



VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2022

VA



U.S. Department
of Veterans Affairs

The Fiscal Year 2022 Annual Benefits Report

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

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	32
Table of Contents for Each Program’s Section	4	Maine	33
Mission, Vision, and VA’s Core Values	5	Maryland	34
Mission Statement	5	Massachusetts	35
Vision Statement	5	Michigan	36
I CARE (VA Core Values and Characteristics)	5	Minnesota	37
VA Core Values (“I CARE”)	5	Mississippi	38
VA Characteristics:	6	Missouri	39
Purpose and Overview	7	Montana	40
Overview – All Programs	7	Nebraska	41
Total Program Net Outlays (\$millions)	7	Nevada	42
FY2022 Program Summary	8	New Hampshire	43
Total Recipients	9	New Jersey	44
Overview – Compensation	9	New Mexico	45
Overview – Pension and Fiduciary	10	New York	46
Overview – Insurance	10	North Carolina	47
Overview – Home Loan Guaranty	11	North Dakota	48
Overview – Education	11	Ohio	49
Overview – Veteran Readiness and Employment (VR&E)	12	Oklahoma	50
Overview – Outreach, Transition and Economic Development (OTED)	12	Oregon	51
Data on Individual States	13	Pennsylvania	52
State Totals	13	Rhode Island	53
Alabama	14	South Carolina	54
Alaska	15	South Dakota	55
Arizona	16	Tennessee	56
Arkansas	17	Texas	57
California	18	Utah	58
Colorado	19	Vermont	59
Connecticut	20	Virginia	60
Delaware	21	Washington	61
District of Columbia	22	West Virginia	62
Florida	23	Wisconsin	63
Georgia	24	Wyoming	64
Hawaii	25	Puerto Rico	65
Idaho	26	Philippines	66
Illinois	27	Other Foreign	67
Indiana	28	Regional Office Addresses	231
Iowa	29	District Offices	233
Kansas	30	Centralized Mail Address	233
Kentucky	31	Contact Information	233
		Program Jurisdiction Information/Maps	234
		Glossary	236
		Contact Information	243



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	69
Quick Reference	72
Compensation Veteran Data	76
Dependency and Indemnity Compensation (DIC) Data	116
Contact Information	121



Pension and Fiduciary

Program Descriptions	123
Quick Reference	128
Veterans Pension Data	130
Survivors Pension Data	136
Fiduciary Data	142
Contact Information	146



Education

Program Descriptions	147
Quick Reference	154
Education Program Data	156
Contact Information	164



Life Insurance

Program Descriptions	165
Quick Reference	174
Life Insurance Program Data	177
Contact Information	190



Home Loan Guaranty

Program Descriptions	191
Quick Reference	196
Loan Administration Data	207
Contact Information	208



Veteran Readiness and Employment

Program Descriptions	209
Quick Reference	212
VR&E Program Data	214
Contact Information	220



Outreach, Transition and Economic Development

Program Descriptions	221
Quick Reference	227
Contact Information	230



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.



VA



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 2023 / FY 2021 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 2022 – 2028 can be found on the Department's Web site:

<https://www.va.gov/oei/docs/va-strategic-plan-2022-2028.pdf>.

Veterans Benefits Overview

The Veterans Benefits Administration is one of three administrations comprising the Department of Veterans Affairs. VBA is responsible for administering and delivering an array of federally authorized benefits and services to eligible Veterans and their dependents and survivors. With annual expenditures of \$154 billion¹ during fiscal year 2022, VBA programs have a sweeping impact not only on the Veteran community, but also on the whole of American society. These are programs that touch millions of lives in fundamental ways. Benefits and services administered by VBA fall under seven major program areas: Compensation, Pension and Fiduciary, Education, Insurance, Home Loan Guaranty, Veteran Readiness and Employment, and Outreach, Transition and Economic Development. To administer these programs, VBA spent approximately \$3.0 billion during fiscal year 2022.

Overview – All Programs

Total Program Net Outlays (\$millions)¹

Compensation	\$135,296
Pension and Burial	\$4,436
Education	\$10,399
Insurance	\$135
Home Loan Guaranty	\$1,905
Veteran Readiness and Employment (VR&E)	\$1,471
Total	\$153,643

¹ This Annual Benefit Report contains benefit figures which differ from Mandatory Outlays and are explained in the subsections of this report. Net Outlays are limited to Mandatory Outlays for benefit payments (see <https://www.va.gov/budget/>). Of note, Outreach, Transition and Economic Development is not included since it is an administrative cost.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

FY2022 Program Summary

Compensation

\$120.7 Billion Paid | 5.9 Million Recipients



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

Home Loan Guaranty

\$256.6 Billion in Loans | 746,091 Loans



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

Pension & Fiduciary

\$3.6 Billion Paid | 299,709 Recipients



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

Veteran Readiness & Employment

\$1.5 Billion Paid | 124,437 Participants



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

Education

\$9.9 Billion Paid | 834,460 Recipients



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

Outreach, Transition and Economic Development

68,847 Events | 285,927 Attendees



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

Insurance

\$2.0 Billion Paid | 5.6 Million Policies



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

Additional Information

Go to benefits.va.gov for additional information

[File a disability compensation claim](#)

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

[Get help filing your claim](#)

Total Recipients

Compensation – Number of service-connected compensation and DIC benefit recipients at the end of fiscal year 2022	5,894,585
Pension – Number of non-service-connected disability Veteran and survivor pension recipients at the end of fiscal year 2022	299,709
Fiduciary – Number of beneficiaries who received services from VA’s fiduciary program during fiscal year 2022	108,073
Education – Number of beneficiaries participating in education programs during fiscal year 2022	834,460
Insurance – Number of lives insured at the end of fiscal year 2022	5,586,174
Home Loan Guaranty – Number of loans guaranteed during fiscal year 2022	746,091
Veteran Readiness and Employment – Number of participants during fiscal year 2022	124,437

Overview – Compensation



New compensation recipients and estimated annual payments – during FY 2022

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	322,908	\$15,244	\$4.92 Billion
Survivors DIC ²	38,027	\$18,571	\$706.2 Million
Total:	360,935	\$15,594	\$5.63 Billion

All compensation recipients and payments – end of FY 2022

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Compensation	5,417,012	\$20,686	\$112.06 Billion
Survivors DIC	477,573	\$18,196	\$8.69 Billion
Total:	5,894,585	\$20,484	\$120.75 Billion

² Dependency and Indemnity Compensation and Death Compensation



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Overview – Pension and Fiduciary



New pension recipients and estimated annual payments - during FY 2022

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	9,456	\$18,101	\$171.16 Million
Survivors Pension ³	14,287	\$13,080	\$186.87 Million
Total	23,743	\$15,079	\$358.03 Million

All pension recipients and payments – end of FY 2022

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	173,969	\$13,270	\$2.31 Billion
Survivors Pension	125,740	\$9,986	\$1.26 Billion
Total	299,709	\$11,892	\$3.56 Billion

Number of beneficiaries who received services from VA's fiduciary program during FY 2022: 108,073

Overview – Insurance



Number of lives insured at the end of FY 2022 by program type

Program	Number of lives
Administered Programs for Veterans	351,944
Veterans' Mortgage Life Insurance	2,311
Veterans' Group Life Insurance	445,419
Servicemembers' Group Life Insurance	2,205,500
Servicemembers' Group Life Insurance Family Coverage (spouses and children)	2,581,000
Total lives insured	5,586,174

Amount of benefits paid during FY 2022 by payment type

Payment type	Amount paid
Death awards	\$1,786,537,345
Dividends	\$12,888,930
Loans	\$24,120,000
Matured endowments	\$111,161,733
Cash surrenders	\$27,132,586
Disability claims	\$1,349,529
Total	\$1,963,190,123

³ The term "Survivors" includes surviving spouses and surviving children.

Overview – Home Loan Guaranty



Fiscal year 2022 Home Loan Guaranty program highlights

Loans guaranteed	746,091
Interest rate reduction loans	127,949
Total loan amount	\$256,576,644,190
Average amount per loan	\$343,895

Overview – Education



Education program beneficiaries and payments

Program	Beneficiaries	Payments (\$000)
Post-9/11 GI Bill	564,501	\$8,134,273
Montgomery GI Bill - Active Duty (MGIB-AD)	20,970	\$148,165
Montgomery GI Bill - Selected Reserve (MGIB-SR)	36,374	\$106,027
Reserve Educational Assistance Program (REAP)	0	\$0
Survivors and Dependents Educational Assistance (DEA)	183,944	\$1,255,511
Post-Vietnam Era Veterans Educational Assistance Program (VEAP) ⁴	13,170	\$8,478
Veteran Rapid Retraining Assistance Program (VRRAP)	8,538	\$170,560
Veteran Employment Through Technology Education Courses (VET TEC)	6,963	\$92,532
Total	834,460	\$9,915,546

Education program acronyms⁵

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
VRRAP	Veteran Rapid Retraining Assistance Program
VET TEC	Veteran Employment Through Technology Education Courses

⁴ FY 2022 VEAP figures are for disenrollment. There was no educational use of the benefit.

⁵ 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](#).



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Overview – Veteran Readiness and Employment (VR&E)



Veteran Readiness and Employment participants FY 2022

Status	Total
Total applicants	105,054
Eligible applicants	99,346
Completed evaluation (including prior year carry over)	66,578
Entitled applicants (including prior year carry over)	55,918
Entitled applicants (2022 only)	43,127
New plans of service (enrollments)	30,623
Participants	124,437
Rehabilitated	11,810

Overview – Outreach, Transition and Economic Development (OTED)



OTED Programs in FY2022

Programs		Total
Transition Assistance Program	Attendance	285,927
	Events	68,847
VA Solid Start	Eligible Veterans	272,793
	Eligible Veterans Successfully Contacted	175,369
	Eligible Priority Veterans - Veterans with mental health appointment prior to leaving service.	37,385
	Eligible Priority Veterans Successfully Contacted - Veterans with mental health appointment prior to leaving service.	29,042
PCPG (Chapter 36) Cases	Applications Processed	7,842
	Applications Counseled	3,955



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



State Totals

Estimated total Veteran population: 18,592,457



Compensation⁶ – Veterans on the rolls at the end of FY 2022

Number of Veterans ⁷		Estimated total amount paid monthly		Estimated total amount paid annually	
5,417,012		\$9,338,137,439		\$112,057,649,270	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
613,577	1,754,770	2,046,287	1,002,167		



Pension⁸ – Veterans on the rolls at the end of FY 2022

Number of Veterans ⁸		Estimated total amount paid monthly		Estimated total amount paid annually	
173,969		\$192,380,200		\$2,308,562,403	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
276	15,520	86,228	71,944		



Education⁹ – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP ¹⁰	REAP	Post 9/11	Total participants
15,914	36,084	182,999	0	0	511,554	746,511



Insurance¹¹

Life insurance payments during FY 22	Total face value of insurance at the end of FY 22	Total number of policies at the end of FY 22
\$956,106,416	\$4,792,046,706	392,757



Home Loan Guaranty – Loans guaranteed during FY 2021

Number of loans	Total amount of loans
746,091	\$256,576,644,190



Veteran Readiness and Employment⁶ – Participants during FY 2022

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
105,054	30,623	55,918	124,437	234	10,673

⁶ 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.

⁷ Total includes 722 Veterans and \$13,738,985 in compensation benefits unidentifiable by state.

⁸ Veterans pension only. Total includes 5 Veterans and \$82,512 in pension benefits unidentifiable by state.

⁹ State statistics do not include foreign schools and may include individuals that use education benefits in more than one state. VRRAP and VET TEC are not included given the temporary nature of the programs.

¹⁰ 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.

¹¹ State statistics represent policies directly administered by VA Insurance Service.



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 351,132

Alabama

Compensation – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
120,962		\$226,935,326		\$2,723,223,909	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,522	38,537	52,291	19,609		

Pension – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,707		\$5,068,626		\$60,823,511	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	459	2,436	1,803		

Education – Participants by program during FY 2022



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
321	1,298	7,528	0	0	10,000	19,147

Insurance



Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$20,828,869	\$104,395,194	8,967

Home Loan Guaranty – Loans guaranteed during FY 2022



Number of loans	Total amount of loans
17,666	\$4,949,009,712

Veteran Readiness and Employment – Participants during FY 2022



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
1,986	570	1,080	2,419	19	173

Alaska

Estimated total Veteran population: 69,838



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
22,119		\$35,491,609		\$425,899,303	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,523	8,751	8,506	2,339		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
207		\$175,591		\$2,107,092	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	15	136	56		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
14	21	295	0	0	1,548	1,878



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$ 1,857,110	\$9,307,917	751



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
4,442	\$1,618,706,352



Veteran Readiness and Employment – Participants during FY 2022

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
439	141	251	529	0	55



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 498,546

Arizona



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
134,776		\$221,927,011	\$2,663,124,136
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
17,222	42,060	49,045	26,433



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,120		\$4,259,471	\$51,113,656
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	351	2,121	1,641



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,168	635	6,684	0	0	31,825	40,312



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$20,263,618	\$101,562,132	8,308



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
28,314	\$10,205,763,192



Veteran Readiness and Employment – Participants during FY 2022

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
2,622	669	1,359	2,216	17	227



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Arkansas

Estimated total Veteran population: 204,197



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
57,984		\$110,487,769	\$1,325,853,226
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,943	18,259	24,437	10,344



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,629		\$2,927,853	\$35,134,233
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
5	272	1,388	964



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
94	808	2,354	0	0	2,827	6,083



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$10,899,703	\$54,629,781	4,640



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
7,376	\$1,794,947,135



Veteran Readiness and Employment – Participants during FY 2022

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	233	436	1,085	11	105



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 1,534,710

California



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
442,216		\$762,877,659	\$9,154,531,913
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
63,460	147,155	146,861	84,734



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
16,512		\$18,938,871	\$227,266,453
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
16	1,101	7,901	7,494



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
755	978	13,533	0	0	50,972	66,238



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$77,302,745	\$387,444,703	30,709



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
54,933	\$28,826,258,458



Veteran Readiness and Employment – Participants during FY 2022

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
12,228	3,532	6,252	15,366	6	1,112





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
121,296		\$195,521,599		\$2,346,259,192	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,566	44,067	40,119	18,538		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,508		\$2,714,923		\$32,579,072	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	248	1,268	987		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
434	322	3,607	0	0	16,322	20,685



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$14,812,032	\$74,238,544	6,043



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
23,879	\$10,589,503,576



Veteran Readiness and Employment – Participants during FY 2022

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
2,763	1,020	1,601	3,715	0	353



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 158,714

Connecticut



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
31,648		\$46,376,743		\$556,520,915	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,998	9,508	10,752	7,387		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,053		\$1,111,093		\$13,333,118	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	85	435	529		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
72	393	617	0	0	3,249	4,331



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$9,028,788	\$45,252,674	3,465



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
3,816	\$1,215,559,416



Veteran Readiness and Employment – Participants during FY 2022

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
662	164	319	993	6	86



Delaware

Estimated total Veteran population: 68,675



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
16,487		\$27,977,247		\$335,726,961	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,392	4,536	7,407	3,150		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
304		\$327,418		\$3,929,016	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	27	155	121		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
20	111	344	0	0	1,123	1,598



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$3,086,443	\$15,469,386	1,371



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
3,077	\$997,904,512



Veteran Readiness and Employment – Participants during FY 2022

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
229	53	115	188	0	21



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 28,003

District of Columbia



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,129		\$9,826,504		\$117,918,043	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
871	2,401	2,033	824		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
412		\$376,892		\$4,522,704	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	37	247	127		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
72	90	946	0	0	5,123	6,231



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$1,220,132	\$6,115,353	510



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
728	\$483,838,944



Veteran Readiness and Employment – Participants during FY 2022

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
146	25	68	179	0	23



Florida

Estimated total Veteran population: 1,450,597



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
446,270		\$770,859,529		\$9,250,314,343	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
46,042	136,916	177,965	85,342		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
15,081		\$18,095,179		\$217,142,151	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
41	1,499	6,819	6,722		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
870	1,169	13,867	0	0	38,658	54,564



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$80,977,525	\$405,862,851	32,824



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
72,153	\$24,744,645,574



Veteran Readiness and Employment – Participants during FY 2022

Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
8,723	2,411	4,953	9,651	14	920



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 678,304

Georgia



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
233,808		\$441,475,569		\$5,297,706,829	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
28,360	80,263	93,393	31,783		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,383		\$7,220,409		\$86,644,908	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
14	769	3,363	2,237		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
511	1,474	10,785	0	0	17,576	30,346



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$40,777,922	\$204,380,711	17,294



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
38,791	\$11,620,226,421



Veteran Readiness and Employment – Participants during FY 2022

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
5,577	1,163	2,537	4,692	6	329

Hawaii

Estimated total Veteran population: 107,210



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
32,105		\$53,407,807		\$640,893,687	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,315	10,416	12,053	6,319		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
498		\$457,404		\$5,488,854	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	35	265	198		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
32	83	561	0	0	3,792	4,468



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$6,955,653	\$34,862,035	2,558



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
5,190	\$3,526,885,521



Veteran Readiness and Employment – Participants during FY 2022

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
1,236	530	861	1,680	0	116



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 126,467

Idaho



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
39,015		\$60,296,284	\$723,555,412
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,485	12,569	14,281	7,675



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
985		\$1,001,075	\$12,012,904
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
1	76	480	428



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
60	237	856	0	0	2,401	3,554



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$4,600,983	\$23,060,324	1,877



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
6,166	\$2,330,598,743



Veteran Readiness and Employment – Participants during FY 2022

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
496	162	308	678	0	86





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
114,032		\$195,850,945		\$2,350,211,339	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
13,921	37,161	40,815	22,133		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,970		\$5,435,171		\$65,222,057	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	414	2,514	2,034		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
686	1,893	3,196	0	0	11,355	17,130



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$28,830,526	\$144,499,843	10,771



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
14,284	\$3,731,685,371



Veteran Readiness and Employment – Participants during FY 2022

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
1,576	366	876	1,570	1	122



Estimated total Veteran population: 388,083

Indiana



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,171		\$135,188,914		\$1,622,266,972	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
9,955	28,927	40,767	21,517		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,934		\$3,443,079		\$41,316,953	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
5	325	1,328	1,276		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
422	910	2,185	0	0	9,296	12,813



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$13,379,824	\$67,060,258	5,492



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
12,758	\$3,104,466,917



Veteran Readiness and Employment – Participants during FY 2022

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
1,183	313	506	1,559	1	157





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
46,040		\$63,735,201		\$764,822,416	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,200	12,764	18,033	11,037		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,681		\$1,697,485		\$20,369,826	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	146	807	727		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
89	1,052	991	0	0	3,386	5,518



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$8,473,860	\$42,471,351	3,011



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
4,572	\$1,089,745,426



Veteran Readiness and Employment – Participants during FY 2022

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
414	206	272	886	2	92



Estimated total Veteran population: 186,099

Kansas



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,295		\$75,145,271		\$901,743,255	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
5,069	15,249	16,960	8,014		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,487		\$1,602,530		\$19,230,360	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	138	742	606		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
216	490	1,662	0	0	5,005	7,373



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$6,993,619	\$35,052,319	2,810



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
6,502	\$1,583,469,037



Veteran Readiness and Employment – Participants during FY 2022

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
745	216	434	898	0	93



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Kentucky

Estimated total Veteran population: 272,088



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
74,151		\$123,623,034		\$1,483,476,403	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
6,654	23,151	30,427	13,918		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,006		\$3,250,367		\$39,004,400	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	319	1,546	1,132		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
128	853	2,979	0	0	4,998	8,958



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$11,635,291	\$58,316,580	4,985



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
9,402	\$2,340,849,362



Veteran Readiness and Employment – Participants during FY 2022

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	363	736	1,625	6	174



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 267,174

Louisiana

Compensation – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
73,665		\$132,965,089	\$1,595,581,067	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
6,657	24,918	28,738	13,351	

Pension – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
3,737		\$3,989,792	\$47,877,499	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
4	394	2,079	1,260	

Education – Participants by program during FY 2022



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
111	1,161	3,669	0	0	4,848	9,789

Insurance



Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$14,797,132	\$74,163,867	6,206

Home Loan Guaranty – Loans guaranteed during FY 2022



Number of loans	Total amount of loans
8,691	\$2,297,660,979

Veteran Readiness and Employment – Participants during FY 2022



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
1,371	243	440	1,098	1	111



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Maine

Estimated total Veteran population: 107,750



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
30,884		\$55,409,159		\$664,909,903	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,522	8,746	12,706	6,909		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
974		\$904,767		\$10,857,209	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	99	539	333		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
36	145	805	0	0	1,500	2,486



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$5,923,820	\$29,690,441	2,544



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
2,860	\$814,479,977



Veteran Readiness and Employment – Participants during FY 2022

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
348	138	239	620	1	75



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 355,787

Maryland



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,876		\$178,588,407		\$2,143,060,880	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,823	39,034	39,398	12,614		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,042		\$2,271,080		\$27,252,958	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	167	1,027	845		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
571	335	2,940	0	0	16,235	20,081



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$16,824,064	\$84,322,938	6,814



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
19,598	\$8,477,860,655



Veteran Readiness and Employment – Participants during FY 2022

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
2,159	732	1,253	2,939	4	210



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Massachusetts

Estimated total Veteran population: 285,971



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
69,565		\$108,868,801		\$1,306,425,609	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,076	18,064	24,196	19,228		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,998		\$2,097,168		\$25,166,017	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	108	928	960		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
65	661	1,282	0	0	6,716	8,724



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$16,935,730	\$84,882,610	7,052



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
5,526	\$2,269,222,371



Veteran Readiness and Employment – Participants during FY 2022

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
1,392	608	878	3,031	1	212



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 530,586

Michigan



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
122,092		\$199,992,705		\$2,399,912,456	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
12,348	32,685	47,983		29,068	



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,645		\$6,434,463		\$77,213,556	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
9	559	2,819		2,258	



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
111	778	2,172	0	0	6,517	9,578



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$24,628,520	\$123,439,206	10,205



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
13,075	\$3,122,641,455



Veteran Readiness and Employment – Participants during FY 2022

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
1,520	550	817	2,388	11	242



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
101,117		\$115,264,682		\$1,383,176,186	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,360	22,031	39,579	32,139		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,119		\$2,090,572		\$25,086,867	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	169	1,047	901		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
186	867	2,362	0	0	6,673	10,088



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$17,541,829	\$87,920,404	7,098



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
8,002	\$2,420,905,470



Veteran Readiness and Employment – Participants during FY 2022

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
710	331	489	1,484	0	154



Estimated total Veteran population: 181,855

Mississippi



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
53,296		\$96,270,706		\$1,155,248,473	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
4,496	16,681	23,273	8,844		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,119		\$2,192,947		\$26,315,361	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	240	1,150	728		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
76	805	2,179	0	0	3,307	6,367



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$9,611,392	\$48,172,714	4,010



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
6,963	\$1,765,036,125



Veteran Readiness and Employment – Participants during FY 2022

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
766	130	293	561	0	62

Missouri

Estimated total Veteran population: 399,154



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
108,835		\$175,247,442		\$2,102,969,303	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
10,863	31,819	43,205	22,937		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
4,201		\$4,845,220		\$58,142,636	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
6	350	2,181	1,664		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
412	1,009	2,570	0	0	8,519	12,510



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$16,958,139	\$84,994,927	6,771



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
14,349	\$3,580,988,505



Veteran Readiness and Employment – Participants during FY 2022

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
1,202	373	673	1,681	2	145



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 86,399

Montana



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
26,635		\$41,870,867		\$502,450,404	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,647	8,880	9,980	5,127		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
856		\$840,373		\$10,084,475	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	57	448	351		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
37	134	367	0	0	1,407	1,945



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$3,664,979	\$18,369,035	1,478



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
3,253	\$1,149,295,193



Veteran Readiness and Employment – Participants during FY 2022

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
465	215	309	749	0	85

Nebraska

Estimated total Veteran population: 119,645



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
45,797		\$59,428,380		\$713,140,558	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,771	12,226	17,346	12,442		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
760		\$848,884		\$10,186,612	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
4	90	388	278		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
180	376	1,246	0	0	3,049	4,851



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$6,188,898	\$31,019,026	2,394



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
4,425	\$1,202,632,624



Veteran Readiness and Employment – Participants during FY 2022

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
397	211	294	601	1	51



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 216,626

Nevada



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
67,627		\$124,553,349		\$1,494,640,188	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,322	22,188	25,493	11,622		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,007		\$2,070,684		\$24,848,212	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
3	150	1,071	783		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
105	337	1,457	0	0	3,464	5,363



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$9,230,043	\$46,261,376	3,967



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
13,519	\$5,370,390,615



Veteran Readiness and Employment – Participants during FY 2022

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
1,529	420	782	1,495	1	130



U.S. Department of Veterans Affairs
Veterans Benefits Administration



New Hampshire

Estimated total Veteran population: 96,358



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
23,904		\$35,955,897		\$431,470,769	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,790	7,067	8,903	5,144		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
513		\$603,246		\$7,238,948	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	20	225	268		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
502	363	2,359	0	0	12,155	15,379



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$4,103,722	\$20,568,034	1,707



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
2,653	\$936,633,642



Veteran Readiness and Employment – Participants during FY 2022

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
326	121	188	697	1	45



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 310,802

New Jersey



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
62,951		\$109,833,230		\$1,317,998,761	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
7,603	17,771	21,309	16,263		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,033		\$2,692,869		\$32,314,431	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
2	90	745	1,196		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
95	642	1,010	0	0	5,148	6,895



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$21,671,252	\$108,617,253	8,405



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
7,525	\$2,684,402,488



Veteran Readiness and Employment – Participants during FY 2022

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
1,117	330	533	1,874	29	133



New Mexico

Estimated total Veteran population: 144,134



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
42,560		\$81,438,649	\$977,263,790	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
3,652	12,576	17,721	8,608	



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
1,514		\$1,616,900	\$19,402,801	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
4	137	773	600	



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
141	142	1,301	0	0	1,883	3,467



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$9,428,797	\$47,257,539	4,040



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
6,971	\$1,990,607,728



Veteran Readiness and Employment – Participants during FY 2022

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
602	246	392	719	17	76



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 688,611

New York



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
135,602		\$228,589,144		\$2,743,069,727	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
16,206	39,833	48,249	31,311		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
6,537		\$6,651,692		\$79,820,299	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
11	478	3,199	2,848		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
246	855	3,188	0	0	15,160	19,449



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$41,931,433	\$210,162,157	16,417



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
8,933	\$2,740,502,765



Veteran Readiness and Employment – Participants during FY 2022

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
2,475	790	1,309	3,114	13	241



U.S. Department of Veterans Affairs
Veterans Benefits Administration



North Carolina

Estimated total Veteran population: 687,364



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
239,894		\$477,564,249		\$5,730,770,991	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
30,217	77,790	94,083	37,801		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,037		\$5,320,326		\$63,843,910	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
8	402	2,647	1,980		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
709	880	11,068	0	0	15,841	28,498



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$47,406,216	\$237,602,005	20,174



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
40,895	\$11,833,029,254



Veteran Readiness and Employment – Participants during FY 2022

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
5,546	1,862	3,069	6,757	8	520



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 50,834

North Dakota



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans	Estimated total amount paid monthly		Estimated total amount paid annually
14,098	\$20,594,546		\$247,134,558
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,274	4,619	5,407	2,797



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans	Estimated total amount paid monthly		Estimated total amount paid annually
315	\$281,247		\$3,374,970
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	20	166	129



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
41	527	392	0	0	1,200	2,160



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$2,076,036	\$10,405,184	866



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
1,668	\$459,448,368



Veteran Readiness and Employment – Participants during FY 2022

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
156	96	131	359	0	37





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
161,856		\$240,244,828	\$2,882,937,939
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
18,069	47,053	63,386	33,345



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,655		\$9,533,546	\$114,402,552
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	974	4,693	2,981



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
237	2,351	3,041	0	0	10,517	16,146



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$28,717,244	\$143,932,068	11,845



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
19,648	\$4,675,101,981



Veteran Readiness and Employment – Participants during FY 2022

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
1,846	694	1,238	3,225	6	269



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 281,728

Oklahoma



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
106,892		\$205,267,242	\$2,463,206,899
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
10,207	34,049	40,806	21,830



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
2,400		\$2,924,284	\$35,091,412
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
7	250	1,266	877



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
208	855	3,708	0	0	4,939	9,710



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$17,295,850	\$86,687,549	7,627



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
11,955	\$3,015,399,749



Veteran Readiness and Employment – Participants during FY 2022

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
1,620	486	875	1,738	1	160



Oregon

Estimated total Veteran population: 271,871



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
80,466		\$129,505,857	\$1,554,070,290
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
8,703	23,335	30,010	18,411



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
3,392		\$3,371,531	\$40,458,371
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	257	1,960	1,173



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
94	215	1,471	0	0	4,679	6,459



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$12,035,546	\$60,322,678	5,017



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
10,112	\$3,862,108,564



Veteran Readiness and Employment – Participants during FY 2022

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
1,072	330	552	1,528	3	145



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 719,233

Pennsylvania



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
144,427		\$237,763,816	\$2,853,165,792
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
14,332	41,333	56,759	31,990



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
7,035		\$8,249,753	\$98,997,036
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
14	560	3,250	3,211



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
192	1,631	3,021	0	0	12,206	17,050



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$37,759,974	\$189,254,622	15,416



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
14,797	\$3,933,391,209



Veteran Readiness and Employment – Participants during FY 2022

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
1,807	635	1,016	2,365	4	221



Rhode Island

Estimated total Veteran population: 58,026



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,934		\$21,465,644		\$257,587,722	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,449	3,667	5,224	3,593		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
471		\$511,784		\$6,141,404	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	26	237	207		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
11	123	258	0	0	1,098	1,490



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$2,779,671	\$13,931,831	1,190



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
1,505	\$542,200,096



Veteran Readiness and Employment – Participants during FY 2022

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
287	162	202	618	0	46



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 388,404

South Carolina



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
130,132		\$248,911,024	\$2,986,932,288	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over	
13,345	41,313	53,095	22,374	



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually	
3,362		\$3,701,482	\$44,417,780	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over	
5	318	1,733	1,306	



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
126	693	5,783	0	0	7,598	14,200



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$26,807,152	\$134,358,608	11,537



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
21,846	\$6,613,785,352



Veteran Readiness and Employment – Participants during FY 2022

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
2,637	1,068	1,746	3,609	5	276



South Dakota

Estimated total Veteran population: 63,322



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
20,188		\$28,418,480		\$341,021,765	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
1,569	6,288	8,531	3,797		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
577		\$557,247		\$6,686,969	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	43	288	246		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
32	447	374	0	0	1,352	2,205



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$3,159,955	\$15,837,830	1,229



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
2,168	\$633,374,447



Veteran Readiness and Employment – Participants during FY 2022

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
217	123	142	503	1	53



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 444,482

Tennessee



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
143,884		\$254,220,488	\$3,050,645,850
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
16,132	44,239	57,849	25,664



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
4,595		\$5,049,686	\$60,596,236
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
10	397	2,407	1,781



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
171	614	3,958	0	0	9,474	14,217



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$21,772,669	\$109,125,558	9,181



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
22,341	\$6,936,812,047



Veteran Readiness and Employment – Participants during FY 2022

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
2,271	626	1,576	2,201	10	189





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
569,520		\$1,081,513,191		\$12,978,158,298	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
78,033	221,735	188,531	81,206		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
13,359		\$15,540,781		\$186,489,366	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
21	1,400	6,888	5,050		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
2,075	1,527	24,880	0	0	47,563	76,045



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$80,879,579	\$405,371,947	34,542



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
63,498	\$21,235,140,370



Veteran Readiness and Employment – Participants during FY 2022

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
14,143	3,811	7,294	16,111	23	1,396



Estimated total Veteran population: 128,922

Utah

Compensation – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
37,134		\$60,938,525	\$731,262,301
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
4,884	13,284	12,509	6,455

Pension – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
996		\$1,286,664	\$15,439,967
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
2	94	396	504

Education – Participants by program during FY 2022



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
1,001	681	2,562	0	0	11,096	15,340

Insurance



Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$5,073,580	\$25,429,003	2,059

Home Loan Guaranty – Loans guaranteed during FY 2022



Number of loans	Total amount of loans
7,075	\$3,065,921,405

Veteran Readiness and Employment – Participants during FY 2022



Total applicants	Number of new plans of service (enrollments)	Number of entitled applicants	Number of program participants	Number of Veterans rehabilitated through independent living	Number of Veterans rehabilitated by obtaining suitable employment
701	320	677	1,161	1	108



