

VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2021



VA



U.S. Department
of Veterans Affairs

The Fiscal Year 2021 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.

Table of Contents

Table of Contents	3	Louisiana	31
Table of Contents for Each Program's Section	4	Maine	32
Mission, Vision, and VA's Core Values	5	Maryland	33
Mission Statement	5	Massachusetts	34
Vision Statement	5	Michigan	35
I CARE (VA Core Values and Characteristics)	5	Minnesota	36
VA Core Values ("I CARE")	5	Mississippi	37
VA Characteristics:	6	Missouri	38
Purpose and Overview	7	Montana	39
Overview - All Programs	7	Nebraska	40
Total Program Net Outlays (\$millions)	7	Nevada	41
Total Recipients	8	New Hampshire	42
Overview - Compensation	8	New Jersey	43
Overview - Pension and Fiduciary	9	New Mexico	44
Overview - Insurance	9	New York	45
Overview - Home Loan Guaranty	10	North Carolina	46
Overview - Education	10	North Dakota	47
Overview - Veteran Readiness and Employment (VR&E)	11	Ohio	48
Overview - Office of Transition and Economic Development (OTED)	11	Oklahoma	49
Data on Individual States	12	Oregon	50
State Totals	12	Pennsylvania	51
Alabama	13	Rhode Island	52
Alaska	14	South Carolina	53
Arizona	15	South Dakota	54
Arkansas	16	Tennessee	55
California	17	Texas	56
Colorado	18	Utah	57
Connecticut	19	Vermont	58
Delaware	20	Virginia	59
District of Columbia	21	Washington	60
Florida	22	West Virginia	61
Georgia	23	Wisconsin	62
Hawaii	24	Wyoming	63
Idaho	25	Puerto Rico	64
Illinois	26	Philippines	65
Indiana	27	Other Foreign	66
Iowa	28	Regional Office Addresses	229
Kansas	29	District Offices	231
Kentucky	30	Contact Information	231
		Program Jurisdiction Information/Maps	232
		Glossary	234
		Contact Information	241



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Table of Contents for Each Program's Section

Each title and icon is a link to the file on the VBA reports website: benefits.va.gov/reports/ABR

Compensation

Program Descriptions	67
Quick Reference	70
Compensation Veteran Data	74
Dependency and Indemnity Compensation (DIC) Data	114
Contact Information	118



Pension and Fiduciary

Program Descriptions	119
Quick Reference	124
Veterans Pension Data	126
Survivors Pension Data	132
Fiduciary Data	138
Contact Information	142



Education

Program Descriptions	143
Quick Reference	150
Education Program Data	152
Contact Information	160



Life Insurance

Program Descriptions	161
Quick Reference	170
Life Insurance Program Data	175
Contact Information	186



Home Loan Guaranty

Program Descriptions	187
Quick Reference	192
Loan Administration Data	203
Contact Information	204



Veteran Readiness and Employment

Program Descriptions	205
Quick Reference	208
VR&E Program Data	210
Contact Information	218



Transition and Economic Development

Program Descriptions	219
Quick Reference	225
Contact Information	228



VETERANS BENEFITS ADMINISTRATION

Mission, Vision, and VA's Core Values

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

Mission Statement

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

Vision Statement

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

I CARE (VA Core Values and Characteristics)

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

VA Core Values ("I CARE")

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

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

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

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

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



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U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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 2022 / FY 2020 Annual Performance Plan and Report (APP&R). The document brings together results from past years and program goals and objectives, and can be accessed through this electronic link:

<https://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 \$129 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 \$3.0 billion during fiscal year 2021.

Overview – All Programs

Total Program Net Outlays (\$millions)

Compensation	\$111,765
Pension and Burial	\$4,462
Education	\$10,359
Insurance	\$130
Home Loan Guaranty	\$668
Veteran Readiness and Employment (VR&E)	\$1,427
Transition and Economic Development	\$110
Total	\$128,921



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of Veterans Affairs
Veterans Benefits
Administration

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2021	5,686,011
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2021	334,576
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2021	121,004
Education – Number of beneficiaries participating in education programs during fiscal year 2021	836,834
Insurance – Number of lives insured at the end of fiscal year 2021	5,705,017
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2021	1,441,745
Veteran Readiness and Employment – Number of participants during fiscal year 2021	125,144

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 2021

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	280,698	\$13,224	\$3.71 Billion
Survivors DIC ¹	39,103	\$17,400	\$680.4 Million
Total:	319,801	\$13,734	\$4.39 Billion

All compensation recipients and payments – end of FY 2021

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,225,420	\$18,858	\$98.54 Billion
Survivors DIC	460,591	\$17,161	\$7.90 Billion
Total:	5,686,011	\$18,721	\$106.45 Billion

¹ Dependency and Indemnity Compensation and Death Compensation



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 2021

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	13,278	\$17,503	\$232.41 Million
Survivors Pension ²	17,627	\$12,339	\$217.51 Million
Total	30,905	\$14,558	\$449.92 Million

All pension recipients and payments – end of FY 2021

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	194,712	\$12,683	\$2.47 Billion
Survivors Pension	139,864	\$9,386	\$1.31 Billion
Total	334,576	\$11,305	\$3.78 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 2021: 121,004

Overview – Insurance



Number of lives insured at the end of FY 2021 by program type

Program	Number of lives
Administered Programs for Veterans	385,813
Veterans' Mortgage Life Insurance	2,479
Veterans' Group Life Insurance	440,225
Servicemembers' Group Life Insurance	2,239,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,637,000
Total lives insured	5,705,017

Amount of benefits paid during FY 2021 by payment type

Payment type	Amount paid
Death awards	\$1,850,098,846
Dividends	\$26,831,837
Loans	\$20,738,000
Matured endowments	\$108,267,832
Cash surrenders	\$27,991,977
Disability claims	\$1,740,091
Total	\$2,035,668,583

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



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U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Overview – Home Loan Guaranty



Fiscal year 2021 Home Loan Guaranty program highlights

Loans guaranteed	1,441,745
Interest rate reduction loans	831,824
Total loan amount	\$447,192,001,813
Average amount per loan	\$310,174

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$'000)
Post-9/11 GI Bill	610,009	\$9,141,053
Montgomery GI Bill - Active Duty (MGIB-AD)	21,356	\$169,554
Montgomery GI Bill - Selected Reserve (MGIB-SR)	37,071	\$98,143
Reserve Educational Assistance Program (REAP)	0	\$0
Survivors and Dependents Educational Assistance (DEA)	167,567	\$1,118,540
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	831	\$756
Total	836,834	\$10,528,046

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](#).



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Overview – Veteran Readiness and Employment (VR&E)



Veteran Readiness and Employment participants FY 2021

Status	Total
Total applicants	92,247
Eligible applicants	69,924
Completed evaluation (including prior year carry over)	60,910
Entitled applicants (including prior year carry over)	50,894
Entitled applicants (2021 only)	40,287
New plans of service (enrollments)	32,928
Participants	125,144
Rehabilitated	11,888

Overview – Office of Transition and Economic Development (OTED)



OTED Programs in FY2021

Programs		Total
Transition Assistance Program	Attendance	172,830
	Events	60,371
VA Solid Start	Veterans served	257,039
	Veterans Successfully Contacted	149,498
	Veterans served - Veterans with mental health appointment prior to leaving service.	32,332
	Veterans Successfully Contacted - Veterans with mental health appointment prior to leaving service.	24,233
PCPG (Chapter 36) Cases	Total Applications	7,826
	Applications Counseled	2,641



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U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

State Totals

Estimated total Veteran population: 19,162,490



Compensation³ – Veterans on the rolls at the end of FY 2021

Number of Veterans ⁴		Estimated total amount paid monthly	Estimated total amount paid annually
5,225,420		\$8,211,948,067	\$98,543,376,806
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
590,578	1,669,020	2,136,658	828,913



Pension³ – Veterans on the rolls at the end of FY 2021

Number of Veterans ⁵		Estimated total amount paid monthly	Estimated total amount paid annually
194,712		\$205,800,793	\$2,469,609,515
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
408	20,070	98,813	75,415



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
17,083	36,688	167,083	0	0	615,340	836,194



Insurance

Life insurance payments during FY 21	Total face value of insurance at the end of FY 21	Total number of policies at the end of FY 21
\$1,117,554,869	\$5,341,720,123	432,290



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
1,441,745	\$447,192,001,813



Veteran Readiness and Employment – Participants during FY 2021

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
92,247	32,892	50,894	125,144	11,888	10,651

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 12,166 Veterans and \$238,202,485 in compensation benefits unidentifiable by state.

⁵ Veterans pension only. Total includes 343 Veterans and \$4,070,242 in pension benefits unidentifiable by state



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 357,520

Alabama



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
115,059		\$195,825,321	\$2,349,903,854
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
9,804	36,552	52,542	16,158



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,277		\$5,526,993	\$66,323,914
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
14	536	2,783	1,944



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
394	1,156	6,933	0	0	11,722	20,205



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$22,891,459	\$109,417,238	9,330



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
29,294	\$7,252,734,220



Veteran Readiness and Employment – Participants during FY 2021

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
1,823	622	948	2,548	209	170



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Alaska

Estimated total Veteran population: 67,388



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
21,398		\$31,167,427		\$374,009,122	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,426	8,329	8,712	1,931		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
233		\$186,597		\$2,239,165	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	29	148	56		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
23	20	256	0	0	2,092	2,391



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$2,074,872	\$9,917,530	799



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
7,990	\$2,640,244,408



Veteran Readiness and Employment – Participants during FY 2021

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
476	130	209	540	68	64

Estimated total Veteran population: 493,453

Arizona



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
130,234		\$196,502,753	\$2,358,033,040
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,751	39,882	51,759	21,823



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,544		\$4,454,104	\$53,449,245
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
9	449	2,405	1,681



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,085	648	5,664	0	0	36,718	44,115



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$23,873,966	\$114,113,451	9,233



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
58,693	\$17,304,528,673



Veteran Readiness and Employment – Participants during FY 2021

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
2,290	596	999	2,084	256	209



VA



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Veterans Benefits Administration

Arkansas

Estimated total Veteran population: 195,685



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
56,035		\$98,767,501		\$1,185,210,012	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,887	17,425	25,284	8,438		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,882		\$3,030,946		\$36,371,347	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	340	1,544	987		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
95	727	2,169	0	0	3,278	6,269



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$12,148,163	\$58,066,131	4,952



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
12,396	\$2,654,365,322



Veteran Readiness and Employment – Participants during FY 2021

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
727	314	467	1,054	115	96



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 1,615,957

California



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
434,802		\$684,507,505	\$8,214,090,054
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
62,552	142,726	157,438	72,079



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
18,509		\$20,466,153	\$245,593,833
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
29	1,506	9,188	7,786



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,017	1,108	12,829	0	0	63,360	78,314



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$93,619,942	\$447,487,226	34,774



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
141,302	\$64,767,341,545



Veteran Readiness and Employment – Participants during FY 2021

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
10,958	4,183	6,534	15,324	1,276	1,145



VA



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Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
118,270		\$173,813,647		\$2,085,763,761	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,261	42,451	41,673	15,876		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,796		\$2,924,200		\$35,090,402	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	320	1,454	1,015		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
447	370	3,209	0	0	20,911	24,937



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$17,399,341	\$83,165,857	6,715



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
54,004	\$20,025,810,872



Veteran Readiness and Employment – Participants during FY 2021

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
2,491	971	1,498	3,586	444	413

Estimated total Veteran population: 157,947

Connecticut



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,549		\$41,517,596		\$498,211,147	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,776	8,962	11,741	6,066		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,176		\$1,197,670		\$14,372,040	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
7	110	490	569		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
89	450	569	0	0	3,878	4,986



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$11,300,759	\$54,015,684	4,137



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
7,290	\$2,131,884,901



Veteran Readiness and Employment – Participants during FY 2021

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
587	266	355	1,113	105	98



VA



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Veterans Benefits Administration

Delaware

Estimated total Veteran population: 68,850



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,777		\$24,533,405		\$294,400,860	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,278	4,403	7,583	2,511		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
324		\$326,958		\$3,923,497	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	36	169	118		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
21	126	330	0	0	1,445	1,922



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$3,708,172	\$17,724,425	1,532



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
5,921	\$1,693,367,585



Veteran Readiness and Employment – Participants during FY 2021

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
197	46	89	194	32	32



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Veterans Benefits Administration



Estimated total Veteran population: 28,286

District of Columbia



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,872		\$8,530,249		\$102,362,986	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
815	2,258	2,060	739		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
453		\$396,405		\$4,756,858	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	44	283	125		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
76	52	858	0	0	7,174	8,160



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$1,436,680	\$6,867,085	563



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
1,843	\$1,135,658,202



Veteran Readiness and Employment – Participants during FY 2021

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
139	40	67	182	12	12



VA



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Florida

Estimated total Veteran population: 1,492,176



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
421,597		\$655,610,921		\$7,867,331,055	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
42,687	126,885	180,769	71,250		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,858		\$19,347,732		\$232,172,788	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
64	1,849	7,857	7,088		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
867	1,240	12,031	0	0	45,844	59,982



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$94,281,107	\$450,647,479	35,892



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
120,965	\$35,188,096,073



Veteran Readiness and Employment – Participants during FY 2021

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
7,913	2,318	4,090	9,462	977	877

Estimated total Veteran population: 689,274

Georgia



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
223,234		\$382,478,903	\$4,589,746,841
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
26,502	76,858	93,565	26,297



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,178		\$7,776,008	\$93,312,097
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
22	967	3,848	2,341



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
482	1,374	9,940	0	0	20,150	31,946



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$44,368,526	\$212,073,927	17,827



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
64,135	\$16,725,073,537



Veteran Readiness and Employment – Participants during FY 2021

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
5,110	1,258	2,260	4,820	389	330



VA



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Hawaii

Estimated total Veteran population: 112,756



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,383		\$47,347,305		\$568,167,654	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,322	10,091	12,509	5,458		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
539		\$461,655		\$5,539,855	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	39	332	167		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
33	89	499	0	0	4,526	5,147



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$8,997,563	\$43,006,803	3,080



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
12,913	\$7,595,416,844



Veteran Readiness and Employment – Participants during FY 2021

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
1,136	512	732	1,740	148	136



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Estimated total Veteran population: 122,535

Idaho



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
37,108		\$52,788,899	\$633,466,784
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,376	11,744	14,843	6,139



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,125		\$1,098,147	\$13,177,769
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	106	538	480



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
83	247	801	0	0	2,865	3,996



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$5,313,639	\$25,398,279	2,047



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
12,916	\$3,942,743,776



Veteran Readiness and Employment – Participants during FY 2021

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
484	185	294	661	74	72



VA



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Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
110,154		\$172,228,484		\$2,066,741,813	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,595	35,070	44,202	17,284		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,563		\$5,837,911		\$70,054,927	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	532	2,911	2,111		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
812	2,060	2,946	0	0	13,022	18,840



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$35,604,570	\$170,183,723	12,484



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
26,304	\$6,525,027,603



Veteran Readiness and Employment – Participants during FY 2021

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
1,447	472	729	1,599	158	145

Estimated total Veteran population: 402,386

Indiana



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
98,107		\$119,366,041		\$1,432,392,487	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,753	27,564	43,541	17,244		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,363		\$3,823,124		\$45,877,489	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	398	1,560	1,399		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
474	877	2,081	0	0	11,133	14,565



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$15,875,699	\$75,883,114	6,157



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
22,509	\$4,865,199,475



Veteran Readiness and Employment – Participants during FY 2021

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
1,097	441	603	1,783	187	170



VA



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Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
44,730		\$56,044,741		\$672,536,886	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,300	12,067	19,419	8,938		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,847		\$1,804,373		\$21,652,474	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	178	908	759		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
92	974	899	0	0	3,863	5,828



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$10,528,824	\$50,325,969	3,498



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
7,943	\$1,784,813,449



Veteran Readiness and Employment – Participants during FY 2021

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
386	227	268	1,005	127	121

Estimated total Veteran population: 192,963

Kansas



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
43,653		\$65,438,162		\$785,257,942	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,931	14,482	17,799	6,438		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,680		\$1,735,530		\$20,826,363	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	169	835	673		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
282	438	1,571	0	0	6,450	8,741



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$8,439,449	\$40,339,117	3,162



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
11,158	\$2,565,873,544



Veteran Readiness and Employment – Participants during FY 2021

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
722	300	430	928	108	101



VA



U.S. Department of Veterans Affairs
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Kentucky

Estimated total Veteran population: 284,803



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
72,180		\$109,891,816		\$1,318,701,790	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,451	22,215	32,146	11,367		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,420		\$3,558,027		\$42,696,324	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	413	1,813	1,186		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
152	887	2,632	0	0	5,734	9,405



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$13,605,859	\$65,033,669	5,447



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
15,911	\$3,579,289,912



Veteran Readiness and Employment – Participants during FY 2021

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
1,022	517	743	1,742	159	144



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Veterans Benefits Administration



Estimated total Veteran population: 282,998

Louisiana



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
70,846		\$117,076,277	\$1,404,915,319	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
6,399	24,050	29,574	10,822	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
4,171		\$4,301,292	\$51,615,507	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
5	512	2,363	1,291	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
109	1,055	3,196	0	0	5,413	9,773



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$16,686,776	\$79,759,919	6,586



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
15,341	\$3,725,739,528



Veteran Readiness and Employment – Participants during FY 2021

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
1,229	347	468	1,197	106	94



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Maine

Estimated total Veteran population: 106,832



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,277		\$50,299,274		\$603,591,293	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,569	8,339	13,616	5,752		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,075		\$954,453		\$11,453,442	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	124	624	322		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
41	139	811	0	0	1,768	2,759



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$6,934,940	\$33,147,822	2,805



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
5,176	\$1,261,921,818



Veteran Readiness and Employment – Participants during FY 2021

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
353	176	231	655	68	60



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Estimated total Veteran population: 377,772

Maryland



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
97,855		\$155,274,985		\$1,863,299,822	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,331	37,522	39,569	10,425		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,273		\$2,431,308		\$29,175,701	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	222	1,159	887		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
511	338	2,614	0	0	19,872	23,335



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$19,841,472	\$94,838,824	7,504



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
43,404	\$17,018,586,464



Veteran Readiness and Employment – Participants during FY 2021

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
2,113	730	1,049	2,769	241	220



VA



U.S. Department of Veterans Affairs
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Massachusetts

Estimated total Veteran population: 305,707



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
68,606		\$99,749,415	\$1,196,992,982	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
8,160	17,221	26,824	16,398	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
2,241		\$2,241,029	\$26,892,349	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
1	152	1,111	977	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
83	715	1,285	0	0	8,436	10,519



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$21,215,156	\$101,404,798	8,329



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
13,383	\$4,908,524,774



Veteran Readiness and Employment – Participants during FY 2021

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
1,234	690	804	3,299	223	211

Estimated total Veteran population: 554,281

Michigan



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
118,074		\$178,489,009		\$2,141,868,106	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
12,346	30,673	52,312	22,733		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,406		\$6,993,606		\$83,923,271	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	738	3,259	2,395		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
125	852	2,054	0	0	7,972	11,003



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$29,488,818	\$140,951,481	11,558



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
23,697	\$5,096,900,209



Veteran Readiness and Employment – Participants during FY 2021

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
1,329	493	729	2,652	302	261



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Minnesota

Estimated total Veteran population: 304,276



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
100,169		\$103,997,178		\$1,247,966,135	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,311	21,179	43,524	28,144		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,350		\$2,181,012		\$26,172,139	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	217	1,198	933		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
210	801	2,188	0	0	7,996	11,195



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$20,909,911	\$99,945,777	8,098



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
18,305	\$4,973,225,005



Veteran Readiness and Employment – Participants during FY 2021

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	402	534	1,489	167	162



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Veterans Benefits Administration



Estimated total Veteran population: 182,774

Mississippi



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
50,905		\$83,771,759		\$1,005,261,105	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,268	16,034	23,444	7,157		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,366		\$2,301,198		\$27,614,377	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	306	1,301	755		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
74	783	1,977	0	0	3,953	6,787



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$10,629,356	\$50,806,492	4,215



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
10,572	\$2,376,155,739



Veteran Readiness and Employment – Participants during FY 2021

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
702	158	268	530	62	56



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Missouri

Estimated total Veteran population: 413,742



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
104,999		\$154,634,524		\$1,855,614,293	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,470	29,967	45,938	18,611		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,676		\$5,171,423		\$62,057,078	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	476	2,448	1,747		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
471	924	2,397	0	0	10,781	14,573



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$20,015,091	\$95,668,696	7,524



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
25,671	\$5,796,372,817



Veteran Readiness and Employment – Participants during FY 2021

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
1,132	403	552	1,622	182	168

Estimated total Veteran population: 88,352

Montana



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
25,533		\$36,305,470		\$435,665,635	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,504	8,397	10,418	4,212		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
963		\$926,397		\$11,116,768	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	76	533	354		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
51	126	365	0	0	1,755	2,297



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$4,259,696	\$20,360,613	1,644



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
6,732	\$1,988,434,314



Veteran Readiness and Employment – Participants during FY 2021

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
346	183	239	703	70	66



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Nebraska

Estimated total Veteran population: 124,300



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,198		\$53,187,602		\$638,251,218	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,739	11,889	18,490	11,062		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
872		\$936,713		\$11,240,560	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	99	458	310		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
204	343	1,166	0	0	3,983	5696



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$7,517,906	\$35,934,300	2,712



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
8,441	\$2,042,116,435



Veteran Readiness and Employment – Participants during FY 2021

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
396	188	249	529	52	50



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Veterans Benefits Administration



Estimated total Veteran population: 218,049

Nevada



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
65,030		\$109,584,769		\$1,315,017,231	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,887	21,089	26,394	9,658		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,240		\$2,175,990		\$26,111,879	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	217	1,219	802		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
104	347	1,220	0	0	4,296	5,967



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$10,421,315	\$49,812,095	4,303



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
27,792	\$9,178,754,163



Veteran Readiness and Employment – Participants during FY 2021

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
1,412	390	657	1,420	124	118



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

New Hampshire

Estimated total Veteran population: 97,270



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,328		\$32,404,045		\$388,848,541	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,758	6,643	9,656	4,271		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
552		\$603,524		\$7,242,287	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	28	259	265		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
392	359	1,873	0	0	12,883	15,507



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$5,195,393	\$24,833,087	1,977



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
5,979	\$1,816,572,153



Veteran Readiness and Employment – Participants during FY 2021

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
338	178	219	738	44	39



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Veterans Benefits Administration



Estimated total Veteran population: 328,958

New Jersey



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
61,162		\$97,152,942		\$1,165,835,306	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,137	16,681	23,978	13,360		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,251		\$2,815,981		\$33,791,770	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	124	890	1,234		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
91	753	953	0	0	6,375	8,172



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$26,936,528	\$128,751,973	9,826



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
15,003	\$4,817,101,205



Veteran Readiness and Employment – Participants during FY 2021

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
1,152	532	664	1,990	220	161



VA



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Veterans Benefits Administration

New Mexico

Estimated total Veteran population: 148,377



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
41,646		\$73,457,248	\$881,486,979	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
3,600	12,168	18,630	7,245	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
1,706		\$1,740,949	\$20,891,384	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
3	183	893	627	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
183	142	1,255	0	0	2,421	4,001



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$10,738,457	\$51,327,976	4,356



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
12,687	\$3,191,226,677



Veteran Readiness and Employment – Participants during FY 2021

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
501	238	320	777	128	103

Estimated total Veteran population: 714,107

New York



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
133,699		\$206,877,547		\$2,482,530,558	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
16,069	38,262	53,922	25,442		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
7,379		\$7,172,165		\$86,065,983	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
13	646	3,681	3,037		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
270	908	3,132	0	0	19,574	23,884



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$51,692,149	\$247,079,585	19,090



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
14,191	\$4,198,566,631



Veteran Readiness and Employment – Participants during FY 2021

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
2,324	813	1,229	3,072	263	217



VA



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Veterans Benefits Administration

North Carolina

Estimated total Veteran population: 688,259



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
229,106		\$417,954,093		\$5,015,449,120	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
28,397	73,795	96,036	30,875		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,638		\$5,649,563		\$67,794,759	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	526	3,007	2,094		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
858	930	10,458	0	0	18,263	30,509



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$52,563,718	\$251,245,534	21,070



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
70,477	\$17,890,692,962



Veteran Readiness and Employment – Participants during FY 2021

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
4,665	1,721	2,589	6,512	513	456



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Veterans Benefits Administration



Estimated total Veteran population: 52,603

North Dakota



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,753		\$18,337,530		\$220,050,358	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,268	4,523	5,643	2,318		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
351		\$293,883		\$3,526,591	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	25	191	134		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
36	551	356	0	0	1,448	2,391



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$2,469,610	\$11,804,311	982



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
3,278	\$855,998,466



Veteran Readiness and Employment – Participants during FY 2021

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
180	105	125	348	42	41



VA



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Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
155,736		\$212,010,587	\$2,544,127,042
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
17,736	44,419	67,919	25,658



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
9,790		\$10,345,582	\$124,146,979
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	1,256	5,395	3,123



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
275	2,467	2,788	0	0	13,152	18,682



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$34,373,787	\$164,300,789	13,457



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
33,598	\$7,400,209,023



Veteran Readiness and Employment – Participants during FY 2021

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
1,819	822	1,237	3,249	297	283

Estimated total Veteran population: 290,266

Oklahoma



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
104,350		\$184,781,781		\$2,217,381,376	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,067	32,413	43,091	18,779		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,664		\$3,020,217		\$36,242,606	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	342	1,413	899		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
246	899	3,601	0	0	6,301	11,047



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$19,447,111	\$92,953,849	8,149



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
18,212	\$4,167,655,023



Veteran Readiness and Employment – Participants during FY 2021

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
1,446	538	799	1,731	177	166



VA



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Oregon

Estimated total Veteran population: 290,035



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
80,222		\$119,747,029	\$1,436,964,349
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,990	22,872	32,943	15,410



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,767		\$3,615,650	\$43,387,795
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
9	368	2,193	1,197



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
98	166	1,417	0	0	6,395	8,076



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$14,386,246	\$68,763,784	5,649



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
23,167	\$7,566,512,504



Veteran Readiness and Employment – Participants during FY 2021

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
1,024	423	614	1,690	153	146



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Veterans Benefits Administration



Estimated total Veteran population: 770,806

Pennsylvania



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
140,404		\$212,512,135	\$2,550,145,615
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,242	39,292	61,714	25,141



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,935		\$8,852,989	\$106,235,874
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
19	734	3,710	3,470



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
194	1,746	2,896	0	0	14,751	19,587



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$46,075,441	\$220,232,688	17,850



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
28,026	\$6,936,718,557



Veteran Readiness and Employment – Participants during FY 2021

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
1,734	676	945	2,399	223	212



VA



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Rhode Island

Estimated total Veteran population: 60,506



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,635		\$19,238,429		\$230,861,148	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,432	3,478	5,687	3,037		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
517		\$542,763		\$6,513,159	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	40	270	206		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
13	136	243	0	0	1,300	1,692



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$3,346,617	\$15,996,252	1,356



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
3,050	\$949,015,983



Veteran Readiness and Employment – Participants during FY 2021

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	150	167	600	63	56



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Veterans Benefits Administration



Estimated total Veteran population: 393,792

South Carolina



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
124,028		\$216,681,705	\$2,600,180,466
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
12,662	38,994	54,236	18,131



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,746		\$3,919,958	\$47,039,493
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	387	1,956	1,395



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
139	674	5,246	0	0	9,090	15,149



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$29,539,315	\$141,192,849	12,019



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
37,512	\$9,896,688,749



Veteran Readiness and Employment – Participants during FY 2021

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
2,391	956	1,448	3,429	336	321



VA



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South Dakota

Estimated total Veteran population: 63,950



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
19,281		\$24,866,128	\$298,393,542	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
1,564	5,952	8,681	3,081	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
650		\$580,536	\$6,966,430	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
0	59	320	271	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
39	413	331	0	0	1,656	2,439



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$3,665,251	\$17,519,271	1,360



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
4,265	\$1,087,965,589



Veteran Readiness and Employment – Participants during FY 2021

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
190	135	154	523	54	51



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Veterans Benefits Administration



Estimated total Veteran population: 449,263

Tennessee



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
137,510		\$223,358,097	\$2,680,297,169
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,930	41,946	59,658	20,976



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
5,194		\$5,513,605	\$66,163,264
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
9	539	2,793	1,852



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
206	618	3,739	0	0	11,168	15,731



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$24,419,562	\$116,721,306	9,691



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
37,019	\$9,808,279,155



Veteran Readiness and Employment – Participants during FY 2021

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
1,908	585	1,129	2,190	230	213



VA



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Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
539,506		\$930,551,198		\$11,166,614,379	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
72,728	207,097	191,331	68,335		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
14,641		\$16,076,276		\$192,915,307	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
34	1,787	7,749	5,071		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,253	1,735	21,858	0	0	55,942	81,788



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$89,998,518	\$430,177,442	36,278



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
121,063	\$34,345,718,960



Veteran Readiness and Employment – Participants during FY 2021

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
12,664	4,236	6,680	16,407	1,497	1,283

Estimated total Veteran population: 132,120

Utah



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
35,717		\$53,506,060	\$642,072,723
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,659	12,542	13,190	5,323



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
1,134		\$1,400,661	\$16,807,931
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	123	460	549



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
990	640	2,278	0	0	11,996	15,904



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$6,034,823	\$28,845,417	2,335



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
16,458	\$5,656,802,720



Veteran Readiness and Employment – Participants during FY 2021

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
666	316	588	1,109	100	94



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Vermont

Estimated total Veteran population: 41,221



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
8,385		\$12,680,046		\$152,160,555	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
715	2,258	3,816	1,594		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
277		\$221,256		\$2,655,072	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	16	154	107		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
37	69	188	0	0	1,337	1,631



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$2,042,590	\$9,763,231	775



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
1,636	\$430,712,735



Veteran Readiness and Employment – Participants during FY 2021

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
124	80	91	374	12	11



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 713,344

Virginia



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
221,856		\$354,644,362	\$4,255,732,344
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
22,627	84,939	91,025	23,263



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,927		\$3,932,107	\$47,185,288
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
8	525	2,048	1,346



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,001	955	9,661	0	0	37,941	49,558



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$35,405,104	\$169,230,309	13,687



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
99,495	\$37,555,626,092



Veteran Readiness and Employment – Participants during FY 2021

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
3,967	899	1,680	3,378	314	278



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Washington

Estimated total Veteran population: 546,892



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
152,251		\$221,446,486		\$2,657,357,834	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,501	52,285	59,603	21,858		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,964		\$4,087,065		\$49,044,781	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
10	449	2,147	1,358		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
166	314	3,532	0	0	15,017	19,029



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$22,246,252	\$106,333,258	8,484



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
56,699	\$21,076,072,406



Veteran Readiness and Employment – Participants during FY 2021

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
2,583	996	1,663	3,880	441	411



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Estimated total Veteran population: 136,123

West Virginia



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
37,824		\$63,283,737		\$759,404,843	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,524	10,868	17,494	6,933		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,655		\$1,589,261		\$19,071,131	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	210	956	486		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
870	624	1,498	0	0	17,495	20,487



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$9,323,043	\$44,562,540	3,818



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
5,694	\$1,313,187,282



Veteran Readiness and Employment – Participants during FY 2021

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
373	146	200	641	61	54



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
80,643		\$108,214,164	\$1,298,569,968	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
8,769	22,761	34,564	14,546	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
3,265		\$3,289,166	\$39,469,994	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
5	350	1,705	1,205	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	1,456	1,518	0	0	6,981	10,086



