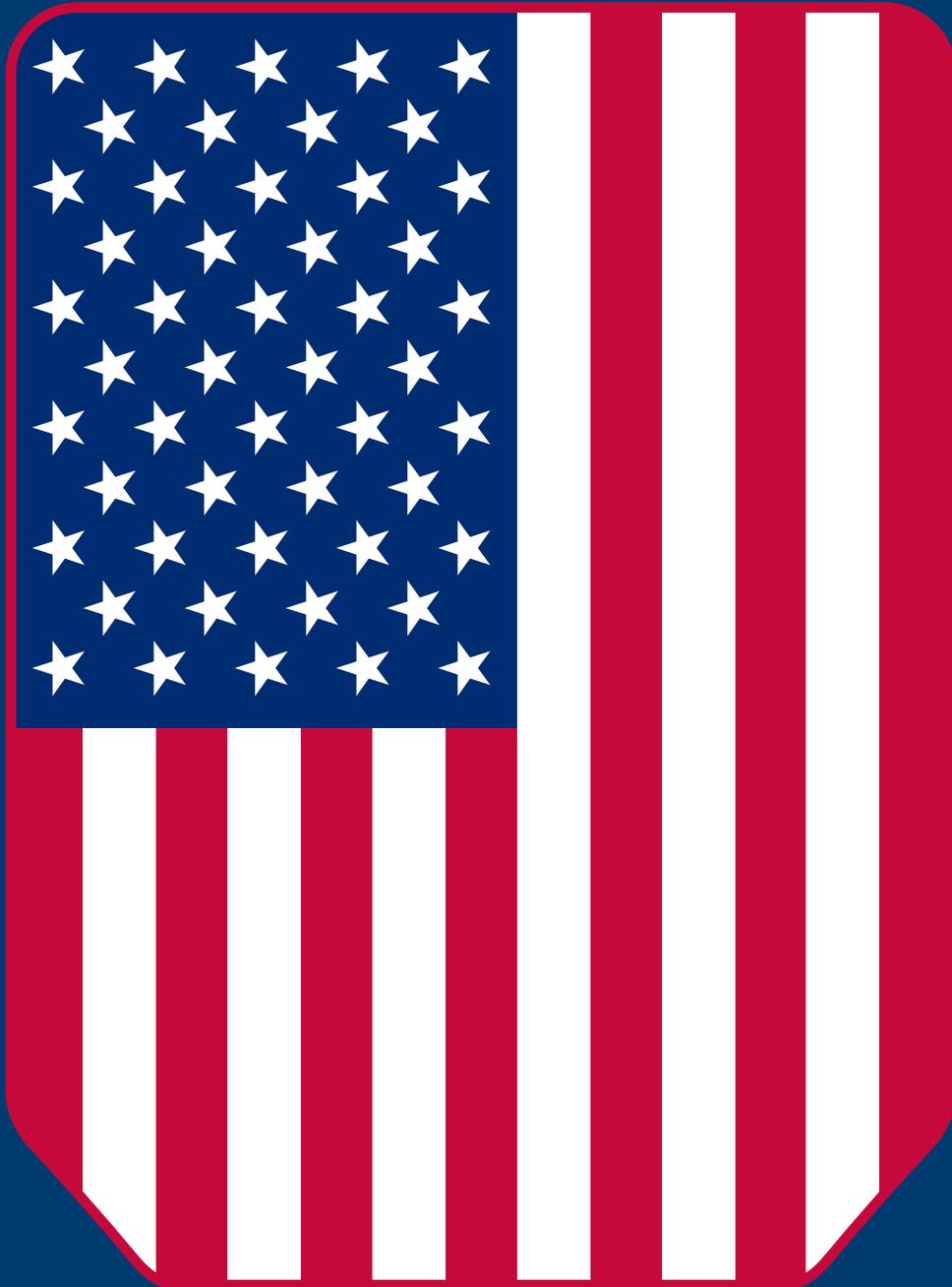


Veterans Benefits Administration
Annual Benefits Report
Fiscal Year 2014



VA



**U.S. Department
of Veterans Affairs**

The Fiscal Year 2014 Annual Benefits Report

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

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



U.S. Department
of Veterans Affairs
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Administration



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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



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VA Characteristics:

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

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

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

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

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

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



**U.S. Department
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Purpose and Overview

Purpose of VBA's Annual Benefits Report

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

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's 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.



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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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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](#).



VA



U.S. Department
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Veterans Benefits
Administration

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



U.S. Department of Veterans Affairs
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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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 |

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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 |

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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 |

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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 |

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 |



VA



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 |

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 |



VA



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 |

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 |



VA



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 |

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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 |

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 |



VA



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 |

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 |



VA



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 |

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 |



VA



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 |



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 |



VA



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 |



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 |



VA



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 |

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 |



VA



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 |



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 |



VA



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 |

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 |



VA



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 |

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 |



VA



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 |



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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 |

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 |



VA



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 |



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 |



VA



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 |



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 |



VA



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 |



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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 |

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 |



VA



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 |

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 |



VA



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 |

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 |



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 |

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 |



VA



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 |



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 |



VA



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 | | | | | |



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 [114](#)

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



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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A Note on How the FY 2014 Compensation Data is Presented

New to 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.

On the rolls

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 [91](#).

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

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

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

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

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

Release history

| Version & changes | Date |
|-------------------|------------------|
| Version 1.0 | October 20, 2015 |



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 disabilities² | 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 |





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 |

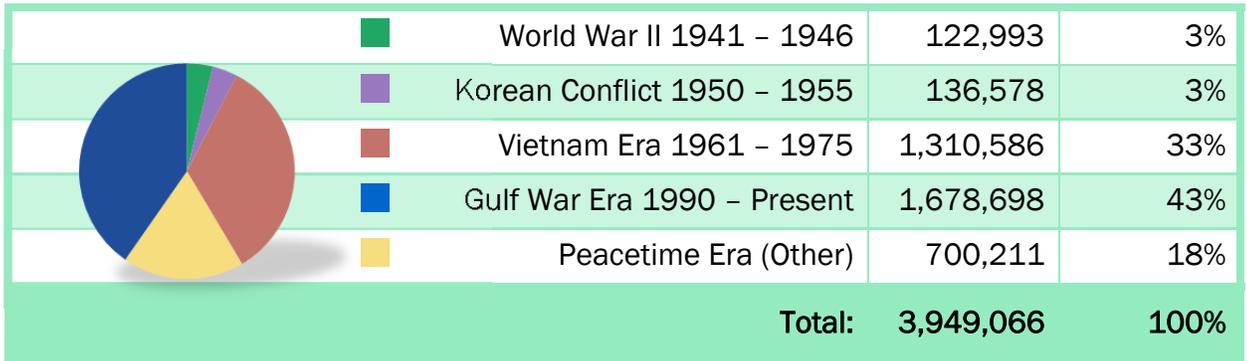
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service



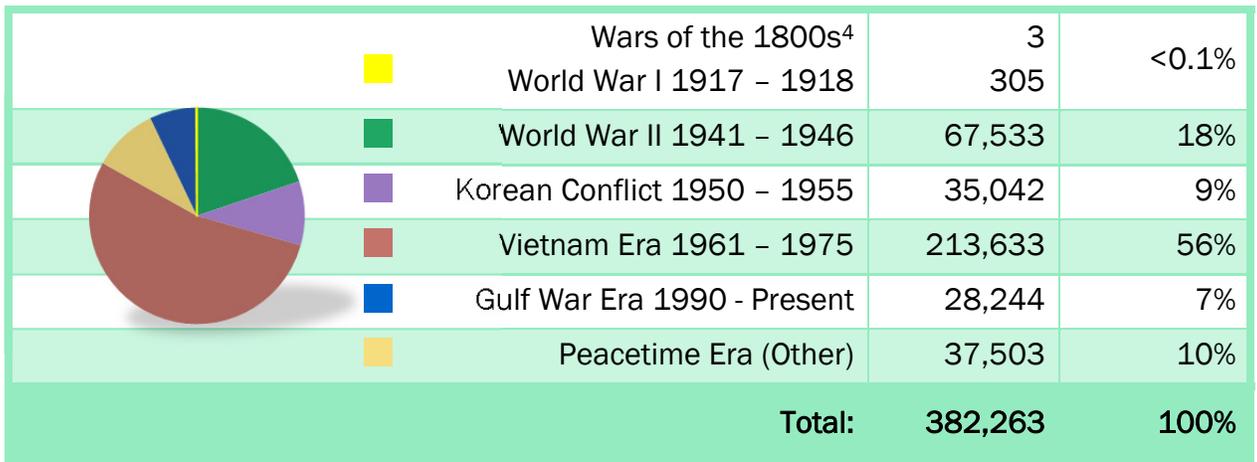


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



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



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

| | World War II | Korean Conflict | Vietnam Era | Gulf War Era | Peacetime Periods | Total |
|--|--------------|-----------------|-------------|--------------|-------------------|------------|
| 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 |



GWOT Quick Reference: Veterans With Global War on Terror Status

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

All Gulf War Era compensation recipients by GWOT status

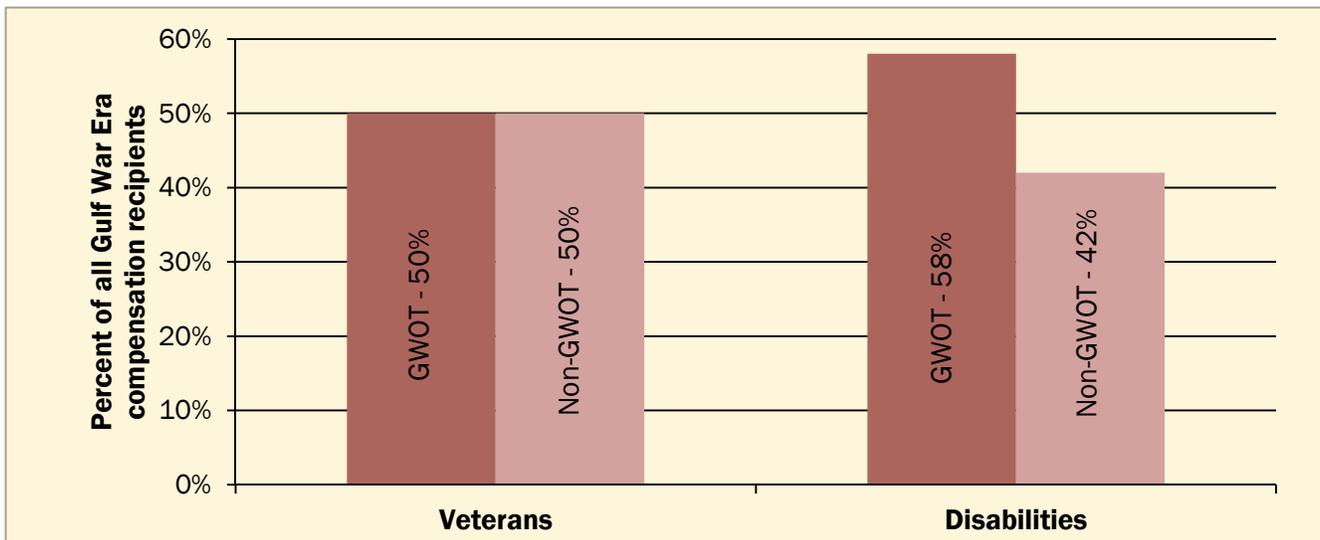
| | | |
|----------------------------|------------------|-------------|
| GWOT | 837,024 | 50% |
| Non-GWOT | 841,674 | 50% |
| Gulf War Era Total: | 1,678,698 | 100% |

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
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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% |



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Veterans by Combined Degree of Disability and Gender

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 |



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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 |
| Total¹² | 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 |
| Total¹³ | 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.