Vermont

Estimated total Veteran population: 39,731



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
8,507		\$13,878,833	\$166,545,993
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
692	2,335	3,582	1,896



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
255		\$222,429	\$2,669,146
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	14	133	108



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
33	63	197	0	0	951	1,244



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$1,613,855	\$8,088,709	664



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
787	\$227,928,610



Veteran Readiness and Employment – Participants during FY 2022

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	35	57	334	0	25



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 691,325

Virginia



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
230,843		\$409,750,205		\$4,917,002,455	
Age 34 and under	Age 35 through 54	Age 55 through 74		Age 75 and over	
24,043	88,264	91,100		27,434	



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,577		\$3,776,780		\$45,321,355	
Age 34 and under	Age 35 through 64	Age 65 through 74		Age 75 and over	
5	439	1,817		1,316	



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
964	930	11,251	0	0	30,900	44,045



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$30,891,239	\$154,828,226	12,737



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
47,777	\$19,101,518,775



Veteran Readiness and Employment – Participants during FY 2022

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
4,233	985	2,114	3,606	0	302



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Washington

Estimated total Veteran population: 533,346



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
154,370		\$244,513,927		\$2,934,167,121	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
18,370	53,423	56,486	26,088		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
3,502		\$3,717,330		\$44,607,963	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
9	323	1,854	1,316		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
131	284	3,596	0	0	10,808	14,819



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$18,652,737	\$93,488,323	7,522



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
24,659	\$10,843,590,183



Veteran Readiness and Employment – Participants during FY 2022

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
2,706	818	1,602	3,695	0	423



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

Estimated total Veteran population: 128,326

West Virginia

Compensation – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
38,663		\$70,100,114		\$841,201,372	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
2,606	11,243	16,291	8,520		

Pension – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
1,466		\$1,495,433		\$17,945,196	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	158	826	481		

Education – Participants by program during FY 2022



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
840	590	1,614	0	0	16,646	19,690

Insurance



Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$8,394,279	\$42,072,492	3,599

Home Loan Guaranty – Loans guaranteed during FY 2022



Number of loans	Total amount of loans
3,546	\$887,285,844

Veteran Readiness and Employment – Participants during FY 2022



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
495	201	290	654	1	51





Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
83,380		\$121,790,747		\$1,461,488,963	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
8,747	23,984	32,396	18,250		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
2,850		\$2,948,390		\$35,380,675	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	260	1,507	1,082		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
124	1,409	1,562	0	0	5,735	8,830



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$17,873,496	\$89,582,735	7,146



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
7,825	\$2,025,193,580



Veteran Readiness and Employment – Participants during FY 2022

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
856	347	526	1,417	0	134



Estimated total Veteran population: 45,435

Wyoming



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
14,491		\$21,286,835	\$255,442,025
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
1,421	4,723	5,674	2,670



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly	Estimated total amount paid annually
242		\$232,492	\$2,789,907
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	30	134	78



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
45	133	193	0	0	754	1,125



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$1,634,990	\$8,194,642	631



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
2,157	\$691,640,248



Veteran Readiness and Employment – Participants during FY 2022

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
200	64	108	273	0	12



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Puerto Rico

Estimated total Veteran population: 73,146



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans	Estimated total amount paid monthly		Estimated total amount paid annually
31,003	\$69,639,493		\$835,673,915
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over
2,214	7,716	14,278	6,795



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans	Estimated total amount paid monthly		Estimated total amount paid annually
4,694	\$4,615,393		\$55,384,714
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over
0	77	1,206	3,411



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
42	673	2,020	0	0	1,800	4,535



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$5,534,439	\$27,738,847	2,542



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
935	\$186,656,238



Veteran Readiness and Employment – Participants during FY 2022

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
419	117	180	453	0	48



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration

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

Philippines

Compensation – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
5,214		\$13,613,066		\$163,356,786	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
106	1,057	2,713	1,338		

Pension – Veterans on the rolls at the end of FY 2022



Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
252		\$369,361		\$4,432,332	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
0	13	94	145		

Education – Participants by program during FY 2022



MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
20	0	463	0	0	162	645

Insurance



Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$970,294	\$4,863,156	441

Home Loan Guaranty – Loans guaranteed during FY 2022



Number of loans	Total amount of loans
0	\$-

Veteran Readiness and Employment – Participants during FY 2022



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



Other Foreign

Estimated total Veteran population: 82,619



Compensation – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
35,484		\$64,730,886		\$776,770,634	
Age 34 and under	Age 35 through 54	Age 55 through 74	Age 75 and over		
3,472	15,664	13,156	3,190		



Pension – Veterans on the rolls at the end of FY 2022

Number of Veterans		Estimated total amount paid monthly		Estimated total amount paid annually	
400		\$413,290		\$4,959,485	
Age 34 and under	Age 35 through 64	Age 65 through 74	Age 75 and over		
1	39	154	206		



Education – Participants by program during FY 2022

MGIB-AD	MGIB-SR	DEA	VEAP	REAP	Post 9/11	Total participants
0	31	153	0	0	360	544



Insurance

Life insurance payments during FY 2022	Total face value of insurance at the end of FY 2022	Total number of policies at the end of FY 2022
\$3,413,222	\$17,107,210	1,298



Home Loan Guaranty – Loans guaranteed during FY 2022

Number of loans	Total amount of loans
505	\$229,793,609



Veteran Readiness and Employment – Participants during FY 2022

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
141	48	78	164	0	6



VA



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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





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
15,453 employees
5.9 million compensation and service-connected death benefit recipients

A note on the data:

The 2022 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, 2022. 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 2022 Compensation Data" on page [71](#) for important information on the color coding of the data tables.

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



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Compensation	69
Service-Connected Disability or Death Benefits	69
The Presentation of FY 2022 Compensation Data	71
Quick Reference: Recipients, Payments and Disabilities	72
Quick Reference: Recipients and Disabilities by Period of Service	74
GWOT Quick Reference: Veterans Involved Global War on Terror	75
Veterans by Fiscal Year and Combined Degree of Disability	76
Veterans by Combined Degree of Disability and Gender	78
Estimated Annual Total Payments by Combined Degree of Disability and Gender	80
Estimated Annual Average Individual Payments by Combined Degree of Disability and Gender	82
Veterans and Estimated Annual Payments by Age	84
Charts: Veterans and Estimated Annual Payments by Age	85
Veterans and Estimated Annual Payments by Period of Service	86
Charts: Veterans and Estimated Annual Payments by Period of Service	87
GWOT Veterans and Estimated Annual Payments by Gender	88
GWOT Veterans and Estimated Annual Payments by Combined Disability Degree	89
GWOT Veterans by Combined Degree of Disability and Gender	90
GWOT Estimated Annual Total Payment by Combined Degree of Disability and Gender	91
GWOT Estimated Annual Average Individual Payment by Combined Degree of Disability and Gender	92
Regarding Service-Connected Disability Data	93
Number of SC Disabilities by Body System and Fiscal Year	94
Number of SC Disabilities by Evaluation and Gender	96
Number of SC Disabilities by Body System and Gender	97
Most Prevalent SC Disabilities by Gender	98
Number of SC Disabilities and Prevalence by Body System	100
Number of SC Disabilities and Prevalence by Body System and Evaluation	101
The Three Most Prevalent SC Disabilities by Body System	103
Most Prevalent SC Disabilities – by Disability Type	106
Most Prevalent SC Disabilities by Period of Service	107
GWOT Most Prevalent SC Disabilities by Gender	110
GWOT SC Disabilities by Body System and Gender	112
GWOT Three Most Prevalent SC Disabilities by Body System	113
Dependency and Indemnity Compensation (DIC)	116
New DIC recipients during FY 2018 to FY 2022 by relationship	116
All DIC recipients by relationship	116
New surviving spouse DIC recipients	116
All surviving spouse DIC recipients by age	117
New surviving child DIC recipients by age	117
All surviving child DIC recipients by age	117
Appendix	118
VBA Regional Office Addresses	118
District Offices	120
Centralized Mail Address	121
Contact Information	121

The Presentation of FY 2022 Compensation Data

New to the rolls

Individuals who began receiving benefits during fiscal year 2022 (October 1, 2021 to September 30, 2022) are considered “New to the rolls,” and the tables are outlined in blue.

On the rolls

All individuals receiving benefits on September 30, 2022 are considered “On the rolls” and the tables are outlined in green.

These tables include “New to the rolls” recipients.

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

Data regarding payments do not reflect actual amounts paid by VA. This document only addresses monthly benefit payments and does not include retroactive payments. Also, estimated average annual individual payments for the same combined degree differ slightly due to additional payments for dependents and/or special monthly compensation. Also, all payment information is annual unless stated otherwise. Please refer to the official budget internet site here <https://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 [75](#), [88](#) through [92](#), and [110](#) through [115](#).

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

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

Release history

Version & changes	Date
Data as of	09/30/2022



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	322,908
Survivors who began receiving service-connected death benefits	38,027
Total:	360,935

Estimated annual payments – new recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	322,908	\$4.92 Billion	\$15,244
Service-Connected Death ¹	38,027	\$0.71 Billion	\$18,571
Total:	360,935	\$5.63 Billion	\$15,594

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

Tinnitus	197,935
Limitation of flexion, knee	134,893
Lumbosacral or Cervical Strain	103,768
Limitation of motion of the arm	91,424
Scars, burns (2nd degree)	81,629
Hearing loss	74,713
Limitation of motion of the ankle	71,410
Paralysis of the sciatic nerve	64,566
Migraine	59,972
Post-traumatic stress disorder	57,998
Total number of most prevalent disabilities	938,308
Total number of disabilities²	2,025,896

Average number of SC disabilities per new compensation recipient

New recipients: 322,908	Total number of disabilities: 2,025,896
Average SC disabilities per Veteran:	6.27

¹ Dependency and Indemnity Compensation and Death Compensation.

² See page [93](#) for more information.



Totals – all recipients

Veterans receiving compensation benefits	5,417,012
Survivors receiving service-connected death benefits	477,573
Total:	5,894,585

Estimated annual payments– all recipients

Benefit program	Number of recipients	Estimated annual total payments	Estimated annual average individual payment
Compensation	5,417,012	\$112.06 Billion	\$20,686
Service-Connected Death	477,573	\$8.69 Billion	\$18,196
Total:	5,894,585	\$120.75 Billion	\$20,484

Most prevalent SC disabilities of all compensation recipients

Tinnitus	2,703,665
Limitation of flexion, knee	1,657,593
Hearing loss	1,426,183
Post-traumatic stress disorder	1,343,669
Lumbosacral or Cervical Strain	1,325,248
Paralysis of the sciatic nerve	1,308,812
Scars, general	964,644
Limitation of motion of the ankle	930,108
Limitation of motion of the arm	894,846
Migraine	837,211
Total number of most prevalent disabilities:	13,391,979
Total number of disabilities	33,794,007

Average number of SC disabilities per compensation recipient

All Veterans: 5,417,012	Total number of disabilities ³ : 33,794,007
Average SC disabilities per Veteran:	6.24

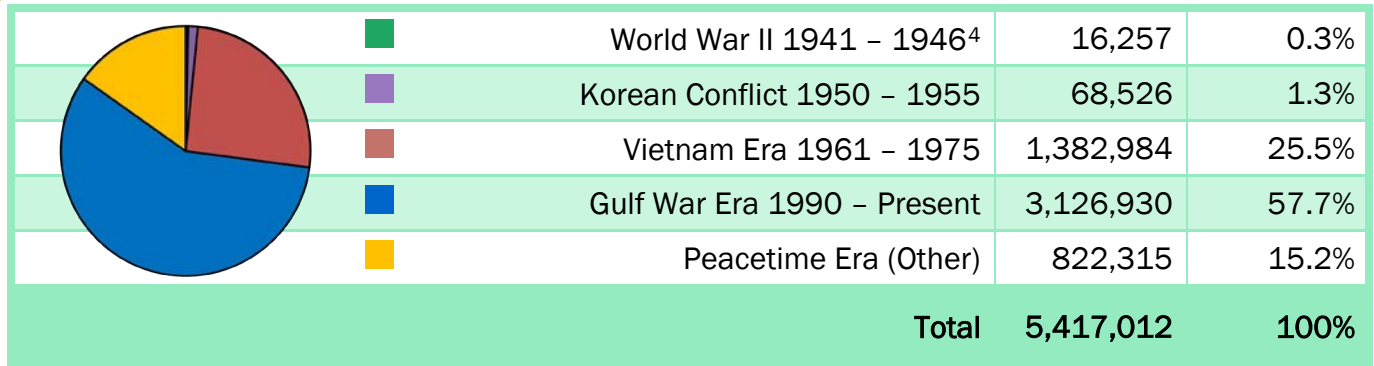
³ Total does not reflect all claimed disabilities as some disabilities are determined not to be related to service.



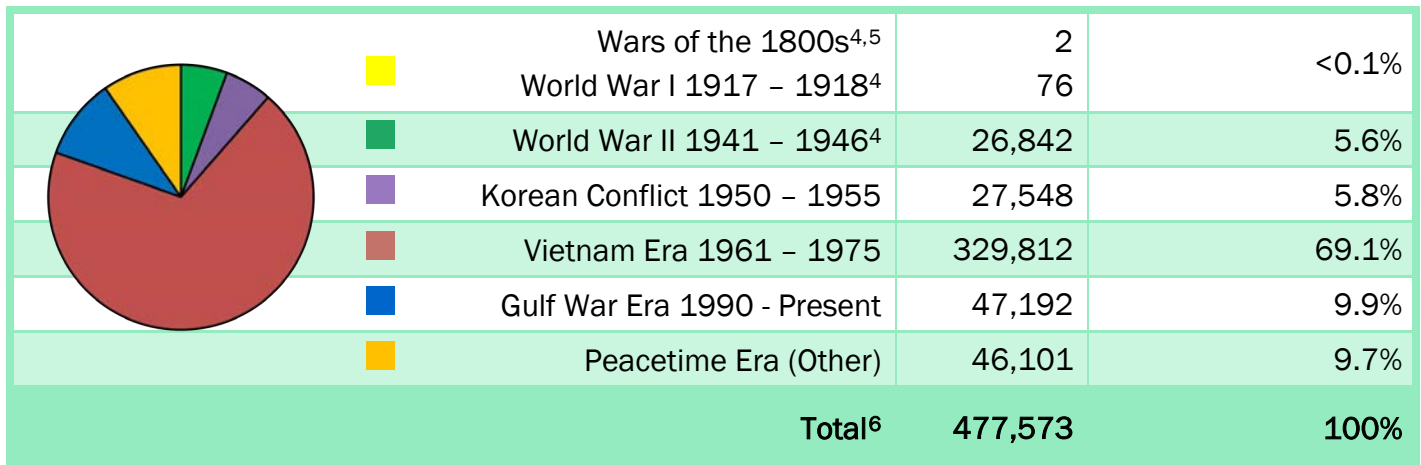


Quick Reference: Recipients and Disabilities by Period of Service

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	16,257	68,526	1,382,984	3,126,930	822,315	5,417,012
Disabilities	39,322	170,895	5,688,165	24,921,441	2,974,184	33,794,007
Average # of SC disabilities per Veteran	2.4	2.5	4.1	8.0	3.6	6.2
Total Veteran population ^{7,8}	145,976	830,541	5,467,409	8,030,085	4,118,419	18,592,457 ⁹

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

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

⁶ Percentages may not sum to total due to rounding.

⁷ According to VetPop2020

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

⁸ Veterans serving in more than one period of service are counted only once.

⁹ Total includes 27 Veterans with unknown period of service.

GWOT Quick Reference: Veterans Involved Global War on Terror



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

All Gulf War Era compensation recipients by GWOT status

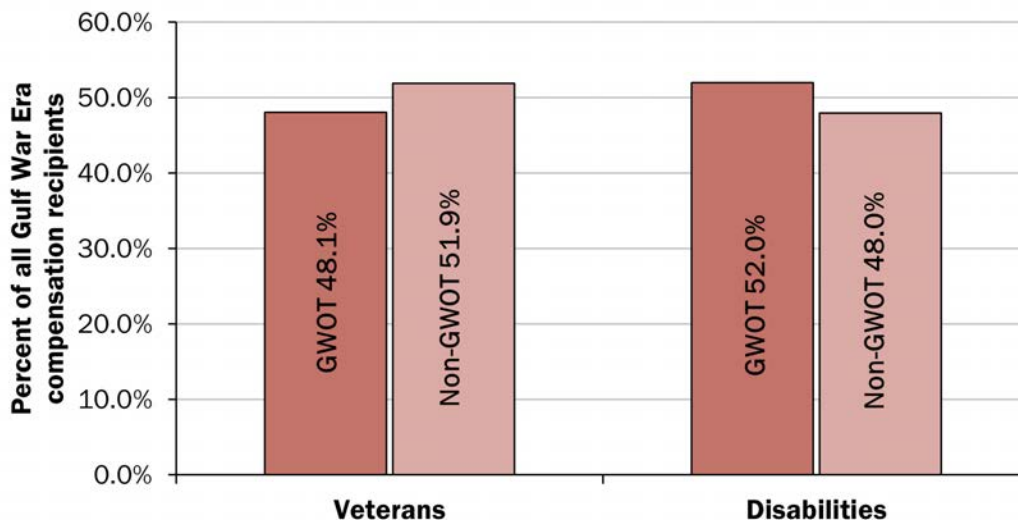
GWOT	1,503,176	48.1%
Non-GWOT	1,623,754	51.9%
Gulf War Era Total:	3,126,930	100%

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

GWOT	12,956,933	52.0%
Non-GWOT	11,964,508	48.0%
Gulf War Era Total:	24,921,441	100%

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

GWOT	Non-GWOT	Gulf War Era Total
8.62	7.37	7.97





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 2018 to FY 2022

Combined degree	2018	2019	2020	2021	2022	% Chg. FY 2021 to 2022
0% ¹⁰	352	341	443	291	340	17%
10%	76,106	93,819	72,118	82,974	87,195	5%
20%	23,706	26,106	20,174	21,036	23,203	10%
30%	22,697	24,812	19,983	20,645	22,752	10%
40%	20,563	22,169	17,377	19,826	21,662	9%
50%	19,191	20,845	18,174	19,231	20,395	6%
60%	21,130	22,426	18,398	20,824	23,361	12%
70%	23,252	25,801	23,365	25,557	28,289	11%
80%	18,631	19,022	16,519	18,097	22,639	25%
90%	17,982	18,788	17,465	18,525	24,224	31%
100%	30,918	34,962	34,628	33,692	48,848	45%
Total	274,528	309,091	258,644	280,698	322,908	15%

¹⁰ 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 2018 to FY 2022

Combined degree	2018	2019	2020	2021	2022	% Chg. FY 2021 to 2022
0%	9,019	8,446	8,055	7,481	6,959	-7%
10%	883,629	900,686	897,386	894,954	893,638	0%
20%	441,456	435,374	425,264	411,876	400,002	-3%
30%	398,301	392,592	383,648	370,451	359,613	-3%
40%	384,798	383,752	378,730	370,749	364,950	-2%
50%	297,779	300,811	301,172	297,301	294,724	-1%
60%	421,137	431,720	436,617	437,719	440,756	1%
70%	447,330	469,606	486,296	498,884	513,459	3%
80%	426,483	455,239	478,731	501,701	529,283	5%
90%	348,325	387,876	422,989	461,406	506,188	10%
100%	684,851	778,173	862,804	972,898	1,107,440	14%
Total	4,743,108	4,944,275	5,081,692	5,225,420	5,417,012	4%





Veterans by Combined Degree of Disability and Gender

New compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹¹	% Total
0%	306	0.11%	25	0.06%	340	0.11%
10%	79,067	28.68%	6,601	15.20%	87,195	27.00%
20%	20,501	7.44%	2,321	5.34%	23,203	7.19%
30%	19,486	7.07%	2,964	6.82%	22,752	7.05%
40%	18,861	6.84%	2,567	5.91%	21,662	6.71%
50%	16,786	6.09%	3,417	7.87%	20,395	6.32%
60%	19,929	7.23%	3,179	7.32%	23,361	7.23%
70%	22,895	8.31%	5,201	11.97%	28,289	8.76%
80%	18,288	6.63%	4,228	9.73%	22,639	7.01%
90%	19,180	6.96%	4,923	11.33%	24,224	7.50%
100%	40,369	14.64%	8,012	18.44%	48,848	15.13%
Total	275,668		43,438		322,908	

¹¹ Total includes 3,802 Veterans with no gender indicated in the award record.



All compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ¹²	% Total
0%	5,818	0.12%	543	0.09%	6,959	0.13%
10%	809,597	17.15%	61,836	9.91%	893,638	16.50%
20%	355,772	7.54%	35,688	5.72%	400,002	7.38%
30%	312,938	6.63%	39,927	6.40%	359,613	6.64%
40%	319,783	6.78%	39,996	6.41%	364,950	6.74%
50%	251,768	5.33%	39,426	6.32%	294,724	5.44%
60%	385,500	8.17%	50,508	8.09%	440,756	8.14%
70%	439,389	9.31%	69,426	11.12%	513,459	9.48%
80%	453,353	9.61%	71,947	11.53%	529,283	9.77%
90%	428,913	9.09%	74,227	11.89%	506,188	9.34%
100%	956,871	20.27%	140,689	22.54%	1,107,440	20.44%
Total	4,719,702		624,213		5,417,012	

¹² Total includes 73,097 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 ¹³
0% ¹⁴	\$426,943	\$33,763	\$473,248
10%	\$143,985,390	\$12,014,744	\$158,787,158
20%	\$74,297,809	\$8,344,452	\$84,041,997
30%	\$112,450,365	\$17,182,763	\$131,370,097
40%	\$157,431,455	\$21,479,560	\$180,854,751
50%	\$198,665,240	\$40,442,211	\$241,352,067
60%	\$300,469,461	\$47,842,983	\$352,101,000
70%	\$435,050,103	\$98,980,992	\$537,638,598
80%	\$410,445,531	\$94,023,433	\$507,259,226
90%	\$496,345,498	\$124,755,703	\$624,156,714
100%	\$1,743,859,129	\$340,487,068	\$2,104,256,435
Total	\$4,073,426,925	\$805,587,672	\$4,922,291,291

¹³ Total includes \$43,276,694 in benefits with no gender indicated in the award record.

¹⁴ 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 payments¹⁵

Combined degree	Estimated annual total payments		
	Male	Female	Total ¹⁶
0%	\$7,676,555	\$755,639	\$9,126,246
10%	\$1,492,657,475	\$114,246,844	\$1,647,921,254
20%	\$1,308,862,798	\$129,890,226	\$1,470,356,781
30%	\$1,929,350,437	\$247,988,230	\$2,218,502,809
40%	\$2,852,357,518	\$357,856,535	\$3,255,986,138
50%	\$3,178,428,638	\$496,697,630	\$3,719,024,804
60%	\$6,633,008,168	\$834,273,442	\$7,553,970,646
70%	\$10,861,181,006	\$1,636,034,372	\$12,619,883,872
80%	\$12,579,083,570	\$1,891,203,155	\$14,588,283,854
90%	\$13,403,249,905	\$2,199,113,790	\$15,702,848,836
100%	\$42,690,218,181	\$6,141,978,404	\$49,271,744,030
Total	\$96,936,074,252	\$14,050,038,267	\$112,057,649,270

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

¹⁶ Total includes \$1,071,536,752 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 ¹⁷
0%	\$1,395	\$1,351	\$1,392
10%	\$1,821	\$1,820	\$1,821
20%	\$3,624	\$3,595	\$3,622
30%	\$5,771	\$5,797	\$5,774
40%	\$8,347	\$8,368	\$8,349
50%	\$11,835	\$11,836	\$11,834
60%	\$15,077	\$15,050	\$15,072
70%	\$19,002	\$19,031	\$19,005
80%	\$22,443	\$22,238	\$22,406
90%	\$25,878	\$25,341	\$25,766
100%	\$43,198	\$42,497	\$43,078
Total	\$14,777	\$18,546	\$15,244

¹⁷ Total includes benefits with no gender indicated in the award record.



All compensation recipients and estimated annual payments

Combined degree	Estimated annual average individual payment		
	Male	Female	Total ¹⁸
0%	\$1,319	\$1,392	\$1,311
10%	\$1,844	\$1,848	\$1,844
20%	\$3,679	\$3,640	\$3,676
30%	\$6,165	\$6,211	\$6,169
40%	\$8,920	\$8,947	\$8,922
50%	\$12,624	\$12,598	\$12,619
60%	\$17,206	\$16,518	\$17,139
70%	\$24,719	\$23,565	\$24,578
80%	\$27,747	\$26,286	\$27,562
90%	\$31,249	\$29,627	\$31,022
100%	\$44,614	\$43,656	\$44,492
Total	\$20,539	\$22,508	\$20,686

¹⁸ Total includes benefits with no gender indicated in the award record.





Veterans and Estimated Annual Payments by Age

New compensation recipients and estimated annual payments¹⁹

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	106,843	\$1,820,654,138	\$17,040
Age 35 through 54	102,216	\$1,956,568,134	\$19,142
Age 55 through 74	78,466	\$717,454,341	\$9,144
Age 75 and over	35,381	\$427,570,585	\$12,085
Total²⁰	322,908	\$4,922,291,291	\$15,244

All compensation recipients and estimated annual payments

Age	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Age 34 and under	613,577	\$12,625,595,301	\$20,577
Age 35 through 54	1,754,770	\$39,896,349,351	\$22,736
Age 55 through 74	2,046,287	\$40,254,068,977	\$19,672
Age 75 and over	1,002,167	\$19,280,198,738	\$19,239
Total²¹	5,417,012	\$112,057,649,270	\$20,686

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

²⁰ Total includes 2 Veterans and \$44,094 in total estimated annual payment amounts unidentifiable by age.

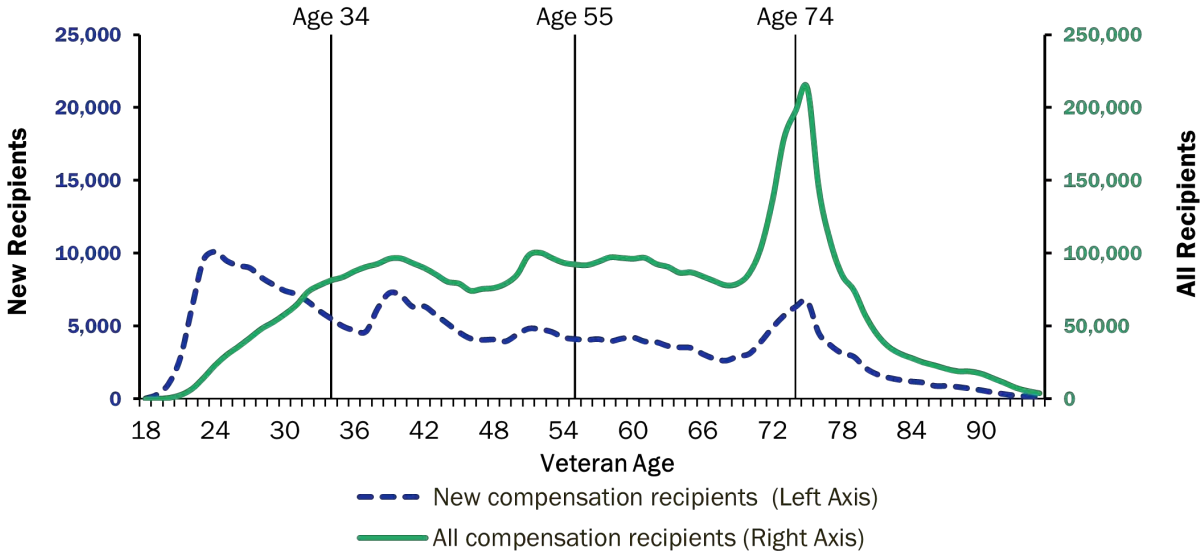
²¹ Total includes 211 Veterans and \$1,436,903 in total estimated annual payment amounts unidentifiable by age

Charts: Veterans and Estimated Annual Payments by Age



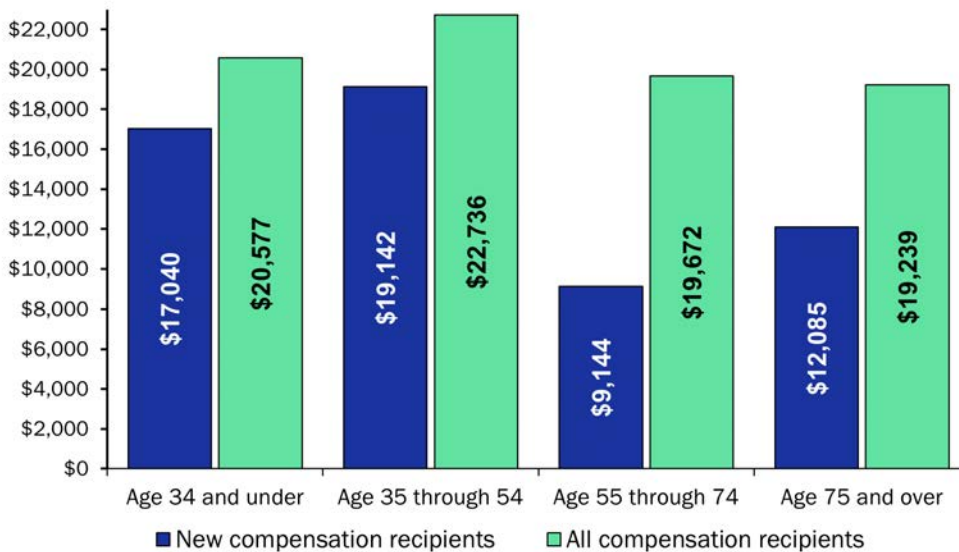
The chart below displays the ages of the Veterans who began receiving benefits in FY 2022 (blue line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (green line, right axis).

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 2022 (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	612	\$10,093,936	\$16,493
Korean Conflict	3,163	\$40,386,916	\$12,769
Vietnam Era	51,752	\$596,561,378	\$11,527
Gulf War Era	224,757	\$3,975,871,614	\$17,690
Peacetime Era	42,624	\$299,377,447	\$7,024
Total	322,908	\$4,922,291,291	\$15,244

All compensation recipients and estimated annual payments

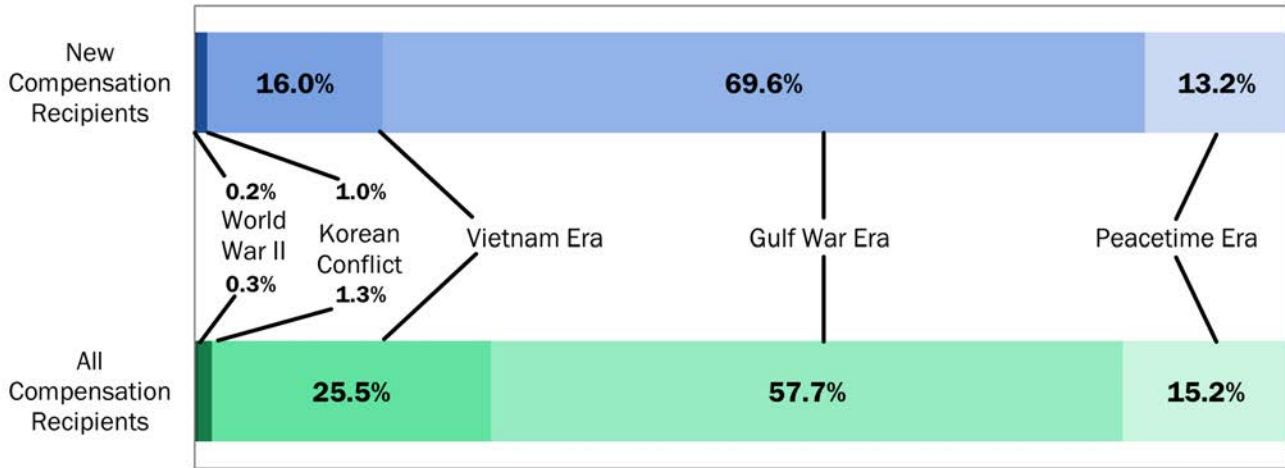
Period of service	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
World War II	16,257	\$249,419,863	\$15,342
Korean Conflict	68,526	\$963,287,348	\$14,057
Vietnam Era	1,382,984	\$29,624,632,298	\$21,421
Gulf War Era	3,126,930	\$69,165,007,130	\$22,119
Peacetime Era	822,315	\$12,055,302,631	\$14,660
Total	5,417,012	\$112,057,649,270	\$20,686

Charts: Veterans and Estimated Annual Payments by Period of Service



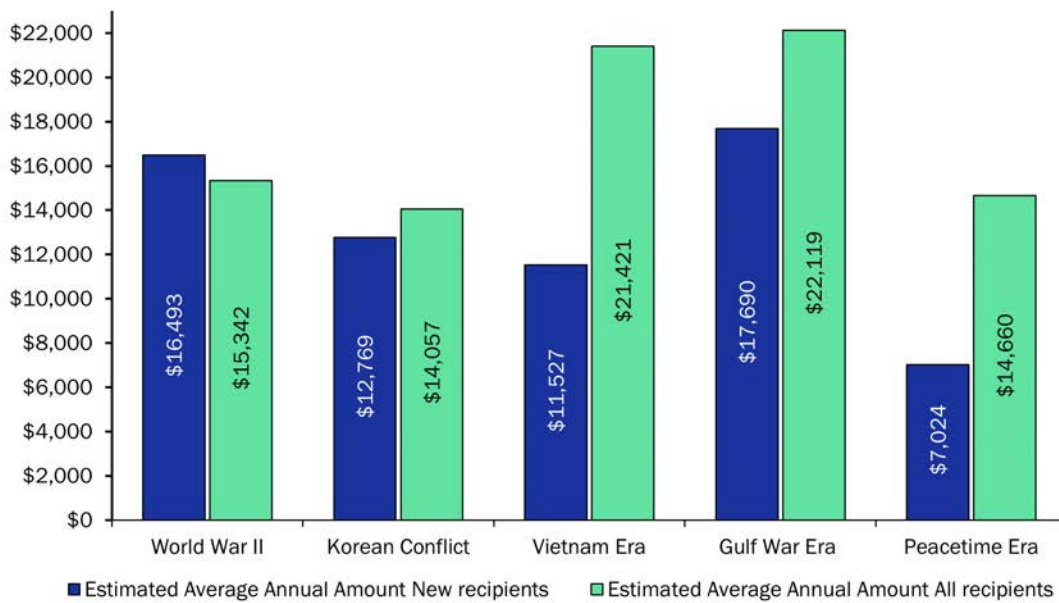
The chart below displays the distribution of the number of Veterans by period of service. The blue bars in the top row are new compensation recipients and the green bars on the bottom row indicate all Veterans receiving benefits at the end of the fiscal year.

