Veterans Benefits Administration

Annual Benefits Report

Fiscal Year 2014

VA | U.S. Department of Veterans Affairs

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.

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.

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 fiscal year 2014 Performance and Accountability Report, dated November 17, 2014.

The document can be accessed through this electronic link: www.va.gov/budget/report/. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan FY 2014 – 2020 can be found on the Department's Web site: www.va.gov/op3/.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over $86 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 $2.4 billion during fiscal year 2014.

Overview – All Programs

Total Program Expenditures ($millions)

Compensation	$64,356
Pension and Fiduciary	$5,462
Education	$12,292
Vocational Rehabilitation and Employment	$1,063
Insurance	$1,117
Home Loan Guaranty	$2,031
Total	**$86,321**

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2014	4,331,329
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2014	516,270
Fiduciary – Number of accounts of beneficiaries managed at the end of fiscal year 2014	172,868
Education – Number of beneficiaries participating in education programs during fiscal year 2014	1,088,411
Insurance – Number of lives insured at the end of fiscal year 2014	6,473,869
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2014	438,398
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2014	123,383

Overview – Compensation

New compensation recipients and estimated annual payments – during FY 14

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	293,876	$10,995	$3.23 Billion
Survivors DIC[1]	14,240	$14,841	$211 Million
Total:	**308,116**	**$11,173**	**$3.44 Billion**

All compensation recipients and payments – end of FY 14

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	3,949,066	$13,732	$54.23 Billion
Survivors DIC	382,263	$15,531	$5.94 Billion
Total:	**4,331,329**	**$13,891**	**$60.17 Billion**

1 Dependency and Indemnity Compensation and Death Compensation.

Overview – Pension and Fiduciary

New pension recipients and estimated annual payments - during FY 14

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	44,345	$13,591	$603 Million
Survivors Pension[2]	42,583	$10,049	$428 Million
Total	**86,928**	**$11,856**	**$1.03 Billion**

All pension recipients and payments – end of FY 14

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	304,556	$11,682	$3.56 Billion
Survivors Pension	211,714	$7,513	$1.59 Billion
Total	**516,270**	**$9,973**	**$5.15 Billion**

Number of accounts of beneficiaries managed by the Fiduciary program at the end of FY 14: 172,868

Overview – Education

Education program beneficiaries and payments

Program	Beneficiaries	Payments ($000)
Montgomery GI Bill - Active Duty (MGIB-AD)	77,389	$511,652
Montgomery GI Bill - Selected Reserve (MGIB-SR)	63,745	$149,804
Post-9/11 GI Bill	790,408	$10,754,649
Veterans Retraining Assistance Program (VRAP)	52,288	$412,606
Reserve Educational Assistance Program (REAP)	13,784	$56,357
Survivors and Dependents Educational Assistance (DEA)	90,789	$513,633
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	8	$424
Total	**1,088,411**	**$12,399,125**

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

Overview – Insurance

Number of lives insured at the end of FY 14 by program type

Program	Number of lives
Administered Programs for Veterans	749,940
Veterans' Mortgage Life Insurance	2,485
Veterans' Group Life Insurance	424,944
Servicemembers' Group Life Insurance	2,305,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,991,000
Total lives insured	**6,473,869**

Amount of benefits paid during FY 14 by payment type

Payment type	Amount paid
Death awards	$ 2,117,047,764
Dividends	$ 128,936,863
Loans	$ 36,202,000
Matured endowments	$ 73,388,337
Cash surrenders	$ 40,125,066
Disability claims	$ 6,493,107
Total	**$ 2,402,193,137**

Overview – Home Loan Guaranty

Fiscal year 2014 Home Loan Guaranty program highlights

Loans guaranteed	438,398
Interest rate reduction loans	94,180
Total loan amount	$99,574,287,360
Average amount per loan	$227,132

Vocational Rehabilitation and Employment participants FY 2014

Status	Total
Total applicants	87,094
Eligible applicants	83,760
Completed evaluation (including prior year carry over)	71,910
Entitled applicants	53,706
New plans of service (enrollments)	32,626
Participants	123,383
Rehabilitated	10,680

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) Includes “National Call To Service” program
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
VRAP	Veterans Retraining Assistance Program
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance 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: 21,999,108

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,949,066[3]	$4,519,043,842	$54,228,526,101

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
476,319	1,135,918	1,834,038	501,854

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans[4]	Estimated total amount paid monthly	Estimated total amount paid annually
304,556[5]	$296,489,423	$3,557,873,076

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1,303	101,726	75,758	125,711

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
77,389	63,745	90,789	8	13,784	817,604	52,478	1,115,797[6]

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$1,543,572,817	$10,533,740,895	850,832

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
438,398	$99,574,287,360

Vocational Rehabilitation and Employment – Participants during FY 14

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
87,094	32,626	53,706	123,383	1,548	9,132

[3] Total includes 532 Veterans and $4,516,586 in compensation benefits unidentifiable by state
[4] Veterans pension only
[5] Total includes 14 Veterans and $96,036 in pension benefits unidentifiable by state
[6] Total includes 10,355 education program participants unidentifiable by state

Estimated total Veteran population: 413,618

Alabama

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
88,048	$103,623,725	$1,243,484,694

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,127	27,172	43,125	9,609

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,431	$8,582,626	$102,991,512

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
22	2,510	1,885	4,014

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,181	1,748	3,452	0	357	17,492	1,090	26,320

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$24,207,939	$165,201,251	13,722

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
8,604	$1,590,841,346

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,472	862	1,397	3,510	166	273

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Alaska

Estimated total Veteran population: 73,397

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
17,336	$17,282,542	$207,390,498

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,270	6,876	7,251	937

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
327	$270,410	$3,244,925

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	149	121	56

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
92	129	179	0	11	3,680	63	4,154

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$2,345,761	$16,008,078	1,187

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,010	$862,820,734

Vocational Rehabilitation and Employment – Participants during FY 14

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
469	145	324	771	0	22

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Estimated total Veteran population: 532,206

Arizona

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
92,083	$102,576,807	$1,230,921,680

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,212	25,358	42,088	12,383

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,846	$5,469,405	$65,632,855

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
25	1,907	1,631	2,282

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
4,529	1,549	3,095	1	522	48,049	1,927	59,672

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$33,361,273	$227,665,970	18,637

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
15,920	$3,396,585,082

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,169	509	1,340	1,996	79	281

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Arkansas

Estimated total Veteran population: 249,274

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
45,805	$64,008,981	$768,107,776

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,928	13,226	22,405	5,237

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,235	$3,741,784	$44,901,413

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
21	1,541	1,093	1,580

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
550	1,295	1,716	0	238	5,108	493	9,400

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$14,126,134	$96,400,402	8,166

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
4,122	$661,675,855

Vocational Rehabilitation and Employment – Participants during FY 14

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
973	309	596	1,381	4	120

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Estimated total Veteran population: 1,851,470

California

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
331,645	$370,908,003	$4,450,896,040

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
52,628	89,846	143,379	45,743

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
28,332	$29,128,511	$349,542,129

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
121	9,121	7,394	11,696

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
4,897	3,156	6,962	1	658	89,584	5,968	111,226

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$146,418,148	$999,195,381	77,145

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
41,217	$14,419,105,882

Vocational Rehabilitation and Employment – Participants during FY 14

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
9,994	3,504	5,906	10,980	88	530

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Colorado

Estimated total Veteran population: 413,271

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
85,825	$93,357,344	$1,120,288,127

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,901	27,971	35,037	9,892

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,130	$4,092,913	$49,114,956

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
28	1,498	1,016	1,588

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,827	782	1,653	0	155	24,702	716	29,835

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$25,332,419	$172,874,990	13,879

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
16,872	$4,192,178,281

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,244	811	1,480	3,572	5	318

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Estimated total Veteran population: 213,420

Connecticut

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,496	$25,585,388	$307,024,652

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,459	5,976	11,060	3,996

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,986	$1,746,325	$20,955,903

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	500	456	1,016

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
396	627	440	0	68	4,920	372	6,823

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$22,045,334	$150,443,075	11,851

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
2,116	$515,076,256

Vocational Rehabilitation and Employment – Participants during FY 14

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
759	399	457	1,666	46	110

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Delaware

Estimated total Veteran population: 78,099

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,404	$12,470,131	$149,641,577

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
952	3,388	5,628	1,433

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
504	$449,180	$5,390,165

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	187	126	187

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
79	167	236	0	20	2,120	137	2,759

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$5,016,040	$34,230,754	2,983

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,598	$378,376,259

Vocational Rehabilitation and Employment – Participants during FY 14

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
139	42	72	234	0	39

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Estimated total Veteran population: 29,825

District of Columbia

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,888	$5,090,528	$61,086,336

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
575	1,523	2,111	678

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
653	$545,514	$6,546,174

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	268	186	196

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
135	80	228	0	10	4,019	342	4,814

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$2,368,841	$16,165,583	1,270

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
478	$241,428,992

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,712	665	1,100	2,852	2	205

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Florida

Estimated total Veteran population: 1,583,697

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
298,635	$327,796,658	$3,933,559,893

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
28,983	84,883	139,222	45,519

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,537	$25,300,056	$303,600,671

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
158	8,073	6,073	10,225

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
4,953	2,485	6,728	1	523	64,323	5,179	84,192

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$132,181,160	$902,038,491	72,190

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
31,939	$6,612,870,269

Vocational Rehabilitation and Employment – Participants during FY 14

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
5,660	2,159	3,558	9,062	119	614

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 752,882

Georgia

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
154,870	$181,810,479	$2,181,725,742

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,939	55,128	69,769	13,008

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,010	$10,761,800	$129,141,601

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
93	4,429	2,710	3,771

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,481	2,611	4,210	1	263	27,342	3,914	40,822

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$42,297,033	$288,645,911	24,214

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
19,228	$3,635,604,651

Vocational Rehabilitation and Employment – Participants during FY 14

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
4,470	1,291	2,781	5,013	77	285

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Hawaii

Estimated total Veteran population: 121,007

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
23,022	$25,695,593	$308,347,118

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,506	6,799	10,336	3,368

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
688	$566,771	$6,801,256

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	265	277	143

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
181	283	362	0	15	7,591	113	8,545

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$14,293,869	$97,545,068	6,611

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
2,930	$1,415,854,267

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,319	425	913	1,320	14	57

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 132,395

Idaho

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,259	$25,184,298	$302,211,574

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,990	6,999	11,201	3,061

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,495	$1,383,817	$16,605,801

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
5	446	391	653

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
363	420	404	0	124	3,316	116	4,743

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$6,938,438	$47,349,699	3,930

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,533	$673,824,512

Vocational Rehabilitation and Employment – Participants during FY 14

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
331	113	241	463	2	73

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Illinois

Estimated total Veteran population: 721,575

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
88,081	$96,261,512	$1,155,138,142

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,805	24,080	42,014	9,159

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,692	$8,432,165	$101,185,982

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
36	2,979	2,369	3,308

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
4,041	2,686	1,987	0	563	22,883	1,766	33,926

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$60,262,828	$411,249,158	30,481

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
7,745	$1,445,376,037

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,363	462	666	1,781	3	69

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 476,283

Indiana

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
78,167	$72,183,556	$866,202,674

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,524	20,519	39,486	9,627

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,231	$5,672,300	$68,067,605

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
13	1,692	1,086	2,440

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
829	1,949	1,219	0	259	10,233	972	15,461

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$23,509,715	$160,436,388	12,984

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
7,191	$1,133,760,974

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,350	704	874	2,906	67	216

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Iowa

Estimated total Veteran population: 231,655

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
35,610	$33,400,041	$400,800,486

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,474	8,409	17,048	5,655

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,217	$3,167,824	$38,013,888

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
9	895	763	1,550

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,363	1,549	865	0	558	14,144	270	19,749

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$18,515,867	$126,357,074	8,875

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
2,832	$466,959,379

Vocational Rehabilitation and Employment – Participants during FY 14

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
480	269	310	1,230	11	151

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 221,206

Kansas

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
34,695	$37,539,319	$450,471,834

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,454	10,363	15,844	4,028

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,602	$2,432,490	$29,189,878

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	837	608	1,149

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,551	905	731	0	516	7,455	270	11,428

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$14,152,224	$96,578,444	7,426

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
4,350	$730,125,426

Vocational Rehabilitation and Employment – Participants during FY 14

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
594	274	417	963	1	84

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 330,599

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
61,273	$76,296,754	$915,561,051

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,524	17,893	29,934	6,918

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,158	$4,778,539	$57,342,465

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
34	1,892	1,361	1,871

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
825	1,010	1,818	0	313	8,567	804	13,337

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$17,388,461	$118,663,363	9,751

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
5,384	$887,632,782

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,157	578	670	2,563	10	207

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 330,145

Louisiana

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
54,290	$68,692,314	$824,307,771

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,705	16,118	25,445	6,017

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
6,667	$6,339,804	$76,077,644

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
20	2,480	1,656	2,511

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
572	1,209	1,705	0	204	8,042	613	12,345

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$19,247,728	$131,351,484	10,671

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
5,362	$1,030,278,271

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,017	346	573	1,323	20	147

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 127,234

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,740	$34,903,319	$418,839,831

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,381	6,606	12,914	3,837

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,863	$1,559,463	$18,713,557

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
26	725	527	585

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
140	292	623	0	39	2,359	140	3,593

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$9,084,428	$61,994,493	5,412

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,550	$288,299,347

Vocational Rehabilitation and Employment – Participants during FY 14

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
418	153	301	730	8	82

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 437,762

Maryland

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
72,454	$76,134,890	$913,618,676

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,998	27,795	30,241	6,403

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,343	$3,310,932	$39,731,184

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
15	1,177	828	1,323

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,389	726	1,124	0	76	24,264	907	28,486

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$29,916,565	$204,158,393	15,495

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
11,371	$3,759,481,005

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,143	530	740	2,070	4	103

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 379,772

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
58,942	$67,743,288	$812,919,454

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,123	11,640	26,633	13,532

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,914	$3,722,765	$44,673,182

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
12	1,153	977	1,771

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
339	1,027	1,044	0	102	11,766	438	14,716

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$37,258,498	$254,261,646	21,866

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,607	$1,029,950,438

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,051	329	476	1,370	1	53

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 658,469

Michigan

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
92,747	$109,850,338	$1,318,204,059

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,509	20,911	49,490	11,796

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
10,260	$10,993,789	$131,925,470

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
27	3,422	2,467	4,342

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
785	1,346	1,909	0	132	12,588	1,434	18,194

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$42,568,257	$290,496,815	24,619

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
7,596	$1,216,127,626

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,741	985	1,153	4,033	159	198

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 369,149

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
87,945	$72,809,011	$873,708,129

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,447	15,536	44,742	19,184

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,732	$3,314,350	$39,772,197

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
12	1,148	920	1,652

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
983	1,749	1,449	0	466	13,197	364	18,208

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$33,189,227	$226,491,887	19,191

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
5,694	$1,176,888,439

Vocational Rehabilitation and Employment – Participants during FY 14

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
717	310	505	1,301	3	135

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 220,389

Mississippi

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
38,259	$44,421,291	$533,055,492

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,515	11,690	18,423	4,608

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,995	$3,399,058	$40,788,695

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
14	1,356	964	1,660

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
406	1,400	1,073	0	285	5,778	378	9,320

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$11,636,753	$79,412,219	6,607

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,318	$568,739,955

Vocational Rehabilitation and Employment – Participants during FY 14

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
651	272	367	1,165	26	68

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 494,346

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
83,652	$94,170,588	$1,130,047,055

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,864	20,823	42,213	11,719

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
7,597	$7,848,970	$94,187,639

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	2,490	1,698	3,392

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,224	1,679	1,784	0	670	17,725	2,593	26,675

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$29,096,657	$198,563,128	16,068

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
8,011	$1,340,915,070

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,366	535	828	1,946	40	162

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 99,646

Montana

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
20,925	$21,459,877	$257,518,521

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,601	5,587	10,009	2,724

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,441	$1,331,845	$15,982,146

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	507	419	513

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
160	294	329	0	60	2,347	91	3,281

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$6,315,638	$43,099,548	3,449

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
2,031	$424,346,603

Vocational Rehabilitation and Employment – Participants during FY 14

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
350	166	240	762	7	105

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 143,375

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
40,357	$35,965,080	$431,580,965

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,033	9,324	17,908	9,033

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,439	$1,394,793	$16,737,520

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	530	362	544

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
799	733	696	0	175	5,998	255	8,656

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$11,557,797	$78,873,404	6,045

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,209	$559,005,471

Vocational Rehabilitation and Employment – Participants during FY 14

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
371	133	180	674	0	98

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 228,027

Nevada

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
40,614	$48,046,805	$576,561,656

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,567	11,726	19,574	4,741

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,057	$2,749,277	$32,991,329

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	1,073	957	1,019

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
444	452	596	0	125	5,519	482	7,618

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$11,106,145	$75,791,213	6,572

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
6,901	$1,588,743,904

Vocational Rehabilitation and Employment – Participants during FY 14

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
899	347	590	902	22	93

U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 113,660

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
17,875	$19,182,884	$230,194,603

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,014	4,432	8,661	2,764

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
922	$966,178	$11,594,140

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	229	184	506

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
320	349	373	0	44	3,838	46	4,970

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$8,005,912	$54,634,418	4,531

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,686	$388,939,958

Vocational Rehabilitation and Employment – Participants during FY 14

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
313	105	180	494	3	30

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 428,396

New Jersey

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
53,441	$61,874,215	$742,490,585

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
6,041	11,003	25,940	10,420

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
3,168	$3,216,295	$38,595,540

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	796	682	1,682

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
365	1,219	853	0	69	9,406	712	12,624

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$47,632,769	$325,058,356	25,834

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
3,992	$1,043,625,683

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,106	625	715	1,783	37	114

U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 171,528

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
35,244	$50,616,002	$607,392,023

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,373	9,331	17,671	4,860

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,396	$2,080,945	$24,971,336

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	869	663	857

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
732	384	1,186	0	88	4,490	356	7,236

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$12,830,434	$87,558,206	7,320

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
4,062	$789,390,233

Vocational Rehabilitation and Employment – Participants during FY 14

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
757	390	494	1,277	32	108

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 892,221

New York

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
119,386	$136,391,501	$1,636,698,009

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
15,561	27,180	57,856	18,755

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
12,481	$11,193,795	$134,325,538

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
45	3,706	3,159	5,561

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,421	1,813	2,575	1	260	26,582	1,710	34,362

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$90,124,133	$615,030,436	48,602

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
6,387	$1,360,159,579

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,267	1,089	1,276	3,859	185	265

U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 775,020

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
162,182	$204,472,787	$2,453,673,447

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
19,302	51,931	74,883	16,059

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
9,134	$8,143,230	$97,718,764

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
15	2,986	2,132	4,000

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,463	1,579	4,442	1	414	23,111	2,792	35,802

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$50,765,895	$346,439,621	28,367

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
21,978	$4,142,205,708

Vocational Rehabilitation and Employment – Participants during FY 14

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
3,494	1,092	2,153	3,627	8	205

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 57,395

North Dakota

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,927	$11,101,702	$133,220,427

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,650	3,301	5,267	1,706

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
620	$492,965	$5,915,583

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
	181	154	285

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
147	531	184	0	104	1,725	6	2,697

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$3,844,041	$26,232,731	2,177

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,393	$302,628,727

Vocational Rehabilitation and Employment – Participants during FY 14

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
177	109	128	410	6	39

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Ohio

Estimated total Veteran population: 866,481

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
118,114	$121,509,593	$1,458,115,119

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,418	30,514	59,687	13,477

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
15,069	$15,061,752	$180,741,024

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
79	6,023	3,837	5,130

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,286	2,649	1,865	0	733	17,645	1,774	25,952

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$53,329,624	$363,935,175	30,183

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
11,354	$1,815,764,867

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,221	924	1,336	4,053	21	191

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 337,571

Oklahoma

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
84,170	$114,019,541	$1,368,234,488

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,314	22,112	40,877	11,862

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
4,997	$5,507,716	$66,092,590

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	1,829	1,367	1,785

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,426	1,095	2,174	0	462	9,033	433	14,623

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$21,132,675	$144,214,853	12,465

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
6,883	$1,194,607,734

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,831	597	1,103	1,990	11	148

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 331,632

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
63,000	$79,051,938	$948,623,259

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,072	15,095	31,530	8,271

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,524	$5,325,169	$63,902,028

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
23	2,142	1,600	1,759

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
537	463	1,334	0	79	8,630	648	11,691

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$20,412,690	$139,301,484	11,376

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
6,960	$1,584,614,606

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,378	511	769	2,164	14	220

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 939,069

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
111,696	$128,902,852	$1,546,834,219

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,974	26,713	56,286	15,670

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
13,556	$13,892,297	$166,707,560

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
46	3,949	3,178	6,373

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,030	2,719	2,279	0	166	23,392	1,008	30,594

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$74,966,171	$511,588,579	43,315

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
9,750	$1,854,175,832

Vocational Rehabilitation and Employment – Participants during FY 14

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
1,699	669	965	2,581	14	225

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 71,966

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
11,653	$13,265,605	$159,187,261

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,288	2,589	5,559	2,213

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
973	$994,285	$11,931,423

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	245	222	503

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
72	247	195	0	39	2,033	65	2,651

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$5,841,168	$39,861,643	3,518

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
740	$176,787,950

Vocational Rehabilitation and Employment – Participants during FY 14

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
352	172	226	678	5	40

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 417,554

South Carolina

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
87,375	$112,433,321	$1,349,199,850

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,155	26,780	42,229	9,198

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
6,029	$5,769,898	$69,238,770

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
28	2,031	1,439	2,528

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
695	1,463	2,740	0	216	12,892	1,348	19,354

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$28,459,823	$194,217,204	16,281

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
10,243	$1,985,400,313

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,394	851	1,494	2,972	11	314

U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 72,030

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
14,661	$14,983,978	$179,807,739

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,872	4,197	6,859	1,726

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,155	$981,214	$11,774,569

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	339	269	545

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
162	528	268	0	123	1,970	44	3,095

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$5,389,168	$36,777,080	2,876

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,528	$284,121,942

Vocational Rehabilitation and Employment – Participants during FY 14

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
294	162	223	713	5	81

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 506,340

Tennessee

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
97,944	$119,919,952	$1,439,039,422

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,763	28,798	48,152	10,216

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
8,338	$7,928,284	$95,139,407

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
29	3,032	2,077	3,199

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
983	1,280	1,873	0	219	14,071	1,235	19,661

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$27,498,402	$187,656,220	15,419

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
12,187	$2,212,522,067

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,255	692	1,442	2,638	12	165

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Texas

Estimated total Veteran population: 1,680,418

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
367,020	$448,444,441	$5,381,333,290

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
53,106	118,440	155,847	39,563

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
22,880	$22,390,255	$268,683,055

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
121	8,705	5,632	8,421

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
6,881	2,973	8,452	1	441	70,882	3,935	93,565

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$99,389,632	$678,260,603	55,588

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
41,854	$8,315,701,663

Vocational Rehabilitation and Employment – Participants during FY 14

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
11,000	3,948	6,863	14,023	158	986

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 151,719

Utah

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,310	$26,203,434	$314,441,210

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,620	7,413	10,497	2,772

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
1,700	$1,875,028	$22,500,340

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
11	526	322	840

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
1,152	996	700	0	310	7,082	184	10,424

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$9,700,323	$66,197,521	5,383

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
4,656	$1,067,136,527

Vocational Rehabilitation and Employment – Participants during FY 14

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
715	366	533	1,739	12	189

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 48,602

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
7,242	$8,654,027	$103,848,330

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
697	1,879	3,612	1,046

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
393	$291,503	$3,498,038

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
	128	121	144

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
107	199	128	0	10	1,635	12	2,091

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$3,344,642	$22,824,704	1,859

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
458	$97,983,537

Vocational Rehabilitation and Employment – Participants during FY 14

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
128	93	90	432	0	21

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Veterans Benefits Administration

Estimated total Veteran population: 781,388

Virginia

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
164,541	$175,481,695	$2,105,780,336

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
17,458	66,001	67,329	13,725

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,825	$5,263,859	$63,166,305

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
50	2,253	1,353	2,167

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
3,022	1,691	3,928	1	277	52,429	1,644	62,992

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$45,189,366	$308,383,945	24,162

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
28,091	$8,756,357,427

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,792	797	1,734	2,968	9	189

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 603,623

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
117,673	$128,290,418	$1,539,485,019

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
15,026	37,958	52,420	12,259

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,926	$6,016,132	$72,193,579

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
24	2,135	1,548	2,219

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
924	756	2,171	0	64	20,243	1,179	25,337

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$32,332,364	$220,644,433	17,867

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
16,712	$4,194,413,645

Vocational Rehabilitation and Employment – Participants during FY 14

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
2,437	1,051	1,680	3,609	16	375

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 167,355

West Virginia

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
31,909	$44,073,512	$528,882,146

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,001	8,141	16,855	3,898

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
2,804	$2,483,346	$29,800,150

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	1,156	855	783

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
2,973	1,012	907	0	556	15,590	209	21,247

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$10,464,276	$71,410,930	6,148

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,907	$339,875,828

Vocational Rehabilitation and Employment – Participants during FY 14

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
431	181	229	624	0	85

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Wisconsin

Estimated total Veteran population: 413,723

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
64,886	$67,964,879	$815,578,542

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,156	16,114	30,960	8,646

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
5,409	$5,280,019	$63,360,230

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
24	1,937	1,206	2,241

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
545	1,728	1,264	0	294	9,338	555	13,724

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$33,402,735	$227,948,918	18,433

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
4,760	$829,882,048

Vocational Rehabilitation and Employment – Participants during FY 14

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
975	373	688	1,301	4	122

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 49,708

Wyoming

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
10,108	$9,777,690	$117,332,285

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,409	3,025	4,611	1,049

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
468	$421,480	$5,057,765

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	183	126	158

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
243	181	133	0	69	1,239	42	1,907

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$2,820,402	$19,247,154	1,495

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,474	$324,122,271

Vocational Rehabilitation and Employment – Participants during FY 14

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
52	10	16	76	0	10

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 93,240

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
25,380	$40,174,356	$482,092,274

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,636	6,619	13,362	3,761

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
9,244	$7,209,892	$86,518,701

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	855	1,803	6,578

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
191	1,988	1,746	0	579	2,618	118	7,240

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$5,176,746	$35,327,455	3,386

