

VETERANS BENEFITS ADMINISTRATION
Annual Benefits Report
FISCAL YEAR 2020



VA



U.S. Department
of Veterans Affairs

The Fiscal Year 2020 Annual Benefits Report

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

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



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Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



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VA Characteristics:

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

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

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

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

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

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



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Purpose and Overview

Purpose of VBA's Annual Benefits Report

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

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

A complete discussion of VBA's performance in administering these programs is contained in the Department's FY 2021 / FY 2019 Annual Performance Plan and Report (APP&R), dated February 2020. The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link: <https://www.va.gov/performance/>.

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

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures of \$123 billion, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under six major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, and Veteran Readiness and Employment. To administer these programs, VBA spent approximately \$3.3 billion during fiscal year 2020.

Overview – All Programs

Total Program Net Outlays (\$millions)

Compensation	\$105,035
Pension and Burial	\$5,089
Education	\$11,166
Insurance	\$126
Home Loan Guaranty	\$68
Veteran Readiness and Employment (VR&E)	\$1,464
Transition and Economic Development	\$81
Total	\$123,029



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Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2020	5,527,195
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2020	378,670
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2020	162,779
Education – Number of beneficiaries participating in education programs during fiscal year 2020	875,060
Insurance – Number of lives insured at the end of fiscal year 2020	5,631,119
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2020	1,246,817
Veteran Readiness and Employment – Number of participants during fiscal year 2020	123,490

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	258,644	\$13,641	\$3.53 Billion
Survivors DIC ¹	34,065	\$17,175	\$585.05 Million
Total:	292,709	\$14,052	\$4.11 Billion

All compensation recipients and payments – end of FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,081,692	\$17,991	\$91.43 Billion
Survivors DIC	445,503	\$16,927	\$7.54 Billion
Total:	5,527,195	\$17,905	\$98.97 Billion

¹ Dependency and Indemnity Compensation and Death Compensation



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Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	66,606	\$16,394	\$1.09 Billion
Survivors Pension ²	26,756	\$12,093	\$323.56 Million
Total	93,362	\$15,162	\$1.42 Billion

All pension recipients and payments – end of FY 2020

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	219,587	\$12,717	\$2.79 Billion
Survivors Pension	159,083	\$9,333	\$1.48 Billion
Total	378,670	\$11,296	\$4.28 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 2020: 162,779

Overview – Insurance



Number of lives insured at the end of FY 2020 by program type

Program	Number of lives
Administered Programs for Veterans	426,500
Veterans' Mortgage Life Insurance	2,570
Veterans' Group Life Insurance	437,549
Servicemembers' Group Life Insurance	2,165,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,599,000
Total lives insured	5,631,119

Amount of benefits paid during FY 2020 by payment type

Payment type	Amount paid
Death awards	\$1,787,423,164
Dividends	\$40,970,783
Loans	\$23,438,000
Matured endowments	\$122,128,522
Cash surrenders	\$37,373,804
Disability claims	\$2,210,000
Total	\$2,013,544,273

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



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Overview – Home Loan Guaranty



Fiscal year 2020 Home Loan Guaranty program highlights

Loans guaranteed	1,246,817
Interest rate reduction loans	662,065
Total loan amount	\$375,346,777,738
Average amount per loan	\$301,044

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Post-9/11 GI Bill	657,927	\$10,108,335
Montgomery GI Bill - Active Duty (MGIB-AD)	23,712	\$205,248
Montgomery GI Bill - Selected Reserve (MGIB-SR)	41,488	\$108,905
Reserve Educational Assistance Program (REAP)	84	\$4,520
Survivors and Dependents Educational Assistance (DEA)	151,825	\$1,042,921
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	24	\$69
Total	875,060	\$11,469,998

Education program acronyms

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

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



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Overview – Veteran Readiness and Employment (VR&E)



Veteran Readiness and Employment participants FY 2020

Status	Total
Total applicants	96,957
Eligible applicants	68,216
Completed evaluation (including prior year carry over)	67,853
Entitled applicants (including prior year carry over)	54,546
Entitled applicants (2020 only)	38,903
New plans of service (enrollments)	33,163
Participants	123,490
Rehabilitated	10,732

Overview – Office of Transition and Economic Development (OTED)



OTED Programs in FY2020

Programs		Total
Transition Assistance Program	Attendance	213,343
	Events	70,258
VA Solid Start	Veterans served	123,743
	Veterans Successfully Contacted	69,980
	Veterans served - Veterans with mental health appointment prior to leaving service.	16,688
	Veterans Successfully Contacted - Veterans with mental health appointment prior to leaving service.	12,249
PCPG (Chapter 36) Cases	Total Applications	6,223
	Applications Counseled	3,260



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State Totals

Estimated total Veteran population: 19,541,942



Compensation³ – Veterans on the rolls at the end of FY 2020

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually	
5,081,692		\$7,618,817,604	\$91,425,811,253	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
581,140	1,586,901	2,179,441	733,930	



Pension³ – Veterans on the rolls at the end of FY 2020

Number of Veterans ⁵		Estimated total amount paid monthly	Estimated total amount paid annually	
219,587		\$232,356,866	\$2,788,282,389	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
519	29,168	105,899	83,993	



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
23,712	41,488	151,825	0	84	657,927	875,060



Insurance

Life insurance payments during FY 20	Total face value of insurance at the end of FY 20	Total number of policies at the end of FY 20
\$1,170,016,638	\$5,953,201,945	479,122



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
1,246,816	\$375,346,777,738



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
96,957	32,847	54,546	123,490	438	9,541

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

⁴ Total includes 11,739 Veterans and \$18,130,141 in compensation benefits unidentifiable by state.

⁵ Veterans pension only. Total includes 8 Veterans and \$113,424 in pension benefits unidentifiable by state



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Estimated total Veteran population: 362,901

Alabama

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
110,941		\$179,951,263		\$2,159,415,152	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
9,441	34,891	52,155		14,451	

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,023		\$6,353,594		\$76,243,122	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
17	806	2,935		2,265	

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
483	1,271	6,619	0	2	13,075	21,450

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,139,722	\$117,738,015	9,899

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
23,474	\$5,586,586,631

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,881	715	1,032	2,605	33	170



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Alaska

Estimated total Veteran population: 69,384



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,910		\$28,519,362		\$342,232,348	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,421	8,075	8,687	1,727		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
253		\$205,068		\$2,460,819	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	39	156	58		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
27	32	274	0	0	2,373	2,706



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,004,210	\$10,197,691	832



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
6,312	\$2,084,758,934



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
423	96	175	620	0	83

Estimated total Veteran population: 504,451

Arizona



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
125,397		\$180,392,233		\$2,164,706,791	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
16,137	37,365	52,621		19,253	



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,041		\$4,924,562		\$59,094,748	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
13	647	2,572		1,809	



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,349	725	5,257	0	0	42,510	49,841



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$24,698,488	\$125,669,228	10,141



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
54,737	\$15,335,623,803



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,352	605	1,215	2,069	31	198



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Arkansas

Estimated total Veteran population: 202,517



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
54,605		\$92,860,087		\$1,114,321,048	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,924	16,691	25,640	7,349		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,149		\$3,211,322		\$38,535,862	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	494	1,574	1,070		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
117	800	2,199	0	2	3,730	6,848



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$12,347,358	\$62,825,019	5,340



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
9,927	\$2,050,245,919



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
824	277	511	987	11	82

Estimated total Veteran population: 1,659,401

California

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
430,338		\$645,267,480		\$7,743,209,763	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
63,015	137,421	164,859		65,031	

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,981		\$23,524,407		\$282,292,884	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
33	2,292	10,022		8,634	

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,175	525	12,380	0	0	70,331	84,411

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$100,214,063	\$509,902,631	39,465

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
130,659	\$57,357,357,686

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
11,917	4,414	7,136	14,861	8	1,096



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Colorado

Estimated total Veteran population: 392,115



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
115,569		\$162,377,035		\$1,948,524,420	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,063	40,748	42,397	14,352		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,128		\$3,302,819		\$39,633,834	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	446	1,557	1,114		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
478	419	2,750	0	0	22,285	25,932



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$18,320,898	\$93,219,191	7,527



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
51,305	\$18,220,576,467



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,707	942	1,580	3,444	0	345

Estimated total Veteran population: 167,453

Connecticut

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,087		\$39,344,296		\$472,131,550	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,779	8,539	12,494	5,271		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,298		\$1,281,866		\$15,382,392	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	158	523	609		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
88	572	478	0	0	4,088	5,226

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$13,090,695	\$66,607,214	5,008

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
5,712	\$1,630,331,615

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
641	258	396	1,195	3	80



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Delaware

Estimated total Veteran population: 70,340



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,231		\$22,698,770		\$272,385,243	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,234	4,292	7,553	2,150		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
359		\$353,235		\$4,238,817	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	55	173	130		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
17	122	321	0	0	1,603	2,063



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,907,884	\$19,883,842	1,672



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
4,672	\$1,303,158,287



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
212	76	110	210	0	22

Estimated total Veteran population: 28,928

District of Columbia

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,776		\$7,940,113		\$95,281,351	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
737	2,195	2,143	700		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
515		\$454,501		\$5,454,017	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	80	304	130		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
55	51	416	0	0	4,765	5,287

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$1,599,049	\$8,136,177	656

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
1,492	\$877,042,808

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
159	39	74	174	0	17



VA



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Florida

Estimated total Veteran population: 1,517,442



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
401,118		\$587,737,212		\$7,052,846,544	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
40,267	117,811	179,682	63,351		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
18,871		\$21,629,641		\$259,555,692	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
77	2,561	8,491	7,741		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
969	1,409	10,604	0	3	48,271	61,256



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$98,014,517	\$498,711,037	39,575



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
106,115	\$29,561,232,594



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,149	2,378	4,470	9,280	28	825

Estimated total Veteran population: 696,191

Georgia



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
214,966		\$349,582,579		\$4,194,990,953	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
25,352	73,649	92,730		23,225	



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,993		\$8,624,856		\$103,498,270	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
33	1,340	4,080		2,539	



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
571	1,552	9,021	0	0	21,751	32,895



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$43,240,965	\$220,015,841	18,538



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
54,776	\$13,738,209,401



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
5,378	1,215	2,356	4,643	2	313



VA



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Hawaii

Estimated total Veteran population: 114,521



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,380		\$43,357,310		\$520,287,717	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,191	9,609	12,674	4,903		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
592		\$502,153		\$6,025,831	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	62	373	156		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	89	457	0	0	4,961	5,547



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$9,759,877	\$49,659,565	3,467



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
10,795	\$6,248,562,212



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,211	442	712	1,790	7	124



Estimated total Veteran population: 124,302

Idaho



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
35,097		\$47,873,679		\$574,484,154	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,269	10,795	14,793	5,234		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,267		\$1,253,687		\$15,044,243	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	138	585	543		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
88	268	702	0	1	3,111	4,170



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$5,521,017	\$28,091,677	2,281



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
11,619	\$3,312,926,795



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
434	179	294	577	0	63



VA



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Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
107,887		\$159,855,673		\$1,918,268,078	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,425	33,307	46,682	14,469		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,388		\$6,762,749		\$81,152,993	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	791	3,189	2,394		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,004	2,214	2,495	0	3	14,248	19,964



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$39,156,007	\$199,231,027	14,505



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
21,975	\$5,381,462,867



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,467	389	765	1,487	3	152

Estimated total Veteran population: 411,140

Indiana



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
96,048		\$111,444,801		\$1,337,337,616	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,666	26,319	45,094	14,964		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,867		\$4,499,707		\$53,996,484	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	560	1,667	1,632		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
469	928	1,746	0	1	11,692	14,836



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$16,788,775	\$85,423,546	6,922



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
20,335	\$4,291,180,724



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,239	547	846	1,851	12	162



VA



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Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,010		\$52,885,400		\$634,624,805	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,431	11,477	20,239	7,855		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,142		\$2,118,128		\$25,417,539	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	250	985	904		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
105	995	779	0	3	4,193	6,075



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$11,580,805	\$58,924,694	4,044



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
6,455	\$1,412,539,210



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
471	268	332	994	3	77

Estimated total Veteran population: 196,821

Kansas



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
42,646		\$60,763,976		\$729,167,717	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,061	13,839	18,121	5,622		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,962		\$2,027,069		\$24,324,823	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	235	913	811		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
367	451	1,318	0	1	7,048	9,185



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$9,286,278	\$47,249,832	3,609



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
9,047	\$2,014,172,803



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
684	221	386	924	0	78



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Kentucky

Estimated total Veteran population: 288,894



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
71,206		\$103,796,836		\$1,245,562,037	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,563	21,470	33,147	10,025		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,812		\$3,951,038		\$47,412,451	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	582	1,917	1,306		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
160	843	2,248	0	2	6,201	9,454



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$14,062,350	\$71,551,125	6,012



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
13,232	\$2,886,545,394



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,107	509	704	1,713	7	140

Estimated total Veteran population: 287,746

Louisiana

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
69,371		\$109,866,205		\$1,318,394,463	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,533	23,216	30,116	9,505		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,631		\$4,740,380		\$56,884,558	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	724	2,493	1,405		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
113	1,435	3,043	0	5	5,985	10,581

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$17,023,794	\$86,619,355	7,090

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
12,752	\$3,026,230,508

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,283	350	554	1,135	9	99



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 109,566



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
29,653		\$47,838,612		\$574,063,345	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,639	7,931	14,025	5,057		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,211		\$1,062,730		\$12,752,761	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	181	693	331		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
27	158	784	0	1	1,894	2,864



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$6,960,329	\$35,415,088	3,025



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
4,447	\$1,068,317,016



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
350	148	239	638	2	66

Estimated total Veteran population: 384,662

Maryland

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
94,417		\$140,555,169		\$1,686,662,031	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,899	36,129	39,172	9,210		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,559		\$2,742,253		\$32,907,038	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	341	1,248	964		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
518	433	2,192	0	1	21,932	25,076

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$20,955,557	\$106,624,692	8,324

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
35,215	\$13,456,145,946

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,133	527	900	2,748	3	178



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Massachusetts

Estimated total Veteran population: 314,818



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
68,307		\$96,228,052		\$1,154,736,625	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,334	16,522	28,486	14,961		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,490		\$2,446,103		\$29,353,233	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	247	1,214	1,027		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
79	766	1,224	0	2	8,931	11,002



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,103,169	\$117,552,028	9,694



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
11,358	\$4,105,712,953



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,454	963	1,233	3,312	0	157

Estimated total Veteran population: 567,919

Michigan

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
115,816		\$169,072,974		\$2,028,875,689	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,530	29,024	55,063	19,185		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,259		\$8,064,700		\$96,776,398	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	1,042	3,453	2,750		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
135	934	1,977	0	1	8,742	11,789

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$31,205,563	\$158,778,097	13,060

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
21,004	\$4,439,102,561

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,455	506	878	2,984	20	186



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 312,843



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
100,158		\$99,647,891		\$1,195,774,692	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,760	20,342	46,101	25,944		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,650		\$2,483,510		\$29,802,122	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	319	1,248	1,080		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
241	922	1,869	0	1	8,834	11,867



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$22,505,851	\$114,512,797	9,343



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
15,956	\$4,280,993,283



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
762	405	558	1,523	0	145



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Estimated total Veteran population: 185,462

Mississippi

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
49,331		\$77,292,898		\$927,514,776	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,179	15,375	23,366	6,409		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,649		\$2,532,096		\$30,385,149	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	431	1,361	851		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
85	869	1,842	0	1	4,370	7,167

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$10,531,461	\$53,585,489	4,438

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
8,527	\$1,831,292,748

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
686	179	369	474	3	39



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 421,490



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
102,534		\$144,935,624		\$1,739,227,488	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,360	28,244	47,431	16,486		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,354		\$5,965,514		\$71,586,174	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	708	2,608	2,030		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
523	1,107	2,183	0	2	11,608	15,423



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$21,216,419	\$107,951,991	8,479



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
21,534	\$4,738,600,027



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,029	388	617	1,538	5	157

Estimated total Veteran population: 89,660

Montana

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
24,678		\$33,167,499		\$398,009,983	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,476	7,849	10,655	3,696		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,104		\$1,066,618		\$12,799,419	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	106	601	397		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
52	155	353	0	0	1,903	2,463

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$4,438,132	\$22,581,813	1,821

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
5,622	\$1,583,851,445

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
423	217	297	653	1	45



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 126,950



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,093		\$50,433,261		\$605,199,137	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,864	11,514	19,204	10,489		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
989		\$1,064,624		\$12,775,490	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	156	501	328		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
248	318	1,024	0	0	4,501	6,091



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$8,066,502	\$41,043,447	3,079



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
7,446	\$1,754,295,491



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
340	131	231	450	0	46

Estimated total Veteran population: 221,608

Nevada



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
62,228		\$99,892,169		\$1,198,706,031	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,650	19,662	26,439	8,474		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,475		\$2,395,016		\$28,740,192	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	326	1,324	819		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
133	423	1,091	0	0	4,617	6,264



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$10,529,420	\$53,575,102	4,594



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
26,529	\$8,441,816,520



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,400	371	606	1,337	6	90



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 99,248



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,779		\$30,701,726		\$368,420,710	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,749	6,256	9,998	3,776		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
601		\$639,852		\$7,678,228	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	47	268	286		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
364	381	1,381	0	0	11,956	14,082



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$5,630,139	\$28,646,906	2,263



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
5,037	\$1,496,413,750



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
392	199	282	702	0	33

Estimated total Veteran population: 339,518

New Jersey

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
60,027		\$90,912,894		\$1,090,954,730	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,885	15,586	25,857	11,693		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,459		\$2,976,656		\$35,719,876	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	194	937	1,326		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
78	838	864	0	0	6,744	8,524

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$29,314,635	\$149,156,802	11,385

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
12,544	\$3,909,214,764

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,179	491	777	1,969	74	123



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 151,279



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
41,290		\$70,869,485		\$850,433,825	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,605	11,861	19,328	6,493		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,910		\$1,960,521		\$23,526,249	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	263	973	669		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
233	194	1,316	0	0	2,781	4,524



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$11,129,658	\$56,629,198	4,762



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
9,499	\$2,340,225,722



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
547	234	308	834	14	96



U.S. Department of Veterans Affairs
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Estimated total Veteran population: 737,765

New York

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
133,143		\$199,183,877		\$2,390,206,526	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
16,438	36,932	57,707	22,062		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,347		\$8,176,049		\$98,112,584	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
15	977	3,926	3,427		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
310	1,123	2,971	0	1	22,007	26,412

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$56,763,256	\$288,819,076	22,195

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
10,652	\$3,025,350,831

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,490	781	1,263	3,133	20	248



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 698,183



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
220,755		\$385,648,263		\$4,627,779,151	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
27,415	70,270	96,179	26,889		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,347		\$6,324,377		\$75,892,521	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	829	3,158	2,346		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,009	936	9,434	0	4	19,785	31,168



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$52,462,601	\$266,936,766	22,225



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
59,387	\$14,607,758,660



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
4,709	1,701	2,647	6,447	5	422

Estimated total Veteran population: 53,606

North Dakota

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,595		\$17,115,035		\$205,380,418	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,367	4,337	5,818	2,072		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
388		\$319,166		\$3,829,992	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	43	199	145		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
40	554	315	0	0	1,522	2,431

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,624,879	\$13,355,735	1,115

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
2,521	\$668,298,631

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
164	90	119	310	0	31



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Ohio

Estimated total Veteran population: 741,602



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
151,857		\$198,703,605		\$2,384,443,262	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
17,771	42,117	70,229	21,734		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
11,102		\$11,860,035		\$142,320,425	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
25	1,810	5,690	3,577		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
308	2,656	2,401	0	7	14,046	19,418



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$36,868,495	\$187,591,858	15,317



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
29,151	\$6,277,600,485



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,013	825	1,333	3,072	3	203

Estimated total Veteran population: 295,304

Oklahoma

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
103,360		\$175,999,347		\$2,111,992,162	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
10,063	31,041	44,669		17,587	

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,090		\$3,598,707		\$43,184,480	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
6	492	1,554		1,038	

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
303	967	3,375	0	6	6,776	11,427

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$19,912,177	\$101,315,835	8,865

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
14,335	\$3,199,137,355

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,430	505	833	1,650	6	132



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Oregon

Estimated total Veteran population: 295,278



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
79,884		\$116,110,634		\$1,393,327,603	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,318	22,165	34,728	13,666		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,186		\$4,028,283		\$48,339,394	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	613	2,320	1,243		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
100	195	1,479	0	1	6,998	8,773



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$15,084,084	\$76,749,846	6,273



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
21,339	\$6,786,799,023



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,208	390	710	1,757	1	143

Estimated total Veteran population: 791,912

Pennsylvania

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
137,513		\$201,698,216		\$2,420,378,593	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,297	37,207	64,616	21,377		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
9,267		\$10,488,780		\$125,865,356	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
24	1,066	4,054	4,121		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
203	1,951	2,699	0	3	16,034	20,890

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$50,307,495	\$255,971,297	20,764

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
22,120	\$5,377,168,625

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
1,765	643	980	2,497	8	202



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Rhode Island

Estimated total Veteran population: 62,150



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
13,513		\$18,309,485	\$219,713,820	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
1,459	3,304	6,029	2,720	



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
615		\$661,065	\$7,932,780	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
1	64	294	256	



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
15	169	230	0	0	1,365	1,779



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,755,444	\$19,108,202	1,600



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
2,504	\$757,920,805



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
253	155	182	595	0	64

Estimated total Veteran population: 397,649

South Carolina

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
119,170		\$199,706,327		\$2,396,475,926	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,223	36,953	54,229	15,759		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,181		\$4,339,417		\$52,073,007	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	554	2,091	1,526		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
168	770	4,961	0	2	9,962	15,863

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$29,442,645	\$149,808,138	12,672

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
31,929	\$8,132,774,023

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,525	861	1,483	3,369	2	283



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

South Dakota

Estimated total Veteran population: 65,014



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
18,573		\$22,920,169		\$275,042,026	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,621	5,595	8,614	2,740		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
757		\$684,130		\$8,209,564	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	94	355	308		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
49	392	299	0	0	1,818	2,558



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$3,962,304	\$20,160,736	1,543



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
3,778	\$936,629,639



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
199	128	158	497	0	39

Estimated total Veteran population: 456,196

Tennessee

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
132,598		\$207,038,917		\$2,484,467,009	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
14,355	39,752	60,068	18,422		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,847		\$6,143,958		\$73,727,501	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	794	3,014	2,028		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
207	637	3,242	0	1	12,346	16,433

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$24,916,116	\$126,776,546	10,489

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
32,117	\$8,152,584,899

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,185	617	1,264	2,139	8	153



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Texas

Estimated total Veteran population: 1,573,737



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
515,274		\$843,864,058		\$10,126,368,690	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
69,793	192,760	191,452	61,252		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,387		\$17,902,256		\$214,827,070	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
50	2,547	8,197	5,593		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,682	2,010	19,416	0	6	60,979	85,093



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$90,461,337	\$460,279,445	38,543



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
103,708	\$28,582,968,483



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
13,157	4,274	7,126	16,719	85	1,202

Estimated total Veteran population: 134,230

Utah

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
34,096		\$48,730,034		\$584,760,408	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,458	11,705	13,255	4,674		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,306		\$1,630,356		\$19,564,268	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	173	474	656		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
979	678	1,903	0	3	11,684	15,247

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$6,489,131	\$33,017,571	2,628

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
15,210	\$4,962,064,269

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
708	270	484	975	3	89



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 42,187



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,322		\$12,230,733		\$146,768,796	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
733	2,203	4,005	1,379		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
306		\$238,033		\$2,856,396	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	25	162	119		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
38	95	177	0	0	1,469	1,779



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,302,818	\$11,717,050	911



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
1,243	\$309,403,954



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
118	91	106	357	0	8

Estimated total Veteran population: 721,894

Virginia



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
214,030		\$320,929,150		\$3,851,149,794	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
21,427	81,967	89,710	20,923		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,456		\$4,463,120		\$53,557,437	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	754	2,187	1,501		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
981	1,103	8,134	0	9	41,232	51,459



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$36,377,808	\$185,095,179	14,714



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
80,418	\$29,476,385,776



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
3,952	886	1,530	3,182	2	213



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 554,533



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
150,243		\$210,664,155		\$2,527,969,866	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,823	50,938	61,032	19,445		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,392		\$4,525,997		\$54,311,970	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	672	2,269	1,440		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
187	423	3,404	0	1	16,988	21,003



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,565,610	\$119,904,991	9,561



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
52,435	\$18,687,938,497



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2,913	1,034	1,851	3,767	2	340

Estimated total Veteran population: 138,738

West Virginia

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,389		\$60,638,288		\$727,659,455	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,578	10,567	18,154	6,085		

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,860		\$1,784,648		\$21,415,778	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	282	1,064	511		

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
843	587	1,369	0	1	17,904	20,704

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$9,458,136	\$48,124,268	4,141

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
4,572	\$1,027,345,743

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
372	175	227	637	6	52



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Wisconsin

Estimated total Veteran population: 352,071



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
78,706		\$101,498,418		\$1,217,981,019	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,967	21,666	35,619	12,450		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,709		\$3,822,159		\$45,865,905	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	498	1,809	1,394		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	1,520	1,395	0	3	7,001	10,050



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$23,022,504	\$117,141,596	9,212



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
14,274	\$3,285,860,476



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
692	337	553	1,281	1	125



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 47,660

Wyoming



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,288		\$16,529,909		\$198,358,910	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,317	4,231	5,893	1,845		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
312		\$286,194		\$3,434,332	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	57	169	86		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
65	95	148	0	3	864	1,175



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$1,918,309	\$9,760,615	761



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
3,673	\$1,010,714,658



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
172	89	115	219	0	15



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 69,493



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
28,945		\$57,436,926		\$689,243,110	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,792	7,045	14,731	5,377		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,940		\$5,397,669		\$64,772,023	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	131	1,607	4,201		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
22	911	2,142	0	1	2,239	5,315



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$5,744,315	\$29,227,846	2,703



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
963	\$169,292,142



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
506	153	307	532	1	63

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

Philippines

Compensation – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,763		\$13,143,631	\$157,723,571
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
134	1,155	2,937	1,537

Pension – Veterans on the rolls at the end of FY 2020



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
325		\$437,715	\$5,252,580
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	23	147	155

Education – Participants by program during FY 2020



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
25	0	488	0	0	314	827

Insurance



Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$1,247,806	\$6,349,004	573

Home Loan Guaranty – Loans guaranteed during FY 2020



Number of loans	Total amount of loans
0	\$-

Veteran Readiness and Employment – Participants during FY 2020



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
2	0	1	8	0	2



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Other Foreign

Estimated total Veteran population: 87,988



Compensation – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,042		\$34,525,720		\$414,308,634	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,135	10,335	8,444	1,126		



Pension – Veterans on the rolls at the end of FY 2020

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
114		\$114,325		\$1,371,900	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	17	60	36		



Education – Participants by program during FY 2020

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	41	151	0	0	577	769



Insurance

Life insurance payments during FY 2020	Total face value of insurance at the end of FY 2020	Total number of policies at the end of FY 2020
\$2,354,699	\$11,981,024	839



Home Loan Guaranty – Loans guaranteed during FY 2020

Number of loans	Total amount of loans
378	\$148,053,880



Veteran Readiness and Employment – Participants during FY 2020

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
145	23	75	137	0	4

Regional Office Addresses

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI	Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: PO Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK
St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216	MS	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD



U.S. Department
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Administration



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

TN

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

TX

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

TX

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

UT

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

VA

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

VT

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

WA

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

WI

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

WV

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

WY

The above address is the
Cheyenne benefits office. The
Denver regional office processes
claims for the state of Wyoming.

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

TX

UT

VA

VT

WA

WI

WV

District Offices

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

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

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

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

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**
Department of Veterans Affairs
Claims Intake Center
PO Box 5235
Janesville, WI 53547-5235

Contact Information

Compensation Information:
1-800-827-1000

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

eBenefits
(Online forms and applications)
ebenefits.va.gov



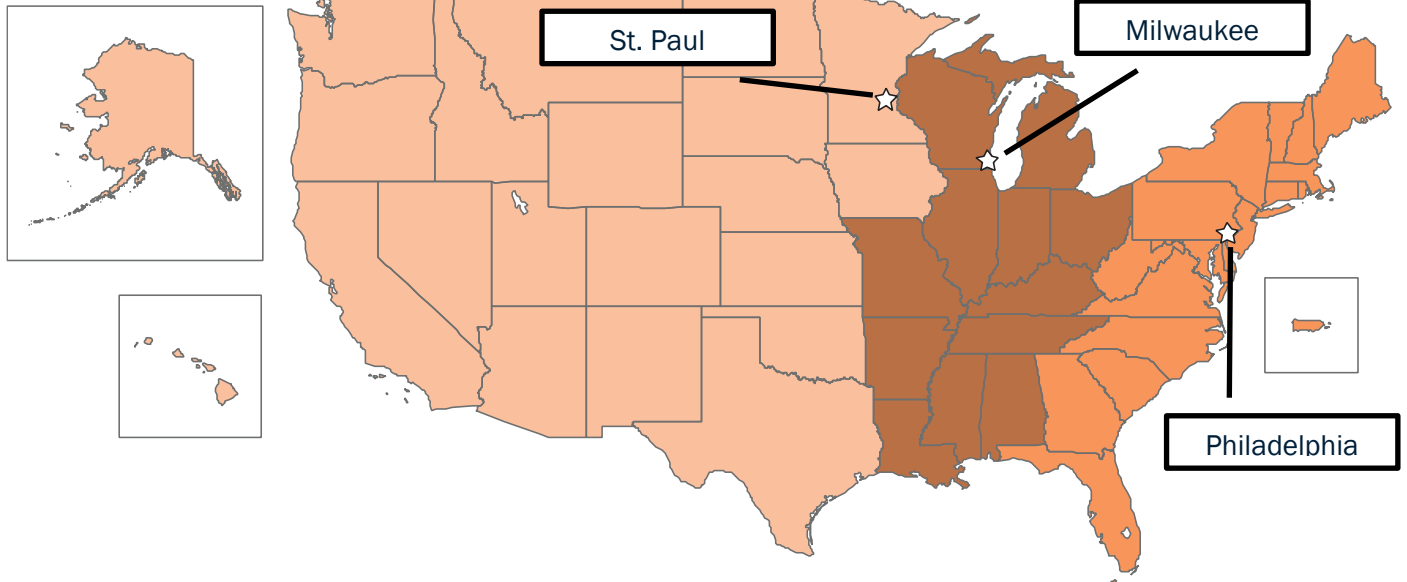
VA



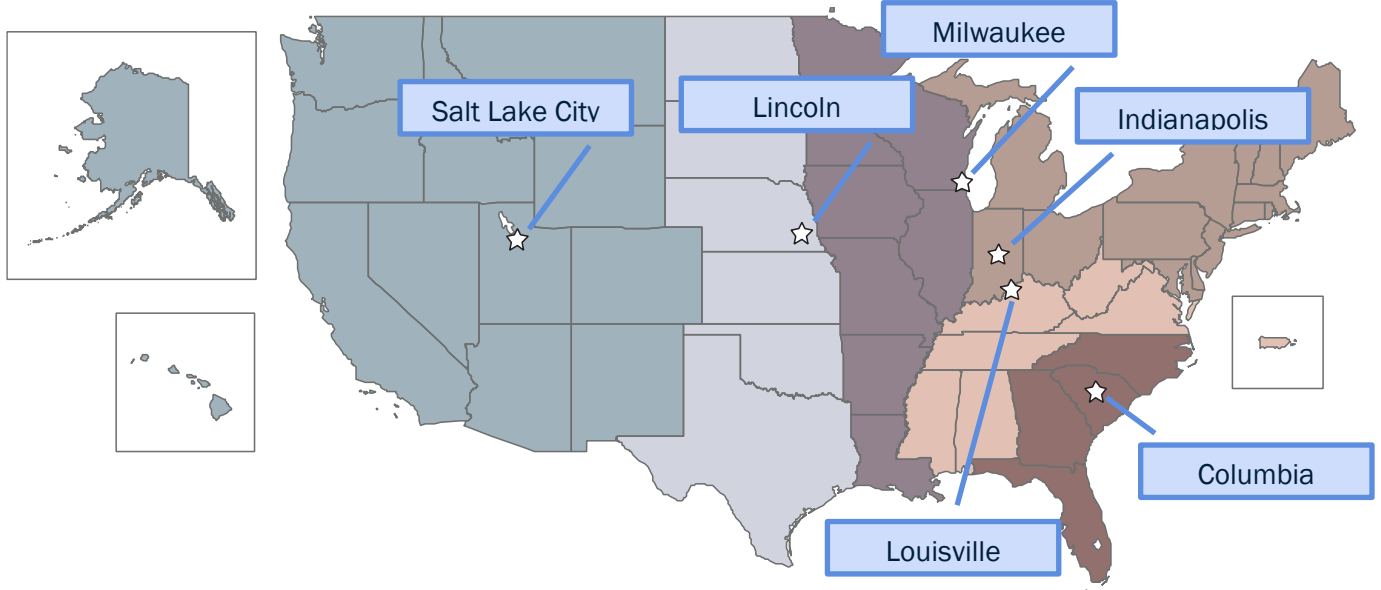
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Program Jurisdiction Information/Maps

