"Patriotism is not a short frenzied burst of emotion, but the long and steady dedication of a lifetime."

-Thomas Jefferson

U.S. Department of Veterans Affairs

Veterans Benefits Administration

ANNUAL BENEFITS REPORT

Fiscal Year

2011

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:
DVA Stock Images - American Bald Eagle; Mount Rushmore National Memorial; U.S. Flag

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 VA's 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 and survivors.

Mission, Vision, and VA's 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.

I CARE *(VA Core Values and Characteristics)*

VA Core Values and Characteristics are applied universally across all of VA and define "who we are." VA's Characteristics define "what we stand for," and help guide how we will perform our core mission; they shape our strategy, and will influence resource allocation and other important decisions made within VA. The process used to develop these Core Values and Characteristics included comprehensive, collaborative, inclusive, involved participants from VA Central Office (VACO) and all 3 VA Administrations, and took nearly two years.

- VA Core Values *("I CARE")*
  - **Integrity:** Act with high moral principle. Adhere to the

VA Characteristics:

- **Trustworthy:** VA earns the trust of those it serves – every day through the actions of all employees. They provide care, benefits, and services with compassion, dependability, effectiveness, and transparency.
- **Accessible:** VA engages and welcomes Veterans and other beneficiaries, facilitating their use of the entire array of its services. Each interaction will be positive and productive.
- **Quality:** VA provides the highest standard of care and services to Veterans and beneficiaries while managing the cost of its programs and being efficient stewards of all resources entrusted to it by the American people. VA is a model of unrivalled excellence due to employees who are empowered, trusted by their leaders, and respected for their competence and dedication.

VA Characteristics (cont.):

- **Innovative:** VA prizes curiosity and initiative, encourages creative contributions from all employees, seeks continuous improvement, and adapts to remain at the forefront in knowledge, proficiency, and capability to deliver the highest standard of care and services to all of the people it serves.
- **Agile:** VA anticipates and adapts quickly to current challenges and new requirements by continuously assessing the environment in which it operates and devising solutions to better serve Veterans, other beneficiaries, and Servicemembers.
- **Integrated:** VA links care and services across the Department; other federal, state, and local agencies; partners; and Veterans Services Organizations to provide useful and understandable programs to Veterans and other beneficiaries. VA's relationship with the Department of Defense is unique, and VA will nurture it for the benefit of Veterans and Servicemembers.

highest professional standards. Maintain the trust and confidence of all with whom I engage.

- **Commitment:** Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.
- **Advocacy:** Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.
- **Respect:** Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.
- **Excellence:** Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.

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 2011 Performance and Accountability Report, dated November 2011. 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 FY 2011-2015 can be found on the Department's Web site: www.va.gov/op3.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures over $69 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six business lines:

Business Line	Veterans & Beneficiaries Served*
Compensation - Veterans and Survivors	3,710,215
Pension - Disability & Death	515,621
Education	923,836
Insurance - Number of Lives Insured	7,056,913
Loan Guaranty - Number of Loans	357,594
VR&E - Number of Participants	116,295

*Not a unique count of those receiving services.

A Note on the Organization:

Please note that due to organizational alignment changes, the Compensation business line is reported separately from the Pension and Fiduciary business line.

A Note on the Data:

The 2011 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 2011, only 20,500 Veterans compensation records remain in BDN, while nearly 3.2 million are now in 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 13 through page 18.

Please note availability of gender and age data are limited as some records are listed as "Unknown." Unknown records are not reported in the main body of the document, but are accounted for in appendix summaries. The tables that report gender and age data may show discrepancy relative to tables without gender or age (e.g. table on page 6).

Compensation

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% evaluation, 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.

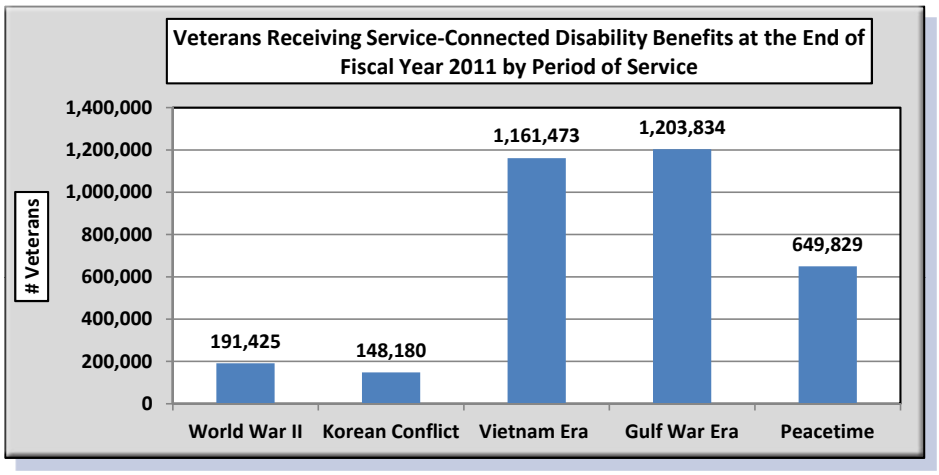
Quick Reference Guide

Number of Veterans and Survivors Receiving Compensation Benefits at the End of Fiscal Year 2011 is 3,710,215	
Veterans received service-connected disability benefits	3,354,741
Survivors received service-connected death benefits	355,474

Beneficiaries Who Began Receiving Benefits (Compensation and DIC) During Fiscal Year 2011 is 238,294	
Compensation – Disability	223,007
Compensation – Death	15,287

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2011 by Period of Service	
World War II	191,425
Korean Conflict	148,180
Vietnam Era	1,161,473
Gulf War Era	1,203,834
Peacetime	649,829

Most Prevalent Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2011	
Tinnitus	840,865
Hearing loss	701,760
Post traumatic stress disorder	501,280
Scars, general	441,030
Diabetes mellitus	354,581
Lumbosacral or cervical strain	309,915
Limitation of motion of the knee	299,062
Hypertensive vascular disease	294,937
Traumatic arthritis	287,751
Impairment of the knee, general	268,320



Data

Summary of Beneficiaries Who Began Receiving Compensation Benefits During Fiscal Year 2011

Benefit Program	Number of People	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Compensation – Disability	223,007	$8,222	$1,833,488,303
Compensation – Death[1]	15,287	$13,468	$205,890,957
Total	**238,294**	**$21,690**	**$2,039,379,260**

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

Summary of Active Compensation Benefit Accounts at the End of Fiscal Year 2011

Benefit Program	Number of People	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Compensation – Disability	3,354,741	$11,737	$39,373,549,773
Compensation – Death[1]	355,474	$14,529	$5,164,513,546
Total	**3,710,215**	**$12,004**	**$44,538,063,319**

[1]Dependency and Indemnity Compensation and Death Compensation.

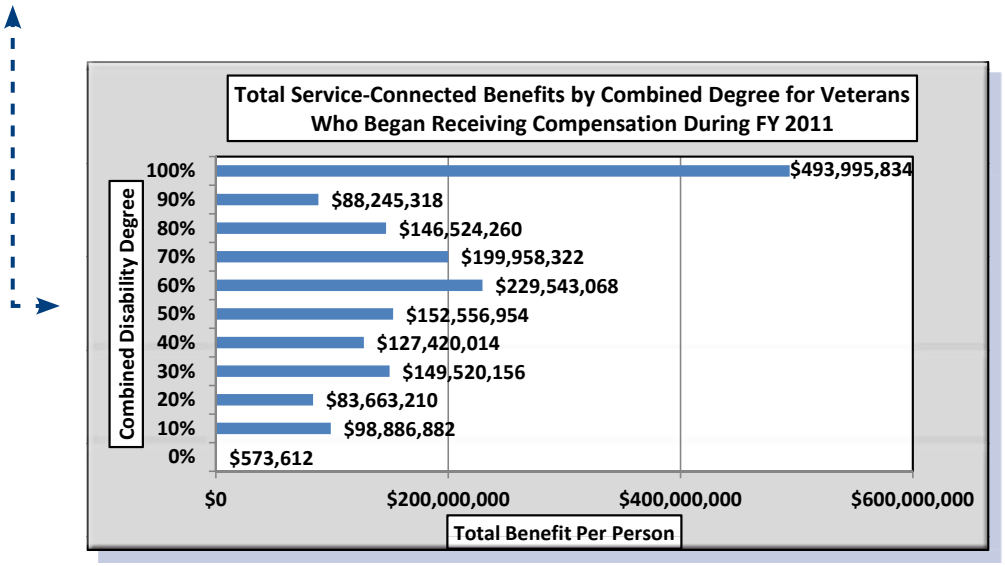
Disability Compensation

Veterans Who Began Receiving Disability Compensation by Combined Degree During Fiscal Year 2011

Combined Degree	Male	Female	Total
0%	482	18	**500**
10%	63,258	3,755	**67,013**
20%	26,135	2,041	**28,176**
30%	28,819	2,443	**31,262**
40%	16,410	1,794	**18,204**
50%	14,068	1,589	**15,657**
60%	16,537	1,354	**17,891**
70%	10,803	1,287	**12,090**
80%	6,772	919	**7,691**
90%	3,505	554	**4,059**
100%	13,703	792	**14,495**
Total	**200,492**	**16,546**	**217,038**
Adjusted Total (Inclusion of Unknowns)		**5,969 (Unknowns)**	**223,007**

Service-Connected Benefits by Combined Degree for Veterans Who Began Receiving Compensation During Fiscal Year 2011

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	$553,332	$20,280	**$573,612**	$1,147
10%	$93,356,286	$5,530,596	**$98,886,882**	$1,474
20%	$77,720,318	$5,942,892	**$83,663,210**	$2,962
30%	$137,695,452	$11,824,704	**$149,520,156**	$4,785
40%	$114,880,674	$12,539,340	**$127,420,014**	$6,979
50%	$136,959,774	$15,597,180	**$152,556,954**	$9,750
60%	$212,546,328	$16,996,740	**$229,543,068**	$12,799
70%	$178,731,750	$21,226,572	**$199,958,322**	$16,700
80%	$129,423,396	$17,100,864	**$146,524,260**	$19,038
90%	$76,425,738	$11,819,580	**$88,245,318**	$22,021
100%	$465,219,210	$28,776,624	**$493,995,834**	$35,366
Total	**$1,623,512,258**	**$147,375,372**	**$1,770,887,630**	**$9,164**
Adjusted Total (Unknown)		**$62,600,673 (Unknowns)**	**$1,833,488,303**	**-**



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

Combined Degree	2007	2008	2009	2010	2011
0%	521	551	624	635	522
10%	52,949	53,374	58,949	70,872	68,834
20%	33,702	33,024	34,069	36,763	28,980
30%	25,851	26,368	27,495	29,078	32,089
40%	20,748	20,539	21,311	21,145	18,576
50%	14,004	14,513	15,239	16,217	15,989
60%	13,009	13,849	14,873	14,903	18,314
70%	9,316	10,031	10,729	11,457	12,297
80%	5,580	6,233	7,199	7,648	7,808
90%	2,384	2,927	3,475	4,010	4,131
100%	9,653	9,909	11,103	12,175	15,467
Total	**187,717**	**191,318**	**205,066**	**224,903**	**223,007**

Service-Connected Disability Benefits by Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2011

Combined Degree	Male	Female	Total
0%	10,705	743	**11,448**
10%	733,404	56,661	**790,065**
20%	409,591	35,964	**445,555**
30%	341,983	35,817	**377,800**
40%	294,167	32,272	**326,439**
50%	193,312	23,757	**217,069**
60%	244,989	26,104	**271,093**
70%	228,480	22,298	**250,778**
80%	177,268	17,748	**195,016**
90%	103,791	10,523	**114,314**
100%	305,510	17,860	**323,370**
Total	**3,043,200**	**279,747**	**3,322,947**
Adjusted Total (Inclusion of Unknowns)		**31,794 (Unknowns)**	**3,354,741**

Service-Connected Benefits by Combined Degree for Veterans Receiving Compensation at the End of Fiscal Year 2011

Combined Degree	Estimated Total Annual Amounts			Estimated Average Annual Amounts
	Male	Female	Total	
0%	$10,402,496	$830,076	**$11,232,572**	$1,180
10%	$1,090,838,481	$84,653,377	**$1,175,491,858**	$1,490
20%	$1,212,824,799	$105,492,000	**$1,318,316,799**	$2,964
30%	$1,714,542,893	$181,986,624	**$1,896,529,517**	$5,001
40%	$2,131,286,899	$235,689,228	**$2,366,976,127**	$7,217
50%	$1,973,453,883	$244,653,588	**$2,218,107,471**	$10,170
60%	$3,803,458,551	$365,882,148	**$4,169,340,699**	$15,199
70%	$5,275,016,002	$461,174,848	**$5,736,190,851**	$22,427
80%	$4,578,907,287	$417,842,208	**$4,996,749,495**	$25,233
90%	$2,996,029,904	$284,391,492	**$3,280,421,396**	$28,487
100%	$11,178,224,947	$647,880,867	**$11,826,105,814**	$36,592
Total	**$35,964,986,142**	**$3,030,476,457**	**$38,995,462,599**	**$11,514**
Adjusted Total (Unknown)		**$378,087,174 (Unknowns)**	**$39,373,549,773**	**-**

Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2011

Disability	Number of Veterans	Percent of Total
Tinnitus	87,621	10.90%
Hearing loss	60,229	7.50%
Post traumatic stress disorder	42,679	5.30%
Limitation of flexion, knee	31,179	3.90%
Lumbosacral or cervical strain	26,796	3.30%
Tendon inflammation	23,398	2.90%
Degenerative arthritis of the spine	22,593	2.80%
Diabetes mellitus	21,767	2.70%
Limitation of motion of the ankle	21,204	2.60%
Scars, general	20,450	2.50%
Total – Most Prevalent Disabilities	**357,916**	**44.47%**
Total – All Disabilities	**804,901**	**–**

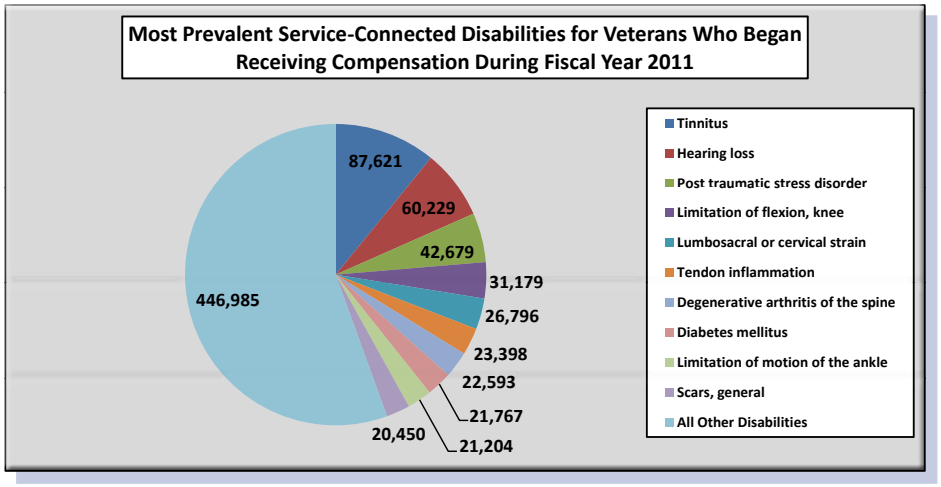


Chart for Table on previous page. *(Most Prevalent Service-Connected Disabilities for Veterans Who Began Receiving Compensation During Fiscal Year 2011)*

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

Body System	2007	2008	2009	2010	2011	Percent Change 2010-2011*
Musculoskeletal System	270,949	286,625	302,798	309,026	258,972	-16.2%
Impairment of Auditory Acuity	112,421	118,935	135,701	159,576	151,820	-4.9%
Skin	78,068	80,737	81,335	83,485	75,344	-9.8%
Neurological Conditions	53,142	58,003	65,932	70,695	69,315	-2.0%
Mental Disorders	42,936	49,315	53,226	60,535	64,495	6.5%
Respiratory System	33,456	38,165	41,769	42,352	49,235	16.3%
Digestive System	32,621	34,344	34,590	34,241	37,221	8.7%
Genitourinary System	31,142	30,630	30,150	29,097	29,249	0.5%
Cardiovascular System	22,214	24,539	26,493	28,802	27,003	-6.2%
Endocrine System	24,328	24,700	25,962	26,639	23,789	-10.7%
Eye	8,152	8,862	9,272	9,559	7,918	-17.2%
Dental and Oral Conditions	3,920	3,917	3,842	3,886	3,438	-11.5%
Gynecological Conditions	3,236	3,649	3,786	3,541	2,776	-21.6%
Hemic and Lymphatic Systems	2,018	2,136	2,387	2,622	2,488	-5.1%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	1,756	1,680	1,711	1,710	1,838	7.5%
Total	**720,359**	**766,237**	**818,954**	**865,766**	**804,901**	**-7.0%**

Note: The percent change from 2010-2011 is used because of the database changes discussed on "A Note on the Data" on page 3.

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

Combined Degree	2007	2008	2009	2010	2011	Percent Change 2007-2011
0%	13,790	13,318	12,857	12,348	11,664	-15.4%
10%	784,286	785,355	785,540	793,381	797,739	1.7%
20%	430,925	439,194	445,833	453,153	449,584	4.3%
30%	346,198	354,810	362,525	371,736	381,760	10.3%
40%	275,242	289,071	302,686	317,863	329,545	19.7%
50%	172,995	184,478	196,561	209,091	219,123	26.7%
60%	198,627	214,201	231,341	250,566	273,569	37.7%
70%	179,280	194,196	211,819	231,606	252,937	41.1%
80%	125,405	139,417	155,767	175,652	196,662	56.8%
90%	67,439	75,560	86,119	99,336	115,236	70.9%
100%	249,991	262,682	278,604	295,529	326,922	30.8%
Total	**2,844,178**	**2,952,282**	**3,069,652**	**3,210,261**	**3,354,741**	**18.0%**

Age of Veterans Who Began Receiving Service-Connected Compensation During Fiscal Year 2011

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	50,185	$384,648,660	21.0%
35 - 54	54,336	$469,460,832	25.6%
55 - 74	100,107	$825,207,974	45.0%
75 and over	17,843	$149,850,309	8.2%
Total	**222,471**	**$1,829,167,775**	**99.8%**
Adjusted Total (Including Unknowns)	**223,007**	**$1,833,488,303**	**100.0%**

Age of Veterans Receiving Service-Connected Compensation at the End of Fiscal Year 2011

Age	Number of Veterans	Estimated Total Annual Amounts	Percent of Total
34 and under	344,494	$2,959,581,511	7.5%
35 - 54	972,444	$9,706,385,778	24.7%
55 - 74	1,531,837	$21,012,862,677	53.4%
75 and over	504,474	$5,683,480,894	14.4%
Total	**3,353,249**	**$39,362,310,860**	**100.0%**
Adjusted Total (Including Unknowns)	**3,354,741**	**$39,373,549,772**	**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 2011

	Number of Disabilities		
Evaluation	**Male**	**Female**	**Total**
0%	3,885,728	472,470	**4,358,198**
10%	4,662,523	532,824	**5,195,347**
20%	1,126,555	73,712	**1,200,267**
30%	775,198	100,656	**875,854**
40%	263,429	20,581	**284,010**
50%	298,374	40,264	**338,638**
60%	190,326	9,929	**200,255**
70%	161,214	12,746	**173,960**
80%	12,923	511	**13,434**
90%	3,846	105	**3,951**
100%	279,746	14,796	**294,542**
Total	**11,659,862**	**1,278,594**	**12,938,456**
Adjusted Total (Inclusion of Unknowns)		**188,041 (Unknowns)**	**13,126,497**

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 2011

Body System	Number of Disabilities Total	Percent of Total
Musculoskeletal System	**4,721,091**	36%
Impairment of Auditory Acuity	**1,679,146**	12.80%
Skin	**1,407,126**	10.70%
Neurological Conditions and Convulsive Disorders	**1,183,512**	9%
Mental Disorders	**878,417**	6.70%
Cardiovascular System	**732,523**	5.60%
Digestive System	**675,434**	5.10%
Respiratory System	**582,933**	4.40%
Genitourinary System	**464,634**	3.50%
Endocrine System	**396,121**	3%
Eye	**187,440**	1.40%
Gynecological System	**72,512**	0.60%
Dental and Oral Conditions	**58,705**	0.40%
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	**47,756**	0.40%
Hemic and Lymphatic Systems	**39,147**	0.30%
Total All Conditions	**13,126,497**	**100%**

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

Body System	2007	2008	2009	2010	2011	Percent Change FY 2010-FY 2011[1]
Musculoskeletal System	3,691,871	3,888,519	4,140,015	4,471,591	4,721,091	5.6%
Impairment of Auditory Acuity	1,124,454	1,223,590	1,350,484	1,525,066	1,679,146	10.1%
Skin	1,091,036	1,163,815	1,216,801	1,322,605	1,407,126	6.4%
Neurological Conditions	782,573	851,270	939,363	1,072,504	1,183,512	10.4%
Mental Disorders	629,475	661,015	718,368	792,882	878,417	10.8%
Cardiovascular System	578,278	586,001	604,052	633,440	675,434	6.60%
Digestive System	572,625	596,229	614,734	651,826	732,523	12.40%
Respiratory System	440,470	471,128	503,572	548,499	582,933	6.3%
Genitourinary System	306,055	315,051	379,961	428,984	464,634	8.3%
Endocrine System	324,490	350,401	344,402	371,644	396,121	6.6%
Eye	155,032	161,460	167,997	180,490	187,440	3.9%
Gynecological Conditions	58,774	61,810	65,072	69,504	72,512	4.3%
Dental and Oral Conditions	43,982	47,506	50,556	55,304	58,705	6.1%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	50,147	48,462	47,539	47,816	47,756	-0.1%
Hemic and Lymphatic Systems	31,319	32,139	33,921	36,743	39,147	6.5%
Total	**9,880,581**	**10,458,396**	**11,176,839[1]**	**12,208,882**	**13,126,497**	**7.5%**

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 2011 by Percent and Body System

Rating	Musculoskeletal System		Auditory		Skin		Neurological Conditions	
0%	1,275,716	27.0%	601,186	35.8%	1,007,675	71.6%	190,777	16.1%
10%	2,451,849	51.9%	941,527	56.1%	337,757	24.0%	626,423	52.9%
20%	576,835	12.2%	38,870	2.3%	8,060	0.6%	162,657	13.7%
30%	176,483	3.7%	32,108	1.9%	40,260	2.9%	102,878	8.7%
40%	139,882	3.0%	21,535	1.3%	2,070	0.1%	50,640	4.3%
50%	19,580	0.4%	14,102	0.8%	3,401	0.2%	22,108	1.9%
60%	47,972	1.0%	7,415	0.4%	7,017	0.5%	10,405	0.9%
70%	4,044	0.1%	4,662	0.3%	17	0.0%	5,448	0.5%
80%	1,314	0.0%	4,653	0.3%	612	0.0%	3,773	0.3%
90%	953	0.0%	1,858	0.1%	3	0.0%	452	0.0%
100%	26,455	0.6%	11,228	0.7%	249	0.0%	7,951	0.7%
Total	**4,721,091**	**36.0%**	**1,679,146**	**12.8%**	**1,407,126**	**10.7%**	**1,183,512**	**9.0%**

Rating	Mental Disorders		Cardiovascular		Digestive System		Respiratory System	
0%	24,307	2.8%	162,365	22.2%	399,435	59.1%	278,602	47.8%
10%	121,163	13.8%	285,955	39.0%	189,551	28.1%	124,199	21.3%
20%	531	0.1%	54,202	7.4%	25,168	3.7%	4,884	0.8%
30%	246,643	28.1%	102,776	14.0%	37,485	5.5%	64,488	11.1%
40%	474	0.1%	18,214	2.5%	6,390	0.9%	889	0.2%
50%	185,946	21.2%	1,020	0.1%	1,120	0.2%	79,354	13.6%
60%	193	0.0%	66,553	9.1%	6,650	1.0%	15,172	2.6%
70%	160,315	18.3%	123	0.0%	177	0.0%	81	0.0%
80%	22	0.0%	42	0.0%	399	0.1%	97	0.0%
90%	3	0.0%	19	0.0%	1	0.0%	3	0.0%
100%	138,819	15.8%	41,253	5.6%	9,058	1.3%	15,163	2.6%
Total	**878,417**	**6.7%**	**732,523**	**5.6%**	**675,434**	**5.1%**	**582,933**	**4.4%**

Rating	Genitourinary System		Endocrine System		Eye		Gynecological System	
0%	266,111	57.3%	9,768	2.5%	82,973	44.3%	29,740	41.0%
10%	41,083	8.8%	62,486	15.8%	47,444	25.3%	9,106	12.6%
20%	35,004	7.5%	297,468	75.1%	10,679	5.7%	153	0.2%
30%	28,102	6.0%	2,894	0.7%	29,927	16.0%	17,979	24.8%
40%	24,219	5.2%	17,292	4.4%	6,117	3.3%	554	0.8%
50%	29	0.0%	27	0.0%	2,393	1.3%	14,414	19.9%
60%	34,779	7.5%	3,813	1.0%	1,511	0.8%	162	0.2%
70%	6	0.0%	5	0.0%	1,768	0.9%	1	0.0%
80%	2,652	0.6%	2	0.0%	187	0.1%	48	0.1%
90%	–	–	1	0.0%	785	0.4%	–	–
100%	32,649	7.0%	2,365	0.6%	3,656	2.0%	355	0.5%
Total	**464,634**	**3.5%**	**396,121**	**3.0%**	**187,440**	**1.4%**	**72,512**	**0.6%**

Total Service-Connected Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2011 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%	36,191	75.8%	30,879	52.6%	15,666	40.0%	**4,411,391**	39.7%
10%	4,116	8.6%	18,976	32.3%	2,775	7.1%	**5,264,410**	26.5%
20%	966	2.0%	5,420	9.2%	2,199	5.6%	**1,223,096**	9.7%
30%	1,513	3.2%	2,414	4.1%	7,683	19.6%	**893,633**	10.0%
40%	809	1.7%	740	1.3%	258	0.7%	**290,083**	2.0%
50%	29	0.1%	214	0.4%	11	0.0%	**343,748**	4.0%
60%	2,453	5.1%	9	0.0%	349	0.9%	**204,453**	2.1%
70%	8	0.0%	1	0.0%	291	0.7%	**176,947**	1.4%
80%	48	0.1%	2	0.0%	4	0.0%	**13,855**	0.1%
90%	1	0.0%	–	–	–	–	**4,079**	0.0%
100%	1,622	3.4%	50	0.1%	9,911	25.3%	**300,784**	4.4%
Total	**47,756**	**0.4%**	**58,705**	**0.4%**	**39,147**	**0.3%**	**13,126,479**	**9.1%**
Adjusted Total (Inclusion of Unknowns)					**18 (Unknowns)**		**13,126,497**	