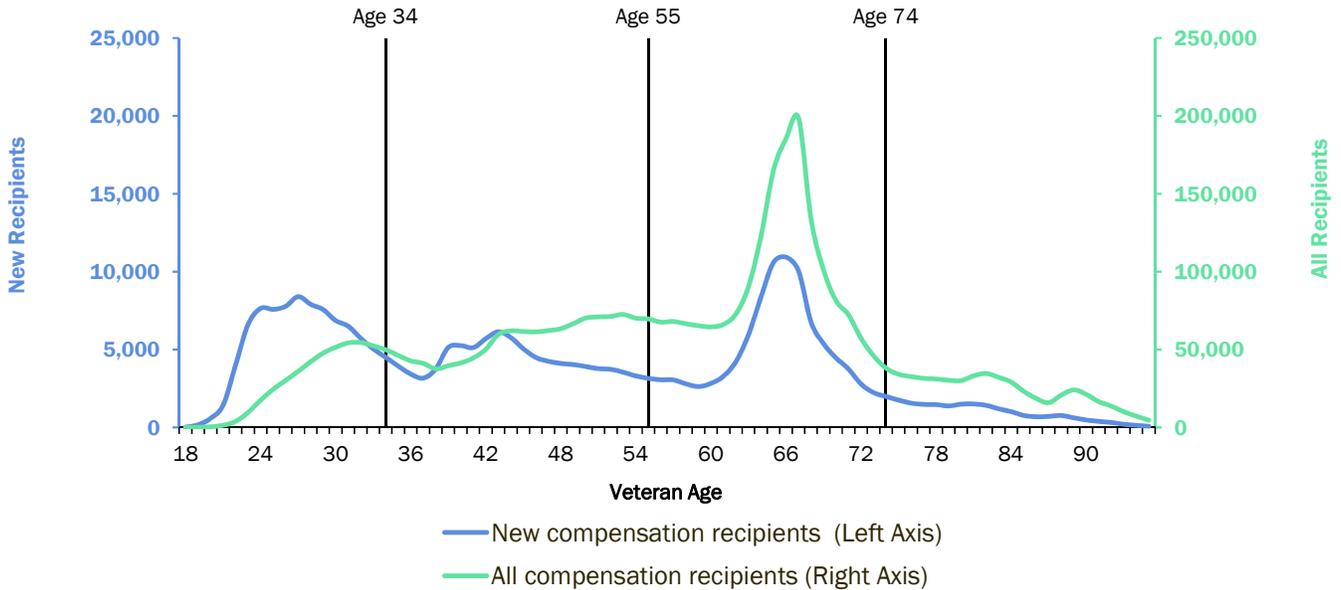
¹³ Total includes 937 Veterans and \$ 6,596,854 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



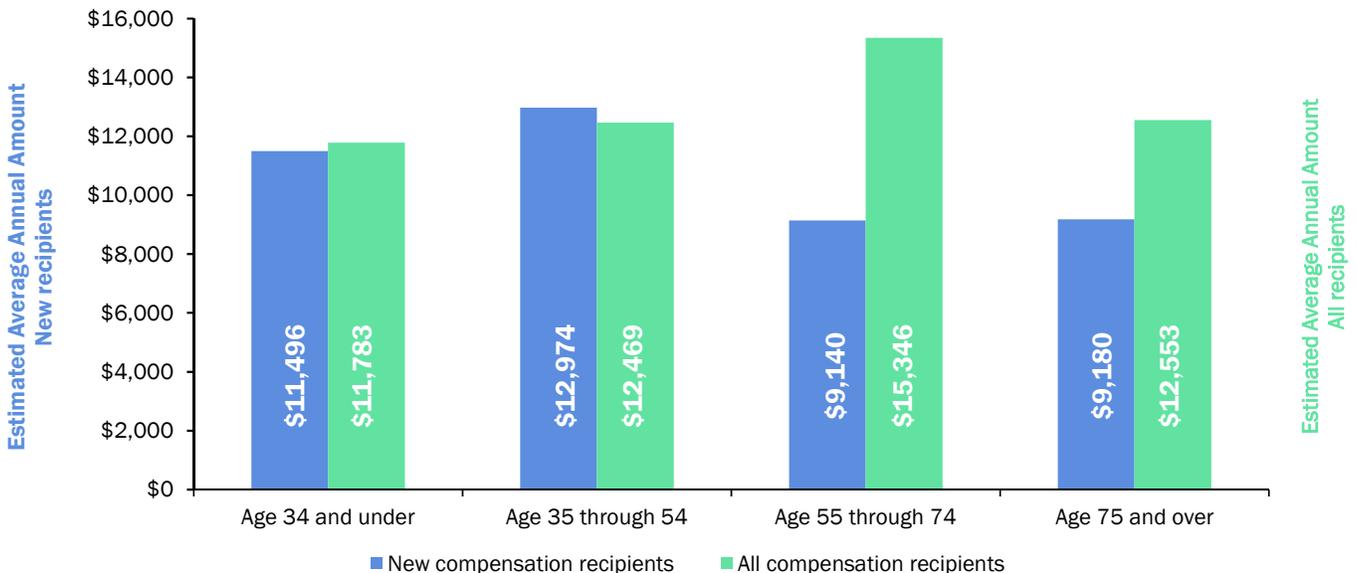
The chart below displays the ages of the Veterans who began receiving benefits in FY 2014 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

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



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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

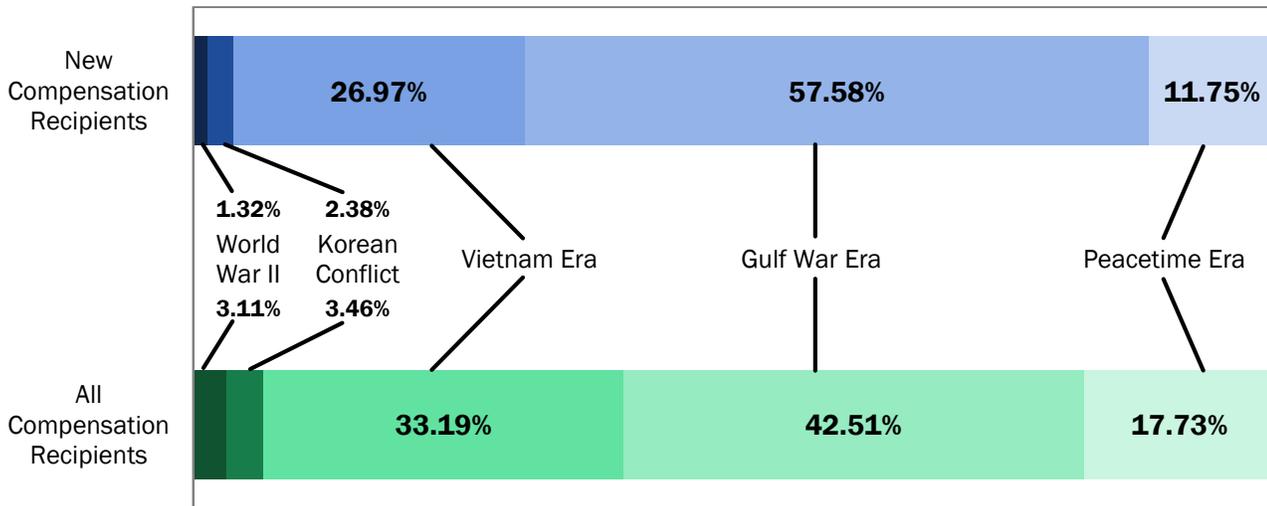
| Period of service | Number of Veterans | Estimated total amount paid annually | Estimated average individual amount paid annually |
|-------------------|--------------------|--------------------------------------|---|
| World War II | 122,993 | \$ 1,482,144,579 | \$ 12,051 |
| Korean Conflict | 136,578 | \$ 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



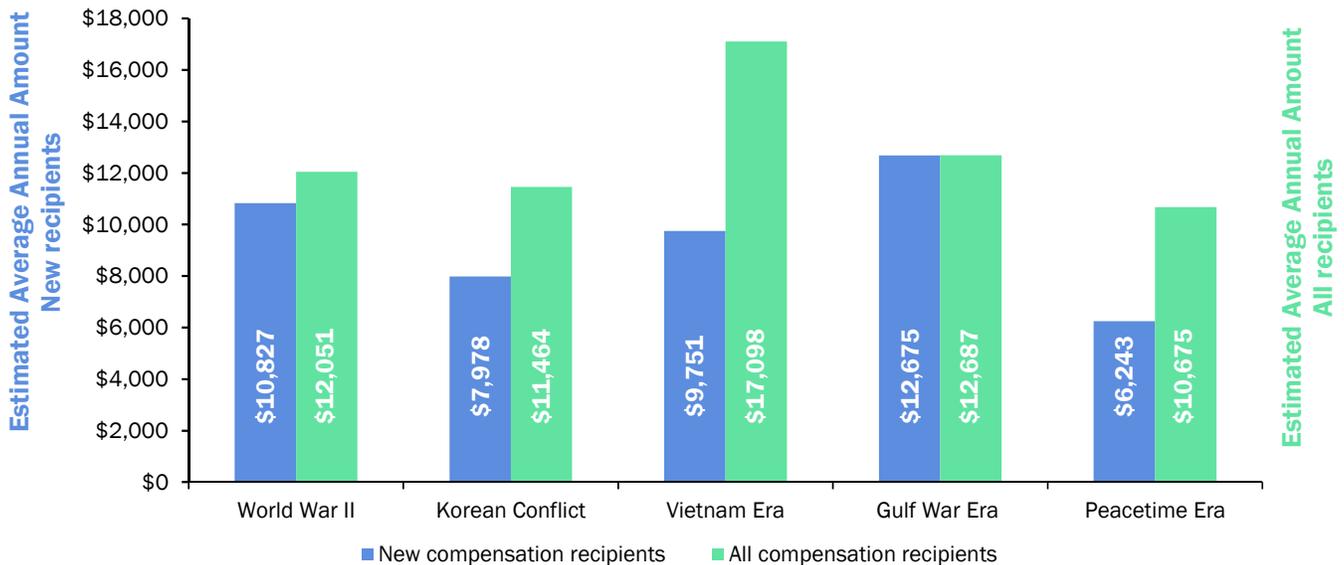
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all veterans receiving benefits at the end of the fiscal year.

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





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 |
| Total¹⁴ | 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 |
| Total¹⁵ | 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 |

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.





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 |
| Total¹⁹ | 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% |



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% |
| Total²³ | 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.



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

Table 3 Number of SC disabilities of all compensation recipients

| Rating % | Genitourinary | | Endocrine | | The Eye | | Gynecological | |
|--------------|----------------|-------------|----------------|-------------|----------------|-------------|---------------|-------------|
| 0% | 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 [101](#) through [103](#) 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 [101](#) 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 | |

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 |



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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.



U.S. Department of Veterans Affairs
Veterans Benefits Administration

GWOT SC Disabilities by Body System and Gender

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% |
| Total³¹ | 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% |
| Total³² | 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% |
| Total³³ | 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% |
| Total³⁴ | 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% |
| Total³⁵ | 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.