Pension Management Centers



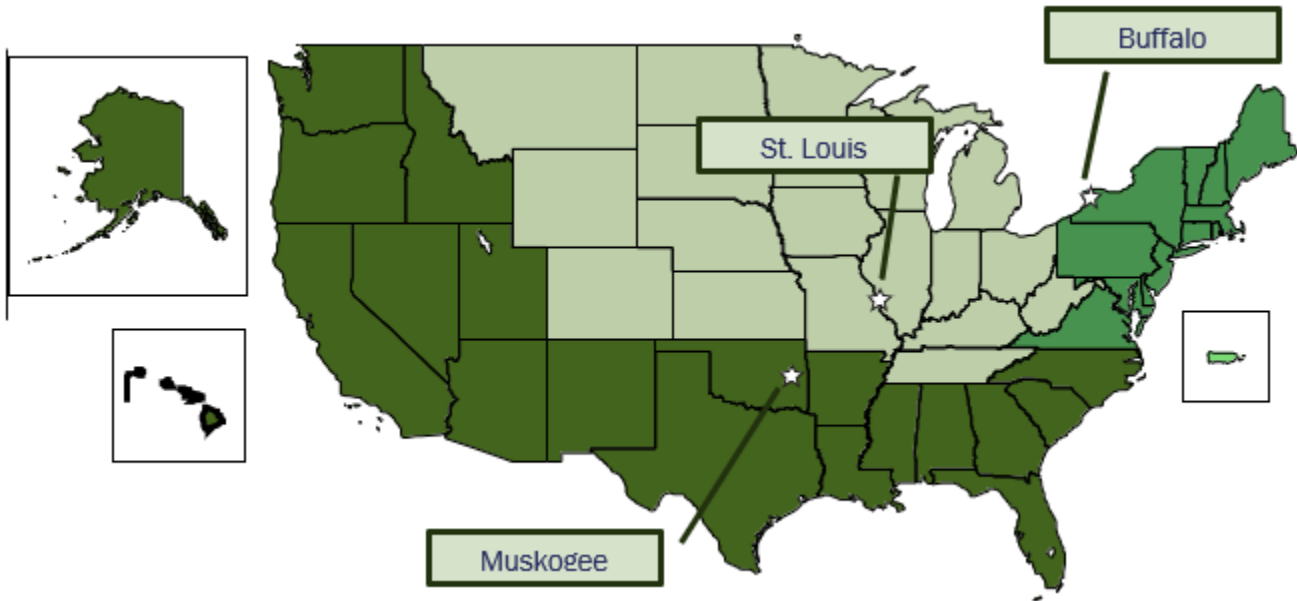
Fiduciary Hubs



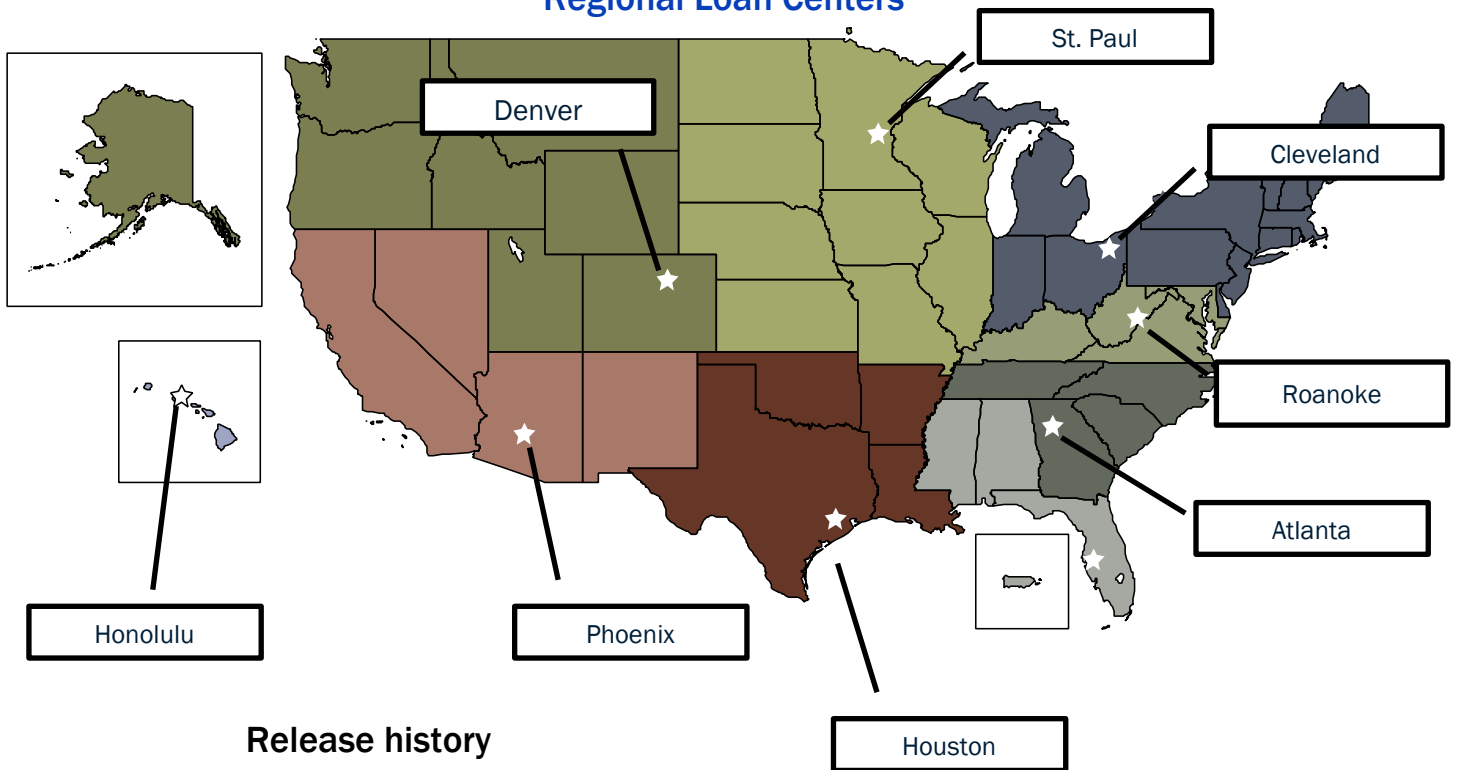
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Education Regional Processing Offices



Regional Loan Centers



Release history

Version & Changes	Date
Data as of	09/30/2020



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Glossary

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

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

APPLICANTS (VR&E) – Veterans or Servicemembers who have applied for Veteran Readiness and Employment (VR&E) services.

BENEFITS DELIVERY AT DISCHARGE (BDD) – Program to assist active duty personnel in filing for VA benefits prior to their separation or retirement from active duty. VBA provides information about VA benefits and assistance in filing benefit claims.

BODY SYSTEMS – Title 38, Code of Federal Regulations, Part 4, classifies the various areas of the body into fifteen (15) different systems as follows:

Musculoskeletal System
Skin
Auditory
Mental Disorders
Digestive System
Neurological Conditions and Convulsive Disorders
Cardiovascular System
Respiratory System
Endocrine System
Genitourinary System
Eye
Infectious Diseases, Immune Disorders, Nutritional Deficiencies
Gynecological Conditions
Dental and Oral Conditions
Hemic and Lymphatic Systems

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

EDUCATION REHABILITATIONS (VR&E) – Veteran pursues additional education or training instead of obtaining employment after completing his/her training under Chapter 31.

ELIGIBLE APPLICANTS (VR&E) – Servicemembers or Veterans are eligible if they have a qualifying service-connected disability or memorandum rating.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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INTEREST RATE REDUCTION REFINANCE LOAN (IRRRL)

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

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

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

LOAN DEFAULTED-GUARANTY CLAIM PAID – Home Loan Guaranty term used when the borrower defaults on the loan and VA pays the home loan guaranty claim.

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

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

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

MAXIMUM REHABILITATION GAIN (MRG)

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

RATING SCHEDULE – Title 38, CFR Part 4.

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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VETERANS RETRAINING ASSISTANCE PROGRAM (VRAP)

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

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

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

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

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

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

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



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Contact Information

Department of Veterans Affairs home page	www.va.gov
VA Forms	www.va.gov/vaforms
Frequently Asked Questions	iris.custhelp.va.gov/app/answers/list
Submit a Question	iris.custhelp.va.gov/app/ask
VA Regional Office Location	www.va.gov/find-locations
Veterans Crisis Line	1-800-273-8255 and press 1
Toll Free Number	1-800-827-1000
TTY, Federal Relay	711
Fax Number (inside the U.S.):	1-844-531-7818
Fax Number (outside the U.S.):	1-248-524-4260

Centralized Mail Address**

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

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

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



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Administration

VETERANS BENEFITS ADMINISTRATION
Annual Benefits Report

FISCAL YEAR 2020



COMPENSATION



**PENSION &
FIDUCIARY**



INSURANCE



EDUCATION



**HOME LOAN
GUARANTY**



**VETERAN
READINESS &
EMPLOYMENT**

VA



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Compensation

Service-Connected Disability or Death Benefits

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

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



Photo credit: U.S. Navy

56 Regional offices
15,855 employees
5.5 million compensation and service-connected death benefit recipients

A note on the data:

The 2020 Annual Benefits Report is based on data from the VBA corporate database.

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

All Veterans counted in this section are receiving compensation benefit payments as of Sept. 30, 2020. The category of 0 percent indicates payment due to special monthly compensation or two or more permanent 0-percent service-connected disabilities which clearly interfere with normal employability. Veterans with a 0-percent combined degree of disability not receiving payment are not counted in this section.

Please see the section: "The Presentation of FY 2020 Compensation Data" on page 2 for important information on the color coding of the data tables.

Dependency and Indemnity Compensation data are found beginning on page [114](#).



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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The Presentation of FY 2020 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2020 (October 1, 2019 to September 30, 2020) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2020 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

Please note the difference between counts of Veterans and counts of disabilities. A Veteran may be receiving benefits based on one or more disabilities, which is why numbers of disabilities are much higher than numbers of Veterans. Counts of disabilities are indicated by the section title and table header and begin on page [91](#).

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

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

VA has incorporated Global War on Terror (GWOT) data to the main data tables as a subset of the Gulf War era (GW) period of service. Since September 11, 2001, the Department of Defense has deployed personnel overseas in support of GWOT, including Operation Iraqi Freedom/Operation Enduring Freedom/Operation New Dawn (OIF/OEF/OND). For more information, see pages [73](#), [86](#) through [90](#), and [108](#) through [113](#).

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

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

Release history

Version & changes	Date
Data as of	09/30/2020



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Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	258,644
Survivors who began receiving service-connected death benefits	34,065
Total:	292,709

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	258,644	\$3.53 Billion	\$13,641
Service-Connected Death ¹	34,065	\$585.0 Million	\$17,175
Total:	292,709	\$4.11 Billion	\$14,052

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

Tinnitus	149,368
Limitation of flexion, knee	98,492
Lumbosacral or Cervical Strain	69,611
Scars, burns (2nd degree)	67,293
Limitation of motion of the arm	65,827
Hearing loss	61,158
Limitation of motion of the ankle	51,131
Post-traumatic stress disorder	45,153
Paralysis of the sciatic nerve	42,303
Migraine	41,348
Total number of most prevalent disabilities	691,684
Total number of disabilities²	1,465,006

Average number of SC disabilities per new compensation recipient

New recipients: 258,644	Total number of disabilities: 1,465,006
Average SC disabilities per Veteran:	5.66

¹ Dependency and Indemnity Compensation and Death Compensation.

² See page [91](#) for more information.



Totals – all recipients

Veterans receiving compensation benefits	5,081,692
Survivors receiving service-connected death benefits	445,503
Total:	5,527,195

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	5,081,692	\$91.43 Billion	\$17,991
Service-Connected Death	445,503	\$7.54 Billion	\$16,927
Total:	5,527,195	\$98.97 Billion	\$17,905

Most prevalent SC disabilities of all compensation recipients

Tinnitus	2,327,387
Hearing loss	1,343,013
Limitation of flexion, knee	1,313,306
Post-traumatic stress disorder	1,186,818
Lumbosacral or Cervical Strain	1,129,931
Scars, general	1,017,297
Paralysis of the sciatic nerve	1,010,640
Limitation of motion of the ankle	767,270
Migraine	667,878
Limitation of motion of the arm	661,045
Total number of most prevalent disabilities:	11,424,585
Total number of disabilities	28,970,943

Average number of SC disabilities per compensation recipient

All Veterans: 5,081,692	Total number of disabilities ³ : 28,970,943
Average SC disabilities per Veteran:	5.70

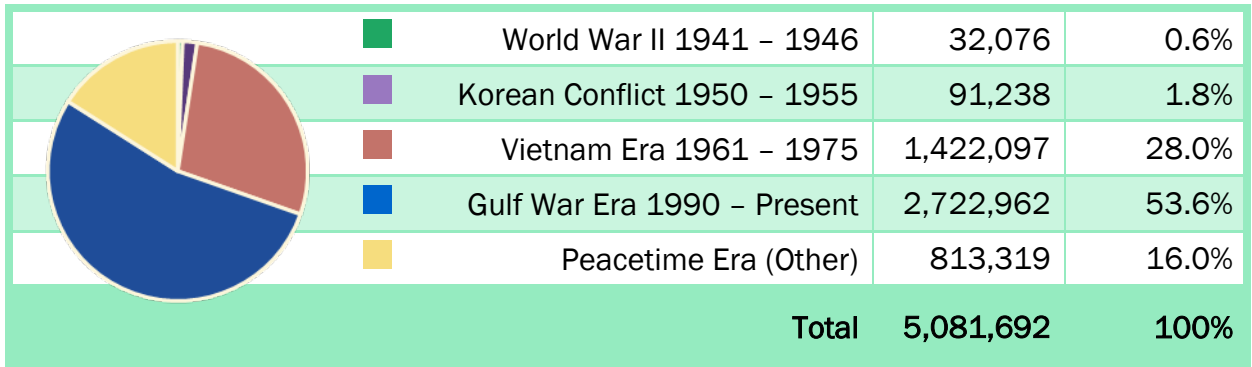
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



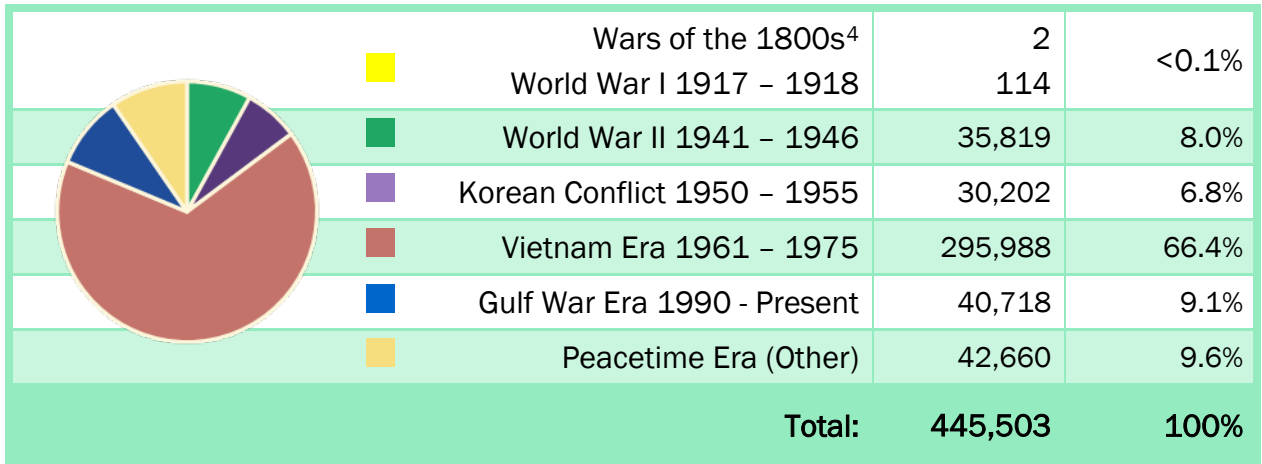


Quick Reference: Recipients and Disabilities by Period of Service

All compensation recipients by period of service



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



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

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
All Veterans	32,076	91,238	1,422,097	2,722,962	813,319	5,081,692
Disabilities	77,578	226,475	5,674,991	20,154,982	2,836,917	28,970,943
Average # of SC disabilities per Veteran	2.42	2.48	3.99	7.40	3.49	5.70
Total Veteran population ⁵	299,124	991,993	5,858,262	8,051,480	4,341,082	19,541,942

⁴ Wars of 1800s include the Civil War (1861-1865), the Spanish-American War (1898-1902), and the Mexican Border Period (1916-1917).

⁵ According to VetPop2018

https://www.va.gov/vetdata/Veteran_Population.asp



GWOT Quick Reference: Veterans Involved Global War on Terror

VBA has incorporated GWOT data within the “Gulf War Era” in all other tables. For more information see pages [86](#) through [90](#) and [108](#) through [113](#).

All Gulf War Era compensation recipients by GWOT status

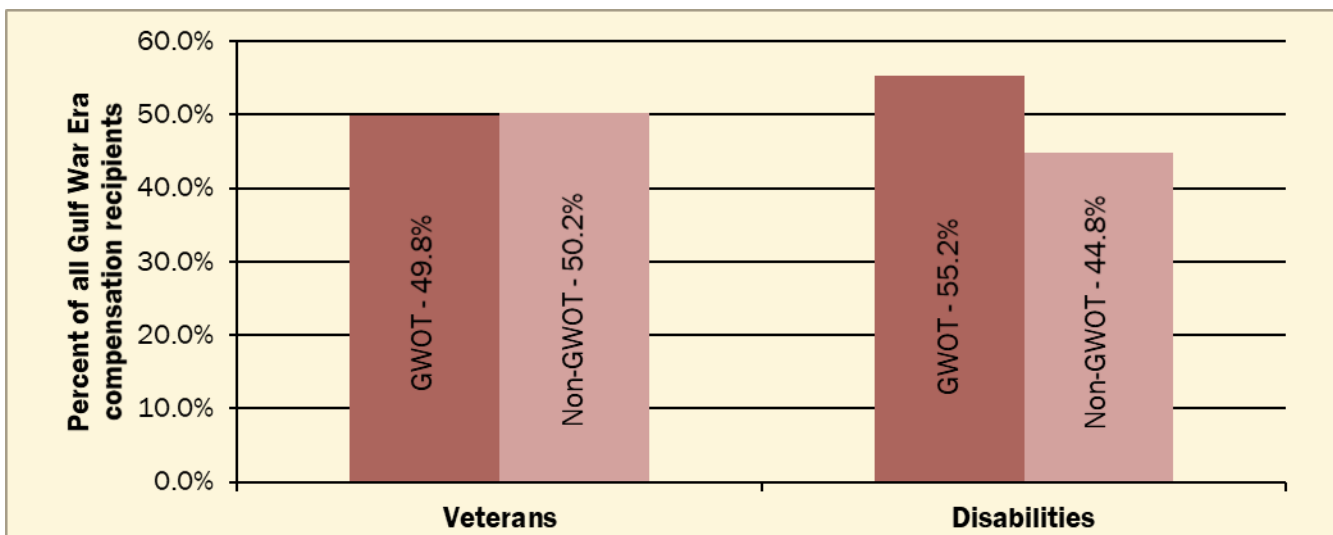
GWOT	1,356,341	49.8%
Non-GWOT	1,366,621	50.2%
Gulf War Era Total:	2,722,962	100%

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

GWOT	11,131,591	55.2%
Non-GWOT	9,023,391	44.8%
Gulf War Era Total:	20,154,982	100%

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

GWOT	Non-GWOT	Gulf War Era Total
8.21	6.60	7.40





Veterans by Fiscal Year and Combined Degree of Disability

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

New compensation recipients FY 2016 to FY 2020

Combined degree	2016	2017	2018	2019	2020	% Chg. FY 2019 to 2020
0% ⁶	490	517	352	341	443	30%
10%	72,639	79,841	76,106	93,819	72,118	-23%
20%	26,222	26,904	23,706	26,106	20,174	-23%
30%	27,193	26,615	22,697	24,812	19,983	-19%
40%	23,871	23,728	20,563	22,169	17,377	-22%
50%	21,712	21,561	19,191	20,845	18,174	-13%
60%	24,571	24,338	21,130	22,426	18,398	-18%
70%	24,974	25,331	23,252	25,801	23,365	-9%
80%	20,204	19,875	18,631	19,022	16,519	-13%
90%	17,247	18,683	17,982	18,788	17,465	-7%
100%	25,427	29,325	30,918	34,962	34,628	-1%
Total	284,550	296,718	274,528	309,091	258,644	-16%

⁶ This document counts all Veterans with 0-percent combined disability as long as they receive payment for special monthly compensation or a 10-percent rate because they have two or more separate permanent 0-percent service-connected disabilities which clearly interfere with normal employability. This document does not count Veterans with a 0-percent combined disability who are not receiving payment of any kind.



All compensation recipients FY 2016 to FY 2020

Combined degree	2016	2017	2018	2019	2020	% Chg. FY 2019 to 2020
0%	10,053	9,567	9,019	8,446	8,055	-5%
10%	857,134	870,547	883,629	900,686	897,386	0%
20%	451,752	447,341	441,456	435,374	425,264	-2%
30%	404,936	402,871	398,301	392,592	383,648	-2%
40%	380,751	384,240	384,798	383,752	378,730	-1%
50%	284,836	292,608	297,779	300,811	301,172	0%
60%	391,029	407,506	421,137	431,720	436,617	1%
70%	398,160	423,956	447,330	469,606	486,296	4%
80%	363,315	394,925	426,483	455,239	478,731	5%
90%	272,330	309,933	348,325	387,876	422,989	9%
100%	542,147	609,325	684,851	778,173	862,804	11%
Total	4,356,443	4,552,819	4,743,108	4,944,275	5,081,692	3%



Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	410	0.18%	29	0.08%	443	0.17%
10%	67,014	29.83%	4,840	14.54%	72,118	27.88%
20%	18,261	8.13%	1,840	5.53%	20,174	7.80%
30%	17,271	7.69%	2,657	7.98%	19,983	7.73%
40%	15,306	6.81%	2,036	6.12%	17,377	6.72%
50%	15,021	6.69%	3,115	9.36%	18,174	7.03%
60%	15,810	7.04%	2,551	7.66%	18,398	7.11%
70%	18,877	8.40%	4,450	13.37%	23,365	9.03%
80%	13,294	5.92%	3,203	9.62%	16,519	6.39%
90%	14,040	6.25%	3,401	10.22%	17,465	6.75%
100%	29,372	13.07%	5,169	15.53%	34,628	13.39%
Total	224,676		33,291		258,644	



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	7,033	0.16%	593	0.11%	8,055	0.16%
10%	816,358	18.29%	61,722	11.22%	897,386	17.66%
20%	380,199	8.52%	36,863	6.70%	425,264	8.37%
30%	334,791	7.50%	41,827	7.61%	383,648	7.55%
40%	332,324	7.45%	40,882	7.43%	378,730	7.45%
50%	258,226	5.79%	39,235	7.14%	301,172	5.93%
60%	382,950	8.58%	48,716	8.86%	436,617	8.59%
70%	419,197	9.39%	62,358	11.34%	486,296	9.57%
80%	412,925	9.25%	62,056	11.29%	478,731	9.42%
90%	361,178	8.09%	59,192	10.76%	422,989	8.32%
100%	757,323	16.97%	96,435	17.54%	862,804	16.98%
Total	4,462,504		549,879		5,081,692	

⁸ Total includes 69,309 Veterans with no gender indicated in the award record.





Estimated Annual Total Payments by Combined Degree of Disability and Gender

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ⁹
0% ¹⁰	\$534,833	\$36,960	\$577,088
10%	\$114,414,273	\$8,280,566	\$123,148,295
20%	\$62,358,251	\$6,207,987	\$68,815,805
30%	\$94,942,550	\$14,797,970	\$110,041,774
40%	\$122,022,634	\$16,287,340	\$138,591,330
50%	\$169,451,999	\$35,190,311	\$205,073,787
60%	\$227,130,963	\$36,686,281	\$264,367,481
70%	\$343,010,139	\$80,747,050	\$424,473,912
80%	\$285,337,779	\$67,932,618	\$353,734,272
90%	\$347,984,818	\$82,095,030	\$430,660,919
100%	\$1,197,969,564	\$207,106,936	\$1,408,574,436
Total	\$2,965,157,804	\$555,369,051	\$3,528,059,098

⁹ Total includes \$7,532,244 in benefits with no gender indicated in the award record.

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



All compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹¹
0%	\$8,531,387	\$761,394	\$9,827,425
10%	\$1,403,800,700	\$106,458,264	\$1,543,539,240
20%	\$1,304,154,741	\$125,101,311	\$1,457,618,886
30%	\$1,934,198,104	\$243,988,337	\$2,218,297,764
40%	\$2,778,450,840	\$343,492,620	\$3,167,640,146
50%	\$3,052,924,021	\$463,904,318	\$3,559,968,314
60%	\$6,230,558,729	\$756,262,392	\$7,073,217,321
70%	\$9,842,085,991	\$1,382,800,983	\$11,343,856,475
80%	\$10,900,249,810	\$1,538,421,508	\$12,545,166,652
90%	\$10,749,743,540	\$1,657,548,031	\$12,489,605,394
100%	\$31,692,897,817	\$3,946,588,297	\$36,017,073,636
Total	\$79,897,595,680	\$10,565,327,453	\$91,425,811,253

¹¹ Total includes \$962,888,120 in benefits with no gender indicated in the award record.





Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender

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

New compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,304	\$1,320	\$1,306
10%	\$1,707	\$1,711	\$1,708
20%	\$3,415	\$3,374	\$3,411
30%	\$5,497	\$5,569	\$5,507
40%	\$7,972	\$8,000	\$7,976
50%	\$11,281	\$11,297	\$11,284
60%	\$14,366	\$14,381	\$14,369
70%	\$18,171	\$18,145	\$18,167
80%	\$21,464	\$21,209	\$21,414
90%	\$24,785	\$24,138	\$24,659
100%	\$40,786	\$40,067	\$40,677
Total	\$13,197	\$16,682	\$13,641



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,213	\$1,284	\$1,220
10%	\$1,720	\$1,725	\$1,720
20%	\$3,430	\$3,394	\$3,428
30%	\$5,777	\$5,833	\$5,784
40%	\$8,361	\$8,402	\$8,364
50%	\$11,823	\$11,824	\$11,820
60%	\$16,270	\$15,524	\$16,186
70%	\$23,478	\$22,175	\$23,310
80%	\$26,398	\$24,791	\$26,205
90%	\$29,763	\$28,003	\$29,515
100%	\$41,849	\$40,925	\$41,744
Total	\$17,904	\$19,214	\$17,991





Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	79,372	\$1,220,920,601	\$15,382
Age 35 through 54	80,720	\$1,369,035,785	\$16,960
Age 55 through 74	73,433	\$681,733,474	\$9,284
Age 75 and over	25,119	\$256,369,237	\$10,206
Total	258,644	\$3,528,059,098	\$13,641

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	581,140	\$10,105,403,420	\$17,389
Age 35 through 54	1,586,901	\$30,364,190,779	\$19,134
Age 55 through 74	2,179,441	\$39,179,386,891	\$17,977
Age 75 and over	733,930	\$11,775,060,026	\$16,044
Total¹²	5,081,692	\$91,425,811,253	\$17,991

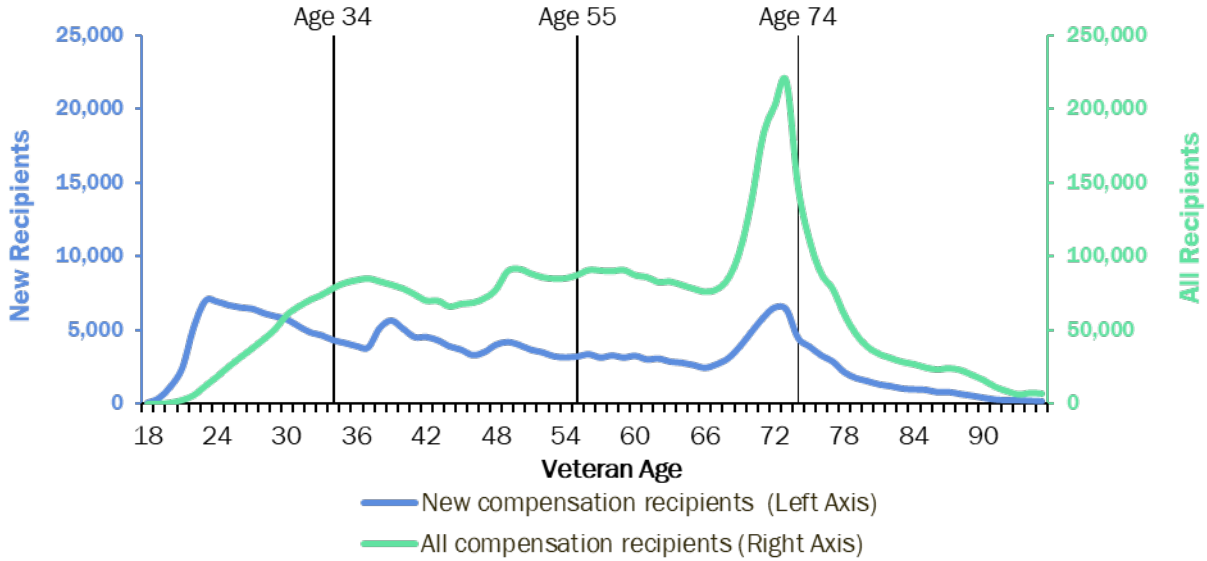
¹² Total includes 280 Veterans and \$1,770,136 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



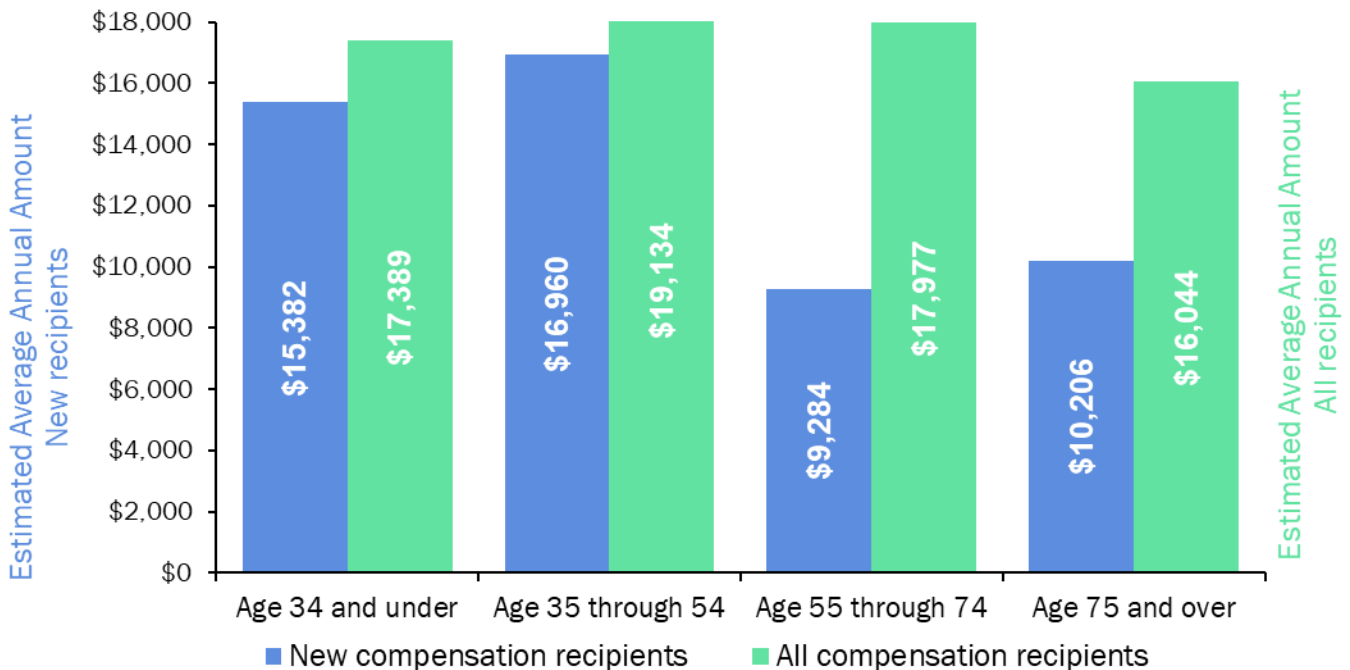
The chart below displays the ages of the Veterans who began receiving benefits in FY 2020 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

New compensation recipients compared to all compensation recipients by age



The chart below displays the annual estimated average individual payments to Veterans who began receiving benefits in FY 2020 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) according to age.

