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**National Survey of Veterans,
Active Duty Service Members,
Demobilized National Guard
and Reserve Members,
Family Members, and
Surviving Spouses**

**Final Report
Deliverable 27**

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List of Acronyms

ABS	Address-Based Sampling
ACS	American Community Survey
ADL	Activity of Daily Living
ADSM	Active Duty Service Member
ADUSH	Assistant Deputy Under Secretary for Health
CATI	Computer-Assisted Telephone Interviewing
CDS	Computerized Delivery Sequence
CHALENG	Community Homelessness Assessment, Local Education and Networking Groups
CHAMPUS	Civilian Health and Medical Program of the Uniformed Services
CHAMPVA	Civilian Health and Medical Program of the Department of Veterans Affairs
COE	Certificate of Eligibility
COTS	Commercial Off-The-Shelf
DEA	Dependents' Educational Assistance
DEERS	Defense Enrollment Eligibility Reporting System
DIC	Dependency and Indemnity Compensation
DMDC	Defense Manpower Data Center
DoD	Department of Defense
DSF	Delivery Sequence File
DTAP	Disabled Transition Assistance Program
EHS	Employment History Survey
FHA	Federal Housing Administration
FSGLI	Family Servicemembers' Group Life Insurance
HUD	Housing and Urban Development
ICR	Intelligent Character Recognition
LBS	List-based sampling
MEPS	Medical Expenditure Panel Survey
MGIB	Montgomery GI Bill
MGIB-SR	Montgomery GI Bill - Selected Reserve
MSG	Marketing Systems Group
NCA	National Cemetery Administration
NG/R	National Guard/Reserve Component
NHC	Nursing Home Component
NSV	National Survey of Veterans
OCR	Optical Character Recognition
OEF	Operation Enduring Freedom
OIF	Operation Iraqi Freedom
OMB	Office of Management and Budget
OMR	Optical Mark Recognition
P.L.	Public Law
PITE	Point-In-Time Extract
POW	Prisoner Of War
PSMAFs	Prior Service Military Address Files
RDD	Random-Digit-Dial

REAP	Reserve Education Assistance Program
SAS	Statistical Analysis Software
S-DVI	Service-Disabled Veterans' Insurance
SGLI	Servicemembers' Group Life Insurance
SMS	Survey Management System
SQL	Structured Query Language
TAA	Transition Assistance Advisor
TAP	Transition Assistance Program
TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection
USERRA	Uniformed Services Employment and Reemployment Rights Act
USPS	U.S. Postal Service
VA	U.S. Department of Veterans Affairs
VADIR	VA/DoD Identity Repository
VBA	Veterans Benefits Administration
VGLI	Veterans' Group Life Insurance
VHA	Veterans Health Administration
VR&E	Vocational Rehabilitation and Employment
WWII	World War II

Executive Summary

The 2010 National Survey of Veterans (NSV) is the sixth in a series of comprehensive nationwide surveys designed to help the Department of Veterans Affairs (VA) plan its future programs and services for Veterans. The information gathered through these surveys will help VA to identify the needs of Veterans and then allocate resources in ways that will ensure these needs can be met.

While past NSVs have been conducted under the general authorization of U.S. Code Title 38, Section 527 which requires the VA Secretary to gather data for the purposes of planning and evaluating VA programs, the 2010 NSV also included the requirement, at the direction of P.L. 108-454, Section 805, to assess beneficiary awareness of VA benefits and services. The Public Law also expanded the survey populations in the 2010 NSV to include in addition to Veterans, other beneficiary groups: Active Duty Service members; demobilized National Guard and Reserve members; Family members and Surviving spouses. Westat, under contract to VA, conducted the 2010 NSV.

Study Objectives

The NSV was conducted to obtain information VA may use in planning and allocating resources for programs and services for Veterans. It also provides a snapshot profile of the Veteran population. Data collected through the NSV enables VA to: follow changing trends in the Veteran population; compare characteristics of Veterans who use VA benefits and services with those of Veterans who do not; study VA's role in the delivery of all benefits and services that Veterans receive; and update information about Veterans to help the Department develop its policies.

In addition, and because understanding Veteran awareness of benefits and services has always been an important VA goal, a major objective of the sixth NSV was to assess awareness of benefits and services and understanding among Veterans and other stakeholder groups.

Survey Design

The scope of the 2010 NSV was expanded to cover additional target populations, as described by P.L. 108-454, Section 805. In addition, the 2010 surveys focused more sharply on awareness of Veteran benefits and services, communication preferences (to improve outreach to VA beneficiaries), and future plans for use of benefits and services. There were a total of six surveys,

each matching a particular population of interest: Veterans; Active Duty Service members; Active Duty spouses; demobilized National Guard and Reserve members; Veteran spouses; and Surviving spouses. Overall, survey items were developed for 19 questionnaire sections covering such areas as military background, socio-demographic information, and the awareness and use of various VA benefits and services. While a general goal was to maintain survey item consistency across the six surveys, not all sections pertain to all survey populations and the number of questions within a section varied across the survey populations. Finally, the wording in some of the questions was adapted to fit the needs of the particular target population better (for example, questions of a spouse may have been worded differently from those posed to a Veteran).

Study Methodology

The 2010 NSV was conducted using a mailed, self-administered questionnaire. There were two sampling approaches: address-based sampling (ABS) and list-based sampling. Veterans, Veteran spouses and Surviving spouses were sampled using the ABS approach. The rationale is that there are no complete sampling frames available for these populations at VA or at the Department of Defense (DoD). The Active Duty Service members, Active Duty spouses, and demobilized National Guard and Reserve members were sampled using lists provided by the DoD Defense Manpower Data Center (DMDC).

Data collection began October 16, 2009, and ended March 19, 2010. We used two data collection methods or approaches, one for the address-based sample group and one for the list-based sample group, to collect the 2010 NSV data. Procedures for the address frame included two phases of data collection. First, after sending pre-notification letters, a short (screening) survey was sent to each sampled address. Information collected on the screener was used to sample or subsample households at the second phase and to identify which of the eligible sample members would be in the mail or web survey populations. Veteran households were not subsampled. Members of other segments were subsampled and only members of the subsample received an extended survey. Because names and addresses were received for the list-based sample members, they were approached through a series of personally addressed contact letters and reminders. All contacted respondents, both address-based and list-based, were offered the option to complete the survey via the web.

A total of 10,972 surveys were completed across the various survey populations of interest. There were 8,710 completed surveys received from Veterans. The response rate for the household screening survey was 32.3 percent; the response rate for the Veteran Survey was 66.7 percent, for an

overall response rate of 21.5 percent. The response rate describes how households that both contain and do not contain a Veteran responded to the survey. The effective coverage rate (ECR) is an estimate of the percentage of Veterans who responded to the survey; the estimated ECR for the Veterans Survey was 38.8 percent.

Survey data were weighted to represent the entire non-institutionalized Veteran population. Weights incorporated the probability of selection, survey nonresponse, and were post-stratified to known population totals.

Study Findings

Selected highlights from the report are provided below by survey population and topic. The intent of this section is to provide a quick assessment of the 2010 NSV data for those who do not intend to review the full report.

Survey of Veterans

Demographics

- Most Veterans are 55 years of age or older (63.9%).
- Veterans are generally non-Hispanic (94.9%), White-only (84.7%) males (91.9%).
- Most report that they own their homes (75.5%).
- Veterans are generally married (69.7%) and most do not have dependent children (69.2%).
- In terms of military experience, about one-third (33.9%) report having served in combat or a war zone and a similar percentage (33.9%) report having been exposed to dead, dying, or wounded.
- These military experiences vary by gender and race/ethnicity. For example, 19.4 percent of females reported serving in a combat or war zone compared with 33.9 percent of Veterans overall. Also, while 33.5 percent of those describing their race as White-only reported serving in a combat or war zone, 48.3 percent of American Indians/Alaska Natives and 43.4 percent of Asian/Pacific Islanders reported such service.

- Based on a comparison of the 2001 NSV and the 2010 NSV, income has increased over time, while the proportion in the workforce has decreased. For example, 48.5 percent reported incomes of \$50,000 or more in the 2010 NSV while only 34.7 percent reported this income level in 2001. Also, in the 2010 NSV 45.0 percent reported working compared with 54.9 percent in the 2001 NSV.
- In terms of demographic trends, Veterans have greater educational attainment; the proportion of Veterans with a bachelor’s degree or higher increased by about 6 percentage points compared to the 2001 NSV.

Awareness and Outreach

- The initial awareness question asks Veterans whether they understand the “Veterans benefits available to [them]”. This general question garnered the largest proportion of positive responses among the awareness questions: 41.0 percent of Veterans indicated that they understood their general benefits “A lot” or “Some.” As the survey became more specific, the percentage declined (20.0 percent of Veterans reporting they understood the “Veterans life insurance benefits” to which they are entitled).
- Lack of knowledge varied within a benefit area. For example, a relatively large percentage of Veterans said they had “heard about” the ability to be buried at a VA cemetery (41.5%) but as the benefits became more specific, the awareness level generally dropped (e.g., 7.3 percent were aware of cash plot allowances and 10.6 percent were aware of cash burial allowances).
- Based on the 2010 NSV results, enrollees are considerably more informed than non-enrollees of health benefits and services. For example, among WWII Veterans, almost 73 percent of enrollees reported that they understood their health care benefits “A lot” or “Some,” compared with only 25.6 percent of non-enrollees.
- More recent Veteran cohorts generally report greater understanding of benefits and services and have more awareness of the various benefits and services. For example, those serving September 2001 or later reported the highest level of understanding (60.5%) while 44.6 percent of WWII Veterans reported that they understand the Veterans benefits available to them “A lot” or “Some.”

- Regarding outreach about Veterans' Group Life Insurance (VGLI), 80.5 percent of Veterans preferred that VA communicate with them via direct mail.
- Veterans expressed willingness to use the Internet to obtain information about VA benefits and services (68.8%) or to apply for VA benefits (65.6%).
- Few Veterans (3.2%) reported using the "MyHealtheVet" website.
- Almost 20 percent of Veterans (19.8%) indicated that they had sought information on eligibility for VA health care in the past year. A total of 17.7 percent reported searching for VA health care facility locations, and 14.9 percent sought information about VA prescription benefits.
- Veterans from more recent cohorts (namely August 1990-August 2001/Persian Gulf War era and those serving September 2001 or later) were more likely to report seeking information on VA benefits and services in the past year than older cohorts (that is, cohorts that served before 1990). For example, 74.2 percent of those serving September 2001 or later reported seeking information in the past 12 months compared with 35.6 percent of those serving during WWII.
- The majority of Veterans access the Internet (72.3%) and, of those who use it, most access it at least once a day (68.4%) or at least once a week but not every day (23.5%). The location of use is generally the home or workplace. Most Veterans reported sending or receiving email (70.6%), also from the home or workplace.
- Younger Veterans (those age 18-30) reported more use of the Internet (98.7%) than Veterans overall (72.3%). Almost all young Veterans (95.9%) and those serving September 2001 or later (96.1%) use the Internet at least weekly, if not daily. Older cohorts, such as WWII Veterans, reported less use of the Internet (33.5%), although those who do use it are frequent users (with close to 85 percent reporting use at least weekly).
- Young Veterans, those serving September 2001 or later, and Veterans serving from August 1990 to August 2001 (including the Persian Gulf War) reported much greater willingness to use the Internet for various activities than older Veteran cohorts. For example, 93.2 percent of those serving September 2001 or later reported willingness to use the Internet to carry out research on services compared with 35.3 percent of WWII Veterans.

Transition Assistance

- The overall percent of Veterans reporting attendance at a Transition Assistance Program (TAP) workshop was 12.8 percent.
 - The TAP workshop is not mandatory. It is a joint Department of Defense, Department of Veterans Affairs, Department of Labor, and Department of Homeland Security workshop for separating military personnel.
 - Because TAP workshops were not established until 1990, later cohorts reported greater workshop attendance than Veterans overall. Apparent differences in TAP attendance between all Veterans and females, African Americans and Hispanics may be driven by differences in age¹.
- Of those attending, most reported that the TAP was useful in providing information about VA benefits and services (55.7%), and that the VA benefits portion of the briefing was beneficial (85.1%) and the presenter knowledgeable on the subject (91.6%).

Disability and Vocational Rehabilitation

- Somewhat more than 21 percent of Veterans reported that they have applied for disability compensation benefits and (of these), 73.4 percent indicated that they have received a disability rating. Of those with a service connected disability, 32.1 percent reported that at some point it has interfered with getting or holding a job. Of those receiving service-connected disability compensation payments from VA, the majority (77.7%) indicated that their VA disability benefits are “Extremely important” or “Very important” in helping them meet their financial needs.
- Those who indicated they had not applied for disability benefits were asked why they had not applied. The majority (66.2%) indicated that they did not have a service-connected disability. However, 17.1 percent indicated that they were not aware of the VA service-connected disability program.

¹ The average age of respondent Veterans was 63, while the average age of responding female, Black/African American, and Hispanic Veterans was 51, 56 and 55, respectively.

- Compared with the 2001 NSV (62.4%), more Veterans who received disability compensation responding to the 2010 NSV (77.7%) indicated that their VA disability compensation payments were “Extremely important” or “Very important” in helping them meet financial needs.
- Close to 15 percent of Veterans who have applied for disability compensation reported using VA vocational rehabilitation services. Of those who used vocational rehabilitation, a majority (60.6%) reported that the services were “Extremely important” or “Very important” in helping them meet employment goals or get a job.

Health Status

- Most Veterans reported that they were in good or better health (72.3%) and that they could perform activities of daily living (ADL) without assistance.
 - Older females (age 65 and older) reported needing more assistance than older males.
 - Whites and Asians indicated fewer assistance needs than other race groups.
- Most Veterans indicated that they were smokers at some point in their lives (64%). Of these, 69.5 percent no longer smoke.

Health Care

- Somewhat more than 28 percent of Veterans reported using VA health care services at some point.
- More than 42 percent of Veterans who have never used VA health care indicated they were not aware of VA health care benefits. Also, over 26 percent indicated they did not know how to apply for benefits.
- More than 60 percent of Veterans reported that they would use VA health care more if the cost of health care increases. About 58 percent indicated that they would only use VA health care if they did not have access to any other source of health care. However, close to 86 percent indicated they might use VA if they needed long-term nursing home care.

Health Insurance

- About 13 percent of Veterans reported that they did not have health insurance².
- Veterans younger than 65 were considerably more likely to report a lack of health insurance (21.2%) than those 65 and older (3.0%), when most qualify for Medicare coverage.
- About 11 percent of Veterans overall reported being covered by VA health care, while 9.3 percent indicated they have some form of TRICARE or other military health care.
- Somewhat more than 49 percent of Veterans agree that they have a health insurance plan that provides adequate coverage for them and their family.

Education and Training

- Slightly more than 73 percent of Veterans who used VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals and preparing them to get a better job.
- Those Veterans who had not used VA education benefits were asked why they had not used them. More than 36 percent indicated that they were unaware of VA education and training benefits.
- The level of use has declined slightly over time (about 37 percent reported use in 2010 while 40 percent reported use in the 2001 NSV). Also, the *way* in which the benefit has been used has evolved over time. Use of the VA education or training benefit for business, technical or vocational school use has decreased since 2001 (23.5 percent reported use in 2010 while 37.5 percent reported use in the 2001 NSV); apprenticeship and on the job training has also experienced a decrease (7.5 percent reported use in 2010 while 15.3 percent reported use in the 2001 NSV).

² The question about health insurance coverage asked respondents to mark all response options that applied to them. Thirteen percent of Veterans selected the response option “no health insurance.” However, some of these respondents also selected other response options, such as TRICARE. Please refer to more details in the text accompanying Table 4.1.7-A.

Military Service and Current Employment

- Slightly more than 41 percent of Veterans indicated that their military experience applied “A lot” or “Some” to their most recent civilian job. A similar percent reported that they were “Very well” or “Well” prepared to enter the civilian job market when they separated from the military.
- Regarding application of military experience to civilian jobs, the most recent cohort (those serving September 2001 or later) reported higher levels of application than the average Veteran: 60.6 percent of those serving after September 2001 indicated that their military experience applied “A lot” or “Some” to their most recent civilian job (compared with 41.1 percent for Veterans overall).
- About 31 percent of Veterans “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing. This level of agreement was highest among those serving September 2001 or later; 43.5 percent “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing.