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Musculoskeletal System	Lumbosacral or cervical strain	**309,915**	6.6%
	Impairment of the knee, general	**299,062**	6.3%
	Traumatic arthritis	**287,751**	6.1%
Endocrine System	Diabetes mellitus	**354,581**	89.5%
	Hypothyroidism	**25,474**	6.4%
	Hyperthyroidism	**6,728**	1.7%
Impairment of Auditory Acuity	Tinnitus	**840,865**	50.1%
	Hearing loss	**701,760**	41.8%
	Otitis media, chronic (ear infection)	**27,683**	1.6%
Genitourinary System	Penile deformity (loss of erectile power)	**152,133**	32.7%
	Malignant growths of genitourinary system	**74,070**	15.9%
	Prostate gland injuries	**46,160**	9.9%
Skin	Scars, general	**441,030**	31.3%
	Scars, superficial (tender)	**242,990**	17.3%
	Eczema	**206,408**	14.7%
Eye	Vision in 1 eye 20/100, 20/70 or 20/50; 20/40 in other	**16,120**	8.6%
	Conjunctivitis, chronic	**16,053**	8.6%
	Unhealed eye injury	**13,588**	7.2%
Neurological	Paralysis of the sciatic nerve	**256,430**	21.7%
	Migraine	**193,905**	16.4%
	Paralysis of the median nerve	**171,775**	14.5%
Gynecological System	Removal of uterus	**14,779**	20.4%
	Removal of uterus and both ovaries	**13,296**	18.3%
	Benign growths of gynecological system or breast	**7,683**	10.6%
Mental Disorders	Post traumatic stress disorder	**501,280**	57.1%
	Major depressive disorder	**98,914**	11.3%
	Generalized anxiety disorder	**51,873**	5.9%
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Malaria	**30,725**	64.3%
	Chronic fatigue syndrome	**5,275**	11.0%
	HIV-Related Illness	**3,587**	7.5%
Cardiovascular System	Hypertensive vascular disease	**294,937**	40.3%
	Arteriosclerotic heart disease (coronary artery disease)	**143,362**	19.6%
	Residuals of cold injury	**70,450**	9.6%
Dental and Oral Conditions	Limited motion of the jaw	**36,768**	62.6%
	Malunion of lower jaw	**8,828**	15.0%
	Loss of Teeth	**4,439**	7.6%

Most Prevalent Service-Connected Disabilities

Body System	Disability	Total Number	Body System Total (%)
Digestive System	Hemorrhoids	**184,604**	27.3%
	Hiatal hernia	**158,615**	23.5%
	Inguinal hernia	**64,286**	9.5%
Hemic and Lymphatic Systems	Anemia	**9,791**	25.0%
	Splenectomy (removal of spleen)	**7,172**	18.3%
	Non-Hodgkin's lymphoma	**6,796**	17.4%
Respiratory System	Allergic rhinitis	**98,406**	16.9%
	Sleep apnea syndromes (obstructive, central, mixed)	**89,312**	15.3%
	Bronchial asthma	**81,244**	13.9%

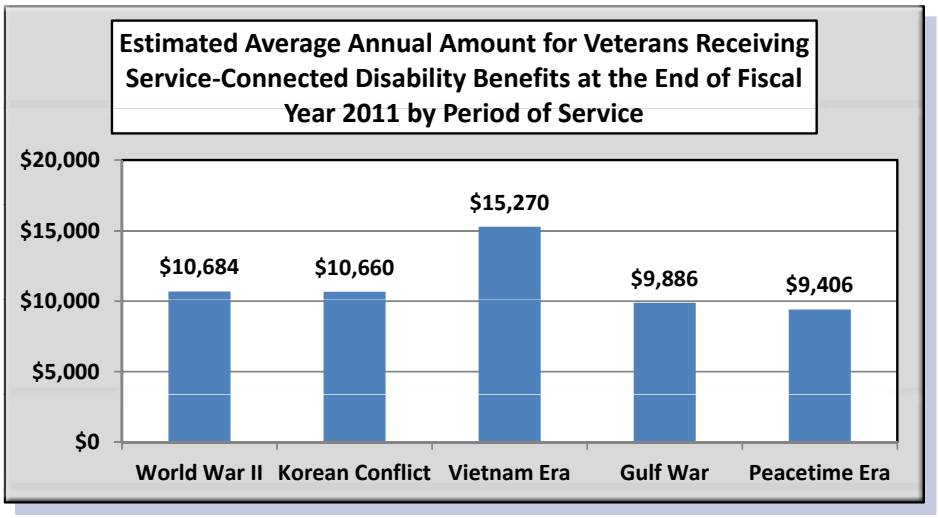
Most Prevalent Disabilities for Veterans Receiving Compensation at the End of Fiscal Year 2011

Body System	Disability	Number of Veterans			All Conditions FY 2011 (Percent of Total)
		Male	Female	Total	
Impairment of Auditory Acuity	Tinnitus	796,322	31,186	827,508	6.4%
Impairment of Auditory Acuity	Hearing loss	677,339	10,406	687,745	5.3%
Mental Disorders	Post traumatic stress disorder	468,519	24,035	492,554	3.8%
Skin	Scars, general	393,326	38,971	432,297	3.4%
Endocrine System	Diabetes mellitus	342,428	3,899	346,327	2.7%
Cardiovascular System	Hypertensive vascular disease	274,232	18,356	292,588	2.4%
Musculoskeletal System	Traumatic arthritis	260,105	24,979	285,084	2.3%
Musculoskeletal System	Lumbosacral or cervical strain	258,030	49,485	307,515	2.2%
Musculoskeletal System	Impairment of the knee, general	238,320	27,454	265,774	2.2%
Musculoskeletal System	Limitation of motion of the knee	258,320	38,603	296,923	2.0%

Note: Records with unknown gender categories were captured as "Unknown" and not reported.

Veterans Receiving Service-Connected Disability Benefits at the End of Fiscal Year 2011

Period of Service	Number of Veterans	Estimated Total Annual Amounts	Estimated Average Annual Amounts
World War II	191,425	$2,045,266,638	$10,684
Korean Conflict	148,180	$1,579,584,831	$10,660
Vietnam Era	1,161,473	$17,735,525,245	$15,270
Gulf War	1,203,834	$11,900,955,050	$9,886
Peacetime Era	649,829	$6,112,218,009	$9,406
Total	**3,354,741**	**$39,373,549,773**	**$11,737**



Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2011

Period of Service	Disability	Number of Disabilities	Percent of Total
World War II	Hearing loss	54,738	12.3%
	Tinnitus	38,750	8.7%
	Residuals of cold injury	26,637	6%
	Post traumatic stress disorder	19,064	4.3%
	Scars, general	17,512	3.9%
	Generalized anxiety disorder	12,820	2.9%
	Scars, superficial (tender)	10,181	2.3%
	Traumatic arthritis	9,244	2.1%
	Flatfoot, acquired	7,357	1.6%
	Scars, head, face or neck	6,828	1.5%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2011

Period of Service	Disability	Number of Disabilities	Percent of Total
Korean Conflict	Hearing loss	54,465	15.5%
	Tinnitus	44,696	12.7%
	Residuals of cold injury	22,117	6.3%
	Scars, general	12,786	3.6%
	Post traumatic stress disorder	12,745	3.6%
	Scars, superficial (tender)	7,486	2.1%
	Traumatic arthritis	5,616	1.6%
	Scars, head, face or neck	5,188	1.5%
	Duodenal ulcer	4,673	1.3%
	Impairment of the knee, general	4,084	1.2%
Vietnam Era	Diabetes mellitus	303,066	7.4%
	Post traumatic stress disorder	299,076	7.3%
	Hearing loss	296,784	7.3%
	Tinnitus	285,818	7%
	Paralysis of the sciatic nerve	161,527	3.9%
	Scars, general	157,946	3.9%
	Arteriosclerotic heart disease (Coronary artery disease)	112,044	2.7%
	Penile deformity (loss of erectile power)	102,011	2.5%
	Hypertensive vascular disease	78,215	1.9%
	Paralysis of the median nerve	77,582	1.9%
Gulf War	Tinnitus	354,365	5.7%
	Lumbosacral or cervical strain	235,109	3.8%
	Limitation of flexion, knee	226,526	3.6%
	Tendon inflammation	206,183	3.3%
	Scars, general	186,306	3%
	Hearing loss	177,100	2.8%
	Traumatic arthritis	176,572	2.8%
	Limitation of motion of the ankle	172,866	2.8%
	Degenerative arthritis of the spine	167,472	2.7%
	Hypertensive vascular disease	158,035	2.5%

Most Prevalent Disabilities by Period of Service at the End of Fiscal Year 2011

Period of Service	Disability	Number of Disabilities	Percent of Total
Peacetime Periods	Hearing loss	118,673	6%
	Tinnitus	117,236	5.9%
	Impairment of the knee, general	76,210	3.8%
	Scars, general	66,521	3.3%
	Traumatic arthritis	55,492	2.8%
	Hypertensive vascular disease	53,431	2.7%
	Limitation of motion of the ankle	43,661	2.2%
	Limitation of flexion, knee	40,086	2%
	Lumbosacral or Cervical Strain	38,664	1.9%
	Hemorrhoids	37,904	1.9%

Service-Connected Disabilities at the End of Fiscal Year 2011 by Period of Service

Period of Service	World War II	Korean Conflict	Vietnam Era	Gulf War	Peacetime Periods
Total Number of Disabilities	446,801	352,492	4,090,973	6,242,639	1,993,592
Average Number of Disabilities per Veteran	2.33	2.38	3.52	5.19	3.07
Veterans Receiving Compensation	191,425	148,180	1,161,473	1,203,834	649,829
Total Veteran Population	**1,517,404**	**2,274,663**	**5,732,223**	**5,554,364**	**7,390,961**

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 2011.

Beneficiaries Who Began Receiving DIC by Fiscal Year

Type of Benefit	2007	2008	2009	2010	2011
Surviving Spouses	17,140	16,968	16,125	26,815	13,130
Surviving Children	1,124	1,238	1,103	1,143	1,863
Surviving Parents	226	251	400	288	294
Total	**18,490**	**18,457**	**17,628**	**28,246**	**15,287**

Beneficiaries Receiving DIC by Relationship at the End of Fiscal Year 2011

Relationship	Beneficiaries Number	Percent
Surviving Spouse	338,595	95.25%
Child	12,362	3.48%
Parent	4,517	1.27%
Total	**355,474**	**100.00%**

Age of Surviving Spouses Who Began Receiving DIC Benefits During Fiscal Year 2011

Age	Number of Beneficiaries	Estimated Total Annual Amounts	Percent of Total
35 and under	595	$11,317,812	5.80%
36 - 55	1,518	$25,266,468	12.96%
56 - 75	6,855	$97,493,982	50.00%
Over 75	3,037	$44,842,428	23.00%
Total	**12,005**	**$178,920,690**	**91.77%**
Adjusted Total (Including Unknowns)	**13,130**	**$194,970,924**	**100.00%**

Age of Children Who Began Receiving DIC Benefits During Fiscal Year 2011

Children's Age	Number of Beneficiaries	Estimated Total Annual Amounts
Under Age 18	581	$2,624,970
Age 18 and over in School	357	$1,381,760
Age 18 and over – Helpless	756	$3,900,236
Total	**1,694**	**$7,906,966**
Adjusted Total (Including Unknowns)	**1,863**	**$10,023,042**

Beneficiaries Receiving Service-Connected Death Benefits by Period of Service at the End of Fiscal Year 2011

Period of Service	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Wars of the 1800s*	5	$11,112	$55,560
World War I	461	$12,427	$5,728,908
World War II	84,414	$14,735	$1,243,863,226
Korean Conflict	36,617	$15,062	$551,537,053
Vietnam Era	175,007	$14,418	$2,523,319,205
Gulf War	23,476	$13,996	$328,560,623
Peacetime Periods	35,494	$14,409	$511,448,972
Total	**355,474**	**$14,529**	**$5,164,513,546**

*"Wars of the 1800s" includes the Mexican Border Era, Civil War, and Spanish-American War.

Surviving Spouses Receiving DIC by Age at the End of Fiscal Year 2011

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
35 and Under	4,361	$18,129	$79,060,938
36 - 55	29,352	$15,335	$450,113,016
56 - 75	148,613	$14,611	$2,171,429,706
Over 75	153,840	$15,149	$2,330,472,666
Total	**336,166**	**$14,966**	**$5,031,076,326**
ToAdjusted Total (Including Unknowns)	**338,595**	**$14,963**	**$5,066,359,614**

Children Receiving DIC by Age at the End of Fiscal Year 2011

Age	Number of Beneficiaries	Estimated Average Annual Amounts	Estimated Total Annual Amounts
Under Age 18	3,876	$5,609	$21,739,979
Age 18 and over – in School	47	$4,621	$217,167
Age 18 and over – Helpless	8,238	$7,533	$62,059,518
Total	**12,161**	**$6,909**	**$84,016,664**
Adjusted Total (Including Unknowns)	**12,362**	**$6,886**	**$85,127,645**

Globar War on Terror

Global War On Terror

Since September 11, 2001 the Department of Defense has been deployed overseas in support of the Global War on Terror (GWOT) including Operation Iraqi Freedom/Operation Enduring Freedom/ Operation New Dawn (OIF/OEF/OND). The following tables share the most prevalent disabilities, their affected body systems, and the severity of disability from service.

VBA's computer systems do not contain any data that would allow us to attribute Veterans' disabilities to a specific period of service or deployment. We are therefore only able to identify GWOT Veterans who filed disability compensation claim at some point either prior to or following their GWOT deployment. We are not able to identify which of these Veterans filed a claim for disabilities incurred during their actual overseas GWOT deployment.

U.S. Marine Corps Maj. Jose Lopez, an operations officer with Marine Wing Support Squadron (MWSS) 373, salutes the national ensign during a transfer of authority ceremony at Camp Leatherneck, Helmand province, Afghanistan, March 27, 2011.
U.S. Marine Corps photo by Lance Cpl. Robert R. Carrasco/Released
Web site: www.defenseimagery.mil

A Note on the Data:

The data in this Global War on Terror section is a subset of the National level data on the previous pages and is captured by the broader term used, "Gulf War."

GWOT Service-Connected Disability Benefits By Combined Percent of Disability for Veterans Receiving Compensation at the End of Fiscal Year 2011

Combined Degree	Number of Veterans		Estimated Total Annual Amounts	Estimated Average Annual Amounts
	Male	Female		
0%	352	71	$486,948	$1,151
10%	70,669	10,757	$121,034,892	$1,486
20%	50,560	7,794	$171,155,148	$2,933
30%	55,102	8,998	$327,617,508	$5,111
40%	53,678	9,075	$459,861,888	$7,328
50%	37,622	6,420	$457,467,240	$10,387
60%	50,477	7,416	$765,373,628	$13,220
70%	38,247	5,734	$777,299,356	$17,674
80%	34,093	5,080	$824,767,111	$21,054
90%	18,332	3,103	$529,202,256	$24,689
100%	17,654	2,654	$750,888,453	$36,975
Total	**426,786**	**67,102**	**$5,185,154,427**	**$10,499**

Note: Records with unknown gender categories were captured as "Unknown" and not reported.

GWOT Disabilities By Body System and Gender for Veterans Receiving Compensation at End of Fiscal Year 2011

Body System	Number of Disabilities		
	Male	Female	Total
Cardiovascular System	86,994	12,258	**99,252**
Dental and Oral Conditions	12,343	3,931	**16,274**
Digestive System	121,350	21,077	**142,427**
Endocrine System	15,088	5,033	**20,121**
Genitourinary System	54,593	5,499	**60,092**
Gynecological System	550	14,530	**15,080**
Hemic and Lymphatic Systems	3,134	2,109	**5,243**
Impairment of Auditory Acuity	271,395	19,566	**290,961**
Infectious Diseases, Immune Disorders and Nutritional Deficiencies	1,933	603	**2,536**
Mental Disorders	164,710	27,866	**192,576**
Musculoskeletal System	1,141,498	179,952	**1,321,450**

GWOT Disabilities By Body System and Gender for Veterans Receiving Compensation at End of Fiscal Year 2011

	Number of Disabilities		
Body System	**Male**	**Female**	**Total**
Neurological Conditions and Convulsive Disorders	179,558	39,354	218,912
Organs of Special Sense	28,413	4,967	**33,380**
Respiratory System	142,652	25,126	**167,778**
Skin	294,944	51,791	**346,735**
Total	**2,519,155**	**413,662**	**2,932,817**
Adjusted Total (Inclusion of Unknowns)		**12,323 (Unknowns)**	**2,945,140**

Disabilities By Gender for GWOT Veterans Receiving Compensation at End of Fiscal Year 2011

		Number of Veterans		
Body System	**Disability**	**Male**	**Female**	**Total**
Musculoskeletal System	Lumbosacral or Cervical Strain	118,300	22,152	**140,452**
	Limitation of flexion, knee	112,287	16,428	**128,715**
	Tendon inflammation	107,640	16,825	**124,465**
Endocrine System	Diabetes mellitus	9,179	907	**10,086**
	Hypothyroidism	4,149	2,796	**6,945**
	Hyperthyroidism	656	506	**1,162**
Impairment of Auditory Acuity	Tinnitus	186,481	14,498	**200,979**
	Hearing loss	73,368	2,928	**76,296**
	Labyrinthitis	4,353	1,054	**5,407**
Genitourinary System	Penile deformity (loss of erectile power)	21,737	33	**21,770**
	Nephrolithiasis (kidney stones)	6,085	737	**6,822**
	Prostate gland injuries	6,573	18	**6,591**
Skin	Scars, general	68,882	12,024	**80,906**
	Scars, superficial (tender)	56,283	11,322	**67,605**
	Eczema	50,110	9,396	**59,506**

Disabilities By Gender for GWOT Veterans Receiving Compensation at End of Fiscal Year 2011

Body System	Disability	Number of Veterans		
		Male	Female	Total
Eye	Conjunctivitis, chronic	4,155	1,058	**5,213**
	Unhealed eye injury	2,865	355	**3,220**
	Pterygium (thickening of membrane)	2,326	249	**2,575**
Neurological	Migraine	55,749	19,358	**75,107**
	Paralysis of the median nerve	25,709	7,099	**32,808**
	Paralysis of the sciatic nerve	21,764	2,967	**24,731**
Gynecological System	Removal of uterus	44	3,137	**3,181**
	Removal of uterus and both ovaries	31	1,817	**1,848**
	Disease or injury of the ovary	22	1,785	**1,807**
Mental Disorders	Post traumatic stress disorder	105,396	9,712	**115,108**
	Major depressive disorder	16,510	7,585	**24,095**
	Chronic adjustment disorder	9,231	2,542	**11,773**
Infectious Diseases, Immune Disorders, and Nutritional Deficiencies	Chronic fatigue syndrome	729	225	**954**
	HIV-Related Illness	456	22	**478**
	Systemic lupus erythematosus	169	267	**436**
Cardiovascular System	Hypertensive vascular disease	62,229	5,908	**68,137**
	Varicose veins	6,526	3,059	**9,585**
	Arteriosclerotic heart disease (Coronary artery disease)	3,428	214	**3,642**
Dental and Oral Conditions	Limited motion of the jaw	10,533	3,712	**14,245**
	Loss of teeth	596	91	**687**
	Malunion of lower jaw	598	55	**653**
Respiratory System	Sleep Apnea Syndromes (Obstructive, Central, Mixed)	53,138	2,708	**55,846**
	Allergic rhinitis	35,066	9,757	**44,823**
	Bronchial asthma	14,592	5,088	**19,680**
Digestive System	Hiatal hernia	54,503	8,752	**63,255**
	Hemorrhoids	28,138	4,642	**32,780**
	Irritable bowel syndrome	8,813	3,260	**12,073**
Hemic and Lymphatic Systems	Anemia	1,325	1,763	**3,088**
	Splenectomy (removal of spleen)	438	52	**490**
	Thrombocytopenia	278	63	**341**

Note: Records with unknown gender categories were captured as "Unknown" and not reported.

Pension

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

Current Programs

- Improved Pension
  - Disability Pension
  - Death Pension
    - For Surviving Spouses
    - For Surviving Children
- Old Law Pension and 306 Pension

Disability/Age-Based Pension

Wartime Veterans who meet the minimum service requirements in addition to one or more of the following basic eligibility criteria may be entitled to disability pension benefits:

- Permanent and total disability from nonservice-connected causes. Veterans are considered permanently and totally disabled if the Veterans are:
  - A patient in a nursing home for long-term care because of disability,
  - In receipt of Social Security Disability Insurance, or
  - Unemployable due to disability as determined by VA.
- 65 years of age or older

Once basic eligibility for pension is met, entitlement is subject to income and net worth limitations. Additional amounts may be paid to a Veteran who has dependents or who, due to disability, is in need of aid and attendance of another person or is housebound.

Death Pension

Death Pension for a Surviving Spouse

A surviving spouse of a wartime Veteran has basic eligibility for death pension if he or she meets the income and net worth limitations. Additional amounts may be paid to a surviving spouse who has dependents or who, due to disability, is in need of aid and attendance of another person, or is housebound.

Noted Information

- Pension programs provide needs-based benefits that help raise the standard of living for Veterans and their survivors.
- Current Programs: Improved Pension, Old Law Pension and 306 Pension.

Noted Information

- Death Pension: *Death Pension for the Surviving Spouse*; *Death Pension for the Surviving Child.*
- Old Law and Section 306 are in the process of being phased out.

Death Pension for a Surviving Child

A surviving child of a wartime Veteran has basic eligibility for death pension if the following criteria are met:

- The child is unmarried, and
- Under the age of 18 years, or
- Between the age of 18 and 23 years and attending an accredited school, or
- Prior to reaching 18 years of age, became permanently incapable of self support

If the child is able to meet basic eligibility based on the above criteria, his or her entitlement is subject to income and net worth limitations.

Old Law and Section 306 Pension

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

Quick Reference Guide

Number of Veterans and Survivors Receiving Pension Benefits at the End of Fiscal Year 2011	
Pension – Veterans	313,665
Pension – Survivors	201,955

Beneficiaries Who Began Receiving Pension Benefit During Fiscal Year 2011	
Pension – Veterans	48,292
Pension – Survivors	38,189

Summary of Beneficiaries Who Began Receiving Pension Benefits During Fiscal Year 2011

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Pension - Veterans	48,292	$611,765,824	$12,668
Pension - Survivors	38,189	$344,287,894	$9,015
Total	**86,481**	**$956,053,718**	**$21,683**

Summary of Active Pension Benefit Accounts at the End of Fiscal Year 2011

Benefit Program	Number of People	Estimated Total Annual Amounts	Estimated Average Annual Amounts
Pension - Veterans	313,665	$3,262,414,725	$10,401
Pension - Survivors	201,955	$1,192,541,308	$5,905
Total	**515,620**	**$4,454,956,033**	**$8,640**

Disability Pension

Veterans Receiving Disability Pension at the End of Fiscal Year 2011

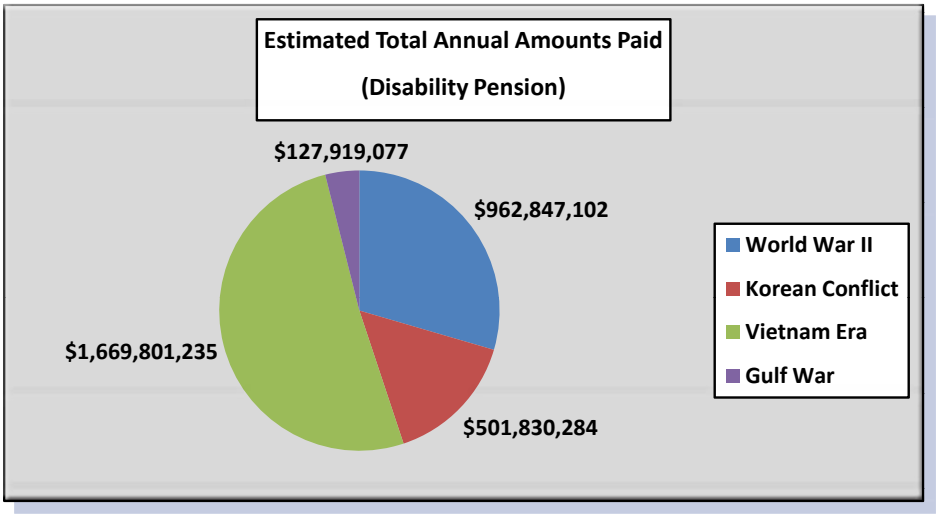
Type of Pension	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts
(Old Law) Pension	43	$1,038	$44,631
Section 306 Pension	3,505	$1,658	$5,812,748
Improved Disability Pension	310,117	$10,501	$3,256,557,346
Total	**313,665**	**$10,401**	**$3,262,414,725**

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.

Disability Pension by Period of Service at the End of Fiscal Year 2011

Period of Service	Other Pension - Number of Beneficiaries	Improved Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
World War II	1,730	78,262	**79,992**	$962,847,102
Korean Conflict	1,306	57,018	**58,324**	$501,830,284
Vietnam Era	512	163,956	**164,468**	$1,669,801,235
Gulf War	—	10,881	**10,881**	$127,919,077
Total	**3,548**	**310,117**	**313,665**	**$3,262,397,698**

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 2011 by Age

Age	Other Pension*	Improved Pension	Combined Programs	Estimated Total Annual Amounts Paid	Percent of Total
35 and under	—	309	309	$3,649,668	0.60%
36 - 55	—	2,741	2,741	$31,294,500	5.12%
56 - 75	—	15,108	15,108	$143,421,145	23.44%
Over 75	—	29,932	29,932	$430,820,992	70.42%
Total	—	**48,090**	**48,090**	**$609,186,304**	**99.58%**
Adjusted Total (Includes Unknown)	—	**48,292**	**48,292**	**$611,765,824**	**100.00%**

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 2011 by Age

Age	Number of Veterans	Estimated Average Annual Amounts	Estimated Total Annual Amounts Paid
under 45	7,113	$11,873	$84,451,124
45 - 54	7,292	$11,407	$83,176,670
55 - 69	154,062	$10,223	$1,574,917,676
70 - 84	75,616	$8,752	$661,767,902
85 and over	69,182	$12,328	$852,871,944
Total	**313,265**	**$10,917**	**$3,257,185,316**
Adjusted Total (Includes Unknown)	**313,665**	**$10,401**	**$3,262,397,698**

Death Pension

Beneficiaries Receiving Death Pension by Program at the End of Fiscal Year 2011

Type of Pension	Number of Beneficiaries	Estimated Total Annual Amounts
Improved Death Pension	179,674	$1,169,454,815
Section 306 Pension	22,151	$22,992,680
Old Law Pension	130	$93,813
Total	**201,955**	**$1,192,541,308**

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 2011 by Age

Age	Improved Pension	Estimated Total Annual Amounts	Percent of Total
35 and under	123	$1,122,090	0.36%
36 - 55	1,053	$7,342,239	2.35%
56 - 75	3,778	$25,633,754	8.19%
Over 75	29,081	$278,831,542	89.10%
Total	**34,035**	**$312,929,625**	**100.00%**

Note: Records with unknown dates of birth or gender categories were captured as "Unknown" and not reported.