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





Veterans and Estimated Annual Payments by Period of Service

New compensation recipients and estimated annual payments

Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	939	\$12,854,813	\$13,690
Korean Conflict	3,348	\$33,830,812	\$10,105
Vietnam Era	50,920	\$543,051,542	\$10,665
Gulf War Era	165,359	\$2,672,122,306	\$16,160
Peacetime Era	38,078	\$266,199,626	\$6,991
Total	258,644	\$3,528,059,098	\$13,641

All compensation recipients and estimated annual payments

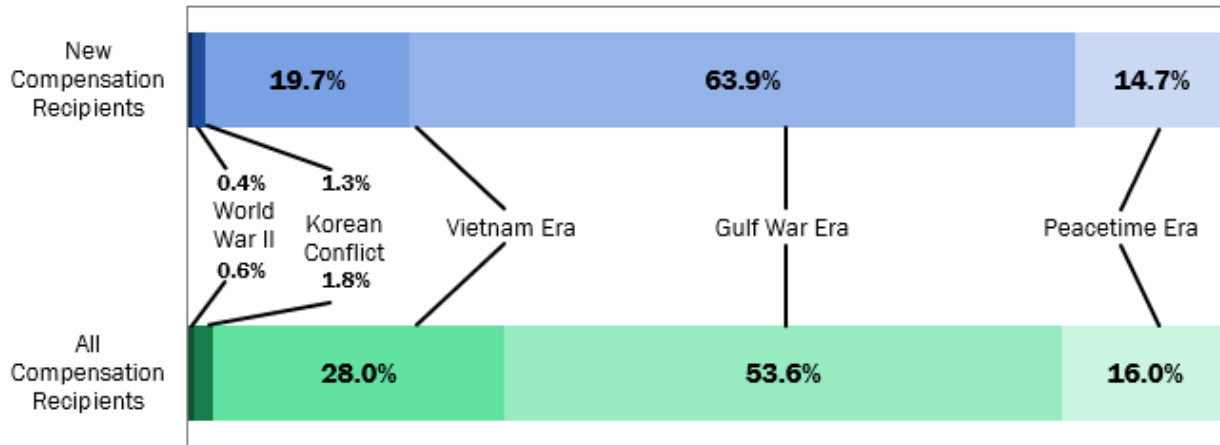
Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	32,076	\$448,259,703	\$13,975
Korean Conflict	91,238	\$1,173,231,876	\$12,859
Vietnam Era	1,422,097	\$27,992,871,444	\$19,684
Gulf War Era	2,722,962	\$51,218,256,882	\$18,810
Peacetime Era	813,319	\$10,593,191,347	\$13,025
Total	5,081,692	\$91,425,811,253	\$17,991

Charts: Veterans and Estimated Annual Payments by Period of Service



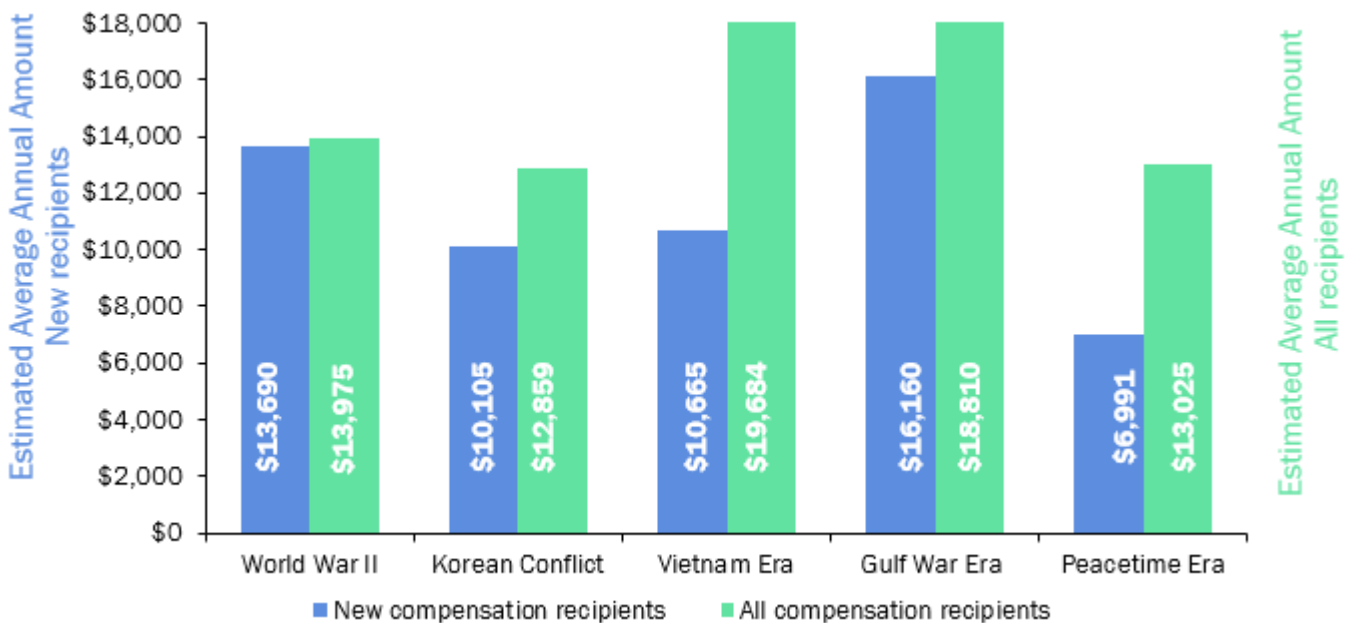
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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



The chart below displays the estimated annual average individual payments to Veterans who began receiving benefits in FY 2020 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

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



U.S. Department of Veterans Affairs
Veterans Benefits Administration



GWOT Veterans and Estimated Annual Payments by Gender

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

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	49,904	\$843,987,376	\$16,912
Female	9,405	\$180,865,591	\$19,231
Total¹³	59,348	\$1,025,628,977	\$17,282

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,170,073	\$23,954,737,032	\$20,473
Female	191,357	\$4,044,187,920	\$21,134
Total¹⁴	1,366,621	\$28,090,886,676	\$20,555

¹³ Total includes 39 Veterans and \$776,010 in payments with no gender indicated in the award record.

¹⁴ Total includes 5,191 Veterans and \$91,961,724 in payments with no gender indicated in the award record.

GWOT Veterans and Estimated Annual Payments by Combined Disability Degree



New GWOT compensation recipients and estimated annual payments

Combined degree	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
0%	28	\$35,594	\$1,271
10%	9,466	\$16,151,306	\$1,706
20%	2,800	\$9,443,063	\$3,373
30%	4,218	\$23,740,607	\$5,628
40%	3,947	\$32,110,816	\$8,135
50%	4,915	\$56,395,535	\$11,474
60%	5,084	\$73,855,869	\$14,527
70%	7,507	\$137,405,218	\$18,304
80%	5,330	\$114,752,236	\$21,530
90%	5,974	\$148,019,154	\$24,777
100%	10,079	\$413,719,579	\$41,048
Total	59,348	\$1,025,628,977	\$17,282



GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁵	% Total
0%	488	0.04%	84	0.04%	581	0.04%
10%	96,312	8.23%	12,571	6.57%	109,663	8.02%
20%	62,289	5.32%	8,886	4.64%	71,690	5.25%
30%	74,534	6.37%	11,968	6.25%	86,858	6.36%
40%	85,285	7.29%	13,650	7.13%	99,292	7.27%
50%	76,677	6.55%	12,805	6.69%	89,818	6.57%
60%	125,032	10.69%	18,070	9.44%	143,560	10.50%
70%	136,345	11.65%	21,763	11.37%	158,584	11.60%
80%	153,738	13.14%	25,743	13.45%	180,011	13.17%
90%	141,281	12.07%	25,967	13.57%	167,724	12.27%
100%	218,092	18.64%	39,850	20.82%	258,840	18.94%
Total	1,170,073		191,357		1,366,621	



¹⁵ Total includes 5,191 Veterans with no gender indicated in the award record.

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



All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹⁶
0%	\$645,919	\$111,192	\$769,025
10%	\$165,598,886	\$21,586,952	\$188,529,586
20%	\$211,600,532	\$30,112,539	\$243,457,938
30%	\$442,992,437	\$70,882,530	\$516,006,684
40%	\$729,590,484	\$115,959,347	\$848,610,900
50%	\$925,593,314	\$153,141,579	\$1,082,790,729
60%	\$1,913,244,207	\$272,968,021	\$2,193,311,994
70%	\$2,798,652,188	\$441,981,830	\$3,250,212,857
80%	\$3,699,107,408	\$606,283,102	\$4,317,898,681
90%	\$3,929,162,678	\$702,461,599	\$4,644,710,524
100%	\$9,138,548,980	\$1,628,699,228	\$10,804,587,757
Total	\$23,954,737,032	\$4,044,187,920	\$28,090,886,676

¹⁶ Total includes \$91,961,724 in benefits with no gender indicated in the award record.





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

All GWOT compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payments		
	Male	Female	Total ¹⁷
0%	\$1,324	\$1,324	\$1,324
10%	\$1,719	\$1,717	\$1,719
20%	\$3,397	\$3,389	\$3,396
30%	\$5,943	\$5,923	\$5,941
40%	\$8,555	\$8,495	\$8,547
50%	\$12,071	\$11,960	\$12,055
60%	\$15,302	\$15,106	\$15,278
70%	\$20,526	\$20,309	\$20,495
80%	\$24,061	\$23,551	\$23,987
90%	\$27,811	\$27,052	\$27,693
100%	\$41,902	\$40,871	\$41,742
Total	\$20,473	\$21,134	\$20,555



¹⁷ Total includes average of \$17,716 in benefits with no gender indicated in the award record.

Regarding Service-Connected Disability Data



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

Tables labeled “Number of SC disabilities of new compensation recipients” display counts of service-connected disabilities which VBA rated for new recipients during FY 2020. Tables labeled “Number of SC disabilities of all compensation recipients” display counts of all rated service-connected disabilities for all Veterans receiving compensation at the end of FY 2020.

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

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

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





Number of SC Disabilities by Body System and Fiscal Year

Number of SC disabilities of new compensation recipients FY 2016 to FY 2020

Body system	2016	2017	2018	2019	2020 ¹⁸	% Chg. FY 2019 to 2020
Musculoskeletal	602,983	611,857	606,604	656,407	627,325	-4%
Auditory	233,324	247,944	239,837	278,501	217,866	-22%
Neurological	145,346	145,617	143,876	152,415	148,527	-3%
Skin	148,897	150,311	142,790	154,559	140,281	-9%
Mental	99,840	97,897	91,746	97,120	92,176	-5%
Respiratory	75,514	74,633	69,838	72,565	65,037	-10%
Digestive	54,874	55,438	52,425	54,521	49,785	-9%
Genitourinary	40,496	41,871	38,678	39,969	39,436	-1%
Cardiovascular	39,584	37,260	33,131	34,062	30,945	-9%
The Eye	16,065	15,388	15,445	16,676	15,882	-5%
Endocrine	18,006	17,000	13,308	13,249	12,921	-2%
Dental/Oral	7,950	8,365	8,504	9,771	10,010	2%
Gynecological	6,929	7,316	8,040	9,054	9,099	0%
Hemic/Lymphatic	3,660	4,311	3,838	3,734	3,736	0%
Infection/ Immune/Nutrition	1,905	1,740	1,746	1,870	1,949	4%
Total	1,495,373	1,516,948	1,469,806	1,594,475	1,465,006	-8%



Number of SC disabilities of all compensation recipients FY 2016 to FY 2020

Body system	2016	2017	2018	2019 ¹⁹	2020 ²⁰	% Chg. FY 2019 to 2020
Musculoskeletal	7,779,603	8,481,844	9,232,650	10,034,349	10,787,062	8%
Auditory	2,846,483	3,101,223	3,363,237	3,651,672	3,848,413	5%
Neurological	2,299,581	2,561,741	2,842,749	3,147,086	3,426,676	9%
Skin	2,292,040	2,503,676	2,719,071	2,952,061	3,147,221	7%
Mental	1,492,483	1,622,814	1,754,644	1,891,552	2,019,735	7%
Respiratory	971,673	1,058,623	1,147,705	1,241,294	1,324,533	7%
Digestive	936,490	992,557	1,049,665	1,108,885	1,161,794	5%
Cardiovascular	946,832	973,411	997,129	1,020,994	1,039,481	2%
Genitourinary	732,526	785,903	837,693	890,453	939,979	6%
Endocrine	500,362	510,195	515,030	517,852	520,946	1%
The Eye	267,124	282,611	298,751	315,408	329,298	4%
Gynecological	109,198	118,540	129,502	141,707	153,689	8%
Dental/Oral	98,416	107,895	118,309	129,816	140,832	8%
Hemic/Lymphatic	58,737	63,783	68,280	72,257	75,796	5%
Infection/Immune / Nutrition	50,851	51,679	52,714	53,933	55,444	3%
Total	21,382,399	23,216,495	25,127,129	27,169,321	28,970,943	7%

¹⁹ Total includes 2 disabilities with no body system indicated in the record.

²⁰ Total includes 44 disabilities with no body system indicated in the record.





Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male ²¹	Female	Total ²²
0%	7,822,528	1,264,951	9,161,628
10%	9,820,971	1,494,195	11,409,250
20%	2,805,724	319,966	3,154,572
30%	1,542,550	300,006	1,861,891
40%	559,983	71,603	638,454
50%	1,015,205	172,185	1,195,199
60%	309,585	27,985	342,216
70%	557,236	93,128	655,040
80%	23,075	1,378	24,888
90%	5,148	178	5,440
100%	472,147	43,127	522,361
Total	24,934,156	3,788,702	28,970,943

²¹ Total include 4 male disabilities unidentifiable by evaluation.

²² Total includes 248,085 disabilities unidentifiable by gender.

Number of SC Disabilities by Body System and Gender



Number of SC disabilities of all compensation recipients

Body system	Male	Female	Total ²³
Musculoskeletal	9,104,327	1,611,590	10,787,062
Auditory	3,603,139	196,589	3,848,413
Neurological	2,942,664	457,693	3,426,676
Skin	2,679,246	439,178	3,147,221
Mental	1,710,245	291,858	2,019,735
Respiratory	1,114,364	201,631	1,324,533
Digestive	989,155	163,841	1,161,794
Cardiovascular	942,688	85,745	1,039,481
Genitourinary	877,809	52,360	939,979
Endocrine	475,041	36,848	520,946
The Eye	280,182	45,773	329,298
Gynecological	6,589	145,425	153,689
Dental/Oral	106,312	33,384	140,832
Hemic/Lymphatic	55,842	18,912	75,796
Infection/Immune/Nutrition	46,516	7,868	55,444
Total all disabilities	24,934,156	3,788,702	28,970,943

²³ Total includes 248,085 disabilities unidentifiable by gender. Total includes 37 male and 7 female disabilities unidentifiable by evaluation.



Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	135,303	11.2%	13,691	5.5%	149,368	10.2%
Limitation of flexion, knee	Musculoskeletal	81,208	6.7%	17,189	6.9%	98,492	6.7%
Lumbosacral or Cervical Strain	Musculoskeletal	55,923	4.6%	13,629	5.4%	69,611	4.8%
Scars, burns (2nd degree)	Skin	55,598	4.6%	11,612	4.6%	67,293	4.6%
Limitation of motion of the arm	Musculoskeletal	56,984	4.7%	8,795	3.5%	65,827	4.5%
6100-Hearing loss	Auditory	59,335	4.9%	1,573	0.6%	61,158	4.2%
Limitation of motion of the ankle	Musculoskeletal	42,697	3.5%	8,378	3.3%	51,131	3.5%
Post-traumatic stress disorder	Mental	36,285	3.0%	8,787	3.5%	45,153	3.1%
Paralysis of the sciatic nerve	Neurological	36,106	3.0%	6,118	2.4%	42,303	2.9%
Migraine	Neurological	30,523	2.5%	10,788	4.3%	41,348	2.8%
Total most prevalent disabilities		589,962	49%	100,560	40%	691,684	47%
Total number of disabilities²⁴		1,212,151	100%	250,658	100%	1,465,006	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	2,154,642	8.6%	147,723	3.9%	2,327,387	8.0%
Hearing loss	Auditory	1,293,342	5.2%	28,532	0.8%	1,343,013	4.6%
Limitation of flexion, knee	Musculoskeletal	1,113,889	4.5%	193,828	5.1%	1,313,306	4.5%
Post-traumatic stress disorder	Mental	1,049,100	4.2%	127,648	3.4%	1,186,818	4.1%
Lumbosacral or cervical strain ²⁵	Musculoskeletal	933,776	3.7%	189,763	5.0%	1,129,931	3.9%
Scars, general	Skin	876,169	3.5%	129,610	3.4%	1,017,297	3.5%
Paralysis of the sciatic nerve	Neurological	904,077	3.6%	98,978	2.6%	1,010,640	3.5%
Limitation of motion of the ankle	Musculoskeletal	663,587	2.7%	100,065	2.6%	767,270	2.6%
Migraine	Neurological	499,526	2.0%	164,912	4.4%	667,878	2.3%
Limitation of motion of the arm	Musculoskeletal	584,705	2.3%	73,733	1.9%	661,045	2.3%
Total most prevalent disabilities²⁶		10,072,813	40%	1,254,792	33%	11,424,585	39%
Total number of disabilities²⁷		24,934,156	100%	3,788,702	100%	28,970,943	100%

²⁵ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.

²⁶ Total includes 96,980 disabilities unidentifiable by gender.

²⁷ Total includes 248,085 disabilities unidentifiable by gender.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Number of SC Disabilities and Prevalence by Body System

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

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	10,787,062	37.2%	10%
Auditory	1	3,848,413	13.3%	10%
Neurological	1	3,426,676	11.8%	10%
Skin	1	3,147,221	10.9%	0%
Mental	2	2,019,735	7.0%	70%
Respiratory	2	1,324,533	4.6%	0%
Digestive	2	1,161,794	4.0%	0%
Cardiovascular	2	1,039,481	3.6%	10%
Genitourinary	3	939,979	3.2%	0%
Endocrine	3	520,946	1.8%	20%
The Eye	3	329,298	1.1%	0%
Gynecological	3	153,689	0.5%	0%
Dental/Oral	4	140,832	0.5%	10%
Hemic/Lymphatic	4	75,796	0.3%	0%
Infection/Immune/Nutrition	4	55,444	0.2%	0%
Total all conditions²⁸	4	28,970,943	100%	10%

Number of SC Disabilities and Prevalence by Body System and Evaluation



Table 1 Number of SC disabilities of all compensation recipients

Rating %	Musculoskeletal		Auditory		Neurological		Skin	
0%	2,621,339	24.3%	1,110,539	28.9%	528,757	15.4%	2,417,473	76.8%
10%	5,660,627	52.5%	2,502,845	65.0%	1,364,220	39.8%	560,003	17.8%
20%	1,612,553	14.9%	61,469	1.6%	841,084	24.5%	38,457	1.2%
30%	398,148	3.7%	64,047	1.7%	352,802	10.3%	96,825	3.1%
40%	303,184	2.8%	34,992	0.9%	170,236	5.0%	3,204	0.1%
50%	99,531	0.9%	24,158	0.6%	122,986	3.6%	5,290	0.2%
60%	53,897	0.5%	11,912	0.3%	16,288	0.5%	24,244	0.8%
70%	5,015	<0.1%	7,820	0.2%	14,667	0.4%	12	<0.1%
80%	1,205	<0.1%	7,582	0.2%	5,683	0.2%	1,173	<0.1%
90%	992	<0.1%	3,026	0.1%	481	<0.1%	3	<0.1%
100%	30,568	0.3%	20,022	0.5%	9,472	0.3%	537	<0.1%
Total²⁹	10,787,062	100%	3,848,413	100.0%	3,426,676	100.0%	3,147,221	100.0%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	40,050	2.0%	530,043	40.0%	612,460	52.7%	320,584	30.8%
10%	118,603	5.9%	222,558	16.8%	350,583	30.2%	330,090	31.8%
20%	582	<0.1%	2,884	0.2%	40,587	3.5%	53,293	5.1%
30%	443,011	21.9%	132,533	10.0%	122,186	10.5%	132,565	12.8%
40%	575	<0.1%	341	<0.1%	6,155	0.5%	22,559	2.2%
50%	524,419	26.0%	390,997	29.5%	1,977	0.2%	422	<0.1%
60%	416	<0.1%	22,631	1.7%	15,615	1.3%	103,592	10.0%
70%	624,303	30.9%	27	<0.1%	305	<0.1%	54	<0.1%
80%	10	<0.1%	17	<0.1%	581	0.1%	17	<0.1%
90%	30	<0.1%	3	<0.1%	3	<0.1%	21	<0.1%
100%	267,736	13.3%	22,499	1.7%	11,342	1.0%	76,284	7.3%
Total	2,019,735	100.0%	1,324,533	100.0%	1,161,794	100.0%	1,039,481	100.0%

²⁹ Totals include 1 auditory, and 3 musculoskeletal disabilities with unknown evaluation.



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

Table 3 Number of SC disabilities of all compensation recipients

Rating %	Genitourinary		Endocrine		The Eye		Gynecological	
0%	578,280	61.5%	24,664	4.7%	183,056	55.6%	80,101	52.1%
10%	52,972	5.6%	78,946	15.2%	76,204	23.1%	15,808	10.3%
20%	77,307	8.2%	381,356	73.2%	21,966	6.7%	250	0.2%
30%	32,354	3.4%	6,512	1.3%	28,748	8.7%	33,874	22.0%
40%	63,236	6.7%	18,580	3.6%	6,392	1.9%	793	0.5%
50%	28	<0.1%	20	<0.1%	2,984	0.9%	21,656	14.1%
60%	76,356	8.1%	7,023	1.3%	2,693	0.8%	332	0.2%
70%	12	<0.1%	3	<0.1%	2,164	0.7%	2	<0.1%
80%	7,575	0.8%	2	<0.1%	783	0.2%	223	0.1%
90%	-	-	2	<0.1%	877	0.3%	-	-
100%	51,859	5.5%	3,838	0.7%	3,431	1.0%	650	0.4%
Total	939,979	100.0%	520,946	100.0%	329,298	100.0%	153,689	100.0%

Table 4

Rating %	Dental/Oral		Hemic/Lymphatic		Infection/Immune/Nutrition		Total all body systems ³⁰	
0%	45,930	32.6%	34,800	45.9%	33,514	60.4%	9,161,628	31.6%
10%	61,075	43.4%	9,069	12.0%	5,647	10.2%	11,409,250	39.4%
20%	17,929	12.7%	2,979	3.9%	1,876	3.4%	3,154,572	10.9%
30%	9,998	7.1%	6,537	8.6%	1,751	3.2%	1,861,891	6.4%
40%	5,108	3.6%	380	0.5%	2,719	4.9%	638,454	2.2%
50%	704	0.5%	7	<0.1%	20	<0.1%	1,195,199	4.1%
60%	7	<0.1%	469	0.6%	6,741	12.2%	342,216	1.2%
70%	19	<0.1%	631	0.8%	6	<0.1%	655,040	2.3%
80%	2	<0.1%	2	<0.1%	33	0.1%	24,888	0.1%
90%	1	<0.1%	-	-	1	<0.1%	5,440	<0.1%
100%	59	<0.1%	20,922	27.6%	3,136	5.7%	522,361	1.8%
Total	140,832	100.0%	75,796	100.0%	55,444	100.0%	28,970,943	100%

³⁰ Totals include 4 disabilities with unknown evaluations and 44 disabilities unidentifiable by body system.

The Three Most Prevalent SC Disabilities by Body System



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

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	1,313,306	12.17%
	Lumbosacral or Cervical Strain	1,129,931	10.47%
	Limitation of motion of the ankle	767,270	7.11%
Total most prevalent musculoskeletal disabilities		3,210,507	29.8%
All musculoskeletal disabilities		10,787,062	
Auditory	Tinnitus	2,327,387	60.48%
	Hearing loss	1,343,013	34.90%
	Labyrinthitis	56,908	1.48%
Total most prevalent auditory disabilities		3,727,308	96.9%
All auditory disabilities		3,848,413	
Neurological	Paralysis of the sciatic nerve	1,010,640	29.49%
	Migraine	667,878	19.49%
	Paralysis of the median nerve	256,524	7.49%
Total most prevalent neurological disabilities		1,935,042	56.5%
All neurological disabilities		3,426,676	
Skin	Scars, general	1,017,297	32.32%
	Eczema	465,900	14.80%
	Scars, burns (2nd degree)	451,422	14.34%
Total most prevalent skin disabilities		1,934,619	61.5%
All skin disabilities		3,147,221	
Mental	Post-traumatic stress disorder	1,186,818	58.76%
	Major depressive disorder	245,356	12.15%
	Chronic adjustment disorder	117,044	5.80%
Total most prevalent mental disabilities		1,549,218	76.7%
All mental disabilities		2,019,735	



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

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	403,483	30.46%
	Allergic rhinitis	333,440	25.17%
	Bronchial asthma	135,848	10.26%
Total most prevalent respiratory disabilities		872,771	65.9%
All respiratory disabilities		1,324,533	
Digestive	Hiatal hernia	378,683	32.59%
	Hemorrhoids	275,635	23.72%
	Irritable bowel syndrome	142,657	12.28%
Total most prevalent digestive disabilities		796,975	68.6%
All digestive disabilities		1,161,794	
Cardiovascular	Hypertensive vascular disease	436,083	41.95%
	Arteriosclerotic heart disease (coronary artery disease)	231,360	22.26%
	Varicose veins	77,170	7.42%
Total most prevalent cardiovascular disabilities		744,613	71.6%
All cardiovascular disabilities		1,039,481	
Genitourinary	Penile deformity (loss of erectile power)	394,299	41.95%
	Malignant growths of genitourinary system	143,426	15.26%
	Prostate gland injuries	62,330	6.63%
Total most prevalent genitourinary disabilities		600,055	63.8%
All genitourinary disabilities		939,979	
Endocrine	Diabetes mellitus	445,489	85.52%
	Hypothyroidism	48,841	9.38%
	Hyperthyroidism	8,885	1.71%
Total most prevalent endocrine disabilities		503,215	96.6%
All endocrine disabilities		520,946	



Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
The Eye	Loss of 1 eye; vision 20/40 in other	63,266	19.21%
	Impairment to field of vision	33,149	10.07%
	Conjunctivitis, chronic	32,673	9.92%
Total most prevalent eye related disabilities		129,088	39.2%
All eye related disabilities		329,298	
Gynecological	Removal of uterus	25,345	16.49%
	Removal of uterus and both ovaries	18,357	11.94%
	Disease or injury of the ovary	17,352	11.29%
Total most prevalent gynecological disabilities		61,054	39.7%
All gynecological disabilities		153,689	
Dental/Oral	Limited motion of the jaw	114,191	81.08%
	Loss of teeth	8,668	6.15%
	Malunion of lower jaw	8,617	6.12%
Total most prevalent dental/oral disabilities		131,476	93.4%
All dental/oral disabilities		140,832	
Hemic/Lymphatic	Anemia	23,380	30.85%
	Non-Hodgkin's lymphoma	12,696	16.75%
	Leukemia	9,288	12.25%
Total most prevalent hemic/lymphatic disabilities		45,364	59.9%
All hemic/lymphatic disabilities		75,796	
Infection/Immune/ Nutrition	Malaria	22,897	41.30%
	Chronic fatigue syndrome	14,447	26.06%
	HIV-related illness	5,438	9.81%
Total most prevalent infection/immune/nutrition disabilities		42,782	77.2%
All infection/immune/nutrition disabilities		55,444	



Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages [101](#) through [103](#) are grouped by one of over 900 individual disability codes. Disability types in the table below with a ³¹ footnote are groups of these codes based on the general disability type or condition. VBA created these groups to show more clearly the most prevalent types of disabilities which affect Veterans.

For example: on page [101](#) under Musculoskeletal Disabilities, only the top 29.8% are listed and two of them are related to limited motion. The table below lists the top 73.9% of Musculoskeletal disabilities, grouping all limitation-of-motion disabilities regardless of body part affected.

Most prevalent SC disabilities of all compensation recipients

Body system	Disability type	Total number	% of body system disabilities
Musculoskeletal	Limitation of motion of a joint or appendage ³¹	4,519,309	41.90%
	Lumbosacral or cervical strain	1,129,931	10.47%
	Degenerative arthritis of the spine	568,874	5.27%
	Impairment of the knee, general	447,347	4.15%
	Flatfoot, acquired	414,494	3.84%
	Intervertebral Disc Syndrome	361,398	3.35%
	Residuals of foot injury	272,776	2.53%
	Degenerative arthritis	255,656	2.37%
Total most prevalent musculoskeletal disabilities		7,969,785	73.9%
All musculoskeletal disabilities		10,787,062	
Neurological	Paralysis of a nerve or nerve group (all types) ³¹	2,168,940	63.30%
	Migraine	667,878	19.49%
	Inflammation of a nerve or nerve group (all types) ³¹	207,038	6.04%
	Neuralgia of a nerve or nerve group (all types) ³¹	139,875	4.08%
	Brain disease due to trauma	135,734	3.96%
Total most prevalent neurological disabilities		3,319,465	96.9%
All neurological disabilities		3,426,676	
The Eye	Blind in one or both eyes ³¹	77,237	23.46%
	Impaired vision - one or both eyes ³¹	55,327	16.80%
	Conjunctivitis ³¹	33,125	10.06%
	Excessive tearing	30,157	9.16%
Total most prevalent eye related disabilities		195,846	59.5%
All eye related disabilities		329,298	

³¹ This disability type is composed of several disability codes.

