



U.S. Department of Veterans Affairs

VETERANS BENEFITS ADMINISTRATION

# Annual Benefits Report

**FISCAL YEAR 2023**

**VA**



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## The Fiscal Year 2023 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 seven 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](https://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")

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

**C**ommitment: 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.

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

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

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



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## VA Characteristics:

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

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

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

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

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

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



# 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 2024 Annual Performance Plan and FY 2022 Report (APP&R). The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link:

<https://department.va.gov/about/va-plans-budget-finances-and-performance/>.

The VA Strategic Plan FY 2022 – 2028 can be found on the Department's Web site: <https://department.va.gov/wp-content/uploads/2022/09/va-strategic-plan-2022-2028.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 \$167 billion<sup>1</sup> during fiscal year 2023, 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 seven major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, Veteran Readiness and Employment, and Outreach, Transition and Economic Development. To administer these programs, VBA spent approximately \$3.5 billion during fiscal year 2023.

### Overview – All Programs

#### Total Program Obligations (\$millions)<sup>1</sup>

Compensation	\$149,405
Pension and Burial	\$3,820
Education	\$11,125
Insurance	\$106
Home Loan Guaranty	\$775
Veteran Readiness and Employment (VR&E)	\$1,642
<b>Total<sup>2</sup></b>	<b>\$166,872</b>

<sup>1</sup> This Annual Benefit Report contains estimated benefit figures throughout the report, which differ from obligations noted in the table above. Obligations are a legally binding agreement that result in outlays, either immediately or in the future; outlays are payments to liquidate obligations. In Annual Benefits Reports from prior years, this table reported outlays. However, to better capture all legal binding agreements within the reporting year, VBA changed to reporting obligations in 2023. Outlays for benefit payments are reported in VA's annual President's Budget request (see <https://department.va.gov/administrations-and-offices/management/budget/>).

<sup>2</sup> Program obligations may not sum to total due to rounding.



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## FY2023 Paid (Expenditures) Program Summary

### Compensation

**\$142.9 Billion Paid | 6.2 Million Recipients**



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

### Home Loan Guaranty

**\$144.6 Billion in Loans | 400,695 Loans**



The VA home Loan Guaranty program provides help to eligible Veterans, active-duty personnel, surviving spouses, and members of the Reserves and National guard to purchase, retain, and adapt homes.

### Pension & Fiduciary

**\$3.4 Billion Paid | 262,932 Recipients**



Pension is a needs-based benefit designed to provide certain wartime Veterans and their survivors with a minimum level of income that raises their standard of living. Wartime Veterans who are age 65 or older or have a permanent and total non-service connected disability, and who have limited income and net worth may be eligible. The Fiduciary program provides oversight for VA's most vulnerable beneficiaries who are unable to manage their own VA benefits.

### Veteran Readiness & Employment

**\$1.6 Billion Paid | 131,179 Participants**



The Veteran Readiness & Employment program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable employment. It also assists Veterans to achieve maximum independence in daily living when the severity of their disability prohibits suitable employment.

### Education

**\$10.8 Billion Paid | 862,750 Recipients**



VA Education program provides Veterans, Servicemembers, reservists, and certain family members of Veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the Armed Forces both recruit and retrain members.

### Outreach, Transition and Economic Development

**120,357 Events | 357,891 Attendees**



Outreach, Transition and Economic Development eases Veterans transition from military service to civilian life. The programs engage transitioning Servicemembers, Veterans, their families and caregivers at each step of their transition journey. The programs provide early access to VA benefits and resources by connecting them to a network of partners who are working together to accelerate their economic empowerment and well-being.

### Insurance

**\$1.8 Billion Paid | 5.6 Million Policies**



The program provides Servicemembers and their families with universal available life insurance and traumatic injury protection insurance. Servicemembers may also convert their Group Life Insurance to a renewable term insurance policy after separation. The program provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

### Additional Information

Go to [benefits.va.gov](https://benefits.va.gov) for additional information:

[File a disability compensation claim](#)

[Find a VA regional office near you](#)

[Get help filing your claim](#)



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## Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2023	6,159,448
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2023	262,932
Fiduciary – Number of beneficiaries who received services from VA's fiduciary program during fiscal year 2023	104,209
Education – Number of beneficiaries participating in education programs during fiscal year 2023	862,750
Insurance – Number of lives insured at the end of fiscal year 2023	5,554,764
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2023	400,695
Veteran Readiness and Employment – Number of participants during fiscal year 2023	131,179

## Overview – Compensation



### New compensation recipients and estimated annual payments – during FY 2023

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	366,973	\$16,743	\$6.14 Billion
Survivors DIC <sup>3</sup>	45,070	\$19,943	\$898.8 Million
<b>Total:</b>	<b>412,043</b>	<b>\$17,093</b>	<b>\$7.04 Billion</b>

### All compensation recipients and payments – end of FY 2023

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,662,273	\$23,505	\$133.09 Billion
Survivors DIC	497,175	\$19,789	\$9.84 Billion
<b>Total:</b>	<b>6,159,448</b>	<b>\$23,205</b>	<b>\$142.93 Billion</b>

<sup>3</sup> Dependency and Indemnity Compensation and Death Compensation



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## Overview – Pension and Fiduciary



### New pension recipients and estimated annual payments - during FY 2023

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	9,930	\$19,729	\$195.91 Million
Survivors Pension <sup>4</sup>	13,388	\$14,471	\$193.73 Million
<b>Total</b>	<b>23,318</b>	<b>\$16,710</b>	<b>\$389.64 Million</b>

### All pension recipients and payments – end of FY 2023

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	153,568	\$14,211	\$2.18 Billion
Survivors Pension	109,364	\$10,772	\$1.18 Billion
<b>Total</b>	<b>262,932</b>	<b>\$12,780</b>	<b>\$3.36 Billion</b>

Number of beneficiaries who received services from VA's fiduciary program during FY 2023: 104,209

## Overview – Insurance



### Number of lives insured at the end of FY 2023 by program type

Program	Number of lives
Administered Programs for Veterans	353,629
Veterans' Mortgage Life Insurance	2,226
Veterans' Group Life Insurance	451,409
Servicemembers' Group Life Insurance	2,206,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,541,000
<b>Total lives insured</b>	<b>5,554,764</b>

### Amount of benefits paid during FY 2023 by payment type

Payment type	Amount paid
Death awards	\$1,672,078,203
Dividends	\$9,418,289
Loans	\$21,195,000
Matured endowments	\$79,177,697
Cash surrenders	\$49,272,826
Disability claims	\$626,138
<b>Total</b>	<b>\$1,831,768,153</b>

<sup>4</sup> The term "Survivors" includes surviving spouses and surviving children.



## Overview – Home Loan Guaranty



### Fiscal year 2023 Home Loan Guaranty program highlights

Loans guaranteed	400,695
Interest rate reduction loans	5,000
Total loan amount	\$144,595,708,543
Average amount per loan	\$360,862

## Overview – Education



### Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Post-9/11 GI Bill	564,665	\$8,642,295
Montgomery GI Bill - Active Duty (MGIB-AD)	19,056	\$158,792
Montgomery GI Bill - Selected Reserve (MGIB-SR)	39,849	\$119,703
Survivors and Dependents Educational Assistance (DEA)	215,934	\$1,637,992
Post-Vietnam Era Veterans Educational Assistance Program (VEAP) <sup>5</sup>	3,631	\$2,156
Veteran Rapid Retraining Assistance Program (VRRAP)	10,096	\$146,683
Veteran Employment Through Technology Education Courses (VET TEC)	9,519	\$85,269
<b>Total</b>	<b>862,750</b>	<b>\$10,792,890</b>

### Education program acronyms<sup>6</sup>

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)
DEA	Survivors and Dependents Educational Assistance
VEAP	Post-Vietnam Era Veterans Educational Assistance Program
VRRAP	Veteran Rapid Retraining Assistance Program
VET TEC	Veteran Employment Through Technology Education Courses

<sup>5</sup> FY 2023 VEAP figures are for dis-enrollment. There was no educational use of the benefit.

<sup>6</sup> These acronyms are provided as a guide to the education program descriptions in the state data on the following pages. For information on each of the programs above refer to the [Education section](#).



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## Overview – Veteran Readiness and Employment (VR&E)



### Veteran Readiness and Employment participants FY 2023

Status	Total
Total applicants <sup>7</sup>	133,399
Eligible applicants <sup>7</sup>	131,916
Completed evaluation (including prior year carry over)	85,734
Entitled applicants (including prior year carry over)	70,537
Entitled applicants (2023 only)	52,463
New plans of service (enrollments) <sup>8</sup>	39,000
Participants	131,179
Rehabilitated	12,099

## Overview – Outreach, Transition and Economic Development (OTED)



### OTED Programs in FY 2023

Programs		Total
Transition Assistance Program	Attendance	357,891
	Events	120,357
VA Solid Start	Eligible Veterans	274,065
	Eligible Veterans Successfully Contacted	197,615
	Eligible Priority Veterans - Veterans with mental health appointment prior to leaving service.	42,222
	Eligible Priority Veterans Successfully Contacted - Veterans with mental health appointment prior to leaving service.	35,071
PCPG (Chapter 36) Cases	Applications Processed	12,694
	Applications Counseled	4,090

<sup>7</sup> Total includes Chapter 31 applicants only.

<sup>8</sup> Total Includes Chapter 31 enrollments only. Includes Veterans who entered a plan of service more than once in the same fiscal year.



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# State Totals

Estimated total Veteran population: 18,250,044



## Compensation<sup>9</sup> – Veterans on the rolls at the end of FY 2023

Number of Veterans <sup>10</sup>		Estimated total amount paid monthly	Estimated total amount paid annually
5,662,273		\$11,090,750,905	\$133,089,010,855
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
644,441	1,851,283	1,997,604	1,168,768



## Pension<sup>9</sup> – Veterans on the rolls at the end of FY 2023

Number of Veterans <sup>11</sup>		Estimated total amount paid monthly	Estimated total amount paid annually
153,568		\$181,860,821	\$2,182,329,856
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
200	13,777	69,660	69,930



## Education<sup>12</sup> – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP <sup>13</sup>	Post 9/11	Total participants
15,064	36,307	215,501	0	500,223	767,095



## Insurance<sup>14</sup>

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$692,245,470	\$5,167,244,712	383,649



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
400,695	\$144,595,708,543



## Veteran Readiness and Employment<sup>9</sup> – Participants during FY 2023

Total applicants <sup>15</sup>	Number of new plans of service (enrollments) <sup>16</sup>	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
133,399	39,000	70,537	131,179	219	10,655

<sup>9</sup> State and age breakout numbers may not sum to total number of Veterans because some Veterans are unidentifiable by state and/or age.

<sup>10</sup> Total includes 666 Veterans and \$13,921,899 in compensation benefits unidentifiable by state.

<sup>11</sup> Veterans pension only. Total includes 3 Veterans and \$48,012 in pension benefits unidentifiable by state.

<sup>12</sup> State statistics are based on enrollment data, do not include foreign schools, and may include individuals that use education benefits in more than one state. VRRAP and VET TEC are not included given the temporary nature of the programs.

<sup>13</sup> VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program. Does not include disenrollment.

<sup>14</sup> State statistics represent policies directly administered by VA Insurance Service.

<sup>15</sup> Total includes Chapter 31 applicants only.

<sup>16</sup> Total Includes Chapter 31 enrollments only. Includes Veterans who entered a plan of service more than once in the same fiscal year.



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Estimated total Veteran  
population: 347,563

# Alabama



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
127,361		\$271,596,456		\$3,259,157,477	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
11,261	40,503	52,392		23,202	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,171		\$4,752,950		\$57,035,397	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	406	2,011		1,750	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
304	1,388	8,500	0	10,142	20,334



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$16,105,285	\$120,217,394	9,197



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
10,747	\$3,232,797,542



## Veteran Readiness and Employment – Participants during FY 2023

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
1,087	367	706	2,098	19	198



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# Alaska

Estimated total Veteran  
population: 68,985



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
22,969		\$42,071,609	\$504,859,311
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,698	9,116	8,494	2,661



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
186		\$170,122	\$2,041,468
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	19	106	61



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
17	17	346	0	1,497	1,877



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$1,452,176	\$10,839,720	793



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,262	\$889,923,677



## Veteran Readiness and Employment – Participants during FY 2023

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
257	80	152	485	0	28



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Estimated total Veteran  
population: 495,038

# Arizona



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
141,365		\$264,371,485	\$3,172,457,820
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
18,035	44,722	47,726	30,870



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,682		\$4,065,803	\$48,789,641
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	311	1,695	1,672



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
1,186	640	8,031	0	32,092	41,949



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$15,000,533	\$111,971,009	8,065



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
13,119	\$5,147,828,178



## Veteran Readiness and Employment – Participants during FY 2023

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
1,491	464	954	2,072	12	222



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# Arkansas

Estimated total Veteran  
population: 201,272



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
60,659		\$130,488,510	\$1,565,862,118
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,093	19,167	23,996	12,402



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,351		\$2,829,024	\$33,948,283
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	247	1,144	956



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
86	826	2,643	0	2,764	6,319



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$7,891,230	\$58,903,839	4,584



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
4,492	\$1,171,949,175



## Veteran Readiness and Employment – Participants during FY 2023

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
399	151	372	946	15	77



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Administration

Estimated total Veteran  
population: 1,487,167

# California



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
454,282		\$891,229,496	\$10,694,753,952
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
65,651	152,919	140,005	95,702



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
14,516		\$17,711,645	\$212,539,734
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	989	6,326	7,185



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
567	977	15,919	0	47,886	65,349



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$54,644,671	\$407,893,443	29,407



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
19,744	\$11,169,062,192



## Veteran Readiness and Employment – Participants during FY 2023

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,097	3,086	5,038	15,064	5	1,135



U.S. Department  
of Veterans Affairs  
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Administration



# Colorado

Estimated total Veteran  
population: 369,318



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
126,290		\$231,208,369		\$2,774,500,432	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
19,549	46,250	39,340		21,145	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,206		\$2,529,921		\$30,359,047	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
5	215	1,007		979	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
362	302	4,222	0	15,449	20,335



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$11,416,916	\$85,221,210	5,932



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
11,512	\$5,527,142,839



## Veteran Readiness and Employment – Participants during FY 2023

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
1,494	621	1,050	3,535	0	428



**VA**



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

Estimated total Veteran  
population: 153,087

# Connecticut



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
33,022		\$54,730,066		\$656,760,797	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,226	10,133	9,998		8,662	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
934		\$1,056,365		\$12,676,386	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
3	75	349		507	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
57	352	692	0	3,208	4,310



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$5,397,912	\$40,292,545	3,005



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,829	\$641,559,974



## Veteran Readiness and Employment – Participants during FY 2023

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
404	128	244	832	3	75



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration





# Delaware

Estimated total Veteran  
population: 67,723



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
17,408		\$33,462,668		\$401,552,021	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,439	4,803	7,375		3,789	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
275		\$322,076		\$3,864,912	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	30	128		116	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
17	104	436	0	1,124	1,681



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$2,373,329	\$17,715,643	1,349



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,492	\$541,683,368



## Veteran Readiness and Employment – Participants during FY 2023

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
131	47	79	170	0	14



VA



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration

Estimated total Veteran  
population: 27,255

# District of Columbia



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,316		\$11,659,192		\$139,910,309	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
931	2,494	1,981		910	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
378		\$370,612		\$4,447,344	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	31	208		138	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
67	96	1,062	0	4,561	5,786



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$874,922	\$6,530,825	491



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
380	\$250,328,119



## Veteran Readiness and Employment – Participants during FY 2023

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
80	29	44	165	1	11



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration



# Florida

Estimated total Veteran population: 1,432,721



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
472,784		\$938,326,030		\$11,259,912,357	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
49,517	146,918	178,136		98,208	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,341		\$17,149,817		\$205,797,799	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
32	1,312	5,424		6,573	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
795	1,181	16,561	0	37,853	56,390



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$59,237,148	\$442,173,843	32,116



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
40,302	\$15,190,445,065



## Veteran Readiness and Employment – Participants during FY 2023

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
4,983	1,636	3,093	8,639	15	885



**VA**



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

Estimated total Veteran  
population: 673,358

# Georgia



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
245,792		\$527,632,273	\$6,331,587,280
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
30,146	83,883	94,399	37,356



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,607		\$6,774,445	\$81,293,342
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	681	2,640	2,276



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
447	1,504	12,473	0	17,001	31,425



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$33,602,241	\$250,822,877	18,206



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
22,489	\$7,340,290,306



## Veteran Readiness and Employment – Participants during FY 2023

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
3,523	853	1,921	4,203	10	331



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration





# Hawaii

Estimated total Veteran  
population: 104,765



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
33,404		\$63,632,087		\$763,585,048	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,566	10,898	11,795		7,143	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
446		\$434,429		\$5,213,143	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	33	215		198	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
29	77	3	0	3,560	4,302



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$4,634,314	\$34,592,694	2,378



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,211	\$1,519,312,778



## Veteran Readiness and Employment – Participants during FY 2023

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
604	326	525	1,656	2	114



**VA**



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

Estimated total Veteran  
population: 126,089

# Idaho



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
41,047		\$71,951,460	\$863,417,525
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,723	13,286	13,929	9,104



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
873		\$932,893	\$11,194,711
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	72	390	410



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
64	220	993	0	2,504	3,781



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$3,577,474	\$26,703,943	1,820



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,866	\$1,159,553,194



## Veteran Readiness and Employment – Participants during FY 2023

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
238	95	165	566	0	79

**VA**



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration





## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
119,722		\$233,515,122	\$2,802,181,458
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,511	39,593	38,588	27,028



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,390		\$5,168,131	\$62,017,572
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	368	2,038	1,980



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
612	1,897	3,921	0	10,944	17,374



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$19,219,523	\$143,463,527	10,057



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
8,038	\$2,246,957,254



## Veteran Readiness and Employment – Participants during FY 2023

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
865	390	764	1,553	1	154



**VA**



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

Estimated total Veteran  
population: 380,161

# Indiana



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
105,341		\$160,830,219		\$1,929,962,625	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
10,353	30,467	38,961		25,556	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,532		\$3,154,108		\$37,849,292	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	277	1,094		1,157	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
397	1,037	2,643	0	9,515	13,592



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$9,912,568	\$73,992,057	5,385



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
7,314	\$1,933,212,858



## Veteran Readiness and Employment – Participants during FY 2023

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
660	252	455	1,363	3	147



U.S. Department  
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Veterans Benefits  
Administration







### Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
47,898		\$75,580,269		\$906,963,223	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,255	13,475	16,995		13,169	



### Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,415		\$1,515,172		\$18,182,065	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	137	622		655	



### Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
85	1,087	1,108	0	3,275	5,555



### Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$5,303,791	\$39,589,981	2,749



### Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,769	\$693,806,135



### Veteran Readiness and Employment – Participants during FY 2023

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
198	117	155	750	1	90


**VA**


U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration

Estimated total Veteran  
population: 182,120

# Kansas



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
47,517		\$89,800,364		\$1,077,604,369	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
5,269	16,132	16,608		9,505	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,295		\$1,457,519		\$17,490,226	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	120	610		565	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
178	511	1,999	0	4,461	7,149



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$4,996,438	\$37,295,752	2,712



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,965	\$1,028,890,218



## Veteran Readiness and Employment – Participants during FY 2023

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	167	297	821	0	90

# Kentucky

Estimated total Veteran  
population: 267,611



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
77,064		\$146,017,022		\$1,752,204,260	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,114	24,109	29,209		16,632	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,628		\$3,038,444		\$36,461,327	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
6	293	1,236		1,093	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
122	816	3,505	0	5,050	9,493



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$8,729,144	\$65,158,419	4,978



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
5,572	\$1,500,854,629



## Veteran Readiness and Employment – Participants during FY 2023

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
575	227	457	1,304	10	148



**VA**



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

Estimated total Veteran  
population: 261,790

# Louisiana

## Compensation – Veterans on the rolls at the end of FY 2023



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
77,515		\$158,668,791	\$1,904,025,488
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
7,119	26,084	28,282	16,030

## Pension – Veterans on the rolls at the end of FY 2023



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,308		\$3,748,619	\$44,983,432
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	357	1,730	1,217

## Education – Participants by program during FY 2023



MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
123	1,222	4,236	0	4,693	10,274

## Insurance



Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$11,016,887	\$82,235,212	6,198

## Home Loan Guaranty – Loans guaranteed during FY 2023



Number of loans	Total amount of loans
4,901	\$1,326,296,697

## Veteran Readiness and Employment – Participants during FY 2023



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
840	230	369	924	1	88



U.S. Department  
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Veterans Benefits  
Administration



# Maine

Estimated total Veteran  
population: 105,658



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,777		\$63,684,058		\$764,208,702	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,572	9,208	12,144		7,852	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
843		\$852,876		\$10,234,507	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	85	437		319	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
35	145	902	0	1,702	2,784



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$4,080,359	\$30,457,713	2,395



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,476	\$451,921,847



## Veteran Readiness and Employment – Participants during FY 2023

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
193	88	144	531	1	69



VA



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration



Estimated total Veteran  
population: 348,459

# Maryland



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,221		\$215,148,492		\$2,581,781,904	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
11,636	41,028	39,780		14,771	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,834		\$2,220,034		\$26,640,407	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	140	848		844	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
555	348	3,577	0	16,293	20,773



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$13,032,407	\$97,279,992	6,880



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
9,111	\$4,165,381,023



## Veteran Readiness and Employment – Participants during FY 2023

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
1,078	424	735	2,701	2	210



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration



# Massachusetts

Estimated total Veteran  
population: 276,062



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
71,109		\$125,141,829		\$1,501,701,949	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
8,092	19,074	22,198		21,744	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,741		\$1,935,006		\$23,220,066	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	96	737		908	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
56	543	1,478	0	6,433	8,510



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$10,750,278	\$80,245,116	6,371



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,323	\$1,041,911,488



## Veteran Readiness and Employment – Participants during FY 2023

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
740	411	649	2,697	2	195



**VA**



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

Estimated total Veteran  
population: 516,758

# Michigan



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
127,629		\$234,768,987		\$2,817,227,841	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
12,435	34,790	44,903		35,494	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,032		\$6,147,440		\$73,769,285	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
7	505	2,296		2,224	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
101	742	2,475	0	5,984	9,302



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$16,934,863	\$126,409,759	9,650



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
7,169	\$1,835,172,311



## Veteran Readiness and Employment – Participants during FY 2023

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
867	329	551	1,991	14	249

# Minnesota

Estimated total Veteran  
population: 285,734



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
102,200		\$133,343,487		\$1,600,121,849	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
7,368	22,907	36,275		35,645	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,871		\$1,934,047		\$23,208,562	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	128	874		867	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
165	902	2,700	0	6,092	9,859



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$11,048,362	\$82,470,152	6,430



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,994	\$1,306,549,390



## Veteran Readiness and Employment – Participants during FY 2023

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
327	164	296	1,331	0	138



**VA**



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

Estimated total Veteran  
population: 179,584

# Mississippi



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
56,094		\$115,060,503		\$1,380,726,040	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
4,700	17,418	23,440		10,535	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,836		\$2,033,232		\$24,398,781	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	204	960		670	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
58	800	2,593	0	3,210	6,661



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$7,351,486	\$54,874,938	4,110



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
4,267	\$1,151,014,330



## Veteran Readiness and Employment – Participants during FY 2023

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
437	121	288	485	0	56



# Missouri

Estimated total Veteran  
population: 392,041



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
113,399		\$207,125,806		\$2,485,509,667	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
11,322	33,816	41,386		26,866	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,715		\$4,604,831		\$55,257,967	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	318	1,790		1,603	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
390	951	2,922	0	8,308	12,571



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$11,833,622	\$88,331,706	6,500



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
8,192	\$2,205,452,730



## Veteran Readiness and Employment – Participants during FY 2023

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
597	220	425	1,484	1	133



**VA**



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

Estimated total Veteran  
population: 85,247

# Montana



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,036		\$50,148,627		\$601,783,519	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,767	9,461	9,739		6,068	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
752		\$768,774		\$9,225,283	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	47	368		337	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
21	168	508	0	1,375	2,072



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$2,731,748	\$20,391,048	1,432



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,719	\$661,061,624



## Veteran Readiness and Employment – Participants during FY 2023

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
165	102	144	638	1	70



U.S. Department  
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# Nebraska

Estimated total Veteran  
population: 116,961



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
46,647		\$69,704,324		\$836,451,884	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,776	12,716	16,490		13,653	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
695		\$842,425		\$10,109,096	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
4	81	322		288	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
156	373	1,404	0	3,065	4,998



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$4,241,785	\$31,662,669	2,269



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
2,505	\$755,556,489



## Veteran Readiness and Employment – Participants during FY 2023

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
203	75	122	542	0	56



VA



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration

Estimated total Veteran  
population: 215,627

# Nevada



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
71,003		\$149,112,558		\$1,789,350,697	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
8,750	23,622	25,190		13,439	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,747		\$1,921,344		\$23,056,131	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	129	838		778	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
81	329	1,742	0	3,589	5,741



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$7,106,176	\$53,043,828	4,069



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
6,019	\$2,547,846,444



## Veteran Readiness and Employment – Participants during FY 2023

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
803	268	510	1,397	3	113

# New Hampshire

Estimated total Veteran  
population: 94,260



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,767		\$42,074,699		\$504,896,385	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,751	7,579	8,517		5,919	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
435		\$545,429		\$6,545,148	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	14	174		247	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
537	428	3,049	0	11,796	15,810



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$2,984,552	\$22,278,097	1,595



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,332	\$529,577,236



## Veteran Readiness and Employment – Participants during FY 2023

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
187	82	148	616	1	51



**VA**



**U.S. Department  
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Veterans Benefits  
Administration



Estimated total Veteran  
population: 299,271

# New Jersey



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
65,451		\$129,182,352		\$1,550,188,230	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
8,063	19,177	19,538		18,669	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,864		\$2,741,457		\$32,897,486	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	83	587		1,193	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
88	563	1,177	0	5,274	7,102



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$13,219,051	\$98,673,193	7,561



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,599	\$1,401,997,553



## Veteran Readiness and Employment – Participants during FY 2023

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
732	195	420	1,557	25	153



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# New Mexico

Estimated total Veteran  
population: 141,746



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
43,717		\$93,682,561	\$1,124,190,733
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
3,782	13,124	16,963	9,847



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,358		\$1,545,349	\$18,544,183
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
3	124	617	614



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
144	125	1,443	0	1,986	3,698



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$6,579,822	\$49,114,878	3,930



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,761	\$1,184,134,908



## Veteran Readiness and Employment – Participants during FY 2023

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
338	133	231	601	5	79



**VA**



**U.S. Department  
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Veterans Benefits  
Administration

Estimated total Veteran  
population:663,437

# New York

## Compensation – Veterans on the rolls at the end of FY 2023



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
139,741		\$265,829,056	\$3,189,948,672
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,765	41,924	44,401	36,647

## Pension – Veterans on the rolls at the end of FY 2023



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,801		\$6,375,411	\$76,504,926
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
6	411	2,573	2,810

## Education – Participants by program during FY 2023



MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
237	737	3,591	0	14,177	18,742

## Insurance



Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$26,881,351	\$200,655,004	15,065

## Home Loan Guaranty – Loans guaranteed during FY 2023



Number of loans	Total amount of loans
4,778	\$1,497,085,976

## Veteran Readiness and Employment – Participants during FY 2023



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
1,592	564	955	2,883	13	247

# North Carolina

Estimated total Veteran  
population: 680,709



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
253,167		\$567,473,999		\$6,809,687,990	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
32,374	82,250	93,674		44,866	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,436		\$5,048,162		\$60,577,949	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
7	358	2,141		1,930	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
615	919	12,582	0	15,261	29,377



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$35,969,705	\$268,494,741	20,445



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
24,519	\$7,811,387,041



## Veteran Readiness and Employment – Participants during FY 2023

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
2,833	1,212	1,994	6,257	4	539



**VA**



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

Estimated total Veteran  
population: 49,788

# North Dakota



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,587		\$24,358,825		\$292,305,902	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
1,308	4,775	5,191		3,312	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
293		\$275,302		\$3,303,623	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
1	17	143		132	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
42	494	468	0	1,205	2,209



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$1,356,967	\$10,129,035	808



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
910	\$257,255,353



## Veteran Readiness and Employment – Participants during FY 2023

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
80	44	61	316	1	51



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### Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
170,052		\$286,176,166	\$3,434,113,994
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
18,519	50,199	60,434	40,898



### Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,620		\$8,971,000	\$107,652,000
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	863	3,853	2,900



### Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
213	2,039	3,544	0	9,793	15,589



### Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$19,449,525	\$145,180,372	11,247



### Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
11,244	\$2,898,729,528



### Veteran Readiness and Employment – Participants during FY 2023

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
1,036	421	800	2,793	4	252



Estimated total Veteran  
population: 277,757

# Oklahoma



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
109,753		\$236,618,914	\$2,839,426,962
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,355	35,460	39,194	24,744



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,124		\$2,814,767	\$33,777,208
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
5	221	1,045	853



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
191	894	4,364	0	5,384	10,833



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$12,479,856	\$93,155,494	7,572



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
7,238	\$1,950,875,311



## Veteran Readiness and Employment – Participants during FY 2023

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
885	310	568	1,579	0	156



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# Oregon

Estimated total Veteran  
population: 266,690



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
81,500		\$146,993,560	\$1,763,922,718
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,449	24,155	27,727	21,162



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,993		\$3,130,575	\$37,566,897
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	221	1,581	1,189



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
77	234	1,692	0	4,967	6,970



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$8,463,923	\$63,178,692	4,762



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,964	\$1,631,165,882



## Veteran Readiness and Employment – Participants during FY 2023

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
701	235	393	1,340	1	172



**VA**



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

Estimated total Veteran  
population: 697,655

# Pennsylvania



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
151,108		\$280,701,729	\$3,368,420,748
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,816	43,889	53,305	39,089



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
6,156		\$7,758,965	\$93,107,577
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	482	2,618	3,046



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
175	1,703	3,591	0	11,268	16,737



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$24,336,999	\$181,662,769	14,151



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
8,037	\$2,283,635,401



## Veteran Readiness and Employment – Participants during FY 2023

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
1,027	414	643	2,101	3	237



U.S. Department  
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# Rhode Island

Estimated total Veteran  
population: 56,212



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,368		\$24,733,499		\$296,801,990	
Age 34 and under	Age 35 through 54		Age 55 through 74		Age 75 and over
1,522	3,841		4,878		4,127



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
395		\$442,109		\$5,305,312	
Age 34 and under	Age 35 through 64		Age 65 through 74		Age 75 and over
0	21		178		196



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
8	117	279	0	1,040	1,444



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$1,815,018	\$13,548,145	1,084



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
671	\$275,768,891



## Veteran Readiness and Employment – Participants during FY 2023

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
121	75	103	560	1	53



**VA**



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



Estimated total Veteran  
population: 386,240

# South Carolina



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
137,598		\$296,932,781		\$3,563,193,371	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
14,266	43,866	52,907		26,554	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,999		\$3,563,505		\$42,762,065	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
7	289	1,403		1,300	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
143	722	6,491	0	7,123	14,479



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$20,174,256	\$150,590,108	11,684



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
13,383	\$4,353,648,654



## Veteran Readiness and Employment – Participants during FY 2023

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
1,369	548	1,012	3,203	1	288



U.S. Department  
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# South Dakota

Estimated total Veteran population: 62,433



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
21,263		\$34,175,997	\$410,111,966
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,601	6,601	8,430	4,628



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
489		\$520,893	\$6,250,714
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	44	236	209



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
37	439	456	0	1,314	2,246



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$2,056,627	\$15,351,631	1,148



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,279	\$410,544,347



## Veteran Readiness and Employment – Participants during FY 2023

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
95	47	82	412	0	61



**VA**



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

Estimated total Veteran  
population: 440,791

# Tennessee



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
151,225		\$302,199,220	\$3,626,390,641
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
17,081	46,700	56,980	30,464



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,055		\$4,775,195	\$57,302,340
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
5	368	1,979	1,703



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
182	651	4,620	0	9,116	14,569



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$16,351,325	\$122,053,954	9,232



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
12,773	\$4,303,191,765



## Veteran Readiness and Employment – Participants during FY 2023

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
1,121	373	881	1,965	2	188

# Texas

Estimated total Veteran population: 1,534,356



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
602,649		\$1,301,092,540		\$15,613,110,485	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
82,956	235,988	190,277		93,419	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,866		\$14,877,124		\$178,525,492	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
14	1,275	5,587		4,990	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
1,904	1,550	29,710	0	46,361	79,525



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$66,025,485	\$492,845,176	35,700



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
43,850	\$16,046,762,383



## Veteran Readiness and Employment – Participants during FY 2023

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,188	2,481	4,710	14,315	23	1,414



**VA**



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

Estimated total Veteran  
population: 127,358

Utah



### Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
38,989		\$72,548,635	\$870,583,622
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
5,197	14,167	12,134	7,490



### Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
891		\$1,248,902	\$14,986,821
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	84	314	493



### Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
1,233	787	3,286	0	13,309	18,615



### Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$3,503,952	\$26,155,140	1,923



### Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
3,078	\$1,457,140,143



### Veteran Readiness and Employment – Participants during FY 2023

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
365	155	307	1,037	0	90

VA



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration



# Vermont

Estimated total Veteran  
population: 38,703



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,711		\$15,919,444	\$191,033,330
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
689	2,489	3,324	2,207



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
220		\$197,129	\$2,365,548
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	11	96	113



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
31	69	216	0	961	1,277



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$1,130,163	\$8,436,070	626



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
404	\$128,577,139



## Veteran Readiness and Employment – Participants during FY 2023

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
36	18	41	231	1	17



**VA**



**U.S. Department  
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Veterans Benefits  
Administration



Estimated total Veteran  
population: 684,043

# Virginia



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
243,174		\$496,359,644	\$5,956,315,725
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
26,217	92,830	92,494	31,630



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,115		\$3,521,068	\$42,252,813
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
4	375	1,464	1,272



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
888	1,047	13,871	0	30,344	46,150



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$24,948,516	\$186,227,421	13,161



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
24,254	\$10,132,592,246



## Veteran Readiness and Employment – Participants during FY 2023

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
2,374	762	1,473	3,570	2	234



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# Washington

Estimated total Veteran population: 525,343



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
158,510		\$284,476,919		\$3,413,723,030	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
18,971	55,094	54,867		29,575	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,116		\$3,487,488		\$41,849,860	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
3	295	1,508		1,310	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
141	269	4,082	0	10,068	14,560



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$13,749,274	\$102,631,024	7,345



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
10,610	\$5,058,507,612



## Veteran Readiness and Employment – Participants during FY 2023

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
1,659	540	1,069	3,260	0	344



**VA**



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

Estimated total Veteran  
population: 125,314

# West Virginia



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
39,849		\$80,931,871	\$971,182,452
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,817	11,584	15,260	10,185



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,288		\$1,432,645	\$17,191,744
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	143	662	482



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
844	599	1,880	0	17,214	20,537



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$5,644,293	\$42,131,646	3,456



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,987	\$529,263,501



## Veteran Readiness and Employment – Participants during FY 2023

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
227	83	133	529	2	54



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
87,267		\$144,743,687		\$1,736,924,245	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
8,915	25,305	30,975		22,070	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,469		\$2,724,647		\$32,695,769	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
2	224	1,215		1,028	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
109	1,381	1,824	0	5,245	8,559



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$11,743,601	\$87,659,746	6,646



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
4,170	\$1,174,851,838



## Veteran Readiness and Employment – Participants during FY 2023

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
377	165	296	1,261	0	127



U.S. Department  
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Veterans Benefits  
Administration

Estimated total Veteran  
population: 44,792

# Wyoming



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
15,189		\$25,435,078	\$305,220,936
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,458	5,017	5,571	3,141



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
227		\$247,233	\$2,966,793
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	31	111	85



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
37	138	264	0	764	1,203



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$1,398,702	\$10,440,570	662



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
1,095	\$366,158,375



## Veteran Readiness and Employment – Participants during FY 2023

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
71	26	53	237	0	29

# Puerto Rico

Estimated total Veteran  
population: 69,667



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
32,941		\$82,520,023		\$990,240,276	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
2,769	8,203	13,962		8,007	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,152		\$4,389,121		\$52,669,446	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	63	933		3,156	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
43	816	2,138	0	2,061	5,058



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$4,082,536	\$30,473,965	2,532



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
728	\$157,205,224



## Veteran Readiness and Employment – Participants during FY 2023

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
230	64	110	363	1	55



VA



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Veterans Benefits  
Administration



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

# Philippines



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,751		\$16,946,171		\$203,354,055	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
130	1,208	3,012	1,401		



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
226		\$359,589		\$4,315,068	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	17	68	141		



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
12	1	493	0	162	668



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$697,647	\$5,207,566	451



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
0	\$-



## Veteran Readiness and Employment – Participants during FY 2023

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	1	1	0	0



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# Other Foreign

Estimated total Veteran population: 79,799



## Compensation – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,409		\$77,473,215		\$929,678,578	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
3,758	16,432	13,666		3,551	



## Pension – Veterans on the rolls at the end of FY 2023

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
377		\$421,655		\$5,059,856	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
0	36	130		211	



## Education – Participants by program during FY 2023

MGIB-AD	MGIB-SR	DEA	VEAP	Post 9/11	Total participants
0	30	162	0	400	592



## Insurance

Life insurance payments during FY 2023	Total face value of insurance at the end of FY 2023	Total number of policies at the end of FY 2023
\$2,704,736	\$20,189,421	1,335



## Home Loan Guaranty – Loans guaranteed during FY 2023

Number of loans	Total amount of loans
252	\$121,890,362



## Veteran Readiness and Employment – Participants during FY 2023

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
83	36	60	162	1	7



**VA**



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# Compensation

## Service-Connected Disability or Death Benefits

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

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

The PACT Act was signed into law on August 10, 2022. It is a new law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve. The annual benefit report includes PACT claims. Consolidated PACT specific reporting data is available at: <https://www.accesstocare.va.gov/PactAct>.