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Appendix

VBA Regional Office Addresses

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



U.S. Department
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Veterans Benefits
Administration



| | | | | | |
|--|-----------|---|-----------|---|-----------|
| Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591 | MI | Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816 | NE | Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025 | OK |
| St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050 | MN | Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101 | NH | Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204 | OR |
| St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950 | MO | Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174 | NJ | Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101 | PA |
| St. Louis VA Regional Office 400 South 18th Street St. Louis, MO 63103-2676 | MO | Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118 | NM | Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004 | PA |
| Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216 | MS | Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511 | NV | San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024 | PR |
| Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636 | MT | Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478 | NY | Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246 | RI |
| Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000 | NC | New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805 | NY | Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495 | SC |
| Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102 | ND | Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001 | OH | Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105 | SD |



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

North Atlantic **PA**
District

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





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 [138](#)



**U.S. Department
of Veterans Affairs**

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Administration

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,
or
 - 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.



VA



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



Quick Reference: Recipients and Amounts by 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 gender⁷

| | Special monthly pension status | Number of Veterans | % of gender total | Estimated average individual amount paid annually | Estimated total amount paid annually |
|---------------|--------------------------------|--------------------|-------------------|---|--------------------------------------|
| Male Veterans | With aid and attendance (A&A) | 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 gender⁷

| | Special monthly pension status | Number of Veterans | % of gender total | Estimated average individual amount paid annually | Estimated total amount paid annually |
|---------------|--------------------------------|--------------------|-------------------|---|--------------------------------------|
| Male Veterans | With aid and attendance (A&A) | 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

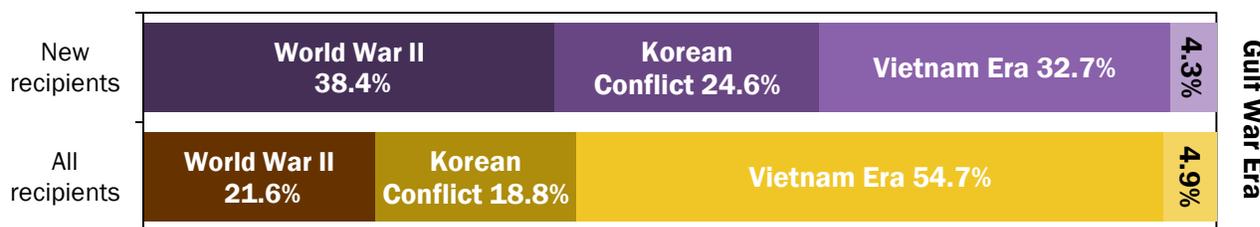
| Period of service | Number of Veterans | % of total | Estimated average individual amount paid annually | Estimated total amount paid annually |
|-------------------|--------------------|-------------|---|--------------------------------------|
| World War II | 17,016 | 38.4% | \$16,780 | \$285,530,386 |
| 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 |
| Total⁸ | 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 |
| Total⁹ | 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).

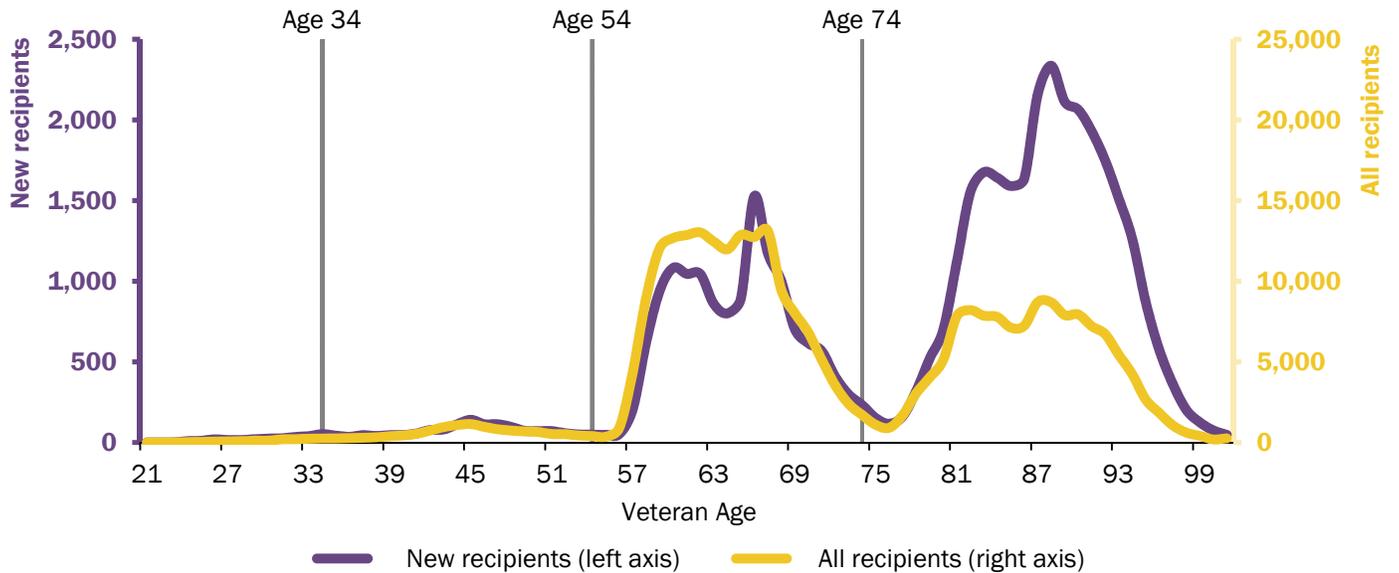
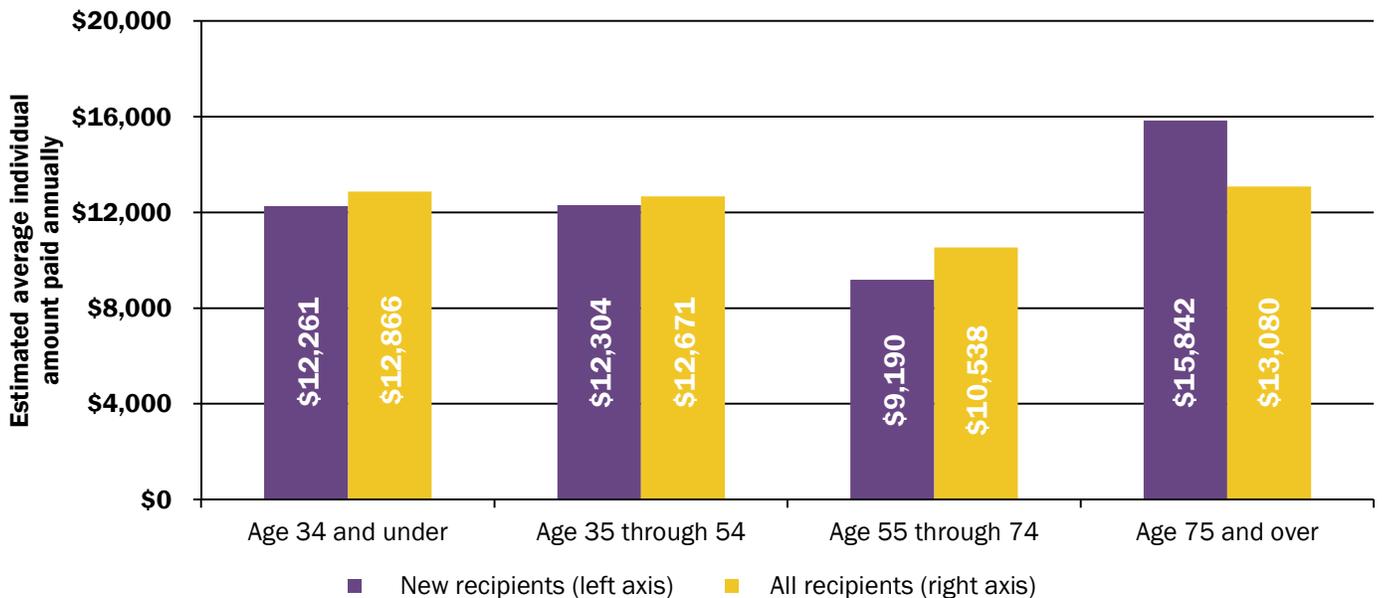


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

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.





**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 gender¹⁴

| | 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 gender¹⁴

| | 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

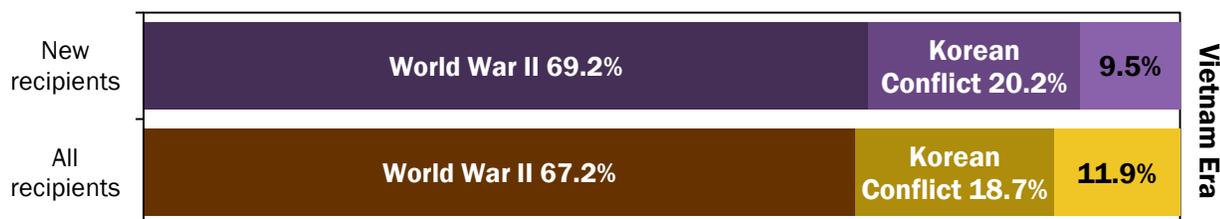
| Veteran's period of service | Number of survivors | % of total | Estimated average individual amount paid annually | Estimated total amount paid annually |
|-----------------------------|---------------------|-------------|---|--------------------------------------|
| Pre-World War I | 10 | 0.0% | \$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 service¹⁵

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 |
| Total¹⁶ | 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 |
| Total¹⁷ | 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).