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$21,528,430	\$102,902,194	8,057



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
16,031	\$3,755,957,653



Veteran Readiness and Employment – Participants during FY 2021

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
758	367	504	1,390	140	132

Estimated total Veteran population: 46,844

Wyoming



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
13,857		\$18,326,536	\$219,918,435
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,317	4,483	5,873	2,182



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
271		\$259,480	\$3,113,757
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	36	155	80



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
46	111	183	0	0	851	1,191



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$1,923,473	\$9,193,869	706



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
4,353	\$1,237,934,470



Veteran Readiness and Employment – Participants during FY 2021

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
165	66	100	254	16	16



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Puerto Rico

Estimated total Veteran population: 66,256



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
29,761		\$61,241,792	\$734,901,502	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
1,886	7,424	14,543	5,908	



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
5,311		\$4,880,918	\$58,571,019	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
0	93	1,425	3,793	



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
23	724	2,004	0	0	1,947	4,698



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$5,894,476	\$28,174,580	2,595



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
1,219	\$229,261,965



Veteran Readiness and Employment – Participants during FY 2021

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
344	119	154	493	64	50

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

Philippines

Compensation – Veterans on the rolls at the end of FY 2021



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,261		\$12,462,141		\$149,545,692	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
106	1,066	2,711	1,378		

Pension – Veterans on the rolls at the end of FY 2021



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
282		\$389,818		\$4,677,816	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	20	116	146		

Education – Participants by program during FY 2021



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
19	0	429	0	0	199	647

Insurance



Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$1,162,610	\$5,557,076	502

Home Loan Guaranty – Loans guaranteed during FY 2021



Number of loans	Total amount of loans
0	\$-

Veteran Readiness and Employment – Participants during FY 2021



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	0	0	2	0	0



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Other Foreign

Estimated total Veteran population: 85,226



Compensation – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,699		\$37,631,104		\$451,573,250	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,181	10,683	8,565	1,268		



Pension – Veterans on the rolls at the end of FY 2021

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
102		\$101,279		\$1,215,348	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	16	51	34		



Education – Participants by program during FY 2021

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	32	156	0	0	467	655



Insurance

Life insurance payments during FY 2021	Total face value of insurance at the end of FY 2021	Total number of policies at the end of FY 2021
\$2,777,727	\$13,277,059	915



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
632	\$263,323,646



Veteran Readiness and Employment – Participants during FY 2021

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
128	46	86	149	14	14



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. Army

56 Regional offices
15,021 employees
5.7 million compensation and service-connected death benefit recipients

A note on the data:

The 2021 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, 2021. 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 2021 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

Table of Contents

Compensation	67
Service-Connected Disability or Death Benefits	67
The Presentation of FY 2021 Compensation Data	69
Quick Reference: Recipients, Payments and Disabilities	70
Quick Reference: Recipients and Disabilities by Period of Service	72
GWOT Quick Reference: Veterans Involved Global War on Terror	73
Veterans by Fiscal Year and Combined Degree of Disability	74
Veterans by Combined Degree of Disability and Gender	76
Estimated Annual Total Payments by Combined Degree of Disability and Gender	78
Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender	80
Veterans and Estimated Annual Payments by Age	82
Charts: Veterans and Estimated Annual Payments by Age	83
Veterans and Estimated Annual Payments by Period of Service	84
Charts: Veterans and Estimated Annual Payments by Period of Service	85
GWOT Veterans and Estimated Annual Payments by Gender	86
GWOT Veterans and Estimated Annual Payments by Combined Disability Degree	87
GWOT Veterans by Combined Degree of Disability and Gender	88
GWOT Estimated Annual Total Payment by Combined Degree of Disability and Gender	89
GWOT Estimated Annual Average Individual Payment by Combined Degree of Disability and Gender	90
Regarding Service-Connected Disability Data	91
Number of SC Disabilities by Body System and Fiscal Year	92
Number of SC Disabilities by Evaluation and Gender	94
Number of SC Disabilities by Body System and Gender	95
Most Prevalent SC Disabilities by Gender	96
Number of SC Disabilities and Prevalence by Body System	98
Number of SC Disabilities and Prevalence by Body System and Evaluation	99
The Three Most Prevalent SC Disabilities by Body System	101
Most Prevalent SC Disabilities – by Disability Type	104
Most Prevalent SC Disabilities by Period of Service	105
GWOT Most Prevalent SC Disabilities by Gender	108
GWOT SC Disabilities by Body System and Gender	110
GWOT Three Most Prevalent SC Disabilities by Body System	111
Dependency and Indemnity Compensation (DIC)	114
New DIC recipients during FY 2017 to FY 2021 by relationship	114
All DIC recipients by relationship	114
New surviving spouse DIC recipients	114
All surviving spouse DIC recipients by age	115
New surviving child DIC recipients by age	115
All surviving child DIC recipients by age	115
Appendix	116
VBA Regional Office Addresses	116
District Offices	118
Centralized Mail Address	118
Contact Information	118

The Presentation of FY 2021 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2021 (October 1, 2020 to September 30, 2021) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2021 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	09/30/2021
Last updated on	01/12/2023



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference: Recipients, Payments and Disabilities

Totals – new recipients

Veterans who began receiving compensation benefits	280,698
Survivors who began receiving service-connected death benefits	39,103
Total:	319,801

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	280,698	\$3.71 Billion	\$13,224
Service-Connected Death ¹	39,103	\$0.68 Billion	\$17,400
Total:	319,801	\$4.39 Billion	\$13,734

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

Tinnitus	167,862
Limitation of flexion, knee	105,097
Lumbosacral or Cervical Strain	78,807
Limitation of motion of the arm	68,576
Scars, burns (2nd degree)	64,125
Hearing loss	63,396
Limitation of motion of the ankle	52,608
Post-traumatic stress disorder	48,595
Paralysis of the sciatic nerve	45,143
Migraine	43,520
Total number of most prevalent disabilities	737,729
Total number of disabilities²	1,520,560

Average number of SC disabilities per new compensation recipient

New recipients: 280,698	Total number of disabilities: 1,520,560
Average SC disabilities per Veteran:	5.42



Totals – all recipients

Veterans receiving compensation benefits	5,225,420
Survivors receiving service-connected death benefits	460,591
Total:	5,686,011

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	5,225,420	\$98.54 Billion	\$18,858
Service-Connected Death	460,591	\$7.90 Billion	\$17,161
Total:	5,686,011	\$106.45 Billion	\$18,721

Most prevalent SC disabilities of all compensation recipients

Tinnitus	2,500,581
Limitation of flexion, knee	1,474,667
Hearing loss	1,377,713
Post-traumatic stress disorder	1,257,940
Lumbosacral or Cervical Strain	1,217,631
Paralysis of the sciatic nerve	1,149,565
Scars, general	992,770
Limitation of motion of the ankle	840,514
Limitation of motion of the arm	769,384
Migraine	743,156
Total number of most prevalent disabilities:	12,323,921
Total number of disabilities	31,102,270

Average number of SC disabilities per compensation recipient

All Veterans: 5,225,420	Total number of disabilities ³ : 31,102,270
Average SC disabilities per Veteran:	5.95

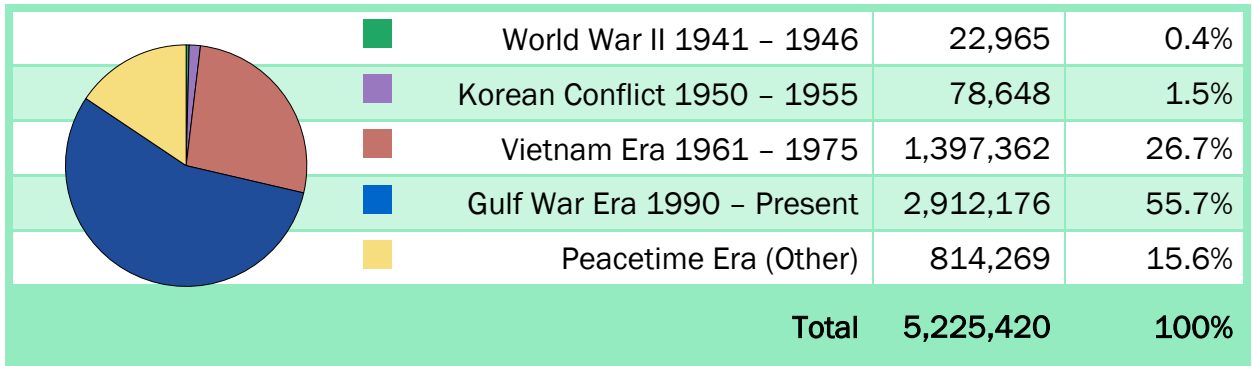
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



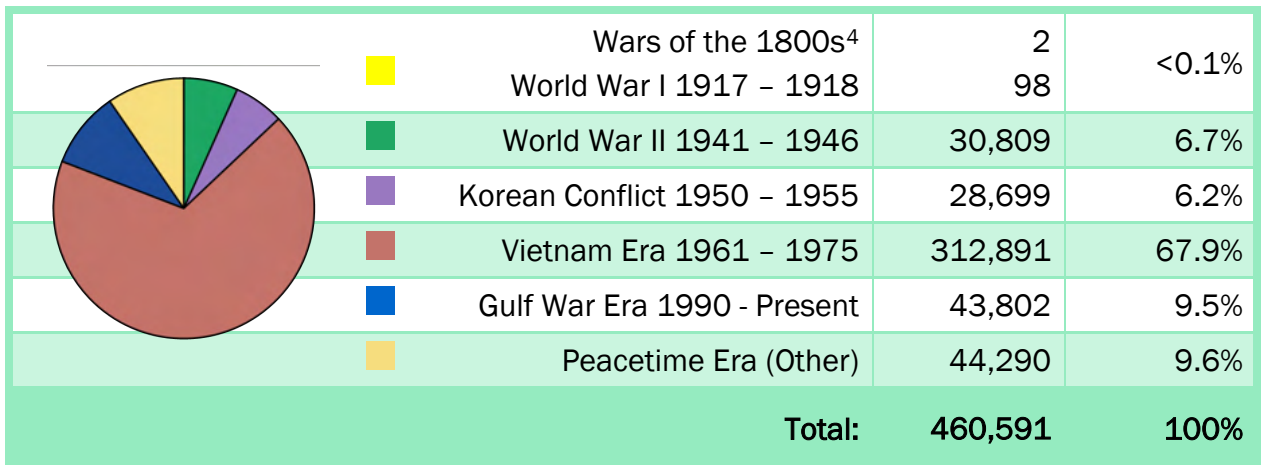


Quick Reference: Recipients and Disabilities by Period of Service

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	22,965	78,648	1,397,362	2,912,176	814,269	5,225,420
Disabilities	55,565	195,455	5,645,702	22,311,223	2,894,325	31,102,270
Average # of SC disabilities per Veteran	2.42	2.49	4.04	7.66	3.55	5.95
Total Veteran population ⁵	219,684	863,076	5,665,282	8,211,348	4,203,099	19,162,489

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

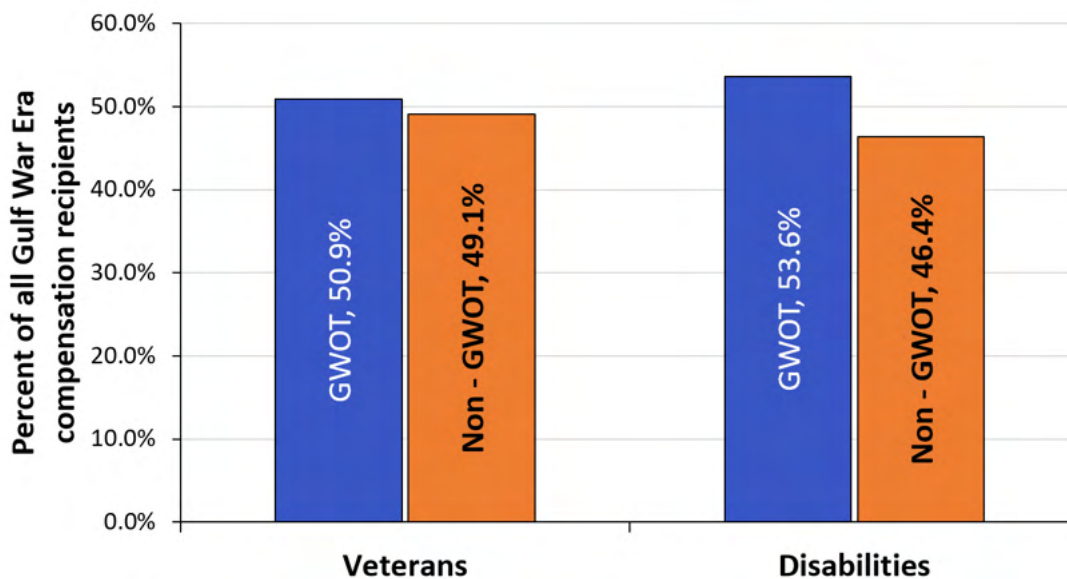
GWOT	1,483,210	50.9%
Non-GWOT	1,428,966	49.1%
Gulf War Era Total:	2,912,176	100.0%

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

GWOT	11,953,646	53.6%
Non-GWOT	10,357,577	46.4%
Gulf War Era Total:	22,311,223	100%

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

GWOT	Non-GWOT	Gulf War Era Total
8.06	7.25	7.66





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 2017 to FY 2021

Combined degree	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
0% ⁶	517	352	341	443	291	-34%
10%	79,841	76,106	93,819	72,118	82,974	15%
20%	26,904	23,706	26,106	20,174	21,036	4%
30%	26,615	22,697	24,812	19,983	20,645	3%
40%	23,728	20,563	22,169	17,377	19,826	14%
50%	21,561	19,191	20,845	18,174	19,231	6%
60%	24,338	21,130	22,426	18,398	20,824	13%
70%	25,331	23,252	25,801	23,365	25,557	9%
80%	19,875	18,631	19,022	16,519	18,097	10%
90%	18,683	17,982	18,788	17,465	18,525	6%
100%	29,325	30,918	34,962	34,628	33,692	-3%
Total	296,718	274,528	309,091	258,644	280,698	9%

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 2017 to FY 2021

Combined degree	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
0%	9,567	9,019	8,446	8,055	7,481	-7%
10%	870,547	883,629	900,686	897,386	894,954	0%
20%	447,341	441,456	435,374	425,264	411,876	-3%
30%	402,871	398,301	392,592	383,648	370,451	-3%
40%	384,240	384,798	383,752	378,730	370,749	-2%
50%	292,608	297,779	300,811	301,172	297,301	-1%
60%	407,506	421,137	431,720	436,617	437,719	0%
70%	423,956	447,330	469,606	486,296	498,884	3%
80%	394,925	426,483	455,239	478,731	501,701	5%
90%	309,933	348,325	387,876	422,989	461,406	9%
100%	609,325	684,851	778,173	862,804	972,898	13%
Total	4,552,819	4,743,108	4,944,275	5,081,692	5,225,420	3%



Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁷	% Total
0%	262	0.11%	28	0.07%	291	0.10%
10%	76,101	31.56%	6,302	16.43%	82,974	29.56%
20%	18,617	7.72%	2,277	5.94%	21,036	7.49%
30%	17,609	7.30%	2,959	7.72%	20,645	7.35%
40%	17,111	7.10%	2,662	6.94%	19,826	7.06%
50%	15,735	6.53%	3,425	8.93%	19,231	6.85%
60%	17,644	7.32%	3,118	8.13%	20,824	7.42%
70%	20,658	8.57%	4,839	12.62%	25,557	9.10%
80%	14,609	6.06%	3,452	9.00%	18,097	6.45%
90%	14,746	6.12%	3,745	9.77%	18,525	6.60%
100%	28,023	11.62%	5,540	14.45%	33,692	12.00%
Total	241,115		38,347		280,698	

⁷ Total includes 1,236 Veterans with no gender indicated in the award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ⁸	% Total
0%	6,481	0.14%	569	0.10%	7,481	0.14%
10%	813,766	17.80%	61,783	10.57%	894,951	17.13%
20%	367,680	8.04%	36,230	6.20%	411,876	7.88%
30%	322,950	7.06%	40,752	6.97%	370,450	7.09%
40%	325,081	7.11%	40,473	6.92%	365,555	7.00%
50%	254,523	5.57%	39,214	6.71%	297,301	5.69%
60%	383,196	8.38%	49,800	8.52%	432,998	8.29%
70%	428,654	9.37%	65,660	11.23%	498,883	9.55%
80%	431,292	9.43%	66,677	11.41%	497,975	9.53%
90%	392,547	8.58%	66,139	11.31%	458,687	8.78%
100%	846,548	18.51%	117,286	20.06%	963,839	18.45%
Total	4,572,718		584,583		5,225,420	

⁸ Total includes 68,099 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	\$346,670	\$37,493	\$385,504
10%	\$131,721,362	\$10,909,854	\$143,622,330
20%	\$64,140,918	\$7,779,577	\$72,407,005
30%	\$97,815,240	\$16,568,430	\$114,803,754
40%	\$137,649,666	\$21,459,719	\$159,527,844
50%	\$179,056,104	\$38,977,534	\$218,832,506
60%	\$256,253,970	\$45,186,552	\$302,326,735
70%	\$378,199,190	\$88,477,243	\$467,761,261
80%	\$314,952,184	\$73,817,419	\$389,543,862
90%	\$366,034,746	\$91,173,941	\$458,050,912
100%	\$1,155,087,472	\$224,330,267	\$1,384,647,870
Total	\$3,081,257,523	\$618,718,029	\$3,711,909,584

⁹ Total includes \$11,934,032 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%	\$7,994,699	\$751,416	\$9,280,342
10%	\$1,417,362,546	\$107,861,227	\$1,559,108,454
20%	\$1,277,623,142	\$124,536,608	\$1,430,046,169
30%	\$1,886,086,823	\$240,087,154	\$2,165,208,218
40%	\$2,746,642,392	\$343,141,731	\$3,089,791,752
50%	\$3,040,997,137	\$468,023,065	\$3,550,954,291
60%	\$6,272,623,380	\$780,108,623	\$7,052,811,727
70%	\$10,105,579,638	\$1,470,266,859	\$11,691,067,130
80%	\$11,424,134,487	\$1,666,210,364	\$13,090,581,155
90%	\$11,710,004,865	\$1,865,271,744	\$13,575,316,470
100%	\$35,779,339,033	\$4,848,677,441	\$40,628,249,333
Total	\$85,668,388,142	\$11,914,936,230	\$98,543,376,806

¹¹ Total includes \$959,426,894 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%	\$1,323	\$1,339	\$1,325
10%	\$1,731	\$1,731	\$1,731
20%	\$3,445	\$3,417	\$3,442
30%	\$5,555	\$5,599	\$5,561
40%	\$8,045	\$8,062	\$8,046
50%	\$11,379	\$11,380	\$11,379
60%	\$14,524	\$14,492	\$14,518
70%	\$18,308	\$18,284	\$18,303
80%	\$21,559	\$21,384	\$21,525
90%	\$24,823	\$24,346	\$24,726
100%	\$41,219	\$40,493	\$41,097
Total	\$12,779	\$16,135	\$13,224



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total
0%	\$1,234	\$1,325	\$1,242
10%	\$1,742	\$1,746	\$1,742
20%	\$3,475	\$3,437	\$3,472
30%	\$5,840	\$5,891	\$5,845
40%	\$8,449	\$8,478	\$8,452
50%	\$11,948	\$11,935	\$11,944
60%	\$16,369	\$15,665	\$16,288
70%	\$23,575	\$22,392	\$23,434
80%	\$26,488	\$24,989	\$26,288
90%	\$29,831	\$28,202	\$29,596
100%	\$42,265	\$41,341	\$42,153
Total	\$18,735	\$20,382	\$18,858





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	92,614	\$1,348,680,262	\$14,562
Age 35 through 54	94,900	\$1,526,129,917	\$16,081
Age 55 through 74	70,250	\$598,006,852	\$8,513
Age 75 and over	22,933	\$239,049,325	\$10,424
Total	280,698	\$3,711,909,584	\$13,224

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	590,578	\$10,926,838,150	\$18,502
Age 35 through 54	1,669,020	\$34,099,220,667	\$20,431
Age 55 through 74	2,136,658	\$39,348,028,724	\$18,416
Age 75 and over	828,913	\$14,167,624,301	\$17,092
Total¹²	5,225,420	\$98,543,376,806	\$18,858

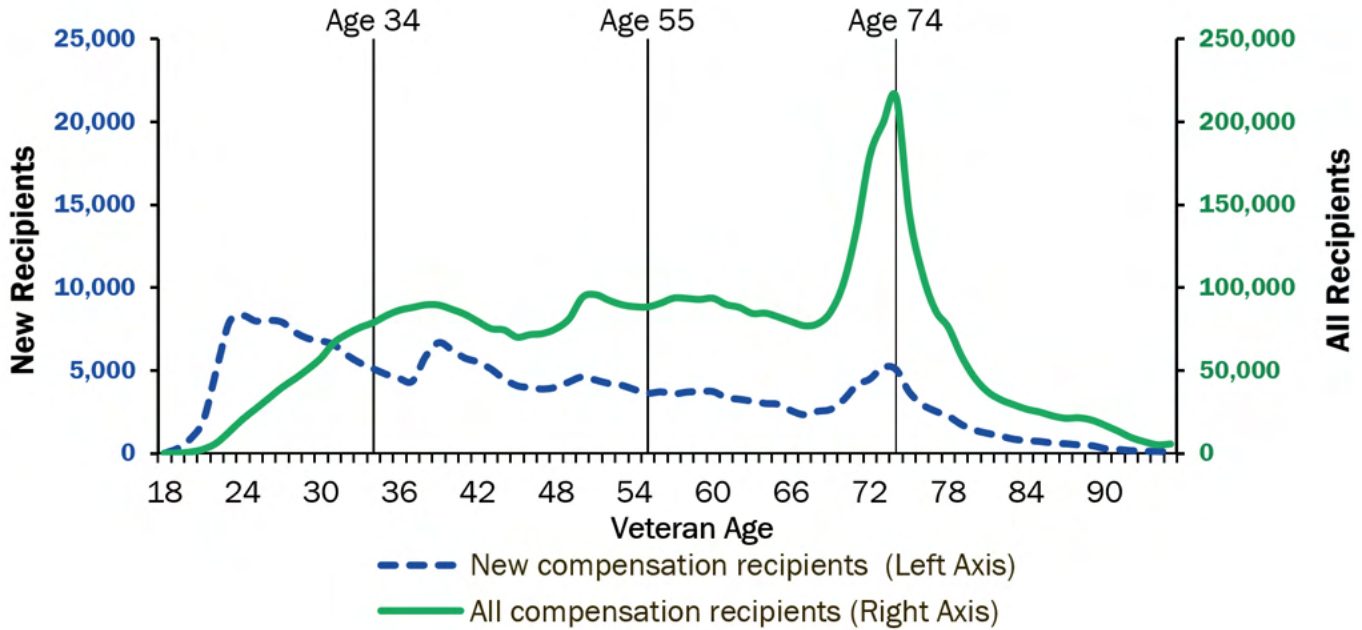
¹² Total includes 251 Veterans and \$1,664,965 in total estimated annual payment amounts unidentifiable by age.

Charts: Veterans and Estimated Annual Payments by Age



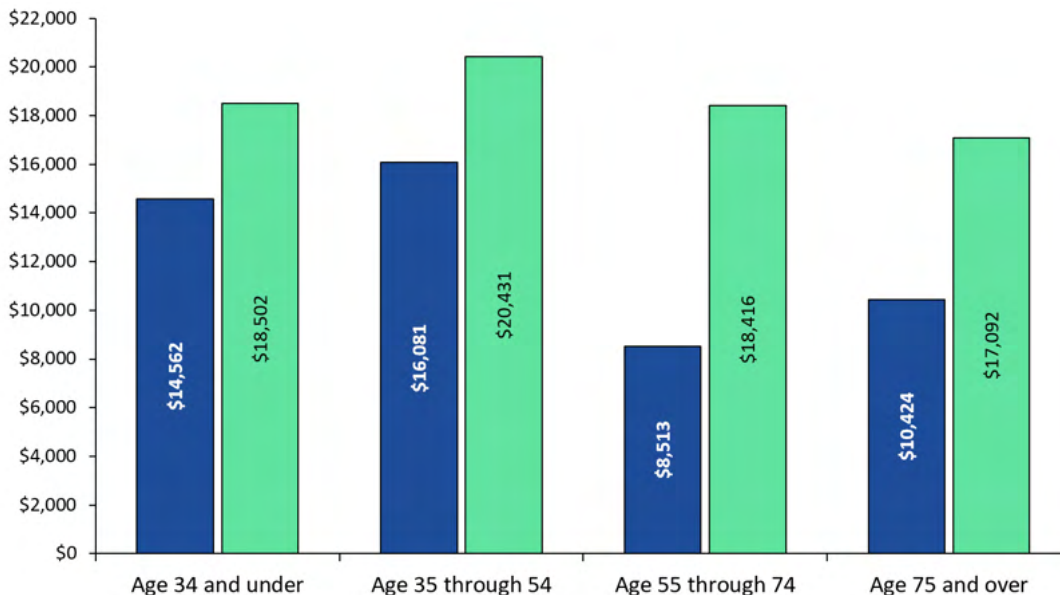
The chart below displays the ages of the Veterans who began receiving benefits in FY 2021 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

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 2021 (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	519	\$7,632,529	\$14,706
Korean Conflict	2,210	\$25,438,693	\$11,511
Vietnam Era	42,488	\$421,760,793	\$9,927
Gulf War Era	198,384	\$3,011,413,606	\$15,180
Peacetime Era	37,097	\$245,663,962	\$6,622
Total	280,698	\$3,711,909,584	\$13,224

All compensation recipients and estimated annual payments

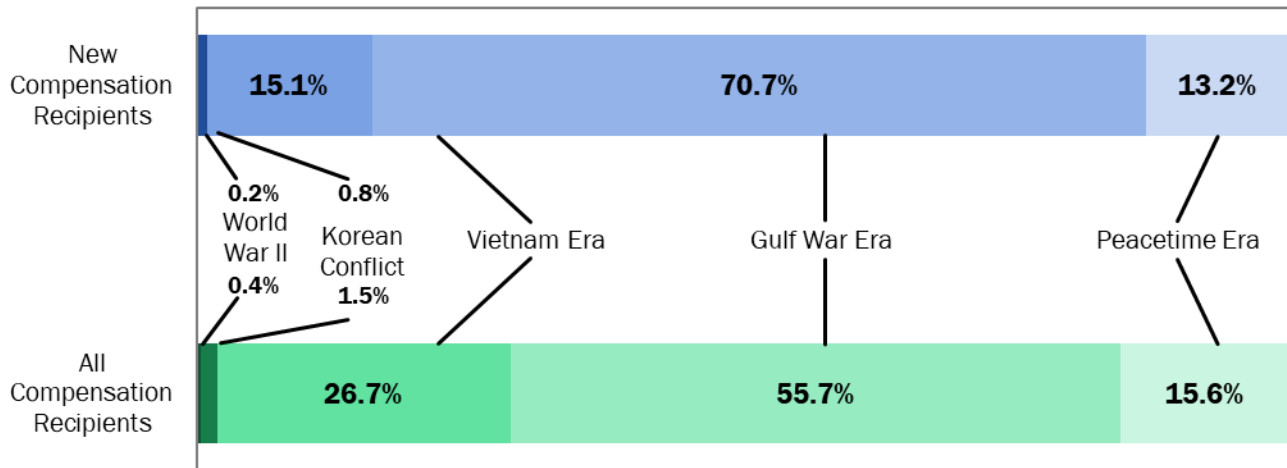
Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	22,965	\$327,391,341	\$14,256
Korean Conflict	78,648	\$1,028,557,642	\$13,078
Vietnam Era	1,397,362	\$28,003,353,308	\$20,040
Gulf War Era	2,912,176	\$58,174,107,059	\$19,976
Peacetime Era	814,269	\$11,009,967,456	\$13,521
Total	5,225,420	\$98,543,376,806	\$18,858

Charts: Veterans and Estimated Annual Payments by Period of Service



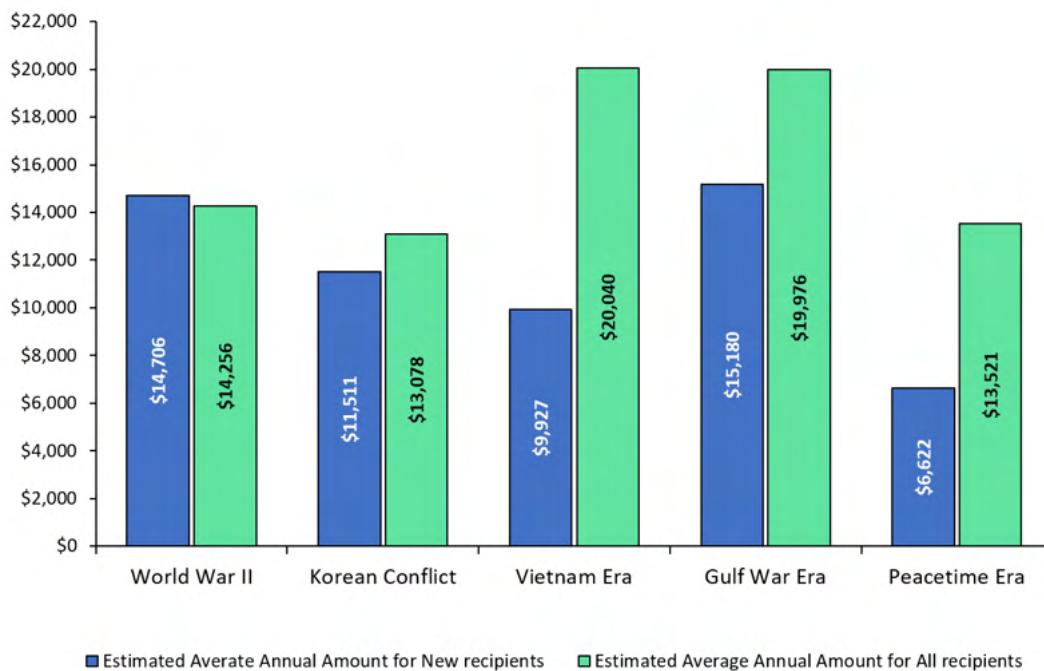
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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 2021 (blue bars on the left) vs. the estimated annual average individual payments for all Veterans receiving benefits at the end of the fiscal year (green bars on the right) broken down by period of service.

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





GWOT Veterans and Estimated Annual Payments by Gender

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

New GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	50,784	\$774,601,578	\$15,253
Female	8,961	\$159,892,566	\$17,843
Total¹³	59,804	\$935,253,182	\$15,639

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,222,287	\$26,554,566,685	\$21,725
Female	201,029	\$4,530,219,489	\$22,535
Total¹⁴	1,428,966	\$31,195,292,766	\$21,831

¹³ Total includes 59 Veterans and \$759,038 in payments with no gender indicated in the award record.

