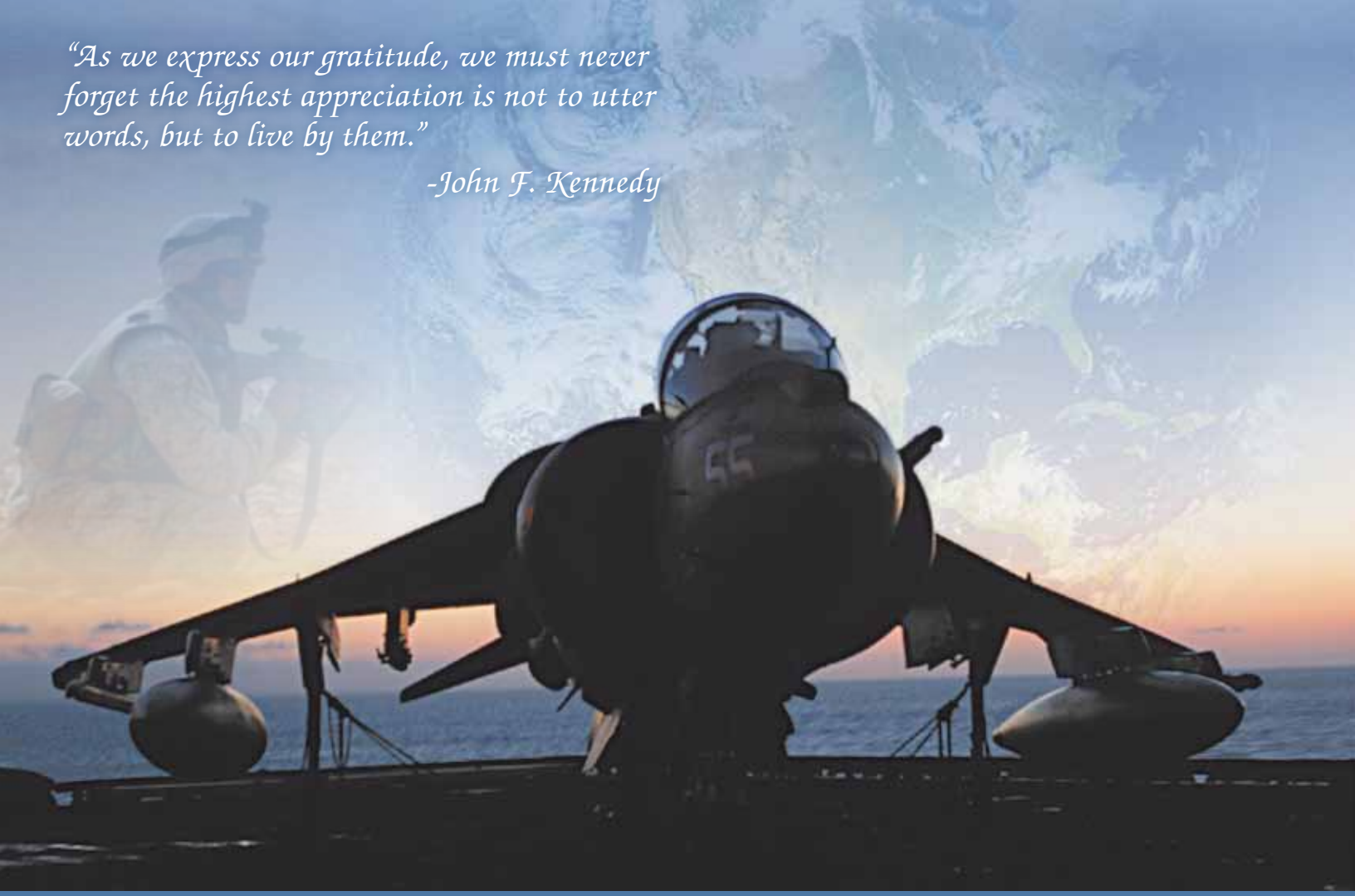

Department of Veterans Affairs

Veterans Benefits Administration

ANNUAL BENEFITS REPORT

Fiscal Year

2010

Making a difference

Our mission is to provide benefits and services to Veterans and their families in a responsive, timely, and compassionate manner in recognition of their service to the Nation.

Images on the cover:
Site - An AV-8B Harrier II aircraft from Marine Medium Helicopter Squadron 264 (Reinforced), 26th Marine Expeditionary Unit
Official USMC photo by Lance Cpl. Patrick M. Johnson-Campbell
Additional photo - U.S. Navy photo by Mass Communication Specialist 1st Class Abraham Essenmacher

Purpose of this Report

The purpose of the Annual Benefits Report (ABR)

is to clearly summarize the benefit programs delivered by VBA.

This report is intended to accomplish the following:

a. Present a clear, complete, data-driven picture of the extent to which Veterans and their dependents use these benefits;

b. Provide insights into the nature of the benefits programs;

c. Portray the economic impact of VBA programs on Veterans, their families, the Federal government, and the Nation.

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VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and Core Values

We are the Veterans Benefits Administration, one of the three Administrations forming the U.S. Department of Veterans Affairs (VA). We offer a wide range of benefits to our Nation's Veterans, Servicemembers, and their families.

Mission, Vision, and Core Values

Mission Statement

The mission of the Veterans Benefits Administration (VBA), in partnership with the Veterans Health Administration and the National Cemetery Administration, is to provide benefits and services to Veterans and their families in a responsive, timely, and compassionate manner in recognition of their service to the Nation.

Vision Statement

Our vision is that the Veterans whom we serve will feel that our Nation has kept its commitment to them; employees will feel that they are both recognized for their contribution and are part of something larger than themselves; and taxpayers will feel that we've met the responsibilities they've entrusted to us. Courage, honesty, trust, respect, open communication, and accountability will be reflected in our day-to-day behavior.

Core Values

- Veterans have earned our respect and are our reason for being, our common purpose. All our efforts are directed toward meeting their needs.
- We are committed to communicating with our Veterans and employees in a timely, thorough, accurate, understandable, and respectful manner.
- We listen to the concerns and views of Veterans and our employees to bring about improvement in benefits and services, and the climate in which they are provided.
- We value understandable business processes that consistently produce positive results.
- We foster an environment that promotes personal and corporate initiative, risk-taking, and teamwork.
- We are open to change and flexible in our attitudes.
- Respect, integrity, trust, and fairness are hallmarks of all our interactions.
- We value a culture where everyone is involved, accountable, respected, and appreciated.
- We will perform at the highest level of competence, always, and take pride in accomplishment.
- We are a "**can do**" organization.

Veterans' benefits represent an integral part of American history. Knowledge of benefits history is important for all those who are interested in a comprehensive understanding of what VBA does and why.

A more general discussion of VA and Veterans' benefits from a historical perspective can be found in VA Pamphlet 80-97-2, VA History in Brief, September 1997. This pamphlet is on the VA Home Page: http://www1.va.gov/opa/feature/history/index.asp.

For the latest copy of the pamphlet entitled Benefits for Veterans and Dependents, go to: http://www1.va.gov/opa/vadocs/current_benefits.asp.

Purpose and Overview

Purpose of VBA's Annual Benefits Report

The Annual Benefits Report (ABR) clearly summarizes the benefit programs delivered by VBA, identifies the current level of program participation by eligible persons, 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;
- Provide insights into the nature of the benefit programs;
- Portray the economic impact of VBA programs on Veterans, their families, the Federal government, and the Nation.

A complete discussion of VBA's performance in administering these programs is contained in the Department's fiscal year 2010 Performance and Accountability Report, dated November 2010. The document can be accessed through this electronic link: http://www.va.gov/budget/report/. Program goals and objectives are detailed in VA's annual performance plans. The VA Strategic Plan 2011-2015 can be found on the Department's website: www.va.gov/op3.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors.

With annual expenditures over $50 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under five business lines:

COMPENSATION AND PENSION
EDUCATION
INSURANCE
LOAN GUARANTY
VOCATIONAL REHABILITATION AND EMPLOYMENT

Compensation and Pension

Current Benefits

Compensation Based Upon Service-Connected Disability or Death

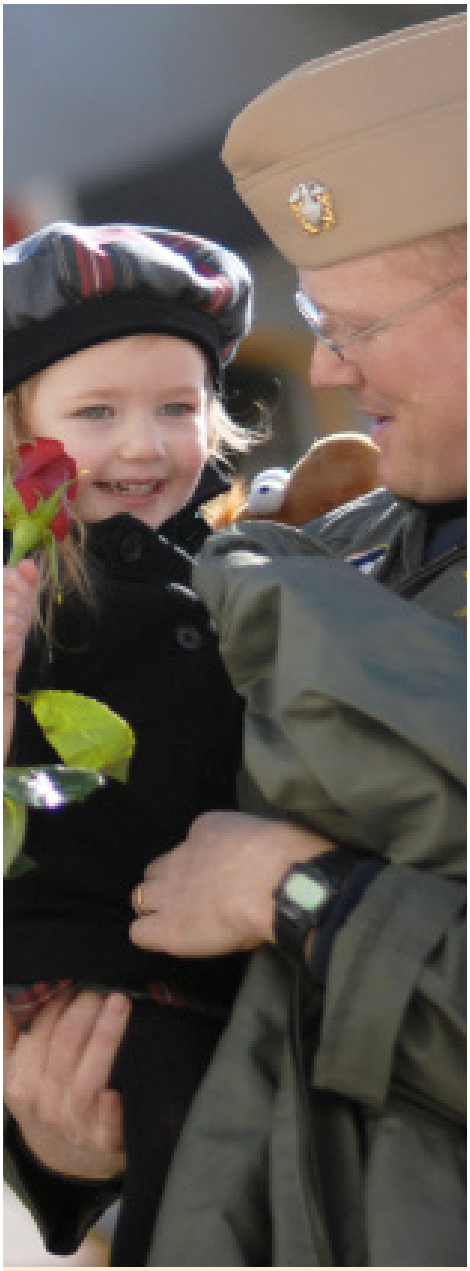
The compensation program provides monthly benefits to Veterans in recognition of the effects of disabilities, diseases, or injuries incurred or aggravated during active military service. The program also provides monthly payments to surviving spouses, dependent children, and dependent parents in recognition of the economic loss caused by a Veteran's death during military service or, subsequent to discharge from military service, as a result of a service-connected disability.

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 misconduct by the Veteran. Disability compensation is paid monthly and varies according to the degree of disability and the number of dependents. The rate of compensation is graduated according to the combined degree of the Veteran's disabilities, from 10% to 100% disabling, in increments of 10%. Disabilities that are due to service but not disabling are assigned a 0% evaluating, and are not compensable unless a Veteran is suffering from two or more separate permanent service-connected disabilities rated at 0% that interfere with normal employability. In those cases, compensation at 10% can be awarded, but not in combination with any other rating. Additional benefits are payable to Veterans with severe disabilities such as anatomical loss or loss of use of a hand or foot, blindness, or deafness. VA benefits are not subject to federal or state income tax.

Dependency and Indemnity Compensation (DIC) is payable to the survivors of Servicemembers who died while on active duty, or Veterans who died from service-connected disabilities. VA may also pay DIC to survivors of Veterans continuously rated totally disabled due to service-connected disabilities for ten or more years immediately preceding the Veteran's death or five years from the date of the Veteran's discharge from service. DIC may also be paid to the survivors of former Prisoners of War who died after September 30, 1999, and who were continuously rated totally disabled due to a service-connected disability for a period of no less than one year immediately preceding death. A higher rate of DIC is payable if the Veteran was rated totally disabled for eight years immediately preceding death and the Veteran and surviving spouse were married for that same eight-year period. Surviving spouses and dependent children are potentially eligible for DIC benefits. Parents of Veterans or Servicemembers who die as the result of a service-connected disease or injury are also potentially eligible for DIC benefits. Parents' DIC is a needs-based program for financially dependent parents.

A Note on the Data:

The 2010 Annual Benefits Report combines data from the Veterans Benefits Administration's legacy Benefits Delivery Network (BDN) and the corporate database (VETSNET). As of the end of fiscal year 2010, only 20,500 Veterans were paid compensation benefits via BDN, while nearly 3.2 million were paid through VETSNET. The most noticeable effect of reporting data from VETSNET is in the number of disabilities for which Veterans are service-connected. The BDN stored the six disabilities with the highest evaluations, whereas the corporate database stores all disabilities for each Veteran. The tables containing information on the most prevalent disabilities by body system are the most affected by this change. Disabilities that are evaluated in higher numbers, but with lower evaluations now appear in some of the top three disabilities by body system lists in the charts on pages page 16 through page 20.



Pension Based Upon Non Service-Connected Disability or Death

Pension programs are designed to provide eligible Veterans and their survivors a level of income that raises their standard of living and sense of dignity. Wartime Veterans who are permanently and totally disabled, or who are age 65 or above and who meet minimum service requirements, may be eligible for a disability pension. Entitlement to disability pension is subject to income and net worth limitations. Additional amounts may be paid to a Veteran who has dependents or who is so disabled as to require the aid and attendance of another person, or is housebound. Benefits are also paid under two protected or "grandfathered" prior pension programs. The rates of protected pension are fixed at the amounts in effect when the programs were closed to new claims.

Surviving spouses and dependent children of wartime Veterans may be eligible for death pension benefits, subject to income and net worth limitations. As with disability pension, death pension is paid under the current pension program as well as under the two "grandfathered" prior programs.

Quick Reference Guide

Number of Veterans and Survivors Receiving Compensation and Pension Benefits at the End of Fiscal Year 2010 is 4,069,610	
Veterans received service-connected disability benefits	3,210,261
Survivors received service-connected death benefits	346,954
Veterans received non service-connected disability benefits	313,563
Survivors received non service-connected death benefits	198,832

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2010 by Period of Service	
World War II	217,449
Korean Conflict	151,378
Vietnam Era	1,095,473
Gulf War Era	1,107,881
Peacetime	638,080

Beneficiaries Who Began Receiving Benefits (Compensation, Pension, DIC) During Fiscal Year 2010 is 342,166	
Compensation – Disability	224,903
Compensation – Death	28,703
Pension – Disability	47,606
Pension – Death	40,954

Most Prevalent Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2010	
Tinnitus	744,871
Hearing loss	672,410
Post traumatic stress disorder	437,310
Scars, general	418,748
Diabetes mellitus	332,065
Hypertensive vascular disease	284,552
Traumatic arthritis	279,402
Lumbosacral or cervical strain	277,417
Impairment of the knee, general	267,049
Limitation of motion of the knee	259,872

Data

Summary of Beneficiaries Who Began Receiving Compensation and Pension Benefits During Fiscal Year 2010

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Compensation – Disability	224,903	$1,685,947,516	$7,496
Compensation – Death[1]	28,703	$480,694,932	$16,747
Pension – Disability	47,606	$575,898,593	$12,097
Pension – Death[2]	40,954	$363,188,462	$8,868
Total	**342,166**	**$3,105,729,503**	**$9,077**

[1]Includes surviving spouses, children (not dependents on surviving spouse awards), and parents.
[2]Includes surviving spouses and children (not dependents on surviving spouse awards).

Summary of Active Compensation and Pension Benefit Accounts at the End of Fiscal Year 2010

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Compensation – Disability	3,210,261	$36,485,965,838	$11,365
Compensation – Death[1]	346,954	$5,039,771,209	$14,526
Pension – Disability	313,563	$3,160,780,316	$10,080
Pension – Death	198,832	$1,089,284,993	$5,478
Total	**4,069,610**	**$45,775,802,355**	**$11,248**

[1]Dependency and Indemnity Compensation and Death Compensation.

Disability Compensation

Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2010

Combined Degree	Male	Female	Total
0%	594	41	635
10%	66,013	4,859	70,872
20%	34,086	2,677	36,763
30%	25,989	3,089	29,078
40%	18,712	2,433	21,145
50%	14,429	1,788	16,217
60%	13,255	1,648	14,903
70%	10,123	1,334	11,457
80%	6,636	1,012	7,648
90%	3,436	574	4,010
100%	11,589	586	12,175
Total	**204,862**	**18,526**	**224,903**

Service-Connected Benefits by Combined Degree for Veterans Who Began Receiving Compensation During Fiscal Year 2010

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	$736,262	$46,558	$782,820	$1,233
10%	$97,519,894	$7,143,280	$104,663,174	$1,477
20%	$100,928,764	$7,773,426	$108,702,189	$2,957
30%	$125,229,513	$14,994,301	$140,223,814	$4,822
40%	$131,726,269	$17,192,903	$148,919,172	$7,043
50%	$141,276,024	$17,561,088	$158,837,112	$9,794
60%	$167,682,868	$20,895,932	$188,578,800	$12,654
70%	$162,135,337	$21,272,315	$183,407,652	$16,008
80%	$125,120,137	$18,864,677	$143,984,814	$18,826
90%	$73,615,058	$12,134,914	$85,749,972	$21,384
100%	$401,788,792	$20,309,204	$422,097,996	$34,669
Total	**$1,527,758,918**	**$158,188,598**	**$1,685,947,516**	**$7,496**

Combined Degree of Service-Connected Disabilities for Veterans Who Began Receiving Compensation by Fiscal Year

Combined Degree	2006	2007	2008	2009	2010
0%	505	521	551	624	635
10%	47,667	52,949	53,374	58,949	70,872
20%	30,989	33,702	33,024	34,069	36,763
30%	23,264	25,851	26,368	27,495	29,078
40%	18,234	20,748	20,539	21,311	21,145
50%	11,745	14,004	14,513	15,239	16,217
60%	10,229	13,009	13,849	14,873	14,903
70%	6,879	9,316	10,031	10,729	11,457
80%	3,847	5,580	6,233	7,199	7,648
90%	1,718	2,384	2,927	3,475	4,010
100%	7,728	9,653	9,909	11,103	12,175
Total	**162,805**	**187,717**	**191,318**	**205, 066**	**224,903**

Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2010

Disability	Number of Veterans	Percent of Total
Tinnitus	92,260	10.7%
Hearing loss	63,583	7.3%
Post traumatic stress disorder	37,263	4.3%
Limitation of flexion, knee	34,456	4.0%
Lumbosacral or cervical strain	31,881	3.7%
Tendon inflammation	25,826	3.0%
Degenerative arthritis of the spine	25,394	2.9%
Diabetes mellitus	24,233	2.8%
Limitation of motion of the ankle	20,623	2.4%
Scars, general	20,562	2.4%
Total – Most Prevalent Disabilities	**376,081**	**43.4%**
Total – All Disabilities	**865,766**	**100.0%**

Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2010

Combined Degree	Male	Female	Total
0%	11,584	764	12,348
10%	737,590	55,791	793,381
20%	417,992	35,161	453,153
30%	337,177	34,559	371,736
40%	287,008	30,855	317,863
50%	186,858	22,233	209,091
60%	226,268	24,298	250,566
70%	211,379	20,227	231,606
80%	159,853	15,799	175,652
90%	90,162	9,174	99,336
100%	279,071	16,458	295,529
Total	**2,944,942**	**265,319**	**3,210,261**

Service-Connected Benefits by Combined Degree for Veterans Receiving Compensation at the End of Fiscal Year 2010

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	$11,396,835	$849,843	$12,246,678	$992
10%	$1,096,805,423	$83,371,309	$1,180,176,732	$1,488
20%	$1,237,494,037	$103,160,165	$1,340,654,202	$2,959
30%	$1,691,467,087	$175,851,509	$1,867,318,596	$5,023
40%	$2,083,144,896	$225,782,514	$2,308,927,410	$7,264
50%	$1,909,712,205	$229,529,097	$2,139,241,302	$10,231
60%	$3,576,289,785	$343,486,869	$3,919,776,654	$15,644
70%	$5,004,931,412	$421,118,102	$5,426,049,514	$23,428
80%	$4,218,983,184	$376,263,486	$4,595,246,670	$26,161
90%	$2,629,973,462	$250,283,230	$2,880,256,692	$28,995
100%	$10,218,258,928	$597,812,459	$10,816,071,388	$36,599
Total	$33,678,457,254	$2,807,508,583	$36,485,965,838	$11,365

Service-Connected Disabilities by Body System for Veterans Who Began Receiving Compensation by Fiscal Year

Body System	2006	2007	2008	2009	2010	Percent Change 2009-2010*
Musculoskeletal System	206,588	270,949	286,625	302,798	309,026	2.0%
Impairment of Auditory Acuity	92,407	112,421	118,935	135,701	159,576	15.0%
Skin	41,882	78,068	80,737	81,335	83,485	2.6%
Neurological Conditions	34,222	53,142	58,003	65,932	70,695	6.7%
Mental Disorders	32,838	42,936	49,315	53,226	60,535	12.1%
Respiratory System	22,582	33,456	38,165	41,769	42,352	1.4%
Digestive System	20,932	32,621	34,344	34,590	34,241	-1.0%
Genitourinary System	23,762	31,142	30,630	30,150	29,097	-3.6%
Cardiovascular System	14,828	22,214	24,539	26,493	28,802	8.0%
Endocrine System	25,457	24,328	24,700	25,962	26,639	2.5%
Eye	5,562	8,152	8,862	9,272	9,559	3.0%
Dental and Oral Conditions	2,951	3,920	3,917	3,842	3,886	1.1%
Gynecological Conditions	1,823	3,236	3,649	3,786	3,541	-6.9%
Hemic and Lymphatic Systems	1,545	2,018	2,136	2,387	2,622	9.0%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	2,476	1,756	1,680	1,711	1,710	-0.1%
Total	**529,855**	**720,359**	**766,237**	**818,954**	**865,766**	**5.4%**

***Note:** The percent change from 2009 to 2010 is used because of the database changes discussed on page 3.

Number of Veterans with Service-Connected Disabilities Receiving Compensation by Combined Percent by Fiscal Year

Combined Degree	2006	2007	2008	2009	2010	Percent Change 2006-2010
0%	14,291	13,790	13,318	12,857	12,348	-15.7%
10%	775,346	784,286	785,355	785,540	793,381	2.3%
20%	417,721	430,925	439,194	445,833	453,153	7.8%
30%	334,931	346,198	354,810	362,525	371,736	9.9%
40%	259,834	275,242	289,071	302,686	317,863	18.3%
50%	161,568	172,995	184,478	196,561	209,091	22.7%
60%	184,264	198,627	214,201	231,341	250,566	26.5%
70%	165,257	179,280	194,196	211,819	231,606	28.6%
80%	113,404	125,405	139,417	155,767	175,652	35.4%
90%	60,546	67,439	75,560	86,119	99,336	39.0%
100%	238,662	249,991	262,682	278,604	295,529	19.2%
Total	**2,725,824**	**2,844,178**	**2,952,282**	**3,069,652**	**3,210,261**	**15.1%**

Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2010

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	57,719	$408,876,384	25.7%
35 - 54	64,652	$525,711,708	28.7%
55 - 74	84,811	$615,438,352	37.7%
75 and over	17,721	$135,921,072	7.9%
Total	**224,902**	**$1,685,943,004**	**100.0%**

Age of Veterans Receiving Service-Connected Compensation at the End of Fiscal Year 2010

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	324,732	$2,630,072,334	10.1%
35 - 54	951,182	$9,264,357,000	29.6%
55 - 74	1,426,137	$18,994,504,856	44.4%
75 and over	508,210	$5,597,031,648	15.8%
Total	**3,210,261**	**$36,485,965,838**	**100.0%**

The following tables organize information according to the number of service-connected disabilities and their separate evaluations. A "zero percent" service-connected disability rating means a disability exists and is related to the Veteran's service, but is not so disabling that it entitles the Veteran to compensation payments.

Individual Service-Connected Disabilities by Evaluation for Veterans Receiving Compensation at the End of Fiscal Year 2010

	Number of Disabilities		
Evaluation	Male	Female	Total
0%	3,703,189	443,435	4,146,624
10%	4,405,038	496,412	4,901,450
20%	1,084,965	68,751	1,153,716
30%	718,176	92,670	810,846
40%	255,507	19,207	274,714
50%	266,161	36,666	302,827
60%	162,500	9,378	171,878
70%	146,408	11,016	157,424
80%	12,795	495	13,290
90%	3,873	104	3,977
100%	258,135	14,001	272,136
Total	11,016,749	1,192,133	**12,208,882**

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

Frequency of Individual Service-Connected Disabilities by Body System for Veterans Receiving Compensation at the End of Fiscal Year 2010

Body System	Number of Disabilities	
	Total	Percent of Total
Musculoskeletal System	**4,471,591**	37.0%
Impairment of Auditory Acuity	**1,525,066**	12.1%
Skin	**1,322,605**	10.9%
Neurological Conditions and Convulsive Disorders	**1,072,504**	8.4%
Mental Disorders	**792,882**	6.4%
Digestive System	**651,826**	5.5%
Cardiovascular System	**633,440**	5.4%
Respiratory System	**548,499**	4.5%
Genitourinary System	**428,984**	3.4%
Endocrine System	**371,644**	3.1%
Eye	**180,490**	1.5%
Gynecological System	**69,504**	0.6%
Dental and Oral Conditions	**55,304**	0.5%
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	**47,816**	0.4%
Hemic and Lymphatic Systems	**36,743**	0.3%
Total All Conditions	**12,208,882**	**100.0%**

Service-Connected Disabilities by Body System for Veterans Receiving Compensation by Fiscal Year

Body System	2006	2007	2008	2009	2010	Percent Change FY 2009-FY 2010[1]
Musculoskeletal System	3,173,080	3,691,871	3,888,519	4,140,015	**4,471,591**	7.4%
Impairment of Auditory Acuity	908,676	1,124,454	1,223,590	1,350,484	**1,525,066**	11.4%
Skin	818,377	1,091,036	1,163,815	1,216,801	**1,322,605**	8.0%
Neurological Conditions	573,812	782,573	851,270	939,363	**1,072,504**	12.4%
Mental Disorders	551,056	629,475	661,015	718,368	**792,882**	9.4%
Digestive System	464,479	572,625	596,229	614,734	**651,826**	5.7%
Cardiovascular System	490,435	578,278	586,001	604,052	**633,440**	4.6%
Respiratory System	360,943	440,470	471,128	503,572	**548,499**	8.2%
Genitourinary System	231,307	306,055	315,051	379,961	**428,984**	11.4%
Endocrine System	276,094	324,490	350,401	344,402	**371,644**	7.3%
Eye	125,770	155,032	161,460	167,997	**180,490**	6.9%
Gynecological Conditions	49,646	58,774	61,810	65,072	**69,504**	6.4%
Dental and Oral Conditions	33,327	43,982	47,506	50,556	**55,304**	8.6%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	44,369	50,147	48,462	47,539	**47,816**	0.6%
Hemic and Lymphatic Systems	26,980	31,319	32,139	33,921	**36,743**	7.7%
Total	**8,128,351**	**9,880,581**	**10,458,396**	**11,176,839[2]**	**12,208,882**	**8.5%**

[1]**Note:** The percent change from 2009 to 2010 is used because of the database changes discussed on page 3.