Life Insurance

- Almost two-thirds (65.8%) of Veterans who do not have VA life insurance reported that they were unaware of this benefit. More than a quarter indicated that they did not know how to apply for these benefits (27.4%).
- Vietnam Veterans indicated the lowest amount of VA life insurance coverage (4.0%), but reported the highest level of coverage from another source (71.2%).
- Young Veterans (31.7%) and those serving September 2001 or later (52.5%) had the lowest percentage of life insurance from another source, but each group had the highest average coverage (\$100,000 to \$199,999).

Home Loans

- More than 66 percent of Veterans who ever had a home loan reported that they had used the VA home loan guaranty program.

- Veterans who had not reported a VA home loan were asked for the reasons they had not obtained one. More than 33 percent indicated that they did not know about the program.

Burial

- Only 13.4 percent of Veterans reported that they plan to be buried in a VA National or State cemetery. These respondents were asked why they plan to be buried in a VA National or State cemetery. The most cited reason was a connection with the military and their past service to the country (50.4%).
- Those who reported not planning to be buried in a VA National or State cemetery were asked for the reason why they planned to be buried elsewhere. The most common responses included that they had made other arrangements (43.5%) and that they wanted to be near family members (35.9%).
- In terms of burial preferences, slightly more than 50 percent reported a preference for a traditional, in-ground, casket burial.

Survey of Demobilized National Guard and Reserve Members

Demographics

- Most demobilized National Guard and Reserve members are between 25 and 54 years of age (83.9%).
- Most demobilized National Guard and Reserve members are married (61.3%), White (80.3%) males (82.7%) with dependent children (56.9%).
- Demobilized National Guard and Reserve members reported an average of 1.6 activations since joining the National Guard/Reserve.
- The majority of demobilized National Guard and Reserve members indicated that they have served in combat or a war zone (76.7%).
- The vast majority have served September 2001 or later (93.8%).

Awareness and Outreach

- A majority of demobilized National Guard and Reserve members indicated that they understand their VA benefits and services “A lot” or “Some” (61.4%).
- Somewhat more than 18 percent of demobilized National Guard and Reserve members agreed that they know what is available to them through their VA health coverage.
- Most demobilized National Guard and Reserve members are aware that the VA has a home loan guaranty program for eligible Veterans (69.9%).
- The vast majority of demobilized National Guard and Reserve members use the Internet and send/receive emails on a regular basis and most indicated that they would like to receive VA information through the Internet (80.2%).

Transition Assistance

- Of those attending a TAP/DTAP workshop, close to 46 percent reported that the TAP was useful in providing information about VA benefits and services.
- Most reported that the VA benefits portion of the briefing was beneficial (94.8%) and the presenter knowledgeable on the subject (98.1%).
- Somewhat more than 47 percent of the demobilized National Guard and Reserve members reported a thorough understanding of what the *Uniformed Services Employment and Reemployment Rights Act (USERRA)* provides.
- Only 3.5 percent indicated that they enrolled in a Service-sponsored transition program upon returning from activation.

Disability and Vocational Rehabilitation

- Slightly more than 26 percent of demobilized National Guard and Reserve members reported that they have applied for disability benefits, and (of these), more than 74 percent indicated that they have received a disability rating. Of those with a service-connected disability, 19.4 percent reported that at some point it has interfered with getting or holding a

job. Of those who received service-connected disability payments from VA, the majority (78.8%) indicated that their VA disability benefits are very important in helping them meet their financial needs.

- Those who indicated they had not applied for disability benefits were asked why they had not applied. More than 47 percent indicated that they did not have a service-connected disability and 13.6 percent indicated that they did not believe their disability was severe enough to warrant applying for benefits. Only 12.6 percent indicated that they were unaware of the VA service-connected disability program.
- Reasons given for not applying varied somewhat by gender. More males than females reported that they did not know how to apply (17.8 percent compared with 2.1 percent), that applying was too much trouble (12.2 percent compared with 1.9 percent), they had simply never thought of applying (21.6 percent compared with 11.6 percent), and they were unaware of the program (14.3 percent compared with 6.0 percent).

Health Status

- Most demobilized National Guard and Reserve members reported that they were in good or better health (87.0%) and that they could perform activities of daily living (ADL) without assistance. For example, only 1 percent reported that they required assistance with bathing.
- More than 37 percent of demobilized National Guard and Reserve members indicated that they were smokers at some point in their lives; 51.2 percent of these respondents indicated they currently smoke.

Health Care

- More than 39 percent of demobilized National Guard and Reserve members reported using VA health care services at some point.
- Almost 33 percent of demobilized National Guard and Reserve members who had not used VA health care indicated they were not aware of VA health care benefits. Also, 25.8 percent indicated they did not know how to apply for benefits.

- About 57 percent of demobilized National Guard and Reserve members reported that they would use VA health care more if the cost of health care increases. More than 54 percent indicated that they would only use VA health care if they did not have access to any other source of health care. However, 93.5 percent indicated they might use the VA if they needed long-term nursing home care.

Health Insurance

- Close to 15 percent of demobilized National Guard and Reserve members reported that they did not have health insurance.³
- More than 10 percent of demobilized National Guard and Reserve members overall reported being covered by VA health care, while 23.8 percent indicated they have some form of TRICARE or other form of military health care.
- Approximately 55 percent of demobilized National Guard and Reserve members agreed that they have a health insurance plan that provides adequate coverage for them and their family.

Education and Training

- A large majority (90.6%) of demobilized National Guard and Reserve members who used VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals and preparing them to get a better job.
- Those demobilized National Guard and Reserve members who had not used VA education benefits were asked why they had not used them. Forty percent indicated that they were unaware of VA education and training benefits.

Military Service and Current Employment

- The majority of demobilized National Guard and Reserve members indicated that their military experience applied “A lot” or “Some” to their most recent civilian job (60.7%).

³ The question about health insurance coverage asked respondents to mark all response options that applied to them. About 15 percent of Demobilized Veterans selected the response option “no health insurance.” However, a small number of these respondents also selected other response options.

- The majority reported being employed when they were called up to active duty (81.7%).
- The majority reported that, upon demobilization, they returned to their same job, at the same employer (61.4%).
- Of all demobilized National Guard and Reserve members, about 5 percent reported ever filing a *USERRA* complaint.

Life Insurance

- More than 77 percent of demobilized National Guard and Reserve members reported coverage through Servicemembers' Group Life Insurance (SGLI).

Home Loans

- About 66 percent of demobilized National Guard and Reserve members who had ever had a home loan reported that they had used the VA home loan guaranty program.
- Demobilized National Guard and Reserve members who had not reported a VA home loan were asked why they had not obtained one. Slightly more than 36 percent reported that a conventional FHA mortgage was easier or less expensive for them to obtain. About 22 percent indicated that they were not aware of the program.

Burial

- Slightly over 21 percent of demobilized National Guard and Reserve members reported that they plan to be buried in a VA National or State cemetery. These respondents were asked why they plan to be buried in a VA National or State cemetery. The most cited reason for planning to be buried in a VA National or State cemetery was the Veteran's connection to the military and past service to the country (56.4%). This was followed closely by the honor of being buried in a VA National shrine (44.2%).

- Those who reported not planning to be buried in a VA National or State cemetery cited a wish to be close to other family members as the reason they planned to be buried elsewhere (55.4%).
- A total of 49.8 percent reported a plan for a traditional, in-ground, casket burial.

Survey of Active Duty Service Members

Demographics and Military Service Experience

- Eighty-six percent of Active Duty Service members reported they were male and the majority were younger than age 45 (92.2%).
- Close to 83 percent of Active Duty Service members reported that they were not Hispanic; 75 percent reported that they were White; and slightly more than 15 percent reported being Black/African American (the remaining respondents reported some other race or selected multiple race categories).
- The majority reported that they have had exposure to dead, dying or wounded (54.3%), and many believe that they may have been exposed to environmental hazards in the course of their service (36.8%).

Awareness and Outreach

- Somewhat more than 75 percent of Active Duty Service members reported that they were aware that the VA has a home loan guaranty program for eligible Active Duty Service members.
- Close to 42 percent of Active Duty Service members indicated that they were aware that they could convert their SGLI to VGLI after they are discharged from the service.
- Very few Active Duty Service members indicated that they were dissatisfied with their ability to obtain accurate information about burial benefits (5.9%).
- The vast majority of Active Duty Service members use the Internet (99.1%) and email technology (99.0%).

- Active Duty Service members were asked to identify the information source that was the easiest to use and also the most difficult to use. The VA web site was most commonly cited as the easiest to use (58.2 percent of respondents rated it easiest). However, other respondents felt that the web site was difficult to use (39.8 percent of respondents reported that the web site was the most difficult to use of the various data sources listed).
- Active Duty Service members were asked to identify their most preferred modes of communication for getting answers to VA questions. Face-to-face (31.2%), Internet site (26.8%), and email (21.8%) were the most cited responses in terms of the most preferred method of communication. Active Duty Service members were also asked to identify their least preferred modes: telephone (44.6%) and mail (35.0%) were reported as the least preferred methods.
- Most Active Duty Service members reported they would like to receive VA information through the Internet (81.6%). They also agreed they would be willing to use the Internet to obtain information about VA benefits (86.7%) and to apply for VA benefits (87.1%).

Health Status

- More than 60 percent of all Active Duty Service members indicated that they plan to use VA health care after separation.
- Almost half (48.7%) of Active Duty Service members indicated that they plan to use VA health care as their primary source of health care. Females were more likely to indicate planned use (55.1%) than males (47.7%).
- More than 17 percent of males and 16.3 percent of females who do not plan to use VA health care reported that they would only use VA health care as a safety net if they lost other sources of care.

Education and Training

- More than half of Active Duty Service members reported that they have ever used Tuition Assistance (52.4%).

- Most Active Duty Service members who reported using VA education or training benefits indicated they used them to take college or university coursework leading to a bachelor or graduate degree (68.4%). The majority indicated that these benefits were “Extremely important” or “Very important” in helping them meet their educational goals or preparing to get a better job (85.8%).
- More than 34 percent of those who had not reported using VA education or training benefits indicated that they plan to use the benefit after they separate from active-duty service. Close to 27 percent reported that they were not aware of VA education or training benefits.

Life Insurance

- Almost all Active Duty Service members reported coverage through SGLI (94.4%), and 29.4 percent reported coverage from another source.

Home Loans

- More than 81 percent of Active Duty Service members who ever had a home loan reported that they had used the VA Home Loan Guaranty Program.
- Close to 35 percent of Active Duty Service members who had not reported a VA home loan indicated that a conventional FHA mortgage was easier or less expensive for them to obtain.

Burial

- Somewhat more than 19 percent of Active Duty Service members reported that they plan to be buried in a VA National or State cemetery. When asked why, the most cited reason was the Active Duty Service member’s connection to the military and past service to the country (49.4%). This response was followed closely by the honor of being buried in a VA National shrine (43.4%).
- Active Duty Service members who reported not planning to be buried in a VA National or State cemetery most often said that they wished to be close to other family members (46.4%).

- In terms of burial preferences, 55.2 percent of Active Duty Service members reported a preference for a traditional, in-ground, casket burial.

Surveys of Veteran Spouses, Active Duty Spouses, and Surviving Spouses

Demographics

- Active Duty spouses and Veteran spouses are most likely to be non-Hispanic (94.8 percent of Veteran spouses, 75.7 percent of Active Duty spouses, and 95.8 percent of Surviving spouses).
- Active Duty spouses and Veteran spouses are most likely to be White (87.9 percent of Veteran spouses, 81.2 percent of Active Duty spouses, and 90.3 percent of Surviving spouses).
- Active Duty spouses and Veteran spouses are most likely to be female (95.0 percent of Veteran spouses, 92.9 percent of Active Duty spouses, and 99.2 percent of Surviving spouses).
- Active Duty spouses are generally younger than Veteran spouses or Surviving spouses (64.7 percent of Active Duty spouses are younger than 45 compared with 13.6 percent of Veteran spouses and 1.5 percent of Surviving spouses).
- Active Duty spouses are more likely to have dependent children than Veteran spouses or Surviving spouses (80.6 percent of Active Duty spouses have dependent children compared with 29.5 percent of Veteran spouses and 6.5 percent of Surviving spouses).
- The majority of Surviving spouses are not in the labor force (84.1%). Veteran spouses and Active Duty spouses are more likely to report that they are working (46.0% and 48.5%, respectively).

Awareness and Outreach

- More than 28 percent of Active Duty spouses reported receiving information about VA benefits and services in the past year, as compared with 16.7 percent of Veteran spouses and 17.7 percent of Surviving spouses.

- Slightly more than 24 percent of Active Duty spouses reported seeking information about VA education and training in the past year.
- Internet use is much more prevalent among Active Duty spouses (100.0%) and Veteran spouses (78.0%) than among Surviving spouses (40.3%). These populations are also more willing to use the Internet to obtain information about VA than Surviving spouses (63.7 percent of Veteran spouses, 88.3 percent of Active Duty spouses, and 37.4 percent of Surviving spouses).

Disability

- Slightly more than 30 percent of Veteran spouses and 30.8 percent of Surviving spouses reported their spouse’s service-connected disability had, at some point, prevented their Veteran spouse from getting or holding a job.

Health Status and Insurance

- More Active Duty spouses reported that their health was good or better (91.4%) than that of Veteran spouses (84.3%) or Surviving spouses (63.4%).
- Few respondents reported that they lacked insurance (5.2 percent of Veteran spouses reported that they did not have health insurance, as did 3.8 percent of Surviving spouses).
- Most Active Duty spouses indicated that they are covered by TRICARE or other military health care (91.2%).

Education and Training

- Approximately 5 percent of Veteran spouses and less than 2 percent of Surviving spouses reported that they had used VA education or training benefits.
- More than half of Veteran spouses who used the benefits reported that they were “Extremely important” or “Very important” in helping them meet their educational goals or preparing them to get a better job (56.1%).

- When asked why Veteran spouses and Surviving spouses had not used the benefit, many indicated that they were unaware of VA education or training benefits (47.9 percent of Veteran spouses and 40.9 percent of Surviving spouses).

Home Loans

- Among those spouses reporting ever having a home loan, a higher percentage of Active Duty spouses (78.9%) reported using the VA Home Loan Guaranty Program than Veteran spouses (56.7%) or Surviving spouses (51.3%).
- The most cited reasons in choosing a VA home loan were no down payment was required (49.8 percent of Veteran spouses and 36.5 percent of Surviving spouses) and there was a favorable interest rate (28.1 percent of Veteran spouses and 35.3 percent of Surviving spouses).
- Spouses who reported ever having had a home loan, but not a VA loan, were asked the main reason they had not used the VA Home Loan program. The most common response from Veteran and Surviving spouses was that they did not know about the program (40.5 percent of Veteran spouses and 46.3 percent of Surviving spouses).

Burial

- The vast majority of respondents believe all features of VA National cemeteries are very important or important. Almost every feature that was asked about was rated as “Important” or “Very important” by more than 90 percent of respondents.
- Traditional, in-ground, casket burial was most frequently cited as the plan by all three spouse groups (44.3 percent of Veteran spouses, 46.2 percent of Active Duty spouses, and 54.5 percent of Surviving spouses).
- About 12-13 percent of respondents reported plans to be buried in a VA cemetery. The most common reasons for planning to be buried in a VA cemetery were that their spouses planned to be (or were) buried there (37.1 percent of Veteran spouses, 54.1 percent of Active Duty spouses, and 77.4 percent of Surviving spouses), as well as the spouses’ connections to the military and past service to the country (38.6 percent of Veteran spouses, 37.8 percent of Active Duty spouses, and 38.7 percent of Surviving spouses).

- Those who reported that they did not have plans to be buried in a VA cemetery were asked for their reasons. The most common reasons included that their spouses had not planned to be (or were not) buried there (48.4 percent of Veteran spouses and 78.5 percent of Surviving spouses), and also that the respondent had made other arrangements (34.1 percent of Veteran spouses and 41.5 percent of Surviving spouses).