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 2022 (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	50,803	\$889,462,135	\$17,508
Female	8,892	\$181,389,764	\$20,399
Total²²	59,804	\$1,072,766,667	\$17,938

All GWOT compensation recipients and estimated annual payments

Gender	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
Male	1,283,596	\$30,856,223,419	\$24,039
Female	213,265	\$5,334,202,893	\$25,012
Total²³	1,503,176	\$36,332,393,435	\$24,170

²² Total includes 109 Veterans and \$1,914,768 in payments with no gender indicated in the award record.

²³ Total includes 6,315 Veterans and \$141,967,123 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 payments²⁴

Combined degree	Number of Veterans	Estimated annual total payments	Estimated annual average individual payment
0%	22	\$28,241	\$1,284
10%	10,949	\$19,917,630	\$1,819
20%	2,853	\$10,256,518	\$3,595
30%	3,992	\$23,419,889	\$5,867
40%	3,979	\$33,650,869	\$8,457
50%	4,419	\$52,837,216	\$11,957
60%	5,136	\$78,298,890	\$15,245
70%	7,330	\$140,088,161	\$19,112
80%	5,123	\$115,509,538	\$22,547
90%	5,502	\$142,683,375	\$25,933
100%	10,499	\$456,076,341	\$43,440
Total	59,804	\$1,072,766,667	\$17,938

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





GWOT Veterans by Combined Degree of Disability and Gender

All GWOT compensation recipients

Combined degree	Male	% Male	Female	% Female	Total ²⁵	% Total
0%	436	0.03%	80	0.04%	525	0.03%
10%	93,693	7.30%	11,732	5.50%	106,213	7.07%
20%	57,138	4.45%	8,134	3.81%	65,785	4.38%
30%	68,084	5.30%	10,745	5.04%	79,181	5.27%
40%	79,751	6.21%	12,619	5.92%	92,724	6.17%
50%	72,860	5.68%	12,112	5.68%	85,300	5.67%
60%	122,372	9.53%	17,553	8.23%	140,411	9.34%
70%	142,689	11.12%	22,858	10.72%	166,071	11.05%
80%	166,036	13.94%	28,058	13.16%	194,756	12.96%
90%	166,423	12.97%	30,625	14.36%	197,709	13.15%
100%	314,114	24.47%	58,749	27.55%	374,501	24.91%
Total	1,283,596		213,265		1,503,176	



²⁵ Total includes 6,315 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 payments²⁶

Combined degree	Estimated annual total payments		
	Male	Female	Total ²⁷
0%	\$617,530	\$113,597	\$743,906
10%	\$172,726,853	\$21,604,251	\$195,784,408
20%	\$208,209,522	\$29,573,984	\$239,649,538
30%	\$431,640,677	\$67,983,008	\$501,873,935
40%	\$727,650,520	\$114,639,960	\$845,512,589
50%	\$938,435,172	\$154,811,539	\$1,097,482,808
60%	\$1,999,623,529	\$283,420,621	\$2,291,078,670
70%	\$3,143,436,791	\$498,578,947	\$3,653,421,495
80%	\$4,270,212,355	\$709,995,186	\$4,997,128,714
90%	\$4,931,153,328	\$886,906,064	\$5,837,875,890
100%	\$14,032,517,141	\$2,566,575,736	\$16,671,841,480
Total	\$30,856,223,419	\$5,334,202,893	\$36,332,393,435

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

²⁷ Total includes \$141,967,123 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 ²⁸
0%	\$1,416	\$1,420	\$1,417
10%	\$1,844	\$1,841	\$1,843
20%	\$3,644	\$3,636	\$3,643
30%	\$6,340	\$6,327	\$6,338
40%	\$9,124	\$9,085	\$9,119
50%	\$12,880	\$12,782	\$12,866
60%	\$16,341	\$16,147	\$16,317
70%	\$22,030	\$21,812	\$21,999
80%	\$25,719	\$25,305	\$25,658
90%	\$29,630	\$28,960	\$29,528
100%	\$44,673	\$43,687	\$44,517
Total	\$24,039	\$25,012	\$24,170



²⁸ Total includes average of \$22,481 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 2022. 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 2022.

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 2018 to FY 2022

Body system	2018	2019 ²⁹	2020 ²⁹	2021	2022 ³⁰	% Chg. FY 2021 to 2022
Musculoskeletal	606,604	656,407	627,325	664,187	910,039	37.0%
Auditory	239,837	278,501	217,866	238,456	283,505	18.9%
Neurological	143,876	152,415	148,527	151,550	212,264	40.1%
Skin	142,790	154,559	140,281	136,490	176,418	29.3%
Mental	91,746	97,120	92,176	100,253	122,244	21.9%
Respiratory	69,838	72,565	65,037	66,758	95,750	43.4%
Digestive	52,425	54,521	49,785	49,571	67,505	36.2%
Genitourinary	38,678	39,969	39,436	35,937	51,778	44.1%
Cardiovascular	33,131	34,062	30,945	28,305	38,018	34.3%
The Eye	15,445	16,676	15,882	16,228	21,698	33.7%
Dental/Oral	8,504 ³¹	9,771 ³¹	10,010 ³¹	9,327	14,029	50.4%
Endocrine	13,308 ³¹	13,249 ³¹	12,921 ³¹	8,828	13,491	52.8%
Gynecological	8,040 ³¹	9,054 ³¹	9,099 ³¹	9,249	11,721	26.7%
Hemic/Lymphatic	3,838	3,734	3,736	3,328	4,579	37.6%
Infection/ Immune/Nutrition	1,746	1,870	1,949	2,093	2,857	36.5%
Total	1,469,806	1,594,475	1,465,006	1,520,560	2,025,896	33.2%

²⁹ Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.

³⁰ Update made in FY2022 to categorize undiagnosed conditions under a separate body system. This report reflects the update for FY2022 data only.

³¹ This report contains a correction to the Annual Benefits Report for FY2021.





Number of SC disabilities of all compensation recipients FY 2018 to FY 2022

Body system	2018	2019	2020	2021	2022 ³²	% Chg. FY 2021 to 2022
Musculoskeletal	9,232,650	10,034,349	10,787,062	11,724,365	12,890,232	9.9%
Auditory	3,363,237	3,651,672	3,848,413	4,064,400	4,328,510	6.5%
Neurological	2,842,749	3,147,086	3,426,676	3,770,120	4,178,461	10.8%
Skin	2,719,071	2,952,061	3,147,221	3,364,340	3,610,527	7.3%
Mental	1,754,644	1,891,552	2,019,735	2,163,197	2,341,544	8.2%
Respiratory	1,147,705	1,241,294	1,324,533	1,427,166	1,592,363	11.6%
Digestive	1,049,665	1,108,885	1,161,794	1,228,124	1,314,089	7.0%
Cardiovascular	997,129	1,020,994	1,039,481	1,052,549	1,080,664	2.7%
Genitourinary	837,693	890,453	939,979	989,955	1,064,023	7.5%
Endocrine	515,030	517,852	520,946	513,783	525,968	2.4%
The Eye	298,751	315,408	329,298	345,080	366,296	6.1%
Gynecological	129,502	141,707	153,689	167,913	184,050	9.6%
Dental/Oral	118,309	129,816	140,832	154,112	171,351	11.2%
Hemic/Lymphatic	68,280	72,257	75,796	78,984	83,471	5.7%
Infection/Immune /Nutrition	52,714	53,933	55,444	58,182	62,014	6.6%
Total³³	25,127,129	27,169,321	28,970,943	31,102,270	33,794,007	8.7%

³² Update made in FY2022 to categorize undiagnosed conditions under a separate body system. This report incorporates the update for FY2022 data only.

³³ Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total for FY18 through FY22.





Number of SC Disabilities by Evaluation and Gender

Number of SC disabilities of all compensation recipients

Disability Evaluation	Male	Female	Total ³⁴
0%	8,669,197	1,485,492	10,236,711
10%	11,356,195	1,855,437	13,320,222
20%	3,459,408	443,862	3,936,239
30%	1,815,021	369,427	2,205,284
40%	699,900	100,651	808,073
50%	1,256,537	222,086	1,488,349
60%	327,878	34,730	366,979
70%	697,177	127,921	830,608
80%	23,769	1,632	25,804
90%	5,314	200	5,618
100%	509,769	53,703	570,120
Total	28,820,165	4,695,141	33,794,007

³⁴ Total includes 278,701 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 ³⁵
Musculoskeletal	10,787,056	2,016,111	12,890,232
Auditory	4,021,891	256,416	4,328,510
Neurological	3,559,447	588,436	4,178,461
Skin	3,048,800	529,373	3,610,527
Mental	1,963,057	359,557	2,341,544
Respiratory	1,337,066	244,644	1,592,363
Digestive	1,109,060	194,758	1,314,089
Cardiovascular	972,494	97,610	1,080,664
Genitourinary	989,988	63,750	1,064,023
Endocrine	477,054	40,571	525,968
The Eye	306,931	55,697	366,296
Gynecological	7,920	173,910	184,050
Dental/Oral	128,659	41,304	171,351
Hemic/Lymphatic	59,349	22,986	83,471
Infection/Immune/Nutrition	50,990	9,979	62,014
Total all disabilities³⁶	28,820,165	4,695,141	33,794,007

³⁵ Total includes 278,701 disabilities unidentifiable by gender.

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



Most Prevalent SC Disabilities by Gender

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

Most prevalent SC disabilities of new compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	175,596	10.6%	19,943	5.6%	197,935	9.8%
Limitation of flexion, knee	Musculoskeletal	111,051	6.7%	23,361	6.5%	134,893	6.7%
Lumbosacral or Cervical Strain	Musculoskeletal	83,121	5.0%	20,262	5.7%	103,768	5.1%
Limitation of motion of the arm	Musculoskeletal	78,430	4.7%	12,685	3.6%	91,424	4.5%
Scars, burns (2nd degree)	Skin	66,853	4.0%	14,343	4.0%	81,629	4.0%
Hearing loss	Auditory	70,595	4.3%	2,340	0.7%	74,713	3.7%
Limitation of motion of the ankle	Musculoskeletal	59,181	3.6%	11,971	3.4%	71,410	3.5%
Paralysis of the sciatic nerve	Neurological	54,011	3.3%	10,098	2.8%	64,566	3.2%
Migraine	Neurological	44,842	2.7%	14,937	4.2%	59,972	3.0%
Post-traumatic stress disorder	Mental	46,200	2.8%	11,478	3.2%	57,998	2.9%
Total most prevalent disabilities		789,880	47.7%	141,418	39.6%	938,308	46.3%
Total number of disabilities³⁷		1,656,176	100%	356,907	100%	2,025,896	100%



Most prevalent SC disabilities of all compensation recipients

Disability	Body system	Male	%	Female	%	Total	%Total
Tinnitus	Auditory	2,480,799	8.6%	196,107	4.2%	2,703,665	8.0%
Limitation of flexion, knee	Musculoskeletal	1,397,836	4.9%	251,749	5.4%	1,657,593	4.9%
Hearing loss	Auditory	1,370,921	4.8%	34,606	0.7%	1,426,183	4.2%
Post-traumatic stress disorder	Mental	1,170,879	4.1%	162,304	3.5%	1,343,669	4.0%
Lumbosacral or cervical strain ³⁸	Musculoskeletal	1,087,622	3.8%	229,643	4.9%	1,325,248	3.9%
Paralysis of the sciatic nerve	Neurological	1,154,652	4.0%	145,231	3.1%	1,308,812	3.9%
Scars, general	Skin	827,566	2.9%	126,035	2.7%	964,644	2.9%
Limitation of motion of the ankle	Musculoskeletal	798,390	2.8%	126,841	2.7%	930,108	2.8%
Limitation of motion of the arm	Musculoskeletal	787,185	2.7%	103,537	2.2%	894,846	2.6%
Migraine	Neurological	631,011	2.2%	201,502	4.3%	837,211	2.5%
Total most prevalent disabilities³⁹		11,706,861	40.6%	1,577,555	33.6%	13,391,979	39.6%
Total number of disabilities⁴⁰		28,820,165	100%	4,695,141	100%	33,794,007	100%

³⁸ 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.

³⁹ Total includes 16 disabilities unidentifiable by gender.

⁴⁰ Total includes 63 disabilities unidentifiable by gender.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



Number of SC Disabilities and Prevalence by Body System

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

Number of SC disabilities of all compensation recipients

Body system	Detail table	Total number	Percent of all disabilities	Most common degree of disability
Musculoskeletal	1	12,890,232	38.1%	10%
Auditory	1	4,328,510	12.8%	10%
Neurological	1	4,178,461	12.4%	10%
Skin	1	3,610,527	10.7%	0%
Mental	2	2,341,544	6.9%	70%
Respiratory	2	1,592,363	4.7%	0%
Digestive	2	1,314,089	3.9%	0%
Cardiovascular	2	1,080,664	3.2%	0%
Genitourinary	3	1,064,023	3.1%	0%
Endocrine	3	525,968	1.6%	20%
The Eye	3	366,296	1.1%	0%
Gynecological	3	184,050	0.5%	0%
Dental/Oral	4	171,351	0.5%	10%
Hemic/Lymphatic	4	83,471	0.2%	0%
Infection/Immune/Nutrition	4	62,014	0.2%	0%
Total all conditions⁴¹	4	33,794,007	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%	2,879,216	22.3%	1,184,333	27.4%	602,405	14.4%	2,772,383	76.8%
10%	6,743,659	52.3%	2,895,408	66.9%	1,585,955	38.0%	633,634	17.5%
20%	2,115,209	16.4%	63,646	1.5%	1,100,335	26.3%	47,823	1.3%
30%	512,339	4.0%	70,155	1.6%	442,873	10.6%	114,624	3.2%
40%	415,409	3.2%	36,405	0.8%	211,868	5.1%	3,386	0.1%
50%	135,753	1.1%	25,127	0.6%	185,308	4.4%	5,901	0.2%
60%	56,322	0.4%	12,544	0.3%	17,002	0.4%	30,846	0.9%
70%	5,678	<0.1%	8,205	0.2%	16,289	0.4%	11	<0.1%
80%	1,256	<0.1%	7,962	0.2%	6,046	0.1%	1,291	<0.1%
90%	1,017	<0.1%	3,152	0.1%	498	<0.1%	3	<0.1%
100%	24,374	0.2%	21,573	0.5%	9,882	0.2%	625	<0.1%
Total	12,890,232	100.0%	4,328,510	100.0%	4,178,461	100.0%	3,610,527	100.0%

Table 2

Rating %	Mental		Respiratory		Digestive		Cardiovascular	
0%	40,120	1.7%	608,197	38.2%	651,924	49.6%	354,183	32.8%
10%	110,215	4.7%	270,420	17.0%	406,018	30.9%	339,542	31.4%
20%	541	<0.1%	2,637	0.2%	46,231	3.5%	52,734	4.9%
30%	469,111	20.0%	167,940	10.5%	168,405	12.8%	130,701	12.1%
40%	579	<0.1%	286	<0.1%	6,175	0.5%	22,189	2.1%
50%	612,770	26.2%	494,127	31.0%	2,129	0.2%	364	<0.1%
60%	529	<0.1%	24,865	1.6%	20,736	1.6%	102,943	9.5%
70%	797,156	34.0%	19	<0.1%	380	<0.1%	48	<0.1%
80%	8	<0.1%	11	<0.1%	558	<0.1%	17	<0.1%
90%	42	<0.1%	5	<0.1%	3	<0.1%	21	<0.1%
100%	310,473	13.3%	23,856	1.5%	11,530	0.9%	77,922	7.2%
Total	2,341,544	100.0%	1,592,363	100.0%	1,314,089	100.0%	1,080,664	100.0%



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%	669,301	62.9%	38,451	7.3%	212,277	58.0%	102,841	55.9%
10%	55,024	5.2%	84,970	16.2%	81,502	22.3%	18,162	9.9%
20%	88,362	8.3%	365,075	69.4%	25,115	6.9%	271	0.1%
30%	32,392	3.0%	8,511	1.6%	27,951	7.6%	37,650	20.5%
40%	74,450	7.0%	17,671	3.4%	6,257	1.7%	813	0.4%
50%	26	<0.1%	18	<0.1%	3,065	0.8%	22,906	12.4%
60%	80,690	7.6%	7,297	1.4%	2,867	0.8%	373	0.2%
70%	13	<0.1%	4	<0.1%	2,175	0.6%	2	<0.1%
80%	7,485	0.7%	2	<0.1%	847	0.2%	289	0.2%
90%	1	<0.1%	1	<0.1%	872	0.2%	-	-
100%	56,279	5.3%	3,968	0.8%	3,368	0.9%	743	0.4%
Total	1,064,023	100.0%	525,968	100.0%	366,296	100.0%	184,050	100.0%

Table 4

Rating %	Dental/Oral		Hemic/Lymphatic		Infection/Immune/Nutrition		Total all body systems ⁴²	
0%	48,240	28.2%	38,135	45.7%	34,640	55.9%	10,236,711	30.3%
10%	76,309	44.5%	12,755	15.3%	6,380	10.3%	13,320,222	39.4%
20%	23,011	13.4%	3,045	3.6%	2,153	3.5%	3,936,239	11.6%
30%	14,513	8.5%	6,284	7.5%	1,803	2.9%	2,205,284	6.5%
40%	8,349	4.9%	350	0.4%	3,872	6.2%	808,073	2.4%
50%	824	0.5%	6	<0.1%	19	<0.1%	1,488,349	4.4%
60%	5	<0.1%	590	0.7%	9,364	15.1%	366,979	1.1%
70%	30	<0.1%	591	0.7%	6	<0.1%	830,608	2.5%
80%	2	<0.1%	2	<0.1%	28	<0.1%	25,804	0.1%
90%	1	<0.1%	-	-	2	<0.1%	5,618	<0.1%
100%	67	<0.1%	21,713	26.0%	3,747	6.0%	570,120	1.7%
Total	171,351	100.0%	83,471	100.0%	62,014	100.0%	33,794,007	100.0%

⁴² Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.



The Three Most Prevalent SC Disabilities by Body System

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

Most prevalent SC disabilities of all compensation recipients

Body system	Disability	Total number of disabilities	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	1,657,593	12.9%
	Lumbosacral or Cervical Strain	1,325,248	10.3%
	Limitation of motion of the ankle	930,108	7.2%
Total most prevalent musculoskeletal disabilities		3,912,949	30.4%
All musculoskeletal disabilities		12,890,232	
Auditory	Tinnitus	2,703,665	62.5%
	Hearing loss	1,426,183	32.9%
	Labyrinthitis	71,987	1.7%
Total most prevalent auditory disabilities		4,201,835	97.1%
All auditory disabilities		4,328,510	
Neurological	Paralysis of the sciatic nerve	1,308,812	31.3%
	Migraine	837,211	20.0%
	Paralysis of the median nerve	275,099	6.6%
Total most prevalent neurological disabilities		2,421,122	57.9%
All neurological disabilities		4,178,461	
Skin	Scars, general	964,644	26.7%
	Scars, burns (2nd degree)	752,726	20.8%
	Eczema	499,911	13.8%
Total most prevalent skin disabilities		2,217,281	61.4%
All skin disabilities		3,610,527	
Mental	Post-traumatic stress disorder	1,343,669	57.4%
	Major depressive disorder	290,265	12.4%
	Chronic adjustment disorder	155,264	6.6%
Total most prevalent mental disabilities		1,789,198	76.4%
All mental disabilities		2,341,544	





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)	508,430	31.9%
	Allergic rhinitis	426,307	26.8%
	Bronchial asthma	154,765	9.7%
Total most prevalent respiratory disabilities		1,089,502	68.4%
All respiratory disabilities		1,592,363	
Digestive	Hiatal hernia	444,181	33.8%
	Hemorrhoids	297,889	22.7%
	Irritable bowel syndrome	192,028	14.6%
Total most prevalent digestive disabilities		934,098	71.1%
All digestive disabilities		1,314,089	
Cardiovascular	Hypertensive vascular disease	466,128	43.1%
	Arteriosclerotic heart disease (coronary artery disease)	227,199	21.0%
	Varicose veins	79,423	7.3%
Total most prevalent cardiovascular disabilities		772,750	71.5%
All cardiovascular disabilities		1,080,664	
Genitourinary	Penile deformity (loss of erectile power)	465,837	43.8%
	Malignant growths of genitourinary system	158,095	14.9%
	Prostate gland injuries	62,878	5.9%
Total most prevalent genitourinary disabilities		686,810	64.5%
All genitourinary disabilities		1,064,023	
Endocrine	Diabetes mellitus	426,595	81.1%
	Hypothyroidism	70,120	13.3%
	Hyperthyroidism	9,094	1.7%
Total most prevalent endocrine disabilities		505,809	96.2%
All endocrine disabilities		525,968	



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	68,676	18.7%
	Excessive tearing	47,011	12.8%
	Conjunctivitis, chronic	38,185	10.4%
Total most prevalent eye related disabilities		153,872	42.0%
All eye related disabilities		366,296	
Gynecological	Removal of uterus	27,556	15.0%
	Disease or injury of the ovary	22,176	12.0%
	Removal of uterus and both ovaries	19,031	10.3%
Total most prevalent gynecological disabilities		68,763	37.4%
All gynecological disabilities		184,050	
Dental/Oral	Limited motion of the jaw	143,297	83.6%
	Loss of teeth	9,984	5.8%
	Malunion of lower jaw	8,168	4.8%
Total most prevalent dental/oral disabilities		161,449	94.2%
All dental/oral disabilities		171,351	
Hemic/Lymphatic	Anemia	21,866	26.2%
	Non-Hodgkin's lymphoma	13,334	16.0%
	Iron Deficiency Anemia	9,869	11.8%
Total most prevalent hemic/lymphatic disabilities		45,069	54.0%
All hemic/lymphatic disabilities		83,471	
Infection/Immune/ Nutrition	Malaria	20,810	33.6%
	Chronic fatigue syndrome	19,770	31.9%
	HIV-related illness	5,768	9.3%
Total most prevalent infection/immune/nutrition disabilities		46,348	74.7%
All infection/immune/nutrition disabilities		62,014	



Most Prevalent SC Disabilities – by Disability Type

The disabilities listed on pages [103](#) through [105](#) are grouped by one of over 900 individual disability codes. Disability types in the table below with a ⁴³ footnote are groups of these codes based on the general disability type or condition. VBA created these groups to show more clearly the most prevalent types of disabilities which affect Veterans.

For example: on page [103](#) under Musculoskeletal Disabilities, only the top 30.4% are listed and two of them are related to limited motion. The table below lists the top 77.5% 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 ⁴³	5,975,971	46.36%
	Lumbosacral or cervical strain	1,325,248	10.28%
	Degenerative arthritis of the spine	640,449	4.97%
	Flatfoot, acquired	480,117	3.72%
	Impairment of the knee, general	465,636	3.61%
	Intervertebral Disc Syndrome	418,586	3.25%
	Thigh condition, general	376,838	2.92%
	Residuals of foot injury	301,428	2.34%
Total most prevalent musculoskeletal disabilities		9,984,273	77.46%
All musculoskeletal disabilities		12,890,232	
Neurological	Paralysis of a nerve or nerve group (all types) ⁴³	2,739,396	65.56%
	Migraine	837,211	20.04%
	Inflammation of a nerve or nerve group (all types) ⁴³	201,633	4.83%
	Neuralgia of a nerve or nerve group (all types) ⁴³	146,464	3.51%
	Brain disease due to trauma	143,340	3.43%
Total most prevalent neurological disabilities		4,068,074	97.36%
All neurological disabilities		4,178,461	
The Eye	Blind in one or both eyes ⁴³	82,689	22.57%
	Impaired vision - one or both eyes ⁴³	54,888	14.98%
	Excessive tearing	47,011	12.83%
	Conjunctivitis ⁴³	38,626	10.55%
Total most prevalent eye related disabilities		223,214	60.94%
All eye related disabilities		366,296	

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	9,684	24.6%
	Tinnitus	6,958	17.7%
	Post-traumatic stress disorder	1,686	4.3%
	Residuals of cold injury	1,643	4.2%
	Scars, general	1,142	2.9%
	Scars, superficial (tender)	715	1.8%
	Paralysis of the sciatic nerve	513	1.3%
	Generalized anxiety disorder	502	1.3%
	Scars, burns (2 nd degree)	448	1.1%
	Scars, head, face or neck	447	1.1%
Total most prevalent World War II disabilities		23,738	60.4%
All World War II disabilities		39,322	
Korean Conflict	Hearing loss	46,017	26.9%
	Tinnitus	38,403	22.5%
	Residuals of cold injury	7,371	4.3%
	Post-traumatic stress disorder	5,546	3.2%
	Scars, general	4,541	2.7%
	Paralysis of the sciatic nerve	2,991	1.8%
	Scars, superficial (tender)	2,373	1.4%
	Scars, burns (2 nd degree)	2,018	1.2%
	Scars, head, face or neck	1,814	1.1%
	Lumbosacral or Cervical Strain	1,673	1.0%
Total most prevalent Korean Conflict disabilities		112,747	66.0%
All Korean Conflict disabilities		170,895	



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	654,152	11.5%
	Hearing loss	590,133	10.4%
	Post-traumatic stress disorder	386,908	6.8%
	Paralysis of the sciatic nerve	355,891	6.3%
	Diabetes mellitus	346,833	6.1%
	Scars, general	202,486	3.6%
	Arteriosclerotic heart disease (Coronary artery disease)	185,255	3.3%
	Penile deformity (loss of erectile power)	166,342	2.9%
	Malignant growths of genitourinary system	139,789	2.5%
	Scars, burns (2nd degree)	100,183	1.8%
Total most prevalent Vietnam Era disabilities		3,127,972	55.0%
All Vietnam Era disabilities		5,688,165	
Gulf War Era	Tinnitus	1,657,139	6.6%
	Limitation of flexion, knee	1,491,227	6.0%
	Lumbosacral or Cervical Strain	1,167,701	4.7%
	Post-traumatic stress disorder	886,162	3.6%
	Paralysis of the sciatic nerve	830,014	3.3%
	Limitation of motion of the arm	826,030	3.3%
	Limitation of motion of the ankle	825,116	3.3%
	Migraine	762,734	3.1%
	Scars, general	650,209	2.6%
	Scars, burns (2 nd degree)	583,576	2.3%
Total most prevalent Gulf War Era disabilities		9,679,908	38.8%
All Gulf War Era disabilities		24,921,441	



Most prevalent SC disabilities of all compensation recipients

Period of service	Disability	Total number	% of POS disabilities
Peacetime	Tinnitus	347,013	11.7%
	Hearing loss	261,748	8.8%
	Paralysis of the sciatic nerve	119,403	4.0%
	Scars, general	106,266	3.6%
	Limitation of flexion, knee	105,773	3.6%
	Lumbosacral or Cervical Strain	88,565	3.0%
	Scars, burns (2 nd degree)	66,501	2.2%
	Impairment of the knee, general	66,073	2.2%
	Limitation of motion of the ankle	65,908	2.2%
	Post-traumatic stress disorder	63,367	2.1%
Total most prevalent Peacetime disabilities		1,290,617	43.4%
All Peacetime disabilities		2,974,184	

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	612	3,163	51,752	224,757	42,624	322,908
Disabilities	1,078	5,841	130,797	1,798,529	89,651	2,025,896
Average # of disabilities per Veteran	1.8	1.8	2.5	8.0	2.1	6.3



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 ⁴⁴	%Total
Tinnitus	Auditory	32,792	8.9%	4,459	5.5%	37,316	8.3%
Limitation of flexion, knee	Musculoskeletal	24,790	6.7%	5,128	6.3%	29,965	6.7%
Lumbosacral or cervical strain ⁴⁵	Musculoskeletal	17,896	4.9%	4,294	5.3%	22,225	4.9%
Limitation of motion of the arm	Musculoskeletal	18,589	5.1%	3,016	3.7%	21,642	4.8%
Post-traumatic stress disorder	Mental	17,450	4.7%	3,076	3.8%	20,560	4.6%
Scars, burns (2nd degree)	Skin	15,747	4.3%	3,354	4.1%	19,133	4.2%
Limitation of motion of the ankle	Musculoskeletal	13,516	3.7%	2,680	3.3%	16,223	3.6%
Migraine	Neurological	10,758	2.9%	3,434	4.2%	14,217	3.2%
Paralysis of the sciatic nerve	Neurological	11,767	3.2%	2,200	2.7%	13,992	3.1%
Limitation of flexion of the thigh	Musculoskeletal	9,578	2.6%	3,302	4.0%	12,914	2.9%
Total most prevalent disabilities		172,883	47.0%	34,943	42.9%	208,187	46.2%
Total number of disabilities		367,949	100%	81,533	100%	450,302	100%

⁴⁴ Total most prevalent GWOT disabilities include 361 disabilities unidentifiable by gender. Total of all GWOT disabilities include 820 disabilities unidentifiable by gender.

⁴⁵ 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 ⁴⁶	%Total
Tinnitus	Auditory	794,818	7.3%	86,676	4.4%	884,693	6.8%
Limitation of flexion, knee	Musculoskeletal	654,260	6.0%	107,664	5.4%	765,142	5.9%
Post-traumatic stress disorder	Mental	527,338	4.8%	73,052	3.7%	602,370	4.6%
Lumbosacral or cervical strain ⁴⁷	Musculoskeletal	486,430	4.5%	96,134	4.8%	585,174	4.5%
Limitation of motion of the ankle	Musculoskeletal	368,479	3.4%	54,294	2.7%	424,623	3.3%
Migraine	Neurological	326,460	3.0%	89,075	4.5%	417,530	3.2%
Paralysis of the sciatic nerve	Neurological	357,129	3.3%	58,641	3.0%	417,344	3.2%
Limitation of motion of the arm	Musculoskeletal	360,505	3.3%	44,167	2.2%	406,340	3.1%
Scars, general	Skin	309,675	2.8%	58,709	3.0%	370,099	2.9%
Degenerative Arthritis of the Spine	Musculoskeletal	264,065	2.4%	39,841	2.0%	305,199	2.4%
Total most prevalent disabilities		4,449,159	40.8%	708,253	35.6%	5,178,514	40.0%
Total number of disabilities		10,912,428	100%	1,987,426	100%	12,956,933	100%

⁴⁶ Total most prevalent GWOT disabilities include 21,102 disabilities unidentifiable by gender. Total of all GWOT disabilities include 57,079 disabilities unidentifiable by gender.