[2]**Note:** Fiscal Year 2009 Total includes 2 unknowns.

The tables on the following pages identify the total number of service-connected disabilities grouped by body system. The percentages reflect the proportional amount that each rating represents for that body system.

Total conditions on the following pages similarly reflect the proportional amount for each rating group of all body systems, e.g. 39.6% of the total service-connected disabilities are rated at 10 percent.

Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2010 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	1,209,321	27.0%	557,891	36.6%	938,599	71.0%	171,093	16.0%
10%	2,299,250	51.4%	839,338	55.0%	326,831	24.7%	574,581	53.6%
20%	553,197	12.4%	36,842	2.4%	7,019	0.5%	144,912	13.5%
30%	172,645	3.9%	29,653	1.9%	37,677	2.8%	90,255	8.4%
40%	135,737	3.0%	20,370	1.3%	2,036	0.2%	44,507	4.1%
50%	19,789	0.4%	13,129	0.9%	3,437	0.3%	20,365	1.9%
60%	48,881	1.1%	7,003	0.5%	6,178	0.5%	9,955	0.9%
70%	4,106	0.1%	4,398	0.3%	18	0.0%	4,562	0.4%
80%	1,387	0.0%	4,385	0.3%	558	0.0%	3,660	0.3%
90%	985	0.0%	1,712	0.1%	4	0.0%	455	0.0%
100%	26,287	0.6%	10,343	0.7%	243	0.0%	8,159	0.8%
Total	**4,471,591**	**36.6%**	**1,525,066**	**12.5%**	**1,322,605**	**10.8%**	**1,072,504**	**8.8%**

Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	22,795	2.9%	135,216	23.9%	388,353	59.6%	264,682	48.3%
10%	115,470	14.6%	260,047	42.1%	179,810	27.6%	121,551	22.2%
20%	480	0.1%	52,253	181.9%	25,522	3.9%	5,155	0.9%
30%	215,391	27.2%	79,608	12.7%	34,488	5.3%	61,239	11.2%
40%	413	0.1%	16,125	2.8%	6,600	1.0%	994	0.2%
50%	162,089	20.4%	1,243	0.2%	1,037	0.2%	65,202	11.9%
60%	178	0.0%	38,328	6.3%	6,547	1.0%	14,588	2.7%
70%	141,883	17.9%	157	0.0%	168	0.0%	90	0.0%
80%	26	0.0%	67	0.0%	356	0.1%	120	0.0%
90%	4	0.0%	15	0.0%	1	0.0%	2	0.0%
100%	134,153	16.9%	20,992	3.5%	8,943	1.4%	14,875	2.7%
Total	**792,882**	**6.5%**	**604,052**	**5.2%**	**651,826**	**5.3%**	**548,499**	**4.5%**

Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	245,908	57.3%	9,343	2.5%	78,055	43.2%	28,294	40.7%
10%	39,970	9.3%	59,541	16.0%	45,626	25.3%	8,826	12.7%
20%	31,385	7.3%	276,752	74.5%	10,245	5.7%	147	0.2%
30%	27,398	6.4%	2,797	0.8%	30,115	16.7%	17,174	24.7%
40%	21,239	5.0%	16,843	4.5%	6,221	3.4%	541	0.8%
50%	29	0.0%	27	0.0%	2,329	1.3%	13,964	20.1%
60%	30,556	7.1%	3,861	1.0%	1,488	0.8%	153	0.2%
70%	6	0.0%	5	0.0%	1,765	1.0%	2	0.0%
80%	2,461	0.6%	4	0.0%	185	0.1%	46	0.1%
90%	0	0.0%	2	0.0%	780	0.4%	0	0.0%
100%	30,032	7.0%	2,469	0.7%	3,681	2.0%	357	0.5%
Total	**428,984**	**3.4%**	**371,644**	**3.0%**	**180,490**	**1.5%**	**69,504**	**0.6%**

Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2010 by Percent and Body System (continued)

Rating	Infectious Diseases, Immune Disorders, Nutritional Deficiencies		Dental and Oral Conditions		Hemic and Lymphatic Systems		Total All Conditions	
0%	36,661	76.7%	29,713	53.7%	14,374	39.1%	4,146,624	34.0%
10%	4,028	8.4%	17,362	31.4%	2,655	7.2%	4,901,450	40.1%
20%	929	1.9%	5,002	9.0%	2,090	5.7%	1,153,716	9.4%
30%	1,513	3.2%	2,268	4.1%	7,854	21.4%	810,846	6.6%
40%	725	1.5%	684	1.2%	238	0.6%	274,714	2.3%
50%	35	0.1%	211	0.4%	11	0.0%	302,827	2.5%
60%	2,283	4.8%	9	0.0%	354	1.0%	171,878	1.4%
70%	8	0.0%	2	0.0%	269	0.7%	157,424	1.3%
80%	49	0.1%	2	0.0%	4	0.0%	13,290	0.1%
90%	1	0.0%	0	0.1%	0	0.0%	3,977	0.0%
100%	1,584	3.3%	51	0.5%	8,894	24.2%	272,136	2.2%
Total	**47,816**	**0.4%**	**55,304**	**0.5%**	**36,743**	**0.3%**	**12,208,882**	**100%**

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Traumatic arthritis	279,402	6.2%
	Impairment of the knee, general	277,417	6.2%
	Lumbosacral or cervical strain	267,049	6.0%
Endocrine System	Diabetes mellitus	332,065	89.4%
	Hypothyroidism	23,989	6.5%
	Hyperthyroidism	6,612	1.8%
Impairment of Auditory Acuity	Tinnitus	744,871	48.8%
	Hearing loss	672,410	42.1%
	Otitis media, chronic (ear infection)	20,934	1.4%
Genitourinary System	Penile deformity (loss of erectile power)	135,439	31.6%
	Malignant growths of genitourinary system	66,022	15.4%
	Prostate gland injuries	44,614	10.4%
Skin	Scars, general	418,748	31.7%
	Scars, superficial (tender)	216,634	16.4%
	Eczema	192,104	14.5%

Most Prevalent Service-Connected Disabilities (continued)

Body System	Disability	Total Number	Body System Total (%)
Eye	Vision in 1 eye 20/100, 20/70 or 20/50; 20/40 in other	16,625	9.2%
	Conjunctivitis, chronic	15,013	8.3%
	Unhealed eye injury	12,628	7.0%
Neurological	Paralysis of the sciatic nerve	228,350	21.3%
	Migraine	174,850	16.3%
	Paralysis of the median nerve	157,752	14.7%
Gynecological System	Removal of uterus	14,122	20.3%
	Removal of uterus and both ovaries	12,905	18.6%
	Benign growths of gynecological system or breast	7,278	10.5%
Mental Disorders	Post traumatic stress disorder	437,310	55.2%
	Major depressive disorder	88,859	11.2%
	Generalized anxiety disorder	52,856	6.7%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	31,159	65.2%
	Chronic fatigue syndrome	4,741	9.9%
	HIV-Related Illness	3,473	7.3%
Cardiovascular System	Hypertensive vascular disease	284,552	44.9%
	Residuals of cold injury	74,697	11.8%
	Arteriosclerotic heart disease (coronary artery disease)	73,052	11.5%
Dental and Oral Conditions	Limited motion of the jaw	33,422	60.4%
	Malunion of lower jaw	8,819	15.9%
	Loss of Teeth	4,227	7.6%
Digestive System	Hemorrhoids	180,657	27.7%
	Hiatal hernia	145,692	22.4%
	Inguinal hernia	63,479	9.7%
Hemic and Lymphatic Systems	Anemia	8,837	24.1%
	Splenectomy (removal of spleen)	7,182	19.5%
	Non-Hodgkin's lymphoma	6,403	17.4%
Respiratory System	Allergic rhinitis	88,286	16.1%
	Bronchial asthma	78,031	14.2%
	Sleep apnea syndromes (obstructive, central, mixed)	74,176	13.5%

Most Prevalent Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2010

Body System	Disability	Number of Veterans			All Conditions FY 2010 (Percent of Total)
		Male	Female	Total	
Impairment of Auditory Acuity	Tinnitus	717,463	27,408	744,871	6.1%
Impairment of Auditory Acuity	Hearing loss	632,627	9,710	672,410	5.3%
Mental Disorders	Post traumatic stress disorder	417,019	20,291	437,310	3.6%
Skin	Scars, general	382,134	36,614	418,748	3.4%
Endocrine System	Diabetes mellitus	328,315	3,750	332,065	2.7%
Cardiovascular System	Hypertensive vascular disease	267,213	17,339	284,552	2.3%
Musculoskeletal System	Traumatic arthritis	255,498	23,904	279,402	2.3%
Musculoskeletal System	Lumbosacral or cervical strain	232,648	44,769	277,417	2.3%
Musculoskeletal System	Impairment of the knee, general	240,040	27,009	267,049	2.2%
Musculoskeletal System	Limitation of motion of the knee	225,995	33,877	259,872	2.1%

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2010

Period of Service	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
World War II	217,449	$2,290,072,416	$10,532
Korean Conflict	151,378	$1,617,694,092	$10,686
Vietnam Era	1,095,473	$16,153,679,774	$14,746
Gulf War	1,107,881	$10,518,039,210	$9,494
Peacetime Era	638,080	$5,906,480,346	$9,257
Total	**3,210,261**	**$36,485,965,838**	**$11,365**

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2010

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	56,122	11.2%
	Tinnitus	39,762	7.9%
	Residuals of cold injury	29,726	5.9%
	Post traumatic stress disorder	20,898	4.2%
	Scars, general	20,166	4.0%
	Generalized anxiety disorder	15,307	3.0%
	Scars, superficial (tender)	11,430	2.3%
	Traumatic arthritis	10,816	2.2%
	Flatfoot, acquired	8,567	1.7%
	Scars, head, face or neck	7,768	1.5%
Korean Conflict	Hearing loss	50,557	14.1%
	Tinnitus	41,419	11.6%
	Residuals of cold injury	22,644	6.3%
	Scars, general	13,636	3.8%
	Post traumatic stress disorder	12,516	3.5%
	Scars, superficial (tender)	7,638	2.1%
	Traumatic arthritis	6,031	1.7%
	Scars, head, face or neck	5,451	1.5%
	Duodenal ulcer	5,063	1.4%
	Impairment of the knee, general	4,441	1.2%
Vietnam Era	Diabetes mellitus	284,081	7.5%
	Post traumatic stress disorder	268,865	7.1%
	Hearing loss	265,799	7.0%
	Tinnitus	250,583	6.6%
	Scars, general	149,521	3.9%
	Paralysis of the sciatic nerve	145,423	3.8%
	Penile deformity (loss of erectile power)	94,159	2.5%
	Hypertensive vascular disease	79,401	2.1%
	Paralysis of the median nerve	70,892	1.9%
	Impairment of the knee, general	60,562	1.6%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2010 (continued)

Period of Service	Disability	Number of Disabilities	Percent of Total
Gulf War	Tinnitus	307,619	5.5%
	Lumbosacral or cervical strain	206,797	3.7%
	Limitation of flexion, knee	192,465	3.4%
	Tendon inflammation	184,282	3.3%
	Scars, general	169,626	3.0%
	Hearing loss	160,270	2.9%
	Traumatic arthritis	156,744	2.8%
	Limitation of motion of the ankle	154,972	2.8%
	Degenerative arthritis of the spine	151,718	2.7%
	Hypertensive vascular disease	145,688	2.6%
Peacetime Periods	Hearing loss	109,589	5.7%
	Tinnitus	105,488	5.4%
	Impairment of the knee, general	76,927	4.0%
	Scars, general	65,799	3.4%
	Traumatic arthritis	55,408	2.9%
	Hypertensive vascular disease	53,570	2.8%
	Limitation of motion of the ankle	42,168	2.2%
	Hemorrhoids	38,110	2.0%
	Limitation of flexion, knee	36,731	1.9%
	Lumbosacral or cervical strain	36,422	1.9%

Service-Connected Disabilities at the End of Fiscal Year 2010 by Period of Service

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	502,991	358,535	3,795,660	5,612,602	1,939,110
Average Number of Disabilities per Veteran	2.3	2.4	3.5	5.1	3.0
Veterans Receiving Compensation	217,449	151,378	1,095,473	1,107,881	638,080
Total Veteran Population	**1,761,085**	**2,041,606**	**6,924,814**	**5,373,105**	**5,803,725**

Dependency and Indemnity Compensation

Dependency and Indemnity Compensation (DIC) is payable to survivors of Servicemembers who died while on active duty, or of Veterans who died from service-connected disability.

This section provides information about surviving spouses, children, and parents who received DIC during fiscal year 2010.

Beneficiaries Who Began Receiving DIC by Fiscal Year

Type of Benefit	2006	2007	2008	2009	2010
Surviving Spouses	15,993	17,140	16,968	16,125	26,815
Surviving Children	1,248	1,124	1,238	1,103	1,143
Surviving Parents	220	226	251	400	288
Total	**17,461**	**18,490**	**18,457**	**17,628**	**28,246**

Beneficiaries Receiving DIC by Relationship at the End of Fiscal Year 2010

Relationship	Beneficiaries Number	Percent
Surviving Spouse	330,332	95.2%
Child	10,318	3.0%
Parent	6,304	1.8%
Total	**346,954**	**100.0%**

Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2010

Age	Number of Beneficiaries	Estimated Total Annual Amounts	Percent of Total
35 and under	750	$14,152,595	2.8%
36 - 55	3,388	$66,342,172	12.6%
56 - 75	13,945	$249,085,998	52.0%
Over 75	8,733	$142,752,329	32.6%
Total	**26,815**	**$472,333,094**	**100.0%**

Age of Children Who Began Receiving DIC Benefits During Fiscal Year 2010

Children's Age	Number of Beneficiaries	Estimated Total Annual Amounts
Under Age 18	217	$882,514
Age 18 and over in School	608	$3,248,191
Age 18 and over – Helpless	318	$1,598,605
Total	**1,143**	**$5,729,310**

Beneficiaries Receiving Service-Connected Death Benefits by Period of Service at the End of Fiscal Year 2010

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Spanish American War	5	$11,702	$58,512
Mexican Border	1	$13,848	$13,848
World War I	529	$12,676	$6,705,346
World War II	88,870	$14,691	$1,305,548,130
Korean Conflict	36,863	$15,038	$554,342,160
Vietnam Era	164,039	$14,406	$2,363,096,551
Gulf War	21,808	$14,162	$308,844,338
Peacetime Periods	34,839	$14,385	$501,162,324
Total	**346,948**	**$14,526**	**$5,039,771,209**

Surviving Spouses Receiving DIC by Age at the End of Fiscal Year 2010

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
35 and Under	6,034	$16,839	$101,601,610
36 - 55	31,431	$15,281	$480,300,258
56 - 75	142,125	$14,641	$2,080,787,168
Over 75	150,743	$16,045	$2,280,424,062
Total	**330,332**	**$14,964**	**$4,943,113,098**

Children Receiving DIC by Age at the End of Fiscal Year 2010

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Under Age 18	1,537	$5,307	$8,159,375
Age 18 and over – in School	293	$3,810	$1,115,068
Age 18 and over – Helpless	7,877	$7,507	$59,128,071
Total	**9,707**	**$7,047**	**$68,402,514**

Disability Pension

Disability pension is payable to certain wartime Veterans who are permanently and totally disabled, or age 65 and older. Disabilities for pension claims are evaluated in the same manner as disabilities for compensation claims (using the VA Schedule for Rating Disabilities in Title 38, U.S. Code of Federal Regulations, Part 4).

The category called "Other Pension Programs" consists of two older pension programs—"Old Law" and "Section 306." While VA still pays benefits under these programs, it does not accept new applications for them. If a beneficiary ever loses entitlement to these older pension programs due to changes in circumstances (for example, a change in income), the beneficiary must establish entitlement to pension under the rules of the current program.

Veterans Who Began Receiving Disability Pension by Program During Fiscal Year 2010

Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588 New Law Pension	47,604	$12,098	$575,897,969
Other Pension Programs	2	$312	$624
Total	**47,606**	**$12,097**	**$575,898,593**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

Veterans Receiving Disability Pension at the End of Fiscal Year 2010

Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Protected (Old Law) Pension	49	$1,028	$50,387
Section 306 Pension	4,166	$1,646	$6,855,504
PL 95-588 New Law Pension	309,348	$10,195	$3,153,874,424
Total	**313,563**	**$10,080**	**$3,160,780,316**

Disability Pension by Period of Service at the End of Fiscal Year 2010

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
World War II	2,175	78,873	81,048	$897,792,467
Korean Conflict	1,485	56,342	57,827	$458,847,188
Vietnam Era	555	164,593	165,148	$1,692,831,403
Gulf War	0	9,539	9,539	$111,292,230
Total	**4,215**	**309,348**	**313,563**	**$3,160,763,288**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category.

Veterans Who Began Receiving Disability Pension Benefits During Fiscal Year 2010 by Age

Age	Other Pension	New Law Pension	Combined Programs	Estimated Total Annual Amounts Paid	Percent of Total
35 and under	0	290	290	$3,190,132	0.6%
36 - 55	0	4,455	4,455	$49,879,215	9.4%
56 - 75	2	16,593	16,595	$159,435,531	34.9%
Over 75	0	26,266	26,266	$363,393,092	55.2%
Total	**2**	**47,604**	**47,606**	**$575,897,969**	**100.0%**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

Veterans Receiving Disability Pension at the End of Fiscal Year 2010 by Age

Age	Number of Veterans	Estimated Total Annual Amounts Paid
Under 45	6,159	$72,293,464
45 - 54	14,365	$161,258,781
55 - 69	149,986	$1,538,584,229
70 - 84	81,490	$676,085,894
85 and over	61,563	$712,557,948
Total	**313,563**	**$3,160,780,316**

Death Pension

The death pension program provides income support to surviving spouses and dependent children of wartime Veterans who are experiencing financial hardship. Laws establish income limits and regulate the rates of payment. Death pension is paid under the current pension program as well as under the two "grandfathered" prior programs.

Beneficiaries Who Began Receiving Death Pension During Fiscal Year 2010 by Program

Type of Pension	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
PL 95-588 – New Law Pension	40,918	$8,875	$363,159,284
Other Pension Programs	36	$811	$29,178
Total	**40,954**	**$8,868**	**$363,188,462**

Beneficiaries Receiving Death Pension by Program at the End of Fiscal Year 2010

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts
Protected (Old Law) Pension	145	$105,257
Section 306 Pension	24,489	$25,754,854
PL 95-588 New Law Pension	174,198	$1,063,424,882
Total	**198,832**	**$1,089,284,993**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

Spouses Who Began Receiving Death Pension Benefits During Fiscal Year 2010 by Age

Age	Other Pension*	New Law Pension	Combined Programs	Estimated Total Annual Amounts	Percent of Total
35 and under	0	161	161	$1,398,683	0.4%
36 - 55	0	1,800	1,800	$13,782,315	4.4%
56 - 75	1	6,070	6,071	$43,432,725	14.9%
Over 75	6	32,619	32,625	$304,053,301	80.2%
Total	**7**	**40,649**	**40,656**	**$362,667,024**	**100.0%**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

Surviving Spouses Receiving Death Pension at the End of Fiscal Year 2010 by Age

Age	Other Pension*	New Law Pension	All Pension Programs	Estimated Total Annual Amounts Paid
35 and Under	975	2,023	2,998	$12,262,407
36 - 55	9,083	17,710	26,793	$118,892,781
56 - 75	4,756	42,312	47,068	$232,139,992
Over 75	1,460	107,923	109,383	$712,051,174
Total	**16,274**	**169,968**	**186,242**	**$1,075,346,355**

Note: The "Other Pension" category groups the two older pension programs, Protected Pension or Old Law and Section 306 Pension, into one category. Additionally, this category references entitlement restored.

Death Pension by Period of Service at the End of Fiscal Year 2010

Period of Service	Other Pension - Number of Beneficiaries	New Law Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
Wars of 1800s*	89	79	**168**	$661,742
World War I	2,511	2,781	**5,292**	$15,746,427
World War II	19,156	122,368	**141,524**	$774,709,712
Korean Conflict	2,429	26,687	**29,116**	$144,576,221
Vietnam Era	449	21,580	**22,029**	$148,694,184
Gulf War	0	703	**703**	$4,896,707
Total	**24,634**	**174,198**	**198,832**	**$1,089,284,993**

Note: The "Other Pension" category groups the two older pension programs Protected Pension or Old Law and Section 306 Pension into one category.
*"Wars of the 1800s" include the Civil War, Mexican Border Era, and Spanish-American War.

Fiduciary Program

VA's Fiduciary program is responsible for protecting the benefits of incompetent VA beneficiaries and ensuring that their welfare and needs are met. Program responsibilities include selecting and monitoring a qualified fiduciary for the needs and situation of the beneficiary. This section provides information about fiduciaries with VA beneficiaries.

Number of Beneficiaries by Payee Type

Payee Type	Number of Beneficiaries
Veteran	66,379
Surviving Spouse	19,042
Adult Disabled Child	15,485
Minor Child	2,707
Dependent Parent	71
Others	86
Total	**103,770**

Source: Data &Information Service.

Benefits Paid by Payee Category and Benefit Program

Benefit Program/ Payee Category	Estimated Total Annual Amounts Paid	Estimated Average Annual Amounts Paid
Compensation–Disability	$104,828,963	$2,654
Compensation–Death	$7,641,693	$932
Pension–Disability	$5,177,489	$1061
Pension - Death	$11,953,780	$595
Total	**$129,601,925**	**$2,139**

Source: Data &Information Service.

Relationship of Fiduciary

Relationship	Number
Legal Custodian	74,922
Spouse	14,604
Court-appointed Fiduciary	9,399
Institutional	2,048
Supervised Direct Payment	2,693
Custodian in fact	94
Supt. of Indian Reservation	7
Temporary Fiduciary	3
Total	**103,770**

Source: Coin DOOR 7009.

Public Law 108-454, The Veterans Benefits Improvement Act of 2004, requires specific information be provided in this report.

Fiduciary personnel conducted 129 misuse investigations that totaled 5,620 hours and resulted in 98 cases where the fiduciary was changed by the Secretary because of findings that benefits had been misused. In fiscal year 2010 a total of 84 cases have been referred to the Office of the Inspector General for further investigation subsequent to a determination of misuse.

As of fiscal year 2010 the following actions have been taken:

- Investigations Opened: 17
- Investigations Completed and Referred to Prosecutor's Office: 25
- Cases Accepted for Prosecution: 3
- Cases Declined for Prosecution: 15
- Cases Pending: 7

Note: The figures above include action taken by OIG on cases referred as of fiscal year 2010. Figures may include data from previous fiscal years.

The number of OIG prosecutorial outcomes as of fiscal year 2010 are as follows:

- Arrests: 8
- Indictments: 6
- Convictions: 5
- Pre-Trial Diversion: 1

Note: The figures above include action taken by OIG on cases referred as of fiscal year 2010. Figures may include data from previous fiscal years.

The total amount of money recovered by the government in cases arising from the misuse of benefits by a fiduciary is $280,853.

Education

Current Benefits

There are seven active education programs:

- Post-9/11 Veterans Educational Assistance Program (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors and Dependents Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Reserve Educational Assistance Program (REAP), and the
- National Call to Service Program (NCS).

Education Programs

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

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

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

- A minimum of 90 days of active duty service after September 10, 2001, or a service-connected discharge after 30 days of service.
- Honorable discharge from Armed Forces; or
  - Release from the Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
  - Release from armed forces with service characterized as honorable for further service in a reserve component; or
  - Discharge or release from Armed Forces for a medical condition which existed prior to service (EPTS), or Hardship (HDSP), or a condition which interfered with duty (CIWD); or
  - Continue on active duty.
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend.

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

- Generally receive 36 months of full-time education benefits.
- Generally, 15 years 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)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by $100 per month for the first 12 months of active duty unless the Servicemember declines to participate at the time of enlistment. Requirements and features of MGIB-AD are as follows:

- First entered active duty on or after June 30, 1985;
- Must fulfill one's basic service obligation unless released for an acceptable reason;
- Must have completed the requirements of a secondary school diploma, or its equivalent, before applying for benefits;
- Must receive a honorable discharge;
- Maximum entitlement is 36 months.