1.1 The National Survey of Veterans

The Department of Veterans Affairs (VA) is responsible for providing an array of benefits and services to more than 20 million Veterans. The goal of these comprehensive benefits and services is to improve the health and well-being of America's Veteran population. In order to fulfill this mission, VA must collect information with which to monitor the state of America's Veterans. Under Section 527, Title 38 U.S. Code, the VA Secretary is required to gather data for the purposes of planning and evaluating programs. In order to assess the status of all Veterans, the National Survey of Veterans (NSV) was designed to be a comprehensive, nationwide survey to help VA plan its future programs and services for Veterans.

The first NSV studies were conducted in the late 1970s, and subsequent NSVs were conducted in 1987, 1993, 2001, and (most recently) in 2010. The content of the survey questionnaires has evolved over time, with content focused on meeting the contemporary needs of VA and other policy makers. The survey underwent a major reorganization in 2001 to reflect VA's evolving needs. Another major evolution occurred recently in terms of the scope of the NSV. In the most recent survey, the population of inference was expanded beyond Veterans to include other beneficiary groups, including Active Duty Service members, demobilized National Guard and Reserve members, Spouses and Surviving spouses.

In addition to changes in content and scope, the survey has evolved methodologically to reflect changes in technology and society's acceptance of it. For example, in 1977 the survey was conducted as a mail-based, self-administered survey with a sampling frame based on an Area Probability sample (from prior Current Population Survey samples). The 1977 survey (along with the 1979 and 1987 surveys) was administered by the Census Bureau on behalf of VA. In 1993, with the maturation of Random-Digit-Dial (RDD) sampling and Computer-Assisted Telephone Interviewing (CATI), the data collection methodology of the NSV shifted to telephone administration. In both 1993 and again in 2001, the survey was based on sampling using a dual frame approach, with benefit enrollees selected from VA's administrative records and non-enrollees selected from households with landline

telephones. The survey was then administered over the telephone by a trained interviewer. In the most recent survey implementation in 2010, this approach was no longer seen as acceptable since such a large portion of U.S. households have cell phones only and no longer own landline telephones. Those that do have landlines often use caller-ID technology to avoid all but personal calls. In 2010 the NSV utilized the emerging Address-Based Sampling (ABS) approach (using the U.S. Postal Service (USPS) list of all residential addresses). Respondents were sent paper surveys and, to reflect changing times, the 2010 NSV also included an option for respondents to complete the survey via the web.

The authors expect that the NSV sampling frame and mode of data collection will continue to evolve over time, as a direct reflection of the changing relationship between Americans and technology.

1.2 The 2010 National Survey of Veterans

The 2010 NSV is the sixth in this series of nationwide surveys. A major goal of the sixth NSV was to assess benefit awareness and understanding among Veterans and other stakeholder groups. Understanding Veteran awareness of benefits always has been an important VA goal. In late 2004, Congress also recognized its importance by enacting P.L. 108-454, Section 805, which requires VA to assess beneficiary awareness of VA benefits and services. The Public Law instructed the Secretary to submit a report to Congress on the current level of awareness not only for Veterans, but also for Active Duty Service members, their families, and survivors. The 2010 NSV was tasked with measuring awareness among six populations: (1) Veterans, (2) Active Duty Service members, (3) demobilized National Guard and Reserve members previously activated under Title 10, (4) Veteran spouses, (5) Active Duty spouses and (6) Surviving spouses. This enhanced scope of the 2010 NSV is a major departure from the first five implementations of the NSV. The new direction is an exciting one for VA. As Secretary Shinseki has been quoted: “*By hearing directly from Veterans and their family members, we gain valuable information to help us serve them better.*”⁴

The 2010 NSV was conducted using a mailed, self-administered questionnaire. This, as aforementioned, was a departure from the recent NSV administrations, which were completed by telephone using interviewer administration. There were two sampling approaches: address-based sampling (ABS) and list-based sampling (LBS). Veterans, Veteran spouses and Surviving spouses

⁴ From a December 3, 2009 VA Press Release. Accessed from the following URL in Summer 2010: <http://www1.va.gov/opa/pressrel/pressrelease.cfm?id=1827>.

were sampled using the ABS approach. The rationale is that there are no complete sampling frames available for these populations at the VA or at the Department of Defense (DoD). The Active Duty Service members, Active Duty spouses, and demobilized National Guard and Reserve component members were sampled using lists provided by the DoD Defense Manpower Data Center (DMDC).

NSV 2010 Populations of Inference

The VA not only serves Veterans, but also those who are currently serving, their family members and survivors as well. As such, the VA and Congress decided to expand the survey populations in the 2010 NSV. A brief description of the six populations is provided below.

- **Veterans.** The population of inference includes Veterans living in residential households in the 50 states and the District of Columbia. Institutionalized Veterans, homeless Veterans, and Veterans residing outside the U.S. were not covered by the 2010 NSV. The 2010 NSV Veteran survey data were post-stratified to projected counts from VA's VetPop 2007⁵. VetPop2007 is based on several sources, including the 2000 Decennial Census and administrative data from the VA, DoD, and the Social Security Administration.
- **Demobilized National Guard and Reserve Members.** The population of inference includes all National Guard and Reserve members who had been activated to active duty service but have since returned to a National Guard or Reserve Component. This would include anyone who fit this category as of August 2009 (the timeframe that DMDC provided from its databases).
- **Active Duty Service Members.** The population of inference includes all individuals serving on active duty. This would include those on active duty as of August 2009 (the timeframe that DMDC provided from its databases).
- **Veteran Spouses.** The population of inference includes Veteran spouses living in residential households in the 50 states and the District of Columbia. Spouses who were institutionalized, homeless, or residing outside the U.S. were not covered by the 2010 NSV.

⁵ Information about the latest VetPop model is available at the following URL: <http://www1.va.gov/vetdata>.

- **Active Duty Spouses.** The population of inference includes all individuals identified as being a spouse of an Active Duty Service member. This would include those identified as spouses as of August 2009 (the timeframe that DMDC provided from its databases).
- **Surviving Spouses.** The population of inference includes Surviving spouses living in residential households in the 50 states and the District of Columbia. Spouses who were institutionalized, homeless, or residing outside the U.S. were not covered by the 2010 NSV. The 2010 NSV Surviving Spouse survey data were post-stratified by using counts from VA databases on the number of Surviving spouses receiving Dependency and Indemnity Compensation.

1.3 Use of This Report

This report is descriptive in nature. The estimates presented here are based on the univariate distribution of answers to individual survey items, with select bivariate estimates for certain domains of interest. The goal of the current report is to document the descriptive results from each of the six surveys that made up the 2010 NSV.

When comparing these results with the non-Veteran and non-military populations, the reader is cautioned to take socio-demographic differences into account prior to making comparisons with the general, civilian population.

1.4 Organization of the Report

The remainder of this report presents results from the six 2010 NSV questionnaires. The content of these sections is as follows:

- Section 2 describes the study methodology including the questionnaire development, sample design, data collection operations, and data weighting procedures. Chapter 2 concludes with a section on potential future lines of inquiry for the VA and stakeholder groups.
- Section 3 includes a description of the analysis, data editing procedures, and instructions on reading report tables.

- Section 4 presents the results from the six surveys that made up the 2010 NSV.
 - Section 4.1 presents results from the Veteran Survey. This section is organized by survey topic area. Section 4.1 is divided into 12 sections covering: demographics and military service experience; awareness and outreach; transition assistance; disability and vocational rehabilitation; health status; health care; health insurance; education and training; military service and current employment; life insurance; home loans; and burial.
 - Section 4.2 presents results from the Demobilized National Guard and Reserve Member Survey. This section is organized the same as section 4.1, covering the same 12 topics as the Veteran Survey.
 - Section 4.3 presents results from the Active Duty Service Member Survey. This section is also organized by survey topic, but in this case there are only seven topic areas: demographics and military service experience; awareness and outreach; health status; education and training; life insurance; home loans; and burial.
 - Section 4.4 presents results for each of the three Spouse Surveys (the Veteran Spouse Survey, the Active Duty Spouse Survey, and the Surviving Spouse Survey). The three populations are presented separately within the various tables and discussion. This section, organized by survey topic, presents seven topic areas: demographics and military service experience; awareness and outreach; disability of Veteran; health status and insurance; education and training; home loans; and burial.
 - Section 4.5 includes select comparisons for all six survey populations. These comparisons focus on benefit awareness and understanding.
- The appendices to the report include copies of the survey instruments, details on the weighting procedures, caveats on comparing the 2010 NSV to other data sources, and the detailed tables.

Section 2 describes the general design and methodology of the 2010 NSV. Specifically we summarize the questionnaire design, sampling, data collection operations and weighting procedures. Section 2 concludes with recommendations for future VA investigation. Readers wanting more details than provided by this summary are referred to the appendices.

2.1 Questionnaire Design

The scope of the 2010 NSV was expanded to cover additional target populations, as described by P.L. 108-454, Section 805. In addition, the 2010 surveys focused more sharply on awareness of Veteran benefits, communication preferences (to improve outreach to VA beneficiaries), and future plans for use of benefits. Overall, survey items were developed for 19 questionnaire sections. Not all sections pertain to all survey populations; the number of sections in the questionnaires ranged from 9 (for the Active Duty Spouse Survey) to 15 (for the Veteran and Demobilized National Guard and Reserve Member Survey). Since some questions developed for a section did not pertain to all target populations, the number of questions in a particular section also varied across the six surveys. Finally, the wording in some of the questions was adapted to fit the needs of the particular target population better (for example, questions of a spouse may have been worded differently from those posed to a Veteran).

The survey questions were developed by first looking to existing survey instruments and reports that covered similar populations. Seven reports were reviewed in an effort to understand VA's data needs and to inform and assist in the development of topics and items to include in the next NSV. Reports that were reviewed include:

- 1992 National Survey of Veterans Utilization Study (Westat, 1999)
- The Ideal Dataset Inventory (Abt, June 2006)
- Needs Assessment Report for VetPop, National Survey of Veterans, Service Members, and Family Members (Altarum, December 2007)
- Employment Histories Report (Abt, March 2008)

- Human Resources Strategic Assessment Program: Introduction to USD (P&R) Surveys (DMDC, March 2008)
- Department of Veterans Affairs Advisory Committee on Women Veterans Report (August 2006)
- Report on Service Members' and Veterans' Awareness of Benefits and Services Available Under Laws Administered by the Secretary of Veterans Affairs: Interim Report on Outreach Activities (VA, December 2006)

The goal of this review was to better understand the data needs of policy makers and analysts. In addition to this review, VA formed a Liaison Committee to provide suggestions on questions that should be asked in the 2010 NSV. Individuals representing the Veterans Health Administration (VHA), the Veterans Benefits Administration (VBA), the National Cemetery Administration (NCA), the Center for Women Veterans, the Center for Minority Veterans, the VA Office of Policy and Planning, the Defense Management Data Center (DMDC), and the Office of Management and Budget (OMB), submitted comments and questions (survey items).

The results from the various needs assessment sources (both reports and the Liaison Committee recommendations) indicated several common themes. Foremost among this was the need for information on benefit awareness as well as preferred methods for VA outreach activities. In addition, there was consistent mention about the importance of measuring health care needs specific to women. VA decided to continue its data collection on the reasons why some Veterans are not enrolled in VA benefits and to understand the barriers that may dissuade them from enrollment. Finally, there was a need for policy makers to have more data on the transition from active duty to civilian status.

Based on the needs assessment, Westat then reviewed 15 survey instruments with which to build a database of potential survey items for the 2010 NSV. Content was reviewed from select surveys conducted by VA, by the Defense Manpower Data Center (DMDC) and by other Federal agencies. The goal was to review the extant survey tools to identify items for possible use in the 2010 NSV. The surveys reviewed included:

- VA Surveys
 - 2001 National Survey of Veterans
 - 2007 Employment Histories Survey
 - Veterans Burial Benefits Survey

- The Veterans Rand 12 Item Health Survey
- Survey of Veteran Enrollees and Their Reliance Upon the VA
- DMDC Surveys
 - Survey of Active-Duty Spouses
 - Survey of Reserves Component Spouses
 - Status of Forces Survey of Active-Duty Members Survey Instrument
 - Survey of Retired Military
 - TRICARE Marketing Survey
- Other Federal Surveys
 - American Community Survey
 - Current Population Survey
 - The Medicare Current Beneficiary Survey
 - The Medical Expenditure Panel Survey
 - Health Information National Trends Survey

The biggest challenge VA faced was prioritizing the general topics that the 2010 NSV would cover. VA recognized that it needed to limit respondent burden, and so the NSV would not be able to meet all the data needs of VA and its stakeholders. The most important priority for the 2010 NSV was responding to the Public Law, so questions about benefit awareness and understanding were afforded a prominent place in the surveys. Compared to the 2001 version of the NSV, the 2010 survey instrument had a sharper focus on non-users, unmet needs, and Veterans' future plans for benefit use. Also, new items were added that assessed Veterans' communication preferences and use of the Internet.

In the 2010 instrument, major benefit areas (e.g., health care, disability/pension, life insurance, mortgage loan guaranty, education and training, burial benefits) were covered in separate sections within the survey. Each section collected parallel sets of information for each general benefit area while tailoring the information collected to reflect the characteristics and programmatic needs of the specific benefit area. This modular approach allowed VA to collect information about program usage among VA patrons while minimizing respondent burden by allowing respondents to skip sections about services that did not apply to them. Further, grouping the questions by benefit area simplifies the respondents' cognitive burden by asking them to think about only one topic at a time.

Sections in the 2010 NSV instruments included:

- Military Background
- Familiarity with Veteran Benefits
- Disability
- Vocational Rehabilitation
- Health Status
- Health Care
- Health Insurance
- Education and Training
- Employment
- Life Insurance
- Home Loans
- Burial Benefits
- Burial Plans
- Internet Use
- Income
- Demographics
- Your Veteran Spouse
- Disability (Veteran Spouse)
- Educational Assistance

Once VA had decided on final content for the 2010 NSV, Westat staff conducted cognitive interviews with each of the six major populations included in the survey. There were two components to this evaluation: the first consisted of mailing recruited respondents a questionnaire to be completed and returned. Once each respondent's completed survey was received, respondents were asked to participate in the second component, a short debriefing call about the survey they returned. During the cognitive testing, some problems were uncovered with the instruments. For example, the draft instruments included a matrix question that asked respondents about their health care utilization in the prior six months. As a result of the cognitive interviews, VA revised the instruments and prepared them for the 2010 administration of the NSV.

Copies of the final, six survey instruments that made up the 2010 NSV are included in Appendix A.

2.2 Sample Design

The 2010 National Survey of Veterans, Active Duty Service members, demobilized National Guard and Reserve members, family members and survivors (NSV), targets six distinct populations.

Procedures were designed to sample the following populations:

- Veterans
- Demobilized National Guard and Reserve members
- Active Duty Service members, including currently activated National Guard and Reserve members (excluding those in zones of conflict, primarily Afghanistan and Iraq)
- Veteran spouses
- Spouses of active military (including spouses of currently activated National Guard and Reserve members)
- Surviving spouses

The design for the 2010 NSV split the six target populations into two overall sampling groups. The first was an address-based group that included Veterans, Veteran spouses, and Surviving spouses. The second group was list-based and was comprised of active duty military members, including currently activated National Guard and Reserve members, demobilized National Guard and Reserve members, and Active Duty spouses.

Table 2.2.1 summarizes the target populations and their associated sample frame type and population sizes.

Table 2.2.1. 2010 NSV Target Population, Associated Sample Frame Type, and Estimated Population Sizes

Target populations	Sample frame	Population size (in millions)
Veterans	Address-Based	22.173 M ^a
Active Duty Service members (Includes currently activated National Guard and Reserve members)	List	1.036 M ^b
Demobilized National Guard and Reserve members	List	0.470 M ^c
Active Duty spouses (including spouses of activated National Guard and Reserve members)	List	0.291 M ^d
Veteran spouses	Address-Based	15.028 M ^e
Surviving spouses of Veterans	Address-Based	5.803M ^f

Notes: ^a Interpolated from VetPop and then adjusted to exclude the estimated number of Veterans living in institutional group quarters (based on 2008 American Community Survey data).

