

Annual Benefits Report

FISCAL YEAR 2019





The Fiscal Year 2019 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/annual-benefits-report.

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















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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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



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

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

















VA Characteristics:

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

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

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

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

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

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

















Purpose and Overview

Purpose of VBA's Annual Benefits Report

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

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2020 / FY 2018 Annual Performance Plan and Report (APP&R), dated March 2019. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: https://www.va.gov/budget/products.asp.

The VA Strategic Plan FY 2018 – 2024 can be found on the Department's Web site: https://www.va.gov/op3/docs/StrategicPlanning/VA2018-2024strategicPlan.pdf.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures of \$114 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 \$3.1 billion during fiscal year 2019.

Overview - All Programs

Total Program Net Outlays (\$millions)

Compensation	\$95,250
Pension and Burial	\$5,201
Education	\$11,516
Vocational Rehabilitation and Employment	\$1,388
Insurance	\$643
Home Loan Guaranty	\$210
Total	\$114,208

















Administration

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2019	5,378,239
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2019	409,151
Fiduciary – Number of beneficiaries who received services from VA's fiduciary program during fiscal year 2019	176,858
Education – Number of beneficiaries participating in education programs during fiscal year 2019	909,320
Insurance – Number of lives insured at the end of fiscal year 2019	5,668,418
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2019	
Vocational Rehabilitation and Employment – Number of participants during fiscal year 2019	

Overview - Compensation



New compensation recipients and estimated annual payments – during FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	309,091	\$12,331	\$3.81 Billion
Survivors DIC ¹	31,908	\$16,923	\$0.54 Billion
Total:	340,999	\$12,760	\$4.35 Billion

All compensation recipients and payments – end of FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	4,944,275	\$17,174	\$84.92 Billion
Survivors DIC	433,964	\$16,655	\$7.22 Billion
Total:	5,378,239	\$17,133	\$92.14 Billion

1 Dependency and Indemnity Compensation and Death Compensation



















Overview - Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	47,114	\$16,341	\$769.9 Million
Survivors Pension ²	15,730	\$11,380	\$179.0 Million
Total	62,844	\$15,100	\$948.9 Million

All pension recipients and payments - end of FY 19

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	239,114	\$12,538	\$3.00 Billion
Survivors Pension	170,037	\$8,976	\$1.52 Billion
Total	409,151	\$11,058	\$4.52 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 19: 176,858

Overview - Education

Education program beneficiaries and payments



Payments (\$000) Beneficiaries Program 714,346 \$11,098,782 Post-9/11 GI Bill 22,166 \$215,993 Montgomery GI Bill - Active Duty (MGIB-AD) 44,356 \$109,049 Montgomery GI Bill - Selected Reserve (MGIB-SR) \$1,462 299 Reserve Educational Assistance Program (REAP) \$861,152 128,075 Survivors and Dependents Educational Assistance (DEA) \$106 78 Post-Vietnam Era Veterans Educational Assistance Program (VEAP) 909,320 \$12,286,544 **Total**

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



















Number of lives insured at the end of FY 19 by program type

Program	Number of lives
Administered Programs for Veterans	470,386
Veterans' Mortgage Life Insurance	2,592
Veterans' Group Life Insurance	432,940
Servicemembers' Group Life Insurance	2,137,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,625,000
Total lives insured	5,668,418

Amount of benefits paid during FY 19 by payment type

Payment type	Amount paid	
Death awards	\$1,792,122,774	
Dividends	\$51,815,624	
Loans	\$29,092,000	
Matured endowments	\$120,720,834	
Cash surrenders	\$46,826,661	
Disability claims	\$2,730,471	
Total	\$2,043,308,364	

Overview - Home Loan Guaranty



Fiscal year 2019 Home Loan Guaranty program highlights

Loans guaranteed	624,546
Interest rate reduction loans	94,861
Total loan amount	\$175,638,600,656
Average amount per loan	\$281,226

















Overview - Vocational Rehabilitation and Employment



Vocational Rehabilitation and Employment participants FY 2019

Status	Total
Total applicants	112,848
Eligible applicants	109,751
Completed evaluation (including prior year carry over)	70,869
Entitled applicants (including prior year carry over)	53,392
Entitled applicants (2019 only)	36,999
New plans of service (enrollments)	29,799
Participants	122,249
Rehabilitated	12,131

Education program acronyms

POST 9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
REAP	Reserve Educational Assistance Program
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program

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 <u>Education section</u>.

















State Totals



Compensation³ – Veterans on the rolls at the end of FY 19

Number of Veterans ⁴		Estimated total amount paid monthly		Estimated total amount paid annually	
4,944,275 \$7		\$7,076,	,076,277,249 \$84,915,326,988		\$84,915,326,988
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
584,124		1,517,221	2,179,662		662,917



Pension³ – Veterans on the rolls at the end of FY 19

Number of Veterans ⁵		Estimated total amount paid monthly		Estimated total amount paid annually	
239,114		\$249,463,418		\$2,993,561,013	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
649	41,727		106,788		89,936



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
21,823	44,356	127,729	0	299	706,294	900,501



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$1,237,133,989	\$6,603,414,707	529,505



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
624,545	\$175,638,600,656



Vocational Rehabilitation and Employment – Participants during FY 19

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
112,848	29,799	53,392	122,249	475	10,938

³ State and age breakout numbers may not add up to the total number of Veterans because some Veterans are unidentifiable by state and/or by age.

⁵ Veterans pension only. Total includes 8 Veterans and \$ 99,744 in pension benefits unidentifiable by state



















Estimated total Veteran

population: 19,209,704

⁴ Total includes 578 Veterans and \$8,149,577 in compensation benefits unidentifiable by state.

