs. If a beneficiary loses entitlement to Old Law or Section 306 Pension due to changes in circumstances (for example, a change in income), the beneficiary must establish entitlement under the rules of the current Veterans pension or survivors pension program.





Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	37,027
Survivors ¹ who began receiving pension benefits	33,734
Total	70,761

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	37,027	\$13,858	\$513,114,950
Survivors Pension	33,734	\$10,750	\$362,656,573
Total	70,761	\$12,376	\$875,771,523

Totals – all recipients

Veterans receiving pension benefits	288,710
Survivors receiving pension benefits	202,975
Total	491,685

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	288,710	\$11,991	\$3,461,927,842
Survivors Pension	202,975	\$8,138	\$1,651,744,371
Total	491,685	\$10,400	\$5,113,672,213

¹ The term “survivors” includes surviving spouses and children

Recipients by Period of Service



New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension			11,041	9,769	14,593	1,624
Survivors Pension	6	16	21,564	8,270	3,532	346
Total	6	16	32,605	18,039	18,125	1,970

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans			50,053	54,149	167,416	17,092
Survivors	92	2,416	128,795	43,502	26,294	1,876
Total	92	2,416	178,848	97,651	193,710	18,968

Recipients and Amounts by Fiscal Year

All recipients FY 2012 to FY 2016

Benefit program	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
Veterans Pension	314,790	308,116	304,556	295,078	288,710	-2.2%
Survivors Pension	207,453	210,450	211,714	206,375	202,975	-1.7%
Total	522,243	518,566	516,270	501,453	491,685	-2.0%

All recipients estimated average individual amount paid annually FY 2012 to FY 2016

Benefit Program	2012	2013	2014	2015	2016	% Chg. FY 2015 to 2016
Veterans Pension	\$11,038	\$11,315	\$11,682	\$11,977	\$11,991	0.1%
Survivors Pension	\$6,521	\$6,988	\$7,513	\$7,910	\$8,138	2.8%
Total	\$9,243	\$9,559	\$9,973	\$10,303	\$10,400	0.9%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (6).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (83), the Mexican Border War (8) and the Civil War (1).



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Veterans Pension Data

New Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁴	0	NA	NA
Improved Pension	37,027	\$13,858	\$ 513,114,950
Total	37,027	\$13,858	\$ 513,114,950

New Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	19,607	53.0%	\$17,518	\$343,469,524
With housebound (HB)	208	0.6%	\$10,472	\$2,178,189
Total with A&A or HB ⁵				
Total without A&A or HB	17,212	46.5%	\$9,730	\$167,467,237
Total all	37,027	100%	\$13,858	\$ 513,114,950

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	33,358	90.1%	\$13,837	\$461,563,254
Female Veterans	1,487	4.0%	\$13,581	\$20,194,545
Gender not indicated	2,182	5.9%	\$14,371	\$31,357,152
Total	37,027	100%	\$13,858	\$ 513,114,950

⁴ The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

⁵ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



All Veterans Pension recipients and estimated annual payments by type of pension

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁶	1,328	\$1,700	\$2,257,958
Improved Pension	287,382	\$12,039	\$3,459,669,884
Total	288,710	\$11,991	\$ 3,461,927,842

All Veterans Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	116,497	40.4%	\$16,544	\$1,927,373,257
With housebound (HB)	5,442	1.9%	\$9,986	\$54,344,283
Total with A&A or HB	121,939	42.2%	\$16,252	\$1,981,717,539
Total without A&A or HB	166,771	57.8%	\$8,876	\$1,480,210,303
Total all	288,710	100%	\$11,991	\$3,461,927,842

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	266,186	92.2%	\$11,931	\$3,175,806,141
Female Veterans	12,132	4.2%	\$12,616	\$153,052,283
Gender not indicated	10,392	3.6%	\$12,805	\$133,069,418
Total	288,710	100%	\$11,991	\$ 3,461,927,842

⁶ The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁷

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	17,487	52.4%	\$17,517	\$306,324,175
	With housebound (HB)	180	0.5%	\$10,717	\$1,929,084
	Total with A&A or HB	17,667	53.0%	\$17,448	\$308,253,259
	Total without A&A or HB	15,691	47.0%	\$9,771	\$153,309,994
	Total	33,358	100%	\$13,837	\$ 461,563,254

Female Veterans	With aid and attendance (A&A)	783	52.7%	\$16,981	\$13,296,280
	With housebound (HB)	19	1.3%	\$8,271	\$157,149
	Total with A&A or HB	802	53.9%	\$16,775	\$13,453,429
	Total without A&A or HB	685	46.1%	\$9,841	\$6,741,116
	Total	1,487	100%	\$13,581	\$20,194,545

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	105,127	39.5%	\$ 16,498	\$1,734,396,138
	With housebound (HB)	5,078	1.9%	\$ 10,026	\$ 50,910,260
	Total with A&A or HB	110,205	41.4%	\$16,200	\$1,785,306,398
	Total without A&A or HB	155,981	58.6%	\$8,915	\$1,390,499,743
	Total	266,186	100%	\$11,931	\$ 3,175,806,141

Female Veterans	With aid and attendance (A&A)	5,586	46.0%	\$16,489	\$92,107,437
	With housebound (HB)	229	1.9%	\$9,814	\$2,247,350
	Total with A&A or HB	5,815	47.9%	\$16,226	\$94,354,787
	Total without A&A or HB	6,317	52.1%	\$9,292	\$58,697,497
	Total	12,132	100%	\$12,616	\$153,052,283

⁷ Certain records do not indicate gender information and are not included in the totals.



New Veterans Pension recipients and estimated annual payments by period of service

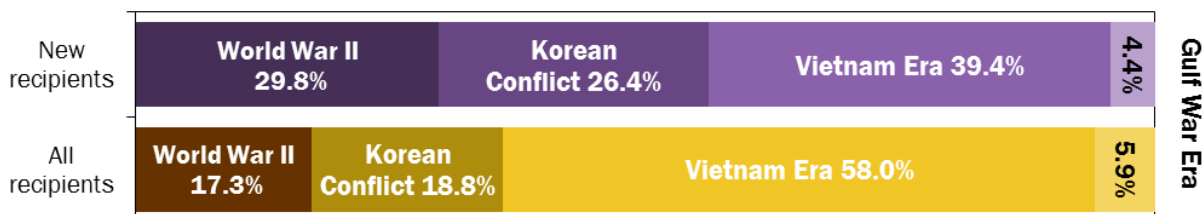
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	11,041	29.8%	\$17,926	\$197,924,863
Korean Conflict	9,769	26.4%	\$15,841	\$154,747,962
Vietnam Era	14,593	39.4%	\$9,601	\$140,101,237
Gulf War Era	1,624	4.4%	\$12,525	\$20,340,888
Total	37,027	100%	\$13,858	\$513,114,950

All Veterans Pension recipients and estimated annual payments by period of service

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	50,053	17.3%	\$15,921	\$796,884,541
Korean Conflict	54,149	18.8%	\$12,597	\$682,124,308
Vietnam Era	167,416	58.0%	\$10,514	\$1,760,165,345
Gulf War Era	17,092	5.9%	\$13,033	\$222,753,649
Total	288,710	100%	\$11,991	\$3,461,927,842

Chart: New compared to all Veterans Pension recipients by period of service

The chart below displays the distribution of the number of Veterans by period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all Veterans receiving pension benefits at the end of the fiscal year.





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	133	0.4%	\$12,792	\$1,701,288
Age 35 through 64	6,319	17.1%	\$11,116	\$70,244,438
Age 65 through 74	8,523	23.0%	\$8,447	\$71,995,358
Age 75 and over	22,052	59.6%	\$16,741	\$369,173,866
Total	37,027	100%	\$13,858	\$513,114,950

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	1,091	0.4%	\$13,792	\$15,046,900
Age 35 through 64	81,194	28.1%	\$11,940	\$969,478,856
Age 65 through 74	95,003	32.9%	\$9,691	\$920,641,679
Age 75 and over	111,398	38.6%	\$13,972	\$1,556,480,615
Total⁸	288,710	100%	\$11,991	\$3,461,927,842

⁸ Total includes 24 Veterans and \$279,792 in benefits with no date of birth indicated in award record.



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 16 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

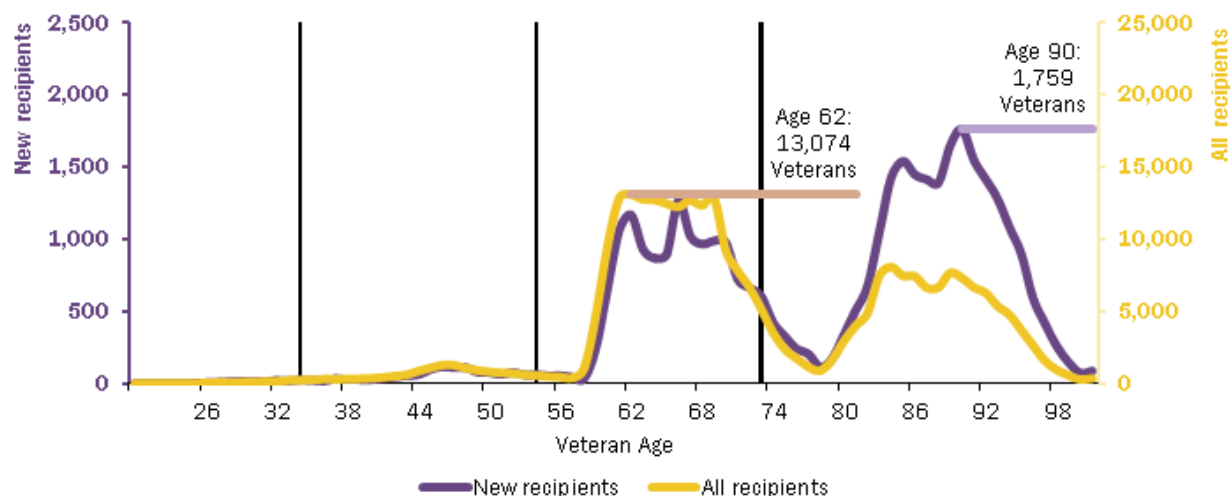
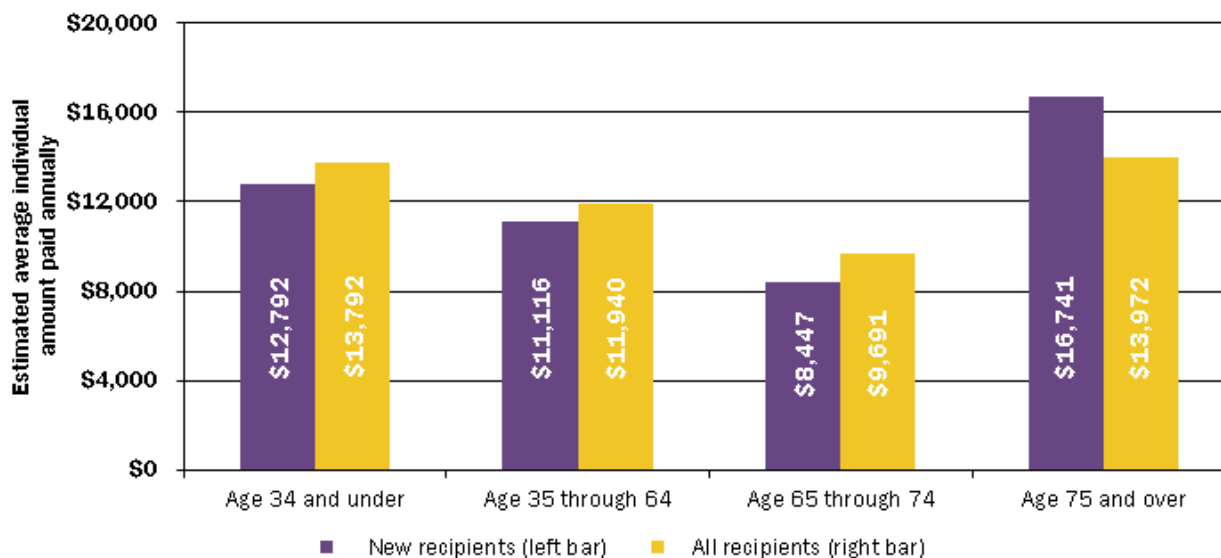


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 16 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (tan bars on the right) by age group.





Survivors Pension Data⁹

New Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹⁰	0	NA	NA
Improved Pension	33,734	\$10,750	\$362,656,573
Total	33,734	\$10,750	\$362,656,573

New Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	29,371	87.1%	\$11,517	\$338,261,974
With housebound (HB)	91	0.3%	\$6,786	\$617,537
Total with A&A or HB ¹¹				
Total without A&A or HB	4,272	12.7%	\$5,566	\$23,777,062
Total	33,734	100%	\$10,750	\$362,656,573

New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	83	0.2%	\$11,202	\$929,748
Female survivors	29,483	87.4%	\$10,853	\$319,977,899
Gender not indicated	4,168	12.4%	\$10,017	\$41,748,926
Total	33,734	100%	\$ 10,750	\$362,656,573

⁹ The term “survivors” throughout this section includes surviving spouses and children.

¹⁰ The “Other Pension” category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

¹¹ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



All Survivors Pension recipients and estimated annual payments by type of pension

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹²	13,279	\$973	\$12,921,999
Improved Pension	189,696	\$8,639	\$1,638,822,372
Total	202,975	\$8,138	\$1,651,744,371

All Survivors Pension recipients and estimated annual payments by type of special monthly pension

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	126,546	62.3%	\$10,441	\$1,321,211,801
With housebound (HB)	1,274	0.6%	\$5,499	\$7,006,213
Total with A&A or HB	127,820	63.0%	\$10,391	\$1,328,218,014
Total without A&A or HB	75,155	37.0%	\$4,305	\$323,526,358
Total all	202,975	100%	\$8,138	\$1,651,744,371

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,392	0.7%	\$2,424	\$3,374,256
Female survivors	145,555	71.7%	\$8,885	\$1,293,240,900
Gender not indicated	56,028	27.6%	\$6,338	\$355,129,215
Total	202,975	100%	\$8,138	\$1,651,744,371

¹² The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender¹³

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	39	47.0%	\$12,641	\$492,996
	With housebound (HB)	0	0.0%	NA	NA
	Total with A&A or HB	39	47.0%	\$12,641	\$492,996
	Total without A&A or HB	44	53.0%	\$9,926	\$436,752
	Total	83	100%	\$11,202	\$929,748

Female survivors	With aid and attendance (A&A)	26,028	88.3%	\$11,544	\$300,468,523
	With housebound (HB)	80	0.3%	\$6,732	\$538,565
	Total with A&A or HB	26,108	88.6%	\$11,529	\$301,007,088
	Total without A&A or HB	3,375	11.4%	\$5,621	\$18,970,811
	Total	29,483	100%	\$10,853	\$319,977,899

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	141	10.1%	\$10,253	\$1,445,640
	With housebound (HB)	1	0.1%	\$10,548	\$10,548
	Total with A&A or HB	142	10.2%	\$10,255	\$1,456,188
	Total without A&A or HB	1,250	89.8%	\$1,534	\$1,918,068
	Total	1,392	100%	\$2,424	\$3,374,256

Female survivors	With aid and attendance (A&A)	101,814	69.9%	\$10,579	\$1,077,093,605
	With housebound (HB)	1,029	0.7%	\$5,496	\$5,655,889
	Total with A&A or HB	102,843	70.7%	\$10,528	\$1,082,749,494
	Total without A&A or HB	42,712	29.3%	\$4,928	\$210,491,406
	Total	145,555	100%	\$8,885	\$ 1,293,240,900



New Survivors Pension recipients and estimated annual payments by period of service

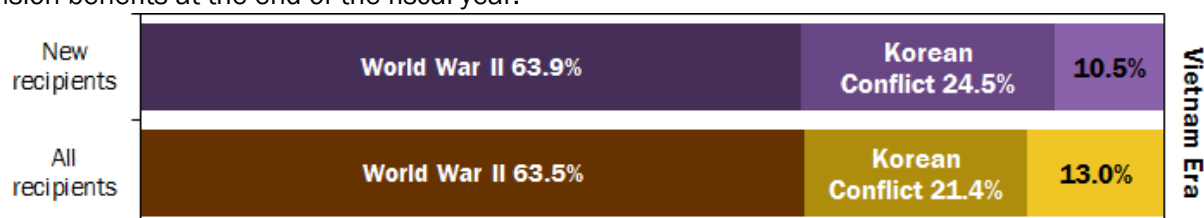
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	6	0.0%	\$4,164	\$24,984
World War I	16	0.0%	\$9,680	\$154,872
World War II	21,564	63.9%	\$11,240	\$242,374,704
Korean Conflict	8,270	24.5%	\$10,599	\$87,656,005
Vietnam Era	3,532	10.5%	\$8,507	\$30,047,383
Gulf War Era	346	1.0%	\$6,932	\$2,398,624
Total	33,734	100%	\$10,750	\$362,656,573

All Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	92	0.0%	\$3,022	\$278,059
World War I	2,416	1.2%	\$3,057	\$7,385,550
World War II	128,795	63.5%	\$8,369	\$1,077,902,036
Korean Conflict	43,502	21.4%	\$8,042	\$349,858,589
Vietnam Era	26,294	13.0%	\$7,694	\$202,306,107
Gulf War Era	1,876	0.9%	\$7,470	\$14,014,030
Total	202,975	100%	\$8,138	\$1,651,744,371

Chart: New compared to all Survivors Pension recipients by Veteran's period of service¹⁴

The chart below displays the distribution of the number of survivors by the Veteran's period of service. The purple bars in the top row are new recipients and the brown/tan bars on the bottom row indicate all survivors receiving pension benefits at the end of the fiscal year.