Most Prevalent SC Disabilities by Period of Service



Most prevalent SC disabilities of all compensation recipients

Period of service (POS)	Disability	Total number	% of all POS disabilities
World War II	Hearing loss	17,728	22.9%
	Tinnitus	12,628	16.3%
	Residuals of cold injury	3,744	4.8%
	Post-traumatic stress disorder	3,449	4.4%
	Scars, general	2,500	3.2%
	Scars, superficial (tender)	1,437	1.9%
	Generalized anxiety disorder	1,114	1.4%
	Paralysis of the sciatic nerve	985	1.3%
	Scars, head, face or neck	950	1.2%
	Traumatic arthritis	877	1.1%
Total most prevalent World War II disabilities		45,412	58.5%
All World War II disabilities		77,578	
Korean Conflict	Hearing loss	57,859	25.5%
	Tinnitus	48,287	21.3%
	Residuals of cold injury	10,813	4.8%
	Post-traumatic stress disorder	7,730	3.4%
	Scars, general	6,875	3.0%
	Paralysis of the sciatic nerve	3,680	1.6%
	Scars, superficial (tender)	3,414	1.5%
	Scars, head, face or neck	2,544	1.1%
	Lumbosacral or Cervical Strain	2,347	1.0%
	Limitation of flexion, knee	1,877	0.8%
Total most prevalent Korean Conflict disabilities		145,426	64.2%
All Korean Conflict disabilities		226,475	



Most Prevalent SC Disabilities by Period of Service (Continued)

Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Vietnam Era	Tinnitus	627,651	11.1%
	Hearing loss	574,800	10.1%
	Post-traumatic stress disorder	401,466	7.1%
	Diabetes mellitus	369,301	6.5%
	Paralysis of the sciatic nerve	340,327	6.0%
	Scars, general	224,458	4.0%
	Arteriosclerotic heart disease (Coronary artery disease)	191,659	3.4%
	Penile deformity (loss of erectile power)	164,584	2.9%
	Malignant growths of genitourinary system	126,993	2.2%
	Scars, superficial (tender)	75,437	1.3%
Total most prevalent Vietnam Era disabilities		3,096,676	54.6%
All Vietnam Era disabilities		5,674,991	
Gulf War Era	Tinnitus	1,327,489	6.6%
	Limitation of flexion, knee	1,156,865	5.7%
	Lumbosacral or Cervical Strain	964,653	4.8%
	Post-traumatic stress disorder	720,063	3.6%
	Scars, general	666,716	3.3%
	Limitation of motion of the ankle	663,857	3.3%
	Migraine	599,762	3.0%
	Limitation of motion of the arm	596,814	3.0%
	Paralysis of the sciatic nerve	565,461	2.8%
	Degenerative Arthritis of the Spine	462,657	2.3%
Total most prevalent Gulf War Era disabilities		7,724,337	38.3%
All Gulf War Era disabilities		20,154,982	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	311,332	11.0%
	Hearing loss	246,074	8.7%
	Scars, general	116,748	4.1%
	Paralysis of the sciatic nerve	100,187	3.5%
	Limitation of flexion, knee	97,979	3.5%
	Lumbosacral or Cervical Strain	90,696	3.2%
	Impairment of the knee, general	68,764	2.4%
	Limitation of motion of the ankle	63,393	2.2%
	Degenerative Arthritis of the Spine	56,137	2.0%
	Post-traumatic stress disorder	54,110	1.9%
Total most prevalent Peacetime disabilities		1,205,420	42.5%
All Peacetime disabilities		2,836,917	

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

	World War II	Korean Conflict	Vietnam Era	Gulf War Era	Peacetime Periods	Total
New Veterans	939	3,348	50,920	165,359	38,078	258,644
Disabilities	1,764	6,274	123,598	1,248,966	84,404	1,465,006
Average # of disabilities per Veteran	1.9	1.9	2.4	7.6	2.2	5.7



GWOT Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³²	%Total
Tinnitus	Auditory	30,948	8.2%	4,529	5.3%	35,495	7.7%
Limitation of flexion, knee	Musculoskeletal	27,283	7.3%	5,641	6.6%	32,951	7.2%
Limitation of motion of the arm	Musculoskeletal	20,115	5.4%	3,050	3.6%	23,177	5.0%
Lumbosacral or cervical strain ³³	Musculoskeletal	18,373	4.9%	4,407	5.2%	22,795	4.9%
Scars, burns (2nd degree)	Skin	18,174	4.8%	4,060	4.8%	22,248	4.8%
Post-traumatic stress disorder	Mental	16,291	4.3%	3,058	3.6%	19,362	4.2%
Limitation of motion of the ankle	Musculoskeletal	14,613	3.9%	2,834	3.3%	17,464	3.8%
Migraine	Neurological	11,111	3.0%	3,744	4.4%	14,867	3.2%
Limitation of flexion of the thigh	Musculoskeletal	9,771	2.6%	3,500	4.1%	13,281	2.9%
Paralysis of the sciatic nerve	Neurological	10,749	2.9%	2,130	2.5%	12,894	2.8%
Total most prevalent disabilities		177,428	47.3%	36,953	43.3%	214,534	46.6%
Total number of disabilities		375,175	100%	85,318	100%	460,826	100%

³² Total most prevalent GWOT disabilities include 153 disabilities unidentifiable by gender. Total of all GWOT disabilities include 333 disabilities unidentifiable by gender.

³³ VA is no longer evaluating Veterans who are New to the rolls under the discontinued disability types.



Most prevalent SC disabilities of all GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ³⁴	%Total
Tinnitus	Auditory	689,413	7.3%	70,941	4.2%	762,765	6.9%
Limitation of flexion, knee	Musculoskeletal	555,473	5.9%	88,770	5.3%	646,534	5.8%
Lumbosacral or cervical strain ³⁵	Musculoskeletal	437,209	4.6%	84,249	5.0%	523,642	4.7%
Post-traumatic stress disorder	Mental	454,065	4.8%	60,025	3.6%	515,407	4.6%
Scars, general	Skin	313,389	3.3%	59,031	3.5%	373,995	3.4%
Limitation of motion of the ankle	Musculoskeletal	321,933	3.4%	45,844	2.7%	369,168	3.3%
Migraine	Neurological	274,378	2.9%	76,383	4.6%	352,291	3.2%
Limitation of motion of the arm	Musculoskeletal	283,900	3.0%	33,994	2.0%	318,980	2.9%
Paralysis of the sciatic nerve	Neurological	254,342	2.7%	40,811	2.4%	296,092	2.7%
Degenerative Arthritis of the Spine	Musculoskeletal	240,158	2.6%	35,462	2.1%	276,589	2.5%
Total most prevalent disabilities		3,824,260	40.6%	595,510	35.5%	4,435,463	39.8%
Total number of disabilities		9,412,252	100%	1,676,205	100%	11,131,591	100%

³⁴ Total most prevalent GWOT disabilities include 15,693 disabilities unidentifiable by gender. Total of all GWOT disabilities include 43,134 disabilities unidentifiable by gender.

³⁵ The number of lumbosacral or cervical strain disabilities in this report includes disabilities which, in Annual Benefits Reports prior to FY 13, were counted under 5 discontinued disability names related to lumbosacral or cervical strain.



GWOT SC Disabilities by Body System and Gender

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total ³⁶
Musculoskeletal	4,124,457	719,594	4,863,529
Skin	1,045,326	200,902	1,251,408
Neurological	1,010,120	201,853	1,216,439
Auditory	947,270	89,621	1,040,084
Mental	684,482	124,736	811,749
Respiratory	524,572	90,600	617,671
Digestive	391,795	71,981	465,644
Cardiovascular	236,430	36,038	273,563
Genitourinary	231,972	22,530	255,449
The Eye	101,536	21,835	123,903
Dental/Oral	49,653	15,305	65,305
Endocrine	42,050	15,208	57,544
Gynecological	2,577	54,107	57,242
Hemic/Lymphatic	10,740	8,806	19,650
Infection/Immune/Nutrition	9,261	3,086	12,397
Total	9,412,252	1,676,205	11,131,591

³⁶ Total includes 43,134 disabilities unidentifiable by gender.

GWOT Three Most Prevalent SC Disabilities by Body System



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	646,534	13.29%
	Lumbosacral or cervical strain	523,642	10.77%
	Limitation of motion of the ankle	369,168	7.59%
Total most prevalent musculoskeletal disabilities		1,539,344	31.7%
All musculoskeletal disabilities		4,863,529	
Skin	Scars, general	373,995	29.89%
	Eczema	214,797	17.16%
	Scars, burns (2nd degree)	175,498	14.02%
Total most prevalent skin disabilities		764,290	61.1%
All skin disabilities		1,251,408	
Neurological	Migraine	352,291	28.96%
	Paralysis of the sciatic nerve	296,092	24.34%
	Paralysis of the median nerve	89,104	7.32%
Total most prevalent neurological disabilities		737,487	60.6%
All neurological disabilities		1,216,439	
Auditory	Tinnitus	762,765	73.34%
	Hearing loss	225,565	21.69%
	Labyrinthitis	23,646	2.27%
Total most prevalent auditory disabilities		1,011,976	97.3%
All auditory disabilities		1,040,084	
Mental	Post-traumatic stress disorder	515,407	63.49%
	Major depressive disorder	78,142	9.63%
	Chronic adjustment disorder	54,254	6.68%
Total most prevalent mental disabilities		647,803	79.8%
All mental disabilities		811,749	



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

Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Respiratory	Sleep apnea syndromes (obstructive, central, mixed)	242,998	39.34%
	Allergic rhinitis	177,961	28.81%
	Bronchial asthma	54,639	8.85%
Total most prevalent respiratory disabilities		475,598	77.0%
All respiratory disabilities		617,671	
Digestive	Hiatal hernia	199,018	42.74%
	Hemorrhoids	99,335	21.33%
	Irritable bowel syndrome	65,661	14.10%
Total most prevalent digestive disabilities		364,014	78.2%
All digestive disabilities		465,644	
Cardiovascular	Hypertensive vascular disease	176,130	64.38%
	Varicose veins	28,096	10.27%
	Residuals of cold injury	10,431	3.81%
Total most prevalent cardiovascular disabilities		214,657	78.5%
All cardiovascular disabilities		273,563	
Genitourinary	Penile deformity (loss of erectile power)	125,422	49.10%
	Nephrolithiasis (kidney stones)	22,526	8.82%
	Prostate gland injuries	18,500	7.24%
Total most prevalent genitourinary disabilities		166,448	65.2%
All genitourinary disabilities		255,449	
The Eye	Loss of 1 eye; vision 20/40 in other	26,003	20.99%
	Conjunctivitis, chronic	15,967	12.89%
	Excessive tearing	14,328	11.56%
Total most prevalent eye related disabilities		56,298	45.4%
All eye related disabilities		123,903	



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Dental/Oral	Limited motion of the jaw	59,206	90.66%
	Loss of teeth	2,684	4.11%
	Malunion of lower jaw	1,307	2.00%
Total most prevalent dental/oral disabilities		63,197	96.8%
All dental/oral disabilities		65,305	
Endocrine	Diabetes mellitus	25,528	44.36%
	Hypothyroidism	21,637	37.60%
	Hyperthyroidism	2,994	5.20%
Total most prevalent endocrine disabilities		50,159	87.2%
All endocrine disabilities		57,544	
Gynecological	Removal of uterus	9,408	16.44%
	Disease or injury of the ovary	8,030	14.03%
	Disease or injury of the uterus	5,454	9.53%
Total most prevalent gynecological disabilities		22,892	40.0%
All gynecological disabilities		57,242	
Hemic/Lymphatic	Anemia	10,888	55.41%
	Iron Deficiency Anemia	1,487	7.57%
	Thrombocytopenia	1,383	7.04%
Total most prevalent hemic/lymphatic disabilities		13,758	70.0%
All hemic/lymphatic disabilities		19,650	
Infection/Immune/Nutrition	Chronic fatigue syndrome	5,745	46.34%
	Systemic lupus erythematosus	1,486	11.99%
	HIV-Related Illness	1,448	11.68%
Total most prevalent infection/immune/nutrition disabilities		8,679	70.0%
All infection/immune/nutrition disabilities		12,397	





Dependency and Indemnity Compensation (DIC)

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

New DIC recipients during FY 2016 to FY 2020 by relationship

Relationship	2016	2017	2018	2019	2020	% Chg. FY 2019 to FY 2020
Surviving spouses	27,464	30,280	29,855	30,436	32,461	6.7%
Surviving children	1,238	1,444	1,398	1,294	1,437	11.1%
Surviving parents	189	278	205	178	167	-6.2%
Total	28,891	32,002	31,458	31,908	34,065	6.8%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	427,860	96.0%
Surviving children	14,357	3.2%
Surviving parents	3,258	0.7%
Total³⁷	445,503	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	510	\$11,259,535	2.0%
36 - 56	2,284	\$44,393,778	7.7%
57 - 75	21,376	\$372,106,153	64.6%
Over 75	8,194	\$146,799,295	25.5%
Total³⁸	32,461	\$576,391,906	100%

³⁷ Total includes 28 recipients unidentifiable by relationship.

³⁸ Total includes 97 recipients and \$1,833,145 in estimated annual payments amounts unidentifiable by age.



All surviving spouse DIC recipients by age

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	4,040	\$82,114,739	1.1%
36 - 56	26,005	\$471,483,359	6.3%
57 - 75	227,119	\$3,874,738,373	52.2%
Over 75	169,691	\$2,979,160,637	40.1%
Total³⁹	427,860	\$7,425,261,672	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	971	\$5,075,609	62.1%
Age 18 and over – in school	117	\$535,064	6.5%
Age 18 and over – helpless	271	\$2,220,286	27.2%
Total⁴⁰	1,437	\$8,176,347	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	5,636	\$31,538,489	30.0%
Age 18 and over – in school	323	\$1,465,942	1.4%
Age 18 and over – helpless	8,247	\$71,193,046	67.8%
Total⁴¹	14,357	\$104,976,906	100%

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

³⁹ Total includes 1,005 recipients and \$17,764,564 estimated annual payments unidentifiable by age.

⁴⁰ Total includes 77 recipients and \$338,598 in estimated annual payments unidentifiable by age and status.

⁴¹ Total includes 135 recipients and \$665,612 in estimated annual payments unidentifiable by age and status.



Appendix

VBA Regional Office Addresses

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



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Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue – Room 1400 Detroit, MI 48226-2591	MI	Lincoln VA Regional Office 3800 Village Drive Lincoln, NE 68516-4198 Mailing Address: P.O. Box 85816 Lincoln, NE 68501-5816	NE	Muskogee VA Regional Office Federal Building 125 South Main Street Muskogee, OK 74401-7025	OK
St. Paul VA Regional Office Bishop Henry Whipple Federal Building One Federal Drive – Fort Snelling St. Paul, MN 55111-4050	MN	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101	NH	Portland VA Regional Office 100 SW Main Street, Floor 2 Portland, OR 97204-2998 Mailing Address: 100 SW Main St FL 2 Portland, OR 97204	OR
St. Louis Records Mgmt. Center 4300 Goodfellow Boulevard Building 104 St. Louis, MO 63120-8950	MO	Newark VA Regional Office 20 Washington Place Newark, NJ 07102-3174	NJ	Philadelphia VA Regional Office 5000 Wissahickon Avenue Philadelphia, PA 19144 Mailing Address: P.O. Box 8079 Philadelphia, PA 19101	PA
St. Louis VA Regional Office 9700 Page Avenue St. Louis, MO 63103	MO	Albuquerque VA Regional Office 500 Gold Avenue, South West Albuquerque, NM 87102-3118	NM	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222-4004	PA
Jackson VA Regional Office 1600 East Woodrow Wilson Avenue Jackson, MS 39216	MS	Reno VA Regional Office 5460 Reno Corporate Drive Reno, NV 89511	NV	San Juan VA Regional Office 50 Carr 165 Guaynabo San Juan, PR 00968-8024	PR
Ft. Harrison VA Regional Office 3633 Veterans Drive Ft. Harrison, MT 59636	MT	Buffalo VA Regional Office 130 South Elmwood Avenue Buffalo, NY 14202-2478	NY	Providence VA Regional Office 380 Westminster Street Providence, RI 02903-3246	RI
Winston-Salem VA Regional Office Federal Building 251 North Main Street Winston-Salem, NC 27155-1000	NC	New York VA Regional Office 245 W. Houston Street New York, NY 10014-4805	NY	Columbia VA Regional Office 6437 Garners Ferry Road Columbia, SC 29209-2495	SC
Fargo VA Regional Office 2101 Elm Street Fargo, ND 58102	ND	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 East 9th Street Cleveland, OH 44199-2001	OH	Sioux Falls VA Regional Office 2501 West 22nd Street Sioux Falls, SD 57105	SD



VA



U.S. Department
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Administration

Nashville TN
VA Regional Office

110 Ninth Avenue, South
Nashville, TN 37203-3817

Houston TX
VA Regional Office

6900 Almeda Road
Houston, TX 77030-4200

Waco TX
VA Regional Office

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

Salt Lake City UT
VA Regional Office

550 Foothill Drive
Salt Lake City, UT 84113

Roanoke VA
VA Regional Office

210 Franklin Rd, SW
Roanoke, VA 24011

White River Junction VT
VA Regional Office

215 North Main Street
White River Junction, VT 05001

Seattle WA
VA Regional Office

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

Milwaukee WI
VA Regional Office

5400 W. National Avenue
Milwaukee, WI 53214

Huntington WV
VA Regional Office

640 Fourth Avenue
Huntington, WV 25701-1340

Cheyenne WY
VA Benefits Office

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

The above address is the Cheyenne
benefits office. The Denver regional
office processes claims for the state
of Wyoming.

Manila
VA Regional Office

U.S. Embassy
1501 Roxas Blvd
Pasay City, Philippines 1302
Mailing Address:
PSC 501
DPOAP 96515

District Offices

Northeast District MO

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

Southeast District TN

3322 West End, Suite 408
Nashville, TN 37203

Continental District CO

155 Van Gordon Street
Lakewood, CO 80228

Pacific District AZ

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

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**

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

Contact Information

Compensation Information:

1-800-827-1000

Veterans Crisis Line

1-800-273-8255 and press 1

Department of Veterans Affairs
home page

www.va.gov

Veterans Benefits Administration
home page

benefits.va.gov

eBenefits

(Online forms and applications)

ebenefits.va.gov

Compensation home page

benefits.va.gov/compensation



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Pension & Fiduciary

Veterans Non-Service-Connected Pension and Survivors Pension

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

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

The Fiduciary Program

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



3 Pension Management Centers
219,587 Veterans and
159,083 Survivors
Receive Pension
Benefits

A note on the data:

The 2020 Annual Benefits Report is based on data from the VBA corporate database.

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

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

Please see the section on page 2: "A Note on How the FY 2020 Pension Data is Presented" for important information on the color coding of the data tables.

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

Information on the fiduciary program begins on page [138](#).



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A Note on How the FY 2020 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2020 (October 1, 2019 to September 30, 2020) are considered “new to the rolls” and the tables are outlined in purple.

On the Rolls

All individuals who are receiving pension on September 30, 2020 are considered “on the rolls” and are outlined in tan/yellow. These tables include “new to the rolls” recipients.

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

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Release history

Version & changes	Date
Data as of	09/30/2020



VA



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Pension Programs

Pension Benefits for Veterans

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

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

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

Pension Benefits for Surviving Spouses

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

Pension Benefits for Surviving Children

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

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



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Special Monthly Pension: Aid and Attendance and Housebound

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

Aid and Attendance (A&A)

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

Housebound

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

Old Law and Section 306 Pension

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



VA



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Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	19,421
Survivors ¹ who began receiving pension benefits	26,756
Total	46,177

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	19,421	\$16,530	\$321,037,558
Survivors Pension	26,756	\$12,093	\$323,558,937
Total	46,177	\$13,960	\$644,596,495

Totals – all recipients

Veterans receiving pension benefits	219,587
Survivors receiving pension benefits	159,083
Total	378,670

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	219,587	\$12,717	\$2,792,541,086
Survivors Pension	159,083	\$9,333	\$1,484,705,365
Total	378,670	\$11,296	\$4,277,246,451

Recipients by Period of Service



New improved pension recipients by period of service

	Pre-World War I ²	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension	N/A	N/A	4,220	7,268	7,131	802
Survivors Pension	3	8	13,738	9,246	3,325	436
Total	3	8	17,958	16,514	10,456	1,238

All improved pension recipients by period of service

	Pre-World War I ³	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans	N/A	N/A	19,765	38,317	143,900	17,605
Survivors	61	1,433	83,035	44,621	27,224	2,709
Total	61	1,433	102,800	82,938	171,124	20,314

Recipients and Amounts by Fiscal Year

All recipients FY 2016 to FY 2020

Benefit program	2016	2017	2018	2019	2020	% Chg. FY 2019 to 2020
Veterans Pension	288,710	276,570	260,089	239,114	219,587	-8.2%
Survivors Pension	202,975	201,433	192,823	170,037	159,083	-6.4%
Total	491,685	478,003	452,912	409,151	378,670	-7.4%

All recipients estimated average individual amount paid annually FY 2016 to FY 2020

Benefit Program	2016	2017	2018	2019	2020	% Chg. FY 2019 to 2020
Veterans Pension	\$11,991	\$12,103	\$12,350	\$12,538	\$12,717	1.4%
Survivors Pension	\$8,138	\$8,443	\$8,800	\$8,976	\$9,333	4.0%
Total	\$10,400	\$10,561	\$10,839	\$11,058	\$11,296	2.2%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (3).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (57), the Mexican Border War (4), and Peacetime (0).





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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁴	NA	NA	NA
Improved Pension	19,421	\$16,530	\$321,037,558
Total	19,421	\$16,530	\$321,037,558

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

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	12,823	66.0%	\$18,872	\$241,999,849
With housebound (HB)	84	0.4%	\$10,036	\$842,992
Total with A&A or HB ⁵	12,907	66.5%	\$18,815	\$242,842,841
Total without A&A or HB	6,514	33.5%	\$12,004	\$78,194,717
Total all	19,421	100.0%	\$16,530	\$321,037,558

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	18,365	94.6%	\$16,565	\$304,223,697
Female Veterans	803	4.1%	\$16,001	\$12,848,687
Gender not indicated	253	1.3%	\$15,673	\$3,965,174
Total	19,421	100.0%	\$16,530	\$321,037,558

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

⁵ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



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

Type of pension	Number of Veterans	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ⁶	565	\$1,738	\$982,238
Improved Pension	219,022	\$12,746	\$2,791,558,847
Total	219,587	\$12,717	\$2,792,541,086

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

Special monthly pension status	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	87,697	39.9%	\$17,989	\$1,577,584,149
With housebound (HB)	3,237	1.5%	\$10,758	\$34,824,483
Total with A&A or HB	90,934	41.4%	\$17,732	\$1,612,408,632
Total without A&A or HB	128,653	58.6%	\$9,173	\$1,180,132,453
Total all	219,587	100.0%	\$12,717	\$2,792,541,086

All Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	204,097	92.9%	\$12,694	\$2,590,733,551
Female Veterans	9,786	4.5%	\$13,143	\$128,621,919
Gender not indicated	5,704	2.6%	\$12,831	\$73,185,616
Total	219,587	100.0%	\$12,717	\$2,792,541,086

⁶ The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁷

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	12,129	66.0%	\$18,888	\$229,087,217
	With housebound (HB)	82	0.4%	\$10,045	\$823,684
	Total with A&A or HB	12,211	66.5%	\$18,828	\$229,910,901
	Total without A&A or HB	6,154	33.5%	\$12,076	\$74,312,796
Total		18,365	100.0%	\$16,565	\$304,223,697

Female Veterans	With aid and attendance (A&A)	526	65.5%	\$18,470	\$9,714,996
	With housebound (HB)	2	0.2%	\$9,654	\$19,308
	Total with A&A or HB	528	65.8%	\$18,436	\$9,734,304
	Total without A&A or HB	275	34.2%	\$11,325	\$3,114,383
Total		803	100.0%	\$16,001	\$12,848,687

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁷

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	80,788	39.6%	\$17,971	\$1,451,847,351
	With housebound (HB)	3,023	1.5%	\$10,780	\$32,587,477
	Total with A&A or HB	83,811	41.1%	\$17,712	\$1,484,434,829
	Total without A&A or HB	120,286	58.9%	\$9,197	\$1,106,298,723
Total		204,097	100.0%	\$12,694	\$2,590,733,551

Female Veterans	With aid and attendance (A&A)	4,156	42.5%	\$17,770	\$73,853,418
	With housebound (HB)	157	1.6%	\$10,594	\$1,663,229
	Total with A&A or HB	4,313	44.1%	\$17,509	\$75,516,647
	Total without A&A or HB	5,473	55.9%	\$9,703	\$53,105,272
Total		9,786	100.0%	\$13,143	\$128,621,919



⁷ Certain records do not indicate gender information and are not included in the totals.



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

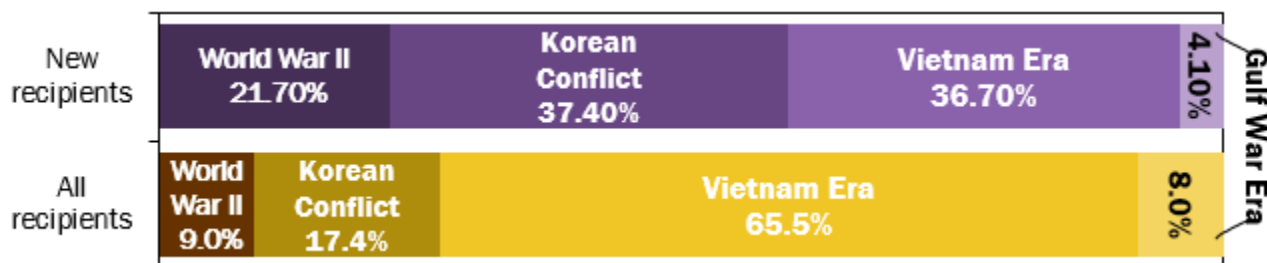
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	4,220	21.7%	\$19,362	\$81,707,293
Korean Conflict	7,268	37.4%	\$18,837	\$136,904,406
Vietnam Era	7,131	36.7%	\$12,844	\$91,592,269
Gulf War Era	802	4.1%	\$13,508	\$10,833,591
Total	19,421	100.0%	\$16,530	\$321,037,558

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

Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	19,765	9.0%	\$17,797	\$351,762,529
Korean Conflict	38,317	17.4%	\$15,471	\$592,791,036
Vietnam Era	143,900	65.5%	\$11,142	\$1,603,335,855
Gulf War Era	17,605	8.0%	\$13,897	\$244,651,665
Total	219,587	100.0%	\$12,717	\$2,792,541,086

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

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





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	48	0.2%	\$14,223	\$682,704
Age 35 through 64	889	4.6%	\$12,802	\$11,380,924
Age 65 through 74	4,328	22.3%	\$10,727	\$46,426,123
Age 75 and over	14,156	72.9%	\$18,547	\$262,547,807
Total	19,421	100%	\$16,530	\$321,037,558

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	519	0.2%	\$14,874	\$7,719,427
Age 35 through 64	29,168	13.3%	\$13,335	\$388,964,825
Age 65 through 74	105,899	48.2%	\$10,918	\$1,156,209,971
Age 75 and over	83,993	38.3%	\$14,758	\$1,239,583,575
Total⁸	219,587	100%	\$12,717	\$2,792,541,086



⁸ Total includes 8 Veterans and \$63,288 in benefits with no date of birth indicated in award record.



Chart: New compared to all Veterans Pension recipients by age

The chart below displays the ages of the Veterans who began receiving benefits in FY 20 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (yellow line, right axis).

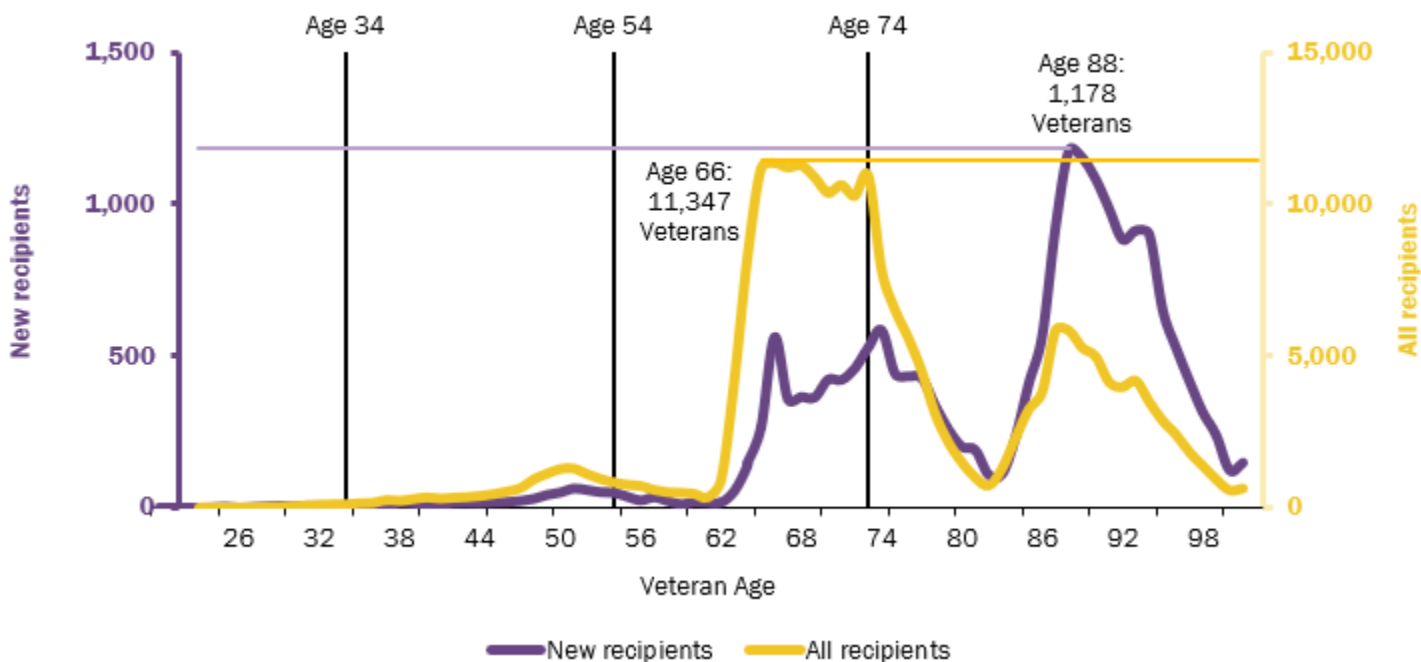
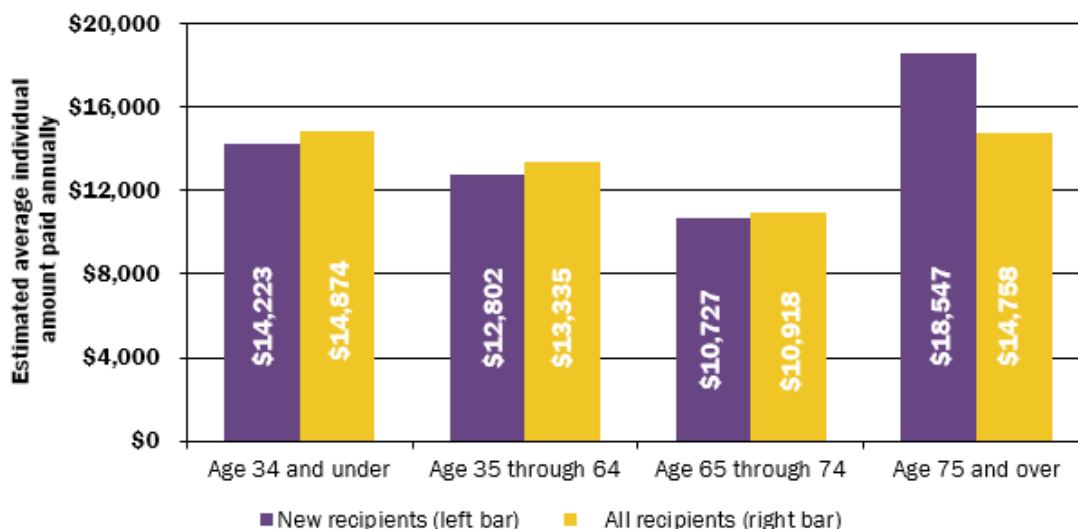


Chart: New compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 20 (purple bars on the left) vs. the estimated average individual amount paid annually for all Veterans receiving benefits at the end of the fiscal year (yellow bars on the right) by age group.





Survivors Pension Data⁹

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

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹⁰	N/A	N/A	N/A
Improved Pension	26,756	\$12,093	\$323,558,937
Total	26,756	\$12,093	\$323,558,937

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

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	24,242	90.6%	\$12,758	\$309,274,511
With housebound (HB)	47	0.2%	\$8,818	\$414,468
Total with A&A or HB ¹¹	24,289	90.8%	\$12,750	\$309,688,979
Total without A&A or HB	2,467	9.2%	\$5,622	\$13,869,958
Total all	26,756	100.0%	\$12,093	\$323,558,937

New Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	206	0.8%	\$10,952	\$2,256,120
Female survivors	24,185	90.4%	\$12,203	\$295,131,398
Gender not indicated	2,365	8.8%	\$11,066	\$26,171,419
Total	26,756	100.0%	\$12,093	\$323,558,937

⁹ The term “survivors” throughout this section includes surviving spouses and children.

¹⁰ The “Other Pension” category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

¹¹ A subtotal of all beneficiaries with aid and attendance or housebound – used in all tables concerning special monthly pension.



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

Type of pension	Number of survivors	Estimated average individual amount paid annually	Estimated total amount paid annually
Other Pension ¹²	8,630	\$914	\$7,886,066
Improved Pension	150,453	\$9,816	\$1,476,819,299
Total	159,083	\$9,333	\$1,484,705,365

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

Special monthly pension status	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
With aid and attendance (A&A)	102,379	64.4%	\$11,700	\$1,197,817,129
With housebound (HB)	797	0.5%	\$6,299	\$5,020,169
Total with A&A or HB	103,176	64.9%	\$11,658	\$1,202,837,298
Total without A&A or HB	55,907	35.1%	\$5,042	\$281,868,067
Total all	159,083	100.0%	\$9,333	\$1,484,705,365

All Survivors Pension recipients and estimated annual payments by gender

Gender	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	1,515	1.0%	\$4,484	\$6,792,860
Female survivors	120,832	76.0%	\$9,927	\$1,199,536,789
Gender not indicated	36,736	23.1%	\$7,578	\$278,375,716
Total	159,083	100.0%	\$9,333	\$1,484,705,365

¹² The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.





New Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender¹³

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	158	76.7%	\$12,637	\$1,996,620
	With housebound (HB)	1	0.5%	\$792	\$792
	Total with A&A or HB	159	77.2%	\$12,562	\$1,997,412
	Total without A&A or HB	47	22.8%	\$5,504	\$258,708
Total		206	100.0%	\$10,952	\$2,256,120

Female survivors	With aid and attendance (A&A)	22,164	91.6%	\$12,795	\$283,589,159
	With housebound (HB)	39	0.2%	\$8,839	\$344,736
	Total with A&A or HB	22,203	91.8%	\$12,788	\$283,933,895
	Total without A&A or HB	1,982	8.2%	\$5,650	\$11,197,502
Total		24,185	100.0%	\$12,203	\$295,131,398

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender¹³

	Special monthly pension status	Number of survivors	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male survivors	With aid and attendance (A&A)	353	23.3%	\$12,287	\$4,337,460
	With housebound (HB)	4	0.3%	\$8,649	\$34,596
	Total with A&A or HB	357	23.6%	\$12,247	\$4,372,056
	Total without A&A or HB	1,158	76.4%	\$2,091	\$2,420,804
Total		1,515	100.0%	\$4,484	\$6,792,860

Female survivors	With aid and attendance (A&A)	84,263	69.7%	\$11,782	\$992,819,086
	With housebound (HB)	682	0.6%	\$6,139	\$4,186,650
	Total with A&A or HB	84,945	70.3%	\$11,737	\$997,005,736
	Total without A&A or HB	35,887	29.7%	\$5,644	\$202,531,053
Total		120,832	100.0%	\$9,927	\$1,199,536,789



¹³ Certain records do not indicate gender information and are not included in the totals.



New Survivors Pension recipients and estimated annual payments by period of service

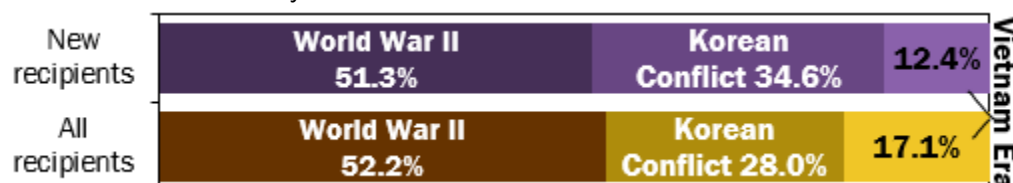
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	3	<0.1%	\$8,832	\$26,496
World War I	8	<0.1%	\$11,589	\$92,712
World War II	13,738	51.3%	\$12,607	\$173,189,008
Korean Conflict	9,246	34.6%	\$12,148	\$112,318,236
Vietnam Era	3,325	12.4%	\$10,357	\$34,437,251
Gulf War Era	436	1.6%	\$8,017	\$3,495,234
Total	26,756	100.0%	\$12,093	\$323,558,937

All Survivors Pension recipients and estimated annual payments by period of service

Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	61	<0.1%	\$3,905	\$238,213
World War I	1,433	0.9%	\$3,313	\$4,747,211
World War II	83,035	52.2%	\$9,530	\$791,307,282
Korean Conflict	44,621	28.0%	\$9,695	\$432,605,100
Vietnam Era	27,224	17.1%	\$8,574	\$233,426,607
Gulf War Era	2,709	1.7%	\$8,262	\$22,380,951
Total	159,083	100.0%	\$9,333	\$1,484,705,365

Chart: New compared to all Survivors Pension recipients by Veteran's period of service¹⁴

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



¹⁴ Survivors of Veterans of the Gulf War Era, World War I and Pre-World War I do not make up a significant enough portion of the total to be visible on the chart.





New Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	24	0.1%	\$3,730	\$89,520
Age 18 through 34	54	0.2%	\$5,560	\$300,223
Age 35 through 64	1,227	4.6%	\$7,494	\$9,194,759
Age 65 through 74	1,225	4.6%	\$9,385	\$11,496,766
Age 75 and over	24,210	90.5%	\$12,487	\$302,306,154
Total¹⁵	26,756	100%	\$12,093	\$323,558,937

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	177	0.1%	\$5,831	\$1,032,132
Age 18 through 34	262	0.2%	\$6,795	\$1,780,205
Age 35 through 64	18,514	11.6%	\$7,160	\$132,551,590
Age 65 through 74	18,091	11.4%	\$6,357	\$114,999,776
Age 75 and over	121,768	76.5%	\$10,117	\$1,231,944,726
Total¹⁶	159,083	100%	\$9,333	\$1,484,705,365

¹⁵ Total includes 16 survivors and \$171,516 in benefits with no date of birth indicated in award record.

¹⁶ Total includes 271 survivors and \$2,396,936 in benefits with no date of birth indicated in award record.





Chart: New compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 20 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (yellow line, right axis).

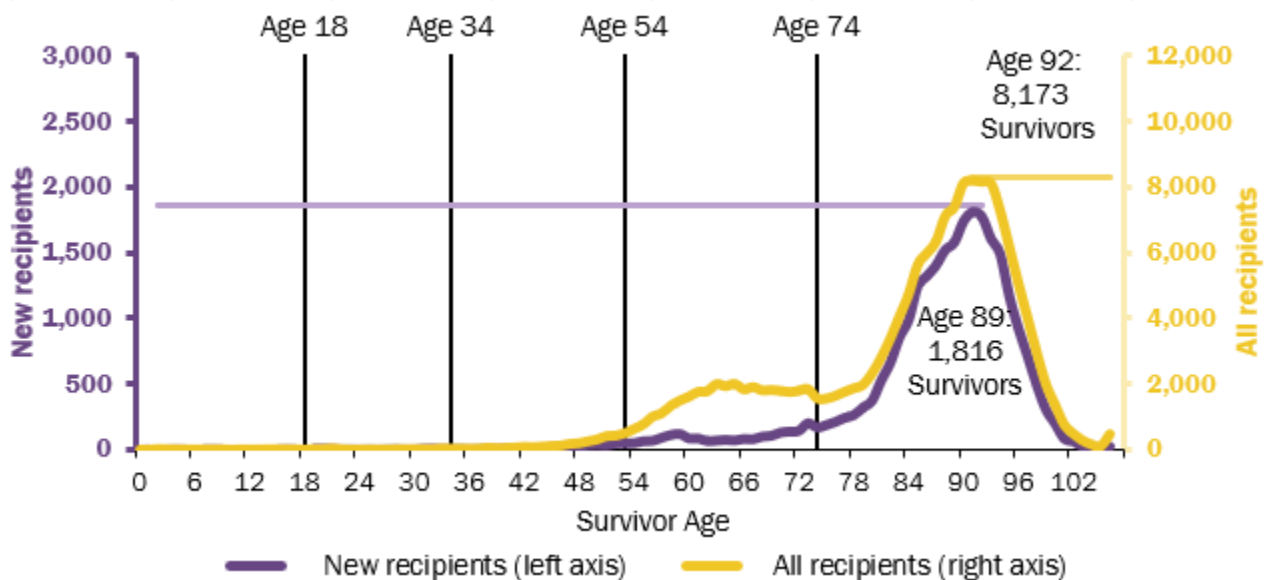
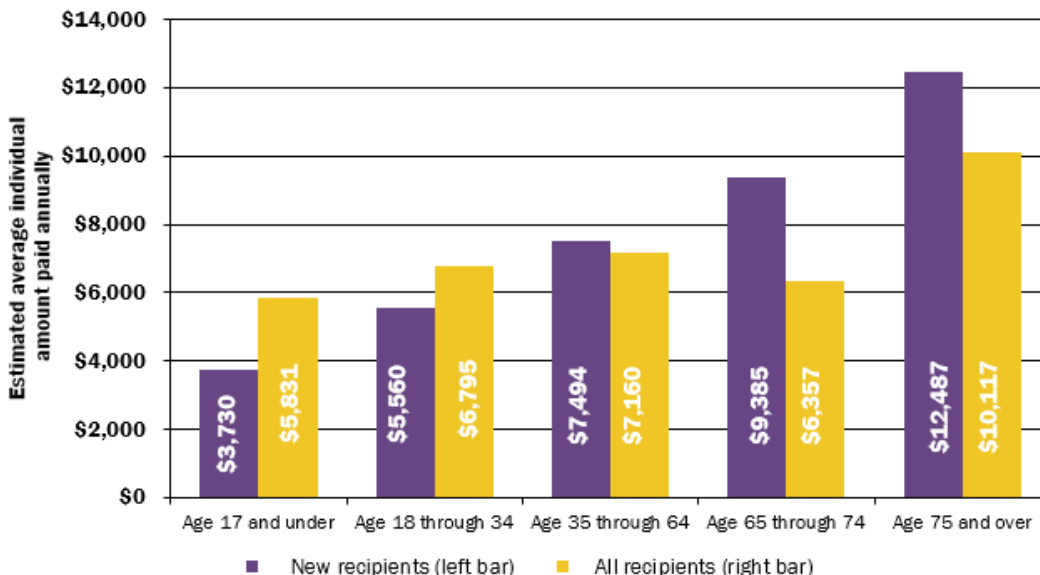


Chart: New compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 20 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (yellow bars on the right) broken down by age.





Fiduciary

Purpose of the Fiduciary Program



VA's Fiduciary Program provides protection to Veterans and other beneficiaries who are unable to manage their financial affairs. Under this program, VA appoints fiduciaries to manage VA benefits and ensure the welfare and needs of beneficiaries by using the least restrictive, yet most effective payment method. The program closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the sole purpose of meeting the needs, security, and comfort of beneficiaries and their dependents.

Beginning with fiscal year 2020, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type¹⁷

Beneficiary Type	Number of Beneficiaries
Veteran	96,004
Surviving spouse	53,857
Adult disabled child	9,386
Minor child ¹⁸	2,640
Dependent parent	540
Insurance	352
Total¹⁹	162,779

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$2,244,599,818	\$37,818
Veterans Pension	\$565,712,167	\$17,296
Survivors Pension	\$488,730,293	\$10,183
Dependency and Indemnity Compensation	\$164,796,468	\$16,564
Total	\$3,463,838,746	

¹⁷ Source: Beneficiary Fiduciary Field System.

¹⁸ Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.

¹⁹ Includes any beneficiary who received services from VA's fiduciary program during FY 20.

²⁰ Source: VBA corporate database.



Number of beneficiaries by fiduciary relationship²¹

Relationship	Number of Beneficiaries
Legal Custodian	121,252
Spouse Payee	25,556
Court Appointed Fiduciary	367
Supervised Direct Pay	109
Institutional Award	150
Custodian in Fact	40
Proposed Fiduciary ²²	15,312
Total	162,786

Misuse

During fiscal year 2020, fiduciary personnel conducted 1,551 misuse investigations of which 811 fiduciaries were removed based upon a finding of misuse of benefits. Of the cases VA referred to the VA Office of the Inspector General (OIG), 20 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²³:

- Investigations opened: 20
- Investigations completed and referred to prosecutor's office: 20
- Cases accepted for prosecution: 8
- Cases declined for prosecution: 4
- Cases pending: 8

The number of OIG prosecutorial outcomes during fiscal year 2020²³.

- Arrests: 12
- Indictments: 18
- Convictions: 2

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2020²⁴:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$69,678.
- The total amount of money recovered by the government in misuse cases was \$856,377.
- The total amount of benefits reissued to beneficiaries was \$3,825,224.

²¹ Source: Beneficiary Fiduciary Field System.

²² Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.

²³ Includes action taken by OIG on cases referred as of the end of fiscal year 2020. Figures may include cases referred during previous fiscal years.

²⁴ Source: OIG.

Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

550 Foothill Dr.
Salt Lake City, UT 84113
Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE VA Fiduciary Hub

3800 Village Dr.
Lincoln, NE 68516
Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI VA Fiduciary Hub

5400 West National Ave.
Milwaukee, WI 53214
Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY VA Fiduciary Hub

321 West Main Street, Suite 390
Louisville, KY 40202
Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN VA Fiduciary Hub

575 North Pennsylvania St.
Indianapolis, IN 46204
Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River	
Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH
Manila	PH

Columbia – SC VA Fiduciary Hub

6437 Garners Ferry Rd.
Columbia, SC 29209
Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

Fiduciary Hub Call Center:
1-888-407-0144



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Appendix – Pension Management Center Addresses and Regional Offices Served

Philadelphia – PA Pension Management Center

5000 Wissahickon Ave.
Philadelphia, PA 19144

Milwaukee – WI Pension Management Center

5400 West National Ave.
Milwaukee, WI 53214

St. Paul – MN Pension Management Center

1 Federal Drive
Fort Snelling
St. Paul, MN 55111

**The Manila Regional Office
processes all pension claims in
the Philippines.**

National Pension Call Center:

1-800-827-1000



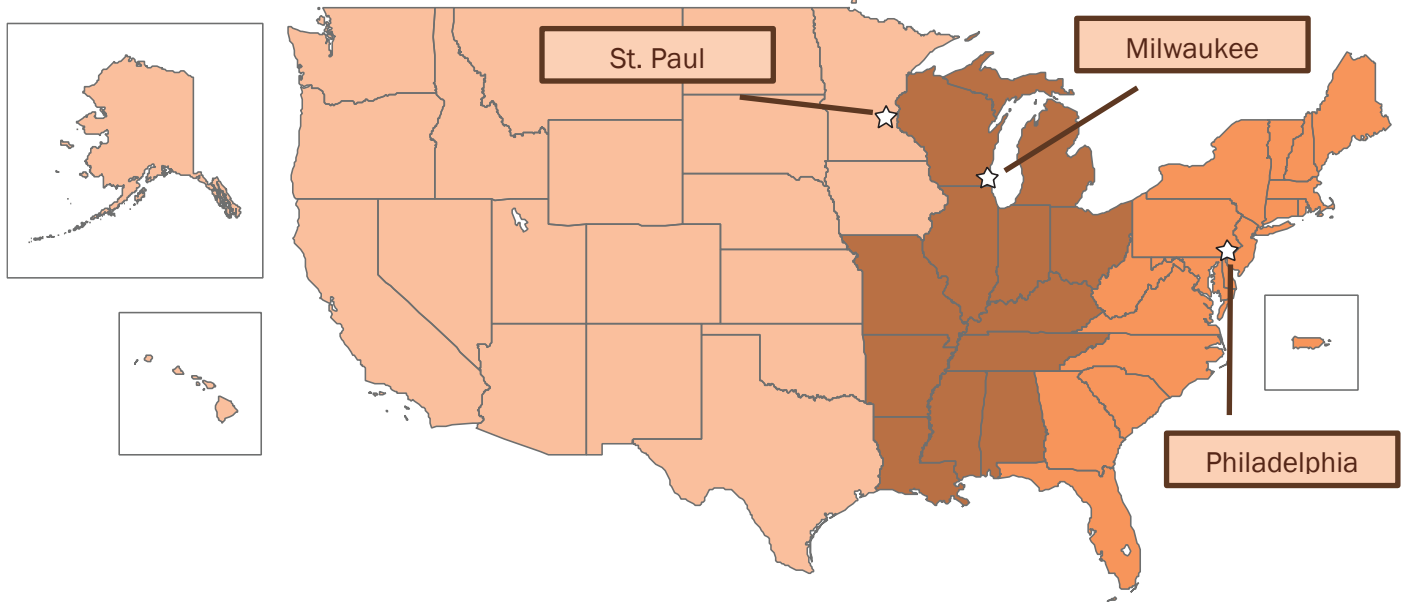
VA



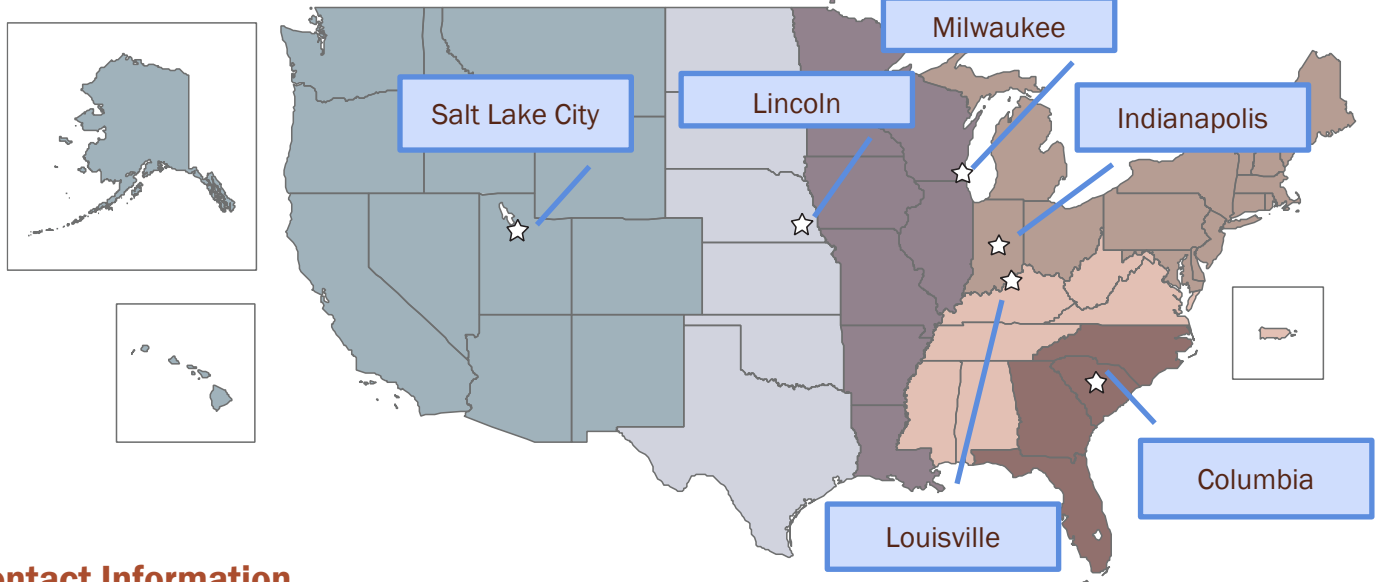
**U.S. Department
of Veterans Affairs**
Veterans Benefits
Administration

Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction

Pension Management Centers



Fiduciary Hubs



Contact Information

Pension Information:
1-800-827-1000

Fiduciary Information:
1-888-407-0144

Annual Benefits Report
 (Office of Performance
 Analysis & Integrity)
202-461-9040

Department of Veterans Affairs
 home page
www.va.gov

Veterans Benefits Administration
 home page
benefits.va.gov

Pension home page
benefits.va.gov/pension

Fiduciary home page
benefits.va.gov/fiduciary

eBenefits
 (Online forms and applications)
www.ebenefits.va.gov





Education

Benefits for Veterans Education

There were six active education programs in fiscal year 2020:

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

FY 2020

- 2 Regional Processing Offices
- 875,060 Beneficiaries
- \$11.5 Billion In Payments
- 6 Programs

Noted information:

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



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

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Release history

Version & changes	Date
Data as of	09/30/2020



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Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for individuals that served on active duty after September 10, 2001. This education benefit became effective on August 1, 2009. For additional information visit the following link: https://www.benefits.va.gov/gibill/post911_gibill.asp

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

- A minimum of 90 days of aggregate active duty service after September 10, 2001, or a service-connected disability discharge after 30 continuous days of service,
- Honorable discharge from the Armed Forces or continue on active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- For Veterans who left active duty on or after January 1, 2013, there is no time limit to use benefits,
- Veterans who left active duty before January 1, 2013 have 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Servicemember's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Servicemember declines participation at the time of enlistment. For additional information visit the following link:

https://www.benefits.va.gov/gibill/montgomery_bill.asp

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



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

Montgomery GI Bill-Selected Reserve (MGIB-SR) is the first GI Bill to provide educational assistance to members of the Selected Reserve (including National Guard members). DoD funds this program and is responsible for determining eligibility. VBA administers the program. For additional information visit the following link: https://www.benefits.va.gov/gibill/mgib_sr.asp

Requirements and features of MGIB-SR include:

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

Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or Servicemembers. For additional information visit the following link: <https://www.benefits.va.gov/gibill/dea.asp>

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or Hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Servicemembers who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 36 months for individuals who first use DEA after August 1, 2018,
- Maximum entitlement is 45 months for individuals who first used DEA prior to August 1, 2018,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,
- A spouse loses entitlement if remarried before age 57 but may have entitlement restored if that marriage terminates by death or divorce.

Post-Vietnam Era Veterans Educational Assistance Program (VEAP)

VEAP was the first GI Bill program that required a contribution by the Servicemember. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Servicemember with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active duty service.

Reserve Educational Assistance Program (REAP)

REAP is a Department of Defense program that provides educational assistance to members of the National Guard and Reserve components.

The National Defense Authorization Act of 2016 ended REAP on Nov. 25, 2015. Some individuals will remain eligible for REAP benefits until November 25, 2019, while others are no longer eligible. For additional information visit the following link: <https://www.va.gov/education/other-va-education-benefits/reap/>.

Requirements and features of REAP are as follows:

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



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Recent Changes

In August 2017 the President signed into law the Harry W. Colmery Veterans Educational Assistance Act also known as the 'Forever GI Bill', which brought significant changes to Veteran's educational benefits. The law allows more beneficiaries to use the GI Bill and more time to use it. The FGIB enhancements created the most comprehensive education benefit package since the Post-9/11 GI Bill was first established. For additional information visit the following link: <https://www.benefits.va.gov/gibill/forevergibill.asp>

- The 15-year time limitation for using Post-9/11 GI Bill benefits is eliminated for Veterans who left active duty on or after January 1, 2013, and qualifying dependents (Fry Scholarship who became eligible on or after January 1, 2013, and all Fry spouses.)
- Reservists who had eligibility under the Reserve Educational Assistance Program (REAP) and lost it due to the program sunset provision will have the service credited toward the Post-9/11 GI Bill program.
- Changes housing allowance to align with the DoD reduced rate and changes housing calculation
- Certain work-study is permanently authorized; previously it had to be re-approved by Congress every few years.
- The VetSuccess on Campus program will be available to students across the country.
- VA will help Veterans to more clearly identify schools that offer them priority enrollment.
- Restores GI Bill entitlements and provides relief to those affected by school closures.
- Establishes a STEM scholarship and high technology program.



Acronyms Used in This Document

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



POST★9/11 GI BILL

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Beneficiaries who received education benefits by fiscal year¹

Education program	2016	2017	2018	2019	2020	% change from FY 19 to FY 20
POST 9/11	790,090	755,476	708,069	714,346	657,927	-7.90%
MGIB-AD ² (Ch30)	47,307	34,582	26,441	22,166	23,712	6.97%
MGIB-SR (1606)	61,388	54,909	48,690	44,356	41,488	-6.47%
REAP (1607)	4,538	1,586	696	299	84	-71.91%
DEA (Ch35)	96,762	100,275	109,760	128,075	151,825	18.54%
VEAP ³ (Ch32)	4	1	69	78	24	-69.23%
Total	1,000,089	946,829	893,725	909,320	875,060	-3.77%

¹ Source: Benefits Delivery System Reports, PA&I OFM Monthly Reports

² All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

³ VEAP figures include disenrollment refunds paid in FY2018-20.





Beneficiaries who began receiving education benefits by training type and program during fiscal year 2020⁴

Education program	Two-Year College	Graduate	Under-graduate	Vocational/technical / Non-College Degree (NCD)	Program totals	Percent of all programs
POST 9/11 ⁵	24,405	14,409	58,732	21,015	118,561	76%
MGIB-AD	135	356	2,135	138	2,764	2%
MGIB-SR	253	397	7,878	323	8,851	6%
REAP	18	18	44	4	84	0%
DEA	811	2,141	22,224	796	25,972	17%
Training Type Totals	25,622	17,321	91,013	22,276	156,232	
Percent of Program Total	16%	11%	58%	14%		

⁴ Source: Hines Information Technology Center

⁵ Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse.





Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP
College or university degree	◆	◆	◆	◆	◆	◆
Business, technical or vocational programs	◆	◆	◆	◆	◆	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆
Correspondence courses	◆	◆	◆	◆	◆ ⁶	◆
Flight training	◆	◆	◆	◆	◆ ⁷	◆
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆
Accelerated payments for high tech classes		◆	◆	◆		
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆
Tuition assistance top up program (TATU)	◆	◆				
Entrepreneurship courses	◆	◆	◆	◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆
H.S. diploma or GED					◆	◆

⁶ Spouses only.

⁷ Only at institutions of higher learning for credit towards a college degree.



Education Program Data

Beneficiaries who received education benefits during fiscal year 2020⁸

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	657,927	\$10,108,335
MGIB-AD	23,712	\$205,248
MGIB-SR ⁹	41,488	\$108,905
REAP	84	\$4,520
DEA	151,825	\$1,042,921
VEAP	0	\$0
VEAP disenrollment	24	\$69
Total ¹⁰	875,060	\$11,469,998

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2020¹¹

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹²	12,324	8,658	12,798	84,781	118,561	76%
MGIB-AD	87	375	478	1,824	2,764	2%
MGIB-SR	279	617	947	7,008	8,851	6%
REAP	6	17	19	42	84	0%
DEA	667	1,988	2,911	20,406	25,972	17%
Training time totals	13,363	11,655	17,153	114,061	156,232	
Percent of program total	9%	7%	11%	73%		

⁸ Source: VBA Office of Resource Management.

⁹ Based on service in the Selected Reserve.

¹⁰ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹¹ Source: Hines Information Technology Center.

¹² Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse, PA&I OFM Monthly Reports





Education Program Data

Education program payments by fiscal year¹³

Education Program	2016	2017	2018	2019	2020
POST 9/11	\$11,583,408	\$11,056,959	\$10,673,744	\$10,748,939	\$10,108,335
MGIB-AD ¹⁴	\$365,092	\$298,818	\$261,141	\$215,993	\$205,248
MGIB-SR	\$136,765	\$130,311	\$117,445	\$109,049	\$108,905
REAP	\$20,697	\$7,213	\$3,130	\$1,462	\$4,520
DEA	\$520,482	\$553,128	\$616,276	\$861,152	\$1,042,921
VEAP	\$222	\$161	\$10	\$106	\$69
Total	\$12,626,666	\$12,046,590	\$11,671,893	\$11,936,701	\$11,469,998

Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status

Country	Profit Status	Amount Summary
USA	Private Non-Profit	\$1,428,727,767
	Private Profit	\$1,199,078,647
	Public	\$1,513,886,881
Foreign Countries	Private Non-Profit	\$8,916,267
	Private Profit	\$5,919,870
	Public	\$12,480,088
Total		\$4,169,009,520

Beneficiaries who received education Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year¹⁵

Education Program	2016		2017		2018		2019		2020	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
POST 9/11	1,365	1,820	1,436	1,798	1,384	1,490	1,412	1,574	1,199	1,188

¹³ Source: Office of Resource Management (ORM). Dollar amounts are in the thousands.

¹⁴ All MGIB AD figures in this document include national call to service, peacetime Veterans and Servicemembers.

¹⁵ Source: Performance Analysis & Integrity (PA&I). PA&I OFM Monthly Reports. Distinct beneficiary count and amount paid to schools. This figure will differ from enrollment numbers in other parts of the report.



Tuition Assistance Top-Up Program

The Tuition Assistance Top-Up (TATU) program is available under the Post-9/11 and MGIB-AD program. TATU permits VA to issue a payment to an individual for the difference between the military service's tuition assistance payment amount and the total cost of tuition and related expenses, up to the amount that a Veteran would receive. An individual must receive military tuition assistance for the course to be eligible for TATU payments. There was a 50 percent decrease in the number of unique trainees in fiscal year 2020 compared to fiscal year 2019.

License and Certification Test Reimbursement

Under all active education programs beneficiaries may receive reimbursement of the cost of taking an approved test for an occupational license or certification. VA pays for the cost of the test, up to a maximum of \$2,000 per test. There was a 45 percent decrease in the number of unique trainees in fiscal year 2020 compared to fiscal year 2019.

Accelerated Payments Program

Accelerated payments are available under the MGIB-AD, MGIB-SR, and REAP programs and may be made for certain high cost, high-tech programs for enrollment on or after October 1, 2002. To qualify, a beneficiary must be enrolled in a high-tech program and must certify that he/she intends to seek employment in a high-tech industry as defined by VA. The beneficiary may receive a lump-sum payment of 60 percent of the total charges if the cost of tuition and fees exceeds 200 percent of what they would otherwise receive in education assistance. There was a 63 percent decrease in the participants under this program in fiscal year 2020 compared to fiscal year 2019.



Unique beneficiaries and payments by fiscal year¹⁶
 (Dollar amounts are in the thousands \$000)

Usage Type	2017		2018		2019		2020	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up ¹⁷	2,002	\$4,401	1,742	\$3,642	2,639	\$7,228	1,323	\$3,252
License and certification tests	2,637	\$1,577	2,504	\$1,460	5,006	\$3,149	2,735	\$1,816
Accelerated payment	7	\$16	2	\$9	8	\$60	3	\$22
Total	4,646	\$5,994	4,248	\$5,111	7,653	\$10,437	4,061	\$5,090

¹⁶ Source: Education Service Out-of-System and Accelerated Payment reports, PA&I OFM Monthly Reports.

¹⁷ Post-9/11 Top-Up statistics currently are not available.

Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship



The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2020, there were 123,902 beneficiaries who received transferred benefits from a Servicemember or Veteran. Of those 94,123 were children while 29,779 were spouses. These beneficiaries are included under Post-9/11 totals on previous pages.

Congress passed Public Law 111-32 that amended the Post-9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Children of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. A child may be married or over 23 and still be eligible. During fiscal year 2020, 4,142 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Congress passed Public Law 113-146 that amended the Post-9/11 GI Bill, which established The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Spouses of an active duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. During fiscal year 2020, 832 spouses received Post-9/11 GI Bill benefits under the Fry Scholarship.

Beneficiary count by type in FY2020¹⁸

Beneficiary Type	Count
Veteran/Servicemember	529,895
Transfer of Eligibility - Spouse	29,733
Transfer of Eligibility - Child	94,178
Fry Spouse	804
Fry Child	3,317
Total	657,927

Post-9/11 GI Bill Beneficiaries by Gender

Over 75% of beneficiaries use the Post-9/11 GI Bill. This data shows the breakout of Post-9/11 GI Bill beneficiaries by gender. Please note that gender is self-reported.

Post-9/11 GI Bill Beneficiary Count by Gender¹⁹

Gender	Count
Female	196,895
Male	460,801
Undisclosed	231
Total	657,927

¹⁸ Source Performance Analysis & Integrity.

¹⁹ Gender is self-reported.





Education Data by State

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

Location	POST 9/11	MGIB-ASD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Alabama	13,075	483	1,271	2	6,619	0	21,450
Alaska	2,373	27	32	0	274	0	2,706
Arizona	42,510	1,349	725	0	5,257	0	49,841
Arkansas	3,730	117	800	2	2,199	0	6,848
California	70,331	1,175	525	0	12,380	0	84,411
Colorado	22,285	478	419	0	2,750	0	25,932
Connecticut	4,088	88	572	0	478	0	5,226
Delaware	1,603	17	122	0	321	0	2,063
Dist. of Columbia	4,765	55	51	0	416	0	5,287
Florida	48,271	969	1,409	3	10,604	0	61,256
Georgia	21,751	571	1,552	0	9,021	0	32,895
Hawaii	4,961	40	89	0	457	0	5,547
Idaho	3,111	88	268	1	702	0	4,170
Illinois	14,248	1,004	2,214	3	2,495	0	19,964
Indiana	11,692	469	928	1	1,746	0	14,836
Iowa	4,193	105	995	3	779	0	6,075
Kansas	7,048	367	451	1	1,318	0	9,185
Kentucky	6,201	160	843	2	2,248	0	9,454
Louisiana	5,985	113	1,435	5	3,043	0	10,581
Maine	1,894	27	158	1	784	0	2,864
Maryland	21,932	518	433	1	2,192	0	25,076
Massachusetts	8,931	79	766	2	1,224	0	11,002
Michigan	8,742	135	934	1	1,977	0	11,789
Minnesota	8,834	241	922	1	1,869	0	11,867
Mississippi	4,370	85	869	1	1,842	0	7,167
Missouri	11,608	523	1,107	2	2,183	0	15,423
Montana	1,903	52	155	0	353	0	2,463
Nebraska	4,501	248	318	0	1,024	0	6,091



Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ²⁰	TOTAL
Nevada	4,617	133	423	0	1,091	0	6,264
New Hampshire	11,956	364	381	0	1,381	0	14,082
New Jersey	6,744	78	838	0	864	0	8,524
New Mexico	2,781	233	194	0	1,316	0	4,524
New York	22,007	310	1,123	1	2,971	0	26,412
North Carolina	19,785	1,009	936	4	9,434	0	31,168
North Dakota	1,522	40	554	0	315	0	2,431
Ohio	14,046	308	2,656	7	2,401	0	19,418
Oklahoma	6,776	303	967	6	3,375	0	11,427
Oregon	6,998	100	195	1	1,479	0	8,773
Pennsylvania	16,034	203	1,951	3	2,699	0	20,890
Rhode Island	1,365	15	169	0	230	0	1,779
South Carolina	9,962	168	770	2	4,961	0	15,863
South Dakota	1,818	49	392	0	299	0	2,558
Tennessee	12,346	207	637	1	3,242	0	16,433
Texas	60,979	2,682	2,010	6	19,416	0	85,093
Utah	11,684	979	678	3	1,903	0	15,247
Vermont	1,469	38	95	0	177	0	1,779
Virginia	41,232	981	1,103	9	8,134	0	51,459
Washington	16,988	187	423	1	3,404	0	21,003
West Virginia	17,904	843	587	1	1,369	0	20,704
Wisconsin	7,001	131	1,520	3	1,395	0	10,050
Wyoming	864	65	95	3	148	0	1,175
Guam	521		17	0	119	0	657
Puerto Rico	2,239	22	911	1	2,142	0	5,315
Philippines	314	25	0	0	488	0	827
Samoa	19	0	16	0	30	0	65
Virgin Islands	37	0	8	0	2	0	47
National Totals²¹	664,944	19,056	40,012	84	151,340	0	875,436

²⁰ VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program. Does not include disenrollment.