⁴⁷ 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 ⁴⁸
Musculoskeletal	4,736,517	851,874	5,613,984
Neurological	1,253,999	250,793	1,511,225
Skin	1,186,750	232,306	1,425,622
Auditory	1,086,846	108,825	1,199,898
Mental	793,621	146,975	944,116
Respiratory	626,380	107,932	737,567
Digestive	449,102	83,641	535,185
Cardiovascular	260,217	40,538	302,096
Genitourinary	274,173	26,372	301,803
The Eye	113,512	25,085	139,297
Dental/Oral	57,594	18,008	76,038
Gynecological	3,012	64,261	68,004
Endocrine	46,091	16,696	63,133
Hemic/Lymphatic	12,186	10,176	22,516
Infection/Immune/Nutrition	12,411	3,943	16,431
Total⁴⁹	10,912,428	1,987,426	12,956,933

⁴⁸ Total includes 57,079 disabilities unidentifiable by gender.

⁴⁹ Total includes undiagnosed conditions unidentifiable by body system. Undiagnosed conditions account for <0.1% of total.

GWOT Three Most Prevalent SC Disabilities by Body System



Most prevalent SC disabilities of all GWOT compensation recipients

Body system	Disability	Total Number	% of body system disabilities
Musculoskeletal	Limitation of flexion, knee	765,142	13.63%
	Lumbosacral or cervical strain	585,174	10.42%
	Limitation of motion of the ankle	424,623	7.56%
Total most prevalent musculoskeletal disabilities		1,774,939	31.62%
All musculoskeletal disabilities		5,613,984	
Neurological	Migraine	417,530	27.63%
	Paralysis of the sciatic nerve	417,344	27.62%
	Paralysis of the median nerve	98,568	6.52%
Total most prevalent skin disabilities		933,442	61.77%
All skin disabilities		1,511,225	
Skin	Scars, general	370,099	25.96%
	Eczema	269,207	18.88%
	Scars, burns (2nd degree)	229,575	16.10%
Total most prevalent neurological disabilities		868,881	60.95%
All neurological disabilities		1,425,622	
Auditory	Tinnitus	884,693	73.73%
	Hearing loss	254,552	21.21%
	Labyrinthitis	28,396	2.37%
Total most prevalent auditory disabilities		1,167,641	97.31%
All auditory disabilities		1,199,898	
Mental	Post-traumatic stress disorder	602,370	63.80%
	Major depressive disorder	90,686	9.61%
	Chronic adjustment disorder	62,464	6.62%
Total most prevalent mental disabilities		755,520	80.02%
All mental disabilities		944,116	



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)	282,351	38.28%
	Allergic rhinitis	219,405	29.75%
	Maxillary sinusitis	65,385	8.86%
Total most prevalent respiratory disabilities		567,141	76.89%
All respiratory disabilities		737,567	
Digestive	Hiatal hernia	224,275	41.91%
	Hemorrhoids	110,105	20.57%
	Irritable bowel syndrome	88,561	16.55%
Total most prevalent digestive disabilities		422,941	79.03%
All digestive disabilities		535,185	
Cardiovascular	Hypertensive vascular disease	191,676	63.45%
	Varicose veins	29,902	9.90%
	Residuals of cold injury	11,567	3.83%
Total most prevalent cardiovascular disabilities		233,145	77.18%
All cardiovascular disabilities		302,096	
Genitourinary	Penile deformity (loss of erectile power)	154,449	51.18%
	Nephrolithiasis (kidney stones)	24,318	8.06%
	Neurogenic bladder	20,625	6.83%
Total most prevalent genitourinary disabilities		199,392	66.07%
All genitourinary disabilities		301,803	
The Eye	Loss of 1 eye; vision 20/40 in other	28,108	20.18%
	Excessive tearing	19,577	14.05%
	Conjunctivitis, chronic	17,723	12.72%
Total most prevalent eye related disabilities		65,408	46.96%
All eye related disabilities		139,297	



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	69,222	91.04%
	Loss of teeth	3,115	4.10%
	Malunion of lower jaw	1,334	1.75%
Total most prevalent dental/oral disabilities		73,671	96.89%
All dental/oral disabilities		76,038	
Gynecological	Removal of uterus	10,432	15.34%
	Disease or injury of the ovary	9,584	14.09%
	Disease or injury of the uterus	6,272	9.22%
Total most prevalent gynecological disabilities		26,288	38.66%
All gynecological disabilities		68,004	
Endocrine	Diabetes mellitus	28,091	44.49%
	Hypothyroidism	23,535	37.28%
	Hyperthyroidism	3,133	4.96%
Total most prevalent endocrine disabilities		54,759	86.74%
All endocrine disabilities		63,133	
Hemic/Lymphatic	Anemia	10,603	47.09%
	Iron Deficiency Anemia	3,388	15.05%
	Thrombocytopenia	1,523	6.76%
Total most prevalent hemic/lymphatic disabilities		15,514	68.90%
All hemic/lymphatic disabilities		22,516	
Infection/Immune/Nutrition	Chronic fatigue syndrome	8,574	52.18%
	Avitaminosis	1,741	10.60%
	Systemic lupus erythematosus	1,711	10.41%
Total most prevalent infection/immune/nutrition disabilities		12,026	73.19%
All infection/immune/nutrition disabilities		16,431	



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 2018 to FY 2022 by relationship

Relationship	2018	2019	2020	2021	2022	% Chg. FY 2021 to FY 2022
Surviving spouses	29,855	30,436	32,461	37,126	36,393	-2.0%
Surviving children	1,398	1,294	1,437	1,781	1,480	-16.9%
Surviving parents	205	178	167	196	154	-21.4%
Total	31,458	31,908	34,065	39,103	38,027	-2.8%

All DIC recipients by relationship

Relationship	Number of recipients	Percent of total
Surviving spouses	459,566	96.2%
Surviving children	14,896	3.1%
Surviving parents	3,111	0.7%
Total	477,573	100%

New surviving spouse DIC recipients

Age	Number of surviving spouses	Estimated annual total payments	Percent of total
35 and under	545	\$12,841,497	1.8%
36 - 56	2,788	\$59,378,667	8.5%
57 - 75	22,837	\$429,569,684	61.7%
Over 75	10,216	\$194,809,808	28.0%
Total⁵⁰	36,393	\$696,727,746	100%

⁵⁰ Total includes 7 recipients and \$128,090 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	3,691	\$79,889,269	0.9%
36 - 56	26,213	\$514,295,934	6.0%
57 - 75	241,376	\$4,435,730,471	51.8%
Over 75	187,794	\$3,521,292,429	41.1%
Total⁵¹	459,566	\$8,560,489,084	100%

New surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	1,000	\$5,600,127	63.0%
Age 18 and over – in school	94	\$445,640	5.0%
Age 18 and over – helpless	236	\$2,196,318	24.7%
Total⁵²	1,480	\$8,883,665	100%

All surviving child DIC recipients by age

Age	Number of surviving children	Estimated annual total payments	Percent of total
Under age 18	6,194	\$36,549,354	30.8%
Age 18 and over – in school	269	\$1,337,544	1.1%
Age 18 and over – helpless	8,184	\$79,402,183	67.0%
Total⁵³	14,896	\$118,559,623	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.

⁵¹ Total includes 492 recipients and \$9,280,982 estimated annual payments unidentifiable by age.

⁵² Total includes 150 recipients and \$641,580 in estimated annual payments unidentifiable by age and status.

⁵³ Total includes 249 recipients and \$1,270,543 in estimated annual payments unidentifiable by age and status.



Appendix

VBA Regional Office Addresses

<p>Anchorage VA Regional Office 1201 North Muldoon Road Anchorage, AK 99504</p>	AK	<p>Hartford VA Regional Office 555 Willard Avenue, Building 2E – Room 5137 Newington, CT 06111-2693 Mailing Address: P.O. Box 310909 Newington, CT 06131</p>	CT	<p>Boise VA Regional Office 444 West Fort Street Boise, ID 83702</p>	ID
<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>Chicago VA Regional Office 2122 W. Taylor Street Chicago, IL 60612</p>	IL
<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>Indianapolis VA Regional Office 575 North Pennsylvania Street Indianapolis, IN 46204-1526</p>	IN
<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>Wichita VA Regional Office Robert J. Dole Regional Office 5500 E. Kellogg Avenue Wichita, KS 67218-1698</p>	KS
<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>Louisville VA Regional Office 321 West Main Street, Suite 390 Louisville, KY 40202-3835</p>	KY
<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>New Orleans VA Regional Office 1250 Polydras Street, Rm 200 New Orleans, LA 70113-2692</p>	LA
<p>Los Angeles VA Regional Office Federal Building 11000 Wilshire Boulevard Los Angeles, CA 90024-3602</p>	CA	<p>Boston VA Regional Office John F. Kennedy Building Government Center – Room 1265 Boston, MA 02203-0393</p>	MA	<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				



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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

PR

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

RI

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

SC

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

SD

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

TN

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

TX

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

TX

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

UT

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

VA

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

VT

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

WA

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

WI

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

WV

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

WY

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

District Offices

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

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

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

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

Centralized Mail Address

SMS Janesville Facility – Centralized Mail

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

Contact Information

Compensation Information:
1-800-827-1000

Veterans Crisis Line
Dial 988 then Press 1

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

Online forms and applications
va.gov

Compensation home page
benefits.va.gov/compensation



VA



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



**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
173,969 Veterans and
125,740 Survivors
Receive Pension
Benefits

A note on the data:

The 2022 Annual Benefits Report is based on data from the VBA corporate database.

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

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

Please see the section on page [126](#): "A Note on How the FY 2022 Pension Data is Presented" for important information on the color coding of the data tables.

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

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



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration

Table of Contents

Pension & Fiduciary	123
A Note on How the FY 2022 Pension Data is Presented	126
Pension Programs	126
Pension Benefits for Veterans	126
Pension Benefits for Surviving Spouses	126
Pension Benefits for Surviving Children	126
Old Law and Section 306 Pension	127
Quick Reference:	128
Recipients and Amounts by Program	128
Recipients by Period of Service	129
Recipients and Amounts by Fiscal Year	129
Veterans Pension Data	130
New Veterans Pension recipients and estimated annual payments	130
by type of pension	
by type of special monthly pension	
by gender	
All Veterans Pension recipients and estimated annual payments	131
by type of pension	
by type of special monthly pension	
by gender	
New Veterans Pension recipients and estimated annual payments	132
by type of special monthly pension and gender	
All Veterans Pension recipients and estimated annual payments	132
by type of special monthly pension and gender ⁶	
New Veterans Pension recipients and estimated annual payments	133
by period of service	
All Veterans Pension recipients and estimated annual payments	133
by period of service	
Chart: New recipients compared to all Veterans Pension recipients	133
by period of service	
New Veterans Pension recipients and estimated annual payments	134
by age	
All Veterans Pension recipients and estimated annual payments	134
by age	
Chart: New recipients compared to all Veterans Pension recipients	135
by age	
by estimated average individual amounts paid annually and age	
Survivors Pension Data	136
New Survivors Pension recipients and estimated annual payments	136
by type of pension	
by type of special monthly pension	
by gender	
All Survivors Pension recipients and estimated annual payments	137
by type of pension	
by type of special monthly pension	
by gender	
New Survivors Pension recipients and estimated annual payments	138
by type of special monthly pension and gender	
All Survivors Pension recipients and estimated annual payments	138



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



by type of special monthly pension and gender ¹²	
New Survivors Pension recipients and estimated annual payments by period of service	139
All Survivors Pension recipients and estimated annual payments by period of service	139
Chart: New recipients compared to all Survivors Pension recipients by Veteran's period of service	139
New Survivors Pension recipients and estimated annual payments by age	140
All Survivors Pension recipients and estimated annual payments by age	140
Chart: New Survivors Pension recipients compared to all Survivors Pension recipients by age	141
by estimated average individual amounts paid annually and age	141
Fiduciary	142
Purpose of the Fiduciary Program	142
Number of beneficiaries by beneficiary type	142
Amount of benefits managed by benefit type	142
Number of beneficiaries by fiduciary type	143
Misuse	143
Appendix – Fiduciary Hub Addresses and Regional Offices Served	144
Appendix – Pension Management Center Addresses	145
Appendix – Maps of Fiduciary Hub and Pension Management Center Jurisdiction	146
Contact Information	146

Release history

Version & changes	Date
Data as of	09/30/2022



VA



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration

A Note on How the FY 2022 Pension Data is Presented

New to the Rolls

Individuals who began receiving pension during fiscal year 2022 (October 1, 2021 to September 30, 2022) 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, 2022 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	9,456
Survivors ¹ who began receiving pension benefits	14,287
Total	23,743

Estimated annual amounts paid – new recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	9,456	\$18,101	\$171,160,243
Survivors Pension	14,287	\$13,080	\$186,870,186
Total	23,743	\$15,079	\$358,030,430

Totals – all recipients

Veterans receiving pension benefits	173,969
Survivors receiving pension benefits	125,740
Total	299,709

Estimated annual amounts paid – all recipients

Benefit program	Number of recipients	Estimated average individual amount paid annually	Estimated total amount paid annually
Veterans Pension	173,969	\$13,270	\$2,308,562,403
Survivors Pension	125,740	\$9,986	\$1,255,646,665
Total	299,709	\$11,892	\$3,564,209,069

¹ The term “survivors” includes surviving spouses and children.

Recipients by Period of Service



New improved pension recipients by period of service

	Pre-World War I	World War I	World War II	Korean Conflict	Vietnam Era	Gulf War Era
Veterans Pension	N/A	N/A	1,165	3,385	4,459	447
Survivors Pension	N/A	N/A	5,952	5,355	2,460	520
Total	N/A	N/A	7,117	8,740	6,919	967

All 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	N/A	N/A	8,785	25,382	123,595	16,207
Survivors	41	889	56,436	38,851	26,317	3,206
Total	41	889	65,221	64,233	149,912	19,413

Recipients and Amounts by Fiscal Year

All recipients FY 2018 to FY 2022

Benefit program	2018	2019	2020	2021	2022	% Chg. FY 2021 to 2022
Veterans Pension	260,089	239,114	219,587	194,712	173,969	-10.7%
Survivors Pension	192,823	170,037	159,083	139,864	125,740	-10.1%
Total	452,912	409,151	378,670	334,576	299,709	-10.4%

All recipients estimated average individual amount paid annually FY 2018 to FY 2022

Benefit Program	2018	2019	2020	2021	2022	% Chg. FY 2021 to 2022
Veterans Pension	\$12,350	\$12,538	\$12,717	\$12,683	\$13,270	4.6%
Survivors Pension	\$8,800	\$8,976	\$9,333	\$9,386	\$9,986	6.4%
Total	\$10,839	\$11,058	\$11,296	\$11,305	\$11,892	5.2%

² On the rolls survivors of pre-World War I Veterans who served in the Spanish American War (39), the Mexican Border War (2), 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 ³	NA	NA	NA
Improved Pension	9,456	\$18,101	\$171,160,243
Total	9,456	\$18,101	\$171,160,243

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)	7,184	76.0%	\$20,913	\$150,238,578
With housebound (HB)	20	0.2%	\$11,259	\$225,180
Total with A&A or HB ⁴	7,204	76.2%	\$20,886	\$150,463,758
Total without A&A or HB	2,252	23.8%	\$9,190	\$20,696,485
Total all	9,456	100.0%	\$18,101	\$171,160,243

New Veterans Pension recipients and estimated annual payments by gender

Gender	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	8,312	87.9%	\$18,079	\$150,271,733
Female Veterans	342	3.6%	\$16,946	\$5,795,676
Gender not indicated	802	8.5%	\$18,819	\$15,092,834
Total	9,456	100.0%	\$18,101	\$171,160,243

³ The "Other Pension" category groups the Old Law and Section 306 Pension programs, which are no longer open to new applicants.

⁴ 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 ⁵	332	\$1,799	\$597,345
Improved Pension	173,637	\$13,292	\$2,307,965,058
Total	173,969	\$13,270	\$2,308,562,403

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)	64,277	36.9%	\$19,213	\$1,234,943,335
With housebound (HB)	2,294	1.3%	\$11,539	\$26,471,133
Total with A&A or HB	66,571	38.3%	\$18,948	\$1,261,414,467
Total without A&A or HB	107,398	61.7%	\$9,750	\$1,047,147,936
Total all	173,969	100.0%	\$13,270	\$2,308,562,403

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	161,313	92.7%	\$13,245	\$2,136,596,359
Female Veterans	8,133	4.7%	\$13,611	\$110,696,063
Gender not indicated	4,523	2.6%	\$13,546	\$61,269,982
Total	173,969	100.0%	\$13,270	\$2,308,562,403

⁵ 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 gender⁶

	Special monthly pension status	Number of Veterans	% of gender total	Estimated average individual amount paid annually	Estimated total amount paid annually
Male Veterans	With aid and attendance (A&A)	6,279	75.5%	\$20,916	\$131,331,848
	With housebound (HB)	20	0.2%	\$11,259	\$225,180
	Total with A&A or HB	6,299	75.8%	\$20,885	\$131,557,028
	Total without A&A or HB	2,013	24.2%	\$9,297	\$18,714,705
Total		8,312	100.0%	\$18,079	\$150,271,733

Female Veterans	With aid and attendance (A&A)	243	71.1%	\$20,023	\$4,865,482
	With housebound (HB)	N/A	N/A	N/A	N/A
	Total with A&A or HB	243	71.1%	\$20,023	\$4,865,482
	Total without A&A or HB	99	28.9%	\$9,396	\$930,194
Total		342	100.0%	\$16,946	\$5,795,676

All Veterans Pension recipients and estimated annual payments by type of special monthly pension and gender⁶

	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)	59,056	36.6%	\$19,194	\$1,133,494,632
	With housebound (HB)	2,138	1.3%	\$11,567	\$24,729,875
	Total with A&A or HB	61,194	37.9%	\$18,927	\$1,158,224,507
	Total without A&A or HB	100,119	62.1%	\$9,772	\$978,371,852
Total		161,313	100.0%	\$13,245	\$2,136,596,359

Female Veterans	With aid and attendance (A&A)	3,172	39.0%	\$18,751	\$59,477,611
	With housebound (HB)	123	1.5%	\$11,387	\$1,400,638
	Total with A&A or HB	3,295	40.5%	\$18,476	\$60,878,249
	Total without A&A or HB	4,838	59.5%	\$10,297	\$49,817,814
Total		8,133	100.0%	\$13,611	\$110,696,063



⁶ 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

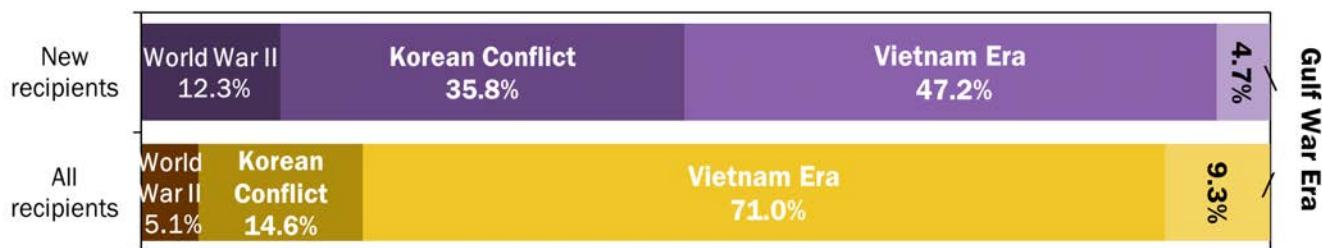
Period of service	Number of Veterans	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
World War II	1,165	12.3%	\$21,518	\$25,068,571
Korean Conflict	3,385	35.8%	\$21,230	\$71,862,573
Vietnam Era	4,459	47.2%	\$15,187	\$67,718,386
Gulf War Era	447	4.7%	\$14,565	\$6,510,713
Total	9,456	100.0%	\$18,101	\$171,160,243

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	8,785	5.1%	\$18,924	\$166,244,342
Korean Conflict	25,382	14.6%	\$16,870	\$428,205,158
Vietnam Era	123,595	71.0%	\$11,928	\$1,474,185,821
Gulf War Era	16,207	9.3%	\$14,804	\$239,927,082
Total	173,969	100.0%	\$13,270	\$2,308,562,403

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

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





New Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total ⁷	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	21	0.2%	\$13,097	\$275,040
Age 35 through 64	382	4.0%	\$14,425	\$5,510,197
Age 65 through 74	2,176	23.0%	\$12,068	\$26,260,044
Age 75 and over	6,877	72.7%	\$20,229	\$139,114,962
Total	9,456	100%	\$18,101	\$171,160,243

All Veterans Pension recipients and estimated annual payments by age

Age range	Number of Veterans	% of total ⁷	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 34 and under	276	0.2%	\$15,850	\$4,374,480
Age 35 through 64	15,520	8.9%	\$14,817	\$229,954,008
Age 65 through 74	86,228	49.6%	\$11,832	\$1,020,237,639
Age 75 and over	71,944	41.4%	\$14,650	\$1,053,995,197
Total⁸	173,969	100%	\$13,270	\$2,308,562,403



⁷ Percentages may not sum to total due to rounding.

⁸ Total includes 1 Veteran and \$1,080 in benefits with no date of birth indicated in the award record.



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

The chart below displays the ages of the Veterans who began receiving benefits in FY 2022 (purple line, left axis) vs. the total number of Veterans receiving benefits at the end of the fiscal year (yellow line, right axis).

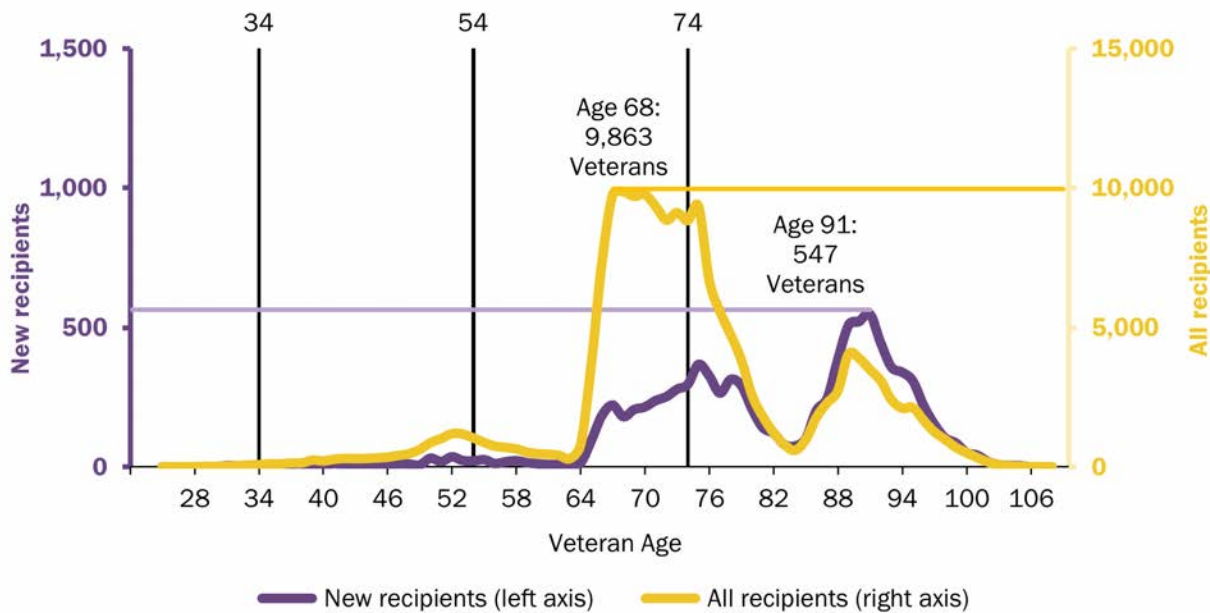
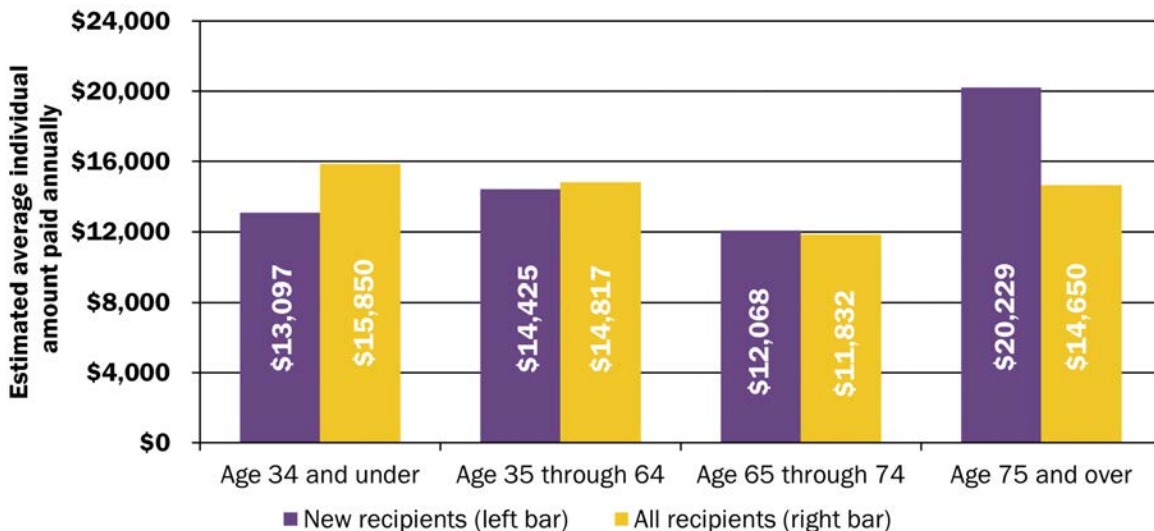


Chart: New recipients compared to all Veterans Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to Veterans who began receiving benefits in FY 2022 (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.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



**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	1	\$522	\$522
Improved Pension	14,286	\$13,081	\$186,869,664
Total	14,287	\$13,080	\$186,870,186

**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)	12,029	84.2%	\$13,996	\$168,361,149
With housebound (HB)	20	0.1%	\$7,180	\$143,604
Total with A&A or HB ¹¹	12,049	84.3%	\$13,985	\$168,504,753
Total without A&A or HB	2,238	15.7%	\$8,206	\$18,365,433
Total all	14,287	100.0%	\$13,080	\$186,870,186

**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	101	0.7%	\$10,763	\$1,087,057
Female survivors	11,721	82.0%	\$13,159	\$154,240,158
Gender not indicated	2,465	17.3%	\$12,796	\$31,542,972
Total	14,287	100.0%	\$13,080	\$186,870,186

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	5,750	\$868	\$4,993,330
Improved Pension	119,990	\$10,423	\$1,250,653,335
Total	125,740	\$9,986	\$1,255,646,665

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)	74,870	59.5%	\$12,587	\$942,398,827
With housebound (HB)	576	0.5%	\$6,391	\$3,681,256
Total with A&A or HB	75,446	60.0%	\$12,540	\$946,080,083
Total without A&A or HB	50,294	40.0%	\$6,155	\$309,566,582
Total all	125,740	100.0%	\$9,986	\$1,255,646,665

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	1,209	1.0%	\$6,837	\$8,265,330
Female survivors	88,932	70.7%	\$10,343	\$919,859,220
Gender not indicated	35,599	28.3%	\$9,200	\$327,522,116
Total	125,740	100.0%	\$9,986	\$1,255,646,665

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)	48	47.5%	\$14,272	\$685,068
	With housebound (HB)	N/A	N/A	N/A	N/A
	Total with A&A or HB	48	47.5%	\$14,272	\$685,068
	Total without A&A or HB	53	52.5%	\$7,585	\$401,989
Total		101	100.0%	\$10,763	\$1,087,057

Female survivors	With aid and attendance (A&A)	9,960	85.0%	\$14,003	\$139,471,709
	With housebound (HB)	18	0.2%	\$7,313	\$131,640
	Total with A&A or HB	9,978	85.1%	\$13,991	\$139,603,349
	Total without A&A or HB	1,743	14.9%	\$8,397	\$14,636,809
Total		11,721	100.0%	\$13,159	\$154,240,158

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)	315	26.1%	\$12,330	\$3,884,052
	With housebound (HB)	10	0.8%	\$7,061	\$70,608
	Total with A&A or HB	325	26.9%	\$12,168	\$3,954,660
	Total without A&A or HB	884	73.1%	\$4,876	\$4,310,670
Total		1,209	100.0%	\$6,837	\$8,265,330

Female survivors	With aid and attendance (A&A)	54,779	61.6%	\$12,593	\$689,856,316
	With housebound (HB)	490	0.6%	\$6,217	\$3,046,345
	Total with A&A or HB	55,269	62.1%	\$12,537	\$692,902,661
	Total without A&A or HB	33,663	37.9%	\$6,742	\$226,956,559
Total		88,932	100.0%	\$10,343	\$919,859,220



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

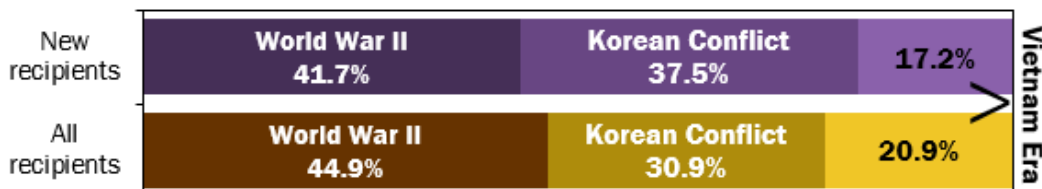
Veteran's period of service	Number of survivors	% of total	Estimated average individual amount paid annually	Estimated total amount paid annually
Pre-World War I	N/A	N/A	N/A	N/A
World War I	N/A	N/A	N/A	N/A
World War II	5,952	41.7%	\$13,868	\$82,543,481
Korean Conflict	5,355	37.5%	\$13,485	\$72,212,749
Vietnam Era	2,460	17.2%	\$11,152	\$27,435,099
Gulf War Era	520	3.6%	\$8,998	\$4,678,858
Total	14,287	100.0%	\$13,080	\$186,870,186

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	41	<0.1%	\$5,022	\$205,908
World War I	889	0.7%	\$3,954	\$3,515,357
World War II	56,436	44.9%	\$10,070	\$568,311,923
Korean Conflict	38,851	30.9%	\$10,576	\$410,896,714
Vietnam Era	26,317	20.9%	\$9,264	\$243,801,188
Gulf War Era	3,206	2.6%	\$9,019	\$28,915,575
Total	125,740	100.0%	\$9,986	\$1,255,646,665

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 ¹⁵	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	22	0.2%	\$2,855	\$62,808
Age 18 through 34	46	0.3%	\$6,580	\$302,664
Age 35 through 64	1,011	7.1%	\$8,619	\$8,713,496
Age 65 through 74	812	5.7%	\$9,374	\$7,611,946
Age 75 and over	12,394	86.8%	\$13,729	\$170,160,936
Total¹⁶	14,287	100.0%	\$13,080	\$186,870,186

All Survivors Pension recipients and estimated annual payments by age

Age range	Number of survivors	% of total ¹⁵	Estimated average individual amount paid annually	Estimated total amount paid annually
Age 17 and under	149	0.1%	\$4,323	\$644,076
Age 18 through 34	203	0.2%	\$7,482	\$1,518,901
Age 35 through 64	14,632	11.6%	\$8,000	\$117,055,156
Age 65 through 74	17,191	13.7%	\$6,970	\$119,826,093
Age 75 and over	93,480	74.3%	\$10,867	\$1,015,844,591
Total¹⁷	125,740	100.0%	\$9,986	\$1,255,646,665

¹⁵ Percentages may not sum to total due to rounding.

¹⁶ Total includes 2 new survivors and \$18,336 in benefits with no date of birth indicated in the award record.

¹⁷ Total includes 85 survivors and \$757,848 in benefits with no date of birth indicated in the award record.



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

The chart below displays the ages of the survivors who began receiving benefits in FY 2022 (purple line, left axis) vs. the total number of survivors receiving benefits at the end of the fiscal year (yellow line, right axis).