¹⁴ Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.



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New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	88	0.3%	\$7,911	\$696,208
Age 18 through 34	106	0.3%	\$5,306	\$562,444
Age 35 through 64	2,083	6.2%	\$6,987	\$14,554,503
Age 65 through 74	1,453	4.3%	\$8,017	\$11,648,627
Age 75 and over	29,983	88.9%	\$11,171	\$334,941,087
Total¹⁵	33,734	100%	\$10,750	\$362,656,573

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	178	0.1%	\$5,543	\$986,734
Age 18 through 34	350	0.2%	\$5,517	\$1,931,106
Age 35 through 64	26,259	12.9%	\$6,272	\$164,705,018
Age 65 through 74	17,796	8.8%	\$5,398	\$96,068,526
Age 75 and over	157,909	77.8%	\$8,762	\$1,383,585,084
Total¹⁶	202,975	100%	\$8,138	\$1,651,744,371

¹⁵ Total includes 21 survivors and \$253,704 in benefits with no date of birth indicated in award record.

¹⁶ Total includes 483 survivors and \$4,467,904 in benefits with no date of birth indicated in award record.



Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 16 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

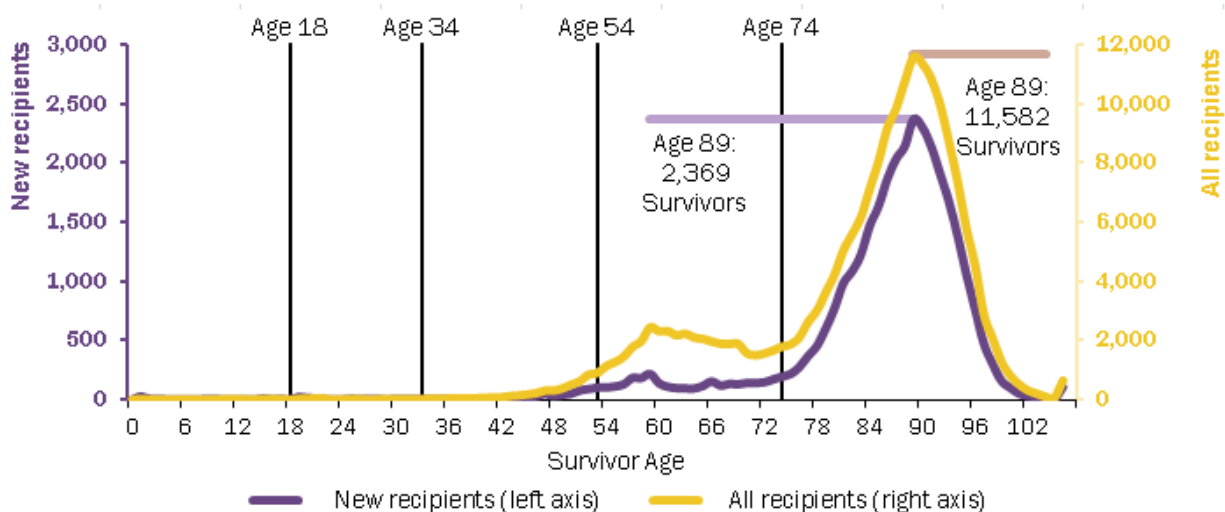
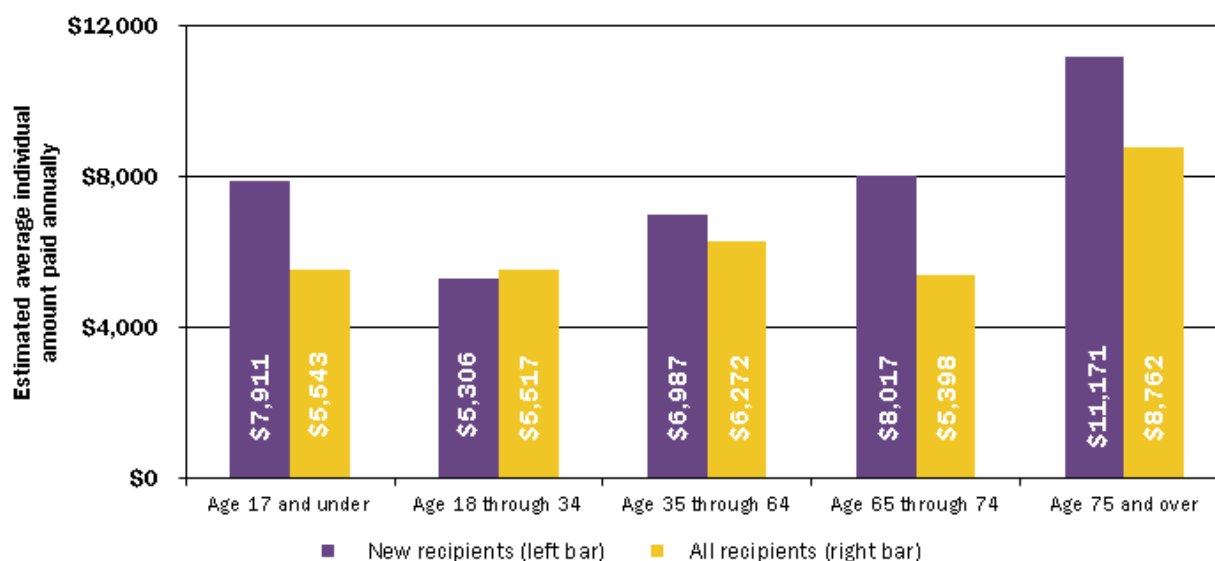


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 16 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (tan bars on the right) broken down by age.





Fiduciary

Purpose of the Fiduciary Program



VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs. Under this program, VA appoints fiduciaries to manage VA benefits and ensure the welfare and needs of beneficiaries by using the least restrictive, yet most effective payment method. The program closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the sole purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.

Beginning with fiscal year 2015, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type¹⁷

Beneficiary Type	Number of Beneficiaries
Veteran	134,256
Surviving spouse	83,508
Adult disabled child	13,041
Minor child ¹⁸	2,584
Dependent parent	84
Total¹⁹	233,473

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$1,864,659,632	\$30,296
Veterans Pension	\$700,570,103	\$13,025
Survivors Pension	\$577,114,807	\$7,866
Dependency and Indemnity Compensation	\$121,356,420	\$15,379
Total	\$3,263,700,963	

¹⁷ Source: Beneficiary Fiduciary Field System

¹⁸ Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.

¹⁹ Includes any beneficiary who received services from VA's fiduciary program during FY 16.

²⁰ Source: VBA corporate database



Number of beneficiaries by fiduciary relationship

Relationship	Number of Beneficiaries
Legal Custodian	158,069
Spouse Payee	25,307
Court Appointed Fiduciary	6,140
Supervised Direct Pay	6,826
Institutional Award	2,024
Custodian in Fact	29
Superintendent of Indian Reservation	25
Proposed Fiduciary ²¹	35,053
Total	233,473

Misuse

During fiscal year 2016, fiduciary personnel conducted 1,487 misuse investigations of which 764 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General (OIG), 58 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²²:

- Investigations opened: 58
- Investigations completed and referred to prosecutor's office: 41
- Cases accepted for prosecution: 10
- Cases declined for prosecution: 20
- Cases pending: 11

The number of OIG prosecutorial outcomes during fiscal year 2016:

- Arrests: 16
- Indictments: 19
- Convictions: 15

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2016:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$643,052²³.
- The total amount of money recovered by the government in misuse cases was \$215,133¹⁸.
- The total amount of benefits reissued to beneficiaries was \$2,322,392.

²¹ Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.

²² Includes action taken by OIG on cases referred as of the end of fiscal year 2016. Figures may include cases referred during previous fiscal years.

²³ Source: OIG



Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

P.O. Box 58086

Salt Lake City, UT 84158

Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE VA Fiduciary Hub

P.O. Box 5444

Lincoln, NE 68505-5444

Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI VA Fiduciary Hub

P.O. Box 14975

Milwaukee, WI 53214-0975

Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY VA Fiduciary Hub

P.O. Box 3487

Louisville, KY 40201

Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN VA Fiduciary Hub

P.O. Box 441780

Indianapolis, IN 46204

Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River	
Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH

Columbia – SC VA Fiduciary Hub

P.O. Box 9367

Columbia, SC 29209-9998

Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

**The Manila Regional Office
oversees all fiduciary matters in
the Philippines.**

Fiduciary Hub Call Center:

1-888-407-0144



U.S. Department
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Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA Pension Management Center

P.O. Box 8079
Philadelphia, PA 19101

Regional offices served:

Hartford	CT
Wilmington	DE
St. Petersburg	FL
Atlanta	GA
Boston	MA
Baltimore	MD
Togus	ME
Winston-Salem	NC
Manchester	NH
Newark	NJ
Buffalo	NY
New York	NY
Philadelphia	PA
Pittsburgh	PA
San Juan	PR
Providence	RI
Columbia	SC
Roanoke	VA
White River	
Junction	VT
Huntington	WV

Milwaukee – WI Pension Management Center

P.O. Box 342000
Milwaukee, WI 53234-9907

Regional offices served:

Montgomery	AL
Little Rock	AR
Chicago	IL
Indianapolis	IN
Louisville	KY
New Orleans	LA
Detroit	MI
St. Louis	MO
Jackson	MS
Cleveland	OH
Nashville	TN
Milwaukee	WI

St. Paul – MN Pension Management Center

P.O. Box 11000
Fort Snelling St. Paul, MN 55111-0000

Regional offices served:

Anchorage	AK
Phoenix	AZ
Los Angeles	CA
Oakland	CA
San Diego	CA
Denver	CO
Honolulu	HI
Des Moines	IA
Boise	ID
Wichita	KS
St. Paul	MN
Ft. Harrison	MT
Fargo	ND
Lincoln	NE
Albuquerque	NM
Reno	NV
Muskogee	OK
Portland	OR
Sioux Falls	SD
Houston	TX
Waco	TX
Salt Lake City	UT
Seattle	WA
Cheyenne	WY

**The Manila Regional Office
processes all pension claims in
the Philippines.**

National Pension Call Center:

1-877-294-6380



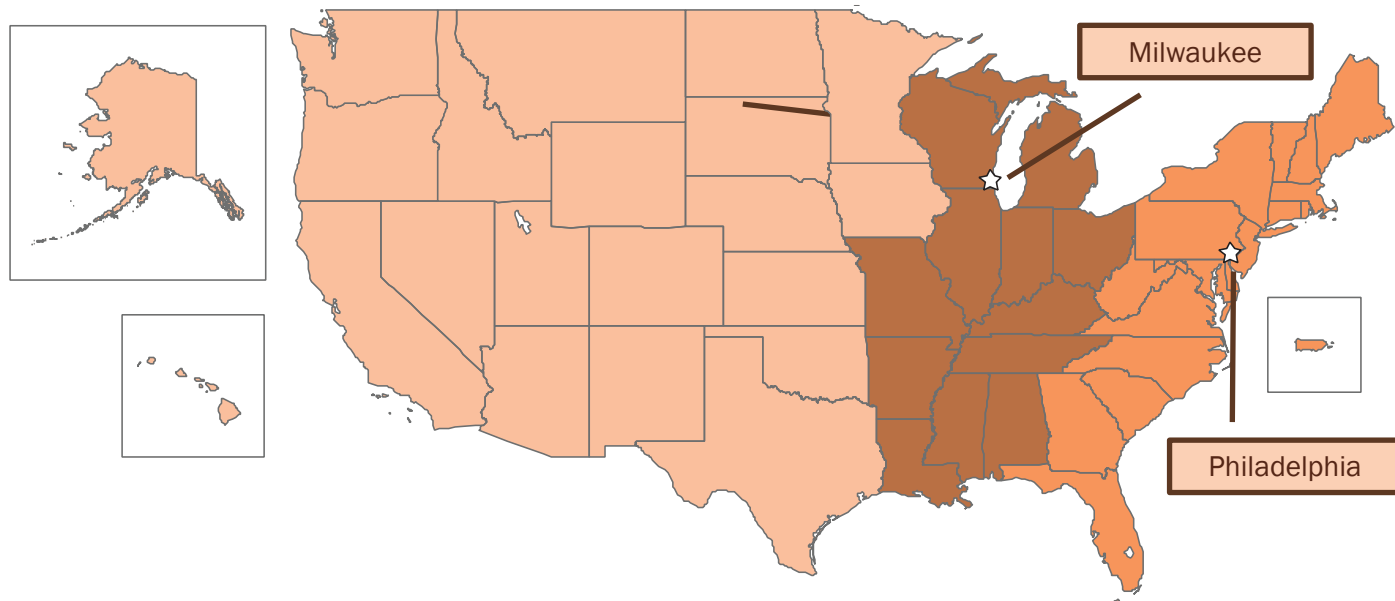
VA



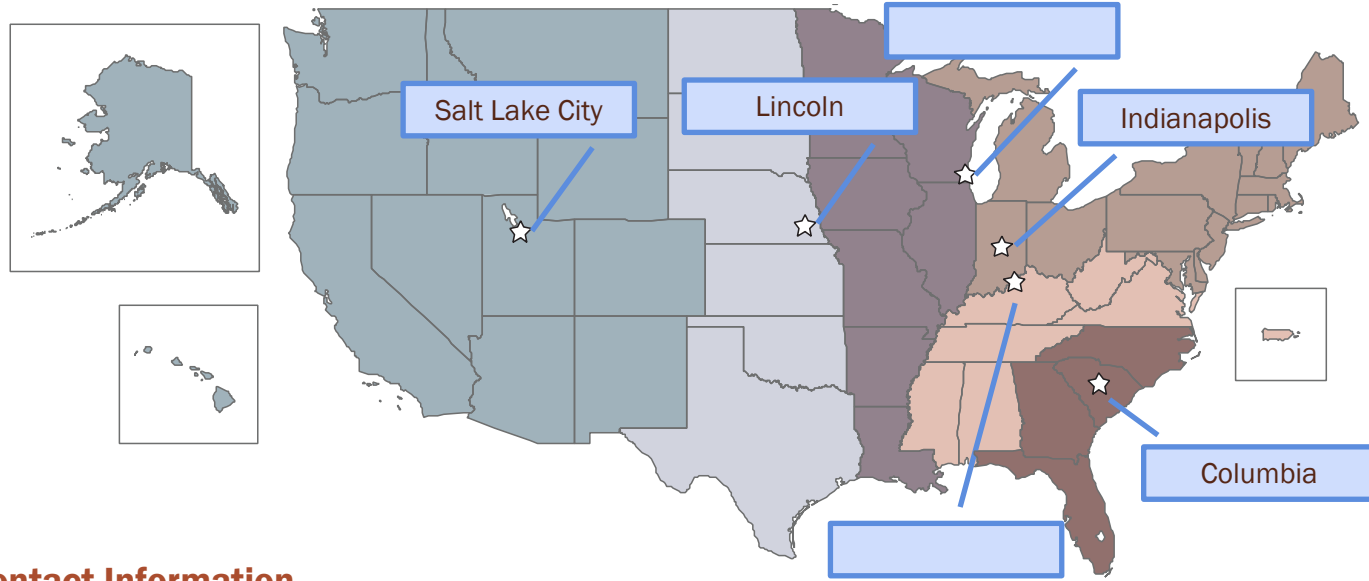
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Administration

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-877-294-6380

Fiduciary Information:
1-888-407-0144

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

eBenefits
(Online forms and applications)
www.ebenefits.va.gov



U.S. Department of
Veterans Affairs
Veterans Benefits
Administration





Education

Benefits for Veterans Education

There were seven active education programs in fiscal year 2016:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- 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),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP), and
- National Call to Service Program (NCS).