¹⁴ Total includes 5,650 Veterans and \$110,506,592 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%	30	\$38,731	\$1,291
10%	12,265	\$21,212,576	\$1,730
20%	3,164	\$10,825,699	\$3,422
30%	4,225	\$23,951,342	\$5,669
40%	4,361	\$35,715,384	\$8,190
50%	4,792	\$55,336,590	\$11,548
60%	5,279	\$77,769,210	\$14,732
70%	7,725	\$142,536,951	\$18,451
80%	4,731	\$102,662,552	\$21,700
90%	5,009	\$124,369,968	\$24,829
100%	8,223	\$340,834,180	\$41,449
Total	59,804	\$935,253,182	\$15,639



GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹⁵	% Total
0%	476	0.04%	82	0.04%	567	0.04%
10%	95,297	7.80%	12,127	6.03%	108,208	7.57%
20%	59,796	4.89%	8,509	4.23%	68,830	4.82%
30%	71,101	5.82%	11,317	5.63%	82,769	5.79%
40%	82,407	6.74%	13,081	6.51%	95,838	6.71%
50%	74,685	6.11%	12,378	6.16%	87,385	6.12%
60%	123,484	10.10%	17,854	8.88%	141,799	9.92%
70%	139,410	11.41%	22,271	11.08%	162,177	11.35%
80%	159,369	13.04%	26,737	13.30%	186,695	13.07%
90%	152,848	12.51%	27,971	13.91%	181,363	12.69%
100%	263,414	21.55%	48,702	24.23%	313,335	21.93%
Total	1,222,287		201,029		1,428,966	

¹⁵ Total includes 5,650 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%	\$635,504	\$108,611	\$756,183
10%	\$165,926,499	\$21,088,181	\$188,381,476
20%	\$205,794,597	\$29,220,368	\$236,818,025
30%	\$427,218,677	\$67,799,902	\$497,151,495
40%	\$712,074,684	\$112,356,394	\$827,450,196
50%	\$910,693,962	\$149,581,247	\$1,064,218,304
60%	\$1,910,722,681	\$272,783,567	\$2,190,732,444
70%	\$2,899,757,532	\$459,111,132	\$3,368,999,964
80%	\$3,879,263,300	\$638,565,569	\$4,532,007,581
90%	\$4,293,255,322	\$766,392,985	\$5,075,059,061
100%	\$11,149,223,927	\$2,013,211,533	\$13,213,718,036
Total	\$26,554,566,685	\$4,530,219,489	\$31,195,292,766

¹⁶ Total includes \$110,506,592 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%	\$1,341	\$1,341	\$1,341
10%	\$1,741	\$1,739	\$1,741
20%	\$3,442	\$3,434	\$3,441
30%	\$6,009	\$5,991	\$6,006
40%	\$8,641	\$8,589	\$8,634
50%	\$12,194	\$12,084	\$12,179
60%	\$15,473	\$15,279	\$15,450
70%	\$20,800	\$20,615	\$20,774
80%	\$24,341	\$23,883	\$24,275
90%	\$28,088	\$27,400	\$27,983
100%	\$42,326	\$41,337	\$42,171
Total	\$21,725	\$22,535	\$21,831

¹⁷ Total includes average of \$19,559 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 2021. 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 2021.

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 2017 to FY 2021

Body system	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
Musculoskeletal	611,857	606,604	656,407	627,325	664,187	5.9%
Auditory	247,944	239,837	278,501	217,866	238,456	9.5%
Neurological	145,617	143,876	152,415	148,527	151,550	2.0%
Skin	150,311	142,790	154,559	140,281	136,490	-2.7%
Mental	97,897	91,746	97,120	92,176	100,253	8.8%
Respiratory	74,633	69,838	72,565	65,037	66,758	2.6%
Digestive	55,438	52,425	54,521	49,785	49,571	-0.4%
Genitourinary	41,871	38,678	39,969	39,436	35,937	-8.9%
Cardiovascular	37,260	33,131	34,062	30,945	28,305	-8.5%
The Eye	15,388	15,445	16,676	15,882	16,228	2.2%
Dental/Oral	8,365	8,504	9,771	10,010	9,327	-6.8%
Gynecological	7,316	8,040	9,054	9,099	9,249	1.6%
Endocrine	17,000	13,308	13,249	12,921	8,828	-31.7%
Hemic/Lymphatic	4,311	3,838	3,734	3,736	3,328	-10.9%
Infection/ Immune/Nutrition	1,740	1,746	1,870	1,949	2,093	7.4%
Total	1,516,948	1,469,806	1,594,475	1,465,006	1,520,560	3.8%



Number of SC disabilities of all compensation recipients FY 2017 to FY 2021

Body system	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
Musculoskeletal	8,481,844	9,232,650	10,034,349	10,787,062	11,724,365	8.7%
Auditory	3,101,223	3,363,237	3,651,672	3,848,413	4,064,400	5.6%
Neurological	2,561,741	2,842,749	3,147,086	3,426,676	3,770,120	10.0%
Skin	2,503,676	2,719,071	2,952,061	3,147,221	3,364,340	6.9%
Mental	1,622,814	1,754,644	1,891,552	2,019,735	2,163,197	7.1%
Respiratory	1,058,623	1,147,705	1,241,294	1,324,533	1,427,166	7.7%
Digestive	992,557	1,049,665	1,108,885	1,161,794	1,228,124	5.7%
Cardiovascular	973,411	997,129	1,020,994	1,039,481	1,052,549	1.3%
Genitourinary	785,903	837,693	890,453	939,979	989,955	5.3%
Endocrine	510,195	515,030	517,852	520,946	513,783	-1.4%
The Eye	282,611	298,751	315,408	329,298	345,080	4.8%
Gynecological	118,540	129,502	141,707	153,689	167,913	9.3%
Dental/Oral	107,895	118,309	129,816	140,832	154,112	9.4%
Hemic/Lymphatic	63,783	68,280	72,257	75,796	78,984	4.2%
Infection/Immune /Nutrition	51,679	52,714	53,933	55,444	58,182	4.9%
Total	23,216,495	25,127,129	27,169,321	28,970,943	31,102,270	7.4%





Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male ¹⁸	Female	Total ¹⁹
0%	8,182,189	1,363,876	9,621,961
10%	10,494,594	1,656,343	12,248,124
20%	3,106,342	378,341	3,514,221
30%	1,657,712	331,765	2,008,916
40%	623,681	85,329	715,979
50%	1,126,631	196,087	1,331,118
60%	317,107	31,127	352,625
70%	621,531	109,309	735,687
80%	23,470	1,495	25,380
90%	5,211	194	5,510
100%	487,825	48,335	542,749
Total	26,646,293	4,202,201	31,102,270

¹⁸ Total include 8 male disabilities unidentifiable by evaluation.

¹⁹ Total includes 253,776 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 ²⁰
Musculoskeletal	9,852,845	1,794,911	11,724,365
Auditory	3,792,992	224,037	4,064,400
Neurological	3,223,526	519,350	3,770,120
Skin	2,853,115	481,544	3,364,340
Mental	1,822,665	322,863	2,163,197
Respiratory	1,199,105	218,941	1,427,166
Digestive	1,041,181	177,841	1,228,124
Cardiovascular	951,030	91,150	1,052,549
Genitourinary	922,863	57,448	989,955
Endocrine	466,826	38,585	513,783
The Eye	291,399	50,265	345,080
Gynecological	7,190	158,813	167,913
Dental/Oral	115,998	36,895	154,112
Hemic/Lymphatic	57,270	20,683	78,984
Infection/Immune/Nutrition	48,288	8,875	58,182
Total all disabilities	26,646,293	4,202,201	31,102,270

²⁰ Total includes 253,776 disabilities unidentifiable by gender.



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	150,822	12.1%	16,255	6.0%	167,862	11.0%
Limitation of flexion, knee	Musculoskeletal	86,759	7.0%	18,199	6.7%	105,097	6.9%
Lumbosacral or Cervical Strain	Musculoskeletal	63,322	5.1%	15,364	5.7%	78,807	5.2%
Limitation of motion of the arm	Musculoskeletal	59,107	4.7%	9,368	3.5%	68,576	4.5%
Scars, burns (2nd degree)	Skin	52,437	4.2%	11,543	4.3%	64,125	4.2%
6100-Hearing loss	Auditory	60,927	4.9%	1,936	0.7%	63,396	4.2%
Limitation of motion of the ankle	Musculoskeletal	43,578	3.5%	8,939	3.3%	52,608	3.5%
Post-traumatic stress disorder	Mental	39,037	3.1%	9,438	3.5%	48,595	3.2%
Paralysis of the sciatic nerve	Neurological	37,809	3.0%	7,221	2.7%	45,143	3.0%
Migraine	Neurological	31,980	2.6%	11,466	4.2%	43,520	2.9%
Total most prevalent disabilities		625,778	50%	109,729	41%	737,729	49%
Total number of disabilities²¹		1,246,422	100%	270,241	100%	1,520,560	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	2,305,775	8.7%	170,035	4.0%	2,500,581	8.0%
Limitation of flexion, knee	Musculoskeletal	1,247,244	4.7%	220,879	5.3%	1,474,667	4.7%
Hearing loss	Auditory	1,326,350	5.0%	31,340	0.7%	1,377,713	4.4%
Post-traumatic stress disorder	Mental	1,104,385	4.1%	143,565	3.4%	1,257,940	4.0%
Lumbosacral or cervical strain ²²	Musculoskeletal	1,003,179	3.8%	207,484	4.9%	1,217,631	3.9%
Paralysis of the sciatic nerve	Neurological	1,020,664	3.8%	121,082	2.9%	1,149,565	3.7%
Scars, general	Skin	853,545	3.2%	127,962	3.0%	992,770	3.2%
Limitation of motion of the ankle	Musculoskeletal	724,299	2.7%	112,121	2.7%	840,514	2.7%
Limitation of motion of the arm	Musculoskeletal	678,770	2.5%	87,385	2.1%	769,384	2.5%
Migraine	Neurological	557,708	2.1%	181,560	4.3%	743,156	2.4%
Total most prevalent disabilities²³		10,821,919	41%	1,403,413	33%	12,323,921	40%
Total number of disabilities²⁴		26,646,293	100%	4,202,201	100%	31,102,270	100%

²² 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.

²³ Total includes 98,589 disabilities unidentifiable by gender.

²⁴ Total includes 253,776 disabilities unidentifiable by gender.





Number of SC Disabilities and Prevalence by Body System

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

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	11,724,365	37.7%	10%
Auditory	1	4,064,400	13.1%	10%
Neurological	1	3,770,120	12.1%	10%
Skin	1	3,364,340	10.8%	0%
Mental	2	2,163,197	7.0%	70%
Respiratory	2	1,427,166	4.6%	0%
Digestive	2	1,228,124	3.9%	0%
Cardiovascular	2	1,052,549	3.4%	0%
Genitourinary	3	989,955	3.2%	0%
Endocrine	3	513,783	1.7%	20%
The Eye	3	345,080	1.1%	10%
Gynecological	3	167,913	0.5%	0%
Dental/Oral	4	154,112	0.5%	10%
Hemic/Lymphatic	4	78,984	0.3%	0%
Infection/Immune/Nutrition	4	58,182	0.2%	0%
Total all conditions²⁵	4	31,102,270	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%	2,725,004	23.2%	1,143,301	28.1%	560,225	14.9%	2,584,295	76.8%
10%	6,137,892	52.4%	2,682,149	66.0%	1,463,253	38.8%	594,188	17.7%
20%	1,844,909	15.7%	61,890	1.5%	963,990	25.6%	42,868	1.3%
30%	451,810	3.9%	66,239	1.6%	392,008	10.4%	104,840	3.1%
40%	355,107	3.0%	35,349	0.9%	189,520	5.0%	3,328	0.1%
50%	118,362	1.0%	24,275	0.6%	153,112	4.1%	5,618	0.2%
60%	54,821	0.5%	12,171	0.3%	16,634	0.4%	27,397	0.8%
70%	5,308	<0.1%	7,856	0.2%	15,341	0.4%	11	<0.1%
80%	1,223	<0.1%	7,653	0.2%	5,886	0.2%	1,226	<0.1%
90%	1,012	<0.1%	3,045	0.1%	492	<0.1%	3	<0.1%
100%	28,917	0.2%	20,472	0.5%	9,659	0.3%	566	<0.1%
Total²⁶	11,724,365	100%	4,064,400	100.0%	3,770,120	100.0%	3,364,340	100.0%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	39,783	1.8%	556,750	39.0%	629,113	51.2%	334,819	31.8%
10%	113,939	5.3%	238,156	16.7%	375,337	30.6%	332,276	31.6%
20%	564	<0.1%	2,758	0.2%	43,070	3.5%	52,801	5.0%
30%	453,764	21.0%	144,166	10.1%	142,058	11.6%	130,643	12.4%
40%	574	<0.1%	311	<0.1%	6,109	0.5%	22,306	2.1%
50%	562,510	26.0%	438,707	30.7%	2,049	0.2%	386	<0.1%
60%	458	<0.1%	23,376	1.6%	17,986	1.5%	102,383	9.7%
70%	703,955	32.5%	23	<0.1%	333	<0.1%	52	<0.1%
80%	8	<0.1%	13	<0.1%	592	<0.1%	17	<0.1%
90%	36	<0.1%	5	<0.1%	3	<0.1%	22	<0.1%
100%	287,606	13.3%	22,901	1.6%	11,474	0.9%	76,844	7.3%
Total	2,163,197	100.0%	1,427,166	100.0%	1,228,124	100.0%	1,052,549	100.0%

²⁶ Totals include 1 auditory, 5 musculoskeletal, 1 respiratory, and 1 digestive 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%	616,407	62.3%	28,670	5.6%	196,049	56.8%	90,617	54.0%
10%	53,667	5.4%	77,878	15.2%	78,272	22.7%	16,973	10.1%
20%	81,838	8.3%	370,942	72.2%	23,302	6.8%	259	0.2%
30%	31,988	3.2%	7,259	1.4%	28,206	8.2%	35,710	21.3%
40%	67,982	6.9%	18,013	3.5%	6,264	1.8%	804	0.5%
50%	28	<0.1%	18	<0.1%	3,012	0.9%	22,255	13.3%
60%	78,735	8.0%	7,145	1.4%	2,751	0.8%	349	0.2%
70%	13	<0.1%	3	<0.1%	2,158	0.6%	2	<0.1%
80%	7,652	0.8%	1	<0.1%	815	0.2%	257	0.2%
90%	-	-	1	<0.1%	888	0.3%	-	-
100%	51,645	5.2%	3,853	0.7%	3,363	1.0%	687	0.4%
Total	989,955	100.0%	513,783	100.0%	345,080	100.0%	167,913	100.0%

Table 4

Rating %	Dental/Oral		Hemic/Lymphatic		Infection/Immune/Nutrition		Total all body systems ²⁷	
0%	46,857	30.4%	36,191	45.8%	33,880	58.2%	9,621,961	30.9%
10%	67,586	43.9%	10,654	13.5%	5,904	10.1%	12,248,124	39.4%
20%	20,046	13.0%	3,000	3.8%	1,984	3.4%	3,514,221	11.3%
30%	12,056	7.8%	6,390	8.1%	1,779	3.1%	2,008,916	6.5%
40%	6,716	4.4%	363	0.5%	3,233	5.6%	715,979	2.3%
50%	761	0.5%	7	<0.1%	18	<0.1%	1,331,118	4.3%
60%	5	<0.1%	530	0.7%	7,884	13.6%	352,625	1.1%
70%	23	<0.1%	604	0.8%	5	<0.1%	735,687	2.4%
80%	2	<0.1%	2	<0.1%	33	0.1%	25,380	0.1%
90%	1	<0.1%	-	-	2	<0.1%	5,510	<0.1%
100%	59	<0.1%	21,243	26.9%	3,460	5.9%	542,749	1.7%
Total	154,112	100.0%	78,984	100.0%	58,182	100.0%	31,102,270	100.0%

²⁷ Totals include 6 disabilities with unknown evaluations.

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	1,474,667	12.58%
	Lumbosacral or Cervical Strain	1,217,631	10.39%
	Limitation of motion of the ankle	840,514	7.17%
Total most prevalent musculoskeletal disabilities		3,532,812	30.1%
All musculoskeletal disabilities		11,724,365	
Auditory	Tinnitus	2,500,581	61.52%
	Hearing loss	1,377,713	33.90%
	Labyrinthitis	63,475	1.56%
Total most prevalent auditory disabilities		3,941,769	97.0%
All auditory disabilities		4,064,400	
Neurological	Paralysis of the sciatic nerve	1,149,565	30.49%
	Migraine	743,156	19.71%
	Paralysis of the median nerve	263,454	6.99%
Total most prevalent neurological disabilities		2,156,175	57.2%
All neurological disabilities		3,770,120	
Skin	Scars, general	992,770	29.51%
	Scars, burns (2nd degree)	595,492	17.70%
	Eczema	481,521	14.31%
Total most prevalent skin disabilities		2,069,783	61.5%
All skin disabilities		3,364,340	
Mental	Post-traumatic stress disorder	1,257,940	58.15%
	Major depressive disorder	265,374	12.27%
	Chronic adjustment disorder	132,923	6.14%
Total most prevalent mental disabilities		1,656,237	76.6%
All mental disabilities		2,163,197	





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)	452,343	31.70%
	Allergic rhinitis	365,140	25.58%
	Bronchial asthma	142,049	9.95%
Total most prevalent respiratory disabilities		959,532	67.2%
All respiratory disabilities		1,427,166	
Digestive	Hiatal hernia	407,960	33.22%
	Hemorrhoids	285,334	23.23%
	Irritable bowel syndrome	163,719	13.33%
Total most prevalent digestive disabilities		857,013	69.8%
All digestive disabilities		1,228,124	
Cardiovascular	Hypertensive vascular disease	448,398	42.60%
	Arteriosclerotic heart disease (coronary artery disease)	227,274	21.59%
	Varicose veins	80,017	7.60%
Total most prevalent cardiovascular disabilities		755,689	71.8%
All cardiovascular disabilities		1,052,549	
Genitourinary	Penile deformity (loss of erectile power)	425,903	43.02%
	Malignant growths of genitourinary system	146,506	14.80%
	Prostate gland injuries	62,724	6.34%
Total most prevalent genitourinary disabilities		635,133	64.2%
All genitourinary disabilities		989,955	
Endocrine	Diabetes mellitus	433,301	84.34%
	Hypothyroidism	52,684	10.25%
	Hyperthyroidism	8,972	1.75%
Total most prevalent endocrine disabilities		494,957	96.3%
All endocrine disabilities		513,783	



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	65,758	19.06%
	Excessive tearing	37,502	10.87%
	Conjunctivitis, chronic	34,934	10.12%
Total most prevalent eye related disabilities		138,194	40.0%
All eye related disabilities		345,080	
Gynecological	Removal of uterus	26,431	15.74%
	Disease or injury of the ovary	19,672	11.72%
	Removal of uterus and both ovaries	18,669	11.12%
Total most prevalent gynecological disabilities		64,772	38.6%
All gynecological disabilities		167,913	
Dental/Oral	Limited motion of the jaw	126,854	82.31%
	Loss of teeth	9,308	6.04%
	Malunion of lower jaw	8,380	5.44%
Total most prevalent dental/oral disabilities		144,542	93.8%
All dental/oral disabilities		154,112	
Hemic/Lymphatic	Anemia	22,556	28.56%
	Non-Hodgkin's lymphoma	12,946	16.39%
	Leukemia	9,305	11.78%
Total most prevalent hemic/lymphatic disabilities		44,807	56.7%
All hemic/lymphatic disabilities		78,984	
Infection/Immune/ Nutrition	Malaria	21,805	37.48%
	Chronic fatigue syndrome	16,771	28.83%
	HIV-related illness	5,579	9.59%
Total most prevalent infection/immune/nutrition disabilities		44,155	75.9%
All infection/immune/nutrition disabilities		58,182	



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 ²⁸ 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 30.1% are listed and two of them are related to limited motion. The table below lists the top 75.7% 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 ²⁸	5,171,686	44.11%
	Lumbosacral or cervical strain	1,217,631	10.39%
	Degenerative arthritis of the spine	601,102	5.13%
	Impairment of the knee, general	455,012	3.88%
	Flatfoot, acquired	451,594	3.85%
	Intervertebral Disc Syndrome	389,702	3.32%
	Thigh condition, general	305,656	2.61%
	Residuals of foot injury	284,901	2.43%
Total most prevalent musculoskeletal disabilities		8,877,284	75.7%
All musculoskeletal disabilities		11,724,365	
Neurological	Paralysis of a nerve or nerve group (all types) ²⁸	2,432,655	64.52%
	Migraine	743,156	19.71%
	Inflammation of a nerve or nerve group (all types) ²⁸	204,158	5.42%
	Neuralgia of a nerve or nerve group (all types) ²⁸	143,000	3.79%
	Brain disease due to trauma	138,833	3.68%
Total most prevalent neurological disabilities		3,661,802	97.1%
All neurological disabilities		3,770,120	
The Eye	Blind in one or both eyes ²⁸	79,629	23.08%
	Impaired vision - one or both eyes ²⁸	55,025	15.95%
	Excessive tearing	37,502	10.87%
	Conjunctivitis ²⁸	35,379	10.25%
Total most prevalent eye related disabilities		207,535	60.1%
All eye related disabilities		345,080	

²⁸ 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	13,084	23.5%
	Tinnitus	9,405	16.9%
	Residuals of cold injury	2,538	4.6%
	Post-traumatic stress disorder	2,415	4.3%
	Scars, general	1,727	3.1%
	Scars, superficial (tender)	1,014	1.8%
	Generalized anxiety disorder	741	1.3%
	Paralysis of the sciatic nerve	714	1.3%
	Scars, head, face or neck	669	1.2%
	Traumatic arthritis	616	1.1%
Total most prevalent World War II disabilities		32,923	59.3%
All World War II disabilities		55,565	
Korean Conflict	Hearing loss	51,158	26.2%
	Tinnitus	42,806	21.9%
	Residuals of cold injury	8,946	4.6%
	Post-traumatic stress disorder	6,516	3.3%
	Scars, general	5,660	2.9%
	Paralysis of the sciatic nerve	3,269	1.7%
	Scars, superficial (tender)	2,840	1.5%
	Scars, head, face or neck	2,136	1.1%
	Lumbosacral or Cervical Strain	1,979	1.0%
	Limitation of flexion, knee	1,867	1.0%
Total most prevalent Korean Conflict disabilities		127,177	65.1%
All Korean Conflict disabilities		195,455	



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	639,032	11.3%
	Hearing loss	580,781	10.3%
	Post-traumatic stress disorder	393,639	7.0%
	Diabetes mellitus	355,793	6.3%
	Paralysis of the sciatic nerve	346,073	6.1%
	Scars, general	213,731	3.8%
	Arteriosclerotic heart disease (Coronary artery disease)	186,789	3.3%
	Penile deformity (loss of erectile power)	164,809	2.9%
	Malignant growths of genitourinary system	129,451	2.3%
	Scars, burns (2nd degree)	82,665	1.5%
Total most prevalent Vietnam Era disabilities		3,092,763	54.8%
All Vietnam Era disabilities		5,645,702	
Gulf War Era	Tinnitus	1,482,514	6.6%
	Limitation of flexion, knee	1,313,624	5.9%
	Lumbosacral or Cervical Strain	1,056,543	4.7%
	Post-traumatic stress disorder	797,001	3.6%
	Scars, general	736,666	3.3%
	Limitation of motion of the ankle	702,900	3.2%
	Migraine	689,917	3.1%
	Limitation of motion of the arm	672,463	3.0%
	Paralysis of the sciatic nerve	659,827	3.0%
	Degenerative Arthritis of the Spine	494,276	2.2%
Total most prevalent Gulf War Era disabilities		8,605,731	38.6%
All Gulf War Era disabilities		22,311,223	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	326,824	11.3%
	Hearing loss	251,891	8.7%
	Scars, general	111,825	3.9%
	Paralysis of the sciatic nerve	109,592	3.8%
	Limitation of flexion, knee	101,665	3.5%
	Lumbosacral or Cervical Strain	89,561	3.1%
	Impairment of the knee, general	67,146	2.3%
	Limitation of motion of the ankle	64,423	2.2%
	Post-traumatic stress disorder	58,369	2.0%
	Degenerative Arthritis of the Spine	57,221	2.0%
Total most prevalent Peacetime disabilities		1,238,517	42.8%
All Peacetime disabilities		2,894,325	

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	519	2,210	42,488	198,384	37,097	280,698
Disabilities	903	4,026	98,399	1,339,425	77,807	1,520,560
Average # of disabilities per Veteran	1.7	1.8	2.3	6.8	2.1	5.4

GWOT Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new GWOT compensation recipients

Disability	Body system	Male	%	Female	%	Total ²⁹	%Total
Tinnitus	Auditory	31,857	10.1%	4,238	6.0%	36,130	9.3%
Limitation of flexion, knee	Musculoskeletal	22,220	7.0%	4,550	6.4%	26,793	6.9%
Post-traumatic stress disorder	Mental	16,806	5.3%	2,914	4.1%	19,736	5.1%
Lumbosacral or cervical strain ³⁰	Musculoskeletal	15,485	4.9%	3,749	5.3%	19,251	5.0%
Limitation of motion of the arm	Musculoskeletal	16,057	5.1%	2,513	3.6%	18,583	4.8%
Scars, burns (2nd degree)	Skin	14,118	4.5%	3,143	4.5%	17,272	4.5%
Limitation of motion of the ankle	Musculoskeletal	11,525	3.6%	2,309	3.3%	13,841	3.6%
Migraine	Neurological	8,775	2.8%	3,007	4.3%	11,795	3.1%
Paralysis of the sciatic nerve	Neurological	9,509	3.0%	1,904	2.7%	11,425	3.0%
Limitation of flexion of the thigh	Musculoskeletal	7,555	2.4%	2,838	4.0%	10,398	2.7%
Total most prevalent disabilities		153,907	48.7%	31,165	44.2%	185,224	47.9%
Total number of disabilities		315,759	100%	70,560	100%	386,609	100%

²⁹ Total most prevalent GWOT disabilities include 152 disabilities unidentifiable by gender. Total of all GWOT disabilities include 290 disabilities unidentifiable by gender.

³⁰ 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 ³¹	%Total
Tinnitus	Auditory	739,504	7.3%	78,159	4.3%	820,416	6.9%
Limitation of flexion, knee	Musculoskeletal	602,242	6.0%	97,358	5.4%	702,318	5.9%
Post-traumatic stress disorder	Mental	488,885	4.8%	66,110	3.6%	556,616	4.7%
Lumbosacral or cervical strain ³²	Musculoskeletal	459,644	4.6%	89,267	4.9%	551,291	4.6%
Limitation of motion of the ankle	Musculoskeletal	343,197	3.4%	49,559	2.7%	394,344	3.3%
Migraine	Neurological	297,884	3.0%	81,868	4.5%	381,468	3.2%
Scars, general	Skin	311,261	3.1%	58,572	3.2%	371,542	3.1%
Limitation of motion of the arm	Musculoskeletal	320,217	3.2%	38,680	2.1%	360,250	3.0%
Paralysis of the sciatic nerve	Neurological	303,550	3.0%	49,352	2.7%	354,075	3.0%
Degenerative Arthritis of the Spine	Musculoskeletal	250,668	2.5%	37,450	2.1%	289,213	2.4%
Total most prevalent disabilities		4,117,052	40.8%	646,375	35.6%	4,781,533	40.0%
Total number of disabilities		10,090,571	100%	1,813,915	100%	11,953,646	100%

³¹ Total most prevalent GWOT disabilities include 18,106 disabilities unidentifiable by gender. Total of all GWOT disabilities include 49,160 disabilities unidentifiable by gender.

³² 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.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



GWOT SC Disabilities by Body System and Gender

Number of SC disabilities of all GWOT compensation recipients

Body system	Male	Female	Total ³³
Musculoskeletal	4,402,070	777,900	5,202,201
Neurological	1,124,855	224,540	1,354,664
Skin	1,111,871	215,144	1,332,828
Auditory	1,013,307	98,386	1,115,319
Mental	734,825	134,645	872,409
Respiratory	559,529	96,563	658,858
Digestive	417,285	77,118	496,511
Cardiovascular	246,900	37,978	286,083
Genitourinary	251,115	24,225	276,426
The Eye	107,028	23,262	130,901
Dental/Oral	53,182	16,474	70,037
Gynecological	2,781	58,853	62,281
Endocrine	43,798	15,886	59,988
Hemic/Lymphatic	11,386	9,447	20,947
Infection/Immune/Nutrition	10,639	3,494	14,193
Total	10,090,571	1,813,915	11,953,646

³³ Total includes 49,160 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	702,318	13.50%
	Lumbosacral or cervical strain	551,291	10.60%
	Limitation of motion of the ankle	394,344	7.58%
Total most prevalent musculoskeletal disabilities		1,647,953	31.7%
All musculoskeletal disabilities		5,202,201	
Neurological	Migraine	381,468	28.16%
	Paralysis of the sciatic nerve	354,075	26.14%
	Paralysis of the median nerve	93,252	6.88%
Total most prevalent skin disabilities		828,795	61.2%
All skin disabilities		1,354,664	
Skin	Scars, general	371,542	27.88%
	Eczema	221,490	16.62%
	Scars, burns (2nd degree)	220,817	16.57%
Total most prevalent neurological disabilities		813,849	61.1%
All neurological disabilities		1,332,828	
Auditory	Tinnitus	820,416	73.56%
	Hearing loss	239,153	21.44%
	Labyrinthitis	25,839	2.32%
Total most prevalent auditory disabilities		1,085,408	97.3%
All auditory disabilities		1,115,319	
Mental	Post-traumatic stress disorder	556,616	63.80%
	Major depressive disorder	83,510	9.57%
	Chronic adjustment disorder	57,283	6.57%
Total most prevalent mental disabilities		697,409	79.9%
All mental disabilities		872,409	



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)	261,416	39.68%
	Allergic rhinitis	189,539	28.77%
	Bronchial asthma	57,466	8.72%
Total most prevalent respiratory disabilities		508,421	77.2%
All respiratory disabilities		658,858	
Digestive	Hiatal hernia	210,168	42.33%
	Hemorrhoids	104,169	20.98%
	Irritable bowel syndrome	75,704	15.25%
Total most prevalent digestive disabilities		390,041	78.6%
All digestive disabilities		496,511	
Cardiovascular	Hypertensive vascular disease	182,850	63.92%
	Varicose veins	29,441	10.29%
	Residuals of cold injury	10,928	3.82%
Total most prevalent cardiovascular disabilities		223,219	78.0%
All cardiovascular disabilities		286,083	
Genitourinary	Penile deformity (loss of erectile power)	138,696	50.17%
	Nephrolithiasis (kidney stones)	23,441	8.48%
	Prostate gland injuries	19,155	6.93%
Total most prevalent genitourinary disabilities		181,292	65.6%
All genitourinary disabilities		276,426	
The Eye	Loss of 1 eye; vision 20/40 in other	26,991	20.62%
	Conjunctivitis, chronic	16,731	12.78%
	Excessive tearing	16,721	12.77%
Total most prevalent eye related disabilities		60,443	46.2%
All eye related disabilities		130,901	



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	63,617	90.83%
	Loss of teeth	2,890	4.13%
	Malunion of lower jaw	1,314	1.88%
Total most prevalent dental/oral disabilities		67,821	96.8%
All dental/oral disabilities		70,037	
Endocrine	Diabetes mellitus	26,623	44.38%
	Hypothyroidism	22,463	37.45%
	Hyperthyroidism	3,057	5.10%
Total most prevalent endocrine disabilities		52,143	86.9%
All endocrine disabilities		59,988	
Gynecological	Removal of uterus	9,883	15.87%
	Disease or injury of the ovary	8,749	14.05%
	Disease or injury of the uterus	5,856	9.40%
Total most prevalent gynecological disabilities		24,488	39.3%
All gynecological disabilities		62,281	
Hemic/Lymphatic	Anemia	10,678	50.98%
	Iron Deficiency Anemia	2,421	11.56%
	Thrombocytopenia	1,444	6.89%
Total most prevalent hemic/lymphatic disabilities		14,543	69.4%
All hemic/lymphatic disabilities		20,947	
Infection/Immune/Nutrition	Chronic fatigue syndrome	6,989	49.24%
	Systemic lupus erythematosus	1,593	11.22%
	Avitaminosis	1,538	10.84%
Total most prevalent infection/immune/nutrition disabilities		10,120	71.3%
All infection/immune/nutrition disabilities		14,193	



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 2017 to FY 2021 by relationship

Relationship	2017	2018	2019	2020	2021	% Chg. FY 2020 to FY 2021
Surviving spouses	30,280	29,855	30,436	32,461	37,126	14.4%
Surviving children	1,444	1,398	1,294	1,437	1,781	23.9%
Surviving parents	278	205	178	167	196	17.4%
Total	32,002	31,458	31,908	34,065	39,103	14.8%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	442,518	96.1%
Surviving children	14,854	3.2%
Surviving parents	3,193	0.7%
Total³⁴	460,591	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	654	\$13,904,231	2.1%
36 - 56	2,624	\$52,470,252	7.8%
57 - 75	24,263	\$430,329,134	64.2%
Over 75	9,575	\$173,020,971	25.8%
Total³⁵	37,126	\$669,901,917	100%

³⁴ Total includes 26 recipients unidentifiable by relationship.