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
1,441	$218,898,026

Vocational Rehabilitation and Employment – Participants during FY 14

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
553	149	244	684	1	104

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

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

Philippines

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
6,248	$10,800,921	$129,611,051

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
156	1,150	2,796	2,146

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
488	$622,405	$7,468,860

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
	91	250	147

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
124	0	13	0	0	607	20	764

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 13	Total number of policies at the end of FY 14
$992,483	$6,772,960	618

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
0	$-

Vocational Rehabilitation and Employment – Participants during FY 14

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
94	43	70	149	0	8

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Other Foreign

Estimated total Veteran population: 114,275

Compensation – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
24,482	$25,807,757	$309,693,080

Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,233	10,830	9,530	1,884

Pension – Veterans on the rolls at the end of FY 14

Number of Veterans	Estimated total amount paid monthly	Estimated total amount paid annually
661	$586,000	$7,032,005

Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	148	254	255

Education – Participants by program during FY 14

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	VRAP	Total participants
0	133	385	0	17	2,012	14	2,561

Insurance

Life insurance payments during FY 14	Total face value of insurance at the end of FY 14	Total number of policies at the end of FY 14
$4,787,766	$32,672,956	2,332

Home Loan Guaranty – Loans guaranteed during FY 14

Number of loans	Total amount of loans
183	$52,098,076

Vocational Rehabilitation and Employment – Participants during FY 14

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
Not available					

Regional Office Addresses

Anchorage **AK**
VA Regional Office
1201 North Muldoon Road
Anchorage, AK 99504

Montgomery **AL**
VA Regional Office
345 Perry Hill Road
Montgomery, AL 36109-3798

Little Rock **AR**
VA Regional Office
2200 Fort Roots Drive, Building 65
North Little Rock, AR 72114-1756

Phoenix **AZ**
VA Regional Office
3333 North Central Avenue
Phoenix, AZ 85012-2405

Oakland **CA**
VA Regional Office
Ronald V. Dellums Federal Building
1301 Clay Street – Suite 1400N
Oakland, CA 94612-5209

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

Los Angeles **CA**
VA Regional Office
Federal Building
11000 Wilshire Boulevard
Los Angeles, CA 90024-3602

Denver **CO**
VA Regional Office
155 Van Gordon Street
Denver, CO 80228

Hartford **CT**
VA Regional Office
555 Willard Avenue,
Building 2E – Room 5137
Newington, CT 06111-2693
Mailing Address:
P.O. Box 310909
Newington, CT 06131

Wilmington **DE**
VA Regional Office
1601 Kirkwood Highway
Wilmington, DE 19805

St. Petersburg **FL**
VA Regional Office
9500 Bay Pines Boulevard
St. Petersburg, FL 33708
Mailing Address:
P.O. Box 1437
St. Petersburg, FL 33731

Atlanta **GA**
VA Regional Office
1700 Clairmont Road
Atlanta, GA 30033-4032
Mailing Address:
P.O. Box 100026
Decatur, GA 30031-7026

Honolulu **HI**
VA Regional Office
459 Patterson Road, East Wing
Honolulu, HI 96819

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

Boise **ID**
VA Regional Office
444 West Fort Street
Boise, ID 83702

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

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

Wichita **KS**
VA Regional Office
Robert J. Dole Regional Office
5500 E. Kellogg Avenue
Wichita, KS 67218-1698

Louisville **KY**
VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-3835

New Orleans **LA**
VA Regional Office
1250 Polydras Street, Rm 200
New Orleans, LA 70113-2692

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

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

Togus **ME**
VA Regional Office
One VA Center
Augusta, ME 04330-6795

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

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:
PO 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

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
116 North Jefferson Street
Roanoke, VA 24016

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 oversees claims processing 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 **PA**
5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District **TN**
3322 West End, Suite 408
Nashville, TN 37203

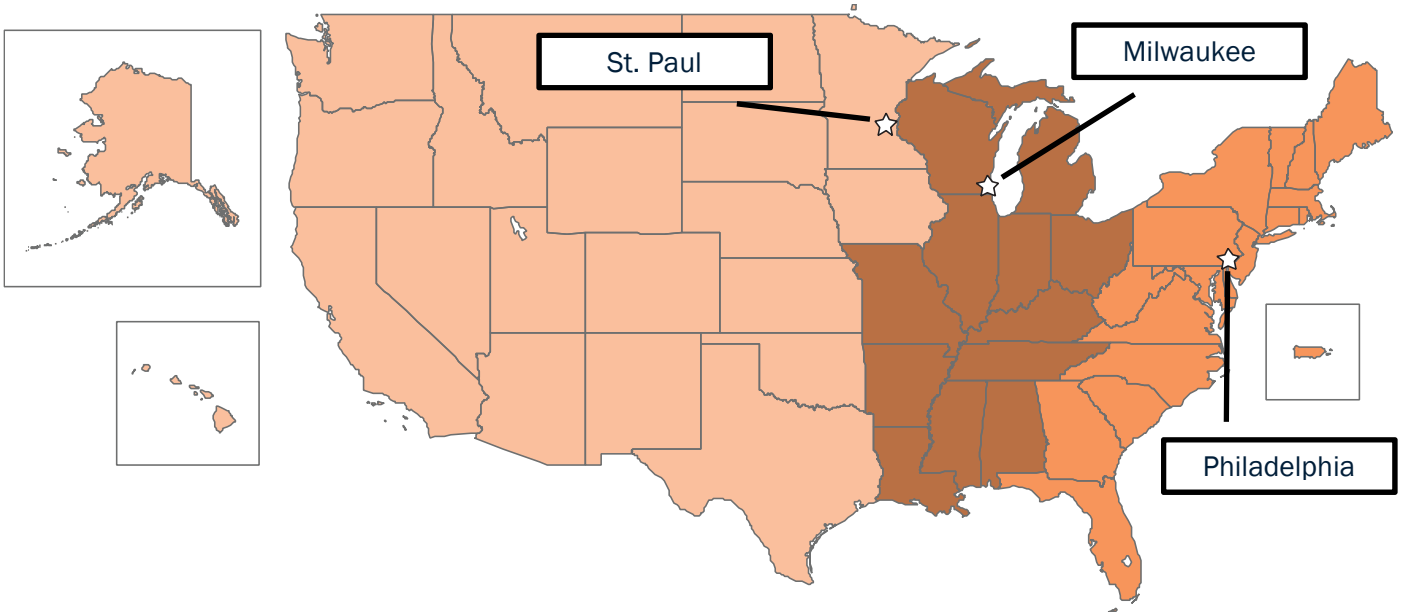
Midwest District **MO**
Robert A. Young Federal Building
1222 Spruce St., Suite 3.206
St. Louis, MO 63103

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

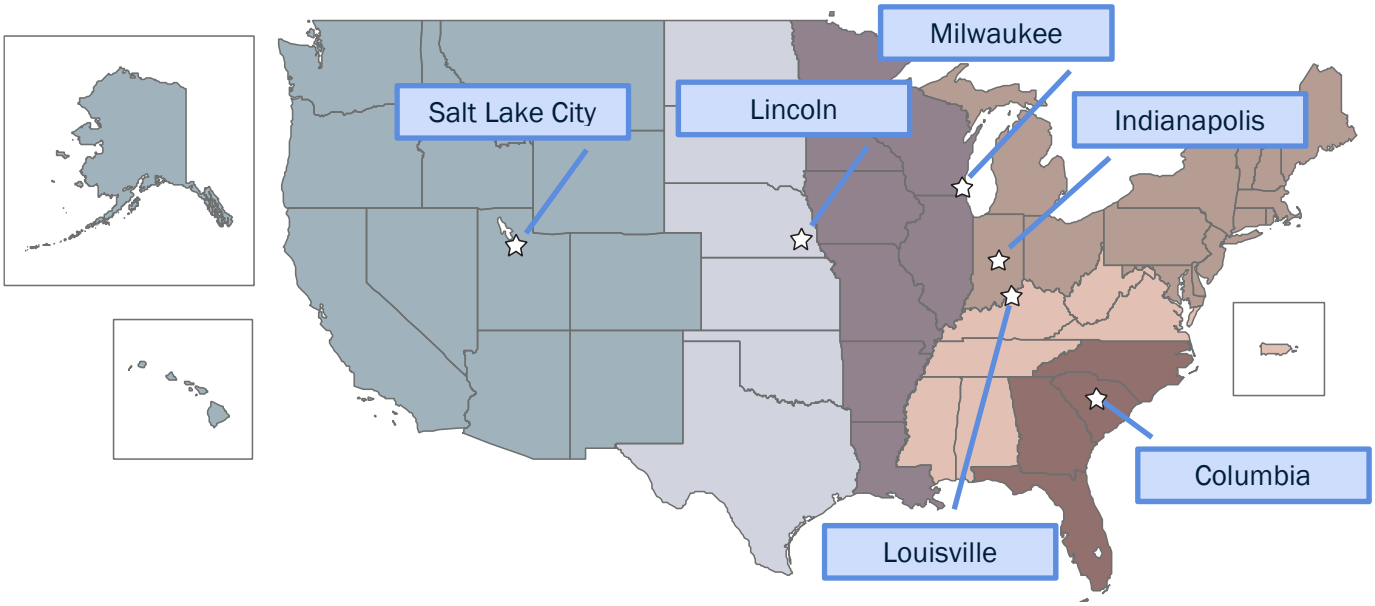
Continental District **CO**
155 Van Gordon Street
Lakewood, CO 80228

Program Jurisdiction Information/Maps

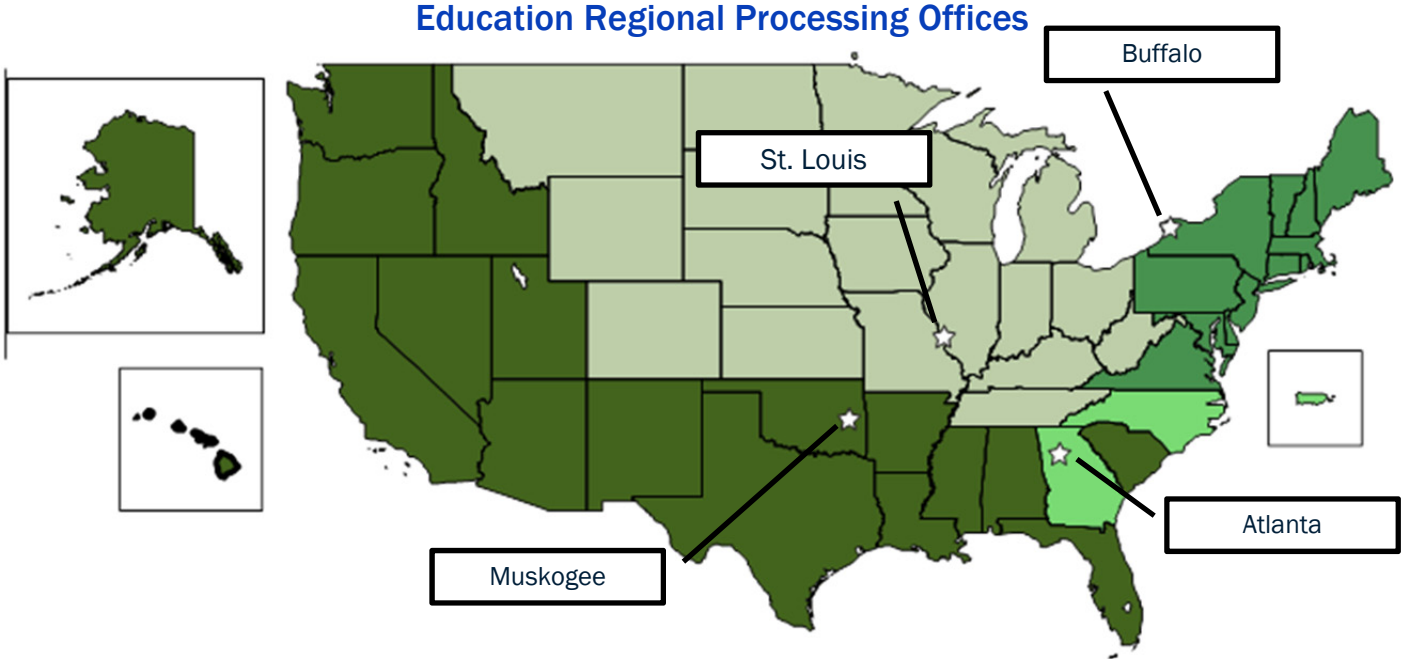
Pension Management Centers



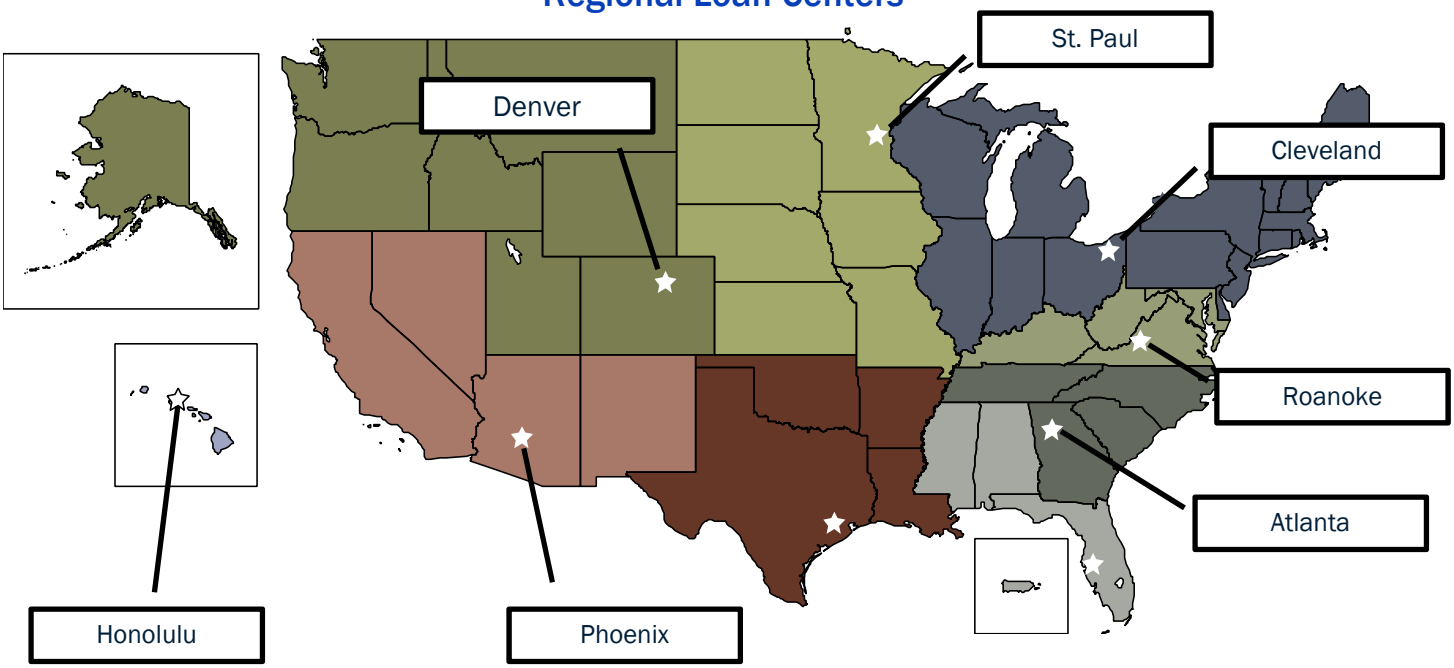
Fiduciary Hubs



Education Regional Processing Offices



Regional Loan Centers



Change Log

Release history

Version & Changes	Date
Version 1.0	October 20, 2015
Version 2.0 Added Vocational Rehabilitation section link and information.	November 3, 2015

U.S. Department of Veterans Affairs
Veterans Benefits Administration

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.

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.

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.

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.

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.

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

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 (heath care for dependents of Veterans) 1-800-733-8687	www.va.gov/hac/forbeneficiaries/champva/

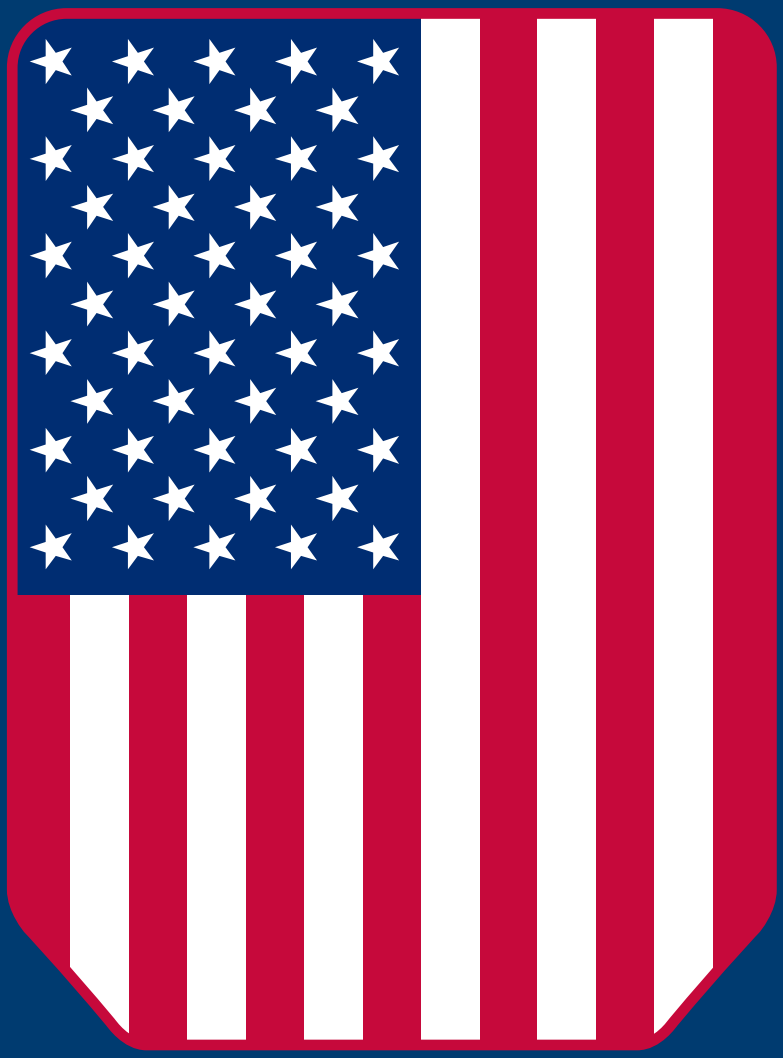
Annual Benefits Report

Fiscal Year 2014

Compensation

Pension & Fiduciary

Education



Insurance

Home Loan Guaranty

Vocational Rehabilitation & Employment

VA

U.S. Department of Veterans Affairs

Veterans Benefits Administration

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
12,348 employees*
4.3 million compensation & service connected death benefit recipients

A note on the data:

The 2014 Annual Benefits Report is based on data from the VETSNET 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, 2014. 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 2014 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 48

*The 2013 Annual Benefits Report included Pension and Fiduciary employees in this figure

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A Note on How the FY 2014 Compensation Data is Presented

New to the rolls	On the rolls
Individuals who began receiving benefits during fiscal year 2014 (October 1, 2013 to September 30, 2014) are considered "New to the rolls," and the tables are outlined in blue.	All individuals receiving benefits on September 30, 2014 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 25.

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 7, 20 through 24, and 42 through 47.

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	October 20, 2015

U.S. Department of Veterans Affairs
Veterans Benefits Administration

Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	293,876
Survivors who began receiving service-connected death benefits	14,240
Total:	**308,116**

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	293,876	$10,995	$3.23 Billion
Service-Connected Death[1]	14,240	$14,841	$211 Million
Total:	**308,116**	**$11,173**	**$3.44 Billion**

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

Tinnitus	140,288
Hearing loss	80,171
Limitation of flexion, knee	71,859
Lumbosacral or cervical strain	70,707
Scars, general	60,735
Post-traumatic stress disorder	57,308
Limitation of motion of the ankle	46,489
Migraine	40,744
Impairment of the knee, general	33,679
Bursitis	30,345
Total number of most prevalent disabilities	**632,325**
Total number of disabilities[2]	**1,468,114**

Average number of SC disabilities per new compensation recipient

New Recipients: 293,876	Total number of disabilities: 1,468,114
Average SC disabilities per Veteran:	**5.00**

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[1] Dependency and Indemnity Compensation and Death Compensation.
[2] See page 25 for more information.

Totals – all recipients

Veterans receiving compensation benefits	3,949,066
Survivors receiving service-connected death benefits	382,263
Total:	**4,331,329**

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Compensation	3,949,066	$13,732	$54.23 Billion
Service-Connected Death	382,263	$15,531	$5.94 Billion
Total:	**4,331,329**	**$13,891**	**$60.17 Billion**

Most prevalent SC disabilities of all Veterans

Tinnitus	1,276,456
Hearing loss	933,182
Post-traumatic stress disorder	725,578
Lumbosacral or cervical strain	689,858
Scars, general	656,631
Limitation of flexion, knee	549,376
Diabetes mellitus	416,743
Paralysis of the sciatic nerve	413,296
Limitation of motion of the ankle	396,156
Degenerative arthritis of the spine	364,497
Total number of most prevalent disabilities:	**6,421,773**
Total number of disabilities	**17,783,638**

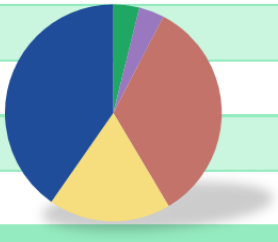
Average number of SC disabilities per compensation recipient

All Veterans: 3,949,066	Total number of disabilities[3]: 17,783,638
Average SC disabilities per Veteran:	**4.50**

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

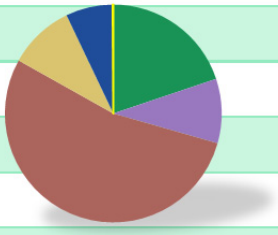
Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



World War II 1941 – 1946	122,993	3%
Korean Conflict 1950 – 1955	136,578	3%
Vietnam Era 1961 – 1975	1,310,586	33%
Gulf War Era 1990 – Present	1,678,698	43%
Peacetime Era (Other)	700,211	18%
Total:	**3,949,066**	**100%**

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



Wars of the 1800s[4] World War I 1917 – 1918	3 305	<0.1%
World War II 1941 – 1946	67,533	18%
Korean Conflict 1950 – 1955	35,042	9%
Vietnam Era 1961 – 1975	213,633	56%
Gulf War Era 1990 - Present	28,244	7%
Peacetime Era (Other)	37,503	10%
Total:	**382,263**	**100%**

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
Veterans	122,993	136,578	1,310,586	1,678,698	700,211	3,949,066
Disabilities	295,250	331,804	4,834,770	10,067,893	2,253,921	17,783,638
Average # of SC disabilities per Veteran	2.40	2.43	3.69	6.00	3.22	4.50
Total Veteran population[5]	909,878	1,680,830	6,878,925	7,033,181	5,496,294	21,999,108

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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 20 through 24 and 42 through 47.

All Gulf War Era compensation recipients by GWOT status

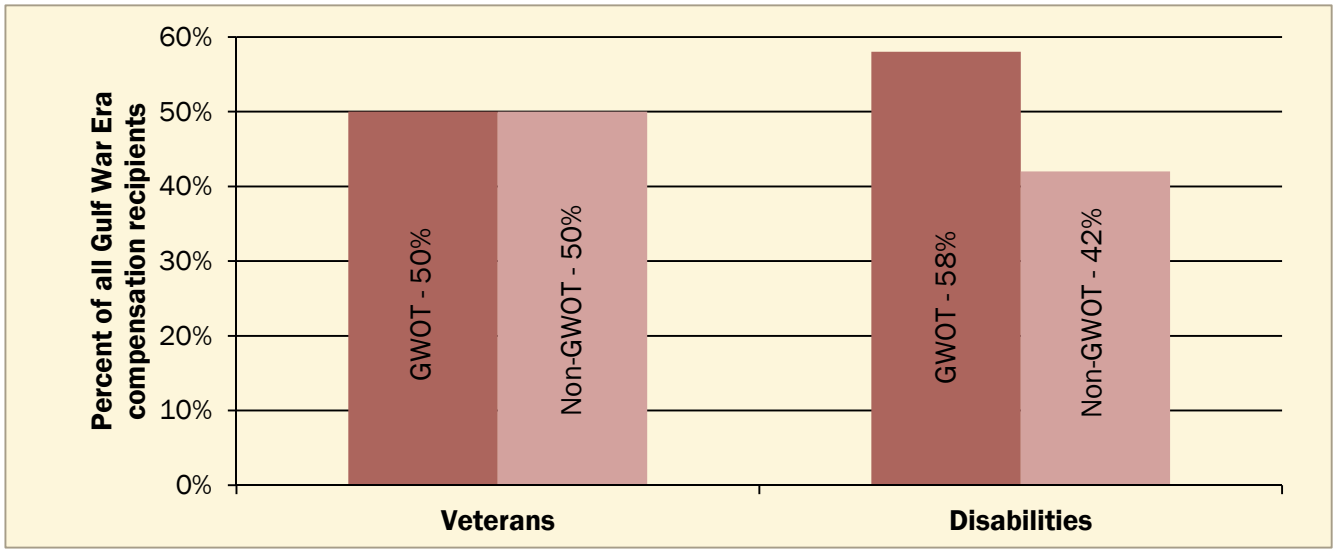
GWOT	837,024	50%
Non-GWOT	841,674	50%
Gulf War Era Total:	**1,678,698**	**100%**

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

GWOT	5,841,236	58%
Non-GWOT	4,226,657	42%
Gulf War Era Total:	**10,067,893**	**100%**

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

GWOT	Non-GWOT	Gulf War Era Total
6.98	5.02	6.00



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 2010 to FY 2014

Combined degree	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
0%[6]	635	522	710	781	753	-4%
10%	70,872	68,834	67,541	72,608	72,759	0%
20%	36,763	28,980	31,163	32,248	30,286	-6%
30%	29,078	32,089	30,602	31,549	29,985	-5%
40%	21,145	18,576	24,051	26,554	25,436	-4%
50%	16,217	15,989	20,979	23,083	22,727	-2%
60%	14,903	18,314	24,477	26,880	26,341	-2%
70%	11,457	12,297	21,280	25,410	25,318	0%
80%	7,648	7,808	15,054	19,664	20,799	6%
90%	4,010	4,131	9,070	13,611	16,208	19%
100%	12,175	15,467	16,912	20,287	23,264	15%
Total	**224,903**	**223,007**	**261,839**	**292,675**	**293,876**	**0%**

[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.