^b Tabulation of the August 2009 sampling-frame file prepared by the Department of Veterans Affairs from the VA/DoD Identity Depository identified 1,494,035 active duty military personnel (including activated National Guard and Reserve) whose branch of service was Army, Navy, Air Force, Marines, or Coast Guard and whose mailing address was in the U.S. 50 states or DC. Data provided by the Defense Manpower Data Center (DMDC) for the first-phase sample indicated that 31% of the identified individuals were either deployed or were National Guard or Reservists who had been demobilized following the creation of the sampling-frame file.

^c From tabulation of the sampling frame file.

^d Of the 1,494,035 individuals identified as being potentially eligible for the Active Duty survey, 341,204 were married and also military sponsors. Data provided by DMDC for the first-phase sample indicated that 15% of this subset of individuals were no longer married, were National Guard or Reservists who had been demobilized following the creation of the sampling-frame file, or there was information available that would permit contacting the spouse.

^e From the 2008 American Community Survey and adjusted to the NSV reference date by multiplying by the ratio of the number of Veterans interpolated from VetPop to the number of Veterans according to the 2008 American Community Survey.

^f From the 2010 NSV.

Sampling plans are presented separately for each frame group (the list-based and address-based groups).

2.2.1 List-Based Samples

The Department of Defense maintains complete lists for three of the six target populations—Active Duty Service members (including currently activated National Guard and Reserve members), demobilized National Guard and Reserve members, and Active Duty spouses. The primary data source for these lists is the Defense Enrollment Eligibility Reporting System (DEERS)—more specifically, the Point-in-Time Extract (DEERS PITE) file.

Table 2-2 provides the designated sample size, the assumed response rates, and the projected number of completed surveys for each of the three list-based samples. Initial planning assumed a response rate of 50 percent, but prior to selecting the three list-based samples, the assumed response rate was revised based on suggestions made by the DMDC. For the sample of Active Duty Service members, the expected number of completed surveys was 752, which is the size of a simple random sample that yields maximum margins of errors (based on 90% confidence intervals) of plus or minus 3 percent for estimated proportions.

Table 2.2.2. Designated Sample Size and Expected Number of Completes for Target Subpopulations Sampled Through List Frames to Achieve a 3% Margin of Error Assuming a 90% Confidence Interval

Final target subpopulation	Designated sample size	Assumed response rate	Expected number of completed surveys
Active Duty Service members (including currently activated National Guard and Reserve members)	2,507	30%	752
Demobilized National Guard and Reserve members	3,008	25%	752
Active Duty spouses*	250	30%	75
Total	5,765		1,579

* Note: The sample allocation for spouse was based on combined estimation across the three spouse surveys and was not intended to achieve a 3% margin of error.

The list-based samples were selected from files prepared in August 2009 by the VA using data in the VA/DoD Identity Repository (VADIR). For the active duty sample, however, VADIR did not contain information on deployment status, and for the survey of Active Duty spouses, VADIR did not contain contact information for spouses. Consequently, two-phase sampling was used to select these two samples. The first phase samples were sent to DMDC, which provided the needed data that were not present in VADIR. The sample sizes in Table 2.2.2 for the active duty sample and the

sample of Active Duty spouses are the sizes of the second-phase samples. The selection of the sample of demobilized National Guard and Reservists required only a single phase of sampling. The sampling frame files were sorted by demographic characteristics, such as, branch of service, age, sex, education, and race/ethnicity and then individuals were selected systematically with equal probability. Compared to simple random sampling, systematic sampling from a sorted sampling frame decreases the likelihood of selecting a “bad” sample in which the demographic characteristics of the sample are not representative of the population.

Throughout data collection, sample records were updated monthly with information on deceased Active Duty Service members and deceased Active Duty spouses.

2.2.2 Address-Based Samples

Although VA administrative files contain lists of Veterans and their addresses, not all Veterans are enrolled to receive VA benefits. For this reason, the 2010 NSV used an address frame of the general population and used a screening questionnaire to identify Veterans, Veteran spouses, and Surviving spouses of Veterans within households.

The sample design for the address-based group consisted of two phases. In the first phase, a sample frame was developed to select a stratified, unequal probability sample of addresses provided by a vendor. A short screening questionnaire was sent to selected addresses for completion by an adult member of the household. The screener included questions to determine if the household includes one or more members who are Veterans, one or more members who are Veteran spouses, or one or more members who are Surviving spouses, and, among Veteran households, whether there are members in the period-of-service and demographic subpopulations of interest.

In the second phase of sampling, responding households that included one or more individuals in a target population become eligible for selection to receive an extended questionnaire. Information reported on the screener by eligible respondents was used to select sample members for the extended surveys. All screened households indicating one or more Veterans lived in the household were sent extended questionnaires. Screened households indicating that spouse or Surviving spouses of Veterans lived in the household were subsampled for the extended survey.

Frame construction. Statisticians developed the frame for the full address-based sample from the U.S. Postal Service (USPS) Delivery Sequence File (DSF). This frame provides addresses where the

Postal Service delivers mail. To develop the address frame, Westat purchased a first-phase random sample of 1.8 million U.S. addresses for the 50 states and the District of Columbia from a licensed DSF commercial vendor. This initial sample of addresses was merged with information from the VA Health Care Enrollment file and the Compensation and Pension beneficiaries file with the DSF through address matching, to improve the efficiency of sampling from the DSF. Statisticians also merged the file with the two DoD's Prior Service Military Address Files (PSMAFs). One of the PSMAFs contained information on military retirees, and the other contained information on Active Duty Service members who had separated from active duty within the past 5 years. Merging to the DSF was accomplished through address matching, rather than on a person basis. The merged file was used in order to stratify the sample into three primary strata:

- Stratum 1: those addresses that matched an address from VA or PSMAF retiree files. These addresses are likely to be home to one or more Veterans using, or familiar with, VA services.
- Stratum 2: those addresses matching the PSMAF for recent separations but not in VA or PSMAF retiree files. These addresses are likely to be home to one or more Veterans who are not currently enrolled in any VA services.
- Stratum 3: those addresses that were unmatched to either of the files. The addresses in this stratum are least likely to contain a Veteran; however, overall, they represent Veterans not enrolled for receiving VA or DoD benefits and therefore must also be adequately represented in the NSV sample.

Sample allocation. The 2010 NSV was intended to meet reliability objectives not only for the main target populations but also for select subpopulations of the Veteran population. The allocation plan was designed with this objective in mind, as well as a desire to minimize the number of screeners to reach the target number of respondents. Statisticians sampled the first two strata at higher rates, because these two strata had higher probabilities of including Veterans. The rationale was that this would provide for a more efficient sampling of Veterans and members of other target populations. The allocation of the sample to the three sampling strata is shown in Table 2.2.3.

Table 2.2.3. Strata Allocation for Address Sample and Expected Veteran Sample Yield to Achieve a 3% Margin of Error Assuming a 90% Confidence Interval

Sampling strata	Sampled households	Assumed number of Veterans in screened households	Assumed Veteran extended response rate	Expected number of completed Veteran surveys
Stratum 1	7,194	3,358	65%	2,198
Stratum 2	3,071	414	54%	222
Stratum 3	126,982	11,323	68%	7,680
Total	137,247	15,095	67%	10,100

Sample selection of second-phase address sample from strata. In stratum 1, substrata based on age and gender were created so sampled addresses that matched to females, males age 30 and younger, or males age 75 and older could be sampled with higher probability than remaining households. In stratum 1, statisticians sorted the addresses by substratum and ZIP Code. Once sorted, statisticians selected a systematic random sample. Cases in stratum 2 and stratum 3 were sorted only by ZIP Code; addresses were then selected using systematic random sampling without any oversampling within strata. All the sampled households were sent screener questionnaires. All of the households that completed the screener and indicated the presence of one or more Veterans were sent Veteran extended questionnaires.

Post-screening sampling of Veteran spouses and surviving spouses. Households that contained Veteran spouses and Surviving spouses of Veterans were identified during the screening survey. If all of the identified households had been sent extended spouse or Surviving spouse questionnaires, the number of the completed questionnaires would have greatly exceeded VA requirements for 602 completed spouse questionnaires and 752 Surviving spouse questionnaires. Consequently, screened households that indicated the presence of a spouse or a Surviving spouse were subsampled for receiving an extended spouse or Surviving spouse questionnaire. The way this was implemented was that when the screener sample was selected, two data flags were randomly assigned to each sampled household. One flag indicated whether a screened household that contained a spouse should be sent an extended spouse questionnaire. The other flag indicated whether a screened household should be sent a Surviving spouse questionnaire.

2.3 Data Collection Operations

The data collection period for the main NSV study began on October 16, 2009, and ended on March 19, 2010. We used two data collection methods or approaches, one for the address sample group and one for the list-based sample group, to collect the 2010 NSV data. These methods and procedures were developed and refined based on findings and lessons learned from the Pilot Study that was conducted from April to July, 2009. Data collections methods corresponding to the address sample group are first discussed (Section 2.3.1) followed by methods used to collect data from the list-based sample group (Section 2.3.2).

2.3.1 Data Collection Methods Used for Address-Frame Sample Members

Procedures for the address frame included two phases of data collection. First, after sending prenotification letters, we sent a short (screening) survey to each sampled address. Information collected on the screener was used to sample or subsample households at the second phase and to identify which of the eligible sample members will be in the mail or web survey populations. Veteran households were not subsampled. An extended questionnaire was sent to all Veterans who responded to the screening. Members of other segments were subsampled and members of the subsample received an extended survey.

The plan used a number of methods to maximize the response rate and data quality. First, throughout data collection we made multiple contacts with the household, following the Total Design Method recommended by Dillman, Smyth, and Christian⁶. Both the first and second phases had a total of four contact attempts. A summary of sequence of contacts is provided in Figure 2.3-1 (screener) and Figure 2.3-2 (extended). The letters were sent on VA letterhead, with outer envelopes containing the VA seal. For the screener, the first mailing was a pre-notification letter that alerted members of the household of the NSV study. One week later, the survey instrument was mailed (wave 1) with a cover letter providing details about the study as well as an insert to encourage response. One week after the first survey mailing, households were sent a postcard reminding them to complete and return the questionnaire or thanking them for completing it if they had already done so. Approximately two weeks following the postcard, a followup letter and survey (wave 2) were sent to all addresses that had not previously responded. This wave 2 survey mailing included an express mailing of the screener to approximately 8 percent (8,040) of the screener non-respondents

⁶ Dillman, D.A., Smyth, J.D. and L.M. Christian (2009) *Internet, Mail and Mixed-Mode Surveys*. John Wiley & Sons: Hoboken, NJ.

versus mailing them all via USPS first class. This approach was intended to increase the screener survey response rates of special interest Veteran sub-populations who typically have lower response rates (i.e., younger Veterans, Hispanic Veterans). Table 2.3-1 below provides dates for the screener mailout activities.

Table 2.3-1 Address Sample Screener Mailout Dates and Counts

Mailing	Date	Count
Prenotification Letter	10/16/2009	137,247
Wave 1 Survey	10/23/2009	137,247
Thank-You/Reminder Postcard	10/30/2009	137,247
Wave 2 Survey	11/19/2009	107,156*

*** 8,040 of these packages were mailed out via express mailing.**

After a paper screener was returned, we documented its receipt in the survey management system (SMS) and processed it using TeleForm®, a commercial off-the-shelf (COTS) software system, to capture responses electronically.

All Veterans identified on the screener were mailed a follow-on extended survey. If a spouse of a Veteran and/or a Surviving spouse of a Veteran was identified on the screener, we applied a sampling algorithm to select those who were sampled to receive an extended survey. The screener survey also asked those Veteran households of their mode preference (web or paper) for completing the extended surveys. We then sent selected Veteran household members the appropriate extended survey instrument—paper survey or web invitation to complete a web survey.

Figure 2.3-1. Sequence of Contacts with Address Sample Members: Screener Survey

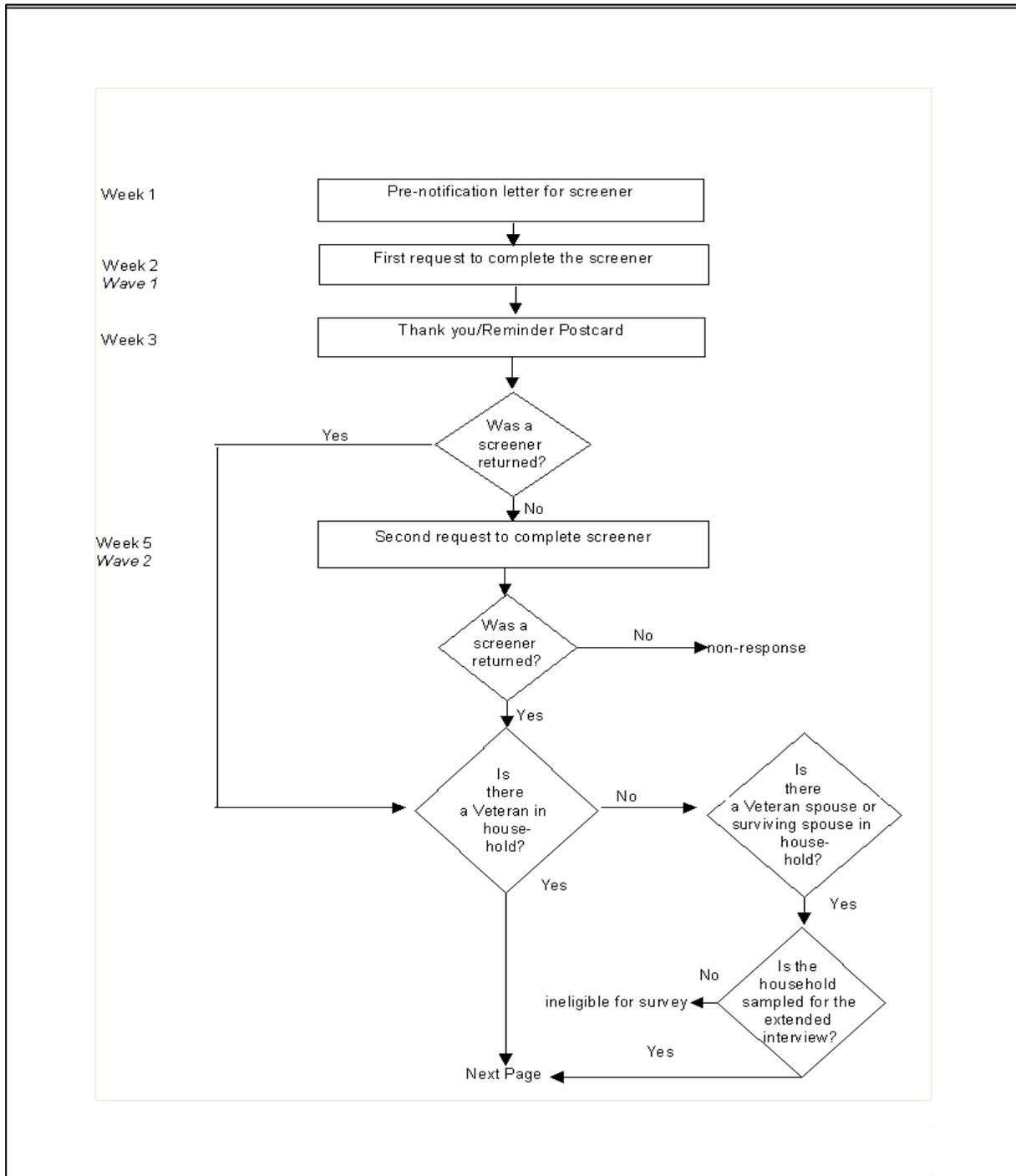
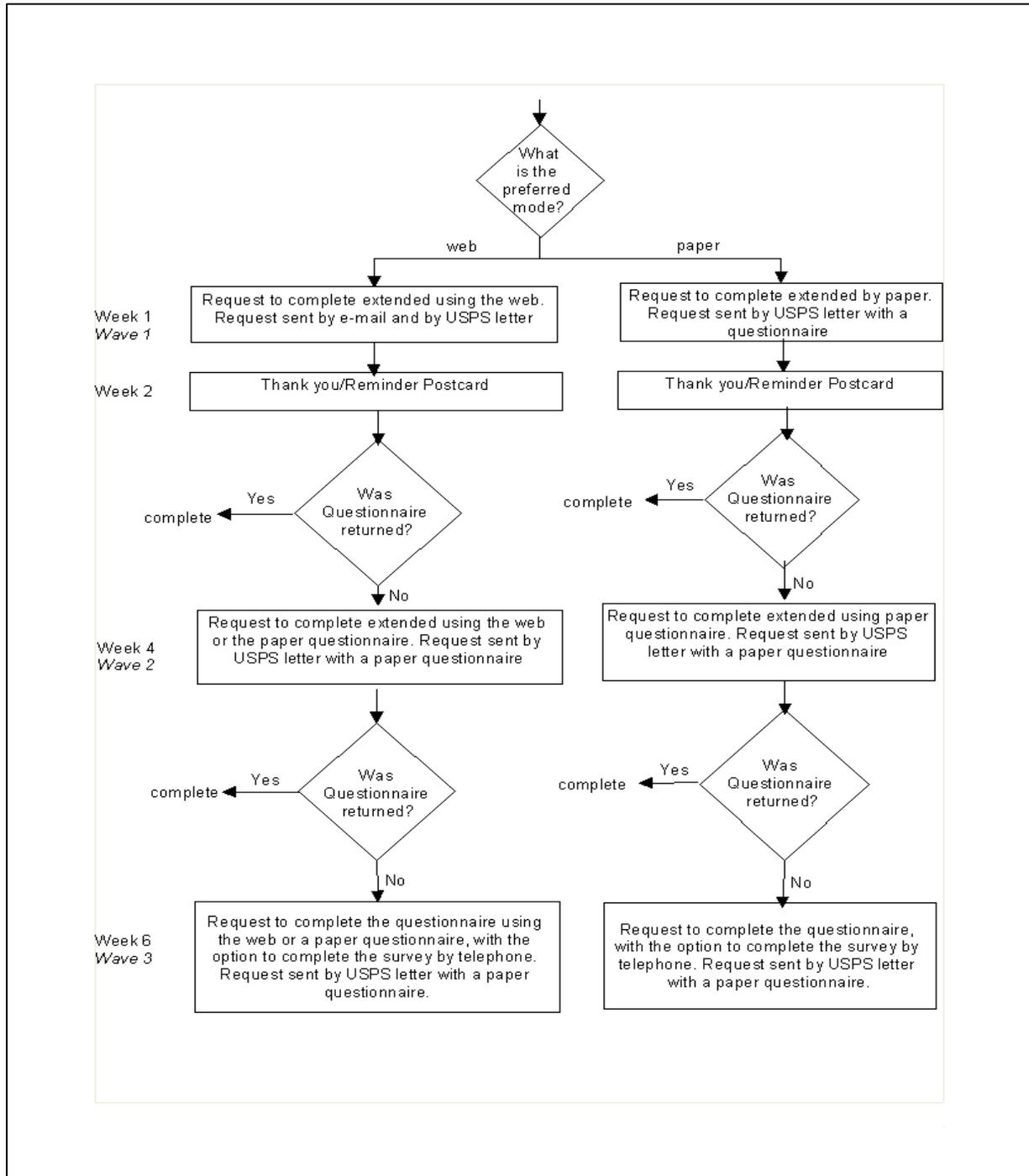