Photo credit: U.S. Army

**VA**



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Administration

56 Regional offices  
16,662 or 21,483 (includes PACT)  
employees  
6.2 million compensation  
and service-connected  
death benefit recipients

A note on the data:

The 2023 Annual Benefits Report is based on data from the VBA corporate database.

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

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2023. The category of 0 percent indicates payment due to special monthly compensation or two or more permanent 0-percent service-connected disabilities which clearly interfere with normal employability. Veterans with a 0 percent combined degree of disability not receiving payment are not counted in this section.

Please see the section:

"The Presentation of FY 2023 Compensation Data" on page [71](#) for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page [116](#).

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Veterans Benefits  
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## The Presentation of FY 2023 Compensation Data

### New to the rolls

Individuals who began receiving benefits during fiscal year 2023 (October 1, 2022 to September 30, 2023) are considered “New to the rolls,” and the tables are outlined in blue.

### On the rolls

All individuals receiving benefits on September 30, 2023 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page [93](#).

Data regarding payments do not reflect actual amounts paid by VA. This document only addresses monthly benefit payments and does not include retroactive payments. Also, estimated average annual individual payments for the same combined degree differ slightly due to additional payments for dependents and/or special monthly compensation. Also, all payment information is annual unless stated otherwise. Please refer to the official budget internet site here <https://department.va.gov/administrations-and-offices/management/budget/> for actual amounts paid by VA.

This document counts all Veterans with 0-percent combined disability as long as they receive payment for special monthly compensation or a 10-percent rate because they have two or more separate permanent 0-percent service-connected disabilities which clearly interfere with normal employability. This document does not count Veterans with 0-percent combined disabilities who are not receiving payment of any kind.

VA has incorporated Global War on Terror (GWOT) data to the main data tables as a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has deployed personnel overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). For more information, see pages [75](#), [88](#) through [92](#), and [110](#) through [115](#).

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

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

### Release history

Version & changes	Date
Data as of	09/30/2023



**VA**



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
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## Quick Reference: Recipients, Payments and Disabilities

### Totals – new recipients

Veterans who began receiving compensation benefits	366,973
Survivors who began receiving service-connected death benefits	45,070
<b>Total:</b>	<b>412,043</b>

### Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	366,973	\$6.14 Billion	\$16,743
Service-Connected Death <sup>1</sup>	45,070	\$0.90 Billion	\$19,943
<b>Total:</b>	<b>412,043</b>	<b>\$7.04 Billion</b>	<b>\$17,093</b>

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

Tinnitus	220,261
Limitation of flexion, knee	142,841
Lumbosacral or cervical strain	116,810
Limitation of motion of the arm	100,919
Scars, burns (2nd degree)	89,337
Hearing loss	81,406
Limitation of motion of the ankle	77,488
Paralysis of the sciatic nerve	72,520
Migraine	69,947
Post-traumatic stress disorder	67,857
<b>Total number of most prevalent disabilities</b>	<b>1,039,386</b>
<b>Total number of disabilities<sup>2</sup></b>	<b>2,331,218</b>

### Average number of SC disabilities per new compensation recipient

New recipients: 366,973	Total number of disabilities: 2,331,218
<b>Average SC disabilities per Veteran:</b>	<b>6.35</b>



### Totals – all recipients

Veterans receiving compensation benefits	5,662,273
Survivors receiving service-connected death benefits	497,175
<b>Total:</b>	<b>6,159,448</b>

### Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	5,662,273	\$133.09 Billion	\$23,505
Service-Connected Death	497,175	\$9.84 Billion	\$19,789
<b>Total:</b>	<b>6,159,448</b>	<b>\$142.93 Billion</b>	<b>\$23,205</b>

### Most prevalent SC disabilities of all compensation recipients

Tinnitus	2,944,093
Limitation of flexion, knee	1,853,161
Paralysis of the sciatic nerve	1,502,563
Hearing loss	1,491,093
Lumbosacral or cervical strain	1,453,400
Post-traumatic stress disorder	1,451,153
Limitation of motion of the arm	1,034,311
Limitation of motion of the ankle	1,028,010
Migraine	954,038
Scars, general	937,680
<b>Total number of most prevalent disabilities:</b>	<b>14,649,502</b>
<b>Total number of disabilities</b>	<b>37,296,902</b>

### Average number of SC disabilities per compensation recipient

All Veterans: 5,662,273	Total number of disabilities <sup>3</sup> : 37,296,902
<b>Average SC disabilities per Veteran:</b>	<b>6.59</b>

<sup>3</sup> Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.

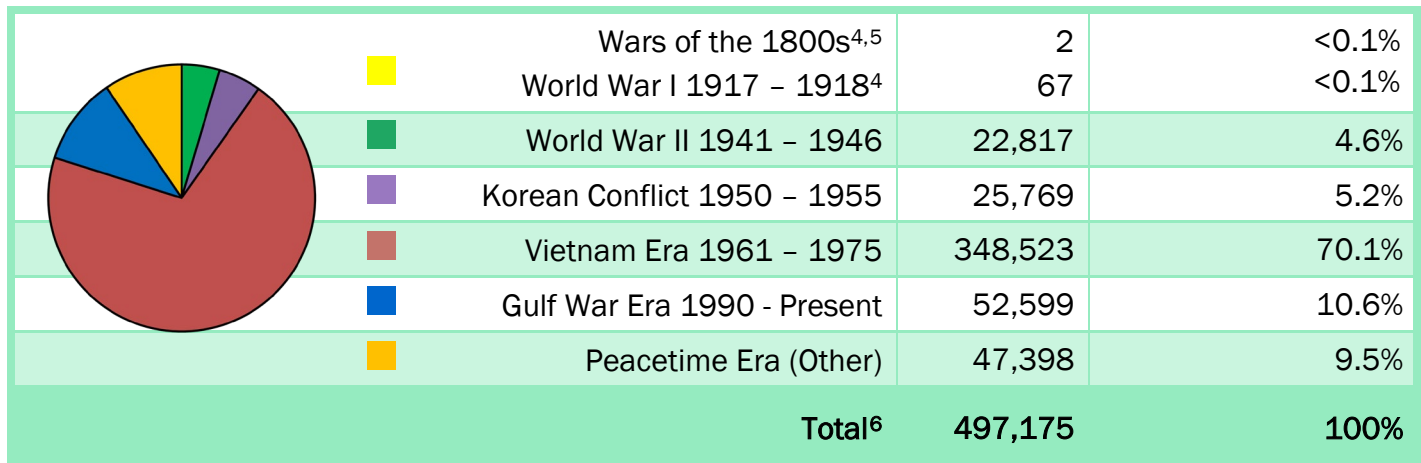


## Quick Reference: Recipients and Disabilities by Period of Service

### All compensation recipients by period of service



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



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

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
All Veterans	11,448	59,092	1,385,131	3,374,670	831,932	5,662,273
Disabilities	27,482	148,354	5,978,296	28,060,575	3,082,195	37,296,902
Average # of SC disabilities per Veteran	2.4	2.5	4.3	8.3	3.7	6.6
Total Veteran population <sup>7,8</sup>	103,890	707,961	5,265,846	8,193,145	3,979,164	18,250,044 <sup>9</sup>

<sup>4</sup> Veterans or survivors of Veterans for this period of service do not make up a significant enough portion of the table to be visible in the chart.

<sup>5</sup> Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917).

<sup>6</sup> Percentages may not sum to total due to rounding.

<sup>7</sup> According to VetPop2020

<sup>8</sup> [https://www.va.gov/vetdata/Veteran\\_Population.asp](https://www.va.gov/vetdata/Veteran_Population.asp).

<sup>9</sup> Veterans serving in more than one period of service are counted only once.

<sup>9</sup> Total includes 38 Veterans with unknown period of service.

## GWOT Quick Reference: Veterans Involved Global War on Terror

VBA has incorporated GWOT data within the “Gulf War Era” in all other tables. For more information see pages [88](#) through [92](#) and [110](#) through [115](#).

### All Gulf War Era compensation recipients by GWOT status

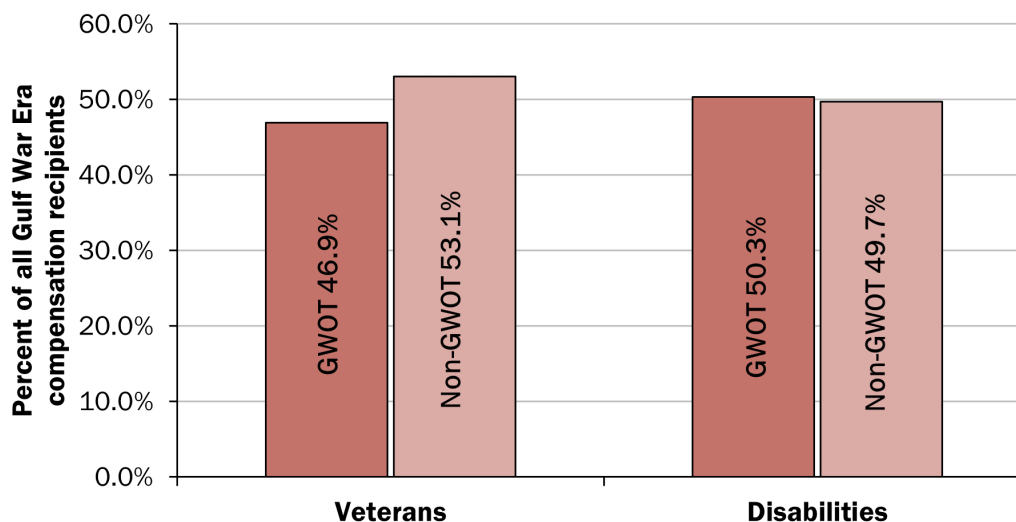
GWOT	1,581,260	46.9%
Non-GWOT	1,793,410	53.1%
<b>Gulf War Era Total:</b>	<b>3,374,670</b>	<b>100%</b>

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

GWOT	14,106,197	50.3%
Non-GWOT	13,954,378	49.7%
<b>Gulf War Era Total:</b>	<b>28,060,575</b>	<b>100%</b>

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

GWOT	Non-GWOT	Gulf War Era Total
<b>8.92</b>	<b>7.78</b>	<b>8.32</b>





## Veterans by Fiscal Year and Combined Degree of Disability

Note: These tables count Veterans in receipt of individual unemployability benefits by their combined evaluation, rather than as totally disabled, i.e. evaluated as 100%.

### New compensation recipients FY 2019 to FY 2023

Combined degree	2019	2020	2021	2022	2023	% Chg. FY 2022 to 2023
0% <sup>10</sup>	341	443	291	340	669	97%
10%	93,819	72,118	82,974	87,195	97,172	11%
20%	26,106	20,174	21,036	23,203	25,952	12%
30%	24,812	19,983	20,645	22,752	25,924	14%
40%	22,169	17,377	19,826	21,662	24,750	14%
50%	20,845	18,174	19,231	20,395	22,403	10%
60%	22,426	18,398	20,824	23,361	26,317	13%
70%	25,801	23,365	25,557	28,289	31,966	13%
80%	19,022	16,519	18,097	22,639	25,445	12%
90%	18,788	17,465	18,525	24,224	27,973	15%
100%	34,962	34,628	33,692	48,848	58,402	20%
<b>Total</b>	<b>309,091</b>	<b>258,644</b>	<b>280,698</b>	<b>322,908</b>	<b>366,973</b>	<b>14%</b>

<sup>10</sup> This document counts all Veterans with 0-percent combined disability as long as they receive payment for special monthly compensation or a 10-percent rate because they have two or more separate permanent 0-percent service-connected disabilities which clearly interfere with normal employability. This document does not count Veterans with a 0-percent combined disability who are not receiving payment of any kind.



### All compensation recipients FY 2019 to FY 2023

Combined degree	2019	2020	2021	2022	2023	% Chg. FY 2022 to 2023
0%	8,446	8,055	7,481	6,959	6,643	-5%
10%	900,686	897,386	894,954	893,638	883,130	-1%
20%	435,374	425,264	411,876	400,002	385,603	-4%
30%	392,592	383,648	370,451	359,613	347,120	-3%
40%	383,752	378,730	370,749	364,950	358,667	-2%
50%	300,811	301,172	297,301	294,724	290,564	-1%
60%	431,720	436,617	437,719	440,756	443,705	1%
70%	469,606	486,296	498,884	513,459	529,123	3%
80%	455,239	478,731	501,701	529,283	562,086	6%
90%	387,876	422,989	461,406	506,188	560,522	11%
100%	778,173	862,804	972,898	1,107,440	1,295,110	17%
<b>Total</b>	<b>4,944,275</b>	<b>5,081,692</b>	<b>5,225,420</b>	<b>5,417,012</b>	<b>5,662,273</b>	<b>5%</b>



## Veterans by Combined Degree of Disability and Gender

### New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total <sup>11</sup>	% Total
0%	623	0.20%	25	0.05%	669	0.18%
10%	87,288	28.19%	7,179	14.44%	97,172	26.48%
20%	22,793	7.36%	2,417	4.86%	25,952	7.07%
30%	21,959	7.09%	3,345	6.73%	25,924	7.06%
40%	21,395	6.91%	2,824	5.68%	24,750	6.74%
50%	18,362	5.93%	3,671	7.39%	22,403	6.10%
60%	22,087	7.13%	3,712	7.47%	26,317	7.17%
70%	25,443	8.22%	6,112	12.30%	31,966	8.71%
80%	20,201	6.52%	4,923	9.90%	25,445	6.93%
90%	21,933	7.08%	5,731	11.53%	27,973	7.62%
100%	47,553	15.36%	9,769	19.65%	58,402	15.91%
<b>Total</b>	<b>309,637</b>		<b>49,708</b>		<b>366,973</b>	



### All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total <sup>12</sup>	% Total
0%	5,585	0.11%	513	0.08%	6,643	0.12%
10%	798,823	16.25%	61,404	9.16%	883,130	15.60%
20%	342,442	6.97%	34,581	5.16%	385,603	6.81%
30%	301,565	6.14%	38,893	5.80%	347,120	6.13%
40%	314,194	6.39%	39,303	5.86%	358,667	6.33%
50%	247,709	5.04%	39,289	5.86%	290,564	5.13%
60%	387,356	7.88%	51,475	7.68%	443,705	7.84%
70%	451,014	9.18%	73,266	10.93%	529,123	9.34%
80%	480,274	9.77%	77,549	11.56%	562,086	9.93%
90%	473,453	9.63%	83,683	12.48%	560,522	9.90%
100%	1,112,754	22.64%	170,671	25.45%	1,295,110	22.87%
<b>Total</b>	<b>4,915,169</b>		<b>670,627</b>		<b>5,662,273</b>	

<sup>12</sup> Total includes 76,477 Veterans with no gender indicated in the award record.



## Estimated Annual Total Payments by Combined Degree of Disability and Gender

Figures regarding amounts paid in this document do not reflect actual amounts paid by VA. This document only addresses monthly benefit payments and does not include retroactive payments. Please refer to the official budget internet site here <https://department.va.gov/administrations-and-offices/management/budget/>, for actual amounts paid by VA.

### New compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total <sup>13</sup>
0% <sup>14</sup>	\$951,314	\$38,216	\$1,021,819
10%	\$172,197,258	\$14,141,159	\$191,708,939
20%	\$89,703,908	\$9,405,677	\$102,058,935
30%	\$137,260,794	\$20,919,866	\$162,054,335
40%	\$193,501,036	\$25,487,822	\$223,786,723
50%	\$234,871,225	\$47,012,662	\$286,586,768
60%	\$359,720,744	\$60,268,332	\$428,344,827
70%	\$521,713,603	\$125,241,587	\$655,353,837
80%	\$488,079,152	\$118,013,565	\$613,812,689
90%	\$609,272,322	\$156,333,235	\$774,097,644
100%	\$2,208,750,112	\$447,047,296	\$2,705,285,231
<b>Total</b>	<b>\$5,016,021,470</b>	<b>\$1,023,909,416</b>	<b>\$6,144,111,745</b>

<sup>13</sup> Total includes \$104,180,860 in benefits with no gender indicated in the award record.

<sup>14</sup> All amounts of payment in the category of 0-percent combined disability are due to receipt of special monthly compensation or a 10-percent rate resulting from two or more permanent 0-percent service-connected disabilities which clearly interfere with normal employability.



### All compensation recipients and estimated annual payments<sup>15</sup>

Combined degree	Estimated annual total payments		
	Male	Female	Total <sup>16</sup>
0%	\$8,009,049	\$776,256	\$9,469,008
10%	\$1,600,836,369	\$123,269,644	\$1,770,087,650
20%	\$1,369,018,308	\$136,812,411	\$1,540,300,456
30%	\$2,015,631,498	\$261,695,045	\$2,321,483,755
40%	\$3,038,129,739	\$381,272,794	\$3,468,880,044
50%	\$3,391,522,762	\$536,913,609	\$3,976,365,246
60%	\$7,191,830,214	\$920,078,179	\$8,206,847,916
70%	\$11,986,062,399	\$1,870,753,931	\$13,992,388,900
80%	\$14,323,113,979	\$2,199,591,092	\$16,657,047,810
90%	\$15,894,553,512	\$2,674,236,092	\$18,687,026,322
100%	\$53,816,348,196	\$8,080,723,693	\$62,459,113,747
<b>Total</b>	<b>\$114,635,056,026</b>	<b>\$17,186,122,747</b>	<b>\$133,089,010,855</b>

<sup>15</sup> Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.

<sup>16</sup> Total includes \$1,267,832,083 in benefits with no gender indicated in the award record.



**U.S. Department  
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## Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender

Note: Estimated annual average individual payments for the same combined degree differ slightly due to additional payments for dependents and/or special monthly compensation.

### New compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total <sup>17</sup>
0%	\$1,527	\$1,529	\$1,527
10%	\$1,973	\$1,970	\$1,973
20%	\$3,936	\$3,891	\$3,933
30%	\$6,251	\$6,254	\$6,251
40%	\$9,044	\$9,025	\$9,042
50%	\$12,791	\$12,807	\$12,792
60%	\$16,287	\$16,236	\$16,276
70%	\$20,505	\$20,491	\$20,502
80%	\$24,161	\$23,972	\$24,123
90%	\$27,779	\$27,279	\$27,673
100%	\$46,448	\$45,762	\$46,322
<b>Total</b>	<b>\$16,200</b>	<b>\$20,598</b>	<b>\$16,743</b>



### All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total <sup>18</sup>
0%	\$1,434	\$1,513	\$1,425
10%	\$2,004	\$2,008	\$2,004
20%	\$3,998	\$3,956	\$3,995
30%	\$6,684	\$6,729	\$6,688
40%	\$9,670	\$9,701	\$9,672
50%	\$13,692	\$13,666	\$13,685
60%	\$18,566	\$17,874	\$18,496
70%	\$26,576	\$25,534	\$26,444
80%	\$29,823	\$28,364	\$29,634
90%	\$33,572	\$31,957	\$33,339
100%	\$48,363	\$47,347	\$48,227
<b>Total</b>	<b>\$23,323</b>	<b>\$25,627</b>	<b>\$23,505</b>

<sup>18</sup> Total includes benefits with no gender indicated in the award record.





## Veterans and Estimated Annual Payments by Age

### New compensation recipients and estimated annual payments<sup>19</sup>

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	117,312	\$2,261,630,262	\$19,279
Age 35 through 54	113,342	\$2,332,424,350	\$20,579
Age 55 through 74	88,735	\$908,675,804	\$10,240
Age 75 and over	47,583	\$641,353,717	\$13,479
<b>Total<sup>20</sup></b>	<b>366,973</b>	<b>\$6,144,111,745</b>	<b>\$16,743</b>

### All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	644,441	\$15,270,291,750	\$23,695
Age 35 through 54	1,851,283	\$48,185,171,769	\$26,028
Age 55 through 74	1,997,604	\$43,682,242,264	\$21,867
Age 75 and over	1,168,768	\$25,950,106,030	\$22,203
<b>Total<sup>21</sup></b>	<b>5,662,273</b>	<b>\$133,089,010,855</b>	<b>\$23,505</b>

<sup>19</sup> Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.

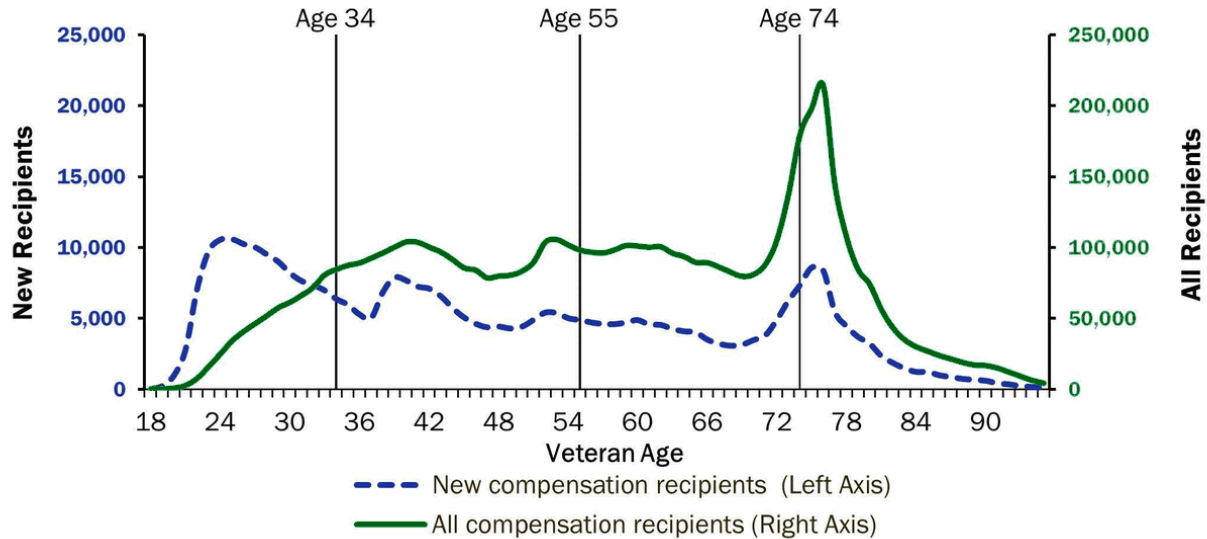
<sup>20</sup> Total includes 1 Veteran and \$27,612 in total estimated annual payment amounts unidentifiable by age.

<sup>21</sup> Total includes 177 Veterans and \$1,199,042 in total estimated annual payment amounts unidentifiable by age.

## Charts: Veterans and Estimated Annual Payments by Age

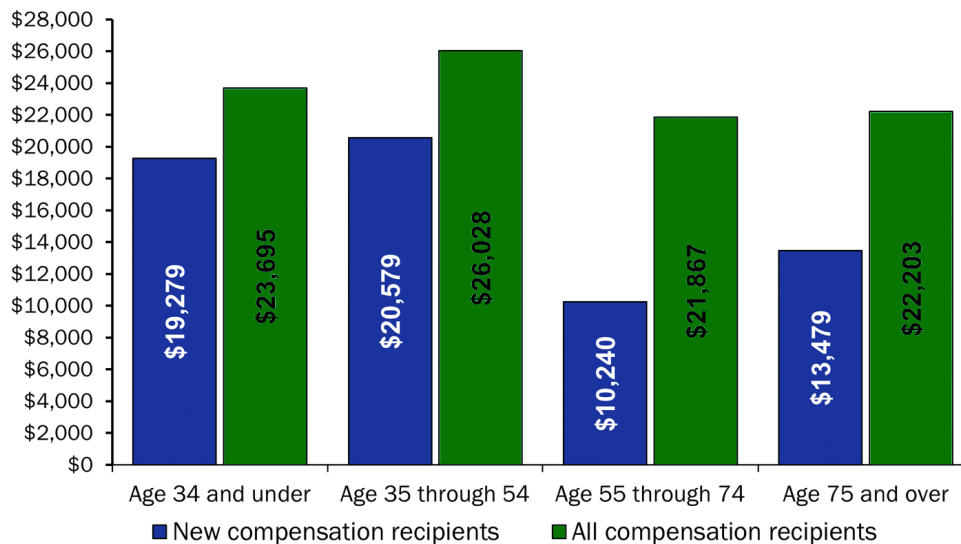
The chart below displays the ages of the Veterans who began receiving benefits in FY 2023 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

### New compensation recipients compared to all compensation recipients by age



The chart below displays the annual estimated average individual payments to Veterans who began receiving benefits in FY 2023 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) according to age.

### New compensation recipients compared to all compensation recipients by estimated annual average individual payment by age





## Veterans and Estimated Annual Payments by Period of Service

### New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	398	\$7,569,034	\$19,018
Korean Conflict	2,467	\$34,121,081	\$13,831
Vietnam Era	64,069	\$819,179,922	\$12,786
Gulf War Era	254,242	\$4,919,354,164	\$19,349
Peacetime Era	45,797	\$363,887,545	\$7,946
<b>Total</b>	<b>366,973</b>	<b>\$6,144,111,745</b>	<b>\$16,743</b>

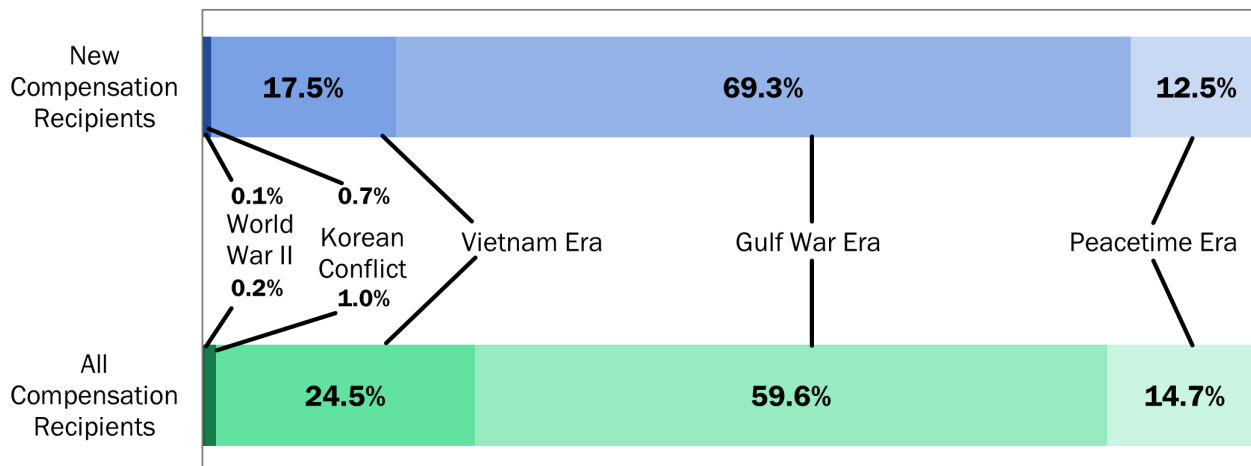
### All compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	11,448	\$192,139,226	\$16,784
Korean Conflict	59,092	\$919,716,117	\$15,564
Vietnam Era	1,385,131	\$32,952,751,393	\$23,790
Gulf War Era	3,374,670	\$85,310,930,014	\$25,280
Peacetime Era	831,932	\$13,713,474,104	\$16,484
<b>Total</b>	<b>5,662,273</b>	<b>\$133,089,010,855</b>	<b>\$23,505</b>

## Charts: Veterans and Estimated Annual Payments by Period of Service

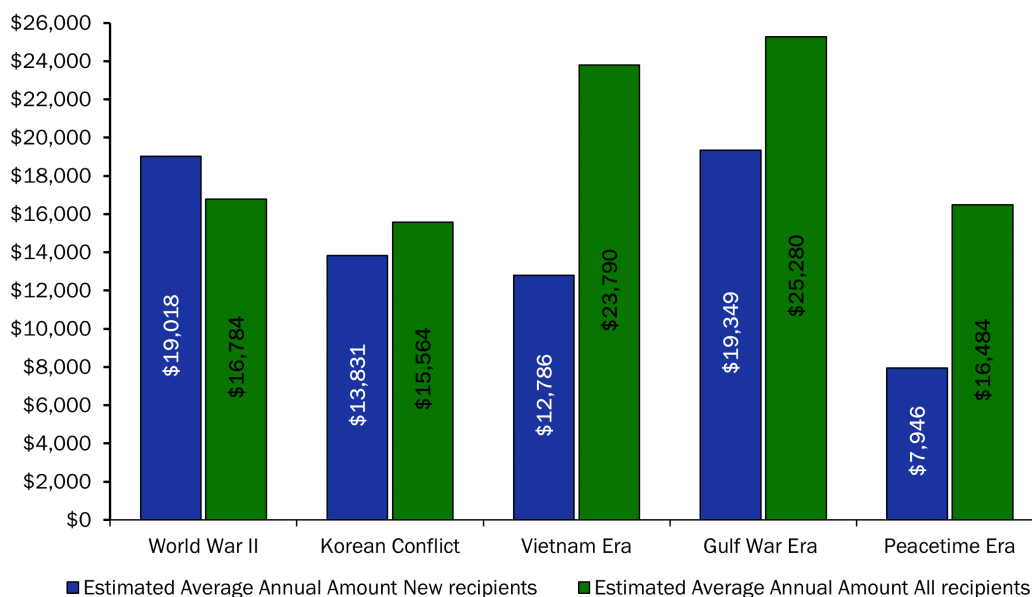
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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



The chart below displays the estimated annual average individual payments to Veterans who began receiving benefits in FY 2023 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

### New compensation recipients compared to all compensation recipients by estimated annual average individual payment and period of service





## GWOT Veterans and Estimated Annual Payments by Gender

The Global War on Terror (GWOT) data are a subset of the Gulf War Era period of service and are included with all other discussions of period of service.

### New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	57,134	\$1,103,918,035	\$19,322
Female	10,441	\$238,351,768	\$22,828
<b>Total<sup>22</sup></b>	<b>67,733</b>	<b>\$1,345,490,173</b>	<b>\$19,865</b>

### All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,348,779	\$37,003,910,556	\$27,435
Female	225,778	\$6,437,260,142	\$28,511
<b>Total<sup>23</sup></b>	<b>1,581,260</b>	<b>\$43,620,608,848</b>	<b>\$27,586</b>

<sup>22</sup> Total includes 158 Veterans and \$3,220,370 in payments with no gender indicated in the award record.

<sup>23</sup> Total includes 6,703 Veterans and \$179,438,150 in payments with no gender indicated in the award record.



## GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



### New GWOT compensation recipients and estimated annual payments<sup>24</sup>

Combined degree	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
0%	75	\$115,141	\$1,535
10%	12,112	\$23,902,144	\$1,973
20%	3,211	\$12,556,811	\$3,911
30%	4,480	\$28,455,178	\$6,352
40%	4,527	\$41,578,200	\$9,184
50%	4,742	\$61,513,800	\$12,972
60%	5,555	\$91,484,144	\$16,469
70%	8,126	\$167,853,797	\$20,656
80%	5,636	\$136,958,991	\$24,301
90%	6,319	\$175,900,194	\$27,837
100%	12,950	\$605,171,775	\$46,731
<b>Total</b>	<b>67,733</b>	<b>\$1,345,490,173</b>	<b>\$19,865</b>

<sup>24</sup> Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.







## GWOT Veterans by Combined Degree of Disability and Gender

### All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total <sup>25</sup>	% Total
0%	456	0.03%	78	0.03%	542	0.03%
10%	90,693	6.72%	11,273	4.99%	102,718	6.50%
20%	53,921	4.00%	7,577	3.36%	62,002	3.92%
30%	64,003	4.75%	10,081	4.47%	74,403	4.71%
40%	75,901	5.63%	12,011	5.32%	88,235	5.58%
50%	69,905	5.18%	11,654	5.16%	81,840	5.18%
60%	119,183	8.84%	17,200	7.62%	136,841	8.65%
70%	144,400	10.71%	23,150	10.25%	168,076	10.63%
80%	172,312	12.78%	29,089	12.88%	202,065	12.78%
90%	180,609	13.39%	33,142	14.68%	214,449	13.56%
100%	377,396	27.98%	70,523	31.24%	450,089	28.46%
<b>Total</b>	<b>1,348,779</b>		<b>225,778</b>		<b>1,581,260</b>	

## GWOT Estimated Annual Total Payment by Combined Degree of Disability and Gender



All GWOT compensation recipients and estimated annual payments<sup>26</sup>

Combined degree	Estimated annual total payments		
	Male	Female	Total <sup>27</sup>
0%	\$718,193	\$120,388	\$850,928
10%	\$181,734,509	\$22,557,518	\$205,798,390
20%	\$213,615,461	\$29,948,971	\$245,555,833
30%	\$440,049,349	\$69,186,362	\$511,464,744
40%	\$751,663,901	\$118,546,349	\$873,409,894
50%	\$976,478,756	\$161,641,884	\$1,142,028,282
60%	\$2,112,603,796	\$301,144,370	\$2,421,937,963
70%	\$3,457,097,252	\$550,133,371	\$4,019,849,361
80%	\$4,799,938,336	\$799,505,299	\$5,617,962,028
90%	\$5,786,979,411	\$1,040,451,048	\$6,850,270,468
100%	\$18,283,031,592	\$3,344,024,583	\$21,731,480,957
<b>Total</b>	<b>\$37,003,910,556</b>	<b>\$6,437,260,142</b>	<b>\$43,620,608,848</b>

<sup>26</sup> Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.

<sup>27</sup> Total includes \$179,438,150 in benefits with no gender indicated in the award record.





## GWOT Estimated Annual Average Individual Payment by Combined Degree of Disability and Gender

### All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payments		
	Male	Female	Total <sup>28</sup>
0%	\$1,575	\$1,543	\$1,570
10%	\$2,004	\$2,001	\$2,004
20%	\$3,962	\$3,953	\$3,960
30%	\$6,875	\$6,863	\$6,874
40%	\$9,903	\$9,870	\$9,899
50%	\$13,969	\$13,870	\$13,954
60%	\$17,726	\$17,508	\$17,699
70%	\$23,941	\$23,764	\$23,917
80%	\$27,856	\$27,485	\$27,803
90%	\$32,041	\$31,394	\$31,944
100%	\$48,445	\$47,418	\$48,283
<b>Total</b>	<b>\$27,435</b>	<b>\$28,511</b>	<b>\$27,586</b>

<sup>28</sup> Total includes average of \$26,770 in benefits with no gender indicated in the award record.

## Regarding Service-Connected Disability Data



The tables on the following pages present information on the number of service-connected disabilities, as opposed to the number of Veterans with those disability evaluations.

Tables labeled “Number of SC disabilities of new compensation recipients” display counts of service-connected disabilities which VBA rated for new recipients during FY 2023. Tables labeled “Number of SC disabilities of all compensation recipients” display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2023.

VBA has abbreviated the names of the body systems to allow for a clearer presentation of the information. The three body systems with the greatest changes in terminology are:

- “Organs of special sense” abbreviated to: “The Eye”
- “Infectious Diseases, Immune Disorders, and Nutritional Deficiencies” abbreviated to: “Infection/Immune/Nutrition”
- “Neurological Conditions and Convulsive Disorders” abbreviated to: “Neurological”

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





## Number of SC Disabilities by Body System and Fiscal Year

### Number of SC disabilities of new compensation recipients FY 2019 to FY 2023

Body system	2019 <sup>29</sup>	2020 <sup>29</sup>	2021	2022 <sup>30</sup>	2023	% Chg. FY 2022 to 2023
Musculoskeletal	656,407	627,325	664,187	910,039	1,022,162	12.3%
Auditory	278,501	217,866	238,456	283,505	315,637	11.3%
Neurological	152,415	148,527	151,550	212,264	245,832	15.8%
Skin	154,559	140,281	136,490	176,418	197,985	12.2%
Mental	97,120	92,176	100,253	122,244	140,557	15.0%
Respiratory	72,565	65,037	66,758	95,750	118,661	23.9%
Digestive	54,521	49,785	49,571	67,505	79,535	17.8%
Genitourinary	39,969	39,436	35,937	51,778	65,132	25.8%
Cardiovascular	34,062	30,945	28,305	38,018	61,065	60.6%
The Eye	16,676	15,882	16,228	21,698	25,826	19.0%
Endocrine	13,249 <sup>31</sup>	12,921 <sup>31</sup>	8,828	13,491	18,051	33.8%
Dental/Oral	9,771 <sup>31</sup>	10,010 <sup>31</sup>	9,327	14,029	16,864	20.2%
Gynecological	9,054 <sup>31</sup>	9,099 <sup>31</sup>	9,249	11,721	13,957	19.1%
Hemic/Lymphatic	3,734	3,736	3,328	4,579	6,470	41.3%
Infection/ Immune/Nutrition	1,870	1,949	2,093	2,857	3,484	21.9%
<b>Total</b>	<b>1,594,475</b>	<b>1,465,006</b>	<b>1,520,560</b>	<b>2,025,896</b>	<b>2,331,218</b>	<b>15.1%</b>

<sup>29</sup> Total includes undiagnosed conditions unidentifiable by body system.