³⁵ Total includes 10 recipients and \$177,330 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	3,943	\$80,345,216	1.0%
36 - 56	25,886	\$477,735,157	6.1%
57 - 75	236,149	\$4,089,907,619	52.6%
Over 75	175,683	\$3,118,508,483	40.1%
Total³⁶	442,518	\$7,781,771,618	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	1,060	\$5,531,607	55.8%
Age 18 and over – in school	179	\$828,505	8.4%
Age 18 and over – helpless	334	\$2,691,235	27.1%
Total³⁷	1,781	\$9,920,031	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	5,920	\$33,220,041	29.6%
Age 18 and over – in school	314	\$1,451,549	1.3%
Age 18 and over – helpless	8,174	\$74,909,033	66.8%
Total³⁸	14,854	\$112,078,583	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.

³⁶ Total includes 857 recipients and \$15,275,143 estimated annual payments unidentifiable by age.

³⁷ Total includes 208 recipients and \$868,684 in estimated annual payments unidentifiable by age and status.

³⁸ Total includes 446 recipients and \$2,497,960 in estimated annual payments unidentifiable by age and status.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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



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: 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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Veterans Benefits
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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
DPO AP 96515

District Offices

Northeast District **MO**

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

Southeast District **TN**

3322 West End, Suite 408
Nashville, TN 37203

Continental District **CO**

155 Van Gordon Street
Lakewood, CO 80228

Pacific District **AZ**

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

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





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
194,712 Veterans and
139,864 Survivors
Receive Pension
Benefits**

A note on the data:

The 2021 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 2021 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](#).



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

Veterans Benefits
Administration

Table of Contents

Pension & Fiduciary	119
A Note on How the FY 2021 Pension Data is Presented	122
Pension Programs	122
Pension Benefits for Veterans	122
Pension Benefits for Surviving Spouses	122
Pension Benefits for Surviving Children	122
Special Monthly Pension: Aid and Attendance and Housebound	123
Old Law and Section 306 Pension	123
Quick Reference:	124
Recipients and Amounts by Program	124
Recipients by Period of Service	125
Recipients and Amounts by Fiscal Year	125
Veterans Pension Data	126
New Veterans Pension recipients and estimated annual payments	126
by type of pension	
by type of special monthly pension	
by gender	
All Veterans Pension recipients and estimated annual payments	127
by type of pension	
by type of special monthly pension	
by gender	
New Veterans Pension recipients and estimated annual payments	128
by type of special monthly pension and gender	
All Veterans Pension recipients and estimated annual payments	128
by type of special monthly pension and gender ⁷	
New Veterans Pension recipients and estimated annual payments	129
by period of service	
All Veterans Pension recipients and estimated annual payments	129
by period of service	
Chart: New compared to all Veterans Pension recipients	129
by period of service	
New Veterans Pension recipients and estimated annual payments	130
by age	
All Veterans Pension recipients and estimated annual payments	130
by age	
Chart: New compared to all Veterans Pension recipients	131
by age	
by estimated average individual amounts paid annually and age	
Survivors Pension Data	132
New Survivors Pension recipients and estimated annual payments	132
by type of pension	
by type of special monthly pension	
by gender	
All Survivors Pension recipients and estimated annual payments	133
by type of pension	
by type of special monthly pension	
by gender	
New Survivors Pension recipients and estimated annual payments	134
by type of special monthly pension and gender	

All Survivors Pension recipients and estimated annual payments by type of special monthly pension and gender ¹³	134
New Survivors Pension recipients and estimated annual payments by period of service	135
All Survivors Pension recipients and estimated annual payments by period of service	135
Chart: New compared to all Survivors Pension recipients by Veteran's period of service	135
New Survivors Pension recipients and estimated annual payments by age	136
All Survivors Pension recipients and estimated annual payments by age	136
Chart: New compared to all Survivors Pension recipients by age by estimated average individual amounts paid annually and age	137
Fiduciary	138
Purpose of the Fiduciary Program	138
Number of beneficiaries by beneficiary type	138
Amount of benefits managed by benefit type	138
Number of beneficiaries by fiduciary type	139
Misuse	139
Appendix – Fiduciary Hub Addresses and Regional Offices Served	140
Appendix – Pension Management Center Addresses and Regional Offices Served	141
Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction	142
Contact Information	142

Release history

Version & changes	Date
Data as of	09/30/2021



A Note on How the FY 2021 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2021 (October 1, 2020 to September 30, 2021) 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, 2021 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.

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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,
or
 - 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



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration



Quick Reference: Recipients and Amounts by Program

Totals – new recipients

Veterans who began receiving pension benefits	13,278
Survivors ¹ who began receiving pension benefits	17,627
Total	30,905

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	13,278	\$17,503	\$232,409,105
Survivors Pension	17,627	\$12,339	\$217,506,206
Total	30,905	\$14,558	\$449,915,311

Totals – all recipients

Veterans receiving pension benefits	194,712
Survivors receiving pension benefits	139,864
Total	334,576

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	194,712	\$12,683	\$2,469,609,515
Survivors Pension	139,864	\$9,386	\$1,312,740,416
Total	334,576	\$11,305	\$3,782,349,932

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	2,235	4,795	5,590	658
Survivors Pension	6	3	7,810	6,207	3,104	497
Total	6	3	10,045	11,002	8,694	1,155

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	13,241	31,252	133,211	17,008
Survivors	63	1,267	67,536	41,158	26,905	2,935
Total	63	1,267	80,777	72,410	160,116	19,943

Recipients and Amounts by Fiscal Year

All recipients FY 2017 to FY 2021

Benefit program	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
Veterans Pension	276,570	260,089	239,114	219,587	194,712	-11.3%
Survivors Pension	201,433	192,823	170,037	159,083	139,864	-12.1%
Total	478,003	452,912	409,151	378,670	334,576	-11.6%

All recipients estimated average individual amount paid annually FY 2017 to FY 2021

Benefit Program	2017	2018	2019	2020	2021	% Chg. FY 2020 to 2021
Veterans Pension	\$12,103	\$12,350	\$12,538	\$12,717	\$12,683	-0.3%
Survivors Pension	\$8,443	\$8,800	\$8,976	\$9,333	\$9,386	0.6%
Total	\$10,561	\$10,839	\$11,058	\$11,296	\$11,305	0.1%

² New to the rolls survivors of pre-World War I Veterans who served in the Spanish American War (6).

³ On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (60), the Mexican Border War (3), 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	13,278	\$17,503	\$232,409,105
Total	13,278	\$17,503	\$232,409,105

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)	8,782	66.1%	\$19,879	\$174,579,234
With housebound (HB)	42	0.3%	\$12,304	\$516,777
Total with A&A or HB ⁵	8,824	66.5%	\$19,843	\$175,096,011
Total without A&A or HB	4,454	33.5%	\$12,868	\$57,313,093
Total all	13,278	100.0%	\$17,503	\$232,409,105

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	12,332	92.9%	\$17,525	\$216,123,489
Female Veterans	517	3.9%	\$16,734	\$8,651,725
Gender not indicated	429	3.2%	\$17,795	\$7,633,891
Total	13,278	100.0%	\$17,503	\$232,409,105

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	468	\$1,737	\$812,936
Improved Pension	194,244	\$12,710	\$2,468,796,579
Total	194,712	\$12,683	\$2,469,609,515

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)	72,987	37.5%	\$18,168	\$1,326,009,562
With housebound (HB)	2,677	1.4%	\$10,927	\$29,252,696
Total with A&A or HB	75,664	38.9%	\$17,912	\$1,355,262,258
Total without A&A or HB	119,048	61.1%	\$9,360	\$1,114,347,257
Total all	194,712	100.0%	\$12,683	\$2,469,609,515

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	180,970	92.9%	\$12,667	\$2,292,430,890
Female Veterans	8,925	4.6%	\$13,102	\$116,934,362
Gender not indicated	4,817	2.5%	\$12,507	\$60,244,263
Total	194,712	100.0%	\$12,683	\$2,469,609,515

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)	8,108	65.7%	\$19,888	\$161,252,133
	With housebound (HB)	40	0.3%	\$12,499	\$499,956
	Total with A&A or HB	8,148	66.1%	\$19,852	\$161,752,089
	Total without A&A or HB	4,184	33.9%	\$12,995	\$54,371,400
	Total	12,332	100.0%	\$17,525	\$216,123,489

Female Veterans	With aid and attendance (A&A)	340	65.8%	\$19,267	\$6,550,920
	With housebound (HB)	2	0.4%	\$8,411	\$16,821
	Total with A&A or HB	342	66.2%	\$19,204	\$6,567,741
	Total without A&A or HB	175	33.8%	\$11,908	\$2,083,984
	Total	517	100.0%	\$16,734	\$8,651,725

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)	67,305	37.2%	\$18,160	\$1,222,233,057
	With housebound (HB)	2,499	1.4%	\$10,936	\$27,329,733
	Total with A&A or HB	69,804	38.6%	\$17,901	\$1,249,562,791
	Total without A&A or HB	111,166	61.4%	\$9,381	\$1,042,868,099
	Total	180,970	100.0%	\$12,667	\$2,292,430,890

Female Veterans	With aid and attendance (A&A)	3,580	40.1%	\$17,838	\$63,858,904
	With housebound (HB)	138	1.5%	\$10,931	\$1,508,483
	Total with A&A or HB	3,718	41.7%	\$17,581	\$65,367,387
	Total without A&A or HB	5,207	58.3%	\$9,903	\$51,566,975
	Total	8,925	100.0%	\$13,102	\$116,934,362



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

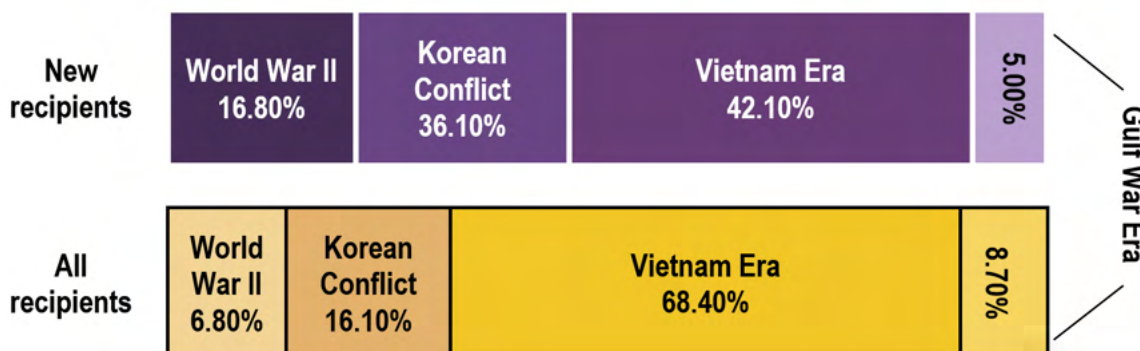
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	2,235	16.8%	\$20,291	\$45,351,417
Korean Conflict	4,795	36.1%	\$19,973	\$95,769,446
Vietnam Era	5,590	42.1%	\$14,676	\$82,037,713
Gulf War Era	658	5.0%	\$14,059	\$9,250,529
Total	13,278	100.0%	\$17,503	\$232,409,105

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	13,241	6.8%	\$17,860	\$236,482,200
Korean Conflict	31,252	16.1%	\$15,795	\$493,618,504
Vietnam Era	133,211	68.4%	\$11,264	\$1,500,545,929
Gulf War Era	17,008	8.7%	\$14,050	\$238,962,883
Total	194,712	100.0%	\$12,683	\$2,469,609,515

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.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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	35	0.3%	\$14,135	\$494,712
Age 35 through 64	583	4.4%	\$14,045	\$8,187,959
Age 65 through 74	2,994	22.5%	\$12,138	\$36,342,295
Age 75 and over	9,666	72.8%	\$19,386	\$187,384,139
Total	13,278	100%	\$17,503	\$232,409,105

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	408	0.2%	\$15,188	\$6,196,588
Age 35 through 64	20,070	10.3%	\$13,819	\$277,346,505
Age 65 through 74	98,813	50.7%	\$11,097	\$1,096,493,709
Age 75 and over	75,415	38.7%	\$14,447	\$1,089,540,314
Total⁸	194,712	100%	\$12,683	\$2,469,609,515

⁸ Total includes 6 Veterans and \$32,400 in benefits with no date of birth indicated in award record.



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

The chart below displays the ages of the Veterans who began receiving benefits in FY 2021 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (yellow line, right axis).

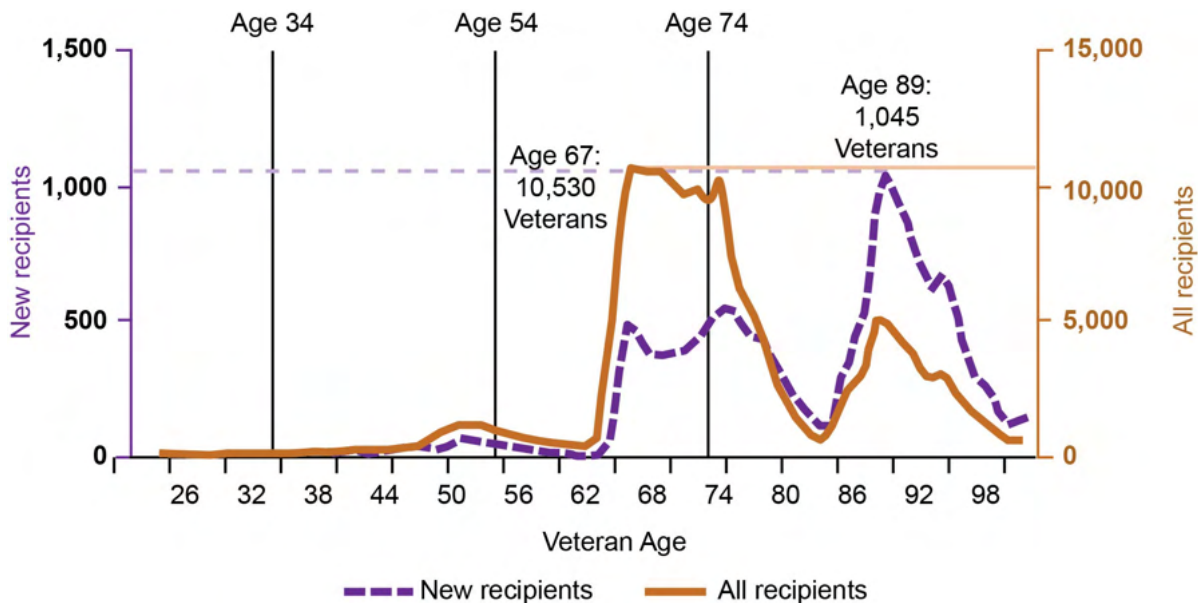
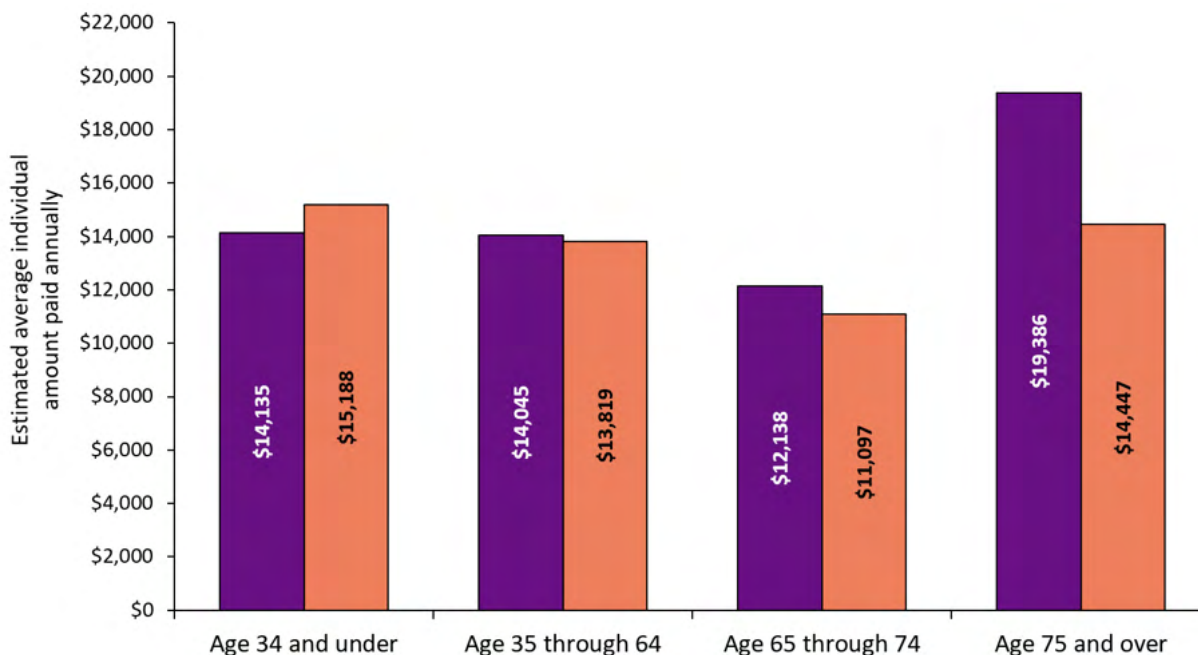


Chart: New recipients compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2021 (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.



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	9	\$781	\$7,029
Improved Pension	17,618	\$12,345	\$217,499,177
Total	17,627	\$12,339	\$217,506,206

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)	14,503	82.3%	\$13,252	\$192,189,665
With housebound (HB)	26	0.1%	\$5,869	\$152,582
Total with A&A or HB ¹¹	14,529	82.4%	\$13,239	\$192,342,247
Total without A&A or HB	3,098	17.6%	\$8,123	\$25,163,959
Total all	17,627	100.0%	\$12,339	\$217,506,206

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	150	0.9%	\$10,116	\$1,517,436
Female survivors	14,550	82.5%	\$12,428	\$180,824,186
Gender not indicated	2,927	16.6%	\$12,014	\$35,164,584
Total	17,627	100.0%	\$12,339	\$217,506,206

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	7,837	\$904	\$7,083,812
Improved Pension	132,027	\$9,889	\$1,305,656,604
Total	139,864	\$9,386	\$1,312,740,416

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)	85,087	60.8%	\$11,871	\$1,010,092,939
With housebound (HB)	670	0.5%	\$6,167	\$4,131,954
Total with A&A or HB	85,757	61.3%	\$11,827	\$1,014,224,893
Total without A&A or HB	54,107	38.7%	\$5,517	\$298,515,523
Total all	139,864	100.0%	\$9,386	\$1,312,740,416

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	1,616	1.2%	\$5,227	\$8,446,374
Female survivors	103,083	73.7%	\$9,908	\$1,021,317,366
Gender not indicated	35,165	25.1%	\$8,047	\$282,976,676
Total	139,864	100.0%	\$9,386	\$1,312,740,416

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)	93	62.0%	\$12,452	\$1,158,048
	With housebound (HB)	0	-	N/A	N/A
	Total with A&A or HB	93	62.0%	\$12,452	\$1,158,048
	Total without A&A or HB	57	38.0%	\$6,305	\$359,388
Total		150	100.0%	\$10,116	\$1,517,436

Female survivors	With aid and attendance (A&A)	12,022	82.6%	\$13,270	\$159,530,601
	With housebound (HB)	21	0.1%	\$6,293	\$132,156
	Total with A&A or HB	12,043	82.8%	\$13,258	\$159,662,757
	Total without A&A or HB	2,507	17.2%	\$8,441	\$21,161,429
Total		14,550	100.0%	\$12,428	\$180,824,186

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)	398	24.6%	\$11,954	\$4,757,808
	With housebound (HB)	4	0.2%	\$8,415	\$33,660
	Total with A&A or HB	402	24.9%	\$11,919	\$4,791,468
	Total without A&A or HB	1,214	75.1%	\$3,011	\$3,654,906
Total		1,616	100.0%	\$5,227	\$8,446,374

Female survivors	With aid and attendance (A&A)	67,177	65.2%	\$11,905	\$799,734,934
	With housebound (HB)	582	0.6%	\$6,037	\$3,513,338
	Total with A&A or HB	67,759	65.7%	\$11,854	\$803,248,272
	Total without A&A or HB	35,324	34.3%	\$6,173	\$218,069,095
Total		103,083	100.0%	\$9,908	\$1,021,317,366

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

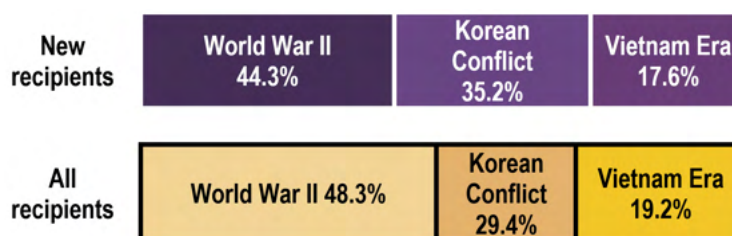
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	6	<0.1%	\$8,281	\$49,683
World War I	3	<0.1%	\$660	\$1,980
World War II	7,810	44.3%	\$13,072	\$102,091,301
Korean Conflict	6,207	35.2%	\$12,623	\$78,350,062
Vietnam Era	3,104	17.6%	\$10,563	\$32,787,882
Gulf War Era	497	2.8%	\$8,502	\$4,225,298
Total	17,627	100.0%	\$12,339	\$217,506,206

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	63	<0.1%	\$4,361	\$274,756
World War I	1,267	0.9%	\$3,257	\$4,126,030
World War II	67,536	48.3%	\$9,496	\$641,321,643
Korean Conflict	41,158	29.4%	\$9,896	\$407,318,157
Vietnam Era	26,905	19.2%	\$8,728	\$234,831,536
Gulf War Era	2,935	2.1%	\$8,473	\$24,868,293
Total	139,864	100.0%	\$9,386	\$1,312,740,416

Chart: New recipients 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	27	0.2%	\$3,771	\$101,808
Age 18 through 34	66	0.4%	\$7,056	\$465,696
Age 35 through 64	1,143	6.5%	\$8,065	\$9,218,785
Age 65 through 74	1,071	6.1%	\$9,349	\$10,012,759
Age 75 and over	15,315	86.9%	\$12,907	\$197,670,797
Total¹⁵	17,627	100%	\$12,339	\$217,506,206

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	168	0.1%	\$5,199	\$873,444
Age 18 through 34	246	0.2%	\$7,191	\$1,768,904
Age 35 through 64	16,484	11.8%	\$7,370	\$121,483,532
Age 65 through 74	17,894	12.8%	\$6,489	\$116,119,115
Age 75 and over	104,894	75.0%	\$10,210	\$1,070,947,698
Total¹⁶	139,864	100%	\$9,386	\$1,312,740,416

¹⁵ Total includes 5 new survivors and \$36,360 in benefits with no date of birth indicated in award record.
¹⁶ Total includes 178 survivors and \$1,547,724 in benefits with no date of birth indicated in award record.





Chart: New Survivors Pension recipients compared to all Survivors Pension recipients by age

The chart below displays the ages of the survivors who began receiving benefits in FY 2021 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (yellow line, right axis).

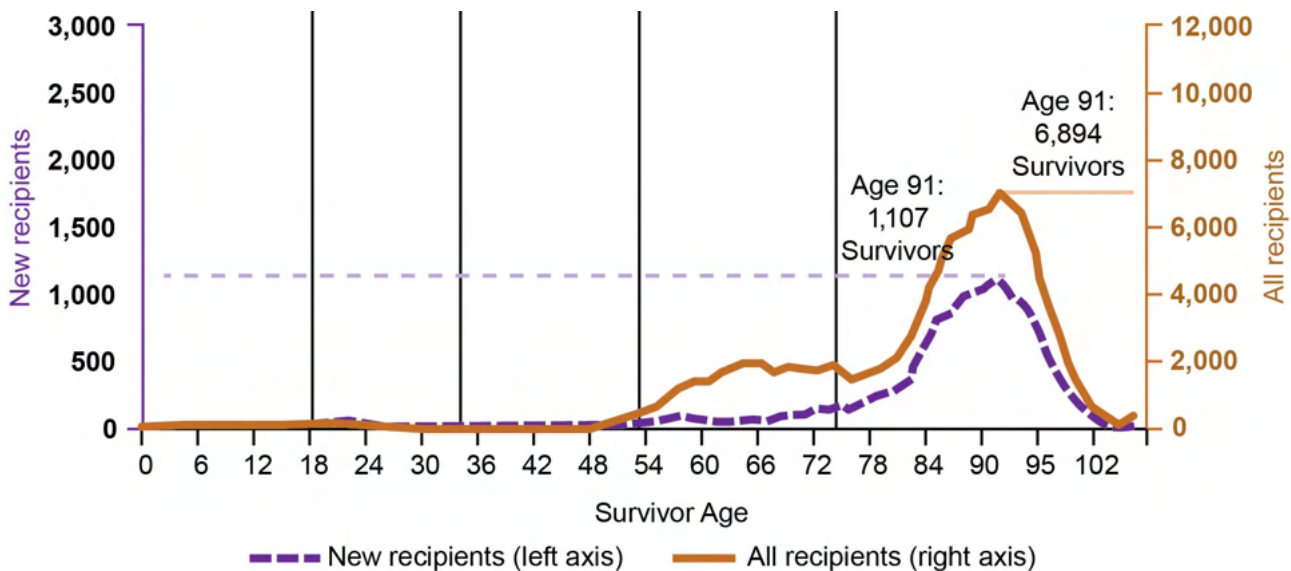
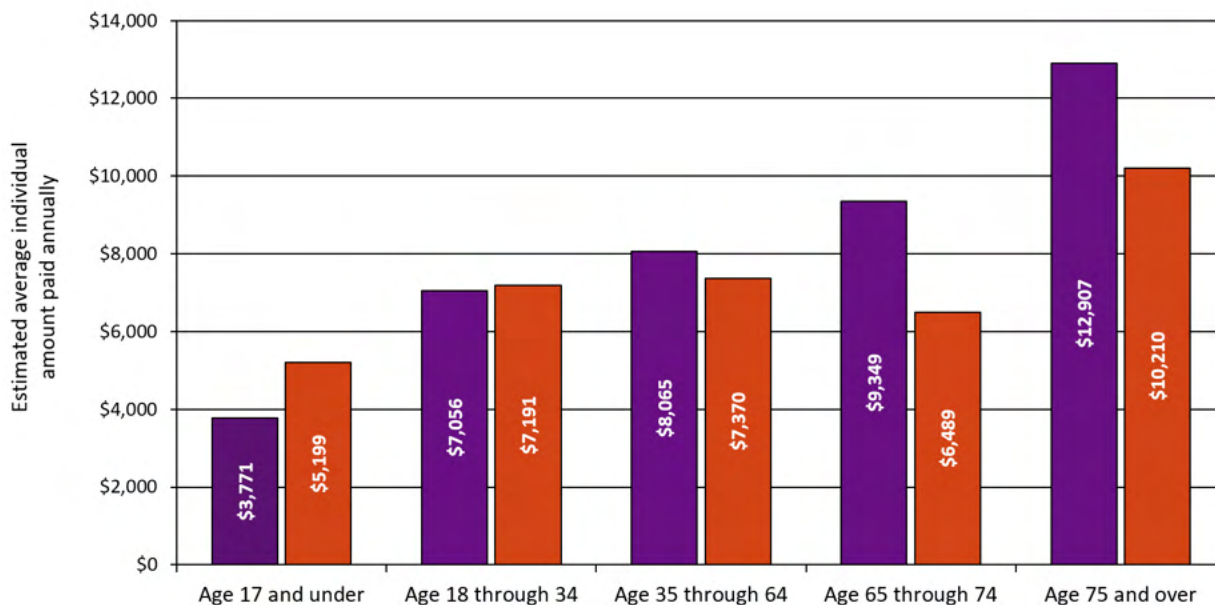


Chart: New recipients compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 2021 (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 (orange 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 2021, 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	74,035
Surviving spouse	35,922
Adult disabled child	8,715
Minor child ¹⁸	2,026
Dependent parent	270
Insurance	36
Total¹⁹	121,004

Amount of benefits managed by benefit type²⁰

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$2,015,202,081	\$36,309
Veterans Pension	\$403,253,563	\$15,423
Survivors Pension	\$342,533,079	\$9,251
Dependency and Indemnity Compensation	\$159,902,718	\$14,290
Total	\$2,920,891,441	

¹⁷ Source: Beneficiary and Fiduciary Directory.

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 2021.

²⁰ Source: VBA corporate database.



Number of beneficiaries by fiduciary type²¹

Relationship	Number of Beneficiaries
Legal Custodian	98,272
Spouse Payee	21,965
Court Appointed Fiduciary	190
Supervised Direct Pay	69
Institutional Award	78
Custodian in Fact	52
Trustee	1
Consolidated Payment Fiduciary	1
Proposed Fiduciary ²²	6,004
Total	126,632

Misuse

During fiscal year 2021, fiduciary personnel conducted 1,285 misuse investigations of which 528 fiduciaries were removed. Of the cases VA referred to the VA Office of the Inspector General (OIG), 26 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²³:

- Investigations opened: 26
- Investigations completed and referred to prosecutor's office: 26
- Cases accepted for prosecution: 13
- Cases declined for prosecution: 11
- Cases pending: 2

The number of OIG prosecutorial outcomes during fiscal year 2021²³.

- Arrests: 13
- Indictments: 14
- Convictions: 6

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2021²⁴:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$10,577,161.
- The total amount of money recovered by the government in misuse cases was \$581,421.
- The total amount of benefits reissued to beneficiaries was \$936,002.

²¹ Source: Beneficiary and Fiduciary Directory

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 2021. Figures may include cases referred during previous fiscal years.

²⁴ Source: OIG.



Appendix – Fiduciary Hub Addresses and Regional Offices Served

Fiduciary Hub Call Center: 1-888-407-0144

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Appendix – Pension Management Center Addresses and Regional Offices Served

National Pension Call Center: 1-800-827-1000

Philadelphia – PA Pension Management Center

5000 Wissahickon Ave.
Philadelphia, PA 19144

This office serves everyone filing for VA burial benefits or VA Dependency and Indemnity Compensation (VA DIC) for surviving spouses, dependents, and parents.