Educational Assistance for members of the Selected Reserve (Montgomery GI Bill - Selected Reserve)

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

Requirements and features of MGIB-SR include:

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

Survivors and Dependents Educational Assistance (DEA)

DEA is a VA educational assistance program designed for individuals that have never served in the armed forces. Features and requirements of DEA are as follows:

- Eligibility is based on the Veteran's service-connected death, total service-connected disability, or MIA / POW / Hostage status;
- Maximum entitlement is 45 months;
- Children generally have eight years in which to use benefits;
- With some exceptions, children must be between ages 18 and 26;
- Spouses generally have 10 years in which to use benefits and 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty;
- A spouse loses entitlement if they remarry before age 57 but may have entitlement restored if the remarriage terminates by death or divorce;

Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember. Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976 and before July 1, 1985;
- Contributed to VEAP while on active duty and before April 1, 1987;

- Maximum contribution of $2,700 by the Servicemember;
- Maximum entitlement is 36 months;
- Government matches contribution $2 for $1;
- Benefit must be used within 10 years of the last discharge from the service;
- Unused contributions may be refunded;
- Additional "kickers" or contributions from the Department of Defense (DoD) under certain circumstances; and
- Current full-time VEAP rate is based on the monthly contributions plus any DoD "kicker" adjustment.

Reserve Educational Assistance Program (REAP)

REAP provides educational assistance to members of the National Guard and Reserves who serve on active duty in support of a contingency operation under federal authority on or after September 11, 2001. Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP;
- Members who served on active duty beginning on or after September 11, 2001;
- Must have served on active duty in support of a contingency operation under federal authority for a minimum of 90 consecutive days;
- Maximum full-time entitlement is 36 months;
- Benefit rate is a portion of the MGIB-AD 3-year enlistment rate.

National Call to Service (NCS)

The National Call to Service program is available to certain individuals who, after October 1, 2003:

- Incur an eight-year military service obligation (MSO). This MSO will consist of:
  - Initial entry training (to include skill training) followed by fifteen months of active duty;
  - Continuation of duty without a break in service of either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.

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

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

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

- Cash bonus of $5,000;
- Repayment of a qualifying student loan not to exceed $18,000;
- Educational allowance equal to the 3-year monthly Chapter 30 rate for 12 months; or
- Educational allowance equal to 50% of the less than 3-year monthly Chapter 30 rate for 36 months.

Quick Reference Guide

Beneficiaries by Program by Fiscal Year

Program	2006	2007	2008	2009	2010
MGIB-AD	332,184	343,751	354,284	341,969	247,105
Post 9/11	0	0	0	34,393	365,640
MGIB-SR	66,105	60,298	62,390	63,469	67,373
REAP	23,747	41,388	44,014	42,881	30,269
DEA	75,460	77,339	80,191	81,327	89,696
VEAP	627	568	560	448	286
Total	**498,123**	**523,344**	**541,439**	**564,487**	**800,369[1]**

[1]The figure, 800,369, represents the number of individuals trained across all programs in fiscal year10. In the case that an individual used benefits under more than one program within the same fiscal year, he or she is counted twice in the overall trainee count.

Source: Education Service SAS Reports.

New Education Beneficiaries by Program During Fiscal Year 2010

Program	Number of Beneficiaries	Percent of Total
MGIB-AD[1]	3,849	1.4%
Post 9/11	221,900	82.4%
MGIB-SR[2]	29,430	10.9%
REAP	13,227	4.9%
DEA	1,029	0.4%
VEAP	3	0.0%
Total	**269,438**	**100%**

[1]MGIB-AD ncludes Peacetime Veterans and Servicemembers.
[2]Based on service in the Selected Reserve.

Source: Education Service SAS Reports and Benefits Delivery System Reports.

New Education Beneficiaries by Training Type and Program During Fiscal Year 2010

Education Program	College, Non-Degree	Graduate	Under-Graduate	Vocational/ Technical	Program Totals	Percent of All Programs
MGIB-AD [1]	165	205	2,819	860	3,849	1.4%
POST-9/11[2]	81,437	24,853	110,506	5,104	221,900	82.4%
MGIB-SR [3]	528	1,062	27,389	451	29,430	10.9%
REAP	237	477	12,310	203	13,227	4.9%
DEA	86	55	699	189	1,029	0.4 %
VEAP	0	0	3	0	3	0.0%
Type Training Totals	**82,454**	**26,652**	**153,726**	**6,606**	**269,438**	**100%**
Percent of Program Totals	**30.6%**	**9.9%**	**57.1%**	**2.5%**		

[1]MGIB-AD Includes Peacetime Veterans and Servicemembers.
[2]Training type data for Post-9/11 Beneficiaries is not currently available.
[3]Based on service in the Selected Reserve.

Source: Education Service SAS Reports and Benefits Delivery System Reports.

Training Available Under Education Benefit Programs

Available Training	MGIB-AD	Post-9/11	MGIB-SR	DEA	VEAP	REAP
College or University Degree	X	X	X	X	X	X
Business, Technical or Vocational Programs	X	X[1]	X	X	X	
Independent Study or Distance Learning	X		X	X	X	X
Correspondence Courses	X		X	X[2]	X	X
Flight Training	X		X	X[3]	X	X
Reimbursement of Licensing & Certification Exams	X	X	X	X	X	X
Accelerated Payments for High Tech Classes	X		X			X
Reimbursement for National Admissions & Credit Exams	X		X	X	X	X
On the Job Training & Apprenticeship Programs	X		X	X	X	X
Tuition Assistance Top Up Program	X					
Entrepreneurship Courses	X		X		X	X
Remedial, Deficiency, & Refresher Training (in some cases)	X		X	X	X	X
H.S. Diploma or GED				X	X	

[1]IHL Only.
[2]Spouses only.
[3]Only at Institutions of Higher Learning for credit towards a college degree.

Data

Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2010

Program	New Beneficiaries	Percent of Total	Total Beneficiaries	Total Payments
MGIB-AD[1]	3,849	1.4%	247,105	$1,876,059,774
Post-9/11	221,900	82.4%	365,640	$5,102,066,395
MGIB-SR[2]	29,430	10.9%	67,373	$176,389,065
REAP	13,227	4.9%	30,269	$127,908,940
DEA	1,029	0.4%	89,696	$680,137,293
VEAP	3	0.0%	286	$350,015
Total[3]	**269,438**	**100.0%**	**800,369[4]**	**$7,963,404,669**

[1]MGIB-AD Includes Peacetime Veterans and Servicemembers.
[2]Based on service in the Selected Reserve.
[3]Cost difference is based on the inclusion of the Education Assistance Test Program dollars (Section 901).
[4]The figure, 800,369, represents the number of individuals trained across all programs in fiscal year 2010. In the case that an individual used benefits under more than one program within the same fiscal year, he or she is counted twice in the overall trainee count.
Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance Center Reports.

Beneficiaries Who Began Receiving Education Benefits by Fiscal Year

Program	2006	2007	2008	2009	2010
MGIB-AD[1]	62,184	68,246	82,004	54,066	3,849
Post-9/11	0	0	0	34,393	221,900
MGIB-SR[2]	11,056	13,424	13,833	15,922	29,430
REAP	23,746	9,214	**10,079**	10,609	13,227
DEA	5,569	11,129	12,999	11,289	1,029
VEAP	93	96	86	47	3
Total	**102,648**	**102,109**	**119,001**	**126,326**	**269,438**

[1]MGIB-AD Includes NCS, Peacetime Veterans and Servicemembers.
[2]Based on service in the Selected Reserve.
Source: Education Service SAS reports.

Beneficiaries Who Received Education Benefits by Fiscal Year

Program	2006	2007	2008	2009	2010
MGIB-AD[1]	332,184	343,751	354,284	341,969	247,105
Post-9/11	0	0	0	34,393	365,640
MGIB-SR[2]	66,105	60,298	62,390	63,469	67,373
REAP	23,747	41,388	44,014	42,881	30,269
DEA	75,460	77,339	80,191	81,327	89,696
VEAP	627	568	560	448	286
Total	**498,123**	**523,344**	**541,439**	**564,487**	**800,369[3]**

[1]MGIB-AD Includes NCS, Peacetime Veterans and Servicemembers.
[2]Based on service in the Selected Reserve.
[3]The figure, 800,369, represents the number of individuals trained across all programs in fiscal year 2010. In the case that an individual used benefits under more than one program within the same fiscal year, he or she is counted twice in the overall trainee count.
Source: Education Service SAS reports.

Beneficiaries Who Began Receiving Education Benefits by Type of Training and Program During Fiscal Year 2010

Education Program	College			Vocational/ Technical	Program Totals	Percent of All Programs
	Non-Degree	Graduate	Under Graduate			
MGIB-AD[1]	165	205	2,819	860	3,849	1.4%
Post-9/11[2]	81,437	24,853	110,506	5,104	221,900	82.4%
MGIB-SR[3]	528	1,062	27,389	451	29,430	10.9%
REAP	237	477	12,310	203	13,227	4.9%
DEA	86	55	699	189	1,029	0.4%
VEAP	0	0	3	0	3	0.0%
Type Training Totals	**82,454**	**26,652**	**153,726**	**6,606**	**269,438**	**100.0%**
Percent of Program Totals	**30.6%**	**9.9%**	**57.1%**	**2.5%**		

[1]MGIB-AD Includes Peactime Veterans and Servicemembers.
[2]Training type data for Post-9/11 Beneficiaries is not currently available.
[3]Based on service in the Selected Reserve.
Source: Education Service SAS Reports, Benefits Delivery System Reports, and HINES Finance.

Beneficiaries Who Began Receiving Education Benefits By Training Time and Program During Fiscal Year 2010

Education Program	Training Time				Program Totals	Percent of All Programs
	< One-Half Time	Half Time	Three Quarter Time	Full Time		
MGIB-AD[1]	171	515	636	2,527	3,849	1.4%
Post-9/11[2]	5,548	16,643	23,965	175,745	221,900	82.4%
MGIB-SR	671	2,047	3,012	23,700	29,430	10.9%
REAP	281	858	1,263	9,937	12,340	4.9%
DEA[3]	46	110	94	779	1,029	0.4%
VEAP	0	0	1	2	3	0.0%
Training Time Totals	**6,737**	**20,235**	**29,062**	**213,405**	**269,438**	**100.0%**
Percent of Program Totals	**2.5%**	**7.5%**	**10.8%**	**79.2%**		

[1]MGIB-AD includes peacetime Veterans and Servicemembers.
[2]Training time data for Post-9/11 Beneficiaries is not currently available.
[3]DEA less than one-half time includes cooperative and correspondence training.
Source: Education Service SAS reports.

Beneficiaries Whose Benefits Terminated by Fiscal Year

Program	2006	2007	2008	2009	2010
MGIB-AD	25,058	25,100	21,284	24,871	8,069
Post-9/11	0	0	0	0	0
MGIB-SR	3,051	2,836	2,533	2,581	1,965
REAP	0	0	0	0	0
DEA	408	973	992	747	20
VEAP	50	37	45	34	9
Total	**28,567**	**28,946**	**24,854**	**28,233**	**10,063**

Note: Data on REAP not available; (Post-9/11 is a new educational assistance program).

Beneficiaries Whose Benefits Terminated by Reason During Fiscal Year 2010

Program	Entitlement Exhausted	Delimiting Date	Total Terminations	Percent of Total Terminations
MGIB-AD	6,765	1,304	8,069	80.2%
Post-9/11	0	0	0	0.0%
MGIB-SR	1,744	221	1,965	19.5%
REAP	0	0	0	0.0%
DEA	11	9	20	0.2%
VEAP	5	4	9	0.1%
Total	**8,509**	**1,525**	**10,034**	**100%**
Percent of Total Terminations	**84.8%**	**15.2%**	**100%**	

Note: Data on REAP not available; (Post-9/11 is a new educational assistance program).

Additional Education Opportunities

The Post-9/11 GI Bill allows those eligible for the program to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria. During fiscal year 2010 there were 51,658 beneficiaries who received transferred benefits from the Servicemember or Veteran.

The U.S. Army has continued the transfer of entitlement for chapter 30 MGIB-AD program that allows qualifying Chapter 30 MGIB-AD eligible members to transfer up to 18 months of entitlement to their dependents. There were 603 eligible participants and 128 beneficiaries in this program in fiscal year 2010, totaling over $863 million in payments.

Four additional ways have been created for beneficiaries to utilize their benefits. Beneficiaries may use Tuition Assistance Top-Up (TATU), repayment for licensing and certification tests, accelerated payments, and transferability of MGIB-AD benefits. MGIB-SR and REAP beneficiaries also participate in the licensing and certification program.

The TATU program permits VA to issue a payment to an individual for all or any portion of the difference between the military service's tuition assistance (TA) amount and the total cost of tuition and related expenses, up to an individual's normal monthly benefit. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 32% decrease in the number of unique trainees in fiscal year 2010 compared to fiscal year 2009.

Accelerated payments may be made for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, you must be enrolled in a high tech program and you must certify that you intend to seek employment in a high tech industry as defined by VA. The beneficiary receives a lump sum payment up to 60% of tuition and fees if the monthly amount exceeds an amount equal to 200% of the monthly rate otherwise payable. Total payments under this program decreased by 42% in fiscal year 2010 compared to fiscal year 2009 which includes those beneficiaries receiving accelerated payments under the MGIB-SR and REAP.

Unique Beneficiaries and Payments by Fiscal Year

	2007		2008		2009		2010	
Tuition Assistance Top-Up	15,311	$24,710	14,223	$23,413	12,086	$21,423	8,114	$14,683
License and Certification Tests	3,822	$1,961	3,846	$1,973	3,329	$1,748[2]	2,655	$1,257
Accelerated Payment[1]	–	$4,878	–	$3,531	–	$2,524	–	$1,754
Total	**19,133**	**$31,549**	**18,069**	**$28,917**	**15,415**	**$25,695**	**10,769**	**$17,694**

Note: Dollar ($) amounts are in millions.
[1]Unable to determine number of beneficiaries recieving accelerated payments.
[2]Corrected data.
Source: Education Service SAS reports.

Beneficiary Characteristics

During fiscal year 2010, approximately 37% of all beneficiaries pursued degrees while attending junior colleges (2 year schools), 49.7% used their VA education benefit attending undergraduate college, 9.6% were in graduate school and 3.7% used their VA education benefit in vocational or technical training programs.

The Post-9/11 GI Bill statistically appears to be more appealing to individuals who normally would use Montgomery GI BIII- Active Duty (MGIB-AD) and Reserve Education Assistance Program (REAP). Total beneficiaries in MGIB-AD decreased by 31% in fiscal year 2010 compared to fiscal year 2009 and REAP decreased 36% during the same period. In this assessment the five most prevalent degrees were in Criminal Justice, Business Administration, Political Science, Management, and Nursing.

Education Service created the Post-9/11 GI Bill Facebook Page in fiscal year 2009 (www.facebook.com/gibillEducation). The Post-9/11 GI Bill Facebook Page serves as a source of information where members of Facebook can "like" the Page and receive updates on the implementation of the Post-9/11 GI Bill. The Facebook Page allows Education Service to directly interact with those who are using the Post-9/11 GI Bill and those who might know someone that is eligible in addition to the general Facebook community.

Facebook provides the capability for the Education Service to track and analyze data on the characteristics of its users. According to data we have approximately 25,000 Facebook members who follow and interact with our Facebook Page. In total they display the following characteristics:

- 61% are male and 37% are female (the remaining percent did not indicate their gender);
- Almost half, 47% , of our users are between the ages of 25 and 34 years old;
- Nearly 20% are between the ages of 35 and 44 years old;
- An overwhelming majority of users are from the United States while Germany and Japan are second and third respectively.

The data is current as of October 4, 2010, and should not be seen as characteristics of those who use the Post-9/11 GI Bill. There is no convenient way for VA to determine if a Facebook user is also eligible and/or using the Post-9/11 GI Bill. Therefore, the characteristics listed above should only be viewed as a limited sample of the Facebook user community who maintain an interest in the Post-9/11 GI Bill.

In December 2005, the SGLI program was expanded to provide protection against traumatic injury. Traumatic Injury Coverage will be automatically provided to all Servicemembers enrolled in SGLI for an additional premium of $1.00 per month. Servicemembers who experience specific traumatic injuries or lengthy hospital stays will receive between $25,000 and $100,000. The coverage is designed to provide severely injured Servicemembers with financial assistance to allow their family members to support them throughout their recovery.

"6th Medical Group new medical facility"
U.S. Air Force photographer Senior Airman Nancy Hooks
MacDill Air Force Base - Media Gallery
website: www.macdill.af.mil

Insurance

The various life insurance programs can be grouped into three categories; Matured Life Insurance Programs, Disabled Veterans Life Insurance Programs, and Uniformed Services and Post-Vietnam Life Insurance Programs.

The life insurance programs provide Servicemembers and their families with universally available life insurance (available to all Servicemembers and their families without underwriting), as well as traumatic injury protection insurance for Servicemembers. They also provide for the conversion to a renewable term insurance policy after a Servicemember's separation from service. In addition, the programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard (healthy) rates due to lost or impaired insurability resulting from military service.

Current Benefits

Matured Life Insurance Programs

These programs were established to provide the same or better life insurance benefits than were available to private citizens when these programs were established. The matured life insurance programs are closed to the issuance of new coverage, but continue to have active policies. These include the National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI) and Veterans' Reopened Insurance (VRI) programs.

Disabled Veterans Insurance Programs

These programs were established to 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 life insurance programs continue to issue coverage. These include the Service-Disabled Veterans Insurance (S-DVI) and the Veterans' Mortgage Life Insurance (VMLI) programs.

Uniformed Services and Post-Vietnam Veterans

These programs were established to provide insurance coverage and services to active duty and reserve members of the uniformed services that are commonly provided by large scale civilian employers. These 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).

Quick Reference Guide

Lives Insured

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

Benefits Paid

The table below displays the amount of death awards paid to beneficiaries of both the administered and supervised insurance programs. It also displays the amount of dividends, loans, matured endowments, cash surrenders, and disability claims paid on administered policies.

Lives Insured by Fiscal Year

Lives Insured	2006	2007	2008	2009	2010
Face Amount ($ in billions)	$1,114	$1,086	$1,088	$1,106	$1,121
Veterans (Administered Programs)	1,346,836	1,261,559	1,176,794	1,096,335	1,021,799
Veterans (VMLI)	2,438	2,368	2,309	2,273	2,381
Veterans (VGLI)	428,019	430,636	431,281	429,271	426,650
Servicemembers (SGLI)	2,391,500	2,353,500	2,356,500	2,402,500	2,433,500
Spouses and Children (FSGLI)	3,099,000	3,075,000	3,104,000	3,168,000	3,272,000
Total Lives Insured	**7,267,793**	**7,123,063**	**7,070,884**	**7,098,379**	**7,156,330**

Source: Fiscal Year 2010 State of residency report; Fiscal Year 2010 Policy Exhibit.

Benefits Paid by Fiscal Year

Benefits	2006	2007	2008	2009	2010
Death Awards	$2,229,259,919	$2,484,514,176	$2,231,417,257	$2,322,113,344	$2,350,902,305
Dividends	$421,581,323	$374,770,000	$338,082,018	$310,050,719	$273,294,139
Loans Made	$61,029,000	$54,840,000	$49,128,000	$55,764,000	$48,267,000
Matured Endowments	$16,612,895	$19,570,000	$23,152,871	$26,674,173	$32,581,366
Cash Surrenders	$54,622,116	$54,246,000	$50,822,227	$48,214,456	$46,362,893
Disability Claims	$16,483,000	$15,025,000	$13,677,664	$12,154,054	$10,925,122
Total	**$2,799,588,253**	**$3,002,965,176**	**$2,706,280,037**	**$2,774,970,746**	**$2,762,332,825**

Source: Fiscal Year 2010 Policy Exhibit; Fiscal Year 2010 Statement of Operations and Changes in Net Position; Fiscal Year 2010 Statement of Cash Flows.

Death Awards

The tables below display the number and amount of death awards paid to beneficiaries of both the administered and supervised insurance programs.

Death Awards (Number) by Fical Year

	2006	2007	2008	2009	2010
Administered	99,883	97,869*	98,107	94,429	92,383
Supervised	6,383	6,810	5,978	8,634	8,875
Total	**106,266**	**104,679**	**104,085**	**103,063**	**101,258**

Source: Fiscal Year 2010 Policy Exhibit. VMLI Database; Veterans and Reservists Group Insurance System – OSGLI Monthly Report.
*Corrected Data.

Death Awards (Amount) by Fiscal Year

	2006	2007	2008	2009	2010
Administered	$1,069,085,161	$1,085,229,000	$1,102,596,782	$1,082,988,898	$1,081,440,071
Supervised	$1,160,174,758	$1,399,285,176	$1,128,820,475	$1,239,124,445	$1,269,462,234
Total	**$2,229,259,919**	**$2,484,514,176**	**$2,231,417,257**	**$2,322,113,343**	**$2,350,902,305**

Source: VMLI Database; Veterans and Reservists Group Insurance System – OSGLI Monthly Report Statement of Financing and Net Position

Number of Operations Processed on Administered Policies by Fiscal Year

	2006	2007	2008	2009	2010
Loans	25,493	25,804	26,002	28,109	29,249
Cash Surrenders	12,914	12,276	10,980	10,371	9,986
Calls Answered	679,558	667,890	672,060	647,450	640,716
Correspondence Received	148,675	140,463	94,045	110,564	88,609
Change of Address	55,986	41,924	55,791	46,744	29,830
Online Loan Applications	1,166	1,199	1,560	1,939*	2,066
Total	**923,792**	**889,556**	**860,438**	**843,238**	**800,456**

Source: Distribution of Operational Resources Report.
*The number of "Online Loan Applications" is included in the total for "Loans". The number of "Online Loan Applications" has been subtracted from the total to accurately represent the number of operations processed on administered policies.

Data

Programs That No Longer Issue Coverage

Matured Insurance Programs	Years	Maximum Coverage
United States Government Life Insurance (USGLI)	1919 - 1940	$10,000
National Service Life Insurance (NSLI)	1940 - 1951	$10,000[1]
Veterans' Special Life Insurance (VSLI)	1951 - 1956	$10,000[1]
Veterans' Reopened Insurance (VRI)	1965 - 1966	$10,000[1]

[1]Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.
Note: VGLI provides continuation of SGLI coverage after separation from service.

Programs That Issue Coverage

Active Life Insurance Programs		Year	Maximum Coverage
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	$400,000
	Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	$100,000
	Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	$400,000
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (SDVI)	1951 - present	$10,000[1]
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	$90,000

[1]An additional $20,000 of supplemental coverage is available to totally disabled Veterans.

The following table compares VA life insurance programs with commercial life insurance companies. The comparison is based on the total face value of active life insurance in effect.

2010 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance
1	Metropolitan Life	$4,236,867,000,000
2	Prudential of America Group	$2,926,197,000,000
3	Aegon USA Group	$1,665,539,000,000
4	RGA GroupING	$1,544,007,000,000
5	ING USA Life Group	$1,534,902,000,000
6	Swiss Reinsurance Group	$1,525,683,000,000
7	**VA Life Insurance**	**$1,333,826,000,000[1]**
8	AIG Life Group	$1,332,236,000,000
9	Lincoln Financial Group	$1,196,116,000,000
10	Northwestern Mutual Group	$1,177,946,000,000
11	Great-West Life Group	$1,153,468,000,000
12	New York Life Group	$1,091,076,000,000
13	Hartford Life Group	$1,032,665,000,000
14	Protective Life GroupGenworth	$902,810,000,000
15	Genworth financial GroupGreat	$835,301,000,000

Source: Best's Review, September 2010.
[1]**Note:** VA data includes $230,850M of TSGLI coverage

Coverage Established During Fiscal Year 2010

The table that follows identifies the number of new policies issued during fiscal year 2010, the total face value of the policies, and the average face value of the policies. In the case of SGLI and FSGLI, which is group insurance, the military services maintain the records on each insured Servicemember.

New Life Insurance Coverage Issued During Fiscal Year 2010

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI[1]	382	$32,064,745	$83,939	$90,000
SDVI[2,3]	18,682	$231,888,000	$12,412	$10,000
VGLI[4]	14,748	$4,140,005,000	$280,716	$400,000
FSGLI – Child[5]	231,533	$2,315,330,000	$10,000	$10,000
FSGLI – Spouse[6]	180,472	$17,821,970,944	$98,752	$100,000
SGLI[5]	217,903	$81,362,365,364	$373,388	$400,000
Total	**663,720**	**$105,903,624,053**	**$159,561**	

[1]**Source:** VMLI Database – Fiscal year 2010 Reserve File Data.
[2]**Source:** SDVI – Fiscal year 2010 Policy Exhibit. State of Residence.
[3]**Source:** Additional Coverage, up to $20,000, is available for totally disabled policyholders. New Supplemental SDVI policies (3,126) were issued.
[4]**Source:** VGLI - Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for the Fiscal year 2010.
[5]**Source:** SGLI/FSGLI Estimates based upon accessions to Active Duty and Reserve forces in fiscal year 2010. Data on accessions from Defense Manpower Data Center. Effective September 1, 2006, the maximum coverage for VGLI and SGLI increased to $400,000.
[6]**Source:** DEERS and Military Pay Records.

New Life Insurance Coverage Issued by Fiscal Year

	2006	2007	2008	2009	2010
Number of People Insured	703,815	706,184	713,625	658,994	663,720
Total Coverage Amounts	**$146,032,139,398**	**$144,756,899,292**	**$144,600,111,323**	**$110,879,538,964**	**$105,903,624,053**
Average Face Values	$207,487	$204,985	$202,628	$168,256	$159,561

Source: VMLI Database – VMLI Quarterly Report.
Source: SDVI – Fiscal Year 2010 Policy Exhibit.
Source: Additional Coverage, up to $20,000, is available for totally disabled policyholders. New supplemental SDVI policies (3,136) were issued.
Source: DEERS and Military Pay Records.
Source: Veterans and Reservists Group Insurance System – OSGLI Monthly Report. VGLI data is for fiscal year 2010. Estimates based upon accessions to Active Duty and Reserve forces in fiscal year 2010. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, the maximum coverage for VGLI and SGLI increased to $400,000.

Policy Lapses During Fiscal Year 2010

Policy Lapses	Number[1]	Face Value[1]	Average Face Value
NSLI	4,677	$27,100,910	$5,795
VSLI	444	$3,353,000	$7,552
VRI	174	$929,500	$5,342
SDVI	1,432	$14,960,500	$10,447
Total	**6,727**	**$46,343,910**	**$6,889**

[1]**Source:** Insurance fiscal year 2010 Policy Exhibit.