Surviving Spouses Receiving Death Pension at the End of Fiscal Year 2011 by Age

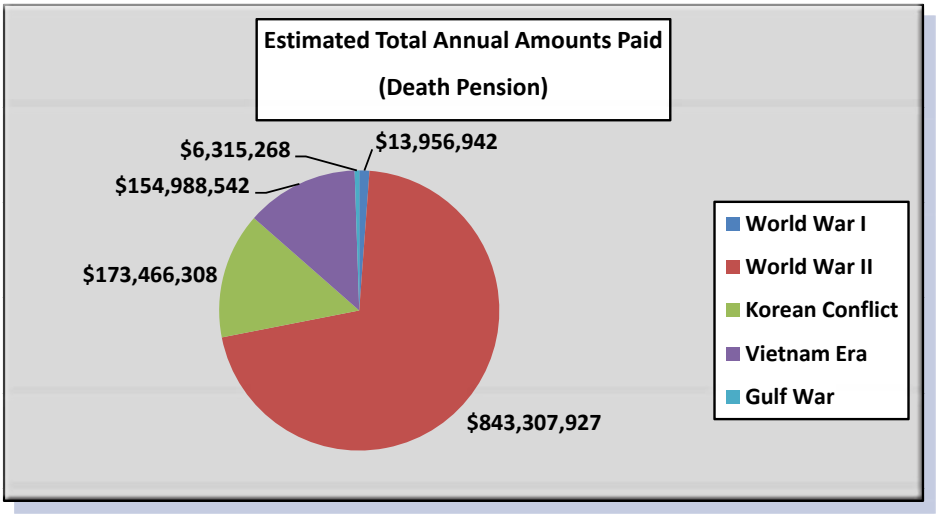
Age	Other Pension	Improved Pension	All Pension Programs	Estimated Total Annual Amounts Paid
35 and Under	–	–	–	–
36 - 55	–	9,271	11,848	$70,048,217
56 - 75	–	37,009	43,029	$214,720,666
Over 75	13,655	125,347	139,002	$865,956,774
Total	**13,655**	**171,627**	**193,879**	**$1,150,725,657**

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.
Note: The "All Pension Programs" category includes 8,597 Unknown records.

Death Pension by Period of Service at the End of Fiscal Year 2011

Period of Service	Other Pension - Number of Beneficiaries	Improved Pension - Number of Beneficiaries	Total Period of Service	Estimated Total Annual Amounts Paid
Wars of the 1800s*	–	–	–	–
World War I	2,210	2,435	**4,645**	$13,956,942
World War II	17,248	124,469	**141,717**	$843,307,927
Korean Conflict	2,302	29,449	**31,751**	$173,466,308
Vietnam Era	437	22,342	**22,779**	$154,988,542
Gulf War	–	920	**920**	$6,315,268
Total	**22,197**	**179,615**	**201,812**	**$1,192,034,987**
Adjusted Total (Includes Unknown)	**22,281**	**179,674**	**201,955**	**$1,192,541,308**

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" includes the Mexican Border Era, Civil War, and Spanish-American War.



Fiduciary

Purpose

The purpose of VA's fiduciary program is to protect the benefits paid to Veterans and other beneficiaries who are unable to manage their financial affairs. Under this program, VA ensures that the needs of beneficiaries are met by selecting fiduciaries to manage VA benefits using the least restrictive, most effective payment method. VA also monitors fiduciaries to ensure that they use VA benefits for the sole purpose of meeting the needs of beneficiaries and their dependents.

Number of Beneficiaries by Beneficiary Type

Beneficiary Type	Number of Beneficiaries
Veteran	73,462
Surviving Spouse	24,682
Adult Disabled Child	2,849
Minor Child	1,502
Dependent Parent	99
Unknown	29
Total	**102,623**

Benefits Paid by Category

Benefit Category	Estimated Total Annual Amounts Paid	Estimated Average Monthly Amounts Paid
Compensation – Disability	$112,700,403	$2,540
Compensation – Death	$6,579,699	$795
Pension – Disability	$34,534,500	$1,012
Pension – Death	$17,569,747	$382
Total	**$171,384,349**	**–**

Noted Information

- VA's Fiduciary program protects the interest of the beneficiary.

Type of Fiduciary by Category

Relationship	Number
Legal Custodian	69,983
Spouse	15,482
Court-appointed Fiduciary	9,259
Institutional	320
Supervised Direct Payment	4,017
Custodian in fact	435
Supr. of Indian Reservation	0
Temporary Fiduciary	0
Other	3,127
Total	**102,623**

Source: Coin DOOR 7009.

Fiduciary personnel conducted 561 misuse investigations that totaled 6,679.5 hours and resulted in 25 cases where VA removed a fiduciary based upon the fiduciary's misuse of benefits. In Fiscal Year 2011, VA referred a total of 25 misuse determinations to the VA Office of the Inspector General (OIG) for further investigation.

During fiscal year 2011 the following actions were taken:

- Investigations Opened: 31
- Investigations Completed and Referred to Prosecutor's Office: 20
- Cases Accepted for Prosecution: 9
- Cases Declined for Prosecution: 3
- Cases Pending: 8

Note: The figures above include action taken by OIG on cases referred as of FY 2011. Figures may include data from previous years.

The number of OIG prosecutorial outcomes during fiscal year 2011 are as follows:

- Arrests: 17
- Indictments: 18
- Convictions: 22

Note: The figures above include action taken by OIG on cases referred as of FY 2011. Figures may include data from previous years.

The total amount of money recovered by the Government in cases arising from the misuse of benefits by a fiduciary is $214,167.

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
- National Call to Service Program (NCS).

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.

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 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 continuance on active duty.

POST★9/11 GI BILL

It's Your Future

Noted Information

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

- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend.
- Generally receive 36 months of full-time education benefits.
- Generally, 15 years to use benefits.
- Eligible to transfer educational benefits 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 an 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.

Survivor and Dependent Educational Assistance (DEA)

DEA is a VA educational assistance program designed to provide education and training opportunities to eligible dependents of certain Veterans.

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 Service member dies on active duty or if the Veteran receives a permanent and total rating within 3 years of release from active duty;
- Spouses lose 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 is a Department of Defense program that provides educational assistance to members of the National Guard and Reserves.

Requirements and features of REAP are as follows:

- DoD determines eligibility to REAP;
- Served on active duty after September 10, 2001, in support of a contingency operation under federal authority for a minimum of 90 consecutive days;
- Maximum full-time entitlement is 36 months;
- Benefit rate is a portion of the MGIB-AD 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:

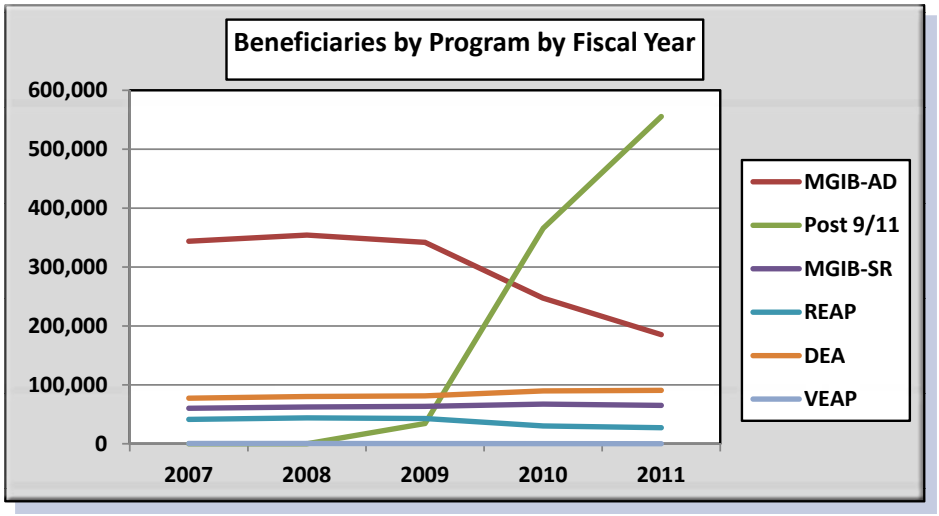
- Cash bonus of $5,000;
- Repayment of a qualifying student loan not to exceed $18,000;
- Educational allowance equal to the 3-year monthly Chapter 30 rate for 12 months; or
- Educational allowance equal to 50% of the less than 3-year monthly Chapter 30 rate for 36 months.

Quick Reference Guide

Beneficiaries by Program by Fiscal Year

Program	2007	2008	2009	2010	2011
MGIB-AD	343,751	354,284	341,969	247,105	185,220
Post 9/11	0	0	34,393	365,640	555,329
MGIB-SR	60,298	62,390	63,469	67,373	65,216
REAP	41,388	44,014	42,881	30,269	27,302
DEA	77,339	80,191	81,327	89,696	90,657
VEAP	568	560	448	286	112
Total	**523,344**	**541,439**	**564,487**	**800,369**	**923,836**

Source: Benefits Delivery System Reports.



Beneficiaries Who Received Education Benefits by Type of Training and Program During Fiscal Year 2011

Education Program	Non-Degree	College Graduate	Under-Graduate	On The Job, Apprenticeship, Flight, Correspondence, Licensing, and Cert, Tuition Asst.[3]	Vocational/ Technical	Program Totals	Percent of All Programs
MGIB-AD[1]	56,038	18,990	81,433	9,588	19,171	**185,220**	50.3%
POST 9/11[2]	–	–	–	–	–	–	0.0%
MGIB-SR[3]	23,060	2,053	35,066	2,576	2,461	**65,216**	17.7%

Beneficiaries Who Received Education Benefits by Type of Training and Program During Fiscal Year 2011

Education Program	Non-Degree	College Graduate	Under-Graduate	On The Job, Apprenticeship, Flight, Correspondence, Licensing, and Cert, Tuition Asst.[3]	Vocational/ Technical	Program Totals	Percent of All Programs
REAP	6,685	2,173	12,366	1,408	4,670	**27,302**	7.4%
DEA[2]	39,475	5,368	42,528	3,286	–	**90,657**	24.6%
VEAP	14	20	33	4	41	**112**	0.0%
Type Training Totals	**125,272**	**28,604**	**171,426**	**16,862**	**26,343**	**368,507**	**100.0%**
Percent of Program Totals	34.0%	7.8%	46.5%	4.6%	7.1%	–	–

[1]MGIB-AD Includes Peacetime Veterans and Servicemembers.
[2]Training type statistics are not available for the Post-9/11 GI Bill
[3]Only MGIB-AD is eligible to receive Tuition Assistance.
Source: Education Service 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[1]	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.

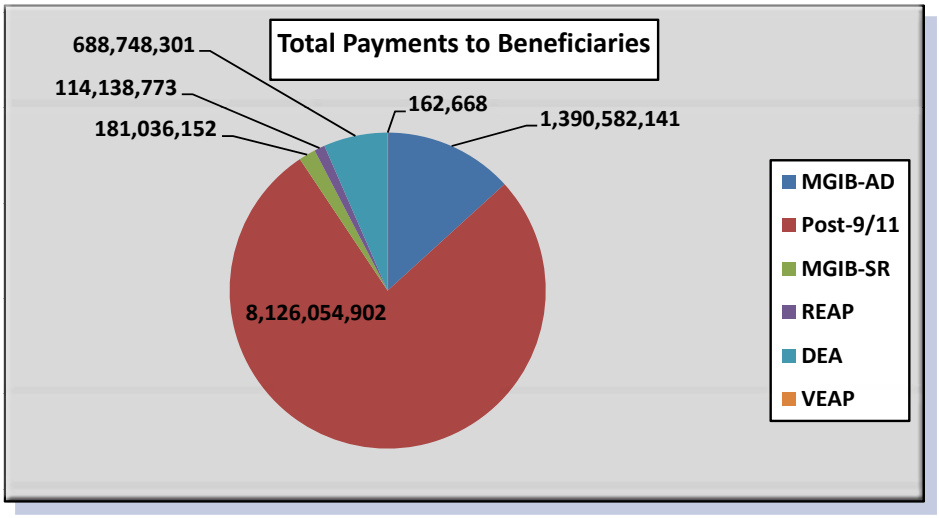
Data

Beneficiaries Who Began Receiving Education Benefits During Fiscal Year 2011

Program	Total Beneficiaries	Total Payments[4]
MGIB-AD[1]	185,220	$1,390,582,140.52
Post-9/11	555,329	$8,126,054,901.71
MGIB-SR[2]	65,216	$181,036,151.53
REAP	27,302	$114,138,773.06
DEA	90,657	$688,748,300.76
VEAP	112	$162,668.20
Total[3]	**923,836**	**$10,501,215,409.47**

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

Source: VBA HINES Finance Center.



Beneficiaries Received Education Benefits By Training Time and Program During Fiscal Year 2011

Education Program	Training Time			
	< One-Half Time	Half Time	Three Quarter Time	Full Time
MGIB-AD[1]	11,927	28,787	27,363	95,307
MGIB-SR	1,898	5,529	7,342	47,995
Post-9/11[2]	–	–	–	–
REAP	1,525	3,468	3,306	14,339

Beneficiaries Received Education Benefits By Training Time and Program During Fiscal Year 2011

Education Program	Training Time			
	< One-Half Time	Half Time	Three Quarter Time	Full Time
DEA[2]	—	—	—	—
VEAP	16	25	5	25
Training Time Totals	**15,366**	**37,809**	**38,016**	**157,666**
Percent of Program Totals	6.2%	15.2%	15.3%	63.4%

[1]MGIB-AD includes peacetime Veterans and Servicemembers.
[2]Training time are not currently available for the Post-9/11 GI Bill or the Dependents' Educational Assistance Program. Nor are beneficiaries who used On the Job, Apprenticeship, Flight, Licensing and Certification training programs included in any training time statistics.
Source: Education Service Reports.

Additional Education Opportunities

The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefit to a dependent if they meet Department of Defense eligibility criteria. During fiscal year 2011 there were 114,411 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those, 82,269 were children while 32,142 were spouses.

The U.S. Army has continued the transfer of entitlement for the chapter 30 MGIB-AD program. The Army Transferability Program allows qualifying Chapter 30 MGIB-AD eligible members to transfer up to 18 months of entitlement to their dependents. There were 608 eligible participants and 74 beneficiaries in this program in fiscal year 2011, totaling over $385 thousand in payments.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill and established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who died in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During FY 2011, 705 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Four additional ways are available 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 23 percent decrease in the number of unique trainees in FY 2011 compared to FY 2010.

Accelerated payments may be made for certain high cost, high tech programs for enrollment on or after October 1, 2002. To qualify, the individual must be enrolled in a high tech program and must certify that he or she intends to seek employment in a high tech industry as defined by VA. The beneficiary receives a lump sum payment up to 60 percent of tuition and fees if the monthly amount exceeds an amount equal to 200

percent of the monthly rate otherwise payable. Total payments under this program increased by 24 percent in fiscal year 2011 compared to fiscal year 2010 which includes those beneficiaries receiving accelerated payments under the MGIB-SR and REAP.

Unique Beneficiaries and Payments by Fiscal Year

	2008		2009		2010		2011	
Tuition Assistance Top-Up	14,223	$23,413	12,086	$21,423	8,114	$14,683	6,251	$11,699
License and Certification Tests	3,846	$1,973	3,329	$1,748	2,655	$1,257	2,172	$1,178
Accelerated Payment[1]	0	$3,531	0	$2,524	0	$1,754	0	$1,873
Total	**18,069**	**$28,917**	**15,415**	**$25,695**	**10,769**	**$17,694**	**8,423**	**$14,750**

[1]**Note:** Dollar ($) amounts are in thousands.
Unable to determine number of beneficiaries receiving accelerated payments.
Source: Education Service Out of System and Accelerated Payment reports.

Beneficiary Characteristics

During September 2011, the Department of Education issued a study that looked at the enrollment profile of military Servicemembers and Veterans enrolled in undergraduate and graduate education during academic years 2007 through 2008. Their study showed that about two-fifths of military undergraduates and one-fifth of military graduate students used GI Bill education benefits. During FY 2011, VA data show that 46 percent of all students used their VA education benefit while attending undergraduate training. Approximately 8 percent used their VA education benefits for graduate, 34 percent used their benefit for non-college degree training and about 12 percent used their benefit for other education programs.

NCES also showed that most often both military and non-military independent undergraduates were enrolled in public 2-year schools. VA statistics appear to have similar characteristics. During fiscal year 2011, slightly over 59.6 percent of all students used their VA education benefits while attending public schools. In contrast, 25.5 percent used the VA education benefits at private schools and only 14.7 at private non-profit schools.

The National Student Clearinghouse completed an analysis report during FY 2011 that generated degree characteristics of 5,000 beneficiaries. The sample consists of beneficiaries who used the MGIB-AD, MGIB-SR, and REAP programs.

During the assessment period, statistics showed that the five most prevalent degrees beneficiaries completed were in *Nursing*, *Business Administration*, *Criminal Justice*, *General Studies* and *Psychology*.

The Post-9/11 GI Bill continues to out pace the Montgomery GI Bill - Active Duty (MGIB-AD) and Reserve Education Assistance Program (REAP) as it relates to individuals who use VA Education Benefits. During FY 2011, there were 53,630 beneficiaries who used the Post-9/11 GI Bill for the first time. Total beneficiaries in MGIB-AD decreased by 25 percent in FY 2011 compared to FY 2010 and REAP decreased 9 percent

during the same period. There also was a 3 percent decrease in the number of individuals who used the Montgomery GI Bill – Selected Reserve Program (MGIB-SR) fiscal year to Fiscal Year.

Education Service created the Post-9/11 GI Bill Facebook Page in FY 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 Post-9/11 GI Bill. The Facebook Page allows Education Service to directly interact with those who are using the Post-9/11 GI Bill and those who might know someone who is eligible in addition to the general Facebook community.

Facebook provides the capability for the Education Service to track and analyze data on the characteristics of its users. Over 37,500 Facebook members follow and interact with Education Facebook Page. In total they display the following characteristics:

- 59 percent are male and 37 percent are female (the remaining percent did not indicate their gender);
- 46 percent of the users are between the ages of 25 and 34 years old;
- Over 20 percent are between the ages of 35 and 44 years old;
- An overwhelming majority of users are from the United States, while Germany and Canada are second and third respectively.

The data is current as of October 12, 2011, 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.

Beneficiaries Statistics

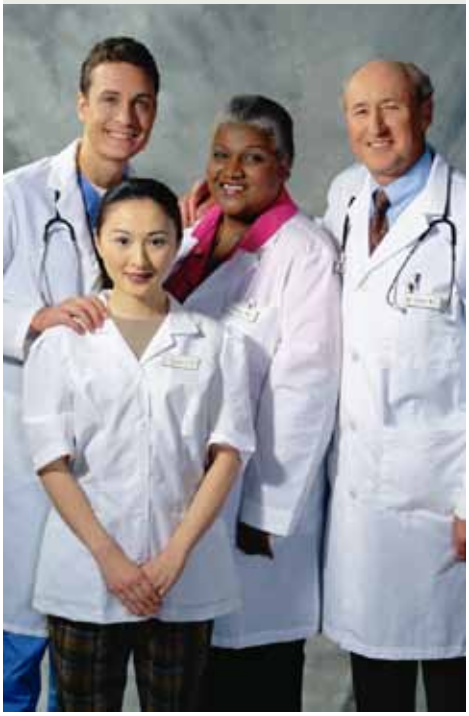
LOCATION/ BENEFIT	MGIB-AD	Post-9/11	MGIB-SR	DEA	REAP	VEAP	TOTAL
ALABAMA	4,913	11,582	2,053	3,332	669	2	22,551
ALASKA	350	2,592	166	192	12	0	3,312
ARIZONA	15,079	27,992	1,965	3,631	1,171	3	49,841
ARKANSAS	1,320	3,463	1,226	1,781	566	1	8,357
CALIFORNIA	14,279	63,263	3,097	7,119	650	12	88,420
COLORADO	4,978	16,827	861	1,755	370	3	24,794
CONNECTICUT	915	3,276	554	397	130	1	5,273
DELAWARE	249	1,499	164	247	35	0	2,194
DISTRICT OF COLUMBIA	267	2,227	35	198	12	1	2,740
FLORIDA	14,608	42,607	3,020	6,810	1,081	7	68,133
GEORGIA	7,836	19,735	2,655	4,015	571	3	34,815
HAWAII	496	5,910	343	387	29	1	7,166
IDAHO	904	2,200	428	458	106	1	4,097
ILLINOIS	8,859	18,089	2,522	2,162	1,312	5	32,949
INDIANA	2,238	7,312	1,956	1,240	658	2	13,406
IOWA	6,045	8,176	1,631	980	888	1	17,721
KANSAS	1,809	5,237	697	642	336	1	8,722
KENTUCKY	1,802	5,805	1,024	1,849	380	1	10,861
LOUISIANA	1,788	5,681	1,215	1,618	322	1	10,625
MAINE	407	1,581	283	646	67	1	2,985
MARYLAND	3,512	17,050	629	1057	151	3	22,402
MASSACHUSETTS	1,379	7,078	759	1,036	213	3	10,468
MICHIGAN	2,337	8,896	1,260	1,696	275	4	14,468
MINNESOTA	2,725	9,799	1,858	1,613	576	3	16,574
MISSISSIPPI	1,052	4,245	1,412	995	592	1	8,297
MISSOURI	6,700	11,592	2,129	1,701	1,742	3	23,867
MONTANA	465	1,670	315	372	37	0	2,859
NEBRASKA	1,792	3,713	752	821	316	1	7,395
NEVADA	1,175	4,180	410	585	79	1	6,430
NEW HAMPSHIRE	301	1,736	184	240	34	1	2,496
NEW JERSEY	1,446	6,504	987	821	179	2	9,939
NEW MEXICO	1,619	3,256	441	1,232	108	1	6,657
NEW YORK	3,765	17,292	1,785	2,513	408	5	25,768
NORTH CAROLINA	6,567	15,539	1,651	4,303	579	3	28,642
NORTH DAKOTA	399	1,294	573	227	247	0	2,740
OHIO	3,803	12,700	2,802	1,989	981	4	22,279
OKLAHOMA	3,142	5,899	1,241	2,357	606	1	13,246
OREGON	1,848	6,246	621	1,414	269	2	10,400
PENNSYLVANIA	3,395	16,461	2,325	2,274	429	4	24,888
RHODE ISLAND	211	1,424	224	210	62	1	2,132

Beneficiaries Statistics

LOCATION/ BENEFIT	MGIB-AD	Post-9/11	MGIB-SR	DEA	REAP	VEAP	TOTAL
SOUTH CAROLINA	1,950	9,171	1,575	2,395	248	2	15,341
SOUTH DAKOTA	442	1,274	674	284	192	0	2,866
TENNESSEE	2,591	10,105	1,360	1,808	538	2	16,404
TEXAS	14,575	49,938	3,255	8,204	899	7	76,878
UTAH	1,819	4,364	1,063	714	385	1	8,346
VERMONT	241	1,119	120	116	29	0	1,625
VIRGINIA	7,160	38,883	1,489	3,420	518	4	51,474
WASHINGTON	3,487	15,051	719	2,408	186	3	21,854
WEST VIRGINIA	5,278	6,807	980	899	976	1	14,941
WISCONSIN	1,517	7,355	1,456	1,381	604	2	12,315
WYOMING	456	689	191	145	109	0	1,590
PUERTO RICO	487	1,565	1,413	1,574	667	1	5,707
PHILIPPINES	243	370	2	14	1	0	630
FOREIGN	2	1,105	205	380	32	0	1,724
OTHER / UNKNOWN*	8,197	34,813	2,302	0	4,557	0	50,176
NATIONAL TOTALS	**185,220**	**594,237[1]**	**65,216**	**90,657**	**27,302**	**112**	**962,779[1]**

[1]**Note:** State statistics may include individuals who used their education benefits in more than one state, therefore the total within this table should not be used to reflect the total number of beneficiaries during the fiscal year. For example: The total number of Post-9/11 beneficiaries is 555,329 and the total number of beneficiaries across programs is 923,836.

In December 2005, the SGLI program was expanded to provide protection against traumatic injury. TSGLI is automatically provided to all Servicemembers enrolled in SGLI for an additional premium of $1.00 per month. TSGLI provides short-term monetary assistance to severely injured Servicemembers who suffer losses as a direct result of traumatic injuries. The monetary assistance is intended to help the member and the member's family through an often long and arduous treatment and rehabilitation period. Payments range from $25,000 to a maximum of $100,000.



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 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).

The Veterans' Benefit Act of 2010 resulted in increased coverage for several insurance programs.

- Veterans covered under the Veterans' Group Life Insurance (VGLI) program are now afforded the opportunity to increase their coverage by $25,000 on each five-year anniversary of their policy, up to the current legislated maximum coverage. This coverage can be issued regardless of the Veteran's health. The additional increase cannot exceed the $400,000 maximum amount of SGLI/VGLI.
- Veterans' Mortgage Life Insurance (VMLI) was increased from $90,000 to $150,000 effective October 1, 2011, and from $150,000 to $200,000 effective January 1, 2012.
- Supplemental Service-Disabled Veterans Insurance (SRH) was increased from $20,000 to $30,000 effective October 1, 2011.
- Coverage under the Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program is now extended retroactively to October 7, 2001 to *all* Servicemembers who suffered a traumatic injury that resulted in a qualifying loss. Previously, this coverage was available only to Servicemembers serving in Operation Enduring Freedom and Operation Iraqi Freedom.

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.

Lives Insured by Fiscal Year

Lives Insured	2007	2008	2009	2010	2011
Face Amount ($ in billions)	$1,086	$1,088	$1,106	$1,121	$1,115
Veterans (Administered Programs)	1,261,559	1,176,794	1,096,335	1,021,799	951,268
Veterans (VMLI)	2,368	2,309	2,273	2,381	2,395
Veterans (VGLI)	430,636	431,281	429,271	426,650	426,750
Servicemembers (SGLI)	2,353,500	2,356,500	2,402,500	2,433,500	2,422,500[1]
Spouses and Children (FSGLI)	3,075,000	3,104,000	3,168,000	3,272,000	3,254,000[2]
Total Lives Insured	**7,123,063**	**7,070,884**	**7,098,379**	**7,156,330**	**7,056,913**

[1]**Note:** Includes active, ready reserve, part-time and post separation members.
[2]**Note:** Includes 1,128,000 spouses and 2,126,000 children.
Source: Fiscal year 2011 State of Residence Report; fiscal year 2011 Exhibit of Insurance Inforce.

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.