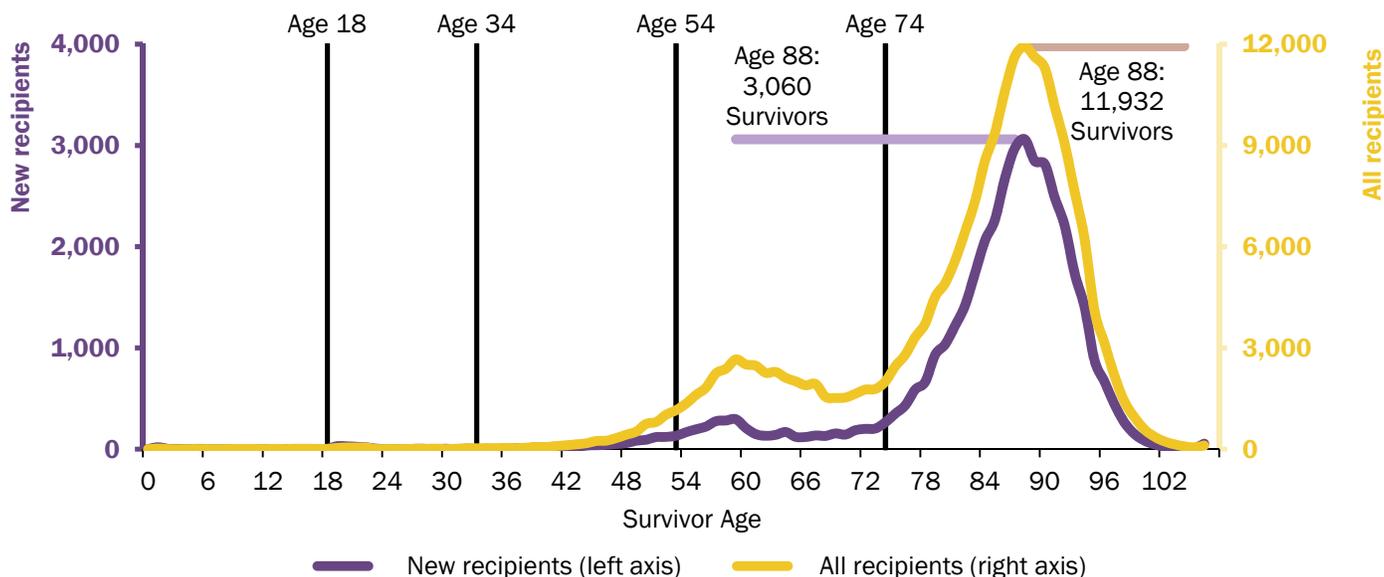
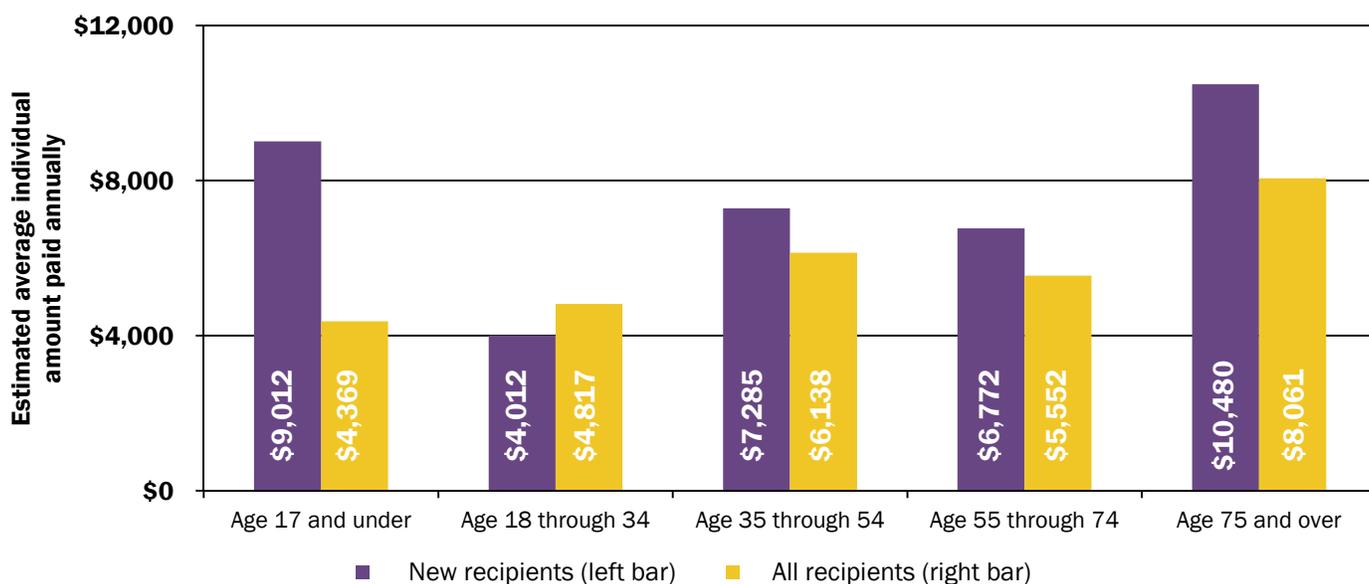


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

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 type¹⁸

| 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 type²⁰

| 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 relationship¹⁸

| 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 taken²¹:

- 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 2014¹⁹:

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

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2014¹⁹:

- 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



U.S. Department
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Veterans Benefits
Administration



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



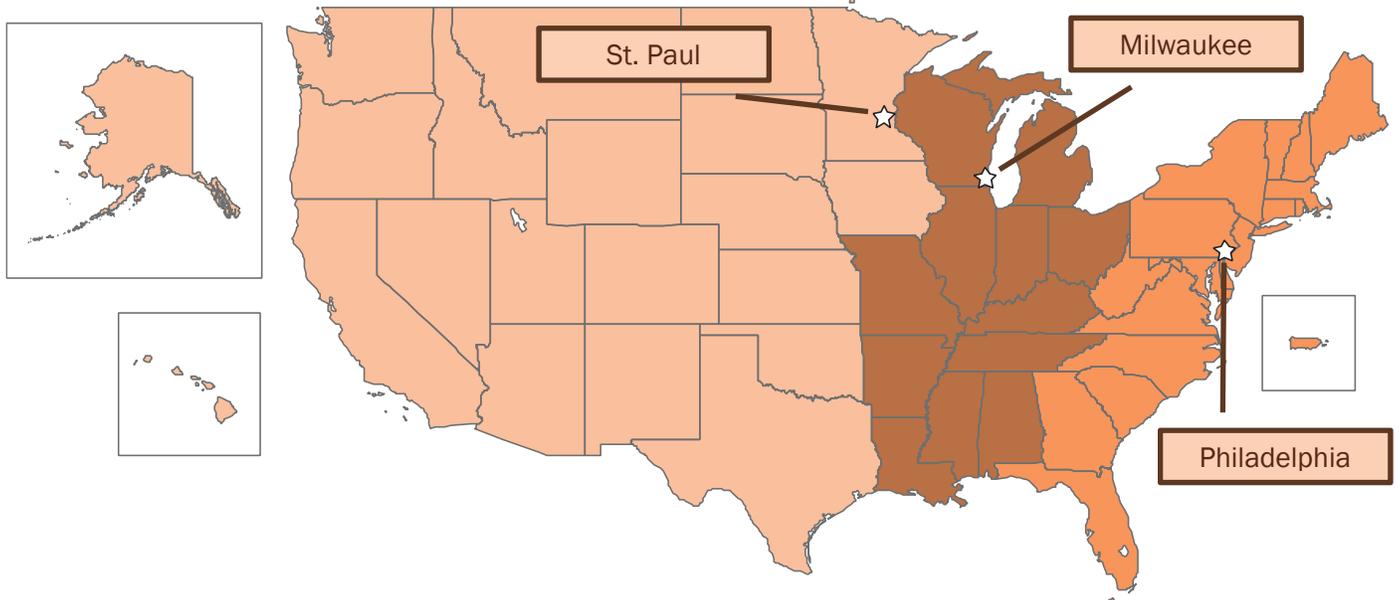
VA



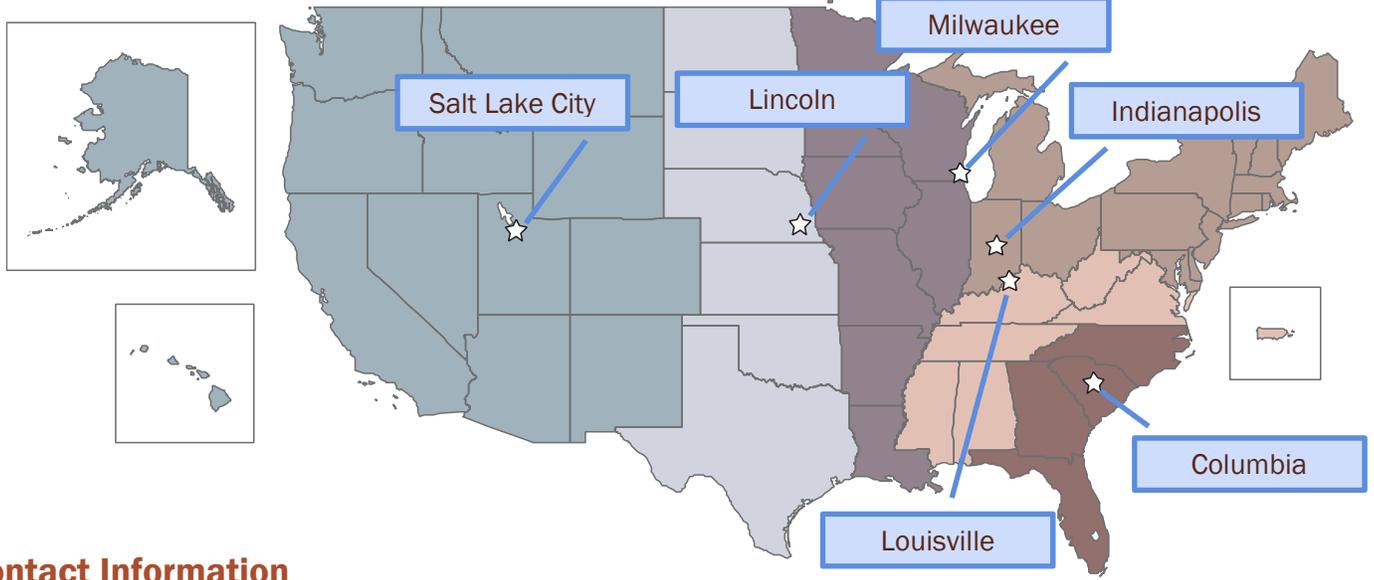
U.S. Department
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Veterans Benefits
Administration

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



U.S. Department
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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 |



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

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

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

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

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.



VA



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

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

Requirements and features of MGIB-SR include:

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

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.



VA



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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.



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Acronyms Used in This Document

| | |
|-----------|--|
| POST 9/11 | Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill) |
| MGIB-AD | All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty) |
| MGIB-SR | Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve) |
| 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



VA



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



Quick Reference

Statistics may include individuals who used more than one education benefit; therefore totals in education program tables should not be used to reflect the total number of beneficiaries during the fiscal year unless otherwise noted.

Beneficiaries who received education benefits by fiscal year¹

| Education program | 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 2014³

| 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.





Education Program Data

Beneficiaries who received education benefits during fiscal year 2014⁷

| 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 2014¹⁰

| 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 year¹²

(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](https://www.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.





Education Data by State

State statistics may include individuals who used their education benefits in more than one state; therefore the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Beneficiaries who received education benefits during fiscal year 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)

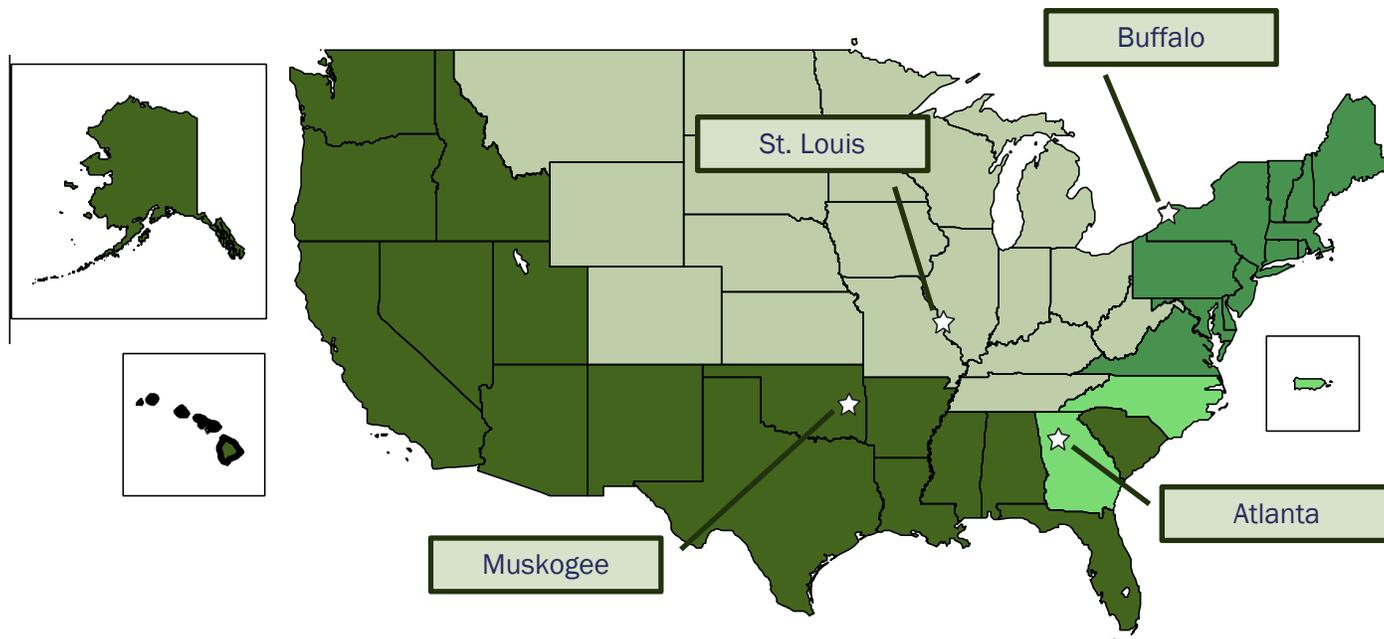
| Location | POST 9/11 | MGIB-AD | MGIB-SR | VRAP | DEA | REAP | VEAP | TOTAL |
|-------------------------------------|----------------|---------------|---------------|---------------|---------------|---------------|----------|------------------|
| Nevada | 5,519 | 444 | 452 | 482 | 596 | 125 | 0 | 7,618 |
| 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 totals¹⁷ | 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 [162](#).