Lump-Sum Payments Made to Policy Holders During Fiscal Year 2010

Payments		Number	Amount	Average Payment
Matured Endowment[1, 2]	USGLI	101	$562,837	$5,573
	NSLI	2,125	$29,796,087	$14,022
	VSLI	9	$108,077	$12,009
	VRI	6	$27,004	$4,501
	SDVI	230	$2,087,360	$9,075
	Total	**2,471**	**$32,581,366**	**$13,185**
Cash Surrender[1, 2]	USGLI	34	$98,566	$2,899
	NSLI	5,148	$35,231,826	$6,844
	VSLI	821	$5,044,189	$6,144
	VRI	274	$1,674,913	$6,113
	SDVI	725	$4,313,399	$5,950
	Total	**7,002**	**$46,362,893**	**$6,621**
Dividends[3, 4]	USGLI	3,765	$534,682	$142
	NSLI	748,895	$203,787,143	$272
	VSLI	167,320	$62,275,818	$372
	VRI	31,425	$6,696,496	$213
	Total	**951,405**	**$273,294,139**	**$287**
Loans[5, 6, 7]	USGLI	62	$18,000	$290
	NSLI	14,255	$24,738,000	$1,735
	VSLI	3,904	$7,665,000	$1,963
	VRI	1,089	$1,157,000	$1,062
	SDVI	9,941	$14,689,000	$1,478
	Total	**29,251**	**$48,267,000**	**$1,650**

[1]**Source Number:** Fiscal year 2010 Policy Exhibit.
[2]**Source Amount:** Fiscal year 2010 Statement of Operations and changes in Net Position.
[3]**Source Number:** Fiscal year 2010 Policy Exhibit – Cover Sheet.
[4]**Source Amount:** Fiscal year 2010 Statement of Program Cost and Financing.
[5]**Source Number:** Fiscal year 2010 Statement of Cash Flows.
[6]**Source Number:** Program numbers from an estimate based on SQC in fiscal year 2010 and percent of total.

Life Insurance Dividend Payments by Fiscal Years

Dividend Payments	2006	2007	2008	2009	2010
Number	1,361,906	1,255,732	1,150,671	1,049,676	951,405
Total Amounts	**$421,581,323**	**$374,591,446**	**$338,082,018**	**$310,050,719**	**$273,294,139**
Average Payments	$310	$298	$294	$295	$287

Sources: (same as table on the previous page); Fiscal years 2006-2010 Annual Benefits Report.

Lump-Sum Payments Made to Beneficiaries During Fiscal Year 2010

Death Claims	Number[1]	Amount[2]	Average Payment
USGLI	771	$2,386,242	$3,095
NSLI	73,253	$860,540,833	$11,748
VSLI	6,993	$92,996,550	$13,299
VRI	3,513	$32,395,656	$9,222
SDVI	7,687	$80,437,444	$10,464
VMLI	166	$12,683,346	$76,406
SGLI[3]	2,322	$859,313,981	$370,075
FSGLI[3] - Spouse	806	$78,885,000	$97,872
FSGL[3] - Child	1,662	$16,613,100	$9,996
TSGLI[3]	1,854	$81,950,000	$44,202
VGLI[3]	2,231	$232,700,153	$104,303
Total	**101,258**	**$2,350,902,305**	**$23,217**

[1]**Source:** Fiscal year 2010 Policy Exhibit. VMLI Database.
[2]**Source:** Fiscal year 2010 Statement of Program Costs and Financing.
[3]**Source:** VGLI/SGLI/FSGLI/TSGLI – SGLI/VGLI/TSGLI Monthly Reports
fiscal year 2010 includes Regular, Accelerated & Conversion Pool.

Death claims are paid to the beneficiary upon the death of the insured person. In the case of FSGLI, the death claim is paid to the Servicemember. All other death claims are paid to the Veteran's or Servicemember's designated beneficiary.

The table below provides a distribution of the lump-sum death claim payments by life insurance program.

Number of Death Claims Paid by Fiscal Year

Death Claims	2006	2007	2008	2009	2010
Number	106,266	104,679	104,085	103,063	101,258
Total Amounts	**$2,229,259,919**	**$2,467,975,806**	**$2,231,417,257**	**$2,322,113,344**	**$2,350,902,305**
Average Payments	$20,978	$23,577	$21,438	$22,531	$23,217

Source: (same as table on previous page).

Monthly Payments to Policyholders at the End of Fiscal Year 2010

Although most Veterans choose to receive payments in a single "lump sum," a monthly payment option is available for Cash Surrenders and Matured Endowments. In the two disability benefit provisions of policies – Total and Permanent Disability Provision and Total Disability Income Provision – no lump-sum option exists; payments are made monthly. The table below provides data on monthly payments to Veterans.

Insurance Monthly Installment Award Payments to Policyholders at the End of Fiscal Year 2010

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	15	$10,476	$698
	NSLI	6.534	$7,822,314	$1,197
	VSLI	1,880	$2,546,550	$1,355
	VRI	384	$289,404	$754
	Total	**8,813**	**$10,668,744**	**$1,211**
Matured Endowments	USGLI	0	$0	$0
	NSLI	499	$510,714	$1,023
	VSLI	396	$513,288	$1,296
	VRI	21	$16,452	$783
	SDVI	11	$8,916	$811
	Total	**927**	**$1,049,370**	**$1,132**
Cash Surrenders	USGLI	0	$0	$0
	NSLI	47	$72,846	$1,550
	VSLI	1	$7,218	$7,218
	VRI	2	$528	$264
	SDVI	0	$0	$0
	Total	**50**	**$80,592**	**$1,612**
Total and Permanent Disability	**USGLI**	**15**	**$4,836**	**$322**
	Total	**15**	**$4,836**	**$322**

Source: Insurance TBC VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only amount.

Monthly Payments to Beneficiaries at the End of Fiscal Year 2010

A monthly payment option is also available in some programs for death claim payments.

The following table provides data on monthly payments to beneficiaries.

Insurance Monthly Installment Award Payments to Beneficiaries at the End of Fiscal Year 2010

Death Awards Payment Type	Number	Monthly	Average
USGLI	1,428	$368,412	$258
NSLI	23,604	$14,400,839	$610
VSLI	563	$416,664	$740
VRI	174	$93,048	$535
SDVI	208	$95,484	$459
Total	**25,977**	**$15,374,447**	**$592**

Source: Insurance TBC VAL-C (Settlement Option Benefits). Life Income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount and the Guaranteed Certain Only amount.

Total Insurance Policies In-Force at the End of Fiscal Year 2010

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI	3,765	$10,798,539	$2,868	$10,000
NSLI	748,895	$8,923,959,857	$11,916	$10,000
VSLI	167,320	$2,218,196,297	$13,257	$10,000
VRI	31,425	$317,003,519	$10,088	$10,000
SDVI	213,295	$2,178,770,408	$10,215	$10,000*
VMLI	2,381	$176,880,648	$74,288	$90,000
SGLI	2,433,500	$913,345,223,000	$375,322	$400,000
FSGLI - Child	2,123,000	$21,230,000,000	$10,000	$10,000
FSGLI - Spouse	1,149,000	$113,466,330,000	$98,752	$100,000
VGLI	426,650	$58,946,565,000	$138,161	$400,000
Total	**7,299,231**	**$1,120,813,727,268**	**$153,552**	

Sources: Insurance fiscal year 2010 Policy Exhibit Cover Sheet. *Additional $20,000 available for totally disabled policyholders.

Life Insurance Policies In Force by Fiscal Year

	2006	2007	2008	2009	2010
Number of Policies	7,463,956	7,305,140	7,239,344	7,253,830	7,299,231
Total Face Values	**$1,341,158,083,857**	**$1,311,358,700,050**	**$1,313,773,303,072**	**$1,336,911,969,456**	**$1,355,363,727,268**
Average Face Values	$179,685	$179,512	$181,477	$184,304	$185,686

Sources: Insurance fiscal year 2010 Policy Exhibit Cover Sheet.

Demographic Characteristics of Policyholders by Age

Because certain programs were active only during past wartime periods, their age distributions parallel the aging of all other Veterans of those periods.

The programs in which policies can still be obtained (SDVI, VMLI, SGLI, VGLI) have policyholders across a wide distribution of ages. The following table includes only spouses in the FSGLI data.

Age Distribution for Insurance Programs

Policy	Age									Total	Avg Age
	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >		
USGLI[1]	0	0	0	0	0	0	0	1,060	2,662	3,722	91.6
% of Total	0%	0%	0%	0%	0%	0%	0%	28%	72%	100%	
NSLI[1]	0	0	0	0	0	0	69,843	490,422	93,358	653,623	84.3
% of Total	0%	0%	0%	0%	0%	0%	11%	75%	14%	100%	
VSLI[1]	0	0	0	0	0	0	105,807	45,989	341	152,137	78.5
% of Total	0%	0%	0%	0%	0%	0%	70%	30%	0%	100%	
VRI[1]	0	0	0	0	0	1	3,019	19,640	4,650	27,310	85.2
% of Total	0%	0%	0%	0%	0%	0%	10%	73%	17%	100%	
SDVI[1]	0	1,834	5,339	14,650	34,717	95,944	25,476	6,748	299	185,007	61.0
% of Total	0	1%	3%	8%	19%	50%	15%	4%	0%	100%	
VMLI[2]	0	22	78	353	619	1,150	159	0	0	2,381	57.4
% of Total	0	1%	3%	15%	26%	48%	7%	0%	0%	100%	
SGLI[3]	139,463	1,259,057	629,604	333,275	69,956	2,119	26	0	0	2,433,500	29.9
% of Total	6%	51%	26%	14%	3%	0%	0%	0%	0%	100%	
FSGLI–Spouse[3]	21,029	464,875	397,398	211,814	48,962	2,922	0	0	0	1,149,000	32.8
% of Total	2%	40%	35%	18%	4%	0%	0%	0%	0%	100%	
FSGLI–Children[3]	2,017,103	105,897	0	0	0	0	0	0	0	2,123,000	8.8
% of Total	95%	5%	0%	0%	0%	0%	0%	0%	0%	100%	
VGLI[4]	47	25,097	71,326	138,637	105,346	72,825	12,915	451	6	426,650	48.4
% of Total	0%	6%	17%	32%	25%	17%	3%	0%	0%	100%	
Totals	**2,177,642**	**1,856,782**	**1,103,745**	**698,729**	**259,600**	**176,961**	**217,245**	**564,310**	**101,316**	**7,156,330**	
% by Age Group	31%	26%	15%	10%	4%	2%	3%	8%	1%	100%	

[1]**Source:** Insurance TBC VAL-C fiscal year 2010 Attained Age Report.
[2]**Source:** VMLI Reserve Valuation June Data Adjusted for fiscal year 2010.
[3]**Source:** OSGLI June Data – Adjusted for fiscal year 2010.
[4]**Source:** VGLI Insurance System.
Note: All data are as of September 30, 2010.

SGLI Coverage by Branch and Component of Service

Branch		Total Number Eligible for SGLI	Number with SGLI	Percent with SGLI	Percent of Total with SGLI	Total Number Eligible for FSGLI	Number with FSGLI	Percent with FSGLI	Percent of Total with FSGLI
Active Duty	Army	601,783	598,224	99.4%	25.7%	326,394	295,915	90.7%	25.8%
	Navy	352,642	347,885	98.7%	14.9%	223,477	205,333	91.9%	17.9%
	Air Force	353,727	348,757	98.6%	15.0%	223,941	212,134	94.7%	18.5%
	Marine Corps	219,597	218,933	99.7%	9.4%	131,059	121,112	92.4%	10.5%
	Coast Guard	42,530	41,489	97.6%	1.8%	5,866	469	8.0%	0.0%
	NOAA	313	278	88.8%	0.0%	32	2	6.3%	0.0%
	Public Health Service	6,681	6,434	96.3%	0.3%	675	35	5.2%	0.0%
	Total	**1,577,273**	**1,562,000**	**99.0%**	**67.0%**	**911,442**	**835,000**	**91.6%**	**72.7%**
Reserve/ National Guard	Army	580,376	527,805	90.9%	22.6%	335,222	186,096	55.5%	16.2%
	Navy	48,524	47,321	97.5%	2.0%	58,196	25,548	43.9%	2.2%
	Air Force	163,111	160,101	98.2%	6.9%	145,437	93.150	64.0%	8.1%
	Marine Corps	27,108	27,097	100.0%	1.2%	362	11	3.0%	0.0%
	Coast Guard	8,321	7,676	92.2%	0.3%	11,349	9,195	81.0%	0.8%
	Total	**827,440**	**770,000**	**93.1%**	**33.0%**	**550,565**	**314,000**	**57.0%**	**27.3%**
Grand Total		**2,404,713**	**2,332,000**	**97.0%**	**100.0%**	**1,462,008**	**1,149,000**	**78.6%**	**100.0%**

Note: All data are as of September 30, 2010.
Note: The data at the bottom of the table shows the reserve components for the branches.

SGLI and FSGLI Coverage

The table below shows the number of SGLI policyholders and insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown. For ease of presentation, the maximum coverage level is shown by itself, while all the lesser coverage levels are shown in a combined number.

SGLI by Coverage Level – Active Duty and Reserve Duty

SGLI Coverage		Number with Coverage		Percent with Coverage	
		$50,000-$350,000	$400,000	$50,000-$350,000	$400,000
SGLI Coverage Level	Active	97,370	1,464,630	6.23%	93.77%
	Reserve	117,721	652,279	15.29%	84.71%
	Total	**215,091**	**2,116,909**	**9.22%**	**90.78%**

Source: Payroll databases of each branch of service – September 2010 SGLI Monthly Premium Reports; DEERS and Payroll databases.

FSGLI by Coverage Level – Active Duty and Reserve Duty

FSGLI Coverage		Number with Coverage		Percent with Coverage	
		$10,000-$90,000	$100,000	$10,000-$90,000	$100,000
FSGLI Coverage Level	Active	13,680	821,320	1.64%	98.36%
	Reserve	13,152	300,848	4.19%	95.81%
	Total	**26,832**	**1,122,168**	**2.34%**	**97.66%**

Source: Payroll databases of each branch of service – September 2010 SGLI Monthly Premium Reports; DEERS and Payroll databases.

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 provide the housing benefit to the Veteran at little cost.

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;
- Purchase a unit in a cooperative dwelling;
- Build a home;
- Refinance an existing home loan; or
- Improve a home by installing solar heating or other energy conservation measures.

There are three types of guaranteed loans as defined by the purpose of the loan. A "Purchase Loan" is used to purchase a home. The other two types of loans are "refinancing" loans: interest rate reduction and other refinancing (i.e., cash out refinancing). Interest rate reduction is the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore creates an effective loan limit for VA. These effective loan limits vary by county and are based on HUD's area median prices. For fiscal year 2010, VA's effective loan limit ranges from a floor of $417,000 up to a maximum of $1,094,625. These limits are higher for certain designated areas. For Alaska, Hawaii, Guam and US Virgin Islands, the loan limit ranges from a floor of $625,500 to a maximum of $1,641,937.50. The VA county loan limits are adjusted annually each January and are available at www.benefits.va.gov/homeloans/loan limits.asp.

Veterans pay a funding fee ranging from 1.25% to 3.3% of the loan amount (0.5% for interest rate reduction refinancing loans). The funding fee can be included in the loan. Veterans receiving VA disability compensation are exempt from paying the fee.

Specially Adapted Housing Program (SAH)

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

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

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

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

Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans finance the purchase of homes on Federal Trust territory. VA has entered into memoranda of understanding with 83 participating Native American tribes. During fiscal year 2010, VA closed 103 loans under this program. Since its inception, VA has made 828 loans to Native American Veterans.

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

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

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). Legislation enacted in 2008 (e.g., Public Law 110-289) further expanded the use of SAH grants.

VETERAN HOME LOANS

Quick Reference Guide

This quick reference guide highlights information most requested from the Loan Guaranty Service.

The table below shows overall activity for the past five years. In fiscal year 2010, interest rate reduction refinance loans were 30% of the total loan volume.

Fiscal Year 2010 Loan Guaranty Program Highlights	
Loans guaranteed	314,011
Interest rate reduction loans	94,339
Total loan amount	$65,050,602,993
Average amount per loan	$207,160

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2006	2007	2008	2009	2010
Number of Loans	142,708	133,313	179,670	325,690	314,011
Total Loan Amount	**$24,635,468,167**	**$24,889,988,061**	**$36,089,811,392**	**$68,200,786,687**	**$65,050,602,993**
Average Loan Amount	$172,629	$186,703	$200,867	$209,404	$207,160
Total Guaranty Amount	**$6,486,196,646**	**$6,438,362,016**	**$9,236,280,575**	**$17,492,203,150**	**$16,744,643,173**
Average Guaranty Amount	$45,451	$48,295	$51,407	$53,708	$53,325

This chart is repeated on page 59.

Data

This 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.

Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

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*
Specific Entitlement for Post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War	8/2/90 - present	2 years or period called to active duty. (not less than 90 days)
Active Duty Personnel		On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists		6 years
Unmarried Surviving Spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored Entitlement		Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.

*For Veterans who served within Vietnam, the beginning date is 2/28/1961.

Types and Characteristics of Loans Guaranteed During Fiscal Year 2010

Status	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Home Buyer	99,820	$19,232,133,572	$192,668	$5,014,545,152	$50,236
Previous Home Buyer	92,805	$21,429,445,823	$230,908	$5,427,726,428	$58,485
No Down Payment	171,313	$34,848,123,869	$203,418	$9,017,987,351	$52,640
Down Payment	21,312	$5,813,455,526	$272,779	$1,424,284,229	$66,830
Purchase Loans	192,625	$40,661,579,395	$211,092	$10,442,271,580	$54,210
Interest Rate Reduction	94,339	$18,780,071,089	$199,070	4,899,306,141	$51,933
Cash Out/ Other Refinancing	27,047	$5,608,952,509	$207,378	$1,403,065,452	$51,875

Status of Loans Guaranteed by Fiscal Year

Status	2006	2007	2008	2009	2010
First Time Home Buyer	63,836	63,731	74,071	91,818	99,820
Previous Home Buyer	58,768	54,210	68,269	89,078	92,805
No Downpayment	110,503	108,241	128,471	163,441	171,313
Downpayment	12,101	9,700	13,869	17,455	21,312
Purchase Loans	122,604	117,941	142,340	180,896	192,625
Interest Rate Reduction	13,875	10,090	30,355	122,251	94,339
Other Refinancing	6,229	5,282	6,975	22,543	27,047

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2006	2007	2008	2009	2010
Number of Loans	142,708	133,313	179,670	325,690	314,011
Total Loan Amount	**$24,635,468,167**	**$24,889,988,061**	**$36,089,811,392**	**$68,200,786,687**	**$65,050,602,993**
Average Loan Amount	$172,629	$186,703	$200,867	$209,404	$207,160
Total Guaranty Amount	**$6,486,196,646**	**$6,438,362,016**	**$9,236,280,575**	**$17,492,203,150**	**$16,744,643,173**
Average Guaranty Amount	$45,451	$48,295	$51,407	$53,708	$53,325

This chart is referenced in the Quick Reference Section.

Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2010

Program	Specially Adapted Housing Grants*	Special Housing Adaptation Grants	Direct Loans to Native Americans
Number of Grants/Loans	1,421	128	103
Amount of Grants/Loans	$64,971,927	$1,165,478	$15,834,746
Average Amount of Grants/Loans*	$61,236	$11,336	$153,735

*Grants, up to the maximum amounts, can be used up to three times. The Average Amount of Grants reflects 1st time Grant usages only.

Loans Guaranteed During Fiscal Year 2010 by Period of Service / Entitlement

Data regarding loans guaranteed during fiscal year 2010 by Veterans' period of service and by other entitlement criteria are presented below.

The table on the next page presents the data on a five-year basis.

Loans Guaranteed by Period of Service Entitlement During Fiscal Year 2010

Period of Service	Entitlement Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	483	0.15%	**$68,980,492**	$142,817	**$19,591,313**	$40,562
Post-World War II	103	0.03%	**$16,269,446**	$157,956	**$4,496,341**	$43,654
Korean Conflict	647	0.21%	**$91,916,415**	$142,066	**$26,174,987**	$40,456
Post-Korean Conflict	2,782	0.89%	**$435,224,364**	$156,443	**$119,844,604**	$43,079
Vietnam Era	14,676	4.67%	**$2,437,206,619**	$166,067	**$658,795,611**	$44,889
Post-Vietnam Era	21,457	6.83%	**$3,934,084,631**	$183,347	**$1,039,633,851**	$48,452
Gulf War	98,860	31.48%	**$20,156,455,179**	$203,887	**$5,201,795,757**	$52,617
Restored Entitlement	89,446	28.49%	**$19,689,278,667**	$220,125	**$5,020,756,807**	$56,132
Service Personnel	79,592	25.35%	**$17,047,529,612**	$214,186	**$4,347,454,851**	$54,622
Reservists	4,906	1.56%	**$1,002,123,977**	$204,265	**$259,231,568**	$52,840
Un-Remarried Survivors	1,050	0.33%	**$169,767,346**	$161,683	**$46,405,638**	$44,196
Spouses of POWs	9	0.00%	**$1,766,245**	$196,249	**$461,845**	$51,316
Total	**314,011**	**100.00%**	**$65,050,602,993**	**$207,160**	**$16,744,643,173**	**$53,325**

Entitlement Loans Guaranteed by Fiscal Year

Entitlement	2006	2007	2008	2009	2010
World War II	363	154	192	380	483
Post-World War II	49	20	39	113	103
Korean Conflict	361	225	291	591	647
Post-Korean Conflict	972	781	1,039	2,360	2,782
Vietnam Era	6,960	5,329	6,756	13,482	14,676
Post-Vietnam Era	10,670	9,538	12,665	22,601	21,457
Gulf War	36,874	40,425	57,985	105,942	98,860
Restored Entitlement	34,081	29,736	44,757	92,950	89,446
Service Personnel	49,730	44,997	53,067	81,834	79,592
Reservists	2,305	1,746	2,422	4,575	4,906
Un-Remarried Survivors	339	358	453	854	1,050
Spouses of POWS	4	4	4	8	9
Total	**142,708**	**133,313**	**179,670**	**325,690**	**314,011**

Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2010

Gender or Age		Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Gender	Male	277,895	88%	**$57,544,075,308**	$207,071	**$14,810,963,982**	$53,297
	Female	36,116	12%	**$7,506,527,685**	$207,845	**$1,933,679,191**	$53,541
Age	18 - 25	22,772	7.30%	**$3,705,823,366**	$162,736	**$991,292,994**	$43,531
	26 - 35	96,070	30.60%	**$19,719,603,511**	$205,263	**$5,065,520,991**	$52,727
	36 - 45	84,164	26.80%	**$19,522,464,216**	$231,957	**$4,942,491,907**	$58,725
	46 - 55	54,548	17.40%	**$11,914,713,627**	$218,426	**$3,048,097,467**	$55,879
	56 - 65	38,951	12.40%	**$7,264,286,176**	$186,498	**$1,908,641,765**	$49,001
	66 - 75	13,280	4.20%	**$2,264,847,854**	$170,544	**$607,179,880**	$45,732
	76 - 80	2,676	0.90%	**$423,737,449**	$158,347	**$116,039,912**	$43,363
	Over 80	1,550	0.50%	**$235,126,794**	$151,695	**$65,378,257**	$42,180
	Total	**314,011**	**100%**	**$65,050,602,993**	**$207,160**	**$16,744,643,173**	**$53,325**

Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2010

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than $25,000	2,486	**$223,311,905**	$89,828	**$78,271,504**	$31,485
$25,000 to $34,999	10,265	**$1,199,887,169**	$116,891	**$366,851,331**	$35,738
$35,000 to $44,999	23,672	**$3,278,599,571**	$138,501	**$918,203,794**	$38,789
$45,000 to $54,999	31,203	**$5,063,249,289**	$162,268	**$1,338,712,157**	$42,903
$55,000 to $64,999	28,080	**$5,202,526,166**	$185,275	**$1,338,806,734**	$47,678
$65,000 to $74,999	22,804	**$4,728,863,028**	$207,370	**$1,201,498,961**	$52,688
$75,000 and over	74,115	**$20,965,142,267**	$282,873	**$5,199,927,099**	$70,160
Total	**192,625**	**$40,661,579,395**	**$211,092**	**$10,442,271,580**	**$54,210**

Average Income	Median Income	Median Loan
$73,609	**$65,220**	**$6,941**

Number of Loans Guaranteed by Age by Fiscal Year

Age	2006	2007	2008	2009	2010
18 - 25	17,081	16,821	19,025	24,751	22,772
26 - 35	50,142	47,578	61,014	102,833	96,070
36 - 45	39,483	36,145	50,469	93,871	84,164
46 - 55	19,409	17,684	26,308	54,365	54,548
56 - 65	12,462	11,410	17,248	36,120	38,951
66 - 75	3,194	2,931	4,315	10,525	13,280
76 - 80*	597	476	816	2,104	2,676
Over 80	340	268	475	1,121	1,550
Total	**142,708**	**133,313**	**179,670**	**325,690**	**314,011**

*Data collection for these age groups began Fiscal Year 2003.

Percent of Loans Guaranteed by Age by Fiscal Year

Age	2006	2007	2008	2009	2010
18 - 25	12.0%	12.6%	10.6%	7.6%	7.3%
26 - 35	35.1%	35.7%	34.0%	31.7%	30.6%
36 - 45	27.7%	27.1%	28.1%	28.8%	26.8%
46 - 55	13.6%	13.3%	14.6%	16.7%	17.4%
56 - 65	8.7%	8.6%	9.6%	11.1%	12.4%
66 - 75	2.2%	2.2%	2.4%	3.2%	4.2%
76 - 80	0.4%	0.4%	0.5%	0.6%	0.9%
Over 80	0.2%	0.2%	0.3%	0.3%	0.5%

Loans Guaranteed During Fiscal Year 2010 by Race

Providing race information on the application for a VA guaranteed loan is voluntary. The race demographics and distribution of new loan guaranties presented below show the distribution among the 86% who provided race information for fiscal year 2010.