Alabama

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,647		\$166,093,626		\$1,993,123,509	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
9,492		33,729	51,279		13,144

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,564		\$6,934,957		\$83,219,481	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
18		1,135	2,892		2,519

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
578	1,164	5,843	0	7	14,219	21,811

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$23,333,263	\$124,545,291	10,404

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
12,337	\$2,744,300,705



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
2,232	668	1,135	2,447	10	172



















Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,639		\$26,684,905		\$320,218,857	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
2,533	7,904		8,656		1,546



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
273		\$227,677		\$2,732,127	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0	59		153		61



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
31	46	214	0	0	2,874	3,165



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$2,059,163	\$10,991,136	890



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans		
3,150	\$997,068,090		



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
557	129	244	714	2	71

















Arizona

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
119,061		\$162,531,171		\$1,950,374,055	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
15,623		34,757	51,607		17,050

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,324		\$5,189,082		\$62,268,983	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
14		922	2,544		1,843

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,638	800	4,583	0	8	44,133	51,162

Insurance



Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$26,094,254	\$139,282,555	11,247

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
25,871	\$6,981,428,017		



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
2,819	670	1,353	2,080	36	244

















Estimated total Veteran population: 216,323



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
53,018		\$86,874,246		\$1,042,490,955	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
5,051	15,982		25,462		6,522



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
3,308		\$3,224,190		\$38,690,280	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
15		681	1,548		1,064



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
148	773	1,935	0	7	4,095	6,958



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$12,587,984	\$67,190,521	5,671



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
5,527	\$1,068,221,592		



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
878	251	483	1,007	11	120

















California

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
420,771		\$599,674,770		\$7,196,097,242	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
63,474		130,855	167,495		58,934

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,839		\$25,161,776		\$301,941,315	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
43	3,469		10,339		8,988

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,175	1,544	10,353	0	5	72,123	85,200

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$107,798,261	\$575,391,705	44,221

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
55,960	\$24,057,271,511		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
13,451	3,366	6,155	13,558	16	1,052

















Estimated total Veteran population: 394,145



Compensation - Veterans on the rolls at the end of FY 19

	Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
ı	112,340		\$150,458,854		\$1,805,506,251	
	Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
	18,142		38,733	42,206		13,251



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
3,382		\$3,492,364		\$41,908,371	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
11		653	1,568		1,150

Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
569	460	2,269	0	3	24,095	27,396



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$19,563,632	\$104,424,240	8,379



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
24,839	\$8,530,463,760		



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
3,027	784	1,473	3,355	3	376

















Connecticut

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,747		\$37,659,012		\$451,908,150	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
3,850		8,148	12,921		4,824

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,454		\$1,385,324		\$16,623,888	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
9		216	564		665

Education – Participants by program duroing FY 19



- 1							
	MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
	88	598	420	0	1	4,305	5,412

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$14,794,014	\$78,965,585	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
2,792	\$759,955,547		



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
841	226	420	1,289	5	116

















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Estimated total Veteran population: 69,715



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,653		\$20,957,042		\$251,484,501	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
1,258		4,123	7,394		1,876



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
391		\$378,718		\$4,544,616	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
0		72	174		145



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
19	161	256	0	1	1,763	2,200



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$4,027,728	\$21,498,686	1,834



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
2,190	\$592,633,208		



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
263	47	79	195	0	14

















Estimated total Veteran population: 26,863

District of Columbia

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,749		\$7,500,768		\$90,009,212	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
790		2,084	2,217		657

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
550		\$463,870		\$5,566,438	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0		119	295		136

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
73	64	338	0	0	4,687	5,162

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$1,737,496	\$9,274,185	725

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans		
624	\$342,664,790		



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
217	29	78	212	1	15

















Florida Estimated total Veteran population: 1,457,205



Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
384,919		\$533,232,205		\$6,398,786,457	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
39,558		111,855	176,028		57,468



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,403		\$23,042,096		\$276,505,156	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
105	3,617		8,536		8,144



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,124	1,548	8,719	0	14	51,034	62,439



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$103,416,965	\$552,005,775	



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
56,297	\$14,791,921,077		



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
9,282	2,228	4,264	9,347	34	945

















Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
207,319		\$320,108,112		\$3,841,297,341	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
24,706		71,023	90,798		20,781

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,715		\$9,289,868		\$111,478,419	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
43		1,922	3,999		2,749

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
705	1,616	7,455	0	5	23,375	33,156

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$43,081,716	\$229,956,045	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
29,415	\$6,914,979,618		



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
5,927	1,128	2,519	4,639	6	374

















Estimated total Veteran population: 110,524



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,291		\$39,838,202		\$478,058,422	
Age 34 and unde	er Age	e 35 through 54	Age 55 through	า 74	Age 75 and over
3,131		9,149	12,550		4,458



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
613		\$520,277		\$6,243,326	
Age 34 and under	Age	35 through 64	Age 65 through	n 74	Age 75 and over
2		96	369		146



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
34	105	391	0	0	5,438	5,968



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$10,653,404	\$56,864,368	3,910



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
4,479	\$2,485,681,387		



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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
1,118	399	747	1,680	8	89

















Compensation – Veterans on the rolls at the end of FY 19



	Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
	33,037		\$42,723,173		\$512,678,077	
	Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
ı	4,163	9,886		14,402		4,580

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
1,321		\$1,298,253		\$15,579,035	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
3		185	590		543

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
109	290	546	0	3	3,128	4,076

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$5,742,046	\$30,649,153	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
6,286	\$1,694,862,873		



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
557	152	304	538	0	64



















Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
105,549		\$148,942,225		\$1,787,306,698	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
13,664		31,791	47,903		12,182



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,143		\$7,502,409		\$90,028,906	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
15		1,168	3,313		2,647



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,370	2,474	2,239	0	18	16,170	22,271