Undiagnosed conditions account for <0.1% of total.

<sup>30</sup> Update made in FY2022 to categorize undiagnosed conditions under a separate body system. This report reflects the update starting with FY2022 data.

<sup>31</sup> This report contains a correction to the Annual Benefits Report for FY2021.



## Number of SC disabilities of all compensation recipients FY 2019 to FY 2023

Body system	2019	2020	2021	2022 <sup>32</sup>	2023	% Chg. FY 2022 to 2023
Musculoskeletal	10,034,349	10,787,062	11,724,365	12,890,232	14,246,244	10.5%
Neurological	3,147,086	3,426,676	3,770,120	4,178,461	4,701,152	12.5%
Auditory	3,651,672	3,848,413	4,064,400	4,328,510	4,652,647	7.5%
Skin	2,952,061	3,147,221	3,364,340	3,610,527	3,913,450	8.4%
Mental	1,891,552	2,019,735	2,163,197	2,341,544	2,564,653	9.5%
Respiratory	1,241,294	1,324,533	1,427,166	1,592,363	1,847,899	16.0%
Digestive	1,108,885	1,161,794	1,228,124	1,314,089	1,430,032	8.8%
Cardiovascular	1,020,994	1,039,481	1,052,549	1,080,664	1,258,275	16.4%
Genitourinary	890,453	939,979	989,955	1,064,023	1,179,075	10.8%
Endocrine	517,852	520,946	513,783	525,968	546,750	4.0%
The Eye	315,408	329,298	345,080	366,296	395,171	7.9%
Gynecological	141,707	153,689	167,913	184,050	204,759	11.3%
Dental/Oral	129,816	140,832	154,112	171,351	192,693	12.5%
Hemic/Lymphatic	72,257	75,796	78,984	83,471	95,528	14.4%
Infection/ Immune/Nutrition	53,933	55,444	58,182	62,014	68,179	9.9%
<b>Total<sup>33</sup></b>	<b>27,169,321</b>	<b>28,970,943</b>	<b>31,102,270</b>	<b>33,794,007</b>	<b>37,296,902</b>	<b>10.4%</b>

<sup>32</sup> Update made in FY2022 to categorize undiagnosed conditions under a separate body system. This report reflects the update starting with FY2022 data.

<sup>33</sup> Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total for FY19 through FY23.







## Number of SC Disabilities by Evaluation and Gender

### Number of SC disabilities of all compensation recipients

Disability Evaluation	Male	Female	Total <sup>34</sup>
0%	9,423,820	1,636,779	11,153,923
10%	12,397,971	2,088,016	14,608,328
20%	3,901,158	522,019	4,460,399
30%	2,028,560	415,602	2,467,071
40%	798,777	119,176	926,370
50%	1,411,975	252,692	1,675,869
60%	350,398	39,254	394,232
70%	792,837	151,195	950,383
80%	24,672	1,829	26,938
90%	5,502	217	5,831
100%	558,424	61,709	627,558
<b>Total</b>	<b>31,694,094</b>	<b>5,288,488</b>	<b>37,296,902</b>

## Number of SC Disabilities by Body System and Gender



### Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total <sup>35</sup>
Musculoskeletal	11,871,406	2,274,622	14,246,244
Neurological	3,995,583	670,360	4,701,152
Auditory	4,302,195	295,170	4,652,647
Skin	3,292,181	586,256	3,913,450
Mental	2,140,164	403,993	2,564,653
Respiratory	1,554,244	281,261	1,847,899
Digestive	1,202,626	216,217	1,430,032
Cardiovascular	1,138,841	105,599	1,258,275
Genitourinary	1,095,713	71,806	1,179,075
Endocrine	494,906	43,266	546,750
The Eye	328,893	62,379	395,171
Gynecological	8,796	193,323	204,759
Dental/Oral	144,353	46,749	192,693
Hemic/Lymphatic	68,193	25,993	95,528
Infection/Immune/Nutrition	55,639	11,462	68,179
<b>Total all disabilities<sup>36</sup></b>	<b>31,694,094</b>	<b>5,288,488</b>	<b>37,296,902</b>

<sup>35</sup> Total includes 314,320 disabilities unidentifiable by gender.

<sup>36</sup> Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.



## Most Prevalent SC Disabilities by Gender

The table below shows the most prevalent SC disabilities and the ratio of the total number of SC disabilities each disability represents. The ten disabilities listed below represent almost half of all service-connected disabilities. Almost 900 other disabilities comprise the other half.

### Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	192,312	10.2%	23,475	5.6%	220,261	9.4%
Limitation of flexion, knee	Musculoskeletal	115,717	6.1%	26,019	6.2%	142,841	6.1%
Lumbosacral or cervical strain	Musculoskeletal	92,199	4.9%	23,621	5.7%	116,810	5.0%
Limitation of motion of the arm	Musculoskeletal	85,466	4.5%	14,735	3.5%	100,919	4.3%
Scars, burns (2nd degree)	Skin	72,388	3.8%	16,006	3.8%	89,337	3.8%
Hearing loss	Auditory	75,395	4.0%	2,732	0.7%	81,406	3.5%
Limitation of motion of the ankle	Musculoskeletal	63,347	3.4%	13,611	3.3%	77,488	3.3%
Paralysis of the sciatic nerve	Neurological	60,378	3.2%	11,183	2.7%	72,520	3.1%
Migraine	Neurological	51,801	2.7%	17,617	4.2%	69,947	3.0%
Post-traumatic stress disorder	Mental	52,782	2.8%	14,388	3.5%	67,857	2.9%
<b>Total most prevalent disabilities</b>		<b>861,785</b>	<b>45.7%</b>	<b>163,387</b>	<b>39.2%</b>	<b>1,039,386</b>	<b>44.6%</b>
<b>Total number of disabilities<sup>37</sup></b>		<b>1,885,486</b>	<b>100%</b>	<b>417,025</b>	<b>100%</b>	<b>2,331,218</b>	<b>100%</b>

<sup>37</sup> Total includes 28,707 disabilities unidentifiable by gender.



### Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	2,687,182	8.5%	226,891	4.3%	2,944,093	7.9%
Limitation of flexion, knee	Musculoskeletal	1,557,284	4.9%	285,832	5.4%	1,853,161	5.0%
Paralysis of the sciatic nerve	Neurological	1,319,775	4.2%	172,278	3.3%	1,502,563	4.0%
Hearing loss	Auditory	1,430,273	4.5%	38,510	0.7%	1,491,093	4.0%
Lumbosacral or cervical strain	Musculoskeletal	1,188,314	3.7%	255,746	4.8%	1,453,400	3.9%
Post-traumatic stress disorder	Mental	1,254,181	4.0%	185,980	3.5%	1,451,153	3.9%
Limitation of motion of the arm	Musculoskeletal	906,510	2.9%	122,263	2.3%	1,034,311	2.8%
Limitation of motion of the ankle	Musculoskeletal	878,595	2.8%	143,578	2.7%	1,028,010	2.8%
Migraine	Neurological	722,206	2.3%	226,041	4.3%	954,038	2.6%
Scars, general	Skin	802,901	2.5%	124,055	2.3%	937,680	2.5%
<b>Total most prevalent disabilities<sup>38</sup></b>		<b>12,747,221</b>	<b>40.2%</b>	<b>1,781,174</b>	<b>33.7%</b>	<b>14,649,502</b>	<b>39.3%</b>
<b>Total number of disabilities<sup>39</sup></b>		<b>31,694,094</b>	<b>100%</b>	<b>5,288,488</b>	<b>100%</b>	<b>37,296,902</b>	<b>100%</b>

<sup>38</sup> Total includes 121,107 disabilities unidentifiable by gender.

<sup>39</sup> Total includes 314,320 disabilities unidentifiable by gender.





## Number of SC Disabilities and Prevalence by Body System

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

### Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	14,246,244	38.2%	10%
Neurological	1	4,701,152	12.6%	10%
Auditory	1	4,652,647	12.5%	10%
Skin	1	3,913,450	10.5%	0%
Mental	2	2,564,653	6.9%	70%
Respiratory	2	1,847,899	5.0%	0%
Digestive	2	1,430,032	3.8%	0%
Cardiovascular	2	1,258,275	3.4%	0%
Genitourinary	3	1,179,075	3.2%	0%
Endocrine	3	546,750	1.5%	20%
The Eye	3	395,171	1.1%	0%
Gynecological	3	204,759	0.5%	0%
Dental/Oral	4	192,693	0.5%	10%
Hemic/Lymphatic	4	95,528	0.3%	0%
Infection/Immune/Nutrition	4	68,179	0.2%	0%
<b>Total all conditions<sup>40</sup></b>	<b>4</b>	<b>37,296,902</b>	<b>100%</b>	<b>10%</b>

<sup>40</sup> Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.

## Number of SC Disabilities and Prevalence by Body System and Evaluation



**Table 1** Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Neurological		Auditory		Skin	
0%	3,076,356	21.6%	659,065	14.0%	1,237,677	26.6%	3,000,200	76.7%
10%	7,422,118	52.1%	1,740,346	37.0%	3,150,080	67.7%	683,903	17.5%
20%	2,427,862	17.0%	1,276,685	27.2%	66,656	1.4%	53,594	1.4%
30%	584,065	4.1%	508,046	10.8%	76,358	1.6%	127,995	3.3%
40%	489,579	3.4%	240,955	5.1%	38,505	0.8%	3,475	0.1%
50%	155,066	1.1%	223,612	4.8%	26,573	0.6%	6,402	0.2%
60%	58,140	0.4%	17,799	0.4%	13,343	0.3%	35,368	0.9%
70%	6,085	<0.1%	17,351	0.4%	8,694	0.2%	10	0.0%
80%	1,301	<0.1%	6,254	0.1%	8,442	0.2%	1,408	0.0%
90%	1,035	<0.1%	501	<0.1%	3,354	0.1%	3	0.0%
100%	24,637	0.2%	10,538	0.2%	22,965	0.5%	1,092	0.0%
<b>Total</b>	<b>14,246,244</b>	<b>100.0%</b>	<b>4,701,152</b>	<b>100.0%</b>	<b>4,652,647</b>	<b>100.0%</b>	<b>3,913,450</b>	<b>100.0%</b>

**Table 2**

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	40,942	1.6%	695,911	37.7%	683,303	47.8%	481,955	38.3%
10%	105,769	4.1%	328,078	17.8%	443,851	31.0%	375,095	29.8%
20%	531	<0.1%	2,561	0.1%	50,764	3.5%	53,824	4.3%
30%	486,686	19.0%	205,673	11.1%	204,660	14.3%	134,262	10.7%
40%	583	<0.1%	261	<0.1%	6,326	0.4%	22,145	1.8%
50%	674,723	26.3%	558,917	30.2%	2,297	0.2%	340	<0.1%
60%	561	<0.1%	27,937	1.5%	24,424	1.7%	108,563	8.6%
70%	914,880	35.7%	17	<0.1%	390	<0.1%	43	<0.1%
80%	7	<0.1%	11	<0.1%	603	<0.1%	17	<0.1%
90%	38	<0.1%	5	<0.1%	3	<0.1%	20	<0.1%
100%	339,933	13.3%	28,528	1.5%	13,411	0.9%	82,011	6.5%
<b>Total</b>	<b>2,564,653</b>	<b>100.0%</b>	<b>1,847,899</b>	<b>100.0%</b>	<b>1,430,032</b>	<b>100.0%</b>	<b>1,258,275</b>	<b>100.0%</b>



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## Number of SC Disabilities, Prevalence by Body System and Evaluation (Continued)

**Table 3** Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	746,061	63.3%	51,193	9.4%	232,754	58.9%	117,719	57.5%
10%	57,003	4.8%	86,179	15.8%	86,413	21.9%	19,750	9.6%
20%	98,267	8.3%	369,389	67.6%	27,882	7.1%	292	0.1%
30%	35,716	3.0%	10,025	1.8%	28,153	7.1%	40,079	19.6%
40%	84,384	7.2%	17,700	3.2%	6,343	1.6%	864	0.4%
50%	24	<0.1%	15	<0.1%	3,161	0.8%	23,836	11.6%
60%	84,435	7.2%	7,837	1.4%	3,051	0.8%	426	0.2%
70%	13	<0.1%	5	<0.1%	2,258	0.6%	2	<0.1%
80%	7,598	0.6%	2	<0.1%	866	0.2%	399	0.2%
90%	-	-	1	<0.1%	868	0.2%	-	-
100%	65,574	5.6%	4,404	0.8%	3,422	0.9%	1,392	0.7%
<b>Total</b>	<b>1,179,075</b>	<b>100.0%</b>	<b>546,750</b>	<b>100.0%</b>	<b>395,171</b>	<b>100.0%</b>	<b>204,759</b>	<b>100.0%</b>

**Table 4**

Rating %	Dental/Oral		Hemic/Lymphatic		Infection/ Immune/Nutrition		Total all body systems <sup>41</sup>	
0%	50,630	26.3%	43,647	45.7%	36,451	53.5%	11,153,923	29.9%
10%	87,213	45.3%	15,375	16.1%	6,913	10.1%	14,608,328	39.2%
20%	26,553	13.8%	3,107	3.3%	2,387	3.5%	4,460,399	12.0%
30%	17,155	8.9%	6,353	6.7%	1,821	2.7%	2,467,071	6.6%
40%	10,076	5.2%	336	0.4%	4,824	7.1%	926,370	2.5%
50%	873	0.5%	6	<0.1%	19	<0.1%	1,675,869	4.5%
60%	5	<0.1%	712	0.7%	11,626	17.1%	394,232	1.1%
70%	40	<0.1%	590	0.6%	4	<0.1%	950,383	2.5%
80%	1	<0.1%	2	<0.1%	27	<0.1%	26,938	0.1%
90%	1	<0.1%	-	-	2	<0.1%	5,831	<0.1%
100%	146	0.1%	25,400	26.6%	4,105	6.0%	627,558	1.7%
<b>Total</b>	<b>192,693</b>	<b>100.0%</b>	<b>95,528</b>	<b>100.0%</b>	<b>68,179</b>	<b>100.0%</b>	<b>37,296,902</b>	<b>100.0%</b>

<sup>41</sup> Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.

## The Three Most Prevalent SC Disabilities by Body System

The following table shows the three most prevalent SC disabilities associated with each of VA's 15 body systems, which contain a total of about 900 disabilities.

### Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	1,853,161	13.0%
	Lumbosacral or cervical strain	1,453,400	10.2%
	Limitation of motion of the arm	1,034,311	7.3%
<b>Total most prevalent musculoskeletal disabilities</b>		<b>4,340,872</b>	<b>30.5%</b>
<b>All musculoskeletal disabilities</b>		<b>14,246,244</b>	
Neurological	Paralysis of the sciatic nerve	1,502,563	32.0%
	Migraine	954,038	20.3%
	Paralysis of the anterior crural nerve	327,357	7.0%
<b>Total most prevalent neurological disabilities</b>		<b>2,783,958</b>	<b>59.2%</b>
<b>All neurological disabilities</b>		<b>4,701,152</b>	
Auditory	Tinnitus	2,944,093	63.3%
	Hearing loss	1,491,093	32.0%
	Labyrinthitis	83,337	1.8%
<b>Total most prevalent auditory disabilities</b>		<b>4,518,523</b>	<b>97.1%</b>
<b>All auditory disabilities</b>		<b>4,652,647</b>	
Skin	Scars, general	937,680	24.0%
	Scars, burns (2nd degree)	932,198	23.8%
	Eczema	524,071	13.4%
<b>Total most prevalent skin disabilities</b>		<b>2,393,949</b>	<b>61.2%</b>
<b>All skin disabilities</b>		<b>3,913,450</b>	
Mental	Post-traumatic stress disorder	1,451,153	56.6%
	Major depressive disorder	322,158	12.6%
	Chronic adjustment disorder	181,781	7.1%
<b>Total most prevalent mental disabilities</b>		<b>1,955,092</b>	<b>76.2%</b>
<b>All mental disabilities</b>		<b>2,564,653</b>	



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

### Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	571,740	30.9%
	Allergic rhinitis	526,776	28.5%
	Maxillary sinusitis	181,361	9.8%
<b>Total most prevalent respiratory disabilities</b>		<b>1,279,877</b>	<b>69.3%</b>
<b>All respiratory disabilities</b>		<b>1,847,899</b>	
Digestive	Hiatal hernia	488,655	34.2%
	Hemorrhoids	313,256	21.9%
	Irritable bowel syndrome	232,738	16.3%
<b>Total most prevalent digestive disabilities</b>		<b>1,034,649</b>	<b>72.4%</b>
<b>All digestive disabilities</b>		<b>1,430,032</b>	
Cardiovascular	Hypertensive vascular disease	615,938	49.0%
	Arteriosclerotic heart disease (coronary artery disease)	237,090	18.8%
	Varicose veins	76,876	6.1%
<b>Total most prevalent cardiovascular disabilities</b>		<b>929,904</b>	<b>73.9%</b>
<b>All cardiovascular disabilities</b>		<b>1,258,275</b>	
Genitourinary	Penile deformity (loss of erectile power)	524,378	44.5%
	Malignant growths of genitourinary system	178,556	15.1%
	Neurogenic bladder	73,645	6.2%
<b>Total most prevalent genitourinary disabilities</b>		<b>776,579</b>	<b>65.9%</b>
<b>All genitourinary disabilities</b>		<b>1,179,075</b>	
Endocrine	Diabetes mellitus	432,241	79.1%
	Hypothyroidism	82,572	15.1%
	Hyperthyroidism	9,402	1.7%
<b>Total most prevalent endocrine disabilities</b>		<b>524,215</b>	<b>95.9%</b>
<b>All endocrine disabilities</b>		<b>546,750</b>	



### Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	72,662	18.4%
	Excessive tearing	59,484	15.1%
	Conjunctivitis, chronic	42,641	10.8%
<b>Total most prevalent eye related disabilities</b>		<b>174,787</b>	<b>44.2%</b>
<b>All eye related disabilities</b>		<b>395,171</b>	
Gynecological	Removal of uterus	28,776	14.1%
	Disease or injury of the ovary	25,211	12.3%
	Female sexual arousal disorder	20,954	10.2%
<b>Total most prevalent gynecological disabilities</b>		<b>74,941</b>	<b>36.6%</b>
<b>All gynecological disabilities</b>		<b>204,759</b>	
Dental/Oral	Limited motion of the jaw	163,303	84.7%
	Loss of teeth	10,915	5.7%
	Malunion of lower jaw	8,006	4.2%
<b>Total most prevalent dental/oral disabilities</b>		<b>182,224</b>	<b>94.6%</b>
<b>All dental/oral disabilities</b>		<b>192,693</b>	
Hemic/Lymphatic	Anemia	21,169	22.2%
	Non-Hodgkin's lymphoma	15,735	16.5%
	Iron deficiency anemia	13,900	14.6%
<b>Total most prevalent hemic/lymphatic disabilities</b>		<b>50,804</b>	<b>53.2%</b>
<b>All hemic/lymphatic disabilities</b>		<b>95,528</b>	
Infection/Immune/ Nutrition	Chronic fatigue syndrome	24,446	35.9%
	Malaria	20,023	29.4%
	HIV-related illness	5,923	8.7%
<b>Total most prevalent infection/immune/nutrition disabilities</b>		<b>50,392</b>	<b>73.9%</b>
<b>All infection/immune/nutrition disabilities</b>		<b>68,179</b>	

## Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages [103](#) through [105](#) are grouped by one of over 900 individual disability codes. Disability types in the table below with a <sup>42</sup> footnote are groups of these codes based on the general disability type or condition. VBA created these groups to show more clearly the most prevalent types of disabilities which affect Veterans.

For example: on page [103](#) under Musculoskeletal Disabilities, only the top 30.5% are listed and two of them are related to limited motion. The table below lists the top 79.0% of Musculoskeletal disabilities, grouping all limitation-of-motion disabilities regardless of body part affected.

### Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage <sup>42</sup>	6,889,432	48.36%
	Lumbosacral or cervical strain	1,453,400	10.20%
	Degenerative arthritis of the spine	681,795	4.79%
	Flatfoot, acquired	512,332	3.60%
	Impairment of the knee, general	485,450	3.41%
	Thigh condition, general	460,181	3.23%
	Intervertebral disc syndrome	452,357	3.18%
	Residuals of foot injury	320,295	2.25%
<b>Total most prevalent musculoskeletal disabilities</b>		<b>11,255,242</b>	<b>79.00%</b>
<b>All musculoskeletal disabilities</b>		<b>14,246,244</b>	
Neurological	Paralysis of a nerve or nerve group (all types) <sup>42</sup>	3,127,778	66.53%
	Migraine	954,038	20.29%
	Inflammation of a nerve or nerve group (all types) <sup>42</sup>	201,280	4.28%
	Neuralgia of a nerve or nerve group (all types) <sup>42</sup>	153,760	3.27%
	Brain disease due to trauma	148,594	3.16%
<b>Total most prevalent neurological disabilities</b>		<b>4,585,450</b>	<b>97.54%</b>
<b>All neurological disabilities</b>		<b>4,701,152</b>	
The Eye	Blind in one or both eyes <sup>42</sup>	87,090	22.04%
	Excessive tearing	59,484	15.05%
	Impaired vision - one or both eyes <sup>42</sup>	55,586	14.07%
	Conjunctivitis <sup>42</sup>	43,086	10.90%
<b>Total most prevalent eye related disabilities</b>		<b>245,246</b>	<b>62.06%</b>
<b>All eye related disabilities</b>		<b>395,171</b>	

## Most Prevalent SC Disabilities by Period of Service



### Most prevalent SC disabilities of all compensation recipients

Period of Service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	7,036	25.6%
	Tinnitus	5,027	18.3%
	Post-traumatic stress disorder	1,142	4.2%
	Residuals of cold injury	1,088	4.0%
	Scars, general	750	2.7%
	Scars, superficial (tender)	490	1.8%
	Paralysis of the sciatic nerve	367	1.3%
	Generalized anxiety disorder	339	1.2%
	Scars, burns (2 <sup>nd</sup> degree)	334	1.2%
	Scars, head, face or neck	300	1.1%
Total most prevalent World War II disabilities		16,873	61.4%
All World War II disabilities		27,482	
Korean Conflict	Hearing loss	40,718	27.4%
	Tinnitus	33,868	22.8%
	Residuals of cold injury	5,903	4.0%
	Post-traumatic stress disorder	4,684	3.2%
	Scars, general	3,672	2.5%
	Paralysis of the sciatic nerve	2,762	1.9%
	Scars, burns (2 <sup>nd</sup> degree)	1,990	1.3%
	Scars, superficial (tender)	1,967	1.3%
	Scars, head, face or neck	1,539	1.0%
	Lumbosacral or cervical strain	1,419	1.0%
Total most prevalent Korean Conflict disabilities		98,522	66.4%
All Korean Conflict disabilities		148,354	



## Most Prevalent SC Disabilities by Period of Service (Continued)

### Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Vietnam Era	Tinnitus	677,854	11.3%
	Hearing loss	608,726	10.2%
	Post-traumatic stress disorder	384,186	6.4%
	Paralysis of the sciatic nerve	378,194	6.3%
	Diabetes mellitus	347,481	5.8%
	Arteriosclerotic heart disease (Coronary artery disease)	192,315	3.2%
	Scars, general	191,534	3.2%
	Hypertensive vascular disease	175,986	2.9%
	Penile deformity (loss of erectile power)	173,580	2.9%
	Malignant growths of genitourinary system	151,120	2.5%
	<b>Total most prevalent Vietnam Era disabilities</b>	<b>3,280,976</b>	<b>54.9%</b>
	<b>All Vietnam Era disabilities</b>	<b>5,978,296</b>	
Gulf War Era	Tinnitus	1,858,788	6.6%
	Limitation of flexion, knee	1,680,945	6.0%
	Lumbosacral or cervical strain	1,297,499	4.6%
	Post-traumatic stress disorder	992,104	3.5%
	Paralysis of the sciatic nerve	990,283	3.5%
	Limitation of motion of the arm	962,681	3.4%
	Limitation of motion of the ankle	921,341	3.3%
	Migraine	874,088	3.1%
	Scars, burns (2nd degree)	726,068	2.6%
	Scars, general	640,965	2.3%
	<b>Total most prevalent Gulf War Era disabilities</b>	<b>10,944,762</b>	<b>39.0%</b>
	<b>All Gulf War Era disabilities</b>	<b>28,060,575</b>	



### Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	368,556	12.0%
	Hearing loss	271,875	8.8%
	Paralysis of the sciatic nerve	130,957	4.2%
	Limitation of flexion, knee	109,741	3.6%
	Scars, general	100,759	3.3%
	Lumbosacral or cervical strain	88,345	2.9%
	Scars, burns (2 <sup>nd</sup> degree)	79,735	2.6%
	Post-traumatic stress disorder	69,037	2.2%
	Limitation of motion of the ankle	67,467	2.2%
	Impairment of the knee, general	65,281	2.1%
<b>Total most prevalent Peacetime disabilities</b>		<b>1,351,753</b>	<b>43.9%</b>
<b>All Peacetime disabilities</b>		<b>3,082,195</b>	

### SC disabilities per Veteran by period of service – New compensation recipients

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
New Veterans	398	2,467	64,069	254,242	45,797	366,973
Disabilities	706	4,716	180,088	2,047,428	98,280	2,331,218
Average # of disabilities per Veteran	1.8	1.9	2.8	8.1	2.1	6.4

## GWOT Most Prevalent SC Disabilities by Gender

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

### Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total <sup>43</sup>	%Total
Tinnitus	Auditory	36,516	8.6%	5,430	5.5%	42,031	8.0%
Limitation of flexion, knee	Musculoskeletal	26,378	6.2%	5,765	5.9%	32,227	6.2%
Lumbosacral or cervical strain	Musculoskeletal	20,222	4.8%	5,118	5.2%	25,404	4.8%
Limitation of motion of the arm	Musculoskeletal	20,811	4.9%	3,530	3.6%	24,395	4.7%
Post-traumatic stress disorder	Mental	19,448	4.6%	3,791	3.9%	23,289	4.4%
Scars, burns (2nd degree)	Skin	17,453	4.1%	3,903	4.0%	21,403	4.1%
Limitation of motion of the ankle	Musculoskeletal	14,807	3.5%	3,164	3.2%	18,015	3.4%
Migraine	Neurological	12,667	3.0%	4,101	4.2%	16,802	3.2%
Paralysis of the sciatic nerve	Neurological	12,973	3.1%	2,633	2.7%	15,627	3.0%
Limitation of flexion of the thigh	Musculoskeletal	11,063	2.6%	3,904	4.0%	15,004	2.9%
<b>Total most prevalent disabilities</b>		<b>192,338</b>	<b>45.3%</b>	<b>41,339</b>	<b>42.2%</b>	<b>234,197</b>	<b>44.7%</b>
<b>Total number of disabilities</b>		<b>424,610</b>	<b>100%</b>	<b>98,069</b>	<b>100%</b>	<b>523,835</b>	<b>100%</b>

<sup>43</sup> Total most prevalent GWOT disabilities include 520 disabilities unidentifiable by gender. Total of all GWOT disabilities include 1,156 disabilities unidentifiable by gender.



### Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total <sup>44</sup>	%Total
Tinnitus	Auditory	855,250	7.2%	96,048	4.4%	954,838	6.8%
Limitation of flexion, knee	Musculoskeletal	707,280	6.0%	117,725	5.4%	828,708	5.9%
Post-traumatic stress disorder	Mental	569,696	4.8%	80,933	3.7%	652,794	4.6%
Lumbosacral or cervical strain	Musculoskeletal	517,183	4.4%	103,210	4.7%	623,239	4.4%
Paralysis of the sciatic nerve	Neurological	415,718	3.5%	68,249	3.1%	485,908	3.4%
Migraine	Neurological	360,551	3.0%	96,936	4.5%	459,754	3.3%
Limitation of motion of the ankle	Musculoskeletal	394,147	3.3%	59,123	2.7%	455,321	3.2%
Limitation of motion of the arm	Musculoskeletal	403,202	3.4%	50,050	2.3%	455,304	3.2%
Scars, general	Skin	306,064	2.6%	58,143	2.7%	366,047	2.6%
Scars, burns (2 <sup>nd</sup> degree)	Skin	269,827	2.3%	52,285	2.4%	323,533	2.3%
<b>Total most prevalent disabilities</b>		<b>4,798,918</b>	<b>40.4%</b>	<b>782,702</b>	<b>36.0%</b>	<b>5,605,446</b>	<b>39.7%</b>
<b>Total number of disabilities</b>		<b>11,864,965</b>	<b>100%</b>	<b>2,176,103</b>	<b>100%</b>	<b>14,106,197</b>	<b>100%</b>

<sup>44</sup> Total most prevalent GWOT disabilities include 23,826 disabilities unidentifiable by gender. Total of all GWOT disabilities include 65,129 disabilities unidentifiable by gender.



## GWOT SC Disabilities by Body System and Gender

### Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total <sup>45</sup>
Musculoskeletal	5,100,491	928,397	6,058,015
Neurological	1,400,584	278,579	1,686,736
Skin	1,270,952	250,872	1,529,275
Auditory	1,167,764	120,490	1,292,956
Mental	858,851	159,845	1,022,668
Respiratory	729,227	124,088	857,158
Digestive	488,699	91,037	582,495
Genitourinary	306,521	28,754	336,735
Cardiovascular	276,358	43,068	320,880
The Eye	121,107	27,020	148,951
Dental/Oral	62,866	19,670	83,029
Gynecological	3,270	70,959	75,071
Endocrine	49,143	17,691	67,196
Hemic/Lymphatic	14,215	11,142	25,520
Infection/Immune/Nutrition	14,902	4,491	19,497
<b>Total<sup>46</sup></b>	<b>11,864,965</b>	<b>2,176,103</b>	<b>14,106,197</b>

<sup>45</sup> Total includes 65,129 disabilities unidentifiable by gender.

<sup>46</sup> Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.

## GWOT Three Most Prevalent SC Disabilities by Body System



### Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	828,708	13.68%
	Lumbosacral or cervical strain	623,239	10.29%
	Limitation of motion of the ankle	455,321	7.52%
<b>Total most prevalent musculoskeletal disabilities</b>		<b>1,907,268</b>	<b>31.48%</b>
<b>All musculoskeletal disabilities</b>		<b>6,058,015</b>	
Neurological	Paralysis of the sciatic nerve	485,908	28.81%
	Migraine	459,754	27.26%
	Paralysis of the median nerve	104,288	6.18%
<b>Total most prevalent neurological disabilities</b>		<b>1,049,950</b>	<b>62.25%</b>
<b>All neurological disabilities</b>		<b>1,686,736</b>	
Skin	Scars, general	366,047	23.94%
	Scars, burns (2nd degree)	323,533	21.16%
	Eczema	238,848	15.62%
<b>Total most prevalent skin disabilities</b>		<b>928,428</b>	<b>60.71%</b>
<b>All skin disabilities</b>		<b>1,529,275</b>	
Auditory	Tinnitus	954,838	73.85%
	Hearing loss	271,311	20.98%
	Labyrinthitis	31,536	2.44%
<b>Total most prevalent auditory disabilities</b>		<b>1,257,685</b>	<b>97.27%</b>
<b>All auditory disabilities</b>		<b>1,292,956</b>	
Mental	Post-traumatic stress disorder	652,794	63.83%
	Major depressive disorder	98,770	9.66%
	Chronic adjustment disorder	67,977	6.65%
<b>Total most prevalent mental disabilities</b>		<b>819,541</b>	<b>80.14%</b>
<b>All mental disabilities</b>		<b>1,022,668</b>	





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

### Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	305,150	35.60%
	Allergic rhinitis	269,266	31.41%
	Maxillary sinusitis	82,068	9.57%
<b>Total most prevalent respiratory disabilities</b>		<b>656,484</b>	<b>76.59%</b>
<b>All respiratory disabilities</b>		<b>857,158</b>	
Digestive	Hiatal hernia	240,156	41.23%
	Hemorrhoids	116,248	19.96%
	Irritable bowel syndrome	106,699	18.32%
<b>Total most prevalent digestive disabilities</b>		<b>463,103</b>	<b>79.50%</b>
<b>All digestive disabilities</b>		<b>582,495</b>	
Genitourinary	Penile deformity (loss of erectile power)	174,560	51.84%
	Nephrolithiasis (kidney stones)	24,917	7.40%
	Neurogenic bladder	24,030	7.14%
<b>Total most prevalent genitourinary disabilities</b>		<b>223,507</b>	<b>66.37%</b>
<b>All genitourinary disabilities</b>		<b>336,735</b>	
Cardiovascular	Hypertensive vascular disease	202,861	63.22%
	Varicose veins	29,476	9.19%
	Arteriosclerotic heart disease (Coronary artery disease)	12,310	3.84%
<b>Total most prevalent cardiovascular disabilities</b>		<b>244,647</b>	<b>76.24%</b>
<b>All cardiovascular disabilities</b>		<b>320,880</b>	
The Eye	Loss of 1 eye; vision 20/40 in other	29,269	19.65%
	Excessive tearing	23,378	15.70%
	Conjunctivitis, chronic	19,065	12.80%
<b>Total most prevalent eye related disabilities</b>		<b>71,712</b>	<b>48.14%</b>
<b>All eye related disabilities</b>		<b>148,951</b>	



### Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Dental/Oral	Limited motion of the jaw	75,682	91.15%
	Loss of teeth	3,372	4.06%
	Malunion of lower jaw	1,355	1.63%
<b>Total most prevalent dental/oral disabilities</b>		<b>80,409</b>	<b>96.84%</b>
<b>All dental/oral disabilities</b>		<b>83,029</b>	
Gynecological	Removal of uterus	11,005	14.66%
	Disease or injury of the ovary	10,487	13.97%
	Female sexual arousal disorder	7,703	10.26%
<b>Total most prevalent gynecological disabilities</b>		<b>29,195</b>	<b>38.89%</b>
<b>All gynecological disabilities</b>		<b>75,071</b>	
Endocrine	Diabetes mellitus	29,797	44.34%
	Hypothyroidism	24,820	36.94%
	Hyperthyroidism	3,263	4.86%
<b>Total most prevalent endocrine disabilities</b>		<b>57,880</b>	<b>86.14%</b>
<b>All endocrine disabilities</b>		<b>67,196</b>	
Hemic/Lymphatic	Anemia	10,410	40.79%
	Iron deficiency anemia	4,542	17.80%
	Non-Hodgkin's lymphoma	1,718	6.73%
<b>Total most prevalent hemic/lymphatic disabilities</b>		<b>16,670</b>	<b>65.32%</b>
<b>All hemic/lymphatic disabilities</b>		<b>25,520</b>	
Infection/ Immune/ Nutrition	Chronic fatigue syndrome	10,906	55.94%
	Avitaminosis	1,981	10.16%
	Systemic lupus erythematosus	1,864	9.56%
<b>Total most prevalent infection/immune/nutrition disabilities</b>		<b>14,751</b>	<b>75.66%</b>
<b>All infection/immune/nutrition disabilities</b>		<b>19,497</b>	

## Dependency and Indemnity Compensation (DIC)

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

### New DIC recipients during FY 2019 to FY 2023 by relationship

Relationship	2019	2020	2021	2022	2023 <sup>47</sup>	% Chg. FY 2022 to FY 2023
Surviving spouses	30,436	32,461	37,126	36,393	43,294	19.0%
Surviving children	1,294	1,437	1,781	1,480	1,599	8.0%
Surviving parents	178	167	196	154	176	14.3%
<b>Total</b>	<b>31,908</b>	<b>34,065</b>	<b>39,103</b>	<b>38,027</b>	<b>45,070</b>	<b>18.5%</b>

### All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	479,023	96.3%
Surviving children	15,131	3.0%
Surviving parents	3,020	0.6%
<b>Total<sup>48</sup></b>	<b>497,175</b>	<b>100%</b>

### New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	528	\$13,549,635	1.2%
36 - 56	3,129	\$70,970,240	7.2%
57 - 75	25,331	\$510,599,954	58.5%
Over 75	14,297	\$292,030,316	33.0%
<b>Total<sup>49</sup></b>	<b>43,294</b>	<b>\$887,370,027</b>	<b>100%</b>

<sup>47</sup> Total includes 1 recipient unidentifiable by relationship.