All compensation recipients FY 2010 to FY 2014

Combined degree	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
0%	12,348	11,664	11,374	11,096	10,844	–2%
10%	793,381	797,739	803,443	815,921	828,770	2%
20%	453,153	449,584	451,684	454,475	455,183	0%
30%	371,736	381,760	387,608	394,669	400,270	1%
40%	317,863	329,545	342,205	354,862	365,317	3%
50%	209,091	219,123	233,088	247,875	261,224	5%
60%	250,566	273,569	299,104	324,546	348,226	7%
70%	231,606	252,937	281,254	311,242	340,122	9%
80%	175,652	196,662	227,074	261,925	295,482	13%
90%	99,336	115,236	140,091	171,425	204,167	19%
100%	295,529	326,922	359,877	395,223	439,461	11%
Total	**3,210,261**	**3,354,741**	**3,536,802**	**3,743,259**	**3,949,066**	**5%**

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[7]	% Total
0%	663	0.3%	36	0.1%	753	0.3%
10%	65,598	25.7%	4,280	14.7%	72,759	24.8%
20%	26,608	10.4%	2,340	8.0%	30,286	10.3%
30%	25,688	10.1%	3,240	11.1%	29,985	10.2%
40%	21,891	8.6%	2,745	9.4%	25,436	8.6%
50%	19,257	7.5%	2,906	10.0%	22,727	7.7%
60%	22,859	9.0%	2,796	9.6%	26,341	9.0%
70%	21,384	8.4%	3,322	11.4%	25,318	8.6%
80%	17,557	6.9%	2,928	10.0%	20,799	7.1%
90%	13,584	5.3%	2,432	8.4%	16,208	5.5%
100%	20,018	7.8%	2,138	7.3%	23,264	7.9%
Total	**255,107**		**29,163**		**293,876**	

[7] Total includes 9,606 Veterans with no gender indicated in award record.

All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[8]	% Total
0%	9,612	0.3%	680	0.2%	10,844	0.3%
10%	748,135	21.4%	58,374	16.4%	828,770	21.0%
20%	406,143	11.6%	37,368	10.5%	455,183	11.5%
30%	349,842	10.0%	40,002	11.2%	400,270	10.1%
40%	318,955	9.1%	37,704	10.6%	365,317	9.3%
50%	225,119	6.5%	30,502	8.5%	261,224	6.6%
60%	305,568	8.7%	35,196	9.9%	348,226	8.8%
70%	299,171	8.6%	34,262	9.6%	340,122	8.6%
80%	259,581	7.4%	30,725	8.6%	295,482	7.5%
90%	178,980	5.1%	21,967	6.1%	204,167	5.2%
100%	395,921	11.3%	30,133	8.4%	439,461	11.1%
Total	**3,497,027**		**356,913**		**3,949,066**	

[8] Total includes 95,126 Veterans with no gender indicated in award record.

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]	$ 800,124	$ 43,722	$ 909,546
10%	$ 103,419,112	$ 6,723,533	$ 114,704,076
20%	$ 83,957,270	$ 7,261,606	$ 95,536,134
30%	$ 132,402,470	$ 16,735,988	$ 154,529,243
40%	$ 163,332,390	$ 20,457,416	$ 189,719,333
50%	$ 202,491,366	$ 30,428,416	$ 238,770,076
60%	$ 307,470,766	$ 37,321,387	$ 353,862,689
70%	$ 362,783,897	$ 56,121,301	$ 429,122,520
80%	$ 351,824,289	$ 57,581,963	$ 415,533,378
90%	$ 310,746,021	$ 54,223,788	$ 369,256,687
100%	$ 749,525,424	$ 78,556,699	$ 869,145,344
Total	**$ 2,768,753,129**	**$ 365,455,819**	**$ 3,231,089,026**

[9] Total includes $96,880,078 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%	$ 9,976,597	$ 792,462	$ 11,432,550
10%	$ 1,184,757,507	$ 92,704,305	$ 1,312,857,503
20%	$ 1,282,191,192	$ 116,675,122	$ 1,436,140,550
30%	$ 1,861,337,517	$ 214,897,329	$ 2,131,079,494
40%	$ 2,453,426,003	$ 291,063,227	$ 2,810,438,794
50%	$ 2,442,411,079	$ 331,728,963	$ 2,834,018,301
60%	$ 4,803,638,587	$ 511,665,205	$ 5,436,972,685
70%	$ 6,877,312,327	$ 716,663,112	$ 7,750,647,607
80%	$ 6,678,243,935	$ 723,438,629	$ 7,541,213,575
90%	$ 5,190,758,030	$ 587,175,156	$ 5,874,997,503
100%	$ 15,412,709,023	$ 1,152,557,590	$ 17,088,727,539
Total	**$ 48,196,761,797**	**$ 4,739,361,100**	**$ 54,228,526,101**

[11] Total includes $1,292,403,204 in benefits with no gender indicated in award record.

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%	$ 1,207	$ 1,215	$ 1,208
10%	$ 1,577	$ 1,571	$ 1,576
20%	$ 3,155	$ 3,103	$ 3,154
30%	$ 5,154	$ 5,165	$ 5,154
40%	$ 7,461	$ 7,453	$ 7,459
50%	$ 10,515	$ 10,471	$ 10,506
60%	$ 13,451	$ 13,348	$ 13,434
70%	$ 16,965	$ 16,894	$ 16,949
80%	$ 20,039	$ 19,666	$ 19,979
90%	$ 22,876	$ 22,296	$ 22,782
100%	$ 37,443	$ 36,743	$ 37,360
Total	**$ 10,853**	**$ 12,531**	**$ 10,995**

All compensation recipients and estimated annual payments

Combined degree	Estimated average individual amount paid annually		
	Male	Female	Total
0%	$ 1,038	$ 1,165	$ 1,054
10%	$ 1,584	$ 1,588	$ 1,584
20%	$ 3,157	$ 3,122	$ 3,155
30%	$ 5,321	$ 5,372	$ 5,324
40%	$ 7,692	$ 7,720	$ 7,693
50%	$ 10,849	$ 10,876	$ 10,849
60%	$ 15,720	$ 14,538	$ 15,613
70%	$ 22,988	$ 20,917	$ 22,788
80%	$ 25,727	$ 23,546	$ 25,522
90%	$ 29,002	$ 26,730	$ 28,775
100%	$ 38,929	$ 38,249	$ 38,886
Total	**$ 13,782**	**$ 13,279**	**$ 13,732**

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	88,352	$ 1,015,685,140	$ 11,496
Age 35 through 54	87,646	$ 1,137,140,310	$ 12,974
Age 55 through 74	98,351	$ 898,975,417	$ 9,140
Age 75 and over	19,522	$ 179,215,637	$ 9,180
Total[12]	**293,876**	**$ 3,231,089,026**	**$ 10,995**

All compensation recipients and estimated annual payments

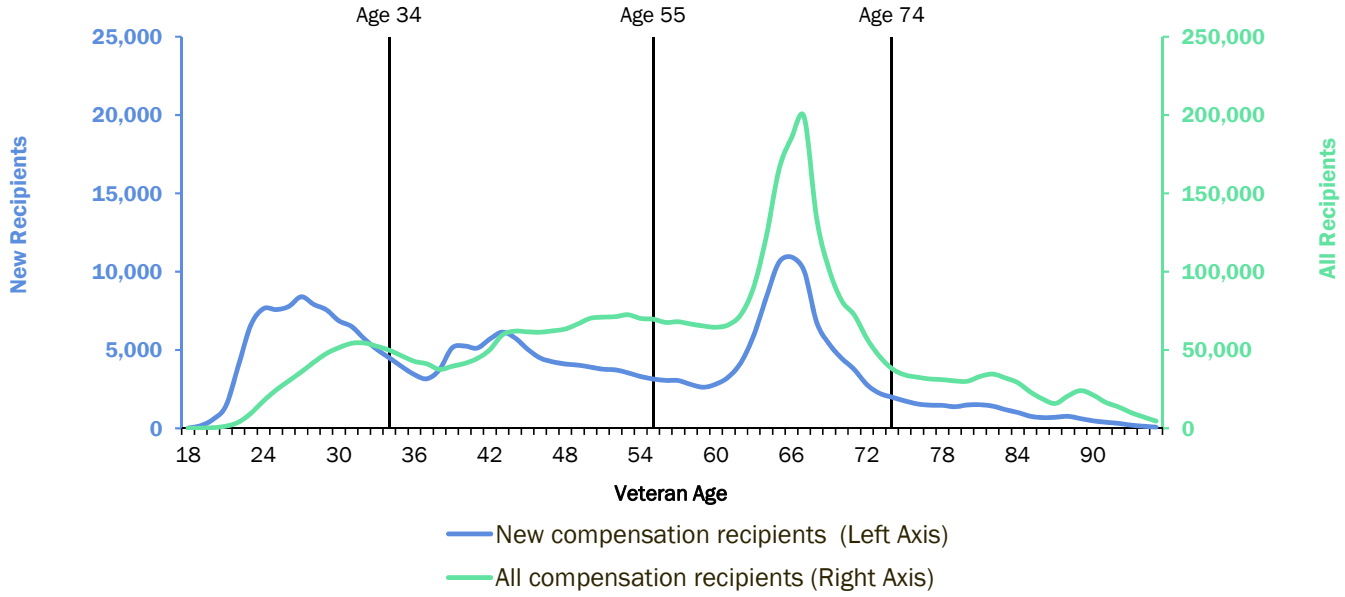
Age	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Age 34 and under	476,319	$ 5,612,703,708	$ 11,783
Age 35 through 54	1,135,918	$ 14,163,650,438	$ 12,469
Age 55 through 74	1,834,038	$ 28,145,891,425	$ 15,346
Age 75 and over	501,854	$ 6,299,683,677	$ 12,553
Total[13]	**3,949,066**	**$ 54,228,526,101**	**$ 13,732**

[12] Total includes 5 Veterans and $ 72,522 in total estimated annual payment amounts unidentifiable by age.
[13] Total includes 937 Veterans and $ 6,596,854 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age

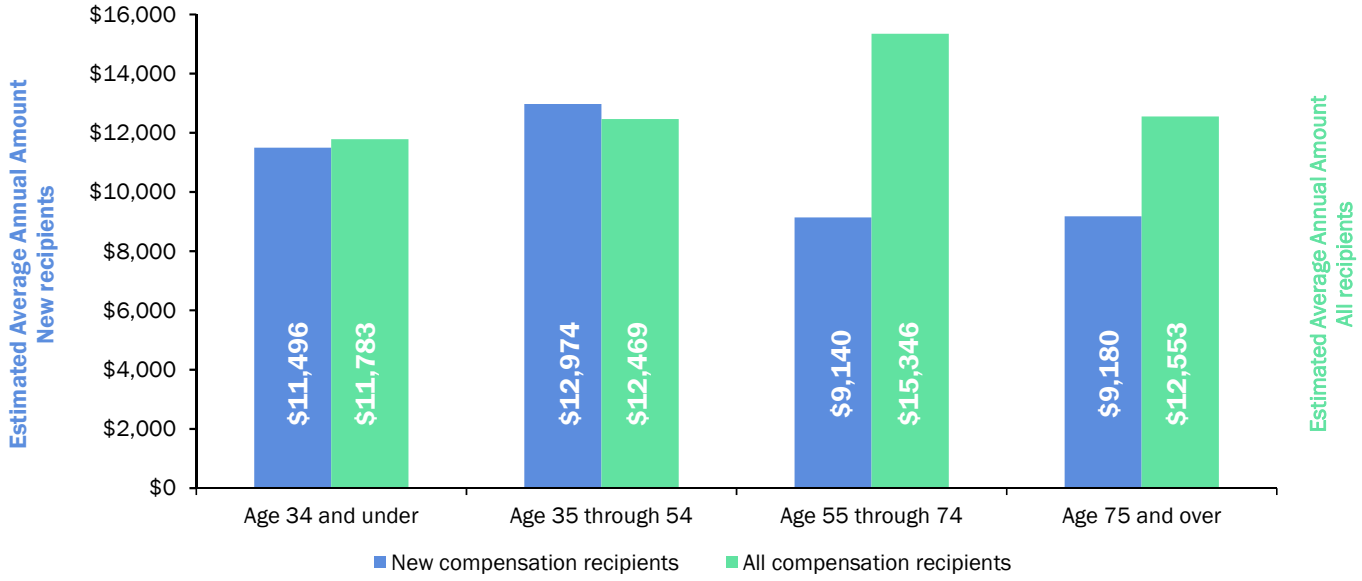
The chart below displays the ages of the Veterans who began receiving benefits in FY 2014 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

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 2014 (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	3,876	$ 41,966,710	$10,827
Korean Conflict	7,004	$ 55,875,792	$7,978
Vietnam Era	79,272	$ 772,998,322	$9,751
Gulf War Era	169,202	$ 2,144,716,542	$12,675
Peacetime Era	34,522	$ 215,531,660	$6,243
Total	**293,876**	**$ 3,231,089,026**	**$10,995**

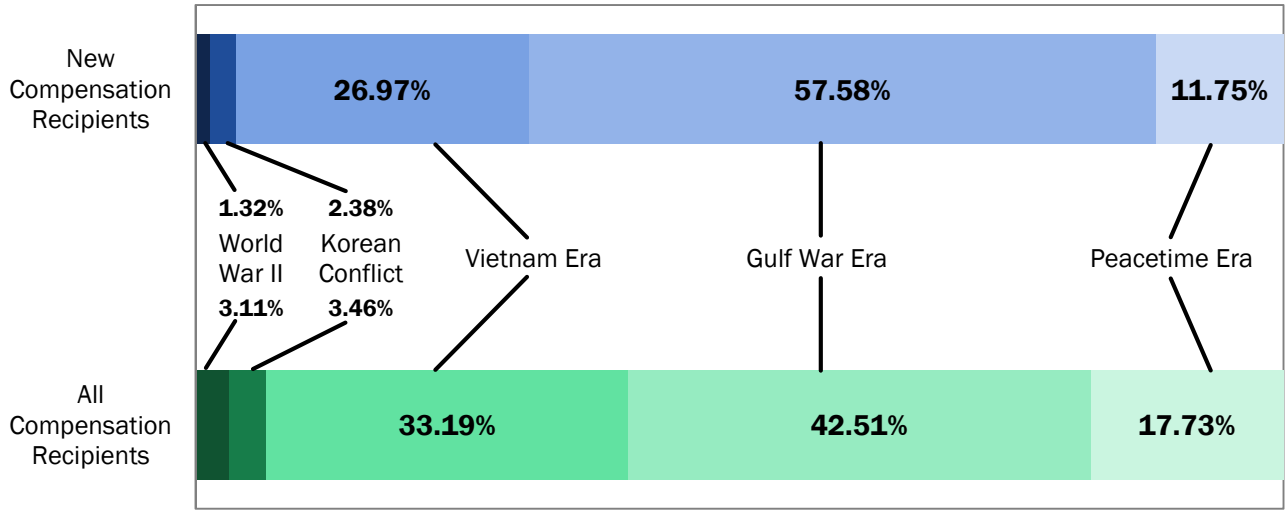
All compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
World War II	122,993	$ 1,482,144,579	$ 12,051
Korean Conflict	136,578	$ 1,565,678,973	$ 11,464
Vietnam Era	1,310,586	$ 22,407,764,579	$ 17,098
Gulf War Era	1,678,698	$ 21,297,996,929	$ 12,687
Peacetime Era	700,211	$ 7,474,941,041	$ 10,675
Total	**3,949,066**	**$ 54,228,526,101**	**$ 13,732**

Charts: Veterans and Estimated Annual Payments by Period of Service

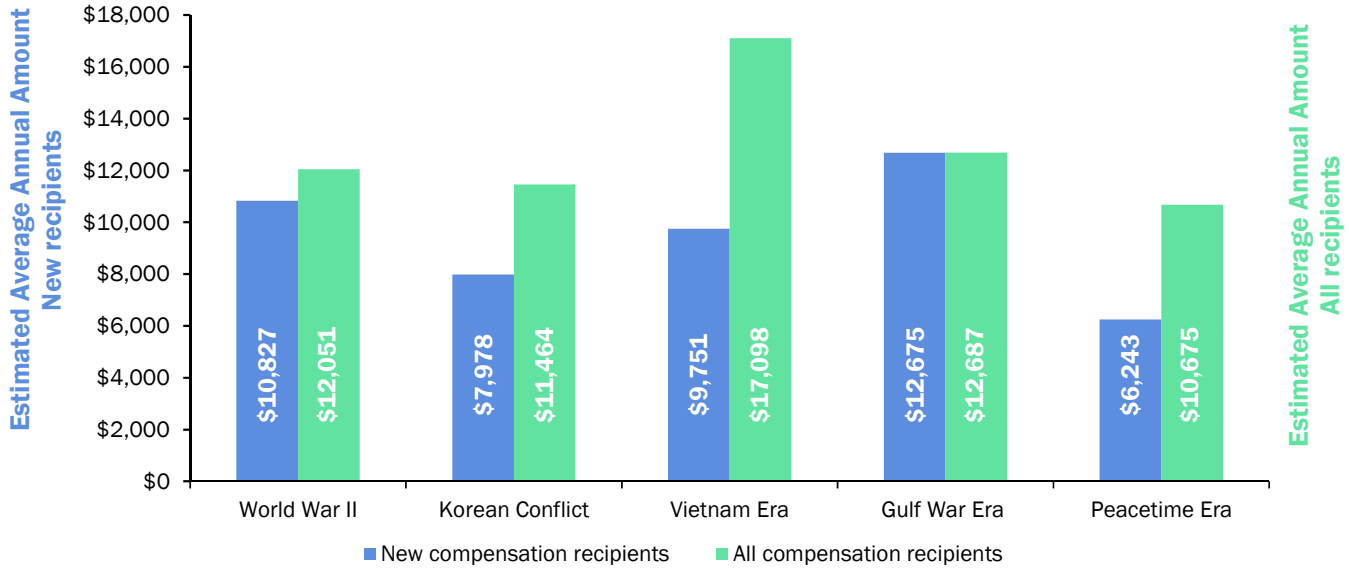
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all veterans receiving benefits at the end of the fiscal year.

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 2014 (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	104,508	$ 1,432,822,621	$ 13,710
Female	15,696	$ 219,389,846	$ 13,977
Total[14]	**120,684**	**$ 1,659,422,245**	**$ 13,750**

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated total amount paid annually	Estimated average individual amount paid annually
Male	720,210	$ 10,049,269,338	$ 13,953
Female	112,848	$ 1,542,644,345	$ 13,670
Total[15]	**837,024**	**$ 11,638,424,599**	**$ 13,905**

[14] Total includes 480 Veterans and $ 7,209,778 in payments with no gender indicated in the award record.
[15] Total includes 3,966 Veterans and $ 46,510,916 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%	89	$ 108,078	$ 1,214
10%	14,257	$ 22,499,000	$ 1,578
20%	8,545	$ 26,664,103	$ 3,120
30%	11,127	$ 58,478,398	$ 5,256
40%	11,461	$ 86,625,869	$ 7,558
50%	10,930	$ 116,722,655	$ 10,679
60%	14,382	$ 195,710,582	$ 13,608
70%	14,227	$ 243,165,104	$ 17,092
80%	14,608	$ 293,071,917	$ 20,062
90%	12,094	$ 276,606,073	$ 22,871
100%	8,964	$ 339,770,466	$ 37,904
Total	**120,684**	**$ 1,659,422,245**	**$ 13,750**

GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total[16]	% Total
0%	488	0.1%	80	0.1%	572	0.1%
10%	86,417	12.0%	12,720	11.3%	99,867	11.9%
20%	62,492	8.7%	9,445	8.4%	72,483	8.7%
30%	72,175	10.0%	11,906	10.5%	84,476	10.1%
40%	75,583	10.5%	12,926	11.5%	88,877	10.6%
50%	60,802	8.4%	10,226	9.1%	71,319	8.5%
60%	89,786	12.5%	13,032	11.5%	103,221	12.3%
70%	79,176	11.0%	11,799	10.4%	91,328	10.9%
80%	82,058	11.4%	12,530	11.1%	94,972	11.4%
90%	57,771	8.0%	9,615	8.5%	67,657	8.1%
100%	53,462	7.4%	8,569	7.6%	62,252	7.4%
Total	**720,210**	**100%**	**112,848**	**100%**	**837,024**	**100%**

[16] Total includes 3,966 Veterans with no gender indicated in award record.

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%	$ 593,868	$ 97,326	$ 696,066
10%	$ 136,802,918	$ 20,099,068	$ 158,061,153
20%	$ 195,343,452	$ 29,454,244	$ 226,504,512
30%	$ 391,655,514	$ 64,028,637	$ 457,850,001
40%	$ 589,111,674	$ 99,717,143	$ 691,739,912
50%	$ 670,656,729	$ 111,184,223	$ 785,098,906
60%	$ 1,257,356,173	$ 179,278,098	$ 1,442,312,098
70%	$ 1,465,420,751	$ 213,933,661	$ 1,685,729,449
80%	$ 1,792,320,583	$ 266,036,104	$ 2,066,382,642
90%	$ 1,463,873,891	$ 235,704,872	$ 1,706,299,415
100%	$ 2,086,133,785	$ 323,110,969	$ 2,417,750,445
Total	**$ 10,049,269,338**	**$ 1,542,644,345**	**$ 11,638,424,599**

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17 Total includes $ 46,510,916 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
0%	$ 1,217	$ 1,217	$ 1,217
10%	$ 1,583	$ 1,580	$ 1,583
20%	$ 3,126	$ 3,119	$ 3,125
30%	$ 5,426	$ 5,378	$ 5,420
40%	$ 7,794	$ 7,714	$ 7,783
50%	$ 11,030	$ 10,873	$ 11,008
60%	$ 14,004	$ 13,757	$ 13,973
70%	$ 18,508	$ 18,132	$ 18,458
80%	$ 21,842	$ 21,232	$ 21,758
90%	$ 25,339	$ 24,514	$ 25,220
100%	$ 39,021	$ 37,707	$ 38,838
Total	**$ 13,953**	**$ 13,670**	**$ 13,905**

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 and resulted in the award of compensation benefits to new recipients during FY 2014. 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 2014.

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.

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Number of SC Disabilities by Body System and Fiscal Year

Number of SC disabilities of new compensation recipients FY 2010 to FY 2014

Body system	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
Musculoskeletal	309,026	258,972	445,766	541,280	570,608	5%
Auditory	159,576	151,820	190,646	222,139	226,994	2%
Skin	83,485	75,344	119,267	150,423	152,655	1%
Neurological	70,695	69,315	102,422	133,195	140,221	5%
Mental	60,535	64,495	84,069	100,515	98,209	-2%
Respiratory	42,352	49,235	61,035	70,058	72,980	4%
Digestive	34,241	37,221	46,884	53,258	54,846	3%
Cardiovascular	28,802	27,003	48,185	41,494	48,749	17%
Genitourinary	29,097	29,249	35,865	50,291	43,187	-14%
Endocrine	26,639	23,789	25,027	26,056	24,030	-8%
The Eye	9,559	7,918	12,672	15,385	16,044	4%
Dental/ Oral	3,886	3,438	5,804	7,139	7,357	3%
Gynecological	3,541	2,776	5,028	6,340	6,324	0%
Hemic/ Lymphatic	2,622	2,488	3,389	3,626	3,799	5%
Infection/ Immune/ Nutrition	1,710	1,838	2,095	2,129	2,111	-1%
Total	**865,766**	**804,901**	**1,188,154**	**1,423,328**	**1,468,114**	**3%**

Number of SC disabilities of all compensation recipients FY 2010 to FY 2014

Body system	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
Musculoskeletal	4,471,591	4,721,091	5,189,302	5,780,195	6,397,255	11%
Auditory	1,525,066	1,679,146	1,883,919	2,116,528	2,352,609	11%
Skin	1,322,605	1,407,126	1,542,739	1,726,884	1,910,027	11%
Neurological	1,072,504	1,183,512	1,345,832	1,557,654	1,788,151	15%
Mental	792,882	878,417	986,904	1,110,050	1,230,063	11%
Cardiovascular	633,440	675,434	786,826	834,775	878,381	5%
Digestive	651,826	732,523	719,598	772,021	825,345	7%
Respiratory	548,499	582,933	644,675	719,770	798,353	11%
Genitourinary	428,984	464,634	515,282	570,093	627,252	10%
Endocrine	371,644	396,121	422,786	447,399	469,910	5%
The Eye	180,490	187,440	200,546	216,955	233,430	8%
Gynecological	69,504	72,512	77,882	85,043	92,164	8%
Dental/ Oral	55,304	58,705	64,724	72,588	80,526	11%
Hemic/ Lymphatic	36,743	39,147	42,770	46,517	50,677	9%
Infection/ Immune/ Nutrition	47,816	47,756	48,318	48,928	49,495	1%
Total	**12,208,882**	**13,126,497**	**14,472,103**	**16,105,400**	**17,783,638**	**10%**

Number of SC Disabilities by Rating Evaluation Percent and Gender

Number of SC disabilities of all compensation recipients

Rating evaluation percent	Male	Female	Total[18]
0%	5,199,475	708,316	5,996,338
10%	6,177,962	780,460	7,069,903
20%	1,487,964	117,330	1,642,697
30%	990,734	154,186	1,171,810
40%	338,061	32,067	379,584
50%	486,238	67,661	562,907
60%	240,272	14,372	261,838
70%	270,245	28,625	304,440
80%	16,835	771	18,290
90%	4,150	128	4,452
100%	337,751	21,180	371,373
Total[19]	**15,549,693**	**1,925,096**	**17,783,638**

[18] Total includes 308,849 disabilities unidentifiable by gender.
[19] Totals include 6 male disabilities unidentifiable by rating evaluation percent.