Benefits Paid by Fiscal Year

Benefits	2007	2008	2009	2010	2011
Death Awards	$2,484,514,176	$2,231,417,257	$2,322,113,344	$2,350,902,305	$2,342,223,271
Dividends	$374,770,000	$338,082,018	$310,050,719	$273,294,139	$249,092,778
Loans Made	$54,840,000	$49,128,000	$55,764,000	$48,267,000	$43,278,000
Matured Endowments	$19,570,000	$23,152,871	$26,674,173	$32,581,366	$42,346,753
Cash Surrenders	$54,246,000	$50,822,227	$48,214,456	$46,362,893	$45,806,200
Disability Claims	$15,025,000	$13,677,664	$12,154,054	$10,925,122	$9,789,196
Total	**$3,002,965,176**	**$2,706,280,037**	**$2,774,970,746**	**$2,762,332,825**	**$2,732,536,198**

Source: Fiscal year 2011 Exhibit of Insurance Inforce; fiscal year 2011 Statement of Operations and Changes in Net Position; fiscal year 2011 Statement of Cash Flows.

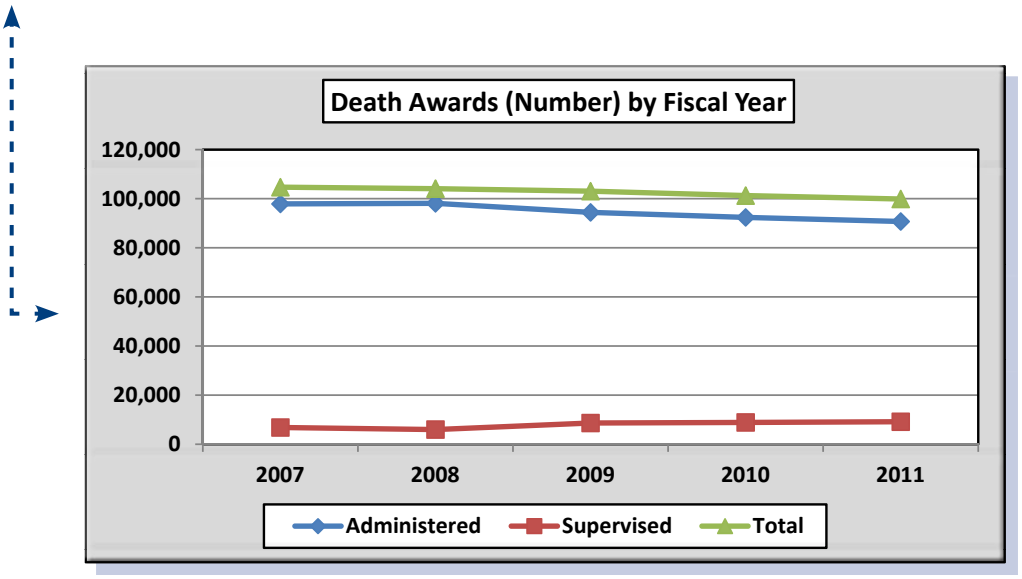
Death Awards

The tables below display the number and amount of policies matured due to death on both the administered and supervised insurance programs.

Death Awards (Number) by Fiscal Year

	2007	2008	2009	2010	2011
Administered	97,869	98,107	94,429	92,383	90,721
Supervised	6,810	5,978	8,634	8,875	9,162
Total	**104,679**	**104,085**	**103,063**	**101,258**	**99,883**

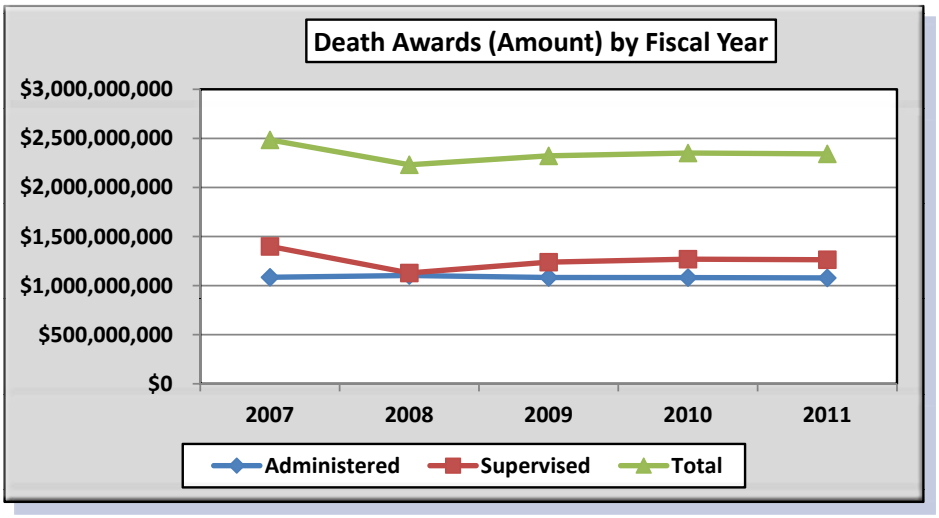
Source: Fiscal year 2011 Exhibit of Insurance Inforce. VMLI Database; OSGLI Monthly Report to VA.



Death Awards (Amount) by Fiscal Year

	2007	2008	2009	2010	2011
Administered	$1,085,229,000	$1,102,596,782	$1,082,988,898	$1,081,440,071	$1,078,356,004
Supervised	$1,399,285,176	$1,128,820,475	$1,239,124,445	$1,269,462,234	$1,263,867,267
Total	**$2,484,514,176**	**$2,231,417,257**	**$2,322,113,343**	**$2,350,902,305**	**$2,342,223,271**

Source: VMLI Database; OSGLI Monthly Report to VA; Statement of Operations and Changes in Net Position.



Number of Operations Processed on Administered Policies by Fiscal Year

	2007	2008	2009	2010	2011
Loans	25,804	26,002	28,109	29,249	30,187
Cash Surrenders	12,276	10,980	10,371	9,986	9,561
Calls Answered	667,890	672,890	647,450	640,716	627,521
Correspondence Received	140,463	94,045	110,564	88,609	79,361
Change of Address	41,924	55,791	46,744	29,830	37,820
Online Loan Applications	1,199	1,560	1,939*	2,066*	2,542*
Total	**889,556**	**860,438**	**843,238**	**798,390**	**784,450**

Source: Distribution of Operations 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 - 1951	$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.

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[2]

[1]An additional $20,000 of supplemental coverage is available to totally disabled Veterans. Effective October 1, 2011, this increased to $30,000.
[2]Maximum coverage increased to $150,000 on October 1, 2011 and to $200,000 on January 1, 2012.
Note: VGLI provides continuation of SGLI coverage after separation from service.

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.

2011 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance (Millions)
1	Metropolitan Life	$4,441,744
2	Prudential of America Group	$3,185,573
3	Aegon USA Group	$1,726,892
4	Great-West Life Group	$1,642,834
5	RGA Group	$1,628,359
6	Swiss Reinsurance Group	$1,505,593

2011 Rankings by Total Life Insurance In-Force

Rank	Company	Total Life Insurance (Millions)
7	ING USA Life Group	$1,455,780
8	**VA Life Insurance**	**$1,346,985**
9	Northwestern Mutual Group	$1,243,309
10	Lincoln Financial Group	$1,218,990
11	New York Life Group	$1,177,540
12	Hartford Life Group	$1,062,372
13	SunAmerica Financial Group	$918,613
14	Genworth Financial Group	$865,682
15	Protective Life Corp	$824,759

Source: Best's Review (September 2011); fiscal year 2011 Exhibit of Insurance Inforce.
[1]**Note:** VA data includes $233,250M of TSGLI coverage.

Coverage Established During Fiscal Year 2011

The table that follows identifies the number of new policies issued during fiscal year 2011, 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 2011

Insurance	Number of People Insured	Total Coverage Amount	Average Face Value	Maximum Face Value
VMLI[1]	366	**$30,524,405**	$83,400	$90,000[1]
SDVI[2,3]	22,082	**$274,694,873**	$12,440	$10,000
VGLI[4]	15,947	**$4,413,445,000**	$276,757	$400,000
FSGLI – Child[5]	197,685	**$1,976,850,000**	$10,000	$10,000
FSGLI – Spouse[6]	157,012	**$15,495,200,256**	$98,688	$100,000
SGLI[5]	210,171	**$78,228,798,765**	$372,215	$400,000
Total	**603,263**	**$100,419,513,299**	**$166,461**	**–**

[1]**Source:** VMLI Database – Fiscal year 2011 Reserve File Data. Maximum face value increased to $150,000 on October 1, 2011 and increases to $200,000 January 1, 2012.
[2]**Source:** SDVI – Fiscal year 2011 Exhibit of Insurance Inforce; State of Residence Report.
[3]**Source:** Additional Coverage, up to $20,000, is available for totally disabled policyholders. New Supplemental SDVI policies (4,157) were issued.
[4]**Source:** VGLI - OSGLI Monthly Report to VA.
[5]**Source:** SGLI/FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in fiscal year 2011. Data on accessions from Defense Manpower Data Center. Effective September 1, 2005, 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

	2007	2008	2009	2010	2011
Number of People Insured	706,184	713,625	658,994	663,720	603,263
Total Coverage Amounts	**$144,756,899,292**	**$144,600,111,323**	**$110,879,538,964**	**$105,903,624,053**	**$100,419,513,299**
Average Face Values	$204,985	$202,628	$168,256	$159,561	$166,461

Source: VMLI Database – VMLI Quarterly Report.
Source: SDVI – Fiscal year 2011 Exhibit of Insurance Inforce.
Source: Additional Coverage, up to $20,000, is available for totally disabled policyholders. New supplemental SDVI policies (x,xxx) were issued.
Source: DEERS and Military Pay Records.
Source: OSGLI Monthly Report to VA. VGLI data is for fiscal year 2011. Estimates based upon accessions to Active Duty and Reserve forces in fiscal year 2011. 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 2011

Policy Lapses	Number[1]	Face Value[1]	Average Face Value
NSLI	4,531	$26,408,500	$5,828
VSLI	391	$3,016,000	$7,714
VRI	184	$1,023,000	$5,560
SDVI	1,572	$16,908,500	$10,756
Total	**6,678**	**$47,356,000**	**$7,091**

[1]**Source:** Fiscal year Exhibit of Insurance Inforce.

Lump-Sum Payments Made to Policy Holders During Fiscal Year 2011

Payments		Number[1]	Amount[2]	Average Payment
Matured Endowment[1, 2]	USGLI	132	$686,312	$5,199
	NSLI	2,640	$39,557,566	$14,984
	VSLI	6	$60,749	$10,125
	VRI	19	$267,405	$14,074
	SDVI	190	$1,774,720	$9,341
	Total	**2,987**	**$42,346,752**	**$14,177**
Cash Surrender[1, 2]	USGLI	38	$80,827	$2,127
	NSLI	4,811	$34,659,661	$7,204
	VSLI	833	$5,103,404	$6,127
	VRI	264	$1,560,965	$5,913
	SDVI	741	$4,401,343	$5,940
	Total	**6,687**	**$45,806,200**	**$6,850**
Dividends[3, 4]	USGLI	2,958	$447,715	$151
	NSLI	665,394	$184,324,777	$277
	VSLI	158,765	$58,334,922	$367
	VRI	27,605	$5,985,364	$217
	Total	**854,722**	**$249,092,778**	**$291**
Loans[5, 6, 7]	USGLI	64	$11,000	$172
	NSLI	14,712	$20,392,000	$1,386
	VSLI	4,027	$6,656,000	$1,653
	VRI	1,124	$952,000	$847
	SDVI	10,260	$15,267,000	$1,488
	Total	**30,187**	**$43,278,000**	**$1,434**

[1]**Source Number:** Fiscal year 2011 Exhibit of Insurance Inforce.
[2]**Source Amount:** Fiscal year 2011 Statement of Operations and changes in Net Position.
[3]**Source Number:** Fiscal year 2011 Exhibit of Insurance Inforce – Cover Sheet.
[4]**Source Amount:** Fiscal year 2011 Source and Application of Funds.
[5]**Source Number:** Fiscal year 2011 Statement of Cash Flows.
[6]**Source Number:** Program numbers from an estimate based on Statistical Quality Control (SQC) reviews in fiscal year 2011 and percent of total.
[7]**Source:** Insurance General Ledger Accounting System; Statement of Program Costs and Financing.

Life Insurance Dividend Payments by Fiscal Years

Dividend Payments	2007	2008	2009	2010	2011
Number	1,255,732	1,150,671	1,049,676	951,405	854,722
Total Amounts	**$374,591,446**	**$338,082,018**	**$310,050,719**	**$273,294,139**	**$249,092,778**
Average Payments	$298	$294	$295	$287	$291

Lump-Sum Payments Made on Policies Matured Due to Death During Fiscal Year 2011

Death Claims	Number[1]	Amount[2]	Average Payment
USGLI	639	$1,948,284	$3,049
NSLI	71,216	$845,768,362	$11,876
VSLI	7,117	$97,072,184	$13,639
VRI	3,485	$34,063,830	$9,774
SDVI	8,070	$84,309,430	$10,447
VMLI	194	$15,193,914	$78,319
SGLI[3]	2,281	$849,571,124	$372,456
FSGLI[3] - Spouse	804	$78,833,333	$98,051
FSGL[3] - Child	1,593	$15,929,200	$9,999
TSGLI[3]	2,298	$97,590,000	$42,467
VGLI[3]	2,186	$221,943,610	$101,530
Total	**99,883**	**$2,342,223,271**	**$23,450**

[1]**Source:** Fiscal year 2011 Exhibit of Insurance Inforce; VMLI Database.
[2]**Source:** Fiscal year 2011 Statement of Operations and Changes in Net Position.
[3]**Source:** VGLI/SGLI/FSGLI/TSGLI – SGLI/VGLI/TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, & 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	2007	2008	2009	2010	2011
Number	104,679	104,085	103,063	101,258	99,883
Total Amounts	**$2,467,975,806**	**$2,231,417,257**	**$2,322,113,344**	**$2,350,902,305**	**$2,342,223,271**
Average Payments	$23,577	$21,438	$22,531	$23,217	$23,450

Monthly Payments to Policyholders at the End of Fiscal Year 2011

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 2011

Payment Type		Number	Monthly	Average
Total Disability Income Provision	USGLI	13	$9,234	$710
	NSLI	5,742	$6,888,636	$1,200
	VSLI	1,755	$2,373,030	$1,352
	VRI	352	$268,044	$761
	Total	**7,862**	**$9,538,944**	**$1,213**
Matured Endowments	USGLI	0	$0	$0
	NSLI	426	$465,864	$1,094
	VSLI	369	$469,068	$1,271
	VRI	20	$15,780	$789
	SDVI	13	$10,740	$826
	Total	**828**	**$961,452**	**$1,161**
Cash Surrenders	USGLI	0	$0	$0
	NSLI	43	$65,418	$1,521
	VSLI	1	$7,218	$7,218
	VRI	2	$528	$264
	SDVI	0	$0	$0
	Total	**46**	**$73,164**	**$1,591**
Total and Permanent Disability	USGLI	13	$4,692	$361
	Total	**13**	**$4,692**	**$361**

Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI, VSLI are 150% of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. TDIP Income for NSLI, VSLI, and USGLI are 150% of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in Fiscal Year 2011

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 in Fiscal Year 2011

Death Awards Payment Type	Number	Annual	Average
USGLI	1,309	$329,604	$252
NSLI	21,266	$13,036,818	$613
VSLI	543	$415,872	$766
VRI	164	$85,728	$523
SDVI	199	$90,660	$456
Total	**23,481**	**$13,958,682**	**$594**

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

Total Insurance Policies In-Force During Fiscal Year 2011

Insurance	Number of Policies	Total Face Value	Average Face Value	Maximum Face Value
USGLI	2,958	$8,113,616	$2,743	$10,000
NSLI	665,394	$8,040,295,765	$12,084	$10,000
VSLI	158,765	$2,141,156,412	$13,486	$10,000
VRI	27,605	$282,469,292	$10,233	$10,000
SDVI	227,887	$2,339,927,443	$10,268	$10,000[1]
VMLI	2,395	$179,031,509	$74,752	$90,000[2]
SGLI	2,422,500	$909,061,000,000	$375,257	$400,000
FSGLI - Child	2,126,000	$21,260,000,000	$10,000	$10,000
FSGLI - Spouse	1,128,000	$111,319,900,000	$98,688	$100,000
VGLI	426,750	$60,693,895,000	$142,224	$400,000
Total[3]	**7,188,254**	**$1,115,325,789,037**	**$155,159**	**–**

Source: Insurance fiscal year 2011 Exhibit of Insurance Inforce Cover Sheet.
[1]Additional $20,000 available for totally disabled policyholders. Effective October 1, 2011, this increased to $30,000.
[2]Maximum face value increased to $150,000 on October 1, 2011 and increases to $200,000 on January 1, 2012.
[3]Excludes TSGLI.

Life Insurance Policies In Force by Fiscal Year (Number of Policies)

	2007	2008	2009	2010	2011
Number of Policies	7,305,140	7,239,344	7,253,830	7,299,231	7,188,254
Total Face Values	**$1,311,358,700,050**	**$1,313,773,303,072**	**$1,336,911,969,456**	**$1,355,363,727,268**	**$1,348,775,789,037**
Average Face Values	$179,512	$181,477	$184,304	$185,686	$187,636

Source: Insurance fiscal year 2011 Exhibit of Insurance Inforce Cover Sheet. Includes TSGLI.

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.

Age Distribution for Insurance Programs[1]

	Age										
Policy	< 20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	89 >	Total	Avg Age
USGLI[1]	0	0	0	0	0	0	0	299	2,628	**2,927**	92.3
% of Total	0%	0%	0%	0%	0%	0%	0%	10%	90%	**100%**	
NSLI[1]	0	0	0	0	0	0	30,626	447,392	103,798	**581,816**	85.1
% of Total	0%	0%	0%	0%	0%	0%	5%	77%	18%	**100%**	
VSLI[1]	0	0	0	0	0	0	76,918	67,135	409	**144,462**	79.4
% of Total	0	0	0	0	0	0	54%	46%	0%	**100%**	
VRI[1]	0	0	0	0	0	0	1,965	16,845	5,210	**24,020**	85.9
% of Total	0%	0%	0%	0%	0%	0%	8%	70%	22%	**100%**	
SDVI[1]	1	1,838	5,690	15,041	32,353	108,240	26,119	8,429	332	**198,043**	61.5
% of Total	0%	1%	3%	8%	16%	55%	13%	4%	0%	**100%**	
VMLI[2]	0	21	68	348	608	1,183	167	0	0	**2,395**	58.0
% of Total	0%	1%	3%	15%	25%	49%	7%	0%	0%	**100%**	
SGLI[3]	126,050	1,261,815	631,880	330,720	70,042	1,987	6	0	0	**2,422,500**	30.0
% of Total	5%	52%	26%	14%	3%	0%	0%	0%	0%	**100%**	
FSGLI–Spouse[3]	17,853	460,316	390,616	206,926	47,498	4,791	0	0	0	**1,128,000**	32.8
% of Total	2%	41%	35%	18%	4%	0%	0%	0%	0%	**100%**	
FSGLI–Children[3]	2,028,578	97,422	0	0	0	0	0	0	0	**2,126,000**	8.6
% of Total	95%	5%	0%	0%	0%	0%	0%	0%	0%	**100%**	
VGLI[4]	33	20,658	65,562	138,089	108,298	78,078	15,354	670	8	**426,750**	49.2
% of Total	0%	5%	15%	33%	25%	18%	4%	0%	0%	**100%**	
Totals	**2,172,515**	**1,842,070**	**1,093,816**	**691,124**	**258,799**	**194,279**	**151,155**	**540,770**	**112,385**	**7,056,913[2]**	**—**
% by Age Group	30%	26%	15%	10%	4%	3%	2%	8%	2%	100%	—

[1]**Note:** Data as of September 30, 2011.
[2]**Note:** Total number of policies is 7,188,254. Some insureds have more than one policy.
[1]**Source:** Insurance AVS VAL-C fiscal year 2011 Attained Age Report.
[2]**Source:** VMLI Reserve Valuation June Data Adjusted for fiscal year 2011.
[3]**Source:** OSGLI June Data – Adjusted for fiscal year 2011. Dependent data from Defense Manpower Data Center.
[4]**Source:** VGLI Attained Age Inforce Report from Prudential.

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	607,470	604,777	99.6%	26.1%	314,283	285,288	90.8%	25.3%
	Navy	349,185	344,664	98.7%	14.8%	215,185	197,960	92.0%	17.5%
	Air Force	350,119	345,960	98.8%	14.9%	215,632	204,517	94.8%	18.1%
	Marine Corps	217,256	216,720	99.8%	9.3%	105,665	100,820	95.4%	8.9%
	Coast Guard	42,135	41,266	97.9%	1.8%	27,759	21,340	76.9%	1.9%
	NOAA	313	282	90.1%	0.0%	116	92	79.3%	0.0%
	Public Health Service	6,589	6,331	96.1%	0.3%	4,050	3,983	98.3%	0.4%
	Total	**1,573,067**	**1,560,000**	**99.2%**	**67.2%**	**882,690**	**814,000**	**92.2%**	**72.1%**
Reserve / National Guard	Army	581,864	527,716	90.7%	22.7%	338,883	186,212	54.9%	16.5%
	Navy	47,865	47,834	99.9%	2.1%	58,832	25,565	43.5%	2.3%
	Air Force	150,530	150,433	99.9%	6.5%	147,025	93,208	63.4%	8.3%
	Marine Corps	26,731	26,714	99.9%	1.1%	7,235	6,245	86.3%	0.6%
	Coast Guard	8,953	8,303	92.7%	0.4%	4,412	2,770	62.8%	0.2%
	Total	**815,943**	**761,000**	**93.3%**	**32.8%**	**556,387**	**314,000**	**56.4%**	**27.9%**
Grand Total		**2,389,010**	**2,321,000**	**97.2%**	**100%**	**1,439,077**	**1,128,000**	**78.4%**	**100%**

Note: Data as of September 30, 2011.
Source: Defense Manpower Data Center; SGLI Monthly Premium Reports and Payroll databases. Excludes part-time members and those in post-seperation period.

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	86,095	1,473,905	5.5%	94.5%
	Reserve	123,994	637,006	16.3%	83.7%
	Total[1]	**210,089**	**2,110,911**	**9.1%**	**91.0%**

[1]**Note:** Includes active and ready reserve members only. Does not include part-time and post separation members.
Source: Payroll databases of each branch of service – September 2011 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	13,664	800,336	1.7%	98.3%
	Reserve	13,714	300,286	4.4%	95.6%
	Total[1]	**27,378**	**1,100,622**	**2.4%**	**97.6%**

[1]**Note:** Includes 1,128,000 spouses only. Children are not included in this total. Spouses can be covered in multiples of $10,000 up to $100,000 of coverage, where children are covered for $10,000 for free.
Source: Payroll databases of each branch of service – September 2011 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 Veterans 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 typically the most common reason for refinancing a loan.

While there is no maximum VA loan amount, secondary market limitations determine how much lenders will loan and therefore creates an effective loan limit for VA. These effective loan limits vary by county and are based on HUD's area median prices. 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 (or who would be receiving compensation, but for the receipt of retirement pay or active service pay) are exempt from the fee. Also a surviving spouse of a Veteran who died on active service or later from service-connected causes is also 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 FY 2011, VA closed 41 loans under this program. Since its inception, VA has made 869 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 available to disabled individuals who have blindness in both eyes, or have anatomical loss or loss of use of both hands, or disability due to severe burns that have limited the motion of one or more extremities.

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.

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 FY 2011, interest rate reduction refinance loans were 38% of the total loan volume.

Fiscal Year 2011 Loan Guaranty Program Highlights	
Loans guaranteed	357,594
Interest rate reduction loans	135,712
Total loan amount	$74,929,221,125
Average amount per loan	$209,537

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2007	2008	2009	2010	2011
Number of Loans	133,313	179,670	325,690	314,011	357,594
Total Loan Amount	**$24,889,988,061**	**$36,089,811,392**	**$68,200,786,687**	**$65,050,602,993**	**$74,929,221,125**
Average Loan Amount	$186,703	$200,867	$209,404	$207,160	$209,537
Total Guaranty Amount	**$6,438,362,016**	**$9,236,280,575**	**$17,492,203,150**	**$16,744,643,173**	**$19,318,417,290**
Average Guaranty Amount	$48,295	$51,407	$53,708	$53,325	$54,706

Data

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions.

If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

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 2011

Status	Number of Loans	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
First Time Home Buyer	90,331	**$17,626,567,074**	$195,129	**$4,591,518,179**	$50,829
Previous Home Buyer	96,255	**$22,516,018,401**	$233,920	**$5,690,096,908**	$59,115
No Down Payment	164,647	**$33,916,165,813**	$205,993	**$8,771,024,916**	$53,272
Down Payment	21,941	**$6,226,369,403**	$283,778	**$1,510,590,171**	$68,848
Purchase Loans	186,588	**$40,142,535,216**	$215,140	**$10,281,615,087**	$55,103
Interest Rate Reduction	135,712	**$27,346,738,195**	$201,506	**$7,148,167,664**	$52,672
Cash Out / Other Refinancing	35,294	**$7,439,947,714**	$210,799	**$1,888,634,539**	$53,511

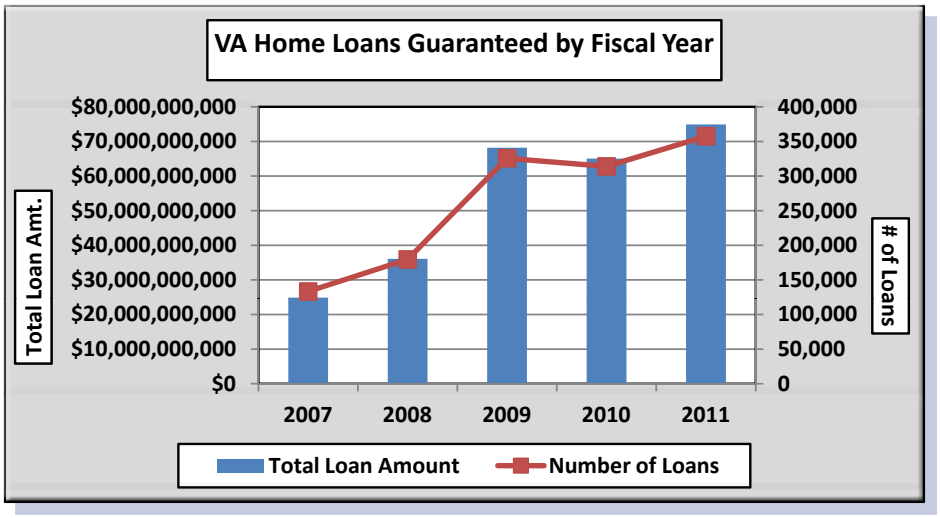
Status of Loans Guaranteed by Fiscal Year

Status	2007	2008	2009	2010	2011
First Time Home Buyer	63,731	74,071	91,818	99,820	90,331
Previous Home Buyer	54,210	68,269	89,078	92,805	96,255
No Downpayment	108,241	128,471	163,441	171,313	164,647
Downpayment	9,700	13,869	17,455	21,312	21,941
Purchase Loans	117,941	142,340	180,896	192,625	186,588
Interest Rate Reduction	10,090	30,355	122,251	94,339	135,712
Other Refinancing	5,282	6,975	22,543	27,047	35,294

VA Home Loans Guaranteed by Fiscal Year

Fiscal Year	2007	2008	2009	2010	2011
Number of Loans	133,313	179,670	325,690	314,011	357,594
Total Loan Amount	**$24,889,988,061**	**$36,089,811,392**	**$68,200,786,687**	**$65,050,602,993**	**$74,929,221,125**
Average Loan Amount	$186,703	$200,867	$209,404	$207,160	$209,537
Total Guaranty Amount	**$6,438,362,016**	**$9,236,280,575**	**$17,492,203,150**	**$16,744,643,173**	**$19,318,417,290**
Average Guaranty Amount	$48,295	$51,407	$53,708	$53,325	$54,706

Note: This chart is referenced in the Quick Reference Section.