<sup>48</sup> Total includes 1 recipient unidentifiable by relationship.

<sup>49</sup> Total includes 9 recipients and \$219,883 in estimated annual payments unidentifiable by age.



### All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	3,590	\$84,071,201	0.7%
36 - 56	27,022	\$576,969,923	5.6%
57 - 75	239,733	\$4,792,590,423	50.0%
Over 75	208,228	\$4,234,383,276	43.5%
<b>Total<sup>50</sup></b>	<b>479,023</b>	<b>\$9,697,268,482</b>	<b>100%</b>

### New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	1,102	\$6,788,983	68.9%
Age 18 and over – in school	100	\$549,737	6.3%
Age 18 and over – helpless	293	\$2,868,367	18.3%
<b>Total<sup>51</sup></b>	<b>1,599</b>	<b>\$10,756,316</b>	<b>100%</b>

### All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	6,465	\$41,358,191	42.7%
Age 18 and over – in school	258	\$1,388,824	1.7%
Age 18 and over – helpless	8,202	\$86,284,687	54.2%
<b>Total<sup>52</sup></b>	<b>15,131</b>	<b>\$130,330,739</b>	<b>100%</b>

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

<sup>50</sup> Total includes 450 recipients and \$9,253,659 estimated annual payments unidentifiable by age.

<sup>51</sup> Total includes 104 recipients and \$549,228 in estimated annual payments unidentifiable by age and status.

<sup>52</sup> Total includes 206 recipients and \$1,299,036 in estimated annual payments unidentifiable by age and status.



## Appendix

### VBA Regional Office Addresses

<b>Anchorage VA Regional Office</b> 1201 North Muldoon Road Anchorage, AK 99504	<b>AK</b>	<b>Hartford VA Regional Office</b> 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131	<b>CT</b>	<b>Boise VA Regional Office</b> 444 West Fort Street Boise, ID 83702	<b>ID</b>
<b>Montgomery VA Regional Office</b> 345 Perry Hill Road Montgomery, AL 36109-3798	<b>AL</b>	<b>Wilmington VA Regional Office</b> 1601 Kirkwood Highway Wilmington, DE 19805	<b>DE</b>	<b>Chicago VA Regional Office</b> 2122 W. Taylor Street Chicago, IL 60612	<b>IL</b>
<b>Little Rock VA Regional Office</b> 2200 Fort Roots Drive, Building 111 North Little Rock, AR 72114-1756	<b>AR</b>	<b>St. Petersburg VA Regional Office</b> 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731	<b>FL</b>	<b>Indianapolis VA Regional Office</b> 575 North Pennsylvania Street Indianapolis, IN 46204-1526	<b>IN</b>
<b>Phoenix VA Regional Office</b> 3333 North Central Avenue Phoenix, AZ 85012-2405	<b>AZ</b>	<b>Atlanta VA Regional Office</b> 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026	<b>GA</b>	<b>Wichita VA Regional Office</b> Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	<b>KS</b>
<b>Oakland VA Regional Office</b> Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209	<b>CA</b>	<b>Honolulu VA Regional Office</b> 459 Patterson Road, East Wing Honolulu, HI 96819	<b>HI</b>	<b>Louisville VA Regional Office</b> 321 West Main Street, Suite 390 Louisville, KY 40202-3835	<b>KY</b>
<b>San Diego VA Regional Office</b> 8810 Rio San Diego Drive San Diego, CA 92108-1508	<b>CA</b>	<b>Des Moines VA Regional Office</b> 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825	<b>IA</b>	<b>New Orleans VA Regional Office</b> 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	<b>LA</b>
<b>Los Angeles VA Regional Office</b> Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602	<b>CA</b>	<b>Boston VA Regional Office</b> John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	<b>MA</b>	<b>Baltimore VA Regional Office</b> Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	<b>MD</b>
<b>Denver VA Regional Office</b> 155 Van Gordon Street Denver, CO 80228	<b>CO</b>				



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<b>Togus VA Regional Office</b> One VA Center Augusta, ME 04330-6795	<b>ME</b>	<b>Winston-Salem VA Regional Office</b> Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	<b>NC</b>	<b>Buffalo VA Regional Office</b> 130 South Elmwood Avenue Buffalo, NY 14202-2478	<b>NY</b>
<b>Detroit VA Regional Office</b> Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	<b>MI</b>	<b>Fargo VA Regional Office</b> 2101 Elm Street Fargo, ND 58102	<b>ND</b>	<b>New York VA Regional Office</b> 245 W. Houston Street New York, NY 10014-4805	<b>NY</b>
<b>St. Paul VA Regional Office</b> Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	<b>MN</b>	<b>Lincoln VA Regional Office</b> 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: P.O. Box 85816 Lincoln, NE 68501-5816	<b>NE</b>	<b>Cleveland VA Regional Office</b> Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	<b>OH</b>
<b>St. Louis Records Mgmt. Center</b> 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	<b>MO</b>	<b>Manchester VA Regional Office</b> Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	<b>NH</b>	<b>Muskogee VA Regional Office</b> Federal Building 125 South Main Street Muskogee, OK 74401-7025	<b>OK</b>
<b>St. Louis VA Regional Office</b> 9700 Page Avenue St. Louis, MO 63103	<b>MO</b>	<b>Newark VA Regional Office</b> 20 Washington Place Newark, NJ 07102-3174	<b>NJ</b>	<b>Portland VA Regional Office</b> 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	<b>OR</b>
<b>Jackson VA Regional Office</b> 1600 East Woodrow Wilson Avenue Jackson, MS 39216	<b>MS</b>	<b>Albuquerque VA Regional Office</b> 500 Gold Avenue, South West Albuquerque, NM 87102-3118	<b>NM</b>	<b>Philadelphia VA Regional Office</b> 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	<b>PA</b>
<b>Ft. Harrison VA Regional Office</b> 3633 Veterans Drive Ft. Harrison, MT 59636	<b>MT</b>	<b>Reno VA Regional Office</b> 5460 Reno Corporate Drive Reno, NV 89511	<b>NV</b>	<b>Pittsburgh VA Regional Office</b> 1000 Liberty Avenue Pittsburgh, PA 15222-4004	<b>PA</b>



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**San Juan  
VA Regional Office**  
50 Carr 165  
Guaynabo  
San Juan, PR 00968-8024

**PR**

**Providence  
VA Regional Office**  
380 Westminster Street  
Providence, RI 02903-3246

**RI**

**Columbia  
VA Regional Office**  
6437 Garners Ferry Road  
Columbia, SC 29209-2495

**SC**

**Sioux Falls  
VA Regional Office**  
2501 West 22nd Street  
Sioux Falls, SD 57105

**SD**

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

**TN**

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

**TX**

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

**TX**

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

**UT**

**Roanoke  
VA Regional Office**  
210 Franklin Rd, SW  
Roanoke, VA 24011

**VA**

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

**VT**

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

**WA**

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

**WI**

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

**WV**

**Cheyenne  
VA Benefits Office**  
2360 E. Pershing Blvd.  
Cheyenne, WY 82001-5356  
The above address is the Cheyenne  
benefits office. The Denver regional  
office processes claims for the state  
of Wyoming.

**WY**

**Manila  
VA Regional Office**  
U.S. Embassy  
1501 Roxas Blvd  
Pasay City, Philippines 1302  
Mailing Address:  
PSC 501  
DPO AP 96515

## District Offices

**Northeast District** **MO**  
Charles F. Prevedel Federal Bldg.  
9700 Page Avenue, Suite 301  
St. Louis, MO 63132

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

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

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



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## Centralized Mail Address

### **SMS Janesville Facility – Centralized Mail**

Department of Veterans Affairs  
Claims Intake Center  
P.O. Box 4444  
Janesville, WI 53547-4444

## Contact Information

Compensation Information:  
**1-800-827-1000**

Veterans Crisis Line  
**Dial 988 then Press 1**

Department of Veterans Affairs  
home page  
**[www.va.gov](http://www.va.gov)**

Veterans Benefits Administration  
home page  
**[benefits.va.gov](http://benefits.va.gov)**

Online forms and applications  
**[va.gov](http://va.gov)**

Compensation home page  
**[benefits.va.gov/compensation](http://benefits.va.gov/compensation)**



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# Pension & Fiduciary

## Veterans Non-Service-Connected Pension and Survivors Pension

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

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

## The Fiduciary Program

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



**3 Pension Management Centers**  
**153,568 Veterans and**  
**109,364 Survivors**  
**Receive Pension**  
**Benefits**

### A note on the data:

**The 2023 Annual Benefits Report is based on data from the VBA corporate database.**

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

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

**Please see the section on page [126](#): "A Note on How the FY 2023 Pension Data is Presented" for important information on the color coding of the data tables.**

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

**Information on the fiduciary program begins on page [142](#).**

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## Release history

Version & changes	Date
Data as of	09/30/2023



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## A Note on How the FY 2023 Pension Data is Presented

### New to the Rolls

Individuals who began receiving pension during fiscal year 2023 (October 1, 2022 to September 30, 2023) are considered “new to the rolls” and the tables are outlined in purple.

### On the Rolls

All individuals who are receiving pension on September 30, 2023 are considered “on the rolls” and are outlined in tan/yellow. These tables include “new to the rolls” recipients.

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

## Pension Programs

### Pension Benefits for Veterans

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

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

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

### Pension Benefits for Surviving Spouses

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

### Pension Benefits for Surviving Children

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

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



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## Special Monthly Pension: Aid and Attendance and Housebound

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

### Aid and Attendance (A&A)

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

### Housebound

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

### Old Law and Section 306 Pension

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



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## Quick Reference: Recipients and Amounts by Program

### Totals – new recipients

Veterans who began receiving pension benefits	9,930
Survivors <sup>1</sup> who began receiving pension benefits	13,388
<b>Total</b>	<b>23,318</b>

### Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	9,930	\$19,729	\$195,906,586
Survivors Pension	13,388	\$14,471	\$193,731,599
<b>Total</b>	<b>23,318</b>	<b>\$16,710</b>	<b>\$389,638,185</b>

### Totals – all recipients

Veterans receiving pension benefits	153,568
Survivors receiving pension benefits	109,364
<b>Total</b>	<b>262,932</b>

### Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	153,568	\$14,211	\$2,182,329,856
Survivors Pension	109,364	\$10,772	\$1,178,018,969
<b>Total</b>	<b>262,932</b>	<b>\$12,780</b>	<b>\$3,360,348,825</b>

<sup>1</sup> The term “survivors” includes surviving spouses and children.

## Recipients by Period of Service



### New improved pension recipients by period of service

	Pre-World War I	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension	N/A	N/A	1,014	3,496	4,897	523
Survivors Pension	N/A	3	5,170	5,369	2,509	337
<b>Total</b>	<b>N/A</b>	<b>3</b>	<b>6,184</b>	<b>8,865</b>	<b>7,406</b>	<b>860</b>

### All improved pension recipients by period of service

	Pre-World War I <sup>2</sup>	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans	N/A	N/A	6,042	21,524	110,977	15,025
Survivors	35	777	46,029	35,734	23,875	2,914
<b>Total</b>	<b>35</b>	<b>777</b>	<b>52,071</b>	<b>57,258</b>	<b>134,852</b>	<b>17,939</b>

## Recipients and Amounts by Fiscal Year

### All recipients FY 2019 to FY 2023

Benefit program	2019	2020	2021	2022	2023	% Chg. FY 2022 to 2023
Veterans Pension	239,114	219,587	194,712	173,969	153,568	-11.7%
Survivors Pension	170,037	159,083	139,864	125,740	109,364	-13.0%
<b>Total</b>	<b>409,151</b>	<b>378,670</b>	<b>334,576</b>	<b>299,709</b>	<b>262,932</b>	<b>-12.3%</b>

### All recipients estimated average individual amount paid annually FY 2019 to FY 2023

Benefit Program	2019	2020	2021	2022	2023	% Chg. FY 2022 to 2023
Veterans Pension	\$12,538	\$12,717	\$12,683	\$13,270	\$14,211	7.1%
Survivors Pension	\$8,976	\$9,333	\$9,386	\$9,986	\$10,772	7.9%
<b>Total</b>	<b>\$11,058</b>	<b>\$11,295<sup>3</sup></b>	<b>\$11,305</b>	<b>\$11,892</b>	<b>\$12,780</b>	<b>7.5%</b>

<sup>2</sup> On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (33), the Mexican Border War (2), and Peacetime (0).

<sup>3</sup> Contains a correction to the Annual Benefits Report for FY2020 – FY2022.





## Veterans Pension Data

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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension <sup>4</sup>	NA	NA	NA
Improved Pension	9,930	\$19,729	\$195,906,586
<b>Total</b>	<b>9,930</b>	<b>\$19,729</b>	<b>\$195,906,586</b>

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

Special monthly pension status	Number of Veterans	% of total <sup>5</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	7,896	79.5%	\$22,562	\$178,148,423
With housebound (HB)	34	0.3%	\$11,466	\$389,832
Total with A&A or HB <sup>6</sup>	7,930	79.9%	\$22,514	\$178,538,255
Total without A&A or HB	2,000	20.1%	\$8,684	\$17,368,331
<b>Total all</b>	<b>9,930</b>	<b>100.0%</b>	<b>\$19,729</b>	<b>\$195,906,586</b>

### New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	8,531	85.9%	\$19,655	\$167,674,771
Female Veterans	444	4.5%	\$17,978	\$7,982,249
Gender not indicated	955	9.6%	\$21,204	\$20,249,566
<b>Total</b>	<b>9,930</b>	<b>100.0%</b>	<b>\$19,729</b>	<b>\$195,906,586</b>

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

<sup>5</sup> Percentages may not sum to total due to rounding.

<sup>6</sup> A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension <sup>7</sup>	280	\$1,831	\$512,748
Improved Pension	153,288	\$14,233	\$2,181,817,107
<b>Total</b>	<b>153,568</b>	<b>\$14,211</b>	<b>\$2,182,329,856</b>

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

Special monthly pension status	Number of Veterans	% of total <sup>8</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	58,112	37.8%	\$20,756	\$1,206,173,737
With housebound (HB)	1,891	1.2%	\$12,081	\$22,845,045
Total with A&A or HB	60,003	39.1%	\$20,483	\$1,229,018,782
Total without A&A or HB	93,565	60.9%	\$10,189	\$953,311,074
<b>Total all</b>	<b>153,568</b>	<b>100.0%</b>	<b>\$14,211</b>	<b>\$2,182,329,856</b>

### All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	141,719	92.3%	\$14,154	\$2,005,844,544
Female Veterans	7,405	4.8%	\$14,608	\$108,171,454
Gender not indicated	4,444	2.9%	\$15,372	\$68,313,858
<b>Total</b>	<b>153,568</b>	<b>100.0%</b>	<b>\$14,211</b>	<b>\$2,182,329,856</b>

<sup>7</sup> The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

<sup>8</sup> Percentages may not sum to total due to rounding.







## New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender<sup>9</sup>

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	6,749	79.1%	\$22,533	\$152,074,727
	With housebound (HB)	30	0.4%	\$11,022	\$330,660
	Total with A&A or HB	6,779	79.5%	\$22,482	\$152,405,387
	Total without A&A or HB	1,752	20.5%	\$8,715	\$15,269,385
	<b>Total</b>	<b>8,531</b>	<b>100.0%</b>	<b>\$19,655</b>	<b>\$167,674,771</b>

Female Veterans	With aid and attendance (A&A)	330	74.3%	\$21,162	\$6,983,592
	With housebound (HB)	1	0.2%	\$2,928	\$2,928
	Total with A&A or HB	331	74.5%	\$21,107	\$6,986,520
	Total without A&A or HB	113	25.5%	\$8,812	\$995,729
	<b>Total</b>	<b>444</b>	<b>100.0%</b>	<b>\$17,978</b>	<b>\$7,982,249</b>

## All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender<sup>9</sup>

	Special monthly pension status	Number of Veterans	% of gender total <sup>10</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	53,011	37.4%	\$20,705	\$1,097,573,448
	With housebound (HB)	1,748	1.2%	\$12,080	\$21,116,673
	Total with A&A or HB	54,759	38.6%	\$20,429	\$1,118,690,121
	Total without A&A or HB	86,960	61.4%	\$10,202	\$887,154,423
	<b>Total</b>	<b>141,719</b>	<b>100.0%</b>	<b>\$14,154</b>	<b>\$2,005,844,544</b>

Female Veterans	With aid and attendance (A&A)	2,920	39.4%	\$20,320	\$59,333,725
	With housebound (HB)	107	1.4%	\$12,027	\$1,286,868
	Total with A&A or HB	3,027	40.9%	\$20,027	\$60,620,593
	Total without A&A or HB	4,378	59.1%	\$10,861	\$47,550,861
	<b>Total</b>	<b>7,405</b>	<b>100.0%</b>	<b>\$14,608</b>	<b>\$108,171,454</b>

<sup>9</sup> Certain records do not indicate gender information and are not included in the totals.

<sup>10</sup> Percentages may not sum to total due to rounding.



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

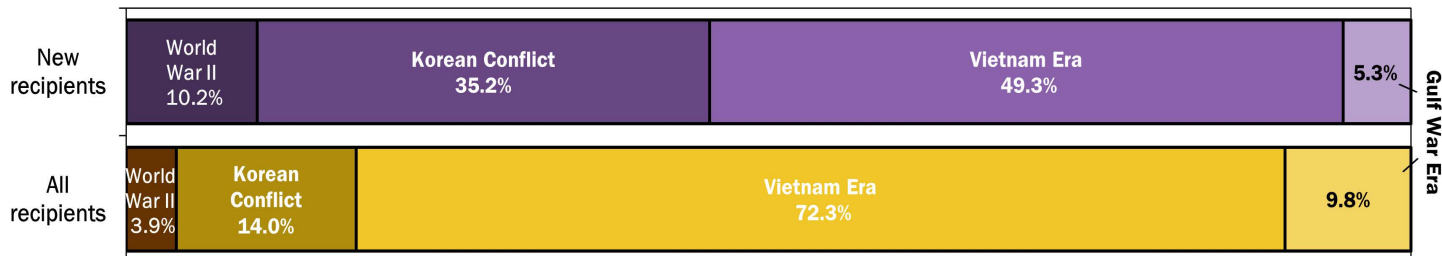
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	1,014	10.2%	\$22,698	\$23,015,453
Korean Conflict	3,496	35.2%	\$22,535	\$78,783,937
Vietnam Era	4,897	49.3%	\$17,551	\$85,948,720
Gulf War Era	523	5.3%	\$15,599	\$8,158,477
<b>Total</b>	<b>9,930</b>	<b>100.0%</b>	<b>\$19,729</b>	<b>\$195,906,586</b>

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

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	6,042	3.9%	\$20,374	\$123,102,188
Korean Conflict	21,524	14.0%	\$18,589	\$400,106,973
Vietnam Era	110,977	72.3%	\$12,805	\$1,421,074,407
Gulf War Era	15,025	9.8%	\$15,843	\$238,046,287
<b>Total</b>	<b>153,568</b>	<b>100.0%</b>	<b>\$14,211</b>	<b>\$2,182,329,856</b>

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

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





### New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total <sup>11</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	21	0.2%	\$16,581	\$348,204
Age 35 through 64	432	4.4%	\$15,451	\$6,674,843
Age 65 through 74	1,994	20.1%	\$14,114	\$28,142,424
Age 75 and over	7,483	75.4%	\$21,481	\$160,741,116
<b>Total</b>	<b>9,930</b>	<b>100%</b>	<b>\$19,729</b>	<b>\$195,906,586</b>

### All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total <sup>11</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	200	0.1%	\$16,972	\$3,394,392
Age 35 through 64	13,777	9.0%	\$15,945	\$219,670,539
Age 65 through 74	69,660	45.4%	\$12,603	\$877,902,009
Age 75 and over	69,930	45.5%	\$15,463	\$1,081,361,836
<b>Total<sup>12</sup></b>	<b>153,568</b>	<b>100%</b>	<b>\$14,211</b>	<b>\$2,182,329,856</b>

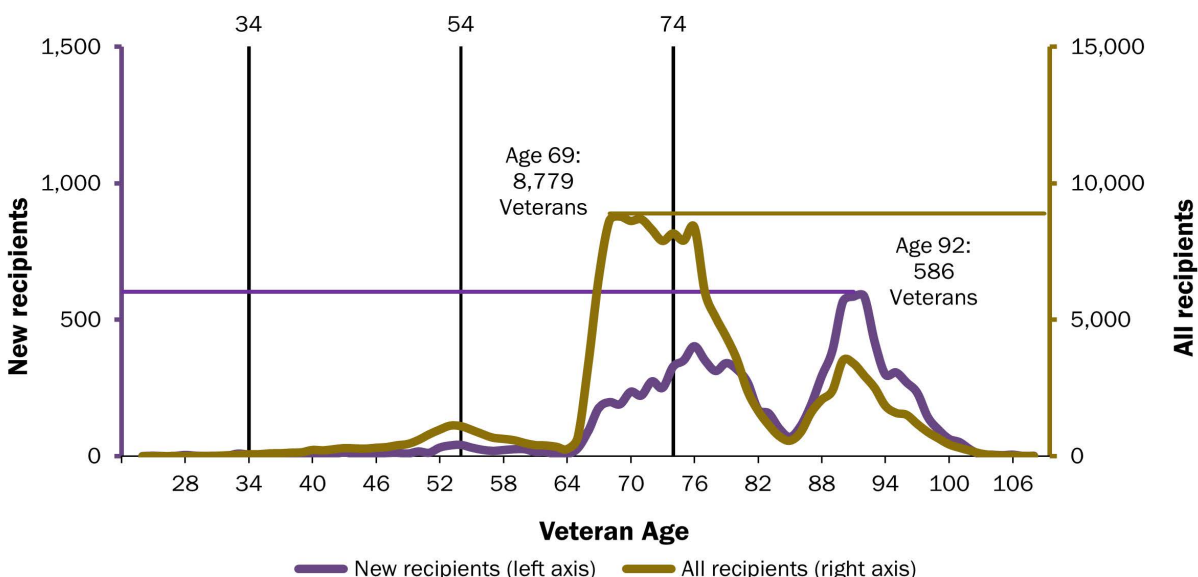
<sup>11</sup> Percentages may not sum to total due to rounding.

<sup>12</sup> Total includes 1 Veteran and \$1,080 in benefits with no date of birth indicated in the award record.



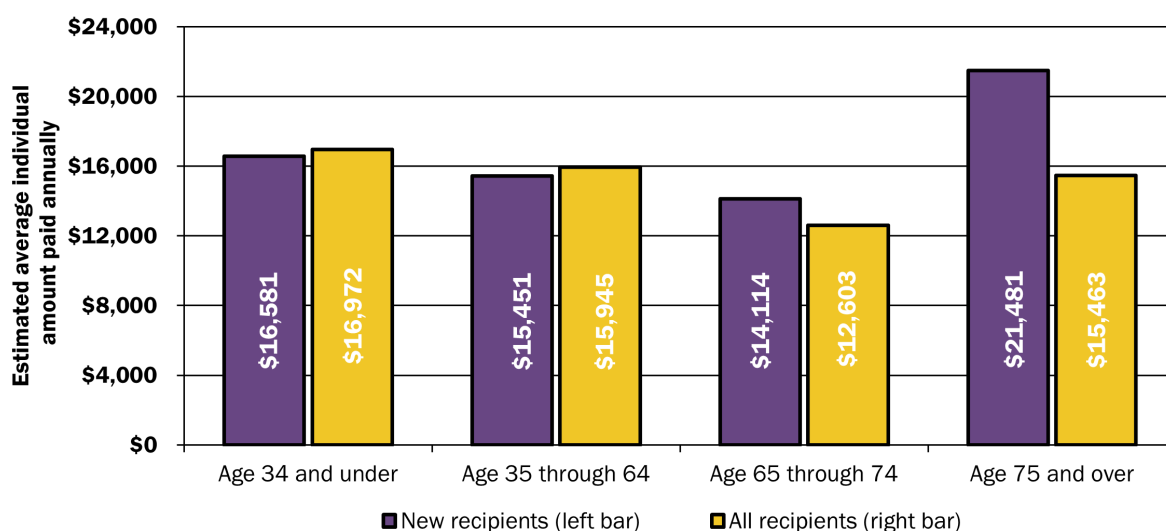
### Chart: New recipients compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 2023 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (yellow line, right axis).



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

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2023 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (yellow bars on the right) by age group.



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## Survivors Pension Data<sup>13</sup>

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

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension <sup>14</sup>	5	\$689	\$3,444
Improved Pension	13,383	\$14,476	\$193,728,155
<b>Total</b>	<b>13,388</b>	<b>\$14,471</b>	<b>\$193,731,599</b>

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

Special monthly pension status	Number of survivors	% of total <sup>15</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	11,825	88.3%	\$15,225	\$180,040,054
With housebound (HB)	17	0.1%	\$7,305	\$124,193
Total with A&A or HB <sup>16</sup>	11,842	88.5%	\$15,214	\$180,164,247
Total without A&A or HB	1,546	11.5%	\$8,776	\$13,567,352
<b>Total all</b>	<b>13,388</b>	<b>100.0%</b>	<b>\$14,471</b>	<b>\$193,731,599</b>

### New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	102	0.8%	\$13,739	\$1,401,367
Female survivors	11,234	83.9%	\$14,570	\$163,682,337
Gender not indicated	2,052	15.3%	\$13,961	\$28,647,895
<b>Total</b>	<b>13,388</b>	<b>100.0%</b>	<b>\$14,471</b>	<b>\$193,731,599</b>

<sup>13</sup> The term “survivors” throughout this section includes surviving spouses and children.

<sup>14</sup> The “Other Pension” category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

<sup>15</sup> Percentages may not sum to total due to rounding.

<sup>16</sup> A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.

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



Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension <sup>17</sup>	5,191	\$852	\$4,424,985
Improved Pension	104,173	\$11,266	\$1,173,593,984
<b>Total</b>	<b>109,364</b>	<b>\$10,772</b>	<b>\$1,178,018,969</b>

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

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	66,008	60.4%	\$13,622	\$899,143,563
With housebound (HB)	473	0.4%	\$6,754	\$3,194,584
Total with A&A or HB	66,481	60.8%	\$13,573	\$902,338,147
Total without A&A or HB	42,883	39.2%	\$6,429	\$275,680,822
<b>Total all</b>	<b>109,364</b>	<b>100.0%</b>	<b>\$10,772</b>	<b>\$1,178,018,969</b>

## All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	973	0.9%	\$7,344	\$7,145,445
Female survivors	79,044	72.3%	\$11,168	\$882,782,124
Gender not indicated	29,347	26.8%	\$9,817	\$288,091,399
<b>Total</b>	<b>109,364</b>	<b>100.0%</b>	<b>\$10,772</b>	<b>\$1,178,018,969</b>

<sup>17</sup> The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.







## New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender<sup>18</sup>

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	79	77.5%	\$15,508	\$1,225,111
	With housebound (HB)	N/A	N/A	N/A	N/A
	Total with A&A or HB	79	77.5%	\$15,508	\$1,225,111
	Total without A&A or HB	23	22.5%	\$7,663	\$176,256
	<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>\$13,739</b>	<b>\$1,401,367</b>

Female survivors	With aid and attendance (A&A)	9,938	88.5%	\$15,290	\$151,956,183
	With housebound (HB)	16	0.1%	\$7,744	\$123,905
	Total with A&A or HB	9,954	88.6%	\$15,278	\$152,080,088
	Total without A&A or HB	1,280	11.4%	\$9,064	\$11,602,249
	<b>Total</b>	<b>11,234</b>	<b>100.0%</b>	<b>\$14,570</b>	<b>\$163,682,337</b>

## All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender<sup>18</sup>

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	297	30.5%	\$13,370	\$3,970,891
	With housebound (HB)	5	0.5%	\$6,972	\$34,860
	Total with A&A or HB	302	31.0%	\$13,264	\$4,005,751
	Total without A&A or HB	671	69.0%	\$4,679	\$3,139,695
	<b>Total</b>	<b>973</b>	<b>100.0%</b>	<b>\$7,344</b>	<b>\$7,145,445</b>

Female survivors	With aid and attendance (A&A)	48,842	61.8%	\$13,631	\$665,763,031
	With housebound (HB)	409	0.5%	\$6,534	\$2,672,524
	Total with A&A or HB	49,251	62.3%	\$13,572	\$668,435,555
	Total without A&A or HB	29,793	37.7%	\$7,195	\$214,346,569
	<b>Total</b>	<b>79,044</b>	<b>100.0%</b>	<b>\$11,168</b>	<b>\$882,782,124</b>



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

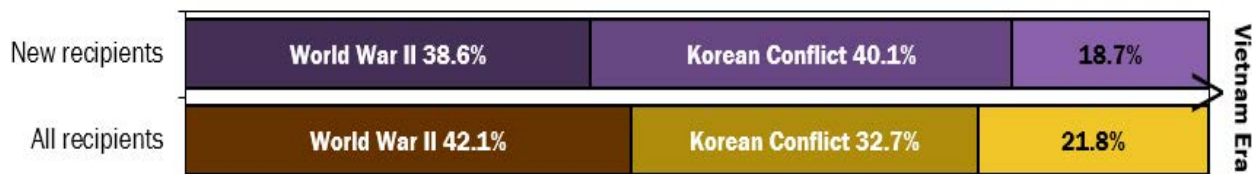
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	N/A	N/A	N/A	N/A
World War I	3	<0.1%	\$12,368	\$37,104
World War II	5,170	38.6%	\$15,109	\$78,112,863
Korean Conflict	5,369	40.1%	\$14,839	\$79,671,841
Vietnam Era	2,509	18.7%	\$12,911	\$32,393,726
Gulf War Era	337	2.5%	\$10,433	\$3,516,065
<b>Total</b>	<b>13,388</b>	<b>100.0%</b>	<b>\$14,471</b>	<b>\$193,731,599</b>

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

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	35	<0.1%	\$4,880	\$170,784
World War I	777	0.7%	\$4,293	\$3,335,571
World War II	46,029	42.1%	\$10,734	\$494,053,407
Korean Conflict	35,734	32.7%	\$11,511	\$411,348,054
Vietnam Era	23,875	21.8%	\$10,059	\$240,164,921
Gulf War Era	2,914	2.7%	\$9,934	\$28,946,232
<b>Total</b>	<b>109,364</b>	<b>100.0%</b>	<b>\$10,772</b>	<b>\$1,178,018,969</b>

## Chart: New recipients compared to all Survivors Pension recipients by Veteran's period of service<sup>19</sup>

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



<sup>19</sup> Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.





## New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total <sup>20</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	15	0.1%	\$2,530	\$37,956
Age 18 through 34	24	0.2%	\$7,349	\$176,364
Age 35 through 64	701	5.2%	\$9,573	\$6,710,616
Age 65 through 74	760	5.7%	\$11,063	\$8,408,037
Age 75 and over	11,886	88.8%	\$15,007	\$178,367,678
<b>Total<sup>21</sup></b>	<b>13,388</b>	<b>100.0%</b>	<b>\$14,471</b>	<b>\$193,731,599</b>

## All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total <sup>20</sup>	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	124	0.1%	\$4,247	\$526,572
Age 18 through 34	161	0.1%	\$8,152	\$1,312,482
Age 35 through 64	12,174	11.1%	\$8,791	\$107,023,629
Age 65 through 74	14,945	13.7%	\$7,355	\$109,920,922
Age 75 and over	81,896	74.9%	\$11,706	\$958,654,540
<b>Total<sup>22</sup></b>	<b>109,364</b>	<b>100.0%</b>	<b>\$10,772</b>	<b>\$1,178,018,969</b>

<sup>20</sup> Percentages may not sum to total due to rounding.

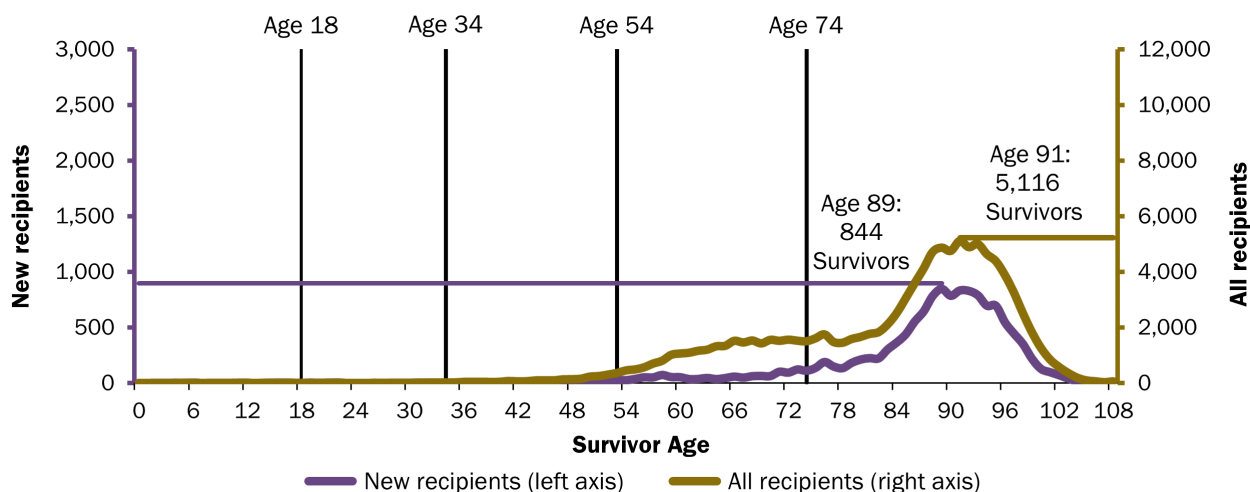
<sup>21</sup> Total includes 2 new survivors and \$30,948 in benefits with no date of birth indicated in the award record.

<sup>22</sup> Total includes 64 survivors and \$580,824 in benefits with no date of birth indicated in the award record.



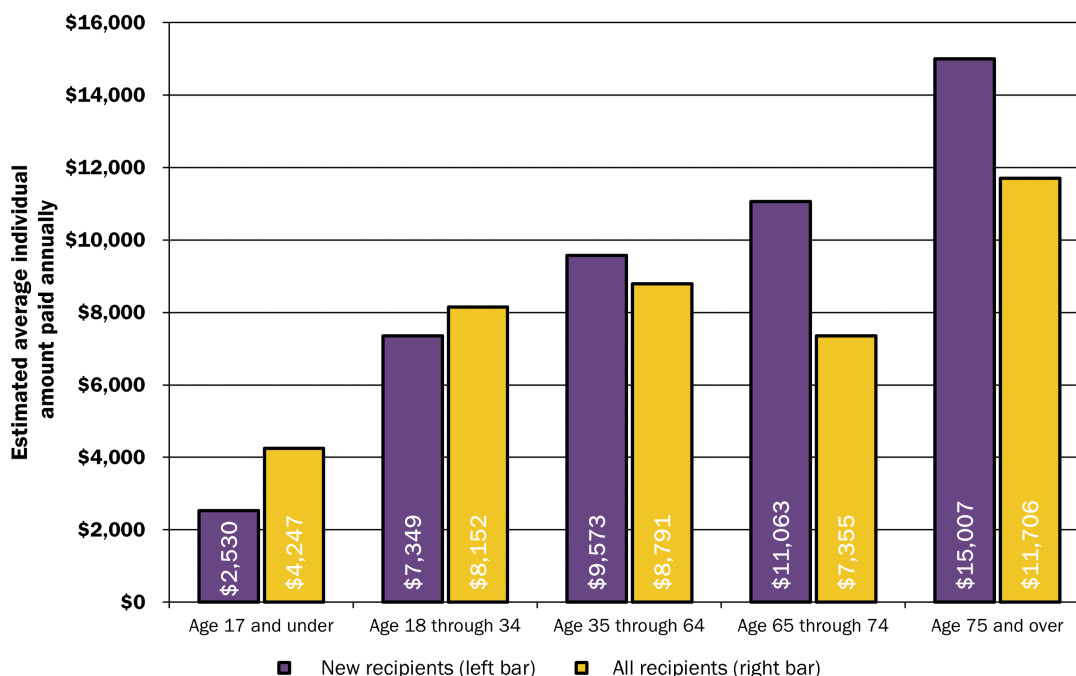
### Chart: New Survivors Pension recipients compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 2023 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (yellow line, right axis).



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

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 2023 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (yellow bars on the right) broken down by age.



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# Fiduciary

## Purpose of the Fiduciary Program



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

Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

### Number of beneficiaries by beneficiary type<sup>23</sup>

Beneficiary Type	Number of Beneficiaries
Veteran	66,050
Surviving spouse	25,580
Adult disabled child	8,014
Minor child <sup>24</sup>	3,980
Insurance	551
Dependent parent	34
<b>Total<sup>25</sup></b>	<b>104,209</b>

### Amount of benefits managed by benefit type<sup>26</sup>

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$2,071,834,720	\$44,446
Veterans Pension	\$286,003,055	\$18,212
Survivors Pension	\$229,233,941	\$10,677
Dependency and Indemnity Compensation	\$164,450,287	\$15,835
<b>Total</b>	<b>\$2,751,522,003</b>	

<sup>23</sup> Source: Beneficiary and Fiduciary Directory.