Number of SC Disabilities by Body System and Gender

Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total[20]
Musculoskeletal	5,501,665	816,364	6,397,255
Auditory	2,212,416	82,590	2,352,609
Skin	1,651,450	223,181	1,910,027
Neurological	1,551,830	204,442	1,788,151
Mental	1,067,843	136,946	1,230,063
Cardiovascular	803,829	56,086	878,381
Digestive	717,467	96,272	825,345
Respiratory	674,006	114,448	798,353
Genitourinary	584,679	28,158	627,252
Endocrine	430,094	25,148	469,910
The Eye	205,839	22,831	233,430
Gynecological	4,088	86,843	92,164
Dental/ Oral	61,805	17,591	80,526
Hemic/ Lymphatic	39,525	9,790	50,677
Infection/ Immune/ Nutrition	43,157	4,406	49,495
Total all disabilities	**15,549,693**	**1,925,096**	**17,783,638**

[20] Total includes 308,849 disabilities unidentifiable by gender.

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, which each make up 2% or less of the total.

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	128,025	10.3%	7,919	4.1%	140,288	9.5%
Hearing loss	Auditory	74,798	6.0%	1,372	0.7%	80,171	5.5%
Limitation of flexion, knee	Musculoskeletal	61,313	4.9%	10,003	5.1%	71,859	4.9%
Lumbosacral or cervical strain[21]	Musculoskeletal	58,587	4.7%	11,592	5.9%	70,707	4.8%
Scars, general	Skin	50,802	4.1%	9,015	4.6%	60,735	4.1%
Post-traumatic stress disorder	Mental	49,836	4.0%	5,981	3.1%	57,308	3.9%
Limitation of motion of the ankle	Musculoskeletal	40,258	3.2%	5,877	3.0%	46,489	3.2%
Migraine	Neurological	31,118	2.5%	9,333	4.8%	40,744	2.8%
Impairment of the knee, general	Musculoskeletal	28,732	2.3%	4,725	2.4%	33,679	2.3%
Bursitis	Musculoskeletal	26,878	2.2%	3,223	1.7%	30,345	2.1%
Total most prevalent disabilities		**550,347**	**44%**	**69,040**	**35%**	**632,325**	**43%**
Total number of disabilities		**1,245,766**	**100%**	**195,238**	**100%**	**1,468,114**	**100%**

[21] New to the rolls Veterans are no longer being rated under the discontinued disability types. See note 21 on page 53.

Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	1,192,933	7.7%	56,431	2.9%	1,276,456	7.2%
Hearing loss	Auditory	891,350	5.7%	15,164	0.8%	933,182	5.2%
Post-traumatic stress disorder	Mental	663,984	4.3%	46,737	2.4%	725,578	4.1%
Lumbosacral or cervical strain[22]	Musculoskeletal	578,999	3.7%	104,427	5.4%	689,858	3.9%
Scars, general	Skin	570,706	3.7%	71,419	3.7%	656,631	3.7%
Limitation of flexion, knee	Musculoskeletal	471,213	3.0%	73,889	3.8%	549,376	3.1%
Diabetes mellitus	Endocrine	397,742	2.6%	4,985	0.3%	416,743	2.3%
Paralysis of the sciatic nerve	Neurological	379,659	2.4%	24,973	1.3%	413,296	2.3%
Limitation of motion of the ankle	Musculoskeletal	347,822	2.2%	45,059	2.3%	396,156	2.2%
Degenerative arthritis of the spine	Musculoskeletal	317,853	2.0%	43,420	2.3%	364,497	2.0%
Total most prevalent disabilities		**5,812,261**	**37%**	**486,504**	**25%**	**6,421,773**	**36%**
Total number of disabilities		**15,549,693**	**100%**	**1,925,096**	**100%**	**17,783,638**	**100%**

[22] 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.

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	6,397,255	35.97%	10%
Auditory	1	2,352,609	13.23%	10%
Skin	1	1,910,027	10.74%	0%
Neurological	1	1,788,151	10.06%	10%
Mental	2	1,230,063	6.92%	30%
Cardiovascular	2	878,381	4.94%	10%
Digestive	2	825,345	4.64%	0%
Respiratory	2	798,353	4.49%	0%
Genitourinary	3	627,252	3.53%	0%
Endocrine	3	469,910	2.64%	20%
The Eye	3	233,430	1.31%	0%
Gynecological	3	92,164	0.52%	0%
Dental/ Oral	4	80,526	0.45%	0%
Hemic/ Lymphatic	4	50,677	0.28%	0%
Infection/ Immune/ Nutrition	4	49,495	0.28%	0%
Total all conditions	**4**	**17,783,638**	**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		Skin		Neurological	
0%	1,779,298	27.8%	782,834	33.3%	1,413,691	74.0%	301,858	16.9%
10%	3,386,521	52.9%	1,401,578	59.6%	403,981	21.2%	831,283	46.5%
20%	735,870	11.5%	46,925	2.0%	17,106	0.9%	324,685	18.2%
30%	211,455	3.3%	41,388	1.8%	57,029	3.0%	176,624	9.9%
40%	173,179	2.7%	26,059	1.1%	2,434	0.1%	83,202	4.7%
50%	24,440	0.4%	17,601	0.7%	3,828	0.2%	36,203	2.0%
60%	51,176	0.8%	8,863	0.4%	10,831	0.6%	11,894	0.67%
70%	4,275	0.07%	5,583	0.2%	13	<0.01%	9,409	0.53%
80%	1,276	0.02%	5,634	0.2%	805	0.04%	4,371	0.24%
90%	941	0.01%	2,213	0.1%	2	<0.01%	435	0.02%
100%	28,820	0.45%	13,930	0.6%	307	0.02%	8,187	0.46%
Total[23]	**6,397,255**	**100%**	**2,352,609**	**100%**	**1,910,027**	**100%**	**1,788,151**	**100%**

Table 2

Rating %	Mental		Cardiovascular		Digestive		Respiratory	
0%	29,260	2.4%	221,234	25.2%	476,628	57.75%	359,883	45.08%
10%	125,497	10.2%	307,624	35.0%	238,171	28.86%	148,007	18.54%
20%	591	0.05%	55,363	6.3%	28,717	3.48%	4,112	0.52%
30%	322,122	26.2%	122,707	14.0%	54,604	6.62%	86,714	10.86%
40%	521	0.04%	21,530	2.5%	6,446	0.78%	641	0.08%
50%	295,490	24.0%	718	0.08%	1,350	0.16%	163,426	20.47%
60%	255	0.02%	90,518	10.3%	8,518	1.03%	17,860	2.24%
70%	282,330	23.0%	97	0.01%	259	0.03%	50	0.01%
80%	15	<0.01%	32	<0.01%	517	0.06%	66	0.01%
90%	6	<0.01%	14	<0.01%	2	<0.01%	2	<0.01%
100%	173,975	14.1%	58,544	6.66%	10,133	1.23%	17,592	2.20%
Total	**1,230,063**	**100%**	**878,381**	**100%**	**825,345**	**100%**	**798,353**	**100%**

[23] Totals include 1 mental, 1 auditory, and 4 musculoskeletal disabilities with unknown rating evaluation percent.

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	370,789	59.11%	12,734	2.71%	113,799	48.75%	40,014	43.42%
10%	45,678	7.28%	73,186	15.57%	58,365	25.00%	10,867	11.79%
20%	50,282	8.02%	352,811	75.08%	13,731	5.88%	188	0.20%
30%	30,095	4.80%	4,001	0.85%	29,810	12.77%	22,751	24.69%
40%	36,390	5.80%	19,437	4.14%	6,352	2.72%	658	0.71%
50%	32	0.01%	23	<0.01%	2,599	1.11%	16,938	18.38%
60%	50,920	8.12%	5,004	1.06%	1,923	0.82%	218	0.24%
70%	7	<0.01%	4	<0.01%	1,930	0.83%	1	<0.01%
80%	4,967	0.79%	1	<0.01%	469	0.20%	92	0.10%
90%	-	0.00%	2	<0.01%	834	0.36%	-	0.00%
100%	38,092	6.07%	2,707	0.58%	3,618	1.55%	437	0.47%
Total	**627,252**	**100%**	**469,910**	**100%**	**233,430**	**100%**	**92,164**	**100%**

Table 4

Rating %	Dental/ Oral		Hemic/ Lymphatic		Infection/ Immune/ Nutrition		Total all body systems	
0%	36,875	45.79%	22,115	43.64%	35,326	71.37%	5,996,338	33.72%
10%	30,246	37.56%	4,406	8.69%	4,493	9.08%	7,069,903	39.76%
20%	8,464	10.51%	2,612	5.15%	1,240	2.51%	1,642,697	9.24%
30%	3,548	4.41%	7,417	14.64%	1,545	3.12%	1,171,810	6.59%
40%	1,123	1.39%	315	0.62%	1,297	2.62%	379,584	2.13%
50%	221	0.27%	11	0.02%	27	0.05%	562,907	3.17%
60%	8	0.01%	342	0.67%	3,508	7.09%	261,838	1.47%
70%	1	<0.01%	475	0.94%	6	0.01%	304,440	1.71%
80%	2	<0.01%	4	0.01%	39	0.08%	18,290	0.10%
90%	-	0.00%	-	0.00%	1	<0.01%	4,452	0.03%
100%	38	0.05%	12,980	25.61%	2,013	4.07%	371,373	2.09%
Total	**80,526**	**100%**	**50,677**	**100%**	**49,495**	**100%**	**17,783,638**	**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	689,858	10.78%
	Limitation of flexion, knee	549,376	8.59%
	Limitation of motion of the ankle	396,156	6.19%
	Total most prevalent musculoskeletal disabilities	**1,635,390**	**25.56%**
	All musculoskeletal disabilities	**6,397,255**	
Auditory	Tinnitus	1,276,456	54.25%
	Hearing loss	933,182	39.67%
	Labyrinthitis	26,382	1.12%
	Total most prevalent auditory disabilities	**2,236,020**	**95.04%**
	All auditory disabilities	**2,352,609**	
Skin	Scars, general	656,631	34.38%
	Scars, superficial (tender)	299,416	15.67%
	Eczema	290,115	15.19%
	Total most prevalent skin disabilities	**1,246,162**	**65.24%**
	All skin disabilities	**1,910,027**	
Neurological	Paralysis of the sciatic nerve	413,296	23.11%
	Migraine	327,123	18.29%
	Paralysis of the median nerve	207,330	11.60%
	Total most prevalent neurological disabilities	**947,749**	**53.00%**
	All neurological disabilities	**1,788,151**	
Mental	Post-traumatic stress disorder	725,578	58.98%
	Major depressive disorder	146,384	11.90%
	Anxiety disorder, unspecified	60,237	4.90%
	Total most prevalent mental disabilities	**932,199**	**75.78%**
	All mental disabilities	**1,230,063**	

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	350,518	39.91%
	Arteriosclerotic heart disease (coronary artery disease)	200,580	22.83%
	Residuals of cold injury	63,970	7.28%
	Total most prevalent cardiovascular disabilities	**615,068**	**70.02%**
	All cardiovascular disabilities	**878,381**	
Digestive	Hiatal hernia	229,161	27.77%
	Hemorrhoids	212,604	25.76%
	Inguinal hernia	71,567	8.67%
	Total most prevalent digestive disabilities	**513,332**	**62.20%**
	All digestive disabilities	**825,345**	
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	176,097	22.06%
	Allergic rhinitis	162,118	20.30%
	Bronchial asthma	101,318	12.69%
	Total most prevalent respiratory disabilities	**439,533**	**55.05%**
	All respiratory disabilities	**798,353**	
Genitourinary	Penile deformity (loss of erectile power)	231,313	36.88%
	Malignant growths of genitourinary system	98,372	15.68%
	Prostate gland injuries	54,514	8.69%
	Total most prevalent genitourinary disabilities	**384,199**	**61.25%**
	All genitourinary disabilities	**627,252**	
Endocrine	Diabetes mellitus	416,743	88.69%
	Hypothyroidism	33,664	7.16%
	Hyperthyroidism	7,725	1.64%
	Total most prevalent endocrine disabilities	**458,132**	**97.49%**
	All endocrine disabilities	**469,910**	

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	23,783	10.19%
	Conjunctivitis, chronic	21,211	9.08%
	Impairment to field of vision	20,700	8.87%
	Total most prevalent eye related disabilities	**65,694**	**28.14%**
	All eye related disabilities	**233,430**	
Gynecological	Removal of uterus	18,154	19.70%
	Removal of uterus and both ovaries	15,260	16.56%
	Benign growths of gynecological system or breast	9,314	10.10%
	Total most prevalent gynecological disabilities	**42,728**	**46.36%**
	All gynecological disabilities	**92,164**	
Dental/ Oral	Limited motion of the jaw	56,924	70.69%
	Malunion of lower jaw	8,733	10.85%
	Loss of teeth	5,832	7.24%
	Total most prevalent dental/oral disabilities	**71,489**	**88.78%**
	All dental/oral disabilities	**80,526**	
Hemic/ Lymphatic	Anemia	15,838	31.25%
	Non-Hodgkin's lymphoma	8,665	17.10%
	Splenectomy (removal of spleen)	7,162	14.13%
	Total most prevalent infection/immune/nutrition disabilities	**31,665**	**62.48%**
	All infection/immune/nutrition disabilities	**50,677**	
Infection/ Immune/ Nutrition	Malaria	28,731	58.05%
	Chronic fatigue syndrome	7,777	15.71%
	HIV-related illness	4,261	8.61%
	Total most prevalent hemic/lymphatic disabilities	**40,769**	**82.37%**
	All hemic/lymphatic disabilities	**49,495**	

Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages 35 through 37 are grouped by individual disability code names of which there are 965. Disability types in the table below with a [24] 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 35 under Musculoskeletal Disabilities, only the top 25.6% are listed and two of them are limitation-of-motion related – in the table below the top 65.5% 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[24]	1,824,083	28.51%
	Lumbosacral or cervical strain	689,858	10.78%
	Degenerative arthritis of the spine	364,497	5.70%
	Impairment of the knee, general	338,666	5.29%
	Traumatic arthritis	285,515	4.46%
	Tendon inflammation	253,198	3.96%
	Degenerative arthritis	226,630	3.54%
	Residuals of foot injury	210,052	3.28%
	Total most prevalent musculoskeletal disabilities	**4,192,499**	**65.5%**
	All musculoskeletal disabilities	**6,397,255**	
Neurological	Paralysis of a nerve or nerve group (all types) [23]	1,015,147	56.77%
	Migraine	327,123	18.30%
	Inflammation of a nerve or nerve group (all types) [24]	175,068	9.79%
	Neuralgia of a nerve or nerve group (all types) [24]	98,570	5.51%
	Brain disease due to trauma	85,287	4.77%
	Total most prevalent neurological disabilities	**1,701,195**	**95.14%**
	All neurological disabilities	**1,788,151**	
The Eye	Impaired vision - one or both eyes[24]	50,332	21.56%
	Blind in one or both eyes[24]	36,883	15.80%
	Conjunctivitis[24]	21,635	9.27%
	Unhealed eye injury	16,769	7.18%
	Total most prevalent eye related disabilities	**125,619**	**53.81%**
	All eye related disabilities	**233,430**	

[24] This disability type is composed of a combination of disability codes.

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	46,501	15.75%
	Tinnitus	32,609	11.04%
	Residuals of cold injury	17,172	5.82%
	Post-traumatic stress disorder	13,101	4.44%
	Scars, general	11,188	3.79%
	Generalized anxiety disorder	6,958	2.36%
	Scars, superficial (tender)	6,359	2.15%
	Traumatic arthritis	5,064	1.71%
	Scars, head, face or neck	4,318	1.46%
	Flatfoot, acquired	4,192	1.42%
	Total most prevalent World War II disabilities	**147,462**	**49.94%**
	All World War II disabilities	**295,250**	
Korean Conflict	Hearing loss	63,999	19.29%
	Tinnitus	53,035	15.98%
	Residuals of cold injury	19,921	6.00%
	Post-traumatic stress disorder	12,177	3.67%
	Scars, general	11,321	3.41%
	Scars, superficial (tender)	6,520	1.97%
	Scars, head, face or neck	4,554	1.37%
	Lumbosacral or cervical strain	4,342	1.31%
	Traumatic arthritis	4,118	1.24%
	Paralysis of the sciatic nerve	3,970	1.20%
	Total most prevalent Korean Conflict disabilities	**183,957**	**55.44%**
	All Korean Conflict disabilities	**331,804**	

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	414,241	8.57%
	Hearing loss	407,299	8.42%
	Post-traumatic stress disorder	364,960	7.55%
	Diabetes mellitus	354,118	7.33%
	Paralysis of the sciatic nerve	220,037	4.55%
	Scars, general	189,645	3.92%
	Arteriosclerotic heart disease (coronary artery disease)	165,346	3.42%
	Penile deformity (loss of erectile power)	132,844	2.75%
	Malignant growths of genitourinary system	87,167	1.80%
	Paralysis of the median nerve	83,336	1.72%
	Total most prevalent Vietnam Era disabilities	**2,418,993**	**50.03%**
	All Vietnam Era disabilities	**4,834,770**	
Gulf War Era	Tinnitus	609,918	6.06%
	Lumbosacral or cervical strain	513,808	5.10%
	Limitation of flexion, knee	448,617	4.46%
	Scars, general	359,442	3.57%
	Post-traumatic stress disorder	309,990	3.08%
	Limitation of motion of the ankle	305,915	3.04%
	Degenerative arthritis of the spine	275,814	2.74%
	Migraine	273,383	2.71%
	Hearing loss	260,388	2.59%
	Tendon inflammation	226,855	2.25%
	Total most prevalent Gulf War Era disabilities	**3,584,130**	**35.60%**
	All Gulf War Era disabilities	**10,067,893**	

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of all POS disabilities
Peacetime	Tinnitus	166,653	7.39%
	Hearing loss	154,995	6.88%
	Lumbosacral or cervical strain	90,401	4.01%
	Scars, general	85,035	3.77%
	Impairment of the knee, general	75,433	3.35%
	Limitation of flexion, knee	58,145	2.58%
	Hypertensive vascular disease	52,509	2.33%
	Limitation of motion of the ankle	50,697	2.25%
	Traumatic arthritis	50,431	2.24%
	Paralysis of the sciatic nerve	46,255	2.05%
	Total most prevalent Peacetime disabilities	**830,554**	**36.85%**
	All Peacetime disabilities	**2,253,921**	

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	7,414	13,723	189,592	1,170,701	86,684	1,468,114

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	295,250	331,804	4,834,770	10,067,893	2,253,921	17,783,638
Average # of disabilities per Veteran	2.40	2.43	3.69	6.00	3.22	4.50

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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[25]	%Total
Tinnitus	Auditory	55,962	7.1%	5,165	4.0%	61,373	6.6%
Lumbosacral or cervical strain[26]	Musculoskeletal	44,568	5.6%	7,607	5.9%	52,401	5.7%
Limitation of flexion, knee	Musculoskeletal	44,898	5.7%	6,370	5.0%	51,510	5.6%
Scars, general	Skin	33,839	4.3%	5,916	4.6%	39,944	4.3%
Post-traumatic stress disorder	Mental	31,718	4.0%	3,663	2.9%	35,488	3.8%
Limitation of motion of the ankle	Musculoskeletal	30,584	3.9%	3,903	3.0%	34,663	3.8%
Migraine	Neurological	24,932	3.1%	6,171	4.8%	31,236	3.4%
Impairment of the knee, general	Musculoskeletal	22,010	2.8%	3,138	2.5%	25,257	2.7%
Bursitis	Musculoskeletal	21,745	2.7%	2,247	1.8%	24,129	2.6%
Eczema	Skin	18,782	2.4%	3,006	2.3%	21,907	2.4%
Total most prevalent disabilities		**329,038**	**41.6%**	**47,186**	**36.8%**	**377,908**	**40.9%**
Total number of disabilities		**790,116**	**100%**	**128,309**	**100%**	**922,985**	**100%**

[25] Total most prevalent GWOT disabilities include 1,684 disabilities unidentifiable by gender. Total of all GWOT disabilities include 4,560 disabilities unidentifiable by gender.

[26] 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[27]	%Total
Tinnitus	Auditory	360,596	7.2%	30,774	3.7%	392,932	6.7%
Limitation of flexion, knee	Musculoskeletal	255,849	5.1%	37,629	4.6%	294,920	5.1%
Lumbosacral or cervical strain[28]	Musculoskeletal	247,676	5.0%	45,201	5.5%	294,271	5.0%
Post-traumatic stress disorder	Mental	219,291	4.4%	22,915	2.8%	242,892	4.2%
Scars, general	Skin	175,207	3.5%	32,030	3.9%	208,366	3.6%
Limitation of motion of the ankle	Musculoskeletal	164,661	3.3%	21,335	2.6%	186,918	3.2%
Degenerative arthritis of the spine	Musculoskeletal	156,559	3.2%	22,334	2.7%	179,859	3.1%
Migraine	Neurological	134,828	2.7%	38,925	4.7%	174,667	3.0%
Tendon inflammation	Musculoskeletal	122,868	2.5%	19,310	2.3%	142,921	2.4%
Hearing loss	Auditory	125,191	2.5%	5,206	0.6%	130,854	2.2%
Total most prevalent disabilities		**1,962,726**	**39.4%**	**275,659**	**33.4%**	**2,248,600**	**38.5%**
Total number of disabilities		**4,985,348**	**100%**	**826,505**	**100%**	**5,841,236**	**100%**

[27] Total most prevalent GWOT disabilities include 10,215 disabilities unidentifiable by gender. Total of all GWOT disabilities include 29,383 disabilities unidentifiable by gender.

[28] 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.

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total[29]
Musculoskeletal	2,228,813	358,656	2,600,994
Skin	572,856	103,022	679,726
Auditory	508,736	40,187	551,092
Neurological	434,352	86,249	522,989
Mental	343,528	58,232	403,176
Respiratory	286,674	48,603	337,093
Digestive	223,942	39,020	264,335
Cardiovascular	148,752	21,235	170,892
Genitourinary	117,794	11,225	129,662
The Eye	56,689	10,903	68,000
Endocrine	26,305	9,080	35,619
Dental/ Oral	25,574	7,697	33,479
Gynecological	1,201	26,587	28,129
Hemic/ Lymphatic	6,030	4,467	10,577
Infection/ Immune/ Nutrition	4,102	1,342	5,473
Total	**4,985,348**	**826,505**	**5,841,236**

[29] Total includes 29,383 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	294,920	11.34%
	Lumbosacral or cervical strain	294,271	11.31%
	Limitation of motion of the ankle	186,918	7.19%
	Total most prevalent musculoskeletal disabilities	**776,109**	**29.84%**
	All musculoskeletal disabilities	**2,600,994**	
Skin	Scars, general	208,366	30.66%
	Eczema	119,712	17.61%
	Scars, superficial (tender)	100,536	14.79%
	Total most prevalent skin disabilities	**428,614**	**63.06%**
	All skin disabilities	**679,726**	
Auditory	Tinnitus	392,932	71.30%
	Hearing loss	130,854	23.75%
	Labyrinthitis	11,377	2.06%
	Total most prevalent auditory disabilities	**535,163**	**97.11%**
	All auditory disabilities	**551,092**	
Neurological	Migraine	174,667	33.40%
	Paralysis of the sciatic nerve	72,445	13.85%
	Paralysis of the median nerve	55,978	10.70%
	Total most prevalent neurological disabilities	**303,090**	**57.95%**
	All neurological disabilities	**522,989**	
Mental	Post-traumatic stress disorder	242,892	60.25%
	Major depressive disorder	44,684	11.08%
	Anxiety disorder, unspecified	33,466	8.30%
	Total most prevalent mental disabilities	**321,042**	**79.63%**
	All mental disabilities	**403,176**	

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)	124,799	37.02%
	Allergic rhinitis	92,629	27.48%
	Bronchial asthma	34,777	10.32%
	Total most prevalent respiratory disabilities	**252,205**	**74.82%**
	All respiratory disabilities	**337,093**	
Digestive	Hiatal hernia	118,672	44.90%
	Hemorrhoids	57,946	21.92%
	Irritable bowel syndrome	26,088	9.87%
	Total most prevalent digestive disabilities	**202,706**	**76.69%**
	All digestive disabilities	**264,335**	
Cardiovascular	Hypertensive vascular disease	115,694	67.70%
	Varicose veins	16,526	9.67%
	Arteriosclerotic heart disease (coronary artery disease)	6,000	3.51%
	Total most prevalent cardiovascular disabilities	**138,220**	**80.88%**
	All cardiovascular disabilities	**170,892**	
Genitourinary	Penile deformity (loss of erectile power)	56,735	43.75%
	Nephrolithiasis (kidney stones)	13,576	10.47%
	Prostate gland injuries	11,549	8.91%
	Total most prevalent genitourinary disabilities	**81,860**	**63.13%**
	All genitourinary disabilities	**129,662**	
The Eye	Conjunctivitis, chronic	9,797	14.41%
	Loss of 1 eye; vision 20/40 in other	8,127	11.95%
	Unhealed eye injury	6,207	9.13%
	Total most prevalent eye related disabilities	**24,131**	**35.49%**
	All eye related disabilities	**68,000**	

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of all body system disabilities
Endocrine	Diabetes mellitus	16,606	46.62%
	Hypothyroidism	13,041	36.61%
	Hyperthyroidism	2,009	5.64%
	Total most prevalent endocrine disabilities	**31,656**	**88.87%**
	All endocrine disabilities	**35,619**	
Dental/ Oral	Limited motion of the jaw	29,823	89.08%
	Loss of teeth	1,434	4.28%
	Malunion of lower jaw	817	2.44%
	Total most prevalent dental/oral disabilities	**32,074**	**95.80%**
	All dental/oral disabilities	**33,479**	
Gynecological	Removal of uterus	5,446	19.36%
	Disease or injury of the ovary	3,868	13.75%
	Removal of uterus and both ovaries	2,920	10.38%
	Total most prevalent gynecological disabilities	**12,234**	**43.49%**
	All gynecological disabilities	**28,129**	
Hemic/ Lymphatic	Anemia	6,663	63.00%
	Splenectomy (removal of spleen)	761	7.19%
	Thrombocytopenia	717	6.78%
	Total most prevalent hemic/lymphatic disabilities	**8,141**	**76.97%**
	All hemic/lymphatic disabilities	**10,577**	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	2,159	39.45%
	HIV-related Illness	898	16.41%
	Systemic lupus erythematosus	820	14.98%
	Total most prevalent infection/immune/nutrition disabilities	**3,877**	**70.84%**
	All infection/immune/nutrition disabilities	**5,473**	

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 2010 to FY 2014 by relationship

Relationship	2010	2011	2012[30]	2013	2014	% Chg FY 2013 to FY 2014
Surviving spouses	26,815	13,130	25,194	13,401	12,559	-6.28%
Surviving children	1,143	1,863	1,049	1,035	1,357	31.11%
Surviving parents	288	294	265	327	324	-0.92%
Total[31]	**28,246**	**15,287**	**26,509**	**14,763**	**14,240**	**-3.54%**

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	364,946	95.47%
Surviving children	13,278	3.47%
Surviving parents	4,039	1.06%
Total	**382,263**	**100%**

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated total amount paid annually	Percent of total
35 and under	487	$10,407,738	5.12%
36 - 56	1,595	$27,734,811	13.63%
57 - 75	7,380	$114,329,151	56.19%
Over 75	3,093	$50,896,667	25.02%
Total[32]	**12,559**	**$203,452,228**	**100%**

[30] The large number of surviving spouses added to the DIC program in fiscal year 2012 is due to the presumptive Agent Orange disability policy change.
[31] Total for 2012 includes 1 recipient of unknown relationship.
[32] Total includes 4 recipients and $83,861 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	4,533	$86,929,200	1.49%
36 - 56	31,031	$508,097,781	8.71%
57 - 75	171,676	$2,678,853,128	45.94%
Over 75	155,538	$2,523,925,150	43.28%
Total[33]	**364,946**	**$5,831,504,208**	**100%**

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	762	$3,790,662	56.15%
Age 18 and over – in school	181	$753,347	13.34%
Age 18 and over – helpless	247	$1,806,710	18.20%
Total[34]	**1,357**	**$6,978,181**	**100%**

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated total amount paid annually	Percent of total
Under age 18	4,345	$23,228,411	32.72%
Age 18 and over – in school	377	$1,605,381	2.84%
Age 18 and over – helpless	8,166	$65,973,371	61.50%
Total[35]	**13,278**	**$92,698,813**	**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.