Specially Adapted Housing Grants and Direct Loans During Fiscal Year 2011

Program	Specially Adapted Housing Grants*	Special Housing Adaptation Grants	Direct Loans to Native Americans
Number of Grants/Loans	1,135	100	41
Amount of Grants/Loans	$54,832,980	$896,711	$7,492,349
Average Amount of Grants/Loans*	$61,143	$11,245	$182,740

*Grants, not to exceed the maximum amounts, can be used up to three times. The Average Amount of Grants reflects first time Grant usages only.

Loans Guaranteed During Fiscal Year 2011 by Period of Service / Entitlement

Data regarding loans guaranteed during FY 2011 by Veterans' period of service and by other entitlement criteria are presented below.

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

Loans Guaranteed by Period of Service Entitlement During Fiscal Year 2011

Period of Service	Entitlement Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
World War II	415	0.116%	**$62,056,872**	$149,535	**$17,333,426**	$41,767
Post-World War II	113	0.032%	**$16,738,808**	$148,131	**$4,064,580**	$35,970
Korean Conflict	748	0.209%	**$107,282,602**	$143,426	**$30,494,108**	$40,768
Post-Korean Conflict	3,332	0.932%	**$526,120,320**	$157,899	**$145,018,998**	$43,523
Vietnam Era	17,838	4.988%	**$2,978,892,054**	$166,997	**$807,610,222**	$45,275
Post-Vietnam Era	23,766	6.646%	**$4,397,882,284**	$185,049	**$1,165,023,510**	$49,021
Gulf War	111,187	31.093%	**$23,166,680,177**	$208,358	**$5,976,055,657**	$53,748
Restored Entitlement	113,227	31.664%	**$24,881,737,444**	$219,751	**$6,375,972,621**	$56,311
Service Personnel	79,951	22.358%	**$17,394,958,962**	$217,570	**$4,432,315,209**	$55,438
Reservists	5,756	1.610%	**$1,192,932,123**	$207,250	**$308,643,940**	$53,621
Un-Remarried Survivors	1,252	0.350%	**$202,370,295**	$161,638	**$55,526,207**	$44,350
Spouses of POWs	9	0.003%	**$1,569,184**	$174,354	**$358,812**	$39,868
Total	**357,594**	**100.000%**	**$74,929,221,125**	**$209,537**	**$19,318,417,290**	**$54,023**

Entitlement Loans Guaranteed by Fiscal Year

Entitlement	2007	2008	2009	2010	2011
World War II	154	192	380	483	415
Post-World War II	20	39	113	103	113
Korean Conflict	225	291	591	647	748
Post-Korean Conflict	781	1,039	2,360	2,782	3,332
Vietnam Era	5,329	6,756	13,482	14,676	17,838
Post-Vietnam Era	9,538	12,665	22,601	21,457	23,766
Gulf War	40,425	57,985	105,942	98,860	111,187
Restored Entitlement	29,736	44,757	92,950	89,446	113,227
Service Personnel	44,997	53,067	81,834	79,592	79,951
Reservists	1,746	2,422	4,575	4,906	5,756
Un-Remarried Survivors	358	453	854	1,050	1,252
Spouses of POWS	4	4	8	9	9
Total	**133,313**	**179,670**	**325,690**	**314,011**	**357,594**

Home Loans Guaranteed Based on Gender and Age During Fiscal Year 2011

Gender or Age		Number	Percent	Total Loan Amount	Average Loan Amount	Total Guaranty Amount	Average Guaranty Amount
Gender	Male	317,904	89%	**$66,572,942,385**	$209,412	**$17,162,447,309**	$53,986
	Female	39,690	11%	**$8,356,278,740**	$210,538	**$2,155,969,981**	$54,320
Age	18 - 25	19,133	5.35%	**$3,098,628,517**	$161,952	**$829,970,083**	$43,379
	26 - 35	99,488	27.82%	**$20,558,532,052**	$206,643	**$5,284,919,510**	$53,121
	36 - 45	96,742	27.05%	**$22,727,336,230**	$234,927	**$5,763,364,133**	$59,575
	46 - 55	67,381	18.84%	**$14,984,845,101**	$222,390	**$3,838,133,007**	$56,962
	56 - 65	49,935	13.96%	**$9,334,900,360**	$186,941	**$2,463,119,217**	$49,327
	66 - 75	19,082	5.34%	**$3,302,270,293**	$173,057	**$886,270,129**	$46,445
	76 - 80	3,715	1.04%	**$594,730,354**	$160,132	**$163,000,258**	$43,888
	Over 80	2,118	0.60%	**$327,633,149**	$154,690	**$90,298,131**	$42,634
Total		**357,594**	**100.00%**	**$74,928,876,056**	**$209,537**	**$19,319,074,468**	**$54,025**

Purchase Loans Guaranteed Based on Annual Income During Fiscal Year 2011

Income	Number	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty Amount
Less than $25,000	2,600	**$231,995,324**	$89,229	**$81,627,331**	$31,395
$25,000 to $34,999	9,524	**$1,103,537,724**	$115,869	**$338,546,540**	$35,547
$35,000 to $44,999	21,452	**$2,979,521,318**	$138,892	**$833,573,491**	$38,858
$45,000 to $54,999	28,653	**$4,625,712,329**	$161,439	**$1,227,418,457**	$42,837
$55,000 to $64,999	26,008	**$4,834,418,489**	$185,882	**$1,246,443,315**	$47,925
$65,000 to $74,999	21,763	**$4,513,425,107**	$207,390	**$1,148,477,891**	$52,772
$75,000 and over	76,588	**$21,853,781,497**	$285,342	**$5,405,912,189**	$70,584
Total	**186,588**	**$40,142,391,788**	**$215,139**	**$10,281,999,214**	**$55,105**

Average Income	Median Income	Median Assets
$73,609	**$67,212**	**$7,102**

Number of Loans Guaranteed by Age by Fiscal Year

Age	2007	2008	2009	2010	2011
18 - 25	16,821	19,025	24,751	22,772	19,133
26 - 35	47,578	61,014	102,833	96,070	99,488
36 - 45	36,145	50,469	93,871	84,164	96,742
46 - 55	17,684	26,308	54,365	54,548	67,381
56 - 65	11,410	17,248	36,120	38,951	49,935
66 - 75	2,931	4,315	10,525	13,280	19,082
76 - 80*	476	816	2,104	2,676	3,714
Over 80	268	475	1,121	1,550	2,119
Total	**133,313**	**179,670**	**325,690**	**314,011**	**357,594**

*Data collection for these age groups began in fiscal year 2003.

Percent of Loans Guaranteed by Age by Fiscal Year

Age	2007	2008	2009	2010	2011
18 - 25	12.6%	10.6%	7.6%	7.3%	5.4%
26 - 35	35.7%	34.0%	31.7%	30.6%	27.8%
36 - 45	27.1%	28.1%	28.8%	26.8%	27.1%
46 - 55	13.3%	14.6%	16.7%	17.4%	18.8%
56 - 65	8.6%	9.6%	11.1%	12.4%	14.0%
66 - 75	2.2%	2.4%	3.2%	4.2%	5.3%
76 - 80	0.4%	0.5%	0.6%	0.9%	1.0%
Over 80	0.2%	0.3%	0.3%	0.5%	0.6%

Loans Guaranteed During Fiscal Year 2011 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 88% who provided race information for FY 2011.

For the previous four fiscal years, the percentages of loan applications that contained race information are as follows:

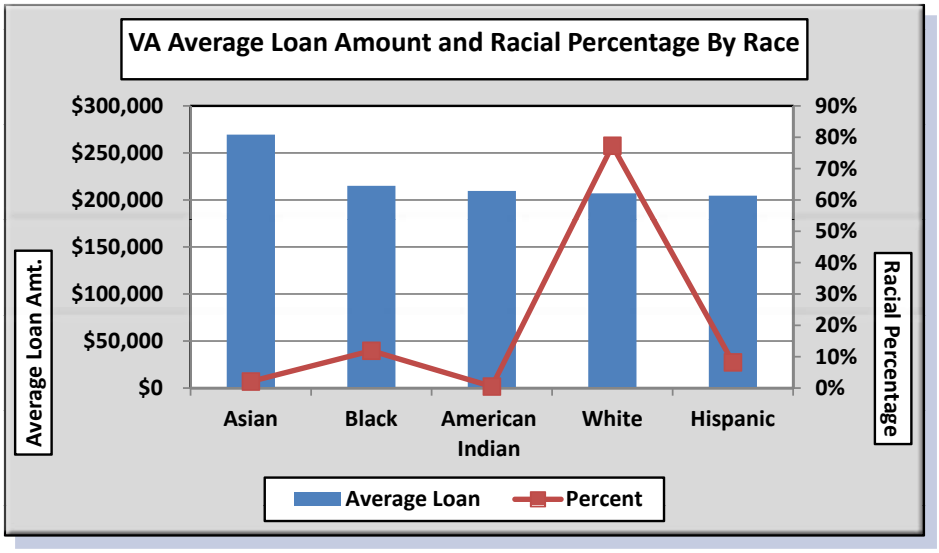
- 2007, 92%
- 2008, 90%
- 2009, 88%
- 2010, 86%

Loans Guaranteed by Race During Fiscal Year 2011

Race	Number	Percent	Total Loan Amount	Average Loan	Total Guaranty Amount	Average Guaranty
White	243,776	77.3%	**$50,457,599,282**	$206,983	**$12,854,114,498**	$52,729
Black/African American	37,519	11.9%	**$8,066,248,582**	$214,991	**$2,068,259,023**	$55,126
Hispanic	25,724	8.2%	**$5,261,570,512**	$204,539	**$1,358,695,039**	$52,818
Asian/Pacific Islander/ Native Hawaiian	6,640	2.1%	**$1,789,299,919**	$269,473	**$448,533,219**	$67,550
American Indian/ Alaskan Native	1,673	0.5%	**$350,588,182**	$209,557	**$90,609,711**	$54,160

Loans Guaranteed by Race by Fiscal Year

Race	2007	2008	2009	2010	2011
White	89,308	119,996	216,743	203,109	243,776
Black/African American	20,227	25,351	38,699	35,471	37,519
Hispanic	9,816	12,780	23,310	23,224	25,724
Asian/Pacific Islander/Native Hawaiian	2,058	2,901	5,348	5,447	6,640
American Indian/Alaskan Native	719	935	1,527	1,492	1,673



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.

VR&E Success Snapshot

The average annual wage of a disabled Veteran who entered the Vocational Rehabilitation and Employment (VR&E) program in 2011 was $7,499. This places them at approximately 30% below the 2011 Poverty Guideline.

Conversely, the average annual wage for a Veteran successfully completing the VR&E program in 2011 was $35,719, or 228% above the Poverty Guideline.[1]

[1]2011 Poverty Guideline for a single person is $10,820.
http://aspe.hhs.gov/poverty/11poverty.shtml

VetSuccess: Serving Those Who Served Us

VR&E operates its program under the banner of VetSuccess. The first goal of VetSuccess is to increase Veterans' awareness about VR&E, leading to increased program participation.

VetSuccess helps Veterans make career decisions, prepare for careers, and succeed in suitable jobs. Under VetSuccess, Veterans better understand the impact of their disabilities, explore their skills and interests and select a vocational goal. VetSuccess support continues with guidance and advocacy while the Veteran completes training and college programs and through the job placement process. VetSuccess assists Veterans with obtaining meaningful employment, provides Veterans with assistance to start their own businesses, and provides services to help Veterans live as independently as possible in their homes and communities.

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.

VetSuccess.gov

We have continued to expand our Veteran job search portal.

VetSuccess.gov allows Veterans to post resumes and employers to post job openings.

To date over 91,000 Veterans have used the variety of services available on the site. Over 11,000 resumes have been posted. Over 10,000 jobs have been posted by more than 2,000 employers.

VetSuccess.gov also provides links to over 8 million jobs on Indeed, Google, and Simply Hired.

VetSuccess.gov has received over 79 million hits.

VETSUCCESS.GOV

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 members, and Reserve members.

VR&E continues work to provide more and/or enhanced rehabilitation and employment tools by leveraging technology. This includes projects such as:

- Expanding the remote counseling pilot. Remote counseling will enable severely disabled and rural Veterans to receive case management, job-ready services, independent-living services, and follow-up contacts.
- Completing the initial phases necessary to implement a Veteran-centric online appointment scheduling system.
- The expansion of our Web site, 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 VA benefits, including VR&E, through this site.
- Creation of a new DTAP Tool Kit to more effectively serve needs of transitioning Servicemembers. The new sessions will continue to be offered face-to-face and Automated DTAP will be available on the VetSuccess.gov website. These multi-channels will reach more Servicemembers, National Guard members, and Reserve members.
- Development of an online Business Incubator to assist Veterans in evaluating self-employment as a career option and to participate in self-employment training classes.

VR&E Highlight

VetSuccess On Campus

VetSuccess on Campus provides on campus benefits assistance, adjustment counseling and guidance to select a career goal and related classes.

The program has grown from one site in 2009 to 8 sites in 2011.

Through 110 new VSOC Counselors VR&E will expand to multiple sites and serve up to 12,000 Servicemembers, Veterans, National Guard members, and Reserve members.

Quick Reference Guide

Participants are Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2011, including those who discontinued their services in FY 2011.

Because Veterans can receive rehabilitation services over multiple years, participants may have begun their services in a previous fiscal year.

Veterans Who Received Vocational Rehabilitation and Employment (VR&E) Benefits for All or Part of Fiscal Year 2011 - Participants	
Veterans participating in the VR&E program who are male	94,836
Veterans participating in the VR&E program who are female	21,459
Total	**116,295**
Veterans who participated in the VR&E program who have a serious employment handicap	77,448
Veterans who participated in the VR&E program who have an employment hadicap	38,847
Total	**116,295**

Veterans Who Received Vocational Rehabilitation and Employment (VR&E) Benefits for All or Part of Fiscal Year 2011 - Rehabilitations	
Veterans who successfully completed their rehabilitation program who are male	7,926
Veterans who successfully completed their rehabilitation program who are female	1,936
Total	**9,862**
Disabled Veterans who were successfully rehabilitated with a serious employment handicap	6,111
Disabled Veterans who were successfully rehabilitated with an employment handicap	3,751
Total	**9,862**
Total number of employment rehabilitations	7,420
Total number of independent living rehabilitations	2,442
Total	**9,862**

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 an employment handicap or serious employment handicap related to their disabling condition.
- **Participants:** Veterans in any stage of the vocational rehabilitation process after the applicant and evaluation phases have been completed, including: extended evaluation, independent living, job ready status, rehabilitation to employment, and interrupted
- **Rehabilitated:** A determination that a Veteran has successfully obtained and maintained suitable employment and/or has successfully completed an independent living program.

Vocational Rehabilitation and Employment Activities During Fiscal Year 2011

	Total
Applicants	**65,239**
Eligible Applicants	**62,726**
Entitled to Services	**41,229**
New Plans of Service	**27,821**
Participants	**116,295**
Rehabilitated	**9,862**

Source: VR&E Program Management Reports – Snapshot of VR&E. Participants at the end of fiscal year 2011.

Vocational Rehabilitation and Employment Program Facts

All Veterans who apply for Vocational Rehabilitation and Employment services are offered an individualized assessment of their interests, skills and disability needs. 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 individual's circumstances. The average time spent in the program is approximately two and one-half years. 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. For those Veterans who require re-training as part of their rehabilitation services, VR&E provides for their tuition, fees, books and supplies. Veterans who are enrolled in training receive a subsistence allowance to assist them with living expenses. During fiscal year 2011, 59,784 Veterans received a subsistence payment.

Veterans who did not receive subsistence payments during the fiscal year received other forms of rehabilitation services. Veterans who have appropriate training and skills but who require job accommodations and placement assistance receive job-ready services to transition them into the workforce. Other non-subsistence services include independent living services, career counseling, medical referrals and non-training evaluation services such as assistive technology evaluations.

Vocational Rehabilitation and Employment Activities by Prior Education Level Fiscal Year 2011

	Unknown	Below High School	High School	Post High School	Four Year Degree	Graduate Degree Training	Total
Applicants	490	1,296	27,890	25,103	8,863	1,597	**65,239**
Participants	252	1,793	53,473	46,619	10,744	3,414	**116,295**
Rehabilitated	25	145	3,961	4,158	1,170	403	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.

Veterans Who Received Subsistence as Part of a Vocational Training Program During Fiscal Year 2011

Program	Total
Undergraduate School	49,440
Vocational/Technical	3,317
Graduate School	3,581
College, Non Degree	1,463
Extended Eval/Independent Living	1,063
Paid On-Job Training	125
Non Pay Work Experience in Government	435
Non-Pay On-Job Training	152
Apprenticeship	87
Improvement of Rehab Potential	99
High School	2
Farm Co-op	20
Total[1]	**59,784**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.

[1]This number only represents participants in training and in receipt of subsistence allowance, a subset of the total participants.

More than half of the Veterans participating in VR&E have a serious employment handicap, which means there is significant impairment of the 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.

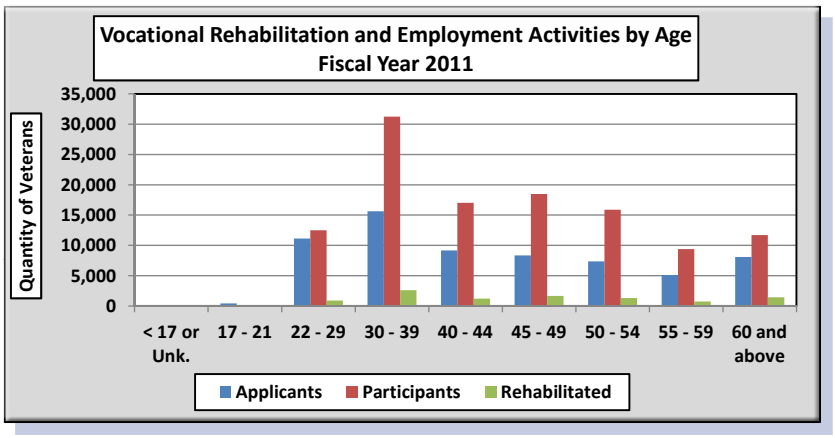
Veterans with Serious Employment Handicaps at the End of Fiscal Year 2011

Case Status	Total Veterans	Total Veterans with a Serious Employment Handicap
Entitled to Services	41,299	28,924
Participants	116,295	77,448
Rehabilitated	9,862	6,111

Vocational Rehabilitation and Employment Activities by Age Fiscal Year 2011

Policy	Age									Total
	< 17 or Unknown	17-21	22-29	30-39	40-44	45-49	50-54	55-59	60 >	
Applicants	11	423	11,133	15,616	9,160	8,334	7,353	5,118	8,091	**65,239**
Participants	1	88	12,494	31,242	17,032	18,490	15,878	9,375	11,695	**116,295**
Rehabilitated	0	1	890	2,614	1,226	1,655	1,302	729	1,445	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.



Vocational Rehabilitation and Employment Program Enhancements and Initiatives

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 developed a centralized knowledge management repository, called the Knowledge Portal, which will enable counselors and field staff to quickly search for and find key reference materials.
- 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.
- VR&E and Veterans Affairs (VA) Blind Rehabilitation Services (BRS) have collaborated with national rehabilitation organizations and state rehabilitation agencies to better coordinate services designed to help Veterans and active duty Servicemembers with visual impairments enter meaningful careers.
- VR&E is participating in the Integrated Disability Evaluation System (IDES) Outreach and Transition Services. IDES is a system designed to integrate the separate disability evaluation processes of the Departments of Defense and Veterans Affairs. The integration will expedite Veterans' benefits for wounded, ill, and injured Servicemembers. An IDES rating is now approved as a substitute for the Compensation and Pension memorandum rating and will allow access to VR&E services, including evaluations and career planning.

- Three self-employment pilot programs have begun, including two virtual initiatives and a face-to-face VETS business incubator in Milwaukee.

Vocational Rehabilitation and Employment Outcomes Fiscal Year 2011

Fiscal Year 2011 Career Categories of Rehabilitated Veterans	Number of Veterans	Average Annual Wages Prior to VR&E Program Entrance	Average Annual Wages at Rehabilitation
Professional, Technical, and Managerial	5,603	$9,834.84	$39,638.52
Service	419	$6,457.00	$28,149.74
Clerical	418	$6,357.24	$30,069.07
Miscellaneous	313	$5,981.60	$32,226.21
Machine Trades	295	$6,256.52	$31,768.64
Structural (Building Trades)	180	$6,832.00	$34,686.60
Sales	86	$5,361.35	$27,701.72
Benchwork	52	$8,059.62	$29,622.69
Agricultural, Fishery and Forestry	33	$4,712.73	$19,661.09
Processing (Butcher, Meat Processor, etc.)	21	$6,331.43	$29,019.43
National Average	**7420***	**$7,498.92**	**$35,718.84**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.
*Excludes 2,442 Veterans Rehabilitated in an Independent Living program.

Chapter 36 Services

Vocational Rehabilitation and Employment also provides transition services to Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time a Veteran is eligible to use an education benefit.

Participants receive aptitude and interest testing as well as career counseling.

In fiscal year 2011, 17,100 transitioning Servicemembers and Veterans applied for this service.

Vocational Rehabilitation and Employment Activities by Branch of Service Fiscal Year 2011

Branch of Service	Applicants	Participants	Rehabilitated
Air Force	8,380	16,871	1,666
Army	35,596	61,869	5,025
Coast Guard	586	1,156	102
Marine Corps	8,778	14,497	1,191
Navy	11,780	21,740	1,864
Others	9	23	3
Unknown	110	139	11
Total	**65,239**	**116,295**	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.
Note: The others category includes members from NOAA, Public Health etc.

Vocational Rehabilitation and Employment Activities by Period of Service Fiscal Year 2011

Period of Service	Applicants	Participants	Rehabilitated
World War II	126	119	34
Post - World War II Era	17	21	4
Korean Conflict	138	122	28
Post - Korean Conflict	356	391	65
Vietnam Era	6,266	8,097	947
Post - Vietnam Era	10,504	17,205	1,142
Gulf War	47,820	90,340	7,642
Total	**65,239***	**116,295**	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.
* = plus 12 None/Unknown.

Vocational Rehabilitation and Employment Activities by Combined Service-Connected Disability Rating Fiscal Year 2011

	Applicants	Participants	Participants
0%	2,861	499	4
10%	7,120	5,142	251
20%	7,565	12,057	938
30%	9,141	15,375	1,364
40%	7,958	16,357	1,407
50%	6,096	12,605	1,112
60%	6,638	15,007	1,315
70%	5,130	12,357	1,105
80%	3,925	10,745	944
90%	1,983	6,100	542
100%	3,963	9,682	853
Memo Rating	859	366	27
Cases Not Rated	2,000	3	0
Total	**65,239**	**116,295**	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.

Vocational Rehabilitation and Employment Activities by Length of Service Fiscal Year 2011

	Length of Service (Months/Years)										
	< 3 Mths	3 - 6 Mths	6 Mths - 2 Yrs	2 - 4 Yrs	4 - 10 Yrs	10 - 15 Yrs	15 - 20 Yrs	20 - 30 Yrs	> 30 Yrs	In Service[1]	Total
Applicants	442	922	9,587	19,708	18,293	4,019	1,914	6,926	159	3,269	**65,239**
Participants	763	1,777	16,887	33,560	33,085	7,720	4,379	16,629	258	1,237	**116,295**
Rehabilitated	42	100	1,260	2541	2,666	659	469	2,041	41	43	**9,862**

Source: VR&E Program Management Reports – VR&E Participants during fiscal year 2011. Applicants who completed evaluations services entered a plan of service are also reported in Participant numbers. Participants are those Veterans who were in a plan of service during all or part of fiscal year 2011, including Rehabilitated Veterans and those who discontinued their plan of services in fiscal year 2011.
[1]The VR&E program provides service to active military personnel, such as those on medical hold or those in the pre-discharge phase.

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

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Glossary

AID AND ATTENDANCE – An additional monetary allowance payable to individuals who are:

- In a nursing home or
- In need of daily care to help with feeding, dressing, attending to the wants of nature, protecting oneself from hazards of the daily environment, or keeping clean.

APPLICANTS (VR&E) – Veterans 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 after the applicant and evaluation phases have been completed, including: evaluation and planning, extended evaluation, independent living, job ready status, rehabilitation to employment, and interrupted. Veterans may receive rehabilitation services over multiple years and may have begun their plan of service prior to FY 2011. Participants includes those rehabilitated and discontinued from a plan of service during FY 2011.

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.