Figure 2.3-2. Sequence of Contacts with Address Sample Members: Extended Survey



Cohorts. As screener completes were returned and processed, weekly cohorts were formed for the extended mailouts. These cohorts consisted of all Veterans processed that week as well as those spouses who were processed and sampled during that data collection week. Nine cohorts were

created during the NSV study, and each cohort was on a separate mailing schedule throughout the data collection period (see table 2.3-2).

Web preference. At the extended phase, we sent an e-mail and a letter (wave 1) to sample members who stated they preferred to complete the extended survey by the web. The letter contained an insert encouraging completion of the web survey. One week later, a reminder postcard was sent to nonrespondents. Two weeks after the postcard, a second mailing (wave 2) was sent asking the sampled person to complete and return the survey. This request also included a paper survey along with the prior information that allowed the person to complete the web survey. Two weeks after this request, a wave 3 mailing was sent to the nonrespondents. This wave 3 package included a paper survey, the prior information for completing the web survey, and the option to call a toll-free number to complete the interview over the telephone. This was the first introduction of the telephone mode in the data collection approach.

Paper preference. The sequence of mailings for this group was very similar to the web preference group. The only difference is that sampled members in this group were not given an option to complete the web survey. They were sent a paper questionnaire at each of the mailings. Their wave 3 contact also offered them the opportunity to complete the survey over the telephone. The extended wave 3 survey mailing also included an express mailing to a selected non-respondent sample (approximately 754) of difficult to reach (i.e., younger Veterans, Hispanic Veterans) special interest sub-populations. Again, the goal of the express mailing was to help increase response rates.

Table 2.3-2 provides dates of extended survey mailings to each of the cohorts along with counts of Veterans, spouses, and Surviving spouses in each cohort.

Table 2.3-2. Address Sample Extended: Mailout Dates and Counts, by Cohort

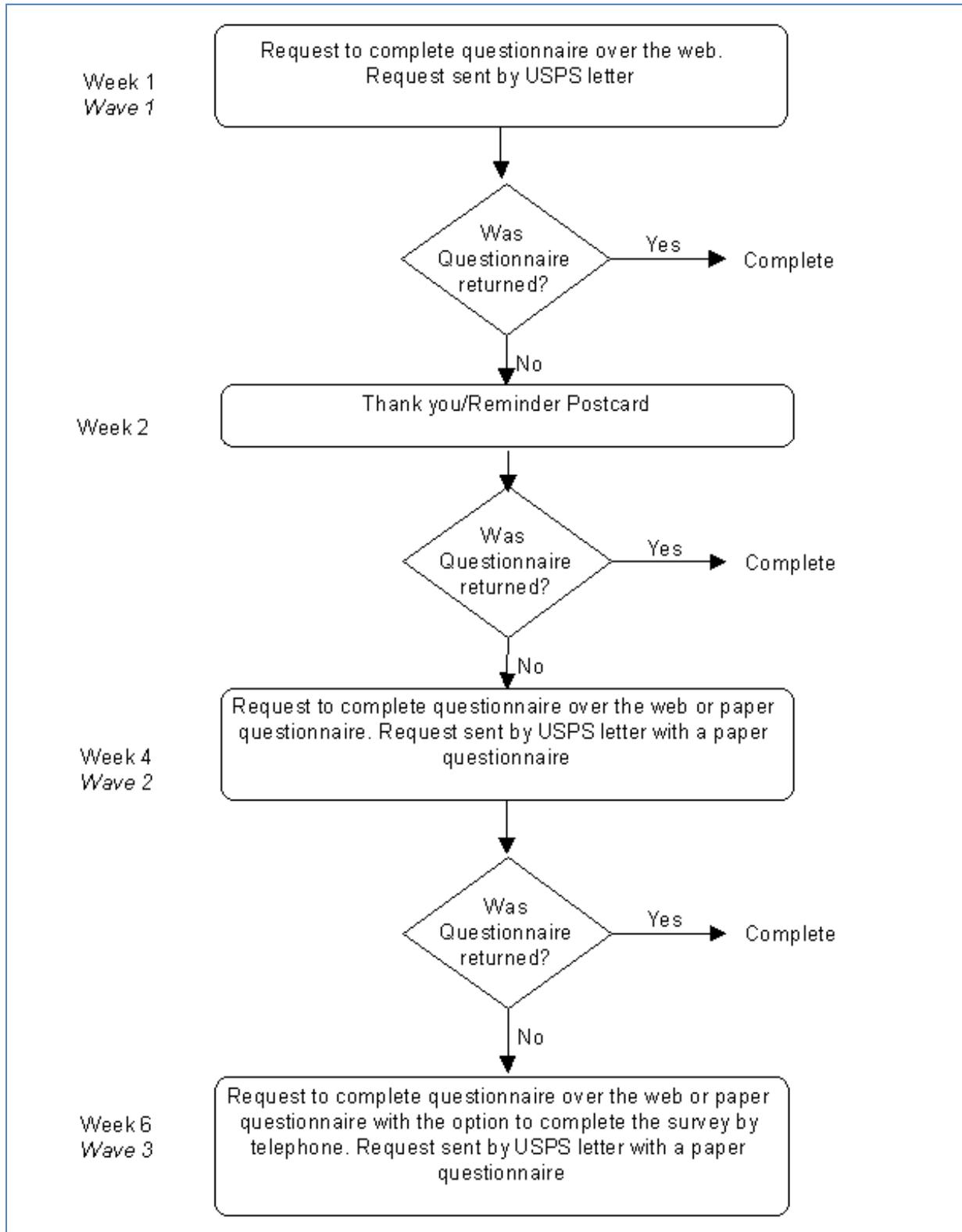
Cohort #	Mailout dates	Counts					
		Veteran		Spouse		Surviving spouse	
		Mailed	Returns*	Mailed	Returns*	Mailed	Returns*
1	11/13/2009 – 1/8/2010	1,416	1,064	106	64	101	71
2	11/25/2009 – 1/30/201	2,797	2,001	184	115	212	151
3	12/4/2009 – 2/16/2010	4,989	3,086	358	197	443	298
4	12/11/2009 – 2/18/2010	528	258	32	16	49	20
5	12/11/2009 – 2/18/2010	680	372	42	18	46	25
6	12/18/2009 – 2/26/2010	1,592	815	90	48	154	89
7	12/22/2009 – 2/26/2010	939	415	60	26	98	46
8	12/29/2009 – 2/26/2010	195	85	15	6	19	9
9	1/14/2010 – 2/26/2010	1,027	614	66	40	74	49
TOTAL		14,163	8,710	953	530	1,196	758

* This is the number of surveys received by data collection wave. Some of these returns were not considered “completed surveys” in the analytic dataset and so were not counted as respondents in the response rates. Conversely, some web surveys were not considered “returned” because the respondent had not clicked on the “DONE” button on the web site. This means that the number of surveys listed here may not match the count on the analytic datasets.

2.3.2 Data Collection Methods Used for List-Frame Sample Members

The data collection procedures used for the three list-based sample surveys of active duty military (including currently activated National Guard and Reserve members), demobilized National Guard and Reserve members, and spouses of active duty military also included four different contacts. Figure 2.3-3 is a flowchart that provides details of the list-based sample methodology that was executed in contacting list-based sample members.

Figure 2.3-3. Sequence of Contacts with List-Based Sample Members: Extended Survey



Because names and addresses were received for the list-based sample members, the various mailouts were personally addressed to each sampled individual. The first contact (wave 1 web survey invitation) was a letter that invited sampled members to go to the web and complete their survey online. This letter also included an insert encouraging respondents to go to the web to fill out the questionnaire. The second contact was a reminder/thank-you postcard asking respondents to go to the web to fill out their survey.

The third contact was a wave 2 survey request to all non-respondents asking them to complete the survey. This request included both the web survey link that was previously provided as well as a paper survey. The fourth, and final, contact was a wave 3 survey sent 2 weeks later and included both the web survey information and a paper survey. The wave 3 survey cover letter also introduced a toll-free number that members could call to complete the survey over the telephone. Table 2.3-3 shows mailout dates and counts for the three sub-populations that comprised the list-based sample.

Table 2.3-3. List-Based Sample Extended Mailout Dates and Counts

Mailing	Date	Mailed			Returns*		
		Active Duty Service member (ADSM)	Demobilized National Guard or Reserve member	Spouses of ADSMs	Active Duty Service member (ADSM)	Demobilized National Guard or Reserve member	Spouses of ADSMs
Web Survey Invitation (Wave 1)	12/7/2009	2,507	3,008	250	92	118	10
Reminder/ Thank-You Postcard	12/16/2009	2,507	3,008	250	N/A	N/A	N/A
Wave 2 Survey	1/15/2010	2,115	2,690	233	241	250	43
Wave 3 Survey	2/5/2010	1,865	2,421	209	139	123	18
TOTAL		2,507	3,008	250	472	491	53

ADSM = Active Duty Service member

NG = National Guard

* This is the number of surveys receipted by data collection wave. Some of these returns were not considered “completed surveys” in the analytic dataset and so were not counted as respondents in the response rates. Conversely, some web surveys were not considered “returned” because the respondent had not clicked on the “DONE” button on the web site. This means that the number of surveys listed here may not match the count on the analytic datasets.

N/A - Not applicable because we did not send a survey in this mailing.

Table 2.3-4 below summarizes the final number of completed surveys from each of the six NSV populations.

Table 2.3-4 Number of Completed Surveys by Population

Survey population	Completes
Veterans	8,710
Demobilized National Guard and Reserve Members	430
Active Duty Service Members	474
Veteran Spouses	530
Active Duty Spouses	70
Surviving Spouses	758

2.3.3 Telephone Surveys

As noted above, sample members were given the option during their last contact to call in and complete their extended survey over the telephone. Help Center staff conducted 9 surveys over the telephone (five Veteran surveys and four active duty surveys). Staff recorded responses on paper during the interview and later transposed these responses into the appropriate web survey. Because responses to telephone-administered surveys were entered via the web, the data were automatically included in the SMS database and subjected to the automatic data integrity checks programmed into the system database.

2.3.4 Survey Support Center

To ensure that the 2010 NSV surveys were administered efficiently and effectively, Westat staffed a survey support center throughout data collection to provide assistance to sample members who experienced technical difficulties or had questions about the surveys. Sampled members were provided with an e-mail address: **MAIL@NSVSTUDY.ORG** and toll-free phone number: **1-888-NSV-2009** for contacting the support center. This information was included in mailed communication materials as well as on the survey web site.

Survey support center hours. Westat staffed the support center between the hours of 9 a.m. and 5:30 p.m. Eastern Standard Time (EST), Monday through Friday. Voicemail and email were available 24 hours a day, 7 days a week. All messages left after 5 p.m. EST were addressed the following workday. All inquiries were addressed within 24 hours during the business week. During the 2010 NSV data collection, Westat help center staff handled a total of approximately 1,550 phone calls and 60 e-mails during the data collection period.

All questions and their resolutions were archived in a technical assistance log, which was retained in the center's file throughout the field period as part of the quality-control procedures within the center. Ongoing monitoring and training were conducted throughout the data collection period to ensure that support center staff provided the most appropriate responses to survey participants' inquiries.

Survey support center staffing/training. Staff selection and training is a critical step in ensuring high-quality work. Westat staffed the support center with one full-time professional employee to handle the majority of the workload within the center. Training addressed issues such as inquiry response protocols, data collection materials, schedules for data collection, as well as staff and

supervisor responsibilities. The overall goal of the training was to ensure that all support center staff were adequately equipped to provide timely and accurate responses in a professional and courteous manner. Copies of all survey materials mailed or emailed to sampled members were maintained in the survey support center for quick reference.

2.3.5 Receipt Control Operations

As noted earlier, all necessary information for the postal mailings and e-mail communications were loaded into our SMS. We used the system to track not only to whom each piece was mailed, but also the date of each mailing, the outcome or disposition of each mail piece (including undeliverable mail), and the date of each outcome.

We used the survey response records in the database to identify which sample members had not yet responded to a particular survey. Using those records, we sent followup mailings (as described earlier). Project staff also used all of the information provided by the management reporting system in evaluating survey progress. Overall project production and response rates were discussed during internal weekly project meetings at Westat and with the COTR during weekly project calls.

2.3.6 Weekly Status Reports on Survey Administration

We provided the VA COTR with weekly updates of total surveys returned/processed for each of the subpopulations of interest, such as young Veterans (less than 30 years of age), female Veterans, and minority Veterans. Separate reports were provided for screener and extended phases.