<sup>24</sup> Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.

<sup>25</sup> Includes any beneficiary who received services from VA's fiduciary program during FY 2023.

<sup>26</sup> Source: VBA corporate database.



### Number of beneficiaries by fiduciary type<sup>27</sup>

Relationship	Number of Beneficiaries
VA Appointed Fiduciary	82,852
Spouse Payee	21,179
Supervised Direct Pay	74
Temporary	58
Proposed Fiduciary <sup>28</sup>	46
<b>Total</b>	<b>104,209</b>

### Misuse

During fiscal year 2023, fiduciary personnel conducted 714 misuse investigations, of which 639 fiduciaries were removed. Of the cases VA referred to the VA Office of the Inspector General (OIG), 13 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken<sup>29</sup>:

- Investigations opened: 13
- Investigations completed and referred to prosecutor's office: 13
- Cases accepted for prosecution: 4
- Cases declined for prosecution: 8
- Cases pending: 1

The number of OIG prosecutorial outcomes during fiscal year 2023<sup>29</sup>.

- Arrests: 3
- Indictments: 6
- Convictions: 10

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2023<sup>30</sup>:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$957,299.
- The total amount of money recovered by the government in misuse cases was \$207,693.
- The total amount of benefits reissued to beneficiaries was \$929,299.

<sup>27</sup> Source: Beneficiary and Fiduciary Directory

<sup>28</sup> Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.

<sup>29</sup> Includes action taken by OIG on cases referred as of the end of fiscal year 2023. Figures may include cases referred during previous fiscal years.

<sup>30</sup> Source: OIG.





## Appendix – Fiduciary Hub Addresses and Regional Offices Served

### Salt Lake City – UT VA Fiduciary Hub

550 Foothill Dr.

Salt Lake City, UT 84113

Regional offices served:

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

### Lincoln – NE VA Fiduciary Hub

3800 Village Dr.

Lincoln, NE 68516

Regional offices served:

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

### Milwaukee – WI VA Fiduciary Hub

5400 West National Ave.

Milwaukee, WI 53214

Regional offices served:

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

### Louisville – KY VA Fiduciary Hub

321 West Main Street, Suite 390

Louisville, KY 40202

Regional offices served:

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

### Indianapolis – IN VA Fiduciary Hub

575 North Pennsylvania St.

Indianapolis, IN 46204

Regional offices served:

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

### Columbia – SC VA Fiduciary Hub

6437 Garners Ferry Rd.

Columbia, SC 29209

Regional offices served:

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

Fiduciary Hub Call Center:

**1-888-407-0144**



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## Appendix – Pension Management Center Addresses

### Philadelphia – PA Pension Management Center

5000 Wissahickon Ave.  
Philadelphia, PA 19144

### Milwaukee – WI Pension Management Center

5400 West National Ave.  
Milwaukee, WI 53214

### St. Paul – MN Pension Management Center

1 Federal Drive  
Fort Snelling  
St. Paul, MN 55111

National Pension Call Center:

**1-800-827-1000**



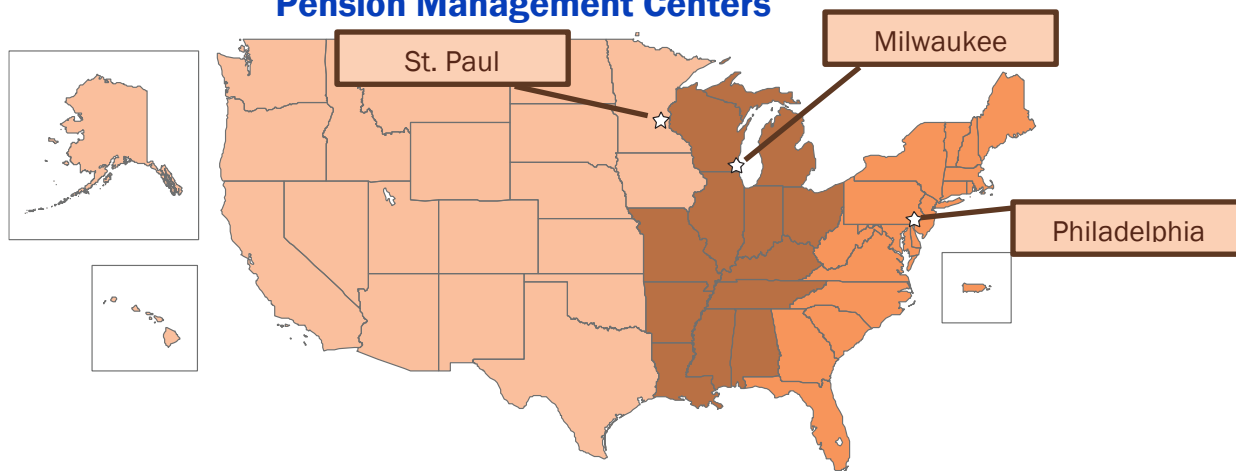
**VA**



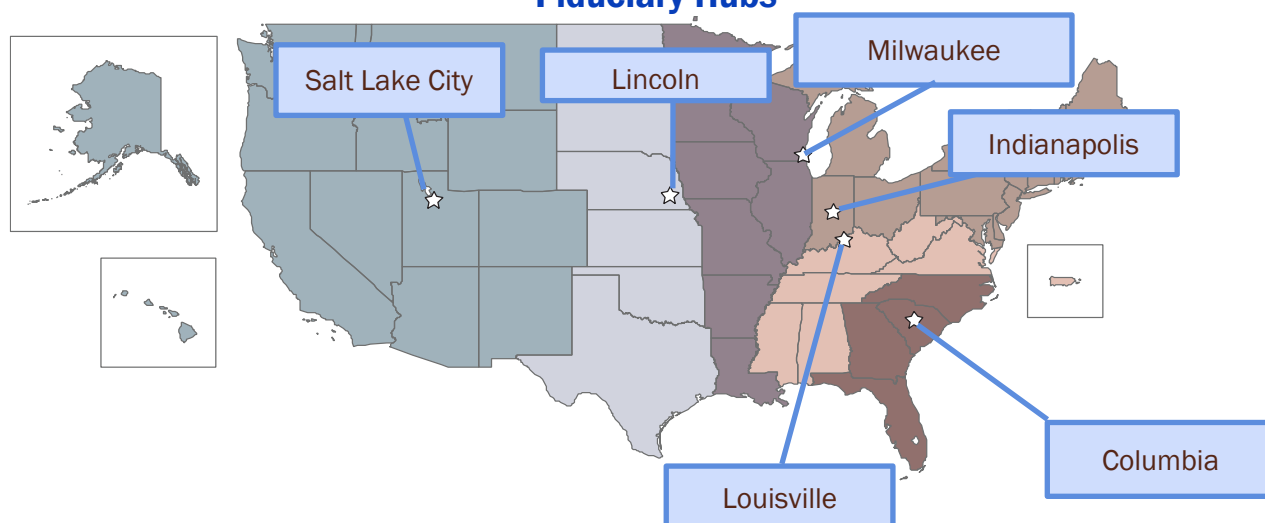
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## Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

### Pension Management Centers



### Fiduciary Hubs



### Contact Information

Pension Information:  
**1-800-827-1000**

Fiduciary Information:  
**1-888-407-0144**

Department of Veterans Affairs  
home page  
**www.va.gov**

Veterans Benefits Administration home page  
**benefits.va.gov**

Pension home page  
**benefits.va.gov/pension**

Fiduciary home page  
**benefits.va.gov/fiduciary**

Online forms and applications  
**va.gov**



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# Education

## Benefits for Veterans Education

There were seven active education programs in fiscal year 2023:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors' and Dependents' Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Veteran Employment Through Technology Education Courses (VET TEC),
- Veteran Rapid Retraining Assistance Program (VRRAP).

### FY 2023

- 2 Regional Processing Offices
- 862,750 Beneficiaries
- \$10.8 Billion In Payments
- 7 Programs

### Noted information:

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



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### Release history

Version & changes	Date
Data as of	09/30/2023



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## Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for individuals that served on active duty after September 10, 2001. This education benefit became effective on August 1, 2009. For additional information visit the following link: [https://www.benefits.va.gov/gibill/post911\\_gibill.asp](https://www.benefits.va.gov/gibill/post911_gibill.asp)

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

- A minimum of 90 days of aggregate active-duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continued active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- For Veterans who left active duty on or after January 1, 2013, there is no time limit to use benefits,
- Veterans who left active duty before January 1, 2013, have 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

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

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Service member's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Service member declines participation at the time of enlistment. For additional information visit the following link:

<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



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

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve (including National Guard members). DoD funds this program and is responsible for determining eligibility. VBA administers the program. For additional information visit the following link: [https://www.benefits.va.gov/gibill/mgib\\_sr.asp](https://www.benefits.va.gov/gibill/mgib_sr.asp)

Requirements and features of MGIB-SR include:

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

## Veteran Rapid Retraining Assistance Program (VRRAP)

The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs to Veterans who are unemployed because of the COVID-19 pandemic. For additional information visit the following link: <https://www.va.gov/education/other-va-education-benefits/veteran-rapid-retraining-assistance/>

Requirements and features of VRRAP include:

- Must be at least 22 years old, but not older than 66, and
- Unemployed because of the COVID-19 pandemic, and
- Not rated as totally disabled because you can't work, and
- Not enrolled in a federal or state jobs program, and
- Not eligible for other GI Bill benefits, and
- You can't receive VRRAP benefits at the same time as you're receiving unemployment benefits (including CARES Act benefits).
- May receive up to 12 months tuition and fees and a monthly housing allowance.
- VRRAP stopped accepting new applicants on December 11, 2022. Payments will continue until all approved enrollments have completed.



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## Veteran Employment Through Technology Education Courses (VET TEC)

VET TEC is a program that matches beneficiaries with leading training providers to develop high-tech skills. Training areas include computer software, computer programming, data processing, information science and media applications. For additional information visit the following link:

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vettec-high-tech-program/>

Requirements and features of VET TEC include:

- Must not be on active duty or are within 180 days of separating from active duty, and
- Qualify for VA education assistance under the GI Bill, and
- Have at least one day of unexpired GI Bill entitlement, and
- Are accepted into a program by a VA-approved training provider.
- VET TEC training does not count against GI Bill entitlement.
- VET TEC provides tuition for a full-time high-tech training program and money for housing during training.
- VET TEC is a five-year pilot program. Participation is limited by available funds.

## Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or Service members. For additional information visit the following link: <https://www.benefits.va.gov/gibill/dea.asp>

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Service members who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 36 months for individuals who first use DEA after August 1, 2018,
- Maximum entitlement is 45 months for individuals who first used DEA prior to August 1, 2018,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,



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## Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Service member. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

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



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## Acronyms Used in This Document

Post-9/11	Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill)
MGIB-AD	All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty)
MGIB-SR	Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)
DEA	Survivors' and Dependents' Educational Assistance
VRRAP	Veteran Rapid Retraining Assistance Program
VET TEC	Veteran Employment Through Technology Education Courses
VEAP	Post-Vietnam Era Veterans Educational Assistance Program



# POST★9/11 GI BILL

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## Education Program Data

### Beneficiaries who received education benefits by fiscal year<sup>1</sup>

Education program	2019	2020	2021	2022	2023	% change from FY 22 to FY 23
Post-9/11 (Ch33)	714,346	657,927	610,009	564,501	564,665	0.0%
MGIB-AD <sup>2</sup> (Ch30)	22,166	23,712	21,356	20,970	19,056	-9.1%
MGIB-SR (1606)	44,356	41,488	37,071	36,374	39,849	9.6%
DEA (Ch35)	128,075	151,825	167,567	183,944	215,934	17.4%
VEAP <sup>3</sup> (Ch32)	78	24	831	13,170	3,631	-72.4% <sup>4</sup>
VRRAP	0	0	2,111	8,538	10,096	18.2%
VET TEC	102	1,402	2,658	6,963	9,519	36.7%
<b>Total<sup>5</sup></b>	<b>909,422</b>	<b>876,462</b>	<b>841,603</b>	<b>834,460</b>	<b>862,750</b>	<b>3.4%</b>

### Beneficiaries who began receiving education benefits by training type and program during fiscal year 2023<sup>6</sup>

Education program	Vocational/technical/ Non-College Degree (NCD)	Two-Year College	Under-graduate	Graduate	Program totals	Percent of all programs
Post-9/11 <sup>7</sup>	20,628	18,291	53,695	11,065	103,679	66%
MGIB-AD	129	148	1,932	358	2,567	2%
MGIB-SR	312	307	7,201	449	8,269	5%
DEA	1,322	1,750	35,652	3,291	42,015	27%
<b>Training Type Totals</b>	<b>22,391</b>	<b>20,496</b>	<b>98,480</b>	<b>15,163</b>	<b>156,530</b>	
<b>Percent of Program Total</b>	<b>14%</b>	<b>13%</b>	<b>63%</b>	<b>10%</b>		

<sup>1</sup> Source: Hines Information Technology Center Benefits Delivery Network (BDN) System Reports, Office of Performance Analysis & Integrity (PA&I) Enterprise Data Warehouse (EDW).

<sup>2</sup> All MGIB-AD figures in this document include National Call to Service, peacetime Veterans and Service members.

<sup>3</sup> VEAP figures include disenrollment refunds paid in FY2019-23.

<sup>4</sup> The 2020-23 figures are for disenrollment, there was no educational use of the benefit.

<sup>5</sup> Totals include Reserve Educational Assistance Program (REAP 1607) benefits for FY2019-20.

<sup>6</sup> Source: Hines BDN System Reports. Due to the temporary nature of VRRAP and VET TEC, they are not included in this table.

<sup>7</sup> Post-9/11 GI Bill statistics source PA&I EDW.



Available programs	Post-9/11	MGIB-AD	MGIB-SR	DEA	VEAP	VET TEC	VRRAP
College or university degree	◆	◆	◆	◆	◆		◆ <sup>8</sup>
Business, technical, or vocational programs	◆	◆	◆	◆	◆	◆ <sup>9</sup>	◆
Independent study or distance learning	◆	◆	◆	◆	◆		
Correspondence courses	◆	◆	◆	◆ <sup>10</sup>	◆		
Flight training	◆	◆	◆	◆ <sup>11</sup>	◆		
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆		
Accelerated payments for high tech classes		◆	◆				
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆		
On the job training & apprenticeship programs	◆	◆	◆	◆	◆		
Tuition Assistance Top-Up program (TATU)	◆	◆					
Entrepreneurship courses	◆	◆	◆		◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆		
H.S. diploma or GED				◆	◆		

<sup>8</sup> Associate degree only

<sup>9</sup> Technology programs only

<sup>10</sup> Spouses only

<sup>11</sup> Only at institutions of higher learning for credit towards a college degree







## Education Program Data

### Beneficiaries who received education benefits during fiscal year 2023<sup>12</sup>

Program	Total beneficiaries	Total payments (\$000)
Post-9/11	564,665	\$8,642,295
MGIB-AD	19,056	\$158,792
MGIB-SR <sup>13</sup>	39,849	\$119,703
DEA	215,934	\$1,637,992
VET TEC	9,519	\$85,269
VRRAP	10,096	\$146,683
VEAP	0	\$0
VEAP disenrollment	3,631	\$2,156
<b>Total <sup>14</sup></b>	<b>862,750</b>	<b>\$10,792,890</b>

### Beneficiaries who began receiving education benefits by training time and program during fiscal year 2023<sup>15</sup>

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
Post-9/11 <sup>16</sup>	11,456	7,722	10,709	73,792	103,679	66%
MGIB-AD	85	372	393	1,717	2,567	2%
MGIB-SR	231	591	900	6547	8,269	5%
DEA	1,007	3021	4,537	33,450	42,015	27%
<b>Training time totals</b>	<b>12,779</b>	<b>11,706</b>	<b>16,539</b>	<b>115,506</b>	<b>156,530</b>	

<b>Percent of program total</b>	<b>8%</b>	<b>7%</b>	<b>11%</b>	<b>74%</b>
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<sup>12</sup> Source: Office of Financial Management (OFM). Dollar amounts are in the thousands.

<sup>13</sup> Based on service in the Selected Reserve.

<sup>14</sup> Total payment dollars include Section 901 program participants, although beneficiaries are not included.

<sup>15</sup> Source: Hines BDN System Reports. Due to the temporary nature of VRRAP and VET TEC, they are not included in this table.

<sup>16</sup> Post-9/11 GI Bill statistics source PA&I EDW.



## Education Program Data

### Education program payments by fiscal year (\$000)<sup>17</sup>

Education Program	2019	2020	2021	2022	2023
Post-9/11	\$10,748,939	\$10,108,335	\$9,141,053	\$8,134,273	\$8,642,295
MGIB-AD <sup>18</sup>	\$215,993	\$205,248	\$169,554	\$148,165	\$158,792
MGIB-SR	\$109,049	\$108,905	\$98,143	\$106,027	\$119,703
DEA	\$861,152	\$1,042,921	\$1,118,540	\$1,255,511	\$1,637,992
VEAP	\$106	\$69	\$756	\$8,478	\$2,156
VET TEC			\$38,010	\$92,532	\$85,269
VRRAP			\$32,052	\$170,560	\$146,683
<b>Total</b>	<b>\$11,936,701</b>	<b>\$11,469,998</b>	<b>\$10,598,108</b>	<b>\$9,915,546</b>	<b>\$10,792,890</b>

### Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status

Country	Profit Status	Amount Summary
USA	Private Non-Profit	\$1,549,598,306
	Private Profit	\$1,118,235,205
	Public	\$1,637,540,401
Foreign Countries	Private Non-Profit	\$3,757,163
	Private Profit	\$3,044,656
	Public	\$8,087,761
<b>Total</b>		<b>\$4,320,263,492</b>

### Beneficiaries who began training under the Post-9/11 GI Bill education benefit under the On-The-Job (OJT) and Apprenticeship (APP) Program by fiscal year<sup>19</sup>

Education Program	2019		2020		2021		2022		2023	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
Post-9/11	1,436	1,798	1,384	1,490	912	1,315	848	1,150	1,184	1,574

<sup>17</sup> Source: Office of Financial Management (OFM). Dollar amounts are in the thousands. Totals include REAP 1607 benefits for FY2019-20.

<sup>18</sup> All MGIB AD figures in this document include National Call to Service, peacetime Veterans and Service members.

<sup>19</sup> Source: Performance Analysis & Integrity (PA&I). PA&I OFM Monthly Reports. Distinct beneficiary count and amount paid to schools. This figure may differ from enrollment numbers in other parts of the report.



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## Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD program. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 10 percent decrease in the number of unique trainees in fiscal year 2023 compared to fiscal year 2022.

## License and Certification Test Reimbursement

Under all active education programs beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 20 percent increase in the number of unique trainees in fiscal year 2023 compared to fiscal year 2022.

## Accelerated Payments Program

Accelerated payments are available under the MGIB-AD and MGIB-SR programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high-tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was an 83 percent decrease in the participants under this program in fiscal year 2023 compared to fiscal year 2022.

### Unique beneficiaries and payments by fiscal year<sup>20</sup>

(Dollar amounts are in the thousands \$000)

Usage Type	2020		2021		2022		2023	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up <sup>21</sup>	1,323	\$3,252	1,055	\$2,749	849	\$2,111	766	\$1,960
License and certification tests	2,735	\$1,816	2,492	\$1,584	2,795	\$2,247	3,240	\$2,897
Accelerated payment	3	\$22	4	\$21	6	\$17	1	\$2
Total	4,061	\$5,090	3,551	\$4,354	3,650	\$4,375	4,007	\$4,859

<sup>20</sup> Source: Education Service Out-of-System and Accelerated Payment reports, PA&I OFM Monthly Reports.

<sup>21</sup> Post-9/11 Top-Up statistics currently are not available.

## Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship



The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2023, there were 119,555 beneficiaries who received transferred benefits from a Service member or Veteran. Of those 97,162 were children while 22,393 were spouses. These beneficiaries are included under Post-9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill, which established the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active-duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2023, 3,376 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Congress passed Public Law 113-146 that amended the Post-9/11 GI Bill, which expanded the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Spouses of an active-duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. During fiscal year 2023, 813 spouses received Post-9/11 GI Bill benefits under the Fry Scholarship.

### Beneficiary count by type in FY2023<sup>22</sup>

Beneficiary Type	Count
Veteran	414,740
Service Member	26,181
Transfer of Eligibility - Spouse	22,393
Transfer of Eligibility - Child	97,162
Fry Spouse	813
Fry Child	3,376
<b>Total</b>	<b>564,665</b>

### Post-9/11 GI Bill Beneficiary Count by Gender<sup>23</sup>

Gender	Count
Female	155,783
Male	319,880
Undisclosed	89,002
<b>Total</b>	<b>564,665</b>

<sup>22</sup> Source: PA&I EDW.

<sup>23</sup> Gender is self-reported.





## Education Data by State<sup>24</sup>

State statistics are based on enrollment data, do not include foreign schools, and may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used in relation to other figures in the report for the fiscal year.

Location	Post-9/11	MGIB-AD	MGIB-SR	DEA	VEAP	TOTAL
Alabama	10,142	304	1,388	8,500	0	20,334
Alaska	1,497	17	17	346	0	1,877
Arizona	32,092	1,186	640	8,031	0	41,949
Arkansas	2,764	86	826	2,643	0	6,319
California	47,886	567	977	15,919	0	65,349
Colorado	15,449	362	302	4,222	0	20,335
Connecticut	3,208	57	352	693	0	4,310
Delaware	1,124	17	104	436	0	1,681
Dist. of Columbia	4,561	67	96	1,062	0	5,786
Florida	37,853	795	1,181	16,561	0	56,390
Georgia	17,001	447	1,504	12,473	0	31,425
Hawaii	3,560	29	77	636	0	4,302
Idaho	2,504	64	220	993	0	3,781
Illinois	10,944	612	1,897	3,921	0	17,374
Indiana	9,515	397	1,037	2,643	0	13,592
Iowa	3,275	85	1,087	1,108	0	5,555
Kansas	4,461	178	511	1,999	0	7,149
Kentucky	5,050	122	816	3,505	0	9,493
Louisiana	4,693	123	1,222	4,236	0	10,274
Maine	1,702	35	145	902	0	2,784
Maryland	16,293	555	348	3,577	0	20,773
Massachusetts	6,433	56	543	1,478	0	8,510
Michigan	5,984	101	742	2,475	0	9,302
Minnesota	6,092	165	902	2,700	0	9,859
Mississippi	3,210	58	800	2,593	0	6,661
Missouri	8,308	390	951	2,922	0	12,571
Montana	1,375	21	168	508	0	2,072
Nebraska	3,065	156	373	1,404	0	4,998

<sup>24</sup> The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page. VRRAP and VET TEC are not included in this table given the temporary nature of the programs.



Location	Post-9/11	MGIB-AD	MGIB-SR	DEA	VEAP <sup>25</sup>	TOTAL
Nevada	3,589	81	329	1,742	0	5,741
New Hampshire	11,796	537	428	3,049	0	15,810
New Jersey	5,274	88	563	1,177	0	7,102
New Mexico	1,986	144	125	1,443	0	3,698
New York	14,177	237	737	3,591	0	18,742
North Carolina	15,261	615	919	12,582	0	29,377
North Dakota	1,205	42	494	468	0	2,209
Ohio	9,793	213	2,039	3,544	0	15,589
Oklahoma	5,384	191	894	4,364	0	10,833
Oregon	4,967	77	234	1,692	0	6,970
Pennsylvania	11,268	175	1,703	3,591	0	16,737
Rhode Island	1,040	8	117	279	0	1,444
South Carolina	7,123	143	722	6,491	0	14,479
South Dakota	1,314	37	439	456	0	2,246
Tennessee	9,116	182	651	4,620	0	14,569
Texas	46,361	1,904	1,550	29,710	0	79,525
Utah	13,309	1,233	787	3,286	0	18,615
Vermont	961	31	69	216	0	1,277
Virginia	30,344	888	1,047	13,871	0	46,150
Washington	10,068	141	269	4,082	0	14,560
West Virginia	17,214	844	599	1,880	0	20,537
Wisconsin	5,245	109	1,381	1,824	0	8,559
Wyoming	764	37	138	264	0	1,203
Guam	347	0	18	120	0	485
Puerto Rico	2,061	43	816	2,138	0	5,058
Philippines	162	12	1	493	0	668
American Samoa	10	0	10	33	0	53
Virgin Islands	43	0	2	9	0	54

<sup>25</sup> VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program. Does not include disenrollment.







## Education Data by International Country

Countries statistics are based on enrollment data and may include individuals who used their education benefits in more than one country; therefore, the totals within this table should not be used in relation to other figures in the report for the fiscal year.

Location	Post-9/11
Anguilla	4
Australia	88
Austria	9
Belgium	1
Belize	1
Canada	98
Canada (except Newfoundland)	2
Colombia	5
Costa Rica	3
Czech Republic	21
Denmark	2
Dominican Republic	7
Ecuador	1
Egypt	1
England	199
Estonia	1
Finland	2
France	62
Germany	76
Greece	7

Location	Post-9/11
Hungary	3
Ireland	32
Israel (Jerusalem)	5
Italy	70
Jamaica	1
Japan	85
Kenya	5
Kyrgyzstan	2
Lebanon	1
Mexico	43
Netherlands	15
New Zealand	28
Nicaragua	1
Northern Ireland	4
Norway	2
Peru	1
Philippines	162
Poland	8
Scotland	65
Slovakia	1

Location	Post-9/11
South Korea	16
Spain	22
St. Kitts	4
St. Vincent	13
Sweden	3
Switzerland	5
Taiwan	2
Thailand	49
United Arab Emirates	2
Wales	5
West Indies	48



## Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship (APP) Training Data by State

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

Location	APP	OJT	TOTAL
Alabama	25	7	32
Alaska	16	11	27
Arizona	23	50	73
Arkansas	11	13	24
California	138	123	261
Colorado	44	52	96
Connecticut	9	2	11
Delaware	2	3	5
Dist. of Columbia	5	6	11
Florida	45	85	130
Georgia	32	80	112
Guam	2	0	2
Hawaii	2	1	3
Idaho	3	6	9
Illinois	44	85	129
Indiana	44	7	51
Iowa	121	23	144
Kansas	3	9	12
Kentucky	22	14	36
Louisiana	15	3	18
Maine	9	1	10
Maryland	37	30	67
Massachusetts	28	4	32
Michigan	40	18	58
Minnesota	20	8	28
Mississippi	2	2	4
Missouri	34	32	66

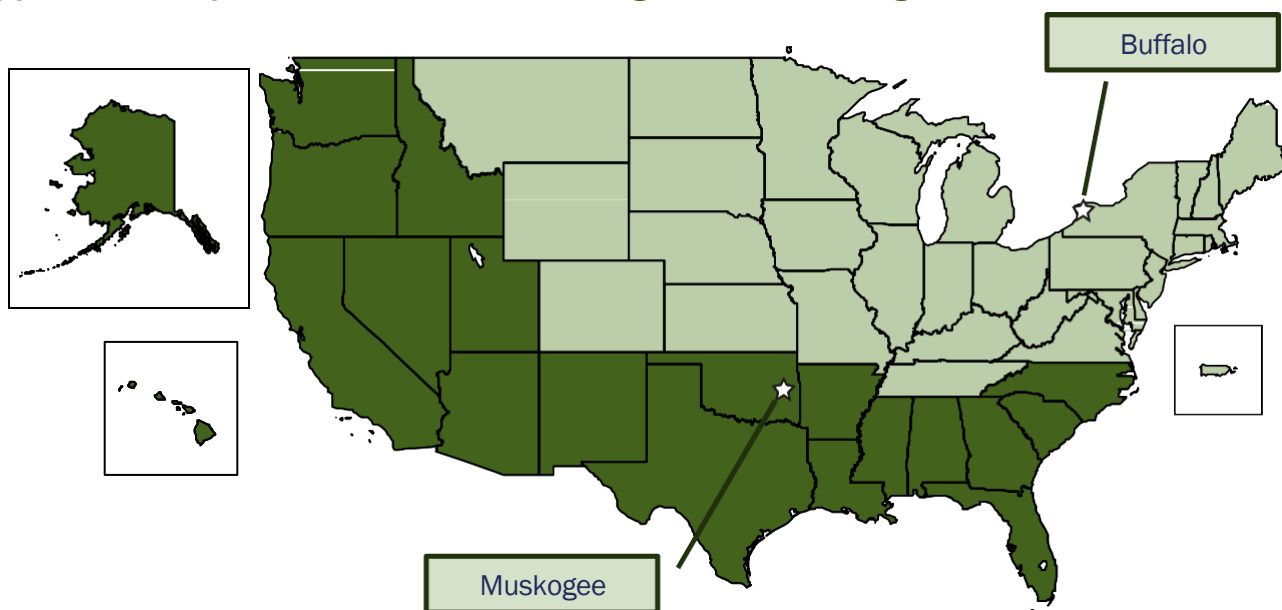
Location	APP	OJT	TOTAL
Montana	6	3	9
Nebraska	101	9	110
Nevada	4	4	8
New Hampshire	2	3	5
New Jersey	10	7	17
New Mexico	6	7	13
New York	35	40	75
North Carolina	63	12	75
North Dakota	4	0	4
Ohio	70	27	97
Oklahoma	11	8	19
Oregon	37	27	64
Pennsylvania	57	15	72
Puerto Rico	0	1	1
Rhodes Island	3	0	3
South Carolina	13	28	41
South Dakota	2	12	14
Tennessee	54	48	102
Texas	75	130	205
Utah	18	3	21
Vermont	3	1	4
Virgin Islands	1	0	1
Virginia	42	45	87
Washington	59	70	129
West Virginia	1	2	3
Wisconsin	117	6	123
Wyoming	4	1	5

National Totals	1,574	1,184	2,758
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## Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



### Buffalo – NY Regional Processing Office

P.O. Box 4616  
Buffalo, NY 14240-4616

Colorado  
Connecticut  
Delaware  
District of Columbia  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky  
Maine  
Maryland  
Massachusetts  
Michigan  
Minnesota  
Missouri  
Montana  
Nebraska  
New Hampshire  
New Jersey  
New York  
North Carolina  
North Dakota  
Ohio  
Pennsylvania  
Rhode Island  
South Dakota  
Tennessee

US Virgin Islands  
Vermont  
Virginia  
West Virginia  
Wisconsin  
Wyoming  
Foreign Schools

### Muskogee – OK Regional Processing Office

P.O. Box 8888  
Muskogee, OK 74402-8888

Alabama  
Alaska  
Arizona  
Arkansas  
California  
Florida  
Georgia  
Hawaii  
Idaho  
Louisiana  
Mississippi  
Nevada  
New Mexico  
Oklahoma  
Oregon  
Puerto Rico  
South Carolina  
Texas  
Utah  
Washington  
All Trust Territories/  
Philippines

### Contact Information

Education Call Center  
**1-888-GI-Bill-1**  
**(1-888-442-4551)**

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

Online Forms and Applications  
**va.gov**

Education Home  
**www.benefits.va.gov/GIBill**



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# Insurance

## Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Service members and their families with universally available group term life insurance, as well as traumatic injury protection insurance for Service members. Service members may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy through the Veterans Group Life Insurance program, or a permanent, individual insurance policy after separating from service. In addition, VBA's Life Insurance Programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veteran Programs

A detailed description of each program is on page [168](#).

VA life insurance provides \$1.5 trillion in coverage to 5.6 million Service members, Veterans, and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Service members to purchase affordable life insurance coverage.



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### Release history

#### Version & changes

#### Date

Data as of

09/30/2023



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## Mission, Vision, Purpose, Core Values and Priorities

### Mission Statement

The Department of Veterans (VA) Insurance Service **mission** is to provide our Nation's Veterans, Service members, and Military Families insurance products and services.

### Vision Statement

Our **vision** is to be the trusted provider for Veteran and Service member insurance delivery; investing in a diverse and caring workforce, advancing online efficiency to improve the employee and customer experiences, and exceeding expectations for value, quality, and timeliness to honor our Veterans and Survivors.

### Purpose

Our **purpose** is to honor our Nation's heroes by offering policyholders peace of mind and beneficiaries financial security.

### Core Values

VA Insurance Service shares VA's five core values: **integrity, commitment, advocacy, respect, and excellence**. The core values define "who we are," our culture and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans, Service members, and their beneficiaries. The first letter of each word - Integrity, Commitment, Advocacy, Respect, Excellence - creates a powerful acronym, "I CARE." The I CARE acronym is a constant reminder of Insurance Service employees' important role and commitment to those we serve.

The core values shape our strategy, guide the execution of our mission, and influence key decisions.

### Priorities

- ***Serve*** our Nation's heroes by insuring over 5.6 million Veterans, Service members, and uniformed service families for over \$1.5 trillion in coverage.
- ***Educate*** customers on insurance benefits they have earned to promote peace-of-mind.
- ***Engage*** customers where they are by offering flexible, paperless payment and communication options.
- ***Innovate*** by ***collaborating*** with stakeholders to design customer-centered processes and products.



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## Three Categories of Benefit Programs

### Closed Life Insurance Programs

When VA offered these programs during prior military conflict periods, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs no longer issue new coverage, but VA continues to maintain active policies and provides a range of benefits. These programs include United States Government Life Insurance (USGLI), National Service Life Insurance (NSLI), Veterans' Special Life Insurance (VSLI), and Veterans' Reopened Insurance (VRI).

### Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Veterans Affairs Life Insurance (VALife) and Veterans' Mortgage Life Insurance (VMLI). On January 1, 2023, the Veterans Affairs Life Insurance (VALife) program, a new guaranteed acceptance whole life program, replaced the S-DVI program. The Service-Disabled Veterans' Insurance (S-DVI) program was closed to new insureds on December 31, 2022.

### Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with group term insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). All Service members who have SGLI are automatically covered under TSGLI and have their dependent children automatically covered for \$10,000 of FSGLI.



## Acronyms Used in This Document

Supervised insurance programs <sup>1</sup>	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs <sup>2</sup>	S-DVI	Service-Disabled Veterans' Insurance <sup>3</sup>
	VALife	Veterans Affairs Life Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance <sup>3</sup>
	NSLI	National Service Life Insurance <sup>3</sup>
	VSLI	Veterans' Special Life Insurance <sup>3</sup>
Other	VRI	Veterans' Reopened Insurance <sup>3</sup>
	DEERS	Defense Eligibility and Enrollment Reporting System
	DMDC	Defense Manpower Data Center
	NOAA	National Oceanic and Atmospheric Administration
	OSGLI	Office of Servicemembers' Group Life Insurance
	PA&I	Performance Analysis & Integrity
	SOES	SGLI Online Enrollment System

<sup>1</sup> The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Service according to the terms of a group policy.

<sup>2</sup> The administered insurance programs are directly managed by the VA Insurance Service.

<sup>3</sup> These programs no longer issue coverage.



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## VA Insurance Program Enhancements

### VALife Launch

On January 1, 2023, the Insurance Service launched Veterans Affairs Life Insurance (VALife) – the first new VA life insurance program for Veterans in almost 50 years. VALife has no medical underwriting and eliminated time limitations for enrollment for service-connected Veterans under age 81, expanding access and protection to millions of our Veterans. Since VALife launched, VA has processed over 31,000 applications, issued over 28,000 policies, and today, provides almost \$800 million of whole life insurance coverage with an average time of 14 minutes to complete an online application at VA.gov.



## SGLI Coverage Increase

On March 1, 2023, in accordance with the Supporting Families of the Fallen Act, Insurance Service achieved the automated implementation of \$500,000 in coverage eligibility for Veterans Group Life Insurance (VGLI) for Veterans and Servicemembers' Group Life Insurance (SGLI) for active, guard and reserve members. This increased VA's total coverage to almost \$1.5 trillion as of September 30, 2023, which makes VA the 12th largest U.S. life insurer. This was done in partnership across the eight Uniformed Services, the Department of the Treasury, the Defense Manpower Data Center, and the private sector. This is the first increase in coverage since 2005, when maximum coverage increased from \$250,000 to \$400,000.

## Faster Payments

Faster Payments to Veterans' Survivors Act of 2022, P.L. 117-313, was enacted on December 27, 2022. The Act directed VA to improve the processes and procedures with respect to identifying, locating, and paying hard-to-find beneficiaries of certain life insurance policies. Paying beneficiaries sooner improves access and Veterans' intended outcomes.



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## VA Insurance Programs

### Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 <sup>4</sup>
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 <sup>4</sup>
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 <sup>4</sup>
Service-Disabled Veterans' Insurance (S-DVI)	1951 - 2022	\$10,000

### Programs that currently issue coverage (Uniformed Services and Post-Vietnam Veterans' Life Insurance)

Open life insurance programs		Year	Maximum coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$500,000 <sup>5</sup>
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$500,000 <sup>5</sup>
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 <sup>6</sup>
	Veterans Affairs Life Insurance (VALife)	2023 - present	\$40,000

<sup>4</sup> Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

<sup>5</sup> Effective March 1, 2023, the maximum coverage for SGLI and VGLI increased to \$500,000.