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 |



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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.



VA



**U.S. Department
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Administration

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.



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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



**U.S. Department
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Veterans Benefits
Administration

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/



VA



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

Closed and Current VA Insurance Programs

Programs that no longer issue coverage

| Closed insurance programs | Years | Maximum coverage |
|---|-------------|-----------------------|
| United States Government Life Insurance (USGLI) | 1919 - 1951 | \$10,000 |
| National Service Life Insurance (NSLI) | 1940 - 1951 | \$10,000 ⁴ |
| Veterans' Special Life Insurance (VSLI) | 1951 - 1956 | \$10,000 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-force⁸

| 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 | VA⁹ | \$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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference: Information by Fiscal Year

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

Lives insured by fiscal year¹⁰

| 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 year¹¹

| 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.

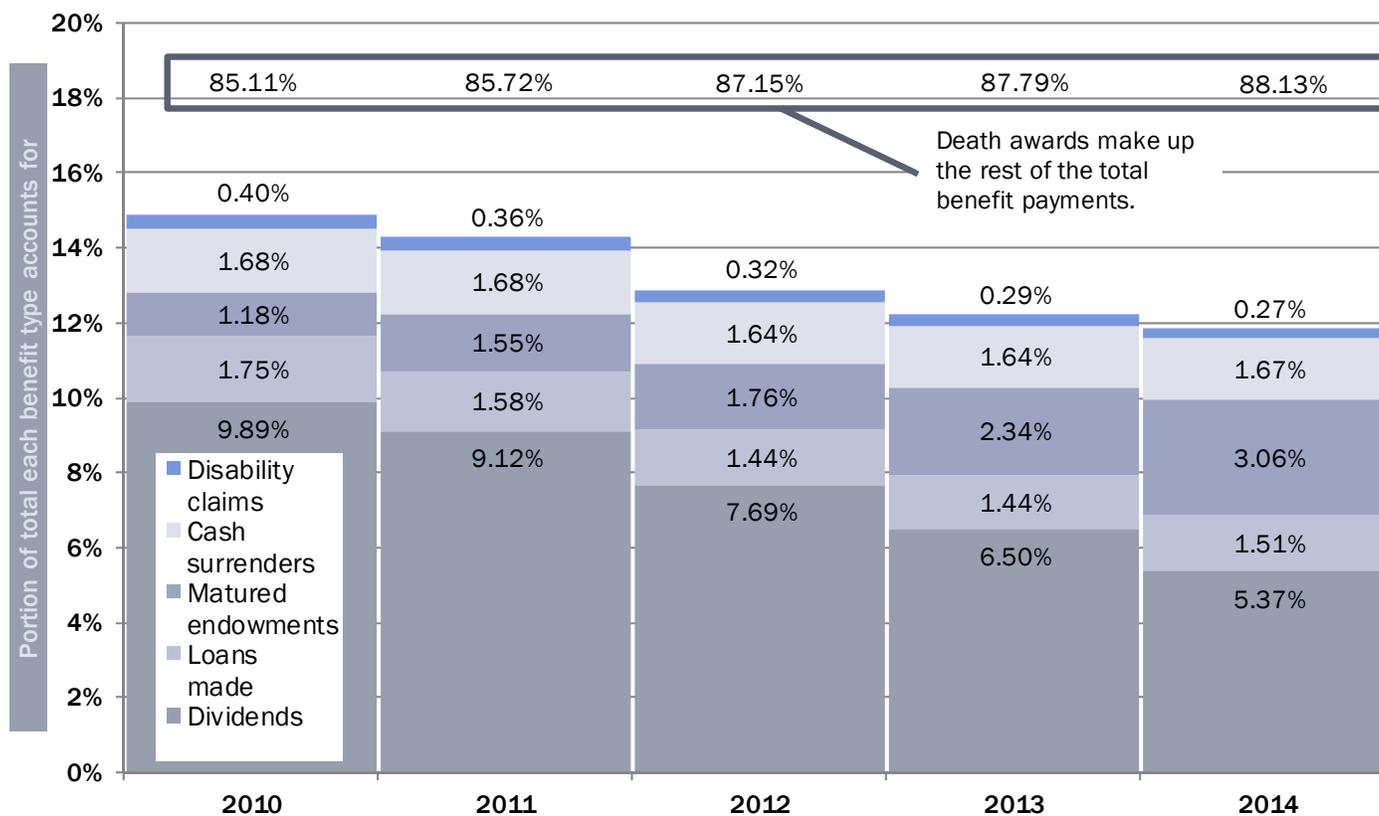
Number of death awards paid

| | 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



Data on previous page



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Total insurance in-force by fiscal year¹²

| | 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 14¹⁴

| 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 |
| Total¹⁶ | 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 year¹⁷

| | 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 |
| Total¹⁸ | 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 14²⁵

| 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 14²⁹

| 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 14³¹

| 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 14³²

| 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.



U.S. Department
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Administration



Age Distribution of Policyholders

The age distributions for certain programs available only during past wartime periods parallel the aging of all other Veterans of those periods. The programs for which insurance is still available (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages.

Age distribution for insurance programs number of participants and percent of program total

| Type of insurance | Age groups | | | | |
|-------------------------------|------------------|------------------|------------------|----------------|----------------|
| | < 20 | 20-29 | 30-39 | 40-49 | 50-59 |
| USGLI 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)**

| Type of insurance | Age groups | | | | Total all age groups | Average age |
|-------------------------------|----------------|---------------|----------------|----------------|----------------------|-------------|
| | 60-69 | 70-79 | 80-89 | > 89 | | |
| 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.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown.

For simplicity, the maximum coverage is shown by itself, while all lesser coverage is combined.

SGLI by coverage level – active duty and reserve duty FY 14

| SGLI coverage level | Number with coverage | | Percent with coverage | |
|---------------------|------------------------|------------------------|------------------------|------------------------|
| | \$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

| FSGLI coverage level | Number with coverage | | Percent with coverage | |
|----------------------|----------------------|---------------------|-----------------------|---------------------|
| | \$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



U.S. Department of Veterans Affairs
Veterans Benefits Administration





Loan Guaranty

Home Loan Guaranty Program Objectives

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

Current Benefits

VA home loans may be used to:

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

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.



**U.S. Department
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Release history

| Version & changes | Date |
|-------------------|------------------|
| Version 1.0 | October 20, 2015 |



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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.



VA



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

Specially Adapted Housing Program (SAH)

Severely-disabled Veterans and Servicemembers, primarily those who are wheelchair bound or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

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

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

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

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

The Honoring American Veterans and Caring for Camp Lejeune Families Act of 2012 (PL 112-154), enacted October 1, 2012, included the following changes:

- Temporarily expanded eligibility for SAH assistance for certain Veterans;
- Expanded eligibility for SHA assistance for Veterans with vision impairment;
- Increased and indexed the temporary residence adaptation (TRA) grant and extended this authorization to provide housing assistance to individuals temporarily residing in a home owned by a family member;
- Authorized additional SAH assistance to Veterans whose homes have been destroyed or damaged by natural disaster; and
- Removed the TRA grant from the aggregate amount of assistance available from the SAH/SHA program.

Specially adapted housing data can be found at the bottom of page 196



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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 197



VA



U.S. Department
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Administration



Quick Reference

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.

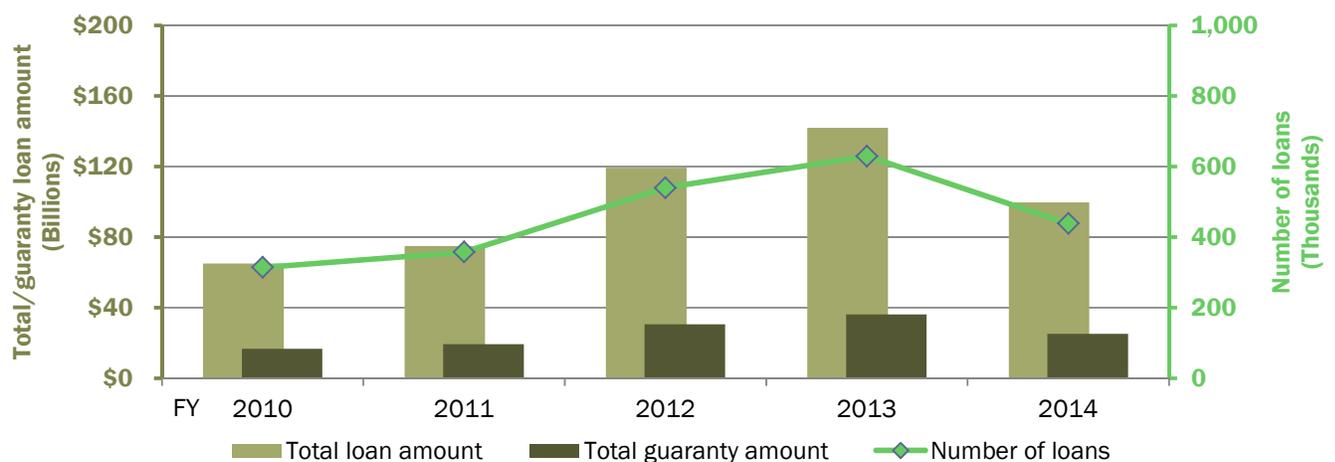
Fiscal year 2014 loan guaranty program highlights

| | |
|-------------------------------|------------------|
| 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. |