2.3.7 Processing of Paper Surveys

When paper surveys were returned to Westat, they went to the project field room for processing. Processing staff entered receipt control information on a daily basis into the SMS, batched the surveys for scanning, and then scanned using TeleForm. This system reads and captures handprint, machine print, optical mark, and barcodes using recognition engines for intelligent character recognition (ICR), optical character recognition (OCR), and optical mark recognition (OMR). A wide range of data capture capabilities were utilized during processing, including flexible forms design, accurate image preprocessing, automated data capture from forms, data item verification, interactive electronic image review and data update, and paperless processing after data collection.

After the data were scanned and processed with TeleForm, they were exported to a SQL Server database. Every week, extracts from the Teleform SQL server database were copied to the SMS SQL server database and combined with the web survey data that were captured and stored there. Once combined, all survey data—web and paper—underwent data cleaning and editing using SAS programming code that was developed for NSV. After the returned paper surveys were scanned, the hardcopies were stored securely in locked file cabinets within the enclave workspace. Electronic form images from each scanned individual paper survey page were stored in Alchemy, an image database and retrieval system. This central digital archive was used throughout data collection to retrieve and view images of the paper surveys.

Quality control checks were implemented throughout the process to ensure that the data from the web and scanned data were compiled accurately into one dataset. The data file format for the two modes followed a master annotated version of the survey instrument, which identified all variable names and values. In addition to valid range checks, the data were reviewed for consistency, confirming that the values in one item were logically consistent with other data elements. Frequency distributions and cross tabulations were reviewed for outliers on all data, prior to and after data from the various sources were combined. Post data collection cleaning activities occurred until the combined data were complete and accurate.

2.4 Weighting Procedures

2.4.1 Introduction

This section describes the methods used to prepare the sampling weights. For each survey, sampling weights were developed to account for the selection probability of each sample unit and to compensate for unit nonresponse. Ratio adjustments were applied such that the sums of the sampling weights match known population targets.

2.4.2 Nonresponse bias analysis and adjustments

Despite methods to encourage cooperation, nonresponse in surveys does occur. If nonrespondents differ on critical survey items from survey respondents, then the resulting estimates may be biased. In order to alleviate the impact of potential nonresponse bias, sampling weights are adjusted so that the completed surveys represent the general population under investigation. The first step is to form a variety of attribute categories, or “nonresponse adjustment cells.” These cells are typically formed by crossing a variety of demographic variables that are known in the original sample. In the case of the 2010, NSV, nonresponse adjustment cells were constructed as follows:

- **Survey of Veterans.** Cells for adjusting for screener nonresponse were formed by crossing (1) the sampling stratum, (2) the sampling domain (i.e., the substratum of the stratum for VA benefits users), (3) experimental treatment group, (4) address type, and (5) Census region.
- **Survey of Demobilized National Guard and Reserve Members.** Cells were formed by crossing (1) age group and (2) gender. (Service branch was not used here because of small cell sizes.)
- **Survey of Active Duty Service Members.** Cells were formed by crossing (1) age group, (2) gender, and (3) branch of service.
- **Survey of Veteran Spouses.** Cells for adjusting for screener nonresponse were formed by crossing (1) the sampling stratum, (2) the sampling domain, (3) experimental treatment group, (4) address type and (5) Census region. Cells to adjust for Veteran spouse nonresponse were formed by crossing (6) age group and (7) screener age group of the Veteran sponsor.

- **Survey of Active Duty Spouses.** Since the sample was small, all were included in a single nonresponse adjustment cell.
- **Survey of Surviving Spouses.** Cells for adjusting for screener nonresponse were formed by crossing (1) the sampling stratum, (2) the sampling domain, (3) experimental treatment group, (4) address type and (5) Census region. Cells to adjust for Surviving spouse nonresponse were formed based on (6) presence of a Veteran in the screener.

Section 3 of Appendix B provides details on the specific adjustment cells formed to create the 2010 NSV nonresponse adjustments. Note that the goal was to combine cells with comparable response rates and to maintain cell sizes no smaller than 30.

The nonresponse adjustments were relatively simple—the adjustment factors were the sum of the sampling weights of all presumed eligible individuals in a cell divided by the sum of the weights of the individuals who responded to the survey. In essence, we are ensuring that the adjusted weights of respondents in a cell also represent the nonrespondents within the cell.

The formation of nonresponse adjustment cells permits adjustment with respect to variables that have known values for both respondents and nonrespondents. For example, households responding to the Veteran screener can have their household weights adjusted with respect to the household's sampling stratum because the sampling stratum is known for both responding and non-responding households. Household weights cannot be adjusted with respect to the presence of one or more Veterans, however, because Veteran status is not known for non-responding households. Raking to control totals was used to perform adjustments for non-response with respect to additional variables, which were not known for nonrespondents but for which an external control totals were available. Section 4 of Appendix B provides additional details about the 2010 NSV raking adjustments.

2.4.3 Final weights

There were two different weighting approaches used for the NSV: one for the address-based samples and one for the list-based samples. Next the final weights for each of the two approaches are described.

List-Based Sample Weights - Sample Frames

The list-based samples for the Active Duty Service members and demobilized National Guard and Reserve member surveys were selected from a sampling frame created from a file prepared by VA, which included all Active Duty Service members whose mailing address was in one of the 50 states and the District of Columbia⁷. More details on the list-based sample frames are available in Appendix B.

List-Based Sample Weights - Survey Samples

Two-phase sampling was used to select the sample for the Active Duty Service member survey. A first-phase sample was sent to DMDC and any members whose status was demobilized, deployed, deceased, or unknown were excluded from the sample. The second-phase sample was then selected from the eligible members of the first-phase sample.

The sample for the Active Duty Spouse Survey was also selected using a two-phase sampling approach. The person-type and marital-status codes from the Active Duty Service member frame were used to identify all married Active Duty Service members. A first-phase sample was sent to DMDC to append the spouse's name and mailing address. A second-phase sample was selected from the Active Duty spouses with known mailing address in the US.

The sample for the demobilized National Guard and Reserve member survey was selected directly from the DMDC sampling frame. A systematic sample was selected from this list after implicit stratification resulting from sorting by organization code, age, sex, marital status, person type, education, race and ethnicity.

⁷ Service members with overseas addresses or APO addresses were excluded. Service members in the commissioned corps of the Public Health Service, commissioned corps of the National Oceanic and Atmospheric Administration, and Merchant Marines were also excluded from the sampling frame.

List-Based Sample Weights – Sampling Weights

The sampling weights for each survey were developed in multiple steps. First, a base weight was computed as the inverse of the selection probability from the finite population list. Second, the base weight was adjusted for unknown eligibility and for nonresponse. For the sampled members in the Active Duty Service member and the Active Duty spouse surveys, adjustments accounted for the eligibility status at each sampling stage, the probability of selection in the second stage, and survey nonresponse. For the sampled members in the demobilized National Guard and Reserve member survey, adjustment compensated for eligibility status and for nonresponse. Sampling weight adjustments were conducted within adjustment cells defined by age (born since 1979/before 1979), sex (male/female), and service branch (Army, Air Force, and other). Small adjustment cells were collapsed so that there were at least 30 members in most adjustment cells. The final step was to apply ratio adjustment to rake the adjusted weights to frame totals. The raking dimensions were defined to match frame totals by age, sex, and branch.

Appendix B provides details on the frame totals and the sum of the final weights.

Address Sample Weights - Sample Frames

The sampling frame for the address samples was the U.S. Postal Service's (USPS's) Computerized Delivery Sequence (CDS) database of delivery point validated-addresses, which includes all postal addresses receiving mail deliveries.

Address Sample Weights - Survey Samples

Two-phase sampling was used to select the address samples. The first-phase sample for the NSV address-based surveys was purchased from a commercial vendor, Marketing Systems Group (MSG), licensed for CDS products. MSG's sampling approach involved implicit stratification resulting from sorting addresses by ZIP code, Carrier Route, and Walking Sequence. The sorted list was divided into equally-sized contiguous intervals; and in each interval, one address was selected at random. The length of the intervals was determined by the target sample size. More details on the Phase 1 CDS sample are available in Appendix B.

The Phase 1 address sample was then assigned to one of three sampling strata based on the results of address matching with VA administrative record files. VA provided four administrative record files for this purpose—the Health Care Enrollment File, the Compensation and Pension File, a

retired service member file, and a recent discharge file for Veterans discharged between 2004 and 2009. Details on the preparation of these files for matching are provided in Appendix B.

Address matching was used for stratification purpose. The sampling strata were as follows:

- Stratum 1. Addresses of VA benefit users (addresses matched to at least one administrative record in the VA files),
- Stratum 2. Addresses of recent discharge Veterans (addresses matched only to administrative records in the recent discharged Veterans file), and
- Stratum 3. All other addresses not matched to any VA administrative records.

Address Sample Weights – Screening Sampling

A Phase 2 address sample was selected for the screener survey. Screener sampling weights were developed for each of the three surveys—the survey of Veterans, the survey of Veteran spouses, and the survey of Surviving spouses. For each survey, the screener sampling weights accounted for the inverse of the selection probability in each sampling stage, the subsampling for the spouse and Surviving spouse surveys, and for screener nonresponse.

Address Sample Weights – Sampling Weights

Veterans

The sampling weights for each Veteran were the products of the following components—the final screener household weights (after nonresponse adjustment), a multiple-address adjustment factor, and a ratio adjustment factor to external population control totals. All Veterans in the same household were eligible for receiving the Veteran survey questionnaire. For those Veterans who indicated more than one mailing address, we applied an approximate compensation factor by dividing their sampling weight by 2.

The final Veteran sampling weights were adjusted by ratio adjustment factors such that the sums of weights for the respondents matched external population control totals. Ratio adjustment used a raking procedure to control the marginal totals by age group, sex, race/ethnicity, and service era (a total of 7 dimensions). The totals were determined using data from the VA's VetPop model and also the American Community Survey. Details on the control totals (and imputation for missing demographic data) are provided in Appendix B.

Veteran Spouses

The sampling weights for the Veteran spouse survey were developed in the same manner as the Veteran survey. The screener address weights were the products of the inverse of the selection probability in each sample stage and the subsampling rate of addresses for the spouse survey. Nonresponse adjustment cells were formed for the subsample of addresses selected for the spouse survey.

The final Veteran spouse sampling weights were adjusted by ratio adjustment factors such that the sums of weights for the respondents matched external population control totals. These control totals were population estimates of married Veterans calculated from the 2008 American Community Survey and adjusted to the target Veteran population in 2009. Details on the control totals are provided in Appendix B.

Surviving Spouses

The sampling weights for the Surviving spouse survey were derived using the same method as the Veteran spouse survey. The sampling weight for each Surviving spouse was developed following the same approach as the weighing for Veteran spouse. There are no known external population control totals available on the number of Surviving spouses, so the final weights were not raked to external population counts⁸.

2.4.4 Variance estimates

Replicate weights were constructed for variance estimation using the grouped jackknife estimation method (JK1 in WesVar). Replicate weighting is a convenient and often used technique to compute estimates of sampling variance. Once replicate weights are constructed, little additional effort is required to estimate the variance of most estimates. A number of widely available statistical software packages now support the use of replicate weights. An on-line reporting tool has been developed to allow VA to analyze the 2010 NSV using replicate weights to generate standard errors and to assess statistical significance.

⁸ An initial consideration was given to using information on Dependency and Indemnity Compensation (DIC) records to provide the basis for an external population count. However, the question on DIC in the survey contained a non-trivial level of missing data so this approach was abandoned.

More detail on the variance estimation is provided in Appendix B.

2.4.5 Data validity and limitations

While the NSV is a representative sample and provides a comprehensive view of Veterans, there are some important limitations. First, self-reported information is subject to response error. This error may be in the form of recall error, telescoping error, or error due to social-desirability issues, for example. Second, there is the possibility of error due to non-response. If non-respondents are different than respondents in how they would answer survey questions, then the results will not necessarily reflect the Veteran population as a whole. To protect from this potential error, the data have been adjusted so that they reflect the known distribution of Veterans by a variety of demographic attributes – the goal of this is to help reduce any nonresponse error. Third, the data are subject to sampling error. This form of error occurs because the survey was administered to a sample of the population of interest, rather than every eligible person. The standard errors will allow VA to account for this type of error by generating confidence intervals for single survey items, as well as determine statistical significance across subpopulations of interest.

2.4.6 Response and Coverage Rates

The NSV collected nationally representative samples of Veterans, Veteran spouses, Surviving spouses, Active Duty Service members, demobilized National Guard and Reserve members and Active Duty spouses. Two different sampling frames and data collection methods were used to collect the information on these groups (see section 2.3 of data collection methods). An address frame with a mail survey was used to collect data on the Veterans, Veteran spouses and Surviving spouses of Veterans. List frames with names and addresses, along with a web survey, were used for the active duty, demobilized National Guard and Reserve members and Active Duty spouses. In this section we discuss the coverage and response rates of these populations.

Address Frame

The address frame collected data for Veterans, Veteran spouses and Surviving spouses of Veterans. Prior implementations of the NSV had used a random digit dial (RDD) sample frame with telephone interviewing. Since 2001, there have been increasing problems with using RDD. The coverage of the landline frame has been degraded by the increasing number of households that only

have cell phones. In addition, the response rate has been declining precipitously. Both of these factors led to the decision to use a two-phase mail survey, using the Delivery Sequence File (DSF) (also known as the Computerized Delivery Sequence file) as the sampling frame. This file provides excellent coverage of the non-institutional population of the U.S., as well as allowing the survey designers to link VA and DoD administrative files for sampling important populations.

As discussed in section 2.3, a two-phase survey was used. In the first phase, households were mailed a short instrument asking if there were any Veterans, Veteran spouses or Surviving spouses of Veterans in the household. Once the Phase 1 survey was returned, a topical (or extended) survey was sent to the member of the population that had been identified. For example, if the Phase 1 survey indicated that a Veteran and a spouse were in the household, a topical survey for the Veteran and a topical survey for the spouse were sent to the household. The testing and development of this methodology was part of a small pilot survey conducted prior to the main survey. The results of this pilot are described in another report submitted to VA⁹.

Phase 1 Survey Rates

Table 2.4.6-A provides the response rate to the Phase 1 survey for the total population, as well as for each of the three sampling stratum. Each stratum represents a different segment of the population. Stratum 1 was formed by matching addresses on the DSF sample frame to VA administrative files. These addresses, therefore, predominately represent households that are currently using VA services of some type (e.g., health care). Stratum 2 was created by matching addresses from a DoD file which had individuals that had recently separated from the military. The purpose of this stratum was to focus on those that had most recently become Veterans. Stratum 3 represents those addresses on the DSF frame that were not in the other two strata. Stratum 3 is the largest and focused on those individuals that are not actively engaged with the VA or had not recently separated.

⁹ Westat, (2010) Description and Findings of the Pilot Study. Report as part of the National Survey of Veterans, Active Duty Service Members, Activated National Guard and Reserve Members, Family Members and Survivors. Prepared for the Department of Veteran Affairs under Contract GS-23F-8144H, Task Order 101-G87089. Westat, Rockville, MD.

Table 2.4.6-A. Response Rates for Phase 1 Survey for Address Frame*

	Unweighted sample size	Weighted	Response rates
Total	121,478	113,812,042	32.3
Stratum 1	6,750	7,545,057	63.8
Stratum 2	2,786	204,356	32.5
Stratum 3	111,942	106,062,630	30.1

*Address frame was used to sample Veterans, Veteran spouses, and Surviving spouses.

The overall response rate was 32.3 percent. The response rate reflects the extent the general population returned the survey. The Phase 1 survey deliberately focused on collecting the Veteran status of members of the household. For example, the mailing package included an insert that stressed the importance of the study for Veterans, spouses and survivors to respond to the survey. Consistent with this theme, stratum 1, which was linked to VA administrative files, had the highest response rate (63.8%). Strata 2 and 3 had significantly lower response rates (32.5% and 30.1%, respectively). The lower response rate for stratum 2 could reflect several issues. One was the quality of the addresses. Many of the addresses for this file were collected when the member separated from the military. Since many of the members are relatively young, and are highly mobile, the addresses used in the matching may be out of date. A second factor might be that younger individuals may not think of themselves as requiring VA services at this point in their careers. As a result, they may not have been as highly motivated to respond to the survey. As will be seen below, the response rate for young Veterans, even those that are linked to the VA, have relatively low response rates.