<sup>6</sup> Maximum face amount increased to \$200,000 on January 1, 2012.



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## VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

### 2022 Rankings by Total Life Insurance in-force<sup>7</sup>

Rank	Company	Total life insurance (millions)
1	Great-West Life Group	\$5,016,000
2	Metropolitan Life Ins Companies <sup>8</sup>	\$4,784,718
3	Prudential of America Group <sup>8</sup>	\$4,601,470
4	New York Life Group <sup>8</sup>	\$3,113,829
5	Northwestern Mutual Group	\$2,221,020
6	Lincoln Financial Group	\$2,130,008
7	Securian Financial Insurance Group	\$1,977,393
8	RGA Group	\$1,940,436
9	Swiss Reinsurance Life Group	\$1,900,244
10	Munich American Reassurance Company	\$1,763,231
11	SCOR Life US Group	\$1,715,222
12	AIG Life & Retirement Group	\$1,324,837
13	<b>VA<sup>9</sup></b>	<b>\$1,217,040</b>
14	Aegon USA Group	\$1,182,038
15	Hartford Life & Accident Insurance Company	\$1,171,579
16	Hannover Life Reassurance America	\$1,129,174

<sup>7</sup> Source: Best's Review (September 2023); Calendar Year 2022 Exhibit of Insurance In-force

<sup>8</sup> Total includes the portion of SGLI insurance in-force that this company reinsures.

<sup>9</sup> VA data includes \$211,450 million of TSGLI coverage.



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## Quick Reference: Information by Fiscal Year

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

### Lives insured by fiscal year<sup>10</sup>

Insured (program)	2019	2020	2021	2022	2023
Veterans (All Administered Programs except VMLI)	470,386	426,500	385,813	351,944	353,629
Veterans (VMLI)	2,592	2,570	2,479	2,311	2,226
Veterans (VGLI)	432,940	437,549	440,225	445,419	451,409
Servicemembers (SGLI)	2,137,500	2,165,500	2,239,500	2,205,500	2,206,500
Spouses and Children (FSGLI)	2,625,000	2,599,000	2,637,000	2,581,000	2,541,000
<b>Total lives insured</b>	<b>5,668,418</b>	<b>5,631,119</b>	<b>5,705,017</b>	<b>5,586,174</b>	<b>5,554,764</b>
Face amount (billions)	\$968	\$981	\$1,008	\$1,006	\$1,275

The following table displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amounts of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

### Benefits paid by fiscal year<sup>11</sup>

Benefit type	2019	2020	2021	2022	2023	% Chg. FY22 to FY23
Death awards <sup>12</sup>	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345	\$1,672,078,203	-6%
Dividends	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930	\$9,418,289	-27%
Loans made	\$29,092,000	\$23,438,000	\$20,738,000	\$24,120,000	\$21,195,000	-12%
Matured endowments	\$120,720,834	\$122,128,522	\$108,267,832	\$111,161,733	\$79,177,697	-29%
Cash surrenders	\$46,826,661	\$37,373,804	\$27,991,977	\$27,132,586	\$49,272,826	82%
Disability claims	\$2,730,471	\$2,210,000	\$1,740,091	\$1,349,529	\$626,138	-54%
<b>Total</b>	<b>\$2,043,308,364</b>	<b>\$2,013,544,273</b>	<b>\$2,035,668,583</b>	<b>\$1,963,190,123</b>	<b>\$1,831,768,153</b>	<b>-7%</b>

<sup>10</sup> Source: FY2023 State of Residence Report; FY2023 Exhibit of Insurance In-force. FY2023 SGLI and FSGLI coverage is estimated using June data and are rounded.

<sup>11</sup> Source: FY2023 Exhibit of Insurance In-force; FY2023 Statement of Operations and Changes in Net Position; FY23 Statement of Cash Flows.

<sup>12</sup> Includes payments for traumatic injuries.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

### Number of death or traumatic injury awards paid

	2019	2020	2021	2022	2023
Administered	52,897	49,002	46,733	38,566	31,735
Supervised <sup>13</sup>	7,744	7,982	8,503	9,110	9,304
<b>Total</b>	<b>60,641</b>	<b>56,984</b>	<b>55,236</b>	<b>47,676</b>	<b>41,039</b>

### Amount of death or traumatic injury awards paid

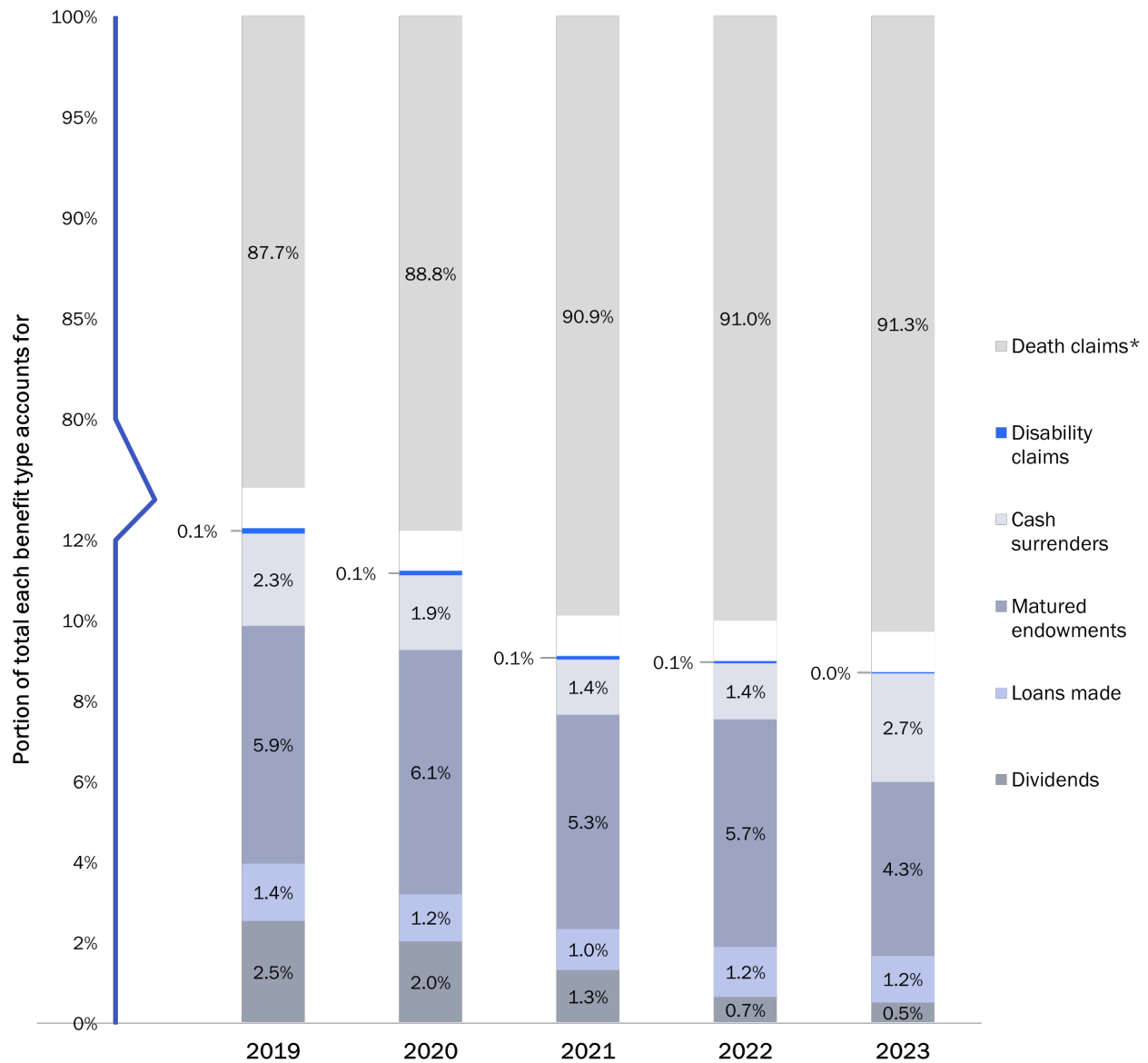
	2019	2020	2021	2022	2023
Administered	\$722,615,373	\$668,463,328	\$623,755,228	\$517,661,984	\$418,738,329
Supervised <sup>13</sup>	\$1,069,507,401	\$1,118,959,836	\$1,226,343,618	\$1,268,875,361	\$1,253,339,874
<b>Total</b>	<b>\$1,792,122,774</b>	<b>\$1,787,423,164</b>	<b>\$1,850,098,846</b>	<b>\$1,786,537,345</b>	<b>\$1,672,078,203</b>
Administered Average Payment	\$13,661	\$13,642	\$13,347	\$13,423	\$13,195
Supervised Average Payment	\$138,108	\$140,185	\$144,225	\$139,284	\$134,710

<sup>13</sup> Includes payments for traumatic injuries.





## Types of Insurance Benefits by fiscal year<sup>14</sup>



\* Includes payments for SGLI traumatic injuries



### Total Insurance in-force by fiscal year<sup>15</sup>

	2019	2020	2021	2022	2023
Number of policies	5,724,945	5,681,171	5,749,015	5,624,676	5,582,558
Total face amounts	\$1,173,876,252,207	\$1,189,648,776,945	\$1,224,322,505,123	\$1,218,087,664,206	\$1,486,575,992,212
Avg. face amounts <sup>16</sup>	\$205,046	\$209,402	\$212,962	\$216,561	\$266,289

### Life Insurance in-force by program during FY 2023<sup>17</sup>

Type of Insurance <sup>18</sup>	Number of policies	Total face amount	Average face amount <sup>16</sup>	Maximum face amount
USGLI	0	\$0	\$0	\$10,000
NSLI	44,256	\$550,335,252	\$12,435	\$10,000
VSLI	41,491	\$626,654,128	\$15,103	\$10,000
VRI	2,056	\$21,161,702	\$10,293	\$10,000
S-DVI	269,077	\$2,832,648,970	\$10,527	\$10,000 <sup>19</sup>
VALife	24,543	\$783,860,296	\$31,938	\$40,000
VMLI	2,226	\$352,584,364	\$158,394	\$200,000
SGLI	2,206,500	\$1,072,292,500,000	\$485,970	\$500,000
FSGLI - Child	1,657,000	\$16,570,000,000	\$10,000	\$10,000
FSGLI - Spouse	884,000	\$87,385,500,000	\$98,852	\$100,000
VGLI	451,409	\$93,910,747,500	\$208,039	\$500,000
<b>Total<sup>20</sup></b>	<b>5,582,558</b>	<b>\$1,275,325,992,212</b>	<b>\$228,448</b>	

<sup>15</sup> Source: Insurance FY 2023 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

<sup>16</sup> Average face amount includes paid-up additional insurance where available.

<sup>17</sup> Source: Insurance FY 2023 Exhibit of Insurance In-force Cover Sheet as of end of FY2023.

<sup>18</sup> Page [172](#) contains information on historical changes to life insurance programs.

<sup>19</sup> As of January 1, 2023, the additional \$30,000 of supplemental coverage is no longer available to totally disabled Veterans.

<sup>20</sup> Excludes TSGLI.





### Gender Breakdown by Program during FY 2023

Type of Programs	Male	Female	Unknown
NSLI <sup>21</sup>	99%	1%	0%
VSLI <sup>21</sup>	98%	2%	0%
VR <sup>21</sup>	99%	1%	0%
S-DVI <sup>21</sup>	88%	12%	0%
VALife <sup>21</sup>	83%	17%	0%
SGLI <sup>22</sup>	81%	19%	0%
VGLI <sup>23</sup>	85%	15%	0%
VMLI <sup>21</sup>	91%	9%	0%
<b>Total</b>	<b>83%</b>	<b>17%</b>	<b>0%</b>

<sup>21</sup> Insurance does not collect gender data on policyholders. Breakdown comes from a SSN data match PA&I performed with records they had access to

<sup>22</sup> Gender breakdown for Active and Reserve Service members from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

<sup>23</sup> OSGLI data



### Number of policy actions processed on administered policies by fiscal year<sup>24</sup>

	2019	2020	2021	2022	2023
Loans	33,686	27,395	24,849	28,672	21,594
Cash surrenders	4,704	3,366	2,649	3,005	3,630
Calls answered <sup>25</sup>	442,898	400,444	397,479	401,488	439,368
Correspondence received	24,427	17,617	23,448	23,138	14,304
Change of address	9,911	1,444	N/A <sup>26</sup>	N/A <sup>26</sup>	N/A <sup>26</sup>
Online loan applications	8,560	8,376	9,224	11,771	7,101
<b>Total<sup>27</sup></b>	<b>515,626</b>	<b>450,266</b>	<b>448,425</b>	<b>456,303</b>	<b>478,896</b>

<sup>24</sup> Source: Distribution of Operations Report.

<sup>25</sup> The number of Interactive Voice Response calls are not included.

<sup>26</sup> Beginning with FY 2021, Change of Address is no longer tracked separately from Correspondence received.

<sup>27</sup> Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed by an employee on administered policies. Online loan applications are processed without manual intervention.







## Coverage Established, Lapsed, or Payments Issued During FY 2023

The table below identifies the number of new policies issued for FY 2023, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the uniformed services maintain the records on each insured Service member.

### New life insurance coverage issued in FY 2023

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI <sup>28</sup>	354	\$59,405,266	\$167,811	\$200,000
S-DVI <sup>29</sup>	6,726	\$78,569,000	\$11,681	\$10,000 <sup>30</sup>
VALife <sup>29</sup>	26,587	\$854,520,000	\$32,141	\$40,000
VGLI <sup>31</sup>	24,633	\$9,009,615,000	\$365,754	\$500,000
FSGLI – Child <sup>32</sup>	65,747	\$657,470,000	\$10,000	\$10,000
FSGLI – Spouse <sup>33</sup>	124,807	\$12,337,421,564	\$98,852	\$100,000
SGLI <sup>32</sup>	148,914	\$65,558,197,188	\$440,242	\$500,000
<b>Total</b>	<b>397,768</b>	<b>\$88,555,198,018</b>	<b>\$222,630</b>	

<sup>28</sup> Source: VMLI LifePro – FY2023 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

<sup>29</sup> Source: S-DVI/VALIFE – FY2023 Exhibit of Insurance In-force; State of Residence Report.

<sup>30</sup> Source: An additional \$30,000 of supplemental coverage was available to totally disabled policyholders until January 1, 2023.

<sup>31</sup> Source: VGLI – OSGLI Monthly Report to VA.

<sup>32</sup> Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2023. Data on accessions from the Defense Manpower Data Center.

<sup>33</sup> Source: DEERS and Military Pay Records.



### Policy lapses<sup>34</sup> during FY 2023

Type of Insurance	Number	Face amount	Average face amount
NSLI	371	\$2,154,500	\$5,807
VSLI	243	\$1,692,000	\$6,963
VRI	8	\$28,500	\$3,563
S-DVI	365	\$4,051,559	\$11,100
<b>Administered Total Lapses (Excluding VALife)</b>	<b>987</b>	<b>\$7,926,559</b>	<b>\$8,031</b>
VGLI Lapses	9,112	\$1,662,240,000	\$182,423
VALife	859	\$28,150,000	\$32,771

<sup>34</sup> Source: FY2023 Exhibit of Insurance In-force.  
A policy lapses if the premium is not received within 61 days after the due date.





## VBA Insurance payments made to policyholders during FY 2023

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment <sup>35</sup>	USGLI	1	\$1,000	\$1,000
	NSLI	5,700	\$75,737,487	\$13,287
	VSLI	60	\$1,180,974	\$19,683
	VRI	35	\$550,351	\$15,724
	S-DVI	181	\$1,707,885	\$9,436
<b>Total</b>		<b>5,977</b>	<b>\$79,177,697</b>	<b>\$13,247</b>
Cash surrender <sup>35</sup>	USGLI	0	\$0	\$0
	NSLI	675	\$34,325,656	\$50,853
	VSLI	769	\$10,349,167	\$13,458
	VRI	31	\$251,110	\$8,100
	S-DVI	1,141	\$4,346,892	\$3,810
<b>Total</b>		<b>2,616</b>	<b>\$49,272,825</b>	<b>\$18,835</b>
Dividends <sup>36</sup>	USGLI	1	\$18	\$18
	NSLI	44,256	\$6,478,382	\$146
	VSLI	41,491	\$2,559,997	\$62
	VRI	2,056	\$379,891	\$185
<b>Total</b>		<b>87,804</b>	<b>\$9,418,288</b>	<b>\$107</b>
Loans <sup>37</sup>	USGLI	0	\$0	\$0
	NSLI	114	\$600,000	\$5,263
	VSLI	112	\$573,000	\$5,116
	VRI	9	\$36,000	\$4,000
	S-DVI	21,359	\$19,986,000	\$936
<b>Total</b>		<b>21,594</b>	<b>\$21,195,000</b>	<b>\$982</b>

<sup>35</sup> Source of number: FY 2023 Exhibit of Insurance In-force. Source of amount: FY 2023 Statement of Operations and Changes in Net Position.

<sup>36</sup> Source of number: FY 2023 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2023 Statement of Operations and Changes in Net Position.

<sup>37</sup> Source of number: FY 2023 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2023 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



### VBA Life Insurance dividend payments by fiscal year

Dividend payments	2019	2020	2021	2022	2023
Number	247,801	197,843	153,751	116,513	87,803
Total amounts	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930	\$9,418,288
Average payments	\$209	\$207	\$175	\$111	\$107

In general, VA pays death claims to a Service members' or Veterans' designated beneficiary upon the death of the insured person. In the case of FSGLI, VA pays spousal or dependent child death claim benefits to the Service member. In the case of VMLI, VA pays death claims directly to the mortgage lender.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

### Payments for death or traumatic injury during FY 2023<sup>38</sup>

Type of insurance	Number	Amount	Average payment
USGLI	0	\$0	\$0
NSLI	12,039	\$152,066,433	\$12,631
VSLI	7,416	\$123,345,036	\$16,632
VRI	652	\$5,823,629	\$8,932
VALife	161	\$123,039	\$764
S-DVI	11,267	\$105,438,714	\$9,358
VMLI	200	\$31,941,478	\$159,707
SGLI <sup>39</sup>	1,782	\$627,757,080	\$352,277
FSGLI – Spouse <sup>39</sup>	513	\$49,770,000	\$97,018
FSGLI - Child <sup>39</sup>	992	\$9,920,000	\$10,000
TSGLI <sup>39</sup>	498	\$24,950,000	\$50,100
VGLI <sup>39</sup>	5,519	\$540,942,794	\$98,015
<b>Total</b>	<b>41,039</b>	<b>\$1,672,078,203</b>	<b>\$40,744</b>

<sup>38</sup> Source of number: FY 2023 Exhibit of Insurance In-force; VMLI Database.  
Source of amount: FY 2023 Statement of Operations and Changes in Net Position.

<sup>39</sup> Source: SGLI and TSGLI Monthly Reports from OSGLI.  
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





## Monthly Payments to Policyholders at the End of FY 2023

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for certain policy benefits, such as, cash surrenders and matured endowments. In the two disability benefit provisions of policies — total and permanent disability and total disability income — no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

### Insurance monthly installment award payments to policyholders at the end of FY 2023

Type of payment <sup>40</sup>	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	439	\$559,170	\$1,274
	VSLI	286	\$401,040	\$1,402
	VRI	29	\$23,820	\$821
<b>Total</b>		<b>754</b>	<b>\$984,030</b>	<b>\$1,305</b>
Matured endowments	USGLI	0	\$0	\$0
	NSLI	56	\$66,672	\$1,191
	VSLI	64	\$91,578	\$1,431
	VRI	1	\$484	\$484
	S-DVI	10	5,547	\$555
<b>Total</b>		<b>131</b>	<b>\$164,281</b>	<b>\$1,254</b>
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	15	\$25,404	\$1,694
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
<b>Total</b>		<b>15</b>	<b>\$25,404</b>	<b>\$1,694</b>
Total and permanent disability	USGLI	0	\$0	\$0
<b>Total</b>		<b>0</b>	<b>\$0</b>	<b>\$0</b>

<sup>40</sup> Source: LifePro Reserve Summary (Settlement Option Benefits). Life income — for NSLI and VSLI, are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

## Monthly Payments to Beneficiaries in FY 2023



A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

### Insurance monthly installment award payments to beneficiaries in FY 2023<sup>41</sup>

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	345	\$65,533	\$190
NSLI	4,847	\$2,514,511	\$519
VSLI	274	\$207,417	\$757
VRI	40	\$16,536	\$413
S-DVI	113	52,048	\$461
<b>Total</b>	<b>5,619</b>	<b>\$2,856,045</b>	<b>\$508</b>

<sup>41</sup> Source: Insurance LifePro Reserve Summary (Settlement Option Benefits). Life Income – for NSLI and VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount.







## Age Distribution of Policyholders

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

### Age distribution for VBA Insurance Programs<sup>42</sup>

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI <sup>43</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI <sup>43</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI <sup>43</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI <sup>43</sup>	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI <sup>43</sup>	2	1,700	13,128	25,776	40,166
% of all age groups	0%	1%	5%	11%	16%
VALife <sup>43</sup>	2	991	4,295	5,131	5,264
% of all age groups	0%	4%	18%	21%	22%
VMLI <sup>44</sup>	0	7	134	263	587
% of all age groups	0%	0%	6%	12%	26%
SGLI <sup>45</sup>	133,667	1,080,868	663,674	260,514	65,594
% of Total	6%	49%	30%	12%	3%
FSGLI-Spouse <sup>45</sup>	6,401	287,751	378,647	165,704	40,938
% of all age groups	1%	33%	43%	19%	5%
FSGLI- Children <sup>45</sup>	1,603,329	53,671	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI <sup>46</sup>	50	12,546	44,285	100,594	137,002
% of all age groups	0%	3%	10%	22%	30%
<b>Total all types</b>	<b>1,743,451</b>	<b>1,437,534</b>	<b>1,104,163</b>	<b>557,982</b>	<b>289,551</b>
<b>% of all age groups</b>	<b>31%</b>	<b>26%</b>	<b>20%</b>	<b>10%</b>	<b>5%</b>

Age groups continued on the next page.

<sup>42</sup> Percentages may not sum to total due to rounding.

<sup>43</sup> Note: Data as of September 30, 2023.

<sup>44</sup> Source: VMLI Reserve Valuation September Data

<sup>45</sup> Source: Estimated age distribution for SGLI and FSGLI are from Defense Manpower Data Center (DMDC) June data. SGLI data reported from each branch of service is also used to estimate FY2023. All Service members insured under SGLI are also insured under TSGLI. Totals are rounded.

<sup>46</sup> Source: VGLI Attained Age In-force Report from Prudential.



## Age distribution for VBA Insurance Programs<sup>42</sup> (continued)

Type of insurance	Age groups					Average age
	60-69	70-79	80-89	> 89	Total all age groups	
USGLI <sup>43</sup>	0	0	0	0	0	
% of all age groups	0%	0%	0%	0%	N/A	
NSLI <sup>43</sup>	0	0	412	41,540	41,952	92.8
% of all age groups	0%	0%	1%	99%	100%	
VSLI <sup>43</sup>	0	0	10,907	29,887	40,794	90.6
% of all age groups	0%	0%	27%	73%	100%	
VRI <sup>43</sup>	0	0	206	1,641	1,847	93.3
% of all age groups	0%	0%	11%	89%	100%	
S-DVI <sup>43</sup>	47,707	98,058	15,413	2,666	244,616	64.2
% of all age groups	20%	40%	6%	1%	100%	
VALife <sup>43</sup>	4,148	4,221	368	0	24,420	51.2
% of all age groups	17%	17%	2%	0%	100%	
VMLI <sup>44</sup>	697	512	26	0	2,226	58.4
% of all age groups	31%	23%	1%	0%	100%	
SGLI <sup>45</sup>	2,168	15	0	0	2,206,500	30.0
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse <sup>45</sup>	4,559	0	0	0	884,000	34.0
% of all age groups	1%	0%	0%	0%	100%	
FSGLI- Children <sup>45</sup>	0	0	0	0	1,657,000	8.4
% of all age groups	0%	0%	0%	0%	100%	
VGLI <sup>46</sup>	91,250	55,894	9,545	243	451,409	54.6
% of all age groups	20%	12%	2%	0%	100%	
<b>Total all types</b>	<b>150,529</b>	<b>158,700</b>	<b>36,877</b>	<b>75,977</b>	<b>5,554,764</b>	
<b>% of all age groups</b>	<b>3%</b>	<b>3%</b>	<b>1%</b>	<b>1%</b>	<b>100%</b>	

See previous page for footnote references.



**U.S. Department  
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## SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

### SGLI by coverage level – Active duty and Reserve duty FY 2023

	Number with coverage		Percent with coverage	
SGLI coverage level	\$50,000-\$450,000	\$500,000 (maximum)	\$50,000-\$450,000	\$500,000 (maximum)
Active duty	40,099	1,378,901	2.83%	97.17%
Reserve duty	64,936	615,064	9.55%	90.45%
<b>Total<sup>47</sup></b>	<b>105,035</b>	<b>1,993,965</b>	<b>5.00%</b>	<b>95.00%</b>

### SGLI coverage by uniformed service and component of service in FY 2023<sup>48</sup>

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent of grand total with SGLI
Active duty	Army	487,532	485,907	99.7%	23.1%
	Navy	349,981	348,732	99.6%	16.6%
	Air Force	359,151	357,780	99.6%	17.0%
	Marine Corps	181,902	181,734	99.9%	8.7%
	Coast Guard	43,400	39,008	89.9%	1.9%
	NOAA	354	320	90.4%	0.0%
	Public Health Service	5,521	5,519	100.0%	0.3%
	<b>Total</b>	<b>1,427,841</b>	<b>1,419,000</b>	<b>99.4%</b>	<b>67.6%</b>
Reserve /National Guard	Army	473,286	466,006	98.5%	22.2%
	Navy	40,708	40,687	99.9%	1.9%
	Air Force	138,504	138,433	99.9%	6.6%
	Marine Corps	26,155	26,142	100.0%	1.2%
	Coast Guard	14,246	8,732	61.3%	0.4%
	<b>Total</b>	<b>692,899</b>	<b>680,000</b>	<b>98.1%</b>	<b>32.4%</b>
<b>Grand Total</b>		<b>2,120,740</b>	<b>2,099,000</b>	<b>99.0%</b>	<b>100.0%</b>

<sup>47</sup> Does not include Service members with part-time or post-separation coverage.

<sup>48</sup> FY2023 SGLI and FSGLI coverage by branch is estimated using June data.

Percentages may not sum to total due to rounding. Totals for Number with SGLI and Number with FSGLI columns are rounded.

## FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

### FSGLI Spouse coverage level – active duty and reserve duty FY 2023

	Number with coverage		Percent with coverage	
FSGLI coverage level	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	7,628	567,372	1.33%	98.67%
Reserve duty	10,185	298,815	3.30%	96.70%
<b>Total</b>	<b>17,813</b>	<b>866,187</b>	<b>2.02%</b>	<b>97.98%</b>

### FSGLI Spouse coverage by uniformed service and component in FY 2023<sup>48</sup>

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent of grand total with FSGLI
Active duty	Army	265,732	222,133	83.6%	25.1%
	Navy	149,220	134,153	89.9%	15.2%
	Air Force	169,300	137,002	80.9%	15.5%
	Marine Corps	62,551	58,109	92.9%	6.6%
	Coast Guard	22,651	19,847	87.6%	2.2%
	NOAA	216	164	75.9%	0.0%
	Public Health Service	3,592	3,592	100.0%	0.4%
	<b>Total</b>	<b>673,262</b>	<b>575,000</b>	<b>85.4%</b>	<b>65.0%</b>
Reserve /National Guard	Army	225,188	185,309	82.3%	21.0%
	Navy	34,417	27,708	80.5%	3.1%
	Air Force	104,906	83,725	79.8%	9.5%
	Marine Corps	8,838	8,192	92.7%	0.9%
	Coast Guard	5,001	4,066	81.3%	0.5%
	<b>Total</b>	<b>378,350</b>	<b>309,000</b>	<b>81.7%</b>	<b>35.0%</b>
<b>Grand Total</b>		<b>1,051,612</b>	<b>884,000</b>	<b>84.1%</b>	<b>100.0%</b>

See previous page for footnote references.



U.S. Department  
of Veterans Affairs  
Veterans Benefits  
Administration

## Contact Information

### Department of Veterans Affairs home page

[www.va.gov](http://www.va.gov)

### Veterans Benefits Administration home page

[benefits.va.gov](http://benefits.va.gov)

### Insurance information home page

[benefits.va.gov/insurance](http://benefits.va.gov/insurance)

### Insurance Service Single Sign-On (SSO) website

<https://insurance.va.gov/home>

### Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

## Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VALife, VMLI)

### Toll-free telephone: <sup>49</sup>

1-800-669-8477

### Document Upload:

<https://www.insurance.va.gov/home/IDU>

### General correspondence mailing address:

Department of Veterans Affairs Insurance Center  
P.O. Box 42954  
Philadelphia, Pennsylvania 19101

### For correspondence concerning:

### Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 4019
All Other Insurance Mail:	P.O. Box 42954

## Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Service members or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

### Support for SGLI/FSGLI Claims & VGLI:

1-800-419-1473

### Death and accelerated benefits<sup>50</sup> claims fax:

1-877-832-4943

### All other fax inquiries:

1-800-236-6142

### Support for TSGLI:

Call your office at the number located on first page of [TSGLI Application for Benefits \(SGLV 8600\)](#)

### Support for SGLI & FSGLI coverage:

Utilize SGLI Online Enrollment System (SOES)  
<https://milconnect.dmdc.osd.mil/milconnect/>

### General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance  
PO Box 41618  
Philadelphia PA 19176

### E-mail:

Death and accelerated benefits claims only:  
[osgli.claims@prudential.com](mailto:osgli.claims@prudential.com)  
All other inquiries: [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com)

<sup>49</sup> Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

<sup>50</sup> The Accelerated Benefit Option gives terminally ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



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# Loan Guaranty

## Home Loan Guaranty Program Objectives

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

## Current Benefits

VA home loans may be used to:

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

400,695 Loans Guaranteed  
Average Loan \$360,862  
Total Loan Amount:  
\$144.6 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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## Release history

Version & changes	Date
Data as of	09/30/2023



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## Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan, however in FY 2023, cash-out refinancing was the most common reason.

After January 1, 2020, most Veterans may obtain no-down payment VA-guaranteed loans that are over \$144,000 in all areas of the country, regardless of home prices.

In most instances, Veterans living in higher-cost markets will no longer be subject to the Federally-established conforming loan limit maximums. The VA county loan limits are adjusted annually each January and are available at [http://www.benefits.va.gov/homeloans/purchaseco\\_loan\\_limits.asp](http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp). Veterans with their full entitlement available no longer have a maximum guaranty amount. Veterans with some of their entitlement charged to a previous loan may still obtain a VA-guaranteed loan with their remaining entitlement. The conforming loan limit will establish the maximum loan amount that VA can guaranty in this situation. The lender will likely require a down payment on the portion of the loan that exceeds the amount VA can guaranty. Veterans selling their current home to pay off their current VA-guaranteed loan can have a back-to-back closing and have full entitlement available.

As of April 3, 2023, Veterans pay a funding fee ranging from 1.5% to 3.3% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) or recipients of a Purple Heart who are currently serving on active duty (who can provide confirmation prior to their loan closing) are exempt from the fee. Also, a surviving spouse of a Veteran who died on active service or later from service-connected causes is exempt from paying the fee.



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## Specially Adapted Housing Program (SAH)

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

Special Housing Adaptation (SHA) grants are also available to disabled Veterans and Service members who have anatomical loss or loss of use of both hands.

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

In August 2020, Public Law 116-154, the “Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act of 2019” was enacted. This law makes significant changes to the SAH grant program and enhances access to important funding for Veterans with serious and very specific service-connected disabilities.

**Specially adapted housing data can be found at the bottom of page [206](#)**

Some changes to the SAH program under PL 116-154 include:

- Veterans rated with a service-connected blindness disability are eligible for the SAH grant. VA statute reflects that all SAH-qualifying disabilities must be permanent. These changes became effective August 8, 2020.
- The lifetime grant usage is no longer limited to three (3) uses for each individual. Eligible Service members and Veterans are now able to use the grant a total of six (6) times.
- VA is authorized to approve up to 120 grants per year, an increase from the previous statutory limit of 30 per fiscal year for Veterans and Service members who experienced the loss or loss of use of one lower extremity after September 11, 2001.



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## Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps eligible Native American Veterans finance the purchase of homes on Federal Trust Land. VA has entered into memorandums of understanding (MOU) with 111 participating Native American Tribes and Pacific Island territories. During FY 2023, VA closed 35 loans under this program. Since its inception, VA has made 1,221 loans to these Veterans.

In FY 2023, Loan Guaranty promoted the NADL program in 58 regional and national outreach events across the United States. VA entered into two MOUs during FY23. The NADL program had 527 active loans totaling \$87.6 million and expended over \$8.7 million in loan funding during FY 2023.

Native American Veterans who elect to purchase or refinance a home that is not on Federal Trust Land may use their VA home loan benefits to obtain a VA-guaranteed loan.

## Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of temporary financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure Veterans are offered options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain their home, VA made approximately 586,450 attempts to contact delinquent borrowers and mortgage servicers. In FY 2023, VA helped 145,480 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$2.62 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Service member who may have obtained a conventional loan, VA Loan Technicians can offer general guidance and financial counseling. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Service members to call for home loan assistance is (877) 827-3702.

**Loan administration data can be found on page [207](#)**



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## Quick Reference<sup>1</sup>

This quick reference guide highlights information most requested from Loan Guaranty Service. In FY 2023, interest rate reduction refinancing loans were 1.2% of the total loan volume. For the same year, all refinanced loans made up 20.1% of the total loan volume.

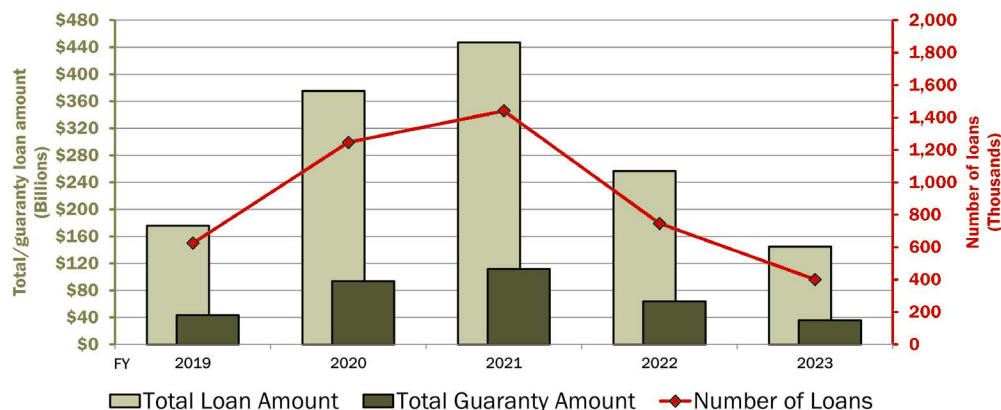
### Fiscal year 2023 loan guaranty program highlights

Loans guaranteed	400,695
Interest rate reduction loans	5,000
Total loan amount	\$144,595,708,543
Average amount per loan	\$360,862

### VA loans guaranteed by fiscal year

	2019	2020	2021	2022	2023
Number of loans	624,546	1,246,817	1,441,745	746,091	400,695
Total loan amount	\$175,638,600,656	\$375,346,777,738	\$447,192,001,813	\$256,576,644,190	\$144,595,708,543
Average loan amount	\$281,226	\$301,044	\$310,174	\$343,895	\$360,862
Total guaranty amount	\$43,477,935,388	\$93,719,486,331	\$111,967,654,473	\$63,978,351,819	\$35,890,879,988
Average guaranty amount	\$69,615	\$75,167	\$77,661	\$85,751	\$89,572

### VA loans guaranteed by fiscal year



<sup>1</sup> Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.

## Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria



The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64* - 5/7/75	90 days (*for Veterans who served within Vietnam, the beginning service date is 11/01/1955)
Specific entitlement for post-Vietnam Era-Enlisted	5/8/75 - 9/7/80	181 continuous days
Specific Entitlement for post-Vietnam Era-Officers	5/8/75 - 5/16/81	181 continuous days
Active-Duty Enlisted	9/8/80 - 8/1/90	24 continuous months
Active-Duty Officers	10/17/81 - 8/1/90	24 continuous months
Gulf War Era	8/2/90 - present	24 continuous months or full period called to active duty (not less than 90 days)
Active-duty personnel	—	Currently on active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active-duty service.
Reservists	—	6 creditable years or 90 days for Veterans who served on non-training Title 10 orders
National Guard	—	6 years, or 90 days for Veterans who served on non-training Title 10 orders, or 90 days with 30 consecutive days for Veterans who served on certain Title 32 orders.
Unmarried surviving spouse	N/A	The surviving spouse of a Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active-duty member who is missing in action (MIA) or who is a prisoner of war (POW).