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$42,694,353	\$227,888,427	16,604



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
11,471	\$2,578,253,743		



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
1,717	278	623	1,544	12	182



















Indiana

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
94,123		\$104,620,018		\$1,255,440,216	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
9,850		25,404	45,498		13,365

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,236		\$4,944,674		\$59,336,088	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
11		757	1,691		1,777

Education – Participants by program during FY 19



	MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
Г	543	1,010	1,507	0	7	12,041	15,108

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$17,895,311	\$95,519,288	7,734

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans		
10,751	\$2,130,745,483		



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
1,415	419	668	1,761	14	184

















Iowa

Estimated total Veteran population: 196,376



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
43,309		\$49,811,901		\$597,742,810	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
4,656		11,093	20,435		7,117



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,329		\$2,303,263		\$27,639,152	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
4		351	1,015		959



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
149	1,011	700	0	8	4,782	6,650



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$12,678,529	\$67,673,822	4,655



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
3,880	\$788,533,485		



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
580	264	339	993	4	103

















Kansas





Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually	
41,616		\$56,731,470		\$680,777,635	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
5,088		13,336	18,211		4,978

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
2,134		\$2,143,034		\$25,716,407	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
2		345	929		858

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
471	487	1030	0	6	7,773	9,767

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$10,093,879	\$53,877,811	4,108

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
5,108	\$1,069,289,168		



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
792	256	418	980	0	100

















Estimated total Veteran population: 287,790



Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
70,178		\$99,121,153		\$1,189,453,837	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
6,889		20,927	33,428		8,933



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
4,235		\$4,339,279		\$52,071,345	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
14		826	1,970		1,425



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
212	893	1,955	0	4	6,841	9,905



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$14,527,270	\$77,541,793	6,496



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
7,228	\$1,481,777,491		



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
1,298	429	677	1,773	15	213

















Louisiana

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,162		\$103,780,006		\$1,245,360,067	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
6,912		22,542	30,104		8,603

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,125		\$5,205,017		\$62,460,207	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
9		1,019	2,490		1,607

Education - Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
151	1,437	2,608	0	14	6,432	10,642

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$17,440,421	\$93,091,237	7,673

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
6,787	\$1,532,025,642		



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
1,565	308	529	1,122	7	138

















Estimated total Veteran population: 108,547

Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,230		\$45,555,805		\$546,669,659	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
2,720		7,671	14,139		4,699



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually	
1,297		\$1,125,508		\$13,506,102	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
9	256		688		344



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
43	178	655	0	2	2,120	2,998



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$7,279,416	\$38,855,128	3,328



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
2,393	\$543,988,753		



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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
448	159	258	638	2	66



















Maryland

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
91,428		\$128,603,289		\$1,543,239,464	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
9,591		35,049	38,453		8,327

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,714		\$2,843,399		\$34,120,786	
Age 34 and under	Age	35 through 64	Age 65 through	า 74	Age 75 and over
9		512	1,203		990

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
544	498	1,801	0	2	23,330	26,175

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$22,739,507	\$121,376,017	9,285

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans		
15,156	\$5,581,159,309		



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
2,439	456	816	2,998	3	245

















Massachusetts

Estimated total Veteran population: 298,515



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,628		\$93,907,531		\$1,126,890,372	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
8,772		15,932	29,598		14,320



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,805		\$2,762,974		\$33,155,685	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
3		392	1,239		1,168



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
96	881	1,104	0	5	9,911	11,997



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$25,765,416	\$137,527,323	11,358



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
5,297	\$1,854,026,107		



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
1,660	773	1,192	2,939	1	170

















Michigan

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
113,570		\$159,818,651		\$1,917,823,813	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
12,969	27,460		56,513		16,608

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,152		\$9,095,727		\$109,148,720	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
16		1,483	3,501		3,152

Education - Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
157	1,003	1,839	0	4	9,379	12,382

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$33,519,930	\$178,918,372	14,640

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
11,448	\$2,285,940,335		



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
2,036	626	1,095	3,248	23	267

















Estimated total Veteran population: 308,725



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
100,241		\$95,467,339		\$1,145,608,065	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
8,275		19,566	47,861		24,525



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,892		\$2,726,842		\$32,722,107	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
5	459		1,282		1,146



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
308	1,147	1,588	0	5	9,772	12,820



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$24,612,259	\$131,372,152	10,678



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
7,883	\$2,028,723,917		



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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
868	351	525	1,513	2	184

















Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
47,911		\$71,736,854		\$860,842,247	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
4,098	14,933		23,044		5,832

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,971		\$2,781,519		\$33,378,229	
Age 34 and under	Age	35 through 64	Age 65 through	า 74	Age 75 and over
7	620		1,352		992

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
113	928	1,595	0	3	4,679	7,318

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$10,652,127	\$56,857,554	4,727

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
5,086	\$1,050,384,277



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
817	142	358	461	8	64

















Estimated total Veteran population: 426,190

Compensation - Veterans on the rolls at the end of FY 19

	Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
	100,241		\$135,981,115		\$1,631,773,377	
A	Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
	10,446	26,848		47,911		15,022



Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,789		\$6,372,959		\$76,475,506	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
11	999		2,583		2,196



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
595	1,169	1,983	0	14	12,136	15,897



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$22,479,580	\$119,988,609	9,485



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
11,831	\$2,438,609,703		



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
1,320	407	660	1,602	1	208

















Montana

Compensation - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
23,757		\$30,246,057		\$362,952,680		
Ag	e 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
	2,518	7,324		10,593		3,320

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,176		\$1,104,456		\$13,253,474	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0	180		600		396

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
58	198	306	0	0	2,090	2,652

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$4,804,613	\$25,645,443	2,056