²¹ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page.

Education Data by International Country

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

Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill	Location	Post-9/11 GI Bill
Anguilla	6	Grenada	0	Panama	9
Antigua	0	Guatemala	1	Paraguay	1
Australia	159	Hong Kong	2	Peru	3
Austria	5	Hungary	1	Philippines	314
Barbados	2	Iceland	2	Poland	23
Belgium	8	India	1	Romania	2
Belize	0	Ireland	38	Scotland	91
Bosnia-Herzegovina	0	Israel (Jerusalem)	8	Singapore	0
Brazil	1	Israel (Tel Aviv)	9	Slovakia	2
Bulgaria	5	Italy	16	South Africa	4
Canada	181	Jamaica	2	South American Countries	3
Chile	0	Japan	48	South Korea	27
China	3	Kenya	1	Spain	42
Colombia	12	Kyrgyzstan	2	St. Kitts	3
Costa Rica	2	Latvia	2	St. Vincent	14
Cyprus	2	Lebanon	2	Sweden	8
Czech Republic	25	Lithuania	4	Switzerland	7
Denmark	2	Malta	0	Taiwan	7
Dominican Republic	10	Mexico	27	Thailand	53
Ecuador	1	Morocco	0	Trinidad and Tobago	1
Egypt	0	Netherlands	39	Turkey (except Adana)	1
El Salvador	0	Netherlands Antilles	0	Ukraine	2
Estonia	4	New Zealand	39	United Arab Emirates	3
Finland	3	Nicaragua	6	United Kingdom	325
France	1	Northern Ireland	3	Uruguay	1
Germany	39	Norway	8	Vietnam	1
Greece	5			West Indies	80

1,764

Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State



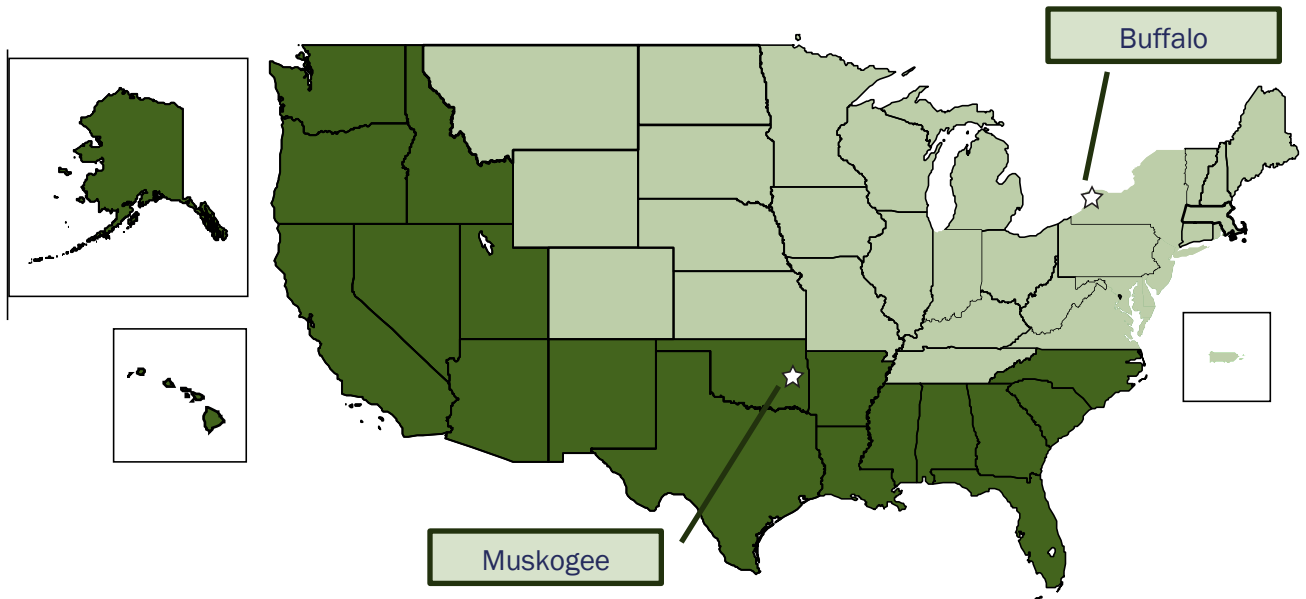
State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Alabama	14	13	27
Alaska	6	7	13
Arizona	16	78	94
Arkansas	8	18	26
California	103	106	209
Colorado	23	41	64
Connecticut	7	1	8
Delaware	0	1	1
Dist. of Columbia	4	3	7
Florida	14	84	98
Georgia	20	89	109
Hawaii	1	2	3
Idaho	4	11	15
Illinois	31	48	79
Indiana	20	17	37
Iowa	119	21	140
Kansas	4	7	11
Kentucky	5	15	20
Louisiana	5	5	10
Maine	8	3	11
Maryland	16	18	34
Massachusetts	26	11	37
Michigan	29	21	50
Minnesota	23	11	34
Mississippi	4	4	8
Missouri	22	22	44

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Montana	5	0	5
Nebraska	107	13	120
Nevada	4	3	7
New Hampshire	3	4	7
New Jersey	17	5	22
New Mexico	6	9	15
New York	31	31	62
North Carolina	30	17	47
North Dakota	1	1	2
Ohio	39	34	73
Oklahoma	4	24	28
Oregon	24	27	51
Pennsylvania	47	14	61
Rhode Island	2	2	4
South Carolina	7	29	36
South Dakota	5	6	11
Tennessee	19	72	91
Texas	104	120	224
Utah	18	8	26
Vermont	2	1	3
Virginia	26	42	68
Washington	68	74	142
West Virginia	3	0	3
Wisconsin	83	5	88
Wyoming	2	0	2
Puerto Rico	0	1	1

National Totals	1,189	1,199	2,388
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Appendix – Maps of Education Benefit Regional Processing Office Jurisdiction



Buffalo – NY Regional Processing Office

P.O. Box 4616
Buffalo, NY 14240-4616

Colorado
Connecticut
Delaware
District of Columbia
Illinois
Indiana
Iowa
Kansas
Kentucky
Maine
Maryland
Massachusetts
Michigan
Minnesota
Missouri
Montana
Nebraska
New Hampshire
New Jersey
New York
North Carolina
North Dakota

Ohio
Pennsylvania
Rhode Island
South Dakota
Tennessee
US Virgin Islands
Vermont
Virginia
West Virginia
Wisconsin
Wyoming
Foreign Schools

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

Alabama
Alaska
Arizona
Arkansas
California
Florida
Georgia
Hawaii
Idaho
Louisiana
Mississippi
Nevada
New Mexico
Oklahoma
Oregon
Puerto Rico
South Carolina
Texas
Utah
Washington
All Trust Territories/
Philippines

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

eBenefits
(Online forms and applications)
www.ebenefits.va.gov

Education home
www.benefits.va.gov/GIBill



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Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available life insurance, as well as traumatic injury protection insurance for Servicemembers. Servicemembers may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy after separating from the military. In addition, VBA's Life Insurance Programs provides life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from military service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veterans

A detailed description of each program is on page [166](#).



VA life insurance has a total coverage amount of \$1.2 trillion for 5.6 million Servicemembers, Veterans, and their families.

Due to the impact of the Coronavirus (COVID-19), former Servicemembers and Veterans now have up to 330 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Servicemembers to purchase affordable life insurance coverage. This 330-day no-health application period expires on June 11, 2021; thereafter, the prior 240-day no-health application period will be restored.

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Release history

Version & changes

Date

Data as of

09/30/2020



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Purpose, Mission, Vision and Core Values

Purpose

The purpose of the VBA Insurance program is to provide universal life insurance benefits to Servicemembers and their dependents and offer life insurance to service-connected Veterans who may not be able to obtain affordable coverage in the marketplace.

Mission

To provide our Nation's Veterans, Servicemembers, and Military Families insurance products and services.

Vision

The vision of the VA Insurance program is to be the world-class leader for Veteran and Military insurance delivery; where a diverse and caring workforce thrives, online technology advances efficiency, and our performance honors military service by exceeding expectations for value, timeliness, and customer service.

Core Values

The Insurance program shares VA's five "I CARE" core values that underscore the obligations inherent in our mission: integrity, commitment, advocacy, respect, and excellence. The core values define who we are, our culture, and how we care for Veterans. Our values are more than just words — they affect outcomes in our daily interactions with Veterans and with each other. The first letter of each word — Integrity, Commitment, Advocacy, Respect, Excellence—creates a powerful acronym, "I CARE," which reminds all Insurance employees of the importance of their roles. These core values come together as five promises we make as individuals and as a program to those we serve. The core characteristics define "what we stand for," and help guide how we will perform our mission. They shape our strategy, guide the execution of our mission, and influence key decisions made within the Insurance program.

Priorities

- **Serve** our Nation's heroes by insuring over 5.6 million Veterans, Servicemembers, and Military Families for \$1.2 trillion.
- **Educate** customers on life insurance benefits they have earned to promote peace-of-mind.
- **Engage** customers where they are by offering flexible, paperless payment and communication options.
- **Innovate** by *collaborating* with stakeholders to design customer-centered processes and products.



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Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs are no longer available and no longer issue new coverage, but active policies continue. These programs include National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI), and Veterans' Mortgage Life Insurance (VMLI).

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI.



Acronyms Used in This Document

Supervised insurance programs ¹	SGLI	Servicemembers' Group Life Insurance
	FSGLI	Family Servicemembers' Group Life Insurance Coverage
	TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
	VGLI	Veterans' Group Life Insurance
Administered insurance programs ²	S-DVI	Service-Disabled Veterans' Insurance
	VMLI	Veterans' Mortgage Life Insurance
	USGLI	United States Government Life Insurance ³
	NSLI	National Service Life Insurance ³
	VSLI	Veterans' Special Life Insurance ³
	VRI	Veterans' Reopened Insurance ³
Other	OSGLI	Office of Servicemembers' Group Life Insurance
	DEERS	Defense Eligibility and Enrollment Reporting System
	NOAA	National Oceanic and Atmospheric Administration
	DMDC	Defense Manpower Data Center
	SOES	SGLI Online Enrollment System

¹ The supervised insurance programs are managed by the Prudential Insurance Company of America under the supervision of the VA Insurance Service according to the terms of a group policy.

² The administered insurance programs are directly managed by the VA Insurance Service.

³ These programs no longer issue coverage.



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VA Insurance Program Enhancements

SGLI Online Enrollment System (SOES)

The SGLI Online Enrollment System (SOES) is an online application that has replaced the paper-based process for updating SGLI elections. SOES was developed jointly by VA and the Department of Defense (DoD). SOES resides on Defense Manpower Data Center (DMDC) servers, and stores member election data in the Defense Eligibility and Enrollment Reporting System (DEERS) database. SOES is currently available to members of the Army, Navy, Air Force Marine Corps, Coast Guard, and NOAA who have full time SGLI coverage. Currently, over 1.7 million members SGLI elections are stored in SOES.



Document Upload

The Insurance Document Upload web page gives Veterans and beneficiaries a fast, easy, and secure way to send documents to Insurance Service using a PC, tablet, or mobile phone. Veterans and their beneficiaries follow a simple 3-step process to upload documents.

Step 1 – Complete a cover sheet with the sender information.

Step 2 – Select document files from their computer or mobile device.

Step 3 – Securely upload documents.

Document upload makes it easier for Veterans and beneficiaries to provide the information needed to complete their requests.

Online Beneficiary Update

Online Beneficiary Update is a new web-based application for Veterans to securely update their beneficiaries online through the VA Insurance website. Prior to the implementation of this new solution, the only way a policyholder could update beneficiary information was to submit a paper form called *Designation of Beneficiary - Government Life Insurance*, VA Form 29-336, via United States mail or fax. The new solution is not only faster and more convenient for our Veterans, but it also reduces administrative overhead and improves accuracy by validating information before submission.

VGLI No Health Period Extension

Due to impact of the Coronavirus (COVID-19), VA amended the VGLI regulations at 38 CFR 9.2 by adding the new subsection (f)(1) to extend by 90 days the time periods under 38 CFR 9.2(c) during which former Servicemembers may apply for VGLI. Former Servicemembers who submit a VGLI application and the initial premium within 330 days following separation from service will not be required to submit evidence of insurability.

Former Servicemembers who do not apply for VGLI within 330 days following separation from service may still receive VGLI coverage if they apply for the coverage within 1 year and 210 days following separation from service and submit the initial premium and evidence of insurability. The rule will be in effect until June 11, 2021.



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Closed and Current VA Insurance Programs

Programs that no longer issue coverage

Closed insurance programs	Years	Maximum coverage
United States Government Life Insurance (USGLI)	1919 - 1951	\$10,000
National Service Life Insurance (NSLI)	1940 - 1951	\$10,000 ⁴
Veterans' Special Life Insurance (VSLI)	1951 - 1956	\$10,000 ⁴
Veterans' Reopened Insurance (VRI)	1965 - 1966	\$10,000 ⁴

Programs that currently issue coverage

Open life insurance programs	Year	Maximum coverage	
Uniformed Services and Post-Vietnam Veterans' Life Insurance	Servicemembers' Group Life Insurance (SGLI)	1965 - present	\$400,000 ⁵
	Family Servicemembers' Group Life Insurance (FSGLI) – Spouse's Coverage	2001 - present	\$100,000
	Family Servicemembers' Group Life Insurance (FSGLI) – Children's Coverage	2001 - present	\$10,000
	Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	2005 - present	\$100,000
	Veterans' Group Life Insurance (VGLI)	1974 - present	\$400,000 ⁵
Disabled Veterans' Life Insurance	Service-Disabled Veterans' Insurance (S-DVI)	1951 - present	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷

⁴ Since 1972, dividends can be used to increase coverage by purchasing paid-up additions to the basic insurance.

⁵ Effective September 1, 2005, the maximum coverage for SGLI and VGLI increased to \$400,000.

⁶ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans effective October 1, 2011.

⁷ Maximum face amount increased to \$200,000 on January 1, 2012.



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VA Life Insurance Compared to Private Sector Insurers

The following table compares the total face amount of VA life insurance in-force with commercial life insurance companies.

2019 Rankings by Total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies ⁹	\$4,521,009
2	Prudential of America Group ⁹	\$4,366,004
3	Great-West Life Group	\$3,288,618
4	Lincoln Financial Group	\$2,160,596
5	RGA Group	\$1,956,568
6	Northwestern Mutual Group	\$1,910,793
7	SCOR Life US Group	\$1,832,748
8	Securian Financial Insurance Group	\$1,620,829
9	New York Life Group ⁹	\$1,544,112
10	Munich American Reassurance Company	\$1,449,007
11	Swiss Reinsurance Life Group	\$1,435,941
12	Aegon USA Group	\$1,297,869
13	Hannover Life Reassurance America	\$1,278,829
14	AIG Life & Retirement Group	\$1,207,103
15	VA ¹⁰	\$1,205,755
16	Hartford Life & Accident Insurance Company	\$1,135,920

⁸ Source: Best's Review (September 2020); Calendar Year 2019 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$214,250 million of TSGLI coverage.



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Quick Reference: Information by Fiscal Year

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

Lives insured by fiscal year¹¹

Insured (program)	2016	2017	2018	2019	2020
Veterans (Administered Programs)	626,164	568,957	516,291	470,386	426,500
Veterans (VMLI)	2,654	2,632	2,614	2,592	2,570
Veterans (VGLI)	430,809	431,517	432,120	432,940	437,549
Servicemembers (SGLI)	2,245,500	2,222,500	2,221,500	2,137,500	2,165,500
Spouses and Children (FSGLI)	2,810,000	2,782,000	2,752,000	2,625,000	2,599,000
Total lives insured	6,115,127	6,007,606	5,924,525	5,668,418	5,631,119

Face amount (billions)	2016	2017	2018	2019	2020
	\$1,011	\$1,002	\$1,001	\$968	\$981

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

Benefits paid by fiscal year¹²

Benefit type	2016	2017	2018	2019	2020	% Chg. FY19 to FY20
Death awards ¹³	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	<1%
Dividends	\$83,939,064	\$70,348,712	\$60,443,191	\$51,815,624	\$40,970,783	-21%
Loans made	\$32,583,000	\$30,905,000	\$29,605,000	\$29,092,000	\$23,438,000	-19%
Matured endowments	\$125,248,634	\$108,802,036	\$106,362,179	\$120,720,834	\$122,128,522	1%
Cash surrenders	\$36,342,797	\$62,571,415 ¹⁴	\$57,115,920	\$46,826,661	\$37,373,804	-20%
Disability claims	\$4,779,501	\$4,015,205	\$3,355,794	\$2,730,471	\$2,210,000	-19%
Total	\$2,217,710,153	\$2,207,285,688	\$2,107,780,729	\$2,043,308,364	\$2,013,544,273	-1%

¹¹ Source: FY2020 State of Residence Report; FY2020 Exhibit of Insurance In-force.

¹² Source: FY2020 Exhibit of Insurance In-force; FY2020 Statement of Operations and Changes in Net Position; FY20 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.

¹⁴ The large increase in cash surrenders between FY2016 and FY2017 is due to a change in accounting methodology



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

Number of death or traumatic injury awards paid

	2016	2017	2018	2019	2020
Administered	68,891	64,586	58,916	52,897	49,002
Supervised ¹⁵	7,439	7,620	7,696	7,744	7,982
Total	76,330	72,206	66,612	60,641	56,984

Amount of death or traumatic injury awards paid

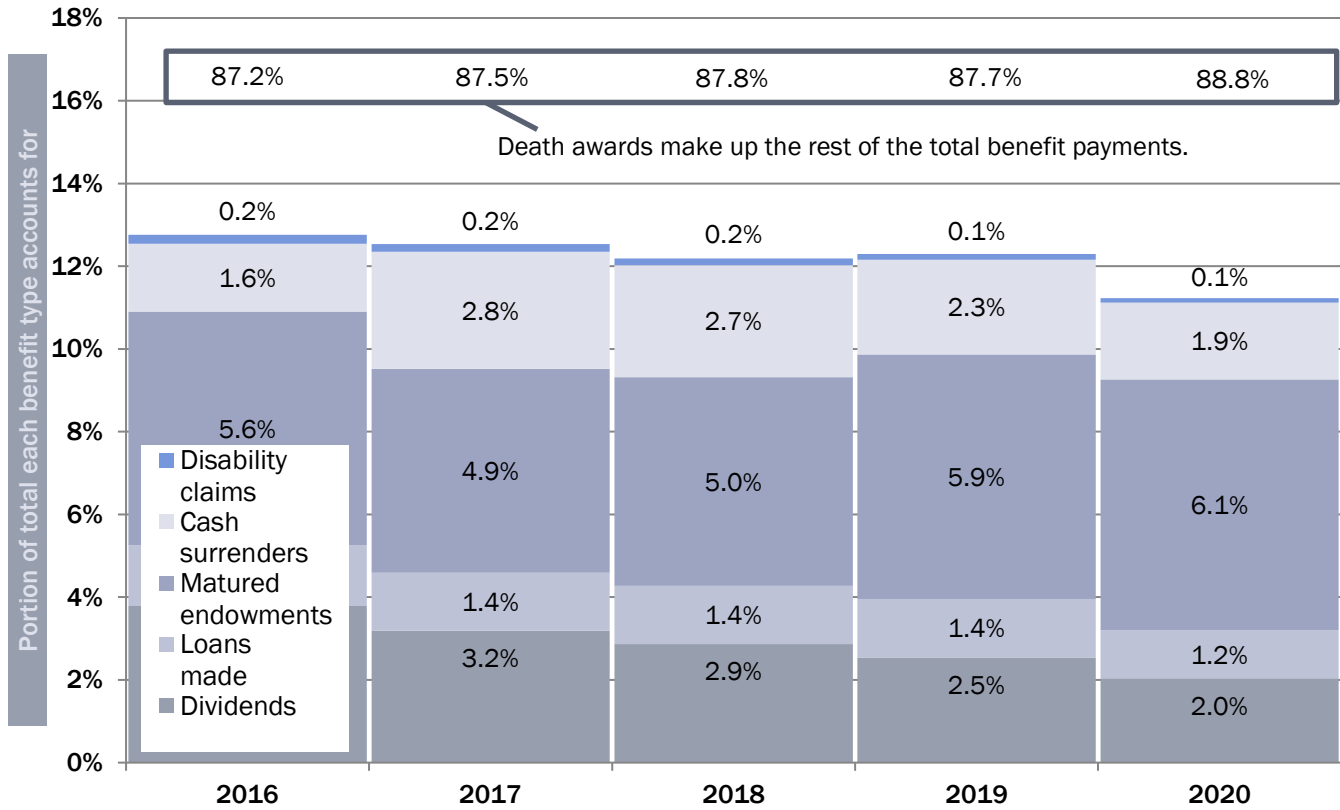
	2016	2017	2018	2019	2020
Administered	\$909,122,246	\$865,048,220	\$798,893,680	\$722,615,373	\$668,463,328
Supervised ¹⁵	\$1,025,694,911	\$1,065,595,100	\$1,052,004,965	\$1,069,507,401	\$1,118,959,836
Total	\$1,934,817,157	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164
Average payment	\$24,042	\$25,348	\$27,786	\$29,553	\$31,367

¹⁵ Includes payments for traumatic injuries.





Benefits paid by fiscal year by Insurance Program





Total Insurance in force by fiscal year¹⁶

	2016	2017	2018	2019	2020
Number of policies	6,194,039	6,078,570	5,987,514	5,724,945	5,681,171
Total face amounts	\$1,226,496,624,246	\$1,215,080,861,599	\$1,215,108,315,937	\$1,173,876,252,207	\$1,189,648,776,945
Avg. face amounts ¹⁷	\$198,012	\$199,896	\$202,940	\$205,046	\$209,402

Life Insurance in-force by program during FY 2020¹⁸

Type of Insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	4	14,000	\$3,500	\$10,000
NSLI	122,845	1,565,290,785	\$12,742	\$10,000
VSLI	70,113	1,044,725,798	\$14,901	\$10,000
VRI	4,881	50,050,897	\$10,254	\$10,000
S-DVI	278,709	2,933,543,897	\$10,525	\$10,000 ²⁰
VMLI	2,570	359,576,568	\$139,913	\$200,000
SGLI	2,165,500	785,934,800,000	\$362,935	\$400,000
FSGLI - Child	1,675,000	16,750,000,000	\$10,000	\$10,000
FSGLI - Spouse	924,000	91,116,600,000	\$98,611	\$100,000
VGLI	437,549	81,344,175,000	\$185,909	\$400,000
Total²¹	5,681,171	\$981,098,776,945	\$172,693	

¹⁶ Source: Insurance FY 2020 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁷ Average face amount includes paid-up additional insurance where available.

¹⁸ Source: Insurance FY 2020 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Page 8 contains information on historical changes to life insurance programs.

²⁰ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²¹ Excludes TSGLI.





Gender Breakdown by Program during FY 2020

Type of Programs	Male	Female	Unknown
USGLI ²²	75%	0%	25%
NSLI ²²	40%	0%	60%
VSLI ²²	28%	0%	72%
VRI ²²	77%	1%	22%
S-DVI ²²	88%	10%	2%
SGLI ²³	81%	19%	0%
VGLI ²⁴	86%	14%	0%
Total	80%	16%	4%



²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data

Operations Activity



Number of operations processed on administered policies by fiscal year²⁵

	2016	2017	2018	2019	2020
Loans	32,424	32,782	32,539	33,686	27,395
Cash surrenders	6,455	6,075	5,560	4,704	3,366
Calls answered ²⁶	543,274	509,897	487,795	442,898	400,444
Correspondence received	42,993	56,547	42,485	24,427	17,617
Change of address	10,449	26,146	19,051	9,911	1,444
Online loan applications	5,636	6,002	7,182	8,560	8,376
Total²⁷	635,595	631,447	587,430	515,626	450,266

²⁵ Source: Distribution of Operations Report.

²⁶ The number of Interactive Voice Response calls are not included.

²⁷ Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed on administered policies.





Coverage Established, Terminated, or Paid During FY 2020

The table below identifies the number of new policies issued for FY 2020, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the Military Services maintain the records on each insured Servicemember.

New Life Insurance coverage issued in FY 20

Type of insurance	Number of people insured	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁸	391	\$65,367,100	\$167,179	\$200,000
S-DVI ²⁹	11,705	\$141,073,500	\$12,052	\$10,000 ³⁰
VGLI ³¹	18,895	6,197,335,000	\$327,988	\$400,000
FSGLI – Child ³²	70,752	\$707,520,000	\$10,000	\$10,000
FSGLI – Spouse ³³	126,117	\$12,436,523,487	\$98,611	\$100,000
SGLI ³²	205,231	\$72,520,887,930	\$353,362	\$400,000
Total	433,091	\$92,068,707,017	\$212,585	

²⁸ Source: VMLI Database – FY2020 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

²⁹ Source: S-DVI – FY2020 Exhibit of Insurance In-force; State of Residence Report.

³⁰ Source: Additional coverage, up to \$20,000, was available for totally disabled policyholders. Effective October 1, 2011, this was increased to \$30,000. For FY2020, VA issued 806 new Supplemental S-DVI policies.

³¹ Source: VGLI – OSGLI Monthly Report to VA.

³² Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2020. Data on accessions from the Defense Manpower Data Center.

³³ Source: DEERS and Military Pay Records.



Policy lapses³⁴ during FY 2020

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,374	\$8,272,500	\$6,021
VSLI	506	\$3,555,500	\$7,027
VRI	38	\$231,531	\$6,093
S-DVI	1,037	\$12,680,034	\$12,228
Total	2,955	\$24,739,565	\$8,372

³⁴ Source: FY2020 Exhibit of Insurance In-force.
A policy lapses if the premium is not received within 65 days after the due date.





VBA Insurance payments made to policyholders during FY 2020

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁵	USGLI	0	\$0	\$0
	NSLI	5,955	\$117,274,363	\$19,693
	VSLI	5	\$547,373	\$109,475
	VRI	63	\$3,055,459	\$48,499
	S-DVI	104	\$1,251,327	\$12,032
Total		6,127	\$122,128,522	\$19,933
Cash surrender ³⁵	USGLI	0	\$0	\$0
	NSLI	1,099	\$21,209,672	\$19,299
	VSLI	672	\$10,852,694	\$16,150
	VRI	59	\$510,595	\$8,654
	S-DVI	700	\$4,800,844	\$6,858
Total		2,530	\$37,373,805	\$14,772
Dividends ³⁶	USGLI	6	\$400	\$67
	NSLI	122,845	\$26,678,431	\$217
	VSLI	70,113	\$13,342,762	\$190
	VRI	4,881	\$949,190	\$194
Total		197,845	\$40,970,783	\$207
Loans ³⁷	USGLI	0	\$0	\$0
	NSLI	351	\$2,225,000	\$6,339
	VSLI	389	\$1,727,000	\$4,440
	VRI	10	\$73,000	\$7,300
	S-DVI	26,645	\$19,413,000	\$729
Total		27,395	\$23,438,000	\$856

³⁵ Source of number: FY 2020 Exhibit of Insurance In-force. Source of amount: FY 2020 Statement of Operations and Changes in Net Position.

³⁶ Source of number: FY 2020 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2020 Statement of Operations and Changes in Net Position

³⁷ Source of number: FY 2020 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2020 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal years

Dividend payments	2016	2017	2018	2019	2020
Number	432,964	364,713	302,217	247,801	197,843
Total amounts	\$83,939,064	\$70,348,712	\$60,443,190	\$51,815,624	\$40,970,783
Average payments	\$194	\$193	\$200	\$209	\$207

VA pays death claims to the beneficiary upon the death of the insured person. In the case of FSGLI, VA pays death claims to the Servicemember. VA pays all other death claims to the Veterans' or Servicemembers' designated beneficiary.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 2020³⁸

Type of insurance	Number	Amount	Average payment
USGLI	2	\$30,718	\$15,359
NSLI	27,052	\$361,748,878	\$13,372
VSLI	8,936	\$137,569,005	\$15,395
VRI	1,291	\$12,937,367	\$10,021
S-DVI	11,475	\$118,863,348	\$10,358
VMLI	246	\$37,314,012	\$151,683
SGLI ³⁹	1,638	\$577,307,002	\$352,446
FSGLI - Spouse ³⁹	564	\$54,318,398	\$96,309
FSGLI - Child ³⁹	1,109	\$11,074,640	\$9,986
TSGLI ³⁹	541	\$22,905,000	\$42,338
VGLI ³⁹	4,130	\$453,354,796	\$109,771
Total	56,984	\$1,787,423,164	\$31,367

³⁸ Source of number: FY 2020 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 2020 Statement of Operations and Changes in Net Position.

³⁹ Source: SGLI and TSGLI Monthly Reports from OSGLI.
Includes Basic, Accelerated Benefit Option, and Conversion Pool.





Monthly Payments to Policyholders at the End of FY 2020

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 2020

Type of payment ⁴⁰	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	1,083	\$1,361,790	\$1,257
	VSLI	559	\$760,860	\$1,361
	VRI	62	\$51,300	\$827
Total		1,704	\$2,173,950	\$1,276
Matured endowments	USGLI	0	\$0	\$0
	NSLI	83	\$104,672	\$1,261
	VSLI	95	\$123,456	\$1,300
	VRI	2	\$1,067	\$534
	S-DVI	10	9,043	\$904
Total		190	\$238,239	\$1,254
Cash Surrenders	USGLI	0	\$0	\$0
	NSLI	15	\$25,404	\$1,694
	VSLI	0	\$0	\$0
	VRI	0	\$0	\$0
	S-DVI	0	\$0	\$0
Total		15	\$25,404	\$1,694
Total and permanent disability	USGLI	0	\$0	\$0
	Total	0	\$0	\$0

⁴⁰ Source: Insurance Actuarial Valuation System (AVS) VAL-C (Settlement Option Benefits). Life income – for NSLI and; VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount. Total Disability Income Provision for NSLI, VSLI, and USGLI are 150 percent of the Lifetime Guaranteed Amount.

Monthly Payments to Beneficiaries in FY 2020



A monthly payment option is also available in some programs for death payments. The following table provides data on recurring monthly payments to beneficiaries.

Insurance monthly installment award payments to beneficiaries in FY 2020⁴¹

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	475	\$94,309	\$199
NSLI	7,070	\$3,972,761	\$562
VSLI	337	\$233,749	\$694
VRI	66	\$30,297	\$459
S-DVI	125	66,272	\$530
Total	8,073	\$4,397,389	\$545

⁴¹ Source: Insurance AVS VAL-C (Settlement Option Benefits). Life Income – for NSLI and; VSLI are 150 percent of the Lifetime Guaranteed Amount plus the Guaranteed Certain Only Amount.





Age Distribution of Policyholders

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

Age distribution for VBA Insurance Programs, number of participants and percent of program total

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴²	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴²	2	1,698	14,058	23,082	39,411
% of all age groups	0%	1%	6%	9%	16%
VMLI ⁴³	0	20	115	267	652
% of all age groups	0%	1%	4%	10%	25%
SGLI ⁴⁴	149,983	1,075,409	631,053	239,864	67,385
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴⁴	8,767	317,481	388,608	161,379	43,161
% of all age groups	1%	34%	43%	17%	5%
FSGLI- Children ⁴⁴	1,617,562	57,438	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁵	29	9,248	48,577	99,385	139,451
% of all age groups	0%	2%	11%	23%	32%
Total all types	1,776,343	1,461,294	1,082,411	523,977	290,060
% of all age groups	31%	26%	19%	9%	5%

Age groups continued on the next page.

⁴² Note: Data as of September 30, 2020.

⁴³ Source: VMLI Reserve Valuation September Data

⁴⁴ Source: OSGLI June Data – Adjusted for FY 2020. Dependent data from the Defense Manpower Data Center. All Servicemembers insured under SGLI are also insured under TSGLI.

⁴⁵ Source: VGLI Attained Age In-force Report from Prudential.