4 Regional Processing Offices
1,000,089 million beneficiaries
\$12.9 billion in payments in
FY2016 for 7 programs

Noted information:

VA Education programs provide Veterans, Servicemembers, reservists, and certain family members of Veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces both recruit and retain members. For members of the Armed Forces, VA educational benefits assist in the readjustment to civilian life. On a broader scale, educational benefits are meant to enhance the Nation's competitiveness through the development of a more highly educated and more productive workforce.

The National Defense Authorization Act of 2016 ended REAP on November 25, 2015.



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Release history

Version & changes

Date

Version 1.0

03/06/2017



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

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

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

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- Generally, 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria. For additional information visit the following link: www.benefits.va.gov/gibill/post911_transfer.asp

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

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Servicemember declines participation 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 service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



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Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve, including National Guard members. DoD funds this program and is responsible for determining eligibility. VBA administers the program.

Requirements and features of MGIB-SR include:

- Must agree to a six-year Selected Reserve obligation after June 30, 1985,
- Must remain a member in good standing in the Selected Reserve,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months.

Survivors and Dependents Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans and Servicemembers.

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 45 months,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember.

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.

Reserve Educational Assistance Program (REAP)

REAP is a Department of Defense program that provides educational assistance to members of the National Guard and Reserve components.

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP,
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days,
- Maximum full-time entitlement is 36 months,
- Benefit rate is a portion of the MGIB-AD three-year enlistment rate.
- The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: <http://www.benefits.va.gov/gibill/reap.asp>



VA



**U.S. Department
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National Call to Service (NCS)

The National Call to Service incentive program is available to certain individuals who, after October 1, 2003, incur an eight-year military service obligation (MSO). This incentive is a DoD program but is administered by VA.

This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty,
- Continuation of duty without a break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.

After completion of this period of service, and also without a break in service, the remaining period of obligated service will be served as follows:

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

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

- Cash bonus of \$5,000,
- Repayment of a qualifying student loan not to exceed \$18,000,
- Educational allowance equal to the MGIB-AD three-year enlistment rate for 12 months, or
- Educational allowance equal to 50% of the MGIB-AD less-than-three-year enlistment rate for 36 months.
- Coordination with MGIB GI Bill benefits.



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Acronyms Used in This Document

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
NCS	National Call to Service (This program provides VA education benefits under MGIB-AD – all participants and payments for this benefit are counted under the MGIB-AD program)



POST★9/11 GI BILL

It's Your Future



VA



**U.S. Department
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Administration



Quick Reference

Statistics may include individuals who used more than one education benefit; therefore totals in education program tables should not be used to reflect the total number of beneficiaries during the fiscal year unless otherwise noted.

Beneficiaries who received education benefits by fiscal year¹

Education program	2012	2013	2014	2015	2016	% change from FY 15 to FY 16
POST 9/11	646,302	754,229	790,408	790,507	790,090	0%
MGIB-AD ²	118,549	99,755	77,389	61,403	47,307	-23%
MGIB-SR	60,393	62,656	63,745	63,030	61,388	-3%
REAP	19,774	17,297	13,784	9,965	4,538	-54%
DEA	87,707	89,160	90,789	91,755	96,762	5%
VEAP	76	29	8	4	4	0%
VRAP	12,251	67,918	52,288	-	-	N/A
Total	945,052	1,091,044	1,088,411	1,016,664	1,000,089	-2%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2016³

Education program	College, non-degree	Graduate	Under-graduate	Vocational/technical	Program totals	Percent of all programs
POST 9/11 ⁴	36,865	13,268	60,271	20,591	130,995	79%
MGIB-AD	291	515	4,503	295	5,574	3%
MGIB-SR	383	414	12,306	600	13,703	8%
REAP	2	15	112	8	137	0%
DEA	515	751	14,107	634	16,007	10%
VEAP	0	2	2	0	4	0%
Training type totals	38,056	14,965	91,301	22,128	166,420	100%

Percent of program total	23%	9%	55%	13%
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¹ Source: Benefits Delivery System Reports.

² All MGIB AD figures in this document include National Call to Service, peacetime Veterans and Servicemembers.

³ Source: Hines Information Technology Center

⁴ Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse.



Training available under education benefit programs

Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆ ⁵	◆
Flight training	◆	◆	◆	◆	◆ ⁶	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

⁵ Spouses only.

⁶ Only at institutions of higher learning for credit towards a college degree.



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Education Program Data

Beneficiaries who received education benefits during fiscal year 2016⁷

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	790,090	\$11,583,408
MGIB-AD	47,307	\$365,092
MGIB-SR ⁸	61,388	\$136,765
REAP	4,538	\$20,697
DEA	96,762	\$520,482
VEAP ⁹	4	\$222
Total¹⁰	1,000,089	\$12,626,666

⁷ Source: VBA Office of Resource Management

⁸ Based on service in the Selected Reserve.

⁹ VEAP total payment dollars include 17 VEAP disenrollments totaling \$126,407.12.

¹⁰ Total payment dollars include Section 901 program participants, although beneficiaries are not included.



**Beneficiaries who began receiving education benefits
by training time and program during fiscal year 2016¹¹**

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹²	12,607	8,309	15,058	95,021	130,995	79%
MGIB-AD	196	658	886	3,834	5,574	3%
MGIB-SR	399	1,011	1,637	10,656	13,703	8%
REAP	4	15	25	93	137	0%
DEA	413	1,194	1,591	12,809	16,007	10%
VEAP	2	0	0	2	4	0%
Training time totals	13,621	11,187	19,197	122,415	166,420	100%

Percent of program total	8%	7%	12%	74%
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¹¹ Source: Hines Information Technology Center

¹² Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity



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Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD programs. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 49-percent increase in the number of unique trainees in fiscal year 2016 compared to fiscal year 2015.

License and Certification Test Reimbursement

Under all active education programs, beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 56-percent increase in the number of unique trainees in fiscal year 2016 compared to fiscal year 2015.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a 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 may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was a 85-percent decrease in the total dollars paid under this program in fiscal year 2016 compared to fiscal year 2015.

Unique beneficiaries and payments by fiscal year¹³

(Dollar amounts are in the thousands \$000)

Usage Type	2013		2014		2015		2016	
Tuition assistance top-up ¹⁴	4,573	\$8,850	3,279	\$6,477	2,526	\$5,125	4,985	\$5,525
License and certification tests	1,266	\$622	968	\$460	721	\$364	1,654	\$1,951
Accelerated payment ¹⁵	NA	\$205	NA	\$85	20	\$58	7	24
Total	5,839	\$9,677	4,247	\$7,022	3,267	\$5,547	6,646	\$7,500

¹³ Source: Education Service FOCAS and Accelerated Payment reports.

¹⁴ Post-9/11 Top-Up statistics currently are not available.

¹⁵ Unable to determine number of beneficiaries receiving accelerated payments prior to 2015.



Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship

The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2016, there were 132,666 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 98,099 were children while 34,567 were spouses. These beneficiaries are included under Post-9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2016, 2,014 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Spouses of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are also eligible for the Fry Scholarship. During fiscal year 2016, 1,018 spouses received Post-9/11 GI Bill benefits under this benefit.

GI Bill Facebook Page Statistics

Education Service created the Post-9/11 GI Bill Facebook page facebook.com/gibillEducation in fiscal year 2009. The Post-9/11 GI Bill Facebook page serves as a source of information where members of Facebook can “like” the page and receive updates on the Post-9/11 GI Bill. The Facebook page allows Education Service to directly interact with those who are using the Post-9/11 GI Bill and those who might know someone who is eligible in addition to the general Facebook community. Of the approximately 96,599 Facebook members who follow and interact with our Facebook Page:

- 58 percent are male and 42 percent are female;
- 37 percent of our users are between the ages of 18 and 34;
- 28 percent are between the ages of 35 and 44;
- An overwhelming majority of users are from the United States, while the Philippines and Germany are second and third respectively.

Note: The data is current as of October 1, 2016, and should not be seen as characteristic of those who use the Post-9/11 GI Bill. There is no secure way for VA to determine if a Facebook user is also eligible and/or using the Post-9/11 GI Bill. Therefore, the characteristics listed above should only be viewed as a limited sample of the Facebook user community who maintain an interest in the Post-9/11 GI Bill.



Education Data by State

State statistics may include individuals who used their education benefits in more than one state; therefore the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Beneficiaries who received education benefits during fiscal year 2016 by state

Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ¹⁶	TOTAL
Alabama	15,546	1,325	1,588	96	4,157	0	22,712
Alaska	3,315	64	82	4	185	0	3,650
Arizona	43,772	2,623	1,157	154	3,137	0	50,843
Arkansas	4,476	350	1,062	105	1,751	0	7,744
California	75,222	2,943	2,462	138	7,670	1	88,436
Colorado	23,739	1,122	629	42	1,712	0	27,244
Connecticut	3,808	197	663	23	391	0	5,082
Delaware	1,701	33	193	6	210	0	2,143
Dist. of Columbia	3,836	102	78	4	257	0	4,277
Florida	58,265	2,929	2,225	173	7,123	1	70,716
Georgia	23,856	1,503	2,464	104	4,544	0	32,471
Hawaii	6,408	102	222	5	362	0	7,099
Idaho	2,610	254	391	46	439	0	3,740
Illinois	18,602	2,739	2,795	206	1,962	0	26,304
Indiana	8,367	510	1,550	105	1,081	0	11,613
Iowa	11,796	1,403	1,352	136	920	0	15,607
Kansas	8,521	1,336	775	129	766	0	11,527
Kentucky	6,750	481	1,014	110	1,685	0	10,040
Louisiana	7,071	360	1,352	1,355	2,004	0	12,142
Maine	1,989	73	247	10	606	0	2,925
Maryland	21,589	861	723	32	1,186	0	24,391
Massachusetts	9,884	176	1,081	58	1,029	0	12,228
Michigan	10,455	443	1,169	29	1,740	0	13,836
Minnesota	10,661	633	1,846	121	1,368	0	14,629
Mississippi	4,940	271	1,539	84	1,227	0	8,061
Missouri	12,022	1,051	1,516	141	1,737	0	16,467
Montana	2,030	104	248	11	304	0	2,697
Nebraska	5,445	590	590	54	712	0	7,391

Continued on the next page



Beneficiaries by state (continued)

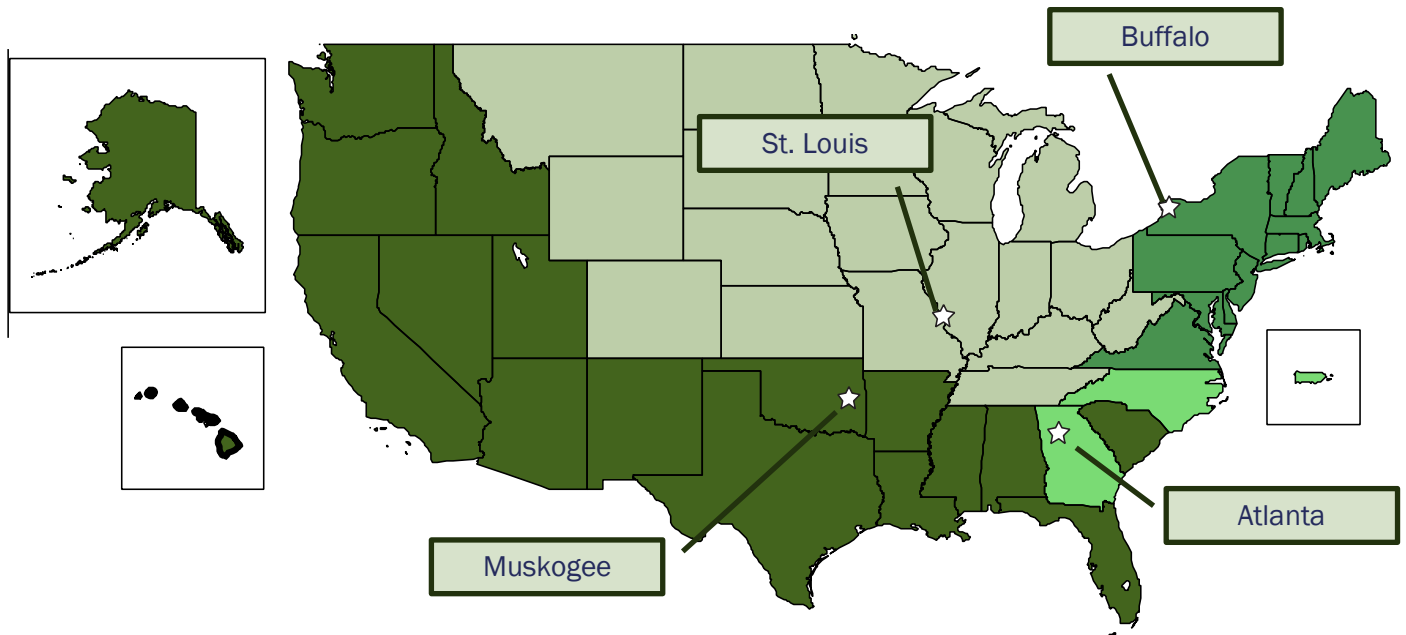
Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Nevada	4,519	327	488	50	653	0	6,037
New Hampshire	6,795	324	377	25	498	0	8,019
New Jersey	7,691	213	1,291	22	785	0	10,002
New Mexico	3,529	528	355	28	1,159	0	5,599
New York	23,782	878	1,780	68	2,439	0	28,947
North Carolina	20,813	2,443	1,541	159	5,087	0	30,043
North Dakota	1,564	101	551	39	185	0	2,440
Ohio	13,845	701	2,978	280	1,796	0	19,600
Oklahoma	8,128	953	1,229	193	2,342	0	12,845
Oregon	8,266	318	391	24	1,282	0	10,281
Pennsylvania	18,869	614	2,973	73	2,082	0	24,611
Rhode Island	1,626	38	336	7	190	0	2,197
South Carolina	11,079	434	1,401	83	3,225	0	16,222
South Dakota	1,599	85	476	29	236	0	2,425
Tennessee	12,458	561	1,190	68	1,954	0	16,231
Texas	68,466	5,223	3,063	164	10,150	1	87,067
Utah	8,610	1,012	843	122	932	0	11,519
Vermont	1,435	105	172	3	102	0	1,817
Virginia	44,699	1,799	1,570	105	4,261	1	52,435
Washington	18,447	564	687	14	2,280	0	21,992
West Virginia	16,010	1,868	929	143	966	0	19,916
Wisconsin	7,579	298	1,959	123	1,167	0	11,126
Wyoming	950	191	140	36	108	0	1,425
Puerto Rico	2,437	105	1,731	165	1,859	0	6,297
Philippines	408	85	0	0	334	0	827
Foreign	410	0	96	3	167	0	676
Other ¹⁷	0	0	0	0	401	0	401
National totals¹⁸	720,690	44,346	59,560	5,507	96,905	4	927,012

¹⁷ Other categories include those who received non-Post-9/11 GI Bill benefits for training in on-the-job, apprenticeship, flight, Top-Up, and correspondence programs.