With respect to stratum 3, a large proportion of the sample is not connected in any way to the military or the VA. The interest in returning the survey may, therefore, be relatively low. This would explain the relatively low response rate for this stratum.

Because Stratum 1 was matched to administrative files, it was possible to compute response rates for those households that contained Veterans within gender-age specific groups. Since these are rates for those in stratum 1, they only reflect the response rates among households where there is a good chance there is a Veteran in the household. While one can't generalize these results to the entire sample, they do provide some information on variation in the response rate by gender and age. Table 2.4.6-B provides these rates for different gender and age combinations. The main source of variation is across the different age groups. Households where the oldest Veterans were identified to reside have rates that are twice as high as where the youngest Veterans are identified to reside (e.g., 33.7 percent for younger males compared with 74.7 percent for older males). There is some

variation in the middle and high age groups across gender, however, the sample sizes for females for these groups is relatively small, which may account for this variation.

Table 2.4.6-B. Phase 1 Response Rates for Stratum 1 by Age and Gender*

	Male		Female	
	Unweighted sample	Response rate	Unweighted sample	Response rate
18-30	1,054	33.7	516	36.8
31-74	2,511	61.9	303	52.9
75+	798	74.7	17	82.1

*Excludes addresses that are missing information on either age or gender.

The response rate is not a direct indication of the proportion of the target population that returned a survey because it includes households without a Veteran-related population. A more direct measure of response is the extent households with Veteran-related populations returned the Phase 1 survey. For both the Veterans and the spouses, it is possible to calculate such a measure using estimates of these populations for the entire nation. Estimates for Veterans were taken from the VetPop models calculated by the VA. Estimates for spouses were calculated from the American Community Survey (ACS), which asks the Veteran status of all individual members of the sampled households. These totals served as the population estimates used in the weighting adjustments (see Appendix B).

The effective coverage rate can be computed as:

$$ECR(i) = WE(i)/NE(i) \quad i = \text{Veterans, spouses of Veterans}$$

Where ECR(i) = Effective coverage rate for the ith population
 WE (i) = Weighted estimate of the ith population from the survey
 NE (i) = National estimate for the ith population from external sources

The weights included for WE(i) are those reflecting the household’s probability of selection. Note that the ECR includes error related to the coverage of the sampling frame, as well as non-response. A standard response rate, as computed in table 2.4.6-A, does not reflect coverage error.

At the Phase 1 survey, the ECR for the Veterans and Veteran spouses were 63.1 percent and 63.5 percent, respectively.

Phase 2 and Total Survey Rates

The response rate for the Veteran Phase 2 survey is shown in table 2.4.6-C. The overall survey response rate was 66.7 percent. There was some variation by strata, although this variation was

much less than those observed for the Phase 1 survey. The response rate for stratum 1 was 75.1 percent compared to 62.4 percent for stratum 3. The lowest rate is for stratum 2 (48.9%).

Table 2.4.6-C. Response Rate for the Veteran Phase 2 Survey by Strata

	Unweighted sample size	Weighted total	Response rate
Total	13,536	13,419,154	66.7
Stratum 1	3,673	4,587,791	75.1
Stratum 2	575	42,219	48.9
Stratum 3	9,288	8,789,144	62.4

The response rates for the spouse and Surviving spouse were 56 percent and 64 percent, respectively.

The effective coverage rate reflecting the returns of the Phase 2 surveys are shown in Table 2.4.6-D for Veterans and Veteran spouses. The coverage rate for each population was similar --- 38.8 percent for the Veterans and 34 percent for the spouses. This is the rate that is most comparable to a response rate for a single phase survey (e.g., RDD). As noted above, the ECR reflects both coverage and non-response error, while the response rate reflects non-response. The rates by demographic group and era were computed using the responses to the Phase 2 survey. For the Veterans, coverage for the very youngest age groups (18-54) are the lowest, with those age 18-30 with a rate of 10.6 percent and age 31-54 a rate of 21.9 percent. The rate increases with age with those in the oldest group with a rate of 53 percent. Males responded at higher rates than females. The coverage rates are lowest for the Gulf War Veterans and highest for earlier eras.

Table 2.4.6-D Effective Coverage Rate for Veterans and Veteran Spouses by Age, Gender and Era

	Veteran	Spouse of Veteran
Total	38.8	34.0
Gender		
Male	39.8*	83.4*
Female	28.2	30.7
Age		
18-30	10.6	8.7
31-54	21.9	20.2
55-74	45.8	38.5
75+	53.0	50.9
Era		
Gulf War	21.6	—
Vietnam	48.3	—
Korean	53.8	—
World War II	54.5	—

*Data missing on gender was imputed in proportion to the prevalence of each gender group in the population.

A similar pattern is found for the spouse survey. The major difference is the extremely high response rate by the male spouses. Given their relatively small numbers in the survey (5 percent of all spouses are male), this rate is subject to large sampling variability.

Table 2.4.6-D1 provides a summary of all response and coverage rates for the three populations that were sampled using the address frame. The total response rate for each of the three groups was computed by multiplying the Phase 1 response rate of 32.3 percent by each of the Phase 2 response rates. The combined rates are 21.5 percent, 18.1 percent and 20.1 percent for Veterans, spouses and Surviving spouses, respectively. This rate is significantly lower than each respective ECR because the response rate counts non-Veteran households that did not fill out the Phase 1 interview. The ECR provides a more specific estimate of how Veterans and Veteran spouses responded to the survey because it excludes non-response by non-Veteran households.

Table 2.4.6-D1. Response and Effective Coverage Rates for Veterans, Spouses and Surviving Spouses

	Response rate	Effective coverage rate	Unweighted sample	Number of completed surveys
Phase 1	32.3	—	121,478	38,309
Phase 2				
Veterans	66.7	—	13,536	8,710
Spouses of Veterans	56.1	—	946	530
Surviving Spouses of Veterans	64.1	—	1,178	758
Combined Rates				
Veterans	21.5	38.8		
Spouses of Veterans	18.1	34.0		
Surviving Spouses of Veterans	20.1	*		

— Not calculated because it is incorporated into the combined rate.

* Not possible to calculate because no external estimate of the size of the US population is available.

Use of the web to respond

The first phase screening instrument gave the option to respond to the second phase topical survey by either paper or the web (see section 2.3 for detailed description of procedures). If the web option was chosen, the respondent was asked for an e-mail address. When sending out the request for the topical surveys, those who provided an e-mail address were sent an e-mail, as well as a USPS-mail request to fill out the survey on the internet. The e-mail had a link that could be clicked to get to the website. The USPS-mail request had the URL and a password that was needed to get into the survey. If the respondent did not return the survey after the reminder postcard was sent out, a second request was sent out by e-mail and USPS-mail. The USPS-mail request included a hardcopy of the questionnaire and gave the option to send this in, rather than fill out the web survey. A third mailing, identical to the second mailing, was sent out if no response was received.

Overall, 14.4 percent of the households with a Veteran requested to do the topical survey on the web (Table 2.4.6-E). Households with a Veteran 18-30 years old were more likely to choose the web (21.6%) than the rest of the population.

Table 2.4.6-E Response and Use Rates by Whether the Web was Chosen to Complete the Phase II Survey

		Unweighted sample
Phase 1 Survey		
Proportion choosing web for Phase 2 Survey	14.4	13,265
Proportion of households with 18-30 year olds choosing web for Phase 2 survey	21.6	818
Phase 2 Response Rate		
Choosing Paper	67.4	11,378
Choosing Web	63.1	2,158
Percent of Those Choosing Web Who Responded by Web	60.5	1,312

One concern with giving the respondent the choice to complete the survey on the web is that they will not respond. For example, when giving respondents a choice between doing the Phase 1 survey on the web or by paper, the NSV Pilot survey experienced a drop in response rate. The 2010 NSV avoided this design by only using a paper Phase 1 survey. However, the NSV Pilot did find that offering choice for doing the Phase 2 survey to be promising. It seemed to maintain the response rate for the topical and was disproportionately used by young people, a population that responds at lower rates¹⁰. The results from the 2010 NSV are somewhat consistent with the Pilot study. The response rate for the extended interview was similar between the group that chose the web (63.1%) and the group that chose the paper survey (67.4%). This pattern did not differ by age. The response rate for Veterans age 18-30 was approximately the same among those households that chose the web and among those that chose a paper survey.

A significant number of persons that chose the web ended up responding by paper. This was possible because the follow-up mailings included both the URL to the web as well as a paper survey (see section 2.3). Among those that chose the web and provided an e-mail, 60.5 percent reported by Web and the remainder completed the survey using the paper instrument. This percentage did not differ by age of the Veteran. Once factoring in both the percentage that chose the web and those that actually used it when responding, approximately 8 percent of all completes were received via the web. This percentage was slightly higher for the 18-30 year old group (11%).

¹⁰ Cantor, D., Han, D., Brick, P.D. and M. Aponte (2010) "Incorporating a Web Option in a Two Phase Mail Survey" Paper presented at the annual meeting of the American Association for Public Opinion Research, May 13 – 16, Chicago, IL.

Express Delivery Experiment

In anticipation of problems with difficult to reach populations, such as young and minority Veterans, the study conducted an experiment using express delivery. In prior studies, express delivery had been found to increase response rates to mail and telephone surveys¹¹. Based on the results of the NSV Pilot, it was decided to use express delivery for the Phase 1 survey for strata 2 and 3. Addresses were randomly assigned to receive an express package at the second mailing of the questionnaire in lieu of first class mail used for the rest of the sample.

Table 2.4.6-F provides the results by the two strata. A total of 7426 were sent out express delivery and were considered deliverable to the sampled address.¹² For both strata 2 and 3 there was a significant increase in the response rate (13.1% vs 22.4% stratum 2; 13.3% vs 25.8% for stratum 3). Part of the effect of the express package is to attract the attention of respondents in households that do not have a Veteran. This is indicated by a smaller proportion of Veterans being identified on the Phase 1 survey sent by express delivery. For stratum 2, 56.3 percent of the returned Phase 1 surveys that used USPS-first class mail had a Veteran compared to 46.6 percent for the surveys sent by express delivery. The difference for stratum 3 is in the same direction (19.7% vs 16.5%).

Table 2.4.6-F Response Rates, Proportion of Veterans Identified and Yield Rates by Express Delivery Treatment and Stratum

	Express Delivery	USPS-First Class
Response Rate		
Stratum 2	22.4	13.1
Stratum 3	25.8	13.3
Proportion of Returned Phase 1 Surveys with a Veteran		
Stratum 2	46.6	56.3
Stratum 3	16.5	19.7
Yield Rate for Veteran *		
Stratum 2	10.4	7.4
Stratum 3	4.2	2.6

*Proportion of Phase 1 sample that result in identifying a Veteran in the household.

To compute the total effectiveness of the express package, a yield rate was computed by multiplying the response rates by the proportion of Veterans identified. Expressed as a percentage, this provides

¹¹ Dillman, D.A., Smyth, J.D. and L.M. Christian (2009) Internet, Mail and Mixed-Mode Surveys. John Wiley & Sons: Hoboken, NJ.

¹² Federal express was used for addresses that were deliverable by this vendor. Post office boxes, which are not deliverable by Federal Express were delivered using USPS priority mail.

the number of Veteran households that are identified for every 100 Phase 1 surveys mailed out. Using this metric, the express delivery does yield more Veteran households for both strata. For Stratum 2 it increased the yield from 7.4 percent to 10.4 percent. For Stratum 3 it goes from 2.6 percent to 4.2 percent. This increase is not large and may not be worth the extra expense express delivery entails.

List Frame

Surveys were conducted of Active Duty personnel, demobilized National Guard and Reserve members and Active Duty spouses. For these groups, it was possible to sample from a list of individuals who were in each of these groups.

Active Duty and Demobilized National Guard and Reserves

Surveys of these two groups were conducted using a web survey (see section 2.3 for details on the procedures). Response rates are provided in Table 2.4.6-G and 2.4.6-H. The Active Duty Service member questionnaire had an overall response rate of 19.1 percent. The lowest response rate was among the youngest members (born 1979 or later). These rates were not significantly different across the services. There was a tendency for males to respond at a higher rate than females. But the sample size for females was small and it is difficult to tell if this variation is statistically significant.

Table 2.4.6-G. Response Rates for Active Duty Survey by Respondent Characteristics

	Response rate	Unweighted sample
Total	19.1	2,486
Year Born		
After 1979	11.9	1,540
1979 or before	30.7	946
Gender		
Male	19.8	2,126
Female	14.7	360
Service		
Army	17.2	918
Navy, Marines, Cost Guard	21.9	990
Air Force	17.1	578

Table 2.4.6-H. Response Rates for Demobilized National Guard and Reserves by Respondent Characteristics

	Response rate 1	Response rate 2*	Unweighted sample
Total	15.0	21.1	2,859
Type			
Reserve	16.0	20.7	1,406
National Guard	14.1	21.5	1,453
Year Born			
After 1979	6.0	10.5	1,478
1979 or before	24.7	28.5	1,381
Gender			
Male	15.6	21.8	2,344
Female	12.6	17.9	515
Branch of Service			
Army	13.4	20.7	1,816
Navy, Marines, Coast Guard	15.7	20.9	375
Air Force	19.0	19.0	668

*Response rate 1 assumed all surveys with unknown eligibility were eligible. Response rate 2 was computed by estimating the proportion of surveys with unknown eligibility that were assumed eligible. The proportion of unknown eligibles that were assumed eligible was determined by applying the eligibility rate among those who had returned a survey.

For the demobilized National Guard and Reserve, the response rate was computed to be in the range from 15.0 percent to 21.1 percent. A range is reported because of the uncertainty of the eligibility of those that did not return a survey. The higher response rate adjusts the denominator of the response rate with an estimate of the number of ineligible on the sample frame. This estimate was computed using the surveys that were returned.

The variation in response rates is not great across the different demobilized sub-populations. The exception to this is by age, where those born after 1979 is approximately one fourth that of those born in 1979 or before (6.0% vs 24.7%).

Active Duty Spouses

The survey of Active Duty spouses was designed for a relatively small number of interviews (total target response = 75). The overall response rate for this group was 28.1 percent. The sample was too small to compute rates by respondent characteristics.

2.5 Recommendations for Further Inquiry

One of the biggest challenges VA faced in this effort was prioritizing the general topics that the 2010 NSV would cover. VA recognized that it needed to limit respondent burden, and so the NSV would not be able to meet all the data needs of VA and its stakeholders. The most important priority for the 2010 NSV was responding to the Public Law, and so questions about benefit awareness and understanding were afforded a prominent place in the surveys. Compared to the 2001 version of the NSV, the 2010 survey instrument had a sharper focus on non-users, unmet needs, and Veterans' future plans for benefit use. Also, new items were added which assessed Veterans' communication preferences and use of the Internet.

Survey data captured at a single point in time can provide baseline estimates that can be augmented over a period of time following completion of the survey.

Supplementary surveys could be designed to accomplish special studies of program participants, specific Veteran sub-populations (e.g., Vietnam, Gulf War, homeless, institutionalized), or to provide a rapid response to particular VA data needs.

Surveys of program participants could be conducted based on list-based samples using VA administrative and program files (e.g., Compensation and Pension Files, files of Veteran health care enrollees, patient administrative records). Overall sample size would be determined by important subgroups (demographic/geographic) of analytic interest. Data collection could be accomplished by telephone, mail, or web.

The homeless and institutionalized sub-populations provide a unique problem in that they will require special survey procedures to sample adequate numbers. Surveys of homeless populations are best accomplished through in-person interviews. Locating homeless Veterans is the key issue. Alternative methods for locating homeless respondents include shelter based surveys, day or night counts, and "stand downs." Because surveying homeless Veterans would be fairly expensive, it might be best to consider an inter-agency effort focused on the homeless population. Importantly and through its CHALENG Project—a partnership with local communities nationwide to serve homeless Veterans—the VA and its partners have conducted survey work on homeless Veterans' specific needs¹³.

¹³ For a copy of the latest available CHALENG Report see < http://www1.va.gov/HOMELESS/docs/chaleng/chaleng_15th_annual_chaleng_report_fy2008.pdf>.