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
2,784	\$744,163,492



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
420	170	266	603	2	78

















Nebraska



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,860		\$47,632,449		\$571,589,394	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
4,000	11,185		19,608		10,041



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,076		\$1,133,974		\$13,607,692	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
3	227		495		351



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
298	385	889	0	1	5,100	6,673



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$8,686,604	\$46,366,237	3,462



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
3,935	\$889,845,722		



Vocational Rehabilitation and Employment - Participants during FY 19

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
390	105	174	473	0	66

















Estimated total Veteran

population: 124,439

Nevada

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total am	nount paid monthly	Estimat	ed total amount paid annually
59,031		\$90,091,038		\$1,081,092,455	
Age 34 and under	Age 35 through 54		Age 55 throug	า 74	Age 75 and over
7,411	18,156		25,958		7,504

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,650		\$2,498,216		\$29,978,597	
Age 34 and under	Age	35 through 64	Age 65 through	า 74	Age 75 and over
6		489	1,334		821

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
157	408	874	0	4	4,936	6,379

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$10,738,524	\$57,318,712	4,906

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
13,613	\$4,214,601,825



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
1,477	292	589	1,291	6	118

















New Hampshire

Estimated total Veteran population: 100,020



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimat	ed total amount paid annually
22,310		\$29,003,750		\$348,045,003	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
2,760	5,963		10,102		3,484



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
668		\$714,837		\$8,578,042	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
2	74		267		325



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
96	374	1001	0	1	10,770	12,242



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$6,120,440	\$32,668,899	2,578



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
2,576	\$736,856,766



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
411	158	287	615	0	44

















New Jersey

Compensation – Veterans on the rolls at the end of FY 19



	Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
59,522		\$86,574,891		\$1,038,898,690		
	Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
	7,049	14,675		27,040		10,748

Pension – Veterans on the rolls at the end of FY 19



	Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,528		\$2,799,867		\$33,598,399		
Aį	ge 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
	7	275		927		1,319

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	989	803	0	0	7,170	9,047

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$32,903,895	\$175,630,178	13,354

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
5,928	\$1,757,239,365



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
1,593	508	805	2,031	87	152

















New Mexico

Estimated total Veteran population: 154,172



Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
40,555		\$67,588,252		\$811,059,022	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
3,655	11,463		19,536		5,897



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,037		\$2,042,352		\$24,508,226	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
5	370		971		691



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
297	256	1,187	0	1	3,203	4,944



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$11,386,670	\$60,778,304	5,121



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
5,200	\$1,206,125,857		



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
702	311	417	940	14	96

















New York

Compensation – Veterans on the rolls at the end of FY 19

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Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
133,601		\$192,493,881		\$2,309,926,567	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
17,403	35,704		60,205		20,284

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
9,451		\$9,196,679		\$110,360,147		
	Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
	15	1,407		4,061		3,966

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
424	1,300	2,722	0	5	24,862	29,313

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$63,018,919	\$336,374,280	25,876

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
7,402	\$1,907,058,926



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
3,010	742	1,149	3,414	22	269

















North Carolina

Estimated total Veteran population: 725,313



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
213,188		\$354,933,197		\$4,259,198,362	
Age 34 and under	Age	35 through 54	Age 55 through	า 74	Age 75 and over
26,838		67,827	94,693		23,827



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,866		\$6,772,942		\$81,275,304	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
16	1,249		3,061		2,540



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,213	1,128	7,796	0	11	21,736	31,884



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$52,740,711	\$281,512,586	23,348



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
30,368	\$6,977,541,836		



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
5,563	1,497	2,549	6,326	6	375

















North Dakota

Compensation – Veterans on the rolls at the end of FY 19

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Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,407		\$16,000,885		\$192,010,623	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
1,466		4,165	5,858		1,917

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		/eterans Estimated total amount paid monthly Estimated total amount paid		ed total amount paid annually	
423		\$341,989		\$4,103,866	
Age 34 and under	Age 35 through 64		Age 65 through	n 74	Age 75 and over
1		60	200		162

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	539	254	0	2	1,525	2,360

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$2,770,716	\$14,789,170	1,243

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
1,297	\$322,374,201		



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
176	90	119	298	1	32



















Number of Veterans		Estimated total am	nount paid monthly Estimated total amount paid annual		ed total amount paid annually
147,406		\$185,687,152		\$2,228,245,828	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
18,031	39,939		70,520		18,907



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
12,039		\$12,728,416		\$152,740,998	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
29	2,461		5,706		3,843



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
347	2,837	2,068	0	24	14,768	20,044



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19	
\$39,739,210	\$212,114,846	17,343	



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
16,427	\$3,288,478,580



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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
2,443	757	1,388	2,961	2	243



















Oklahoma

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,659		\$166,022,591		\$1,992,271,097	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
10,171		29,834	45,348		16,305

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,366		\$3,847,868		\$46,174,421	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
6	692		1,615		1,053

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
364	917	2,889	0	13	7,264	11,447

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$20,056,593	\$107,055,503	9,347

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
8,389	\$1,725,601,745



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
1,631	454	803	1,608	6	171

















Oregon

Estimated total Veteran population: 290,444

Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
78,547		\$110,604,679		\$1,327,256,152	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
9,638	21,217		35,494		12,188



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,517	4,517		\$4,338,860		\$52,066,315
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
11	908		2,358		1,240



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
121	261	1,291	0	1	7,411	9,085



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$16,009,574	\$85,453,844	6,963



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
10,741	\$3,278,697,956



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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
1,392	351	748	1,767	0	174

















Pennsylvania

Estimated total Veteran population: 768,094

Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
135,081		\$191,582,273		\$2,298,987,281	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
14,820		35,623	65,589		19,028

Pension – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
10,201		\$11,333,021		\$135,996,258	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
26		1,538	4,173		4,462

Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
246	2,276	2,401	0	4	17,622	22,549

Insurance

Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$55,288,028	\$295,109,325	23,924

Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
12,342	\$2,789,657,214

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
2,034	563	986	2,541	1	204



















Rhode Island

Estimated total Veteran population: 58,976



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,457		\$17,608,337		\$211,300,048	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
1,499	3,204		6,205		2,548



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
668		\$719,744		\$8,636,929	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	100		282		285



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
14	230	217	0	0	1,484	1,945



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$4,251,278	\$22,691,924	1,850



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
1,249	\$362,968,784		



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
296	135	165	568	1	46

















South Carolina

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
115,074		\$185,151,955		\$2,221,823,464	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
12,054	·	35,587	53,338		14,090

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,557		\$4,642,177		\$55,706,125	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
12		771	2,096		1,677

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
201	917	4,321	0	7	10,816	16,262

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$29,307,376	\$156,433,144	

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans
16,341	\$3,926,154,518



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
3,043	764	1,291	3,213	4	316

















South Dakota

Estimated total Veteran population: 64,119



Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,883		\$21,272,908		\$255,274,892	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
1,675		5,335	8,416		2,453



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
844		\$764,700		\$9,176,398	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0	120		381		343



Education - Participants by program during FY 19

MG	IB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
	67	366	249	0	1	1,995	2,678



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$4,296,507	\$22,933,342	1,722



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
1,866	\$439,779,431		



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
272	142	177	523	4	44

















Tennessee

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
	128,496		\$192,949,625		\$2,315,395,498	
	Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
	14,372		38,087	59,648		16,388

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,372		\$6,621,117		\$79,453,409	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
13	1,171		3,000		2,188

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
259	663	2,632	0	2	13,272	16,828

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$25,607,852	\$136,686,301	11,286

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
17,606	\$4,152,907,228



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
2,489	519	1,304	2,166	17	192

















Estimated total Veteran population: 1,562,722

Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
495,433		\$771,333,841		\$9,256,006,091		
P	Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
	69,330		181,092	189,467		55,518



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,737		\$18,996,982		\$227,963,778	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
69	3,562		8,136		5,970



Education – Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
3,029	2,132	15,714	0	17	66,525	87,417



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$92,306,844	\$492,703,600	41,044



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
50,179	\$13,103,233,516



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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
15,670	4,503	7,443	16,736	69	1,292



















Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually		
	32,708		\$44,681,045		\$536,172,546	
	Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
	4,323		11,088	13,118		4,174

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,351		\$1,659,590		\$19,915,082	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
3		227	450		671

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
876	633	1,486	0	9	11,106	14,110

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$7,203,438	\$38,449,583	3,024

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans
7,435	\$2,346,823,248



Total applican	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
810	288	536	969	0	129

















Vermont

Estimated total Veteran population: 41,073



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,265		\$11,781,957		\$141,383,482	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
789	2,140		4,087		1,246



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
317		\$249,909		\$2,998,908	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
2	32		166		117



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
44	129	143	0	0	1,575	1,891



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$2,433,476	\$12,989,096	1,042



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans
633	\$155,605,646



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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
122	66	89	346	1	18

















Virginia

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
207,091		\$292,872,772		\$3,514,473,263	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
20,999		80,149	86,986		18,953

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,759		\$4,661,602		\$55,939,221	
Age 34 and under	Age	35 through 64	Age 65 through 74		Age 75 and over
16		995	2,147		1,600

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
962	1,158	6,367	0	14	42,988	51,489

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$37,849,610	\$202,028,782	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
35,493	\$12,235,093,108



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
4,338	622	1,353	3,330	4	343

















Washington

Estimated total Veteran population: 544,290



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
146,929		\$198,060,248		\$2,376,722,976	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
18,968		49,302	61,199		17,452



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,764		\$4,886,270		\$58,635,240	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
10	976		2,293		1,485



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
266	529	2,845	0	2	18,021	21,663



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$24,861,781	\$132,704,018	10,591



Home Loan Guaranty – Loans guaranteed during FY 19

Number of loans	Total amount of loans		
25,895	\$8,904,403,707		



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
3,356	923	1,795	3,674	2	400

















West Virginia

Compensation – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,026		\$58,327,585		\$699,931,021	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
2,692		10,305	18,552		5,471

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,062		\$1,946,153		\$23,353,830	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
5		415	1,095		547

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,004	675	1188	0	12	17,561	20,440

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$9,571,331	\$51,088,619	4,399

Home Loan Guaranty - Loans guaranteed during FY 19



Number of loans	Total amount of loans
2,564	\$530,876,434



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
485	148	211	623	1	57

















Estimated total Veteran population: 344,785



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
76,976		\$95,471,432		\$1,145,657,178	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over
9,374		20,590	35,967		11,038



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,061		\$4,133,592		\$49,603,106	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
11		694	1,849		1,507



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
144	1,639	1,198	0	11	7,474	10,466



Insurance

Life insurance payments during FY 19	Total face value of insurance at the end of FY 19	Total number of policies at the end of FY 19
\$24,749,801	\$132,106,305	10,372



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
7,211	\$1,584,488,469



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
966	395	661	1,254	0	181

















Wyoming





Number of Veterans		Estimated total an	nount paid monthly	Estimated total amount paid annually		
12,938	12,938		\$15,404,996		\$184,859,958	
Age 34 and under	Age	35 through 54	Age 55 through 74		Age 75 and over	
1,389	4,040		5,860		1,646	

Pension - Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually	
339		\$307,219		\$3,686,625	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
0		72	173		94

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
100	104	125	0	7	883	1,219

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$2,108,455	\$11,254,241	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans		
1,817	\$479,182,883		