¹⁸ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.



Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

Connecticut
Delaware
District of Columbia
Maine
Maryland
Massachusetts
New Hampshire
New Jersey
New York
Pennsylvania
Rhode Island
Vermont
Virginia
Foreign Schools
US Virgin Islands

Atlanta – GA Regional Processing Office

P.O. Box 100022
Decatur, GA 30031-7022

Georgia
North Carolina
Puerto Rico

St. Louis – MO Regional Processing Office

P.O. Box 66830
St. Louis, MO 63166-6830

Colorado
Illinois
Indiana
Iowa
Kansas
Kentucky
Michigan
Minnesota
Missouri
Montana
Nebraska
North Dakota
Ohio
South Dakota
Tennessee
West Virginia
Wisconsin
Wyoming
All trust territories
The Philippines

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

Alabama
Alaska
Arizona
Arkansas
California
Florida
Hawaii
Idaho
Louisiana
Mississippi
Nevada
New Mexico
Oklahoma
Oregon
South Carolina
Texas
Utah
Washington

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

Education home page
benefits.va.gov/GIBill



U.S. Department
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Veterans Benefits
Administration



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. VBA's life insurance programs also provide for the conversion to a renewable term insurance policy after Servicemembers separate from the military. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [162](#).



Total VA life insurance coverage amount \$1.2 trillion for 6.1 million Servicemembers, Veterans and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This opportunity could be the only chance for the most seriously ill or injured to purchase affordable life insurance coverage.



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Release history

Version & changes

Date

Version 1.0

02/06/2017



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide life insurance benefits to Veterans and Servicemembers that may not be available from the private insurance industry due to lost or impaired insurability resulting from military service.

Mission

The mission of the VA Insurance program is to provide high-value insurance services to America's Veterans, Servicemembers, and their beneficiaries.

Vision

The vision of the VA Insurance program is to be an organization that:

- Provides insurance services that are equal or superior to those provided by commercial insurance companies;
- Provides these services at a cost competitive with commercial companies;
- Provides fast, convenient access for our policyholders and beneficiaries;
- Provides customer communications that are fully explained, clear, timely and courteous; and
- Has a stable, diverse, knowledgeable, and satisfied workforce

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word—Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," that reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.



Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

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

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.

Acronyms Used in This Document

Supervised insurance programs ¹	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	SDVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other programs	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration

¹ The supervised insurance programs are those that are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Center according to the terms of a group policy.

² The administered insurance programs are those which are directly managed by the VA Insurance Center.

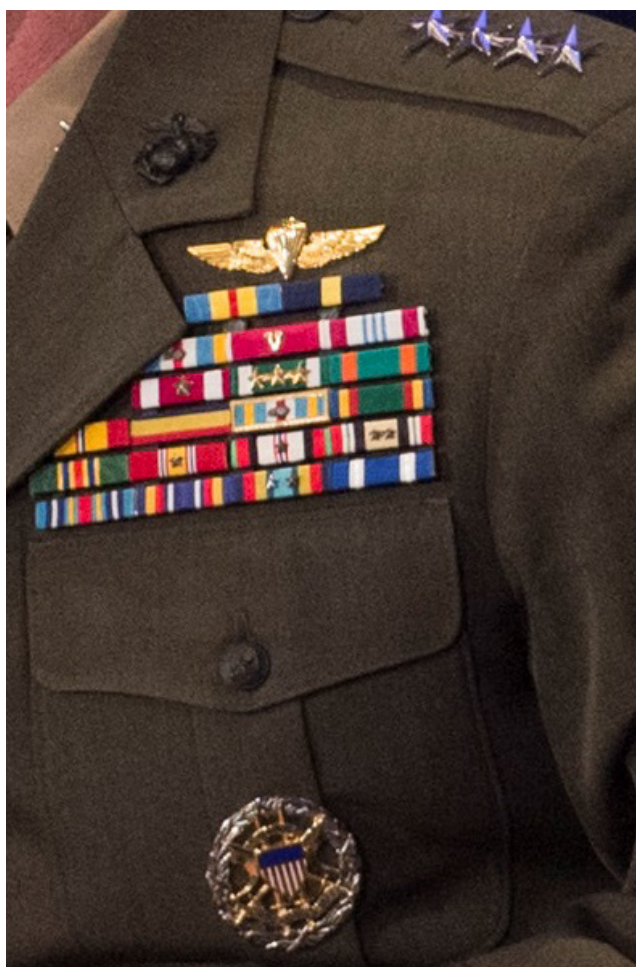
³ These programs no longer issue coverage.



VA Insurance Program Enhancements

VGLI Autopay

VGLI Auto Pay, a new premium payment option for Veterans' Group Life Insurance (VGLI) premiums, began being offered in August 2016. With VGLI Auto Pay, premium payments are automatically deducted from a bank account on the day they are due. VGLI enrolled Veterans can log in to their VGLI Online Account at any time and enroll. This method saves the Veteran postage costs and reduces the incidence of coverage lapses.



SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application to replace the current paper-based process for updating SGLI elections. It has two components:

- **SOES Self Service Application** - enables Servicemembers to make changes to their SGLI and Family SGLI coverage, 24/7 including:
 - naming beneficiaries
 - Changing coverage amounts
 - Restoring, increasing, or canceling coverage
- **SOES Administrative Application** - enables Commanders and HR/Casualty personnel to generate reports and view member SGLI information.
- SOES was developed jointly by VA and DoD, resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the DEERS database. SOES will be rolled out in a phased implementation across all uniformed services, beginning in February 2017.

Online Policy Access

- The Insurance Service Online Policy Access web application allows Insured Veterans to view policy information online, request policy loans and dividend withdrawals and request mailing of insurance information. In November 2016, VBA released an updated version of the application that uses VA Identity Access Management (IAM) services to complete the identity verification that is required to allow Veterans to view their policy information online.
- This move to a VA enterprise solution will shift all of the identity proofing and management tasks to IAM, and will also lay the groundwork for leveraging VA-wide data to provide improved service to our Insurance customers.



VA



**U.S. Department
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Veterans Benefits
Administration

Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000

Programs that currently issue coverage

Open life insurance programs		Year	Maximum coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (SDVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face amount of life insurance in-force.

2015 rankings by total life insurance in-force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies ⁹	\$4,637,159
2	Prudential of America Group ⁹	\$3,942,164
3	RGA Group	\$1,927,417
4	Scor Life US Group	\$1,692,222
5	Northwestern Mutual Group	\$1,602,931
6	AIG Life & Retirement Group	\$1,527,010
7	Aegon USA Group	\$1,479,311
8	Voya Financial Group	\$1,350,904
9	New York Life Group ⁹	\$1,319,891
10	Swiss Re L&H America Inc	\$1,297,947
11	Lincoln Financial Group	\$1,288,177
12	MN Life Ins Group	\$1,281,172
13	VA¹⁰	\$1,233,449
14	Great-West Life Group ⁹	\$1,127,799
15	Munich American Reassurance Co	\$977,065

⁸ Source: Best's Review (September 2016); Calendar Year 2015 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$216,250 million of TSGLI coverage.



Quick Reference: Information by Fiscal Year

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

Lives insured by fiscal year¹¹

Insured (program)	2012	2013	2014	2015	2016
Veterans (Administered Programs)	882,938	814,134	749,940	684,964	626,164
Veterans (VMLI)	2,466	2,419	2,485	2,567	2,654
Veterans (VGLI)	427,319	425,990	424,944	427,948	430,809
Servicemembers (SGLI)	2,389,500	2,365,500	2,305,500	2,265,500	2,245,500
Spouses and Children (FSGLI)	3,193,000	3,103,000	2,991,000	2,874,000	2,810,000
Total lives insured	6,895,223	6,711,043	6,473,869	6,254,979	6,115,127
Face amount (billions)	\$1,095	\$1,081	\$1,048	\$1,024	\$1,011

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

Benefits paid by fiscal year¹²

Benefit type	2012	2013	2014	2015	2016	% Change FY 15 to 16
Death awards ¹³	\$2,342,316,752	\$2,255,883,414	\$2,117,047,764	\$2,017,401,684	\$1,934,817,157	-4%
Dividends	\$206,738,298	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064	-23%
Loans made	\$38,600,000	\$36,902,000	\$36,202,000	\$32,063,000	\$32,583,000	2%
Matured endowments	\$47,314,756	\$60,252,125	\$73,388,337	\$113,318,890	\$125,248,634	11%
Cash surrenders	\$44,115,174	\$42,118,101	\$40,125,066	\$37,933,736	\$36,342,797	-4%
Disability claims	\$8,551,777	\$7,540,459	\$6,493,107	\$5,528,786	\$4,779,501	-14%
Total	\$2,687,636,757	\$2,569,767,525	\$2,402,193,137	\$2,314,926,262	\$2,217,710,153	-4%

¹¹ Source: FY16 State of Residence Report; FY16 Exhibit of Insurance In-force.

¹² Source: FY16 Exhibit of Insurance In-force; FY 16 Statement of Operations and Changes in Net Position; FY 16 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised insurance programs.

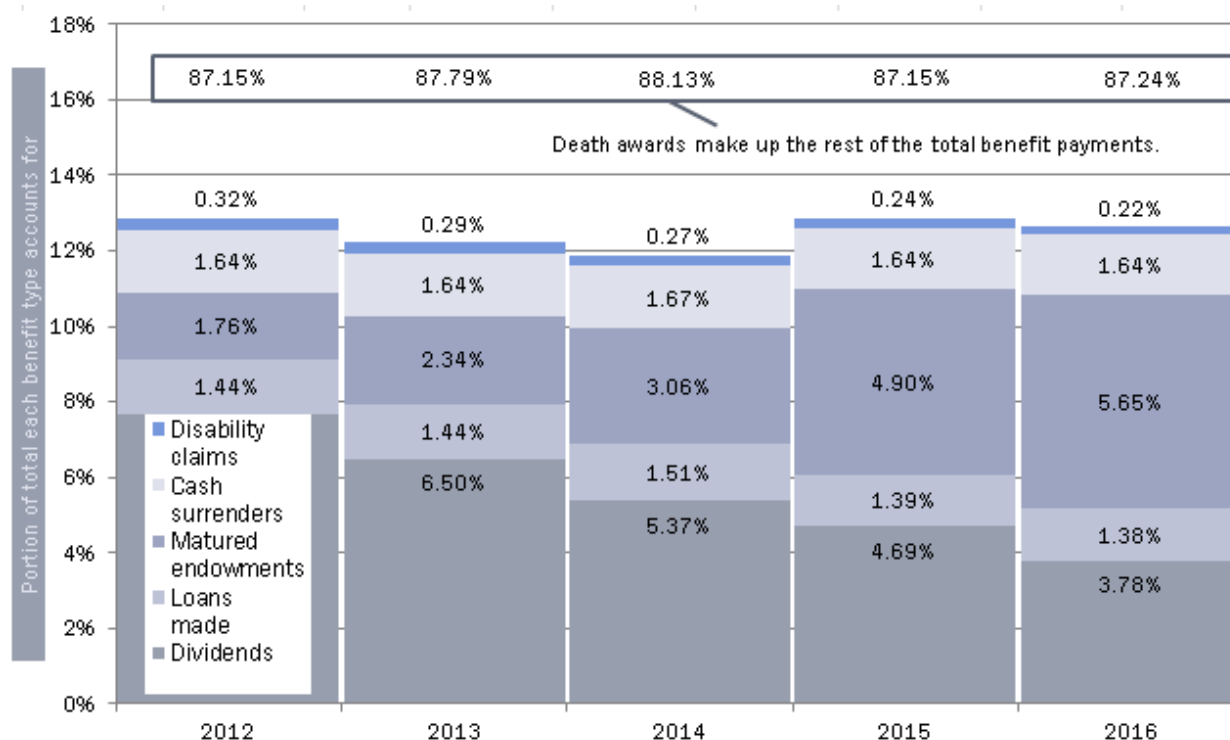
Number of death or traumatic injury awards paid

	2012	2013	2014	2015	2016
Administered	86,766	85,585	79,067	76,638	68,891
Supervised ¹⁴	9,337	8,775	8,230	7,272	7,439
Total	96,103	94,360	87,297	83,910	76,330

Amount of death or traumatic injury awards paid

	2012	2013	2014	2015	2016
Administered	\$1,064,732,566	\$1,073,344,783	\$1,011,652,847	\$987,885,617	\$909,122,246

Benefits paid by fiscal year by program



¹⁴ Includes payments for traumatic injuries.



Total insurance in-force by fiscal year¹⁵

	2012	2013	2014	2015	2016
Number of policies	7,016,054	6,820,219	6,572,276	6,342,789	6,194,039
Total face amounts	\$1,325,078,361,732	\$1,307,713,914,107	\$1,269,084,448,395	\$1,240,660,018,554	\$1,226,496,624,246
Avg. face amounts ¹⁶	\$188,864	\$191,741	\$193,097	\$195,602	\$198,012

Life insurance in-force by program during FY 16¹⁷

Type of insurance ¹⁸	Number of policies	Total face amount	Average face amount	Maximum face amount
USGLI	348	\$698,043	\$2,006	\$10,000
NSLI	309,658	\$3,913,798,367	\$12,639	\$10,000
VSLI	110,943	\$1,607,620,688	\$14,491	\$10,000
VRI	12,015	\$127,263,826	\$10,592	\$10,000
SDVI	272,112	\$2,854,006,643	\$10,488	\$10,000 ¹⁹
VMLI	2,654	\$344,721,679	\$129,888	\$200,000
SGLI	2,245,500	\$817,985,800,000	\$364,278	\$400,000
FSGLI - Child	1,855,000	\$18,550,000,000	\$10,000	\$10,000
FSGLI - Spouse	955,000	\$93,998,300,000	\$98,428	\$100,000
VGLI	430,809	\$71,364,415,000	\$165,652	\$400,000
Total²⁰	6,194,039	\$1,010,746,624,246	\$163,181	

¹⁵ Source: Insurance FY 16 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁶ Average face amount includes paid-up additional insurance where available.

¹⁷ Source: Insurance FY 16 Exhibit of Insurance In-force Cover Sheet.

¹⁸ Pages 8 and 14 contain information on historical changes to life insurance programs.

¹⁹ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²⁰ Excludes TSGLI.