Home Loan Guaranty Data

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

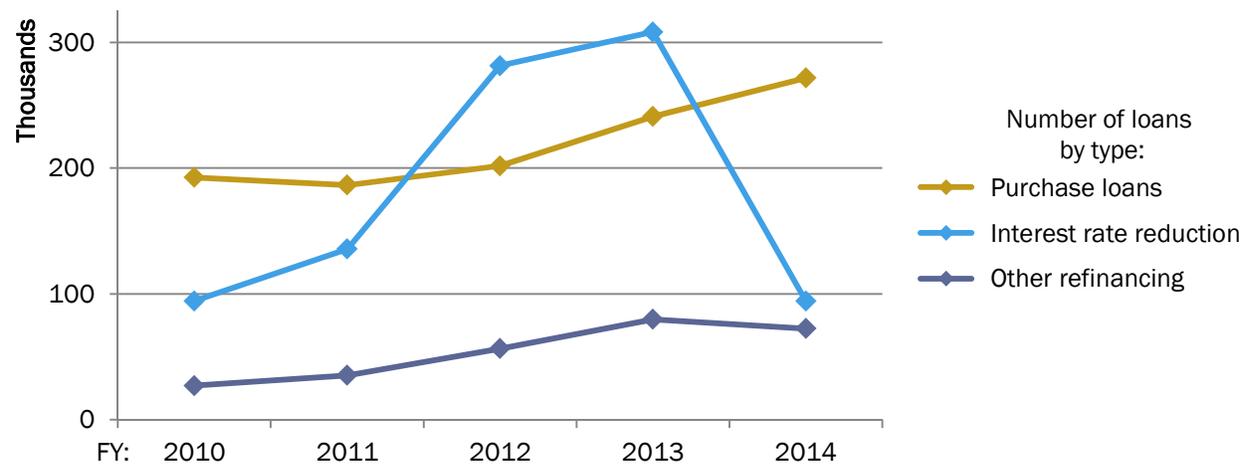
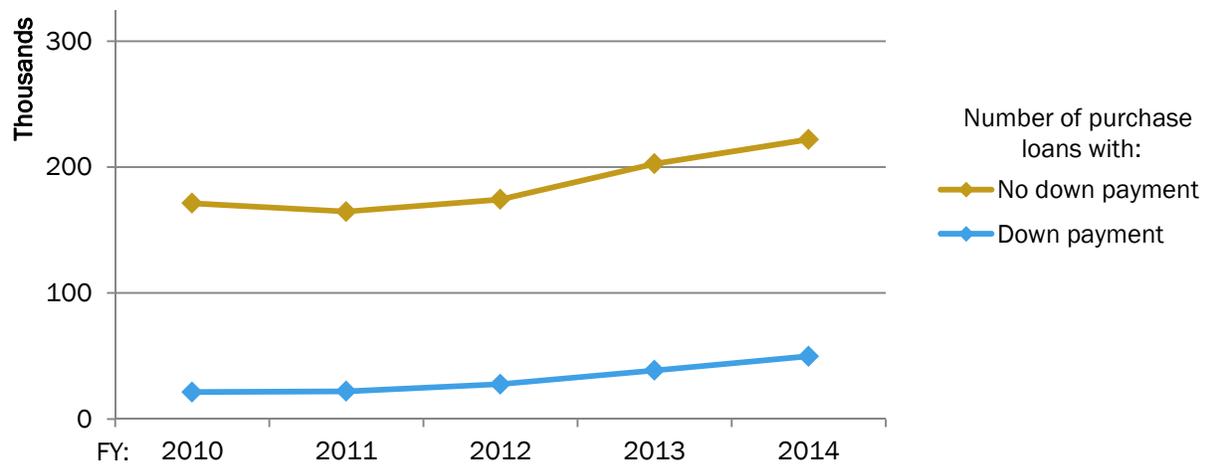
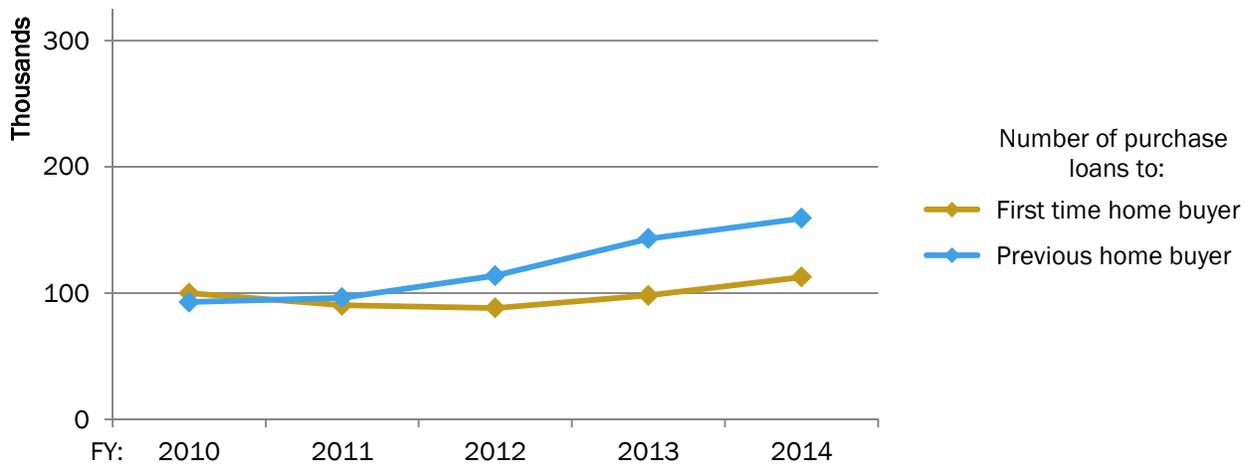
| | | | | | |
|----------------------|---------|------------------|-----------|------------------|----------|
| Without down payment | 221,936 | \$49,530,762,878 | \$223,176 | \$12,662,654,393 | \$57,055 |
| With down payment | 49,765 | \$14,834,281,594 | \$298,087 | \$3,510,696,249 | \$70,545 |

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 |



U.S. Department
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Administration



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.



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 |

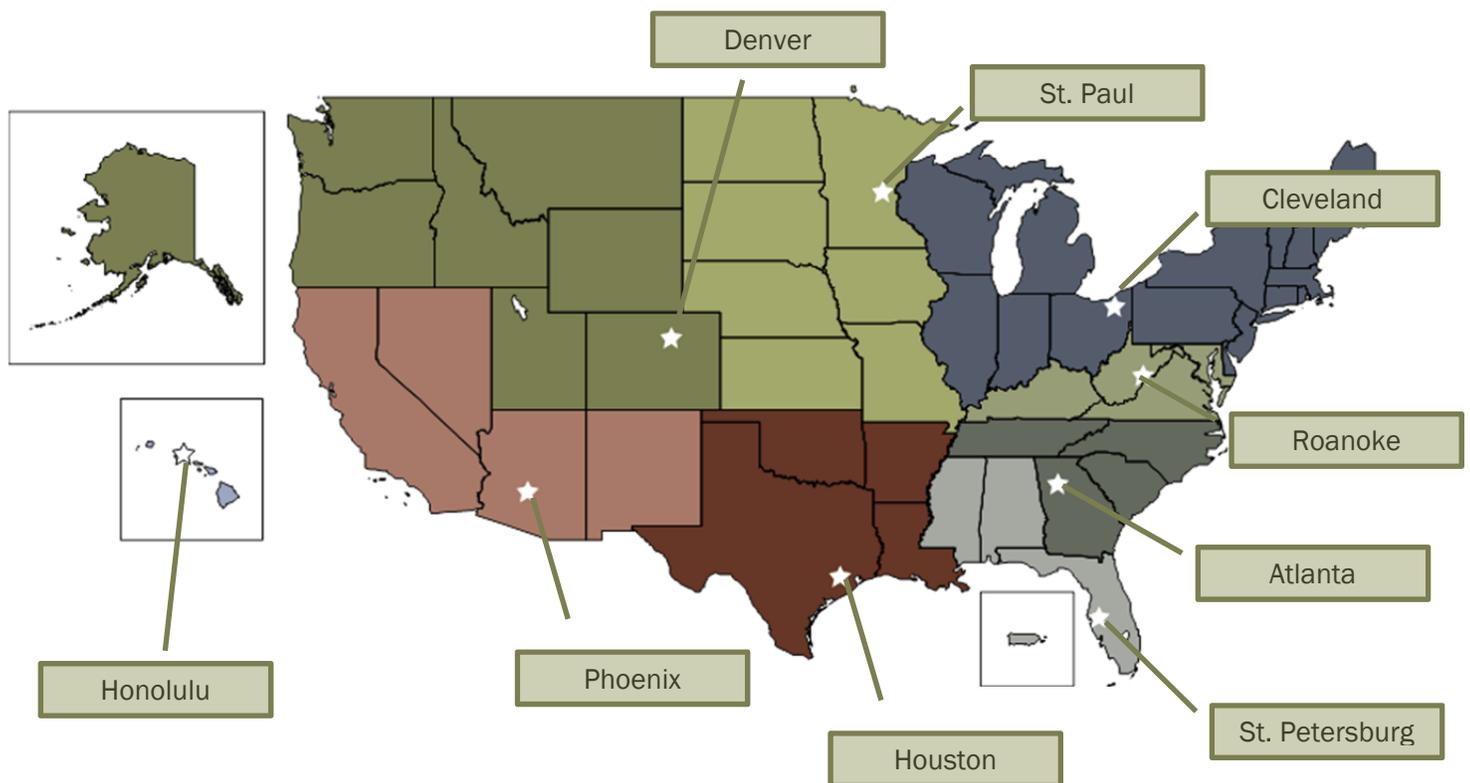
Loan administration actions in fiscal year 2014

| 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



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

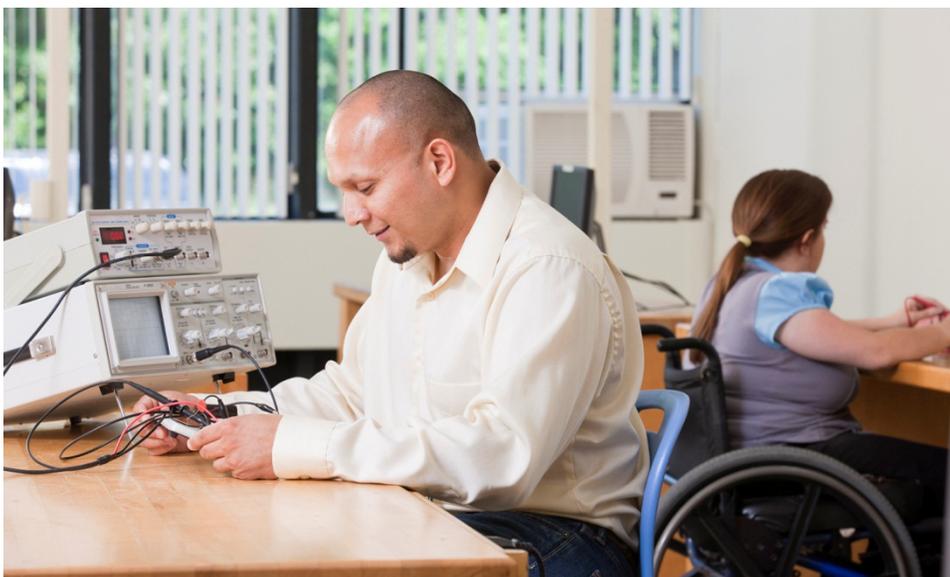
387 locations nationwide, with
1,346 employees serving
181,617 Veterans

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.



VA



**U.S. Department
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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.

Quick Reference

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 14⁴

| 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.