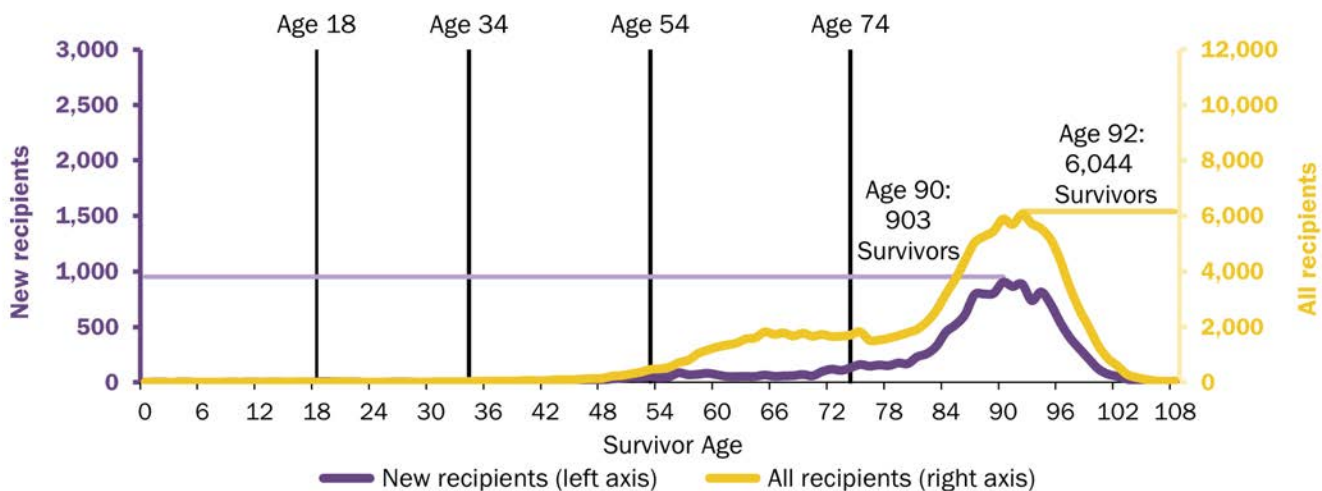
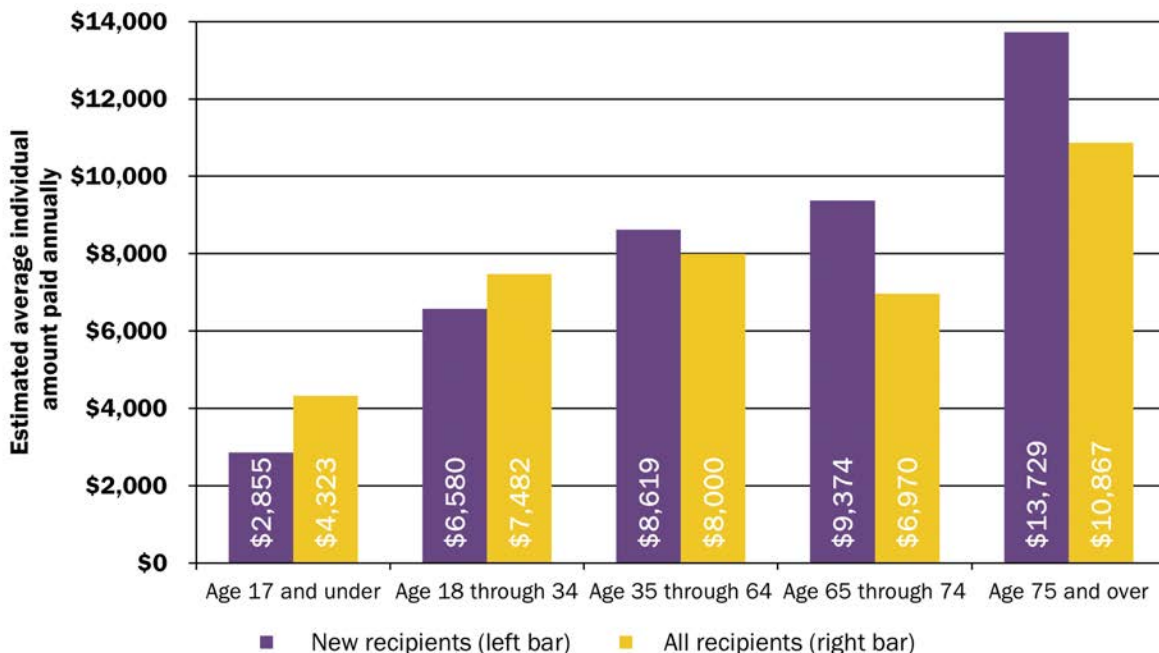


Chart: New recipients compared to all Survivor Pension recipients by estimated average individual amounts paid annually and age

The chart below displays the estimated average individual amount paid annually to survivors who began receiving benefits in FY 2022 (purple bars on the left) vs. the estimated average individual amount paid annually for all survivors receiving benefits at the end of the fiscal year (yellow bars on the right) broken down by age.



U.S. Department of Veterans Affairs
Veterans Benefits Administration



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 2022, Fiduciary Program totals represent the number of beneficiaries served during the fiscal year.

Number of beneficiaries by beneficiary type¹⁸

Beneficiary Type	Number of Beneficiaries
Veteran	67,294
Surviving spouse	29,343
Adult disabled child	8,336
Minor child ¹⁹	2,594
Insurance	471
Dependent parent	35
Total²⁰	108,073

Amount of benefits managed by benefit type²¹

Benefit Paid	Estimated total amount paid annually	Estimated average individual amount paid annually
Compensation	\$1,908,517,520	\$40,925
Veterans Pension	\$318,738,511	\$17,277
Survivors Pension	\$262,824,123	\$10,093
Dependency and Indemnity Compensation	\$148,098,388	\$15,165
Total	\$2,638,178,542	

¹⁸ Source: Beneficiary and Fiduciary Directory.

¹⁹ Includes minors in receipt of one-time insurance awards due to being named a beneficiary on an insurance policy.

²⁰ Includes any beneficiary who received services from VA's fiduciary program during FY 2022.

²¹ Source: VBA corporate database.



Number of beneficiaries by fiduciary type²²

Relationship	Number of Beneficiaries
Legal Custodian	87,193
Spouse Payee	20,650
Supervised Direct Pay	94
Temporary	69
Proposed Fiduciary ²³	65
Legal Custodian	2
Total	108,073

Misuse

During fiscal year 2022, fiduciary personnel conducted 2,067 misuse investigations of which 817 fiduciaries were removed. Of the cases VA referred to the VA Office of the Inspector General (OIG), 25 misuse cases were accepted by OIG for further investigation.

OIG reported the following actions have been taken²⁴:

- Investigations opened: 25
- Investigations completed and referred to prosecutor’s office: 25
- Cases accepted for prosecution: 12
- Cases declined for prosecution: 8
- Cases pending: 5

The number of OIG prosecutorial outcomes during fiscal year 2022²⁴.

- Arrests: 12
- Indictments: 16
- Convictions: 15

The amount of funds involved in OIG prosecutorial outcomes during fiscal year 2022²⁵:

- The total amount of restitution ordered in cases arising from the misuse of benefits by a fiduciary was \$1,773,706.
- The total amount of money recovered by the government in misuse cases was \$299,865.
- The total amount of benefits reissued to beneficiaries was \$1,346,660.

²² Source: Beneficiary and Fiduciary Directory

²³ Includes beneficiaries awaiting the final determination of incompetency and/or the appointment of a fiduciary.

²⁴ Includes action taken by OIG on cases referred as of the end of fiscal year 2022. Figures may include cases referred during previous fiscal years.

²⁵ Source: OIG.

Appendix – Fiduciary Hub Addresses and Regional Offices Served

Salt Lake City – UT VA Fiduciary Hub

550 Foothill Dr.
Salt Lake City, UT 84113
Regional offices served:

Salt Lake City	UT
Albuquerque	NM
Los Angeles	CA
Anchorage	AK
Oakland	CA
Boise	ID
Phoenix	AZ
Cheyenne	WY
Portland	OR
Denver	CO
Reno	NV
Ft. Harrison	MT
Honolulu	HI
San Diego	CA
Seattle	WA

Lincoln – NE VA Fiduciary Hub

3800 Village Dr.
Lincoln, NE 68516
Regional offices served:

Lincoln	NE
Wichita	KS
Sioux Falls	SD
Muskogee	OK
Fargo	ND
Waco	TX
Houston	TX

Milwaukee – WI VA Fiduciary Hub

5400 West National Ave.
Milwaukee, WI 53214
Regional offices served:

Milwaukee	WI
Little Rock	AR
Des Moines	IA
St. Louis	MO
St. Paul	MN
New Orleans	LA
Chicago	IL

Louisville – KY VA Fiduciary Hub

321 West Main Street, Suite 390
Louisville, KY 40202
Regional offices served:

Louisville	KY
Roanoke	VA
Huntington	WV
Jackson	MS
Nashville	TN
Montgomery	AL
San Juan	PR

Indianapolis – IN VA Fiduciary Hub

575 North Pennsylvania St.
Indianapolis, IN 46204
Regional offices served:

Indianapolis	IN
Detroit	MI
Newark	NJ
Baltimore	MD
Manchester	NH
White River	
Junction	VT
Boston	MA
Pittsburgh	PA
Philadelphia	PA
Wilmington	DE
Hartford	CT
New York	NY
Providence	RI
Buffalo	NY
Togus	ME
Cleveland	OH
Manila	PH

Columbia – SC VA Fiduciary Hub

6437 Garners Ferry Rd.
Columbia, SC 29209
Regional offices served:

Columbia	SC
Winston-Salem	NC
Atlanta	GA
St. Petersburg	FL

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Appendix – Pension Management Center Addresses

Philadelphia – PA Pension Management Center

5000 Wissahickon Ave.
Philadelphia, PA 19144

Milwaukee – WI Pension Management Center

5400 West National Ave.
Milwaukee, WI 53214

St. Paul – MN Pension Management Center

1 Federal Drive
Fort Snelling
St. Paul, MN 55111

National Pension Call Center:

1-800-827-1000



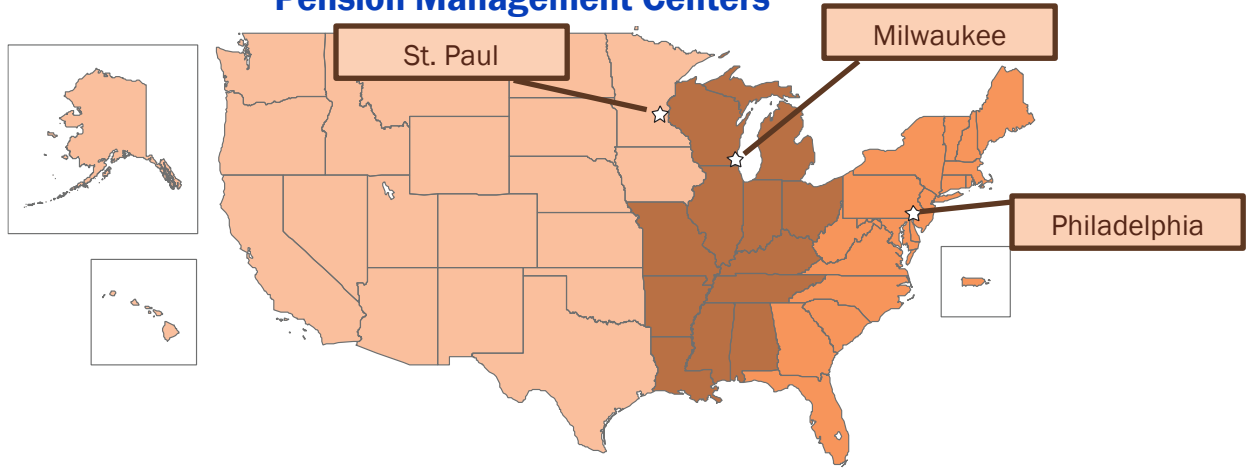
VA



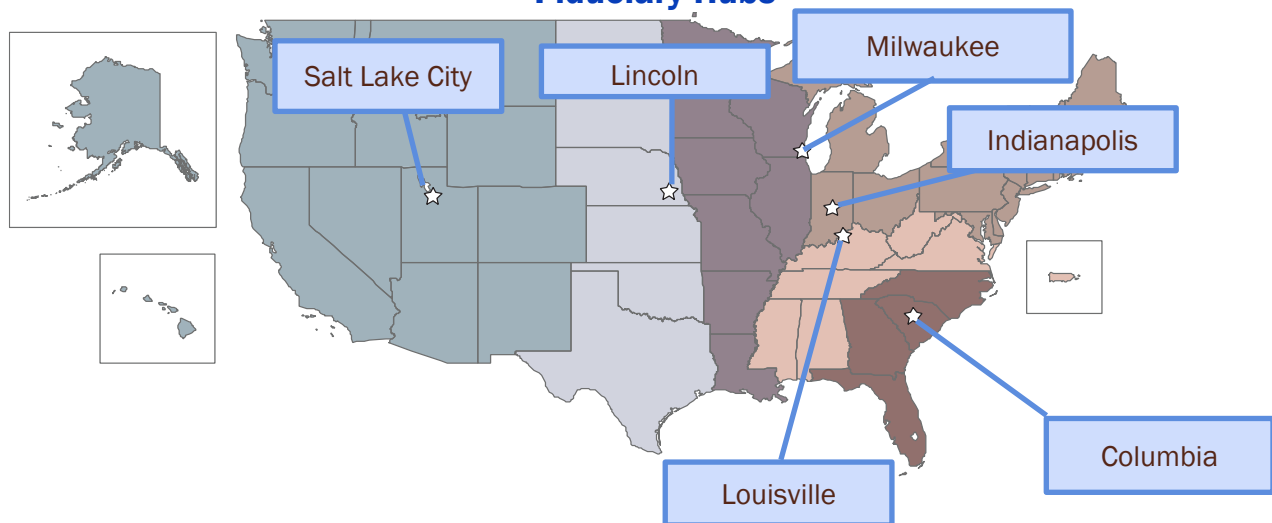
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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

Online forms and applications
va.gov



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Education

Benefits for Veterans Education

There were eight active education programs in fiscal year 2022:

- 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 2022

- 2 Regional Processing Offices
- 834,460 Beneficiaries
- \$9.9 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	147
Benefits for Veterans Education	147
Post-9/11 GI Bill	149
All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)	149
Educational Assistance for Members of the Selected Reserve (Montgomery GI Bill - Selected Reserve or MGIB-SR)	150
Veteran Rapid Retraining Assistance Program (VRRAP)	150
Veteran Employment Through Technology Education Courses (VET TEC)	151
Survivors' and Dependents' Educational Assistance (DEA)	151
Post-Vietnam Era Veterans Educational Assistance Program (VEAP)	152
Reserve Educational Assistance Program (REAP)	152
Acronyms Used in This Document	153
Education Program Data	154
Beneficiaries who received education benefits by fiscal year	154
Education Program Data	156
Beneficiaries who received education benefits during fiscal year 2022	156
Beneficiaries who began receiving education benefits by training time and program during fiscal year 2022	156
Education Program Data	157
Education program payments by fiscal year	157
Amount Paid to an Educational Institution for beneficiaries receiving Post-9/11 GI Bill education benefits by Country and Profit Status	157
Beneficiaries who began training under the Post-9/11 GI Bill education benefit under the On-The-Job (OJT) and Apprenticeship (APP) Program by fiscal year	157
Tuition Assistance Top-Up Program	158
License and Certification Test Reimbursement	158
Accelerated Payments Program	158
Unique beneficiaries and payments by fiscal year	158
Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship	159
Education Data by State	160
Education Data by International Country	162
Post-9/11 GI Bill (Chapter 33) On-The-Job (OJT) and Apprenticeship (APP) Training Data by State	163
Appendix - Maps of Education Benefit Regional Processing Office Jurisdiction	164
Contact Information	164

Release history

Version & changes	Date
Data as of	09/30/2022



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 continued active duty,
- Basic benefits include tuition and fees, monthly housing allowance, books and supplies stipend,
- Generally, receive 36 months of full-time education benefits,
- For Veterans who left active duty on or after January 1, 2013, there is no time limit to use benefits,
- Veterans who left active duty before January 1, 2013, have 15 years from last discharge to use benefits,
- Eligible to transfer educational benefit to dependent if individual meets Department of Defense eligibility criteria.

All-Volunteer Force Educational Assistance Program (Montgomery GI Bill - Active Duty or MGIB-AD)

Montgomery GI Bill-Active Duty (MGIB-AD) is a contributory program. The Service member's pay is automatically reduced by \$100 per month for the first 12 months of active duty unless the Service member declines participation at the time of enlistment. For additional information visit the following link:

<https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Requirements and features of MGIB-AD are as follows:

- First entered active duty after June 30, 1985,
- Must fulfill one's service obligation unless released for an acceptable reason,
- Must receive an honorable discharge,
- Must complete the requirements of a secondary school diploma, or its equivalent, before applying for benefits,
- Maximum entitlement is 36 months,
- Generally, 10 years from last discharge to use benefits.



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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Veteran Employment Through Technology Education Courses (VET TEC)

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

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

Requirements and features of VET TEC include:

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

Survivors' and Dependents' Educational Assistance (DEA)

DEA is a VA educational assistance program designed for spouses and children of certain Veterans or Service members. For additional information visit the following link: <https://www.benefits.va.gov/gibill/dea.asp>

Requirements and features of DEA include:

- Eligibility is based on the Veteran's service-connected death; service-connected disability rated as total and permanent; or MIA, POW, or hostage status,
- Effective December 22, 2006, the program was expanded to grant eligibility to spouses and children of Service members who are hospitalized or receiving outpatient care for a permanent and total disability while still on active duty.
- Maximum entitlement is 36 months for individuals who first use DEA after August 1, 2018,
- Maximum entitlement is 45 months for individuals who first used DEA prior to August 1, 2018,
- Children generally have eight years in which to use benefits, usually between ages 18 and 26,
- Spouses generally have 10 years in which to use benefits, or 20 years if the Veteran dies on active duty or if Veteran receives a permanent and total rating within 3 years of release from active duty,



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 Service member. For additional information visit the following link: <https://www.benefits.va.gov/gibill/veap.asp>

Requirements and features of VEAP are as follows:

- First entered active duty after December 31, 1976, and before July 1, 1985,
- Contributed to VEAP while on active duty and before April 1, 1987,
- Maximum contribution of \$2,700 by the Service member with a government matching contribution \$2 for \$1, for a total basic benefit of up to \$8,100,
- Additional “kickers” or contributions from the Department of Defense (DoD) under certain circumstances,
- Current full-time VEAP rate is based on the monthly contributions plus any DoD “kicker” adjustment,
- Unused contributions may be refunded,
- Maximum entitlement is 36 months,
- Benefit must be used within 10 years of the last discharge from active-duty service.

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://benefits.va.gov/BENEFITS/factsheets/education/CH1607.pdf>.

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



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



Beneficiaries who received education benefits by fiscal year¹

Education program	2018	2019	2020	2021	2022	% change from FY 21 to FY 22
POST 9/11 (Ch33)	708,069	714,346	657,927	610,009	564,501	-7.5%
MGIB-AD ² (Ch30)	26,441	22,166	23,712	21,356	20,970	-1.8%
MGIB-SR (1606)	48,690	44,356	41,488	37,071	36,374	-1.9%
REAP (1607)	696	299	84	0	0	0.0%
DEA (Ch35)	109,760	128,075	151,825	167,567	183,944	9.8%
VEAP ³ (Ch32)	69	78	24	831	13,170	1,484.8% ⁴
VRRAP	0	0	0	2,111	8,538	304.5%
VET TEC	0	102	1,402	2,658	6,963	162.0%
Total	893,725	909,422	876,462	841,603	834,460	-0.9%

Beneficiaries who began receiving education benefits by training type and program during fiscal year 2022⁵

Education program	Vocational/technical/Non-College Degree (NCD)	Two-Year College	Under-graduate	Graduate	Program totals	Percent of all programs
POST 9/11 ⁶	19,476	17,852	50,089	10,287	97,704	68%
MGIB-AD	177	194	2,099	389	2,859	2%
MGIB-SR	334	269	7,678	432	8,713	6%
REAP	0	0	0	0	0	0%
DEA	1,132	1,314	28,903	2,634	33,983	24%
Training Type Totals	21,119	19,629	88,769	13,742	143,259	
Percent of Program Total ⁷	15%	14%	62%	10%		

¹ Source: Benefits Delivery System Reports, PA&I OFM Case Load Reports.

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 FY2018-22.

⁴ The 2020-22 figures are for disenrollment, there was no educational use of the benefit

⁵ Source: Hines Information Technology Center. Due to the temporary nature of VRRAP and VET TEC they are not included in this table.

⁶ Post-9/11 GI Bill statistics source Office of Performance Analysis and Integrity Enterprise Data Warehouse.

⁷ Percentages may not sum to total due to rounding.



Available programs	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP	VET TEC	VRRAP
College or university degree	◆	◆	◆	◆	◆	◆		◆ ⁸
Business, technical, or vocational programs	◆	◆	◆	◆	◆	◆	◆ ⁹	◆
Independent study or distance learning	◆	◆	◆	◆	◆	◆		
Correspondence courses	◆	◆	◆	◆	◆ ¹⁰	◆		
Flight training	◆	◆	◆	◆	◆ ¹¹	◆		
Reimbursement of licensing & certification exams	◆	◆	◆	◆	◆	◆		
Accelerated payments for high tech classes		◆	◆	◆				
Reimbursement for national admissions & credit exams	◆	◆	◆	◆	◆	◆		
On the job training & apprenticeship programs	◆	◆	◆	◆	◆	◆		
Tuition Assistance Top-Up program (TATU)	◆	◆						
Entrepreneurship courses	◆	◆	◆	◆		◆		◆
Remedial, deficiency, & refresher training (in some cases)	◆	◆	◆	◆	◆	◆		
H.S. diploma or GED					◆	◆		

⁸ Associate degree only

⁹ Technology programs only

¹⁰ Spouses only

¹¹ Only at institutions of higher learning for credit towards a college degree





Education Program Data

Beneficiaries who received education benefits during fiscal year 2022¹²

Program	Total beneficiaries	Total payments (\$000)
POST 9/11	564,501	\$8,134,273
MGIB-AD	20,970	\$148,165
MGIB-SR ¹³	36,374	\$106,027
REAP	0	\$0
DEA	183,944	\$1,255,511
VET TEC	6,963	\$92,532
VRRAP	8,538	\$170,560
VEAP	0	\$0
VEAP disenrollment	13,170	\$8,478
Total ¹⁴	834,460	\$9,915,546

Beneficiaries who began receiving education benefits by training time and program during fiscal year 2022¹⁵

Education program	Less than one-half time	Half time	Three quarter time	Full time	Program totals	Percent of all programs
POST 9/11 ¹⁶	10,540	7,092	9,826	70,246	97,704	68%
MGIB-AD	95	383	427	1,954	2,859	2%
MGIB-SR	244	581	928	6,960	8,713	6%
REAP	0	0	0	0	0	0%
DEA	826	2,397	3,761	26,999	33,983	24%
Training time totals	11,705	10,453	14,942	106,159	143,259	

Percent of program total	8%	7%	10%	74%
--------------------------	----	----	-----	-----

¹² Source: Office of Financial Management. Dollar amounts are in the thousands.

¹³ Based on service in the Selected Reserve.

¹⁴ Total payment dollars include Section 901 program participants, although beneficiaries are not included.

¹⁵ Source: Hines Information Technology Center. Due to the temporary nature of VRRAP and VET TEC they are not included in this table.

¹⁶ 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)¹⁷

Education Program	2018	2019	2020	2021	2022
POST 9/11	\$10,673,744	\$10,748,939	\$10,108,335	\$9,141,053	\$8,134,273
MGIB-AD ¹⁸	\$261,141	\$215,993	\$205,248	\$169,554	\$148,165
MGIB-SR	\$117,445	\$109,049	\$108,905	\$98,143	\$106,027
REAP	\$3,130	\$1,462	\$4,520	\$0	\$0
DEA	\$616,276	\$861,152	\$1,042,921	\$1,118,540	\$1,255,511
VEAP	\$10	\$106	\$69	\$756	\$8,478
VET TEC				\$38,010	\$92,532
VRRAP				\$32,052	\$170,560
Total	\$11,671,746	\$11,936,701	\$11,469,998	\$10,598,108	\$9,915,546

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	\$1,476,266,193
	Private Profit	\$1,102,753,253
	Public	\$1,569,222,764
Foreign Countries	Private Non-Profit	\$3,557,797
	Private Profit	\$2,973,831
	Public	\$8,899,242
Total		\$4,163,673,080

Beneficiaries who began training under the Post-9/11 GI Bill education benefit under the On-The-Job (OJT) and Apprenticeship (APP) Program by fiscal year¹⁹

Education Program	2018		2019		2020		2021		2022	
	OJT	APP	OJT	APP	OJT	APP	OJT	APP	OJT	APP
POST 9/11	1,384	1,490	1,436	1,798	1,384	1,490	912	1,315	848	1,150

¹⁷ Source: Office of Financial Management (OFM). Dollar amounts are in the thousands.

¹⁸ All MGIB AD figures in this document include national call to service, peacetime Veterans and Service members.

¹⁹ 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 20 percent decrease in the number of unique trainees in fiscal year 2022 compared to fiscal year 2021.

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 12 percent increase in the number of unique trainees in fiscal year 2022 compared to fiscal year 2021.

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 50 percent increase in the participants under this program in fiscal year 2022 compared to fiscal year 2021.

Unique beneficiaries and payments by fiscal year²⁰

(Dollar amounts are in the thousands \$000)

Usage Type	2019		2020		2021		2022	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Tuition assistance top-up ²¹	2,639	\$7,228	1,323	\$3,252	1,055	\$2,749	849	\$2,111
License and certification tests	5,006	\$3,149	2,735	\$1,816	2,492	\$1,584	2,795	\$2,247
Accelerated payment	8	\$60	3	\$22	4	\$21	6	\$17
Total	7,653	\$10,437	4,061	\$5,090	3,551	\$4,354	3,650	\$4,375

²⁰ Source: Education Service Out-of-System and Accelerated Payment reports, PA&I OFM Monthly Reports.

²¹ Post-9/11 Top-Up statistics currently are not available.

Transfer of Post-9/11 GI Bill Benefits and Fry Scholarship



The Post-9/11 GI Bill allows those eligible for the program to transfer their educational benefits to one or more dependents if they meet Department of Defense eligibility criteria. During fiscal year 2022, there were 118,015 beneficiaries who received transferred benefits from a Service member or Veteran. Of those 93,669 were children while 24,346 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 2022, 3,304 children received Post-9/11 GI Bill benefits under the Fry Scholarship.

Congress passed Public Law 113-146 that amended the Post-9/11 GI Bill, which expanded the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). Spouses of an active-duty member of the Armed Forces who dies in the line of duty on or after September 11, 2001, are eligible for this benefit. During fiscal year 2022, 794 spouses received Post-9/11 GI Bill benefits under the Fry Scholarship.

Beneficiary count by type in FY2022²²

Beneficiary Type	Count
Veteran	420,733
Service Member	25,753
Transfer of Eligibility - Spouse	23,552
Transfer of Eligibility - Child	90,365
Fry Spouse	794
Fry Child	3,304
Total	564,501

Post-9/11 GI Bill Beneficiary Count by Gender²³

Gender	Count
Female	174,344
Male	387,570
Undisclosed	2,587
Total	564,501

²² Source: Performance Analysis & Integrity.

²³ Gender is self-reported.





Education Data by State²⁴

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-AD	MGIB-SR	REAP	DEA	VEAP	TOTAL
Alabama	10,000	321	1,298	0	7,528	0	19,147
Alaska	1,548	14	21	0	295	0	1,878
Arizona	31,825	1,168	635	0	6,684	0	40,312
Arkansas	2,827	94	808	0	2,354	0	6,083
California	50,972	755	978	0	13,533	0	66,238
Colorado	16,322	434	322	0	3,607	0	20,685
Connecticut	3,249	72	393	0	617	0	4,331
Delaware	1,123	20	111	0	344	0	1,598
Dist. of Columbia	5,123	72	90	0	946	0	6,231
Florida	38,658	870	1,169	0	13,867	0	54,564
Georgia	17,576	511	1,474	0	10,785	0	30,346
Hawaii	3,792	32	83	0	561	0	4,468
Idaho	2,401	60	237	0	856	0	3,554
Illinois	11,355	686	1,893	0	3,196	0	17,130
Indiana	9,296	422	910	0	2,185	0	12,813
Iowa	3,386	89	1,052	0	991	0	5,518
Kansas	5,005	216	490	0	1,662	0	7,373
Kentucky	4,998	128	853	0	2,979	0	8,958
Louisiana	4,848	111	1,161	0	3,669	0	9,789
Maine	1,500	36	145	0	805	0	2,486
Maryland	16,235	571	335	0	2,940	0	20,081
Massachusetts	6,716	65	661	0	1,282	0	8,724
Michigan	6,517	111	778	0	2,172	0	9,578
Minnesota	6,673	186	867	0	2,362	0	10,088
Mississippi	3,307	76	805	0	2,179	0	6,367
Missouri	8,519	412	1,009	0	2,570	0	12,510
Montana	1,407	37	134	0	367	0	1,945
Nebraska	3,049	180	376	0	1,246	0	4,851

²⁴ The totals within this table should not be used to reflect the total number of beneficiaries during the fiscal year – see note at the top of the previous page. VRRAP and VET TEC are not included in this table given the temporary nature of the programs.





Location	POST 9/11	MGIB-AD	MGIB-SR	REAP	DEA	VEAP ²⁵	TOTAL
Nevada	3,464	105	337	0	1,457	0	5,363
New Hampshire	12,155	502	363	0	2,359	0	15,379
New Jersey	5,148	95	642	0	1,010	0	6,895
New Mexico	1,883	141	142	0	1,301	0	3,467
New York	15,160	246	855	0	3,188	0	19,449
North Carolina	15,841	709	880	0	11,068	0	28,498
North Dakota	1,200	41	527	0	392	0	2,160
Ohio	10,517	237	2,351	0	3,041	0	16,146
Oklahoma	4,939	208	855	0	3,708	0	9,710
Oregon	4,679	94	215	0	1,471	0	6,459
Pennsylvania	12,206	192	1,631	0	3,021	0	17,050
Rhode Island	1,098	11	123	0	258	0	1,490
South Carolina	7,598	126	693	0	5,783	0	14,200
South Dakota	1,352	32	447	0	374	0	2,205
Tennessee	9,474	171	614	0	3,958	0	14,217
Texas	47,563	2,075	1,527	0	24,880	0	76,045
Utah	11,096	1,001	681	0	2,562	0	15,340
Vermont	951	33	63	0	197	0	1,244
Virginia	30,900	964	930	0	11,251	0	44,045
Washington	10,808	131	284	0	3,596	0	14,819
West Virginia	16,646	840	590	0	1,614	0	19,690
Wisconsin	5,735	124	1,409	0	1,562	0	8,830
Wyoming	754	45	133	0	193	0	1,125
Guam	312	0	16	0	120	0	448
Puerto Rico	1,800	42	673	0	2,020	0	4,535
Philippines	162	20	0	0	463	0	645
American Samoa	11	0	7	0	28	0	46
Virgin Islands	37	0	8	0	5	0	50

²⁵ VEAP totals by state are an estimate based on total trained during the fiscal year and not actual beneficiaries by state for this program. Does not include disenrollment.