Number of operations processed on administered policies by fiscal year²¹

	2012	2013	2014	2015	2016
Loans	30,237	31,056	30,575	30,845	32,424
Cash surrenders	9,024	8,296	7,615	7,051	6,455
Calls answered	630,155	622,003	612,234	593,876	543,274
Correspondence received	70,072	65,511	71,519	57,687	42,993
Change of address	24,562	24,153	27,402	22,866	10,449
Online loan applications	2,896	3,051	3,617	4,489	5,636
Total²²	764,050	751,019	749,345	712,325	635,595

²¹ Source: Distribution of Operations Report.

²² Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies. VBA did not follow this methodology in the 2012 Annual Benefits Report, thereby producing different 2012 total number of operations processed.





Coverage Established During FY 16

The table below identifies the number of new policies issued for FY 16, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 16

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²³	469	\$70,513,451	\$150,349	\$200,000
SDVI ²⁴	15,806	\$194,209,500	\$12,287	\$10,000 ²⁵
VGLI ²⁶	18,784	\$5,554,060,000	\$295,680	\$400,000
FSGLI – Child ²⁷	174,732	\$1,747,320,000	\$10,000	\$10,000
FSGLI – Spouse ²⁸	103,467	\$10,184,049,876	\$98,428	\$100,000
SGLI ²⁶	203,640	\$73,196,972,520	\$359,443	\$400,000
Total	516,898	\$90,947,125,347	\$175,948	

²³ Source: VMLI Database – FY16 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁴ Source: SDVI – FY16 Exhibit of Insurance In-force; State of Residence Report.

²⁵ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY 16, 1,125 new Supplemental SDVI policies were issued.

²⁶ Source: VGLI – OSGLI Monthly Report to VA.

²⁷ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 16. Data on accessions from the Defense Manpower Data Center.

²⁸ Source: DEERS and Military Pay Records.



Policy lapses during FY 16²⁹

Type of insurance	Number	Face amount	Average face amount
NSLI	3,070	\$17,893,500	\$5,829
VSLI	525	\$3,837,000	\$7,309
VRI	108	693,500	\$6,421
SDVI	1,220	\$14,201,500	\$11,641
Total	4,923	\$36,625,500	\$7,440

²⁹ Source: FY 16 Exhibit of Insurance In-force.

A policy lapses if the premium is not received within 65 days after the due date.





Insurance payments made to policyholders during FY 16

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment ³⁰	USGLI	174	\$389,318	\$2,237
	NSLI	5,445	\$120,333,511	\$22,100
	VSLI	5	\$45,920	\$9,184
	VRI	54	\$2,971,321	\$55,024
	SDVI	155	\$1,508,564	\$9,733
Total		5,833	\$125,248,634	\$21,472
Cash surrender ³⁰	USGLI	2	\$4,787	\$2,394
	NSLI	2,850	\$24,783,267	\$8,696
	VSLI	851	\$6,057,226	\$7,118
	VRI	139	\$987,465	\$7,104
	SDVI	747	\$4,510,052	\$6,038
Total		4,589	\$36,342,797	\$7,920
Dividends ³¹	USGLI	348	\$92,724	\$266
	NSLI	309,658	\$50,630,636	\$164
	VSLI	110,943	\$31,060,831	\$280
	VRI	12,015	\$2,154,873	\$179
Total		432,964	\$83,939,064	\$194
Loans ³²	USGLI	0	\$0	\$0
	NSLI	1,615	\$7,503,000	\$4,646
	VSLI	929	\$3,992,000	\$4,297
	VRI	40	\$392,000	\$9,800
	SDVI	29,840	\$20,696,000	\$694
Total		32,424	\$32,583,000	\$1,005

³⁰ Source of number: FY 16 Exhibit of Insurance In-force.

Source of amount: FY 16 Statement of Operations and Changes in Net Position.

³¹ Source of number: FY 16 Exhibit of Insurance In-force – Cover Sheet.

Source of amount: FY 16 Statement of Operations and Changes in Net Position.

³² Source of number: FY 16 Statement of Cash Flows.

Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in FY 16 and percent of total.

Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



Life insurance dividend payments by fiscal years

Dividend payments	2012	2013	2014	2015	2016
Number	762,545	671,813	587,452	505,934	432,964
Total amounts	\$206,738,298	\$167,071,426	\$128,936,863	\$108,680,166	\$83,939,064
Average payments	\$271	\$249	\$219	\$215	\$194

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the Servicemember. All other death claims are paid to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of the death claim payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 16³³

Type of insurance	Number	Amount	Average payment
USGLI	147	\$340,810	\$2,318
NSLI	47,604	\$613,379,071	\$12,885
VSLI	8,299	\$123,969,795	\$14,938
VRI	2,265	\$23,243,022	\$10,262
SDVI	10,306	\$108,607,606	\$10,538
VMLI	270	\$39,581,942	\$146,600
SGLI ³⁴	1,594	\$568,507,168	\$356,654
FSGLI - Spouse ³⁴	651	\$62,516,667	\$96,032
FSGLI - Child ³⁴	1,197	\$11,969,900	\$10,000
TSGLI ³⁴	727	\$33,650,000	\$46,286
VGLI ³⁴	3,270	\$349,051,176	\$106,743
Total	76,330	\$1,934,817,157	\$25,348

³³ Source of number: FY 16 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 16 Statement of Operations and Changes in Net Position.

³⁴ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, & Conversion Pool.





Monthly Payments to Policyholders at the End of FY 16

Although most Veterans choose to receive payments in a 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 and Total Disability Income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 16³⁵

Type of payment	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	5	\$4,626	\$925
	NSLI	2,603	\$3,217,626	\$1,236
	VSLI	1,035	\$1,406,790	\$1,359
	VRI	152	\$125,880	\$828
Total		3,795	\$4,754,922	\$1,253
Matured endowments	USGLI	0	\$0	\$0
	NSLI	168	\$195,144	\$1,162
	VSLI	168	\$210,096	\$1,251
	VRI	10	\$8,100	\$810
	SDVI	12	\$12,672	\$1,056
Total		358	\$426,012	\$1,190
Cash surrenders	USGLI	0	\$0	\$0
	NSLI	24	\$35,118	\$1,463
	VSLI	1	\$7,218	\$7,218
	VRI	0	\$0	\$0
	SDVI	0	\$0	\$0
Total		25	\$42,336	\$1,693
Total and permanent disability	USGLI	1	\$696	\$696
Total		1	\$696	\$696

³⁵ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. TDIP Income for NSLI, VSLI, and USGLI are 150% of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 16



A monthly payment option is also available in some programs for death claim payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 16³⁶

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	758	\$165,060	\$218
NSLI	12,156	\$7,318,338	\$602
VSLI	453	\$350,148	\$773
VRI	107	\$48,084	\$449
SDVI	154	\$67,296	\$437
Total	13,628	\$7,948,926	\$583

³⁶ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages.

Age distribution for insurance programs number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ³⁷	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ³⁷	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ³⁷	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ³⁷	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
SDVI ³⁷	0	1,890	11,024	19,776	34,808
% of all age groups	0%	1%	5%	8%	14%
VMLI ³⁸	0	11	96	263	648
% of all age groups	0%	0%	4%	10%	24%
SGLI ³⁹	141,007	1,129,719	635,670	267,415	70,020
% of Total	6%	51%	28%	12%	3%
FSGLI-Spouse ³⁹	10,532	353,858	375,214	167,564	43,480
% of all age groups	1%	37%	39%	18%	5%
FSGLI- Children ³⁹	1,786,702	68,298	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI ⁴⁰	12	11,607	57,352	115,794	125,959
% of all age groups	0%	3%	13%	27%	29%
Total all types	1,938,253	1,565,383	1,079,356	570,812	274,915
% of all age groups	32%	26%	18%	9%	4%

Age groups continued on the next page.

³⁷ Note: Data as of September 30, 2016.

³⁸ Source: VMLI Reserve Valuation September Data

³⁹ Source: OSGLI June Data – Adjusted for FY 16. Dependent data from the Defense Manpower Data Center.

⁴⁰ Source: VGLI Attained Age In-force Report from Prudential.



Age distribution for insurance programs
number of participants and percent of program total (continued)

Type of insurance	Age groups					Average age
	60-69	70-79	80-89	> 89	Total all age groups	
USGLI ³⁷	0	0	0	346	346	95.1
% of all age groups	0%	0%	0%	100%	100%	
NSLI ³⁷	0	1	159,155	114,158	273,314	88.6
% of all age groups	0%	0%	58%	42%	100%	
VSLI ³⁷	0	975	98,674	1,417	101,066	84.3
% of all age groups	0%	1%	98%	1%	100%	
VRI ³⁷	0	27	4,426	6,161	10,614	89.4
% of all age groups	0%	0%	42%	58%	100%	
SDVI ³⁷	105,192	53,451	14,047	636	240,824	63.1
% of all age groups	44%	22%	6%	0%	100%	
VMLI ³⁸	1,106	524	6	0	2,654	60.0
% of all age groups	42%	20%	0%	0%	100%	
SGLI ³⁹	1,664	5	0	0	2,245,500	29.8
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ³⁹	4,352	0	0	0	955,000	33.3
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ³⁹	0	0	0	0	1,855,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁰	89,316	28,977	1,762	30	430,809	52.0
% of all age groups	21%	7%	0%	0%	100%	
Total all types	201,630	83,960	278,070	122,748	6,115,127	
% of all age groups	3%	1%	5%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – active duty and reserve duty FY 16

	Number with coverage		Percent with coverage	
SGLI coverage level	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	105,373	1,309,627	7.45%	92.55%
Reserve duty	169,455	559,545	23.24%	76.76%
Total⁴¹	274,828	1,869,172	12.82%	87.18%

SGLI coverage by branch and component of service FY 16

Branch		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	504,786	504,705	100.0%	23.6%
	Navy	346,838	342,857	98.9%	16.0%
	Air Force	332,871	328,075	98.6%	15.3%
	Marine Corps	194,626	193,684	99.5%	9.0%
	Coast Guard	40,488	39,020	96.4%	1.8%
	NOAA	288	288	100.0%	0.0%
	Public Health Service	6,372	6,371	100.0%	0.3%
	Total	1,426,269	1,415,000	99.2%	66.0%
Reserve /National Guard	Army	555,861	502,841	90.5%	23.5%
	Navy	41,164	41,164	100.0%	1.9%
	Air Force	146,744	146,744	100.0%	6.8%
	Marine Corps	32,741	31,956	97.6%	1.5%
	Coast Guard	9,380	6,295	67.1%	0.3%
	Total	785,890	729,000	92.8%	34.0%
Grand Total		2,212,159	2,144,000	96.9%	100.0%

⁴¹ Does not include Servicemembers with part-time or post-separation coverage.

FSGLI Coverage for Spouses

The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 16

	Number with coverage		Percent with coverage	
FSGLI coverage level	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	11,146	650,854	1.68%	98.32%
Reserve duty	16,484	276,516	5.63%	94.37%
Total	27,630	927,370	2.89%	97.11%

FSGLI Spouse coverage by branch and component of service FY 16

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	292,712	251,278	85.8%	26.3%
	Navy	169,781	145,748	85.8%	15.3%
	Air Force	174,342	149,664	85.8%	15.7%
	Marine Corps	94,327	89,647	95.0%	9.4%
	Coast Guard	21,297	21,297	100.0%	2.2%
	NOAA	103	103	100.0%	0.0%
	Public Health Service	4,263	4,263	100.0%	0.4%
	Total	756,825	662,000	87.5%	69.3%
Reserve /National Guard	Army	362,565	181,802	50.1%	19.0%
	Navy	48,895	24,517	50.1%	2.6%
	Air Force	154,290	77,365	50.1%	8.1%
	Marine Corps	6,337	6,030	95.2%	0.6%
	Coast Guard	3,286	3,286	100.0%	0.4%
	Total	575,373	293,000	50.9%	30.7%
Grand Total		1,332,198	955,000	71.7%	100.0%

Contact Information

Department of Veterans Affairs home page

www.va.gov/

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign On (SSO) website

www.insurance.va.gov

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-Free Telephone: ⁴²

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General Correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use PO Box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 7787
All Other Insurance Mail:	P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI & VGLI)

When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI administers the SGLI and VGLI programs including the processing and payment of claims. OSGLI can be reached at:

Toll-free Telephone:

1-800-419-1473

Death and accelerated benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General Correspondence mailing address:

The Office of Servicemembers' Group Life Insurance Center
80 Livingston Avenue
Roseland, New Jersey 07068-1733

⁴² Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday



U.S. Department of Veterans Affairs
Veterans Benefits Administration





Loan Guaranty

Home Loan Guaranty Program Objectives

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

Current Benefits

VA home loans may be used to:

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



705,474 Loans Guaranteed

Average Loan \$253,243

Total Loan Amount:

\$178 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



**U.S. Department
of Veterans Affairs**

Veterans Benefits
Administration

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Release history

Version & changes

Date

Version 1.0

02/06/2017



**U.S. Department
of Veterans Affairs**
Veterans Benefits
Administration



Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore create an effective loan limit for VA. These effective loan limits vary by county and are based on the Department of Housing and Urban Development's (HUD) area median prices that are used by Federal Housing Finance Administration (FHFA) to set the Government Sponsored Enterprise (GSE) (Fannie Mae and Freddie Mac) loan limits. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.30% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active-duty service or later from service-connected causes is exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.



Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

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

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

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

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

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Temporarily expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 196



**U.S. Department
of Veterans Affairs**
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Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans or Native American non-Veterans finance the purchase of homes on Federal Trust. VA has entered into memorandums of understanding (MOU) with 94 participating Native American tribes. During FY 2016, VA closed 13 loans under this program. Since its inception, VA has made 1,002 loans to Native American Veterans.

In FY 2016, LGY promoted the NADL program in over three dozen major regional and national outreach events across the United States.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made approximately 507,403 attempts to contact delinquent borrowers and mortgage servicers. In FY 2016, VA helped 97,368 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$3.08 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page 197





Quick Reference

This quick reference guide highlights information most requested from the Loan Guaranty Service.

In FY 2016, interest rate reduction refinance loans were 31% of the total loan volume. For the same year, all refinanced loans made up 50% of the total loan volume.