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
144	33	62	181	0	10

















Puerto Rico

Estimated total Veteran population: 73,055



Compensation – Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total am	nount paid monthly	Estimated total amount paid annually		
28,293	-,		\$54,004,534		\$648,054,408	
Age 34 and under			Age 55 through 74		Age 75 and over	
1,762		6,882	14,851		4,798	



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,447		\$5,666,156		\$67,993,874	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
1	232		1,709		4,504



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
33	969	2,088	0	4	2,369	5,463



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$5,594,971	\$29,864,118	2,794



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans		
855	\$137,438,786		



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
665	155	322	558	1	73

















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

Philippines



	A
E	

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,012		\$13,116,975		\$157,403,697	
Age 34 and under	Age 35 through 54		Age 55 through	n 74	Age 75 and over
161	1,203		3,058		1,590

Pension – Veterans on the rolls at the end of FY 19



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
355		\$475,345		\$5,704,140	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
0		34	171		150

Education – Participants by program during FY 19



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
35	0	588	0	0	428	1,051

Insurance



Life insurance	Total face value of insurance	Total number of policies
payments during FY 19	at the end of FY 19	at the end of FY 19
\$1,273,346	\$6,796,700	

Home Loan Guaranty – Loans guaranteed during FY 19



Number of loans	Total amount of loans
0	\$-



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	0	2	13	0	0

















Other Foreign

Estimated total Veteran population: 100,756



Compensation - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,815		\$46,685,371		\$560,224,448	
Age 34 and under	Age 35 through 54		Age 55 through	า 74	Age 75 and over
3,234	14,059		12,058		2,462



Pension - Veterans on the rolls at the end of FY 19

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
123		\$116,016		\$1,392,192	
Age 34 and under	Age 35 through 64		Age 65 through	า 74	Age 75 and over
1	19		65		38



Education - Participants by program during FY 19

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	59	161	0	0	705	925



Insurance

Life insurance payments	Total face value of insurance	Total number of policies
during FY 19	at the end of FY 19	at the end of FY 19
\$3,301,652	\$17,623,129	1,227



Home Loan Guaranty - Loans guaranteed during FY 19

Number of loans	Total amount of loans
313	\$116,491,825



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
156	46	72	141	0	9

















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

















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 Portland VA Regional Office	OK OR
St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snell	MN ling	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	
St. Paul, MN 55111-4050 St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	МО	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174 Albuquerque VA Regional Office	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO MS	500 Gold Avenue, South West Albuquerque, NM 87102-3118 Reno VA Regional Office	NV	Philadelphia, PA 19101 Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
VA Regional Office 1600 East Woodrow Wilson Aven Jackson, MS 39216		5460 Reno Corporate Drive Reno, NV 89511 Buffalo VA Regional Office	NY	San Juan VA Regional Office 50 Carr 165 Guaynabo	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636 Winston-Salem	MT NC	130 South Elmwood Avenue Buffalo, NY 14202-2478 New York VA Regional Office 245 W. Houston Street	NY	San Juan, PR 00968-8024 Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-10		New York, NY 10014-4805 Cleveland VA Regional Office Anthony J. Celebrezze	ОН	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Federal Building 1240 East 9th Street Cleveland, OH 44199-2001		Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD

Nashville VA Regional Office	TN	Cheyenne VA Benefits Office	WY	Centralized Mail Address	
110 Ninth Avenue, South Nashville, TN 37203-3817		2360 E. Pershing Blvd. Cheyenne, WY 82001-5356		SMS Janesville Facility – Centralized Mail	
Houston VA Regional Office 6900 Almeda Road Houston, TX 77030-4200	TX	The above address is the Cheyenne benefits office. The Denver regional office processes claims for the state of Wyoming.		Department of Veterans Affairs Claims Intake Center PO Box 5235 Janesville, WI 53547-5235	
Waco VA Regional Office One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001	TX	Manila VA Regional Office U.S. Embassy 1501 Roxas Blvd Pasay City, Philippines 1302 Mailing Address: PSC 501 DPOAP 96515		Contact Information Compensation Information:	
Salt Lake City VA Regional Office 550 Foothill Drive Salt Lake City, UT 84113	UT			1-800-827-1000 Department of Veterans Affairs home page www.va.gov	
Roanoke VA Regional Office	VA	District Offices		Veterans Benefits Administration home page	
210 Franklin Rd, SW Roanoke, VA 24011 White River Junction	VT	Northeast District Charles F. Prevedel Federal Bldg 9700 Page Avenue, Suite 301		benefits.va.gov eBenefits (Online forms and applications)	
VA Regional Office 215 North Main Street White River Junction, VT 050	15001	St. Louis, MO 63132 Southeast District	TN	ebenefits.va.gov	
Seattle	WA	3322 West End, Suite 408 Nashville, TN 37203			
VA Regional Office Federal Building 915 Second Avenue, Room Seattle, WA 98174-1060	1392	Continental District 155 Van Gordon Street Lakewood, CO 80228	СО		
Milwaukee VA Regional Office 5400 W. National Avenue Milwaukee, WI 53214	WI	Pacific District 3333 North Central Avenue, Suite 3026 Phoenix, AZ 85012-2402	AZ		
Huntington VA Regional Office	WV				