[33] Total includes 2,168 recipients and $33,698,950 estimated annual payments unidentifiable by age.
[34] Total includes 167 recipients and $627,462 in estimated annual payments unidentifiable by age.
[35] Total includes 390 recipients and $1,891,650 in estimated annual payments unidentifiable by age.

Appendix

VBA Regional Office Addresses

Anchorage **AK**
VA Regional Office
1201 North Muldoon Road
Anchorage, AK 99504

Montgomery **AL**
VA Regional Office
345 Perry Hill Road
Montgomery, AL 36109-3798

Little Rock **AR**
VA Regional Office
2200 Fort Roots Drive, Building 65
North Little Rock, AR 72114-1756

Phoenix **AZ**
VA Regional Office
3333 North Central Avenue
Phoenix, AZ 85012-2405

Oakland **CA**
VA Regional Office
Ronald V. Dellums Federal Building
1301 Clay Street – Suite 1400N
Oakland, CA 94612-5209

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

Los Angeles **CA**
VA Regional Office
Federal Building
11000 Wilshire Boulevard
Los Angeles, CA 90024-3602

Denver **CO**
VA Regional Office
155 Van Gordon Street
Denver, CO 80228

Hartford **CT**
VA Regional Office
555 Willard Avenue,
Building 2E – Room 5137
Newington, CT 06111-2693
Mailing Address:
P.O. Box 310909
Newington, CT 06131

Wilmington **DE**
VA Regional Office
1601 Kirkwood Highway
Wilmington, DE 19805

St. Petersburg **FL**
VA Regional Office
9500 Bay Pines Boulevard
St. Petersburg, FL 33708
Mailing Address:
P.O. Box 1437
St. Petersburg, FL 33731

Atlanta **GA**
VA Regional Office
1700 Clairmont Road
Atlanta, GA 30033-4032
Mailing Address:
P.O. Box 100026
Decatur, GA 30031-7026

Honolulu **HI**
VA Regional Office
459 Patterson Road, East Wing
Honolulu, HI 96819

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

Boise **ID**
VA Regional Office
444 West Fort Street
Boise, ID 83702

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

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

Wichita **KS**
VA Regional Office
Robert J. Dole Regional Office
5500 E. Kellogg Avenue
Wichita, KS 67218-1698

Louisville **KY**
VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-3835

New Orleans **LA**
VA Regional Office
1250 Polydras Street, Rm 200
New Orleans, LA 70113-2692

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

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

Togus **ME**
VA Regional Office
One VA Center
Augusta, ME 04330-6795

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

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:
PO 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

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
116 North Jefferson Street
Roanoke, VA 24016

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, Phillippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

North Atlantic District **PA**
5000 Wissahickon Avenue
Philadelphia, PA 19144

Southeast District **TN**
3322 West End, Suite 408
Nashville, TN 37203

Midwest District **MO**
Robert A. Young Federal Building
1222 Spruce St., Suite 3.206
St. Louis, MO 63103

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

Continental District **CO**
155 Van Gordon Street
Lakewood, CO 80228

Contact Information

Compensation Information:
1-800-827-1000

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

Compensation home page
benefits.va.gov/compensation

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
304,556 Veterans and
211,714 Survivors
Receive Pension Benefits

A note on the data:

The 2014 Annual Benefits Report is based on data from the VETSNET 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 2014 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 VETSNET corporate database.

Information on the fiduciary program begins on page 20

A Note on How the FY 2014 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2014 (October 1, 2013 to September 30, 2014) 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, 2014 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	October 20, 2015

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.

Totals – new recipients

Veterans who began receiving pension benefits	44,345
Survivors[1] who began receiving pension benefits	42,583
Total	86,928

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	44,345	$ 13,591	$ 602,712,738
Survivors Pension	42,583	$ 10,049	$ 427,897,250
Total	86,928	$ 11,856	$ 1,030,609,988

Totals – all recipients

Veterans receiving pension benefits	304,556
Survivors receiving pension benefits	211,714
Total	516,270

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	304,556	$11,682	$3,557,873,077
Survivors Pension	211,714	$7,513	$1,590,667,111
Total	516,270	$9,973	$5,148,540,188

[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			17,016	10,904	14,504	1,921
Survivors Pension	10	41	29,460	8,607	4,047	418
Total	**10**	**41**	**46,476**	**19,511**	**18,551**	**2,339**

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			65,765	57,097	166,685	15,009
Survivors	109	3,126	142,243	39,579	25,161	1,496
Total	**109**	**3,126**	**208,008**	**96,676**	**191,846**	**16,505**

Recipients and Amounts by Fiscal Year

All recipients FY 2010 to FY 2014

Benefit program	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
Veterans Pension	313,563	313,665	314,790	308,116	304,556	-1.2%
Survivors Pension	198,832	201,955	207,453	210,450	211,714	0.6%
Total	**512,395**	**515,620**	**522,243**	**518,566**	**516,270**	**-0.4%**

All recipients estimated average individual amount paid annually FY 2010 to FY 2014

Benefit Program	2010	2011	2012	2013	2014	% Chg. FY 2013 to 2014
Veterans Pension	$10,080	$10,401	$11,038	$11,315	$11,682	3.2%
Survivors Pension	$5,478	$5,905	$6,521	$6,988	$7,513	7.5%
Total	**$8,295**	**$8,640**	**$9,243**	**$9,559**	**$9,973**	**4.3%**

[2] New to the rolls survivors of pre-World War I Veterans who served in The Spanish American War (9) and The Mexican Border War (1).
[3] On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (93), The Mexican Border War (15) and the Civil War (1).

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	44,345	$ 13,591	$ 602,712,738
Total	**44,345**	**$ 13,591**	**$ 602,712,738**

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)	24,792	55.9%	$ 16,449	$ 407,809,249
With housebound (HB)	389	0.9%	$ 9,590	$ 3,730,550
Total with A&A or HB[5]	25,181	56.8%	$ 16,343	$ 411,539,799
Total without A&A or HB	19,164	43.2%	$ 9,976	$ 191,172,939
Total all	**44,345**	**100%**	**$ 13,591**	**$ 602,712,738**

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	39,739	89.6%	$ 13,548	$538,371,299
Female Veterans	1,878	4.2%	$ 14,193	$26,654,893
Gender not indicated	2,728	6.2%	$ 13,815	$37,686,546
Total	**44,345**	**100%**	**$ 13,591**	**$602,712,738**

[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]	2,026	$1,672	$ 3,388,307
Improved Pension	302,530	$11,749	$3,554,484,769
Total	**304,556**	**$11,682**	**$3,557,873,076**

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)	121,701	40.0%	$ 15,861	$ 1,930,283,103
With housebound (HB)	7,063	2.3%	$ 9,698	$ 68,499,365
Total with A&A or HB	128,764	42.3%	$ 15,523	$ 1,998,782,468
Total without A&A or HB	175,792	57.7%	$ 8,869	$ 1,559,090,608
Total all	**304,556**	**100%**	**$ 11,682**	**$ 3,557,873,076**

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	280,264	92.0%	$ 11,608	$3,253,170,263
Female Veterans	12,515	4.1%	$ 12,468	$156,030,817
Gender not indicated	11,777	3.9%	$ 12,624	$148,671,996
Total	**304,556**	**100%**	**$ 11,682**	**$3,557,873,076**

[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 gender[7]

	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)	21,884	55.1%	$ 16,444	$359,854,923
	With housebound (HB)	361	0.9%	$ 9,528	$3,439,430
	Total with A&A or HB	22,245	56.0%	$ 16,332	$363,294,353
	Total without A&A or HB	17,494	44.0%	$ 10,008	$175,076,946
	Total	**39,739**	**100%**	**$ 13,548**	**$538,371,299**
Female Veterans	With aid and attendance (A&A)	1,141	60.8%	$ 16,471	$18,793,303
	With housebound (HB)	12	0.6%	$ 10,932	$131,184
	Total with A&A or HB	1,153	61.4%	$ 16,413	$18,924,487
	Total without A&A or HB	725	38.6%	$ 10,663	$7,730,406
	Total	**1,878**	**100%**	**$ 14,193**	**$26,654,893**

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender[7]

	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)	108,777	38.8%	$ 15,807	$ 1,719,456,488
	With housebound (HB)	6,589	2.4%	$ 9,716	$ 64,016,516
	Total with A&A or HB	115,366	41.2%	$ 15,459	$ 1,783,473,004
	Total without A&A or HB	164,898	58.8%	$ 8,913	$ 1,469,697,260
	Total	**280,264**	**100%**	**$ 11,608**	**$ 3,253,170,264**
Female Veterans	With aid and attendance (A&A)	6,010	48.0%	$ 16,042	$ 96,412,840
	With housebound (HB)	276	2.2%	$ 9,479	$ 2,616,126
	Total with A&A or HB	6,286	50.2%	$ 15,754	$ 99,028,966
	Total without A&A or HB	6,229	49.8%	$ 9,151	$ 57,001,851
	Total	**12,515**	**100%**	**$ 12,468**	**$ 156,030,817**

[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

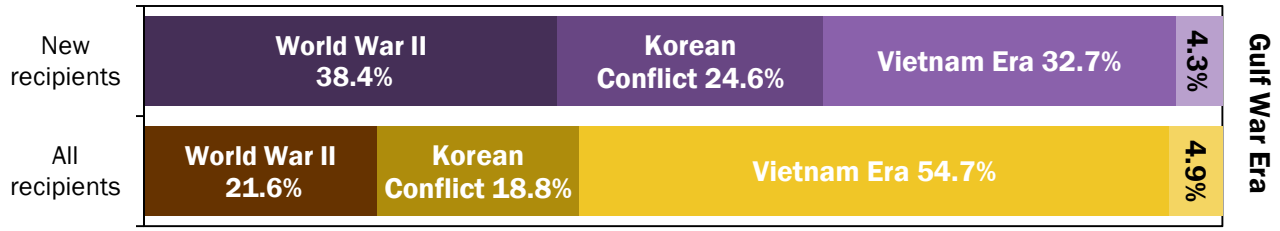
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	17,016	38.4%	$16,780	$285,530,386
Korean Conflict	10,904	24.6%	$14,462	$157,694,552
Vietnam Era	14,504	32.7%	$9,372	$135,929,008
Gulf War Era	1,921	4.3%	$12,264	$23,558,792
Total	**44,345**	**100%**	**$13,591**	**$602,712,738**

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	65,765	21.6%	$14,793	$972,835,802
Korean Conflict	57,097	18.8%	$11,199	$639,408,391
Vietnam Era	166,685	54.7%	$10,534	$1,755,897,379
Gulf War Era	15,009	4.9%	$12,641	$189,731,504
Total	**304,556**	**100%**	**$11,682**	**$3,557,873,076**

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	262	0.6%	$12,261	$3,212,373
Age 35 through 64	8,110	18.3%	$10,987	$89,105,019
Age 65 through 74	7,411	16.7%	$7,815	$57,914,779
Age 75 and over	28,561	64.4%	$15,842	$452,455,919
Total[8]	**44,345**	**100%**	**$13,591**	**$602,712,738**

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	1,303	0.4%	$12,866	$16,764,024
Age 35 through 64	101,726	33.4%	$11,668	$1,186,895,374
Age 65 through 74	75,758	24.9%	$9,360	$709,112,712
Age 75 and over	125,711	41.3%	$13,080	$1,644,353,143
Total[9]	**304,556**	**100%**	**$11,682**	**$3,557,873,076**

[8] Total includes 1 Veteran and $24,648 in benefits with no date of birth indicated in award record.
[9] Total includes 58 Veterans and $747,823 in benefits with no date of birth indicated in award record.

New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 14 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (tan line, right axis).

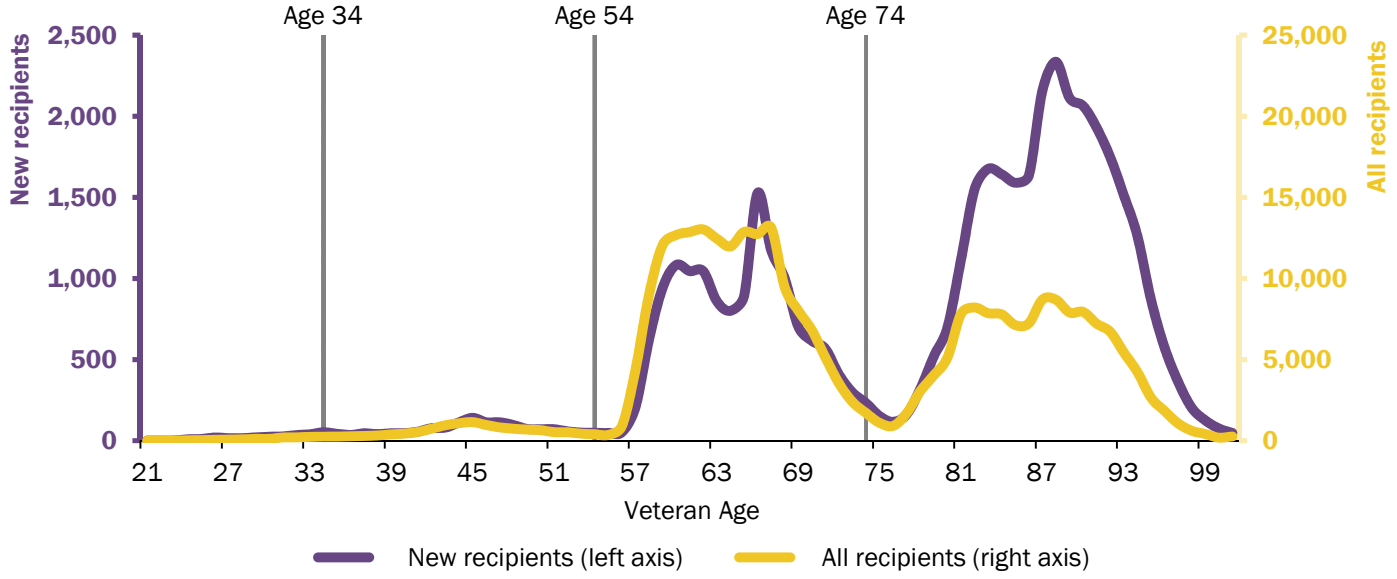
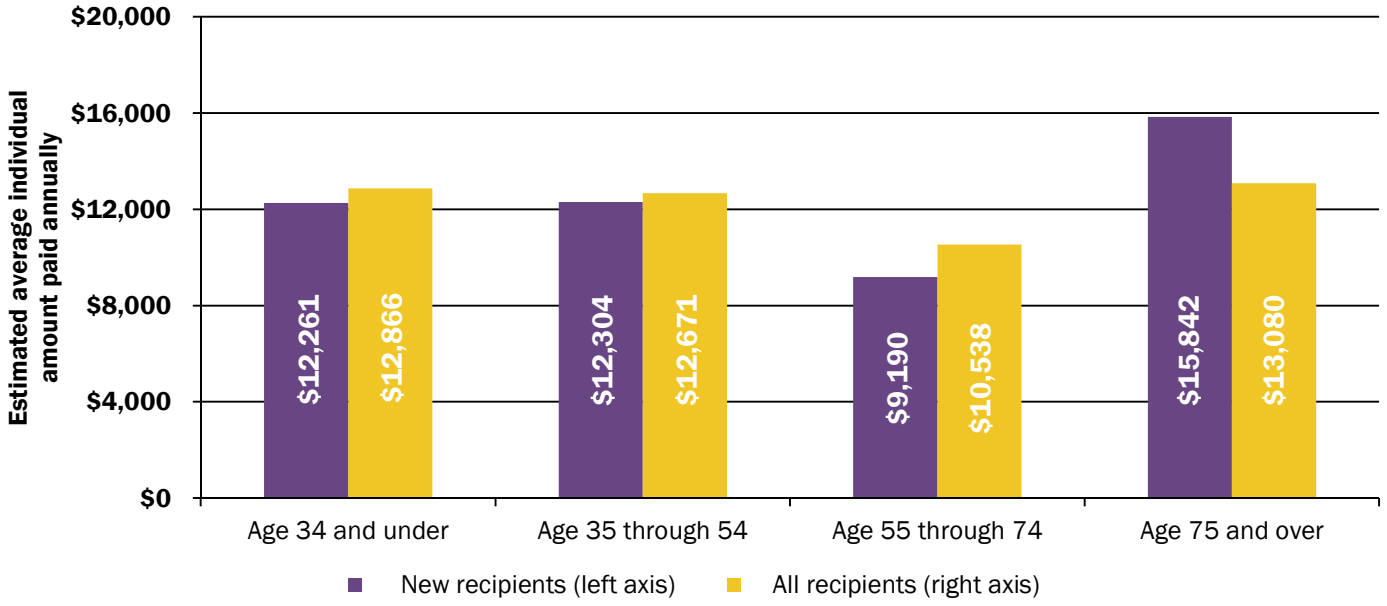


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 14 (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.



VA
U.S. Department of Veterans Affairs
Veterans Benefits Administration

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[11]	0	NA	NA
Improved Pension	42,583	$10,049	$427,897,251
Total	**42,583**	**$10,049**	**$427,897,251**

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)	36,333	85.3%	$10,861	$394,629,389
With housebound (HB)	124	0.3%	$6,163	$764,170
Total with A&A or HB[12]	36,457	85.6%	$10,845	$395,393,559
Total without A&A or HB	6,126	14.4%	$5,306	$32,503,692
Total all	**42,583**	**100%**	**$10,049**	**$427,897,251**

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	67	0.1%	$9,963	$667,524
Female survivors	35,970	84.5%	$10,051	$361,549,927
Gender not indicated	6,546	15.4%	$10,034	$65,679,800
Total	**42,583**	**100%**	**$10,049**	**$427,897,251**

[10] The term "survivors" throughout this section includes surviving spouses and children.
[11] The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.
[12] 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[13]	16,324	$ 1,000	$ 16,326,654
Improved Pension	195,390	$ 8,057	$ 1,574,340,457
Total	**211,714**	**$ 7,513**	**$ 1,590,667,111**

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)	123,908	58.5%	$9,968	$1,235,124,309
With housebound (HB)	1,557	0.8%	$5,276	$8,214,573
Total with A&A or HB	125,465	59.3%	$9,910	$1,243,338,882
Total without A&A or HB	86,249	40.7%	$4,027	$347,328,229
Total all	**211,714**	**100%**	**$7,513**	**$1,590,667,111**

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	1,585	0.8%	$2,016	$3,194,826
Female survivors	147,222	69.5%	$8,295	$1,221,200,268
Gender not indicated	62,907	29.7%	$5,822	$366,272,017
Total	**211,714**	**100%**	**$7,513**	**$1,590,667,111**

[13] 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 gender[14]

	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)	55	82.1%	$10,710	$589,056
	With housebound (HB)	0	0.0%	NA	NA
	Total with A&A or HB	55	82.1%	$10,710	$589,056
	Total without A&A or HB	12	17.9%	$6,539	$78,468
	Total	**67**	**100%**	**$9,963**	**$667,524**
Female survivors	With aid and attendance (A&A)	30,737	85.5%	$10,848	$333,434,398
	With housebound (HB)	115	0.3%	$5,997	$689,626
	Total with A&A or HB	30,852	85.8%	$10,830	$334,124,024
	Total without A&A or HB	5,118	14.2%	$5,359	$27,425,903
	Total	**35,970**	**100%**	**$10,051**	**$361,549,927**

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender[14]

	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)	156	9.9%	$9,373	$1,462,236
	With housebound (HB)	2	0.1%	$5,298	$10,596
	Total with A&A or HB	158	10.0%	$9,322	$1,472,832
	Total without A&A or HB	1,427	90.0%	$1,207	$1,721,994
	Total	**1,585**	**100%**	**$2,016**	**$3,194,826**
Female survivors	With aid and attendance (A&A)	99,602	67.7%	$10,042	$1,000,249,268
	With housebound (HB)	1,232	0.8%	$5,236	$6,451,035
	Total with A&A or HB	100,834	68.5%	$9,984	$1,006,700,303
	Total without A&A or HB	46,388	31.5%	$4,624	$214,499,965
	Total	**147,222**	**100%**	**$8,295**	**$1,221,200,268**

[14] Certain records do not indicate gender information and are not included in the totals.

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

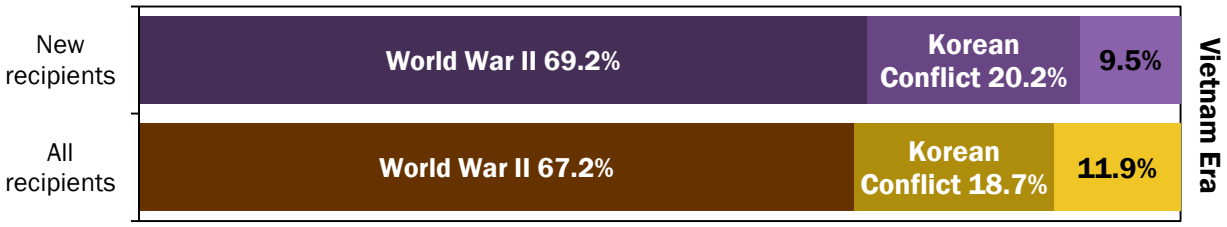
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	10	0.0%	$6,361	$63,612
World War I	41	0.1%	$8,607	$352,872
World War II	29,460	69.2%	$10,524	$310,039,743
Korean Conflict	8,607	20.2%	$9,627	$82,861,627
Vietnam Era	4,047	9.5%	$7,828	$31,679,209
Gulf War Era	418	1.0%	$6,938	$2,900,188
Total	**42,583**	**100%**	**$10,049**	**$427,897,251**

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	109	0.1%	$3,268	$356,205
World War I	3,126	1.4%	$3,159	$9,875,683
World War II	142,243	67.2%	$7,727	$1,099,047,348
Korean Conflict	39,579	18.7%	$7,175	$283,986,926
Vietnam Era	25,161	11.9%	$7,412	$186,500,727
Gulf War Era	1,496	0.7%	$7,286	$10,900,222
Total	**211,714**	**100%**	**$7,513**	**$1,590,667,111**

Chart: New compared to all Survivors Pension recipients by Veteran's period of service[15]

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.



[15] 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.

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	45	0.1%	$9,012	$405,552
Age 18 through 34	149	0.3%	$4,012	$597,859
Age 35 through 64	3,160	7.4%	$6,809	$21,517,101
Age 65 through 74	1,672	3.9%	$7,033	$11,759,217
Age 75 and over	37,548	88.2%	$10,480	$393,518,773
Total[16]	**42,583**	**100%**	**$10,049**	**$427,897,251**

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	147	0.1%	$4,369	$642,266
Age 18 through 34	390	0.2%	$4,817	$1,878,787
Age 35 through 64	30,095	14.2%	$6,058	$182,327,242
Age 65 through 74	17,644	8.3%	$4,944	$87,235,307
Age 75 and over	162,505	76.8%	$8,061	$1,309,927,452
Total[17]	**211,714**	**100%**	**$7,513**	**$1,590,667,111**

[16] Total includes 9 survivors and $98,749 in benefits with no date of birth indicated in award record.
[17] Total includes 933 survivors and $8,656,057 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 14 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (tan line, right axis).