This office serves everyone filing for pension benefits in these locations:

- Alabama
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Illinois
- Indiana
- Kentucky
- Maine
- Maryland
- Massachusetts
- Michigan
- Mississippi
- New Hampshire
- New Jersey
- New York
- North Carolina
- Ohio
- Pennsylvania
- Rhode Island
- South Carolina
- Tennessee
- Vermont
- Virginia
- West Virginia
- Wisconsin

Milwaukee – WI Pension Management Center

5400 West National Ave.
Milwaukee, WI 53214

This office serves everyone filing for VA burial benefits or VA Dependency and Indemnity Compensation (VA DIC) for surviving spouses, dependents, and parents.

This office serves everyone filing for pension benefits in these locations:

- Alabama
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Illinois
- Indiana
- Kentucky
- Maine
- Maryland
- Massachusetts
- Michigan
- Mississippi
- New Hampshire
- New Jersey
- New York
- North Carolina
- Ohio
- Pennsylvania
- Rhode Island
- South Carolina
- Tennessee
- Vermont
- Virginia
- West Virginia
- Wisconsin

St. Paul – MN Pension Management Center

1 Federal Drive
Fort Snelling
St. Paul, MN 55111

This office serves everyone filing for VA burial benefits or VA Dependency and Indemnity Compensation (VA DIC) for surviving spouses, dependents, and parents.

This office serves everyone filing for pension benefits in these locations:

- Alaska
- American Samoa
- Arizona
- Arkansas
- California
- Colorado
- Guam
- Hawaii
- Idaho
- Iowa
- Kansas
- Louisiana
- Minnesota
- Missouri
- Montana
- Nebraska
- Nevada
- New Mexico
- North Dakota
- Northern Mariana Islands
- Oklahoma
- Oregon
- Puerto Rico
- South Dakota
- Texas
- U.S. Virgin Islands
- Utah
- Washington
- Wyoming



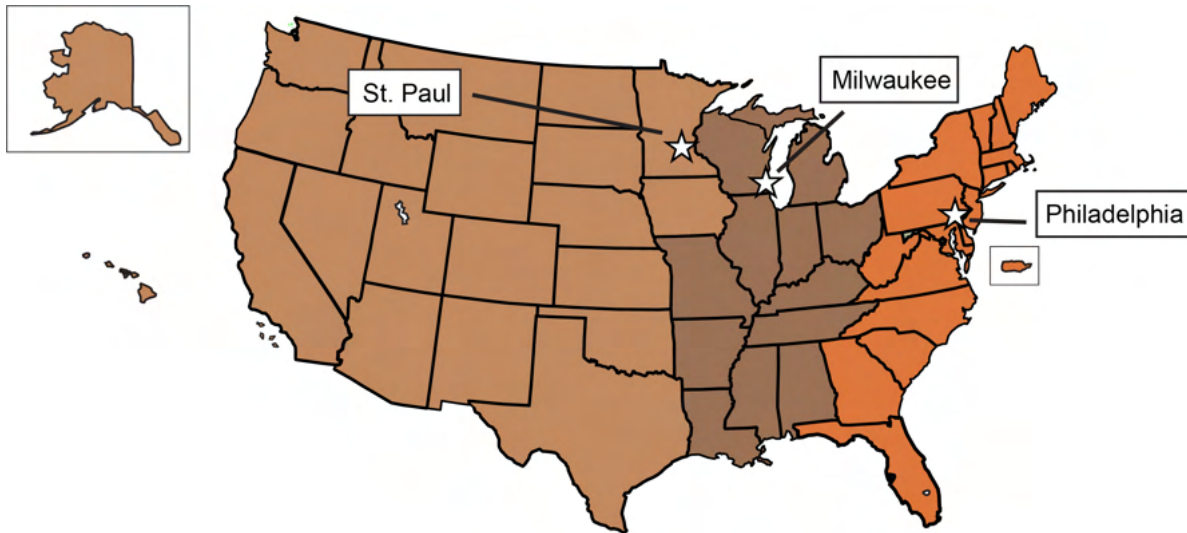
VA



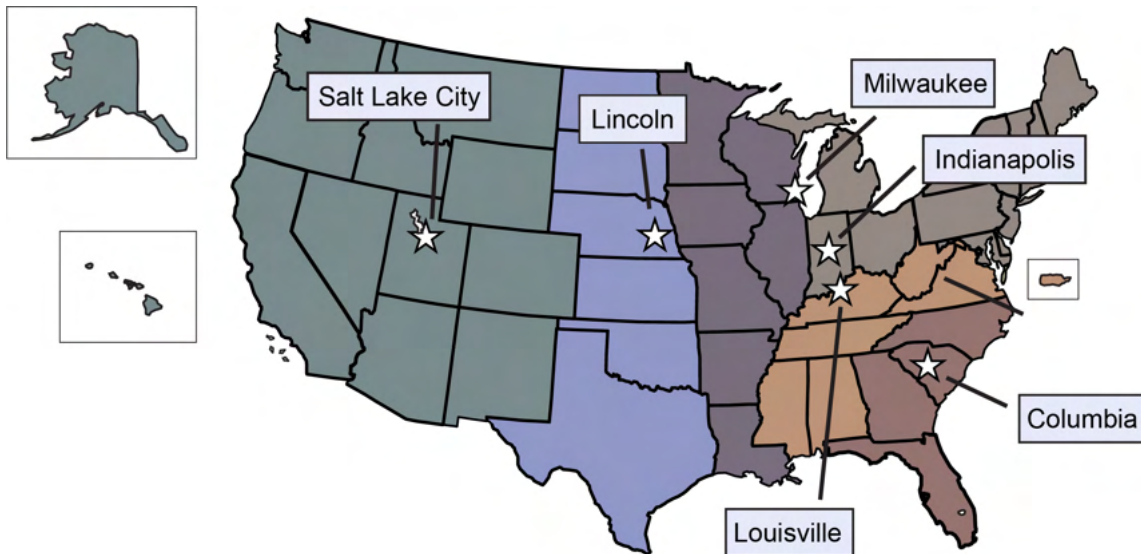
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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

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



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Veterans Benefits
Administration





Education

Benefits for Veterans Education

There were eight active education programs in fiscal year 2021:

- Post-9/11 Educational Assistance (Post-9/11 GI Bill),
- All-Volunteer Force Educational Assistance Program (Montgomery GI Bill-Active Duty),
- Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill-Selected Reserve),
- Survivors' and Dependents' Educational Assistance (Dependents' Educational Assistance - DEA),
- Post-Vietnam Era Veterans Educational Assistance Program (VEAP),
- Veteran Employment Through Technology Education Courses (VET TEC),
- Veteran Rapid Retraining Assistance Program (VRRAP),
- Reserve Educational Assistance Program (REAP).

FY 2021

- **2 Regional Processing Offices**
- **841,603 Beneficiaries**
- **\$10.6 Billion In Payments**
- **8 Programs**

Noted information:

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



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

Veterans Benefits
Administration

Table of Contents

Education	143
Benefits for Veterans Education	143
Post-9/11 GI Bill	145
Veteran Rapid Retraining Assistance Program (VRRAP)	146
Survivors' and Dependents' Educational Assistance (DEA)	147
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	148
Reserve Educational Assistance Program (REAP)	148
Acronyms Used in This Document	149
Quick Reference	150
Beneficiaries who received education benefits by fiscal year	150
Education Program Data	152
Education Program Data	153
Tuition Assistance Top-Up Program	154
License and Certification Test Reimbursement	154
Accelerated Payments Program	154
Unique beneficiaries and payments by fiscal year	154
Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship	155
Education Data by State	156
Education Data by International Country	158
Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and	159
Apprenticeship Training Data by State	159
Appendix - Maps of Education Benefit Regional Processing Office Jurisdiction	160
Contact Information	160

Release history

Version & changes	Date
Data as of	09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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.



VA



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

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.

Veteran Rapid Retraining Assistance Program (VRRAP)

The Veteran Rapid Retraining Assistance Program (VRRAP) offers education and training for high-demand jobs to Veterans who are unemployed because of the COVID-19 pandemic. For additional information visit the following link:

<https://www.va.gov/education/other-va-education-benefits/veteran-rapid-retraining-assistance/>

Requirements and features of VRRAP include:

- Must be at least 22 years old, but not older than 66, and
- Unemployed because of the COVID-19 pandemic, and
- Not rated as totally disabled because you can't work, and
- Not enrolled in a federal or state jobs program, and
- Not eligible for other GI Bill benefits, and
- You can't receive VRRAP benefits at the same time as you're receiving unemployment benefits (including CARES Act benefits).
- May receive up to 12 months tuition and fees and a monthly housing allowance.
- VRRAP will be available until December 11, 2022. We'll stop making payments on this date—or when we reach either the \$386 million funding limit or the 17,250 participants limit.

Veteran Employment Through Technology Education Courses (VET TEC)

VET TEC is a program that matches beneficiaries with leading training providers to develop high-tech skills. Training areas include computer software, computer programming, data processing, information science and media applications. For additional information visit the following link:

<https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vettec-high-tech-program/>

Requirements and features of VET TEC include:

- Must not be on active duty or are within 180 days of separating from active duty, and
- Qualify for VA education assistance under the GI Bill, and
- Have at least one day of unexpired GI Bill entitlement, and
- Are accepted into a program by a VA-approved training provider.
- VET TEC training does not count against GI Bill entitlement.
- VET TEC provides Tuition for a full-time high-tech training program and money for housing during training.
- VET TEC is a five-year pilot program. Participation is limited by available funds.

Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or 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,



VA



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

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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



POST★9/11 GI BILL

It's Your Future



VA



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of Veterans Affairs**
Veterans Benefits
Administration



Beneficiaries who received education benefits by fiscal year¹

Education program	2017	2018	2019	2020	2021	% change from FY 20 to FY 21
POST 9/11	755,476	708,069	714,346	657,927	610,009	-7.3%
MGIB-AD ² (Ch30)	34,582	26,441	22,166	23,712	21,356	-9.9%
MGIB-SR (1606)	54,909	48,690	44,356	41,488	37,071	-10.6%
REAP (1607)	1,586	696	299	84	0	-100.0%
DEA (Ch35)	100,275	109,760	128,075	151,825	167,567	10.4%
VEAP ³ (Ch32)	1	69	78	24	831	3,362.5% ⁴
Total	946,829	893,725	909,320	875,060	836,834	-4.4%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2021⁵

Education program	Vocational/technical/ Non-College Degree (NCD)	Two-Year College	Under-graduate	Graduate	Program totals	Percent of all programs
POST 9/11 ⁶	23,109	21,448	60,780	13,403	118,740	74%
MGIB-AD	184	176	2,135	344	2,839	2%
MGIB-SR	324	262	7,601	420	8,607	5%
REAP	0	0	0	0	0	0%
DEA	1,078	1,070	26,570	2,578	31,296	19%
Training Type Totals	24,695	22,956	97,086	16,745	161,482	
Percent of Program Total	15%	14%	60%	10%		

¹ Source: Benefits Delivery System Reports, PA&I OFM Case Load Reports. VRRAP and VET TEC are not included given the temporary nature of the programs.

² All MGIB AD figures in this document include National Call to Service, peacetime Veterans and Service members.

³ VEAP figures include disenrollment refunds paid in FY2018-21.

⁴ The 2020 and 2021 figures are for disenrollment, there was no educational use of the benefit

⁵ Source: Hines Information Technology Center. VRRAP and VET TEC are not included given the temporary nature of the programs.

⁶ 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	VET TEC	VRRAP
College or university degree	◆	◆	◆	◆	◆	◆		◆ ⁷
Business, technical, or vocational programs	◆	◆	◆	◆	◆	◆	◆ ⁸	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆		
Correspondence courses	◆	◆	◆	◆	◆ ⁹	◆		
Flight training	◆	◆	◆	◆	◆ ¹⁰	◆		
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆		
Accelerated payments for high tech classes		◆	◆	◆				
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆		
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆		
Tuition assistances top up program (TATU)	◆	◆						
Entrepreneurship courses	◆	◆	◆	◆		◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆		
H.S. diploma or GED					◆	◆		

⁷ Associate degree only

⁸ Technology programs only

⁹ Spouses only.

¹⁰ Only at institutions of higher learning for credit towards a college degree.





Education Program Data

Beneficiaries who received education benefits during fiscal year 2021¹¹

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	610,009	\$9,141,053
MGIB-AD	21,356	\$169,554
MGIB-SR ¹²	37,071	\$98,143
REAP	0	\$0
DEA	167,567	\$1,118,540
VET TEC	2,658	\$38,010
VRRAP	2,111	\$32,052
VEAP	0	\$0
VEAP disenrollment	831	\$756
Total ¹³	841,603	\$10,598,108

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2021¹⁴

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹⁵	13,042	8,417	12,580	84,701	118,740	74%
MGIB-AD	89	364	477	1,909	2,839	2%
MGIB-SR	262	626	942	6,777	8,607	5%
REAP	0	0	0	0	0	0%
DEA	722	2,258	3,619	24,697	31,296	19%
Training time totals	14,115	11,665	17,618	118,084	161,482	
Percent of program total	9%	7%	11%	73%		

¹¹ Source: VBA Office of Resource Management.

¹² Based on service in the Selected Reserve.

¹³ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹⁴ Source: Hines Information Technology Center.

Due to the temporary nature of VRRAP and VET TEC they are not included in this table.

¹⁵ 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 year (\$000)¹⁶

Education Program	2017	2018	2019	2020	2021
POST 9/11	\$11,056,959	\$10,673,744	\$10,748,939	\$10,108,335	\$9,141,053
MGIB-AD ¹⁷	\$298,818	\$261,141	\$215,993	\$205,248	\$169,554
MGIB-SR	\$130,311	\$117,445	\$109,049	\$108,905	\$98,143
REAP	\$7,213	\$3,130	\$1,462	\$4,520	\$0
DEA	\$553,128	\$616,276	\$861,152	\$1,042,921	\$1,118,540
VEAP	\$161	\$10	\$106	\$69	\$756
Total	\$12,046,590	\$11,671,893	\$11,936,701	\$11,469,998	\$10,528,046

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	\$1,571,477,070
	Private Profit	\$1,261,553,344
	Public	\$1,664,106,275
Foreign Countries	Private Non-Profit	\$4,153,567
	Private Profit	\$3,043,564
	Public	\$10,994,637
Total		\$4,515,328,460

Beneficiaries who began training under the Post-9/11 GI Bill education benefit under the On-The-Job and Apprenticeship Program by fiscal year¹⁸

Education Program	2017		2018		2019		2021		2021	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
POST 9/11	1,436	1,798	1,384	1,490	1,436	1,798	1,384	1,490	912	1,315

¹⁶ Source: Office of Financial Management (OFM). Dollar amounts are in the thousands.

Due to the temporary nature of VRRAP and VET TEC they are not included in this table.

¹⁷ All MGIB AD figures in this document include national call to service, peacetime Veterans and Service members.

¹⁸ 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 2021 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 2021 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 33 percent increase in the participants under this program in fiscal year 2021 compared to fiscal year 2020.

Unique beneficiaries and payments by fiscal year¹⁹

(Dollar amounts are in the thousands \$000)

Usage Type	2018		2019		2020		2021	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up ²⁰	1,742	\$3,642	2,639	\$7,228	1,323	\$3,252	1,055	\$2,749
License and certification tests	2,504	\$1,460	5,006	\$3,149	2,735	\$1,816	2,492	\$1,584
Accelerated payment	2	\$9	8	\$60	3	\$22	4	\$21
Total	4,248	\$5,111	7,653	\$10,437	4,061	\$5,090	3,551	\$4,354

¹⁹ Source: Education Service Out-of-System and Accelerated Payment reports, PA&I OFM Monthly Reports.

²⁰ Post-9/11 Top-Up statistics currently are not available.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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 2021, there were 123,902 beneficiaries who received transferred benefits from a Service member 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 2021, 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 2021, 832 spouses received Post-9/11 GI Bill benefits under the Fry Scholarship.

Beneficiary count by type in FY2021²¹

Beneficiary Type	Count
Veteran	460,332
Service Member	27,117
Transfer of Eligibility - Spouse	26,839
Transfer of Eligibility - Child	91,548
Fry Spouse	879
Fry Child	3,294
Total	610,009

Post-9/11 GI Bill Beneficiary Count by Gender²²

Gender	Count
Female	186,352
Male	423,409
Undisclosed	248
Total	610,009

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.

²¹ Source Performance Analysis & Integrity.

²² Gender is self-reported.





Education Data by State²³

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	11,722	394	1,156	0	6,933	0	20,205
Alaska	2,092	23	20	0	256	0	2,391
Arizona	36,718	1,085	648	0	5,664	0	44,115
Arkansas	3,278	95	727	0	2,169	0	6,269
California	63,360	1,017	1,108	0	12,829	0	78,314
Colorado	20,911	447	370	0	3,209	0	24,937
Connecticut	3,878	89	450	0	569	0	4,986
Delaware	1,445	21	126	0	330	0	1,922
Dist. of Columbia	7,174	76	52	0	858	0	8,160
Florida	45,844	867	1,240	0	12,031	0	59,982
Georgia	20,150	482	1,374	0	9,940	0	31,946
Hawaii	4,526	33	89	0	499	0	5,147
Idaho	2,865	83	247	0	801	0	3,996
Illinois	13,022	812	2,060	0	2,946	0	18,840
Indiana	11,133	474	877	0	2,081	0	14,565
Iowa	3,863	92	974	0	899	0	5,828
Kansas	6,450	282	438	0	1,571	0	8,741
Kentucky	5,734	152	887	0	2,632	0	9,405
Louisiana	5,413	109	1,055	0	3,196	0	9,773
Maine	1,768	41	139	0	811	0	2,759
Maryland	19,872	511	338	0	2,614	0	23,335
Massachusetts	8,436	83	715	0	1,285	0	10,519
Michigan	7,972	125	852	0	2,054	0	11,003
Minnesota	7,996	210	801	0	2,188	0	11,195
Mississippi	3,953	74	783	0	1,977	0	6,787
Missouri	10,781	471	924	0	2,397	0	14,573
Montana	1,755	51	126	0	365	0	2,297
Nebraska	3,983	204	343	0	1,166	0	5,696

²³ VRRAP and VET TEC are not included in this table given the temporary nature of the programs





Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ²⁴	TOTAL
Nevada	4,296	104	347	0	1,220	0	5,967
New Hampshire	12,883	392	359	0	1,873	0	15,507
New Jersey	6,375	91	753	0	953	0	8,172
New Mexico	2,421	183	142	0	1,255	0	4,001
New York	19,574	270	908	0	3,132	0	23,884
North Carolina	18,263	858	930	0	10,458	0	30,509
North Dakota	1,448	36	551	0	356	0	2,391
Ohio	13,152	275	2,467	0	2,788	0	18,682
Oklahoma	6,301	246	899	0	3,601	0	11,047
Oregon	6,395	98	166	0	1,417	0	8,076
Pennsylvania	14,751	194	1,746	0	2,896	0	19,587
Rhode Island	1,300	13	136	0	243	0	1,692
South Carolina	9,090	139	674	0	5,246	0	15,149
South Dakota	1,656	39	413	0	331	0	2,439
Tennessee	11,168	206	618	0	3,739	0	15,731
Texas	55,942	2,253	1,735	0	21,858	0	81,788
Utah	11,996	990	640	0	2,278	0	15,904
Vermont	1,337	37	69	0	188	0	1,631
Virginia	37,941	1,001	955	0	9,661	0	49,558
Washington	15,017	166	314	0	3,532	0	19,029
West Virginia	17,495	870	624	0	1,498	0	20,487
Wisconsin	6,981	131	1,456	0	1,518	0	10,086
Wyoming	851	46	111	0	183	0	1,191
Guam	418	0	15	0	113	0	546
Puerto Rico	1,947	23	724	0	2,004	0	4,698
Philippines	199	19	0	0	429	0	647
American Samoa	18	0	9	0	36	0	63
Virgin Islands	31	0	8	0	7	0	46
National Totals²⁵	615,340	17,083	36,688	0	167,083	0	836,194

²⁴ 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.

²⁵ 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
Anguilla	6
Antigua	0
Australia	120
Austria	8
Barbados	1
Belgium	7
Belize	0
Bosnia-Herzegovina	0
Brazil	1
Bulgaria	5
Canada	142
Chile	0
China	3
Colombia	10
Costa Rica	2
Cyprus	1
Czech Republic	23
Denmark	4
Dominican Republic	8
Ecuador	1
Egypt	0
El Salvador	0
Estonia	2
Finland	3
France	3
Germany	53
Greece	7

Location	Post-9/11 GI Bill
Grenada	0
Guatemala	0
Hong Kong	1
Hungary	3
Iceland	2
India	0
Ireland	46
Israel (Jerusalem)	3
Israel (Tel Aviv)	5
Italy	13
Jamaica	3
Japan	43
Kenya	3
Kyrgyzstan	2
Latvia	0
Lebanon	3
Lithuania	1
Malta	1
Mexico	31
Morocco	0
Netherlands	32
Netherlands Antilles	0
New Zealand	24
Nicaragua	4
Northern Ireland	4
Norway	8

Location	Post-9/11 GI Bill
Panama	5
Paraguay	1
Peru	1
Philippines	199
Poland	21
Romania	1
Scotland	91
Singapore	1
Slovakia	1
South Africa	2
South American Countries	1
South Korea	23
Spain	27
St. Kitts	6
St. Vincent	13
Sweden	8
Switzerland	6
Taiwan	6
Thailand	46
Trinidad and Tobago	0
Turkey (except Adana)	0
Ukraine	3
United Arab Emirates	1
United Kingdom	309
Uruguay	0
Vietnam	1
West Indies	81



Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship Training Data by State



First time beneficiaries only. State statistics may include individuals who used their education benefits in more than one state; therefore, the totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year.

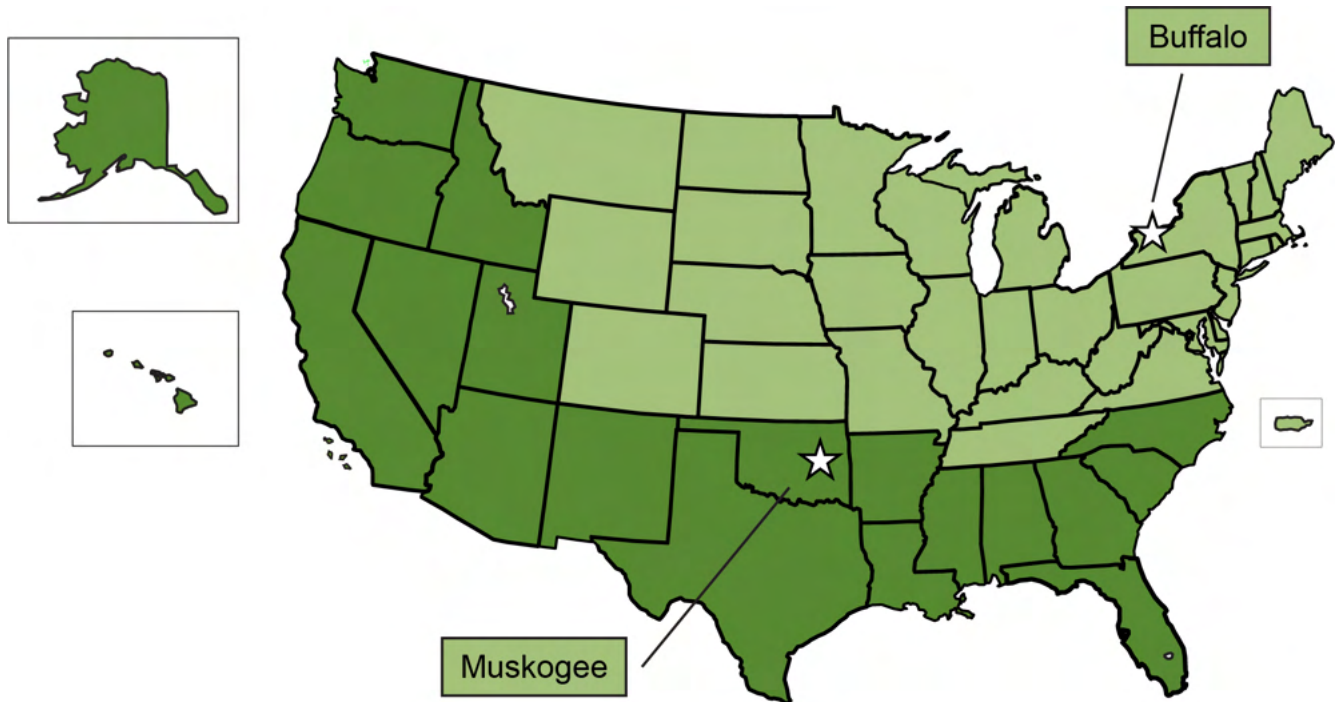
Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Alabama	19	10	29
Alaska	8	9	17
Arizona	17	40	57
Arkansas	3	11	14
California	73	85	158
Colorado	27	31	58
Connecticut	7	1	8
Delaware	2	0	2
Dist. of Columbia	4	4	8
Florida	25	68	93
Georgia	31	56	87
Hawaii	3	5	8
Idaho	6	9	15
Illinois	22	48	70
Indiana	31	12	43
Iowa	88	16	104
Kansas	2	5	7
Kentucky	7	17	24
Louisiana	6	7	13
Maine	1	0	1
Maryland	27	12	39
Massachusetts	28	12	40
Michigan	56	23	79
Minnesota	21	7	28
Mississippi	1	0	1
Missouri	30	15	45

Location	Apprenticeship Training	On-The-Job (OJT) Training	TOTAL
Montana	6	5	11
Nebraska	117	20	137
Nevada	2	5	7
New Hampshire	5	3	8
New Jersey	26	13	39
New Mexico	6	2	8
New York	35	27	62
North Carolina	45	15	60
North Dakota	5	1	6
Ohio	67	14	81
Oklahoma	4	22	26
Oregon	33	19	52
Pennsylvania	51	19	70
Rhode Island	3	0	3
South Carolina	3	22	25
South Dakota	3	3	6
Tennessee	23	42	65
Texas	112	76	188
Utah	13	0	13
Vermont	4	0	4
Virginia	29	40	69
Washington	59	38	97
West Virginia	3	6	9
Wisconsin	116	16	132
Wyoming	0	0	0
Puerto Rico	0	1	1

National Totals	1,315	912	2,227
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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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Servicemembers and their families with universally available group term 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 through the Veterans Group Life Insurance program, or a permanent, individual insurance policy after separating from service. 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 service.

VBA's insurance benefits fall into three categories:

- Closed Life Insurance Programs
- Disabled Veterans Insurance Programs
- Uniformed Services and Post-Vietnam Veteran Programs

A detailed description of each program is on page [164](#).



VA life insurance provides \$1.2 trillion in coverage to 5.7 million Servicemembers, Veterans, and their families.

Due to the impact of the Coronavirus (COVID-19), VA extended the time period for former Servicemembers and Veterans to apply for Veterans' Group Life Insurance by 90 days, in effect allowing up to 330 days following separation from service to apply 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 was extended through December 11, 2021; thereafter, the prior 240-day no-health application period is in effect.



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration

Table of Contents

Insurance	159
Veterans Life Insurance Programs	159
Mission, Vision and Core Values	163
Three Categories of Benefit Programs	164
Acronyms Used in This Document	165
VA Insurance Program Enhancements	166
VGLI Premium Reduction	166
Due to impact of the Coronavirus (COVID-19)	167
VA Insurance Programs	168
Programs that no longer issue coverage	168
VA Life Insurance Compared to Private Sector Insurers	169
2020 Rankings by Total Life Insurance in force	169
Quick Reference: Information by Fiscal Year	170
Lives insured by fiscal year	170
Number of death or traumatic injury awards paid	171
Types of Insurance Benefits by fiscal year	172
Total Insurance in force by fiscal year	173
Life Insurance in-force by program during FY 2021	173
Gender Breakdown by Program during FY 2021	174
Operations Activity	175
Number of policy actions processed on administered policies by fiscal year	175
Coverage Established, Lapsed, or Payments Issued During FY 2021	176
New life insurance coverage issued in FY 2021	176
Policy lapses during FY 2021	177
VBA Insurance payments made to policyholders during FY 2021	178
VBA Life Insurance dividend payments by fiscal year	179
Payments for death or traumatic injury during FY 2021	179
Monthly Payments to Policyholders at the End of FY 2021	180
Insurance monthly installment award payments to policyholders at the end of FY 2021	180
Monthly Payments to Beneficiaries in FY 2021	181
Insurance monthly installment award payments to beneficiaries in FY 2021	181
Age Distribution of Policyholders	182
Age distribution for VBA Insurance Programs	182
SGLI Coverage	184
SGLI by coverage level – Active duty and Reserve duty FY 2021	184
SGLI coverage by uniformed service and component of service in FY 2021	184
FSGLI Coverage for Spouses	185
FSGLI Spouse coverage level – active duty and reserve duty FY 2021	185
FSGLI Spouse coverage by uniformed service and component in FY 2021	185
Contact Information	186
Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VALI, VMLI)	186
Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)	186

Release history

Version & changes	Date
Data as of	09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Mission, Vision and Core Values

Mission Statement

The Department of Veterans (VA) Insurance Service **mission** is to provide our Nation's Veterans, Servicemembers, and Military Families insurance products and services.

Vision Statement

Our **vision** 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

VA Insurance Service shares VA's five core values: **integrity, commitment, advocacy, respect, and excellence**. The core values define "who we are," our culture and how we care for Veterans. Our values are more than just words – they affect outcomes in our daily interactions with Veterans, Servicemembers, and their beneficiaries. The first letter of each word - Integrity, Commitment, Advocacy, Respect, Excellence - creates a powerful acronym, "I CARE." The I CARE acronym is a constant reminder of Insurance Service employees' important role and commitment to those we serve.

The core values shape our strategy, guide the execution of our mission, and influence key decisions.

Priorities

- **Serve** our Nation's heroes by insuring over 5.7 million Veterans, Servicemembers, and uniformed service families for over \$1.2 trillion in coverage.
- **Educate** customers on insurance benefits they have earned to promote peace-of-mind.
- **Engage** customers where they are by offering flexible, paperless payment and communication options.
- **Innovate** by *collaborating* with stakeholders to design customer-centered processes and products.

page [165](#)



VA



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

Three Categories of Benefit Programs

Closed Life Insurance Programs

When VA offered these programs during prior military conflict periods, policyholders received the same or better life insurance benefits than were available to private citizens. These life insurance programs no longer issue new coverage, but VA continues to maintain active policies and provides a range of benefits. These programs include United States Government Life Insurance (USGLI), National Service Life Insurance (NSLI), Veterans' Special Life Insurance (VSLI), and Veterans' Reopened Insurance (VRI).

Disabled Veterans Insurance Programs

These programs provide insurance coverage and services to Veterans who lose their ability to purchase commercial insurance at standard healthy rates because of their service-connected disabilities. These programs continue to issue coverage and include Service-Disabled Veterans' Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI). Starting on January 1, 2023, the Veterans Affairs Life Insurance (VALI) program, a new guaranteed acceptance whole life program, will replace the S-DVI program. The S-DVI program will close to new insureds on December 31, 2022.

Uniformed Services and Post-Vietnam Veterans

These programs provide current and former active duty and reserve members of the uniformed services with group term insurance coverage and services that large-scale civilian employers commonly provide. These programs include Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). All Servicemembers who have SGLI are automatically covered under TSGLI and have their dependent children automatically covered for \$10,000 of FSGLI.