For the previous four fiscal years, the percentages are:

- 2006, 95%
- 2007, 92%
- 2008, 90%
- 2009, 88%

Loans Guaranteed by Race During Fiscal Year 2010

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	203,109	75.6%	**$41,642,625,362**	205,026	**$10,727,277,896**	$52,815
Black/African American	35,471	13.2%	**$7,500,151,612**	211,445	**$1,923,588,837**	$54,230
Hispanic	23,224	8.6%	**$4,653,537,634**	200,376	**$1,202,278,705**	$51,769
Asian/Pacific Islander/ Native Hawaiian	5,447	2.0%	**$1,438,790,827**	264,144	**$360,961,598**	$66,268
American Indian/ Alaskan Native	1,492	0.6%	**$305,809,452**	204,966	**$79,021,723**	$52,964

Loans Guaranteed by Race by Fiscal Year

Race	2006	2007	2008	2009	2010
White	100,631	89,308	119,996	216,743	203,109
Black/African American	21,750	20,227	25,351	38,699	35,471
Hispanic	10,007	9,816	12,780	23,310	23,224
Asian/ Pacific Islander/ Native Hawaiian	2,416	2,058	2,901	5,348	5,447
American Indian/ Alaskan Native	982	719	935	1,527	1,492

Mission

The Vocational Rehabilitation and Employment (VR&E) VetSuccess program provides comprehensive services and assistance necessary to enable Veterans with service-connected disabilities and employment handicaps to obtain stable and suitable employment. When the severity of disability prohibits suitable employment, VR&E assists those Veterans to achieve maximum independence in daily living.

Vocational Rehabilitation and Employment (VR&E)

The VR&E Program provides a wide range of vocational and employment services to Veterans, active-duty Servicemembers and eligible dependents. These services are designed to help Servicemembers and Veterans choose a career path and assist them in achieving their employment goals. Assistance includes interest and aptitude testing, occupational exploration, career counseling, training and job placement services.

In the VR&E VetSuccess program, Veterans are provided services leading toward employment and independence. VR&E provides each Veteran with a case manager who advises and assists him or her throughout the program to ensure success in achieving career and independent living goals. The full range of services is described below:

- Step 1. Application for benefits and eligibility determination
- Step 2. Orientation for all eligible applicants, including individual counseling to determine entitlement for program services.
- Step 3. Evaluation to assess needs and determine services needed to assist Veterans and Servicemembers to achieve employment and/or maximum independence.
- Step 4. Provision of rehabilitation services for either employment (services and assistance that lead to the Veteran becoming job-ready), or achievement of a measure of increased ability to live more independently in the community.
- Step 5. Rehabilitation. Veterans obtain and maintain suitable employment or achieve maximum independence in daily living.

Vocational Rehabilitation and Employment Program Enhancements

VR&E operates its program under the banner of VetSuccess in a continual effort to improve awareness of Veterans about VR&E services, leading to increased program participation. VetSuccess helps Veterans make career decisions, prepare for careers, and succeed in suitable jobs. We do this by helping Veterans complete training and college programs, by providing Veterans with guidance in gaining meaningful employment, by providing Veterans with assistance to start their own businesses, and by providing services to help Veterans live as independently as possible in their homes and communities.

VR&E continues to develop and expand methods to assist Servicemembers and Veterans in obtaining and maintaining suitable employment, with a focus on outreach and early entry into VR&E services during transition from active duty. Expanded outreach and early intervention for Servicemembers and Veterans have resulted in increased program emphasis on briefings for active-duty Servicemembers, National Guard and Reservists. We have also expanded the scope of our program to serve Veterans in VA education programs, including the Post-9/11 GI Bill, through our "VetSuccess on Campus" program.

VR&E continues work to provide more and/or enhanced employment tools by leveraging technology. This includes projects such as a remote counseling pilot, which provides a great benefit to the most severely disabled or rural Veterans; and the expansion of the functionality of our Veteran facing website, VetSuccess.gov. VetSuccess.gov is a virtual resource center for Veteran job-seekers and for employers wishing to hire Veterans to post job vacancies. Veterans can now browse multiple job banks for job listings, post resumes, and apply for jobs online. Veterans may also apply for the VR&E program and other VA benefits through this site. Expanded content being developed also includes resources for transitioning Veterans, Veterans in college, Veterans starting their own businesses, and Veterans seeking maximum independence.

VR&E engaged in numerous other promising and important efforts this year to help improve our ability to support Veterans, including:

- A business process re-engineering analysis of VR&E operating procedures, work practices and communication flow identified opportunities to streamline processes and improve resource utilization (funding and time). VR&E is currently working to implement identified program enhancements and will continue this effort throughout fiscal year 2011.

Definitions for the following terms may be helpful in reviewing the tables:

- **Applicants:** Veterans who have applied for Vocational Rehabilitation and Employment services.
- **Eligible:** Servicemembers or Veterans are deemed eligible based upon a qualifying service-connected disability or memorandum rating.
- **Entitled to Services:** Veterans are determined to be entitled when services are needed to assist them to overcome either employment handicap or serious employment handicap related to their disabling condition.
- **Participants:** Veterans in any stage of the vocational rehabilitation process, including: applicants, evaluation and planning, extended evaluation, independent living, job ready status, rehabilitation to employment, and interrupted.
- **Rehabilitated:** Determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program. the independent living program.

- Preparation continues for 2012 implementation of the Congressionally mandated Longitudinal Study, a 20-year long-range view of a representative sampling of our customers and the VR&E program's impact upon them.
- A VR&E Work Measurement Study is near completion, with the purpose of examining current work processes and recommending appropriate workload ratios. The study is being assessed to determine the appropriate counselor-to-Veteran ratio during the counseling, case management and job placement assistance processes.
- A reorganization model for the M28 VR&E Procedure Manual was developed by a contractor and corresponding content is being updated as a final product to be posted on the VR&E intranet site. Upon completion, this initiative promises to provide an improved, consolidated and up-to-date online reference for VR&E employees.

Quick Reference Guide

Number of Veterans Receiving Vocational Rehabilitation and Employment (VR&E) Benefits at the End of Fiscal Year 2010 is 117,130.	
Veterans participating in the VR&E program whom are male	94,995
Veterans participating in the VR&E program whom are female	22,135
Disabled Veterans who were successfully rehabilitated	10,038
Veterans with serious employment handicaps whom were rehabilitated	5,825

Note: Total participants include program applicants who have applied for services but have not yet completed an initial appointment with their counselor. This number also includes Veterans who have applied but will not be found eligible for services based on the lack of a qualifying service connected disability or a dishonorable discharge. 96.1% of applicants are found to meet eligibility criteria.

Data

Vocational Rehabilitation and Employment Workload and Outcomes During Fiscal Year 2010

	Total
Applicants	**69,390**
Eligible	**66,717**
Completed Evaluation	**46,523**
Entitled to Services	**41,102**
New Plans of Service	**27,904**
Participants	**117,130**
Rehabilitated	**10,038**

Sources: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010 and COINTAR Reports.

In fiscal year 2010, 69,390 Veterans applied for Vocational Rehabilitation and Employment services.

Of those who applied:

- 96.1% were found to be eligible; and
- 88.3% were found entitled.

Definitions for the following VR&E terms are found in the glossary:

- Applicants (page C1);
- Eligible (page C2);
- Entitled to Services (page C2);
- Participants (page C4); and
- Rehabilitated (page C5).

Vocational Rehabilitation and Employment Workload and Outcomes by Age During Fiscal Year 2010

	< 17 or Unk.	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Applicants	10	595	11,836	16,134	9,559	9,281	7,965	5,600	8,410	**69,390**
Participants	1	147	15,322	31,447	17,093	19,113	14,795	8,400	10,812	**117,130**
Rehabilitated	–	3	999	2,627	1,383	1,791	1,183	714	1,338	**10,038**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Vocational Rehabilitation and Employment Activities by Prior Education Level at the End of Fiscal Year 2010

	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Applicants	1,682	31,594	25,311	8,366	2,083	**69,390[1]**
Participants	1,711	54,708	46,844	10,139	3,588	**117,130[2]**
Rehabilitated	131	4,191	4,180	1,133	395	**10,038[3]**

[1]Plus 354 unknowns
[2]Plus 140 unknowns
[3]Plus 8 unknowns
Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Vocational Rehabilitation and Employment Activities by Branch of Service at the End of Fiscal Year 2010

	Air Force	Army	Coast Guard	Marine Corps	Navy	Misc.	Unk.	Total
Applicants	9,007	37,526	615	9,341	12,676	83	142	**69,390**
Participants	17,477	61,604	1,205	14,516	22,103	82	143	**117,130**
Rehabilitated	1,712	5,171	110	1,228	1,900	7	10	**10,038**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Vocational Rehabilitation and Employment Activities by Period of Service at the End of Fiscal Year 2010

	World War II	Post World War II Era	Korean Conflict	Post - Korean Conflict	Vietnam Era	Post - Vietnam Era	Gulf War	Total
Applicants	173	33	144	440	7,028	12,175	49,387	69,390[1]
Participants	130	20	129	402	8,276	16,284	91,889	117,130[2]
Rehabilitated	41	3	32	69	977	1,066	7,850	**10,038**

[1]Plus 10 unknowns
[2]Plus 1 unknown
Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2010

	≤3 months	3 - 6 months	6 months - 2 years	2 - 4 years	4 - 10 years	10 - 15 years	15 - 20 years	20 - 30 years	> 30 years	In service	Totals
Applications	501	1,023	10,572	20,242	19,219	4,274	2,156	7,806	148	3,449	**69,390**
Participants	683	1,726	16,500	32,747	33,061	7,773	4,648	18,351	306	1,335	**117,130**
Rehabilitated	46	114	1,306	2,464	2,615	685	469	2,254	42	43	**10,038**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.
In Service: The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.

Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating at the End of Fiscal Year 2010

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Memo Rating	Cases Not Rated	Total
Applicants	2,413	7,752	8,524	10,241	8,856	6,386	6,817	5,288	3,778	1,845	4,129	1,272	2,089	**69,390**
Participants	299	4,681	12,237	15,943	16,877	12,850	15,213	12,588	10,642	5,902	9,538	359	1	**117,130**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Of those Veterans participating in a plan of services, most follow the long term services employment track and receive services that include career counseling, case management, employment planning, training or education, VHA sponsored medical or dental care, job placement assistance and other supportive services.

Some of the Veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment consistent with the Veteran's abilities, aptitudes, and interests. These Veterans receive additional supportive services which may include extensions of entitlement, adaptive equipment, job coaching, and independent living services.

Veterans with Serious Employment Handicaps at the End of Fiscal Year 2010

Case Status	Total Veterans	Total Veterans with Serious Employment Handicaps
Entitled to Services	**41,102**	**28,804**
Participants	**117,130**	**73,008**
Rehabilitated	**10,038**	**5,825**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.
Note: Total participants includes all applicants, regardless of whether they are found eligible, entitled, or progress into a plan of rehabilitation.

Employment assistance services may include: job market exploration, job-seeking skills, resume preparation, interview skills, and other assistance. The table presented next reflects those Veterans participating in Vocational Rehabilitation and Employment by training program during fiscal year 2010.

Veterans Participating in a Vocational Training Program During Fiscal Year 2010

Program	Total
Undergraduate School	51,004
Vocational/Technical	3,174
Graduate School	3,093
College, Non Degree	1,481
Extended Eval/Independent Living[1]	972
Paid On-Job Training	166
Non Pay Work Experience in Government	314
Non-Pay On-Job Training	124
Apprenticeship	91
Improvement of Rehab Potential	76
High School	8
Farm Co-op	19
Total[2]	**60,522**

Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.
Note[1]: Total Extended Evaluation/Independent Living participants, including those either eligible or ineligible for subsistence was 2,591 at the end of fiscal year 2010
Note[2]: This number only represents participants in training and in receipt of subsistence allowance, a subset of the total of participants.

Upon completion of the individualized evaluation process, Veterans enter a rehabilitation program to become job-ready in their selected vocational choice or to achieve the maximum ability to live independently in the community. The length of time that Veterans remain in a rehabilitation program varies according to the Veteran's individual circumstances. The average time spent in the program is approximately two and one-half years.

The following table shows annual earnings pre- and post- VR&E program participation for those Veterans who were successfully rehabilitated.

Veterans Successfully Rehabilitated Pre and Post Annual Earnings by Occupational Category at the End of Fiscal Year 2010

	Total	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	5,841	$9,408	$38,735
Clerical	471	$5,768	$30,583
Service	314	$5,867	$29,508
Miscellaneous	275	$6,479	$31,079
Machine Trades	233	$6,903	$30,315
Structural (Building Trades)	137	$7,710	$34,547
Sales	89	$5,267	$28,419
Benchwork	44	$8,999	$30,320
Processing (Butcher, Meat Processor, etc.)	13	$2,031	$29,171
Agricultural, Fishery and Forestry	30	$7,952	$22,720
Total	7,447	$7,178	$34,712

Note: Excludes Independent Living Veterans (1,880).
Source: VR&E Program Management Reports – Snapshot of VR&E Participants at the end of fiscal year 2010.

Appendices

VBA Regional Office Mailing Addresses A1
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VBA Regional Office Mailing Addresses

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

ALASKA
VA Regional Office
1201 North Muldoon Road
Anchorage, AK 99504-6104

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

ARKANSAS
VA Regional Office
2200 FT Roots Drive, Bldg 65
North Little Rock, AR 72114-1756

CALIFORNIA
VA Regional Office
Federal Building
11000 Wilshire Blvd.
Los Angeles, CA 90024-3602

VA Regional Office
Oakland Federal Building
1301 Clay Street - Suite 1300N
Oakland, CA 94612-5209

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

COLORADO
VA Regional Office
155 Van Gordon Street
Lakewood, CO 80228-1709

CONNECTICUT
VA Regional Office
555 Willard Avenue, Building 2E, Room 5137
P. O. Box 310909
Newington, CT 06103-0909

DELAWARE
VA Regional Office
1601 Kirkwood Highway
Wilmington, DE 19805-4988

DISTRICT OF COLUMBIA
VA Regional Office
1722 Eye St, NW
Washington, DC 20421-1111

FLORIDA
VA Regional Office
P. O. Box 1437
St. Petersburg, FL 33731-1437

GEORGIA
VA Regional Office
1700 Clairmont Road
Decatur, GA 30033-4032

HAWAII
VA Regional Office
P. O. Box 29020
459 Petterson Road, E W
Honolulu, HI 96819-1522

IDAHO
VA Regional Office
444 W. Fort Street
Boise, ID 83702-4531

ILLINOIS
VA Regional Office
2122 W. Taylor Street
Chicago, IL 60612-4281

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

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

KANSAS
VA Regional Office
5500 E. Kellogg Drive
Wichita, KS 67218-1698

KENTUCKY
VA Regional Office
321 West Main Street, Suite 390
Louisville, KY 40202-6200

LOUISIANA
VA Regional Office
1250 Poydras Street, Suite 200
New Orleans, LA 70113-1871

MAINE
VA Regional Office
1 VA Center - Building 248, Room 205
Augusta, ME 04330-6795

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

MASSACHUSETTS
VA Regional Office
John F. Kennedy Building
Government Center 1600
Boston, MA 02203-0393

MICHIGAN
VA Regional Office
Patrick V. McNamara Federal Bldg.
477 Michigan Avenue, Room 1400
Detroit, MI 48226-2591

MINNESOTA
VA Regional Office
One Federal Drive, Fort Snelling
St. Paul, MN 55111-4050

MISSISSIPPI
VA Regional Office
1600 East Woodrow Wilson Avenue
Jackson, MS 39216-5102

MISSOURI
VA Regional Office
400 South 18th Street
St. Louis, MO 63103-2676

MONTANA
Regional Office
William Street, Hwy 12 West
Fort Harrison, MT 59636-9999

NEBRASKA
VA Regional Office
5631 S. 48th Street
Lincoln, NE 68516-4198

NEVADA
VA Regional Office
5460 Reno Corporate Drive
Reno, NV 89511-2250

NEW HAMPSHIRE
VA Regional Office
Norris Cotton Federal Bldg.
275 Chestnut Street
Manchester, NH 03101-2489

NEW JERSEY
VA Regional Office
20 Washington Place
Newark, NJ 07102-3174

NEW MEXICO
VA Regional Office
Dennis Chavez Federal Bldg.
500 Gold Avenue, SW
Albuquerque, NM 87102-3118

NEW YORK
VA Regional Office
130 S. Elmwood Avenue
Buffalo, NY 14202-2478

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

NORTH CAROLINA
VA Regional Office
Federal Building
251 North Main Street
Winston-Salem, NC 27155-1000

NORTH DAKOTA
VA Regional Office
2101 Elm Street
Fargo, ND 58102-2417

OHIO
VA Regional Office
Federal Building
1240 East Ninth Street
Cleveland, OH 44199-2001

OKLAHOMA
VA Regional Office
Federal Building
125 South Main Street
Muskogee, OK 74401-7025

OREGON
VA Regional Office
Edith Green/Wendell Wyatt Federal Building
1220 Southwest 3rd Avenue
Portland, OR 97204-2825

PENNSYLVANIA
VA Regional Office and
Insurance Center
5000 Wissahickon Avenue
Philadelphia, PA 19101-8079

VA Regional Office
1000 Liberty Avenue
Pittsburgh, PA 15222-4004

PHILIPPINES
U.S. Department of Veterans Affairs
FPO AP 96515-1110
Manila, PI 1000

PUERTO RICO
VA Regional Office
150 Carlos Chardon Avenue
Hato Rey, PR 00918-1701

RHODE ISLAND
VA Regional Office
380 Westminster Mall
Providence, RI 02903-3246

SOUTH CAROLINA
VA Regional Office
6437 Garners Ferry Road
Columbia, SC 29209-1638

SOUTH DAKOTA
VA Regional Office
2501 W 2nd Street
Sioux Falls, SD 57117-5046

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

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

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

UTAH
VA Regional Office
550 Foothill Drive
Salt Lake City, UT 84113-1106

VERMONT
VA Regional Office
215 N. Main Street
White River Junction, VT 05009-0001

VIRGINIA
VA Regional Office
210 Franklin Road, SW
Roanoke, VA 24011-2204

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

WEST VIRGINIA
VA Regional Office
640 4th Avenue
Huntington, WV 25701-1340

WISCONSIN
VA Regional Office
5400 W. National Avenue
Milwaukee, WI 53214-3416

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

The Denver Regional Office serves the state of Wyoming. The local address provided is for the benefits office.

Contact VA by Phone

Compensation and Pension, Loan Guaranty, Vocational Rehabilitation and Employment, and General Benefits Information	1-800-827-1000*
Beneficiaries in receipt of Pension Benefits	1-877-294-6380*
Education	1-888-GI BILL 1* (1-888-442-4551)
Life Insurance	1-800-669-8477*
Burial Headstones and Markers	1-800-697-6947*
Health Care	1-877-222-8387*
CHAMPVA	1-800-733-8387*
Telecommunication Device for the DEAF (TDD)	1-800-829-4833*
Annual Benefits Report (Office of Performance Analysis & Integrity)	202-461-9040

*Indicates toll-free numbers

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 who have applied for Vocational Rehabilitation and Employment 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 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.

CHAPTER 31 BENEFITS – Vocational Rehabilitation and Employment (VR&E) 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.

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

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

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

DEPENDENCY AND INDEMNITY COMPENSATION (DIC) – A monetary death benefit payable to eligible survivors (surviving spouses, children, and/or dependent parents of Servicemembers who die in service) 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.

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.

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

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

ELIGIBLE – Veterans who have been deemed eligible based upon a qualifying service-connected disability or memo 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.

ENTITLED TO SERVICES (VR&E) – Veterans determined to have a disability that presents an employment or serious employment handicap, and for whom it has been determined that vocational rehabilitation should be successful.

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.

EVALUATION FOR ENTITLEMENT TO A PROGRAM OF REHABILITATION SERVICES – The process used to determine whether the Veteran's disabilities cause an employment handicap.

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."

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

FISCAL YEAR – Any yearly accounting or budgetary period without regard to its relationship to the calendar year.

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.

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

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.

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 – Loan Guaranty term used when the borrower defaults on the loan and VA pays the 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.

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.

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.

NOT ELIGIBILE (VR&E) – Veterans who have been determined ineligible for VR&E benefits for reasons such as a lack of a qualifying service-connected disability rating.

NOT ENTITLED (VR&E) – Veterans who have been determined not entitled to VR&E services due to a lack of an employment handicap or a serious employment handicap.

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.

OUTREACH (VR&E) – Various initiatives within the Program to improve communication and to coordinate and maximize employment opportunities with other government agencies, local businesses and VSOs on behalf of service-connected disabled Veterans.

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, including: applicants, evaluation and planning, extended evaluation, independent living, job ready status, rehabilitation to employment, and interrupted.

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.

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

REHABILITATED (VR&E) – Veterans who have successfully found and maintained suitable employment or have successfully completed the 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 (LGY) – Previously used entitlement may be restored when a property secured by a VA loan is sold and the loan is paid in full or when an eligible Veteran transferee agrees to assume the outstanding balance on a VA loan and substitute his/her entitlement for the same amount originally used on the loan.

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

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

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

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

SERVICEMEMBER – An individual who is currently serving on active duty. This individual is also referred to as a "service person."

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

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

SUBSISTENCE ALLOWANCE (VR&E) – A monthly living allowance paid to a qualified Veteran in a program of vocational rehabilitation. The allowance is generally paid to those Veterans who are enrolled in education or training programs. The amount is based on training time and number of dependents.

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 who incur certain severe losses as a result of a traumatic injury between October 7, 2001, and December 1, 2005, if the loss was the direct result of injuries incurred in Operations Enduring Freedom or Iraqi Freedom.