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 WEB SITES

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

Health Care..... http://www.va.gov/health/default.asp

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 WEB SITES

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

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Summary of Fiscal Year 2011 Benefits

Compensation

Estimated Veteran Population	22,234,242
Disability Compensation Recipients	3,354,741
Estimated Monthly Disability Compensation Costs	$3,281,129,148
Estimated Annual Disability Compensation Costs	$39,373,549,773
Disability Compensation by Age 44 and under	344,494
Disability Compensation by Age 45-54	972,444
Disability Compensation by Age 55-74	1,531,837
Disability Compensation by Age 75-84	303,455
Disability Compensation by Age 85 and over	201,019

Pension & Fiduciary

Disability Pension Recipients	313,665
Estimated Monthly Disability Pension Costs	$271,867,894
Estimated Annual Disability Pension Costs	$3,262,414,725
Disability Pension by Age under 45	6,539
Disability Pension by Age 45-54	7,866
Disability Pension by Age 55-69	154,062
Disability Pension by Age 70-84	75,616
Disability Pension by Age 85 and over	69,182

Education

MGIB-AD Trainees	185,220
MGIB-SR Trainees	65,216
DEA Trainees	90,657
VEAP Trainees	112
REAP Trainees	27,302
Post 9/11 Trainees	594,237

Insurance

Life Insurance Payments	$1,680,610,984
Total Face Value of Insurance	$12,990,994,037
Total Number of Policies	1,085,006

Loan Guaranty

Number of Loans	357,594
Total Loan Amount	$74,929,221,125

Vocational Rehabilitation and Employment

Number of Applicants	65,239
Number of Plans Developed	27,821
Number of Entitlement Decisions	41,229
Number of Veterans Rehabilitated through Independent Living	1,899
Number of Veterans Rehabilitated by Obtaining Suitable Employment	7,963

Alabama

Compensation

Estimated Veteran Population	400,784
Disability Compensation Recipients	76,092
Estimated Monthly Disability Compensation Costs	$76,976,638
Estimated Annual Disability Compensation Costs	$923,719,653
Disability Compensation by Age 44 and under	5,908
Disability Compensation by Age 45-54	23,835
Disability Compensation by Age 55-74	36,978
Disability Compensation by Age 75-84	6,417
Disability Compensation by Age 85 and over	2,930

Pension & Fiduciary

Disability Pension Recipients	9,090
Estimated Monthly Disability Pension Costs	$8,611,123
Estimated Annual Disability Pension Costs	$103,333,472
Disability Pension by Age under 45	165
Disability Pension by Age 45-54	163
Disability Pension by Age 55-69	3,736
Disability Pension by Age 70-84	2,759
Disability Pension by Age 85 and over	2,264

Education

MGIB-AD Trainees	4,913
MGIB-SR Trainees	2,053
DEA Trainees	3,332
VEAP Trainees	2
REAP Trainees	669
Post 9/11 Trainees	11,582

Insurance

Life Insurance Payments	$24,745,745
Total Face Value of Insurance	$191,282,712
Total Number of Policies	16,239

Loan Guaranty

Number of Loans	8,566
Total Loan Amount	$1,601,697,327

Vocational Rehabilitation and Employment

Number of Applicants	2,205
Number of Plans Developed	886
Number of Entitlement Decisions	1,132
Number of Veterans Rehabilitated through Independent Living	163
Number of Veterans Rehabilitated by Obtaining Suitable Employment	188

Alaska

Compensation

Estimated Veteran Population	77,351
Disability Compensation Recipients	14,712
Estimated Monthly Disability Compensation Costs	$12,882,616
Estimated Annual Disability Compensation Costs	$154,591,392
Disability Compensation by Age 44 and under	1,562
Disability Compensation by Age 45-54	6,364
Disability Compensation by Age 55-74	5,996
Disability Compensation by Age 75-84	608
Disability Compensation by Age 85 and over	180

Pension & Fiduciary

Disability Pension Recipients	299
Estimated Monthly Disability Pension Costs	$236,395
Estimated Annual Disability Pension Costs	$2,836,736
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	7
Disability Pension by Age 55-69	214
Disability Pension by Age 70-84	37
Disability Pension by Age 85 and over	34

Education

MGIB-AD Trainees	350
MGIB-SR Trainees	166
DEA Trainees	192
VEAP Trainees	0
REAP Trainees	12
Post 9/11 Trainees	2,592

Insurance

Life Insurance Payments	$2,452,029
Total Face Value of Insurance	$18,953,998
Total Number of Policies	1,417

Loan Guaranty

Number of Loans	3,442
Total Loan Amount	$908,876,683

Vocational Rehabilitation and Employment

Number of Applicants	304
Number of Plans Developed	145
Number of Entitlement Decisions	207
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	39

Arizona

Compensation

Estimated Veteran Population	551,262
Disability Compensation Recipients	76,703
Estimated Monthly Disability Compensation Costs	$75,084,795
Estimated Annual Disability Compensation Costs	$901,017,543
Disability Compensation by Age 44 and under	8,786
Disability Compensation by Age 45-54	21,323
Disability Compensation by Age 55-74	34,763
Disability Compensation by Age 75-84	7,482
Disability Compensation by Age 85 and over	4,302

Pension & Fiduciary

Disability Pension Recipients	5,578
Estimated Monthly Disability Pension Costs	$4,623,211
Estimated Annual Disability Pension Costs	$55,478,538
Disability Pension by Age under 45	108
Disability Pension by Age 45-54	134
Disability Pension by Age 55-69	2,857
Disability Pension by Age 70-84	1,334
Disability Pension by Age 85 and over	1,143

Education

MGIB-AD Trainees	15,079
MGIB-SR Trainees	1,965
DEA Trainees	3,631
VEAP Trainees	3
REAP Trainees	1,171
Post 9/11 Trainees	27,992

Insurance

Life Insurance Payments	$36,906,232
Total Face Value of Insurance	$285,282,341
Total Number of Policies	24,025

Loan Guaranty

Number of Loans	11,323
Total Loan Amount	$2,092,542,108

Vocational Rehabilitation and Employment

Number of Applicants	1,622
Number of Plans Developed	597
Number of Entitlement Decisions	1,134
Number of Veterans Rehabilitated through Independent Living	100
Number of Veterans Rehabilitated by Obtaining Suitable Employment	303

Arkansas

Compensation

Estimated Veteran Population	251,402
Disability Compensation Recipients	41,310
Estimated Monthly Disability Compensation Costs	$51,755,725
Estimated Annual Disability Compensation Costs	$621,068,704
Disability Compensation by Age 44 and under	4,074
Disability Compensation by Age 45-54	11,869
Disability Compensation by Age 55-74	19,850
Disability Compensation by Age 75-84	3,545
Disability Compensation by Age 85 and over	1,956

Pension & Fiduciary

Disability Pension Recipients	4,606
Estimated Monthly Disability Pension Costs	$3,559,883
Estimated Annual Disability Pension Costs	$42,718,597
Disability Pension by Age under 45	136
Disability Pension by Age 45-54	139
Disability Pension by Age 55-69	2,344
Disability Pension by Age 70-84	1,057
Disability Pension by Age 85 and over	929

Education

MGIB-AD Trainees	1,320
MGIB-SR Trainees	1,226
DEA Trainees	1,781
VEAP Trainees	1
REAP Trainees	566
Post 9/11 Trainees	3,463

Insurance

Life Insurance Payments	$15,010,947
Total Face Value of Insurance	$116,033,468
Total Number of Policies	10,115

Loan Guaranty

Number of Loans	3,529
Total Loan Amount	$548,046,445

Vocational Rehabilitation and Employment

Number of Applicants	892
Number of Plans Developed	432
Number of Entitlement Decisions	687
Number of Veterans Rehabilitated through Independent Living	17
Number of Veterans Rehabilitated by Obtaining Suitable Employment	149

California

Compensation

Estimated Veteran Population	1,918,073
Disability Compensation Recipients	273,993
Estimated Monthly Disability Compensation Costs	$254,116,507
Estimated Annual Disability Compensation Costs	$3,049,398,089
Disability Compensation by Age 44 and under	37,252
Disability Compensation by Age 45-54	72,423
Disability Compensation by Age 55-74	118,396
Disability Compensation by Age 75-84	26,840
Disability Compensation by Age 85 and over	19,007

Pension & Fiduciary

Disability Pension Recipients	26,297
Estimated Monthly Disability Pension Costs	$24,060,300
Estimated Annual Disability Pension Costs	$288,723,600
Disability Pension by Age under 45	609
Disability Pension by Age 45-54	659
Disability Pension by Age 55-69	13,577
Disability Pension by Age 70-84	5,684
Disability Pension by Age 85 and over	5,767

Education

MGIB-AD Trainees	14,279
MGIB-SR Trainees	3,097
DEA Trainees	7,119
VEAP Trainees	12
REAP Trainees	650
Post 9/11 Trainees	63,263

Insurance

Life Insurance Payments	$164,427,252
Total Face Value of Insurance	$1,271,010,048
Total Number of Policies	101,752

Loan Guaranty

Number of Loans	27,028
Total Loan Amount	$7,894,970,131

Vocational Rehabilitation and Employment

Number of Applicants	6,782
Number of Plans Developed	1,998
Number of Entitlement Decisions	3,477
Number of Veterans Rehabilitated through Independent Living	132
Number of Veterans Rehabilitated by Obtaining Suitable Employment	393

Colorado

Compensation

Estimated Veteran Population	417,834
Disability Compensation Recipients	70,712
Estimated Monthly Disability Compensation Costs	$66,918,557
Estimated Annual Disability Compensation Costs	$803,022,688
Disability Compensation by Age 44 and under	8,862
Disability Compensation by Age 45-54	23,513
Disability Compensation by Age 55-74	29,252
Disability Compensation by Age 75-84	5,874
Disability Compensation by Age 85 and over	3,176

Pension & Fiduciary

Disability Pension Recipients	3,763
Estimated Monthly Disability Pension Costs	$3,314,759
Estimated Annual Disability Pension Costs	$39,777,113
Disability Pension by Age under 45	99
Disability Pension by Age 45-54	107
Disability Pension by Age 55-69	1,961
Disability Pension by Age 70-84	797
Disability Pension by Age 85 and over	796

Education

MGIB-AD Trainees	4,978
MGIB-SR Trainees	861
DEA Trainees	1,755
VEAP Trainees	3
REAP Trainees	370
Post 9/11 Trainees	16,827

Insurance

Life Insurance Payments	$27,716,367
Total Face Value of Insurance	$214,245,388
Total Number of Policies	17,611

Loan Guaranty

Number of Loans	14,126
Total Loan Amount	$3,227,859,941

Vocational Rehabilitation and Employment

Number of Applicants	1,803
Number of Plans Developed	641
Number of Entitlement Decisions	964
Number of Veterans Rehabilitated through Independent Living	19
Number of Veterans Rehabilitated by Obtaining Suitable Employment	278

*VR&E total includes Wyoming.

Connecticut

Compensation

Estimated Veteran Population	221,899
Disability Compensation Recipients	21,613
Estimated Monthly Disability Compensation Costs	$18,822,884
Estimated Annual Disability Compensation Costs	$225,874,612
Disability Compensation by Age 44 and under	2,594
Disability Compensation by Age 45-54	5,084
Disability Compensation by Age 55-74	9,309
Disability Compensation by Age 75-84	2,110
Disability Compensation by Age 85 and over	2,509

Pension & Fiduciary

Disability Pension Recipients	2,063
Estimated Monthly Disability Pension Costs	$1,520,864
Estimated Annual Disability Pension Costs	$18,250,363
Disability Pension by Age under 45	32
Disability Pension by Age 45-54	30
Disability Pension by Age 55-69	812
Disability Pension by Age 70-84	490
Disability Pension by Age 85 and over	685

Education

MGIB-AD Trainees	915
MGIB-SR Trainees	554
DEA Trainees	397
VEAP Trainees	1
REAP Trainees	130
Post 9/11 Trainees	3,276

Insurance

Life Insurance Payments	$25,412,544
Total Face Value of Insurance	$196,437,017
Total Number of Policies	16,297

Loan Guaranty

Number of Loans	1,456
Total Loan Amount	$357,309,837

Vocational Rehabilitation and Employment

Number of Applicants	542
Number of Plans Developed	261
Number of Entitlement Decisions	334
Number of Veterans Rehabilitated through Independent Living	32
Number of Veterans Rehabilitated by Obtaining Suitable Employment	69

Delaware

Compensation

Estimated Veteran Population	77,220
Disability Compensation Recipients	9,965
Estimated Monthly Disability Compensation Costs	$9,283,928
Estimated Annual Disability Compensation Costs	$111,407,136
Disability Compensation by Age 44 and under	753
Disability Compensation by Age 45-54	3,130
Disability Compensation by Age 55-74	4,606
Disability Compensation by Age 75-84	935
Disability Compensation by Age 85 and over	537

Pension & Fiduciary

Disability Pension Recipients	503
Estimated Monthly Disability Pension Costs	$389,948
Estimated Annual Disability Pension Costs	$4,679,375
Disability Pension by Age under 45	7
Disability Pension by Age 45-54	15
Disability Pension by Age 55-69	245
Disability Pension by Age 70-84	111
Disability Pension by Age 85 and over	123

Education

MGIB-AD Trainees	249
MGIB-SR Trainees	164
DEA Trainees	247
VEAP Trainees	0
REAP Trainees	35
Post 9/11 Trainees	1,499

Insurance

Life Insurance Payments	$5,483,776
Total Face Value of Insurance	$42,389,167
Total Number of Policies	3,760

Loan Guaranty

Number of Loans	1,224
Total Loan Amount	$288,026,354

Vocational Rehabilitation and Employment

Number of Applicants	161
Number of Plans Developed	59
Number of Entitlement Decisions	95
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	31

District of Columbia

Compensation

Estimated Veteran Population	36,579
Disability Compensation Recipients	4,392
Estimated Monthly Disability Compensation Costs	$3,912,316
Estimated Annual Disability Compensation Costs	$46,947,790
Disability Compensation by Age 44 and under	442
Disability Compensation by Age 45-54	1,278
Disability Compensation by Age 55-74	1,889
Disability Compensation by Age 75-84	447
Disability Compensation by Age 85 and over	332

Pension & Fiduciary

Disability Pension Recipients	734
Estimated Monthly Disability Pension Costs	$539,952
Estimated Annual Disability Pension Costs	$6,479,424
Disability Pension by Age under 45	17
Disability Pension by Age 45-54	13
Disability Pension by Age 55-69	430
Disability Pension by Age 70-84	178
Disability Pension by Age 85 and over	95

Education

MGIB-AD Trainees	267
MGIB-SR Trainees	35
DEA Trainees	198
VEAP Trainees	1
REAP Trainees	12
Post 9/11 Trainees	2,227

Insurance

Life Insurance Payments	$2,788,223
Total Face Value of Insurance	$21,552,748
Total Number of Policies	1,716

Loan Guaranty

Number of Loans	357
Total Loan Amount	$154,718,413

Vocational Rehabilitation and Employment

Number of Applicants	989
Number of Plans Developed	552
Number of Entitlement Decisions	849
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	88

Florida

Compensation

Estimated Veteran Population	1,617,248
Disability Compensation Recipients	259,248
Estimated Monthly Disability Compensation Costs	$247,106,083
Estimated Annual Disability Compensation Costs	$2,965,272,993
Disability Compensation by Age 44 and under	20,651
Disability Compensation by Age 45-54	74,916
Disability Compensation by Age 55-74	116,522
Disability Compensation by Age 75-84	28,310
Disability Compensation by Age 85 and over	18,802

Pension & Fiduciary

Disability Pension Recipients	23,115
Estimated Monthly Disability Pension Costs	$21,079,075
Estimated Annual Disability Pension Costs	$252,948,898
Disability Pension by Age under 45	524
Disability Pension by Age 45-54	589
Disability Pension by Age 55-69	11,266
Disability Pension by Age 70-84	5,307
Disability Pension by Age 85 and over	5,365

Education

MGIB-AD Trainees	14,608
MGIB-SR Trainees	3,020
DEA Trainees	6,810
VEAP Trainees	7
REAP Trainees	1,081
Post 9/11 Trainees	42,607

Insurance

Life Insurance Payments	$147,915,189
Total Face Value of Insurance	$1,143,373,069
Total Number of Policies	94,648

Loan Guaranty

Number of Loans	22,550
Total Loan Amount	$4,271,592,825

Vocational Rehabilitation and Employment

Number of Applicants	4,174
Number of Plans Developed	1,848
Number of Entitlement Decisions	2,812
Number of Veterans Rehabilitated through Independent Living	126
Number of Veterans Rehabilitated by Obtaining Suitable Employment	527

Georgia

Compensation

Estimated Veteran Population	773,337
Disability Compensation Recipients	124,673
Estimated Monthly Disability Compensation Costs	$120,895,397
Estimated Annual Disability Compensation Costs	$1,450,744,767
Disability Compensation by Age 44 and under	11,620
Disability Compensation by Age 45-54	47,150
Disability Compensation by Age 55-74	54,168
Disability Compensation by Age 75-84	8,173
Disability Compensation by Age 85 and over	3,512

Pension & Fiduciary

Disability Pension Recipients	11,269
Estimated Monthly Disability Pension Costs	$9,866,419
Estimated Annual Disability Pension Costs	$118,397,029
Disability Pension by Age under 45	323
Disability Pension by Age 45-54	356
Disability Pension by Age 55-69	5,923
Disability Pension by Age 70-84	2,435
Disability Pension by Age 85 and over	2,187

Education

MGIB-AD Trainees	7,836
MGIB-SR Trainees	2,655
DEA Trainees	4,015
VEAP Trainees	3
REAP Trainees	571
Post 9/11 Trainees	19,735

Insurance

Life Insurance Payments	$41,767,339
Total Face Value of Insurance	$322,858,324
Total Number of Policies	27,528

Loan Guaranty

Number of Loans	16,387
Total Loan Amount	$2,922,162,969

Vocational Rehabilitation and Employment

Number of Applicants	3,187
Number of Plans Developed	1,161
Number of Entitlement Decisions	1,868
Number of Veterans Rehabilitated through Independent Living	124
Number of Veterans Rehabilitated by Obtaining Suitable Employment	237

Hawaii

Compensation

Estimated Veteran Population	114,892
Disability Compensation Recipients	18,855
Estimated Monthly Disability Compensation Costs	$18,233,933
Estimated Annual Disability Compensation Costs	$218,807,191
Disability Compensation by Age 44 and under	1,764
Disability Compensation by Age 45-54	5,633
Disability Compensation by Age 55-74	8,335
Disability Compensation by Age 75-84	1,989
Disability Compensation by Age 85 and over	1,112

Pension & Fiduciary

Disability Pension Recipients	678
Estimated Monthly Disability Pension Costs	$526,054
Estimated Annual Disability Pension Costs	$6,312,645
Disability Pension by Age under 45	23
Disability Pension by Age 45-54	13
Disability Pension by Age 55-69	478
Disability Pension by Age 70-84	108
Disability Pension by Age 85 and over	56

Education

MGIB-AD Trainees	496
MGIB-SR Trainees	343
DEA Trainees	387
VEAP Trainees	1
REAP Trainees	29
Post 9/11 Trainees	5,910

Insurance

Life Insurance Payments	$15,460,026
Total Face Value of Insurance	$119,504,818
Total Number of Policies	8,346

Loan Guaranty

Number of Loans	2,588
Total Loan Amount	$1,168,179,303

Vocational Rehabilitation and Employment

Number of Applicants	643
Number of Plans Developed	324
Number of Entitlement Decisions	402
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	76

Idaho

Compensation

Estimated Veteran Population	135,912
Disability Compensation Recipients	20,865
Estimated Monthly Disability Compensation Costs	$19,288,364
Estimated Annual Disability Compensation Costs	$231,460,369
Disability Compensation by Age 44 and under	2,249
Disability Compensation by Age 45-54	6,117
Disability Compensation by Age 55-74	9,483
Disability Compensation by Age 75-84	1,857
Disability Compensation by Age 85 and over	1,148

Pension & Fiduciary

Disability Pension Recipients	1,463
Estimated Monthly Disability Pension Costs	$1,242,478
Estimated Annual Disability Pension Costs	$14,909,739
Disability Pension by Age under 45	25
Disability Pension by Age 45-54	35
Disability Pension by Age 55-69	711
Disability Pension by Age 70-84	330
Disability Pension by Age 85 and over	361

Education

MGIB-AD Trainees	904
MGIB-SR Trainees	428
DEA Trainees	458
VEAP Trainees	1
REAP Trainees	106
Post 9/11 Trainees	2,200

Insurance

Life Insurance Payments	$7,581,154
Total Face Value of Insurance	$58,601,743
Total Number of Policies	5,046

Loan Guaranty

Number of Loans	2,437
Total Loan Amount	$403,648,584

Vocational Rehabilitation and Employment

Number of Applicants	282
Number of Plans Developed	121
Number of Entitlement Decisions	189
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	59

Illinois

Compensation

Estimated Veteran Population	762,509
Disability Compensation Recipients	75,579
Estimated Monthly Disability Compensation Costs	$70,360,521
Estimated Annual Disability Compensation Costs	$844,326,253
Disability Compensation by Age 44 and under	9,979
Disability Compensation by Age 45-54	21,003
Disability Compensation by Age 55-74	34,337
Disability Compensation by Age 75-84	5,213
Disability Compensation by Age 85 and over	5,007

Pension & Fiduciary

Disability Pension Recipients	9,013
Estimated Monthly Disability Pension Costs	$7,749,808
Estimated Annual Disability Pension Costs	$92,997,697
Disability Pension by Age under 45	179
Disability Pension by Age 45-54	212
Disability Pension by Age 55-69	4,789
Disability Pension by Age 70-84	2,007
Disability Pension by Age 85 and over	1,823

Education

MGIB-AD Trainees	8,859
MGIB-SR Trainees	2,522
DEA Trainees	2,162
VEAP Trainees	5
REAP Trainees	1,312
Post 9/11 Trainees	18,089

Insurance

Life Insurance Payments	$67,896,309
Total Face Value of Insurance	$524,833,260
Total Number of Policies	40,684

Loan Guaranty

Number of Loans	7,290
Total Loan Amount	$1,315,202,763

Vocational Rehabilitation and Employment

Number of Applicants	1,153
Number of Plans Developed	644
Number of Entitlement Decisions	914
Number of Veterans Rehabilitated through Independent Living	11
Number of Veterans Rehabilitated by Obtaining Suitable Employment	198

Indiana

Compensation

Estimated Veteran Population	482,059
Disability Compensation Recipients	63,942
Estimated Monthly Disability Compensation Costs	$52,762,038
Estimated Annual Disability Compensation Costs	$633,144,456
Disability Compensation by Age 44 and under	6,053
Disability Compensation by Age 45-54	17,706
Disability Compensation by Age 55-74	31,097
Disability Compensation by Age 75-84	5,255
Disability Compensation by Age 85 and over	3,815

Pension & Fiduciary

Disability Pension Recipients	5,141
Estimated Monthly Disability Pension Costs	$4,816,100
Estimated Annual Disability Pension Costs	$57,793,197
Disability Pension by Age under 45	103
Disability Pension by Age 45-54	157
Disability Pension by Age 55-69	2,429
Disability Pension by Age 70-84	1,150
Disability Pension by Age 85 and over	1,299

Education

MGIB-AD Trainees	2,238
MGIB-SR Trainees	1,956
DEA Trainees	1,240
VEAP Trainees	2
REAP Trainees	658
Post 9/11 Trainees	7,312

Insurance

Life Insurance Payments	$25,642,731
Total Face Value of Insurance	$198,216,346
Total Number of Policies	16,501

Loan Guaranty

Number of Loans	5,772
Total Loan Amount	$871,389,198

Vocational Rehabilitation and Employment

Number of Applicants	1,321
Number of Plans Developed	834
Number of Entitlement Decisions	1,208
Number of Veterans Rehabilitated through Independent Living	97
Number of Veterans Rehabilitated by Obtaining Suitable Employment	164

Iowa

Compensation

Estimated Veteran Population	228,731
Disability Compensation Recipients	29,786
Estimated Monthly Disability Compensation Costs	$25,465,866
Estimated Annual Disability Compensation Costs	$305,590,395
Disability Compensation by Age 44 and under	3,007
Disability Compensation by Age 45-54	7,197
Disability Compensation by Age 55-74	13,882
Disability Compensation by Age 75-84	3,258
Disability Compensation by Age 85 and over	2,411

Pension & Fiduciary

Disability Pension Recipients	3,447
Estimated Monthly Disability Pension Costs	$3,006,964
Estimated Annual Disability Pension Costs	$36,083,565
Disability Pension by Age under 45	42
Disability Pension by Age 45-54	86
Disability Pension by Age 55-69	1,501
Disability Pension by Age 70-84	922
Disability Pension by Age 85 and over	894

Education

MGIB-AD Trainees	6,045
MGIB-SR Trainees	1,631
DEA Trainees	980
VEAP Trainees	1
REAP Trainees	888
Post 9/11 Trainees	8,176

Insurance

Life Insurance Payments	$20,857,546
Total Face Value of Insurance	$161,227,231
Total Number of Policies	11,965

Loan Guaranty

Number of Loans	2,086
Total Loan Amount	$329,141,032

Vocational Rehabilitation and Employment

Number of Applicants	505
Number of Plans Developed	320
Number of Entitlement Decisions	432
Number of Veterans Rehabilitated through Independent Living	18
Number of Veterans Rehabilitated by Obtaining Suitable Employment	78

Kansas

Compensation

Estimated Veteran Population	220,910
Disability Compensation Recipients	30,073
Estimated Monthly Disability Compensation Costs	$27,199,483
Estimated Annual Disability Compensation Costs	$326,393,792
Disability Compensation by Age 44 and under	3,131
Disability Compensation by Age 45-54	8,992
Disability Compensation by Age 55-74	13,539
Disability Compensation by Age 75-84	2,488
Disability Compensation by Age 85 and over	1,906

Pension & Fiduciary

Disability Pension Recipients	2,729
Estimated Monthly Disability Pension Costs	$2,223,041
Estimated Annual Disability Pension Costs	$26,676,488
Disability Pension by Age under 45	49
Disability Pension by Age 45-54	83
Disability Pension by Age 55-69	1,334
Disability Pension by Age 70-84	635
Disability Pension by Age 85 and over	628

Education

MGIB-AD Trainees	1,809
MGIB-SR Trainees	697
DEA Trainees	642
VEAP Trainees	1
REAP Trainees	336
Post 9/11 Trainees	5,237

Insurance

Life Insurance Payments	$15,958,423
Total Face Value of Insurance	$123,357,388
Total Number of Policies	9,904

Loan Guaranty

Number of Loans	3,855
Total Loan Amount	$643,822,635

Vocational Rehabilitation and Employment

Number of Applicants	481
Number of Plans Developed	262
Number of Entitlement Decisions	383
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	103

Kentucky

Compensation

Estimated Veteran Population	331,022
Disability Compensation Recipients	54,358
Estimated Monthly Disability Compensation Costs	$61,537,050
Estimated Annual Disability Compensation Costs	$738,444,596
Disability Compensation by Age 44 and under	5,122
Disability Compensation by Age 45-54	16,148
Disability Compensation by Age 55-74	25,972
Disability Compensation by Age 75-84	4,366
Disability Compensation by Age 85 and over	2,740

Pension & Fiduciary

Disability Pension Recipients	5,492
Estimated Monthly Disability Pension Costs	$4,461,563
Estimated Annual Disability Pension Costs	$53,538,760
Disability Pension by Age under 45	112
Disability Pension by Age 45-54	154
Disability Pension by Age 55-69	2,902
Disability Pension by Age 70-84	1,323
Disability Pension by Age 85 and over	998

Education

MGIB-AD Trainees	1,802
MGIB-SR Trainees	1,024
DEA Trainees	1,849
VEAP Trainees	1
REAP Trainees	380
Post 9/11 Trainees	5,805

Insurance

Life Insurance Payments	$18,216,887
Total Face Value of Insurance	$140,815,137
Total Number of Policies	11,997