Education Data by International Country

Countries statistics 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	1
Australia	83
Austria	5
Belarus	1
Belgium	4
Brazil	1
Bulgaria	3
Canada	113
Colombia	7
Costa Rica	4
Czech Republic	20
Denmark	3
Dominican Republic	7
Ecuador	1
Estonia	3
Finland	2
France	69
Germany	39
Greece	8
Grenada	46

Location	Post-9/11 GI Bill
Hungary	3
Iceland	2
Ireland	43
Israel (Jerusalem)	7
Israel (Tel Aviv)	6
Italy	48
Jamaica	1
Japan	46
Kenya	3
Kyrgyzstan	2
Lebanon	3
Lithuania	1
Mexico	37
Netherlands	19
New Zealand	13
Nicaragua	2
Northern Ireland	6
Norway	6
Panama	3
Philippines	162

Location	Post-9/11 GI Bill
Poland	15
Portugal	1
Scotland	70
Singapore	2
Slovakia	1
South Africa	1
South Korea	18
Spain	18
St. Kitts	3
St. Vincent	19
Sweden	4
Switzerland	6
Taiwan	4
Thailand	42
Tunisia	1
Ukraine	2
United Arab Emirates	1
United Kingdom	231
West Indies	42



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

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

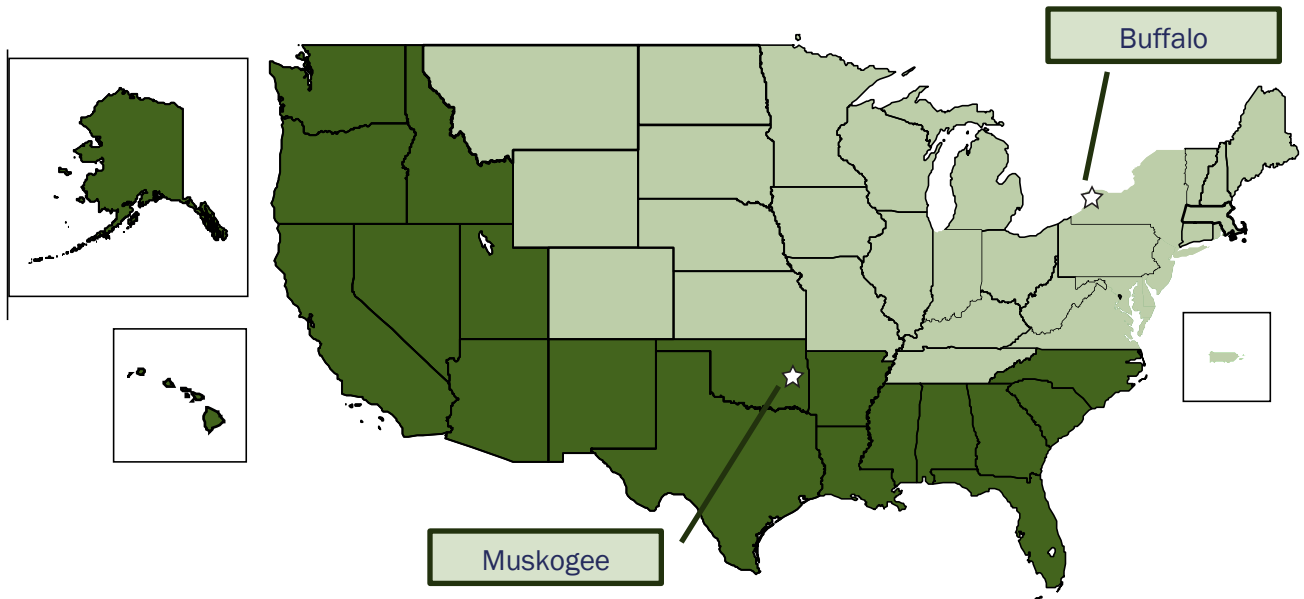
Location	APP	OJT	TOTAL
Alabama	34	11	45
Alaska	9	10	19
Arizona	29	22	51
Arkansas	1	9	10
California	65	89	154
Colorado	23	29	52
Connecticut	4	0	4
Delaware	2	1	3
Dist. of Columbia	1	1	2
Florida	38	69	107
Georgia	42	61	103
Hawaii	1	2	3
Idaho	5	8	13
Illinois	50	43	93
Indiana	28	9	37
Iowa	46	18	64
Kansas	3	3	6
Kentucky	5	18	23
Louisiana	12	7	19
Maine	3	1	4
Maryland	24	13	37
Massachusetts	28	7	35
Michigan	50	26	76
Minnesota	11	4	15
Mississippi	5	2	7
Missouri	20	13	33
Montana	5	4	9

Location	APP	OJT	TOTAL
Nebraska	49	5	54
Nevada	6	1	7
New Hampshire	0	1	1
New Jersey	25	14	39
New Mexico	6	0	6
New York	33	39	72
North Carolina	48	12	60
North Dakota	3	1	4
Ohio	45	21	66
Oklahoma	7	9	16
Oregon	33	16	49
Pennsylvania	32	17	49
Rhode Island	0	0	0
South Carolina	9	3	12
South Dakota	2	4	6
Tennessee	22	50	72
Texas	103	83	186
Utah	12	0	12
Vermont	2	0	2
Virginia	39	36	75
Washington	57	43	100
West Virginia	4	1	5
Wisconsin	66	11	77
Wyoming	1	0	1
Guam	0	1	1
Puerto Rico	2	0	2

National Totals	1,150	848	1,998
------------------------	--------------	------------	--------------



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

Muskogee – OK Regional Processing Office

P.O. Box 8888
Muskogee, OK 74402-8888

US Virgin Islands
Vermont
Virginia
West Virginia
Wisconsin
Wyoming
Foreign Schools

Alabama
Alaska
Arizona
Arkansas
California
Florida
Georgia
Hawaii
Idaho
Louisiana
Mississippi
Nevada
New Mexico
Oklahoma
Oregon
Puerto Rico
South Carolina
Texas
Utah
Washington
All Trust Territories/
Philippines

Contact Information

Education call center:
1-888-GI-Bill-1
(1-888-442-4551)

Annual Benefits Report
(Office of Performance
Analysis & Integrity)
202-461-9040

Online forms and applications
va.gov

Education home
www.benefits.va.gov/GIBill



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Insurance

Veterans Life Insurance Programs

The Veterans Benefits Administration (VBA) provides Service members and their families with universally available group term life insurance, as well as traumatic injury protection insurance for Service members. Service members may also convert their Servicemembers' Group Life Insurance (SGLI) to a renewable term insurance policy through the Veterans Group Life Insurance program, or a permanent, individual insurance policy after separating from service. In addition, VBA's Life Insurance Programs provide life insurance to Veterans who have lost their ability to purchase commercial insurance at standard healthy rates due to lost or impaired insurability resulting from service.

VBA's insurance benefits fall into three categories:

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

A detailed description of each program is on page [168](#).

VA life insurance provides \$1.2 trillion in coverage to 5.6 million Service members, Veterans, and their families.

Veterans have up to 240 days following their separation from the military to apply for Veterans' Group Life Insurance (VGLI) without the need to prove that they are in good health for insurance purposes. This is a critical opportunity for seriously ill or injured Service members to purchase affordable life insurance coverage.



VA



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

Veterans Benefits
Administration

Table of Contents

Insurance	165
Veterans Life Insurance Programs	165
Mission, Vision, Purpose, Core Values and Priorities	167
Three Categories of Benefit Programs	168
Acronyms Used in This Document	169
VA Insurance Program Enhancements	170
VALife Rulemaking	170
Electronic Signature (Docu-Sign)	171
VA Insurance Programs	172
Programs that no longer issue coverage	172
Programs that currently issue coverage	172
VA Life Insurance Compared to Private Sector Insurers	173
2021 Rankings by Total Life Insurance in force	173
Quick Reference: Information by Fiscal Year	174
Lives insured by fiscal year	174
Benefits paid by fiscal year	174
Number of death or traumatic injury awards paid	175
Amount of death or traumatic injury awards paid	175
Types of Insurance Benefits by fiscal year	176
Total Insurance in force by fiscal year	177
Life Insurance in-force by program during FY 2022	177
Gender Breakdown by Program during FY 2022	178
Operations Activity	179
Number of policy actions processed on administered policies by fiscal year	179
Coverage Established, Lapsed, or Payments Issued During FY 2022	180
New life insurance coverage issued in FY 2022	180
Policy lapses during FY 2022	181
VBA Insurance payments made to policyholders during FY 2022	182
VBA Life Insurance dividend payments by fiscal year	183
Payments for death or traumatic injury during FY 2022	183
Monthly Payments to Policyholders at the End of FY 2022	184
Insurance monthly installment award payments to policyholders at the end of FY 2022	184
Monthly Payments to Beneficiaries in FY 2022	185
Insurance monthly installment award payments to beneficiaries in FY 2022	185
Age Distribution of Policyholders	186
Age distribution for VBA Insurance Programs	186
SGLI Coverage	188
SGLI by coverage level – Active duty and Reserve duty FY 2022	188
SGLI coverage by uniformed service and component of service in FY 2022	188
FSGLI Coverage for Spouses	189
FSGLI Spouse coverage level – active duty and reserve duty FY 2022	189
FSGLI Spouse coverage by uniformed service and component in FY 2022	189
Contact Information	190
Contact for administered programs (USGLI, NSLI, VSLI, VRI, S-DVI, VALife, VMLI)	190
Contact for supervised programs (SGLI, FSGLI, TSGLI, and VGLI)	190

Release history

Version & changes

Date

Data as of

09/30/2022



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Mission, Vision, Purpose, Core Values and Priorities

Mission Statement

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

Vision Statement

Our **vision** is to be the 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.

Purpose

Our **purpose** is to honor our Nation's heroes by offering policyholders peace of mind and beneficiaries financial security.

Core Values

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

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

Priorities

- **Serve** our Nation's heroes by insuring over 5.6 million Veterans, Service members, and uniformed service families for over \$1.2 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.



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 (VALife) 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 Service members who have SGLI are automatically covered under TSGLI and have their dependent children automatically covered for \$10,000 of FSGLI.



Acronyms Used in This Document

Supervised insurance programs 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
	VALife	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 or will be 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

VALife Rulemaking

On July 14, 2022, VA published the National Service Life Insurance (NSLI) Veterans Affairs Life Insurance (VALife) proposed rulemaking in the Federal Register. VA provided the public with 60 days to comment on the proposed rulemaking, and the comment period ended on September 12, 2022. The rule proposes to amend the regulations that govern NSLI to implement provisions contained in legislation that authorized a new program of insurance, clarify which individuals are eligible to take actions on an insurance policy, explain various provisions regarding coverage and benefits under the new insurance program, and state which individuals are ineligible to benefit from the unlawful and wrongful killing of a Veteran policyholder.



Electronic Signature (Docu-Sign)

In February 2022 VA Insurance Service implemented electronic signature capabilities for VA-Form 29-4125, Life Insurance Claim for One Sum Payment, providing convenience and streamlined submission for our customers. Since go-live of the Docu-Sign enabled VA-Form 29-4125 VA Insurance Service has received 5,853 electronically signed documents, which is 10.9% of the total applications received during this timeframe.



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 (VALife)	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.

2021 Rankings by Total Life Insurance in force⁸

Rank	Company	Total life insurance (millions)
1	Metropolitan Life Ins Companies ⁹	\$4,726,925
2	Prudential of America Group ⁹	\$4,535,144
3	Great-West Life Group	\$4,246,280
4	New York Life Group ⁹	\$3,042,329
5	Northwestern Mutual Group	\$2,119,103
6	Lincoln Financial Group	\$1,969,778
7	RGA Group	\$1,901,038
8	Swiss Reinsurance Life Group	\$1,865,761
9	Securian Financial Insurance Group	\$1,826,090
10	SCOR Life US Group	\$1,739,257
11	Munich American Reassurance Company	\$1,591,286
12	AIG Life & Retirement Group	\$1,325,919
13	Aegon USA Group	\$1,239,283
14	VA¹⁰	\$1,233,779
15	Hannover Life Reassurance America	\$1,212,730
16	Hartford Life & Accident Insurance Company	\$1,135,036

⁸ Source: Best's Review (September 2022); Calendar Year 2021 Exhibit of Insurance In-force

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

¹⁰ VA data includes \$216,150 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)	2018	2019	2020	2021	2022
Veterans (All Administered Programs except VMLI)	516,291	470,386	426,500	385,813	351,944
Veterans (VMLI)	2,614	2,592	2,570	2,479	2,311
Veterans (VGLI)	432,120	432,940	437,549	440,225	445,419
Servicemembers (SGLI)	2,221,500	2,137,500	2,165,500	2,239,500	2,205,500
Spouses and Children (FSGLI)	2,752,000	2,625,000	2,599,000	2,637,000	2,581,000
Total lives insured	5,924,525	5,668,418	5,631,119	5,705,017	5,586,174
Face amount (billions)	\$1,001	\$968	\$981	\$1,008	\$1,006

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	2018	2019	2020	2021	2022	% Chg. FY21 to FY22
Death awards ¹³	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345	-3%
Dividends	\$60,443,191	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930	-52%
Loans made	\$29,605,000	\$29,092,000	\$23,438,000	\$20,738,000	\$24,120,000	16%
Matured endowments	\$106,362,179	\$120,720,834	\$122,128,522	\$108,267,832	\$111,161,733	3%
Cash surrenders	\$57,115,920	\$46,826,661	\$37,373,804	\$27,991,977	\$27,132,586	-3%
Disability claims	\$3,355,794	\$2,730,471	\$2,210,000	\$1,740,091	\$1,349,529	-22%
Total	\$2,107,780,729	\$2,043,308,364	\$2,013,544,273	\$2,035,668,583	\$1,963,190,123	-4%

¹¹ Source: FY2022 State of Residence Report; FY2022 Exhibit of Insurance In-force.

¹² Source: FY2022 Exhibit of Insurance In-force; FY2022 Statement of Operations and Changes in Net Position; FY22 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

	2018	2019	2020	2021	2022
Administered	58,916	52,897	49,002	46,733	38,566
Supervised ¹⁴	7,696	7,744	7,982	8,503	9,110
Total	66,612	60,641	56,984	55,236	47,676

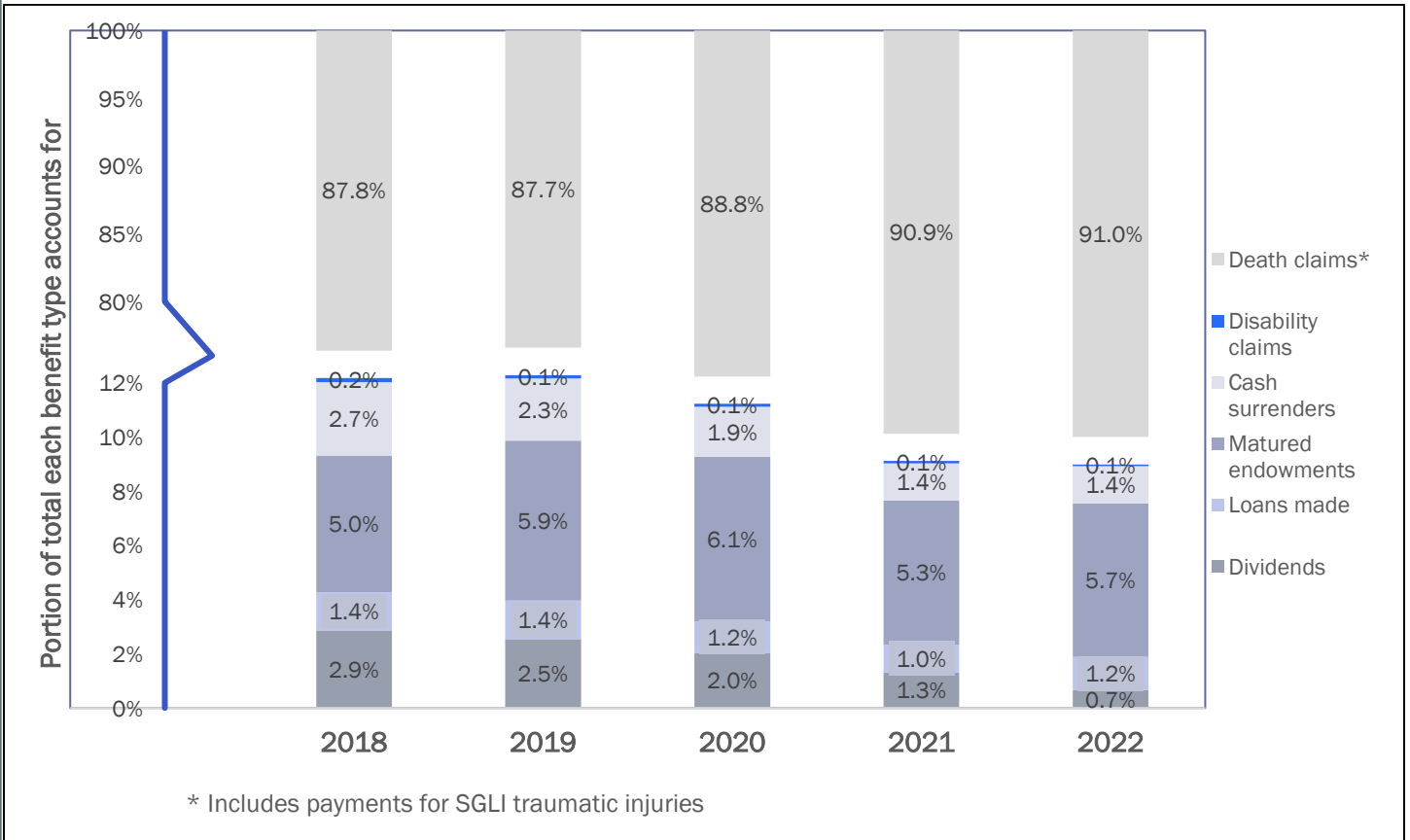
Amount of death or traumatic injury awards paid

	2018	2019	2020	2021	2022
Administered	\$798,893,680	\$722,615,373	\$668,463,328	\$623,755,228	\$517,661,984
Supervised ¹⁴	\$1,052,004,965	\$1,069,507,401	\$1,118,959,836	\$1,226,343,618	\$1,268,875,361
Total	\$1,850,898,645	\$1,792,122,774	\$1,787,423,164	\$1,850,098,846	\$1,786,537,345
Administered Average Payment	\$13,560	\$13,661	\$13,642	\$13,347	\$13,423
Supervised Average Payment	\$136,695	\$138,108	\$140,185	\$144,225	\$139,284

¹⁴ Includes payments for traumatic injuries.



Types of Insurance Benefits by fiscal year¹⁵





Total Insurance in force by fiscal year¹⁶

	2018	2019	2020	2021	2022
Number of policies	5,987,514	5,724,945	5,681,171	5,749,015	5,624,676
Total face amounts	\$1,215,108,315,937	\$1,173,876,252,207	\$1,189,648,776,945	\$1,224,322,505,123	\$1,218,087,664,206
Avg. face amounts ¹⁷	\$202,940	\$205,046	\$209,402	\$212,962	\$216,561

Life Insurance in-force by program during FY 2022¹⁸

Type of Insurance ¹⁹	Number of policies	Total face amount	Average face amount ¹⁷	Maximum face amount
USGLI	1	1,000	\$1,000	\$10,000
NSLI	63,983	807,432,650	\$12,619	\$10,000
VSLI	49,790	750,504,229	\$15,073	\$10,000
VRI	2,739	27,379,616	\$9,996	\$10,000
S-DVI	273,933	2,883,499,212	\$10,526	\$10,000 ²⁰
VMLI	2,311	323,229,999	\$139,866	\$200,000
SGLI	2,205,500	806,306,300,000	\$365,589	\$400,000
FSGLI - Child	1,676,000	16,760,000,000	\$10,000	\$10,000
FSGLI - Spouse	905,000	89,425,900,000	\$98,813	\$100,000
VGLI	445,419	89,053,417,500	\$199,932	\$400,000
Total²¹	5,624,676	\$1,006,337,664,206	\$178,915	

¹⁶ Source: Insurance FY 2022 Exhibit of Insurance In-force Cover Sheet. Face amount includes coverage for the TSGLI rider to SGLI.

¹⁷ Average face amount includes paid-up additional insurance where available.

¹⁸ Source: Insurance FY 2022 Exhibit of Insurance In-force Cover Sheet.

¹⁹ Page [172](#) contains information on historical changes to life insurance programs.

²⁰ An additional \$30,000 of supplemental coverage is available to totally disabled Veterans.

²¹ Excludes TSGLI.



Gender Breakdown by Program during FY 2022

Type of Programs	Male	Female	Unknown
USGLI ²²	100%	0%	0%
NSLI ²²	99%	1%	0%
VSLI ²²	98%	2%	0%
VR ²²	99%	1%	0%
S-DVI ²²	89%	11%	0%
SGLI ²³	81%	19%	0%
VGLI ²⁴	85%	15%	0%
Total	83%	17%	0%



²² Insurance does not collect gender data on policyholders. Breakdown comes from an SSN data match PA&I performed with records they had access to.

²³ Gender breakdown for Active and Reserve Service members from DMDC. Given high SGLI enrollment, this is a good estimate for SGLI gender breakdown.

²⁴ OSGLI data



Number of policy actions processed on administered policies by fiscal year²⁵

	2018	2019	2020	2021	2022
Loans	32,539	33,686	27,395	24,849	28,672
Cash surrenders	5,560	4,704	3,366	2,649	3,005
Calls answered ²⁶	487,795	442,898	400,444	397,479	401,488
Correspondence received	42,485	24,427	17,617	23,448	23,138
Change of address	19,051	9,911	1,444	N/A ²⁷	N/A ²⁷
Online loan applications	7,182	8,560	8,376	9,224	11,771
Total²⁸	587,430	515,626	450,266	448,425	456,303

²⁵ Source: Distribution of Operations Report.

²⁶ The number of Interactive Voice Response calls are not included.

²⁷ Beginning with FY 2021, Change of Address is no longer tracked separately from Correspondence received.

²⁸ 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 2022

The table below identifies the number of new policies issued for FY 2022, the total coverage amount, and the average face value of the policies. In the case of SGLI and FSGLI, which are group insurance, the uniformed services maintain the records on each insured Service member.

New life insurance coverage issued in FY 2022

Type of insurance	Number of people issued coverage	Total coverage amount	Average face amount	Maximum face amount
VMLI ²⁹	248	\$42,699,257	\$172,174	\$200,000
S-DVI ³⁰	10,961	\$127,059,000	\$11,592	\$10,000 ³¹
VGLI ³²	23,782	\$8,284,310,000	\$348,344	\$400,000
FSGLI – Child ³³	60,029	\$600,290,000	\$10,000	\$10,000
FSGLI – Spouse ³⁴	124,905	\$12,342,237,765	\$98,813	\$100,000
SGLI ³³	161,866	\$57,545,952,856	\$355,516	\$400,000
Total	381,791	\$78,942,548,878	\$206,769	

²⁹ Source: VMLI Database – FY2022 Reserve File Data. Maximum face amount increased to \$150,000 on October 1, 2011, and increased to \$200,000 January 1, 2012.

³⁰ Source: S-DVI – FY2022 Exhibit of Insurance In-force; State of Residence Report.

³¹ Source: An additional \$30,000 of supplemental coverage is available to totally disabled policyholders.

³² Source: VGLI – OSGLI Monthly Report to VA.

³³ Source: SGLI / FSGLI – Estimates based upon accessions to Active Duty and Reserve forces in FY2022. Data on accessions from the Defense Manpower Data Center.

³⁴ Source: DEERS and Military Pay Records.



Policy lapses³⁵ during FY 2022

Type of Insurance	Number	Face amount	Average face amount
NSLI	819	\$4,786,437	\$5,844
VSLI	396	\$2,714,500	\$6,855
VRI	22	\$163,500	\$7,432
S-DVI	813	\$9,940,686	\$12,227
Administered Total Lapses	2,050	\$17,605,123	\$8,588
VGLI Lapses	9,368	\$1,649,980,000	\$176,129

³⁵ Source: FY2022 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 2022

Type of payment	Type of Insurance	Number	Amount	Average payment
Matured endowment ³⁶	USGLI	1	\$2,000	\$2,000
	NSLI	5,169	\$106,258,756	\$20,557
	VSLI	68	\$1,331,010	\$19,574
	VRI	73	\$1,763,233	\$24,154
	S-DVI	167	\$1,806,735	\$10,819
Total		5,478	\$111,161,734	\$20,292
Cash surrender ³⁶	USGLI	0	\$0	\$0
	NSLI	794	\$13,032,956	\$16,414
	VSLI	593	\$8,702,710	\$14,676
	VRI	33	\$309,038	\$9,365
	S-DVI	791	\$5,087,883	\$6,432
Total		2,211	\$27,132,587	\$12,272
Dividends ³⁷	USGLI	1	\$121	\$121
	NSLI	63,983	\$7,287,836	\$114
	VSLI	49,790	\$5,186,800	\$104
	VRI	2,739	\$414,173	\$151
Total		116,513	\$12,888,930	\$111
Loans ³⁸	USGLI	0	\$0	\$0
	NSLI	170	\$780,000	\$4,588
	VSLI	214	\$806,000	\$3,766
	VRI	3	\$19,000	\$6,333
	S-DVI	28,285	\$22,515,000	\$796
Total		28,672	\$24,120,000	\$841

³⁶ Source of number: FY 2022 Exhibit of Insurance In-force. Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

³⁷ Source of number: FY 2022 Exhibit of Insurance In-force – Cover Sheet. Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

³⁸ Source of number: FY 2022 Statement of Cash Flows. Program numbers from an estimate based on Statistical Quality Control reviews in FY 2022 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	2018	2019	2020	2021	2022
Number	302,217	247,801	197,843	153,751	116,513
Total amounts	\$60,443,190	\$51,815,624	\$40,970,783	\$26,831,837	\$12,888,930
Average payments	\$200	\$209	\$207	\$175	\$111

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

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

Payments for death or traumatic injury during FY 2022³⁹

Type of insurance	Number	Amount	Average payment
USGLI	1	\$10,000	\$10,000
NSLI	17,417	\$225,864,708	\$12,968
VSLI	8,463	\$137,400,055	\$16,235
VRI	793	\$7,309,628	\$9,218
S-DVI	11,712	\$119,648,781	\$10,216
VMLI	180	\$27,428,812	\$152,382
SGLI ⁴⁰	1,675	\$610,430,385	\$364,436
FSGLI - Spouse ⁴⁰	578	\$56,195,000	\$97,223
FSGLI - Child ⁴⁰	998	\$9,980,000	\$10,000
TSGLI ⁴⁰	437	\$19,415,000	\$44,428
VGLI ⁴⁰	5,422	\$572,854,976	\$105,654
Total	47,676	\$1,786,537,345	\$37,472

³⁹ Source of number: FY 2022 Exhibit of Insurance In-force; VMLI Database.
Source of amount: FY 2022 Statement of Operations and Changes in Net Position.

⁴⁰ 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 2022

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 2022

Type of payment ⁴¹	Type of insurance	Number	Annual Total	Average Annual Payment
Total disability income provision	USGLI	0	\$0	\$0
	NSLI	566	\$731,970	\$1,293
	VSLI	347	\$479,700	\$1,382
	VRI	38	\$31,620	\$832
Total		951	\$1,243,290	\$1,307
Matured endowments	USGLI	0	\$0	\$0
	NSLI	59	\$75,981	\$1,288
	VSLI	75	\$101,541	\$1,354
	VRI	2	\$1,067	\$534
	S-DVI	8	\$4,504	\$563
Total		144	\$183,093	\$1,271
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

⁴¹ 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 2022

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 2022⁴²

Type of insurance	Number	Annual Total	Average Annual Payment
USGLI	373	\$71,981	\$193
NSLI	5,422	\$2,913,265	\$537
VSLI	303	\$233,865	\$772
VRI	46	\$18,620	\$405
S-DVI	123	\$82,299	\$669
Total	6,267	\$3,320,030	\$530

⁴² 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 Programs⁴³

Type of insurance	Age groups				
	< 20	20-29	30-39	40-49	50-59
USGLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
NSLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VSLI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
VRI ⁴⁴	0	0	0	0	0
% of all age groups	0%	0%	0%	0%	0%
S-DVI ⁴⁴	2	1,808	14,096	25,057	40,992
% of all age groups	0%	1%	6%	10%	17%
VMLI ⁴⁵	0	8	125	257	603
% of all age groups	0%	0%	5%	11%	26%
SGLI ⁴⁶	128,737	1,097,393	656,923	252,581	67,785
% of Total	6%	50%	30%	11%	3%
FSGLI-Spouse ⁴⁶	7,092	299,230	386,366	164,952	42,694
% of all age groups	1%	33%	43%	18%	5%
FSGLI- Children ⁴⁶	1,621,173	54,827	0	0	0
% of all age groups	97%	3%	0%	0%	0%
VGLI ⁴⁷	24	11,191	45,268	98,289	139,460
% of all age groups	0%	3%	10%	22%	31%
Total all types	1,757,028	1,464,457	1,102,778	541,136	291,534
% of all age groups	31%	26%	20%	10%	5%

Age groups continued on the next page.

⁴³ Percentages may not sum to total due to rounding.

⁴⁴ Note: Data as of September 30, 2022.

⁴⁵ Source: VMLI Reserve Valuation September Data

⁴⁶ Source: OSGLI June Data – Adjusted for FY 2022. Dependent data from the Defense Manpower Data Center. All Service members insured under SGLI are also insured under TSGLI.

⁴⁷ 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 ⁴⁴	0	0	0	1	1	100.0
% of all age groups	0%	0%	0%	100%	100%	
NSLI ⁴⁴	0	0	2,412	54,045	56,457	92.5
% of all age groups	0%	0%	4%	96%	100%	
VSLI ⁴⁴	0	0	19,282	25,560	44,842	89.9
% of all age groups	0%	0%	43%	57%	100%	
VRI ⁴⁴	0	0	432	2,011	2,443	92.8
% of all age groups	0%	0%	18%	82%	100%	
S-DVI ⁴⁴	48,211	101,708	13,968	2,359	248,201	63.8
% of all age groups	19%	41%	6%	1%	100%	
VMLI ⁴⁵	716	573	29	0	2,311	58.8
% of all age groups	31%	25%	1%	0%	100%	
SGLI ⁴⁶	2,048	29	4	0	2,205,500	29.9
% of all age groups	0%	0%	0%	0%	100%	
FSGLI-Spouse ⁴⁶	4,666	0	0	0	905,000	33.9
% of all age groups	1%	0%	0%	0%	100%	
FSGLI- Children ⁴⁶	0	0	0	0	1,676,000	8.4
% of all age groups	0%	0%	0%	0%	100%	
VGLI ⁴⁷	88,876	54,118	8,006	187	445,419	54.4
% of all age groups	20%	12%	2%	0%	100%	
Total all types	144,517	156,428	44,133	84,163	5,586,174	
% 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 2022

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	72,965	1,369,035	5.06%	94.94%
Reserve duty	180,077	481,923	27.20%	72.80%
Total⁴⁸	253,042	1,850,958	12.03%	87.97%

SGLI coverage by uniformed service and component of service in FY 2022

Uniformed Service		Number eligible for SGLI	Number with SGLI	Percent of eligible with SGLI	Percent ⁴⁹ of grand total with SGLI
Active duty	Army	498,389	496,721	99.7%	23.6%
	Navy	360,108	356,210	98.9%	16.9%
	Air Force	360,656	357,179	99.0%	17.0%
	Marine Corps	187,100	186,655	99.8%	8.9%
	Coast Guard	43,508	39,311	90.4%	1.9%
	NOAA	340	311	91.5%	0.0%
	Public Health Service	5,614	5,613	100.0%	0.3%
	Total	1,455,715	1,442,000	99.1%	68.5%
Reserve /National Guard	Army	486,452	462,241	95.0%	22.0%
	Navy	37,991	37,975	100.0%	1.8%
	Air Force	130,024	129,968	100.0%	6.2%
	Marine Corps	25,273	25,262	100.0%	1.2%
	Coast Guard	11,695	6,554	56.0%	0.3%
	Total	691,435	662,000	95.7%	31.5%
Grand Total		2,147,150	2,104,000	98.0%	100.0%

FSGLI Coverage for Spouses



The tables below show the number of insured FSGLI spouses. The total percentage by coverage level for both categories of duty status is shown. For simplicity, the maximum coverage level is shown by itself, while all lesser coverage levels are combined.

FSGLI Spouse coverage level – active duty and reserve duty FY 2022

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	8,256	582,744	1.40%	98.60%
Reserve duty	11,053	302,947	3.52%	96.48%
Total	19,309	885,691	2.13%	97.87%

FSGLI Spouse coverage by uniformed service and component in FY 2022

Uniformed Service		Number eligible for FSGLI	Number with FSGLI	Percent of eligible with FSGLI	Percent ⁵⁰ of grand total with FSGLI
Active duty	Army	268,998	227,639	84.6%	25.2%
	Navy	153,497	139,075	90.6%	15.4%
	Air Force	171,558	140,114	81.7%	15.5%
	Marine Corps	64,228	59,931	93.3%	6.6%
	Coast Guard	23,090	20,324	88.0%	2.2%
	NOAA	203	157	77.3%	<0.1%
	Public Health Service	3,762	3,760	99.9%	0.4%
	Total	685,336	591,000	86.2%	65.3%
Reserve /National Guard	Army	225,507	188,550	83.6%	20.8%
	Navy	34,886	28,564	81.9%	3.2%
	Air Force	104,774	85,041	81.2%	9.4%
	Marine Corps	8,477	7,907	93.3%	0.9%
	Coast Guard	4,841	3,938	81.3%	0.4%
	Total	378,485	314,000	83.0%	34.7%
Grand Total		1,063,821	905,000	85.1%	100.0%

⁵⁰ 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, VALife, VMLI)

Toll-free telephone: ⁵¹

1-800-669-8477

Document Upload:

<https://www.insurance.va.gov/home/IDU>

General correspondence mailing address:

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

For correspondence concerning:

Use P.O. box:

Death, Waiver of Premium, VMLI Claims, and S-DVI Applications:

P.O. Box 7208

Loans and Cash Surrenders:

P.O. Box 7327

Premium and Loan/Lien Payments:

P.O. Box 4019

All Other Insurance Mail:

P.O. Box 42954

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

OSGLI administers the SGLI and VGLI programs, including the processing and payment of claims. When Service members or family members are looking for information about the SGLI and VGLI programs and cannot find answers to their questions on the SGLI/VGLI portion of the Insurance website, they can call, e-mail, or write to the Office of Servicemembers' Group Life Insurance (OSGLI). OSGLI can be reached at:

Support for SGLI/FSGLI Claims & VGLI:

1-800-419-1473

Death and accelerated benefits⁵² claims fax:

1-877-832-4943

All other fax inquiries:

1-800-236-6142

Support for TSGLI:

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

Support for SGLI & FSGLI coverage:

Utilize SGLI Online Enrollment System (SOES)
<https://milconnect.dmdc.osd.mil/milconnect/>

General correspondence mailing address:

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

E-mail:

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

⁵¹ Insurance Specialists are available 8:30 AM to 6:00 PM (Eastern Time) Monday – Friday.