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

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

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

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

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

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

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

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

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

Internet References

VA WEBSITES

Department of Veterans Affairs Home Page ..... http://www.va.gov

Health Care.....http://www.va.gov/vbs/health/index.htm

National Cemetery Administration .....http://www.cem.va.gov

Office of Congressional Affairs.....http://www4.va.gov/oca/index.asp

Public Affairs & Special Events..... http://www.va.gov/opa/index.htm

About VA .....http://www.va.gov/about_va/

Links to VA organizations..... http://www.va.gov/

Online Applications.....http://www.va.gov/onlineapps.htm

Online Forms ..... http://www.va.gov/vaforms/

Facility Locator ..... http://www.va.gov/

Contact Information .....https://iris.va.gov/

Veteran Data & Information ..... http://www.va.gov/vetdata/

VBA WEBSITES

Veterans Benefits Administration Home Page .....http://www.vba.va.gov

Compensation & Pension..... http://www.vba.va.gov/bln/21/index.htm

Education..... http://www.gibill.va.gov/

Life Insurance.....http://www.insurance.va.gov/

Loan Guaranty..... http://www.homeloans.va.gov

Vocational Rehabilitation
& Employment.....http://www.vba.va.gov/bln/vre/index.htm

Summary of Fiscal Year 2010 Benefits

Compensation and Pension

Estimated Veteran Population	23,066,965
Disability Compensation Recipients	3,210,261
Estimated Monthly Disability Compensation Costs	$3,040,497,153
Estimated Annual Disability Compensation Costs	$36,485,965,838
Disability Compensation by Age 34 and under	323,776
Disability Compensation by Age 35-54	951,490
Disability Compensation by Age 55-74	1,426,618
Disability Compensation by Age 75-84	307,669
Disability Compensation by Age 85 and over	200,708
Disability Pension Recipients	313,563
Estimated Monthly Disability Pension Costs	$263,398,360
Estimated Annual Disability Pension Costs	$3,160,780,316
Disability Pension by Age under 45	6,159
Disability Pension by Age 45-54	14,365
Disability Pension by Age 55-69	149,986
Disability Pension by Age 70-84	81,490
Disability Pension by Age 85 and over	61,564

Education

MGIB-AD Trainees	247,105
MGIB-SR Trainees	67,373
DEA Trainees	89,696
VEAP Trainees	286
REAP Trainees	30,269
Post 9/11 Trainees	384,552

Insurance

Life Insurance Payments	$1,696,055,141
Total Face Value of Insurance	$13,825,609,268
Total Number of Policies	1,167,081

Loan Guaranty

Number of Loans	314,011
Total Loan Amount	$65,050,602,993

Vocational Rehabilitation and Employment

Number of Applicants	69,390
Number of Plans Developed	27,904
Number of Entitlement Decisions	41,102
Number of Veterans Rehabilitated through Independent Living	2,591
Number of Veterans Rehabilitated by Obtaining Suitable Employment	7,447

VR&E Note: The number of Veterans Rehabilitated through Independent Living and by Obtaining Suitable Employment are calculated through a different data filter than that producing the National ABR totals, which yields a different summary result.
Education Note: State statistics are not available for the Post-9/11 GI Bill

Alabama

Compensation and Pension

Estimated Veteran Population	409,997
Disability Compensation Recipients	71,784
Estimated Monthly Disability Compensation Costs	$69,018,743
Estimated Annual Disability Compensation Costs	$828,224,916
Disability Compensation by Age 34 and under	5,450
Disability Compensation by Age 35-54	23,074
Disability Compensation by Age 55-74	34,041
Disability Compensation by Age 75-84	6,271
Disability Compensation by Age 85 and over	2,949
Disability Pension Recipients	9,241
Estimated Monthly Disability Pension Costs	$8,588,332
Estimated Annual Disability Pension Costs	$103,059,989
Disability Pension by Age under 45	154
Disability Pension by Age 45-54	332
Disability Pension by Age 55-69	3,518
Disability Pension by Age 70-84	3,061
Disability Pension by Age 85 and over	2,175

Education

MGIB-AD Trainees	5,779
MGIB-SR Trainees	2,075
DEA Trainees	3,102
VEAP Trainees	5
REAP Trainees	883
Post 9/11 Trainees	7,738

Insurance

Life Insurance Payments	$24,436,054
Total Face Value of Insurance	$199,193,606
Total Number of Policies	16,914

Loan Guaranty

Number of Loans	7,367
Total Loan Amount	$1,368,451,101

Vocational Rehabilitation and Employment

Number of Applicants	1,989
Number of Plans Developed	887
Number of Entitlement Decisions	1,112
Number of Veterans Rehabilitated through Independent Living	224
Number of Veterans Rehabilitated by Obtaining Suitable Employment	242

Alaska

Compensation and Pension

Estimated Veteran Population	76,468
Disability Compensation Recipients	14,071
Estimated Monthly Disability Compensation Costs	$11,838,595
Estimated Annual Disability Compensation Costs	$142,063,134
Disability Compensation by Age 34 and under	1,445
Disability Compensation by Age 35-54	6,263
Disability Compensation by Age 55-74	5,611
Disability Compensation by Age 75-84	560
Disability Compensation by Age 85 and over	192
Disability Pension Recipients	289
Estimated Monthly Disability Pension Costs	$233,200
Estimated Annual Disability Pension Costs	$2,798,397
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	15
Disability Pension by Age 55-69	216
Disability Pension by Age 70-84	31
Disability Pension by Age 85 and over	22

Education

MGIB-AD Trainees	561
MGIB-SR Trainees	170
DEA Trainees	164
VEAP Trainees	1
REAP Trainees	28
Post 9/11 Trainees	1,781

Insurance

Life Insurance Payments	$2,433,377
Total Face Value of Insurance	$19,835,979
Total Number of Policies	1,499

Loan Guaranty

Number of Loans	2,861
Total Loan Amount	$752,152,436

Vocational Rehabilitation and Employment

Number of Applicants	300
Number of Plans Developed	125
Number of Entitlement Decisions	150
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	21

Arizona

Compensation and Pension

Estimated Veteran Population	561,387
Disability Compensation Recipients	74,529
Estimated Monthly Disability Compensation Costs	$71,948,284
Estimated Annual Disability Compensation Costs	$863,379,412
Disability Compensation by Age 34 and under	8,474
Disability Compensation by Age 35-54	21,160
Disability Compensation by Age 55-74	33,115
Disability Compensation by Age 75-84	7,506
Disability Compensation by Age 85 and over	4,274
Disability Pension Recipients	5,340
Estimated Monthly Disability Pension Costs	$4,188,212
Estimated Annual Disability Pension Costs	$50,258,538
Disability Pension by Age under 45	98
Disability Pension by Age 45-54	257
Disability Pension by Age 55-69	2,710
Disability Pension by Age 70-84	1,377
Disability Pension by Age 85 and over	898

Education

MGIB-AD Trainees	21,012
MGIB-SR Trainees	2,132
DEA Trainees	3,571
VEAP Trainees	7
REAP Trainees	1,433
Post 9/11 Trainees	18,588

Insurance

Life Insurance Payments	$37,451,876
Total Face Value of Insurance	$305,293,736
Total Number of Policies	25,925

Loan Guaranty

Number of Loans	10,475
Total Loan Amount	$1,972,944,992

Vocational Rehabilitation and Employment

Number of Applicants	1,884
Number of Plans Developed	715
Number of Entitlement Decisions	1,303
Number of Veterans Rehabilitated through Independent Living	102
Number of Veterans Rehabilitated by Obtaining Suitable Employment	209

Arkansas

Compensation and Pension

Estimated Veteran Population	257,625
Disability Compensation Recipients	39,612
Estimated Monthly Disability Compensation Costs	$48,068,283
Estimated Annual Disability Compensation Costs	$576,819,396
Disability Compensation by Age 34 and under	3,901
Disability Compensation by Age 35-54	11,627
Disability Compensation by Age 55-74	18,506
Disability Compensation by Age 75-84	3,588
Disability Compensation by Age 85 and over	1,990
Disability Pension Recipients	4,756
Estimated Monthly Disability Pension Costs	$3,564,962
Estimated Annual Disability Pension Costs	$42,779,543
Disability Pension by Age under 45	139
Disability Pension by Age 45-54	265
Disability Pension by Age 55-69	2,287
Disability Pension by Age 70-84	1,188
Disability Pension by Age 85 and over	877

Education

MGIB-AD Trainees	1,639
MGIB-SR Trainees	1,219
DEA Trainees	1,760
VEAP Trainees	2
REAP Trainees	733
Post 9/11 Trainees	2,579

Insurance

Life Insurance Payments	$14,948,744
Total Face Value of Insurance	$121,856,585
Total Number of Policies	10,722

Loan Guaranty

Number of Loans	3,553
Total Loan Amount	$549,952,674

Vocational Rehabilitation and Employment

Number of Applicants	728
Number of Plans Developed	377
Number of Entitlement Decisions	576
Number of Veterans Rehabilitated through Independent Living	26
Number of Veterans Rehabilitated by Obtaining Suitable Employment	112

California

Compensation and Pension

Estimated Veteran Population	2,025,934
Disability Compensation Recipients	263,526
Estimated Monthly Disability Compensation Costs	$238,699,484
Estimated Annual Disability Compensation Costs	$2,864,393,802
Disability Compensation by Age 34 and under	34,753
Disability Compensation by Age 35-54	70,723
Disability Compensation by Age 55-74	111,613
Disability Compensation by Age 75-84	27,444
Disability Compensation by Age 85 and over	18,993
Disability Pension Recipients	25,444
Estimated Monthly Disability Pension Costs	$22,335,510
Estimated Annual Disability Pension Costs	$268,026,126
Disability Pension by Age under 45	590
Disability Pension by Age 45-54	1,270
Disability Pension by Age 55-69	13,022
Disability Pension by Age 70-84	5,789
Disability Pension by Age 85 and over	4,773

Education

MGIB-AD Trainees	20,642
MGIB-SR Trainees	2,977
DEA Trainees	7,283
VEAP Trainees	31
REAP Trainees	800
Post 9/11 Trainees	44,906

Insurance

Life Insurance Payments	$167,521,652
Total Face Value of Insurance	$1,365,574,060
Total Number of Policies	110,792

Loan Guaranty

Number of Loans	21,794
Total Loan Amount	$6,210,470,086

Vocational Rehabilitation and Employment

Number of Applicants	7,646
Number of Plans Developed	1,774
Number of Entitlement Decisions	3,138
Number of Veterans Rehabilitated through Independent Living	188
Number of Veterans Rehabilitated by Obtaining Suitable Employment	449

Colorado

Compensation and Pension

Estimated Veteran Population	424,228
Disability Compensation Recipients	66,254
Estimated Monthly Disability Compensation Costs	$60,632,460
Estimated Annual Disability Compensation Costs	$727,589,520
Disability Compensation by Age 34 and under	7,985
Disability Compensation by Age 35-54	22,684
Disability Compensation by Age 55-74	26,893
Disability Compensation by Age 75-84	5,617
Disability Compensation by Age 85 and over	3,075
Disability Pension Recipients	3,563
Estimated Monthly Disability Pension Costs	$2,949,916
Estimated Annual Disability Pension Costs	$35,398,991
Disability Pension by Age under 45	80
Disability Pension by Age 45-54	196
Disability Pension by Age 55-69	1,871
Disability Pension by Age 70-84	801
Disability Pension by Age 85 and over	614

Education

MGIB-AD Trainees	6,987
MGIB-SR Trainees	905
DEA Trainees	1,735
VEAP Trainees	7
REAP Trainees	472
Post 9/11 Trainees	11,379

Insurance

Life Insurance Payments	$27,976,284
Total Face Value of Insurance	$228,052,239
Total Number of Policies	18,950

Loan Guaranty

Number of Loans	11,220
Total Loan Amount	$2,576,048,029

Vocational Rehabilitation and Employment

Number of Applicants	1,559
Number of Plans Developed	648
Number of Entitlement Decisions	940
Number of Veterans Rehabilitated through Independent Living	25
Number of Veterans Rehabilitated by Obtaining Suitable Employment	347

*VR&E total includes Wyoming.

Connecticut

Compensation and Pension

Estimated Veteran Population	237,696
Disability Compensation Recipients	20,920
Estimated Monthly Disability Compensation Costs	$17,694,017
Estimated Annual Disability Compensation Costs	$212,328,208
Disability Compensation by Age 34 and under	2,398
Disability Compensation by Age 35-54	4,935
Disability Compensation by Age 55-74	8,734
Disability Compensation by Age 75-84	2,267
Disability Compensation by Age 85 and over	2,585
Disability Pension Recipients	1,980
Estimated Monthly Disability Pension Costs	$1,347,109
Estimated Annual Disability Pension Costs	$16,165,314
Disability Pension by Age under 45	26
Disability Pension by Age 45-54	61
Disability Pension by Age 55-69	766
Disability Pension by Age 70-84	511
Disability Pension by Age 85 and over	617

Education

MGIB-AD Trainees	1,169
MGIB-SR Trainees	507
DEA Trainees	412
VEAP Trainees	3
REAP Trainees	51
Post 9/11 Trainees	2,208

Insurance

Life Insurance Payments	$25,972,768
Total Face Value of Insurance	$211,720,319
Total Number of Policies	17,917

Loan Guaranty

Number of Loans	1,244
Total Loan Amount	$300,152,572

Vocational Rehabilitation and Employment

Number of Applicants	528
Number of Plans Developed	316
Number of Entitlement Decisions	439
Number of Veterans Rehabilitated through Independent Living	68
Number of Veterans Rehabilitated by Obtaining Suitable Employment	59

Delaware

Compensation and Pension

Estimated Veteran Population	79,166
Disability Compensation Recipients	9,543
Estimated Monthly Disability Compensation Costs	$8,452,499
Estimated Annual Disability Compensation Costs	$101,429,988
Disability Compensation by Age 34 and under	711
Disability Compensation by Age 35-54	3,126
Disability Compensation by Age 55-74	4,260
Disability Compensation by Age 75-84	924
Disability Compensation by Age 85 and over	522
Disability Pension Recipients	526
Estimated Monthly Disability Pension Costs	$392,012
Estimated Annual Disability Pension Costs	$4,704,139
Disability Pension by Age under 45	8
Disability Pension by Age 45-54	23
Disability Pension by Age 55-69	262
Disability Pension by Age 70-84	122
Disability Pension by Age 85 and over	111

Education

MGIB-AD Trainees	374
MGIB-SR Trainees	176
DEA Trainees	238
VEAP Trainees	1
REAP Trainees	54
Post 9/11 Trainees	1,061

Insurance

Life Insurance Payments	$5,434,199
Total Face Value of Insurance	$44,297,565
Total Number of Policies	4,033

Loan Guaranty

Number of Loans	1,086
Total Loan Amount	$250,873,349

Vocational Rehabilitation and Employment

Number of Applicants	129
Number of Plans Developed	48
Number of Entitlement Decisions	67
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	53

District of Columbia

Compensation and Pension

Estimated Veteran Population	37,948
Disability Compensation Recipients	4,397
Estimated Monthly Disability Compensation Costs	$3,850,589
Estimated Annual Disability Compensation Costs	$46,207,068
Disability Compensation by Age 34 and under	436
Disability Compensation by Age 35-54	1,283
Disability Compensation by Age 55-74	1,840
Disability Compensation by Age 75-84	484
Disability Compensation by Age 85 and over	354
Disability Pension Recipients	754
Estimated Monthly Disability Pension Costs	$535,238
Estimated Annual Disability Pension Costs	$6,422,860
Disability Pension by Age under 45	14
Disability Pension by Age 45-54	30
Disability Pension by Age 55-69	423
Disability Pension by Age 70-84	202
Disability Pension by Age 85 and over	85

Education

MGIB-AD Trainees	434
MGIB-SR Trainees	50
DEA Trainees	191
VEAP Trainees	2
REAP Trainees	23
Post 9/11 Trainees	1,485

Insurance

Life Insurance Payments	$2,853,425
Total Face Value of Insurance	$23,260,054
Total Number of Policies	1,896

Loan Guaranty

Number of Loans	296
Total Loan Amount	$123,875,790

Vocational Rehabilitation and Employment

Number of Applicants	1,011
Number of Plans Developed	327
Number of Entitlement Decisions	540
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	29

Florida

Compensation and Pension

Estimated Veteran Population	1,683,899
Disability Compensation Recipients	249,565
Estimated Monthly Disability Compensation Costs	$229,885,526
Estimated Annual Disability Compensation Costs	$2,758,626,312
Disability Compensation by Age 34 and under	19,653
Disability Compensation by Age 35-54	73,794
Disability Compensation by Age 55-74	108,782
Disability Compensation by Age 75-84	28,608
Disability Compensation by Age 85 and over	18,728
Disability Pension Recipients	22,391
Estimated Monthly Disability Pension Costs	$19,761,003
Estimated Annual Disability Pension Costs	$237,132,040
Disability Pension by Age under 45	436
Disability Pension by Age 45-54	978
Disability Pension by Age 55-69	10,674
Disability Pension by Age 70-84	5,580
Disability Pension by Age 85 and over	4,723

Education

MGIB-AD Trainees	20,414
MGIB-SR Trainees	2,986
DEA Trainees	6,582
VEAP Trainees	18
REAP Trainees	1,227
Post 9/11 Trainees	28,292

Insurance

Life Insurance Payments	$149,966,406
Total Face Value of Insurance	$1,222,470,241
Total Number of Policies	102,575

Loan Guaranty

Number of Loans	19,854
Total Loan Amount	$3,794,297,618

Vocational Rehabilitation and Employment

Number of Applicants	4,210
Number of Plans Developed	1,908
Number of Entitlement Decisions	2,587
Number of Veterans Rehabilitated through Independent Living	159
Number of Veterans Rehabilitated by Obtaining Suitable Employment	415

Georgia

Compensation and Pension

Estimated Veteran Population	772,832
Disability Compensation Recipients	118,198
Estimated Monthly Disability Compensation Costs	$109,831,037
Estimated Annual Disability Compensation Costs	$1,317,972,438
Disability Compensation by Age 34 and under	11,089
Disability Compensation by Age 35-54	46,153
Disability Compensation by Age 55-74	49,634
Disability Compensation by Age 75-84	7,817
Disability Compensation by Age 85 and over	3,505
Disability Pension Recipients	11,118
Estimated Monthly Disability Pension Costs	$9,483,461
Estimated Annual Disability Pension Costs	$113,801,527
Disability Pension by Age under 45	273
Disability Pension by Age 45-54	584
Disability Pension by Age 55-69	5,663
Disability Pension by Age 70-84	2,579
Disability Pension by Age 85 and over	2,019

Education

MGIB-AD Trainees	9,303
MGIB-SR Trainees	2,473
DEA Trainees	3,765
VEAP Trainees	8
REAP Trainees	618
Post 9/11 Trainees	12,464

Insurance

Life Insurance Payments	$41,097,130
Total Face Value of Insurance	$335,008,486
Total Number of Policies	28,801

Loan Guaranty

Number of Loans	14,134
Total Loan Amount	$2,561,281,479

Vocational Rehabilitation and Employment

Number of Applicants	3,945
Number of Plans Developed	982
Number of Entitlement Decisions	1,698
Number of Veterans Rehabilitated through Independent Living	215
Number of Veterans Rehabilitated by Obtaining Suitable Employment	176

Hawaii

Compensation and Pension

Estimated Veteran Population	117,254
Disability Compensation Recipients	17,681
Estimated Monthly Disability Compensation Costs	$16,592,680
Estimated Annual Disability Compensation Costs	$199,112,154
Disability Compensation by Age 34 and under	1,554
Disability Compensation by Age 35-54	5,458
Disability Compensation by Age 55-74	7,647
Disability Compensation by Age 75-84	1,934
Disability Compensation by Age 85 and over	1,088
Disability Pension Recipients	691
Estimated Monthly Disability Pension Costs	$529,121
Estimated Annual Disability Pension Costs	$6,349,451
Disability Pension by Age under 45	18
Disability Pension by Age 45-54	31
Disability Pension by Age 55-69	482
Disability Pension by Age 70-84	112
Disability Pension by Age 85 and over	48

Education

MGIB-AD Trainees	802
MGIB-SR Trainees	352
DEA Trainees	444
VEAP Trainees	2
REAP Trainees	87
Post 9/11 Trainees	4,012

Insurance

Life Insurance Payments	$15,473,707
Total Face Value of Insurance	$126,135,892
Total Number of Policies	8,876

Loan Guaranty

Number of Loans	2,066
Total Loan Amount	$906,861,319

Vocational Rehabilitation and Employment

Number of Applicants	1,513
Number of Plans Developed	270
Number of Entitlement Decisions	332
Number of Veterans Rehabilitated through Independent Living	25
Number of Veterans Rehabilitated by Obtaining Suitable Employment	89

Idaho

Compensation and Pension

Estimated Veteran Population	137,099
Disability Compensation Recipients	19,873
Estimated Monthly Disability Compensation Costs	$17,970,836
Estimated Annual Disability Compensation Costs	$215,650,032
Disability Compensation by Age 34 and under	2,164
Disability Compensation by Age 35-54	5,958
Disability Compensation by Age 55-74	8,812
Disability Compensation by Age 75-84	1,821
Disability Compensation by Age 85 and over	1,118
Disability Pension Recipients	1,417
Estimated Monthly Disability Pension Costs	$1,144,587
Estimated Annual Disability Pension Costs	$13,735,050
Disability Pension by Age under 45	27
Disability Pension by Age 45-54	60
Disability Pension by Age 55-69	670
Disability Pension by Age 70-84	352
Disability Pension by Age 85 and over	308

Education

MGIB-AD Trainees	1,134
MGIB-SR Trainees	618
DEA Trainees	423
VEAP Trainees	1
REAP Trainees	193
Post 9/11 Trainees	1,576

Insurance

Life Insurance Payments	$7,635,609
Total Face Value of Insurance	$62,242,636
Total Number of Policies	5,429

Loan Guaranty

Number of Loans	2,444
Total Loan Amount	$425,666,997

Vocational Rehabilitation and Employment

Number of Applicants	266
Number of Plans Developed	150
Number of Entitlement Decisions	213
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	0

Illinois

Compensation and Pension

Estimated Veteran Population	802,834
Disability Compensation Recipients	73,150
Estimated Monthly Disability Compensation Costs	$64,823,371
Estimated Annual Disability Compensation Costs	$777,880,452
Disability Compensation by Age 34 and under	9,485
Disability Compensation by Age 35-54	20,604
Disability Compensation by Age 55-74	32,332
Disability Compensation by Age 75-84	5,618
Disability Compensation by Age 85 and over	5,110
Disability Pension Recipients	9,011
Estimated Monthly Disability Pension Costs	$7,471,205
Estimated Annual Disability Pension Costs	$89,654,460
Disability Pension by Age under 45	160
Disability Pension by Age 45-54	410
Disability Pension by Age 55-69	4,752
Disability Pension by Age 70-84	2,144
Disability Pension by Age 85 and over	1,545

Education

MGIB-AD Trainees	12,000
MGIB-SR Trainees	2,653
DEA Trainees	2,218
VEAP Trainees	12
REAP Trainees	1,602
Post 9/11 Trainees	13,522

Insurance

Life Insurance Payments	$68,776,448
Total Face Value of Insurance	$560,639,963
Total Number of Policies	44,156

Loan Guaranty

Number of Loans	6,625
Total Loan Amount	$1,200,551,559

Vocational Rehabilitation and Employment

Number of Applicants	1,126
Number of Plans Developed	599
Number of Entitlement Decisions	843
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	119

Indiana

Compensation and Pension

Estimated Veteran Population	500,806
Disability Compensation Recipients	61,225
Estimated Monthly Disability Compensation Costs	$48,792,181
Estimated Annual Disability Compensation Costs	$585,506,172
Disability Compensation by Age 34 and under	5,892
Disability Compensation by Age 35-54	17,380
Disability Compensation by Age 55-74	28,761
Disability Compensation by Age 75-84	5,437
Disability Compensation by Age 85 and over	3,755
Disability Pension Recipients	5,011
Estimated Monthly Disability Pension Costs	$4,472,377
Estimated Annual Disability Pension Costs	$53,668,518
Disability Pension by Age under 45	106
Disability Pension by Age 45-54	233
Disability Pension by Age 55-69	2,391
Disability Pension by Age 70-84	1,218
Disability Pension by Age 85 and over	1,062

Education

MGIB-AD Trainees	2,925
MGIB-SR Trainees	1,892
DEA Trainees	1,249
VEAP Trainees	5
REAP Trainees	840
Post 9/11 Trainees	5,061

Insurance

Life Insurance Payments	$25,762,565
Total Face Value of Insurance	$210,006,827
Total Number of Policies	17,649

Loan Guaranty

Number of Loans	4,936
Total Loan Amount	$723,828,318

Vocational Rehabilitation and Employment

Number of Applicants	1,372
Number of Plans Developed	873
Number of Entitlement Decisions	1,296
Number of Veterans Rehabilitated through Independent Living	141
Number of Veterans Rehabilitated by Obtaining Suitable Employment	63

Iowa

Compensation and Pension

Estimated Veteran Population	240,317
Disability Compensation Recipients	28,181
Estimated Monthly Disability Compensation Costs	$23,233,204
Estimated Annual Disability Compensation Costs	$278,798,448
Disability Compensation by Age 34 and under	2,773
Disability Compensation by Age 35-54	7,075
Disability Compensation by Age 55-74	12,672
Disability Compensation by Age 75-84	3,337
Disability Compensation by Age 85 and over	2,325
Disability Pension Recipients	3,446
Estimated Monthly Disability Pension Costs	$2,960,129
Estimated Annual Disability Pension Costs	$35,521,542
Disability Pension by Age under 45	40
Disability Pension by Age 45-54	167
Disability Pension by Age 55-69	1,463
Disability Pension by Age 70-84	993
Disability Pension by Age 85 and over	782

Education

MGIB-AD Trainees	6,237
MGIB-SR Trainees	1,834
DEA Trainees	889
VEAP Trainees	3
REAP Trainees	887
Post 9/11 Trainees	4,640

Insurance

Life Insurance Payments	$20,984,067
Total Face Value of Insurance	$171,054,295
Total Number of Policies	12,949

Loan Guaranty

Number of Loans	1,718
Total Loan Amount	$267,573,772

Vocational Rehabilitation and Employment

Number of Applicants	761
Number of Plans Developed	335
Number of Entitlement Decisions	423
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Kansas

Compensation and Pension

Estimated Veteran Population	229,145
Disability Compensation Recipients	28,686
Estimated Monthly Disability Compensation Costs	$24,449,724
Estimated Annual Disability Compensation Costs	$293,396,688
Disability Compensation by Age 34 and under	2,927
Disability Compensation by Age 35-54	8,775
Disability Compensation by Age 55-74	12,515
Disability Compensation by Age 75-84	2,590
Disability Compensation by Age 85 and over	1,879
Disability Pension Recipients	2,749
Estimated Monthly Disability Pension Costs	$2,196,996
Estimated Annual Disability Pension Costs	$26,363,947
Disability Pension by Age under 45	53
Disability Pension by Age 45-54	136
Disability Pension by Age 55-69	1,330
Disability Pension by Age 70-84	665
Disability Pension by Age 85 and over	565

Education

MGIB-AD Trainees	2,354
MGIB-SR Trainees	797
DEA Trainees	680
VEAP Trainees	3
REAP Trainees	415
Post 9/11 Trainees	3,495

Insurance

Life Insurance Payments	$16,089,183
Total Face Value of Insurance	$131,153,025
Total Number of Policies	10,726

Loan Guaranty

Number of Loans	3,561
Total Loan Amount	$598,980,271

Vocational Rehabilitation and Employment

Number of Applicants	558
Number of Plans Developed	248
Number of Entitlement Decisions	342
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	67

Kentucky

Compensation and Pension

Estimated Veteran Population	339,942
Disability Compensation Recipients	51,810
Estimated Monthly Disability Compensation Costs	$56,731,247
Estimated Annual Disability Compensation Costs	$680,774,964
Disability Compensation by Age 34 and under	4,779
Disability Compensation by Age 35-54	15,642
Disability Compensation by Age 55-74	24,182
Disability Compensation by Age 75-84	4,453
Disability Compensation by Age 85 and over	2,754
Disability Pension Recipients	5,664
Estimated Monthly Disability Pension Costs	$4,471,707
Estimated Annual Disability Pension Costs	$53,660,484
Disability Pension by Age under 45	106
Disability Pension by Age 45-54	271
Disability Pension by Age 55-69	2,889
Disability Pension by Age 70-84	1,497
Disability Pension by Age 85 and over	900

Education

MGIB-AD Trainees	2,282
MGIB-SR Trainees	1,130
DEA Trainees	1,819
VEAP Trainees	4
REAP Trainees	502
Post 9/11 Trainees	3,852

Insurance

Life Insurance Payments	$17,963,798
Total Face Value of Insurance	$146,434,186
Total Number of Policies	12,580

Loan Guaranty

Number of Loans	4,329
Total Loan Amount	$714,406,310

Vocational Rehabilitation and Employment

Number of Applicants	1,369
Number of Plans Developed	672
Number of Entitlement Decisions	901
Number of Veterans Rehabilitated through Independent Living	38
Number of Veterans Rehabilitated by Obtaining Suitable Employment	168