640 Fourth Avenue

Huntington, WV 25701-1340









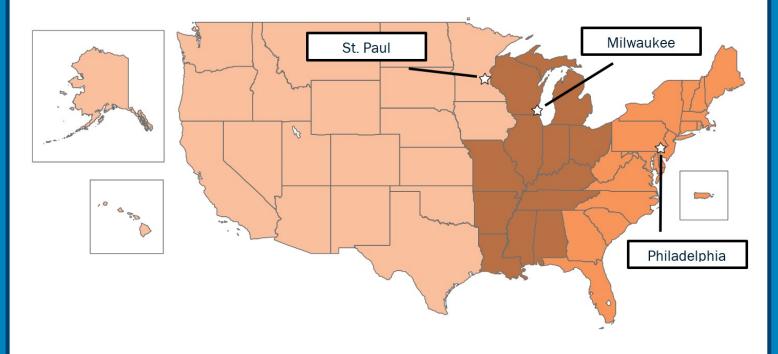




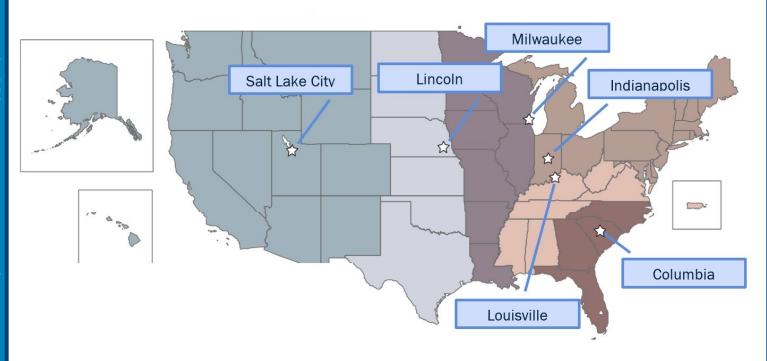


Program Jurisdiction Information/Maps

Pension Management Centers



Fiduciary Hubs









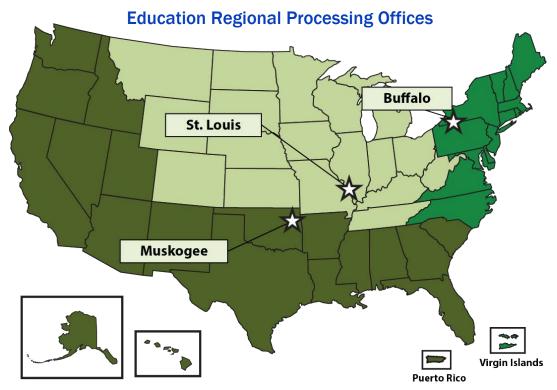




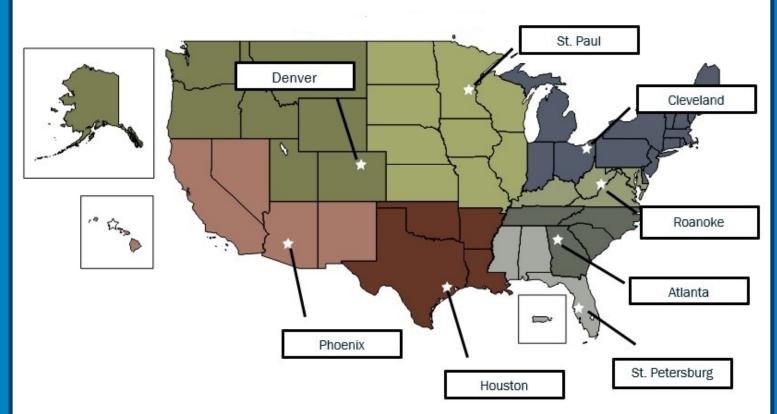








Regional Loan Centers



Change Log

Release history

Version & Changes Date

Data as of 09/30/2019

















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

Eve

Infectious Diseases, Immune Disorders,

Nutritional Deficiencies

Gynecological Conditions

Dental and Oral Conditions

Hemic and Lymphatic Systems

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

CASH-OUT REFINANCE – This refinancing option is for Veterans and Servicemembers interested in taking cash out of their home equity and can be used to refinance a non-VA loan into a VA loan.

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

CERTIFICATE OF ELIGIBILITY – Verification to the lender that the potential borrower is qualified for a VA-guaranteed loan. The COE can be applied for online through www.ebenefits.va.gov or by contacting the borrower's lender.

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment program provides benefits and services to Veterans whose service-connected disabilities limit or prohibit employment options.

code of Federal Regulations (cfr) – VA rules and regulations are contained in Title 38 Code of Federal Regulations (38 CFR). The Secretary of Veterans Affairs is empowered to prescribe all rules and regulations, consistent with existing law, necessary or appropriate to carry out the laws administered by the Department (Section 501, Title 38 USC).

COMBINED DEGREE – The combined degree of disability is expressed as a percentage (from 0 to 100 in increments of 10) and represents the overall disabling effect of a Veteran's service-connected disabilities.

COMPLETED EVALUATION (VR&E) – Eligible Applicants who actively participated in initial evaluation services.

COMPENSABLE ZEROES – Disabilities that are independently evaluated at zero percent disabling but produce an employment handicap to warrant a 10 % combined disability evaluation. This evaluation entitles the Veteran to receive disability compensation payments.

















COMPUTER SYSTEMS – VBA derives statistical data about Veterans from multiple sources and from various computer systems: e.g. VBA Data Warehouse, VBA's Benefits Delivery Network (BDN), the Beneficiary Identification and Records Locator System (BIRLS); and the Board of Veterans' Appeals Control and Locator System (VACOLS).

DEPENDENTS EDUCATIONAL ASSISTANCE

(DEA) – Refers to Dependents Educational Assistance Program (Chapter 35 of the Title 38, U.S. Code). See Survivors and Dependents Educational Assistance.

DEPENDENCY AND INDEMNITY

COMPENSATION (DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents) of Servicemembers who die in service or as a result of a service-connected death.

DEPENDENTS – Qualifying dependents for VA benefit purposes are a Veteran's spouse and child (natural child, adopted child, or stepchild). A Veteran's mother or father may also be considered a dependent generally if there is financial need.

DIAGNOSTIC CODES – VBA uses four digit numeric codes to signify specific medical conditions. These numeric codes are in 38 CFR, Part 4.