⁵² 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
of Veterans Affairs
Veterans Benefits
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.

746,091 Loans Guaranteed
 Average Loan \$343,895
 Total Loan Amount:
 \$256.6 Billion

The Loan Guaranty Program was originally part of a national effort to move from a wartime economy to a peacetime economy and to avoid the economic recession historically associated with postwar periods. The program was one of the innovations advanced by the Servicemen's Readjustment Act of 1944 (PL 78-346), known as the GI Bill of Rights. By providing loan guaranties, the government could aid Veterans in their efforts to readjust to civilian life.



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

Veterans Benefits
Administration

Table of Contents

Loan Guaranty	191
Home Loan Guaranty Program Objectives	191
Current Benefits	191
Table of Contents	192
Program Information	193
Specially Adapted Housing Program (SAH)	194
Native American Direct Loan (NADL) Program	195
Loan Administration	195
Quick Reference	196
Fiscal year 2022 loan guaranty program highlights	196
VA loans guaranteed by fiscal year	196
VA loans guaranteed by fiscal year	196
Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria	197
Period of service or entitlement	197
Service dates	197
Length of service or other criteria	197
Home Loan Guaranty Data	198
Types and characteristics of VA loans guaranteed by fiscal year	198
Types and characteristics of VA loans guaranteed during fiscal year 2022	198
Types and characteristics of VA loans guaranteed by fiscal year	199
VA loans guaranteed by fiscal year and period of service/entitlement	200
VA loans guaranteed during fiscal year 2022 by period of service/entitlement	201
VA loans guaranteed by fiscal year and age	202
VA loans guaranteed during fiscal year 2022 by age	202
Percentage of VA loans guaranteed by fiscal year and age	203
VA loans guaranteed during fiscal year 2022 by age	203
VA loans guaranteed during fiscal year 2022 by Veteran participant annual income	204
Veteran participant income and asset information	204
Number of VA loans guaranteed by fiscal year and race	204
VA loans guaranteed during fiscal year 2022 by race	205
Number of VA loans guaranteed by fiscal year and ethnicity	205
VA loans guaranteed during fiscal year 2022 by ethnicity	205
VA loans guaranteed by fiscal year and gender	206
VA loans guaranteed during fiscal year 2022 by gender	206
SAH and NADL Program Data	206
Specially adapted housing grants and direct loans during fiscal year 2022 by program	206
Loan Administration Data	207
Number of borrowers saved from foreclosure	207
Loan administration actions by fiscal year	207
Loan administration actions in fiscal year 2022	207
Appendix - Contact Information	208
Contact Information	208

Release history

Version & changes	Date
Data as of	09/30/2022



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 FY 2022, cash-out refinancing was the most common reason.

After January 1, 2020, most Veterans may obtain no-down payment VA-guaranteed loans that are over \$144,000 in all areas of the country, regardless of home prices.

In most instances, Veterans living in higher-cost markets will no longer be subject to the Federally-established conforming loan limit maximums. The VA county loan limits are adjusted annually each January and are available at http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp. Veterans with their full entitlement available no longer have a maximum guaranty amount. Veterans with some of their entitlement charged to a previous loan may still obtain a VA-guaranteed loan with their remaining entitlement. The conforming loan limit will establish the maximum loan amount that VA can guaranty in this situation. The lender will likely require a down payment on the portion of the loan that exceeds the amount VA can guaranty. Veterans selling their current home to pay off their current VA-guaranteed loan can have a back-to-back closing and have full entitlement available

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) or recipients of a Purple Heart who are currently serving on active duty (who can provide confirmation prior to their loan closing) are exempt from the fee. Also, a surviving spouse of a Veteran who died on active service or later from service-connected causes is exempt from paying the fee.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Specially Adapted Housing Program (SAH)

Severely disabled Veterans and Service members, primarily those who use a wheelchair or who have lost the use of both arms at or above the elbow, may be entitled to obtain SAH grants.

Special Housing Adaptation (SHA) grants are also available to disabled Veterans and service members who have anatomical loss or loss of use of both hands.

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

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

Specially adapted housing data can be found at the bottom of page [206](#)

Some changes to the SAH program under PL 116-154 include:

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

Native American Direct Loan (NADL) Program

The Native American Direct Loan Program helps eligible Native American Veterans finance the purchase of homes on Federal Trust Land. VA has entered into memorandums of understanding (MOU) with 110 participating Native American Tribes and Pacific Island territories. During FY 2022, VA closed 40 loans under this program. Since its inception, VA has made 1,205 loans to these Veterans.

In FY22, LGY promoted the NADL program in 38 regional and national outreach events across the United States. VA entered into one MOU during FY22. The NADL program had 520 active loans totaling \$82.9 million and expended over \$11.5 million in loan funding during FY 2022.

Native American Veterans who elect to purchase or refinance a home that is not on Federal Trust Land may use their VA home loan benefits to obtain a VA-guaranteed loan.

Loan Administration

The Loan Administration Program helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of temporary financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure Veterans are offered options for home retention and alternatives to foreclosure. To ensure every Veteran has the option to retain their home, VA made approximately 534,942 attempts to contact delinquent borrowers and mortgage servicers. In FY 2022, VA helped 205,702 borrowers retain homeownership and/or avoid foreclosure. These actions resulted in a \$3.99 billion savings in estimated foreclosure costs to the Government.

For a Veteran or Service member who may have obtained a conventional loan, VA Loan Technicians can offer general guidance and financial counseling. However, unlike a VA-guaranteed home loan, VA has no legal authority or standing to intervene on the borrower's behalf. VA's toll-free number for all Veterans and Service members to call for home loan assistance is (877) 827-3702.

[Loan administration data can be found on page 207](#)



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Quick Reference¹

This quick reference guide highlights information most requested from Loan Guaranty Service. In FY 2022, interest rate reduction refinancing loans were 17.1% of the total loan volume. For the same year, all refinanced loans made up 45.0% of the total loan volume.

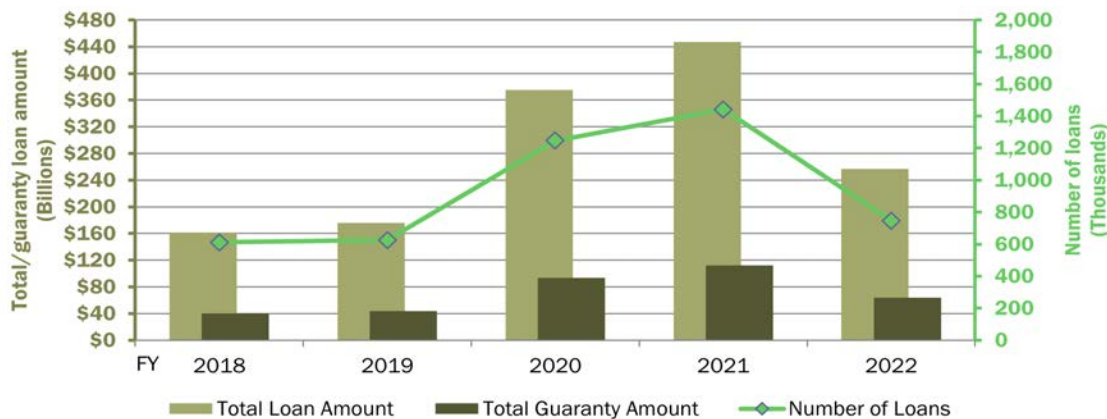
Fiscal year 2022 loan guaranty program highlights

Loans guaranteed	746,091
Interest rate reduction loans	127,949
Total loan amount	\$256,576,644,190
Average amount per loan	\$343,895

VA loans guaranteed by fiscal year

	2018	2019	2020	2021	2022
Number of loans	610,513	624,546	1,246,817	1,441,745	746,091
Total loan amount	\$161,295,513,770	\$175,638,600,656	\$375,346,777,738	\$447,192,001,813	\$256,576,644,190
Average loan amount	\$264,197	\$281,226	\$301,044	\$310,174	\$343,895
Total guaranty amount	\$39,939,956,683	\$43,477,935,388	\$93,719,486,331	\$111,967,654,473	\$63,978,351,819
Average guaranty amount	\$65,420	\$69,615	\$75,167	\$77,661	\$85,751

VA loans guaranteed by fiscal year



¹ Please note all dollar amounts presented are rounded to the nearest dollar, therefore totaling the rounded figures may produce rounding error in aggregate.



Summary of Home Loan Guaranty Entitlements and Other Eligibility Criteria

The table below summarizes eligibility criteria for the Loan Guaranty Program. All Veterans must have been discharged or released from active duty under other than dishonorable conditions. If the Veteran served less than the minimum required time period, he or she could be eligible if discharged because of a service-connected disability.

Period of service or entitlement	Service dates	Length of service or other criteria
World War II	9/16/40 - 7/25/47	90 days
Post-World War II	7/26/47 - 6/26/50	181 continuous days
Korean Conflict	6/27/50 - 1/31/55	90 days
Post-Korean Conflict	2/1/55 - 8/4/64	181 continuous days
Vietnam Era	8/5/64* - 5/7/75	90 days (*for Veterans who served within Vietnam, the beginning service date is 11/01/1955)
Specific entitlement for post-Vietnam Era	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	2018	2019	2020	2021	2022
First time home buyer	159,714	161,171	178,171	176,314	160,046
Previous home buyer	223,401	223,326	250,251	267,736	250,319

Purchase loans only

Without down payment	303,337	306,879	350,094	349,916	309,078
With down payment	79,778	77,618	78,328	94,134	101,287

Purchase loans only

Purchase loans	383,115	384,497	428,422	444,050	410,365
Interest rate reduction	67,347	94,861	662,065	831,824	127,949
Cash out/other refinancing	160,051	145,188	156,330	165,871	207,777
Total	610,513	624,546	1,246,817	1,441,745	746,091

Types and characteristics of VA loans guaranteed during fiscal year 2022

Characteristic/type	Number of loans	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
First time home buyer	160,046	\$52,378,998,508	\$327,275	\$13,155,229,703	\$82,197
Previous home buyer	250,319	\$100,841,003,074	\$402,850	\$24,837,907,744	\$99,225

Purchase loans only

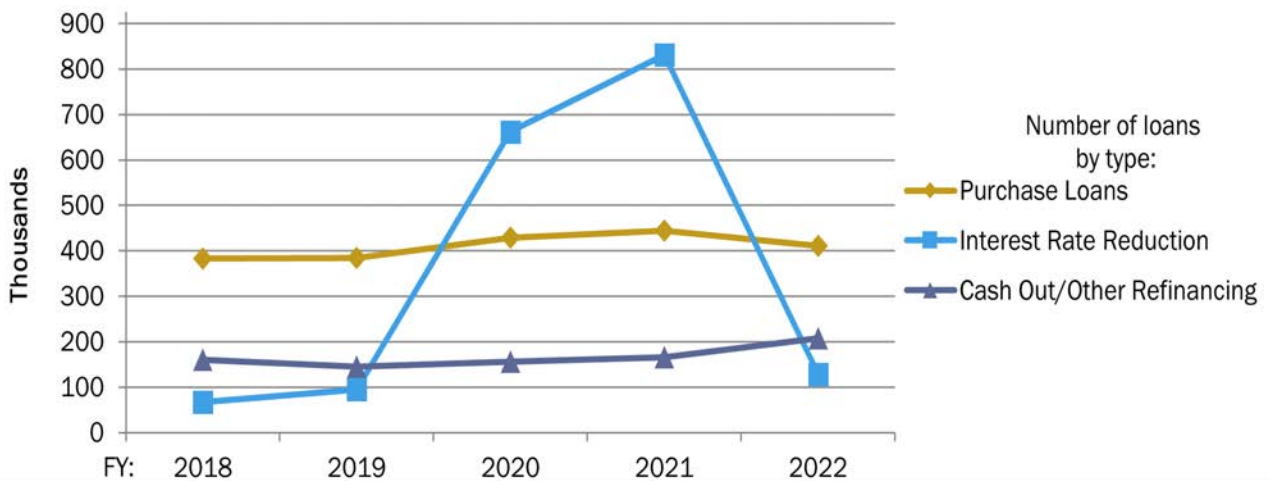
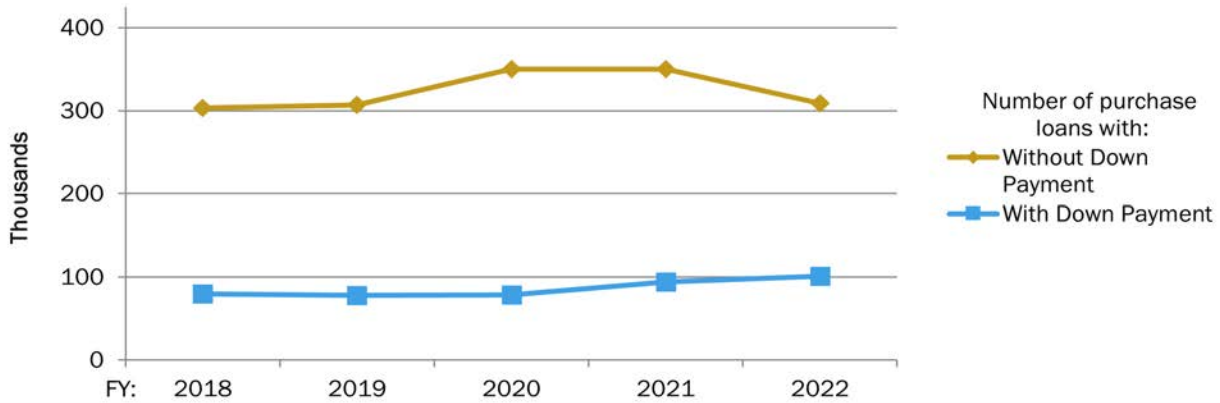
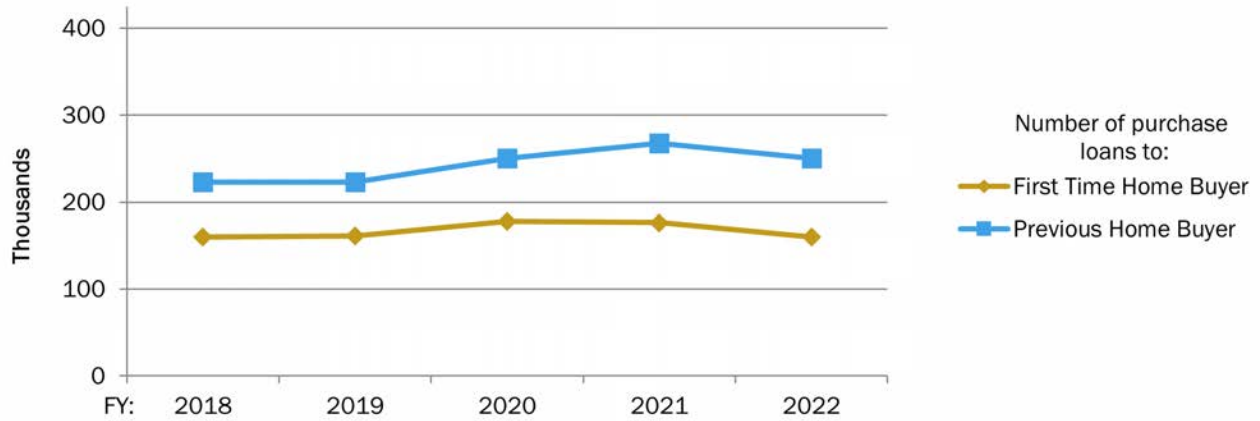
Without down payment	309,078	\$110,447,887,755	\$357,346	\$27,633,311,225	\$89,406
With down payment	101,287	\$42,772,113,827	\$422,286	\$10,359,826,223	\$102,282

Purchase loans only

Purchase loans	410,365	\$153,220,001,582	\$373,375	\$37,993,137,447	\$92,584
Interest rate reduction	127,949	\$34,733,553,313	\$271,464	\$8,828,970,064	\$69,004
Cash out / other refinancing	207,777	\$68,623,089,295	\$330,273	\$17,156,244,308	\$82,570
Total	746,091	\$256,576,644,190	\$343,895	\$63,978,351,819	\$85,751



Types and characteristics of VA loans guaranteed by fiscal year (data on preceding page)



U.S. Department of Veterans Affairs
Veterans Benefits Administration



VA loans guaranteed by fiscal year and period of service/entitlement

Period of service/entitlement	2018	2019	2020	2021	2022
World War II	253	135	223	226	68
Post-World War II	90	58	70	75	33
Korean Conflict	647	455	612	589	195
Post-Korean Conflict	5,153	3,606	6,253	5,629	1,979
Vietnam Era	28,749	22,330	40,224	38,951	15,092
Post-Vietnam Era	33,081	28,970	49,793	47,254	22,898
Gulf War Era	172,830	171,383	308,296	309,927	166,525
Restored entitlement	273,700	296,545	659,894	832,420	414,033
Service personnel	80,241	85,813	154,171	177,583	108,287
Reservists	11,703	11,116	21,204	21,580	11,668
Un-remarried Surviving Spouse	4,066	4,135	6,077	7,511	5,313
Spouses of POWs	N/A	N/A	N/A	N/A	N/A
Total	610,513	624,546	1,246,817	1,441,745	746,091



VA loans guaranteed during fiscal year 2022 by period of service/entitlement

Period of service/entitlement	Number of loans	Percent ² of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
World War II	68	<0.1%	\$17,942,781	\$263,864	\$4,633,956	\$68,146
Post-World War II	33	<0.1%	\$8,802,584	\$266,745	\$2,255,527	\$68,349
Korean Conflict	195	<0.1%	\$47,727,960	\$234,502	\$11,787,504	\$60,449
Post-Korean Conflict	1,979	0.3%	\$494,077,544	\$249,660	\$126,987,231	\$64,167
Vietnam Era	15,092	2.0%	\$3,821,614,136	\$253,221	\$977,160,225	\$64,747
Post-Vietnam Era	22,898	3.1%	\$6,097,884,746	\$266,306	\$1,549,390,874	\$67,665
Gulf War Era	166,525	22.3%	\$54,311,701,383	\$326,147	\$13,600,858,956	\$81,675
Restored entitlement	414,033	55.5%	\$148,410,739,746	\$358,451	\$36,902,224,037	\$89,129
Service personnel	108,287	14.5%	\$38,402,747,408	\$354,639	\$9,551,113,662	\$88,202
Reservists	11,668	1.6%	\$3,623,453,262	\$310,546	\$911,679,923	\$78,135
Un-remarried Surviving Spouse	5,313	0.7%	\$1,341,952,640	\$252,579	\$340,259,925	\$64,043
Spouses of POWs	N/A	N/A	N/A	N/A	N/A	N/A
Total	746,091	100%	\$256,576,644,190	\$343,895	\$63,978,351,819	\$85,751

² Percentages may not sum to Total due to rounding.



VA loans guaranteed by fiscal year and age

Age	2018	2019 ³	2020 ⁴	2021 ⁵	2022
18 - 25	24,466	27,822	41,508	43,865	34,647
26 - 35	143,400	150,916	263,729	282,353	173,788
36 - 45	126,452	133,685	281,554	330,727	174,904
46 - 55	120,085	119,394	251,973	294,257	138,737
56 - 65	83,947	84,235	180,459	220,060	105,362
66 - 75	89,741	84,960	173,772	200,644	87,175
76 - 80	13,651	14,968	34,965	45,906	21,371
Over 80	8,771	8,565	18,855	23,927	10,107
Total	610,513	624,546	1,246,817	1,441,745	746,091

VA loans guaranteed during fiscal year 2022 by age

Age	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
18 - 25	34,647	4.6%	\$9,720,964,155	\$280,572	\$2,440,872,866	\$70,450
26 - 35	173,788	23.3%	\$60,374,301,069	\$347,402	\$15,046,288,446	\$86,578
36 - 45	174,904	23.4%	\$68,026,330,799	\$388,935	\$16,860,116,872	\$96,396
46 - 55	138,737	18.6%	\$51,760,582,132	\$373,084	\$12,863,270,360	\$92,717
56 - 65	105,362	14.1%	\$33,785,215,529	\$320,658	\$8,452,931,337	\$80,228
66 - 75	87,175	11.7%	\$24,199,840,123	\$277,601	\$6,111,435,576	\$70,105
76 - 80	21,371	2.9%	\$5,960,720,240	\$278,916	\$1,506,167,744	\$70,477
Over 80	10,107	1.4%	\$2,748,690,143	\$271,959	\$697,268,617	\$68,989
Total	746,091	100%	\$256,576,644,190	\$343,895	\$63,978,351,819	\$85,751

³ Total includes 1 Veteran and \$498,977 in loan with no age indicated in the record.

⁴ Total includes 2 Veteran and \$476,771 in loans with no age indicated in the record.

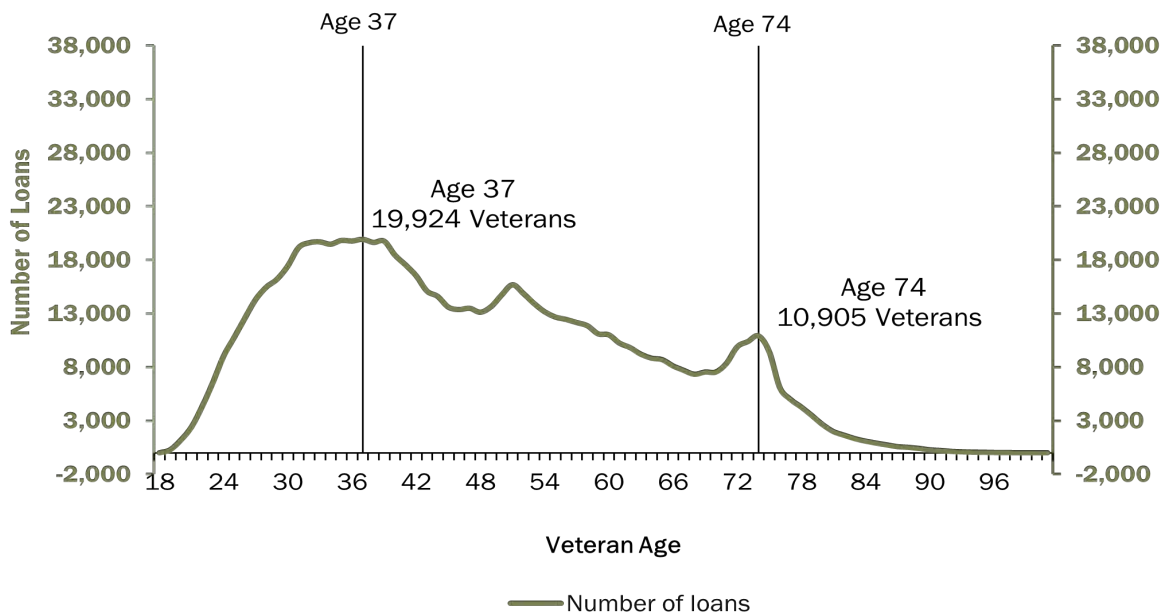
⁵ Total includes 6 Veterans and \$1,229,890 in loans with no age indicated in the record.



Percentage of VA loans guaranteed by fiscal year and age

Age	2018	2019	2020	2021	2022
18 - 25	4.0%	4.5%	3.3%	3.0%	4.6%
26 - 35	23.5%	24.2%	21.2%	19.6%	23.3%
36 - 45	20.7%	21.4%	22.6%	22.9%	23.4%
46 - 55	19.7%	19.1%	20.2%	20.4%	18.6%
56 - 65	13.8%	13.5%	14.5%	15.3%	14.1%
66 - 75	14.7%	13.6%	13.9%	13.9%	11.7%
76 - 80	2.2%	2.4%	2.8%	3.2%	2.9%
Over 80	1.4%	1.4%	1.5%	1.7%	1.4%
Total	100%	100%	100%	100.0%	100.0%

VA loans guaranteed during fiscal year 2022 by age



U.S. Department of Veterans Affairs
Veterans Benefits Administration



VA loans guaranteed during fiscal year 2022 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	1,113	\$134,196,323	\$120,572	\$41,324,628	\$37,129
\$25,000 to \$34,999	5,688	\$904,746,928	\$159,062	\$243,975,112	\$42,893
\$35,000 to \$44,999	17,448	\$3,444,078,592	\$197,391	\$884,089,475	\$50,670
\$45,000 to \$54,999	34,465	\$8,068,449,125	\$234,106	\$2,036,256,525	\$59,082
\$55,000 to \$64,999	44,866	\$11,987,687,345	\$267,189	\$3,005,915,348	\$66,998
\$65,000 to \$74,999	45,937	\$13,758,533,456	\$299,509	\$3,438,305,974	\$74,848
\$75,000 and over	260,848	\$114,922,309,813	\$440,572	\$28,343,270,384	\$108,658
Total	410,365	\$153,220,001,582	\$373,375	\$37,993,137,447	\$92,584

Purchase loans only

Veteran participant income and asset information

Average income	\$101,397
Median income	\$88,020
Median assets	\$19,945

Number of VA loans guaranteed by fiscal year and race^{6,7}

Race	2018	2019	2020	2021	2022
White	480,375	487,887	978,725	1,111,841	549,724
Black/African American	89,204	93,783	179,028	214,715	131,411
Asian	22,273	23,542	49,756	60,514	30,871
Multiple Race/Unknown Race	7,090	7,343	14,856	22,650	15,452
American Indian/Alaskan Native	6,742	6,837	13,536	15,174	8,487
Other	2,855	3,151	6,768	12,222	7,749
Native Hawaiian/Pacific Islander	1,960	1,992	4,121	4,596	2,369

⁶ This year's report leverages updated Race and Ethnicity categories according to the Office of Management and Budget standards and uses a combination of VA and DoD database sources to derive the best known demographic data for a Veteran. Reports prior to FY2022 used a combination of self-reported and estimated demographic data and categorized race as American Indian/Alaskan Native, Asian/Pacific Islander/Native Hawaiian, Black/African American, Hispanic, White, and Unknown.

⁷ Asian or Pacific Islander Unspecified is an additional Race categorization included in the data that is not shown in the chart. There are 14 loans in this demographic for FY2018, 11 loans for FY2019, 27 loans for FY2020, 33 loans for FY2021, and 28 loans for FY2022.



VA loans guaranteed during fiscal year 2022 by race^{8,9}

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
White	549,724	73.7%	\$186,559,861,693	\$339,370	\$46,519,600,473	\$84,624
Black/ African American	131,411	17.6%	\$44,971,901,940	\$342,223	\$11,232,458,841	\$85,476
Asian	30,871	4.1%	\$13,012,106,171	\$421,499	\$3,220,799,174	\$104,331
Multiple Race/ Unknown Race	15,452	2.1%	\$5,032,892,928	\$325,711	\$1,261,084,271	\$81,613
American Indian/ Alaskan Native	8,487	1.1%	\$2,976,836,294	\$350,752	\$741,235,647	\$87,338
Other	7,749	1.0%	\$3,002,128,853	\$387,421	\$749,445,831	\$96,715
Native Hawaiian/ Pacific Islander	2,369	0.3%	\$1,008,798,520	\$425,833	\$250,698,134	\$105,824

Number of VA loans guaranteed by fiscal year and ethnicity⁸

Race	2018	2019	2020	2021	2022
Non-Hispanic	557,292	567,550	1,130,810	1,301,785	665,754
Hispanic	49,754	53,803	109,495	128,047	72,168
Unknown	3,467	3,193	6,512	11,913	8,169

VA loans guaranteed during fiscal year 2022 by ethnicity⁸

Race	Number of loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Non-Hispanic	665,754	89.2%	\$227,667,607,054	\$341,970	\$56,780,688,024	\$85,288
Hispanic	72,168	9.7%	\$26,681,179,647	\$369,709	\$6,633,560,289	\$91,918
Unknown	8,169	1.1%	\$2,227,857,489	\$272,721	\$564,103,506	\$69,054

⁸ This year's report leverages updated Race and Ethnicity categories according to the Office of Management and Budget standards and uses a combination of VA and DoD database sources to derive the best known demographic data for a Veteran. Reports prior to FY2022 used a combination of self-reported and estimated demographic data and categorized race as American Indian/Alaskan Native, Asian/Pacific Islander/Native Hawaiian, Black/African American, Hispanic, White, and Unknown.

⁹ Asian or Pacific Islander Unspecified is an additional Race categorization included in the data that is not shown in the chart. There are 28 loans in this demographic for FY2022 with a total loan amount of \$12,117,791.



VA loans guaranteed by fiscal year and gender

Gender	2018	2019	2020	2021	2022
Male	539,368	548,851	1,099,572	1,264,180	642,834
Female	71,145	75,695	147,245	177,565	103,257
Total	610,513	624,546	1,246,817	1,441,745	746,091

VA loans guaranteed during fiscal year 2022 by gender

Gender	Number of Loans	Percent of total	Total loan amount	Average loan amount	Total guaranty amount	Average guaranty amount
Male	642,834	86.2%	\$221,318,884,286	\$344,286	\$55,172,235,040	\$85,827
Female	103,257	13.8%	\$35,257,759,904	\$341,456	\$8,806,116,779	\$85,283
Total	746,091	100.0%	\$256,576,644,190	\$343,895	\$63,978,351,819	\$85,751

SAH and NADL Program Data

Specially adapted housing grants and direct loans during fiscal year 2022 by program

Number or amount of loan or grant	Specially adapted housing grants ¹⁰	Special housing adaptation grants	Direct loans to Native Americans
Number of grants / loans	1,867	53	40
Amount of grants / loans	\$119.1M	\$0.7M	\$11.5M

¹⁰ Grants, not to exceed the maximum amounts, can be used up to six times.



Loan Administration Data

Loan Administration helps to ensure that Veterans who have VA-guaranteed loans receive assistance during times of temporary financial hardship. VA provides this assistance through oversight of mortgage loan servicers to ensure they offer options for home retention and alternatives to foreclosure.

Number of borrowers saved from foreclosure

205,702

Loan administration actions by fiscal year

Action	2019	2020	2021	2022
Borrowers saved from foreclosure	101,980	119,513	203,890	205,702
Potential claim savings	\$2,627,518,597	\$3,412,897,121	\$4,573,745,306	\$3,992,731,327
Foreclosures completed	14,655	7,882	3,771	6,765
Claim payments	\$528,169,644	\$530,320,725	\$220,276,153	120,644,076

Loan administration actions in fiscal year 2022

Action	Number/Amount
Borrower contact	322,744
Servicer contact	212,198
Potential claim savings	\$3,992,731,327
Default resolution rate (percent)	96.83% ¹¹
Defaults reported	122,655
Foreclosures completed ¹²	6,744
Borrowers saved from foreclosure	205,702

¹¹ In the wake of COVID-19, VA imposed a moratorium on certain eviction and foreclosure actions in FY2021. The end result was a higher than usual default resolution rate for FY2022.

¹² Foreclosures completed can include prior year defaults as foreclosure processing timeframes vary by state.





Appendix – 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



Nearly 350 locations nationwide, with over 1,500 employees serving Veterans

Mission:

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

Activities:

124,437 Veteran Participants

151,804 Veterans Receiving Evaluation and Counseling Services

11,810 Veteran Rehabilitations



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Veteran Readiness	209
Veteran Readiness and Employment (VR&E)	209
Table of Contents	210
Chapter 31 Services	211
Services Provided Through Other Benefit Chapters	211
Quick Reference	212
Veteran Readiness and Employment (VR&E) Activities FY 22	212
Veterans receiving VR&E benefits at the end of FY 22	213
Employment Handicaps	214
Veterans with serious employment handicaps during FY 22	214
Beneficiary Payments	214
FY 22 VR&E appropriations	214
Veterans who received subsistence as part of a training program during FY 22	215
VR&E Veteran Demographics	216
Veterans by prior education level	216
Veterans by age	216
Veterans by branch of service	216
Veterans by period of service	216
Veterans by length of service	217
Veterans by combined service-connected disability rating	217
Rehabilitated Veterans	218
Number of Veterans who were rehabilitated during FY 22	218
VR&E Employment Outcomes	219
FY 22 career categories	219
FY 22 career categories of rehabilitated Veterans	219
Appendix - Map of VR&E Locations	220
Contact Information	220

Release history

Version & changes	Date
Data as of	09/30/2022



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 2022, including those who were successfully rehabilitated or who discontinued their program of services in FY 2022.