## Home Loan Guaranty Data

### Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/type	2019	2020	2021	2022	2023
First time home buyer	161,171	178,171	176,314	160,046	126,738
Previous home buyer	223,326	250,251	267,736	250,319	193,536

Purchase loans only

Without down payment	306,879	350,094	349,916	309,078	240,352
With down payment	77,618	78,328	94,134	101,287	79,922

Purchase loans only

Purchase loans	384,497	428,422	444,050	410,365	320,274
Interest rate reduction	94,861	662,065	831,824	127,949	5,000
Cash out/other refinancing	145,188	156,330	165,871	207,777	75,421
<b>Total</b>	<b>624,546</b>	<b>1,246,817</b>	<b>1,441,745</b>	<b>746,091</b>	<b>400,695</b>

### Types and characteristics of VA loans guaranteed during fiscal year 2023

Characteristic/ type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	126,738	\$41,441,795,856	\$326,988	\$10,403,009,827	\$82,083
Previous home buyer	193,536	\$77,984,043,739	\$402,943	\$19,177,879,390	\$99,092

Purchase loans only

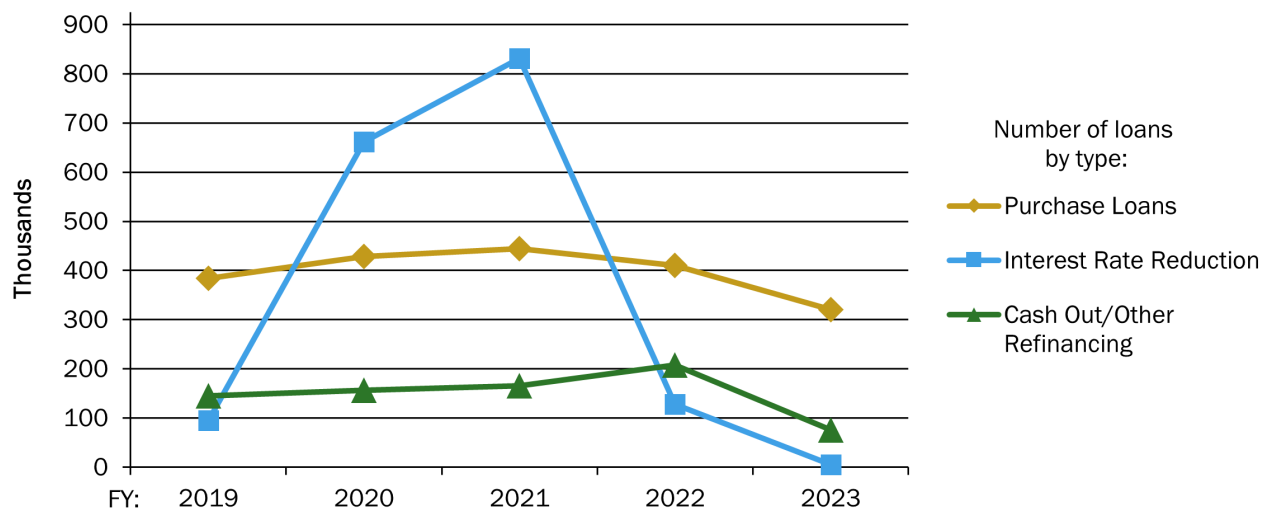
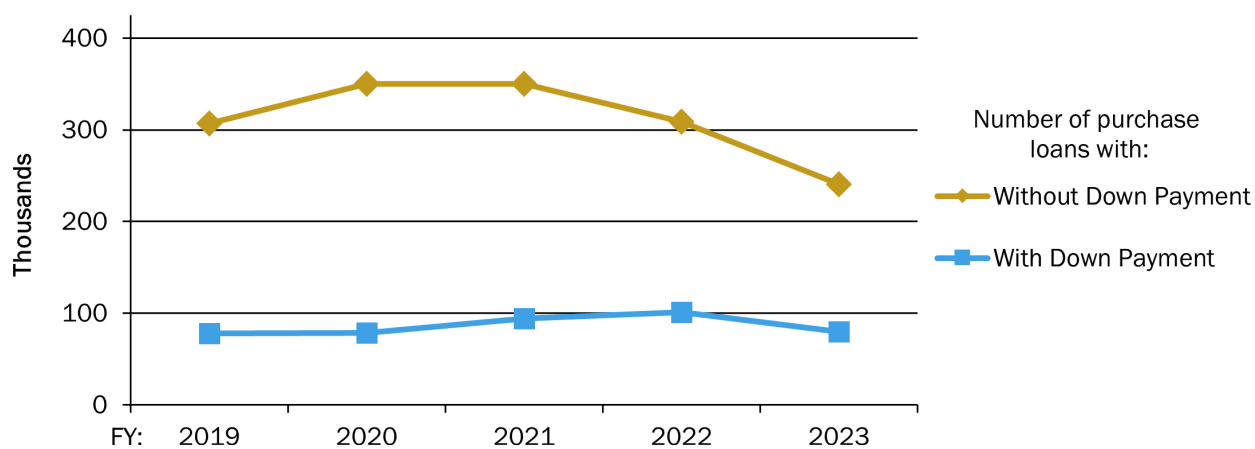
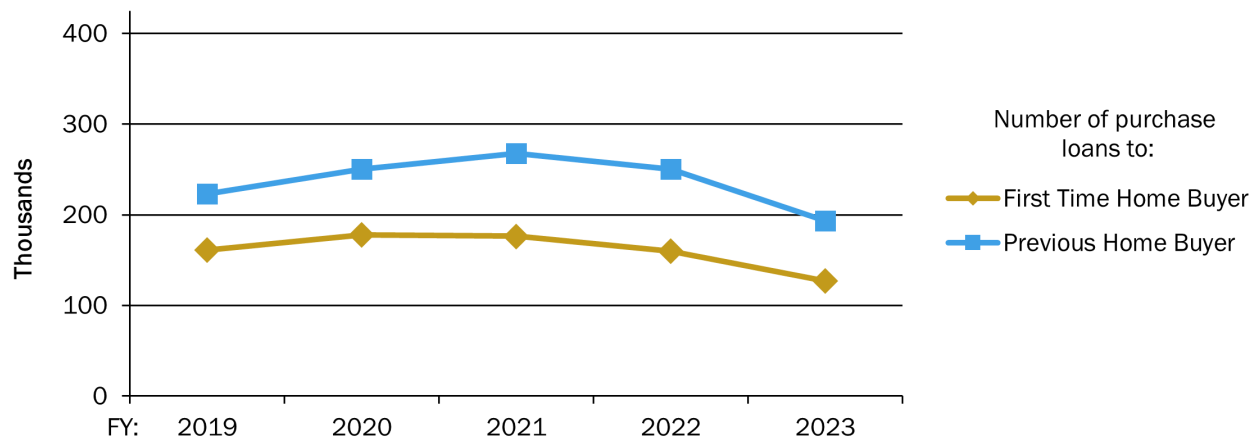
Without down payment	240,352	\$86,205,006,602	\$358,661	\$21,569,628,522	\$89,742
With down payment	79,922	\$33,220,832,993	\$415,666	\$8,011,260,696	\$100,238

Purchase loans only

Purchase loans	320,274	\$119,425,839,595	\$372,886	\$29,580,889,217	\$92,361
Interest rate reduction	5,000	\$1,665,105,597	\$333,021	\$418,531,144	\$83,706
Cash out / other refinancing	75,421	\$23,504,763,351	\$311,647	\$5,891,459,626	\$78,114
<b>Total</b>	<b>400,695</b>	<b>\$144,595,708,543</b>	<b>\$360,862</b>	<b>\$35,890,879,988</b>	<b>\$89,572</b>



## Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





### VA loans guaranteed by fiscal year and period of service/entitlement

Period of service/ entitlement	2019	2020	2021	2022	2023
World War II	135	223	226	68	24
Post- World War II	58	70	75	33	4
Korean Conflict	455	612	589	195	65
Post- Korean Conflict	3,606	6,253	5,629	1,979	762
Vietnam Era	22,330	40,224	38,951	15,092	7,127
Post- Vietnam Era	28,970	49,793	47,254	22,898	12,831
Gulf War Era	171,383	308,296	309,927	166,525	111,559
Restored entitlement	296,545	659,894	832,420	414,033	187,568
Service personnel	85,813	154,171	177,583	108,287	70,424
Reservists	11,116	21,204	21,580	11,668	7,113
Un-remarried Surviving Spouse	4,135	6,077	7,511	5,313	3,218
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>624,546</b>	<b>1,246,817</b>	<b>1,441,745</b>	<b>746,091</b>	<b>400,695</b>



### VA loans guaranteed during fiscal year 2023 by period of service/entitlement

Period of service/entitlement	Number of loans	Percent <sup>2</sup> of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	24	<0.1%	\$7,118,120	\$296,588	\$1,817,691	\$75,737
Post-World War II	4	<0.1%	\$1,123,985	\$280,996	\$280,996	\$70,249
Korean Conflict	65	<0.1%	\$19,288,465	\$296,746	\$4,875,400	\$75,006
Post-Korean Conflict	762	0.2%	\$205,454,695	\$269,626	\$52,220,086	\$68,530
Vietnam Era	7,127	1.8%	\$1,940,323,462	\$272,250	\$491,951,966	\$69,027
Post-Vietnam Era	12,831	3.2%	\$3,592,344,527	\$279,974	\$907,250,022	\$70,708
Gulf War Era	111,559	27.8%	\$38,178,974,476	\$342,231	\$9,535,511,051	\$85,475
Restored entitlement	187,568	46.8%	\$72,060,489,685	\$384,183	\$17,794,078,430	\$94,867
Service personnel	70,424	17.6%	\$25,428,089,703	\$361,071	\$6,307,609,216	\$89,566
Reservists	7,113	1.8%	\$2,320,379,888	\$326,217	\$582,351,990	\$81,872
Un-remarried Surviving Spouse	3,218	0.8%	\$842,121,537	\$261,691	\$212,933,140	\$66,169
Spouses of POWs	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>400,695</b>	<b>100%</b>	<b>\$144,595,708,543</b>	<b>\$360,862</b>	<b>\$35,890,879,988</b>	<b>\$89,572</b>

<sup>2</sup> Percentages may not sum to Total due to rounding.



### VA loans guaranteed by fiscal year and age

Age	2019 <sup>3</sup>	2020 <sup>4</sup>	2021 <sup>5</sup>	2022	2023
18 - 25	27,822	41,508	43,865	34,647	26,724
26 - 35	150,916	263,729	282,353	173,788	110,778
36 - 45	133,685	281,554	330,727	174,904	94,004
46 - 55	119,394	251,973	294,257	138,737	65,742
56 - 65	84,235	180,459	220,060	105,362	50,916
66 - 75	84,960	173,772	200,644	87,175	37,163
76 - 80	14,968	34,965	45,906	21,371	10,967
Over 80	8,565	18,855	23,927	10,107	4,401
<b>Total</b>	<b>624,546</b>	<b>1,246,817</b>	<b>1,441,745</b>	<b>746,091</b>	<b>400,695</b>

### VA loans guaranteed during fiscal year 2023 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	26,724	6.7%	\$7,579,274,137	\$283,613	\$1,901,120,713	\$71,139
26 - 35	110,778	27.6%	\$39,441,213,914	\$356,038	\$9,809,299,307	\$88,549
36 - 45	94,004	23.5%	\$38,623,374,764	\$410,869	\$9,524,743,039	\$101,323
46 - 55	65,742	16.4%	\$26,050,905,226	\$396,260	\$6,440,979,149	\$97,974
56 - 65	50,916	12.7%	\$17,379,959,326	\$341,346	\$4,320,647,401	\$84,858
66 - 75	37,163	9.3%	\$10,959,263,817	\$294,897	\$2,748,334,075	\$73,954
76 - 80	10,967	2.7%	\$3,262,006,245	\$297,438	\$818,690,171	\$74,650
Over 80	4,401	1.1%	\$1,299,711,114	\$295,322	\$327,066,134	\$74,316
<b>Total</b>	<b>400,695</b>	<b>100%</b>	<b>\$144,595,708,543</b>	<b>\$360,862</b>	<b>\$35,890,879,988</b>	<b>\$89,572</b>

<sup>3</sup> Total includes 1 Veteran and \$498,977 in loans with no age indicated in the record.

<sup>4</sup> Total includes 2 Veteran and \$476,771 in loans with no age indicated in the record.

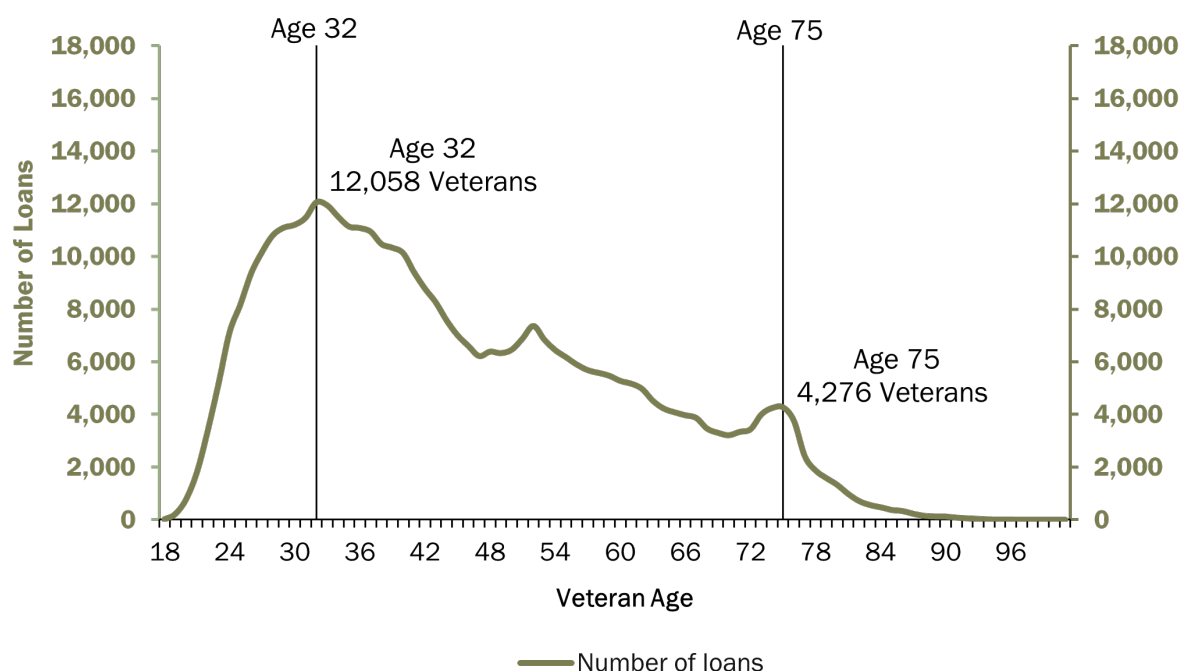
<sup>5</sup> Total includes 6 Veterans and \$1,229,890 in loans with no age indicated in the record.



### Percentage of VA loans guaranteed by fiscal year and age

Age	2019	2020	2021	2022	2023
18 - 25	4.5%	3.3%	3.0%	4.6%	6.7%
26 - 35	24.2%	21.2%	19.6%	23.3%	27.6%
36 - 45	21.4%	22.6%	22.9%	23.4%	23.5%
46 - 55	19.1%	20.2%	20.4%	18.6%	16.4%
56 - 65	13.5%	14.5%	15.3%	14.1%	12.7%
66 - 75	13.6%	13.9%	13.9%	11.7%	9.3%
76 - 80	2.4%	2.8%	3.2%	2.9%	2.7%
Over 80	1.4%	1.5%	1.7%	1.4%	1.1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

### VA loans guaranteed during fiscal year 2023 by age







## VA loans guaranteed during fiscal year 2023 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	392	\$45,003,480	\$114,805	\$14,294,263	\$36,465
\$25,000 to \$34,999	2,183	\$306,466,480	\$140,388	\$86,271,162	\$39,520
\$35,000 to \$44,999	7,344	\$1,280,309,967	\$174,334	\$335,087,129	\$45,627
\$45,000 to \$54,999	17,662	\$3,716,587,970	\$210,428	\$944,568,825	\$53,480
\$55,000 to \$64,999	27,736	\$6,769,656,881	\$244,075	\$1,702,037,194	\$61,366
\$65,000 to \$74,999	31,262	\$8,615,981,718	\$275,606	\$2,158,013,501	\$69,030
\$75,000 and over	233,695	\$98,691,833,099	\$422,310	\$24,340,617,144	\$104,155
<b>Total</b>	<b>320,274</b>	<b>\$119,425,839,595</b>	<b>\$372,886</b>	<b>\$29,580,889,217</b>	<b>\$92,361</b>

Purchase loans only

## Veteran participant income and asset information

Average income	\$113,289
Median income	\$98,880
Median assets	\$19,819

## Number of VA loans guaranteed by fiscal year and race<sup>6,7</sup>

Race	2019	2020	2021	2022	2023
White	487,887	978,725	1,111,841	549,724	289,156
Black/African American	93,783	179,028	214,715	131,411	74,882
Asian	23,542	49,756	60,514	30,871	15,968
Multiple Race/Unknown Race	7,343	14,856	22,650	15,452	10,091
Other	3,151	6,768	12,222	7,749	4,663
American Indian/Alaskan Native	6,837	13,536	15,174	8,487	4,595
Native Hawaiian/Pacific Islander	1,992	4,121	4,596	2,369	1,276

<sup>6</sup> This report leverages Race and Ethnicity categories according to the Office of Management and Budget standards and uses a combination of VA and DoD database sources to derive the best known demographic data for a Veteran. Reports prior to FY2022 used a combination of self-reported and estimated demographic data and categorized race as American Indian/Alaskan Native, Asian/Pacific Islander/Native Hawaiian, Black/African American, Hispanic, White, and Unknown.

<sup>7</sup> Asian or Pacific Islander Unspecified is an additional Race categorization included in the data that is not shown in the chart. There are 11 loans in this demographic for FY2019, 27 loans for FY2020, 33 loans for FY2021, 28 loans for FY2022, and 64 loans for FY2023.



### VA loans guaranteed during fiscal year 2023 by race<sup>8,9</sup>

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	289,156	72.2%	\$103,197,561,190	\$356,892	\$25,607,359,816	\$88,559
Black/ African American	74,882	18.7%	\$27,030,186,398	\$360,970	\$6,729,017,542	\$89,862
Asian	15,968	4.0%	\$6,892,562,347	\$431,648	\$1,697,149,411	\$106,284
Multiple Race/ Unknown Race	10,091	2.5%	\$3,391,706,321	\$336,112	\$846,399,768	\$83,877
Other	4,663	1.2%	\$1,821,724,530	\$390,677	\$452,810,467	\$97,107
American Indian/ Alaskan Native	4,595	1.1%	\$1,698,787,458	\$369,703	\$419,952,120	\$91,393
Native Hawaiian/ Pacific Islander	1,276	0.3%	\$533,644,845	\$418,217	\$131,016,054	\$102,677

### Number of VA loans guaranteed by fiscal year and ethnicity<sup>8</sup>

Ethnicity	2019	2020	2021	2022	2023
Non-Hispanic	567,550	1,130,810	1,301,785	665,754	353,317
Hispanic	53,803	109,495	128,047	72,168	42,907
Unknown	3,193	6,512	11,913	8,169	4,471

### VA loans guaranteed during fiscal year 2023 by ethnicity<sup>8</sup>

Ethnicity	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Non-Hispanic	353,317	88.2%	\$127,009,535,979	\$359,478	\$31,528,403,764	\$89,235
Hispanic	42,907	10.7%	\$16,345,728,549	\$380,957	\$4,049,179,503	\$94,371
Unknown	4,471	1.1%	\$1,240,444,015	\$277,442	\$313,296,721	\$70,073

<sup>8</sup> This report leverages Race and Ethnicity categories according to the Office of Management and Budget standards and uses a combination of VA and DoD database sources to derive the best known demographic data for a Veteran. Reports prior to FY2022 used a combination of self-reported and estimated demographic data and categorized race as American Indian/Alaskan Native, Asian/Pacific Islander/Native Hawaiian, Black/African American, Hispanic, White, and Unknown.

<sup>9</sup> Asian or Pacific Islander Unspecified is an additional Race categorization included in the data that is not shown in the chart. There are 64 loans in this demographic for FY2023 with a total loan amount of \$29,535,454.



### VA loans guaranteed by fiscal year and gender

Gender	2019	2020	2021	2022	2023
Male	548,851	1,099,572	1,264,180	642,834	337,911
Female	75,695	147,245	177,565	103,257	62,784
<b>Total</b>	<b>624,546</b>	<b>1,246,817</b>	<b>1,441,745</b>	<b>746,091</b>	<b>400,695</b>

### VA loans guaranteed during fiscal year 2023 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	337,911	84.3%	\$122,070,991,205	\$361,252	\$30,285,422,736	\$89,625
Female	62,784	15.7%	\$22,524,717,338	\$358,765	\$5,605,457,252	\$89,282
<b>Total</b>	<b>400,695</b>	<b>100.0%</b>	<b>\$144,595,708,543</b>	<b>\$360,862</b>	<b>\$35,890,879,988</b>	<b>\$89,572</b>

## SAH and NADL Program Data

### Specially adapted housing grants and direct loans during fiscal year 2023 by program

Number or amount of loan or grant	Specially adapted housing grants <sup>10</sup>	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	2,232	94	35
Amount of grants / loans	\$134.9M	\$1.3M	\$8.7M

<sup>10</sup> Grants, not to exceed the maximum amounts, can be used up to six times.

## Loan Administration Data



Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of temporary financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

### Number of borrowers saved from foreclosure

145,480

### Loan administration actions by fiscal year

Action	2020	2021	2022	2023
Borrowers saved from foreclosure	119,513	203,890	205,702	145,480
Potential claim savings	\$3,412,897,121	\$4,573,745,306	\$3,992,731,327	\$2,624,946,015
Foreclosures completed	7,882	3,771	6,765	9,840
Claim payments	\$530,320,725	\$220,276,153	\$120,644,076	\$167,857,250

### Loan administration actions in fiscal year 2023

Action	Number/Amount
Borrower contact	369,931
Servicer contact	216,519
Potential claim savings	\$2,624,946,015
Default resolution rate (percent)	93.88% <sup>11</sup>
Defaults reported	110,917
Foreclosures completed <sup>12</sup>	9,840
Borrowers saved from foreclosure	145,480

<sup>11</sup> In the wake of COVID-19, VA imposed a moratorium on certain eviction and foreclosure actions in FY2021. The end result was a higher than usual default resolution rate for FY2023.

<sup>12</sup> Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by state.



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## Appendix – Contact Information

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### Contact Information

**Home Loan Guaranty  
information:**

1-877-827-3702

**Annual Benefits Report  
(Office of Performance  
Analysis & Integrity)**

202-461-9040

**Department of Veterans Affairs  
home page**

[www.va.gov](http://www.va.gov)

**Veterans Benefits Administration  
home page**

[benefits.va.gov](http://benefits.va.gov)

**Home Loan Guaranty home page**

[www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans)





# Veteran Readiness

## Veteran Readiness and Employment (VR&E)

The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



Nearly 350 locations nationwide, with over 1,500 employees serving Veterans

### Mission:

The Veteran Readiness and Employment (VR&E) program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and an employment handicap to obtain stable and suitable employment. The VR&E program also assists Veterans to achieve maximum independence in daily living when the severity of their disability prohibits suitable employment.

### Activities:

131,179 Veteran Participants

167,479 Veterans Receiving Evaluation and Counseling Services

12,099 Veteran Rehabilitations

\$1.6 Billion Paid to Beneficiaries

**VA**



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### Release history

Version & changes	Date
Data as of	09/30/2023
Last updated on	01/17/2025



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## Chapter 31 Services



1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** Most Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once ready to begin their new careers, VR&E assists Veterans with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during Fiscal Year (FY) 2023, including those who were successfully rehabilitated or who discontinued their program of services in FY 2023.

Because Veterans can receive rehabilitation services over multiple years, participants may have started their rehabilitation program in a previous fiscal year.

## Services Provided Through Other Benefit Chapters

Veteran Readiness and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), Children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2023, 35 beneficiaries and Veterans applied for services under these benefit chapters.



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## Quick Reference

### Veteran Readiness and Employment (VR&E) Activities FY 23

#### Veterans enrolling

Total applicants <sup>1</sup>	133,399
Eligible applicants <sup>1</sup>	131,916
Completed evaluation (including prior year carry over) <sup>2</sup>	85,734
Entitled applicants (including prior year carry over)	70,537
Entitled applicants (2023 only)	52,463
New plans of service (enrollments) <sup>3,4</sup>	39,000

#### Veterans enrolled in a plan of services at the end of FY 23<sup>5,6</sup>

New plans of service (unique enrollments) <sup>3</sup>	38,979
Persisting from prior years	52,710
Independent living rehabilitations	219
Employment rehabilitations	10,655
Education rehabilitations	1,225
Maximum Rehabilitation Gain (MRG) – employed	552
Maximum Rehabilitation Gain (MRG) – employable	4,421
Discontinued	22,418
<b>Veterans participating in a plan of services</b>	<b>131,179</b>

<sup>1</sup> Unique count of Chapter 31 only applicants.

<sup>2</sup> Prior year carry over represents applications or evaluations completed by VR&E in FY 23 from Veterans that applied in FY 22.

<sup>3</sup> Includes Chapter 31 enrollments only.

<sup>4</sup> Includes Veterans who entered a plan of services more than once in the same fiscal year.

<sup>5</sup> Includes Chapter 18 and Chapter 35.

<sup>6</sup> Unique count of rehabilitations.



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### Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	131,179
Veterans that received evaluation and counseling services – did not enter a plan of services	36,300
<b>Veterans that received evaluation and counseling services</b>	<b>167,479</b>

### Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	167,479
Veterans applying – did not pursue counseling services	61,580
<b>Total VR&amp;E Veterans served</b>	<b>229,059</b>

### Veterans receiving VR&E benefits at the end of FY 23

Veterans participating in the VR&E program who are male	96,258
Veterans participating in the VR&E program who are female	34,585
Veterans participating in the VR&E program with gender data not available	336
<b>Total</b>	<b>131,179</b>





## Employment Handicaps

### Veterans with serious employment handicaps during FY 23

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	26,895	25,568	52,463
Participants	87,898	43,281	131,179
Rehabilitated	7,678	4,421	12,099

67 percent of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

## Beneficiary Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

### FY 23 VR&E appropriations

Obligations	2023 Actual (Dollars in thousands)
Subsistence Allowance	\$735,107
Books, Tuition, Supplies, Fees	\$828,140
<b>Total</b>	<b>\$1,563,247</b>





### Veterans who received subsistence as part of a training program during FY 23

Program	Total	Percent of total
Undergraduate	68,566	73.5%
Graduate	15,281	16.4%
Vocational/Technical	4,491	4.8%
College, Non-Degree	2,533	2.7%
Improvement of Rehab Potential	790	0.8%
Extended Evaluation/Independent Living	906	1.0%
Non-paid Work Experience in Government	198	0.2%
Apprenticeship	358	0.4%
Paid On-the-Job Training	182	0.2%
Farm Co-op	19	0.2%
Non-paid On-the-Job Training	21	0.0%
High School	1	0.0%
<b>Total</b>	<b>93,346</b>	<b>100%</b>

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Service members with a disability by providing evaluation, rehabilitation services, training, and case management. Service members are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.



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## VR&E Veteran Demographics

### Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	5,860	2,395	34,810	59,581	2,847	37,645	143,138 <sup>7</sup>
Participants	5	1,991	53,576	43,843	4,749	27,015	131,179
Rehabilitated	0	146	5,898	2,693	615	2,747	12,099

### Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total <sup>8</sup>
Applicants	857	31,321	50,207	21,556	13,620	10,939	7,317	7,308	143,138
Participants	334	21,718	51,373	20,649	13,656	10,896	6,832	5,721	131,179
Rehabilitated	1	1,108	5,491	2,054	1,356	1,070	594	425	12,099

### Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	18,825	66,119	1,409	21,723	27,975	7,087	143,138
Participants	17,540	65,042	1,277	22,127	24,714	479	131,179
Rehabilitated	1,664	6,018	140	2,089	2,182	6	12,099

### Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total <sup>9</sup>
Applicants	27	6	484	2,174	72,735	7,371	143,138
Participants	29	10	526	3,356	101,216	8,285	131,179
Rehabilitated	2	2	57	222	9,608	775	12,099

<sup>7</sup> Applicant Totals include Chapters 18, 31, 35, 36, 1606. This is a change starting with the FY 2023 Annual Benefits Report.

<sup>8</sup> Includes 13 applicants unidentifiable by age.

<sup>9</sup> Totals include 60,341 applicants, 17,757 participants, and 1,433 rehabilitations where period of services was unknown.



### Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	789	708	44
3 - 6 mos.	2,534	2,151	134
6 mos. to 2 years	11,568	11,119	830
2 - 4 years	26,269	25,730	2,133
4 - 10 years	63,406	58,934	5,642
10 - 15 years	11,946	11,622	1,175
15 - 20 years	4,735	4,781	462
20 - 30 years	16,017	13,970	1,559
> 30 years	1,442	1,180	119
In service	3,769	984	1
<b>Total<sup>10</sup></b>	<b>143,138</b>	<b>131,179</b>	<b>12,099</b>

### Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	179	26	1
10%	4,800	1,617	145
20%	3,299	2,693	304
30%	4,492	4,235	459
40%	5,481	5,623	570
50%	5,684	5,761	587
60%	9,406	9,541	1,027
70%	13,784	13,749	1,342
80%	16,676	17,222	1,638
90%	20,409	19,941	1,760
100%	51,882	49,709	4,265
Memo rating <sup>11</sup>	7,046	1,062	1
<b>Total</b>	<b>143,138</b>	<b>131,179</b>	<b>12,099</b>

<sup>10</sup> Includes 663 applicants unidentifiable by length of service.

<sup>11</sup> A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.





## Rehabilitated Veterans

### Number of Veterans who were rehabilitated during FY 23

Category	Number <sup>12</sup>	Percent of total
Number of female Veterans who were rehabilitated	2,996	24.8%
Number of male Veterans who were rehabilitated	9,074	75.2%
Disabled Veterans with serious employment handicaps who were rehabilitated	7,678	63.5%
Disabled Veterans with employment handicaps who were rehabilitated	4,421	36.5%
Total number of employment rehabilitations	10,655	88.1%
Total number of education rehabilitations	1,225	10.1%
Total number of independent living rehabilitations	219	1.8%
<b>Total number of Veterans rehabilitated in FY 23</b>	<b>12,099</b>	

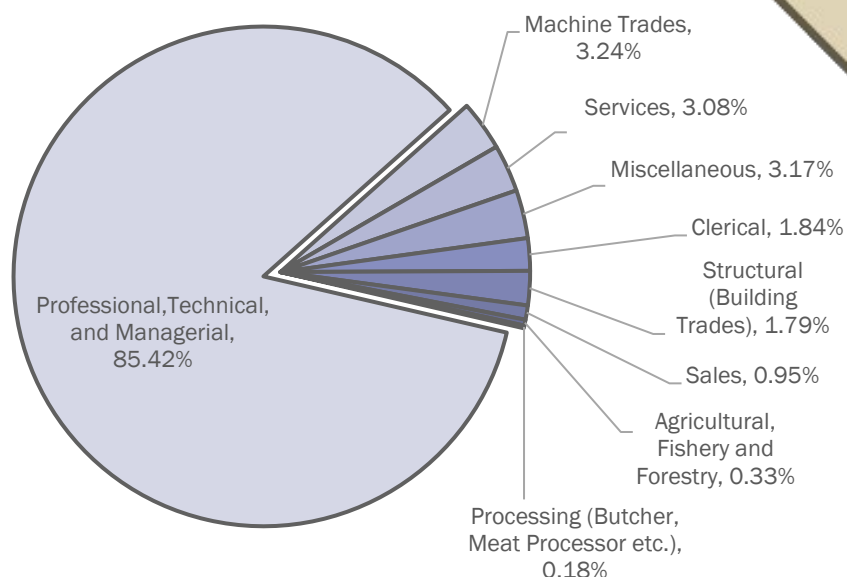
<sup>12</sup> Excludes 29 rehabilitations where gender data was not available.

## VR&E Employment Outcomes



### FY 23 career categories<sup>13</sup>

The chart to the right shows the percentages of the career categories where VR&E Veterans found work in FY 23. Approximately 85 percent of Veterans found work under Professional, Technical, and Managerial occupations.



### FY 23 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation <sup>14</sup>
Professional, Technical, and Managerial	9,461	\$68,424.41
Machine Trades	359	\$55,157.53
Services	341	\$48,210.30
Miscellaneous	351	\$54,182.29
Clerical	204	\$48,884.30
Structural (Building Trades)	198	\$55,974.42
Sales	105	\$50,398.10
Agricultural, Fishery and Forestry	37	\$39,360.41
Processing (Butcher, Meat Processor etc.)	20	\$46,508.72
<b>Total number and average wage</b>	<b>11,076</b>	<b>\$66,030.72</b>
Rehabs without full-time wages <sup>15</sup>	804	
<b>Total</b>	<b>11,880</b>	

<sup>13</sup> Percentages may not equal to 100% due to rounding.

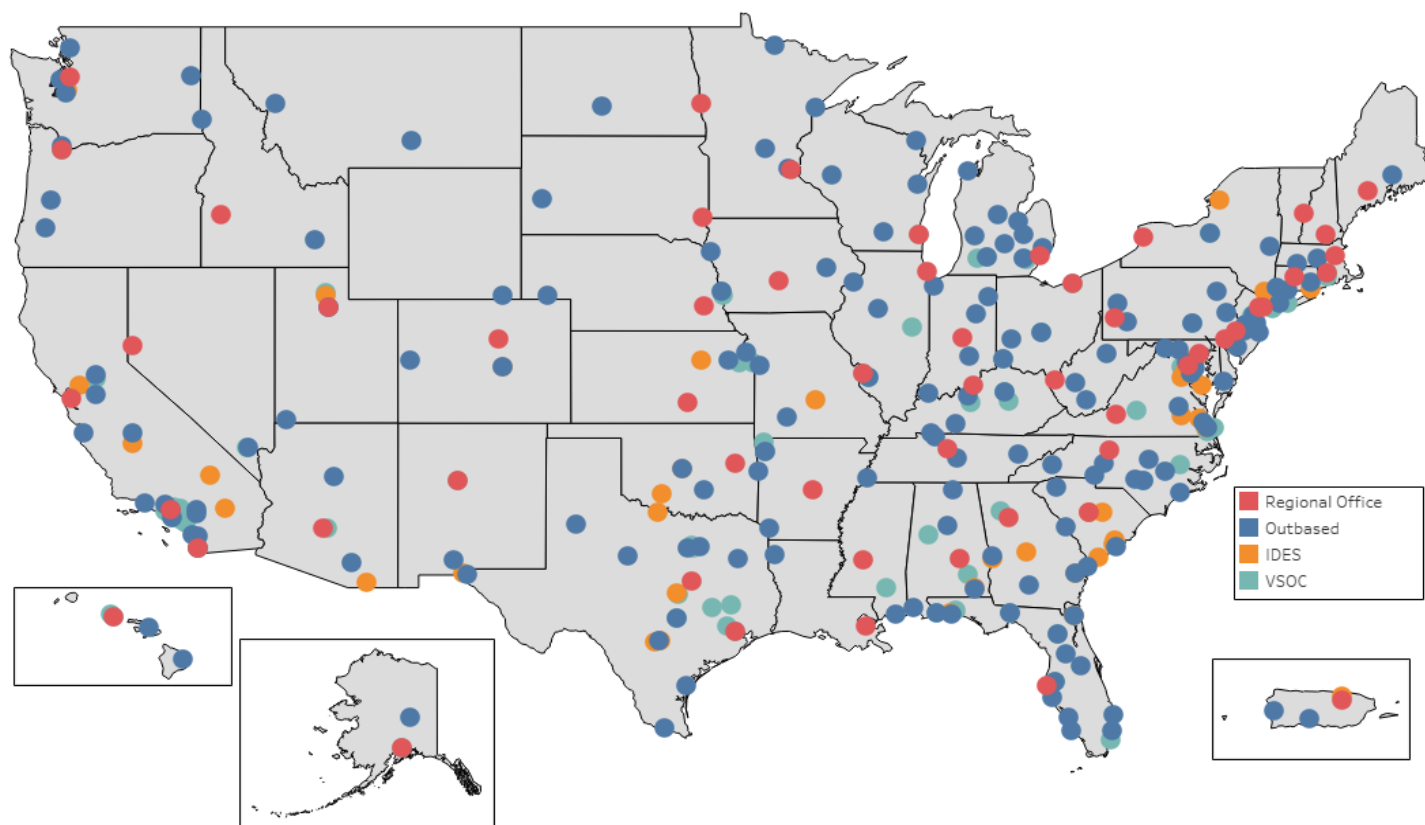
<sup>14</sup> Excludes Veterans rehabilitated in independent living.