Rehabilitated Veterans

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% |

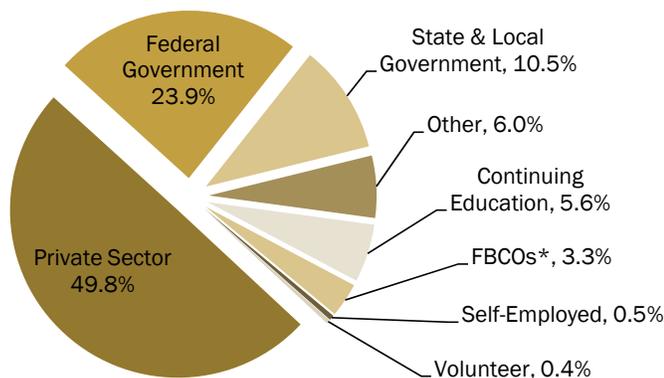
VR&E Employment Outcomes



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



Contact Information

Vocational Rehabilitation and Employment Information:

1-800-827-1000

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 and Veteran Employment Center (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Regional Office Addresses

| | | | | | |
|--|-----------|--|-----------|--|-----------|
| Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99504 | AK | Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 | CT | Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526 | IN |
| Montgomery VA Regional Office 345 Perry Hill Road Montgomery, AL 36109-3798 | AL | Mailing Address: P.O. Box 310909 Newington, CT 06131 | | Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698 | KS |
| Little Rock VA Regional Office 2200 Fort Roots Drive, Building 65 North Little Rock, AR 72114-1756 | AR | Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, DE 19805 | DE | Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835 | KY |
| Phoenix VA Regional Office 3333 North Central Avenue Phoenix, AZ 85012-2405 | AZ | St. Petersburg VA Regional Office 9500 Bay Pines Boulevard St. Petersburg, FL 33708 | FL | New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692 | LA |
| Oakland VA Regional Office Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209 | CA | Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731 | | Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393 | MA |
| San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92108-1508 | CA | Atlanta VA Regional Office 1700 Clairmont Road Atlanta, GA 30033-4032 | GA | Baltimore VA Regional Office Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001 | MD |
| Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602 | CA | Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026 | | Togus VA Regional Office One VA Center Augusta, ME 04330-6795 | ME |
| Denver VA Regional Office 155 Van Gordon Street Denver, CO 80228 | CO | Honolulu VA Regional Office 459 Patterson Road, East Wing Honolulu, HI 96819 | HI | Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591 | MI |
| | | Des Moines VA Regional Office 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825 | IA | | |
| | | Boise VA Regional Office 444 West Fort Street Boise, ID 83702 | ID | | |
| | | Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612 | IL | | |



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

| | | | | | |
|---|-----------|--|-----------|---|-----------|
| St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050 | MN | Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101 | NH | Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204 | OR |
| St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950 | MO | Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174 | NJ | Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101 | PA |
| St. Louis VA Regional Office 400 South 18th Street St. Louis, MO 63103-2676 | MO | Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118 | NM | Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004 | PA |
| Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216 | MS | Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511 | NV | San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024 | PR |
| Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636 | MT | Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478 | NY | Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246 | RI |
| Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000 | NC | New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805 | NY | Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495 | SC |
| Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102 | ND | Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001 | OH | Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105 | SD |
| Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816 | NE | Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025 | OK | Nashville VA Regional Office 110 Ninth Avenue, South Nashville, TN 37203-3817 | TN |

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

TX

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

TX

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

UT

Roanoke
VA Regional Office
116 North Jefferson Street
Roanoke, VA 24016

VA

White River Junction
VA Regional Office
215 North Main Street
White River Junction, VT 05001

VT

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

WA

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

WI

Huntington
VA Regional Office
640 Fourth Avenue
Huntington, WV 25701-1340

WV

Cheyenne
VA Benefits Office
2360 E. Pershing Blvd. Cheyenne,
WY 82001-5356

WY

The above address is the
Cheyenne benefits office. The
Denver regional office 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



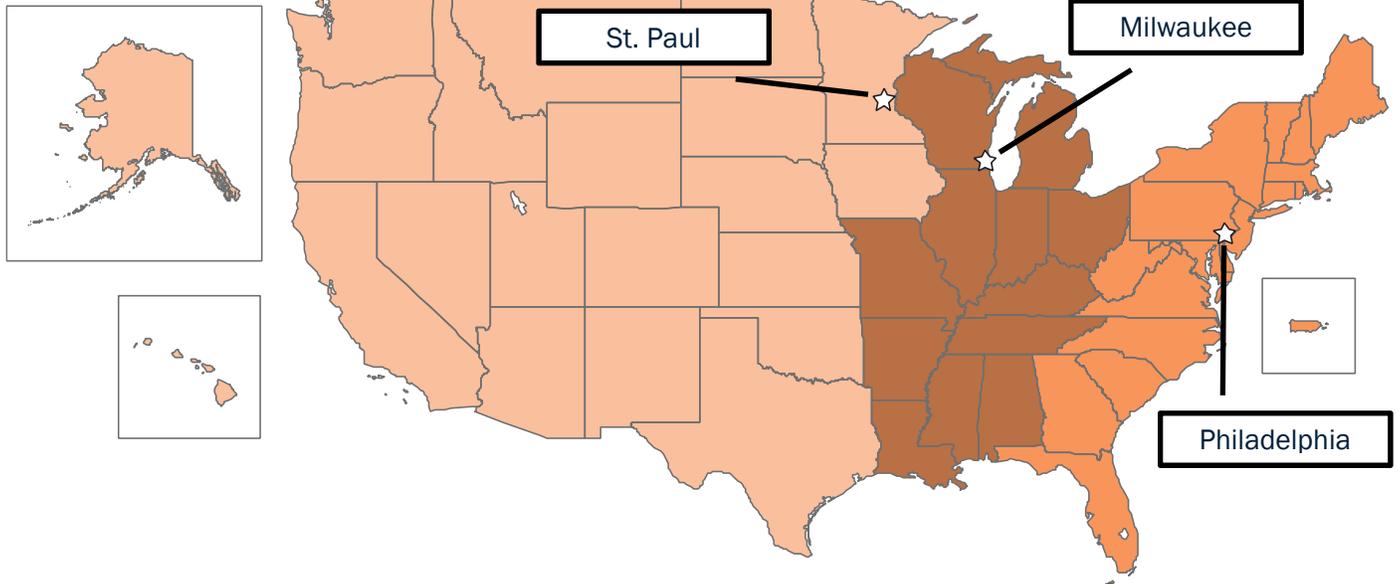
VA



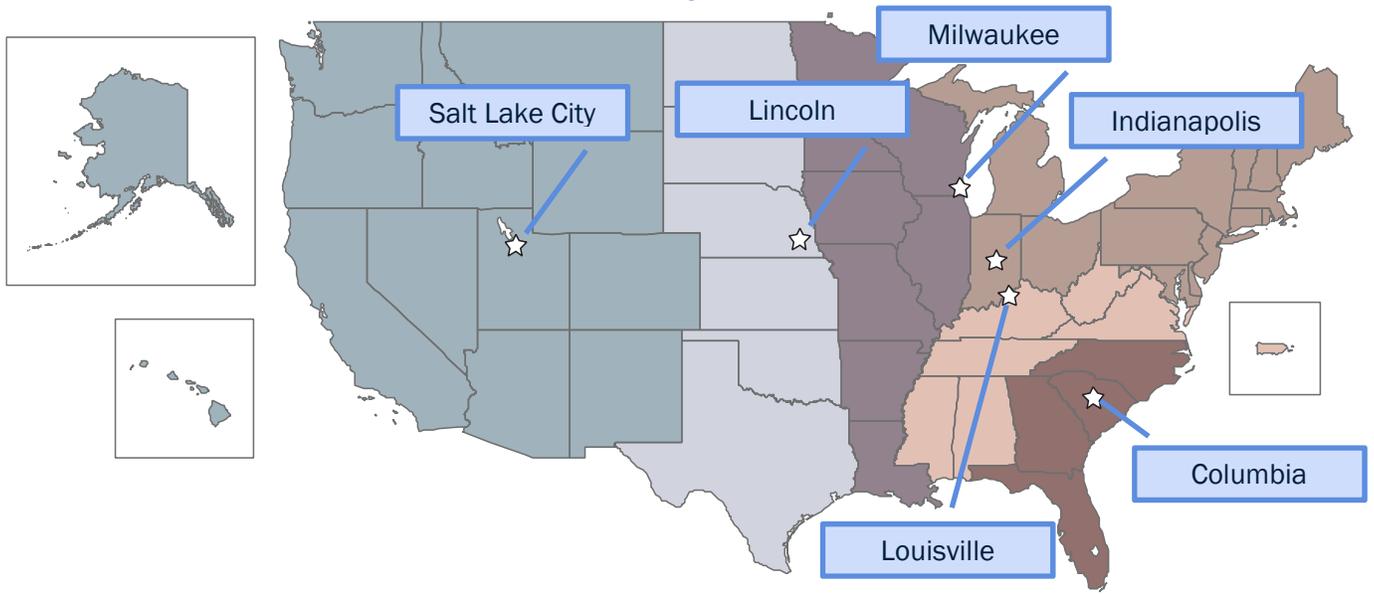
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Program Jurisdiction Information/Maps