**Age distribution for VBA Insurance Programs
number of participants and percent of program total (continued)**

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴²	0	0	0	4	4	99.9
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴²	0	0	26,433	82,021	108,454	91.2
% of all age groups	0%	0%	24%	76%	100%	
VSLI ⁴²	0	0	48,196	14,947	63,143	88.0
% of all age groups	0%	0%	76%	24%	100%	
VRI ⁴²	0	0	1,297	3,032	4,329	91.9
% of all age groups	0%	0%	30%	70%	100%	
S-DVI ⁴²	52,155	104,554	13,797	1,813	250,570	63.8
% of all age groups	21%	40%	6%	1%	100%	
VMLI ⁴³	762	737	17	0	2,570	59.5
% of all age groups	30%	29%	1%	0%	100%	
SGLI ⁴⁴	1,792	13	1	0	2,165,500	29.7
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁴	4,604	0	0	0	924,000	33.6
% of all age groups	0%	0%	0%	0%	100%	
FSGLI- Children ⁴⁴	0	0	0	0	1,675,000	8.3
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁵	86,318	48,567	5,886	88	437,549	53.9
% of all age groups	20%	11%	1%	0%	100%	
Total all types	145,631	153,871	95,627	101,905	5,631,119	
% of all age groups	3%	3%	2%	2%	100%	

See previous page for footnote references.



SGLI Coverage

The tables below show the number of SGLI policyholders. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

SGLI by coverage level – Active duty and Reserve duty FY 2020

SGLI coverage level	Number with coverage		Percent with coverage	
	\$50,000-\$350,000	\$400,000 (maximum)	\$50,000-\$350,000	\$400,000 (maximum)
Active duty	116,212	1,343,788	7.96%	92.04%
Reserve duty	163,654	448,346	26.74%	73.26%
Total⁴⁶	279,866	1,792,134	13.51%	86.49%

SGLI coverage by Branch of Service and component of service in FY 2020

Branch of Service (BOS)		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁷ of grand total with SGLI
Active duty	Army	515,901	513,473	99.5%	24.8%
	Navy	359,226	354,273	98.6%	17.1%
	Air Force	356,817	353,174	99.0%	17.0%
	Marine Corps	193,363	192,900	99.8%	9.3%
	Coast Guard	43,642	40,074	91.8%	1.9%
	NOAA	340	309	90.9%	0.0%
	Public Health Service	6,058	5,797	95.7%	0.3%
	Total	1,475,347	1,460,000	99.0%	70.5%
Reserve /National Guard	Army	428,910	411,283	95.9%	19.8%
	Navy	28,975	28,972	100.0%	1.4%
	Air Force	135,475	135,463	100.0%	6.5%
	Marine Corps	29,875	29,872	100.0%	1.4%
	Coast Guard	10,674	6,410	60.1%	0.3%
	Total	633,909	612,000	96.5%	29.5%
Grand Total		2,109,256	2,072,000	98.2%	100.0%

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 2020

FSGLI coverage level	Number with coverage		Percent with coverage	
	\$10,000-\$90,000	\$100,000 (maximum)	\$10,000-\$90,000	\$100,000 (maximum)
Active duty	9,475	592,525	1.57%	98.43%
Reserve duty	13,958	308,042	4.33%	95.67%
Total	23,433	900,567	2.54%	97.46%

FSGLI Spouse coverage by branch and component of service in FY 2020

Branch		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁸ of grand total with FSGLI
Active duty	Army	265,056	231,301	87.3%	25.0%
	Navy	152,406	140,163	92.0%	15.2%
	Air Force	170,387	142,641	83.7%	15.4%
	Marine Corps	66,834	63,110	94.4%	6.8%
	Coast Guard	23,459	20,751	88.5%	2.2%
	NOAA	181	136	75.1%	<0.1%
	Public Health Service	3,898	3,898	100.0%	0.4%
	Total	682,221	602,000	88.2%	65.2%
Reserve /National Guard	Army	226,598	194,672	85.9%	21.1%
	Navy	35,986	30,262	84.1%	3.3%
	Air Force	102,158	84,538	82.8%	9.1%
	Marine Corps	9,458	9,015	95.3%	1.0%
	Coast Guard	4,424	3,513	79.4%	0.4%
	Total	378,624	322,000	85.0%	34.8%
	Grand Total	1,060,845	924,000	87.1%	100.0%

⁴⁸ Percentages may not sum to Total due to rounding.



Contact Information

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

Insurance information home page

benefits.va.gov/insurance

Insurance Service Single Sign-On (SSO) website

<https://insurance.va.gov/home>

Annual Benefits Report: (Office of Performance Analysis & Integrity)

202-461-9040

Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VMLI)

Toll-free telephone: ⁴⁹

1-800-669-8477

Death claims fax:

1-888-748-5822

All other fax inquiries:

1-888-748-5828

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 4019
All Other Insurance Mail:	P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Servicemembers or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Toll-free telephone:

1-800-419-1473

Death and accelerated⁵⁰ benefits claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
80 Livingston Avenue
Roseland, New Jersey 07068-1733

E-mail:

Death and accelerated benefits claims only:
osgli.claims@prudential.com
All other inquiries: osgli.osgli@prudential.com

⁴⁹ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

⁵⁰ The Accelerated Benefit Option gives terminally-ill SGLI, Family SGLI, and VGLI policyholders access to the death benefits of their policies before they die.



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Loan Guaranty

Home Loan Guaranty Program Objectives

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

Current Benefits

VA home loans may be used to:

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

1,246,817 Loans Guaranteed

Average Loan \$301,044

Total Loan Amount:
\$375.3 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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Release history

Version & changes	Date
Data as of	09/30/2020



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Program Information

There are two types of guaranteed loans: purchase and refinance. A purchase loan is used to obtain a home. The other loan type is a refinance, and there are two kinds of refinance loans: interest rate reduction and other refinance (i.e., cash-out refinancing). Interest rate reduction is typically the most common reason for refinancing a loan, however in 2020 Interest Rate Reduction refinancing was the most common reason.

After January 1, 2020, most Veterans may obtain no-down payment VA-guaranteed loans that are over \$144,000 in all areas of the country, regardless of home prices. In most instances, Veterans living in higher-cost markets, will no longer be subject to the Federally-established conforming loan limit maximums. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp.

Veterans pay a funding fee ranging from 1.4% to 3.60% 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 exempt from paying the fee.

VA will guaranty loans up to 100% of the home value. Additionally, the Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154), further expanded assistance to Veterans and their families. This authority was extended as part of Public Law 113-175, and included the following:

- Established permanent authority to guarantee adjustable-rate and hybrid adjustable-rate mortgages;
- Expanded home loan benefits for certain surviving spouses; and
- Allowed an active-duty Servicemember's dependent child to satisfy the occupancy requirement.



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Specially Adapted Housing Program (SAH)

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

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

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

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

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

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

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

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

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

Specially adapted housing data can be found at the bottom of page 204



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Native American Direct Loan (NADL) Program

The Native American Veterans Direct Loan Program helps Native American Veterans or Native American non-Veterans finance the purchase of homes on Federal Trust Land. VA has entered into memorandums of understanding (MOU) with 105 participating Native American tribes and Pacific Islanders. During FY 2020, VA closed 27 loans under this program. Since its inception, VA has made 1,097 loans to Native American Veterans.

In FY 2020, LGY promoted the NADL program in 20 major regional and national outreach events across the United States. LGY did not enter into new MOUs during FY 2020. The NADL program currently has 527 active loans totaling \$65.4 million, and expended over \$7.5 million in loan funding during FY 2020.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain his/her home, VA made approximately 689,188 attempts to contact delinquent borrowers and mortgage servicers. In FY 2020, VA helped 119,513 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$3.41 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Servicemember who may have obtained a conventional loan, VA can offer general guidance and financial counseling through Loan Technicians in VA's 8 Regional Loan Centers. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Servicemembers to call for home loan assistance is (877) 827-3702.

Loan administration data can be found on page 205



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Quick Reference

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

In FY 2020, interest rate reduction refinance loans were 53.1% of the total loan volume. For the same year, all refinanced loans made up 66% of the total loan volume.

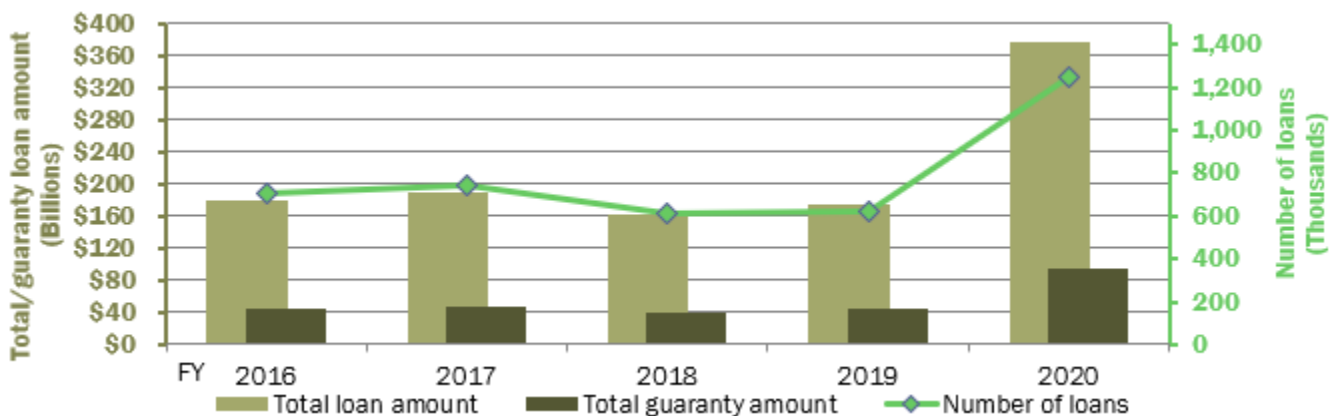
Fiscal year 2020 loan guaranty program highlights

Loans guaranteed	1,246,817
Interest rate reduction loans	662,065
Total loan amount	\$375,346,777,738
Average amount per loan	\$301,044

VA loans guaranteed by fiscal year

	2016	2017	2018	2019	2020
Number of loans	705,474	740,389	610,513	624,546	1,246,817
Total loan amount	\$178,656,669,563	\$188,699,744,440	\$161,295,513,770	\$175,638,600,656	\$375,346,777,738
Average loan amount	\$253,243	\$254,866	\$264,197	\$281,226	\$301,044
Total guaranty amount	\$44,646,704,530	\$46,955,375,319	\$39,939,956,683	\$43,477,935,388	\$93,719,486,331
Average guaranty amount	\$63,286	\$63,420	\$65,420	\$69,615	\$75,167

VA loans guaranteed by fiscal year





Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64 - 5/7/75	90 days (for Veterans who served within Vietnam, the beginning date is 2/28/1961)
Specific entitlement for post-Vietnam Era	5/8/75 - 9/7/80	181 continuous days
Enlisted	9/8/80 - 8/1/90	2 years
Officers	10/17/81 - 8/1/90	2 years
Gulf War Era	8/2/90 - present	2 years or period called to active duty (not less than 90 days)
Active duty personnel	—	On active duty, after having served continuously for at least 181 days (90 days for Gulf War Era duty) unless discharged or separated from a previous qualifying period of active duty service.
Reservists	—	6 years
Unmarried surviving spouse	N/A	Married to an eligible Veteran who died as a result of service or service-connected conditions.
Spouse of MIA/POW	N/A	Active duty member who is missing in action (MIA) or who is a prisoner of war (POW).
Restored entitlement	—	Veterans who previously used the home loan benefit, but had entitlement restored because the loan was paid in full and property disposed of.



Home Loan Guaranty Data

Types and characteristics of VA loans guaranteed by fiscal year

Characteristic/type	2016	2017	2018	2019	2020
First time home buyer	146,634	155,620	159,714	161,171	178,171
Previous home buyer	206,368	224,817	223,401	223,326	250,251

Purchase loans only

Without down payment	287,884	302,815	303,337	306,879	350,094
With down payment	65,118	77,622	79,778	77,618	78,328

Purchase loans only

Purchase loans	353,002	380,437	383,115	384,497	428,422
Interest rate reduction	215,561	190,914	67,347	94,861	662,065
Cash out/other refinancing	136,911	169,038	160,051	145,188	156,330
Total	705,474	740,389	610,513	624,546	1,246,817

Types and characteristics of VA loans guaranteed during fiscal year 2020

Characteristic/type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	178,171	\$48,589,659,459	\$272,714	\$12,251,016,958	\$68,760
Previous home buyer	250,251	\$82,013,782,491	\$327,726	\$20,028,455,021	\$80,033

Purchase loans only

Without down payment	350,094	\$101,866,562,138	\$290,969	\$25,502,761,282	\$72,845
With down payment	78,328	\$28,736,879,812	\$366,879	\$6,776,710,698	\$86,517

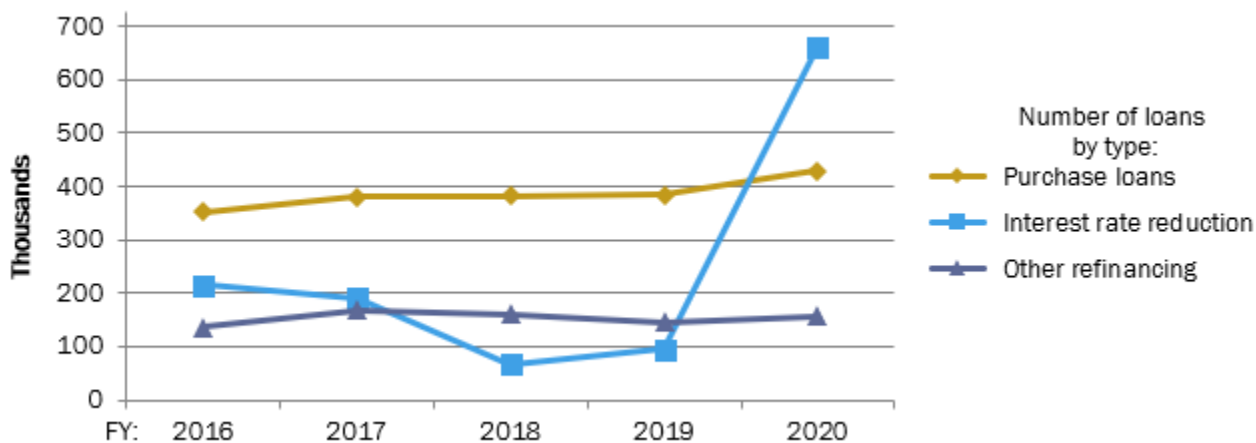
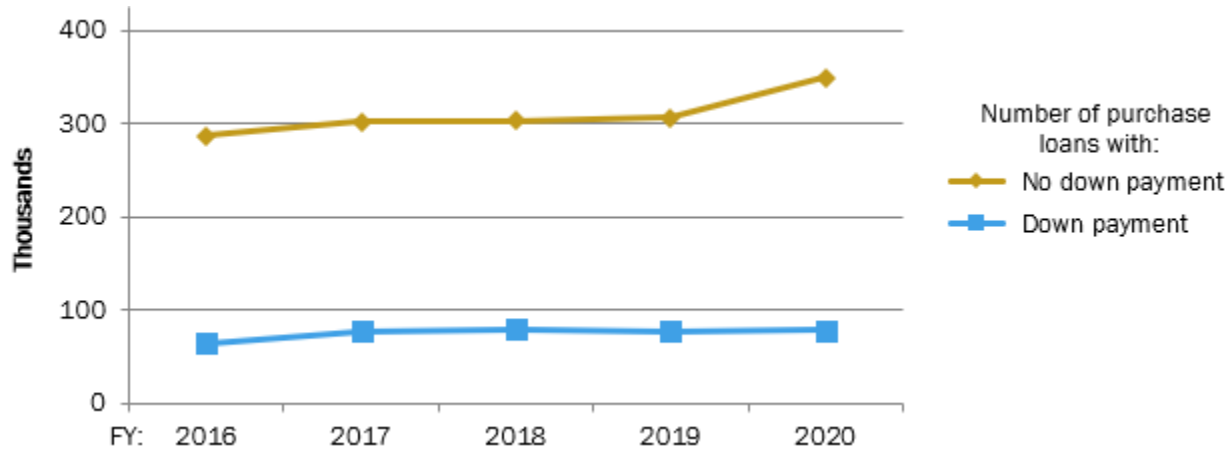
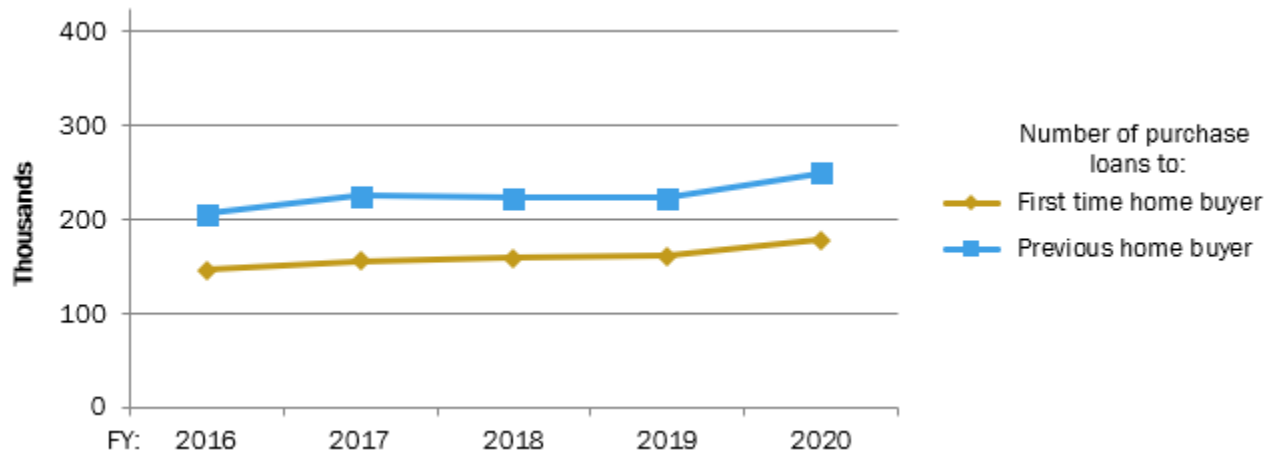
Purchase loans only

Purchase loans	428,422	\$130,603,441,950	\$304,848	\$32,279,471,979	\$75,345
Interest rate reduction	662,065	\$198,972,013,386	\$300,532	\$50,080,680,706	\$75,643
Cash out / other refinancing	156,330	\$45,771,322,402	\$292,787	\$11,359,333,646	\$72,663
Total	1,246,817	\$375,346,777,738	\$301,044	\$93,719,486,331	\$75,167





Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)





VA loans guaranteed by fiscal year and period of service/entitlement

Period of service/entitlement	2016	2017	2018	2019	2020
World War II	492	421	253	135	223
Post-World War II	174	148	90	58	70
Korean Conflict	1,059	992	647	455	612
Post-Korean Conflict	7,318	7,337	5,153	3,606	6,253
Vietnam Era	37,843	38,829	28,749	22,330	40,224
Post-Vietnam Era	41,673	42,461	33,081	28,970	49,793
Gulf War Era	201,523	205,032	172,830	171,383	308,296
Restored entitlement	309,242	335,427	273,700	296,545	659,894
Service personnel	88,295	90,804	80,241	85,813	154,171
Reservists	14,141	14,749	11,703	11,116	21,204
Un-remarried survivors	3,714	4,189	4,066	4,135	6,077
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	705,474	740,389	610,513	624,546	1,246,817



**VA loans guaranteed during
fiscal year 2020 by period of service/entitlement**

Period of service/entitlement	Number of loans	Percent ¹ of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	223	<0.1%	\$57,853,107	\$259,431	\$14,639,930	\$65,650
Post-World War II	70	<0.1%	\$18,163,970	\$259,485	\$4,570,892	\$65,298
Korean Conflict	612	<0.1%	\$152,820,289	\$249,706	\$39,006,391	\$63,736
Post-Korean Conflict	6,253	0.5%	\$1,478,013,977	\$236,369	\$378,107,174	\$60,468
Vietnam Era	40,224	3.2%	\$9,778,718,486	\$243,107	\$2,487,088,101	\$61,831
Post-Vietnam Era	49,793	4.0%	\$12,441,375,531	\$249,862	\$3,152,677,148	\$63,316
Gulf War Era	308,296	24.7%	\$88,594,161,712	\$287,367	\$22,130,865,318	\$71,784
Restored entitlement	659,894	52.9%	\$207,946,239,429	\$315,121	\$51,820,397,928	\$78,528
Service personnel	154,171	12.4%	\$47,488,008,338	\$308,022	\$11,832,502,825	\$76,749
Reservists	21,204	1.7%	\$5,959,265,302	\$281,044	\$1,495,510,944	\$70,530
Un-remarried survivors	6,077	0.5%	\$1,432,157,597	\$235,669	\$364,119,680	\$59,918
Spouses of POWs	N/A					
Total	1,246,817	100%	\$375,346,777,738	\$301,044	\$93,719,486,331	\$75,167

¹ Percentages may not sum to Total due to rounding.



VA loans guaranteed by fiscal year and age

Age	2016	2017	2018	2019 ²	2020 ³
18 - 25	22,103	23,207	24,466	27,822	41,508
26 - 35	157,784	162,979	143,400	150,916	263,729
36 - 45	154,537	155,889	126,452	133,685	281,554
46 - 55	145,191	153,717	120,085	119,394	251,973
56 - 65	101,404	105,900	83,947	84,235	180,459
66 - 75	101,462	112,439	89,741	84,960	173,772
76 - 80	13,914	15,791	13,651	14,968	34,965
Over 80	9,079	10,466	8,771	8,565	18,855
Total	705,474	740,389	610,513	624,546	1,246,817

VA loans guaranteed during fiscal year 2020³ by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	41,508	3.3%	\$9,890,095,143	\$238,270	\$2,500,120,975	\$60,232
26 - 35	263,729	21.2%	\$77,532,548,600	\$293,986	\$19,361,464,776	\$73,414
36 - 45	281,554	22.6%	\$94,488,657,473	\$335,597	\$23,429,898,856	\$83,216
46 - 55	251,973	20.2%	\$82,406,676,368	\$327,046	\$20,482,657,943	\$81,289
56 - 65	180,459	14.5%	\$51,983,293,050	\$288,062	\$13,027,054,215	\$72,188
66 - 75	173,772	13.9%	\$45,123,652,578	\$259,672	\$11,395,056,509	\$65,575
76 - 80	34,965	2.8%	\$9,060,125,298	\$259,120	\$2,290,773,602	\$65,516
Over 80	18,855	1.5%	\$4,861,252,457	\$257,823	\$1,232,340,263	\$65,359
Total	1,246,817	100%	\$375,346,777,738	\$238,386	\$93,719,486,331	\$59,596

² Total includes 1 Veteran and \$ 498,977 in loan with no age indicated in the record.

³ Total includes 2 Veterans and \$476,771 in loan with no age indicated in the record.

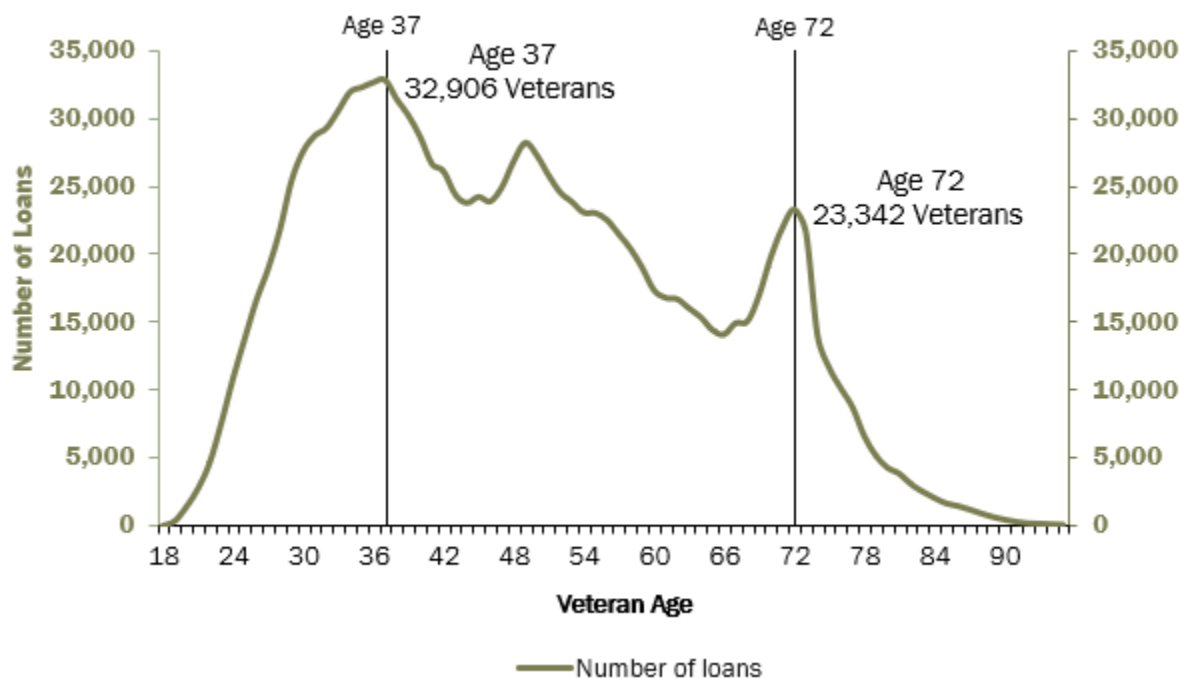




Percentage of VA loans guaranteed by fiscal year and age

Age	2016	2017	2018	2019	2020
18 - 25	3.1%	3.1%	4.0%	4.5%	3.3%
26 - 35	22.4%	22.0%	23.5%	24.2%	21.2%
36 - 45	21.9%	21.1%	20.7%	21.4%	22.6%
46 - 55	20.6%	20.8%	19.7%	19.1%	20.2%
56 - 65	14.4%	14.3%	13.8%	13.5%	14.5%
66 - 75	14.4%	15.2%	14.7%	13.6%	13.9%
76 - 80	2.0%	2.1%	2.2%	2.4%	2.8%
Over 80	1.3%	1.4%	1.4%	1.4%	1.5%
Total	100%	100%	100%	100%	100.0%

VA loans guaranteed during fiscal year 2020 by age





VA loans guaranteed during fiscal year 2020 by Veteran participant annual income

Income	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Less than \$25,000	1,988	\$211,187,572	\$106,231	\$67,971,472	\$34,191
\$25,000 to \$34,999	9,192	\$1,319,025,681	\$143,497	\$365,835,598	\$39,799
\$35,000 to \$44,999	25,666	\$4,529,315,991	\$176,471	\$1,182,527,984	\$46,074
\$45,000 to \$54,999	46,900	\$9,704,916,732	\$206,928	\$2,467,260,166	\$52,607
\$55,000 to \$64,999	53,578	\$12,663,410,712	\$236,355	\$3,184,037,957	\$59,428
\$65,000 to \$74,999	50,700	\$13,378,134,403	\$263,869	\$3,346,536,751	\$66,007
\$75,000 and over	240,398	\$88,797,450,859	\$369,377	\$21,665,302,053	\$90,123
Total	428,422	\$130,603,441,950	\$304,848	\$32,279,471,979	\$75,345

Purchase loans only

Veteran participant income and asset information

Average income	\$92,884
Median income	\$80,556
Median assets	\$11,179



Number of VA loans guaranteed by fiscal year and race

Race	2016	2017	2018	2019	2020
White	484,165	504,436	406,379	409,480	812,254
Black/ African American	79,974	86,539	73,369	76,905	144,235
Hispanic	57,223	61,335	50,802	53,043	108,317
Asian/ Pacific Islander/ Native Hawaiian	21,888	23,433	19,435	19,532	43,411
American Indian/ Alaskan Native	60,313	62,957	59,873	64,846	134,718

VA loans guaranteed during fiscal year 2020 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	812,254	65.1%	\$241,124,126,332	\$296,858	\$60,188,572,752	\$74,101
Black/ African American	144,235	11.6%	\$42,076,695,826	\$291,723	\$10,531,109,610	\$73,014
Hispanic	108,317	8.7%	\$33,860,025,489	\$312,601	\$8,442,163,290	\$77,939
Asian/ Pacific Islander/ Native Hawaiian	43,411	3.5%	\$15,698,816,104	\$361,632	\$3,902,032,027	\$89,886
American Indian/ Alaskan Native	134,718	10.8%	\$41,534,017,674	\$308,303	\$10,389,968,244	\$77,124
Unknown	3,882	0.3%	\$1,053,096,313	\$271,277	\$265,640,407	\$68,429



VA loans guaranteed by fiscal year and gender

Gender	2016	2017	2018	2019	2020
Male	629,954	658,622	539,368	548,851	1,099,572
Female	75,520	81,767	71,145	75,695	147,245
Total	705,474	740,389	610,513	624,546	1,246,817

VA loans guaranteed during fiscal year 2020 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	1,099,572	88.2%	\$331,392,467,754	\$301,383	\$82,729,876,103	\$75,238
Female	147,245	11.8%	\$43,954,309,984	\$298,511	\$10,989,610,228	\$74,635
Total	1,246,817	100.0%	\$375,346,777,738	\$301,044	\$93,719,486,331	\$75,167

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2020 by program

Number or amount of loan or grant	Specially adapted housing grants ⁴	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,900	186	27
Amount of grants / loans	\$114,482,644	\$2,329,475	\$7,514,835

⁴ Grants, not to exceed the maximum amounts, can be used up to three times.



Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

119,513

Loan administration actions by fiscal year

Action	2017	2018	2019	2020
Borrowers saved from foreclosure	96,139	104,752	101,980	119,513
Potential claim savings	\$2,757,896,777	\$2,661,555,870	\$2,627,518,597	\$3,412,897,121
Foreclosures completed	16,626	14,836	14,655	7,882
Claim payments	\$856,964,525	\$699,755,664.89	\$528,169,644	\$530,320,725

Loan administration actions in fiscal year 2020

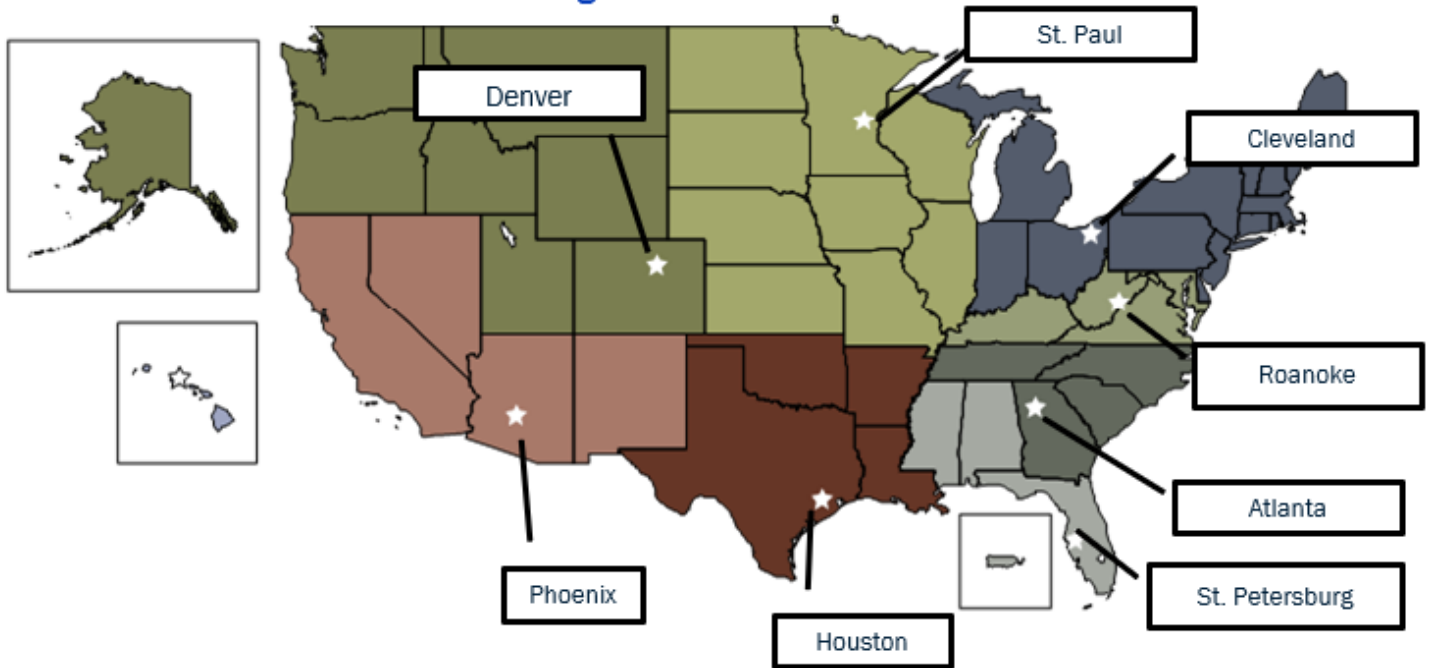
Action	Number/Amount
Borrower contact	460,200
Servicer contact	228,988
Potential claim savings	\$3,412,897,121
Default resolution rate (percent)	93.81%
Defaults reported	316,465
Foreclosures completed ⁵	7,882
Borrowers saved from foreclosure	119,513

⁵ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by state.