Acronyms Used in This Document

Supervised insurance programs 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
	VALI	Veterans Affairs Life 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
Other	VRI	Veterans' Reopened Insurance ³
	DEERS	Defense Eligibility and Enrollment Reporting System
	DMDC	Defense Manpower Data Center
	NOAA	National Oceanic and Atmospheric Administration
	OSGLI	Office of Servicemembers' Group Life Insurance
	PA&I	Performance Analysis & Integrity
	SOES	SGLI Online Enrollment System

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.



VA



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

VA Insurance Program Enhancements

VGLI Premium Reduction

On April 1, 2021, VA implemented a new VGLI premium rate scale that reduces premium rates at all ages and adds an additional bracket for ages 80 and over. This was the direct result of changing VA's methodology for calculating the VGLI Reserve for Future Costs to better align it with its liability for the program as specified in the statutes. This made over \$2 billion available for a Premium Stabilization Fund, which was used for these premium reductions and will be used for stabilizing premium rates in the future. The additional bracket allows for needed flexibility in the future as the average age of VGLI insureds continues to increase. The new scale reductions range from 2% to 13% with an average of 7% across all age groups.



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 submitted a VGLI application and the initial premium within 330 days following separation from service were not required to submit evidence of insurability.

Former Servicemembers who do not apply for VGLI within 330 days following separation from service still received VGLI coverage if they applied for the coverage within 1 year and 210 days following separation from service and submitted the initial premium and evidence of insurability. The rule was in effect until December 11, 2021.

Online Instant Policy Loans

To further provide exceptional service to our Policyholders, VA created an Instant Policy Loan approval process. This process allows for policyholders to receive instant status about their loan requests submitted online through www.benefits.va.gov/insurance/. Through this online portal, policyholders are able to see their loan value and know exactly how much they can borrow from their policy. Instantly approved loans generally take 2-5 business days for the loan payment to be received. If the policy loan is not able to be approved instantly online, it will provide other options for submitting the loan request and information to do so.



VA



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

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 – EOY 2022	\$10,000 ⁶
	Veterans' Mortgage Life Insurance (VMLI)	1971 - present	\$200,000 ⁷
	Veterans Affairs Life Insurance (VALI)	Beginning 2023	\$40,000

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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.

2020 Rankings by Total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life & Affiliated Companies ⁹	\$4,484,460
2	Prudential of America Group ⁹	\$4,445,045
3	Great-West Life Group	\$3,738,631
4	New York Life Group ⁹	\$3,125,037
5	Lincoln Financial Group	\$2,294,679
6	Northwestern Mutual Group	\$1,996,928
7	RGA Group	\$1,901,671
8	SCOR Life US Group	\$1,820,253
9	Securian Financial Insurance Group	\$1,802,476
10	Munich American Reassurance Company	\$1,687,662
11	Swiss Reinsurance Life Group	\$1,596,687
12	AIG Life & Retirement Group	\$1,275,606
13	Aegon USA Group	\$1,269,405
14	Hannover Life Reassurance America	\$1,248,098
15	VA¹⁰	\$1,184,598
16	Hartford Life & Accident Insurance Company	\$1,156,349

⁸ Source: Best's Review (September 2021); Calendar Year 2020 Exhibit of Insurance In-force

⁹ Total includes the portion of SGLI insurance in-force that this company reinsures.

¹⁰ VA data includes \$207,450 million of TSGLI coverage.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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)	2017	2018	2019	2020	2021
Veterans (All Administered Programs except VMLI)	568,957	516,291	470,386	426,500	385,813
Veterans (VMLI)	2,632	2,614	2,592	2,570	2,479
Veterans (VGLI)	431,517	432,120	432,940	437,549	440,225
Servicemembers (SGLI)	2,222,500	2,221,500	2,137,500	2,165,500	2,239,500
Spouses and Children (FSGLI)	2,782,000	2,752,000	2,625,000	2,599,000	2,637,000
Total lives insured	6,007,606	5,924,525	5,668,418	5,631,119	5,705,017
Face amount (billions)	\$1,002	\$1,001	\$968	\$981	\$1,008

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	2017	2018	2019	2020	2021	% Chg. FY20 to FY21
Death awards ¹³	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	4%
Dividends	\$70,348,712	\$60,443,191	\$51,815,624	\$40,970,783	\$26,831,837	-35%
Loans made	\$30,905,000	\$29,605,000	\$29,092,000	\$23,438,000	\$20,738,000	-12%
Matured endowments	\$108,802,036	\$106,362,179	\$120,720,834	\$122,128,522	\$108,267,832	-11%
Cash surrenders	\$62,571,415	\$57,115,920	\$46,826,661	\$37,373,804	\$27,991,977	-25%
Disability claims	\$4,015,205	\$3,355,794	\$2,730,471	\$2,210,000	\$1,740,091	-21%
Total	\$2,207,285,688	\$2,107,780,729	\$2,043,308,364	\$2,013,544,273	\$2,035,668,583	-1%

¹¹ Source: FY2021 State of Residence Report; FY2021 Exhibit of Insurance In-force.

¹² Source: FY2021 Exhibit of Insurance In-force; FY2021 Statement of Operations and Changes in Net Position; FY21 Statement of Cash Flows.

¹³ Includes payments for traumatic injuries.



The following tables display the number and amount of payments for death and traumatic injuries in both the administered and supervised Insurance Programs.

Number of death or traumatic injury awards paid

	2017	2018	2019	2020	2021
Administered	64,586	58,916	52,897	49,002	46,733
Supervised ¹⁴	7,620	7,696	7,744	7,982	8,503
Total	72,206	66,612	60,641	56,984	55,236

Amount of death or traumatic injury awards paid

	2017	2018	2019	2020	2021
Administered	\$865,048,220	\$798,893,680	\$722,615,373	\$668,463,328	\$623,755,228
Supervised ¹⁴	\$1,065,595,100	\$1,052,004,965	\$1,069,507,401	\$1,118,959,836	\$1,226,343,618
Total	\$1,930,643,320	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846
Administered Average Payment	\$13,394	\$13,560	\$13,661	\$13,642	\$13,347
Supervised Average Payment	\$139,842	\$136,695	\$138,108	\$140,185	\$144,225

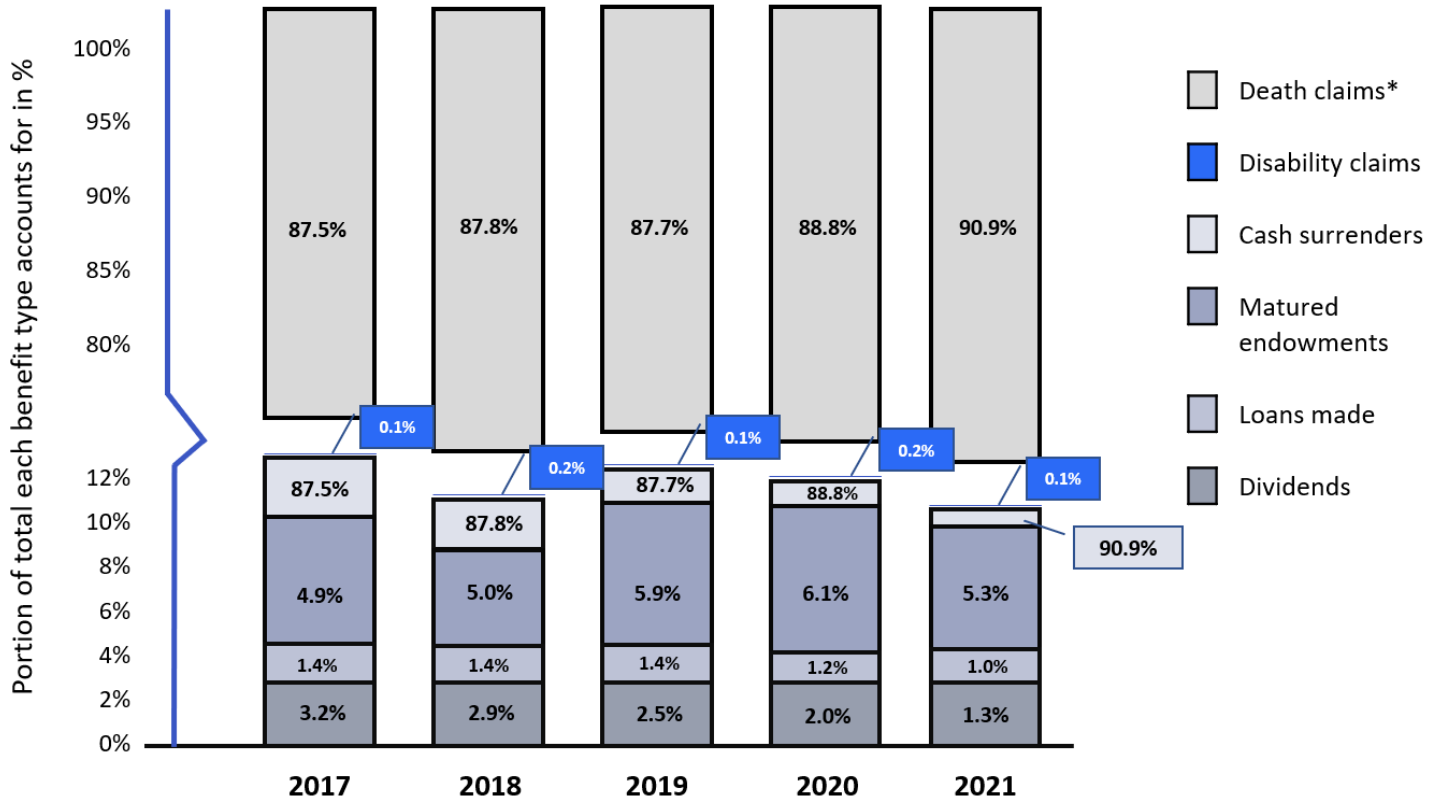
Types of Insurance Benefits by fiscal year

	2017	2018	2019	2020	2021
Dividends	3.2%	2.9%	2.5%	2.0%	1.3%
Loans Made	1.4%	1.4%	1.4%	1.2%	1.0%
Matured Endowments	4.9%	5.0%	5.9%	6.1%	5.3%
Cash Surrenders	2.8%	2.7%	2.3%	1.9%	1.4%
Disability Claims	0.2%	0.2%	0.1%	0.1%	0.1%
Death Claims*	87.5%	87.8%	87.7%	88.8%	90.9%

¹⁴ Includes payments for traumatic injuries.



Types of Insurance Benefits by fiscal year



*Includes payments for SGLI traumatic injuries



Total Insurance in force by fiscal year¹⁵

	2017	2018	2019	2020	2021
Number of policies	6,078,570	5,987,514	5,724,945	5,681,171	5,749,015
Total face amounts	\$1,215,080,861,599	\$1,215,108,315,937	\$1,173,876,252,207	\$1,189,648,776,945	\$1,224,322,505,123
Avg. face amounts ¹⁶	\$199,896	\$202,940	\$205,046	\$209,402	\$212,962

Life Insurance in-force by program during FY 2021¹⁷

Type of Insurance ¹⁸	Number of policies	Total face amount	Average face amount ¹⁶	Maximum face amount
USGLI	3	13,000	\$4,333	\$10,000
NSLI	90,489	1,149,273,845	\$12,701	\$10,000
VSLI	59,612	895,914,859	\$15,029	\$10,000
VRI	3,647	36,645,876	\$10,048	\$10,000
S-DVI	276,060	2,906,779,913	\$10,530	\$10,000 ¹⁹
VMLI	2,479	353,092,630	\$142,433	\$200,000
SGLI	2,239,500	808,879,800,000	\$361,188	\$400,000
FSGLI - Child	1,705,000	17,050,000,000	\$10,000	\$10,000
FSGLI - Spouse	932,000	92,061,500,000	\$98,778	\$100,000
VGLI	440,225	84,739,485,000	\$192,491	\$400,000
Total²⁰	5,749,015	\$1,008,072,505,123	\$175,347	

¹⁵ Source: Insurance FY 2021 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁶ Average face amount includes paid-up additional insurance where available.

¹⁷ Source: Insurance FY 2021 Exhibit of Insurance In-force Cover Sheet.

¹⁸ Page [170](#) contains information on historical changes to life insurance programs.

¹⁹ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²⁰ Excludes TSGLI.



Gender Breakdown by Program during FY 2021

Type of Programs	Male	Female	Unknown
USGLI ²¹	75%	0%	25%
NSLI ²²	43%	0%	57%
VSLI ²²	30%	0%	70%
VRI ²²	78%	1%	21%
S-DVI ²²	87%	11%	2%
SGLI ²²	81%	19%	0%
VGLI ²³	86%	14%	0%
Total	81%	16%	3%

²¹ Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²² Gender breakdown for Active and Reserve Servicemembers from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²³ OSGLI data



Number of policy actions processed on administered policies by fiscal year²⁴

	2017	2018	2019	2020	2021
Loans	32,782	32,539	33,686	27,395	24,849
Cash surrenders	6,075	5,560	4,704	3,366	2,649
Calls answered ²⁵	509,897	487,795	442,898	400,444	397,479
Correspondence received	56,547	42,485	24,427	17,617	23,448
Change of address	26,146	19,051	9,911	1,444	N/A ²⁶
Online loan applications	6,002	7,182	8,560	8,376	9,224
Total²⁷	631,447	587,430	515,626	450,266	448,425

²⁴ Source: Distribution of Operations Report.

²⁵ The number of Interactive Voice Response calls are not included.

²⁶ As of FY 2021, Change of Address is no longer tracked separately from Correspondence received.

²⁷ Total does not include the number of "Online Loan Applications" to accurately represent the number of operations processed by an employee on administered policies. Online loan applications are processed without manual intervention.





Coverage Established, Lapsed, or Payments Issued During FY 2021

The table below identifies the number of new policies issued for FY 2021, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the uniformed services maintain the records on each insured Servicemember.

New life insurance coverage issued in FY 2021

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁸	314	\$53,386,251	\$170,020	\$200,000
S-DVI ²⁹	10,874	\$128,437,498	\$11,811	\$10,000 ³⁰
VGLI ³¹	20,592	6,933,270,000	\$336,697	\$400,000
FSGLI – Child ³²	70,383	\$703,830,000	\$10,000	\$10,000
FSGLI – Spouse ³³	141,325	\$13,959,800,850	\$98,778	\$100,000
SGLI ³²	198,069	\$69,586,343,839	\$351,324	\$400,000
Total	441,557	\$91,365,068,438	\$206,916	

²⁸ Source: VMLI Database – FY2021 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 – FY2021 Exhibit of Insurance In-force; State of Residence Report.

³⁰ Source: An additional \$30,000 of supplemental coverage is available to totally disabled policyholders. For FY2021, VA issued 622 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 FY2021. Data on accessions from the Defense Manpower Data Center.

³³ Source: DEERS and Military Pay Records.



Policy lapses³⁴ during FY 2021

Type of Insurance	Number	Face amount	Average face amount
NSLI	1,148	\$6,912,500	\$6,021
VSLI	496	\$3,514,000	\$7,085
VRI	49	\$283,500	\$5,786
S-DVI	856	\$10,541,000	\$12,314
Administered Total Lapses	2,549	\$21,251,000	\$8,337
VGLI Lapses	10,215	1,789,430,000	\$175,177

³⁴ Source: FY2021 Exhibit of Insurance In-force.
A policy lapses if the premium is not received within 61 days after the due date.





VBA Insurance payments made to policyholders during FY 2021

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁵	USGLI	0	\$0	\$0
	NSLI	5,284	\$103,870,866	\$19,658
	VSLI	32	\$627,285	\$19,603
	VRI	63	\$2,398,682	\$38,074
	S-DVI	130	\$1,371,000	\$10,546
Total		5,509	\$108,267,833	\$19,653
Cash surrender ³⁵	USGLI	0	\$0	\$0
	NSLI	711	\$14,410,992	\$20,269
	VSLI	565	\$8,663,194	\$15,333
	VRI	44	\$582,503	\$13,239
	S-DVI	659	\$4,335,287	\$6,579
Total		1,979	\$27,991,976	\$14,145
Dividends ³⁶	USGLI	3	\$315	\$105
	NSLI	90,489	\$17,664,110	\$195
	VSLI	59,612	\$8,517,721	\$143
	VRI	3,647	\$649,691	\$178
Total		153,751	\$26,831,837	\$175
Loans ³⁷	USGLI	0	\$0	\$0
	NSLI	233	\$1,011,000	\$4,339
	VSLI	287	\$961,000	\$3,348
	VRI	3	\$16,000	\$5,333
	S-DVI	24,326	\$18,750,000	\$771
Total		24,849	\$20,738,000	\$835

³⁵ Source of number: FY 2021 Exhibit of Insurance In-force. Source of amount: FY 2021 Statement of Operations and Changes in Net Position.

³⁶ Source of number: FY 2021 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2021 Statement of Operations and Changes in Net Position.

³⁷ Source of number: FY 2021 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2021 and percent of total. Source of amount: Insurance General Ledger Accounting System; Statement of Program Costs and Financing.



VBA Life Insurance dividend payments by fiscal year

Dividend payments	2017	2018	2019	2020	2021
Number	364,713	302,217	247,801	197,843	153,751
Total amounts	\$70,348,712	\$60,443,190	\$51,815,624	\$40,970,783	\$26,831,837
Average payments	\$193	\$200	\$209	\$207	\$175

In general, VA pays death claims to a Servicemembers' or Veterans' designated beneficiary upon the death of the insured person. In the case of FSGLI, VA pays spousal or dependent child death claim benefits to the Servicemember. In the case of VMLI, VA pays death claims directly to the mortgage lender.

The table below provides a distribution of death payments by program. For TSGLI, payments are for qualifying traumatic injuries.

Payments for death or traumatic injury during FY 2021³⁸

Type of insurance	Number	Amount	Average payment
USGLI	1	\$9,709	\$9,709
NSLI	23,314	\$310,114,392	\$13,302
VSLI	9,254	\$143,155,921	\$15,470
VRI	1,108	\$10,633,522	\$9,597
S-DVI	12,888	\$134,236,757	\$10,416
VMLI	168	\$25,604,927	\$152,410
SGLI ³⁹	1,635	\$586,050,389	\$358,441
FSGLI - Spouse ³⁹	587	\$56,947,181	\$97,014
FSGLI - Child ³⁹	911	\$9,100,351	\$9,989
TSGLI ³⁹	417	\$18,300,000	\$43,885
VGLI ³⁹	4,953	\$555,945,697	\$112,244
Total	55,236	\$1,850,098,846	\$33,494

³⁸ Source of number: FY 2021 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 2021 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 2021

Although most Veterans choose to receive payments in a lump sum, a monthly payment option is available for certain policy benefits, such as, cash surrenders and matured endowments. In the two disability benefit provisions of policies – total and permanent disability and total disability income – no lump sum option exists; VA pays monthly.

The table below provides data on recurring monthly payments to Veterans.

Insurance monthly installment award payments to policyholders at the end of FY 2021

Type of payment ⁴⁰	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	824	\$1,040,670	\$1,263
	VSLI	456	\$629,460	\$1,380
	VRI	51	\$42,780	\$839
Total		1,331	\$1,712,910	\$1,287
Matured endowments	USGLI	0	\$0	\$0
	NSLI	73	\$95,689	\$1,311
	VSLI	84	\$111,415	\$1,326
	VRI	2	\$1,067	\$534
	S-DVI	11	9,692	\$881
Total		170	\$217,863	\$1,282
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 2021

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 2021⁴¹

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	409	\$78,375	\$192
NSLI	6,161	\$3,410,879	\$554
VSLI	320	\$216,067	\$675
VRI	56	\$24,225	\$433
S-DVI	118	\$70,022	\$593
Total	7,064	\$3,799,568	\$538

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

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	1	1,681	13,984	23,913	40,309
% of all age groups	0%	1%	6%	10%	16%
VMLI ⁴³	0	12	126	264	639
% of all age groups	0%	0%	5%	11%	26%
SGLI ⁴⁴	146,622	1,115,232	656,241	249,507	69,928
% of Total	7%	50%	29%	11%	3%
FSGLI-Spouse ⁴⁴	8,042	313,757	395,083	166,075	44,357
% of all age groups	1%	34%	41%	18%	5%
FSGLI-Children ⁴⁴	1,647,457	57,543	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁵	23	10,159	46,802	97,485	140,178
% of all age groups	0%	2%	10%	22%	32%
Total all types	1,802,145	1,498,384	1,112,236	537,244	295,411
% of all age groups	32%	26%	19%	9%	5%

Age groups continued on the next page.

⁴² Note: Data as of September 30, 2021.

⁴³ Source: VMLI Reserve Valuation September Data

⁴⁴ Source: OSGLI June Data – Adjusted for FY 2021. 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 (continued)

Type of insurance	Age groups				Total all age groups	Average age
	60-69	70-79	80-89	> 89		
USGLI ⁴²	0	0	0	3	3	99.9
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴²	0	0	10,771	69,025	79,796	91.2
% of all age groups	0%	0%	13%	87%	100%	
VSLI ⁴²	0	0	33,079	20,558	53,637	89.0
% of all age groups	0%	0%	62%	38%	100%	
VRI ⁴²	0	0	802	2,436	3,238	92.3
% of all age groups	0%	0%	25%	75%	100%	
S-DVI ⁴²	48,825	104,536	13,725	2,165	249,139	63.9
% of all age groups	20%	40%	6%	1%	100%	
VMLI ⁴³	751	664	23	0	2,479	59.2
% of all age groups	30%	27%	1%	0%	100%	
SGLI ⁴⁴	1,958	10	2	0	2,239,500	29.8
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁴	4,686	0	0	0	932,000	33.8
% of all age groups	1%	0%	0%	0%	100%	
FSGLI- Children ⁴⁴	0	0	0	0	1,705,000	8.4
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁵	86,971	51,574	6,911	122	440,225	54.2
% of all age groups	20%	12%	2%	0%	100%	
Total all types	143,191	156,784	65,313	94,309	5,705,017	
% of all age groups	3%	3%	1%	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 2021

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	108,318	1,369,682	7.33%	92.67%
Reserve duty	190,486	480,514	28.39%	71.61%
Total⁴⁶	298,804	1,850,196	13.90%	86.10%

SGLI coverage by uniformed service and component of service in FY 2021

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁷ of grand total with SGLI
Active duty	Army	519,931	517,596	99.6%	24.1%
	Navy	366,679	361,977	98.7%	16.8%
	Air Force	362,572	358,833	99.0%	16.7%
	Marine Corps	194,185	193,724	99.8%	9.0%
	Coast Guard	43,738	39,806	91.0%	1.9%
	NOAA	347	317	91.4%	0.0%
	Public Health Service	6,030	5,747	95.3%	0.3%
	Total	1,493,482	1,478,000	99.0%	68.8%
Reserve /National Guard	Army	486,714	475,429	97.7%	22.1%
	Navy	28,979	28,963	99.9%	1.3%
	Air Force	133,632	133,556	99.9%	6.2%
	Marine Corps	26,614	26,599	99.9%	1.2%
	Coast Guard	11,090	6,453	58.2%	0.3%
	Total	687,029	671,000	97.7%	31.2%
Grand Total		2,180,511	2,149,000	98.5%	100.0%



⁴⁶ Does not include Servicemembers with part-time or post-separation coverage
⁴⁷ Percentages may not sum to Total due to rounding.

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 2021

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	9,101	600,899	1.49%	98.51%
Reserve duty	12,622	309,378	3.92%	96.08%
Total	21,723	910,277	2.33%	97.67%

FSGLI Spouse coverage by uniformed service and component in FY 2021

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁴⁸ of grand total with FSGLI
Active duty	Army	274,979	236,122	85.9%	25.3%
	Navy	155,508	141,811	91.2%	15.2%
	Air Force	176,247	145,364	82.5%	15.6%
	Marine Corps	65,868	61,854	93.9%	6.6%
	Coast Guard	23,589	20,867	88.5%	2.2%
	NOAA	191	146	76.4%	<0.1%
	Public Health Service	3,837	3,836	100.0%	0.4%
	Total	700,219	610,000	87.1%	65.5%
Reserve /National Guard	Army	228,707	193,891	84.8%	20.8%
	Navy	35,695	29,627	83.0%	3.2%
	Air Force	105,004	86,217	82.1%	9.3%
	Marine Corps	9,066	8,535	94.1%	0.9%
	Coast Guard	4,632	3,730	80.5%	0.4%
	Total	383,104	322,000	84.1%	34.5%
Grand Total		1,083,323	932,000	86.0%	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, VALI, VMLI)

Toll-free telephone: ⁴⁹

1-800-669-8477

Document Upload:

www.insurance.va.gov/home/IDU

General correspondence mailing address:

Department of Veterans Affairs Insurance Center
P.O. Box 42954
Philadelphia, Pennsylvania 19101

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:	P.O. Box 7208
Loans and Cash Surrenders:	P.O. Box 7327
Premium and Loan/Lien Payments:	P.O. Box 4019
All Other Insurance Mail:	P.O. Box 42954

Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When 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:

Support for SGLI/FSGLI Claims & VGLI:

1-800-419-1473

Death and accelerated benefits⁵⁰ claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

Support for TSGLI:

Call your office at the number located on first page of [TSGLI Application for Benefits \(SGLV 8600\)](#)

Support for SGLI & FSGLI coverage:

Utilize SGLI Online Enrollment System (SOES)
www.milconnect.dmdc.osd.mil/milconnect/

General correspondence mailing address:

The Office of Servicemembers' Group Life Insurance
PO Box 41618
Philadelphia PA 19176

E-mail:

Death and accelerated benefits claims only:
osgli.claims@prudential.com
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.



U.S. Department
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Administration





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.

1,441,745 Loans Guaranteed

Average Loan \$310,174

Total Loan Amount:

\$447.2 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.



VA



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

Veterans Benefits
Administration

Table of Contents

Loan Guaranty	183
Home Loan Guaranty Program Objectives	183
Current Benefits	183
Table of Contents	188
Program Information	189
Specialty Adapted Housing Program (SAH)	190
Native American Direct Loan (NADL) Program	191
Loan Administration	191
Quick Reference	192
Fiscal year 2021 loan guaranty program highlights	192
VA loans guaranteed by fiscal year	192
VA loans guaranteed by fiscal year	192
Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria	193
Period of service or entitlement	193
Service dates	193
Length of service or other criteria	193
Home Loan Guaranty Data	194
Types and characteristics of VA loans guaranteed by fiscal year	194
Types and characteristics of VA loans guaranteed during fiscal year 2021	194
Types and characteristics of VA loans guaranteed by fiscal year	195
VA loans guaranteed by fiscal year and period of service/entitlement	196
VA loans guaranteed during fiscal year 2021 by period of service/entitlement	196
VA loans guaranteed by fiscal year and age	197
VA loans guaranteed during fiscal year 2021 by age	198
Percentage of VA loans guaranteed by fiscal year and age	198
VA loans guaranteed during fiscal year 2021 by age	199
VA loans guaranteed during fiscal year 2021 by Veteran participant annual income	199
Veteran participant income and asset information	200
Number of VA loans guaranteed by fiscal year and race	201
VA loans guaranteed during fiscal year 2021 by race	201
VA loans guaranteed by fiscal year and gender	202
VA loans guaranteed during fiscal year 2021 by gender	202
SAH and NADL Program Data	202
Specialty adapted housing grants and direct loans during fiscal year 2021 by program	202
Loan Administration Data	203
Number of borrowers saved from foreclosure	203
Loan administration actions by fiscal year	203
Loan administration actions in fiscal year 2021	203
Appendix - Map of Regional Loan Centers	204
Contact Information	204

Release history

Version & changes	Date
Data as of	09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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 FY21, 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



**U.S. Department
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Veterans Benefits
Administration

Specially Adapted Housing Program (SAH)

Severely disabled Veterans and Service members, 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 anatomical loss or loss of use of both hands.

These distinctive programs help eligible individuals buy, build, or modify homes specifically adapted for their use. In addition to no time limitation or deadline for applying for either grant benefit, multiple grant uses are available as authorized under Title 38, United States Code (U.S.C.) section 2101(a) or section 2101(b). The Honoring Veterans and Caring for Camp Lejeune Families Act of 2012 (Public Law 112-154) further expanded the SAH benefit. Specifically, section 202 authorized SAH assistance for certain Veterans who served in the Armed Forces on or after September 11, 2001 and are entitled service-connected disability due to the loss or loss of use of one lower extremity, severely affecting the functions of balance or propulsion.

In August 2020, Public Law 116-154, the “Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act of 2019” was enacted. This law makes significant changes to the SAH grant program and enhances access to important funding for Veterans with serious and very specific service-connected disabilities.

Specially adapted housing data can be found at the bottom of page 202

Changes to the SAH program under PL 116-154 include:

- Veterans rated with a service-connected blindness disability are eligible for the SAH grant. VA statute reflects that all SAH-qualifying disabilities must be permanent. These changes became effective August 8, 2020.
- The lifetime grant usage is no longer limited to three (3) uses for each individual. Eligible Service members and Veterans are now able to use the grant a total of six (6) times.
- VA is authorized to approve up to 120 grants per year, an increase from the previous statutory limit of 30 per fiscal year for Veterans and Service members who experienced the loss or loss of use of one lower extremity after September 11, 2001.
- The aggregate limit amount for the SAH grant was raised to \$100,896, and the Special Housing Adaptation (SHA) grant has been increased to \$20,215.

Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps Native American Veterans finance the purchase of homes on Federal Trust Land. VA has entered into memorandums of understanding (MOU) with 109 participating Native American Tribes and Pacific Island territories. During FY21, VA closed 56 loans under this program. Since its inception, VA has made 1,159 loans to these Veterans.

In FY21, LGY promoted the NADL program in 30 regional and national outreach events across the United States. VA entered into one MOU during FY21. The NADL program had 531 active loans totaling \$65.7 million and expended over \$11 million in loan funding during FY21.

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 498,894 attempts to contact delinquent borrowers and mortgage servicers. In FY 2021, VA helped 203,890 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$4.57 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 Service members to call for home loan assistance is (877) 827-3702.

[Loan administration data can be found on page 203](#)



VA



**U.S. Department
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Veterans Benefits
Administration



Quick Reference

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

In FY 2021, interest rate reduction refinancing loans were 57.7% of the total loan volume. For the same year, all refinanced loans made up 69% of the total loan volume.