Louisiana

Compensation and Pension

Estimated Veteran Population	312,087
Disability Compensation Recipients	43,141
Estimated Monthly Disability Compensation Costs	$45,459,542
Estimated Annual Disability Compensation Costs	$545,514,504
Disability Compensation by Age 34 and under	4,577
Disability Compensation by Age 35-54	12,415
Disability Compensation by Age 55-74	20,026
Disability Compensation by Age 75-84	3,965
Disability Compensation by Age 85 and over	2,157
Disability Pension Recipients	7,632
Estimated Monthly Disability Pension Costs	$6,261,197
Estimated Annual Disability Pension Costs	$75,134,367
Disability Pension by Age under 45	164
Disability Pension by Age 45-54	315
Disability Pension by Age 55-69	3,669
Disability Pension by Age 70-84	2,050
Disability Pension by Age 85 and over	1,434

Education

MGIB-AD Trainees	2,357
MGIB-SR Trainees	1,222
DEA Trainees	1,564
VEAP Trainees	3
REAP Trainees	390
Post 9/11 Trainees	3,992

Insurance

Life Insurance Payments	$19,542,961
Total Face Value of Insurance	$159,306,931
Total Number of Policies	13,294

Loan Guaranty

Number of Loans	3,773
Total Loan Amount	$710,457,491

Vocational Rehabilitation and Employment

Number of Applicants	871
Number of Plans Developed	504
Number of Entitlement Decisions	698
Number of Veterans Rehabilitated through Independent Living	17
Number of Veterans Rehabilitated by Obtaining Suitable Employment	74

Maine

Compensation and Pension

Estimated Veteran Population	140,552
Disability Compensation Recipients	22,768
Estimated Monthly Disability Compensation Costs	$26,795,686
Estimated Annual Disability Compensation Costs	$321,548,232
Disability Compensation by Age 34 and under	1,772
Disability Compensation by Age 35-54	6,226
Disability Compensation by Age 55-74	10,825
Disability Compensation by Age 75-84	2,492
Disability Compensation by Age 85 and over	1,453
Disability Pension Recipients	2,190
Estimated Monthly Disability Pension Costs	$1,610,310
Estimated Annual Disability Pension Costs	$19,323,716
Disability Pension by Age under 45	76
Disability Pension by Age 45-54	91
Disability Pension by Age 55-69	1,178
Disability Pension by Age 70-84	562
Disability Pension by Age 85 and over	283

Education

MGIB-AD Trainees	535
MGIB-SR Trainees	286
DEA Trainees	699
VEAP Trainees	1
REAP Trainees	68
Post 9/11 Trainees	1,144

Insurance

Life Insurance Payments	$9,593,619
Total Face Value of Insurance	$78,203,607
Total Number of Policies	7,145

Loan Guaranty

Number of Loans	1,012
Total Loan Amount	$186,499,069

Vocational Rehabilitation and Employment

Number of Applicants	371
Number of Plans Developed	219
Number of Entitlement Decisions	399
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	80

Maryland

Compensation and Pension

Estimated Veteran Population	476,202
Disability Compensation Recipients	58,260
Estimated Monthly Disability Compensation Costs	$48,844,816
Estimated Annual Disability Compensation Costs	$586,137,786
Disability Compensation by Age 34 and under	5,952
Disability Compensation by Age 35-54	22,698
Disability Compensation by Age 55-74	22,784
Disability Compensation by Age 75-84	3,965
Disability Compensation by Age 85 and over	2,860
Disability Pension Recipients	3,271
Estimated Monthly Disability Pension Costs	$2,648,597
Estimated Annual Disability Pension Costs	$31,783,169
Disability Pension by Age under 45	60
Disability Pension by Age 45-54	160
Disability Pension by Age 55-69	1,682
Disability Pension by Age 70-84	842
Disability Pension by Age 85 and over	527

Education

MGIB-AD Trainees	5,022
MGIB-SR Trainees	683
DEA Trainees	1,115
VEAP Trainees	8
REAP Trainees	244
Post 9/11 Trainees	11,006

Insurance

Life Insurance Payments	$34,555,776
Total Face Value of Insurance	$281,685,802
Total Number of Policies	22,361

Loan Guaranty

Number of Loans	8,813
Total Loan Amount	$2,768,840,222

Vocational Rehabilitation and Employment

Number of Applicants	591
Number of Plans Developed	533
Number of Entitlement Decisions	673
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	110

Massachusetts

Compensation and Pension

Estimated Veteran Population	409,184
Disability Compensation Recipients	53,000
Estimated Monthly Disability Compensation Costs	$48,107,014
Estimated Annual Disability Compensation Costs	$577,284,162
Disability Compensation by Age 34 and under	4,311
Disability Compensation by Age 35-54	10,113
Disability Compensation by Age 55-74	22,265
Disability Compensation by Age 75-84	9,003
Disability Compensation by Age 85 and over	7,309
Disability Pension Recipients	4,094
Estimated Monthly Disability Pension Costs	$3,300,663
Estimated Annual Disability Pension Costs	$39,607,958
Disability Pension by Age under 45	64
Disability Pension by Age 45-54	179
Disability Pension by Age 55-69	1,888
Disability Pension by Age 70-84	1,052
Disability Pension by Age 85 and over	911

Education

MGIB-AD Trainees	1,947
MGIB-SR Trainees	854
DEA Trainees	1,047
VEAP Trainees	7
REAP Trainees	293
Post 9/11 Trainees	4,644

Insurance

Life Insurance Payments	$43,369,961
Total Face Value of Insurance	$353,535,753
Total Number of Policies	32,401

Loan Guaranty

Number of Loans	2,082
Total Loan Amount	$559,508,144

Vocational Rehabilitation and Employment

Number of Applicants	573
Number of Plans Developed	211
Number of Entitlement Decisions	367
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	80

Michigan

Compensation and Pension

Estimated Veteran Population	723,368
Disability Compensation Recipients	73,418
Estimated Monthly Disability Compensation Costs	$68,756,068
Estimated Annual Disability Compensation Costs	$825,072,816
Disability Compensation by Age 34 and under	6,138
Disability Compensation by Age 35-54	17,988
Disability Compensation by Age 55-74	36,234
Disability Compensation by Age 75-84	6,887
Disability Compensation by Age 85 and over	6,170
Disability Pension Recipients	9,940
Estimated Monthly Disability Pension Costs	$9,392,901
Estimated Annual Disability Pension Costs	$112,714,818
Disability Pension by Age under 45	221
Disability Pension by Age 45-54	518
Disability Pension by Age 55-69	5,021
Disability Pension by Age 70-84	2,192
Disability Pension by Age 85 and over	1,988

Education

MGIB-AD Trainees	3,426
MGIB-SR Trainees	1,439
DEA Trainees	1,805
VEAP Trainees	11
REAP Trainees	444
Post 9/11 Trainees	6,634

Insurance

Life Insurance Payments	$46,396,471
Total Face Value of Insurance	$378,206,739
Total Number of Policies	33,637

Loan Guaranty

Number of Loans	3,140
Total Loan Amount	$463,277,650

Vocational Rehabilitation and Employment

Number of Applicants	1,417
Number of Plans Developed	978
Number of Entitlement Decisions	1,301
Number of Veterans Rehabilitated through Independent Living	229
Number of Veterans Rehabilitated by Obtaining Suitable Employment	38

Minnesota

Compensation and Pension

Estimated Veteran Population	390,576
Disability Compensation Recipients	68,870
Estimated Monthly Disability Compensation Costs	$54,805,251
Estimated Annual Disability Compensation Costs	$657,663,012
Disability Compensation by Age 34 and under	6,055
Disability Compensation by Age 35-54	13,185
Disability Compensation by Age 55-74	33,193
Disability Compensation by Age 75-84	10,319
Disability Compensation by Age 85 and over	6,118
Disability Pension Recipients	4,239
Estimated Monthly Disability Pension Costs	$3,285,490
Estimated Annual Disability Pension Costs	$39,425,879
Disability Pension by Age under 45	75
Disability Pension by Age 45-54	211
Disability Pension by Age 55-69	1,794
Disability Pension by Age 70-84	1,164
Disability Pension by Age 85 and over	994

Education

MGIB-AD Trainees	3,698
MGIB-SR Trainees	1,957
DEA Trainees	1,625
VEAP Trainees	7
REAP Trainees	762
Post 9/11 Trainees	7,125

Insurance

Life Insurance Payments	$36,391,078
Total Face Value of Insurance	$296,646,502
Total Number of Policies	26,660

Loan Guaranty

Number of Loans	3,449
Total Loan Amount	$663,773,385

Vocational Rehabilitation and Employment

Number of Applicants	865
Number of Plans Developed	428
Number of Entitlement Decisions	664
Number of Veterans Rehabilitated through Independent Living	10
Number of Veterans Rehabilitated by Obtaining Suitable Employment	124

Mississippi

Compensation and Pension

Estimated Veteran Population	209,242
Disability Compensation Recipients	31,026
Estimated Monthly Disability Compensation Costs	$29,695,135
Estimated Annual Disability Compensation Costs	$356,341,620
Disability Compensation by Age 34 and under	2,500
Disability Compensation by Age 35-54	9,602
Disability Compensation by Age 55-74	14,251
Disability Compensation by Age 75-84	2,999
Disability Compensation by Age 85 and over	1,674
Disability Pension Recipients	4,803
Estimated Monthly Disability Pension Costs	$3,582,404
Estimated Annual Disability Pension Costs	$42,988,850
Disability Pension by Age under 45	84
Disability Pension by Age 45-54	196
Disability Pension by Age 55-69	1,949
Disability Pension by Age 70-84	1,390
Disability Pension by Age 85 and over	1,183

Education

MGIB-AD Trainees	1,307
MGIB-SR Trainees	1,428
DEA Trainees	916
VEAP Trainees	2
REAP Trainees	571
Post 9/11 Trainees	2,928

Insurance

Life Insurance Payments	$11,758,123
Total Face Value of Insurance	$95,847,837
Total Number of Policies	8,208

Loan Guaranty

Number of Loans	2,210
Total Loan Amount	$382,363,838

Vocational Rehabilitation and Employment

Number of Applicants	601
Number of Plans Developed	216
Number of Entitlement Decisions	242
Number of Veterans Rehabilitated through Independent Living	27
Number of Veterans Rehabilitated by Obtaining Suitable Employment	60

Missouri

Compensation and Pension

Estimated Veteran Population	514,724
Disability Compensation Recipients	67,163
Estimated Monthly Disability Compensation Costs	$62,065,056
Estimated Annual Disability Compensation Costs	$744,780,672
Disability Compensation by Age 34 and under	5,784
Disability Compensation by Age 35-54	17,920
Disability Compensation by Age 55-74	31,948
Disability Compensation by Age 75-84	6,957
Disability Compensation by Age 85 and over	4,555
Disability Pension Recipients	8,141
Estimated Monthly Disability Pension Costs	$7,365,396
Estimated Annual Disability Pension Costs	$88,384,747
Disability Pension by Age under 45	100
Disability Pension by Age 45-54	352
Disability Pension by Age 55-69	3,713
Disability Pension by Age 70-84	2,237
Disability Pension by Age 85 and over	1,739

Education

MGIB-AD Trainees	7,831
MGIB-SR Trainees	2,154
DEA Trainees	1,673
VEAP Trainees	8
REAP Trainees	1,643
Post 9/11 Trainees	7,512

Insurance

Life Insurance Payments	$32,336,114
Total Face Value of Insurance	$263,591,947
Total Number of Policies	22,378

Loan Guaranty

Number of Loans	6,347
Total Loan Amount	$1,019,662,659

Vocational Rehabilitation and Employment

Number of Applicants	1,041
Number of Plans Developed	476
Number of Entitlement Decisions	729
Number of Veterans Rehabilitated through Independent Living	45
Number of Veterans Rehabilitated by Obtaining Suitable Employment	119

Montana

Compensation and Pension

Estimated Veteran Population	102,986
Disability Compensation Recipients	18,079
Estimated Monthly Disability Compensation Costs	$17,003,472
Estimated Annual Disability Compensation Costs	$204,041,664
Disability Compensation by Age 34 and under	2,166
Disability Compensation by Age 35-54	4,873
Disability Compensation by Age 55-74	8,435
Disability Compensation by Age 75-84	1,607
Disability Compensation by Age 85 and over	997
Disability Pension Recipients	1,576
Estimated Monthly Disability Pension Costs	$1,267,746
Estimated Annual Disability Pension Costs	$15,212,955
Disability Pension by Age under 45	33
Disability Pension by Age 45-54	67
Disability Pension by Age 55-69	816
Disability Pension by Age 70-84	401
Disability Pension by Age 85 and over	259

Education

MGIB-AD Trainees	651
MGIB-SR Trainees	372
DEA Trainees	359
VEAP Trainees	1
REAP Trainees	78
Post 9/11 Trainees	1,251

Insurance

Life Insurance Payments	$6,944,983
Total Face Value of Insurance	$56,612,915
Total Number of Policies	4,757

Loan Guaranty

Number of Loans	1,495
Total Loan Amount	$284,558,352

Vocational Rehabilitation and Employment

Number of Applicants	405
Number of Plans Developed	276
Number of Entitlement Decisions	334
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	57

Nebraska

Compensation and Pension

Estimated Veteran Population	147,928
Disability Compensation Recipients	34,357
Estimated Monthly Disability Compensation Costs	$27,855,367
Estimated Annual Disability Compensation Costs	$334,264,398
Disability Compensation by Age 34 and under	2,826
Disability Compensation by Age 35-54	8,246
Disability Compensation by Age 55-74	15,018
Disability Compensation by Age 75-84	5,618
Disability Compensation by Age 85 and over	2,650
Disability Pension Recipients	1,630
Estimated Monthly Disability Pension Costs	$1,391,120
Estimated Annual Disability Pension Costs	$16,693,440
Disability Pension by Age under 45	31
Disability Pension by Age 45-54	73
Disability Pension by Age 55-69	782
Disability Pension by Age 70-84	457
Disability Pension by Age 85 and over	287

Education

MGIB-AD Trainees	2,295
MGIB-SR Trainees	854
DEA Trainees	854
VEAP Trainees	2
REAP Trainees	404
Post 9/11 Trainees	2,483

Insurance

Life Insurance Payments	$12,896,129
Total Face Value of Insurance	$105,124,437
Total Number of Policies	8,462

Loan Guaranty

Number of Loans	2,690
Total Loan Amount	$450,150,754

Vocational Rehabilitation and Employment

Number of Applicants	420
Number of Plans Developed	227
Number of Entitlement Decisions	293
Number of Veterans Rehabilitated through Independent Living	6
Number of Veterans Rehabilitated by Obtaining Suitable Employment	50

Nevada

Compensation and Pension

Estimated Veteran Population	245,064
Disability Compensation Recipients	31,424
Estimated Monthly Disability Compensation Costs	$29,326,985
Estimated Annual Disability Compensation Costs	$351,923,814
Disability Compensation by Age 34 and under	3,093
Disability Compensation by Age 35-54	9,397
Disability Compensation by Age 55-74	14,675
Disability Compensation by Age 75-84	2,926
Disability Compensation by Age 85 and over	1,332
Disability Pension Recipients	3,076
Estimated Monthly Disability Pension Costs	$2,449,334
Estimated Annual Disability Pension Costs	$29,392,007
Disability Pension by Age under 45	51
Disability Pension by Age 45-54	156
Disability Pension by Age 55-69	1,673
Disability Pension by Age 70-84	809
Disability Pension by Age 85 and over	386

Education

MGIB-AD Trainees	1,711
MGIB-SR Trainees	411
DEA Trainees	589
VEAP Trainees	1
REAP Trainees	97
Post 9/11 Trainees	2,919

Insurance

Life Insurance Payments	$11,441,942
Total Face Value of Insurance	$93,270,444
Total Number of Policies	8,413

Loan Guaranty

Number of Loans	4,854
Total Loan Amount	$971,994,548

Vocational Rehabilitation and Employment

Number of Applicants	516
Number of Plans Developed	230
Number of Entitlement Decisions	384
Number of Veterans Rehabilitated through Independent Living	33
Number of Veterans Rehabilitated by Obtaining Suitable Employment	83

New Hampshire

Compensation and Pension

Estimated Veteran Population	129,629
Disability Compensation Recipients	15,570
Estimated Monthly Disability Compensation Costs	$13,760,374
Estimated Annual Disability Compensation Costs	$165,124,488
Disability Compensation by Age 34 and under	1,290
Disability Compensation by Age 35-54	4,168
Disability Compensation by Age 55-74	7,201
Disability Compensation by Age 75-84	1,825
Disability Compensation by Age 85 and over	1,086
Disability Pension Recipients	876
Estimated Monthly Disability Pension Costs	$773,687
Estimated Annual Disability Pension Costs	$9,284,246
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	26
Disability Pension by Age 55-69	341
Disability Pension by Age 70-84	263
Disability Pension by Age 85 and over	239

Education

MGIB-AD Trainees	425
MGIB-SR Trainees	245
DEA Trainees	264
VEAP Trainees	1
REAP Trainees	54
Post 9/11 Trainees	1,101

Insurance

Life Insurance Payments	$9,114,118
Total Face Value of Insurance	$74,294,890
Total Number of Policies	6,470

Loan Guaranty

Number of Loans	966
Total Loan Amount	$223,923,123

Vocational Rehabilitation and Employment

Number of Applicants	244
Number of Plans Developed	120
Number of Entitlement Decisions	162
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	28

New Jersey

Compensation and Pension

Estimated Veteran Population	463,720
Disability Compensation Recipients	49,182
Estimated Monthly Disability Compensation Costs	$46,466,405
Estimated Annual Disability Compensation Costs	$557,596,860
Disability Compensation by Age 34 and under	4,275
Disability Compensation by Age 35-54	9,874
Disability Compensation by Age 55-74	21,876
Disability Compensation by Age 75-84	6,762
Disability Compensation by Age 85 and over	6,395
Disability Pension Recipients	3,081
Estimated Monthly Disability Pension Costs	$2,664,102
Estimated Annual Disability Pension Costs	$31,969,228
Disability Pension by Age under 45	37
Disability Pension by Age 45-54	106
Disability Pension by Age 55-69	1,264
Disability Pension by Age 70-84	829
Disability Pension by Age 85 and over	844

Education

MGIB-AD Trainees	2,274
MGIB-SR Trainees	947
DEA Trainees	901
VEAP Trainees	5
REAP Trainees	312
Post 9/11 Trainees	4,619

Insurance

Life Insurance Payments	$56,325,768
Total Face Value of Insurance	$459,146,663
Total Number of Policies	38,626

Loan Guaranty

Number of Loans	2,535
Total Loan Amount	$649,245,703

Vocational Rehabilitation and Employment

Number of Applicants	777
Number of Plans Developed	362
Number of Entitlement Decisions	404
Number of Veterans Rehabilitated through Independent Living	78
Number of Veterans Rehabilitated by Obtaining Suitable Employment	77

New Mexico

Compensation and Pension

Estimated Veteran Population	176,566
Disability Compensation Recipients	30,420
Estimated Monthly Disability Compensation Costs	$37,453,544
Estimated Annual Disability Compensation Costs	$449,442,528
Disability Compensation by Age 34 and under	2,442
Disability Compensation by Age 35-54	8,182
Disability Compensation by Age 55-74	15,035
Disability Compensation by Age 75-84	3,044
Disability Compensation by Age 85 and over	1,718
Disability Pension Recipients	2,617
Estimated Monthly Disability Pension Costs	$2,037,046
Estimated Annual Disability Pension Costs	$24,444,553
Disability Pension by Age under 45	63
Disability Pension by Age 45-54	121
Disability Pension by Age 55-69	1,371
Disability Pension by Age 70-84	663
Disability Pension by Age 85 and over	399

Education

MGIB-AD Trainees	2,116
MGIB-SR Trainees	462
DEA Trainees	1,322
VEAP Trainees	3
REAP Trainees	126
Post 9/11 Trainees	2,372

Insurance

Life Insurance Payments	$13,505,544
Total Face Value of Insurance	$110,092,159
Total Number of Policies	9,422

Loan Guaranty

Number of Loans	3,802
Total Loan Amount	$726,662,194

Vocational Rehabilitation and Employment

Number of Applicants	608
Number of Plans Developed	277
Number of Entitlement Decisions	433
Number of Veterans Rehabilitated through Independent Living	36
Number of Veterans Rehabilitated by Obtaining Suitable Employment	65

New York

Compensation and Pension

Estimated Veteran Population	988,217
Disability Compensation Recipients	107,355
Estimated Monthly Disability Compensation Costs	$97,900,109
Estimated Annual Disability Compensation Costs	$1,174,801,302
Disability Compensation by Age 34 and under	11,129
Disability Compensation by Age 35-54	23,753
Disability Compensation by Age 55-74	48,495
Disability Compensation by Age 75-84	12,041
Disability Compensation by Age 85 and over	11,937
Disability Pension Recipients	13,512
Estimated Monthly Disability Pension Costs	$10,157,369
Estimated Annual Disability Pension Costs	$121,888,427
Disability Pension by Age under 45	216
Disability Pension by Age 45-54	619
Disability Pension by Age 55-69	6,199
Disability Pension by Age 70-84	3,601
Disability Pension by Age 85 and over	2,877

Education

MGIB-AD Trainees	5,420
MGIB-SR Trainees	1,937
DEA Trainees	2,517
VEAP Trainees	14
REAP Trainees	591
Post 9/11 Trainees	12,199

Insurance

Life Insurance Payments	$105,344,391
Total Face Value of Insurance	$858,728,206
Total Number of Policies	72,091

Loan Guaranty

Number of Loans	4,179
Total Loan Amount	$802,784,771

Vocational Rehabilitation and Employment

Number of Applicants	2,126
Number of Plans Developed	1,115
Number of Entitlement Decisions	1,544
Number of Veterans Rehabilitated through Independent Living	254
Number of Veterans Rehabilitated by Obtaining Suitable Employment	147

North Carolina

Compensation and Pension

Estimated Veteran Population	770,080
Disability Compensation Recipients	128,069
Estimated Monthly Disability Compensation Costs	$129,345,045
Estimated Annual Disability Compensation Costs	$1,552,140,540
Disability Compensation by Age 34 and under	12,592
Disability Compensation by Age 35-54	44,235
Disability Compensation by Age 55-74	56,607
Disability Compensation by Age 75-84	9,976
Disability Compensation by Age 85 and over	4,658
Disability Pension Recipients	9,335
Estimated Monthly Disability Pension Costs	$6,823,674
Estimated Annual Disability Pension Costs	$81,884,089
Disability Pension by Age under 45	150
Disability Pension by Age 45-54	357
Disability Pension by Age 55-69	4,176
Disability Pension by Age 70-84	2,550
Disability Pension by Age 85 and over	2,103

Education

MGIB-AD Trainees	7,973
MGIB-SR Trainees	1,598
DEA Trainees	4,267
VEAP Trainees	7
REAP Trainees	595
Post 9/11 Trainees	10,068

Insurance

Life Insurance Payments	$48,993,548
Total Face Value of Insurance	$399,377,136
Total Number of Policies	33,240

Loan Guaranty

Number of Loans	20,145
Total Loan Amount	$3,619,798,061

Vocational Rehabilitation and Employment

Number of Applicants	2,279
Number of Plans Developed	608
Number of Entitlement Decisions	1,007
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	186

North Dakota

Compensation and Pension

Estimated Veteran Population	57,074
Disability Compensation Recipients	10,004
Estimated Monthly Disability Compensation Costs	$7,963,985
Estimated Annual Disability Compensation Costs	$95,567,820
Disability Compensation by Age 34 and under	1,165
Disability Compensation by Age 35-54	2,760
Disability Compensation by Age 55-74	4,393
Disability Compensation by Age 75-84	1,085
Disability Compensation by Age 85 and over	601
Disability Pension Recipients	824
Estimated Monthly Disability Pension Costs	$566,073
Estimated Annual Disability Pension Costs	$6,792,876
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	29
Disability Pension by Age 55-69	345
Disability Pension by Age 70-84	252
Disability Pension by Age 85 and over	191

Education

MGIB-AD Trainees	519
MGIB-SR Trainees	529
DEA Trainees	259
VEAP Trainees	1
REAP Trainees	255
Post 9/11 Trainees	857

Insurance

Life Insurance Payments	$4,301,694
Total Face Value of Insurance	$35,065,808
Total Number of Policies	3,032

Loan Guaranty

Number of Loans	967
Total Loan Amount	$157,047,128

Vocational Rehabilitation and Employment

Number of Applicants	200
Number of Plans Developed	115
Number of Entitlement Decisions	199
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	31

Ohio

Compensation and Pension

Estimated Veteran Population	913,296
Disability Compensation Recipients	96,262
Estimated Monthly Disability Compensation Costs	$80,950,949
Estimated Annual Disability Compensation Costs	$971,411,382
Disability Compensation by Age 34 and under	9,348
Disability Compensation by Age 35-54	26,842
Disability Compensation by Age 55-74	44,458
Disability Compensation by Age 75-84	8,355
Disability Compensation by Age 85 and over	7,260
Disability Pension Recipients	15,711
Estimated Monthly Disability Pension Costs	$14,005,280
Estimated Annual Disability Pension Costs	$168,063,361
Disability Pension by Age under 45	435
Disability Pension by Age 45-54	925
Disability Pension by Age 55-69	8,777
Disability Pension by Age 70-84	3,026
Disability Pension by Age 85 and over	2,548

Education

MGIB-AD Trainees	5,295
MGIB-SR Trainees	3,160
DEA Trainees	1,991
VEAP Trainees	11
REAP Trainees	1,174
Post 9/11 Trainees	8,994

Insurance

Life Insurance Payments	$60,306,156
Total Face Value of Insurance	$491,593,306
Total Number of Policies	42,820

Loan Guaranty

Number of Loans	7,451
Total Loan Amount	$1,179,589,857

Vocational Rehabilitation and Employment

Number of Applicants	1,879
Number of Plans Developed	887
Number of Entitlement Decisions	1,296
Number of Veterans Rehabilitated through Independent Living	28
Number of Veterans Rehabilitated by Obtaining Suitable Employment	99