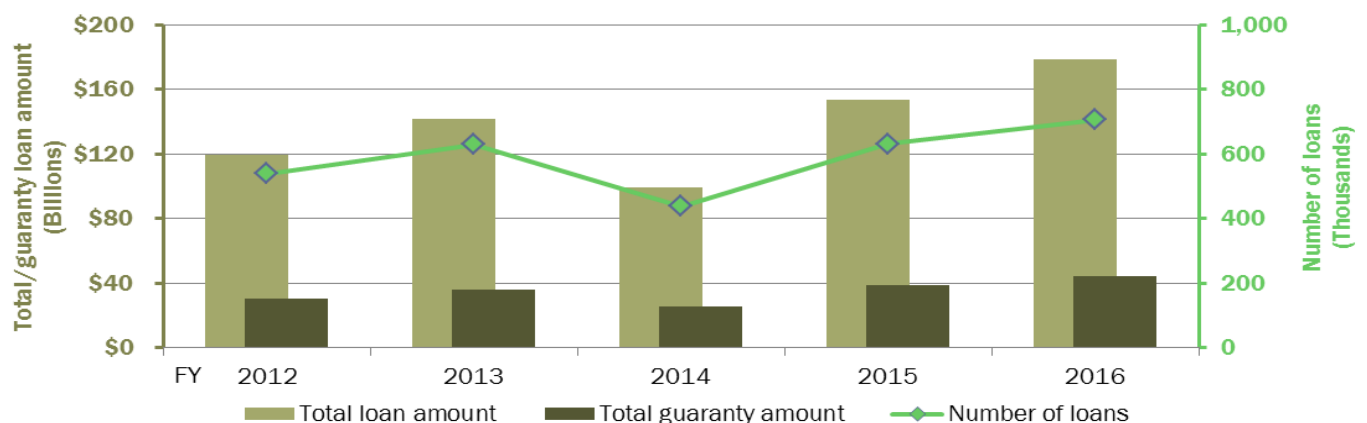
Fiscal year 2016 loan guaranty program highlights

Loans guaranteed	705,474
Interest rate reduction loans	215,561
Total loan amount	\$178,656,669,563
Average amount per loan	\$253,243

VA loans guaranteed by fiscal year

	2012	2013	2014	2015	2016
Number of loans	539,884	629,312	438,398	631,142	705,474
Total loan amount	\$119,227,054,808	\$141,975,397,598	\$99,574,287,360	\$153,477,242,762	\$178,656,669,563
Average loan amount	\$220,838	\$225,604	\$227,132	\$243,174	\$253,243
Total guaranty amount	\$30,578,197,324	\$36,239,738,792	\$25,273,854,382	\$38,606,820,465	\$44,646,704,530
Average guaranty amount	\$56,638	\$57,586	\$57,650	\$61,170	\$63,286

VA loans guaranteed by fiscal year



Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria



The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 2/28/1961)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War 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	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/ POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/ type	2012	2013	2014	2015	2016
First time home buyer	88,128	98,094	112,522	134,808	146,634
Previous home buyer	113,705	143,111	159,179	187,307	206,368

Purchase loans only

Without down payment	174,286	202,609	221,936	264,057	287,884
With down payment	27,580	38,596	49,765	58,058	65,118

Purchase loans only

Purchase loans	201,866	241,205	271,701	322,115	353,002
Interest rate reduction	281,493	308,333	94,180	194,805	215,561
Cash out/ other refinancing	56,525	79,774	72,517	114,222	136,911
Total	539,884	629,312	438,398	631,142	705,474

Types and characteristics of VA loans guaranteed during fiscal year 2016

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	146,634	\$32,893,373,233	\$224,323	\$8,394,570,374	\$57,248
Previous home buyer	206,368	\$56,213,410,742	\$272,394	\$13,676,242,117	\$66,271

Purchase loans only

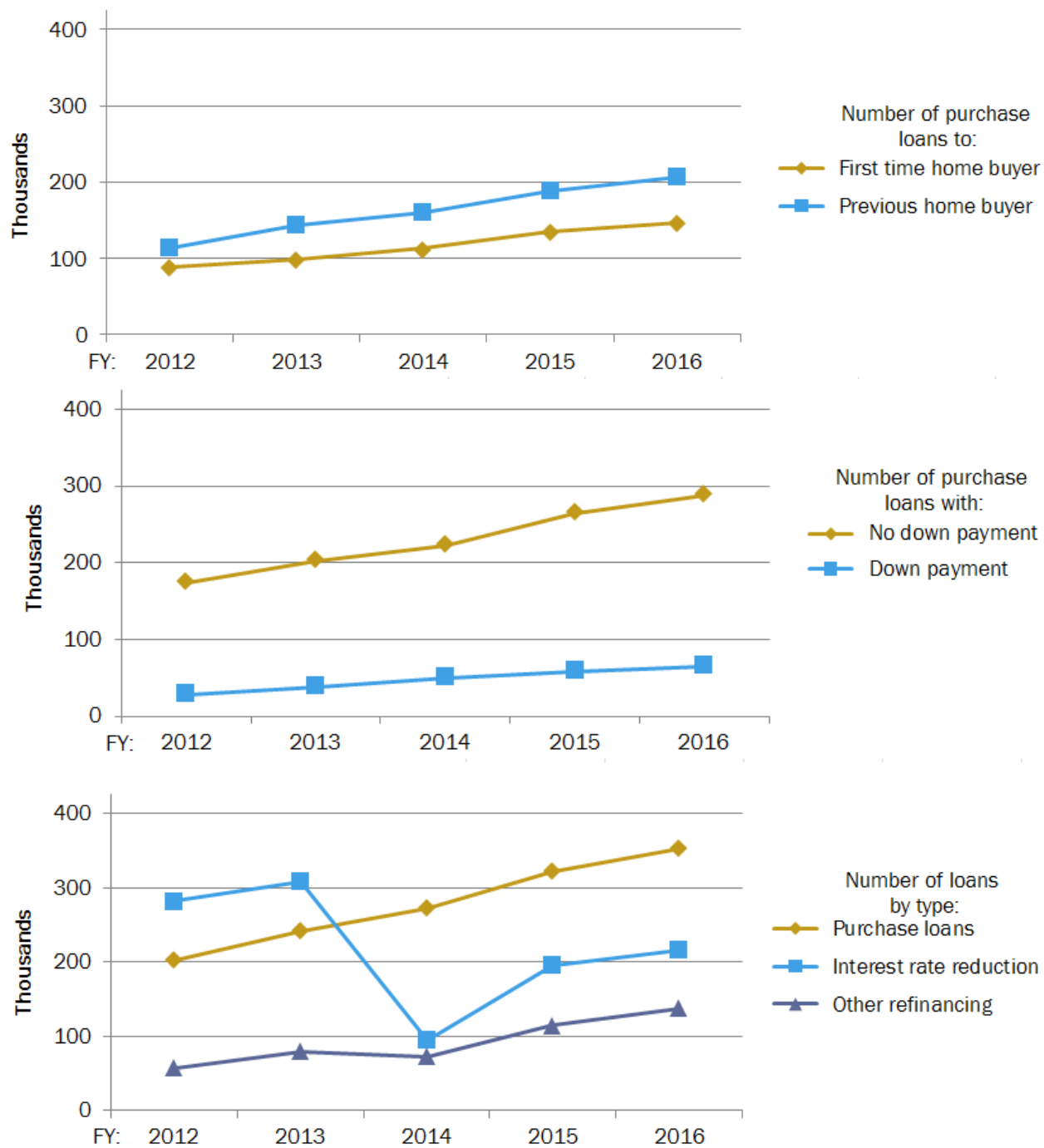
Without down payment	287,884	\$67,586,299,817	\$234,769	\$17,156,066,451	\$59,594
With down payment	65,118	\$21,520,484,158	\$330,484	\$4,914,746,040	\$75,474

Purchase loans only

Purchase loans	353,002	\$89,106,783,975	\$252,426	\$22,070,812,492	\$62,523
Interest rate reduction	215,561	\$55,284,715,390	\$256,469	\$14,097,737,719	\$65,400
Cash out / other refinancing	136,911	\$34,265,170,198	\$250,273	\$8,478,154,319	\$61,925
Total	705,474	\$178,656,669,563	\$253,243	\$44,646,704,530	\$63,286



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





VA loans guaranteed by fiscal year and period of service/ entitlement

Period of service/ entitlement	2012	2013	2014	2015	2016
World War II	684	733	475	562	492
Post-World War II	191	206	123	197	174
Korean Conflict	1,084	1,242	865	1,135	1,059
Post-Korean Conflict	5,263	6,248	5,134	7,171	7,318
Vietnam Era	27,425	32,359	25,589	36,327	37,843
Post-Vietnam Era	32,690	35,763	27,756	38,272	41,673
Gulf War Era	153,930	174,465	137,075	185,124	201,523
Restored entitlement	203,696	256,705	162,298	262,569	309,242
Service personnel	103,756	108,778	68,246	84,501	88,295
Reservists	8,865	10,319	8,468	12,168	14,141
Un-remarried survivors	2,300	2,494	2,369	3,116	3,714
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	539,884	629,312	438,398	631,142	705,474



**VA loans guaranteed during
fiscal year 2016 by period of service/ entitlement**

Period of service/ entitlement	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	492	0.07%	\$104,165,758	\$211,719	\$26,846,048	\$46,863
Post-World War II	174	0.02%	\$34,926,598	\$200,728	\$9,204,934	\$47,036
Korean Conflict	1,059	0.15%	\$216,682,175	\$204,610	\$56,159,116	\$45,439
Post-Korean Conflict	7,318	1.04%	\$1,494,738,866	\$204,255	\$386,942,192	\$48,064
Vietnam Era	37,843	5.36%	\$8,039,499,090	\$212,443	\$2,065,542,978	\$49,887
Post-Vietnam Era	41,673	5.91%	\$9,170,269,085	\$220,053	\$2,341,376,400	\$52,050
Gulf War Era	201,523	28.57%	\$48,960,941,363	\$242,955	\$12,275,537,620	\$56,027
Restored entitlement	309,242	43.83%	\$83,302,887,050	\$269,378	\$20,663,963,033	\$61,266
Service personnel	88,295	12.52%	\$23,080,296,919	\$261,400	\$5,747,440,124	\$64,017
Reservists	14,141	2.00%	\$3,532,648,438	\$249,816	\$885,276,977	\$57,340
Un-remarried survivors	3,714	0.53%	\$719,614,221	\$193,757	\$188,415,108	\$47,586
Spouses of POWs	N/A					
Total	705,474	100%	\$178,656,669,563	\$253,243	\$44,646,704,530	\$63,286



VA loans guaranteed by fiscal year and age

Age	2012	2013	2014	2015	2016
18 - 25	18,534	19,101	18,003	21,070	22,103
26 - 35	135,064	153,742	109,537	145,353	157,784
36 - 45	145,123	162,708	102,118	141,871	154,537
46 - 55	112,273	132,334	85,256	127,691	145,191
56 - 65	81,988	94,870	64,517	92,656	101,404
66 - 75	36,593	53,132	47,502	83,477	101,462
76 - 80	6,367	8,173	6,895	11,283	13,914
Over 80	3,942	5,252	4,570	7,741	9,079
Total¹	539,884	629,312	438,398	631,142	705,474

VA loans guaranteed during fiscal year 2016 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	22,103	3.13%	\$4,254,690,557	\$192,494	\$1,103,283,273	\$49,916
26 - 35	157,784	22.37%	\$38,609,421,984	\$244,698	\$9,688,135,219	\$61,401
36 - 45	154,537	21.91%	\$43,798,785,187	\$283,419	\$10,780,565,294	\$69,760
46 - 55	145,191	20.58%	\$39,732,712,297	\$273,658	\$9,826,437,462	\$67,679
56 - 65	101,404	14.37%	\$24,264,057,073	\$239,281	\$6,118,081,955	\$60,334
66 - 75	101,462	14.38%	\$22,969,232,117	\$226,385	\$5,841,962,428	\$57,578
76 - 80	13,914	1.97%	\$3,050,875,980	\$219,267	\$780,674,334	\$56,107
Over 80	9,079	1.29%	\$1,976,617,644	\$217,713	\$507,495,384	\$55,898
Total¹	705,474	100.0%	\$178,656,669,563	\$253,243	\$44,646,704,530	\$63,286

¹ Totals include one loan in the amount of \$276,724 and a guaranty amount of \$69,181 with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2012	2013	2014	2015	2016
18 - 25	3.40%	3.04%	4.11%	3.34%	3.13%
26 - 35	25.00%	24.43%	24.98%	23.03%	22.37%
36 - 45	26.90%	25.85%	23.29%	22.48%	21.91%
46 - 55	20.80%	21.03%	19.45%	20.23%	20.58%
56 - 65	15.20%	15.08%	14.72%	14.68%	14.37%
66 - 75	6.80%	8.44%	10.84%	13.23%	14.38%
76 - 80	1.20%	1.30%	1.57%	1.79%	1.97%
Over 80	0.70%	0.83%	1.04%	1.23%	1.29%
Total	100%	100%	100%	100%	100.0%

VA loans guaranteed during fiscal year 2016 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	3,136	\$289,387,029	\$92,279	\$100,030,204	\$31,897
\$25,000 to \$34,999	13,095	\$1,620,267,896	\$123,732	\$479,165,569	\$36,591
\$35,000 to \$44,999	29,724	\$4,518,571,730	\$152,018	\$1,225,121,574	\$41,217
\$45,000 to \$54,999	45,064	\$8,051,284,927	\$178,663	\$2,091,220,969	\$46,406
\$55,000 to \$64,999	46,396	\$9,548,759,647	\$205,810	\$2,427,936,686	\$52,331
\$65,000 to \$74,999	41,358	\$9,526,524,862	\$230,343	\$2,395,448,154	\$57,920
\$75,000 and over	174,229	\$55,551,987,884	\$318,845	\$13,351,889,336	\$76,634
Total	353,002	\$89,106,783,975	\$252,425	\$22,070,812,492	\$62,523

Purchase loans only

Veteran participant income and asset information

Average income	\$84,969
Median income	\$74,376
Median assets	\$8,876



U.S. Department
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Administration



Number of VA loans guaranteed by fiscal year and race

Race	2012	2013	2014	2015	2016
White	376,539	444,454	307,876	439,680	484,165
Black/ African American	52,993	60,025	46,180	67,939	79,974
Hispanic	37,070	45,059	34,104	50,338	57,223
Asian/ Pacific Islander/ Native Hawaiian	10,468	3,110	11,427	18,740	21,888
American Indian/ Alaskan Native	2,396	10,111	36,136	51,948	60,313

VA loans guaranteed during fiscal year 2016 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	484,165	68.8%	\$121,024,045,664	\$249,964	\$30,218,999,706	\$62,415
Black/ African American	79,974	11.4%	\$20,030,728,457	\$250,466	\$5,030,262,396	\$62,899
Hispanic	57,223	8.1%	\$14,970,178,170	\$261,611	\$3,738,730,054	\$65,336
Asian/ Pacific Islander/ Native Hawaiian	21,888	3.1%	\$6,933,036,714	\$316,751	\$1,706,868,133	\$77,982
American Indian/ Alaskan Native	60,313	8.6%	\$15,423,968,978	\$255,732	\$3,872,835,054	\$64,212

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2016 by program

Number or amount of loan or grant	Specially adapted housing grants ²	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,725	189	13
Amount of grants / loans	\$98,426,319	\$2,217,094	\$2,463,850

Loan Administration Data



Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

97,368

Loan administration actions by fiscal year

Action	2013	2014	2015	2016
Borrowers saved from foreclosure	73,560	79,814	90,262	97,368
Potential claim savings	\$2,789,614,434	\$2,707,242,614	\$2,803,451,393	\$3,082,674,193
Foreclosures completed	19,065	19,813	18,027	18,519
Claim payments	\$1,110,183,292	\$1,004,360,268	\$1,016,723,872	\$742,576,524

Loan administration actions in fiscal year 2016

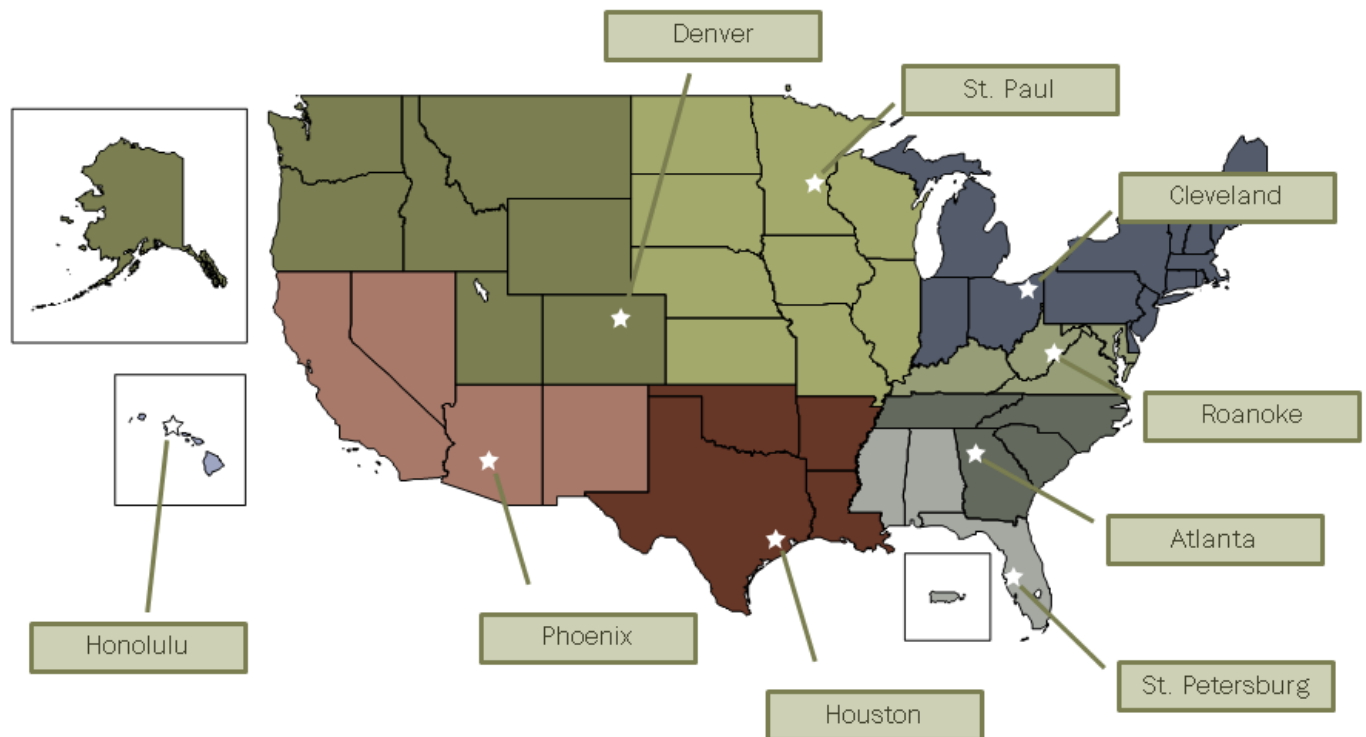
Action	Number/Amount
Borrower contact	295,555
Servicer contact	211,848
Potential claim savings	\$3,082,674,193
Default resolution rate (percent)	84.02%
Defaults reported	89,598
Foreclosures completed ³	18,519
Borrowers saved from foreclosure	97,368

³ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by states.