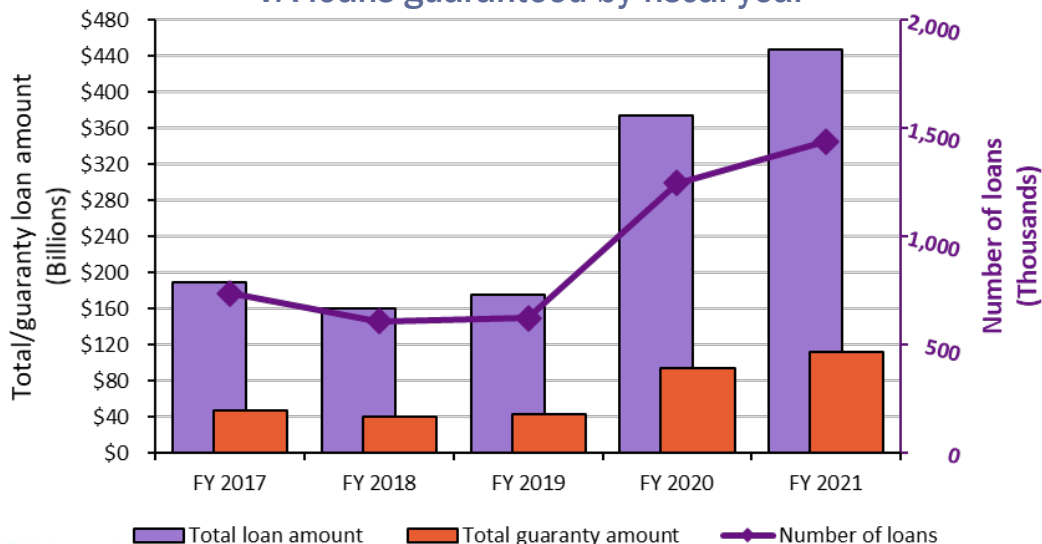
Fiscal year 2021 loan guaranty program highlights

Loans guaranteed	1,441,745
Interest rate reduction loans	831,824
Total loan amount	\$447,192,001,813
Average amount per loan	\$310,174

VA loans guaranteed by fiscal year

	2017	2018	2019	2020	2021
Number of loans	740,389	610,513	624,546	1,246,817	1,441,745
Total loan amount	\$188,699,744,440	\$161,295,513,770	\$175,638,600,656	\$375,346,777,738	\$447,192,001,813
Average loan amount	\$254,866	\$264,197	\$281,226	\$301,044	\$310,174
Total guaranty amount	\$46,955,375,319	\$39,939,956,683	\$43,477,935,388	\$93,719,486,331	\$111,967,654,473
Average guaranty amount	\$63,420	\$65,420	\$69,615	\$75,167	\$77,661

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 11/01/1955)
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 or 90 days for Veterans who served on non-training Title 10 orders
National Guard	—	6 years, or 90 days for Veterans who served on non-training Title 10 orders, or 90 days with 30 consecutive days for Veterans who served on certain Title 32 orders.
Unmarried surviving spouse	N/A	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	2017	2018	2019	2020	2021
First time home buyer	155,620	159,714	161,171	178,171	176,314
Previous home buyer	224,817	223,401	223,326	250,251	267,736

Purchase loans only

Without down payment	302,815	303,337	306,879	350,094	349,916
With down payment	77,622	79,778	77,618	78,328	94,134

Purchase loans only

Purchase loans	380,437	383,115	384,497	428,422	444,050
Interest rate reduction	190,914	67,347	94,861	662,065	831,824
Cash out/other refinancing	169,038	160,051	145,188	156,330	165,871
Total	740,389	610,513	624,546	1,246,817	1,441,745

Types and characteristics of VA loans guaranteed during fiscal year 2021

Characteristic/type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	176,314	\$53,517,592,007	\$303,536	\$13,461,453,287	\$76,349
Previous home buyer	267,736	\$99,356,539,335	\$371,099	\$24,402,587,330	\$91,144

Purchase loans only

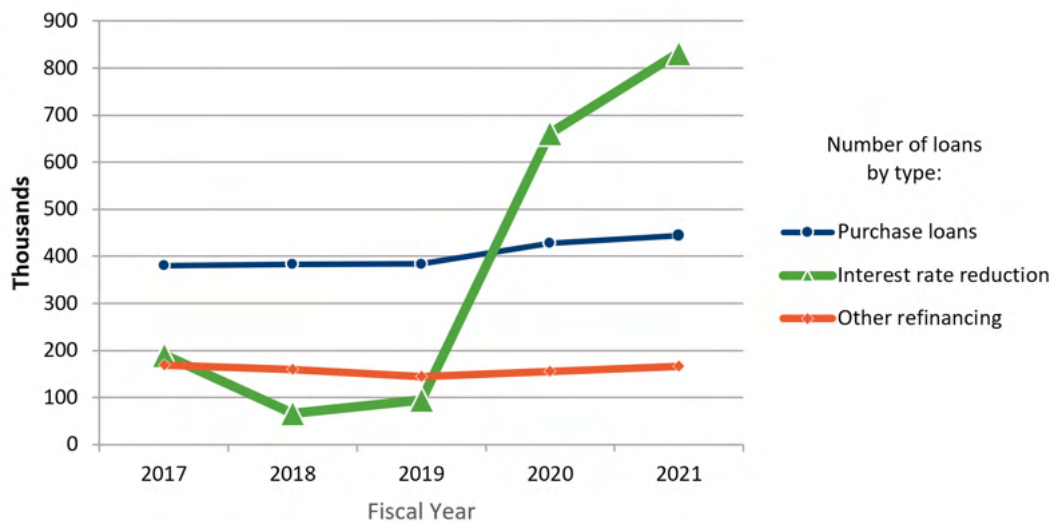
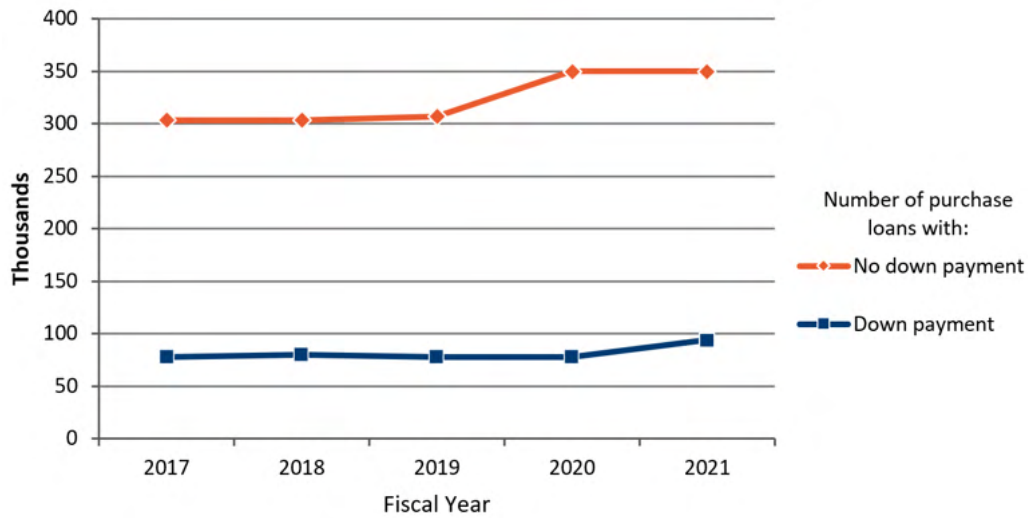
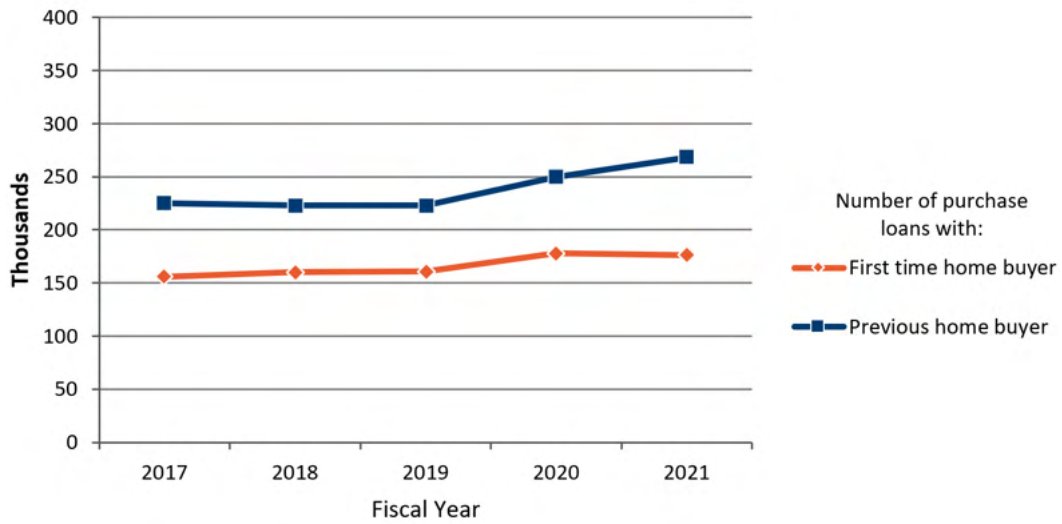
Without down payment	349,916	\$114,786,316,534	\$328,040	\$28,686,821,910	\$81,982
With down payment	94,134	\$38,087,814,808	\$404,613	\$9,177,218,706	\$97,491

Purchase loans only

Purchase loans	444,050	\$152,874,131,342	\$344,272	\$37,864,040,616	\$85,270
Interest rate reduction	831,824	\$242,957,384,486	\$292,078	\$61,293,122,798	\$73,685
Cash out / other refinancing	165,871	\$51,360,485,985	\$309,641	\$12,810,491,059	\$77,232
Total	1,441,745	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661



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	2017	2018	2019	2020	2021
World War II	421	253	135	223	226
Post-World War II	148	90	58	70	75
Korean Conflict	992	647	455	612	589
Post-Korean Conflict	7,337	5,153	3,606	6,253	5,629
Vietnam Era	38,829	28,749	22,330	40,224	38,951
Post-Vietnam Era	42,461	33,081	28,970	49,793	47,254
Gulf War Era	205,032	172,830	171,383	308,296	309,927
Restored entitlement	335,427	273,700	296,545	659,894	832,420
Service personnel	90,804	80,241	85,813	154,171	177,583
Reservists	14,749	11,703	11,116	21,204	21,580
Un-remarried survivors	4,189	4,066	4,135	6,077	7,511
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	740,389	610,513	624,546	1,246,817	1,441,745



VA loans guaranteed during fiscal year 2021 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	226	<0.1%	\$59,468,103	\$263,133	\$15,101,089	\$66,819
Post-World War II	75	<0.1%	\$18,875,138	\$251,669	\$4,813,387	\$64,178
Korean Conflict	589	<0.1%	\$141,274,499	\$239,855	\$36,219,180	\$61,493
Post-Korean Conflict	5,629	0.4%	\$1,309,611,081	\$232,654	\$336,635,186	\$59,804
Vietnam Era	38,951	2.7%	\$9,460,328,452	\$242,878	\$2,417,072,736	\$62,054
Post-Vietnam Era	47,254	3.3%	\$11,944,171,514	\$252,765	\$3,036,456,247	\$64,258
Gulf War Era	309,927	21.5%	\$92,247,347,781	\$297,642	\$23,120,868,459	\$74,601
Restored entitlement	832,420	57.7%	\$266,395,865,794	\$320,026	\$66,611,136,672	\$80,021
Service personnel	177,583	12.3%	\$57,601,093,281	\$324,362	\$14,366,527,965	\$80,900
Reservists	21,580	1.5%	\$6,213,153,140	\$287,913	\$1,564,245,322	\$72,486
Un-remarried survivors	7,511	0.5%	\$1,800,813,030	\$239,757	\$458,578,231	\$61,054
Spouses of POWs	N/A					
Total	1,441,745	100%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

¹ Percentages may not sum to Total due to rounding.



VA loans guaranteed by fiscal year and age

Age	2017	2018	2019 ²	2020 ³	2021 ⁴
18 - 25	23,207	24,466	27,822	41,508	43,865
26 - 35	162,979	143,400	150,916	263,729	282,353
36 - 45	155,889	126,452	133,685	281,554	330,727
46 - 55	153,717	120,085	119,394	251,973	294,257
56 - 65	105,900	83,947	84,235	180,459	220,060
66 - 75	112,439	89,741	84,960	173,772	200,644
76 - 80	15,791	13,651	14,968	34,965	45,906
Over 80	10,466	8,771	8,565	18,855	23,927
Total	740,389	610,513	624,546	1,246,817	1,441,745

VA loans guaranteed during fiscal year 2021 by age

Age	Number of Loans ⁵	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	43,865	3.0%	\$11,306,266,121	\$257,751	\$2,845,742,375	\$64,875
26 - 35	282,353	19.6%	\$87,392,726,884	\$309,516	\$21,839,893,356	\$77,350
36 - 45	330,727	22.9%	\$114,651,625,246	\$346,665	\$28,534,258,344	\$86,277
46 - 55	294,257	20.4%	\$99,116,074,847	\$336,835	\$24,729,242,377	\$84,040
56 - 65	220,060	15.3%	\$64,727,872,098	\$294,137	\$16,273,765,472	\$73,951
66 - 75	200,644	13.9%	\$51,951,664,539	\$258,925	\$13,163,819,370	\$65,608
76 - 80	45,906	3.2%	\$11,951,380,310	\$260,345	\$3,029,897,437	\$66,002
Over 80	23,927	1.7%	\$6,093,161,878	\$254,656	\$1,550,728,269	\$64,811
Total	1,441,745	100%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

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.

⁴ Total includes 6 Veterans and \$1,229,890 in loan with no age indicated in the record.

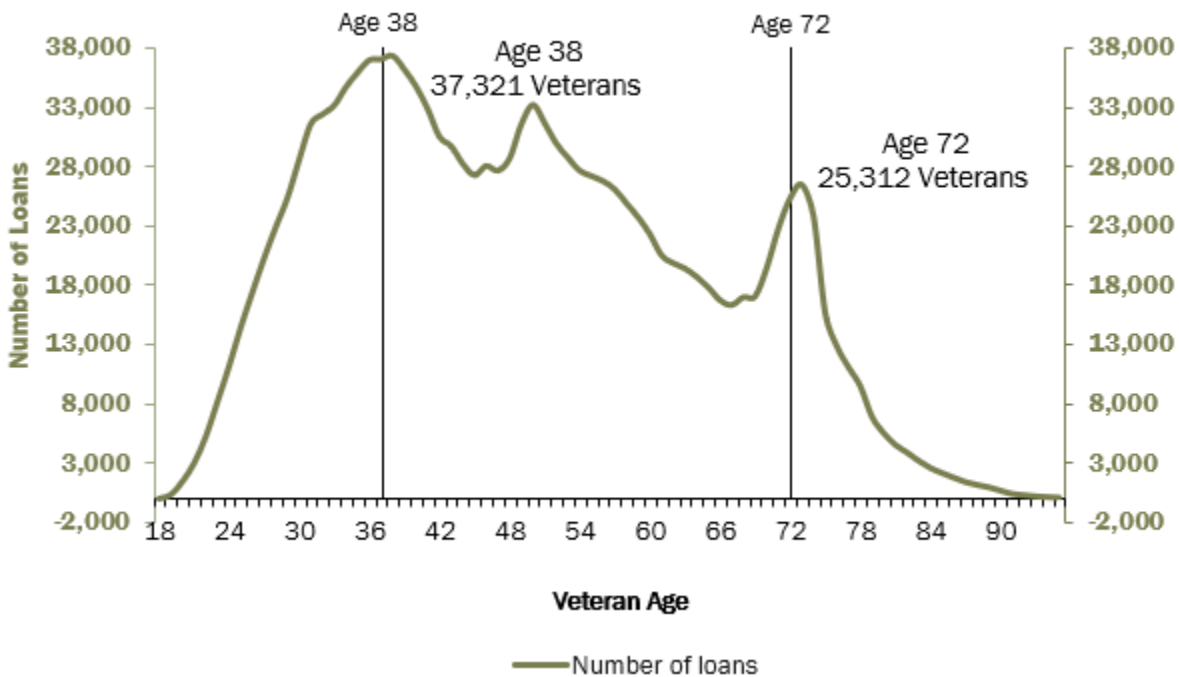
⁵ Total includes 6 Veterans and \$1,229,890 in loan with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2017	2018	2019	2020	2021
18 - 25	3.1%	4.0%	4.5%	3.3%	3.0%
26 - 35	22.0%	23.5%	24.2%	21.2%	19.6%
36 - 45	21.1%	20.7%	21.4%	22.6%	22.9%
46 - 55	20.8%	19.7%	19.1%	20.2%	20.4%
56 - 65	14.3%	13.8%	13.5%	14.5%	15.3%
66 - 75	15.2%	14.7%	13.6%	13.9%	13.9%
76 - 80	2.1%	2.2%	2.4%	2.8%	3.2%
Over 80	1.4%	1.4%	1.4%	1.5%	1.7%
Total	100%	100%	100%	100.0%	100.0%

VA loans guaranteed during fiscal year 2021 by age



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VA loans guaranteed during fiscal year 2021 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	1,804	\$212,649,558	\$117,877	\$64,701,884	\$35,866
\$25,000 to \$34,999	8,842	\$1,387,049,915	\$156,871	\$373,054,659	\$42,191
\$35,000 to \$44,999	24,840	\$4,824,455,923	\$194,221	\$1,239,249,153	\$49,889
\$45,000 to \$54,999	45,086	\$10,235,890,459	\$227,030	\$2,583,852,787	\$57,309
\$55,000 to \$64,999	53,759	\$13,872,300,189	\$258,046	\$3,477,605,811	\$64,689
\$65,000 to \$74,999	51,949	\$14,944,140,718	\$287,669	\$3,732,711,322	\$71,853
\$75,000 and over	257,770	\$107,397,644,580	\$416,641	\$26,392,865,001	\$102,389
Total	444,050	\$152,874,131,342	\$344,272	\$37,864,040,616	\$85,270

Purchase loans only

Veteran participant income and asset information

Average income	\$95,651
Median income	\$82,380
Median assets	\$15,642



Number of VA loans guaranteed by fiscal year and race

Race	2017	2018	2019	2020	2021
White	504,436	406,379	409,480	812,254	923,407
Black/ African American	86,539	73,369	76,905	144,235	172,401
Hispanic	61,335	50,802	53,043	108,317	127,669
Asian/ Pacific Islander/ Native Hawaiian	23,433	19,435	19,532	43,411	55,072
American Indian/ Alaskan Native	62,957	59,873	64,846	134,718	160,146

VA loans guaranteed during fiscal year 2021 by race

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	923,407	64.0%	\$281,168,291,487	\$304,490	\$70,410,462,451	\$76,251
Black/ African American	172,401	12.0%	\$51,994,937,491	\$301,593	\$13,034,396,566	\$75,605
Hispanic	127,669	8.9%	\$41,114,149,881	\$322,037	\$10,268,814,771	\$80,433
Asian/ Pacific Islander/ Native Hawaiian	55,072	3.8%	\$20,646,592,347	\$374,902	\$5,144,067,301	\$93,406
American Indian/ Alaskan Native	160,146	11.1%	\$51,459,058,111	\$321,326	\$12,903,868,567	\$80,576
Unknown	3,050	0.2%	\$808,972,496	\$265,237	\$206,044,818	\$67,556



VA loans guaranteed by fiscal year and gender

Gender	2017	2018	2019	2020	2021
Male	658,622	539,368	548,851	1,099,572	1,264,180
Female	81,767	71,145	75,695	147,245	177,565
Total	740,389	610,513	624,546	1,246,817	1,441,745

VA loans guaranteed during fiscal year 2021 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	1,264,180	87.7%	\$392,282,215,885	\$310,306	\$98,208,437,837	\$77,685
Female	177,565	12.3%	\$54,909,785,928	\$309,238	\$13,759,216,636	\$77,488
Total	1,441,745	100.0%	\$447,192,001,813	\$310,174	\$111,967,654,473	\$77,661

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2021 by program

Number or amount of loan or grant	Specially adapted housing grants ⁶	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	2,303	68	56
Amount of grants / loans	\$128.3M	\$0.9M	\$11.0M

⁶ 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

203,890

Loan administration actions by fiscal year

Action	2018	2019	2020	2021
Borrowers saved from foreclosure	104,752	101,980	119,513	203,890
Potential claim savings	\$2,661,555,870	\$2,627,518,597	\$3,412,897,121	\$4,573,745,306
Foreclosures completed	14,836	14,655	7,882	3,771
Claim payments	\$699,755,664.89	\$528,169,644	\$530,320,725	\$220,276,153

Loan administration actions in fiscal year 2021

Action	Number/Amount
Borrower contact	313,332
Servicer contact	185,562
Potential claim savings	\$4,573,745,306
Default resolution rate (percent)	98.18% ⁷
Defaults reported	115,245
Foreclosures completed ⁸	3,771
Borrowers saved from foreclosure	203,890

⁷ In the wake of COVID-19, VA imposed a moratorium on certain eviction and foreclosure actions. The end result was a higher than usual default resolution rate for FY2021.

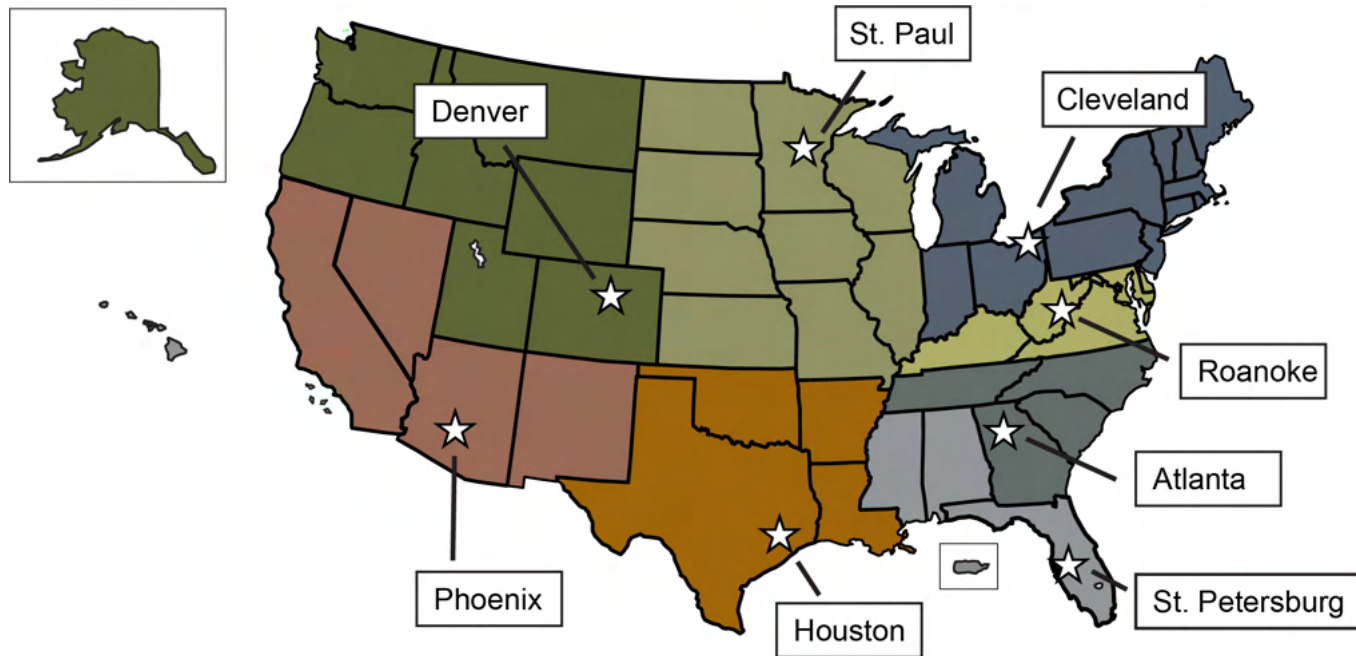
⁸ Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by state.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Appendix – Map of Regional Loan Centers



Visit [Regional Loan Center Contact Information](https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) (https://www.benefits.va.gov/homeloans/contact_rlc_info.asp) for regional loan center locations and contact information.

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

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 1,452 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:

- 125,144 Veteran Participants
- 147,949 Veterans Receiving Evaluation and Counseling Services
- 11,888 Veteran Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Veteran Readiness	199
Veteran Readiness and Employment (VR&E)	199
Table of Contents	206
Chapter 31 Services	207
Services Provided Through Other Benefit Chapters	207
Quick Reference	208
Veteran Readiness and Employment (VR&E) Activities FY21	208
Veterans receiving VR&E benefits at the end of FY 21	209
Employment Handicaps	210
Veterans with serious employment handicaps during FY 21	210
Beneficiary Payments	211
FY 2021 VR&E appropriations	211
Veterans who received subsistence as part of a training program during FY 21	212
VR&E Veteran Demographics	213
Veterans by prior education level	213
Veterans by age	213
Veterans by branch of service	213
Veterans by period of service	213
Veterans by length of service	214
Veterans by combined service-connected disability rating	215
Rehabilitated Veterans	216
Number of Veterans who were rehabilitated during FY 21	216
VR&E Employment Outcomes	217
FY 21 employment placements	217
FY 21 career categories of rehabilitated Veterans	217
Appendix - Map of VR&E Locations	218
Contact Information	218

Release history

Version & changes	Date
Data as of	09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





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 2021, including those who were successfully rehabilitated or who discontinued their program of services in FY 2021.

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

Services Provided Through Other Benefit Chapters

Veteran Readiness and Employment also supports other beneficiaries, such as those receiving Dependents Educational Assistance (Chapter 35), Children of Vietnam Veterans born with certain birth defects (Chapter 18), Veterans entitled to services under the Montgomery GI Bill Selected Reserve (Chapter 1606) and the Reserve Educational Assistance Program (Chapter 1607). In 2021, 78 beneficiaries and Veterans applied for services under these benefit chapters.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference

Veteran Readiness and Employment (VR&E) Activities FY21

Veterans enrolling

Total applicants ¹	92,247
Eligible applicants	69,924
Completed evaluation (including prior year carry over) ²	60,910
Entitled applicants (including prior year carry over)	50,894
Entitled applicants (2021 only)	40,287
New plans of service (enrollments) ³	32,928

Veterans enrolled in a plan of services at the end of FY21^{4,5}

New plans of service (Unique enrollments)	32,892
Persisting from prior years	64,223
Independent living rehabilitations	389
Employment rehabilitations	10,652
Education rehabilitations	849
Maximum Rehabilitation Gain (MRG) – employed	737
Maximum Rehabilitation Gain (MRG) – employable	5,246
Discontinued	10,156
Veterans participating in a plan of services	125,144

¹ Unique count of Chapter 31 only applicants

² Prior year carry over represents applications or evaluations completed by VR&E in FY 21 from Veterans that applied in FY 20.

³ Includes Veterans who entered a plan of services more than once in the same fiscal year.

⁴ Includes 1 Chapter 35 employment rehabilitation and 1 Chapter 35 education rehabilitation not included in subsequent rehabilitation totals.

⁵ Unique counts of rehabilitations.



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of Veterans Affairs
Veterans Benefits
Administration





Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	125,144
Veterans that received evaluation and counseling services – did not enter a plan of services	22,805
Veterans that received evaluation and counseling services	147,949

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	147,949
Veterans applying – did not pursue counseling services	41,106
Total VR&E Veterans served	189,055

Veterans receiving VR&E benefits at the end of FY 21

Veterans participating in the VR&E program who are male	94,006
Veterans participating in the VR&E program who are female	30,912
Veterans participating in the VR&E program with gender data not available	226
Total	125,144



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U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Employment Handicaps

Veterans with serious employment handicaps during FY 21

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	29,412	21,482	50,894
Participants	86,743	38,401	125,144
Rehabilitated	7,743	4,145	11,888

Nearly 70 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.



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Administration





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 2021 VR&E appropriations

Obligations	2021 Actual (dollars in thousands)
Subsistence Allowance	\$591,129
Books, Tuition, Supplies, Fees	\$827,920
Total	\$1,419,050



VA



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Administration



Veterans who received subsistence as part of a training program during FY 21

Program	Total	Percent of total
Undergraduate	61,792	69.5%
Graduate	16,612	18.7%
Vocational/Technical	5,315	6.0%
College, Non-Degree	2,447	2.8%
Improvement of Rehab Potential	952	1.1%
Extended Evaluation/Independent Living	631	0.7%
Non-paid Work Experience in Government	482	0.5%
Apprenticeship	309	0.3%
Paid On-the-Job Training	231	0.3%
Farm Co-op	90	0.1%
Non-paid On-the-Job Training	27	0.0%
Total	88,888	

VR&E participants who did not receive subsistence allowance payments during the fiscal year received other forms of rehabilitation services. For example, Veterans who have appropriate training and skills, or who have completed their training, receive job-search assistance and job-accommodation services to transition them into the workforce.

Services include most independent living services, career counseling, medical referrals, and non-training evaluation services such as assistive technology evaluations.

Through outreach and early intervention efforts, some VR&E participants are still on active duty and in the process of separating from the military. VR&E can assist Service members with a disability by providing evaluation, rehabilitation services, training, and case management.

Service members are not eligible for subsistence allowance payments until they have completed their separation from the military and are considered a Veteran.



Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	0	1,831	45,715	18,982	3,700	22,019	92,247
Participants	8	1,751	67,148	27,541	7,168	21,528	125,144
Rehabilitated	2	149	5,959	2,908	960	1,910	11,888

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total
Applicants	560	15,311	34,828	13,330	9,636	8,385	5,460	4,736	92,247 ⁶
Participants	382	16,755	51,526	18,295	13,595	11,767	7,112	5,712	125,144
Rehabilitated	0	1,028	5,500	1,744	1,377	1,108	628	503	11,888

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	12,793	46,399	916	14,666	17,403	70	92,247
Participants	16,520	64,573	1,201	21,243	21,565	42	125,144
Rehabilitated	1,654	5,867	113	2,199	2,055	0	11,888

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁷
Applicants	15	4	507	2,116	52,913	5,061	92,247
Participants	22	17	783	4,409	98,401	7,537	125,144
Rehabilitated	1	4	110	332	9,530	712	11,888

⁶ Totals include 1 applicant unidentifiable by age.

⁷ Totals include 31,631 applicants, 13,975 participants, and 1,199 rehabilitations where period of services was not available.



Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	495	625	32
3 - 6 mos.	1,563	2,005	138
6 mos. to 2 years	7,555	10,856	840
2 - 4 years	16,919	24,338	1,976
4 - 10 years	38,855	53,416	5,370
10 - 15 years	8,165	11,577	1,204
15 - 20 years	3,500	5,044	519
20 - 30 years	11,402	14,620	1,662
> 30 years	1,048	1,318	147
In service	2,707	1,345	0
Total⁸	92,247	125,144	11,888

⁸ Includes 38 applicants unidentifiable by length of service.



Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	181	32	1
10%	3,649	2,187	208
20%	2,806	3,846	408
30%	3,931	5,887	632
40%	4,815	7,433	830
50%	4,829	7,369	786
60%	7,430	11,597	1,224
70%	10,276	15,230	1,477
80%	11,698	17,431	1,649
90%	12,127	17,747	1,736
100%	26,132	34,586	2,937
Memo rating ⁹	3,210	1,799	0
Total¹⁰	92,247	125,144	11,888

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 1,163 applicants unidentifiable by combined service-connected disability rating.





Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 21

Category	Number ¹¹	Percent of total
Number of female Veterans who were rehabilitated	2,734	23.0%
Number of male Veterans who were rehabilitated	9,130	77.0%
Disabled Veterans with serious employment handicaps who were rehabilitated	7,743	65.1%
Disabled Veterans with employment handicaps who were rehabilitated	4,145	34.9%
Total number of employment rehabilitations	10,651	89.6%
Total number of education rehabilitations	848	7.1%
Total number of independent living rehabilitations	389	3.3%
Total number of Veterans rehabilitated in FY 2021		11,888

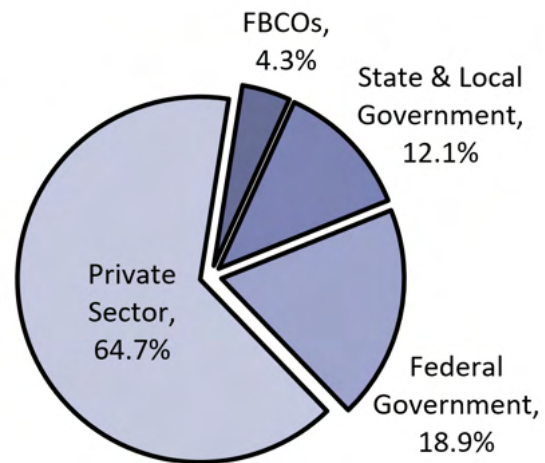
¹¹ Excludes 24 rehabilitations where gender data was not available.