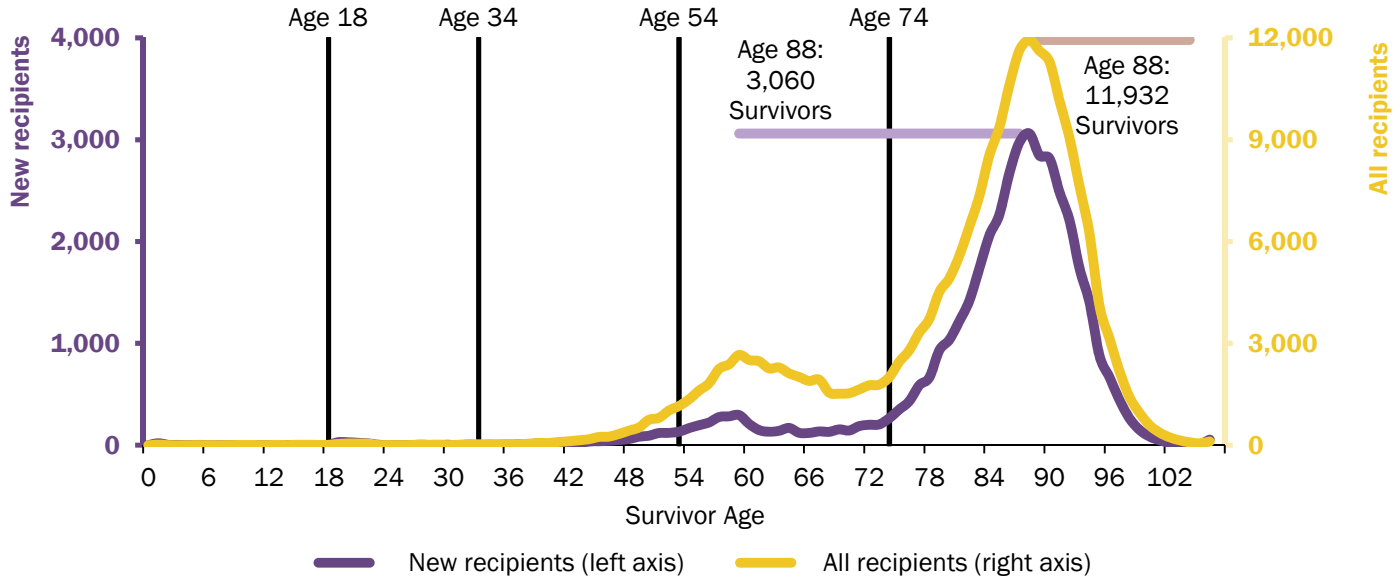
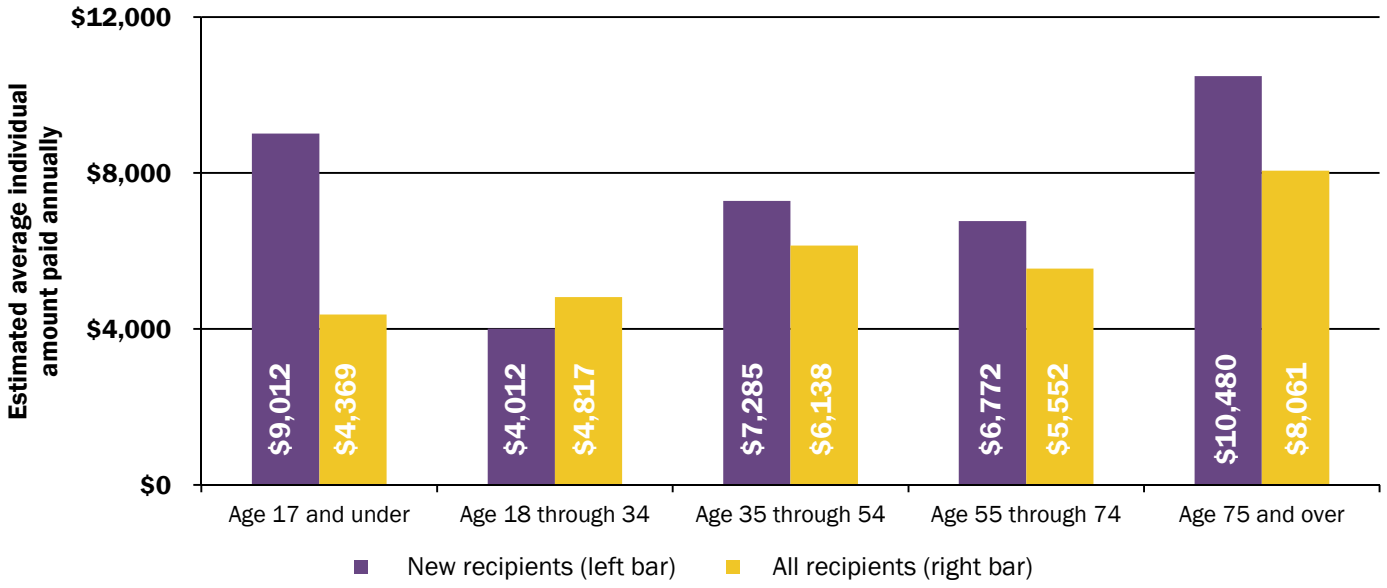


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 14 (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.

Number of accounts of beneficiaries managed by beneficiary type[18]

Beneficiary Type	Number of Beneficiaries
Veteran	96,926
Surviving spouse	59,098
Adult disabled child	13,945
Minor child[19]	2,819
Dependent parent	80
Total	172,868

Amount of benefits managed by benefit type[20]

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	$1,577,157,860	$34,818
Veterans Pension	$658,522,155	$16,095
Survivors Pension	$476,795,774	$9,214
Dependency and Indemnity Compensation	$159,548,884	$14,147
Total	$2,872,024,674	

[18] Source: Beneficiary Fiduciary Field System
[19] Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy
[20] Source: VETSNET Corporate Database

Number of beneficiaries by fiduciary relationship[18]

Relationship	Number of Beneficiaries
Legal Custodian	133,109
Spouse Payee	20,070
Court Appointed Fiduciary	7,352
Supervised Direct Pay	4,488
Institutional Award	1,869
Custodian in Fact	43
Superintendent of Indian Reservation	11
Temporary Fiduciary	0
Proposed Fiduciary	5,926
Total	**172,868**

Misuse

During fiscal year 2014, fiduciary personnel conducted 742 misuse investigations of which 324 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), 24 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken[21]:

- Investigations opened: 27
- Investigations completed and referred to prosecutor's office: 26
- Cases accepted for prosecution: 8
- Cases declined for prosecution: 14
- Cases pending: 4

The number of OIG prosecutorial outcomes during fiscal year 2014[19]:

- Arrests: 16
- Indictments: 10
- Convictions: 16

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2014[19]:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary is $886,472.
- The total amount of money recovered by the government in misuse cases is $8,920.
- The total amount of benefits reissued to beneficiaries is $472,661.

[21] Includes action taken by OIG on cases referred as of the end of fiscal year 2014. Figures may include cases referred during previous fiscal years.

Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT
VA Fiduciary Hub

PO 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

PO 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
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

575 North Pennsylvania Street
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

6437 Garners Ferry Road
Columbia, SC 29209-2495
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

Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA
Pension Management Center
PO 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 14975
Milwaukee, WI 53214
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
1 Federal Drive,
Fort Snelling St. Paul, MN 55111
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

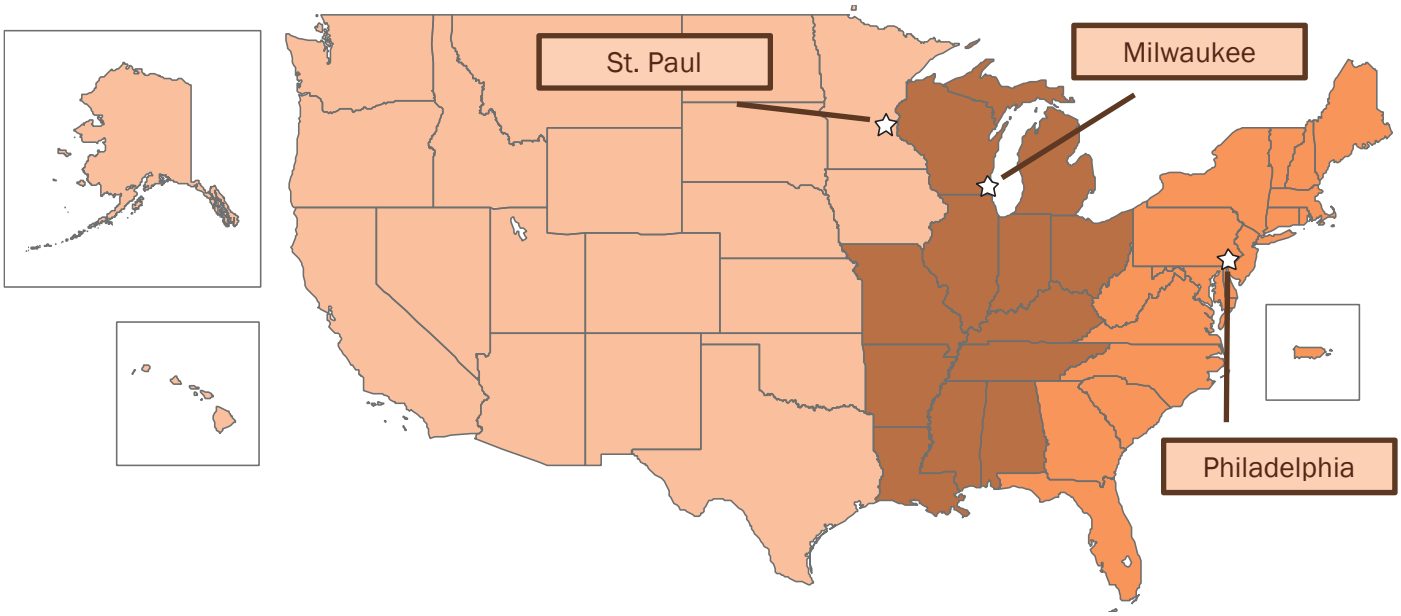
The Manila Regional Office processes all pension claims in the Philippines.

National Pension Call Center:

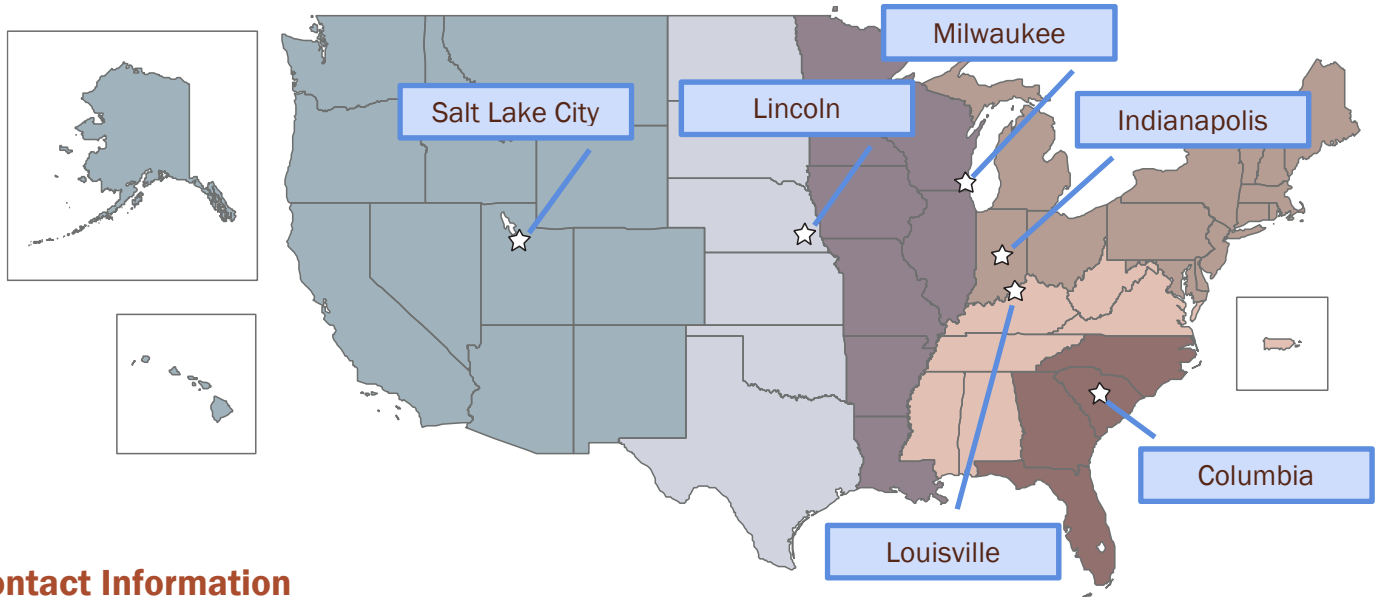
1-877-294-6380

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-877-294-6300

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

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

Education

Benefits for Veterans Education

There were eight active education programs in fiscal year 2014:

- 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),
- Veterans Retraining Assistance Program (VRAP) (Program ended March 31, 2014),
- 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 million beneficiaries and
$12 billion in payments
in FY 2014 for
8 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.

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Release history

Version & changes	Date
Version 1.0	October 20, 2015

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.

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.

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.

Veterans Retraining Assistance Program (VRAP)

Veterans Retraining Assistance Program (VRAP) offered 12 months of assistance for training pursued between July 1, 2012, and March 31, 2014, by Veterans who:

- Were at least 35 but no more than 60 years old on the date of application,
- Were unemployed on the date of application,
- Were not eligible for any other VA education benefit program (e.g., the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance, etc.) on the date of application,
- Were not enrolled in a federal or state job-training program within 180 days before the date of application,
- Have an other than dishonorable final discharge,
- Were not in receipt of VA compensation due to un-employability,

Features and requirements of VRAP were as follows:

- Educational allowance paid at the MGIB-AD three-year enlistment rate for full-time training in an approved program leading to employment in a high-demand occupation offered by a community college or technical school,
- Applications must have been submitted on or before October 1, 2013.

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.

National Call to Service (NCS)

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

This MSO will consist of:

- Initial entry training (to include skill training) followed by fifteen months of active duty,
- Continuation of duty without a break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.

After completion of this period of service, and also without a break in service, the remaining period of obligated service will be served as follows:

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

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

- 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.

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)
VRAP	Veterans Retraining Assistance Program
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

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 year[1]

Education program	2010	2011	2012	2013	2014	% change from FY 13 to FY 14
POST 9/11	365,640	555,329	646,302	754,229	790,408	5%
MGIB-AD[2]	247,105	185,220	118,549	99,755	77,389	-22%
MGIB-SR	67,373	65,216	60,393	62,656	63,745	2%
VRAP	-	-	12,251	67,918	52,288	-23%
REAP	30,269	27,302	19,774	17,297	13,784	-20%
DEA	89,696	90,657	87,707	89,160	90,789	2%
VEAP	286	112	76	29	8	-72%
Total	**800,369**	**923,836**	**945,052**	**1,091,044**	**1,088,411**	**0%**

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2014[3]

Education program	College, non-degree	Graduate	Under-graduate	Vocational/ technical	Program totals	Percent of all programs
POST 9/11[4]	87,005	20,603	93,815	4,050	205,473	83.03%
MGIB-AD	357	595	6,173	357	7,482	3.02%
MGIB-SR	423	501	15,233	598	16,755	6.78%
REAP	83	148	1,959	69	2,259	0.91%
DEA	538	588	13,687	664	15,477	6.25%
VEAP	0	0	2	1	3	0.01%
Training type totals	**88,406**	**22,435**	**130,869**	**5,739**	**247,449**	**100%**
Percent of program total	35.73%	9.07%	52.89%	2.31%	100%	

[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	VRAP	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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Veterans Benefits Administration

Beneficiaries who received education benefits during fiscal year 2014[7]

Program	Total beneficiaries	Total payments ($000)
POST 9/11	790,408	$10,754,649
MGIB-AD	77,389	$511,652
MGIB-SR[8]	63,745	$149,804
VRAP	52,288	$412,606
REAP	13,784	$56,357
DEA	90,789	$513,633
VEAP[9]	8	$424
Total	**1,088,411**	**$12,399,125**

[7] Source: VBA Office of Resource Management
[8] Based on service in the Selected Reserve.
[9] 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 2014[10]

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11[11]	22,653	12,656	24,240	145,924	205,473	83.03%
MGIB-AD	253	961	1,211	5,057	7,482	3.02%
MGIB-SR	416	1,201	1,810	13,328	16,755	6.78%
VEAP	1	1	0	1	3	0.01%
REAP	63	290	280	1,626	2,259	0.91%
DEA	470	1,226	1,785	11,996	15,477	6.25%
Training time totals	**23,856**	**16,335**	**29,326**	**177,932**	**247,449**	**100%**
Percent of program total	9.64%	6.60%	11.85%	71.91%	100%	

[10] Source: Hines Information Technology Center

[11] Post-9/11 GI Bill statistics source: Office of Performance Analysis and Integrity Enterprise Data Warehouse

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 28-percent decrease in the number of unique trainees in fiscal year 2014 compared to fiscal year 2013.

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 23-percent decrease in the number of unique trainees in fiscal year 2014 compared to fiscal year 2013.

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 59-percent decrease in the total dollars paid under this program in fiscal year 2014 compared to fiscal year 2013.

Unique beneficiaries and payments by fiscal year[12]

(Dollar amounts are in the thousands $000)

Usage Type	2011		2012		2013		2014	
Tuition assistance top-up[13]	6,251	$11,699	4,991	$9,418	4,573	$8,850	3,279	$6,477
License and certification tests	2,172	$1,178	1,455	$819	1,266	$622	968	$460
Accelerated payment [14]	NA	$1,873	NA	$195	NA	$205	NA	$85
Total	**8,423**	**$14,750**	**6,446**	**$10,432**	**5,839**	**$9,677**	**4,247**	**$7,022**

[12] Source: Education Service Out of System and Accelerated Payment reports.
[13] Post-9/11 Top-Up statistics currently are not available.
[14] Unable to determine number of beneficiaries receiving accelerated payments.

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 2014, there were 137,030 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 96,937 were children while 40,093 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 2014, 1,492 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Veterans Retraining Assistance Program

On November 21, 2011, the President signed into law the "VOW to Hire Heroes Act" of 2011. This law established the Veterans Retraining Assistance Program (VRAP) for individuals who are at least 35 but no more than 60 years of age, have an other than dishonorable discharge, are unemployed, have no eligibility for any VA educational benefits, and are not in receipt of VA compensation due to un-employability. Applications for the VRAP benefits were accepted by the Department of Labor (DOL) and submitted to the VA after verifying that the claimant met the eligibility requirements of DOL. VRAP benefits began on July 1, 2012 and were payable only for training starting on or after that date. No benefits were payable under this program after March 31, 2014.

During fiscal year 2014, 52,288 individuals applied for VRAP benefits and pursued training in occupations that are considered in high demand by the Department of Labor. These occupations included operations and construction managers, purchasing agents, loan officers and claims examiners, computer support specialists, and occupations in engineering and architecture.

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 80,461 Facebook members who follow and interact with our Facebook Page:

- 59 percent are male and 40 percent are female (the remaining 1 percent did not indicate gender);
- Almost half, 46 percent, of our users are between the ages of 18 and 34;
- 25 percent are between the ages of 35 and 44;
- An overwhelming majority of users are from the United States, while Germany and Philippines are second and third respectively.

Note: The data is current as of October 1, 2014, 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.

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 2014 by state

Location	POST 9/11	MGIB-AD	MGIB-SR	VRAP	DEA	REAP	VEAP[15]	TOTAL
Alabama	17,492	2,181	1,748	1,090	3,452	357	0	26,320
Alaska	3,680	92	129	63	179	11	0	4,154
Arizona	48,049	4,529	1,549	1,927	3,095	522	1	59,672
Arkansas	5,108	550	1,295	493	1,716	238	0	9,400
California	89,584	4,897	3,156	5,968	6,962	658	1	111,226
Colorado	24,702	1,827	782	716	1,653	155	0	29,835
Connecticut	4,920	396	627	372	440	68	0	6,823
Delaware	2,120	79	167	137	236	20	0	2,759
Dist. of Columbia	4,019	135	80	342	228	10	0	4,814
Florida	64,323	4,953	2,485	5,179	6,728	523	1	84,192
Georgia	27,342	2,481	2,611	3,914	4,210	263	1	40,822
Hawaii	7,591	181	283	113	362	15	0	8,545
Idaho	3,316	363	420	116	404	124	0	4,743
Illinois	22,883	4,041	2,686	1,766	1,987	563	0	33,926
Indiana	10,233	829	1,949	972	1,219	259	0	15,461
Iowa	14,144	2,363	1,549	270	865	558	0	19,749
Kansas	7,455	1,551	905	270	731	516	0	11,428
Kentucky	8,567	825	1,010	804	1,818	313	0	13,337
Louisiana	8,042	572	1,209	613	1,705	204	0	12,345
Maine	2,359	140	292	140	623	39	0	3,593
Maryland	24,264	1,389	726	907	1,124	76	0	28,486
Massachusetts	11,766	339	1,027	438	1,044	102	0	14,716
Michigan	12,588	785	1,346	1,434	1,909	132	0	18,194
Minnesota	13,197	983	1,749	364	1,449	466	0	18,208
Mississippi	5,778	406	1,400	378	1,073	285	0	9,320
Missouri	17,725	2,224	1,679	2,593	1,784	670	0	26,675
Montana	2,347	160	294	91	329	60	0	3,281
Nebraska	5,998	799	733	255	696	175	0	8,656

Continued on the next page

[15] VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program.

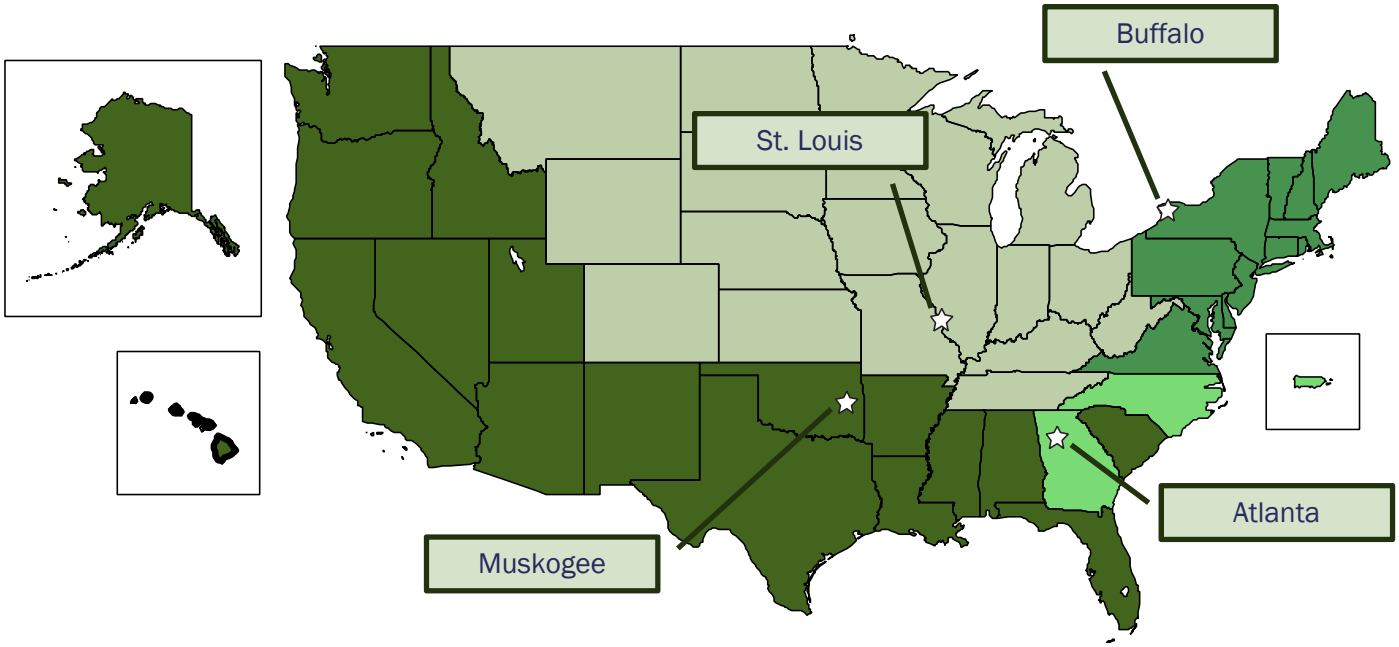
Beneficiaries by state (continued)

Location	POST 9/11	MGIB-AD	MGIB-SR	VRAP	DEA	REAP	VEAP	TOTAL
Nevada	5,519	444	452	482	596	125	0	7,618
New Hampshire	3,838	320	349	46	373	44	0	4,970
New Jersey	9,406	365	1,219	712	853	69	0	12,624
New Mexico	4,490	732	384	356	1,186	88	0	7,236
New York	26,582	1,421	1,813	1,710	2,575	260	1	34,362
North Carolina	23,111	3,463	1,579	2,792	4,442	414	1	35,802
North Dakota	1,725	147	531	6	184	104	0	2,697
Ohio	17,645	1,286	2,649	1,774	1,865	733	0	25,952
Oklahoma	9,033	1,426	1,095	433	2,174	462	0	14,623
Oregon	8,630	537	463	648	1,334	79	0	11,691
Pennsylvania	23,392	1,030	2,719	1,008	2,279	166	0	30,594
Rhode Island	2,033	72	247	65	195	39	0	2,651
South Carolina	12,892	695	1,463	1,348	2,740	216	0	19,354
South Dakota	1,970	162	528	44	268	123	0	3,095
Tennessee	14,071	983	1,280	1,235	1,873	219	0	19,661
Texas	70,882	6,881	2,973	3,935	8,452	441	1	93,565
Utah	7,082	1,152	996	184	700	310	0	10,424
Vermont	1,635	107	199	12	128	10	0	2,091
Virginia	52,429	3,022	1,691	1,644	3,928	277	1	62,992
Washington	20,243	924	756	1,179	2,171	64	0	25,337
West Virginia	15,590	2,973	1,012	209	907	556	0	21,247
Wisconsin	9,338	545	1,728	555	1,264	294	0	13,724
Wyoming	1,239	243	181	42	133	69	0	1,907
Puerto Rico	2,618	191	1,988	118	1,746	579	0	7,240
Philippines	607	124	0	20	13	0	0	764
Foreign	2,012	0	133	14	385	17	0	2,561
Other[16]	0	8,074	1,431	182	4	644	0	10,335
National totals[17]	**817,604**	**77,389**	**63,745**	**52,478**	**90,789**	**13,784**	**8**	**1,115,797**

[16] Other categories include those who received non-Post-9/11 GI Bill benefits for training in on-the-job, apprenticeship, flight, and correspondence programs.

[17] 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 of Veterans Affairs
Veterans Benefits Administration

Insurance

Veterans Life Insurance Program

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance without underwriting, 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 4.

Total VA life insurance coverage amount $1.3 trillion for 6.5 million Servicemembers and Veterans and their families.

Veterans discharged on or after November 1, 2012, now 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 doubling of the previous 120-day "no health questions" period increases the opportunity for Veterans, particularly those who are disabled, to qualify for VGLI. 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	October 20, 2015

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 so 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 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

The Veterans' Benefits Act of 2010

The Veterans' Benefits Act of 2010 resulted in increased coverage for several insurance programs:

- Veterans covered under the Veterans' Group Life Insurance (VGLI) program now have the opportunity to increase their coverage by $25,000 on each five-year anniversary of their policy, up to $400,000, the current legislated maximum coverage. VA can issue this coverage regardless of the Veteran's health.
- Veterans' Mortgage Life Insurance (VMLI) was increased from $150,000 to $200,000, effective January 1, 2012.
- Supplemental Service-Disabled Veterans Insurance (SRH) increased from $20,000 to $30,000, effective October 1, 2011.
- Coverage under Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) was extended retroactively to October 7, 2001, to all Servicemembers who suffered traumatic injuries that resulted in qualifying losses. Previously, this coverage was available only to Servicemembers serving in Operation Enduring Freedom and Operation Iraqi Freedom.