Appendix – Map of Regional Loan Centers



Contact Information

Home Loan Guaranty information:

1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

eBenefits (Online forms and applications)

www.ebenefits.va.gov

Home Loan Guaranty home page

www.benefits.va.gov/homeloans



Vocational Rehabilitation

Vocational Rehabilitation and Employment

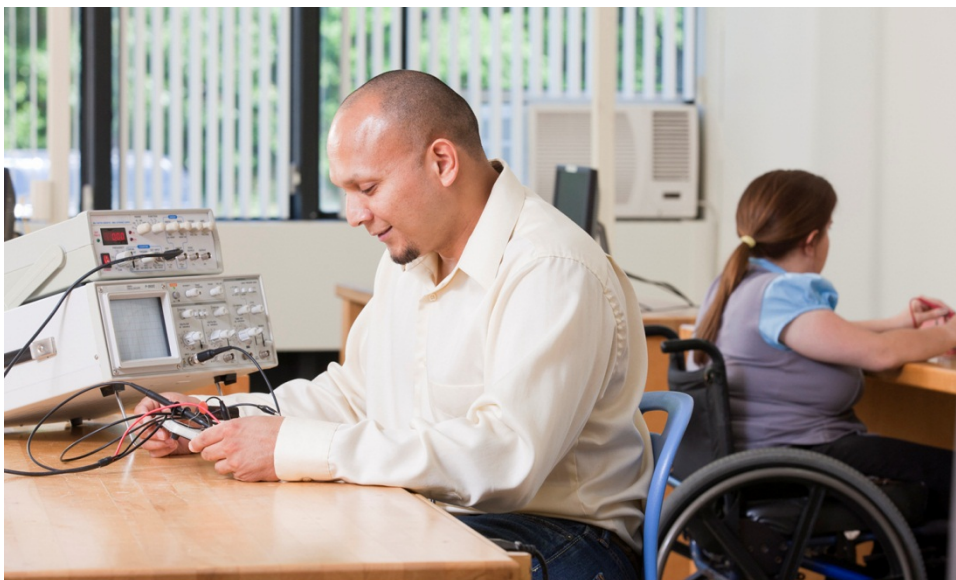
The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



387 locations nationwide,
with 1,335 employees
serving Veterans

Mission:

The Vocational Rehabilitation and Employment (VR&E) program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable employment. The VR&E program also assists Veterans to achieve maximum independence in daily living when the severity of their disability prohibits suitable employment.

Activities:

137,097 Veteran Participants
173,599 Veterans Receiving
Evaluation and Counseling
Services
11,531 Rehabilitations



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Release history	
Version & changes	Date
Version 3.1	June 9, 2017

Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2016, including those who were successfully rehabilitated or who discontinued their program of services in FY 2016.

Because Veterans can receive rehabilitation services over multiple years, participants may have started their rehabilitation program in a previous fiscal year.



VA



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Chapter 36 Services

Vocational Rehabilitation and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2016, 14,886 Servicemembers and Veterans applied for Chapter 36 services.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

Services Provided Through Other Benefit Chapters

Vocational Rehabilitation and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2016, 180 beneficiaries and Veterans applied for services under these benefit chapters.



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Quick Reference

Vocational Rehabilitation and Employment (VR&E) Activities FY 16

Veterans enrolling

Total applicants ¹	112,155
Eligible applicants	124,099
Completed evaluation (including prior year carry over) ²	66,575
Entitled applicants (including prior year carry over)	53,051
Entitled applicants (2016 only)	36,673
New plans of service (enrollments)	29,341

Veterans enrolled in a plan of services at the end of FY16

New plans of service (enrollments)	29,341
Persisting from prior years	74,866
Independent living rehabilitations	1,152
Employment rehabilitations	9,816
Education rehabilitations	563
Maximum Rehabilitation Gain (MRG) – employed	520
Maximum Rehabilitation Gain (MRG) – employable	2,300
Discontinued	18,539

Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	137,097
Veterans that received evaluation and counseling services – did not enter a plan of services	36,502
Veterans that received evaluation and counseling services	173,599

¹ Chapter 31 only. 113,794 applications were submitted by 112,155 unique Servicemembers and Veterans in FY 16.

² Prior year carry over represents applications or evaluations completed by VR&E in FY 16 from Veterans that applied in FY 15.





Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	173,599
Veterans applying – did not pursue counseling services	48,421
Total VR&E Veterans served	222,020

Veterans receiving VR&E benefits at the end of FY 16

Veterans participating in the VR&E program who are male	107,662
Veterans participating in the VR&E program who are female	29,042
Veterans participating in the VR&E program with gender data not available	393
	137,097

Employment Handicaps

Veterans with serious employment handicaps during FY 16

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	34,485	18,566	53,051
Participants	103,944	31,153	131,097
Rehabilitated	8,320	3,211	11,531

More than 75% of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Subsistence Payments



For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

Veterans who received subsistence as part of a training program during FY 16

Program	Total	Percent of total
Undergraduate	59,336	74.53%
Graduate	10,939	13.74%
Vocational/ technical	3,893	4.89%
College, non-degree	1,942	2.44%
Extended evaluation/ independent living	1,910	2.40%
Non-paid work experience in government	948	1.19%
Paid on-the-job training	270	0.34%
Farm co-op	132	0.17%
Improvement of rehab potential	131	0.16%
Apprenticeship	85	0.11%
Non-paid on-the-job training	28	0.04%
High school	2	0.00%
Total	79,616	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Servicemembers with a disability by providing evaluation, rehabilitation services, training, and case management. Servicemembers are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.



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VR&E Veteran Demographics

VR&E participants by prior education level

	Data not available	Below high school	High school	Post high school	Four year degree	Graduate degree training	Total
Applicants	0	1,652	54,696	27,679	10,985	17,143	112,155
Participants	214	1,448	50,466	60,507	17,787	6,675	137,097
Rehabilitated	7	118	3,464	5,329	2,140	473	11,531

VR&E participants by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ³
Applicants	508	20,596	39,806	13,494	13,875	10,064	7,105	6,704	
Participants	168	15,634	47,748	16,877	19,574	15,784	11,361	9,950	
Rehabilitated	0	739	4,252	1,362	1,748	1,448	943	1,039	11,531

VR&E participants by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	14,547	59,736	892	17,625	19,252	103	112,155
Participants	17,731	73,497	1,079	21,019	23,641	130	137,097
Rehabilitated	1,633	5,867	104	1,818	2,100	9	11,531

VR&E participants by period of service

	Data not available	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Total ⁴
Applicants	13	61	3,183	8,322	90,720	5,693	112,155
Participants	31	63	4,753	14,124	111,270	6,697	137,097
Rehabilitated	8	11	570	1,070	9,263	603	11,531

³ Totals include 3 applicants and 1 participant unidentifiable by age.

⁴ Totals include 4,163 applicants, 159 participants, and 6 rehabilitations where period of service was not available.



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Veterans by length of service⁵

	Applicants	Participants	Rehabilitated
Less than 3 mos.	391	536	38
3 - 6 mos.	1,364	1,972	130
6 mos. to 2 years	7,776	11,442	924
2 - 4 years	20,376	27,208	2,034
4 - 10 years	45,613	53,801	4,623
10 - 15 years	11,245	13,135	1,034
15 - 20 years	5,302	6,429	528
20 - 30 years	16,991	20,720	2,071
> 30 years	1,720	1,693	148
In service	1,355	160	1
Total	112,155	137,097	11,531

Veterans by combined service-connected disability rating⁶

	Applicants	Participants	Rehabilitated
0%	591	284	4
10%	6,960	5,606	394
20%	6,252	9,519	847
30%	8,863	13,039	1,195
40%	9,834	14,400	1,319
50%	9,246	12,662	1,116
60%	12,480	16,737	1,549
70%	13,501	16,780	1,390
80%	13,815	17,379	1,461
90%	11,532	13,787	1,045
100%	14,171	16,633	1,209
Memo rating ⁷	1,661	271	2
Total	112,155	137,097	11,531

⁵ Includes 22 applicants and 1 participant unidentifiable by length of service.

⁶ Includes 3,249 applicants unidentifiable by combined service-connected disability rating.

⁷ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.



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Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 16

Category	Number ⁸	Percent of total
Number of female Veterans who were rehabilitated	2,210	20%
Number of male Veterans who were rehabilitated	8,739	79%

Disabled Veterans with serious employment handicaps who were rehabilitated	8,320	72%
Disabled Veterans with employment handicaps who were rehabilitated	3,211	28%

Total number of employment rehabilitations	9,816	85%
Total number of education rehabilitations	563	5%
Total number of independent living rehabilitations	1,152	10%

Total number of veterans rehabilitated in FY 16	11,531
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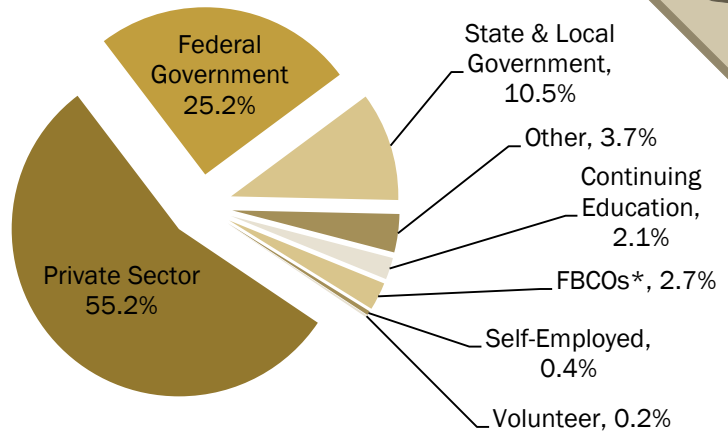
VR&E Employment Outcomes



FY 16 employment placements

The chart⁹ on the right shows the percentages of the career fields where VR&E Veterans found work in FY 16.

*FBCOs: faith-based & community organizations



FY 16 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation ¹⁰
Professional, technical, and managerial	8,045	\$49,114
Service	450	\$33,190
Clerical	434	\$31,739
Machine Trades	373	\$36,666
Miscellaneous	320	\$36,188
Structural (building trades)	202	\$38,295
Sales	119	\$31,991
Benchwork	53	\$27,832
Agricultural, fishery, and forestry	24	\$36,681
Processing (butcher, meat processor, etc.)	8,045	\$49,114
Total number and average wage	10,020	\$46,208
Rehabs without full-time wages ¹¹	359	NA
Total	10,379	

⁹ Source: VR&E Program Management Reports: Career Outcomes by DOT

¹⁰ Excludes Veterans rehabilitated in independent living.

¹¹ Includes continuing education, part-time employment, volunteer, and unknown.



U.S. Department
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Administration

Contact Information

**Vocational Rehabilitation and
Employment Information:**
1-800-827-1000

**Annual Benefits Report
(Office of Performance
Analysis & Integrity)**
202-461-9040

vets.gov
www.vets.gov

**Department of Veterans Affairs
home page**
www.va.gov

**Veterans Benefits
Administration home page**
benefits.va.gov

**eBenefits and Veteran
Employment Center
(Online forms and applications)**
www.ebenefits.va.gov

VR&E home page
www.benefits.va.gov/vocrehab

Regional Office Addresses

Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99504	AK	Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131	CT	Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526	IN
Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798	AL	Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, DE 19805	DE	Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	KS
Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756	AR	St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731	FL	Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835	KY
Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405	AZ	Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026	GA	New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	LA
Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209	CA	Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819	HI	Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	MA
San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508	CA	Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825	IA	Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	MD
Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602	CA	Boise VA Regional Office 444 West Fort Street Boise, ID 83702	ID	Togus VA Regional Office One VA Center Augusta, ME 04330-6795	ME
Denver VA Regional Office 155 Van Gordon Street Denver, CO 80228	CO	Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612	IL	Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI



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St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216	MS	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD
Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK	Nashville VA Regional Office 110 Ninth Avenue, South Nashville, TN 37203-3817	TN



**U.S. Department
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Houston
VA Regional Office
6900 Alameda Road
Houston, TX 77030-4200

TX

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

TX

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

UT

Roanoke
VA Regional Office
210 Franklin Rd, SW
Roanoke, VA 24011

VA

White River Junction
VA Regional Office
215 North Main Street
White River Junction, VT 05001

VT

Seattle
VA Regional Office
Federal Building
915 Second Avenue, Room 1392
Seattle, WA 98174-1060

WA

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

WI

Huntington
VA Regional Office
640 Fourth Avenue
Huntington, WV 25701-1340

WV

Cheyenne
VA Benefits Office
2360 E. Pershing Blvd.
Cheyenne, WY 82001-5356

WY

The above address is the
Cheyenne benefits office. The
Denver regional office processes
claims for the state of Wyoming.