<sup>15</sup> Includes continuing education, part-time employment, volunteer, and unknown.



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## Appendix – Map of VR&E Locations



Visit the [VA Regional Offices Websites](https://www.benefits.va.gov/benefits/offices.asp) page (<https://www.benefits.va.gov/benefits/offices.asp>) for regional office, Integrated Disability Evaluation System (IDES), and out-based locations.

Visit the [VetSuccess on Campus \(VSOC\)](https://www.benefits.va.gov/vocrehab/vsoc.asp) page (<https://www.benefits.va.gov/vocrehab/vsoc.asp>) for VSOC locations and counselor contact information.

## Contact Information

### Veteran Readiness and Employment Information:

1-800-827-1000

### Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

### Department of Veterans Affairs home page

[www.va.gov](http://www.va.gov)

### Veterans Benefits Administration home page

[benefits.va.gov](http://benefits.va.gov)

### Online forms and applications

<http://www.va.gov>

### VR&E home page

[www.benefits.va.gov/vocrehab](http://www.benefits.va.gov/vocrehab)



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## Outreach, Transition and Economic Development

Outreach, Transition and Economic Development (OTED) provides a holistic approach to Veteran engagement, before, during and after transition from military service to civilian life. OTED engages millions of Veterans, transitioning Service members, their families and caregivers annually through extensive programs. OTED provides access to VA benefits, services and resources through a network of partners who work together to accelerate economic empowerment and well-being for Veterans and transitioning Service members. OTED administers portions of the Transition Assistance Program (TAP) and other programs within the Military to Civilian Readiness Pathway (M2C Ready) framework; 365 days before and after separation.

To better serve Veterans and dependents, OTED collaborates with interagency partners including the Department of Defense (DOD), Departments of Labor, Homeland Security, and Education, the Small Business Administration and the Office of Personnel Management to carry out the requirements of the Veterans Opportunity to Work to Hire Heroes Act, Public Law 112-56. OTED highlights the following key programs that are critical to our Veterans successful transition:

1. Transition Assistance Program (TAP)
2. VA Solid Start (VASS)
3. Personalized Career Planning and Guidance (PCPG)



Supports 332 military installations Nationwide, with over 300 contractor employees and support staff serving Veterans

### Mission:

Collaborate, inform and advocate for Veterans, transitioning Service members, survivors, family members, and all eligible beneficiaries by highlighting pathways to VA benefits and services to facilitate sustained successful connections.

### Vision:

Serve as a trusted leader to all Veterans, transitioning Service members, survivors, and eligible beneficiaries by increasing awareness of and access to VA benefits and services.

### Activities:

163,407 TAP VA Benefits and Services Attendees (in-person and instructor-led virtual)  
357,891 TAP VA Touchpoints  
120,357 TAP VA Events  
197,615 Veterans Contacted by VA Solid Start (VASS)  
35,071 Priority Veterans Contacted by VASS  
12,694 PCPG (Chap. 36) Applications Processed



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## Transition Assistance Program

Transition Assistance Program (TAP) is an interagency program designed to help Service members have a smooth and successful transition to civilian life. VA, with interagency partners, implements the five-day TAP curriculum, which Service members are required to take beginning two years prior to retiring or one year prior to separation. The TAP curriculum provides the skill building, resources and tools Service members need to achieve emotional health, physical health and economic stability in civilian life. The full-day VA Benefits and Services course, led by VA Benefits Advisors, helps Service members and their family members understand how to navigate VA and the benefits and services they have earned through their military career. VA Benefits Advisors are also available to Service members throughout their military careers through Military Life Cycle (MLC) modules, One-on-One Assistance sessions and at Installation Engagement activities.

### TAP Services Offered:

- **VA Benefits and Services course:** The VA portion of TAP is a one-day, mandatory, in-person course called VA Benefits and Services, which provides an overview of important topics that range from education, compensation, insurance, health care and survivor and mental health services. This course is also available online for those unable to attend in person.
  - In Fiscal Year (FY) 2023, OTED supported 6,204 in-person and instructor-led virtual VA TAP Benefits and Services courses with 163,407 attendees.
  - 52,911 individuals completed the eLearning online VA Benefits and Services course through the VA Transition Online Learning at [va.org](https://va.org) (formerly the Defense Department's Joint Knowledge Online [JKO]).
- **One-On-One Assistance:** VA Benefit Advisors explain benefits, answer questions and connect Service members, Veterans and their loved ones with resources to meet their individual needs. In FY 2023, OTED supported 53,735 One-On-One Assistance sessions (combination of in-person, telephone and email) with a total of 56,893 transitioning Service members, Veterans and their families. One-On-One Assistance sessions from VA Benefit Advisors are listed by region and topics discussed. A session could include one or more topics.
- **MLC modules:** MLC modules are short instructor-led and online information sessions on topics that matter most to Service members and their loved ones, such as education benefits, home loans and life insurance. MLC modules help Service members connect with VA well before transition so they can get an early understanding of their benefits and plan for their futures, which may lead to more successful transitions overall. In FY 2023, OTED supported 988 in-person MLC modules with 16,772 attendees.
- **Installation Engagement:** At the request of installation commanders or other designees, VA Benefits Advisors participate in Installation Engagement events, like new arrival events, Yellow Ribbon Reintegration Program events, local resource fairs, career-preparedness activities, and spouse events to provide information on where and how to learn more about benefits, programs and services.
- **Capstone:** A mandatory event to evaluate Service member's preparedness to successfully transition from a military to a civilian career.



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## TAP satisfaction:

All participants who complete the VA Benefits and Services course can provide feedback through the Transition Assistance Participant Assessment (TAPA). TAPA is a DOD-facilitated assessment collecting demographic data, assessment of the course curriculum, materials, facilitators and facilities. Participants also answer questions to gauge their intent to use information learned during the course, whether the course added to their overall knowledge and confidence in transitioning due to the course. For FY 2023, VA's cumulative satisfaction score was 96.8%. Satisfaction met or exceeded the goal of 95.0% on all 5 questions.

### Transition Assistance Participant Assessment, FY 2023

Questions	Achieved	Goal
Facilitators were knowledgeable	97.6%	95.0%
Facilitators interacted well with participants	96.7%	95.0%
Learning resources (notes, handouts, AV, materials) were useful	97.1%	95.0%
I will use what I learned in module in my transition planning	97.6%	95.0%
The module enhanced my confidence in transition planning	95.2%	95.0%
<b>Overall Satisfaction</b>	<b>96.8%</b>	<b>95.0%</b>

## VA Solid Start

The first year after separation from military service poses challenges for recently separated Veterans that can make it difficult to adjust to civilian life, and for some, increase their risk for suicide. To provide added support during this critical period, the Veterans Benefits Administration (VBA) launched the VA Solid Start (VASS) program in December 2019. Specially trained VASS representatives reach out by phone to recently separated Veterans at three key points (0 to 90, 91 to 180, and 181 to 365 days after release from active duty), to establish a relationship with VA, increase their awareness of available VA benefits and services, lower the barrier to entry into VA mental health care treatment, and support their successful transition to civilian life.

VASS conversations are not scripted and are instead driven by the specific needs of the Veteran at the time of the call. VASS representatives ask open-ended questions to identify issues or challenges the Veteran may be experiencing at the time of the call, and then direct the Veteran to the appropriate resources, benefits, and services to best meet their needs. Veterans are assigned a specific VASS representative who remains with the Veteran throughout the entire VASS program.

The VASS program has achieved great success. In FY 2023, VASS successfully connected with 197,615 recently separated Veterans, representing a 72.1% successful connection rate, far exceeding the 55% goal.

### VASS Services:

- VASS addresses transition-related challenges through proactive outreach to encourage Veterans to access and use earned benefits as tools for success during the first year of separation.
- VASS representatives call all newly separated Veterans – regardless of service branch, character of discharge, or service history. This includes all active-duty Army, Air Force, Coast Guard, Navy, Marine Corps, Space Force, National Oceanic and Atmospheric Administration (NOAA), Public Health Service (PHS), and Reserve and National Guard deactivated from overseas contingency deployments of at least 90 days.
- VASS prioritizes calls to Veterans meeting certain risk factors within the last year of their active-duty service, helping to lower the barrier to accessing high quality VA mental health care treatment. In FY 2023, VASS successfully connected with 35,071 priority Veterans, representing a 83.1% successful connection rate.
- VASS representatives are specially trained to identify individuals who may be in crisis or at risk for suicide during VASS conversations. When this occurs, VASS representatives complete a warm handover to the Veterans Crisis Line (VCL). In FY 2023, VASS successfully connected 4 Veterans in crisis to the VCL for additional care and support.
- VASS utilizes proactive messaging via email prior to each VASS engagement to provide Veterans with information on the program, including links to resources and the VASS webpage, and to ask the Veteran to take the VASS call. The targeted messaging also includes contact information for key VA resources, such as the VCL and the VBA National Contact Center, that the Veteran may need to access prior to the VASS call.
- VASS also provides Veterans with a comprehensive post-call summary via email that includes a summary of the interaction, provides additional information on the topics and benefits that were discussed, and links to pertinent information about earned benefits and services. These emails also include contact information for the appropriate State Veterans Affairs office to help the Veteran access state and/or local benefits that may be available.



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## Personalized Career Planning and Guidance (Chapter 36) Benefits

Personalized Career Planning and Guidance (PCPG) is a rebranded execution of Chapter 36 now managed by OTED. PCPG provides career and education counseling to transitioning Service members within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In FY 2023, 9,107 Service members, Veterans, and dependents applied for Chapter 36 services.

PCPG provides Service members, Veterans and eligible dependents with career counseling, assessment, education planning and guidance resources, unique to the needs of each participant to help them set and achieve personal, career and education goals. In FY 2021, PCPG enhanced services to include increased resume support and easier access to PCPG resources.

PCPG career and education counseling services include:

- Resume support
- Education and employment planning
- Detailed skills assessment
- Personalized action plan to achieve education and career goals
- Adjustment counseling to successfully transition to civilian employment
- Connection to VA benefits and services
- Tele-counseling

Working in collaboration with Veteran Readiness & Employment (VR&E) and Education Service (EDU), OTED administers the contract counseling for PCPG; both VR&E and EDU will continue to be active partners in the delivery of education and career counseling, and VR&E will continue to offer PCPG benefits through VetSuccess on Campus (VSOC) sites.

PCPG expanded Veteran outreach; increasing Veteran eligibility awareness and encouraging Veterans to use the benefit multiple times across their career lifespan as long as they remain eligible. In addition, through a robust marketing plan, PCPG expanded engagement at non-VSOC colleges and universities with high numbers of student Veterans and at military installations with a high number of transitioning Service members.



## Outreach, Transition and Economic Development (OTED) Activities FY 2023

### Transition Assistance Program Attendance and Events

TAP Events	Attendance	Events
One-On-One Assistance	56,893	53,735
VA Benefits and Services	216,318	59,221
Installation Engagement	59,645	1,784
Military Life Cycle (MLC)	20,029	4,245
Women's Health Transition Training	371	371
Capstone	4,635	1,001
<b>Grand Total</b>	<b>357,891</b>	<b>120,357</b>

Figures in this table include instructor-led, virtual instructor-led courses and VA Transition Online Learning at va.org (formerly JKO). Installation Engagements include Yellow Ribbon events.

### TAP Attendance for One-On-One Assistance Events, by Region, FY2023

Region	Attendance	Share of Total Attendance
Northeast Region 1	5,880	10%
Southeast Region 2	9,860	17%
Central Region 3	5,551	10%
Midwest Region 4	6,375	11%
Southwest Region 5	6,652	12%
Northwest Region 6	6,820	12%
West Region 7	4,941	9%
Europe Region 8	5,874	10%
Asia Region 9	4,940	9%


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### One-On-One Assistance Event Topics Reported, FY2023

Benefit Topic <sup>1</sup>	Number of Events	Percentage
Education and Training Programs and Benefits	22,731	42.3%
Claims and Application Support	22,856	42.5%
Benefits Delivery At Discharge (BDD)	18,525	34.5%
Healthcare Benefits and Support Services	16,055	29.9%
VA Website Management and Registration	14,892	27.7%
State and Local Benefits and Community Resources	10,899	20.3%
Housing and Living Programs and Benefits	7,044	13.1%
VR&E Services (Chapter 31)	7,214	13.4%
Family Support Programs	5,989	11.1%
Personalized Career Planning and Guidance	4,257	7.9%

### VA Solid Start Contact

#### VA Solid Start Eligible Veterans Served

Beneficiary Type	Total
Eligible Veterans	274,065
Number of Eligible Veterans Successfully Contacted	197,615
<b>Eligible Veterans Successful Contact Rate</b>	<b>72.1%</b>

VASS prioritizes calls to Veterans who had a mental health appointment during their last year before separation

<sup>1</sup> Figures add to more than 100% because an assistance session could cover multiple topics.



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## VA Solid Start Eligible Priority Veterans Served

Beneficiary Type	Total
Eligible Priority Veterans	42,222
Number of Eligible Priority Veterans Successfully Contacted	35,071
Eligible Priority Veterans Successful Contact Rate	83.1%

## Veterans Counseled

### FY 2023 PCPG (Chapter 36) Cases

Case Status	Number
Applications Processed	12,694
Applications Counseled	4,090
Average Days to Complete (among Eligible Beneficiaries Counseled)	17.5

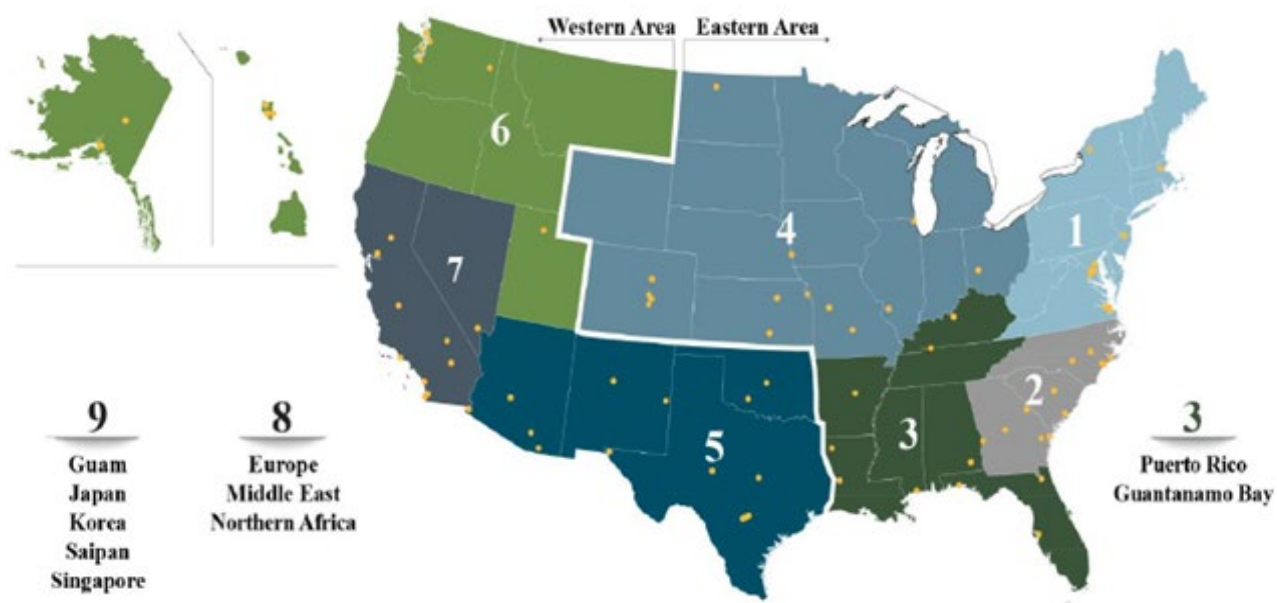


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Administration

## VA TAP Coverage Model



### Contact Information

#### Outreach, Transition and Economic Development:

1-800-827-1000

#### Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

#### Department of Veterans Affairs home page

[www.va.gov](http://www.va.gov)

#### Veterans Benefits Administration home page

[benefits.va.gov](http://benefits.va.gov)

#### Online forms and applications

[www.va.gov](http://www.va.gov)

#### VR&E home page

[www.benefits.va.gov/vocrehab](http://www.benefits.va.gov/vocrehab)



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# Regional Office Addresses

<b>Anchorage</b> <b>VA Regional Office</b> 1201 North Muldoon Road Anchorage, AK 99504	<b>AK</b>	<b>Hartford</b> <b>VA Regional Office</b> 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131	<b>CT</b>	<b>Chicago</b> <b>VA Regional Office</b> 2122 W. Taylor Street Chicago, IL 60612	<b>IL</b>
<b>Montgomery</b> <b>VA Regional Office</b> 345 Perry Hill Road Montgomery, AL 36109-3798	<b>AL</b>	<b>Wilmington</b> <b>VA Regional Office</b> 1601 Kirkwood Highway Wilmington, DE 19805	<b>DE</b>	<b>Indianapolis</b> <b>VA Regional Office</b> 575 North Pennsylvania Street Indianapolis, IN 46204-1526	<b>IN</b>
<b>Little Rock</b> <b>VA Regional Office</b> 2200 Fort Roots Drive, Building 111 North Little Rock, AR 72114-1756	<b>AR</b>	<b>St. Petersburg</b> <b>VA Regional Office</b> 9500 Bay Pines Boulevard St. Petersburg, FL 33708 Mailing Address: P.O. Box 1437 St. Petersburg, FL 33731	<b>FL</b>	<b>Wichita</b> <b>VA Regional Office</b> Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698	<b>KS</b>
<b>Phoenix</b> <b>VA Regional Office</b> 3333 North Central Avenue Phoenix, AZ 85012-2405	<b>AZ</b>	<b>Atlanta</b> <b>VA Regional Office</b> 1700 Clairmont Road Atlanta, GA 30033-4032 Mailing Address: P.O. Box 100026 Decatur, GA 30031-7026	<b>GA</b>	<b>Louisville</b> <b>VA Regional Office</b> 321 West Main Street, Suite 390 Louisville, KY 40202-3835	<b>KY</b>
<b>Oakland</b> <b>VA Regional Office</b> Ronald V. Dellums Federal Building 1301 Clay Street – Suite 1400N Oakland, CA 94612-5209	<b>CA</b>	<b>Honolulu</b> <b>VA Regional Office</b> 459 Patterson Road, East Wing Honolulu, HI 96819	<b>HI</b>	<b>New Orleans</b> <b>VA Regional Office</b> 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692	<b>LA</b>
<b>San Diego</b> <b>VA Regional Office</b> 8810 Rio San Diego Drive San Diego, CA 92108-1508	<b>CA</b>	<b>Des Moines</b> <b>VA Regional Office</b> 210 Walnut Street – Room 1063 Des Moines, IA 50309-9825	<b>IA</b>	<b>Boston</b> <b>VA Regional Office</b> John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393	<b>MA</b>
<b>Los Angeles</b> <b>VA Regional Office</b> Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602	<b>CA</b>	<b>Boise</b> <b>VA Regional Office</b> 444 West Fort Street Boise, ID 83702	<b>ID</b>	<b>Baltimore</b> <b>VA Regional Office</b> Federal Building 31 Hopkins Plaza – Room 233 Baltimore, MD 21201-0001	<b>MD</b>
<b>Denver</b> <b>VA Regional Office</b> 155 Van Gordon Street Denver, CO 80228	<b>CO</b>			<b>Togus</b> <b>VA Regional Office</b> One VA Center Augusta, ME 04330-6795	<b>ME</b>



**VA**



U.S. Department  
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<b>Detroit</b> <b>VA Regional Office</b> Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	<b>MI</b>	<b>Lincoln</b> <b>VA Regional Office</b> 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	<b>NE</b>	<b>Muskogee</b> <b>VA Regional Office</b> Federal Building 125 South Main Street Muskogee, OK 74401-7025	<b>OK</b>
<b>St. Paul</b> <b>VA Regional Office</b> Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	<b>MN</b>	<b>Manchester</b> <b>VA Regional Office</b> Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	<b>NH</b>	<b>Portland</b> <b>VA Regional Office</b> 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	<b>OR</b>
<b>St. Louis</b> <b>Records Mgmt. Center</b> 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	<b>MO</b>	<b>Newark</b> <b>VA Regional Office</b> 20 Washington Place Newark, NJ 07102-3174	<b>NJ</b>	<b>Philadelphia</b> <b>VA Regional Office</b> 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	<b>PA</b>
<b>St. Louis</b> <b>VA Regional Office</b> 9700 Page Avenue St. Louis, MO 63103	<b>MO</b>	<b>Albuquerque</b> <b>VA Regional Office</b> 500 Gold Avenue, South West Albuquerque, NM 87102-3118	<b>NM</b>	<b>Pittsburgh</b> <b>VA Regional Office</b> 1000 Liberty Avenue Pittsburgh, PA 15222-4004	<b>PA</b>
<b>Jackson</b> <b>VA Regional Office</b> 1600 East Woodrow Wilson Avenue Jackson, MS 39216	<b>MS</b>	<b>Reno</b> <b>VA Regional Office</b> 5460 Reno Corporate Drive Reno, NV 89511	<b>NV</b>	<b>San Juan</b> <b>VA Regional Office</b> 50 Carr 165 Guaynabo San Juan, PR 00968-8024	<b>PR</b>
<b>Ft. Harrison</b> <b>VA Regional Office</b> 3633 Veterans Drive Ft. Harrison, MT 59636	<b>MT</b>	<b>Buffalo</b> <b>VA Regional Office</b> 130 South Elmwood Avenue Buffalo, NY 14202-2478	<b>NY</b>	<b>Providence</b> <b>VA Regional Office</b> 380 Westminster Street Providence, RI 02903-3246	<b>RI</b>
<b>Winston-Salem</b> <b>VA Regional Office</b> Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	<b>NC</b>	<b>New York</b> <b>VA Regional Office</b> 245 W. Houston Street New York, NY 10014-4805	<b>NY</b>	<b>Columbia</b> <b>VA Regional Office</b> 6437 Garners Ferry Road Columbia, SC 29209-2495	<b>SC</b>
<b>Fargo</b> <b>VA Regional Office</b> 2101 Elm Street Fargo, ND 58102	<b>ND</b>	<b>Cleveland</b> <b>VA Regional Office</b> Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	<b>OH</b>	<b>Sioux Falls</b> <b>VA Regional Office</b> 2501 West 22nd Street Sioux Falls, SD 57105	<b>SD</b>



U.S. Department  
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**Nashville**  
**VA Regional Office**  
110 Ninth Avenue, South  
Nashville, TN 37203-3817

**TN**

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

**TX**

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

**TX**

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

**UT**

**Roanoke**  
**VA Regional Office**  
210 Franklin Rd, SW  
Roanoke, VA 24011

**VA**

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

**VT**

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

**WA**

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

**WI**

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

**WV**

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

**WY**

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

**Manila**  
**VA Regional Office**  
U.S. Embassy  
1501 Roxas Blvd  
Pasay City, Philippines 1302  
Mailing Address:  
PSC 501  
DPOAP 96515

**TX**

**UT**

**VA**

**VT**

**WA**

**WI**

**WV**

## District Offices

**Northeast District** **MO**  
Charles F. Prevedel Federal Bldg,  
9700 Page Avenue, Suite 301  
St. Louis, MO 63132

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

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

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

## Centralized Mail Address

**SMS Janesville Facility –  
Centralized Mail**  
Department of Veterans Affairs  
Claims Intake Center  
PO Box 4444  
Janesville, WI 53547-4444

## Contact Information

Compensation Information:  
**1-800-827-1000**

Department of Veterans Affairs  
home page  
**www.va.gov**

Veterans Benefits Administration  
home page  
**benefits.va.gov**

Online forms and applications  
**va.gov**



**VA**

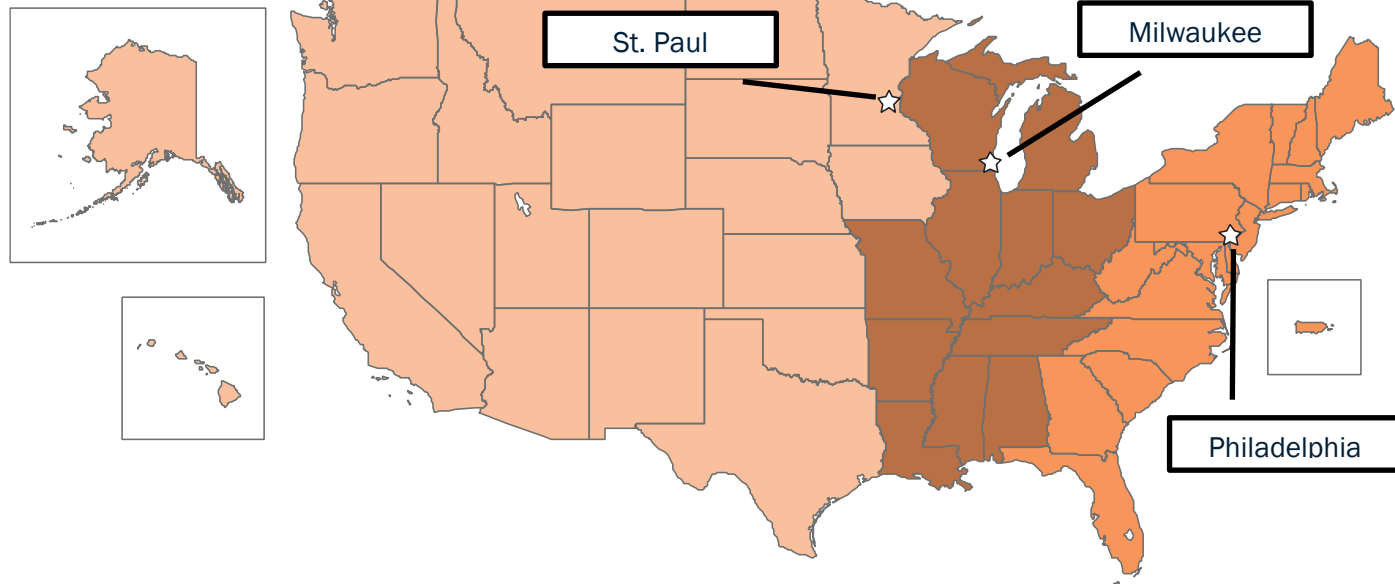


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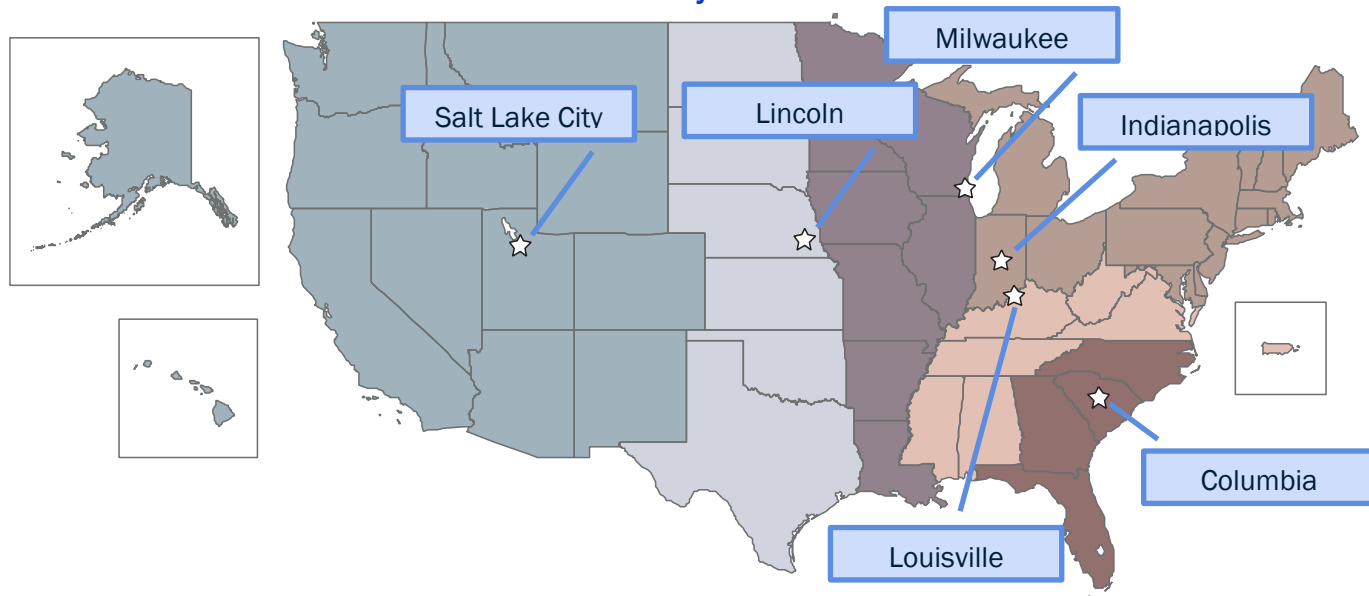


# Program Jurisdiction Information/Maps

## Pension Management Centers



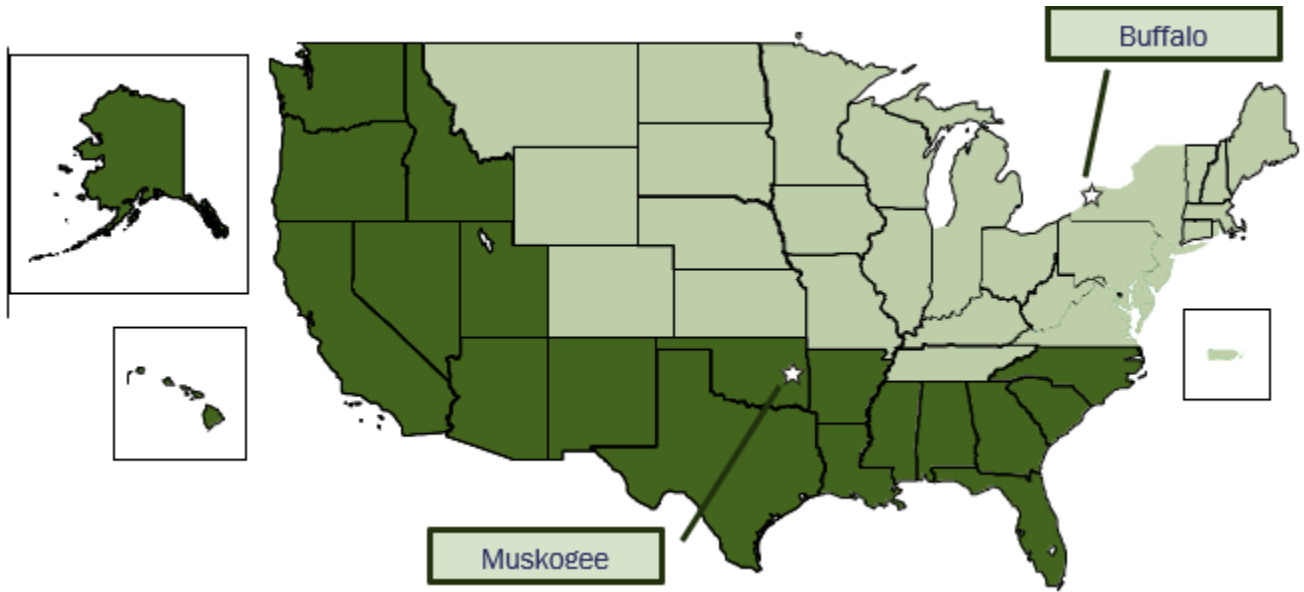
## Fiduciary Hubs



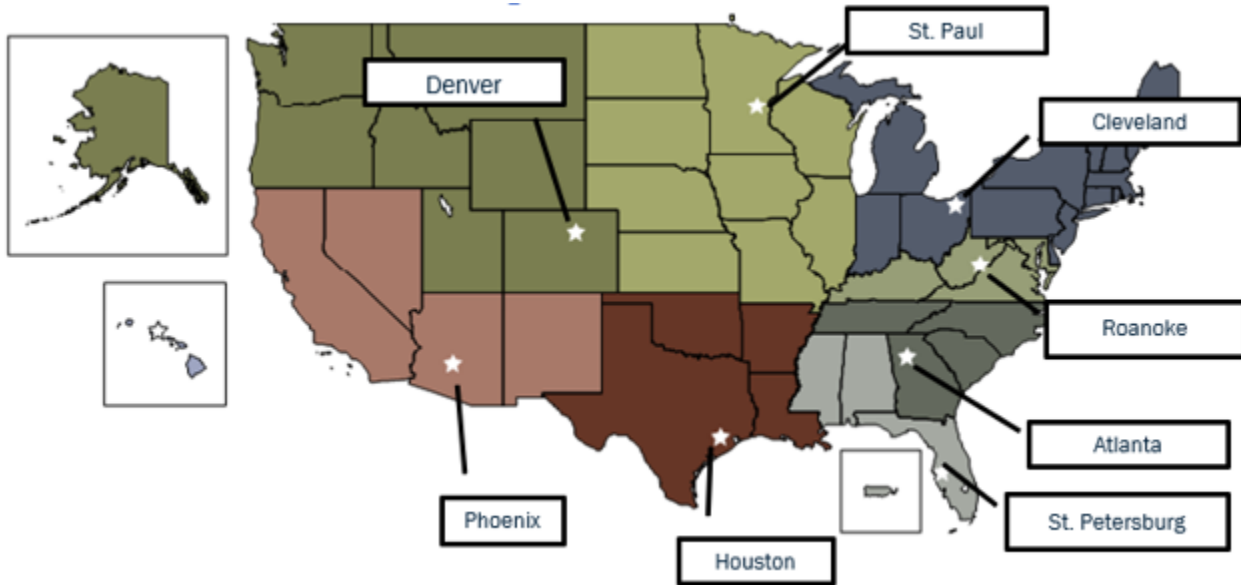
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## Education Regional Processing Offices



## Regional Loan Centers



## Release history

Version & Changes	Date
Data as of	09/30/2023
Last updated on	01/17/2025



**VA**



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# Glossary

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

In a nursing home or  
In need of daily care to help with  
feeding, dressing, attending to the  
wants of nature, protecting oneself  
from hazards of the daily  
environment, or keeping clean.

**APPLICANTS (VR&E)** – Veterans or Servicemembers who have applied for Veteran Readiness and Employment (VR&E) services.

**BENEFITS DELIVERY AT DISCHARGE (BDD)** – Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

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

Musculoskeletal System  
Skin  
Auditory  
Mental Disorders  
Digestive System  
Neurological Conditions and Convulsive Disorders  
Cardiovascular System  
Respiratory System  
Endocrine System  
Genitourinary System  
Eye  
Infectious Diseases, Immune Disorders, Nutritional Deficiencies  
Gynecological Conditions  
Dental and Oral Conditions  
Hemic and Lymphatic Systems

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

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

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

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

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

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

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

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

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



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

#### **DEPENDENTS EDUCATIONAL ASSISTANCE**

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

#### **DEPENDENCY AND INDEMNITY**

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

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

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

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

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

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

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

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

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

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

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

**EDUCATION REHABILITATIONS (VR&E)** – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

**ELIGIBLE APPLICANTS (VR&E)** – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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### **INTEREST RATE REDUCTION REFINANCE LOAN**

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

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

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

### **LOAN DEFAULTED-GUARANTY CLAIM PAID –**

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

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

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

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

### **MAXIMUM REHABILITATION GAIN (MRG)**

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

**RATING SCHEDULE** – Title 38, CFR Part 4.

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

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

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

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

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

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

**SDVI** – Service-Disabled Veterans Insurance was established in 1951 for Veterans separated from service on or after April 25, 1951, under other than dishonorable discharge conditions, who were approved for a service-connected disability rating of 0% or greater within the last two years. This program closed to new enrollment on December 31, 2022.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

**VALIFE** – Veterans Affairs Life Insurance was established in 2023 to meet the insurance needs of Veterans with service-connected disabilities. VALife has no medical underwriting and eliminated time limitations for enrollment for service-connected Veterans under age 81.

**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.



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

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

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

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

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

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

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

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

# Contact Information

Department of Veterans Affairs home page	<a href="http://www.va.gov">www.va.gov</a>
VA Forms	<a href="http://www.va.gov/vaforms">www.va.gov/vaforms</a>
Frequently Asked Questions	<a href="http://www.va.gov/resources/">www.va.gov/resources/</a>
Submit a Question	<a href="http://ask.va.gov">ask.va.gov</a>
VA Regional Office Location	<a href="http://www.va.gov/find-locations">www.va.gov/find-locations</a>
Veterans Crisis Line	Dial 988 then Press 1
Toll Free Number	1-800-827-1000
TTY, Federal Relay	711
Fax Number (inside the U.S.):	1-844-531-7818
Fax Number (outside the U.S.):	1-248-524-4260

## 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).



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VETERANS BENEFITS ADMINISTRATION

# Annual Benefits Report

FISCAL YEAR 2023



**COMPENSATION**



**PENSION &  
FIDUCIARY**



**EDUCATION**



**INSURANCE**



**HOME LOAN  
GUARANTY**



**VETERAN  
READINESS &  
EMPLOYMENT**



**OUTREACH  
TRANSITION &  
ECONOMIC DEVELOPMENT**

**VA**



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