Single Sign On Project

VBA implemented the Insurance Service Single Sign On (SSO) Project on August 21, 2013. The SSO Project combines two customer-facing web applications into a single interface. The SSO Project has the following new features:

- Veterans can apply for Service-Disabled Veterans' Insurance (SDVI) and access their policy information using the same login information.
- Elimination of letters with personal identification numbers (PINs): SSO replaces the existing PIN letter proofing system with remote identity proofing provided by Equifax. Instead of waiting for a PIN letter in the mail, Veterans have real-time identity proofing and instant access to their account.
- Account Management Features: Veterans can manage their web account without having to call the Insurance toll-free number. They can retrieve a forgotten user ID, reset a password, and update their email address or security questions.
- Updated Appearance: SSO uses the current VA web organization and look, which allows for a smooth transition from the main Insurance site to the SSO application.
- Veterans and Servicemembers can access the SSO from the Insurance website: insurance.va.gov/portal/

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 [4]
Veterans' Reopened Insurance (VRI)	1965 - 1966	$10,000 [4]

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.

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.

2013 rankings by total life insurance in-force[8]

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliates	$4,388,422
2	Prudential of America Group	$3,724,808
3	RGA Group	$1,803,703
4	Scor Life US Group	$1,565,808
5	Voya Financial Group	$1,506,866
6	Aegon USA Group	$1,506,487
7	Northwestern Mutual Group	$1,462,926
8	AIG Life & Retirement Group	$1,446,145
9	Great-West Life Group	$1,332,594
10	VA[9]	**$1,312,547**
11	Lincoln Financial Group	$1,277,658
12	Swiss Reinsurance Life Group	$1,276,608
13	New York Life Group	$1,253,498
14	Securian Financial Group	$978,044
15	Hartford Life Group	$951,843

[8] Source: Best's Review (September 2014); Calendar Year 2013 Exhibit of Insurance In-force.

[9] VA data includes $228,050 million of TSGLI coverage.

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 year[10]

Insured (program)	2010	2011	2012	2013	2014
Veterans (Administered Programs)	1,021,799	951,268	882,938	814,134	749,940
Veterans (VMLI)	2,381	2,395	2,466	2,419	2,485
Veterans (VGLI)	426,650	426,750	427,319	425,990	424,944
Servicemembers (SGLI)	2,433,500	2,422,500	2,389,500	2,365,500	2,305,500
Spouses and Children (FSGLI)	3,272,000	3,254,000	3,193,000	3,103,000	2,991,000
Total lives insured	**7,156,330**	**7,056,913**	**6,895,223**	**6,711,043**	**6,473,869**

Face amount (billions)	$1,121	$1,115	$1,095	$1,081	$1,048

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 year[11]

Benefit type	2010	2011	2012	2013	2014	% Change FY 13 to 14
Death awards	$ 2,350,902,305	$ 2,342,223,271	$ 2,342,316,752	$ 2,255,883,414	$ 2,117,047,764	-6%
Dividends	$ 273,294,139	$ 249,092,778	$ 206,738,298	$ 167,071,426	$ 128,936,863	-23%
Loans made	$ 48,267,000	$ 43,278,000	$ 38,600,000	$ 36,902,000	$ 36,202,000	-2%
Matured endowments	$ 32,581,366	$ 42,346,753	$ 47,314,756	$ 60,252,125	$ 73,388,337	22%
Cash surrenders	$ 46,362,893	$ 45,806,200	$ 44,115,174	$ 42,118,101	$ 40,125,066	-5%
Disability claims	$ 10,925,122	$ 9,789,196	$ 8,551,777	$ 7,540,459	$ 6,493,107	-14%
Total	**$ 2,762,332,825**	**$ 2,732,536,198**	**$ 2,687,636,757**	**$ 2,569,767,525**	**$ 2,402,193,137**	**-7%**

[10] Source: FY 14 State of Residence Report; FY 14 Exhibit of Insurance In-force.
[11] Source: FY 14 Exhibit of Insurance In-force; FY 14 Statement of Operations and Changes in Net Position; FY 14 Statement of Cash Flows.

The following tables display the number and amount of policies paid upon death on both the administered and supervised insurance programs.

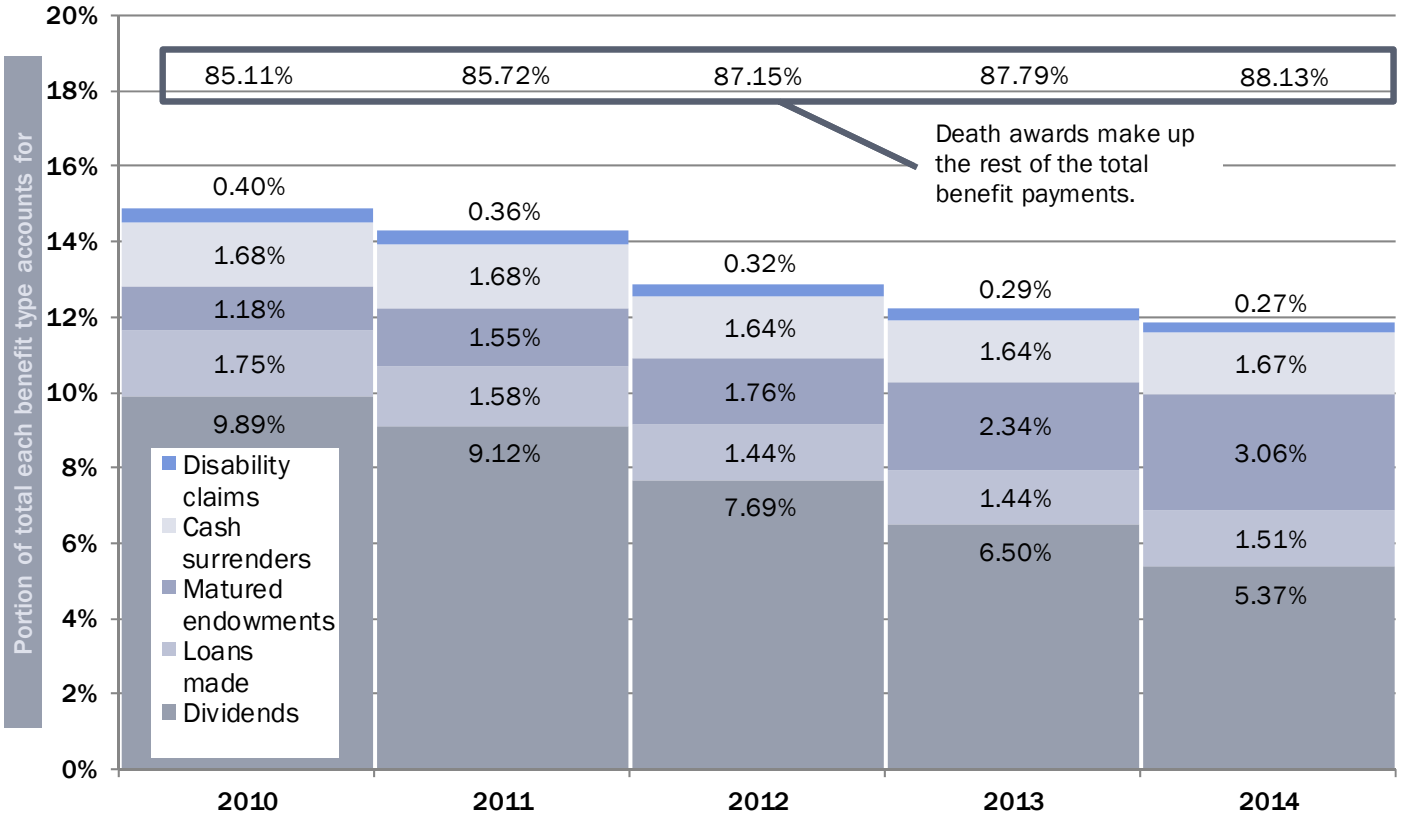
Number of death awards paid

	2010	2011	2012	2013	2014
Administered	92,383	90,721	86,766	85,585	79,067
Supervised	8,875	9,162	9,337	8,775	8,230
Total	**101,258**	**99,883**	**96,103**	**94,360**	**87,297**

Amount of death awards paid

	2010	2011	2012	2013	2014
Administered	$1,081,440,071	$1,078,356,004	$1,064,732,566	$1,073,344,783	$1,011,652,847
Supervised	$1,269,462,234	$1,263,867,267	$1,277,584,186	$1,182,538,631	$1,105,394,917
Total	**$2,350,902,305**	**$2,342,223,271**	**$2,342,316,752**	**$2,255,883,414**	**$2,117,047,764**
Average payment	$23,217	$23,450	$24,373	$23,907	$24,251

Benefits paid by fiscal year by program



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Total insurance in-force by fiscal year[12]

	2010	2011	2012	2013	2014
Number of policies	7,299,231	7,188,254	7,016,054	6,820,219	6,572,276
Total face amounts	$1,355,363,727,268	$1,348,775,789,037	$1,325,078,361,732	$1,307,713,914,107	$1,269,084,448,395
Avg. face amounts[13]	$185,686	$187,636	$188,864	$191,741	$193,097

Life insurance in-force by program during FY 14[14]

Type of insurance[15]	Number of policies	Total face amount	Average face amount	Maximum face amount
USGLI	1,071	$2,376,212	$2,219	$10,000
NSLI	438,252	$5,461,777,868	$12,463	$10,000
VSLI	130,637	$1,847,238,547	$14,140	$10,000
VRI	17,492	$184,530,646	$10,549	$10,000
SDVI	260,895	$2,725,387,344	$10,446	$10,000
VMLI	2,485	$312,430,278	$125,726	$200,000
SGLI	2,305,500	$850,978,500,000	$369,108	$400,000
FSGLI - Child	1,972,000	$19,720,000,000	$10,000	$10,000
FSGLI - Spouse	1,019,000	$100,400,200,000	$98,528	$100,000
VGLI	424,944	$66,002,007,500	$155,319	$400,000
Total[16]	**6,572,276**	**$1,047,634,448,395**	**$159,402**	

[12] Source: Insurance FY 14 Exhibit of Insurance In-force Cover Sheet. Face Amount includes coverage for the TSGLI rider to SGLI.
[13] Average face amount includes paid-up additional insurance where available.
[14] Source: Insurance FY 14 Exhibit of Insurance In-force Cover Sheet.
[15] Pages 8 and 14 contain information on historical changes to life insurance programs.
[16] Excludes TSGLI.

Number of operations processed on administered policies by fiscal year[17]

	2010	2011	2012	2013	2014
Loans	29,249	30,187	30,237	31,056	30,575
Cash surrenders	9,986	9,561	9,024	8,296	7,615
Calls answered	640,716	627,521	630,155	622,003	612,234
Correspondence received	88,609	79,361	70,072	65,511	71,519
Change of address	29,830	37,820	24,562	24,153	27,402
Online loan applications	2,066	2,542	2,896	3,051	3,617
Total[18]	**798,390**	**784,450**	**764,050**	**751,019**	**749,345**

[17] Source: Distribution of Operations Report.

[18] 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 14

The table below identifies the number of new policies issued for FY 14, 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 14

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI[19]	365	$48,468,904	$132,792	$200,000
SDVI[20]	18,874	$235,978,776	$12,503	$10,000[21]
VGLI[22]	15,462	$4,559,370,000	$294,876	$400,000
FSGLI –Child[23]	194,224	$1,942,240,000	$10,000	$10,000
FSGLI - Spouse[24]	113,880	$11,220,368,640	$98,528	$100,000
SGLI[23]	197,430	$72,180,062,498	$365,598	$400,000
Total	**540,235**	**$90,186,488,818**	**$166,939**	

[19] Source: VMLI Database – FY 14 Reserve File Data. Maximum face amount increased to $150,000 on October 1, 2011, and increased to $200,000 January 1, 2012.
[20] Source: SDVI – FY 14 Exhibit of Insurance In-force; State of Residence Report.
[21] Source: Additional Coverage, up to $20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to $30,000. New Supplemental SDVI policies (1,658) were issued.
[22] Source: VGLI - OSGLI Monthly Report to VA.
[23] Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY 14. Data on accessions from the Defense Manpower Data Center.
[24] Source: DEERS and Military Pay Records.

Policy lapses during FY 14[25]

Type of insurance	Number	Face amount	Average face amount
NSLI	3,632	$21,081,000	$5,804
VSLI	499	$3,736,086	$7,487
VRI	139	$790,250	$5,685
SDVI	1,434	$16,560,500	$11,548
Total	**5,704**	**$42,167,836**	**$7,393**

[25] Source: FY 14 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 14

Type of payment	Type of insurance	Number	Amount	Average payment
Matured endowment[26]	USGLI	188	$682,432	$3,630
	NSLI	4,272	$70,346,151	$16,467
	VSLI	1	$16,504	$16,504
	VRI	25	$267,571	$10,703
	SDVI	202	$2,075,679	$10,276
	Total	**4,688**	**$73,388,337**	**$15,655**
Cash surrender[26]	USGLI	19	$34,267	$1,804
	NSLI	3,586	$29,099,384	$8,115
	VSLI	814	$5,545,910	$6,813
	VRI	180	$1,134,936	$6,305
	SDVI	716	$4,310,569	$6,020
	Total	**5,315**	**$40,125,066**	**$7,549**
Dividends[27]	USGLI	1,071	$138,410	$129
	NSLI	438,252	$82,897,297	$189
	VSLI	130,637	$43,105,516	$330
	VRI	17,492	$2,795,640	$160
	Total	**587,452**	**$128,936,863**	**$219**
Loans[28]	USGLI	64	$1,000	$16
	NSLI	14,901	$12,304,000	$826
	VSLI	4,080	$5,111,000	$1,253
	VRI	1,138	$625,000	$549
	SDVI	10,392	$18,161,000	$1,748
	Total	**30,575**	**$36,202,000**	**$1,184**

[26] Source of number: FY 14 Exhibit of Insurance In-force.
Source of amount: FY 14 Statement of Operations and Changes in Net Position.

[27] Source of number: FY 14 Exhibit of Insurance In-force – Cover Sheet.
Source of amount: FY 14 Source and Application of Funds.

[28] Source of number: FY 14 Statement of Cash Flows.
Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in FY 14 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	2010	2011	2012	2013	2014
Number	951,405	854,722	762,545	671,813	587,452
Total amounts	$273,294,139	$249,092,778	$206,738,298	$167,071,426	$128,936,863
Average payments	$287	$291	$271	$ 249	$ 219

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 14[29]

Type of insurance	Number	Amount	Average payment
USGLI	293	$718,681	$2,453
NSLI	58,022	$732,066,873	$12,617
VSLI	8,163	$118,934,153	$14,570
VRI	2,823	$29,169,897	$10,333
SDVI	9,527	$100,757,469	$10,576
VMLI	239	$30,005,774	$125,547
SGLI[30]	1,820	$648,794,674	$356,481
FSGLI - Spouse[30]	784	$74,785,000	$95,389
FSGLI - Child[30]	1,509	$15,084,400	$9,996
TSGLI[30]	1,142	$50,040,000	$43,818
VGLI[30]	2,975	$316,690,843	$106,451
Total	**87,297**	**$2,117,047,764**	**$24,251**

[29] Source of number: FY 14 Exhibit of Insurance In-force; VMLI Database. Source of amount: FY 14 Statement of Operations and Changes in Net Position.

[30] Source: SGLI and TSGLI Monthly Reports from OSGLI Includes Basic, Accelerated Benefit Option, & Conversion Pool.

Monthly Payments to Policyholders at the End of FY 14

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 14[31]

Type of payment	Type of insurance	Number	Monthly total	Average monthly payment
Total disability income provision	USGLI	9	$6,876	$764
	NSLI	3,680	$4,473,306	$1,216
	VSLI	1,301	$1,772,460	$1,362
	VRI	228	$184,740	$810
	Total	**5,218**	**$6,437,382**	**$1,234**
Matured endowments	USGLI	0	$0	$0
	NSLI	251	$283,098	$1,128
	VSLI	236	$288,624	$1,223
	VRI	14	$10,632	$759
	SDVI	13	$9,744	$750
	Total	**514**	**$592,098**	**$1,152**
Cash surrenders	USGLI	0	$0	$0
	NSLI	30	$39,108	$1,304
	VSLI	1	$7,218	$7,218
	VRI	0	$0	$0
	SDVI	0	$0	$0
	Total	**31**	**$46,326**	**$1,494**
Total and permanent disability	USGLI	7	$2,280	$326
	Total	**7**	**$2,280**	**$326**

[31] 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 14

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 14[32]

Type of insurance	Number	Monthly total	Average monthly payment
USGLI	942	$216,588	$230
NSLI	15,461	$9,367,980	$606
VSLI	482	$368,556	$765
VRI	117	$58,404	$499
SDVI	177	$73,140	$413
Total	**17,179**	**$10,084,668**	**$587**

[32] 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

	Age groups				
Type of insurance	< 20	20-29	30-39	40-49	50-59
USGLI[33]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI[33]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI[33]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI[33]	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
SDVI[33]	0	1,827	8,544	17,387	32,635
% of all age groups	0%	1%	4%	8%	14%
VMLI[34]	0	15	73	286	612
% of all age groups	0%	1%	3%	12%	25%
SGLI[35]	138,079	1,165,868	634,610	294,457	70,750
% of Total	6%	51%	27%	13%	3%
FSGLI–Spouse[35]	12,882	394,919	378,316	182,964	45,399
% of all age groups	1%	40%	37%	18%	4%
FSGLI– Children[35]	1,895,005	76,995	0	0	0
% of all age groups	96%	4%	0%	0%	0%
VGLI[36]	28	14,378	58,908	126,811	116,039
% of all age groups	0%	3%	14%	31%	27%
Total all types	**2,045,994**	**1,654,002**	**1,080,451**	**621,905**	**265,435**
% of all age groups	**31%**	**26%**	**17%**	**10%**	**4%**

Age groups continued on the next page.

[33] Note: Data as of September 30, 2014.
[34] Source: VMLI Reserve Valuation June Data Adjusted for FY 14.
[35] Source: OSGLI June Data – Adjusted for FY 14. Dependent data from the Defense Manpower Data Center.
[36] Source: VGLI Attained Age In-force Report from Prudential.

Age distribution for insurance programs number of participants and percent of program total (continued)

	Age groups					
Type of insurance	60-69	70-79	80-89	> 89	**Total all age groups**	Average age
USGLI[33]	0	0	0	1,065	**1,065**	94
% of all age groups	0%	0%	0%	100%	**100%**	
NSLI[33]	0	32	268,103	117,374	**385,509**	87
% of all age groups	0%	0%	70%	30%	**100%**	
VSLI[33]	0	10,029	108,351	739	**119,119**	82
% of all age groups	0%	8%	91%	1%	**100%**	
VRI[33]	0	221	8,565	6,562	**15,348**	88
% of all age groups	0%	1%	56%	43%	**100%**	
SDVI[33]	120,513	34,756	12,701	536	**228,899**	63
% of all age groups	52%	15%	6%	0%	**100%**	
VMLI[34]	1,180	315	4	0	**2,485**	59
% of all age groups	46%	13%	0%	0%	**100%**	
SGLI[35]	1,711	25	0	0	**2,305,500**	30
% of all age groups	0%	0%	0%	0%	**100%**	
FSGLI–Spouse[35]	4,520	0	0	0	**1,019,000**	33
% of all age groups	0%	0%	0%	0%	**100%**	
FSGLI– Children[35]	0	0	0	0	**1,972,000**	8
% of all age groups	0%	0%	0%	0%	**100%**	
VGLI[36]	85,136	22,480	1,148	16	**424,944**	51
% of all age groups	20%	5%	0%	0%	**100%**	
Total all types	**213,060**	**67,858**	**398,872**	**126,292**	**6,473,869**	
% of all age groups	**3%**	**1%**	**6%**	**2%**	**100%**	

See previous page for footnote references.

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 14

	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	89,902	1,371,098	6.15%	93.85%
Reserve duty	152,679	587,321	20.63%	79.37%
Total	**242,581**	**1,958,419**	**11.02%**	**88.98%**

SGLI coverage by branch and component of service FY 14

Branch		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	544,140	544,053	100%	24.7%
	Navy	341,449	337,695	98.9%	15.4%
	Air Force	339,491	334,892	98.6%	15.2%
	Marine Corps	199,487	198,526	99.5%	9.0%
	Coast Guard	39,677	39,003	98.3%	1.8%
	NOAA	325	306	94.2%	0.0%
	Public Health Service	6,878	6,525	94.9%	0.3%
	Total	**1,471,447**	**1,461,000**	**99.3%**	**66.4%**
Reserve /National Guard	Army	564,028	505,677	89.7%	23.0%
	Navy	43,846	43,841	100%	2.0%
	Air Force	172,701	150,280	87.0%	6.8%
	Marine Corps	33,198	32,396	97.6%	1.5%
	Coast Guard	8,492	7,806	91.9%	0.3%
	Total	**822,265**	**740,000**	**90.0%**	**33.6%**
	Grand Total	**2,293,712**	**2,201,000**	**95.9%**	**100.0%**

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 14

	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	11,979	714,021	1.65%	98.35%
Reserve duty	14,869	278,131	5.07%	94.93%
Total	**26,848**	**992,152**	**2.63%**	**97.37%**

FSGLI Spouse coverage by branch and component of service FY 14

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	326,204	291,472	89.4%	28.6%
	Navy	171,417	153,166	89.4%	15.0%
	Air Force	184,708	165,042	89.4%	16.2%
	Marine Corps	94,327	89,684	95.1%	8.8%
	Coast Guard	28,891	22,220	76.9%	2.2%
	NOAA	118	98	83.1%	0.0%
	Public Health Service	4,318	4,318	100%	0.4%
	Total	**809,983**	**726,000**	**89.6%**	**71.2%**
Reserve /National Guard	Army	348,471	182,694	52.4%	17.9%
	Navy	47,850	25,087	52.4%	2.5%
	Air Force	144,102	75,549	52.4%	7.4%
	Marine Corps	6,822	6,485	95.1%	0.7%
	Coast Guard	4,655	3,185	68.4%	0.3%
	Total	**551,900**	**293,000**	**53.1%**	**28.8%**
	Grand Total	**1,361,883**	**1,019,000**	**74.8%**	**100%**

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: [37]

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
PO 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

[37] Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday - Friday

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.

438,398 Loans Guaranteed

Average Loan $227,132

Total Loan Amount:

$100 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.

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

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Release history

Version & changes	Date
Version 1.0	October 20, 2015

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/loan_limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.3% 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.

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 14

Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps Native American Veterans or Native American non-Veterans married to a Veteran finance the purchase of homes on Federal Trust land. VA has entered into memorandums of understanding (MOU) with 87 participating Native American tribes. During FY 2014, VA closed 18 loans under this program. Since its inception, VA has made 971 loans to Native American Veterans.

In FY 2014, VA promoted the NADL program in over two dozen major regional and national outreach events from the St. Regis tribe in the most northern part of New York to several dozen rural tribes across the great State of Alaska. Currently, VA is in close negotiations with 11 tribal governments to complete the MOU process and begin offering NADLs to those Native American Veterans.

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 over 534,000 attempts to contact delinquent borrowers and mortgage servicers. In FY 2014, VA helped more than 79,000 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a $2.7 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 15

This quick reference guide highlights information most requested from the Loan Guaranty Service.

In FY 2014, interest rate reduction refinance loans were 22% of the total loan volume. For the same year, all refinanced loans made up 38% of the total loan volume.

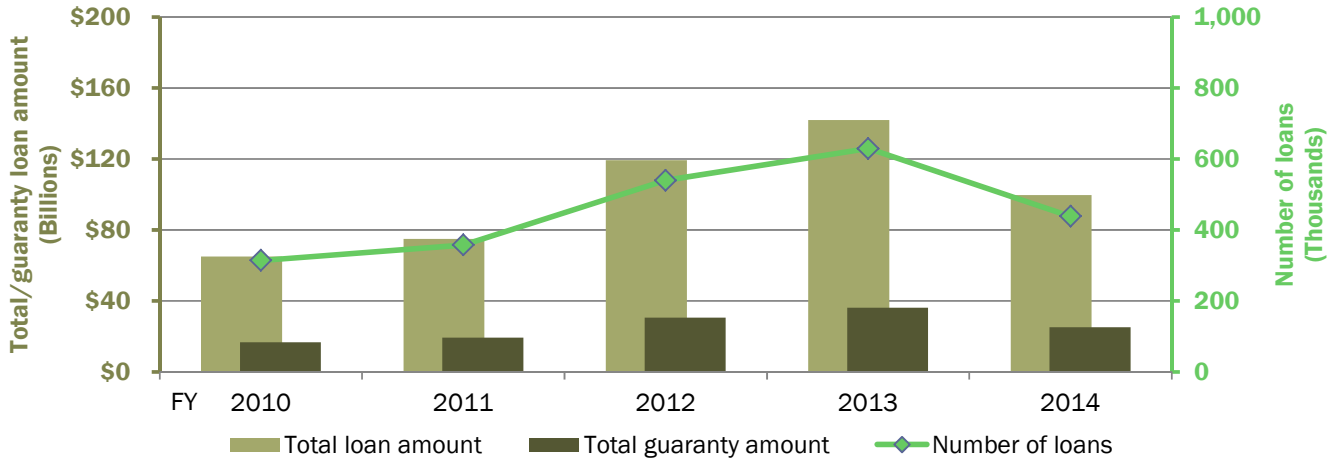
Fiscal year 2014 loan guaranty program highlights

Loans guaranteed	438,398
Interest rate reduction loans	94,180
Total loan amount	$99,574,287,360
Average amount per loan	$227,132

VA loans guaranteed by fiscal year

	2010	2011	2012	2013	2014
Number of loans	314,011	357,594	539,884	629,312	438,398
Total loan amount	$65,050,602,993	$74,929,221,125	$119,227,054,808	$141,975,397,598	$99,574,287,360
Average loan amount	$207,160	$209,537	$220,838	$225,604	$227,132
Total guaranty amount	$16,744,643,173	$19,318,417,290	$30,578,197,324	$36,239,738,792	$25,273,854,382
Average guaranty amount	$53,325	$54,706	$56,638	$57,586	$57,650

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.