DIRECT LOAN – A home loan made by the Department of Veterans Affairs directly to Veterans. This is distinct from guaranteed loans, which are made by private lenders and guaranteed by VA.

DISABILITY COMPENSATION – A monetary benefit paid to Veterans for service-connected disability.

PENSION – A monetary benefit paid to wartime Veterans who are age 65 or older, or permanently and totally disabled as the result of a non-service-connected disability. In either case, the Veteran's annual income must not exceed the limit set by statute in order to qualify for this benefit.

DISCONTINUED (VR&E) – Situations in which termination of all services and benefits received under Chapter 31 is necessary.

DIVIDEND – A payment to policyholders in participating life insurance programs. It is an allocation of program surplus funds representing the return of premiums not needed to pay claims and expenses, and a distribution of earnings from investment. Dividends are issued annually on the policy anniversary date.

DMDC – The Defense Manpower Data Center maintains the largest archive of personnel, manpower, training and financial data in the Department of Defense (DoD).

NO DOWN PAYMENT OPTION – The VA home loan guaranty program allows the Veteran to enter the home buying market with the option of providing no down payment. This option is intended to help the Veteran afford the purchase of a suitable home.

EDUCATIONAL ASSISTANCE – A monetary benefit available to eligible Veterans, dependents, reservists, and Servicemembers while they are in an approved training program.

EDUCATION REHABILITATIONS (VR&E) -

Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) -

Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

ELIGIBILITY – VA benefits require that the Veteran be discharged from active military service under "other than dishonorable" conditions. In addition to this general requirement, there are specific statutory and regulatory requirements for each of the five benefit programs; some of these requirements are described in the sections of this report dealing with the respective benefit programs.

EMPLOYMENT HANDICAP (EH) (VR&E) – An impairment of a Veteran's ability to prepare for, obtain, or retain employment consistent with such Veteran's abilities, aptitudes, and interests if the impairment results in substantial part from a service-connected disability. For Veterans within the 12-year basic period of eligibility and rated at 20 percent or more, a finding of employment handicap results in entitlement to Vocational Rehabilitation and Employment Services.

















ENTITLED APPLICANTS (VR&E) – Veterans are determined to be entitled when services are needed to assist them to overcome either an employment handicap or serious employment handicap related to their disabling condition.

ENTITLEMENT (EDU) – The number of months the student is eligible for VA education benefits. This number is usually expressed in months and days the student will be eligible for full-time benefits. Entitlement may vary depending on the education program the individual qualifies under. In no event will entitlement exceed 48 months under any combination of education programs.

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

FACE VALUE – The dollar amount of life insurance money that would be paid upon the death of the Veteran or at the maturity of the policy, subject to adjustments for indebtedness, dividends, premium overpayments, or "paid-up additions."

FIDUCIARY – An individual or entity who has been appointed by VA to receive VA benefits on behalf of a beneficiary for the use and benefit of the beneficiary and the beneficiary's dependents.

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

FISCAL YEAR (FY) – Any yearly accounting or budgetary period without regard to its relationship to the calendar year. The Department of Veterans Affairs fiscal year is from October 1 through September 30. The year number of the fiscal year is based on the date on September 30.

FORECAST OF PROGRAM LIABILITIES – Future liabilities represent payments that the government is obligated to deliver in future years. This is much like the obligation of a life insurance company to pay the face amount of a standard policy to beneficiaries at the time of the insured person's death.

FUNDING FEE – A fee, required by law, charged to Veterans who obtain a VA guaranteed home loan.

FSGLI – Family Servicemembers' Group Life Insurance was established in 2001 to provide Servicemembers, who have Servicemembers' Group Life Insurance (SGLI) coverage, the opportunity to have life insurance coverage on their spouses and dependent children.

GI BILL OF RIGHTS – Also known as the Servicemen's Readjustment Act of 1944 (PL 78-346), which authorized the existence of the Home Loan Guaranty Program.

GUARANTEED LOAN – A loan that is federally backed by the VA home loan provision.

GUARANTY CLAIM AMOUNT – The payment amount calculated for foreclosure, deed-in-lieu, and compromise sale claims based upon total eligible indebtedness, maximum guaranty, and credit to the indebtedness (net value or proceeds from the sale, whichever is greater).

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

INDIVIDUAL UNEMPLOYABILITY – Veterans unable to secure and follow a substantially gainful occupation by reason of service-connected disability will be rated totally disabled, provided that the Veteran has a single disability rated 60% or more or a combined evaluation of at least 70%, with one disability ratable at 40% or higher.



















INTEREST RATE REDUCTION REFINANCE LOAN

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

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

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

LOAN DEFAULTED-GUARANTY CLAIM PAID -

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

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

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

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

MAXIMUM REHABILITATION GAIN (MRG)

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

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

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

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

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

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

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

















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

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

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

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

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

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

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

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

RATING SCHEDULE - Title 38, CFR Part 4.

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

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

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

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

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

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

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

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

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

















SERIOUS EMPLOYMENT HANDICAP - A

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

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

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

SPECIALLY ADAPTED HOUSING GRANT (SAH) -

A grant to a seriously disabled Veteran to assist in adapting his or her home to accommodate limitations caused by the disability.

SPECIAL HOUSING ADAPTATION (SHA) - A

grant available to disabled Veterans and Servicemembers who have blindness in both eves, 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 serviceconnected disabilities.

















VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP) – Part of the Veterans

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

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

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

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

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

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

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

















Contact Information

Centralized Mail Address**

U.S. Department of Veterans Affairs Claims Intake Center PO Box 4444 Janesville, WI 53547-4444

*Include your full name and VA file number on the fax coversheet.

**Include your full name and VA file number on the inside of mailed correspondence (not on envelope).

















VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2019