Oklahoma

Compensation and Pension

Estimated Veteran Population	329,601
Disability Compensation Recipients	67,422
Estimated Monthly Disability Compensation Costs	$79,308,089
Estimated Annual Disability Compensation Costs	$951,697,068
Disability Compensation by Age 34 and under	6,260
Disability Compensation by Age 35-54	17,488
Disability Compensation by Age 55-74	33,042
Disability Compensation by Age 75-84	7,128
Disability Compensation by Age 85 and over	3,504
Disability Pension Recipients	6,288
Estimated Monthly Disability Pension Costs	$6,135,041
Estimated Annual Disability Pension Costs	$73,620,486
Disability Pension by Age under 45	119
Disability Pension by Age 45-54	320
Disability Pension by Age 55-69	3,253
Disability Pension by Age 70-84	1,628
Disability Pension by Age 85 and over	967

Education

MGIB-AD Trainees	3,943
MGIB-SR Trainees	1,418
DEA Trainees	2,314
VEAP Trainees	4
REAP Trainees	900
Post 9/11 Trainees	4,129

Insurance

Life Insurance Payments	$20,718,101
Total Face Value of Insurance	$168,886,235
Total Number of Policies	14,944

Loan Guaranty

Number of Loans	6,390
Total Loan Amount	$1,012,139,919

Vocational Rehabilitation and Employment

Number of Applicants	1,619
Number of Plans Developed	567
Number of Entitlement Decisions	785
Number of Veterans Rehabilitated through Independent Living	31
Number of Veterans Rehabilitated by Obtaining Suitable Employment	200

Oregon

Compensation and Pension

Estimated Veteran Population	340,020
Disability Compensation Recipients	49,873
Estimated Monthly Disability Compensation Costs	$55,339,760
Estimated Annual Disability Compensation Costs	$664,077,120
Disability Compensation by Age 34 and under	5,598
Disability Compensation by Age 35-54	12,509
Disability Compensation by Age 55-74	24,135
Disability Compensation by Age 75-84	4,438
Disability Compensation by Age 85 and over	3,194
Disability Pension Recipients	5,534
Estimated Monthly Disability Pension Costs	$4,784,594
Estimated Annual Disability Pension Costs	$57,415,122
Disability Pension by Age under 45	115
Disability Pension by Age 45-54	322
Disability Pension by Age 55-69	3,159
Disability Pension by Age 70-84	1,128
Disability Pension by Age 85 and over	810

Education

MGIB-AD Trainees	2,437
MGIB-SR Trainees	638
DEA Trainees	1,382
VEAP Trainees	4
REAP Trainees	218
Post 9/11 Trainees	3,937

Insurance

Life Insurance Payments	$22,208,691
Total Face Value of Insurance	$181,036,967
Total Number of Policies	15,481

Loan Guaranty

Number of Loans	3,966
Total Loan Amount	$845,656,148

Vocational Rehabilitation and Employment

Number of Applicants	1,347
Number of Plans Developed	591
Number of Entitlement Decisions	1,030
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	196

Pennsylvania

Compensation and Pension

Estimated Veteran Population	995,135
Disability Compensation Recipients	97,036
Estimated Monthly Disability Compensation Costs	$89,329,601
Estimated Annual Disability Compensation Costs	$1,071,955,212
Disability Compensation by Age 34 and under	9,014
Disability Compensation by Age 35-54	23,616
Disability Compensation by Age 55-74	44,644
Disability Compensation by Age 75-84	10,164
Disability Compensation by Age 85 and over	9,598
Disability Pension Recipients	14,095
Estimated Monthly Disability Pension Costs	$12,863,168
Estimated Annual Disability Pension Costs	$154,358,016
Disability Pension by Age under 45	212
Disability Pension by Age 45-54	589
Disability Pension by Age 55-69	6,208
Disability Pension by Age 70-84	3,565
Disability Pension by Age 85 and over	3,522

Education

MGIB-AD Trainees	4,904
MGIB-SR Trainees	2,353
DEA Trainees	2,225
VEAP Trainees	11
REAP Trainees	690
Post 9/11 Trainees	11,815

Insurance

Life Insurance Payments	$86,058,693
Total Face Value of Insurance	$701,518,384
Total Number of Policies	62,640

Loan Guaranty

Number of Loans	6,309
Total Loan Amount	$1,182,408,022

Vocational Rehabilitation and Employment

Number of Applicants	1,506
Number of Plans Developed	763
Number of Entitlement Decisions	1,189
Number of Veterans Rehabilitated through Independent Living	42
Number of Veterans Rehabilitated by Obtaining Suitable Employment	281

Rhode Island

Compensation and Pension

Estimated Veteran Population	73,957
Disability Compensation Recipients	9,938
Estimated Monthly Disability Compensation Costs	$9,411,669
Estimated Annual Disability Compensation Costs	$112,940,028
Disability Compensation by Age 34 and under	718
Disability Compensation by Age 35-54	2,209
Disability Compensation by Age 55-74	4,460
Disability Compensation by Age 75-84	1,268
Disability Compensation by Age 85 and over	1,282
Disability Pension Recipients	983
Estimated Monthly Disability Pension Costs	$875,340
Estimated Annual Disability Pension Costs	$10,504,079
Disability Pension by Age under 45	14
Disability Pension by Age 45-54	43
Disability Pension by Age 55-69	414
Disability Pension by Age 70-84	250
Disability Pension by Age 85 and over	262

Education

MGIB-AD Trainees	333
MGIB-SR Trainees	238
DEA Trainees	243
VEAP Trainees	1
REAP Trainees	80
Post 9/11 Trainees	953

Insurance

Life Insurance Payments	$6,745,460
Total Face Value of Insurance	$54,986,479
Total Number of Policies	5,185

Loan Guaranty

Number of Loans	430
Total Loan Amount	$105,947,017

Vocational Rehabilitation and Employment

Number of Applicants	224
Number of Plans Developed	107
Number of Entitlement Decisions	130
Number of Veterans Rehabilitated through Independent Living	22
Number of Veterans Rehabilitated by Obtaining Suitable Employment	5

South Carolina

Compensation and Pension

Estimated Veteran Population	408,747
Disability Compensation Recipients	66,501
Estimated Monthly Disability Compensation Costs	$69,382,156
Estimated Annual Disability Compensation Costs	$832,585,872
Disability Compensation by Age 34 and under	6,021
Disability Compensation by Age 35-54	21,743
Disability Compensation by Age 55-74	30,893
Disability Compensation by Age 75-84	5,521
Disability Compensation by Age 85 and over	2,324
Disability Pension Recipients	6,543
Estimated Monthly Disability Pension Costs	$5,494,013
Estimated Annual Disability Pension Costs	$65,928,151
Disability Pension by Age under 45	104
Disability Pension by Age 45-54	242
Disability Pension by Age 55-69	2,967
Disability Pension by Age 70-84	1,781
Disability Pension by Age 85 and over	1,450

Education

MGIB-AD Trainees	2,852
MGIB-SR Trainees	1,597
DEA Trainees	2,195
VEAP Trainees	4
REAP Trainees	341
Post 9/11 Trainees	6,067

Insurance

Life Insurance Payments	$26,933,598
Total Face Value of Insurance	$219,552,654
Total Number of Policies	18,958

Loan Guaranty

Number of Loans	7,222
Total Loan Amount	$1,314,576,598

Vocational Rehabilitation and Employment

Number of Applicants	1,586
Number of Plans Developed	586
Number of Entitlement Decisions	959
Number of Veterans Rehabilitated through Independent Living	37
Number of Veterans Rehabilitated by Obtaining Suitable Employment	205

South Dakota

Compensation and Pension

Estimated Veteran Population	72,704
Disability Compensation Recipients	12,460
Estimated Monthly Disability Compensation Costs	$11,372,886
Estimated Annual Disability Compensation Costs	$136,474,632
Disability Compensation by Age 34 and under	1,506
Disability Compensation by Age 35-54	3,694
Disability Compensation by Age 55-74	5,538
Disability Compensation by Age 75-84	1,100
Disability Compensation by Age 85 and over	622
Disability Pension Recipients	1,480
Estimated Monthly Disability Pension Costs	$1,132,469
Estimated Annual Disability Pension Costs	$13,589,629
Disability Pension by Age under 45	23
Disability Pension by Age 45-54	54
Disability Pension by Age 55-69	617
Disability Pension by Age 70-84	483
Disability Pension by Age 85 and over	303

Education

MGIB-AD Trainees	564
MGIB-SR Trainees	684
DEA Trainees	284
VEAP Trainees	1
REAP Trainees	226
Post 9/11 Trainees	826

Insurance

Life Insurance Payments	$5,717,558
Total Face Value of Insurance	$46,607,404
Total Number of Policies	3,907

Loan Guaranty

Number of Loans	1,150
Total Loan Amount	$196,000,508

Vocational Rehabilitation and Employment

Number of Applicants	255
Number of Plans Developed	228
Number of Entitlement Decisions	290
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	84

Tennessee

Compensation and Pension

Estimated Veteran Population	501,907
Disability Compensation Recipients	74,917
Estimated Monthly Disability Compensation Costs	$72,222,533
Estimated Annual Disability Compensation Costs	$866,670,390
Disability Compensation by Age 34 and under	6,523
Disability Compensation by Age 35-54	24,254
Disability Compensation by Age 55-74	35,142
Disability Compensation by Age 75-84	5,819
Disability Compensation by Age 85 and over	3,179
Disability Pension Recipients	8,692
Estimated Monthly Disability Pension Costs	$6,990,532
Estimated Annual Disability Pension Costs	$83,886,386
Disability Pension by Age under 45	135
Disability Pension by Age 45-54	409
Disability Pension by Age 55-69	4,336
Disability Pension by Age 70-84	2,202
Disability Pension by Age 85 and over	1,610

Education

MGIB-AD Trainees	3,430
MGIB-SR Trainees	1,382
DEA Trainees	1,829
VEAP Trainees	5
REAP Trainees	481
Post 9/11 Trainees	6,613

Insurance

Life Insurance Payments	$27,080,827
Total Face Value of Insurance	$220,752,809
Total Number of Policies	18,624

Loan Guaranty

Number of Loans	8,082
Total Loan Amount	$1,394,176,154

Vocational Rehabilitation and Employment

Number of Applicants	1,420
Number of Plans Developed	454
Number of Entitlement Decisions	655
Number of Veterans Rehabilitated through Independent Living	23
Number of Veterans Rehabilitated by Obtaining Suitable Employment	210

Texas

Compensation and Pension

Estimated Veteran Population	1,701,675
Disability Compensation Recipients	286,784
Estimated Monthly Disability Compensation Costs	$289,434,826
Estimated Annual Disability Compensation Costs	$3,473,217,912
Disability Compensation by Age 34 and under	34,497
Disability Compensation by Age 35-54	90,855
Disability Compensation by Age 55-74	124,312
Disability Compensation by Age 75-84	24,869
Disability Compensation by Age 85 and over	12,251
Disability Pension Recipients	24,956
Estimated Monthly Disability Pension Costs	$21,231,563
Estimated Annual Disability Pension Costs	$254,778,756
Disability Pension by Age under 45	651
Disability Pension by Age 45-54	1,317
Disability Pension by Age 55-69	12,682
Disability Pension by Age 70-84	5,986
Disability Pension by Age 85 and over	4,319

Education

MGIB-AD Trainees	19,027
MGIB-SR Trainees	3,244
DEA Trainees	8,041
VEAP Trainees	18
REAP Trainees	1,089
Post 9/11 Trainees	35,596

Insurance

Life Insurance Payments	$103,043,290
Total Face Value of Insurance	$839,970,486
Total Number of Policies	70,916

Loan Guaranty

Number of Loans	32,663
Total Loan Amount	$5,595,623,944

Vocational Rehabilitation and Employment

Number of Applicants	8,222
Number of Plans Developed	2,741
Number of Entitlement Decisions	3,912
Number of Veterans Rehabilitated through Independent Living	241
Number of Veterans Rehabilitated by Obtaining Suitable Employment	1,091

Utah

Compensation and Pension

Estimated Veteran Population	155,052
Disability Compensation Recipients	19,164
Estimated Monthly Disability Compensation Costs	$17,160,668
Estimated Annual Disability Compensation Costs	$205,928,016
Disability Compensation by Age 34 and under	2,569
Disability Compensation by Age 35-54	5,855
Disability Compensation by Age 55-74	7,936
Disability Compensation by Age 75-84	1,664
Disability Compensation by Age 85 and over	1,140
Disability Pension Recipients	1,528
Estimated Monthly Disability Pension Costs	$1,388,000
Estimated Annual Disability Pension Costs	$16,656,001
Disability Pension by Age under 45	36
Disability Pension by Age 45-54	79
Disability Pension by Age 55-69	642
Disability Pension by Age 70-84	383
Disability Pension by Age 85 and over	388

Education

MGIB-AD Trainees	2,250
MGIB-SR Trainees	1,170
DEA Trainees	744
VEAP Trainees	2
REAP Trainees	533
Post 9/11 Trainees	3,133

Insurance

Life Insurance Payments	$10,810,505
Total Face Value of Insurance	$88,123,209
Total Number of Policies	7,677

Loan Guaranty

Number of Loans	3,173
Total Loan Amount	$692,005,380

Vocational Rehabilitation and Employment

Number of Applicants	574
Number of Plans Developed	381
Number of Entitlement Decisions	489
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	172

Vermont

Compensation and Pension

Estimated Veteran Population	53,222
Disability Compensation Recipients	6,219
Estimated Monthly Disability Compensation Costs	$6,199,650
Estimated Annual Disability Compensation Costs	$74,395,800
Disability Compensation by Age 34 and under	457
Disability Compensation by Age 35-54	1,624
Disability Compensation by Age 55-74	2,988
Disability Compensation by Age 75-84	657
Disability Compensation by Age 85 and over	493
Disability Pension Recipients	439
Estimated Monthly Disability Pension Costs	$291,702
Estimated Annual Disability Pension Costs	$3,500,423
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	16
Disability Pension by Age 55-69	239
Disability Pension by Age 70-84	112
Disability Pension by Age 85 and over	67

Education

MGIB-AD Trainees	316
MGIB-SR Trainees	104
DEA Trainees	125
VEAP Trainees	0
REAP Trainees	37
Post 9/11 Trainees	690

Insurance

Life Insurance Payments	$3,852,110
Total Face Value of Insurance	$31,400,965
Total Number of Policies	2,680

Loan Guaranty

Number of Loans	324
Total Loan Amount	$66,479,999

Vocational Rehabilitation and Employment

Number of Applicants	104
Number of Plans Developed	104
Number of Entitlement Decisions	136
Number of Veterans Rehabilitated through Independent Living	5
Number of Veterans Rehabilitated by Obtaining Suitable Employment	8

Virginia

Compensation and Pension

Estimated Veteran Population	819,490
Disability Compensation Recipients	131,776
Estimated Monthly Disability Compensation Costs	$112,652,443
Estimated Annual Disability Compensation Costs	$1,351,829,316
Disability Compensation by Age 34 and under	12,600
Disability Compensation by Age 35-54	55,289
Disability Compensation by Age 55-74	51,209
Disability Compensation by Age 75-84	8,482
Disability Compensation by Age 85 and over	4,196
Disability Pension Recipients	5,776
Estimated Monthly Disability Pension Costs	$4,382,541
Estimated Annual Disability Pension Costs	$52,590,492
Disability Pension by Age under 45	117
Disability Pension by Age 45-54	264
Disability Pension by Age 55-69	2,823
Disability Pension by Age 70-84	1,468
Disability Pension by Age 85 and over	1,104

Education

MGIB-AD Trainees	10,092
MGIB-SR Trainees	1,549
DEA Trainees	3,322
VEAP Trainees	10
REAP Trainees	693
Post 9/11 Trainees	26,426

Insurance

Life Insurance Payments	$49,210,817
Total Face Value of Insurance	$401,148,239
Total Number of Policies	32,173

Loan Guaranty

Number of Loans	24,030
Total Loan Amount	$6,971,289,110

Vocational Rehabilitation and Employment

Number of Applicants	1,861
Number of Plans Developed	677
Number of Entitlement Decisions	982
Number of Veterans Rehabilitated through Independent Living	10
Number of Veterans Rehabilitated by Obtaining Suitable Employment	153

Washington

Compensation and Pension

Estimated Veteran Population	637,019
Disability Compensation Recipients	99,513
Estimated Monthly Disability Compensation Costs	$91,348,834
Estimated Annual Disability Compensation Costs	$1,096,186,002
Disability Compensation by Age 34 and under	11,314
Disability Compensation by Age 35-54	33,873
Disability Compensation by Age 55-74	42,547
Disability Compensation by Age 75-84	7,461
Disability Compensation by Age 85 and over	4,318
Disability Pension Recipients	5,382
Estimated Monthly Disability Pension Costs	$4,627,575
Estimated Annual Disability Pension Costs	$55,530,899
Disability Pension by Age under 45	152
Disability Pension by Age 45-54	292
Disability Pension by Age 55-69	2,950
Disability Pension by Age 70-84	1,114
Disability Pension by Age 85 and over	874

Education

MGIB-AD Trainees	5,059
MGIB-SR Trainees	743
DEA Trainees	2,381
VEAP Trainees	8
REAP Trainees	307
Post 9/11 Trainees	10,231

Insurance

Life Insurance Payments	$36,905,805
Total Face Value of Insurance	$300,842,367
Total Number of Policies	25,562

Loan Guaranty

Number of Loans	13,588
Total Loan Amount	$3,277,133,278

Vocational Rehabilitation and Employment

Number of Applicants	2,004
Number of Plans Developed	836
Number of Entitlement Decisions	1,472
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	403

West Virginia

Compensation and Pension

Estimated Veteran Population	170,783
Disability Compensation Recipients	26,369
Estimated Monthly Disability Compensation Costs	$32,093,155
Estimated Annual Disability Compensation Costs	$385,117,860
Disability Compensation by Age 34 and under	2,272
Disability Compensation by Age 35-54	6,722
Disability Compensation by Age 55-74	13,683
Disability Compensation by Age 75-84	2,265
Disability Compensation by Age 85 and over	1,427
Disability Pension Recipients	3,576
Estimated Monthly Disability Pension Costs	$2,850,108
Estimated Annual Disability Pension Costs	$34,201,293
Disability Pension by Age under 45	72
Disability Pension by Age 45-54	175
Disability Pension by Age 55-69	2,024
Disability Pension by Age 70-84	888
Disability Pension by Age 85 and over	417

Education

MGIB-AD Trainees	5,834
MGIB-SR Trainees	1,075
DEA Trainees	840
VEAP Trainees	1
REAP Trainees	1,022
Post 9/11 Trainees	4,145

Insurance

Life Insurance Payments	$10,226,488
Total Face Value of Insurance	$83,362,515
Total Number of Policies	7,333

Loan Guaranty

Number of Loans	1,216
Total Loan Amount	$212,531,444

Vocational Rehabilitation and Employment

Number of Applicants	448
Number of Plans Developed	333
Number of Entitlement Decisions	385
Number of Veterans Rehabilitated through Independent Living	24
Number of Veterans Rehabilitated by Obtaining Suitable Employment	88

Wisconsin

Compensation and Pension

Estimated Veteran Population	427,527
Disability Compensation Recipients	54,701
Estimated Monthly Disability Compensation Costs	$50,018,574
Estimated Annual Disability Compensation Costs	$600,222,888
Disability Compensation by Age 34 and under	6,845
Disability Compensation by Age 35-54	14,464
Disability Compensation by Age 55-74	24,303
Disability Compensation by Age 75-84	5,443
Disability Compensation by Age 85 and over	3,645
Disability Pension Recipients	5,520
Estimated Monthly Disability Pension Costs	$4,792,635
Estimated Annual Disability Pension Costs	$57,511,624
Disability Pension by Age under 45	128
Disability Pension by Age 45-54	275
Disability Pension by Age 55-69	2,593
Disability Pension by Age 70-84	1,301
Disability Pension by Age 85 and over	1,223

Education

MGIB-AD Trainees	3,131
MGIB-SR Trainees	1,509
DEA Trainees	1,402
VEAP Trainees	5
REAP Trainees	825
Post 9/11 Trainees	5,436

Insurance

Life Insurance Payments	$37,369,743
Total Face Value of Insurance	$304,624,215
Total Number of Policies	25,916

Loan Guaranty

Number of Loans	3,500
Total Loan Amount	$592,234,092

Vocational Rehabilitation and Employment

Number of Applicants	969
Number of Plans Developed	261
Number of Entitlement Decisions	335
Number of Veterans Rehabilitated through Independent Living	6
Number of Veterans Rehabilitated by Obtaining Suitable Employment	121

Wyoming

Compensation and Pension

Estimated Veteran Population	56,079
Disability Compensation Recipients	7,960
Estimated Monthly Disability Compensation Costs	$6,686,247
Estimated Annual Disability Compensation Costs	$80,234,964
Disability Compensation by Age 34 and under	940
Disability Compensation by Age 35-54	2,453
Disability Compensation by Age 55-74	3,560
Disability Compensation by Age 75-84	615
Disability Compensation by Age 85 and over	392
Disability Pension Recipients	484
Estimated Monthly Disability Pension Costs	$383,158
Estimated Annual Disability Pension Costs	$4,597,896
Disability Pension by Age under 45	13
Disability Pension by Age 45-54	29
Disability Pension by Age 55-69	270
Disability Pension by Age 70-84	102
Disability Pension by Age 85 and over	70

Education

MGIB-AD Trainees	561
MGIB-SR Trainees	227
DEA Trainees	150
VEAP Trainees	1
REAP Trainees	84
Post 9/11 Trainees	464

Insurance

Life Insurance Payments	$3,107,989
Total Face Value of Insurance	$25,335,168
Total Number of Policies	2,028

Loan Guaranty

Number of Loans	1,037
Total Loan Amount	$209,974,941

Vocational Rehabilitation and Employment

Number of Applicants	47
Number of Plans Developed	41
Number of Entitlement Decisions	57
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	0

Puerto Rico

Compensation and Pension

Estimated Veteran Population	116,029
Disability Compensation Recipients	22,019
Estimated Monthly Disability Compensation Costs	$28,459,169
Estimated Annual Disability Compensation Costs	$341,510,028
Disability Compensation by Age 34 and under	1,411
Disability Compensation by Age 35-54	6,159
Disability Compensation by Age 55-74	10,626
Disability Compensation by Age 75-84	2,936
Disability Compensation by Age 85 and over	886
Disability Pension Recipients	10,894
Estimated Monthly Disability Pension Costs	$7,531,478
Estimated Annual Disability Pension Costs	$90,377,739
Disability Pension by Age under 45	34
Disability Pension by Age 45-54	77
Disability Pension by Age 55-69	2,133
Disability Pension by Age 70-84	6,123
Disability Pension by Age 85 and over	2,527

Education

MGIB-AD Trainees	635
MGIB-SR Trainees	1,285
DEA Trainees	1,580
VEAP Trainees	2
REAP Trainees	670
Post 9/11 Trainees	957

Insurance

Life Insurance Payments	$4,393,830
Total Face Value of Insurance	$35,816,867
Total Number of Policies	3,619

Loan Guaranty

Number of Loans	1,281
Total Loan Amount	$212,931,765

Vocational Rehabilitation and Employment

Number of Applicants	442
Number of Plans Developed	159
Number of Entitlement Decisions	210
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

Philippines

Compensation and Pension

Disability Compensation Recipients	4,929
Estimated Monthly Disability Compensation Costs	$6,925,293
Estimated Annual Disability Compensation Costs	$83,103,510
Disability Compensation by Age 34 and under	104
Disability Compensation by Age 35-54	815
Disability Compensation by Age 55-74	1,921
Disability Compensation by Age 75-84	462
Disability Compensation by Age 85 and over	1,627
Disability Pension Recipients	607
Estimated Monthly Disability Pension Costs	$729,660
Estimated Annual Disability Pension Costs	$8,755,918
Disability Pension by Age under 45	5
Disability Pension by Age 45-54	15
Disability Pension by Age 55-69	297
Disability Pension by Age 70-84	153
Disability Pension by Age 85 and over	137

Education

MGIB-AD Trainees	291
MGIB-SR Trainees	0
DEA Trainees	10
VEAP Trainees	0
REAP Trainees	0
Post 9/11 Trainees	171

Insurance

Life Insurance Payments	$679,502
Total Face Value of Insurance	$5,539,051
Total Number of Policies	522

Vocational Rehabilitation and Employment

Number of Applicants	84
Number of Plans Developed	39
Number of Entitlement Decisions	57
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	7

Other Foreign

Compensation and Pension

Estimated Veteran Population	102,945
Disability Compensation Recipients	21,307
Estimated Monthly Disability Compensation Costs	$18,084,043
Estimated Annual Disability Compensation Costs	$217,008,516
Disability Compensation by Age 34 and under	1,846
Disability Compensation by Age 35-54	9,676
Disability Compensation by Age 55-74	8,008
Disability Compensation by Age 75-84	1,273
Disability Compensation by Age 85 and over	504
Disability Pension Recipients	847
Estimated Monthly Disability Pension Costs	$707,317
Estimated Annual Disability Pension Costs	$8,487,808
Disability Pension by Age under 45	14
Disability Pension by Age 45-54	27
Disability Pension by Age 55-69	346
Disability Pension by Age 70-84	265
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Education

MGIB-AD Trainees	10,596
MGIB-SR Trainees	2,673
DEA Trainees	337
VEAP Trainees	1
REAP Trainees	3,124
Post 9/11 Trainees	2,476

Insurance

Life Insurance Payments	$5,096,466
Total Face Value of Insurance	$41,544,478
Total Number of Policies	3,110

Loan Guaranty

Number of Loans	143
Total Loan Amount	$40,551,879

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