Loan Guaranty

Number of Loans	4,757
Total Loan Amount	$789,153,253

Vocational Rehabilitation and Employment

Number of Applicants	1,171
Number of Plans Developed	566
Number of Entitlement Decisions	749
Number of Veterans Rehabilitated through Independent Living	31
Number of Veterans Rehabilitated by Obtaining Suitable Employment	137

Louisiana

Compensation

Estimated Veteran Population	297,658
Disability Compensation Recipients	45,702
Estimated Monthly Disability Compensation Costs	$49,799,934
Estimated Annual Disability Compensation Costs	$597,599,205
Disability Compensation by Age 44 and under	5,064
Disability Compensation by Age 45-54	12,979
Disability Compensation by Age 55-74	21,622
Disability Compensation by Age 75-84	3,904
Disability Compensation by Age 85 and over	2,129

Pension & Fiduciary

Disability Pension Recipients	7,361
Estimated Monthly Disability Pension Costs	$6,227,077
Estimated Annual Disability Pension Costs	$74,724,918
Disability Pension by Age under 45	171
Disability Pension by Age 45-54	174
Disability Pension by Age 55-69	3,703
Disability Pension by Age 70-84	1,830
Disability Pension by Age 85 and over	1,482

Education

MGIB-AD Trainees	1,788
MGIB-SR Trainees	1,215
DEA Trainees	1,618
VEAP Trainees	1
REAP Trainees	322
Post 9/11 Trainees	5,681

Insurance

Life Insurance Payments	$19,808,816
Total Face Value of Insurance	$153,120,626
Total Number of Policies	12,692

Loan Guaranty

Number of Loans	4,011
Total Loan Amount	$760,795,175

Vocational Rehabilitation and Employment

Number of Applicants	800
Number of Plans Developed	414
Number of Entitlement Decisions	620
Number of Veterans Rehabilitated through Independent Living	25
Number of Veterans Rehabilitated by Obtaining Suitable Employment	103

Maine

Compensation

Estimated Veteran Population	136,400
Disability Compensation Recipients	23,270
Estimated Monthly Disability Compensation Costs	$27,663,293
Estimated Annual Disability Compensation Costs	$331,959,521
Disability Compensation by Age 44 and under	1,812
Disability Compensation by Age 45-54	6,200
Disability Compensation by Age 55-74	11,326
Disability Compensation by Age 75-84	2,472
Disability Compensation by Age 85 and over	1,459

Pension & Fiduciary

Disability Pension Recipients	2,144
Estimated Monthly Disability Pension Costs	$1,609,433
Estimated Annual Disability Pension Costs	$19,313,201
Disability Pension by Age under 45	68
Disability Pension by Age 45-54	53
Disability Pension by Age 55-69	1,205
Disability Pension by Age 70-84	510
Disability Pension by Age 85 and over	307

Education

MGIB-AD Trainees	407
MGIB-SR Trainees	283
DEA Trainees	646
VEAP Trainees	1
REAP Trainees	67
Post 9/11 Trainees	1,581

Insurance

Life Insurance Payments	$9,616,870
Total Face Value of Insurance	$74,337,668
Total Number of Policies	6,707

Loan Guaranty

Number of Loans	1,097
Total Loan Amount	$198,103,227

Vocational Rehabilitation and Employment

Number of Applicants	389
Number of Plans Developed	193
Number of Entitlement Decisions	338
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	58

Maryland

Compensation

Estimated Veteran Population	465,727
Disability Compensation Recipients	60,778
Estimated Monthly Disability Compensation Costs	$52,805,306
Estimated Annual Disability Compensation Costs	$633,663,667
Disability Compensation by Age 44 and under	6,242
Disability Compensation by Age 45-54	23,343
Disability Compensation by Age 55-74	24,504
Disability Compensation by Age 75-84	3,855
Disability Compensation by Age 85 and over	2,803

Pension & Fiduciary

Disability Pension Recipients	3,289
Estimated Monthly Disability Pension Costs	$2,758,025
Estimated Annual Disability Pension Costs	$33,096,300
Disability Pension by Age under 45	65
Disability Pension by Age 45-54	77
Disability Pension by Age 55-69	1,733
Disability Pension by Age 70-84	772
Disability Pension by Age 85 and over	634

Education

MGIB-AD Trainees	3,512
MGIB-SR Trainees	629
DEA Trainees	1,057
VEAP Trainees	3
REAP Trainees	151
Post 9/11 Trainees	17,050

Insurance

Life Insurance Payments	$34,011,642
Total Face Value of Insurance	$262,907,383
Total Number of Policies	20,706

Loan Guaranty

Number of Loans	10,442
Total Loan Amount	$3,297,300,882

Vocational Rehabilitation and Employment

Number of Applicants	736
Number of Plans Developed	356
Number of Entitlement Decisions	411
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	97

Massachusetts

Compensation

Estimated Veteran Population	378,622
Disability Compensation Recipients	53,581
Estimated Monthly Disability Compensation Costs	$50,709,251
Estimated Annual Disability Compensation Costs	$608,511,009
Disability Compensation by Age 44 and under	4,733
Disability Compensation by Age 45-54	10,221
Disability Compensation by Age 55-74	23,169
Disability Compensation by Age 75-84	8,357
Disability Compensation by Age 85 and over	7,086

Pension & Fiduciary

Disability Pension Recipients	4,127
Estimated Monthly Disability Pension Costs	$3,477,124
Estimated Annual Disability Pension Costs	$41,725,491
Disability Pension by Age under 45	73
Disability Pension by Age 45-54	93
Disability Pension by Age 55-69	1,950
Disability Pension by Age 70-84	953
Disability Pension by Age 85 and over	1,049

Education

MGIB-AD Trainees	1,379
MGIB-SR Trainees	759
DEA Trainees	1,036
VEAP Trainees	3
REAP Trainees	213
Post 9/11 Trainees	7,078

Insurance

Life Insurance Payments	$42,248,283
Total Face Value of Insurance	$326,575,988
Total Number of Policies	29,511

Loan Guaranty

Number of Loans	2,594
Total Loan Amount	$697,897,014

Vocational Rehabilitation and Employment

Number of Applicants	652
Number of Plans Developed	236
Number of Entitlement Decisions	357
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	47

Michigan

Compensation

Estimated Veteran Population	684,492
Disability Compensation Recipients	77,675
Estimated Monthly Disability Compensation Costs	$76,816,405
Estimated Annual Disability Compensation Costs	$921,796,855
Disability Compensation by Age 44 and under	6,641
Disability Compensation by Age 45-54	18,246
Disability Compensation by Age 55-74	40,043
Disability Compensation by Age 75-84	6,433
Disability Compensation by Age 85 and over	6,236

Pension & Fiduciary

Disability Pension Recipients	10,016
Estimated Monthly Disability Pension Costs	$9,664,511
Estimated Annual Disability Pension Costs	$115,974,131
Disability Pension by Age under 45	228
Disability Pension by Age 45-54	283
Disability Pension by Age 55-69	5,105
Disability Pension by Age 70-84	2,069
Disability Pension by Age 85 and over	2,321

Education

MGIB-AD Trainees	2,337
MGIB-SR Trainees	1,260
DEA Trainees	1,696
VEAP Trainees	4
REAP Trainees	275
Post 9/11 Trainees	8,896

Insurance

Life Insurance Payments	$46,122,034
Total Face Value of Insurance	$356,519,787
Total Number of Policies	31,327

Loan Guaranty

Number of Loans	4,459
Total Loan Amount	$639,011,254

Vocational Rehabilitation and Employment

Number of Applicants	1,602
Number of Plans Developed	851
Number of Entitlement Decisions	1,003
Number of Veterans Rehabilitated through Independent Living	136
Number of Veterans Rehabilitated by Obtaining Suitable Employment	173

Minnesota

Compensation

Estimated Veteran Population	371,933
Disability Compensation Recipients	74,928
Estimated Monthly Disability Compensation Costs	$59,783,319
Estimated Annual Disability Compensation Costs	$717,399,830
Disability Compensation by Age 44 and under	6,530
Disability Compensation by Age 45-54	13,744
Disability Compensation by Age 55-74	37,260
Disability Compensation by Age 75-84	10,771
Disability Compensation by Age 85 and over	6,578

Pension & Fiduciary

Disability Pension Recipients	4,123
Estimated Monthly Disability Pension Costs	$3,265,497
Estimated Annual Disability Pension Costs	$39,185,961
Disability Pension by Age under 45	86
Disability Pension by Age 45-54	110
Disability Pension by Age 55-69	1,879
Disability Pension by Age 70-84	1,059
Disability Pension by Age 85 and over	989

Education

MGIB-AD Trainees	2,725
MGIB-SR Trainees	1,858
DEA Trainees	1,613
VEAP Trainees	3
REAP Trainees	576
Post 9/11 Trainees	9,799

Insurance

Life Insurance Payments	$36,174,629
Total Face Value of Insurance	$279,627,108
Total Number of Policies	24,786

Loan Guaranty

Number of Loans	4,076
Total Loan Amount	$758,461,186

Vocational Rehabilitation and Employment

Number of Applicants	829
Number of Plans Developed	382
Number of Entitlement Decisions	597
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	139

Mississippi

Compensation

Estimated Veteran Population	201,926
Disability Compensation Recipients	32,856
Estimated Monthly Disability Compensation Costs	$32,476,985
Estimated Annual Disability Compensation Costs	$389,723,818
Disability Compensation by Age 44 and under	2,768
Disability Compensation by Age 45-54	9,964
Disability Compensation by Age 55-74	15,425
Disability Compensation by Age 75-84	3,007
Disability Compensation by Age 85 and over	1,657

Pension & Fiduciary

Disability Pension Recipients	4,588
Estimated Monthly Disability Pension Costs	$3,495,784
Estimated Annual Disability Pension Costs	$41,949,414
Disability Pension by Age under 45	90
Disability Pension by Age 45-54	96
Disability Pension by Age 55-69	2,022
Disability Pension by Age 70-84	1,166
Disability Pension by Age 85 and over	1,212

Education

MGIB-AD Trainees	1,052
MGIB-SR Trainees	1,412
DEA Trainees	995
VEAP Trainees	1
REAP Trainees	592
Post 9/11 Trainees	4,245

Insurance

Life Insurance Payments	$11,926,618
Total Face Value of Insurance	$92,191,845
Total Number of Policies	7,874

Loan Guaranty

Number of Loans	2,539
Total Loan Amount	$422,011,443

Vocational Rehabilitation and Employment

Number of Applicants	521
Number of Plans Developed	224
Number of Entitlement Decisions	255
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	63

Missouri

Compensation

Estimated Veteran Population	496,745
Disability Compensation Recipients	70,334
Estimated Monthly Disability Compensation Costs	$67,235,140
Estimated Annual Disability Compensation Costs	$806,821,684
Disability Compensation by Age 44 and under	6,176
Disability Compensation by Age 45-54	17,996
Disability Compensation by Age 55-74	34,664
Disability Compensation by Age 75-84	6,786
Disability Compensation by Age 85 and over	4,639

Pension & Fiduciary

Disability Pension Recipients	7,900
Estimated Monthly Disability Pension Costs	$7,221,503
Estimated Annual Disability Pension Costs	$86,658,034
Disability Pension by Age under 45	112
Disability Pension by Age 45-54	174
Disability Pension by Age 55-69	3,714
Disability Pension by Age 70-84	2,001
Disability Pension by Age 85 and over	1,894

Education

MGIB-AD Trainees	6,700
MGIB-SR Trainees	2,129
DEA Trainees	1,701
VEAP Trainees	3
REAP Trainees	1,742
Post 9/11 Trainees	11,592

Insurance

Life Insurance Payments	$31,801,055
Total Face Value of Insurance	$245,819,714
Total Number of Policies	20,755

Loan Guaranty

Number of Loans	7,098
Total Loan Amount	$1,149,008,311

Vocational Rehabilitation and Employment

Number of Applicants	1,128
Number of Plans Developed	487
Number of Entitlement Decisions	692
Number of Veterans Rehabilitated through Independent Living	31
Number of Veterans Rehabilitated by Obtaining Suitable Employment	154

Montana

Compensation

Estimated Veteran Population	100,904
Disability Compensation Recipients	19,084
Estimated Monthly Disability Compensation Costs	$18,177,123
Estimated Annual Disability Compensation Costs	$218,125,479
Disability Compensation by Age 44 and under	2,235
Disability Compensation by Age 45-54	4,963
Disability Compensation by Age 55-74	9,138
Disability Compensation by Age 75-84	1,741
Disability Compensation by Age 85 and over	1,001

Pension & Fiduciary

Disability Pension Recipients	1,552
Estimated Monthly Disability Pension Costs	$1,277,592
Estimated Annual Disability Pension Costs	$15,331,108
Disability Pension by Age under 45	31
Disability Pension by Age 45-54	47
Disability Pension by Age 55-69	836
Disability Pension by Age 70-84	367
Disability Pension by Age 85 and over	271

Education

MGIB-AD Trainees	465
MGIB-SR Trainees	315
DEA Trainees	372
VEAP Trainees	0
REAP Trainees	37
Post 9/11 Trainees	1,670

Insurance

Life Insurance Payments	$6,977,042
Total Face Value of Insurance	$53,932,003
Total Number of Policies	4,473

Loan Guaranty

Number of Loans	1,584
Total Loan Amount	$297,396,835

Vocational Rehabilitation and Employment

Number of Applicants	391
Number of Plans Developed	251
Number of Entitlement Decisions	325
Number of Veterans Rehabilitated through Independent Living	2
Number of Veterans Rehabilitated by Obtaining Suitable Employment	48

Nebraska

Compensation

Estimated Veteran Population	142,443
Disability Compensation Recipients	36,184
Estimated Monthly Disability Compensation Costs	$29,833,886
Estimated Annual Disability Compensation Costs	$358,006,636
Disability Compensation by Age 44 and under	3,036
Disability Compensation by Age 45-54	8,449
Disability Compensation by Age 55-74	16,019
Disability Compensation by Age 75-84	5,748
Disability Compensation by Age 85 and over	2,857

Pension & Fiduciary

Disability Pension Recipients	1,616
Estimated Monthly Disability Pension Costs	$1,441,766
Estimated Annual Disability Pension Costs	$17,301,198
Disability Pension by Age under 45	32
Disability Pension by Age 45-54	41
Disability Pension by Age 55-69	793
Disability Pension by Age 70-84	416
Disability Pension by Age 85 and over	332

Education

MGIB-AD Trainees	1,792
MGIB-SR Trainees	752
DEA Trainees	821
VEAP Trainees	1
REAP Trainees	316
Post 9/11 Trainees	3,713

Insurance

Life Insurance Payments	$12,796,436
Total Face Value of Insurance	$98,915,471
Total Number of Policies	7,859

Loan Guaranty

Number of Loans	3,148
Total Loan Amount	$529,555,045

Vocational Rehabilitation and Employment

Number of Applicants	429
Number of Plans Developed	268
Number of Entitlement Decisions	324
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	79

Nevada

Compensation

Estimated Veteran Population	242,205
Disability Compensation Recipients	33,103
Estimated Monthly Disability Compensation Costs	$32,214,915
Estimated Annual Disability Compensation Costs	$386,578,976
Disability Compensation by Age 44 and under	3,256
Disability Compensation by Age 45-54	9,610
Disability Compensation by Age 55-74	15,847
Disability Compensation by Age 75-84	2,992
Disability Compensation by Age 85 and over	1,389

Pension & Fiduciary

Disability Pension Recipients	3,175
Estimated Monthly Disability Pension Costs	$2,652,750
Estimated Annual Disability Pension Costs	$31,832,997
Disability Pension by Age under 45	65
Disability Pension by Age 45-54	98
Disability Pension by Age 55-69	1,731
Disability Pension by Age 70-84	810
Disability Pension by Age 85 and over	471

Education

MGIB-AD Trainees	1,175
MGIB-SR Trainees	410
DEA Trainees	585
VEAP Trainees	1
REAP Trainees	79
Post 9/11 Trainees	4,180

Insurance

Life Insurance Payments	$11,415,339
Total Face Value of Insurance	$88,239,698
Total Number of Policies	7,902

Loan Guaranty

Number of Loans	4,968
Total Loan Amount	$955,517,841

Vocational Rehabilitation and Employment

Number of Applicants	531
Number of Plans Developed	225
Number of Entitlement Decisions	359
Number of Veterans Rehabilitated through Independent Living	20
Number of Veterans Rehabilitated by Obtaining Suitable Employment	63

New Hampshire

Compensation

Estimated Veteran Population	126,111
Disability Compensation Recipients	15,859
Estimated Monthly Disability Compensation Costs	$14,516,434
Estimated Annual Disability Compensation Costs	$174,197,206
Disability Compensation by Age 44 and under	1,331
Disability Compensation by Age 45-54	4,119
Disability Compensation by Age 55-74	7,536
Disability Compensation by Age 75-84	1,785
Disability Compensation by Age 85 and over	1,081

Pension & Fiduciary

Disability Pension Recipients	870
Estimated Monthly Disability Pension Costs	$791,653
Estimated Annual Disability Pension Costs	$9,499,840
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	14
Disability Pension by Age 55-69	351
Disability Pension by Age 70-84	226
Disability Pension by Age 85 and over	274

Education

MGIB-AD Trainees	301
MGIB-SR Trainees	184
DEA Trainees	240
VEAP Trainees	1
REAP Trainees	34
Post 9/11 Trainees	1,736

Insurance

Life Insurance Payments	$9,016,294
Total Face Value of Insurance	$69,695,261
Total Number of Policies	5,978

Loan Guaranty

Number of Loans	1,136
Total Loan Amount	$264,613,719

Vocational Rehabilitation and Employment

Number of Applicants	237
Number of Plans Developed	112
Number of Entitlement Decisions	161
Number of Veterans Rehabilitated through Independent Living	1
Number of Veterans Rehabilitated by Obtaining Suitable Employment	29

New Jersey

Compensation

Estimated Veteran Population	423,334
Disability Compensation Recipients	49,863
Estimated Monthly Disability Compensation Costs	$48,949,977
Estimated Annual Disability Compensation Costs	$587,399,721
Disability Compensation by Age 44 and under	4,546
Disability Compensation by Age 45-54	9,861
Disability Compensation by Age 55-74	23,027
Disability Compensation by Age 75-84	6,132
Disability Compensation by Age 85 and over	6,223

Pension & Fiduciary

Disability Pension Recipients	3,159
Estimated Monthly Disability Pension Costs	$2,870,607
Estimated Annual Disability Pension Costs	$34,447,288
Disability Pension by Age under 45	41
Disability Pension by Age 45-54	54
Disability Pension by Age 55-69	1,257
Disability Pension by Age 70-84	771
Disability Pension by Age 85 and over	1,021

Education

MGIB-AD Trainees	1,446
MGIB-SR Trainees	987
DEA Trainees	821
VEAP Trainees	2
REAP Trainees	179
Post 9/11 Trainees	6,504

Insurance

Life Insurance Payments	$54,809,561
Total Face Value of Insurance	$423,673,701
Total Number of Policies	35,269

Loan Guaranty

Number of Loans	2,915
Total Loan Amount	$737,095,532

Vocational Rehabilitation and Employment

Number of Applicants	736
Number of Plans Developed	328
Number of Entitlement Decisions	368
Number of Veterans Rehabilitated through Independent Living	49
Number of Veterans Rehabilitated by Obtaining Suitable Employment	99

New Mexico

Compensation

Estimated Veteran Population	172,595
Disability Compensation Recipients	31,668
Estimated Monthly Disability Compensation Costs	$40,092,031
Estimated Annual Disability Compensation Costs	$481,104,367
Disability Compensation by Age 44 and under	2,595
Disability Compensation by Age 45-54	8,383
Disability Compensation by Age 55-74	15,872
Disability Compensation by Age 75-84	3,081
Disability Compensation by Age 85 and over	1,718

Pension & Fiduciary

Disability Pension Recipients	2,632
Estimated Monthly Disability Pension Costs	$2,070,126
Estimated Annual Disability Pension Costs	$24,841,511
Disability Pension by Age under 45	72
Disability Pension by Age 45-54	62
Disability Pension by Age 55-69	1,414
Disability Pension by Age 70-84	626
Disability Pension by Age 85 and over	458

Education

MGIB-AD Trainees	1,619
MGIB-SR Trainees	441
DEA Trainees	1,232
VEAP Trainees	1
REAP Trainees	108
Post 9/11 Trainees	3,256

Insurance

Life Insurance Payments	$13,519,358
Total Face Value of Insurance	$104,503,599
Total Number of Policies	8,922

Loan Guaranty

Number of Loans	4,046
Total Loan Amount	$768,705,363

Vocational Rehabilitation and Employment

Number of Applicants	622
Number of Plans Developed	280
Number of Entitlement Decisions	440
Number of Veterans Rehabilitated through Independent Living	43
Number of Veterans Rehabilitated by Obtaining Suitable Employment	77

New York

Compensation

Estimated Veteran Population	913,489
Disability Compensation Recipients	108,986
Estimated Monthly Disability Compensation Costs	$102,912,818
Estimated Annual Disability Compensation Costs	$1,234,953,816
Disability Compensation by Age 44 and under	11,784
Disability Compensation by Age 45-54	23,956
Disability Compensation by Age 55-74	50,742
Disability Compensation by Age 75-84	10,793
Disability Compensation by Age 85 and over	11,657

Pension & Fiduciary

Disability Pension Recipients	13,171
Estimated Monthly Disability Pension Costs	$10,193,861
Estimated Annual Disability Pension Costs	$122,326,329
Disability Pension by Age under 45	212
Disability Pension by Age 45-54	326
Disability Pension by Age 55-69	6,232
Disability Pension by Age 70-84	3,263
Disability Pension by Age 85 and over	3,102

Education

MGIB-AD Trainees	3,765
MGIB-SR Trainees	1,785
DEA Trainees	2,513
VEAP Trainees	5
REAP Trainees	408
Post 9/11 Trainees	17,292

Insurance

Life Insurance Payments	$102,458,339
Total Face Value of Insurance	$791,995,107
Total Number of Policies	65,846

Loan Guaranty

Number of Loans	4,566
Total Loan Amount	$917,061,468

Vocational Rehabilitation and Employment

Number of Applicants	1,788
Number of Plans Developed	952
Number of Entitlement Decisions	1,289
Number of Veterans Rehabilitated through Independent Living	169
Number of Veterans Rehabilitated by Obtaining Suitable Employment	204

North Carolina

Compensation

Estimated Veteran Population	760,544
Disability Compensation Recipients	135,169
Estimated Monthly Disability Compensation Costs	$141,153,761
Estimated Annual Disability Compensation Costs	$1,693,845,136
Disability Compensation by Age 44 and under	13,508
Disability Compensation by Age 45-54	45,209
Disability Compensation by Age 55-74	61,470
Disability Compensation by Age 75-84	10,237
Disability Compensation by Age 85 and over	4,738

Pension & Fiduciary

Disability Pension Recipients	9,413
Estimated Monthly Disability Pension Costs	$7,230,615
Estimated Annual Disability Pension Costs	$86,767,378
Disability Pension by Age under 45	153
Disability Pension by Age 45-54	177
Disability Pension by Age 55-69	4,353
Disability Pension by Age 70-84	2,367
Disability Pension by Age 85 and over	2,341

Education

MGIB-AD Trainees	6,567
MGIB-SR Trainees	1,651
DEA Trainees	4,303
VEAP Trainees	3
REAP Trainees	579
Post 9/11 Trainees	15,539

Insurance

Life Insurance Payments	$49,859,862
Total Face Value of Insurance	$385,412,912
Total Number of Policies	31,933

Loan Guaranty

Number of Loans	23,021
Total Loan Amount	$4,128,947,944

Vocational Rehabilitation and Employment

Number of Applicants	2,300
Number of Plans Developed	635
Number of Entitlement Decisions	1,134
Number of Veterans Rehabilitated through Independent Living	12
Number of Veterans Rehabilitated by Obtaining Suitable Employment	180

North Dakota

Compensation

Estimated Veteran Population	55,471
Disability Compensation Recipients	10,537
Estimated Monthly Disability Compensation Costs	$8,688,408
Estimated Annual Disability Compensation Costs	$104,260,896
Disability Compensation by Age 44 and under	1,274
Disability Compensation by Age 45-54	2,832
Disability Compensation by Age 55-74	4,733
Disability Compensation by Age 75-84	1,056
Disability Compensation by Age 85 and over	638

Pension & Fiduciary

Disability Pension Recipients	774
Estimated Monthly Disability Pension Costs	$559,755
Estimated Annual Disability Pension Costs	$6,717,058
Disability Pension by Age under 45	6
Disability Pension by Age 45-54	15
Disability Pension by Age 55-69	337
Disability Pension by Age 70-84	206
Disability Pension by Age 85 and over	210

Education

MGIB-AD Trainees	399
MGIB-SR Trainees	573
DEA Trainees	227
VEAP Trainees	0
REAP Trainees	247
Post 9/11 Trainees	1,294

Insurance

Life Insurance Payments	$4,224,744
Total Face Value of Insurance	$32,656,946
Total Number of Policies	2,819

Loan Guaranty

Number of Loans	1,034
Total Loan Amount	$180,119,092

Vocational Rehabilitation and Employment

Number of Applicants	172
Number of Plans Developed	101
Number of Entitlement Decisions	183
Number of Veterans Rehabilitated through Independent Living	6
Number of Veterans Rehabilitated by Obtaining Suitable Employment	50

Ohio

Compensation

Estimated Veteran Population	867,240
Disability Compensation Recipients	101,083
Estimated Monthly Disability Compensation Costs	$89,571,872
Estimated Annual Disability Compensation Costs	$1,074,862,459
Disability Compensation by Age 44 and under	10,049
Disability Compensation by Age 45-54	27,079
Disability Compensation by Age 55-74	48,956
Disability Compensation by Age 75-84	7,892
Disability Compensation by Age 85 and over	7,071

Pension & Fiduciary

Disability Pension Recipients	15,577
Estimated Monthly Disability Pension Costs	$14,152,675
Estimated Annual Disability Pension Costs	$169,832,104
Disability Pension by Age under 45	463
Disability Pension by Age 45-54	502
Disability Pension by Age 55-69	8,905
Disability Pension by Age 70-84	2,828
Disability Pension by Age 85 and over	2,872

Education

MGIB-AD Trainees	3,803
MGIB-SR Trainees	2,802
DEA Trainees	1,989
VEAP Trainees	4
REAP Trainees	981
Post 9/11 Trainees	12,700

Insurance

Life Insurance Payments	$59,373,125
Total Face Value of Insurance	$458,949,700
Total Number of Policies	39,546

Loan Guaranty

Number of Loans	8,106
Total Loan Amount	$1,301,281,846

Vocational Rehabilitation and Employment

Number of Applicants	1,905
Number of Plans Developed	1,090
Number of Entitlement Decisions	1,734
Number of Veterans Rehabilitated through Independent Living	40
Number of Veterans Rehabilitated by Obtaining Suitable Employment	133