VR&E Employment Outcomes



FY 21 employment placements^{12,13}

The chart on the right shows the percentages of the career fields where VR&E Veterans found work in FY 21.



FY 21 career categories of rehabilitated Veterans

Category	Number of Veterans	Avg. annual wages at rehabilitation ¹⁴
Professional, Technical, and Managerial	9,354	\$59,380
Machine Trades	327	\$44,186
Services	325	\$41,269
Miscellaneous	312	\$47,899
Clerical	272	\$43,203
Structural (Building Trades)	212	\$60,756
Sales	121	\$51,475
Agricultural, Fishery and Forestry	46	\$43,785
Processing (Butcher, Meat Processor etc.)	20	\$44,105
Total number and average wage	10,989	\$54,787
Rehabs without full-time wages ¹⁵	510	NA
Total	11,499	

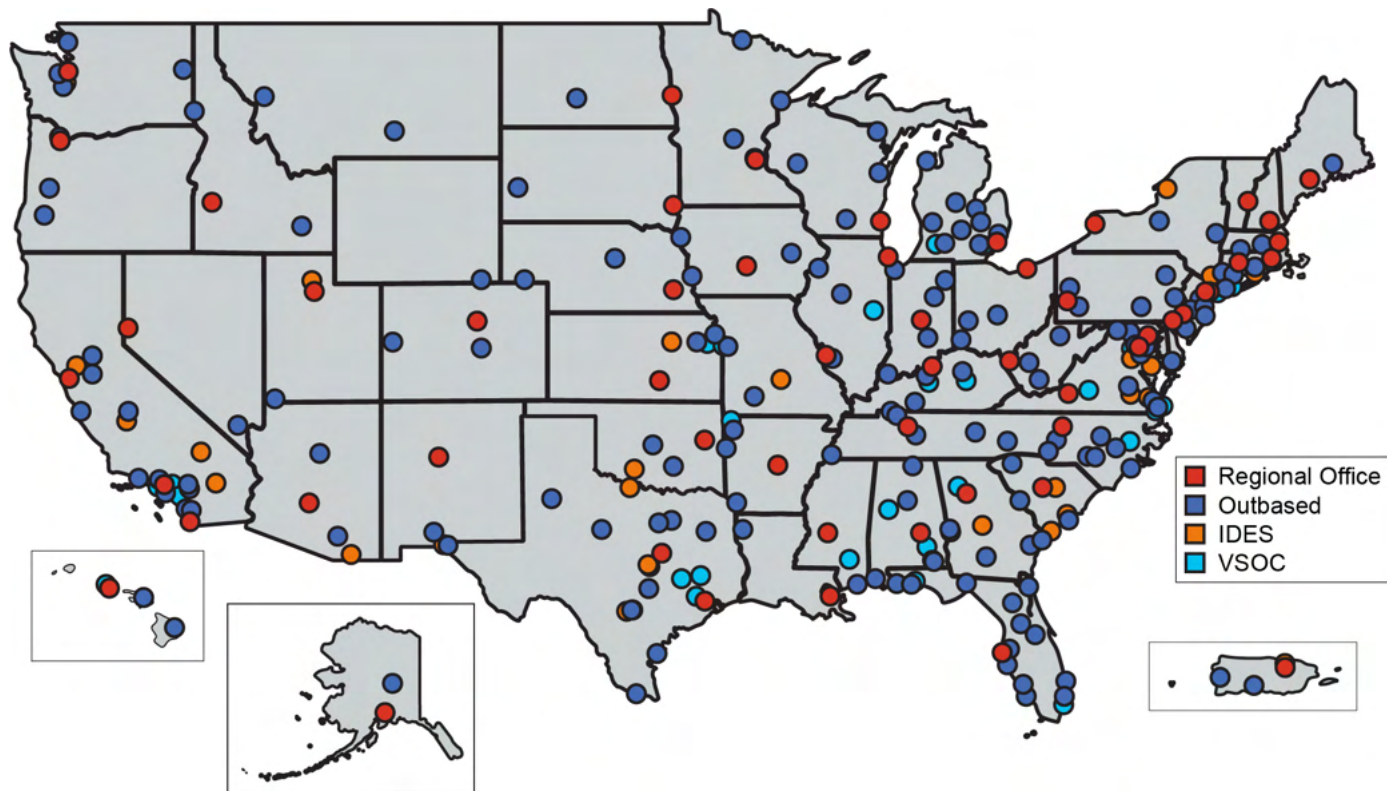
¹² FBCOs: Faith-Based & Community Organizations.

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



Visit the [VA Regional Offices Websites](https://www.benefits.va.gov/benefits/offices.asp) page (<https://www.benefits.va.gov/benefits/offices.asp>) for regional office, Integrated Disability Evaluation System (IDES), and out-based locations.

Visit the [VetSuccess on Campus \(VSOC\)](https://www.benefits.va.gov/vocrehab/vsoc.asp) page (<https://www.benefits.va.gov/vocrehab/vsoc.asp>) for VSOC locations and counselor contact information

Contact Information

Veteran Readiness and Employment Information:

1-800-827-1000

Annual Benefits Report (Office of Performance Analysis & Integrity)

212-461-9040

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

VR&E home page

www.benefits.va.gov/vocrehab





Outreach, Transition and Economic Development

Outreach, Transition and Economic Development (OTED)

Outreach, Transition and Economic Development (OTED) provides a wholistic approach to Veteran engagement, before, during, and after transition from military service to civilian life. OTED engages millions of Veterans, transitioning Service members, their families and caregivers annually through extensive programs. OTED provides access to VA benefits, services, and resources through a network of partners who work together to accelerate economic empowerment and well-being for Veterans and transitioning Service members. OTED administers portions of the Transition Assistance Program (TAP) and other programs within the Military to Civilian (M2C Ready) framework; 365 days before and after separation.

To better serve Veterans and dependents, OTED collaborates with interagency partners including the Department of Defense (DOD), Departments of Labor, Homeland Security, and Education, the Small Business Administration (SBA) and the Office of Personnel Management to carry out the requirements of the Veterans Opportunity to Work (VOW) to Hire Heroes Act, Public Law 112-56. OTED highlights the following key programs that are critical to our Veterans successful transition:

1. Transition Assistance Program (TAP)
2. VA Solid Start (VASS)
3. Personalized Career Planning & Guidance (PCPG)



Supports 331 military installations Nationwide, with over 300 contractor employees and support staff serving Veterans

Mission:

Collaborate, inform and advocate for Veterans, transitioning Service members, survivors, family members, and all eligible beneficiaries by highlighting pathways to VA benefits and services to facilitate sustained successful connections.

Vision:

Serve as a trusted leader to all Veterans, transitioning Servicemembers, survivors, and eligible beneficiaries by increasing awareness of and access to VA benefits and services.

Activities:

91,232 TAP Attendees 317,638 TAP Touchpoints

60,380 TAP Events

149,498 Veterans Contacted by VA Solid Start (VASS)

24,233 Priority Veterans Contacted by VASS

7,826 PCPG (Chap. 36) Applications Processed



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Veteran Readiness	199
Outreach, Transition and Economic Development (OTED)	199
Table of Contents	220
Transition Assistance Program (TAP)	221
VA Solid Start (VASS)	223
Personalized Career Planning and Guidance (Chapter 36) Benefits	224
Quick Reference	225
Office of Outreach, Transition and Economic Development (OTED)	225
Activities FY2021	225
One-on-One Assistance Session Topics Reported, FY2021	226
VA Solid Start Contact	227
Veterans Counseled	227
FY 2021 PCPG (Chapter 36) Cases	227
Appendix – Map of TAP Briefing Locations at Military Installations	228
Contact Information	228

Release history

Version & changes	Date
Data as of	09/30/2021



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Transition Assistance Program (TAP)

TAP is an interagency program designed to help Service members have a smooth and successful transition to civilian life. VA, with interagency partners, implements the five-day TAP curriculum, which Service members are required to take beginning two years prior to retiring or one year prior to separation. The TAP curriculum provides the skill building, resources and tools Service members need to achieve emotional health, physical health and economic stability in civilian life. The full-day VA Benefits and Services course, led by VA Benefits Advisors, helps Service members and their family members understand how to navigate VA and the benefits and services they have earned through their military career. VA Benefits Advisors are also available to Service members throughout their military careers through Military Life Cycle (MLC) modules, One-on-One Assistance sessions and at Installation Engagement activities. 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 FY2021, OTED supported 3,804 in-person VA TAP Benefits and Services courses with 91,232 attendees.
 - 144,808 individuals completed the eLearning online VA Benefits and Services course through the VA Transition Online Learning at va.org (formerly the Defense Department's Joint Knowledge Online [JKO]).
- **One-on-One Assistance:** VA Benefit Advisors explain benefits, answer questions and connect Service members, Veterans and their loved ones with resources to meet their individual needs. In FY2021, OTED supported 54,291 One-On-One Assistance sessions (combination of in-person, telephone and email) with a total of 56,510 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 FY2021, OTED supported 324 in-person MLC modules with 6,158 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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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. Through June 30, 2021, the end of the third fiscal quarter (Q3), VA's cumulative satisfaction score was 95.7%. Satisfaction exceeded the goal of 95% on 4 of 5 questions.

Transition Assistance Curriculum Participant Assessment, FY2021 Q1-Q3

Questions	Achieved	Goal
Facilitators were knowledgeable	96.7%	95.0%
Facilitators interacted well with participants	96.2%	95.0%
Learning resources (notes, handouts, AV, materials) were useful	95.6%	95.0%
I will use what I learned in module in my transition planning	96.1%	95.0%
The module enhanced my confidence in transition planning	93.9%	95.0%
Overall Satisfaction	95.7%	95.0%



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



VA Solid Start (VASS)

The first year after separation from military service poses challenges for recently separated Veterans that can make it difficult to adjust to civilian life, and for some, increase their risk for suicide. To provide added support during this critical period, VBA launched the VA Solid Start program in December 2019. Specially trained VASS representatives reach out by phone to recently separated Veterans at three key points (0 to 90, 91 to 180, and 181 to 365 days after release from active duty), to establish a relationship with VA, increase their awareness of available VA benefits and services, lower the barrier to entry into VA mental health care treatment, and support their successful transition to civilian life.

VA Solid Start conversations are not scripted and are instead driven by the specific needs of the Veteran at the time of the call. VASS representatives ask open-ended questions to identify issues or challenges the Veteran may be experiencing at the time of the call, and then direct the Veteran to the appropriate resources, benefits, and services to best meet their needs. Veterans are assigned a specific VASS representative who remains with the Veteran throughout the entire VASS program.

The VA Solid Start program has achieved great success. In FY2021, VASS successfully connected with 149,498 recently separated Veterans, representing a 58.2% successful connection rate, far exceeding the 40% goal.

VA Solid Start Services:

- VA Solid Start addresses transition-related challenges through proactive outreach to encourage Veterans to access and use benefits as tools for success during the first year of separation.
- 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), and Reserve and National Guard deactivated from overseas contingency deployments of at least 90 days.
- VA Solid Start prioritizes calls to Veterans who had a mental health care appointment within the last year of their active-duty service, helping to lower the barrier to accessing high quality VA mental health care treatment. In FY2021, VASS successfully connected with 24,233 priority Veterans, representing a 75.0% successful connection rate.
- VA Solid Start representatives are specially trained to identify individuals who may be in crisis or at risk for suicide during VASS conversations. When this occurs, VASS representatives complete a warm handover to the Veterans Crisis Line (VCL). In FY2021, VASS successfully connected 12 Veterans in crisis to the VCL for additional care and support.
- VA Solid Start utilizes proactive messaging via email prior to each VASS engagement to provide Veterans with information on the program, including links to resources and the VA Solid Start webpage, and to ask the Veteran to take the VASS call. The targeted messaging also includes contact information for key VA resources, such as the Veterans Crisis Line and the Veterans Benefits Administration National Contact Center, that the Veteran may need to access prior to the VASS call.
- VA Solid Start also provides Veterans with a comprehensive post-call summary via email that includes a summary of the interaction, provides additional information on the topics and benefits that were discussed, and links to pertinent information about earned benefits and services. These emails also include contact information for the appropriate State Veterans Affairs office to help the Veteran access state and/or local benefits that may be available.



VA



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of Veterans Affairs**
Veterans Benefits
Administration

Personalized Career Planning and Guidance (Chapter 36) Benefits

Personalized Career Planning and Guidance (PCPG) is a rebranded execution of Chapter 36 now managed by OTED. PCPG provides career and education counseling to transitioning Service members within six months of leaving the military, to Veterans who have left the military within the past 12 months, or at any time to individuals eligible to use a VA education benefit. In FY2021, 7,835 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 made in FY2021 added increased resume support 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

Working in collaboration with Veteran Readiness and Employment (VR&E) and Education Services (EDU), OTED administers the Contract Counseling for PCPG; both VR&E and EDU will continue to be active partners in the delivery of education and career counseling, and VR&E will continue to offer PCPG benefits through VA Regional Office locations and VetSuccess on Campus (VSOC) sites.

PCPG expands 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. Through a robust marketing plan in FY2022, OTED 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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Office of Outreach, Transition and Economic Development (OTED)
Activities FY2021

Transition Assistance Program Attendance and Events

TAP Events	Attendance	Events
One on One Assistance	56,510	54,291
VA Benefits and Services	91,232	3,807
Installation Engagement	16,704	659
Military Life Cycle (MLC)	6,158	324
Capstone	2,226	1,290
Grand Total	172,830	60,371

Figures in this table include virtual instructor-led courses but not VA Transition Online Learning at va.org (formerly JKO).

TAP Attendance for One-On-One Assistance Sessions, by Region,
FY2021 Q1

Region	Sessions	Share of Total Sessions
Asia	1,874	16.8%
Europe	1,150	10.3%
Central	2,340	21.0%
Eastern	1,716	15.4%
Southern	1,927	17.3%
Western	2,151	19.2%
Region not specified	9	<0.1%





TAP Attendance for One-On-One Assistance Sessions, by Region, FY2021 Q2 - Q4

Region ¹	Sessions	Share of Total Sessions
Northeast and Mid-Atlantic	4,899	11.3%
Georgia and the Carolinas	7,639	17.7%
Southeast and Caribbean	6,507	15.0%
Midwest	3,266	7.5%
Texas, Arizona, New Mexico	7,116	16.5%
Northwest, Alaska, Hawaii	4,597	10.6%
California and Nevada	2,466	5.7%
OCONUS Europe, Middle East & North Africa	3,351	7.8%
OCONUS Guam, Japan, Korea, Saipan and Singapore	3,329	7.7%

One-on-One Assistance Session Topics Reported, FY2021

Benefit Topic ²	Number of Sessions	Percentage
Disability Compensation	38,288	70.5%
Education Benefits	23,303	42.9%
Health Care	16,369	30.2%
VA Website Management	12,828	23.6%
State and Local Benefits	8,173	15.1%
Employment Services	7,555	13.9%
Housing and Living Benefits	5,293	9.7%
Family Support Programs	3,927	7.2%

¹ Coding of geographic regions changed in January 2021.

² Figures add to more than 100% because an assistance session could cover multiple topics.



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Veterans Benefits
Administration





VA Solid Start Contact

VA Solid Start Eligible Veterans Served

Beneficiary Type	Total
Eligible Veterans	257,039
Number of Eligible Veterans Successfully Contacted	149,498
Eligible Veterans Successful Contact Rate	58.2%

VA Solid Start prioritizes calls to Veterans who had a mental health appointment during their last year before separation.

VA Solid Start Eligible Priority Veterans Served

Beneficiary Type	Total
Eligible Priority Veterans	32,332
Number of Eligible Priority Veterans Successfully Contacted	24,233
Eligible Priority Veterans Successful Contact Rate	75.0%

Veterans Counseled

FY 2021 PCPG (Chapter 36) Cases

Case Status	Number
Applications Processed	7,826
Applications Counseled	2,641
Average Days to Complete (among Eligible Beneficiaries Counseled)	41.6

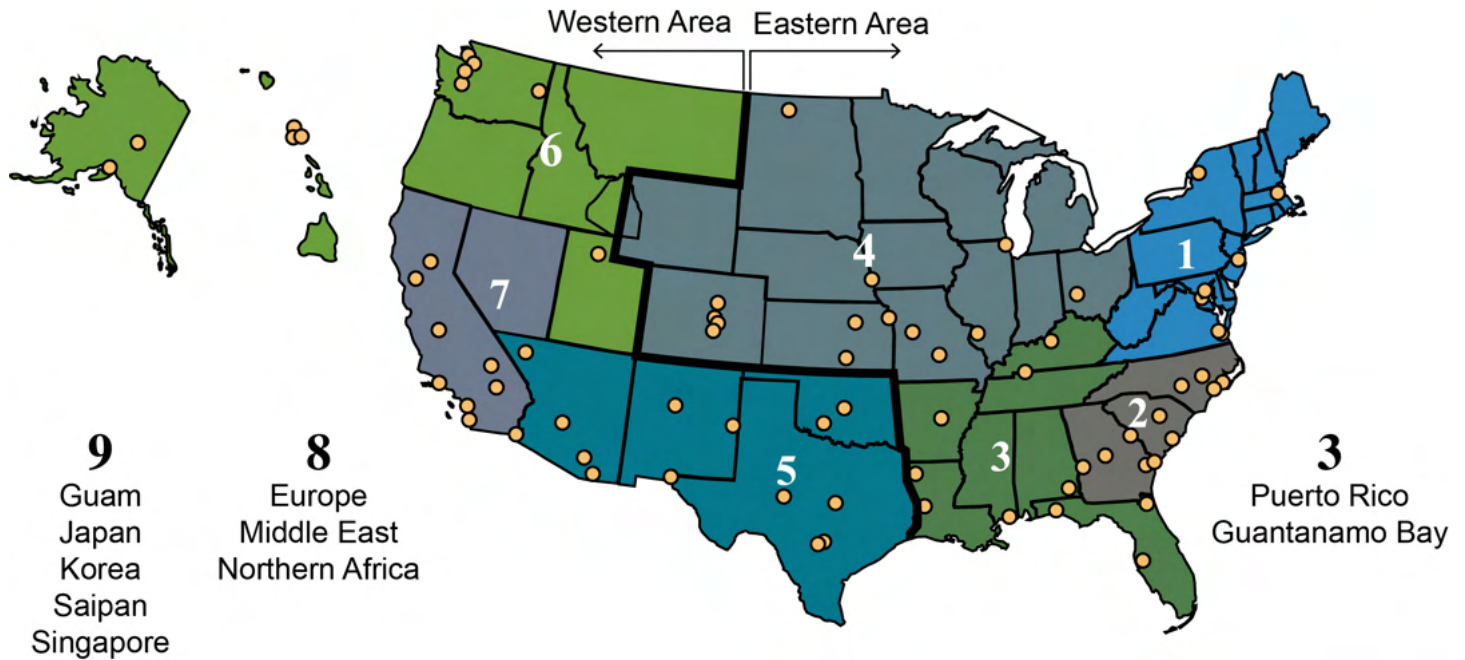


VA



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VA TAP Coverage Model



Contact Information

Outreach, Transition and Economic Development:
1-800-827-1000
Annual Benefits Report (Office of Performance Analysis & Integrity)
202-461-9040

Department of Veterans Affairs home page
www.va.gov
Veterans Benefits Administration home page
benefits.va.gov

eBenefits (Online forms and applications)
www.ebenefits.va.gov
VR&E home page
www.benefits.va.gov/vocrehab

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



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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: 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



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

TN

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

TX

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

TX

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

UT

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

VA

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

VT

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

WA

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

WI

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

WV

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

WY

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

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

TX

UT

VA

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



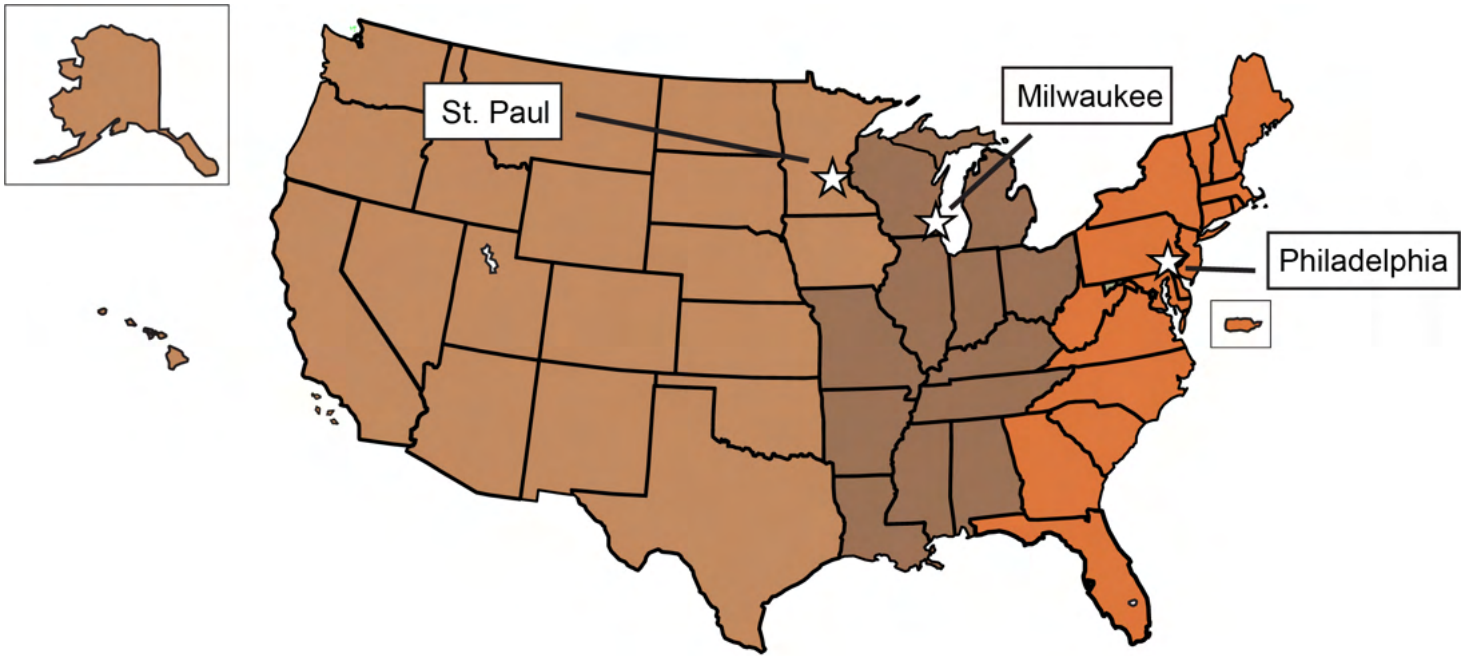
VA



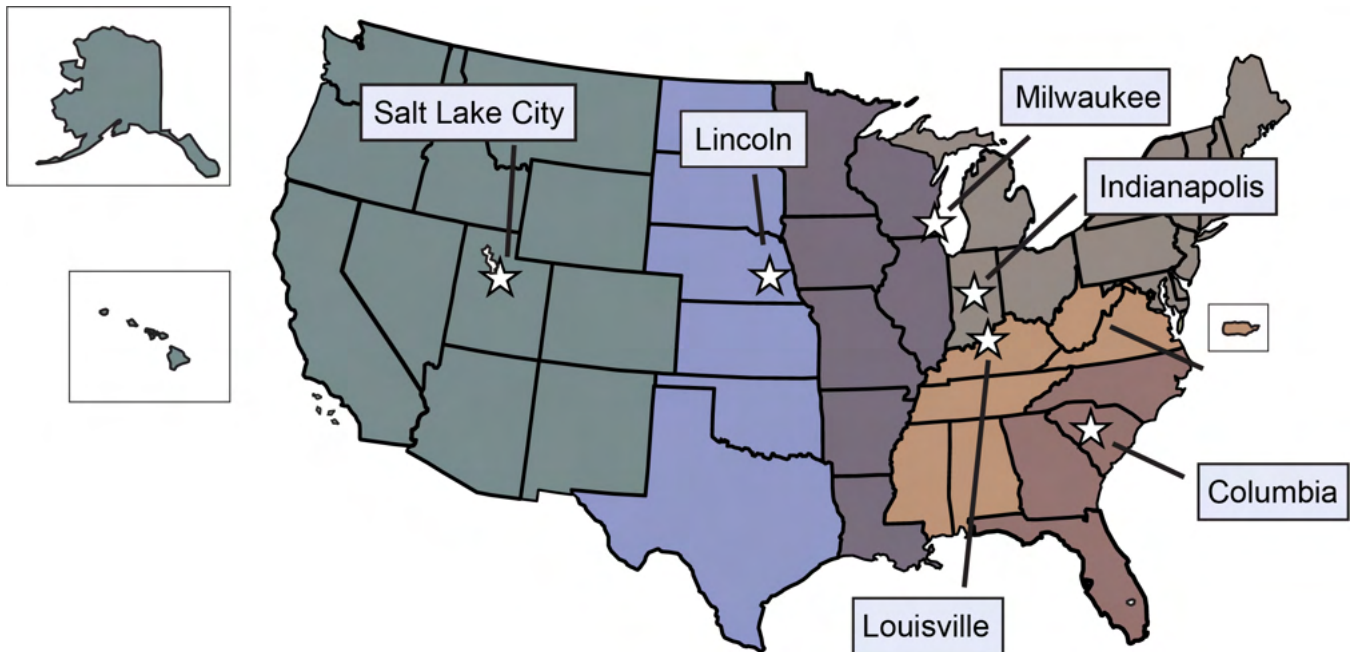
U.S. Department
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Veterans Benefits
Administration

Program Jurisdiction Information/Maps

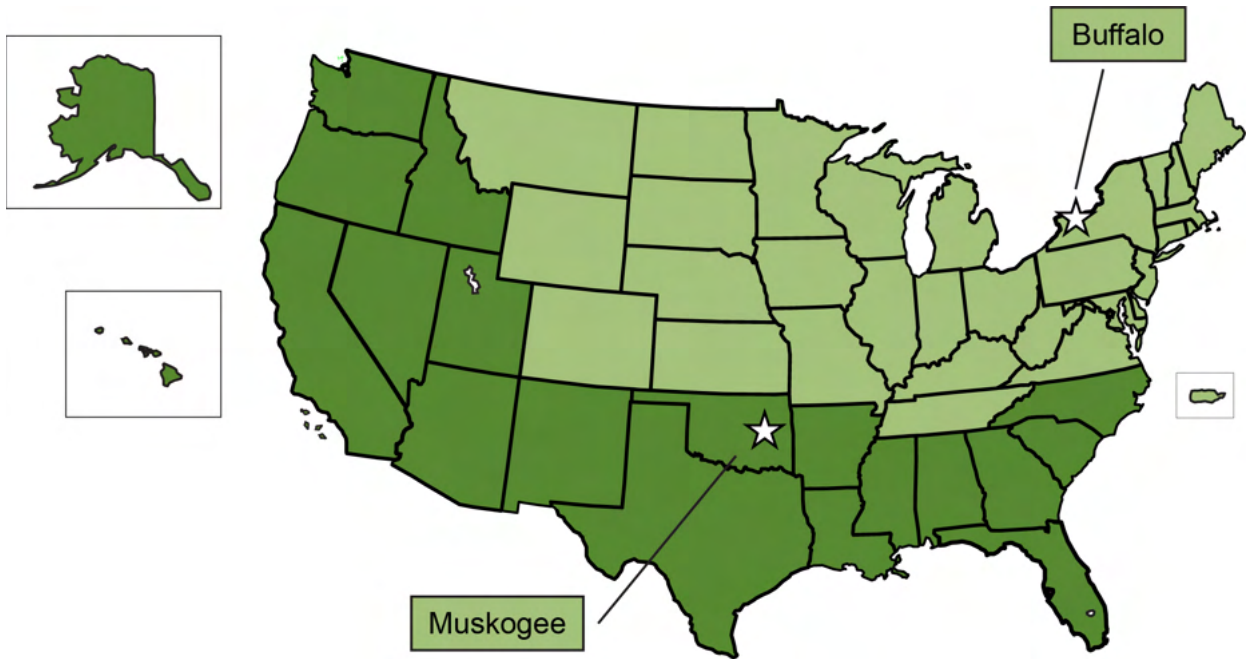
Pension Management Centers



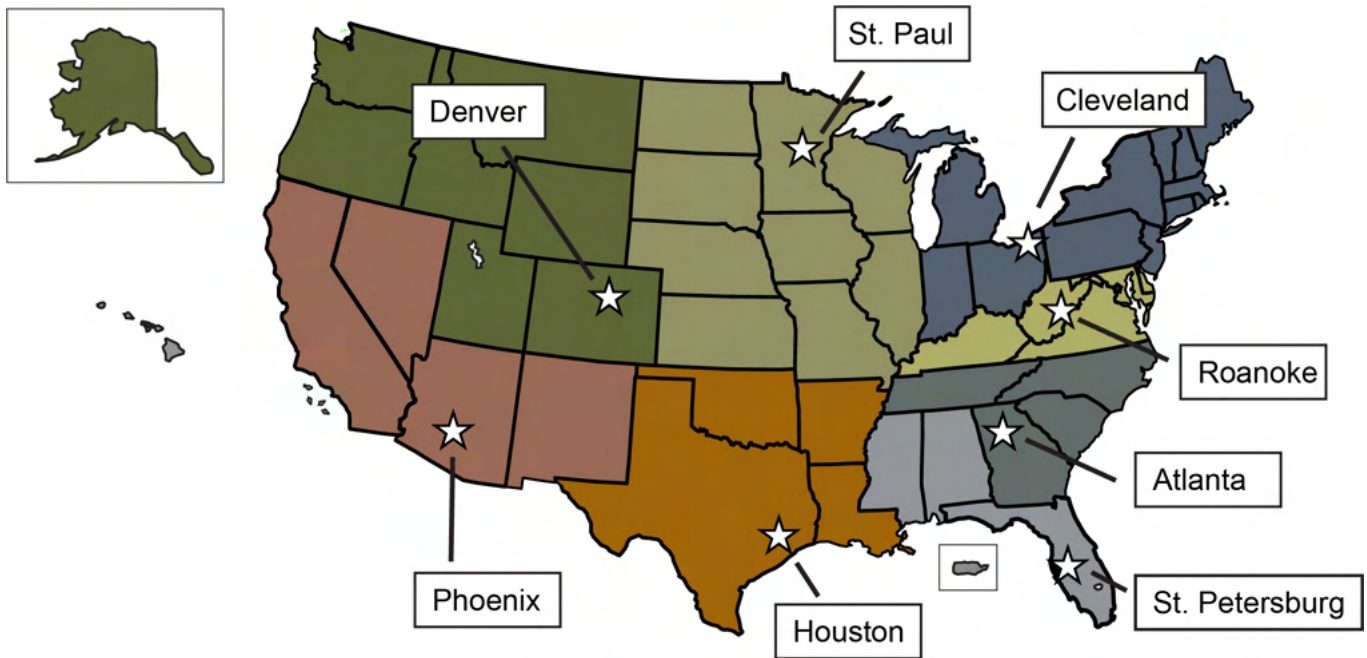
Fiduciary Hubs



Education Regional Processing Offices



Regional Loan Centers



Release history

Version & Changes	Date
Data as of	09/30/2021



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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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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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of Veterans Affairs
Veterans Benefits
Administration

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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Veterans Benefits
Administration

VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2021



COMPENSATION



PENSION &
FIDUCIARY



EDUCATION



INSURANCE



HOME LOAN
GUARANTY



VETERAN
READINESS &
EMPLOYMENT



OUTREACH
TRANSITION &
ECONOMIC DEVELOPMENT

VA



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