Pension Management Centers



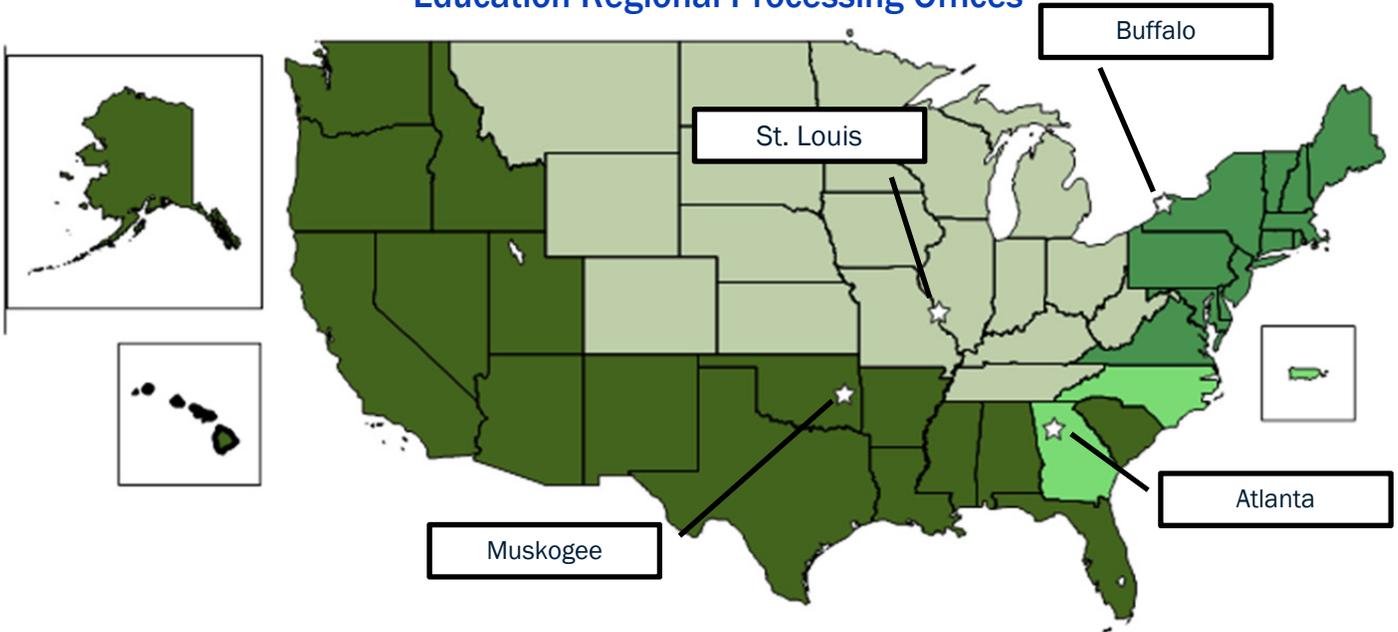
Fiduciary Hubs



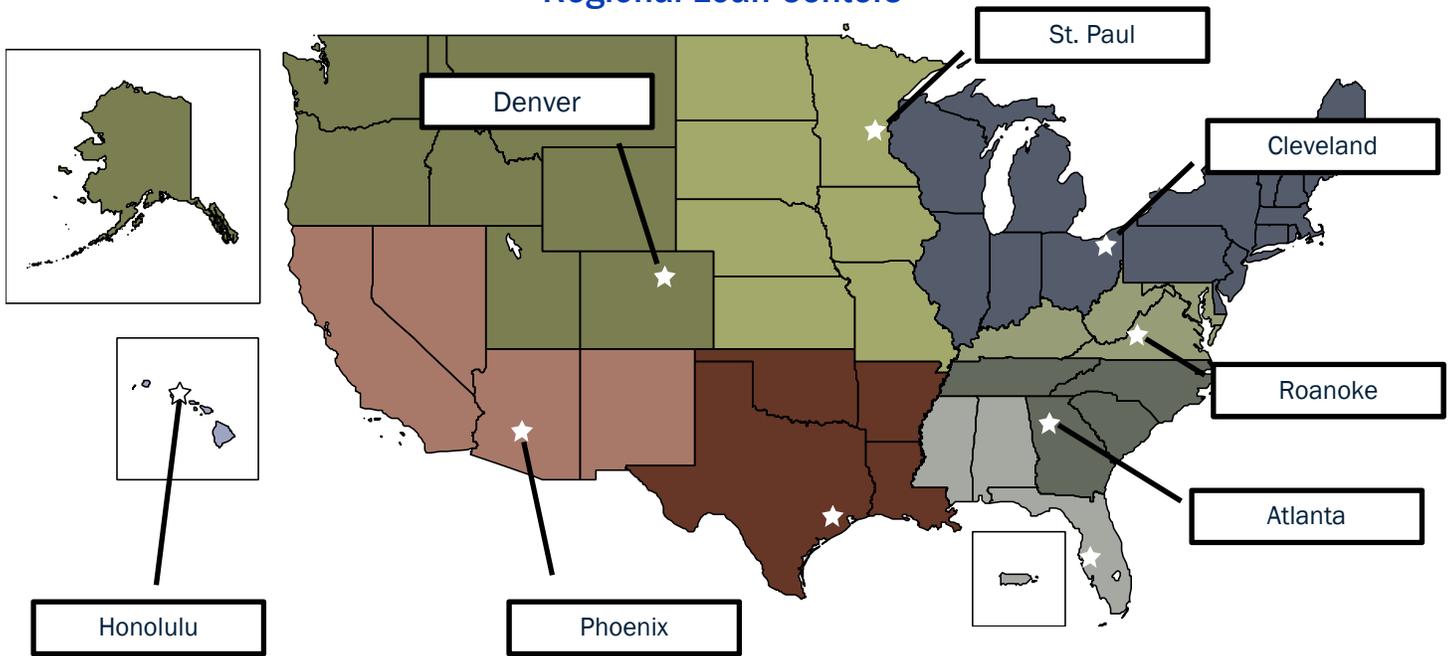
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Veterans Benefits Administration



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.



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INTEREST RATE REDUCTION REFINANCE LOAN

(IRRRL) – An IRRRL is a VA-guaranteed loan made to refinance an existing VA-guaranteed loan, generally at a lower interest rate than the existing VA loan, and with lower principal and interest payments than the existing VA loan.

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

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

LOAN DEFAULTED-GUARANTY CLAIM PAID –

Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the home loan guaranty claim.

LOAN GUARANTY PROGRAM – The benefit program whereby VA guarantees a portion of a loan to lenders to facilitate Veterans obtaining a home.

LOAN LIMITS – The amount a qualified Veteran with full entitlement may be able to borrow without making a down payment. While VA does not set a cap on how much can be borrowed, limits exist on the amount of liability VA can assume, which usually affects the amount of money an institution will lend.

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

MAXIMUM REHABILITATION GAIN (MRG)

(VR&E) – A Veteran has reached MRG when VR&E is able to measure substantial improvement in the Veteran’s circumstances that is directly attributable to services provided to VR&E. Specifically:

- Services contributed to a Veteran obtaining or maintaining employment that does not meet the criteria for rehabilitation, or
- Services substantially improved the circumstances of a Veteran who is not currently employable in a suitable job.

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

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

MISUSE (FID) – Misuse occurs in any case in which the fiduciary receives payment of benefits for the use and benefit of a beneficiary and uses any part of such payment for a use other than the use and benefit of the beneficiary or the beneficiary’s dependents.

NSLI – National Service Life Insurance was established in 1940 to meet the insurance needs of World War II Veterans. The program closed in 1951.

ORIGINAL DISABILITY CLAIM – A Veteran’s first claim for disability benefits, either compensation or pension or both. Any subsequent claim is categorized as a reopened or supplemental claim.



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

PARTICIPANTS (VR&E) – Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job-ready status, rehabilitation to employment, and interrupted. Participants also include those discontinued and rehabilitated from a plan of service.

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

REFINANCE – The replacement of an existing debt obligation with a debt obligation, generally with better terms.

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

REHABILITATION (VR&E) – A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

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

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

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

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

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



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

SERVICEMEMBER – An individual who is currently serving on active duty.

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

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

SPECIAL HOUSING ADAPTATION (SHA) – A grant available to disabled Veterans and Servicemembers who have blindness in both eyes, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited motion of one or more extremities. The grant assists in adapting their homes to accommodate limitations caused by the disabilities.

SUITABLE EMPLOYMENT (VR&E) – Employment that does not aggravate the Veteran's disabilities, is stable, and is consistent with his or her pattern of abilities, aptitudes, and interests.

SURVIVORS AND DEPENDENTS EDUCATIONAL ASSISTANCE (DEA) – Under Chapter 35 of Title 38, U.S. Code, a monetary educational benefit payable to eligible dependents and survivors of Veterans.

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

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

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

TSGLI – The Traumatic Injury Protection Program provides automatic traumatic injury coverage to all Servicemembers covered under the Servicemembers' Group Life Insurance (SGLI) program. Every member who has SGLI also has TSGLI effective December 1, 2005. This coverage applies to active duty members, reservists, funeral honors duty and one-day muster duty. This benefit is also provided retroactively for members (whether they were insured for SGLI or not) who incurred certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005.

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

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

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

VETERANS OPPORTUNITY TO WORK (VOW) TO HIRE HEROES ACT OF 2011 – Provides a seamless transition for Servicemembers, expands education and training opportunities for Veterans, and provides tax credits for employers who hire Veterans with service-connected disabilities.



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VETERANS RETRAINING ASSISTANCE

PROGRAM (VRAP) – Part of the Veterans Opportunity to Work (VOW) to Hire Heroes Act of 2011, the Veteran Retraining Assistance Program (VRAP) offered up to 12 months of retraining assistance to unemployed Veterans who are between the ages of 35 and 60 and meet other selected criteria. Training must have been offered at a community college or technical school and lead to an associate's degree or certificate in a high demand field. Authority to pay benefits under this program expired April 1, 2014.

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

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

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

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

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

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



Contact Information

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| Department of Veterans Affairs home page ----- | www.va.gov |
| Veterans Benefits Administration home page ----- | benefits.va.gov |
| eBenefits (online forms and applications) ----- | www.ebenefits.va.gov |
| Office of Congressional Affairs ----- | www.va.gov/oca |
| Office of Public and Intergovernmental Affairs ----- | www.va.gov/opa |
| About VA ----- | www.va.gov/about_va |
| Veteran Data & Information ----- | www.va.gov/vetdata |
| Annual Benefits Report ----- | benefits.va.gov/reports/abr |
| Office of Performance Analysis & Integrity ----- | 202-461-9040 |

Benefit Specific Contact Information

Compensation Benefit Information:

1-800-827-1000

benefits.va.gov/compensation

Pension Benefit Information:

1-888-294-6380

benefits.va.gov/pension

Education Benefit Information:

1-888-GI BILL 1 (1-888-442-4551)

benefits.va.gov/education

Life Insurance Information:

1-800-669-8477

benefits.va.gov/insurance

Home Loan Guaranty Information:

1-888-768-2132

benefits.va.gov/homeloans

Vocational Rehabilitation and Employment Information: 1-800-827-1000

benefits.va.gov/vocrehab

Burial Headstones and Markers Information: 1-800-697-6947

www.cem.va.gov

Health Care Information:

1-877-222-8387

www.va.gov/health

CHAMPVA (health care for dependents of Veterans) 1-800-733-8687

www.va.gov/hac/forbeneficiaries/champva/



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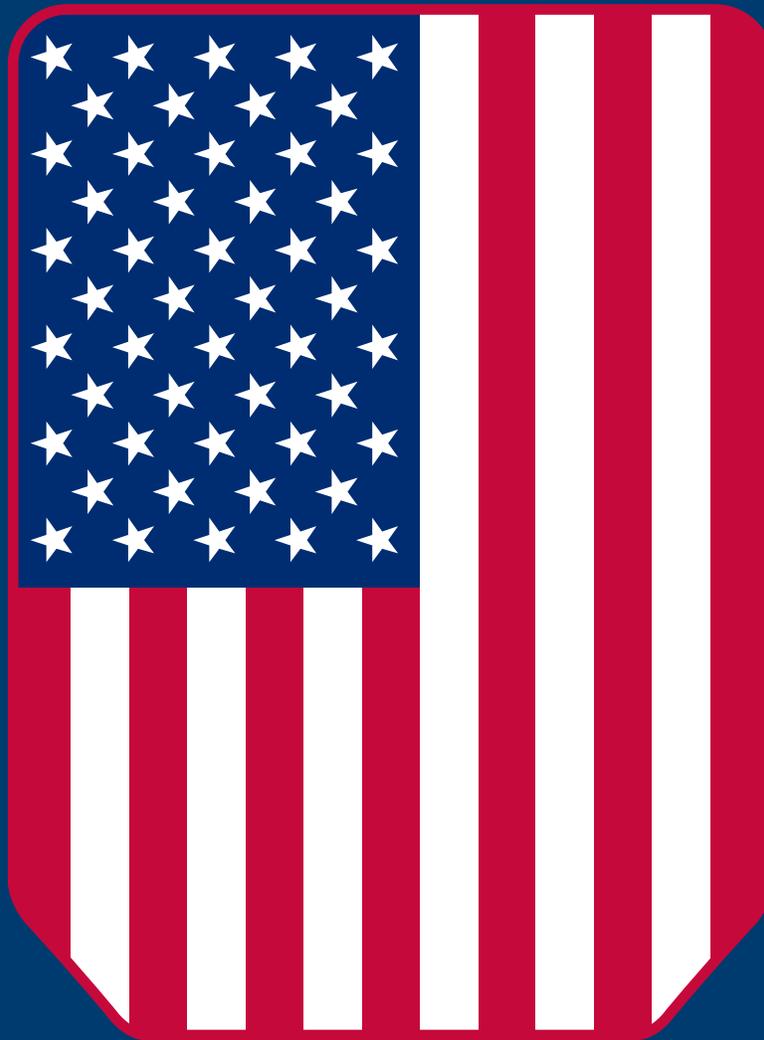
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Education



Insurance



Home Loan
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