Oklahoma

Compensation

Estimated Veteran Population	319,528
Disability Compensation Recipients	71,091
Estimated Monthly Disability Compensation Costs	$84,646,194
Estimated Annual Disability Compensation Costs	$1,015,754,326
Disability Compensation by Age 44 and under	6,509
Disability Compensation by Age 45-54	18,182
Disability Compensation by Age 55-74	35,366
Disability Compensation by Age 75-84	7,302
Disability Compensation by Age 85 and over	3,726

Pension & Fiduciary

Disability Pension Recipients	5,938
Estimated Monthly Disability Pension Costs	$5,893,830
Estimated Annual Disability Pension Costs	$70,725,965
Disability Pension by Age under 45	101
Disability Pension by Age 45-54	182
Disability Pension by Age 55-69	3,214
Disability Pension by Age 70-84	1,415
Disability Pension by Age 85 and over	1,025

Education

MGIB-AD Trainees	3,142
MGIB-SR Trainees	1,241
DEA Trainees	2,357
VEAP Trainees	1
REAP Trainees	606
Post 9/11 Trainees	5,899

Insurance

Life Insurance Payments	$20,966,861
Total Face Value of Insurance	$162,072,226
Total Number of Policies	14,292

Loan Guaranty

Number of Loans	6,643
Total Loan Amount	$1,066,957,489

Vocational Rehabilitation and Employment

Number of Applicants	1,484
Number of Plans Developed	526
Number of Entitlement Decisions	773
Number of Veterans Rehabilitated through Independent Living	39
Number of Veterans Rehabilitated by Obtaining Suitable Employment	193

Oregon

Compensation

Estimated Veteran Population	327,288
Disability Compensation Recipients	52,949
Estimated Monthly Disability Compensation Costs	$59,640,945
Estimated Annual Disability Compensation Costs	$715,691,344
Disability Compensation by Age 44 and under	6,055
Disability Compensation by Age 45-54	12,850
Disability Compensation by Age 55-74	26,229
Disability Compensation by Age 75-84	4,451
Disability Compensation by Age 85 and over	3,302

Pension & Fiduciary

Disability Pension Recipients	5,578
Estimated Monthly Disability Pension Costs	$4,942,740
Estimated Annual Disability Pension Costs	$59,312,881
Disability Pension by Age under 45	107
Disability Pension by Age 45-54	150
Disability Pension by Age 55-69	3,303
Disability Pension by Age 70-84	1,097
Disability Pension by Age 85 and over	920

Education

MGIB-AD Trainees	1,848
MGIB-SR Trainees	621
DEA Trainees	1,414
VEAP Trainees	2
REAP Trainees	269
Post 9/11 Trainees	6,246

Insurance

Life Insurance Payments	$22,106,530
Total Face Value of Insurance	$170,881,781
Total Number of Policies	14,449

Loan Guaranty

Number of Loans	4,952
Total Loan Amount	$1,036,297,226

Vocational Rehabilitation and Employment

Number of Applicants	1,313
Number of Plans Developed	571
Number of Entitlement Decisions	919
Number of Veterans Rehabilitated through Independent Living	10
Number of Veterans Rehabilitated by Obtaining Suitable Employment	204

Pennsylvania

Compensation

Estimated Veteran Population	933,404
Disability Compensation Recipients	99,489
Estimated Monthly Disability Compensation Costs	$95,484,689
Estimated Annual Disability Compensation Costs	$1,145,816,269
Disability Compensation by Age 44 and under	9,599
Disability Compensation by Age 45-54	23,687
Disability Compensation by Age 55-74	47,553
Disability Compensation by Age 75-84	9,284
Disability Compensation by Age 85 and over	9,276

Pension & Fiduciary

Disability Pension Recipients	14,150
Estimated Monthly Disability Pension Costs	$13,304,701
Estimated Annual Disability Pension Costs	$159,656,416
Disability Pension by Age under 45	216
Disability Pension by Age 45-54	338
Disability Pension by Age 55-69	6,268
Disability Pension by Age 70-84	3,301
Disability Pension by Age 85 and over	3,964

Education

MGIB-AD Trainees	3,395
MGIB-SR Trainees	2,325
DEA Trainees	2,274
VEAP Trainees	4
REAP Trainees	429
Post 9/11 Trainees	16,461

Insurance

Life Insurance Payments	$84,547,190
Total Face Value of Insurance	$653,543,294
Total Number of Policies	57,551

Loan Guaranty

Number of Loans	7,115
Total Loan Amount	$1,343,461,881

Vocational Rehabilitation and Employment

Number of Applicants	1,550
Number of Plans Developed	760
Number of Entitlement Decisions	1,067
Number of Veterans Rehabilitated through Independent Living	15
Number of Veterans Rehabilitated by Obtaining Suitable Employment	251

Rhode Island

Compensation

Estimated Veteran Population	68,552
Disability Compensation Recipients	10,201
Estimated Monthly Disability Compensation Costs	$9,849,060
Estimated Annual Disability Compensation Costs	$118,188,723
Disability Compensation by Age 44 and under	786
Disability Compensation by Age 45-54	2,236
Disability Compensation by Age 55-74	4,777
Disability Compensation by Age 75-84	1,173
Disability Compensation by Age 85 and over	1,222

Pension & Fiduciary

Disability Pension Recipients	979
Estimated Monthly Disability Pension Costs	$925,906
Estimated Annual Disability Pension Costs	$11,110,872
Disability Pension by Age under 45	17
Disability Pension by Age 45-54	26
Disability Pension by Age 55-69	420
Disability Pension by Age 70-84	229
Disability Pension by Age 85 and over	284

Education

MGIB-AD Trainees	211
MGIB-SR Trainees	224
DEA Trainees	210
VEAP Trainees	1
REAP Trainees	62
Post 9/11 Trainees	1,424

Insurance

Life Insurance Payments	$6,617,248
Total Face Value of Insurance	$51,150,823
Total Number of Policies	4,746

Loan Guaranty

Number of Loans	488
Total Loan Amount	$118,356,129

Vocational Rehabilitation and Employment

Number of Applicants	318
Number of Plans Developed	80
Number of Entitlement Decisions	113
Number of Veterans Rehabilitated through Independent Living	14
Number of Veterans Rehabilitated by Obtaining Suitable Employment	29

South Carolina

Compensation

Estimated Veteran Population	403,975
Disability Compensation Recipients	70,110
Estimated Monthly Disability Compensation Costs	$75,813,982
Estimated Annual Disability Compensation Costs	$909,767,780
Disability Compensation by Age 44 and under	6,273
Disability Compensation by Age 45-54	22,204
Disability Compensation by Age 55-74	33,516
Disability Compensation by Age 75-84	5,769
Disability Compensation by Age 85 and over	2,322

Pension & Fiduciary

Disability Pension Recipients	6,500
Estimated Monthly Disability Pension Costs	$5,537,248
Estimated Annual Disability Pension Costs	$66,446,980
Disability Pension by Age under 45	128
Disability Pension by Age 45-54	134
Disability Pension by Age 55-69	3,058
Disability Pension by Age 70-84	1,627
Disability Pension by Age 85 and over	1,535

Education

MGIB-AD Trainees	1,950
MGIB-SR Trainees	1,575
DEA Trainees	2,395
VEAP Trainees	2
REAP Trainees	248
Post 9/11 Trainees	9,171

Insurance

Life Insurance Payments	$27,534,357
Total Face Value of Insurance	$212,838,468
Total Number of Policies	18,199

Loan Guaranty

Number of Loans	8,212
Total Loan Amount	$1,501,697,665

Vocational Rehabilitation and Employment

Number of Applicants	1,413
Number of Plans Developed	509
Number of Entitlement Decisions	777
Number of Veterans Rehabilitated through Independent Living	37
Number of Veterans Rehabilitated by Obtaining Suitable Employment	265

South Dakota

Compensation

Estimated Veteran Population	70,743
Disability Compensation Recipients	13,160
Estimated Monthly Disability Compensation Costs	$12,305,738
Estimated Annual Disability Compensation Costs	$147,668,855
Disability Compensation by Age 44 and under	1,658
Disability Compensation by Age 45-54	3,814
Disability Compensation by Age 55-74	5,952
Disability Compensation by Age 75-84	1,088
Disability Compensation by Age 85 and over	635

Pension & Fiduciary

Disability Pension Recipients	1,417
Estimated Monthly Disability Pension Costs	$1,113,066
Estimated Annual Disability Pension Costs	$13,356,789
Disability Pension by Age under 45	22
Disability Pension by Age 45-54	19
Disability Pension by Age 55-69	617
Disability Pension by Age 70-84	428
Disability Pension by Age 85 and over	331

Education

MGIB-AD Trainees	442
MGIB-SR Trainees	674
DEA Trainees	284
VEAP Trainees	0
REAP Trainees	192
Post 9/11 Trainees	1,274

Insurance

Life Insurance Payments	$5,789,790
Total Face Value of Insurance	$44,754,635
Total Number of Policies	3,658

Loan Guaranty

Number of Loans	1,324
Total Loan Amount	$230,062,737

Vocational Rehabilitation and Employment

Number of Applicants	252
Number of Plans Developed	173
Number of Entitlement Decisions	266
Number of Veterans Rehabilitated through Independent Living	7
Number of Veterans Rehabilitated by Obtaining Suitable Employment	78

Tennessee

Compensation

Estimated Veteran Population	489,083
Disability Compensation Recipients	80,319
Estimated Monthly Disability Compensation Costs	$81,921,976
Estimated Annual Disability Compensation Costs	$983,063,707
Disability Compensation by Age 44 and under	7,215
Disability Compensation by Age 45-54	24,853
Disability Compensation by Age 55-74	39,015
Disability Compensation by Age 75-84	6,025
Disability Compensation by Age 85 and over	3,196

Pension & Fiduciary

Disability Pension Recipients	8,629
Estimated Monthly Disability Pension Costs	$7,156,000
Estimated Annual Disability Pension Costs	$85,871,994
Disability Pension by Age under 45	129
Disability Pension by Age 45-54	228
Disability Pension by Age 55-69	4,451
Disability Pension by Age 70-84	2,047
Disability Pension by Age 85 and over	1,772

Education

MGIB-AD Trainees	2,591
MGIB-SR Trainees	1,360
DEA Trainees	1,808
VEAP Trainees	2
REAP Trainees	538
Post 9/11 Trainees	10,105

Insurance

Life Insurance Payments	$27,578,999
Total Face Value of Insurance	$213,183,550
Total Number of Policies	17,864

Loan Guaranty

Number of Loans	10,107
Total Loan Amount	$1,722,112,373

Vocational Rehabilitation and Employment

Number of Applicants	1,582
Number of Plans Developed	455
Number of Entitlement Decisions	691
Number of Veterans Rehabilitated through Independent Living	16
Number of Veterans Rehabilitated by Obtaining Suitable Employment	186

Texas

Compensation

Estimated Veteran Population	1,683,237
Disability Compensation Recipients	299,877
Estimated Monthly Disability Compensation Costs	$310,403,785
Estimated Annual Disability Compensation Costs	$3,724,845,417
Disability Compensation by Age 44 and under	36,509
Disability Compensation by Age 45-54	94,413
Disability Compensation by Age 55-74	131,584
Disability Compensation by Age 75-84	24,873
Disability Compensation by Age 85 and over	12,407

Pension & Fiduciary

Disability Pension Recipients	24,984
Estimated Monthly Disability Pension Costs	$21,908,959
Estimated Annual Disability Pension Costs	$262,907,507
Disability Pension by Age under 45	680
Disability Pension by Age 45-54	713
Disability Pension by Age 55-69	13,002
Disability Pension by Age 70-84	5,561
Disability Pension by Age 85 and over	5,022

Education

MGIB-AD Trainees	14,575
MGIB-SR Trainees	3,255
DEA Trainees	8,204
VEAP Trainees	7
REAP Trainees	899
Post 9/11 Trainees	49,938

Insurance

Life Insurance Payments	$103,130,948
Total Face Value of Insurance	$797,194,322
Total Number of Policies	66,736

Loan Guaranty

Number of Loans	34,178
Total Loan Amount	$5,991,844,850

Vocational Rehabilitation and Employment

Number of Applicants	6,638
Number of Plans Developed	2,985
Number of Entitlement Decisions	4,076
Number of Veterans Rehabilitated through Independent Living	210
Number of Veterans Rehabilitated by Obtaining Suitable Employment	1,010

Utah

Compensation

Estimated Veteran Population	151,955
Disability Compensation Recipients	20,418
Estimated Monthly Disability Compensation Costs	$19,049,677
Estimated Annual Disability Compensation Costs	$228,596,121
Disability Compensation by Age 44 and under	2,793
Disability Compensation by Age 45-54	6,173
Disability Compensation by Age 55-74	8,646
Disability Compensation by Age 75-84	1,647
Disability Compensation by Age 85 and over	1,151

Pension & Fiduciary

Disability Pension Recipients	1,659
Estimated Monthly Disability Pension Costs	$1,575,228
Estimated Annual Disability Pension Costs	$18,902,740
Disability Pension by Age under 45	42
Disability Pension by Age 45-54	48
Disability Pension by Age 55-69	700
Disability Pension by Age 70-84	380
Disability Pension by Age 85 and over	486

Education

MGIB-AD Trainees	1,819
MGIB-SR Trainees	1,063
DEA Trainees	714
VEAP Trainees	1
REAP Trainees	385
Post 9/11 Trainees	4,364

Insurance

Life Insurance Payments	$10,654,477
Total Face Value of Insurance	$82,358,289
Total Number of Policies	7,073

Loan Guaranty

Number of Loans	3,135
Total Loan Amount	$677,300,593

Vocational Rehabilitation and Employment

Number of Applicants	639
Number of Plans Developed	421
Number of Entitlement Decisions	579
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	89

Vermont

Compensation

Estimated Veteran Population	50,913
Disability Compensation Recipients	6,519
Estimated Monthly Disability Compensation Costs	$6,626,231
Estimated Annual Disability Compensation Costs	$79,514,777
Disability Compensation by Age 44 and under	496
Disability Compensation by Age 45-54	1,674
Disability Compensation by Age 55-74	3,195
Disability Compensation by Age 75-84	656
Disability Compensation by Age 85 and over	483

Pension & Fiduciary

Disability Pension Recipients	399
Estimated Monthly Disability Pension Costs	$257,858
Estimated Annual Disability Pension Costs	$3,094,299
Disability Pension by Age under 45	3
Disability Pension by Age 45-54	7
Disability Pension by Age 55-69	231
Disability Pension by Age 70-84	102
Disability Pension by Age 85 and over	56

Education

MGIB-AD Trainees	241
MGIB-SR Trainees	120
DEA Trainees	116
VEAP Trainees	0
REAP Trainees	29
Post 9/11 Trainees	1,119

Insurance

Life Insurance Payments	$3,700,678
Total Face Value of Insurance	$28,605,960
Total Number of Policies	2,445

Loan Guaranty

Number of Loans	395
Total Loan Amount	$84,507,979

Vocational Rehabilitation and Employment

Number of Applicants	122
Number of Plans Developed	102
Number of Entitlement Decisions	145
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	5

Virginia

Compensation

Estimated Veteran Population	823,348
Disability Compensation Recipients	137,265
Estimated Monthly Disability Compensation Costs	$120,751,419
Estimated Annual Disability Compensation Costs	$1,449,017,023
Disability Compensation by Age 44 and under	13,147
Disability Compensation by Age 45-54	56,545
Disability Compensation by Age 55-74	54,721
Disability Compensation by Age 75-84	8,675
Disability Compensation by Age 85 and over	4,121

Pension & Fiduciary

Disability Pension Recipients	5,763
Estimated Monthly Disability Pension Costs	$4,599,031
Estimated Annual Disability Pension Costs	$55,188,377
Disability Pension by Age under 45	137
Disability Pension by Age 45-54	137
Disability Pension by Age 55-69	2,919
Disability Pension by Age 70-84	1,316
Disability Pension by Age 85 and over	1,238

Education

MGIB-AD Trainees	7,160
MGIB-SR Trainees	1,489
DEA Trainees	3,420
VEAP Trainees	4
REAP Trainees	518
Post 9/11 Trainees	38,883

Insurance

Life Insurance Payments	$48,543,583
Total Face Value of Insurance	$375,238,171
Total Number of Policies	29,998

Loan Guaranty

Number of Loans	27,440
Total Loan Amount	$8,179,525,109

Vocational Rehabilitation and Employment

Number of Applicants	1,884
Number of Plans Developed	604
Number of Entitlement Decisions	1,005
Number of Veterans Rehabilitated through Independent Living	9
Number of Veterans Rehabilitated by Obtaining Suitable Employment	171

Washington

Compensation

Estimated Veteran Population	626,515
Disability Compensation Recipients	102,551
Estimated Monthly Disability Compensation Costs	$95,962,624
Estimated Annual Disability Compensation Costs	$1,151,551,490
Disability Compensation by Age 44 and under	11,794
Disability Compensation by Age 45-54	33,996
Disability Compensation by Age 55-74	44,905
Disability Compensation by Age 75-84	7,476
Disability Compensation by Age 85 and over	4,362

Pension & Fiduciary

Disability Pension Recipients	5,717
Estimated Monthly Disability Pension Costs	$5,194,498
Estimated Annual Disability Pension Costs	$62,333,978
Disability Pension by Age under 45	162
Disability Pension by Age 45-54	177
Disability Pension by Age 55-69	3,091
Disability Pension by Age 70-84	1,145
Disability Pension by Age 85 and over	1,140

Education

MGIB-AD Trainees	3,487
MGIB-SR Trainees	719
DEA Trainees	2,408
VEAP Trainees	3
REAP Trainees	186
Post 9/11 Trainees	15,051

Insurance

Life Insurance Payments	$36,209,037
Total Face Value of Insurance	$279,893,083
Total Number of Policies	23,514

Loan Guaranty

Number of Loans	15,854
Total Loan Amount	$3,751,899,886

Vocational Rehabilitation and Employment

Number of Applicants	1,939
Number of Plans Developed	842
Number of Entitlement Decisions	1,291
Number of Veterans Rehabilitated through Independent Living	19
Number of Veterans Rehabilitated by Obtaining Suitable Employment	332

West Virginia

Compensation

Estimated Veteran Population	163,496
Disability Compensation Recipients	27,117
Estimated Monthly Disability Compensation Costs	$33,750,151
Estimated Annual Disability Compensation Costs	$405,001,816
Disability Compensation by Age 44 and under	2,344
Disability Compensation by Age 45-54	6,846
Disability Compensation by Age 55-74	14,286
Disability Compensation by Age 75-84	2,243
Disability Compensation by Age 85 and over	1,386

Pension & Fiduciary

Disability Pension Recipients	3,349
Estimated Monthly Disability Pension Costs	$2,689,092
Estimated Annual Disability Pension Costs	$32,269,108
Disability Pension by Age under 45	67
Disability Pension by Age 45-54	110
Disability Pension by Age 55-69	1,957
Disability Pension by Age 70-84	774
Disability Pension by Age 85 and over	439

Education

MGIB-AD Trainees	5,278
MGIB-SR Trainees	980
DEA Trainees	899
VEAP Trainees	1
REAP Trainees	976
Post 9/11 Trainees	6,807

Insurance

Life Insurance Payments	$10,430,544
Total Face Value of Insurance	$80,627,307
Total Number of Policies	7,005

Loan Guaranty

Number of Loans	1,576
Total Loan Amount	$267,451,539

Vocational Rehabilitation and Employment

Number of Applicants	455
Number of Plans Developed	277
Number of Entitlement Decisions	353
Number of Veterans Rehabilitated through Independent Living	18
Number of Veterans Rehabilitated by Obtaining Suitable Employment	79

Wisconsin

Compensation

Estimated Veteran Population	407,624
Disability Compensation Recipients	57,745
Estimated Monthly Disability Compensation Costs	$54,387,975
Estimated Annual Disability Compensation Costs	$652,655,698
Disability Compensation by Age 44 and under	7,423
Disability Compensation by Age 45-54	14,678
Disability Compensation by Age 55-74	26,595
Disability Compensation by Age 75-84	5,326
Disability Compensation by Age 85 and over	3,709

Pension & Fiduciary

Disability Pension Recipients	5,630
Estimated Monthly Disability Pension Costs	$4,997,359
Estimated Annual Disability Pension Costs	$59,968,305
Disability Pension by Age under 45	139
Disability Pension by Age 45-54	156
Disability Pension by Age 55-69	2,771
Disability Pension by Age 70-84	1,201
Disability Pension by Age 85 and over	1,363

Education

MGIB-AD Trainees	1,517
MGIB-SR Trainees	1,456
DEA Trainees	1,381
VEAP Trainees	2
REAP Trainees	604
Post 9/11 Trainees	7,355

Insurance

Life Insurance Payments	$36,771,847
Total Face Value of Insurance	$284,243,559
Total Number of Policies	24,046

Loan Guaranty

Number of Loans	3,841
Total Loan Amount	$652,998,399

Vocational Rehabilitation and Employment

Number of Applicants	1,079
Number of Plans Developed	249
Number of Entitlement Decisions	412
Number of Veterans Rehabilitated through Independent Living	4
Number of Veterans Rehabilitated by Obtaining Suitable Employment	66

Wyoming

Compensation

Estimated Veteran Population	55,510
Disability Compensation Recipients	8,536
Estimated Monthly Disability Compensation Costs	$7,348,149
Estimated Annual Disability Compensation Costs	$88,177,788
Disability Compensation by Age 44 and under	1,046
Disability Compensation by Age 45-54	2,577
Disability Compensation by Age 55-74	3,856
Disability Compensation by Age 75-84	647
Disability Compensation by Age 85 and over	389

Pension & Fiduciary

Disability Pension Recipients	480
Estimated Monthly Disability Pension Costs	$380,083
Estimated Annual Disability Pension Costs	$4,560,994
Disability Pension by Age under 45	15
Disability Pension by Age 45-54	16
Disability Pension by Age 55-69	281
Disability Pension by Age 70-84	94
Disability Pension by Age 85 and over	74

Education

MGIB-AD Trainees	456
MGIB-SR Trainees	191
DEA Trainees	145
VEAP Trainees	0
REAP Trainees	109
Post 9/11 Trainees	689

Insurance

Life Insurance Payments	$3,063,985
Total Face Value of Insurance	$23,684,371
Total Number of Policies	1,862

Loan Guaranty

Number of Loans	1,175
Total Loan Amount	$243,131,036

Vocational Rehabilitation and Employment

Number of Applicants	122
Number of Plans Developed	41
Number of Entitlement Decisions	63
Number of Veterans Rehabilitated Through Independent Living	2
Number of Veterans Rehabilitated By Obtaining Suitable Employment	25

Puerto Rico

Compensation

Estimated Veteran Population	109,376
Disability Compensation Recipients	22,793
Estimated Monthly Disability Compensation Costs	$30,465,992
Estimated Annual Disability Compensation Costs	$365,591,899
Disability Compensation by Age 44 and under	1,451
Disability Compensation by Age 45-54	6,168
Disability Compensation by Age 55-74	11,304
Disability Compensation by Age 75-84	2,903
Disability Compensation by Age 85 and over	963

Pension & Fiduciary

Disability Pension Recipients	10,368
Estimated Monthly Disability Pension Costs	$7,282,885
Estimated Annual Disability Pension Costs	$87,394,623
Disability Pension by Age under 45	27
Disability Pension by Age 45-54	49
Disability Pension by Age 55-69	2,115
Disability Pension by Age 70-84	5,607
Disability Pension by Age 85 and over	2,556

Education

MGIB-AD Trainees	487
MGIB-SR Trainees	1,413
DEA Trainees	1,574
VEAP Trainees	1
REAP Trainees	667
Post 9/11 Trainees	1,565

Insurance

Life Insurance Payments	$4,619,406
Total Face Value of Insurance	$35,707,657
Total Number of Policies	3,586

Loan Guaranty

Number of Loans	1,370
Total Loan Amount	$219,571,122

Vocational Rehabilitation and Employment

Number of Applicants	375
Number of Plans Developed	154
Number of Entitlement Decisions	218
Number of Veterans Rehabilitated through Independent Living	3
Number of Veterans Rehabilitated by Obtaining Suitable Employment	63

Philippines

Compensation

Estimated Veteran Population	92,834
Disability Compensation Recipients	5,180
Estimated Monthly Disability Compensation Costs	$7,627,928
Estimated Annual Disability Compensation Costs	$91,535,135
Disability Compensation by Age 44 and under	136
Disability Compensation by Age 45-54	918
Disability Compensation by Age 55-74	2,178
Disability Compensation by Age 75-84	424
Disability Compensation by Age 85 and over	1,524

Pension & Fiduciary

Disability Pension Recipients	586
Estimated Monthly Disability Pension Costs	$692,860
Estimated Annual Disability Pension Costs	$8,314,320
Disability Pension by Age under 45	4
Disability Pension by Age 45-54	9
Disability Pension by Age 55-69	288
Disability Pension by Age 70-84	165
Disability Pension by Age 85 and over	119

Education

MGIB-AD Trainees	243
MGIB-SR Trainees	2
DEA Trainees	14
VEAP Trainees	0
REAP Trainees	1
Post 9/11 Trainees	370

Insurance

Life Insurance Payments	$784,904
Total Face Value of Insurance	$6,067,247
Total Number of Policies	577

Loan Guaranty

Number of Loans	17
Total Loan Amount	$5,266,008

Vocational Rehabilitation and Employment

Number of Applicants	89
Number of Plans Developed	36
Number of Entitlement Decisions	55
Number of Veterans Rehabilitated through Independent Living	0
Number of Veterans Rehabilitated by Obtaining Suitable Employment	4

Other Foreign

Compensation

Disability Compensation Recipients	21,628
Estimated Monthly Disability Compensation Costs	$18,800,723
Estimated Annual Disability Compensation Costs	$225,608,676
Disability Compensation by Age 44 and under	1,864
Disability Compensation by Age 45-54	9,747
Disability Compensation by Age 55-74	8,316
Disability Compensation by Age 75-84	1,229
Disability Compensation by Age 85 and over	467

Pension & Fiduciary

Disability Pension Recipients	721
Estimated Monthly Disability Pension Costs	$591,536
Estimated Annual Disability Pension Costs	$7,098,428
Disability Pension by Age under 45	11
Disability Pension by Age 45-54	19
Disability Pension by Age 55-69	325
Disability Pension by Age 70-84	203
Disability Pension by Age 85 and over	161

Education

MGIB-AD Trainees	8,197
MGIB-SR Trainees	2,302
DEA Trainees	0
VEAP Trainees	0
REAP Trainees	4,557
Post 9/11 Trainees	34,813

Insurance

Life Insurance Payments	$3,384,785
Total Face Value of Insurance	$26,164,123
Total Number of Policies	1,859

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