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/ type	2010	2011	2012	2013	2014
First time home buyer	99,820	90,331	88,128	98,094	112,522
Previous home buyer	92,805	96,255	113,705	143,111	159,179

Purchase loans only

Without down payment	171,313	164,647	174,286	202,609	221,936
With down payment	21,312	21,941	27,580	38,596	49,765

Purchase loans only

Purchase loans	192,625	186,588	201,866	241,205	271,701
Interest rate reduction	94,339	135,712	281,493	308,333	94,180
Cash out/ other refinancing	27,047	35,294	56,525	79,774	72,517
Total	**314,011**	**357,594**	**539,884**	**629,312**	**438,398**

Types and characteristics of VA loans guaranteed during fiscal year 2014

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	112,522	$23,566,287,391	$209,437	$6,078,446,191	$54,020
Previous home buyer	159,179	$40,798,757,081	$256,307	$10,094,904,451	$63,419

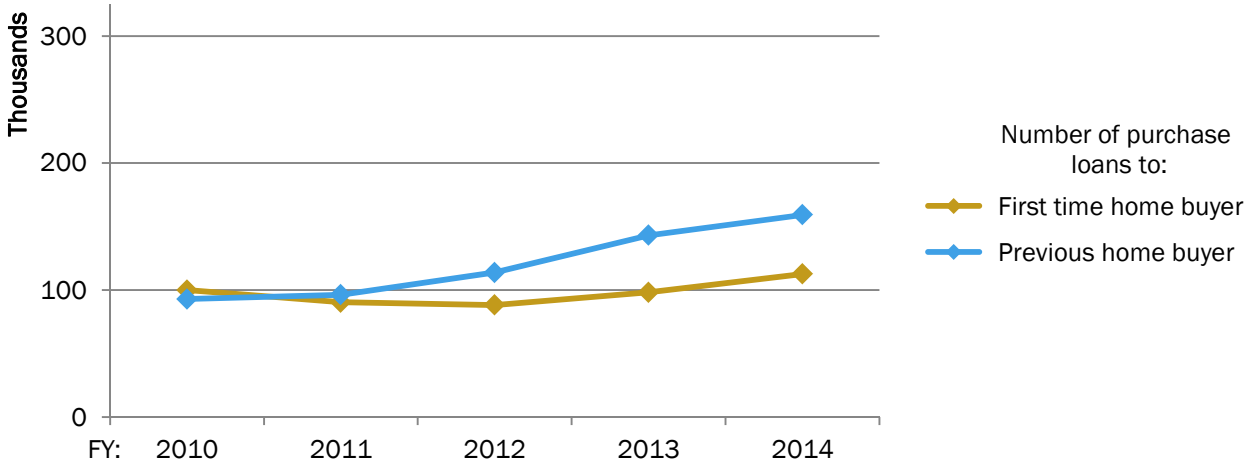
Purchase loans only

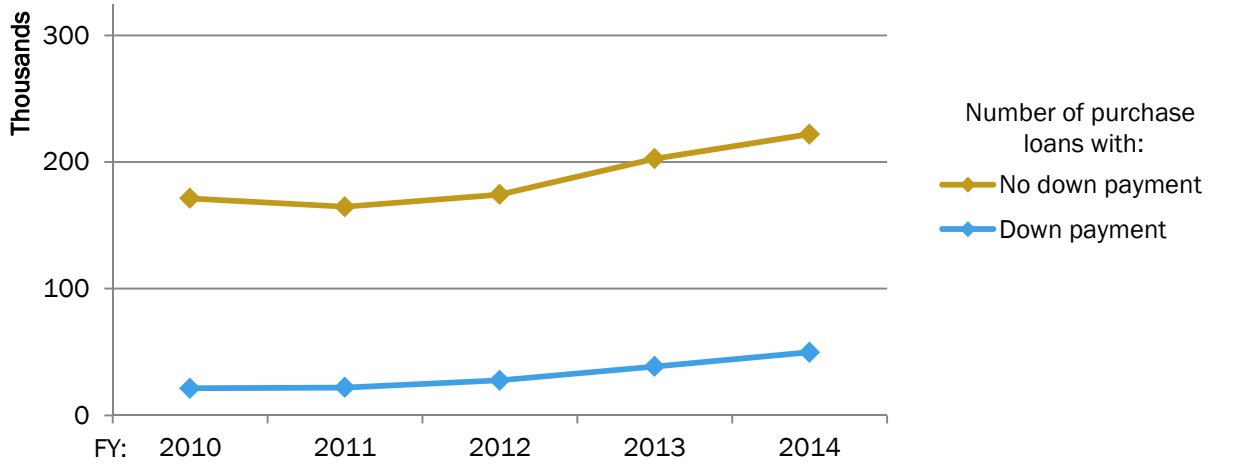
Without down payment	221,936	$49,530,762,878	$223,176	$12,662,654,393	$57,055
With down payment	49,765	$14,834,281,594	$298,087	$3,510,696,249	$70,545

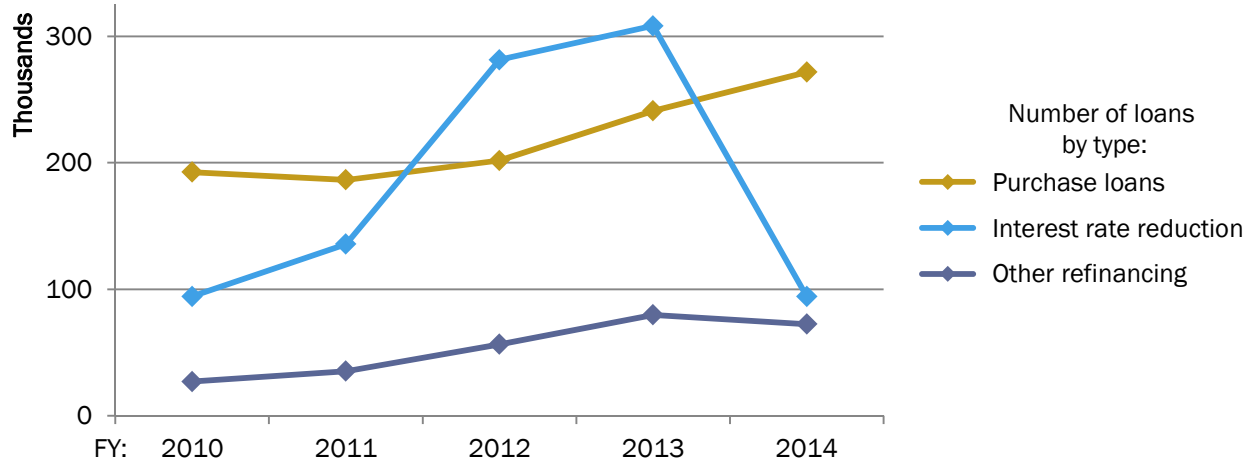
Purchase loans only

Purchase loans	271,701	$64,365,044,472	$236,897	$16,173,350,642	$59,526
Interest rate reduction	94,180	$18,374,594,546	$195,101	$4,844,410,063	$51,438
Cash out / other refinancing	72,517	$16,834,648,342	$232,148	$4,256,093,677	$58,691
Total	**438,398**	**$99,574,287,360**	**$227,132**	**$25,273,854,382**	**$57,650**

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	2010	2011	2012	2013	2014
World War II	483	415	684	733	475
Post-World War II	103	113	191	206	123
Korean Conflict	647	748	1,084	1,242	865
Post -Korean Conflict	2,782	3,332	5,263	6,248	5,134
Vietnam Era	14,676	17,838	27,425	32,359	25,589
Post-Vietnam Era	21,457	23,766	32,690	35,763	27,756
Gulf War Era	98,860	111,187	153,930	174,465	137,075
Restored entitlement	89,446	113,227	203,696	256,705	162,298
Service personnel	79,592	79,951	103,756	108,778	68,246
Reservists	4,906	5,756	8,865	10,319	8,468
Un-remarried survivors	1,050	1,252	2,300	2,494	2,369
Spouses of POWs	9	9	N/A	N/A	N/A
Total	314,011	357,594	539,884	629,312	438,398

VA loans guaranteed during fiscal year 2014 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	475	0.11%	$86,878,794	$182,903	$23,158,848	$48,755
Post-World War II	123	0.03%	$ 20,860,053	$169,594	$5,671,835	$46,112
Korean Conflict	865	0.20%	$147,340,108	$170,335	$40,064,675	$46,318
Post-Korean Conflict	5,134	1.17%	$937,025,019	$182,514	$249,398,626	$48,578
Vietnam Era	25,589	5.84%	$4,892,196,664	$191,184	$1,286,584,659	$50,279
Post-Vietnam Era	27,756	6.33%	$5,595,414,001	$201,593	$1,454,599,462	$52,407
Gulf War Era	137,075	31.27%	$30,777,648,489	$224,531	$7,818,101,878	$57,035
Restored entitlement	162,298	37.02%	$38,827,717,934	$239,237	$9,781,215,881	$60,267
Service personnel	68,246	15.56%	$15,915,528,896	$233,208	$4,006,273,763	$58,703
Reservists	8,468	1.93%	$1,957,740,726	$231,193	$497,193,266	$58,714
Un-remarried survivors	2,369	0.54%	$415,936,676	$175,575	$111,591,489	$47,105
Spouses of POWs	N/A					
Total	**438,398**	**100%**	**$99,574,287,360**	**$227,132**	**$25,273,854,382**	**$57,650**

VA loans guaranteed by fiscal year and age

Age	2010	2011	2012	2013	2014
18 - 25	22,772	19,133	18,534	19,101	18,003
26 - 35	96,070	99,488	135,064	153,742	109,537
36 - 45	84,164	96,742	145,123	162,708	102,118
46 - 55	54,548	67,381	112,273	132,334	85,256
56 - 65	38,951	49,935	81,988	94,870	64,517
66 - 75	13,280	19,082	36,593	53,132	47,502
76 - 80	2,676	3,714	6,367	8,173	6,895
Over 80	1,550	2,119	3,942	5,252	4,570
Total	**314,011**	**357,594**	**539,884**	**629,312**	**438,398**

VA loans guaranteed during fiscal year 2014 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	18,003	4.11%	$3,086,619,285	$171,450	$818,788,935	$45,481
26 - 35	109,537	24.98%	$24,401,598,775	$222,770	$6,193,421,408	$56,542
36 - 45	102,118	23.29%	$26,269,324,968	$257,245	$6,539,023,973	$64,034
46 - 55	85,256	19.45%	$20,751,729,479	$243,405	$5,215,902,429	$61,179
56 - 65	64,517	14.72%	$13,398,379,691	$207,672	$3,463,414,560	$53,682
66 - 75	47,502	10.84%	$9,532,677,666	$200,680	$2,478,406,434	$52,175
76 - 80	6,895	1.57%	$1,296,620,401	$188,052	$341,560,691	$49,537
Over 80	4,570	1.04%	$837,337,095	$183,225	$223,335,952	$48,870
Total	**438,398**	**100%**	**$99,574,287,360**	**$227,132**	**$25,273,854,382**	**$57,650**

Percentage of VA loans guaranteed by fiscal year and age

Age	2010	2011	2012	2013	2014
18 - 25	7.30%	5.40%	3.40%	3.04%	4.11%
26 - 35	30.60%	27.80%	25.00%	24.43%	24.98%
36 - 45	26.80%	27.10%	26.90%	25.85%	23.29%
46 - 55	17.40%	18.80%	20.80%	21.03%	19.45%
56 - 65	12.40%	14.00%	15.20%	15.08%	14.72%
66 - 75	4.20%	5.30%	6.80%	8.44%	10.84%
76 - 80	0.90%	1.00%	1.20%	1.30%	1.57%
Over 80	0.50%	0.60%	0.70%	0.83%	1.04%
Total	**100%**	**100%**	**100%**	**100%**	**100%**

VA loans guaranteed during fiscal year 2014 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	2,755	$241,670,564	$87,721	$85,697,445	$31,106
$25,000 to $34,999	11,042	$1,283,311,511	$116,221	$391,750,397	$35,478
$35,000 to $44,999	25,008	$3,578,753,573	$143,104	$989,960,497	$39,586
$45,000 to $54,999	36,000	$6,041,930,665	$167,831	$1,588,854,279	$44,135
$55,000 to $64,999	35,598	$6,859,938,140	$192,706	$1,759,331,621	$49,422
$65,000 to $74,999	31,777	$6,891,612,005	$216,874	$1,743,945,712	$54,881
$75,000 and over	129,521	$39,467,828,014	$304,721	$9,613,810,691	$74,226
Total	**271,701**	**$64,365,044,472**	**$236,897**	**$16,173,350,642**	**$59,526**

Purchase loans only

Veteran participant income and asset information

Average income	$83,533
Median income	$72,876
Median assets	$8,959

Number of VA loans guaranteed by fiscal year and race

Race	2010	2011	2012	2013	2014
White	203,109	243,776	376,539	444,454	307,876
Black/ African American	35,471	37,519	52,993	60,025	46,180
Hispanic	23,224	25,724	37,070	45,059	34,104
Asian/ Pacific Islander/ Native Hawaiian	5,447	6,640	10,468	3,110	11,427
American Indian/ Alaskan Native	1,492	1,673	2,396	10,111	36,136

VA loans guaranteed during fiscal year 2014 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	307,876	70.7%	$69,224,901,126	$ 224,847	$17,558,926,908	$57,032
Black/ African American	46,180	10.6%	$10,492,144,352	$ 227,201	$2,669,117,892	$57,798
Hispanic	34,104	7.8%	$7,844,474,581	$ 230,016	$1,990,648,992	$58,370
Asian/ Pacific Islander/ Native Hawaiian	11,427	2.6%	$3,316,189,746	$ 290,207	$824,860,007	$72,185
American Indian/ Alaskan Native	36,136	8.3%	$8,399,105,800	$ 232,430	$2,137,048,655	$59,139

Specially Adapted Housing Data

Specially adapted housing grants and direct loans during fiscal year 2014 by program

Number or amount of loan or grant	Specially adapted housing grants[1]	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,154	99	18
Amount of grants / loans	$61,353,253	$960,930	$3,392,712

[1] Grants, not to exceed the maximum amounts, can be used up to three times.

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Veterans Benefits Administration

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

79,814

Loan administration actions by fiscal year

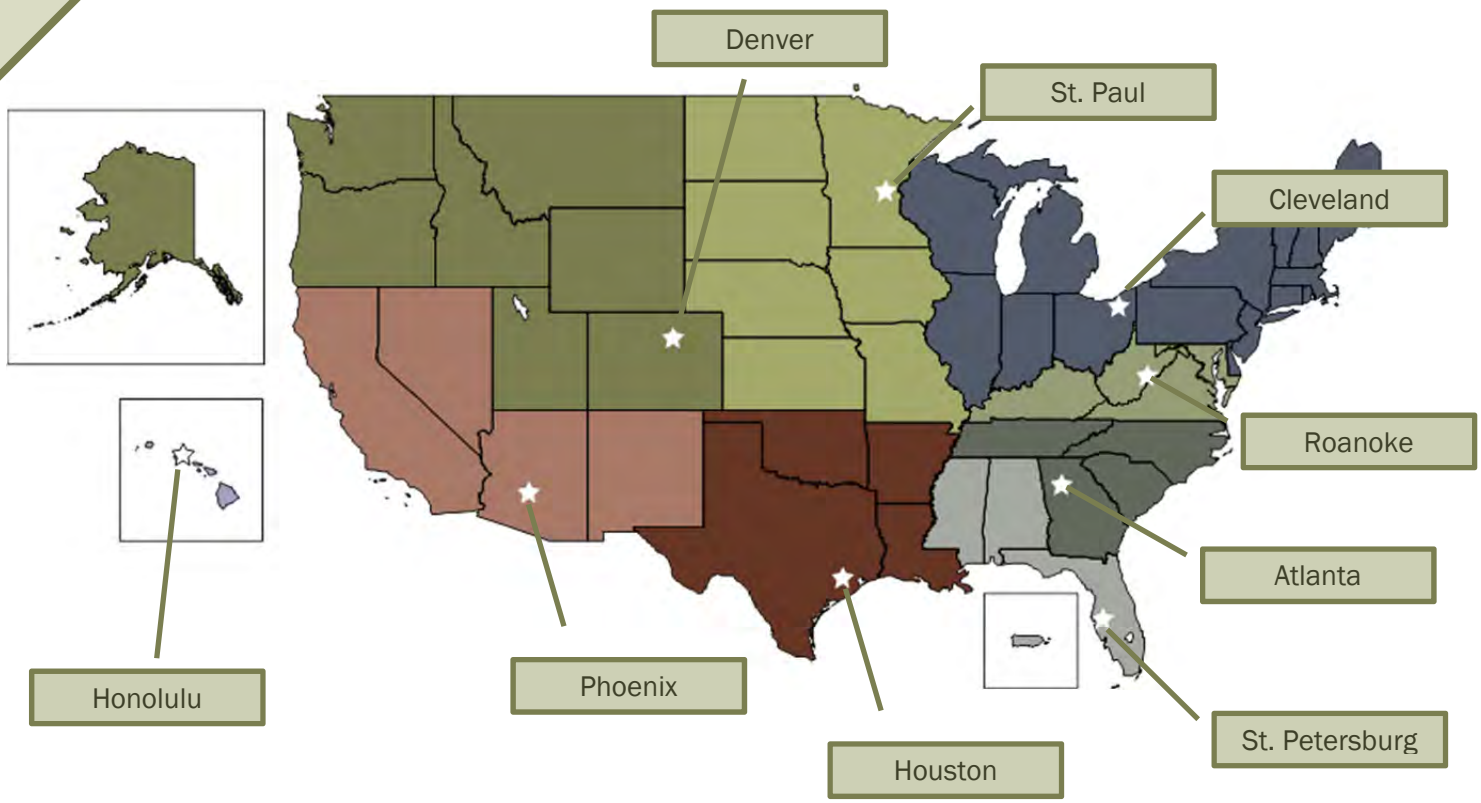
Action	2011	2012	2013	2014
Borrowers saved from foreclosure	72,391	69,920	73,560	79,814
Potential claim savings	$2,454,283,010	$2,525,137,281	$2,789,614,434	$2,707,242,614
Foreclosures completed	14,825	16,466	19,065	19,813
Claim payments	$907,012,716	$805,234,414	$1,110,183,292	$1,004,360,268

Loan administration actions in fiscal year 2014

Action	Number/Amount
Borrower contact	292,527
Servicer contact	242,138
Potential claim savings	$2,707,242,614
Default resolution rate (percent)	80.11%
Defaults reported	87,890
Foreclosures completed[2]	19,813
Borrowers saved from foreclosure	79,814

[2] 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

VA | U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 are also gathering up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. The 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 1,346 employees serving 181,617 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:

123,383 Veteran Participants

148,229 Veterans Receiving Evaluation and Counseling Services

181,617 Total Veterans Served

10,680 Rehabilitations

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Release history	
Version & changes	Date
Version 1.0	November 3, 2015

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 Veterans eligible to use an education benefit.

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.

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, and intensive 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 disabled Veterans 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 equipment, as well as a monthly subsistence allowance during training. The length of time Veterans are served under Chapter 31 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 2014, including those who were successfully rehabilitated or who discontinued their program of services in FY 2014.

Because Veterans can receive rehabilitation services over multiple years, participants may have started their rehabilitation program in a previous fiscal year.

Vocational Rehabilitation and Employment (VR&E) Activities FY 14[1,2]

Veterans enrolling

Total applicants	87,094
Eligible applicants	83,760
Completed evaluation (including prior year carry over)[3]	71,910
Entitled applicants (including prior year carry over)	57,472
Entitled applicants	53,706
New plans of service (enrollments)	32,626

Veterans enrolled in a plan of services

New plans of service (enrollments)	32,626
Persisting from prior years	71,950
Independent living rehabilitations	1,548
Employment rehabilitations	8,621
Education rehabilitations	511
Maximum Rehabilitation Gain (MRG) – employed	395
Maximum Rehabilitation Gain (MRG) – employable	1,284
Maximum Rehabilitation Gain (MRG) – other	747
Discontinued	5,701
Veterans participating in a plan of services	**123,383**

Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	123,383
Veterans that received evaluation and counseling services – did not enter a plan of services	24,846
Veterans that received evaluation and counseling services	**148,229**

[1] Application & Rehabilitation Data from VR&E Program Management Reports (Legacy)
[2] Participant Data from VR&E Corporate Reports
[3] Prior year carry over represents applications or evaluations completed by VR&E in FY 14 from Veterans that applied in FY 13.

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	148,229
Veterans applying – did not receive counseling services	33,388
Total VR&E Veterans served	**181,617**

Veterans receiving VR&E benefits at the end of FY 14

Veterans participating in the VR&E program who are male	98,454
Veterans participating in the VR&E program who are female	24,929
Total	**123,383**

Employment Handicaps

Veterans with serious employment handicaps during FY 14

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	35,406	18,300	53,706
Participants	92,654	30,729	123,383
Rehabilitated	7,601	3,079	10,680

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 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 supplies. Veterans who are enrolled in training receive a subsistence allowance to assist them with living expenses.

Veterans who received subsistence as part of a training program during FY 14[4]

Program	Total	Percent of total
Undergraduate	57,640	78.18%
Vocational/ technical	3,791	5.14%
Graduate	7,640	10.36%
College, non-degree	1,858	2.52%
Extended evaluation/ independent living	1,440	1.95%
Paid on-job training	150	0.20%
Non-paid work experience in government	678	0.92%
Non-paid on-job training	267	0.36%
High school	9	0.01%
Apprenticeship	120	0.16%
Improvement of rehab potential	102	0.14%
Farm co-op	31	0.04%
Total	**73,726**	**100%**

VR&E participants who did not receive subsistence payments during the fiscal year received other forms of rehabilitation services. 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 disabled Servicemembers with 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.

[4] Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2014.

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	1,112	29,419	36,990	15,380	4,193	87,094
Participants	4,982	1,143	47,287	53,645	14,832	1,494	123,383
Rehabilitated	26	139	3,963	4,571	1,640	341	10,680

VR&E participants by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total[5]
Applicants	449	16,430	26,268	11,140	10,600	8,756	6,571	6,872	87,094
Participants	132	13,414	38,041	16,915	17,917	16,170	10,590	10,200	123,379
Rehabilitated	0	699	3,272	1,469	1,541	1,486	945	1,268	10,680

VR&E participants by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	10,414	49,012	689	12,242	14,591	146	87,094
Participants	16,352	67,154	1,113	16,738	22,002	24	123,383
Rehabilitated	1,580	5,524	135	1,397	2,025	19	10,680

VR&E participants by period of service

	World War II	Post-World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War Era	Total[6]
Applicants	56	8	61	232	3,685	10,266	72,760	87,094
Participants	65	13	118	106	7,485	11,896	103,700	123,383
Rehabilitated	12	3	18	38	723	1,096	8,790	10,680

[5] Total includes 8 applicants and 4 Participants unidentifiable by age.
[6] Total includes 26 applicants unidentifiable by period of service.

Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	538	690	70
3 - 6 mos.	1,175	2,184	148
6 mos. to 2 years	9,985	15,036	1,387
2 - 4 years	24,082	35,536	2,941
4 - 10 years	27,091	38,322	3,236
10 - 15 years	5,950	9,437	728
15 - 20 years	2,465	8,394	363
20 - 30 years	9,161	10,379	1,717
> 30 years	239	1,330	48
In service[7]	6,408	2,075	42
Total	**87,094**	**123,383**	**10,680**

Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	8,056	49	23
10%	7,333	4,972	386
20%	6,671	9,413	955
30%	9,217	12,291	1,316
40%	8,374	13,718	1,402
50%	7,717	11,719	1,128
60%	9,235	15,346	1,422
70%	8,854	14,853	1,232
80%	8,191	15,317	1,153
90%	4,954	11,528	737
100%	5,854	13,690	920
Memo rating[8]	320	487	6
Data not available	2,318	-	-
Total	**87,094**	**123,383**	**10,680**

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

[8] 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.

Number of Veterans who were rehabilitated during FY 14

Category	Number	Percent of total
Number of female Veterans who were rehabilitated	2,008	19%
Number of male Veterans who were rehabilitated	8,672	81%

Disabled Veterans with serious employment handicaps who were rehabilitated	7,601	71%
Disabled Veterans with employment handicaps who were rehabilitated	3,079	29%

Total number of employment rehabilitations	8,621	81%
Total number of education rehabilitations	511	5%
Total number of independent living rehabilitations	1,548	14%

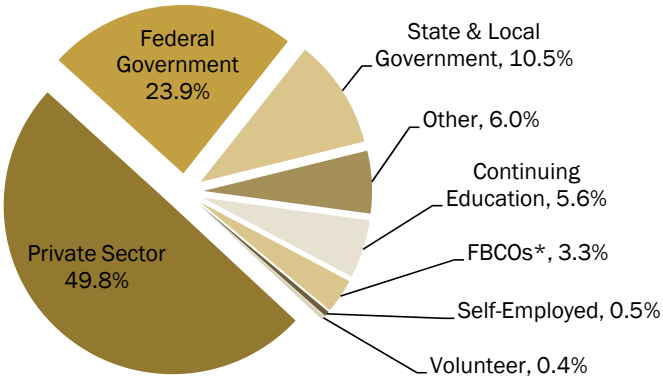
Total number of veterans rehabilitated in FY 14	10,680	100%

VR&E Employment Outcomes

FY 14 employment placements

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 14.

*FBCOs: faith-based & community organizations



FY 14 career categories of rehabilitated Veterans

Category	Number of Veterans[9]	Avg. annual wages at rehabilitation[10]
Professional, technical, and managerial	6,044	$41,215
Clerical	420	$31,818
Machine Trades	406	$32,967
Service	405	$29,605
Miscellaneous	342	$35,061
Structural (building trades)	208	$38,180
Sales	106	$33,952
Benchwork	47	$34,217
Agricultural, fishery, and forestry	19	$26,238
Processing (butcher, meat processor, etc.)	15	$28,474
Total number and average wage	**8,012**	**$38,382**
Rehabs without full-time wages[11]	1,120	NA
Total	**9,132**	

[9] Source: VR&E Program Management Reports: Career Outcomes by DOT and Discoverer

[10] Source: VR&E Program Management Reports –VR&E rehabilitations at the end of FY 14
Excludes Veterans rehabilitated in independent living.

[11] Includes continuing education, part-time employment, volunteer and unknown

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Veterans Benefits Administration

Contact Information

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Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

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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

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