Appendix – Map of Regional Loan Centers



Contact Information

Home Loan Guaranty information:

1-877-827-3702

Annual Benefits Report (Office of Performance Analysis & Integrity)

202-461-9040

Department of Veterans Affairs home page

www.va.gov

Veterans Benefits Administration home page

benefits.va.gov

eBenefits

(Online forms and applications)

www.ebenefits.va.gov

Home Loan Guaranty home page

www.benefits.va.gov/homeloans



U.S. Department of Veterans Affairs
Veterans Benefits Administration





Veteran Readiness

Veteran Readiness and Employment (VR&E)

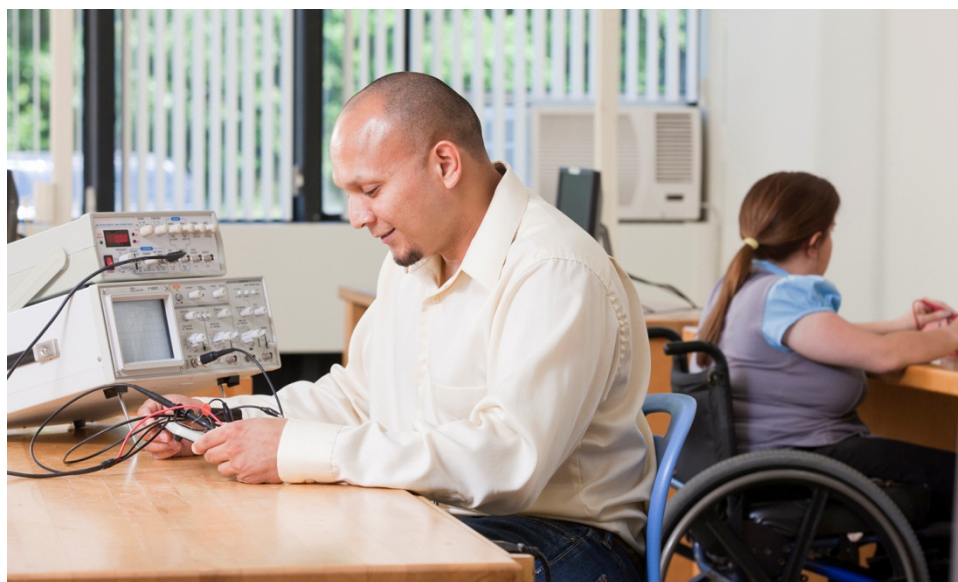
The VR&E Program operates under the mandate that for those Veterans who are unable to gain or secure employment due to their service-connected disabilities, the Nation they protected has a responsibility to help them build a new career.

VR&E meets this responsibility in a variety of ways.

First, Veterans are assisted in learning more about themselves: their interests, aptitudes, and disability needs. They also gather up-to-date career and labor market information in order to map their path to success.

Specialized counselors work with entitled and enrolled Veterans to design individualized service plans under five tracks of service. Veterans are provided training and services needed to help them achieve their goals. Services provided depend upon the track each Veteran is in:

1. Re-employment
2. Rapid access to employment
3. Self-employment
4. Employment through long-term services
5. Independent living



Over 350 locations nationwide, with 1,476 employees serving Veterans

Mission:

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

Activities:

- 123,490 Veteran Participants
- 158,216 Veterans Receiving Evaluation and Counseling Services
- 10,732 Veteran Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

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Release history

Version & changes

Date

Data as of

09/30/2020



U.S. Department
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Chapter 31 Services

1. **Re-employment:** For Veterans who have recently exited the military and are interested in returning to their previous employer, and for whom their previous job is suitable for their disability, VR&E provides services such as adjustment counseling, disability information and accommodation, and support in contacting their previous employer.
2. **Rapid access to employment:** For Veterans who possess the skills and abilities to obtain suitable employment, VR&E provides short-term training, counseling, job placement, and post-employment support.
3. **Self-employment:** For those Veterans interested in starting their own business, support in this track can include training, assistance with developing a viable business plan, and in certain circumstances, business startup support.
4. **Employment through long-term services:** The majority of Veterans with a disability require long-term support, typically to include college, on-the-job training, or an apprenticeship program. VR&E funds the cost of all tuition, books, fees, and necessary supplies, as well as a monthly subsistence allowance during training. The length of time Veterans are served under the VR&E program varies according to their disability needs, occupational choice, and pre-existing skills and abilities.
5. **Independent living:** For Veterans for whom employment is not currently reasonably feasible, independent living services assist in achieving more independence in their homes and communities.

Once the Veteran and the Vocational Rehabilitation Counselor (VRC) agree on an individualized plan of services, a supportive partnership begins. Throughout their training Veterans receive continued support and advocacy. Once they are ready to begin their new careers, VR&E assists them with job search preparation and placement support.

VR&E participants include all Veterans who were in a rehabilitation plan of service or an extended evaluation plan during FY 2020, including those who were successfully rehabilitated or who discontinued their program of services in FY 2020.

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



VA



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Chapter 36 Services

Veteran Readiness and Employment also provides career and vocational counseling to transitioning Servicemembers within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2020, 5,407 Servicemembers and Veterans applied for Chapter 36 services.

These services are designed to provide Servicemembers and Veterans with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

Services Provided Through Other Benefit Chapters

Veteran Readiness and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2020, 190 beneficiaries and Veterans applied for services under these benefit chapters.



Veteran Readiness and Employment (VR&E) Activities FY 2020

Veterans enrolling

Total applicants ¹	96,957
Eligible applicants	68,216
Completed evaluation (including prior year carry over) ²	67,853
Entitled applicants (including prior year carry over)	54,546
Entitled applicants (2020 only)	38,903
New plans of service (enrollments) ³	33,163

Veterans enrolled in a plan of services at the end of FY2020⁴

New plans of service (enrollments)	32,847
Persisting from prior years	63,796
Independent living rehabilitations	438
Employment rehabilitations	9,541
Education rehabilitations	753
Maximum Rehabilitation Gain (MRG) – employed	857
Maximum Rehabilitation Gain (MRG) – employable	4,626
Discontinued	10,632
Veterans participating in a plan of services	123,490

¹ Unique count of Chapter 31 only applicants.

² Prior year carry over represents applications or evaluations completed by VR&E in FY 2020 from Veterans that applied in FY 2019.

³ Includes Veterans who entered a plan of services more than once in the same fiscal year.

⁴ Unique count of participants. Does not include 1 participant who rehabilitated twice in FY 2020.





Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	123,490
Veterans that received evaluation and counseling services – did not enter a plan of services	34,726
Veterans that received evaluation and counseling services	158,216

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	158,216
Veterans applying – did not pursue counseling services	49,265
Total VR&E Veterans served	207,481

Veterans receiving VR&E benefits at the end of FY 2020

Veterans participating in the VR&E program who are male	93,667
Veterans participating in the VR&E program who are female	29,628
Veterans participating in the VR&E program with gender data not available	195
Total	123,490



Employment Handicaps



Veterans with serious employment handicaps during FY 2020

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	33,013	21,533	54,546
Participants	86,996	36,494	123,490
Rehabilitated	7,116	3,616	10,732

Seventy percent of the Veterans participating in the VR&E program have a serious employment handicap. A serious employment handicap means there is significant impairment of a Veteran's ability to prepare for, pursue, or retain employment. Veterans with a serious employment handicap may receive additional supportive services, which may include adaptive equipment, job coaching, and independent living services.

Beneficiary Payments

For Veterans who require training as part of their rehabilitation services, VR&E pays for tuition, fees, books, and necessary supplies. Veterans who are enrolled in training receive a monthly subsistence allowance to assist them with living expenses.

FY 2020 VR&E appropriations

Obligations	2020 Actual (dollars in thousands)
Subsistence Allowance	\$613,663
Books, Tuition, Supplies, Fees	\$838,913
Total	\$1,452,576



VA



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Veterans who received subsistence as part of a training program during FY 2020

Program	Total	Percent of total ⁵
Undergraduate	62,220	72.1%
Graduate	14,064	16.3%
Vocational/Technical	4,799	5.6%
College, Non-Degree	2,140	2.5%
Extended Evaluation/Independent Living	906	1.1%
Improvement of Rehab Potential	732	0.8%
Non-paid Work Experience in Government	724	0.8%
Apprenticeship	271	0.3%
Paid On-the-Job Training	255	0.3%
Farm Co-op	100	0.1%
Non-paid On-the-Job Training	40	0.0%
Total	86,251	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Servicemembers with a disability by providing evaluation, rehabilitation services, training, and case management. Servicemembers are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.

⁵ Percentages may not equal to 100% due to rounding.



Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	3	1,839	57,967	13,457	4,896	18,795	96,957
Participants	12	1,633	63,329	31,585	8,543	18,388	123,490
Rehabilitated	0	142	4,696	3,323	1,115	1,456	10,732

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ⁶
Applicants	677	15,148	36,937	13,620	10,646	8,950	5,816	5,163	96,957
Participants	416	15,999	50,893	16,889	14,046	11,693	7,538	6,014	123,490
Rehabilitated	1	859	4,997	1,515	1,251	993	596	520	10,732

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	13,101	49,688	932	15,574	17,563	99	96,957
Participants	16,036	64,834	1,135	20,841	20,583	61	123,490
Rehabilitated	1,511	5,349	94	2,008	1,765	5	10,732

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁷
Applicants	16	10	672	2,671	56,543	5,052	96,957
Participants	24	20	1,059	5,201	96,743	7,011	123,490
Rehabilitated	4	8	149	341	8,493	616	10,732

⁶ Totals include 2 participants unidentifiable by age.

⁷ Totals include 31,993 applicants, 13,432 participants, and 1,121 rehabilitations where period of service was not available.



Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	462	576	26
3 - 6 mos.	1,509	1,918	116
6 mos. to 2 years	7,868	10,655	661
2 - 4 years	18,073	23,991	1,859
4 - 10 years	40,504	51,960	4,825
10 - 15 years	9,000	11,596	1,064
15 - 20 years	3,929	5,168	462
20 - 30 years	12,495	15,232	1,581
> 30 years	1,238	1,407	138
In service	1,836	985	0
Total⁸	96,957	123,490	10,732

Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	268	32	6
10%	4,571	2,563	210
20%	3,433	4,494	400
30%	4,986	6,909	723
40%	5,853	8,323	793
50%	5,729	8,234	770
60%	8,904	12,490	1,217
70%	11,378	15,515	1,380
80%	12,358	17,541	1,636
90%	12,334	16,930	1,498
100%	23,499	29,213	2,099
Memo rating ⁹	2,128	1,246	0
Total¹⁰	96,957	123,490	10,732

⁸ Includes 43 applicants and 2 participants unidentifiable by length of service.

⁹ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

¹⁰ Includes 1,516 applicants unidentifiable by combined service-connected disability rating.

Rehabilitated Veterans



Number of Veterans who were rehabilitated during FY 2020

Category	Number ¹¹	Percent of total
Number of female Veterans who were rehabilitated	2,445	22.8%
Number of male Veterans who were rehabilitated	8,271	77.1%
Disabled Veterans with serious employment handicaps who were rehabilitated	7,116	66.3%
Disabled Veterans with employment handicaps who were rehabilitated	3,616	33.7%
Total number of employment rehabilitations	9,541	88.9%
Total number of education rehabilitations	753	7.0%
Total number of independent living rehabilitations	438	4.1 %
Total number of Veterans rehabilitated in FY 2020		10,732

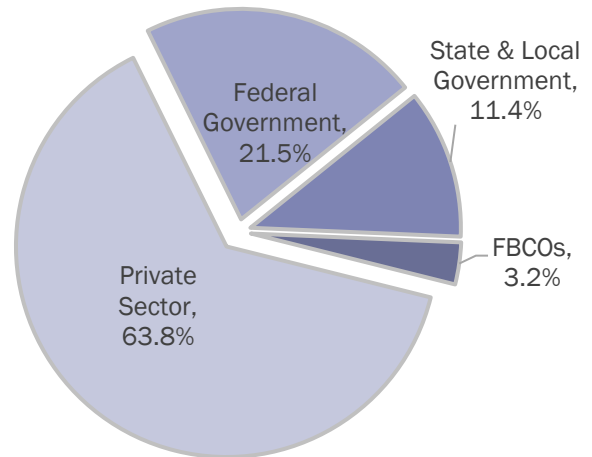
¹¹ Excludes 16 rehabilitations where gender data was not available.



VR&E Employment Outcomes

FY 2020 employment placements^{12,13}

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 2020.



FY 2020 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation ¹⁴
Professional, Technical, and Managerial	8,364	\$62,746
Machine Trades	307	\$41,275
Services	303	\$39,332
Clerical	273	\$42,661
Miscellaneous	257	\$42,780
Structural (Building Trades)	184	\$44,669
Sales	85	\$45,906
Agricultural, Fishery and Forestry	33	\$34,389
Processing (Butcher, Meat Processor etc.)	20	\$35,123
Total number and average wage	9,826	\$59,631
Rehabs without full-time wages ¹⁵	468	NA
Total	10,294	

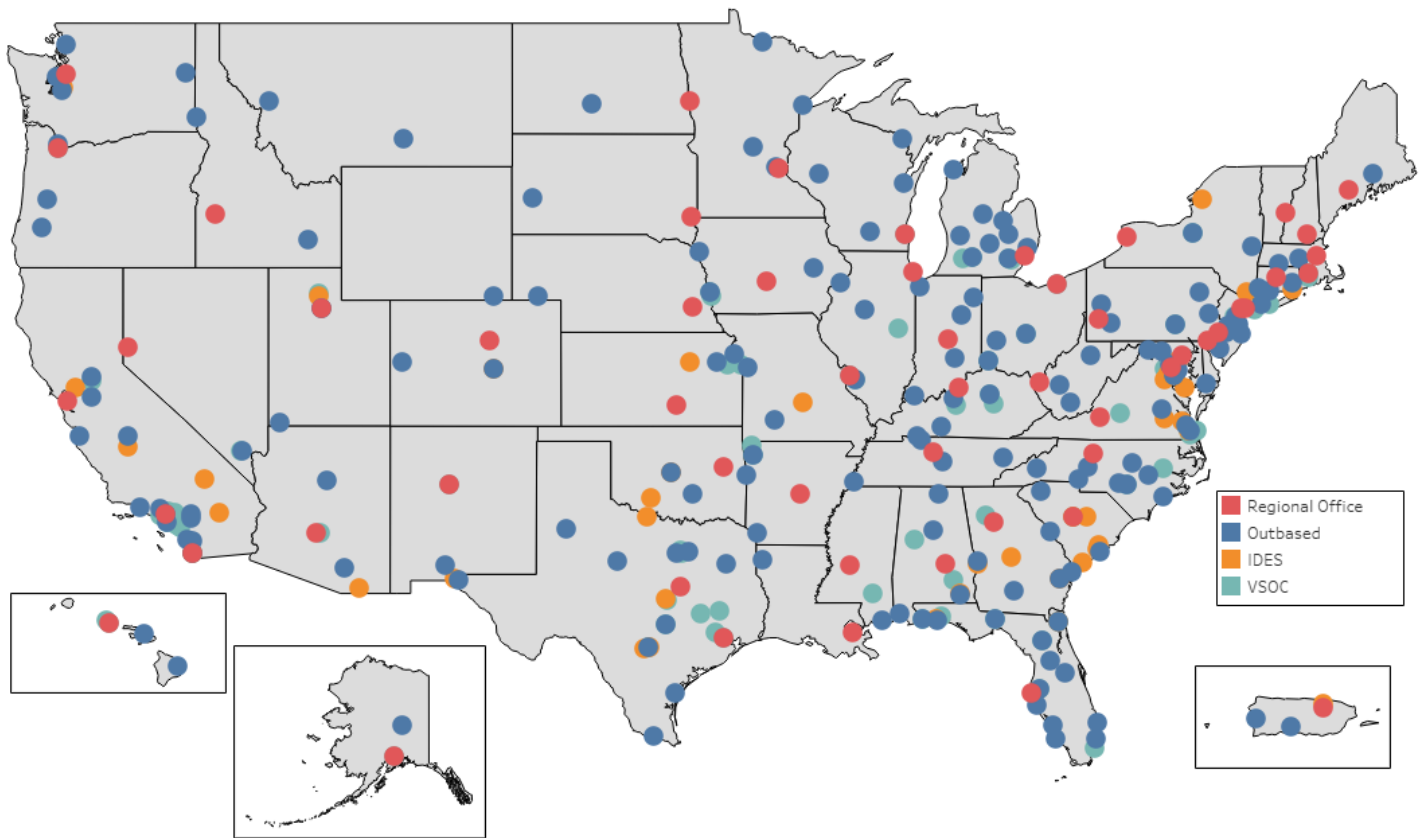
¹² FBCOs: Faith-Based & Community Organizations.

¹³ Percentages may not equal to 100% due to rounding.

¹⁴ Excludes Veterans rehabilitated in independent living.

¹⁵ Includes continuing education, part-time employment, volunteer, and unknown.

Appendix – Map of VR&E Locations



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Contact Information

Veteran Readiness and Employment Information:

1-800-827-1000

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eBenefits (Online forms and applications)

www.ebenefits.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



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Transition and Economic Development

Office of Transition and Economic Development (OTED)

The Office of Transition and Economic Development eases Veterans transition from military service to civilian life. OTED engages over 250,000 transitioning Service members, Veterans, their families and caregivers at each step of their transition journey. OTED's programs provide early access to VA benefits and resources by connecting them to a network of partners who are working together to accelerate their economic empowerment and well-being. OTED administers Transition Assistance Program (TAP) and other programs within the Military to Civilian (M2C Ready) framework; 365 days before and after separation.

To better serve Veterans and dependents OTED collaborates with interagency partners including the Department of Defense (DOD), Departments of Labor, Homeland Security, Education, the Small Business Administration (SBA) and the Office of Personnel Management carrying out the requirements of the Veterans Opportunity to Work (VOW) to Hire Heroes Act, Public Law 112-56. OTED highlights the following key programs critical to Veteran's successful transition:

1. Transition Assistance Program
2. VA Solid Start
3. Personalized Career Planning & Guidance (PCPG)



Supports 332 military installations nationwide, with over 300 employees and support staff serving Veterans

Mission:

Ease the Veterans transition from military service to civilian life

Vision:

That organizations from all levels of government, VSOs, nonprofits and private sectors can collaborate without barriers as they provide transitioning Service members, Veterans, and their families a world-class experience that honors their service.

Activities:

- 213,343 TAP Attendees
- 312,651 TAP Touchpoints
- 70,258 TAP Events
- 69,980 Veterans Contacted by VA Solid Start
- 12,249 Priority Veterans Contacted through VA Solid Start
- 3,260 PCPG (Chp36) Applicants Counseled



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Release history

Version & changes	Date
Data as of	09/30/2020

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Transition Assistance Program (TAP)

TAP is an interagency initiative designed to help Service members have a smooth and successful transition to civilian life. VA, with interagency partners, implement the five-day TAP curriculum, which Service members are required to take beginning two years prior to retiring or one year prior to separation. The TAP curriculum provides the skill building, resources and tools Service members need to achieve emotional health, physical health and economic stability in civilian life. The full-day VA Benefits and Services course, led by VA Benefits Advisors, helps Service members and their family members understand how to navigate VA and the benefits and services they have earned through their military career. VA Benefits Advisors are also available to Service members throughout their military careers through Military Life Cycle (MLC) modules, One-on-One Assistance sessions and at Installation Engagement activities. In FY2020, COVID-19 impacted worldwide in-person VA transition services. OTED developed a remote support model to keep Service members, Veterans and their loved ones in touch with VA Benefits Advisors for One-On-One Assistance sessions to preserve connectivity and keep them informed on critical VA benefits and services during these unprecedented times.

TAP Services Offered:

- **VA Benefits and Services course:** The VA portion of TAP is a one-day, mandatory, in-person course called VA Benefits and Services, which provides an overview of important topics that range from education, compensation, insurance, health care and survivor and mental health services. This course is also available online for those unable to attend in person.
 - In FY2020, OTED supported 2,851 in-person VA TAP Benefits and Services courses with 80,528 attendees.
 - As of September 30, 2020, 99,308 individuals completed the eLearning online VA Benefits and Services course through the Defense Department's Joint Knowledge Online (JKO).
- **One-on-One Assistance:** VA Benefit Advisors explain benefits, answer questions and connect Service members, Veterans and their loved ones with resources to meet their individual needs. In FY2020, OTED supported 65,050 One-On-One Assistance sessions (combination of in-person, phone and email) with a total of 67,496 transitioning Service members, Veterans and their families. One-on-one Assistance sessions from VA Benefit Advisors are listed by region and topics discussed. A session could include one or more topics.
- **MLC modules:** MLC modules are short instructor-led and online information sessions on topics that matter most to active-duty Service members and their loved ones, such as education benefits, home loans and life insurance. MLC modules help Service members connect with VA well before transition so they can get an early understanding of their benefits and plan for their futures, which may lead to more successful transitions overall. In FY2020 (October 1 – April 1 only), OTED supported 469 in-person MLC modules with 10,619 attendees.
- **Installation Engagement:** At the request of installation commanders or other designees, VA Benefits Advisors participate in Installation Engagement events, like new arrival events, Yellow Ribbon Reintegration Program events, local resource fairs, career-preparedness activities, and spouse events to provide information on where and how to learn more about benefits, programs and services.
- **Capstone:** A mandatory event to evaluate Service member's preparedness to successfully transition from a military to a civilian career.



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TAP satisfaction:

All participants who complete the VA Benefits and Services course can provide feedback through the Transition Assistance Curriculum Participant Assessment (TACPA). TACPA is a DOD-facilitated assessment collecting demographic data, assessment of the course curriculum, materials, facilitators and facilities. Participants also answer questions to gauge their intent to use information learned during the course, whether the course added to their overall knowledge and confidence in transitioning due to the course. In FY2020 VA's cumulative satisfaction score was 95.8%, exceeding the goal of 95%.

Transition Assistance Curriculum Participant Assessment

Questions	FY2020 Goal Achieved	Goal
Facilitators were knowledgeable	96.7%	95.0%
Facilitators interacted well with participants	96.0%	95.0%
Learning resources (notes, handouts, AV, materials) were useful	96.2%	95.0%
I will use what I learned in module in my transition planning	96.7%	95.0%
The module enhanced my confidence in transition planning	93.8%	95.0%
Overall Satisfaction	95.8%	95.0%



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VA Solid Start (VASS)

VA created the Solid Start program which called for the establishment of early and consistent contact with transitioning Service members (TSM) and recently separated Veterans. This program was created in response to Executive Order 13822: "Supporting Our Veterans During the Transition from Uniformed Service to Civilian Life," the Departments of Veterans Affairs (VA), Defense (DOD) and Homeland Security (DHS) issued a Joint Action Plan to provide seamless access to mental health care and suicide prevention resources.

VA Representatives place outbound phone calls at three key stages (0–90, 90–180, 180– 365 days post-transition). The phone conversations are tailored to the Veteran's needs, directing them toward appropriate resources, services and benefits. After each call, Veterans receive a follow up email with the information and resources specific to their needs.

VA Solid Start Services:

- VA Solid Start addresses transition-related challenges through proactive outreach to encourage Veterans to use benefits as tools for success during the first year of separation, identifies at-risk individuals and provides warm transfers to the VA Crisis Line for those in immediate need, and lowers barriers to accessing high-quality mental health care.
- VA Solid Start calls all newly separated Veterans – regardless of service branch, character of discharge, or service history. This includes all active-duty Army, Air Force, Coast Guard, Navy, Marine Corps, National Oceanic and Atmospheric Administration (NOAA), Public Health Service (PHS), Reserve and National Guard deactivated from overseas contingency deployments of at least 90 days. This also includes those with other than honorable discharges.
- VA Solid Start prioritizes calls to Veterans who had a mental healthcare appointment within the last year of their active duty service and meet other criteria. In FY 2020, Solid Start transferred 18 former Service members to the Veterans Crisis Line to receive assistance in addressing their immediate needs.
- VA Solid Start calls are driven by the needs of the transitioning Service member. Specially trained VA representatives help guide the discussion, using the Pillars for a Successful Transition as the basis for open-ended questions that identify what a newly separated Veteran needs at that point in time to integrate into civilian life.
- Veterans receive pre-call reminder emails with information on the program, including links to resources and the VA Solid Start webpage. Veterans also receive post-call emails that summarize the interaction, provide additional information on the topics discussed, and links to pertinent information about earned benefits and services.

VA Solid Start coverage:

- Approximately 100 specially trained VA representatives, located at eight call centers across the country, engage with Veterans through VA Solid Start calls.
- Call center locations include Cleveland-OH, Philadelphia-PA, Columbia-S.C., Nashville-TN, Phoenix-AZ, Salt Lake City-UT, St. Louis-MO, and San Juan-P.R.



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Personalized Career Planning and Guidance (Chapter 36) Services

Personalized Career Planning and Guidance (PCPG) is a rebranded execution of Chapter 36 now managed by the OTED. PCPG provides career and education counseling to transitioning Service members within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In 2020, 6,223 Service members, Veterans, and Dependents applied for Chapter 36 services.

PCPG provides Service members, Veterans and eligible dependents with career counseling, assessment, education planning and guidance resources, unique to the needs of each participant to help them set and achieve personal, career and education goals. Enhanced services will be made available sometime in FY2021 and will add resume support which will also include additional time to work on an employment plan, and easier access to PCPG resources.

These services are designed to provide Beneficiaries with personalized counseling and support to help guide career paths, ensure the most effective use of VA benefits, and achieve educational and career goals.

PCPG career and education counseling services include:

- Résumé support
- Education and employment planning
- Detailed skills assessment
- Personalized action plan to achieve education and career goals
- Adjustment counseling to successfully transition to civilian employment
- Connection to VA benefits and services
- Tele-counseling

In collaboration with Veteran Readiness and Employment (VR&E) and Education Services (EDU) both will continue to be an active partner in the delivery of education and career counseling support and will continue to offer PCPG benefits through VA Regional Office locations and VetSuccess on Campus (VSOC) sites.

PCPG increases Veteran outreach, increasing Veteran eligibility awareness and encouraging Veterans to use the benefit multiple times across their career lifespan as long as they remain eligible. VA plans to expand engagement at non-VSOC colleges and universities with high numbers of student Veterans and military installations with high transitioning Service member populations.



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Office of Transition and Economic Development (OTED) Activities FY 2020

Transition Assistance Program Attendance

TAP Events	Attendance
One on One Assistance	67,496
VA Benefits and Services	80,528
Installation Engagement	50,003
Military Life Cycle (MLC)	10,619
Capstone	4,697
Grand Total	213,343

Transition Assistance Program Events

TAP Events	Events
One on One Assistance	65,050
VA Benefits and Services	2,851
Installation Engagement	1,610
Military Life Cycle (MLC)	469
Capstone	278
Grand Total	70,258





TAP Attendance for One-On-One Assistance Sessions in FY2020

Region	Total Sessions	% of Total Sessions
Asia	8,687	13.3%
Europe	6,381	9.8%
Central	11,740	18.0%
Eastern	9,538	14.6%
Southern	13,860	21.3%
Western	14,547	22.3%
Other (Region not provided by remote participant)	297	0.4%

One-on-One Assistance Session topics reported in FY2020

Benefit Topic	Number of Topics	Percentage
Disability Compensation	33,730	30.4%
Education Benefits	31,817	28.6%
Health Care, including eBenefits and/or My HealtheVet	15,015	13.5%
Home Loan Guaranty	7,204	6.5%
Employment Services	5,345	4.8%
Life Insurance	4,003	3.6%
VA Health Care Portal	1,971	1.8%
Social and Emotional Health Support	1,712	1.5%
Memorial and Survivor Benefits	1,742	1.6%
Housing Grants	299	0.3%
Homelessness	270	0.2%
Other	103	0.1%



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VA Solid Start Eligible Veterans served

Beneficiary Type	Total
Eligible Veterans	123,743
Number of Eligible Veterans Successfully Contacted	69,980
Eligible Veterans Successful Contact Rate	56.6%

VA Solid Start prioritizes calls to Veterans who had a mental health appointment during their last year before separation.

VA Solid Start Eligible Veterans served

Beneficiary Type	Total
Eligible Veterans	16,688
Number of Eligible Veterans Successfully Contacted	12,249
Eligible Veterans Successful Contact Rate	73.4%

Veterans Counseled

FY 2020 PCPG (Chapter 36) Cases

Case Status	Number of Cases
Total Applications	6,223
Applications Counseled	3,260
Average Days to Complete (Eligible Beneficiary Counseled)	26.1

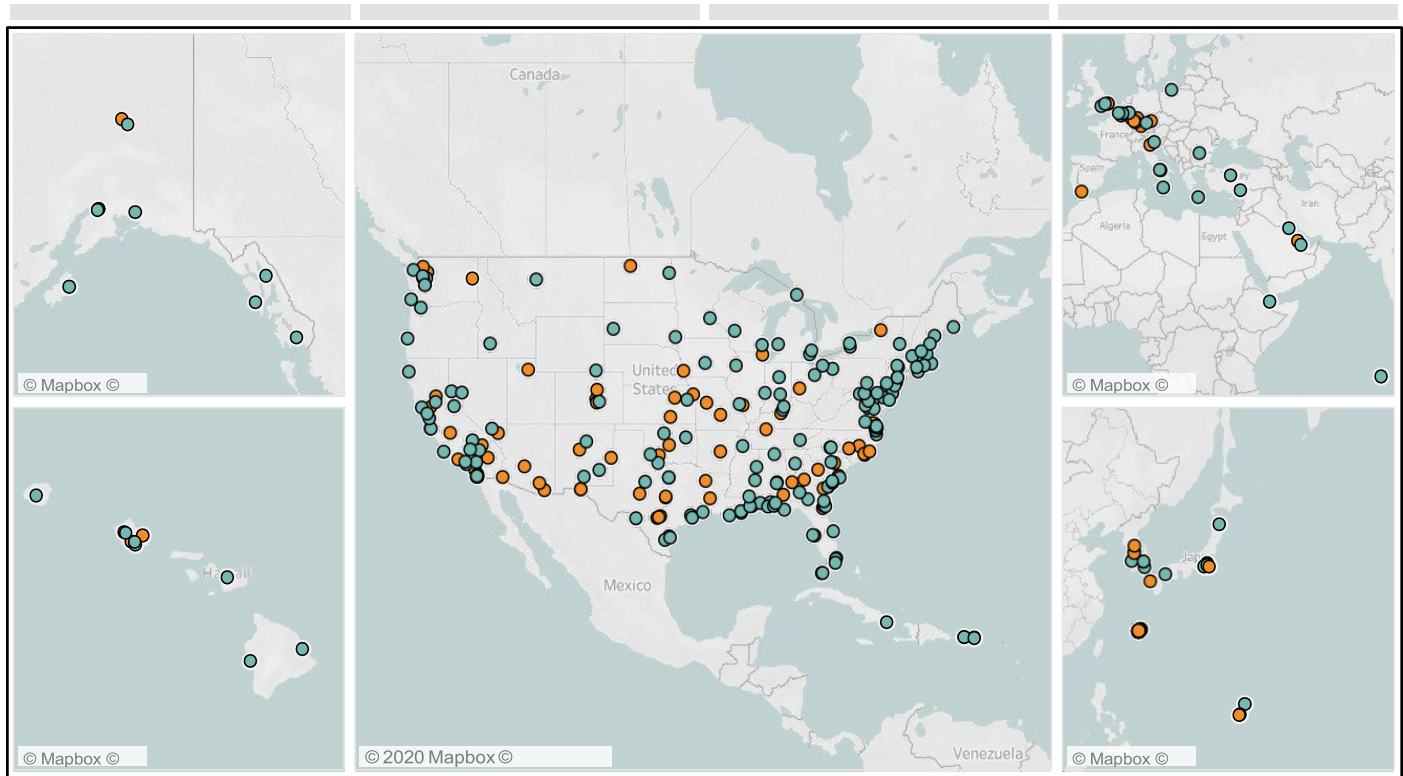


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Appendix – Map of TAP Briefing Locations at Military Installations



Contact Information

Office of Transition and Economic Development and Employment Information:
1-800-827-1000

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