Manila
VA Regional Office
U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

North Atlantic District
5000 Wissahickon Avenue
Philadelphia, PA 19144

PA

Southeast District
3322 West End, Suite 408
Nashville, TN 37203

TN

Midwest District
9700 Page Avenue, Suite 301
St. Louis, MO 63132

MO

Pacific District
3333 North Central Avenue,
Suite 3026
Phoenix, AZ 85012-2402

AZ

Continental District
155 Van Gordon Street
Lakewood, CO 80228

CO

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**
Department of Veterans Affairs
Claims Intake Center
PO Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

vets.gov
www.vets.gov

Department of Veterans Affairs
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www.va.gov

Veterans Benefits Administration
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benefits.va.gov

eBenefits
(Online forms and applications)
ebenefits.va.gov

Compensation home page
benefits.va.gov/compensation



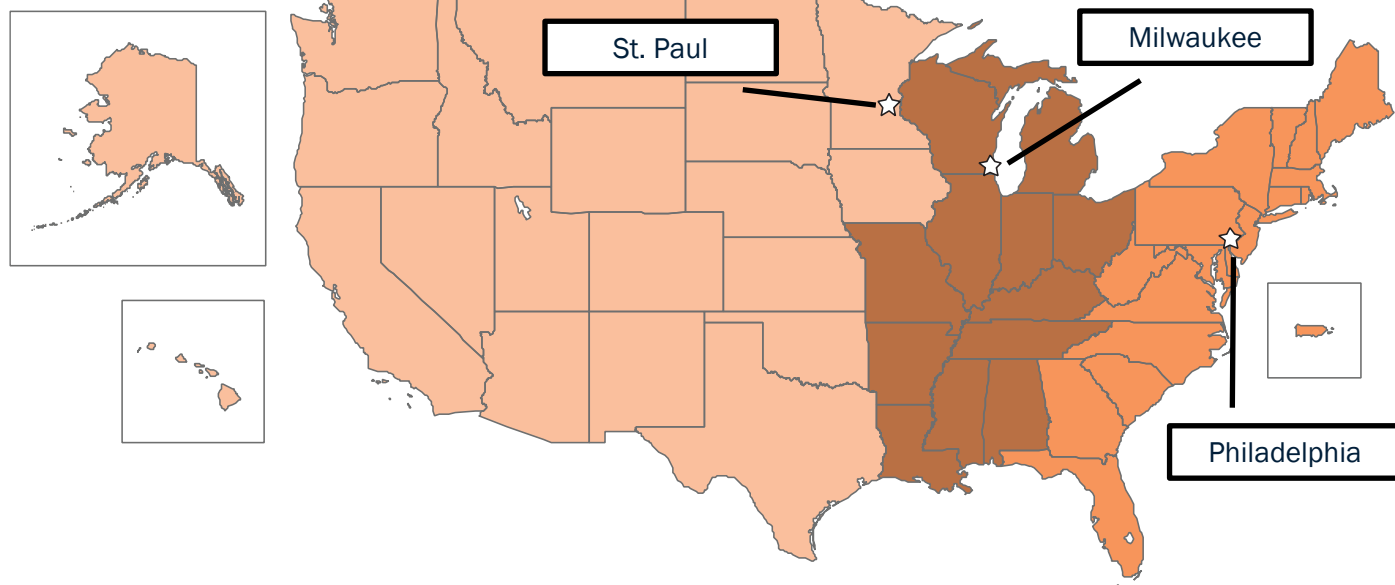
VA



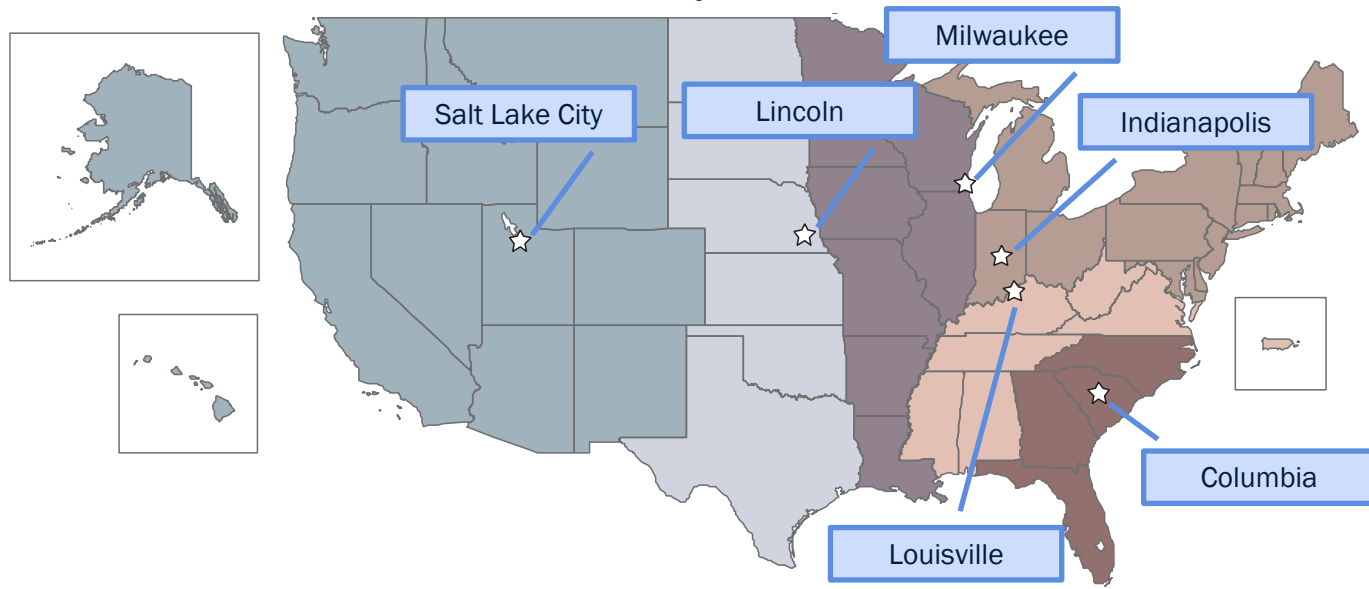
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Program Jurisdiction Information/Maps

Pension Management Centers



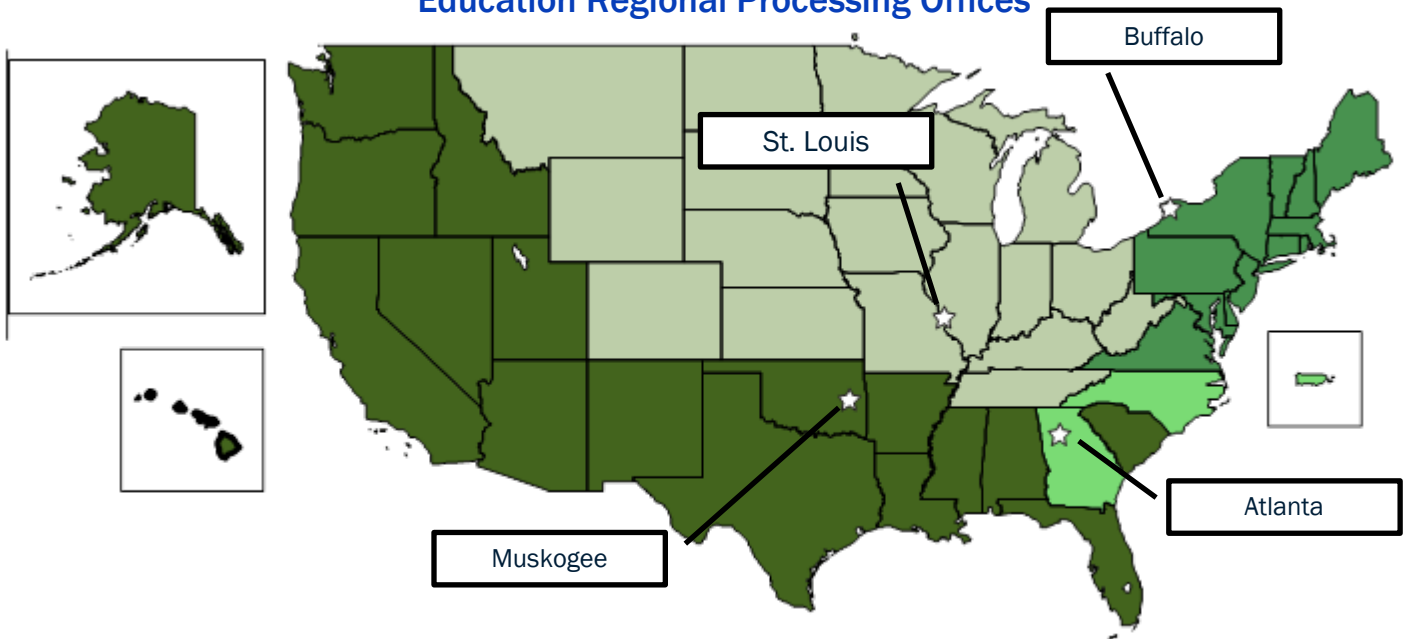
Fiduciary Hubs



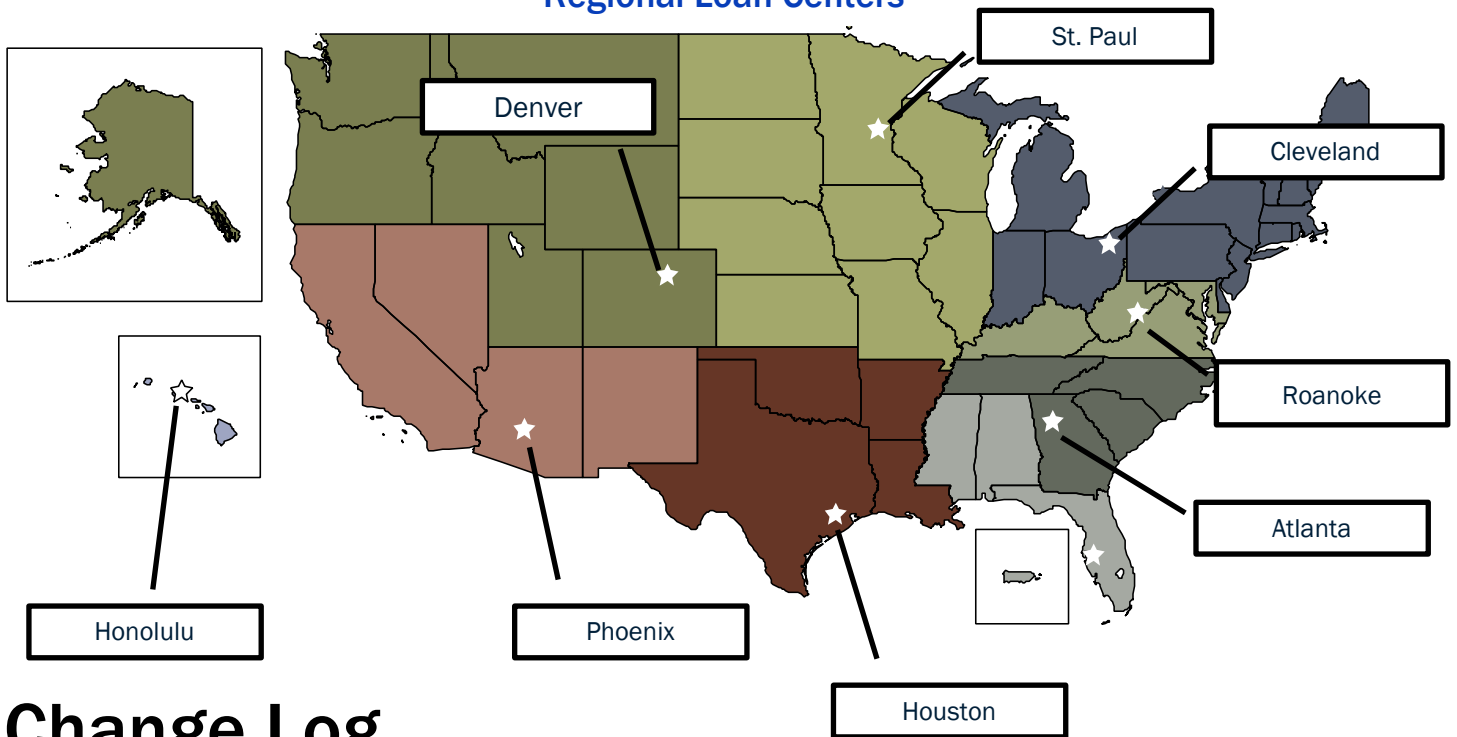
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Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes	Date
Version 1.0	06/28/2017



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Glossary

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

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

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

BENEFITS DELIVERY AT DISCHARGE (BDD) – Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

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

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

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

CASH-OUT REFINANCE – This refinancing option is for Veterans and Servicemembers interested in taking cash out of their home equity and can be used to refinance a non-VA loan into a VA loan.

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

CERTIFICATE OF ELIGIBILITY – Verification to the lender that the potential borrower is qualified for a VA-guaranteed loan. The COE can be applied for online through www.ebenefits.va.gov or by contacting the borrower's lender.

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

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

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

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

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



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

DEPENDENTS EDUCATIONAL ASSISTANCE

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

DEPENDENCY AND INDEMNITY

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

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

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

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

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

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

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

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 available to eligible Veterans, dependents, reservists, and Servicemembers while they are in an approved training program.

EDUCATION REHABILITATIONS (VR&E) –

Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) –

Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

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

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.



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ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

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

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

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

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary’s dependents.

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

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

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

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

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

GI BILL OF RIGHTS – Also known as the Servicemen’s Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

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

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

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

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

INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL)

– An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

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

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

LOAN DEFAULTED-GUARANTY CLAIM PAID –

Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the home 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.

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

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

MAXIMUM REHABILITATION GAIN (MRG)

(VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran’s circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

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

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

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary’s dependents.

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.



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

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

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

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

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

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

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

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

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



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

SERVICEMEMBER – An individual who is currently serving on active duty.

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

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

SPECIAL HOUSING ADAPTATION (SHA) – A grant available to disabled Veterans and Servicemembers who have blindness in both eyes, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited motion of one or more extremities. The grant assists in adapting their homes to accommodate limitations caused by the disabilities.

SUITABLE EMPLOYMENT (VR&E) – Employment that does not aggravate the Veteran's disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

SURVIVORS AND DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

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

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

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

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all Servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members (whether they were insured for SGLI or not) who incurred certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005.

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

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

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

VETERANS OPPORTUNITY TO WORK (VOW) TO HIRE HEROES ACT OF 2011 – Provides a seamless transition for Servicemembers, expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with service-connected disabilities.



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VETERANS RETRAINING ASSISTANCE

PROGRAM (VRAP) – Part of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011, the Veteran Retraining Assistance Program (VRAP) offered up to 12 months of retraining assistance to unemployed Veterans who are between the ages of 35 and 60 and meet other selected criteria. Training must have been offered at a community college or technical school and lead to an associate's degree or certificate in a high demand field. Authority to pay benefits under this program expired April 1, 2014.

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

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

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

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

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

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



Contact Information

vets.gov -----	www.vets.gov
Department of Veterans Affairs home page -----	www.va.gov
Veterans Benefits Administration home page -----	benefits.va.gov
eBenefits (online forms and applications) -----	www.ebenefits.va.gov
Office of Congressional Affairs -----	www.va.gov/oca
Office of Public and Intergovernmental Affairs -----	www.va.gov/opa
About VA -----	www.va.gov/about_va
Veteran Data & Information -----	www.va.gov/vetdata
Annual Benefits Report -----	benefits.va.gov/reports/abr
Office of Performance Analysis & Integrity -----	202-461-9040

Benefit Specific Contact Information

Compensation Benefit Information:

1-800-827-1000

benefits.va.gov/compensation

Pension Benefit Information:

1-888-294-6380

benefits.va.gov/pension

Education Benefit Information:

1-888-GI BILL 1 (1-888-442-4551)

benefits.va.gov/education

Life Insurance Information:

1-800-669-8477

benefits.va.gov/insurance

Home Loan Guaranty Information:

1-888-768-2132

benefits.va.gov/homeloans

Vocational Rehabilitation and Employment Information: 1-800-827-1000

benefits.va.gov/vocrehab

Burial Headstones and Markers Information: 1-800-697-6947

www.cem.va.gov

Health Care Information:

1-877-222-8387

www.va.gov/health

CHAMPVA (health care for dependents of Veterans) 1-800-733-8687

www.va.gov/hac/forbeneficiaries/champva/



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