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 2022, 30 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 FY 22

Veterans enrolling

Total applicants ¹	105,054
Eligible applicants	99,346
Completed evaluation (including prior year carry over) ²	66,578
Entitled applicants (including prior year carry over)	55,918
Entitled applicants (2022 only)	43,127
New plans of service (enrollments) ³	30,623

Veterans enrolled in a plan of services at the end of FY 22^{4,5}

New plans of service (Unique enrollments)	30,592
Persisting from prior years	68,608
Independent living rehabilitations	234
Employment rehabilitations	10,673
Education rehabilitations	903
Maximum Rehabilitation Gain (MRG) – employed	586
Maximum Rehabilitation Gain (MRG) – employable	4,327
Discontinued	8,514
Veterans participating in a plan of services	124,437

¹ Unique count of Chapter 31 only applicants

² Prior year carry over represents applications or evaluations completed by VR&E in FY 22 from Veterans that applied in FY 21.

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

⁴ Includes Chapter 18 and Chapter 35.

⁵ Unique count of rehabilitations. Does not include one participant who rehabilitated twice in FY 22.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





Veterans receiving evaluation and counseling services

Veterans participating in a plan of services	124,437
Veterans that received evaluation and counseling services – did not enter a plan of services	27,367
Veterans that received evaluation and counseling services	151,804

Total VR&E Veterans served

Status	Total
Veterans receiving counseling services	151,804
Veterans applying – did not pursue counseling services	49,495
Total VR&E Veterans served	201,299

Veterans receiving VR&E benefits at the end of FY 22

Veterans participating in the VR&E program who are male	92,330
Veterans participating in the VR&E program who are female	31,833
Veterans participating in the VR&E program with gender data not available	274
Total	124,437



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Employment Handicaps

Veterans with serious employment handicaps during FY 22

Case status	Veterans with a serious employment handicap	Veterans with an employment handicap	All Veterans
Entitled applicants	29,624	26,294	55,918
Participants	85,337	39,100	124,437
Rehabilitated	7,541	4,269	11,810

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.

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 22 VR&E appropriations

Obligations	2022 Actual (dollars in thousands)
Subsistence Allowance	\$594,181
Books, Tuition, Supplies, Fees	\$869,002
Total	\$1,463,183





Veterans who received subsistence as part of a training program during FY 22

Program	Total	Percent of total
Undergraduate	61,429	68.7%
Graduate	17,582	19.7%
Vocational/Technical	5,362	6.0%
College, Non-Degree	2,591	2.9%
Improvement of Rehab Potential	857	1.0%
Extended Evaluation/Independent Living	554	0.6%
Non-paid Work Experience in Government	332	0.4%
Apprenticeship	379	0.4%
Paid On-the-Job Training	214	0.2%
Farm Co-op	49	0.1%
Non-paid On-the-Job Training	22	0.0%
Total	89,371	

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.



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



VR&E Veteran Demographics

Veterans by prior education level

	Data not available	Below high school	High school	Post high school	Four-year degree	Graduate degree training	Total
Applicants	0	1,919	30,163	41,425	2,732	28,815	105,054
Participants	5	1,880	60,481	32,458	5,786	23,827	124,437
Rehabilitated	0	168	6,253	2,431	713	2,245	11,810

Veterans by age

	17 - 21	22 - 29	30 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 and above	Total ⁶
Applicants	718	20,548	37,922	15,597	10,411	8,737	5,576	5,543	105,054
Participants	352	17,662	50,237	19,138	13,297	11,273	6,791	5,687	124,437
Rehabilitated	0	1,016	5,451	1,916	1,328	1,064	581	454	11,810

Veterans by branch of service

	Air Force	Army	Coast Guard	Marine Corps	Navy	Other	Total
Applicants	14,276	52,476	1,021	16,828	20,377	76	105,054
Participants	16,752	63,399	1,195	20,892	22,152	47	124,437
Rehabilitated	1,663	5,821	115	2,202	2,007	2	11,810

Veterans by period of service

	World War II	Korean Conflict	Vietnam Era	Peacetime	Gulf War Era	Other	Total ⁷
Applicants	8	5	488	2,207	57,663	5,350	105,054
Participants	23	12	657	3,782	97,367	7,575	124,437
Rehabilitated	1	1	74	274	9,467	716	11,810

⁶ Includes 2 applicants unidentifiable by age.

⁷ Totals include 39,333 applicants, 15,021 participants, and 1,277 rehabilitations where period of services was unknown.



Veterans by length of service

	Applicants	Participants	Rehabilitated
Less than 3 mos.	589	670	48
3 - 6 mos.	1,753	2,004	150
6 mos. to 2 years	8,529	10,634	796
2 - 4 years	19,649	24,494	2,087
4 - 10 years	45,934	54,188	5,383
10 - 15 years	8,994	11,432	1,172
15 - 20 years	3,686	4,820	452
20 - 30 years	12,147	13,998	1,582
> 30 years	1,143	1,246	140
In service	2,599	951	0
Total⁸	105,054	124,437	11,810

Veterans by combined service-connected disability rating

	Applicants	Participants	Rehabilitated
0%	126	34	1
10%	3,819	1,816	170
20%	2,716	3,134	342
30%	3,789	4,854	552
40%	4,722	6,341	699
50%	4,843	6,406	713
60%	7,661	10,171	1,110
70%	10,890	14,195	1,318
80%	12,706	16,872	1,676
90%	14,523	18,295	1,717
100%	35,167	40,976	3,512
Memo rating ⁹	3,256	1,343	0
Total¹⁰	105,054	124,437	11,810

⁸ Includes 31 applicants unidentifiable by length of service.

⁹ A memorandum rating is an interim rating decision to determine VR&E benefit eligibility before a final decision is made on a compensation disability claim.

¹⁰ Includes 836 applicants unidentifiable by combined service-connected disability rating.



Rehabilitated Veterans

Number of Veterans who were rehabilitated during FY 22

Category	Number ¹¹	Percent of total
Number of female Veterans who were rehabilitated	2,761	23.4%
Number of male Veterans who were rehabilitated	9,022	76.4%

Disabled Veterans with serious employment handicaps who were rehabilitated	7,541	63.9%
Disabled Veterans with employment handicaps who were rehabilitated	4,269	36.1%

Total number of employment rehabilitations	10,673	90.4%
Total number of education rehabilitations	903	7.6%
Total number of independent living rehabilitations	234	2.0%
Total number of Veterans rehabilitated in FY 2022	11,810	

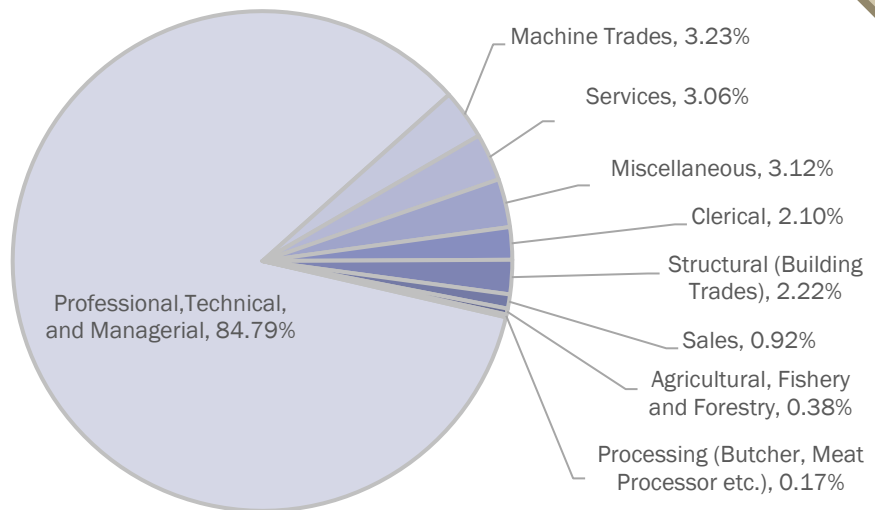
¹¹ Excludes 27 rehabilitations where gender data was not available.



VR&E Employment Outcomes

FY 22 career categories¹²

The chart to the right shows the percentages of the career categories where VR&E Veterans found work in FY 22. Approximately 85 percent of Veterans found work under Professional, Technical, and Managerial occupations.



FY 22 career categories of rehabilitated Veterans

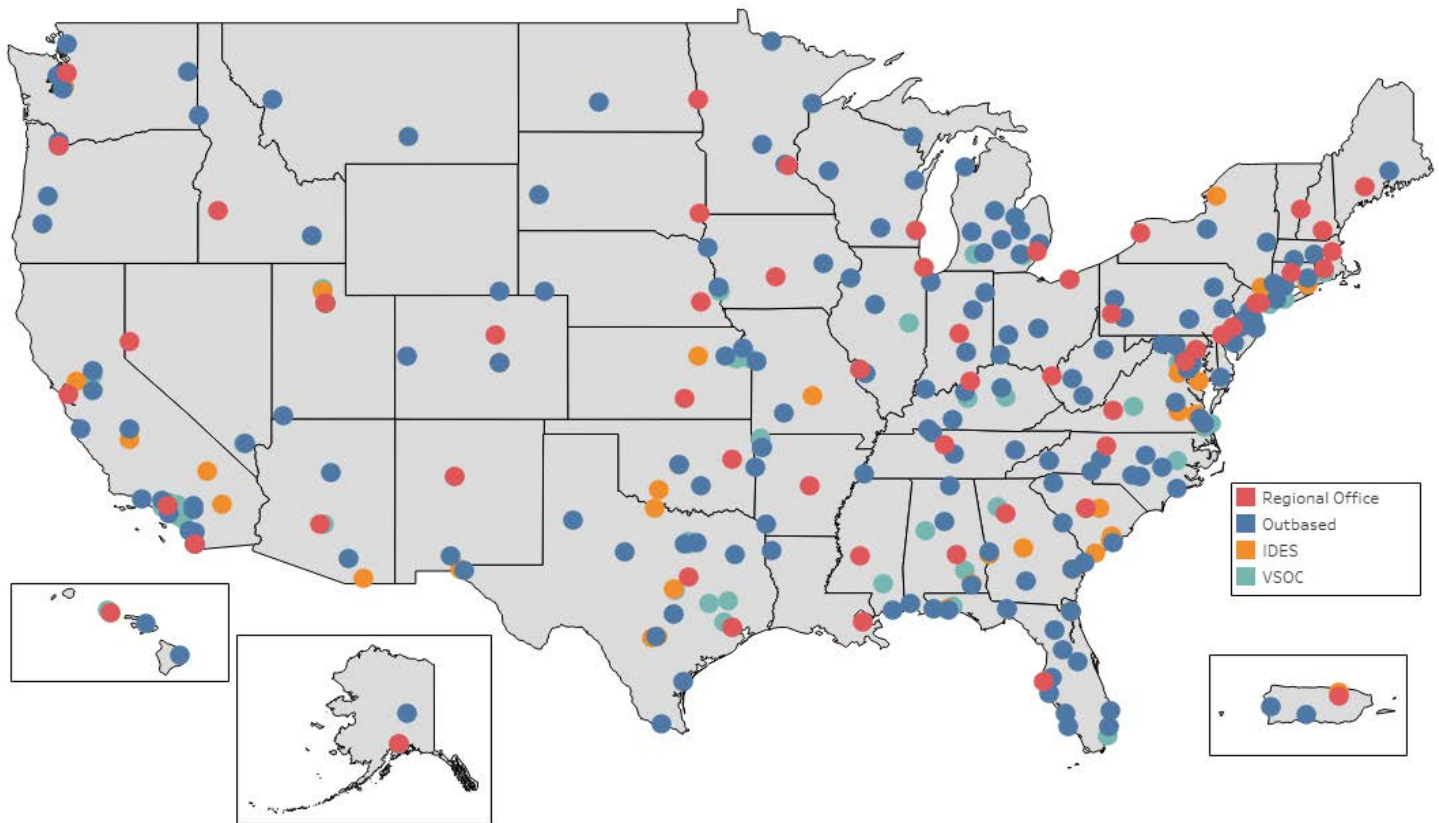
Category	Number of Veterans	Avg. annual wages at rehabilitation ¹³
Professional, Technical, and Managerial	9,335	\$61,300.47
Machine Trades	356	\$44,611.24
Services	337	\$47,463.49
Miscellaneous	344	\$49,565.14
Clerical	231	\$42,237.60
Structural (Building Trades)	244	\$55,440.98
Sales	101	\$40,838.33
Agricultural, Fishery and Forestry	42	\$48,666.14
Processing (Butcher, Meat Processor etc.)	19	\$34,244.50
Total number and average wage	11,009	\$59,148.93
Rehabs without full-time wages ¹⁴	567	NA
Total	11,576	

¹² Percentages may not equal to 100% due to rounding.

¹³ Excludes Veterans rehabilitated in independent living.

¹⁴ 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

Online forms and applications

va.gov

VR&E home page

www.benefits.va.gov/vocrehab



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





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 Service members, survivors, and eligible beneficiaries by increasing awareness of and access to VA benefits and services.

Activities:

164,378 TAP VA Benefits and Services Attendees (in-person and instructor-led virtual)

380,992 TAP VA Touchpoints

68,847 TAP VA Events

175,369 Veterans Contacted by VA Solid Start (VASS)

29,042 Priority Veterans Contacted by VASS

7,842 PCPG (Chap. 36) Applications Processed



U.S. Department of Veterans Affairs

Veterans Benefits Administration

Table of Contents

Outreach, Transition and Economic Development	221
Outreach, Transition and Economic Development (OTED)	221
Table of Contents	222
Transition Assistance Program (TAP)	223
VA Solid Start (VASS)	225
Personalized Career Planning and Guidance (Chapter 36) Benefits	226
Quick Reference	227
Office of Outreach, Transition and Economic Development (OTED)	227
Activities FY2022	227
One-on-One Assistance Session Topics Reported, FY2022	228
VA Solid Start Contact	228
Veterans Counseled	229
FY 2022 PCPG (Chapter 36) Cases	229
Appendix – Map of TAP Briefing Locations at Military Installations	230
Contact Information	230

Release history

Version & changes	Date
Data as of	09/30/2022



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 FY2022, OTED supported 6,467 in-person and instructor-led virtual VA TAP Benefits and Services courses with 164,378 attendees.
 - 88,700 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 FY2022, OTED supported 58,356 One-On-One Assistance sessions (combination of in-person, telephone and email) with a total of 61,028 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 FY2022, OTED supported 827 in-person MLC modules with 15,145 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. For all of fiscal year 2022, VA's cumulative satisfaction score was 96.9%. Satisfaction exceeded the goal of 95.0% on all 5 questions.

Transition Assistance Curriculum Participant Assessment, FY2022

Questions	Achieved	Goal
Facilitators were knowledgeable	97.6%	95.0%
Facilitators interacted well with participants	96.8%	95.0%
Learning resources (notes, handouts, AV, materials) were useful	97.2%	95.0%
I will use what I learned in module in my transition planning	97.6%	95.0%
The module enhanced my confidence in transition planning	95.4%	95.0%
Overall Satisfaction	96.9%	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 FY2022, VASS successfully connected with 175,369 recently separated Veterans, representing a 64.3% successful connection rate, far exceeding the 50% 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 FY2022, VASS successfully connected with 29,042 priority Veterans, representing a 77.7% 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 FY2022, VASS successfully connected 14 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



U.S. Department
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 FY2022, 8,613 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 FY2023, 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 FY2022

Transition Assistance Program Attendance and Events

TAP Events	Attendance	Events
One on One Assistance	61,028	58,356
VA Benefits and Services	164,378	6,467
Installation Engagement	40,407	1,404
Military Life Cycle (MLC)	15,145	827
Capstone	4,969	1,793
Grand Total	285,927	68,847

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, FY2022

Region	Sessions	Share of Total Sessions
Northeast	5,986	10%
Southeast	11,168	18%
Central	8,539	14%
Midwest	5,541	9%
Southwest	8,724	14%
Northwest	5,616	9%
West	5,272	9%
Europe	5,302	9%
Asia	4,880	8%



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



One-on-One Assistance Session Topics Reported, FY2022

Benefit Topic ¹	Number of Sessions	Percentage
Education and Training Programs and Benefits	26,406	43.3%
Claims and Application Support	26,056	42.7%
Benefits Delivery At Discharge (BDD)	19,826	32.5%
Healthcare Benefits and Support Services	17,430	28.6%
VA Website Management and Registration	16,098	26.4%
State and Local Benefits and Community Resources	11,762	19.3%
Housing and Living Programs and Benefits	8,048	13.2%
VR&E Services (Chapter 31)	7,272	11.9%
Family Support Programs	6,035	9.9%
Personalized Career Planning and Guidance	4,357	7.1%

VA Solid Start Contact

VA Solid Start Eligible Veterans Served

Beneficiary Type	Total
Eligible Veterans	272,793
Number of Eligible Veterans Successfully Contacted	175,369

VA Solid Start prioritizes calls to Veterans who had a mental health appointment during their last year before separation

¹ Figures add to more than 100% because an assistance session could cover multiple topics.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration





VA Solid Start Eligible Priority Veterans Served

Beneficiary Type	Total
Eligible Priority Veterans	37,385
Number of Eligible Priority Veterans Successfully Contacted	29,042
Eligible Priority Veterans Successful Contact Rate 77.7%	

Veterans Counseled

FY 2022 PCPG (Chapter 36) Cases

Case Status	Number
Applications Processed	7,842
Applications Counseled	3,955
Average Days to Complete (among Eligible Beneficiaries Counseled)	17.5

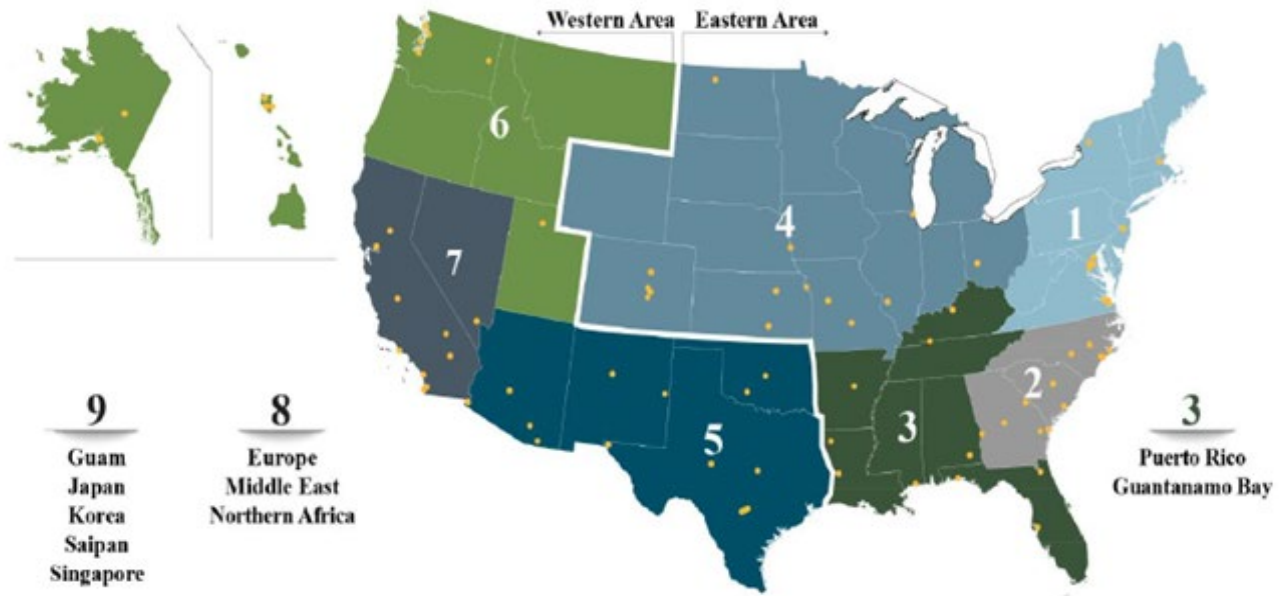


VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

VA TAP Coverage Model



Contact Information

Outreach, Transition and
Economic Development:

1-800-827-1000

Annual Benefits Report
(Office of Performance
Analysis & Integrity)

202-461-9040

Department of Veterans
Affairs home page

www.va.gov

Veterans Benefits
Administration home page

benefits.va.gov

Online forms and applications

www.va.gov

VR&E home page

www.benefits.va.gov/vocrehab



U.S. Department
of Veterans Affairs

Veterans Benefits
Administration



Regional Office Addresses

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

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



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



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

TN

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

TX

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

TX

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

UT

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

VA

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

VT

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

WA

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

WI

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

WV

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

WY

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

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

TX

UT

VA

VT

WA

WI

WV

District Offices

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

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

Continental District CO
155 Van Gordon Street
Lakewood, CO 80228

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

Centralized Mail Address

**SMS Janesville Facility –
Centralized Mail**
Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

Contact Information

Compensation Information:
1-800-827-1000

Department of Veterans Affairs
home page
www.va.gov

Veterans Benefits Administration
home page
benefits.va.gov

Online forms and applications
va.gov



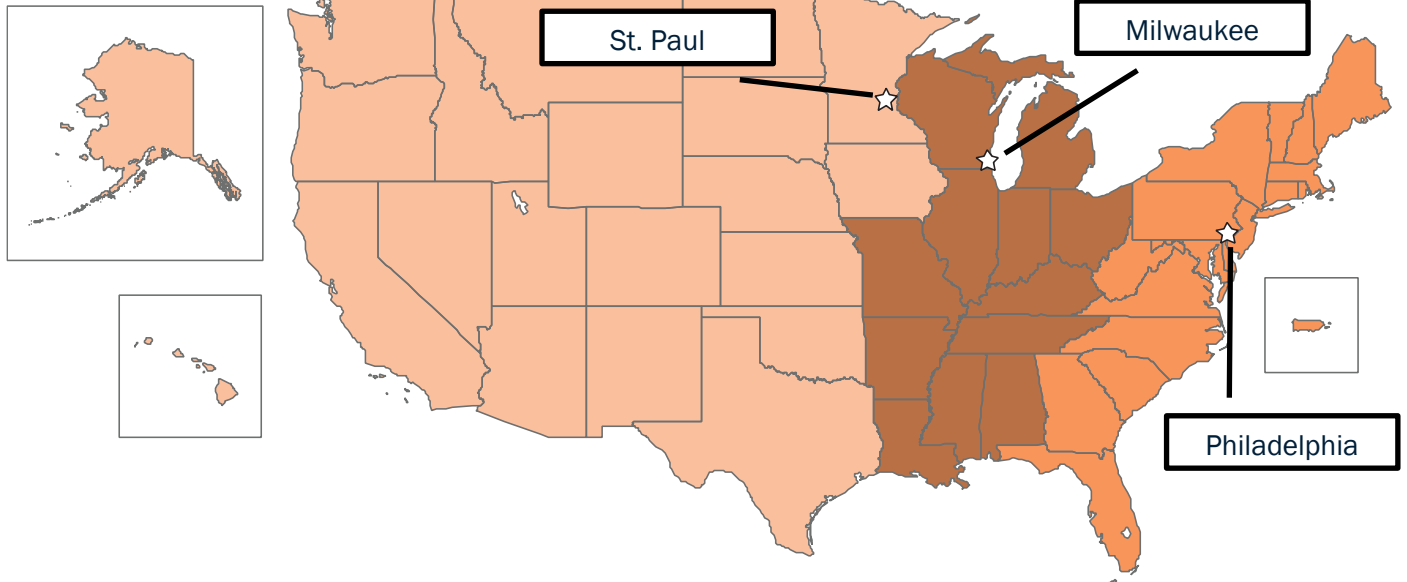
VA



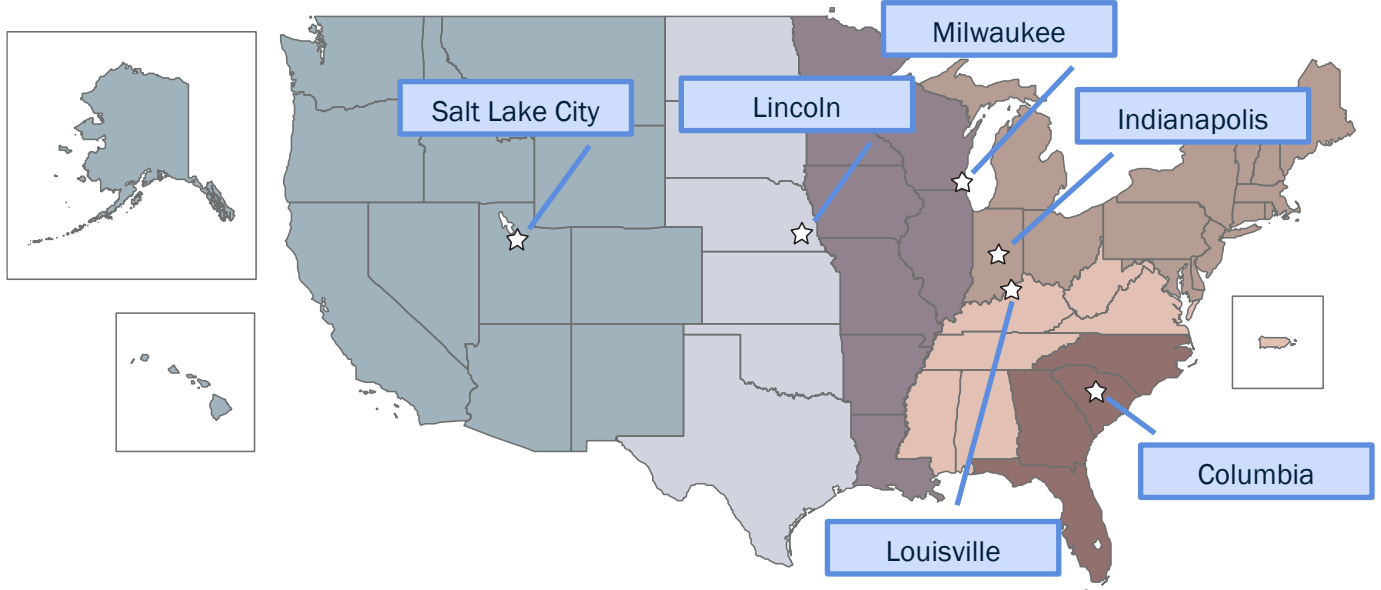
U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Program Jurisdiction Information/Maps

Pension Management Centers



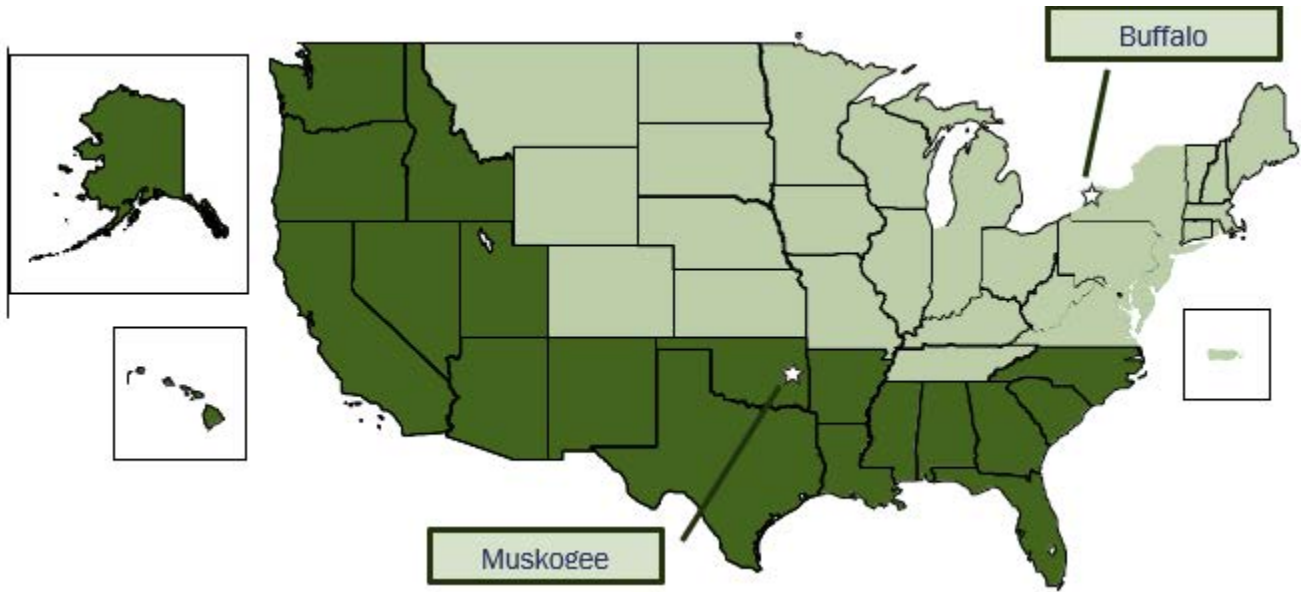
Fiduciary Hubs



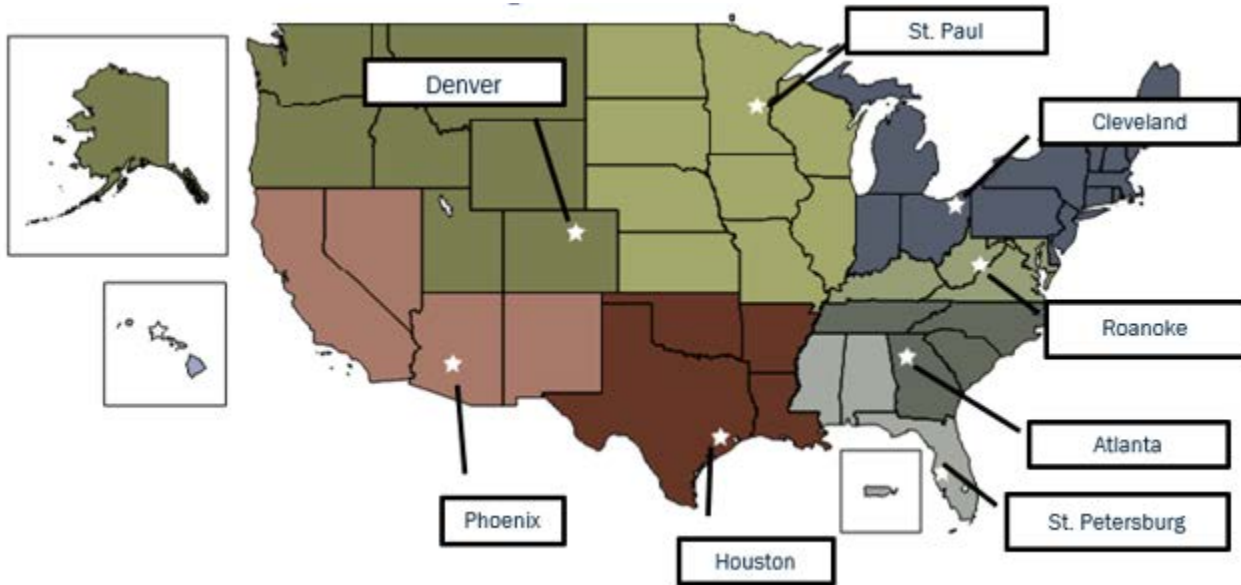
U.S. Department of Veterans Affairs
Veterans Benefits Administration



Education Regional Processing Offices



Regional Loan Centers



Release history

Version & Changes	Date
Data as of	09/30/2022



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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.

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.



VA



U.S. Department
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.



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration



Contact Information

Department of Veterans Affairs home page -----www.va.gov
VA Forms-----www.va.gov/vaforms
Frequently Asked Questions-----www.va.gov/resources/
Submit a Question-----ask.va.gov
VA Regional Office Location-----www.va.gov/find-locations
Veterans Crisis Line-----Dial 988 then Press 1
Toll Free Number -----1-800-827-1000
TTY, Federal Relay -----711
Fax Number (inside the U.S.)*: -----1-844-531-7818
Fax Number (outside the U.S.)*: -----1-248-524-4260

Centralized Mail Address**

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

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



VA



U.S. Department
of Veterans Affairs
Veterans Benefits
Administration

VETERANS BENEFITS ADMINISTRATION

Annual Benefits Report

FISCAL YEAR 2022



COMPENSATION



**PENSION &
FIDUCIARY**



EDUCATION



INSURANCE



**HOME LOAN
GUARANTY**



**VETERAN
READINESS &
EMPLOYMENT**



**OUTREACH
TRANSITION &
ECONOMIC DEVELOPMENT**

VA



U.S. Department
of Veterans Affairs