Data on institutionalized (nursing home) Veteran populations could be obtained through in-person interviewing or secondary analyses of non-VA surveys (e.g., the Nursing Home Component (NHC) of the Medical Expenditure Panel Survey (MEPS)).

Fast response surveys most likely would be telephone interviews or web-based surveys of a representative panel of Veterans “survivors” from the “Main” (most recent) NSV and supplemented with a selection of “new” Veterans (i.e., those individuals becoming Veterans since the “Main” NSV data collection), with proper approvals from the DoD, DMDC files. Panel participants would be “recruited” as a representative sample of the overall Veteran population. Incentives may be required to encourage a Veteran to remain on the panel and keep us updated on a current address and telephone number.

Survey instruments and items would have to be brief and highly focused (e.g., answers to Congressional or VA policy inquiries). Outputs from fast response surveys would be most likely in the form of data tabulations to be used by VA executives to support budget and policy decisions.

This section of the report describes the type and method of analyses conducted to complete this report, as well as describes the available comparative data.

3.1 Data Editing

The 2010 NSV extended survey data were collected by web, paper, and telephone. Data were collected separately from six NSV surveys (Veteran, Active Duty Service member, demobilized National Guard and Reserve member, Active Duty spouse, Veteran spouse, and Surviving spouse). Each dataset was edited (or “cleaned”) separately. The cleaning process was completed using the “forward cleaning” approach. In this approach, the analytic programmer evaluates the “gate” question which determines how the subsequent items within the skip pattern should be assigned. If the items within the skip should not have been answered, then the cleaned variables are set to missing values. Otherwise, all items within the skip that should have been answered either retain the original value in the cleaned variable, or a SAS missing value is assigned to the cleaned variable that represents the reason the response is missing.

“Backward cleaning” (in which the “gate” question is back-filled based on later responses in the skip pattern) was not used in the 2010 NSV. Also, no logic edits were applied to the 2010 data. The responses are as the respondents provided them (except for the enforcement of the skip patterns, as described above).

Survey Data Comparisons

Comparisons are made throughout the report, including comparisons with the 2001 NSV, VA’s Employment History Survey, and the Census’ American Community Survey. The intention of these comparisons is to provide the reader with some sense of change or trends over time. Appendix C provides a discussion of caveats and cautions in comparing the 2010 NSV with these extant surveys.

[2001 National Survey of Veterans](#). Within this report we provide select comparisons between the 2001 and 2010 survey results. The comparisons are limited to those questions that were similar

across the two survey implementations. Any differences that are large enough to appear meaningful are discussed in the report, and select highlights are included in the Executive Summary.

2008 American Community Survey. Within this report we provide select comparisons of Veteran demographics as measured by the 2008 American Community Survey (ACS) and the 2010 NSV.

2007 Employment History Survey. Within the Employment section of this report we provide select comparisons on employment as measured by the 2007 Employment History Survey (EHS) and the 2010 NSV. The comparisons are intended to provide a glimpse into trends over time for those who have recently separated from the military.

Data Tables

Finally, this section includes details on “reading the tables” in this report. Guidelines for reading tables include:

- The tables generally use an abbreviated form of the survey question wording. The reader is referred to Appendix A to the questionnaires that include the exact question wording.
- Survey item numbers are included in parentheses so that the reader can link to the questionnaires for the exact question wording.
- Percentages presented in the tables are formatted to the first decimal place.
- Not all respondents answered every survey item. Respondents with missing data for a given question were excluded from the denominator when calculating percentages.
- Generally, answers of “Don’t know” or “Not applicable” were excluded from the denominator when calculating percentages in the body of the report. There are exceptions, and those are noted in the relevant table footnotes.
- The Appendix D detailed tables do include all response options (including those of “Don’t know,” etc.).
- Note that questions where respondents were instructed to select one choice may not sum to 100 percent due to rounding error.
- Note that questions where respondents were instructed to “Mark all that apply” will have results summing to greater than 100 percent.
- Any questions where fewer than 30 respondents answered the question are suppressed and are indicated by a “-” sign. This is done to ensure that the results are based on a large

enough sample size and to increase the likelihood that the presented results have a reasonable level of reliability.

- In tables that present results by select sample “domains” we often provide results for those indicating that they are Black/African American. In these tables, all individuals who selected this race are included; this includes those who selected multiple races.
- In the Appendix D tables, we provide a column with “Estimated population responding to the item.” This represents the weighted counts of respondents who answered the specific item or response.

3.2 Analyzed Surveys

Not all returned surveys were considered complete for the analytic dataset. A survey was included in the analysis if it fulfilled one of two requirements:

1. the survey had any data in the awareness section of the survey (e.g., section B of the Veteran Survey); or
2. the survey had a majority of other sections that had any data¹⁴.

The rationale for this methodology was that the awareness questions were considered critical to the 2010 NSV, as these were the data that respond to the Public Law. Therefore, if the respondent answered any of these questions it was deemed important to include that respondent in the analyses. If a respondent skipped all questions in this section of the survey, then we wanted to be certain that he/she had answered at least one question in at least half of the other sections in the survey. The rationale here was that we did not want to discard data that Veterans had provided, but we did not want to include those who perhaps answered only a few items in the analytic dataset.

¹⁴ For example, the Veterans Survey included 14 sections (in addition to section B, awareness). Let us suppose that a respondent skipped section B, but answered one or more questions in 9 of the other sections of the survey. This respondent would be considered to have a completed survey and would be included in the analysis. However, let us suppose that a different respondent only answered questions in 5 of the sections, and did not answer any questions in section B – this second respondent would be considered to have an incomplete survey. The survey would be counted as nonresponse and the data would not be included in the analyses.

Section 4 presents the general results for each survey population. As appropriate, we will present comparative data from other existing surveys. The Survey Results chapter has four main sections, organized by major population:

1. All Veterans
2. Demobilized National Guard and Reserve members
3. Active Duty Service members
4. Veteran spouses, Active Duty spouses, and Surviving spouses

Each of the four main sections is organized into subsections based on a specific topic, generally linked to a specific section from the survey instrument. Each section includes a brief introduction about the purpose of the survey questions and then presents tables that display overall results for the population of interest. Each table (or set of tables) is preceded by text that describes some of the table highlights. In addition to presentation of overall results for the population, some subgroup data are provided for select comparisons.

4.1 Veterans

VA staff are committed to achieving the VA mission of fulfilling President Lincoln’s promise “to care for him who shall have borne the battle, and for his widow, and his orphan” by serving and honoring the men and women who are America’s Veterans. Outreach and awareness activities have a direct effect on the achievement of this mission. VA outreach activities are highly targeted and as varied as the programs administered and the beneficiaries served. Targeted outreach to special groups, particularly hard-to-reach Veterans, helps ensure that programs are addressed in ways that best meet their particular circumstances, e.g., community programs, targeted mailings, events, and educating community resources. VA management is committed to increasing knowledge and awareness among Veterans and their families about benefits and services.

The term “Veterans” includes those who served in the active duty military, Coast Guard, uniformed Public Health Service, and the uniformed National Oceanic and Atmospheric Administration, reservists called to active duty, and those disabled while on active duty training. “Veterans” excludes current service members (i.e., active duty personnel who have not yet separated), those dishonorably discharged, those whose active duty was for training only, and those who previously separated but are on active duty as of the estimation date.

Certain VA benefits require service during wartime. Under the law¹⁵, VA recognizes these war periods:

- Mexican Border Period: May 9, 1916, through April 5, 1917, for Veterans who served in Mexico, on its borders or in adjacent waters.
- World War I: April 6, 1917, through Nov. 11, 1918; for Veterans who served in Russia, April 6, 1917, through April 1, 1920; extended through July 1, 1921, for Veterans who had at least one day of service between April 6, 1917, and Nov. 11, 1918.
- World War II: Dec. 7, 1941, through Dec. 31, 1946.
- Korean War: June 27, 1950, through Jan. 31, 1955.

¹⁵ Title 38 U.S.C. § 3.2 Periods of war.

- Vietnam War: Aug. 5, 1964 (Feb. 28, 1961, for Veterans who served “in country” before Aug. 5, 1964), through May 7, 1975.
- Gulf War: Aug. 2, 1990, through a date to be set by law or Presidential Proclamation.

To better serve Veterans and respond to their changing needs, the VA must be informed about the demographics of the Veterans population — how many there are, how old they are, where they live, what their economic and health characteristics are, how many will there be in the future, and how these characteristics change over time.

The Veteran survey sought to obtain information from the Veteran population in the following period of service:

- World War II (December 1941 to December 1946),
- Korean conflict era (July 1950 to January 1955),
- Vietnam era (August 1964 to April 1975), and
- Persian Gulf era (August 1990 to August 2001)
- September 2001 or later

Other subpopulations of Veterans were also identified as being of interest, including women Veterans, minority Veterans, and young Veterans.

The remainder of this section is organized by survey topic.

4.1.1 Demographics and Military Service Experience

As the size of the Military has decreased, so too has the size of the Veteran population. The 1980 Decennial Census reported 28.5 million Veterans. This declined to 27.5 million in the 1990 Census and 26.4 million in the 2000 Census. Estimates indicate that, as of the end of 2009, there were approximately 23 million Veterans residing in the United States and its Territories¹⁶. Not only has the size of the Veteran population been changing, but its composition has been changing as well. The Veteran population has traditionally been comprised mostly of White, non-Hispanic, married males. This composition has been changing over time as more minorities and females have chosen military service. Census data indicate that females accounted for 6 percent, and minorities 17 percent, of the Veteran population in the 2000 Census¹⁷. Based on VetPop2007¹⁸ projections for the end of Fiscal Year 2009, females were anticipated to account for 8 percent, and minorities 21 percent, of the Veteran population¹⁹.

Section 4.1.1 of this report presents the characteristics of the Veterans responding to the 2010 NSV. We present demographics, including details on income, as reported by responding Veterans. This section also describes the military service experience of Veterans. To provide some sense of the evolution of the Veteran population, we also compare attributes of 2010 with those reported in the 2001 NSV and present estimates from the 2008 American Community Survey (ACS).

Some highlights of this section include:

- Most Veterans are 55 years of age or older (63.9%).
- Veterans are generally non-Hispanic (94.9%), White-only (84.7%) males (91.9%)
- Most Veterans report that they own their homes (75.5%).
- Veterans are generally married (69.7%), and most do not have dependent children (69.2%).

¹⁶ Based on data available on the following web page: http://www1.va.gov/VETDATA/Pocket-Card/4X6_winter10_sharepoint.pdf. Page was accessed in May 2010.

¹⁷ Based on data available on the following web page: <http://www.census.gov/prod/2003pubs/c2kbr-22.pdf>. Page was accessed in May 2010.

¹⁸ VetPop is a model developed by the VA that projects the number of Veterans in various subgroups over time. It is based on a number of data sources, including the Census American Community Survey (ACS), as well as estimates of Veteran deaths, of service member separation from active duty, etc. Details can be found on the following web page: <http://www1.va.gov/VETDATA/docs/Demographics/VetPop07-ES-final.pdf> Page was accessed in May 2010.

¹⁹ Source: VetPop2007 National Tables.

- Based on a comparison of the 2001 NSV and the 2010 NSV, income has increased over time, while the proportion in the workforce has decreased. For example, 48.5 percent reported incomes of \$50,000 or more in the 2010 NSV while only 34.7 percent reported this income level in 2001. Also, in the 2010 NSV 45.0 percent reported working compared with 54.9 percent in the 2001 NSV.
- In terms of demographic trends, Veterans reported having greater educational attainment; the proportion of Veterans with a bachelor’s degree or higher increased by more than 6 percentage points compared to the 2001 NSV.

The 2010 NSV Veterans Survey — Demographics. Four tables describe the demographics, income and military experience of respondents to the 2010 NSV Veteran Survey (Tables 4.1.1-A through 4.1.1-D). Questions in the survey included standard demographic items, such as gender, age and race, as well as socio-economic questions, such as income and education level.

Table Details: Table 4.1.1-A. Demographics of Responding Veterans

- **Gender (O1) and Age (O2).** Close to 92 percent of Veterans were male; the majority were 55 years of age or older (64.0%).
- **Education (O4).** More than 31 percent of Veterans reported having a High School Diploma/GED or less (26.0 percent reported a High School Diploma/GED while 5.4 percent reported that they had attained less than a high school degree) and a similar percentage reported having a bachelor’s degree or greater (17.8 percent reported a bachelor’s degree and an additional 11.6 percent reported a Master’s degree or more).
- **Race and Ethnicity (O5 and O6).** Close to 95 percent of Veterans reported that they were not Hispanic. More than 84 percent reported that they were White, and more than 11 percent reported being Black/African American.

Table 4.1.1-A. Demographics of Responding Veterans

	Survey Item	Value
Gender (01)	Male	91.9%
	Female	8.1%
Age (02)	Less than 35 years	7.3%
	35-44 years	9.6%
	45-54 years	19.3%
	55-64 years	23.0%
	65-74 years	20.3%
	75 years or older	20.6%
Education Level (04)	Less than High School	5.4%
	High School Diploma/GED	26.0%
	Some college credit or AA	39.1%
	Bachelor's degree	17.8%
	Master's degree or greater	11.6%
Hispanic Origin (05)	Hispanic	5.1%
	Non-Hispanic	94.9%
Race (09)	White only	84.7%
	African American/Black only	11.2%
	American Indian/Alaska Native only	0.7%
	Asian /Pacific Islander only *	1.2%
	Selected Multiple Races	2.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* The various Asian and Pacific Islander groups have been collapsed into two categories.

Table Details: Table 4.1.1-B. Socio-Economic Status of Responding Veterans

- **Marital Status (O7) and Dependent Children (O3).** About 31percent of Veterans reported that they have dependent children (either minors or young adults attending school). The majority of Veterans reported that they were married (69.7%).
- **Employment (H1) and Reasons Not Seeking Employment (H1a).** Of Veterans responding to the 2010 NSV, 45 percent reported that they are working. More than 9 percent reported that they are unemployed and are currently looking for work. The remaining 45.3 percent indicated that they are not working, and they are not seeking employment.

Unemployed respondents who indicated they were not looking for work were asked to provide the reasons why. A large majority (81.4%) indicated that they are retired, and 12.8 percent reported that they are disabled.

- **Income (N2) and Living Arrangement (J1).** The majority of respondents indicated that they own their homes (75.5%). About 39 percent report incomes of \$60,000 or more.

Table 4.1.1-B. Socio-Economic Status of Responding Veterans

Survey Item		Value
Dependent Children (O3)	Percent of Veterans with one or more dependent children	30.8%
Marital Status (O7)	Now Married	69.7%
	Widowed	6.4%
	Divorced	13.3%
	Separated	1.7%
	Never Married	8.1%
	Civil Commitment or Union	0.8%
Income (N2)	Less than \$20,000	15.3%
	\$20,000 to less than \$40,000	26.0%
	\$40,000 to less than \$60,000	19.8%
	\$60,000 to less than \$100,000	22.9%
	\$100,000 or more	16.0%
Employment (H1)	Working	45.0%
	Not working, but looking for work	9.7%
	Not working and not looking for work	45.3%
(Those not working) Main reason not working (H1a)	Retired	81.4%
	Disabled	12.8%
	Stopped looking for work because could not find work	0.7%
	Temporarily laid off from work	0.4%
	Taking care of home/family	1.8%
	Going to school	1.5%
	Other	1.4%
Living Arrangement (J1)	Rent home	16.2%
	Own home-with an outstanding mortgage	44.0%
	Own home-no mortgage balance	31.5%
	Occupy dwelling with no payment of cash rent	2.8%
	Other	5.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.1- C. Income Sources of Responding Veterans

- **Sources of Income (N1).** Veterans were asked to report on the various sources of income their families had in the prior 12 months. Seventeen percent reported receiving VA service-connected disability compensation pay, and more than 4 percent reported receiving some other sort of payment from the VA.

Table 4.1.1-C. Income Sources of Responding Veterans

	Survey Item	Value
Sources of Income in Past 12 Months (N1)*	Wages, salary, etc.	66.4%
	Self-employment income	17.8%
	Interest, dividends, etc.	46.9%
	Social Security or Railroad Retirement	49.1%
	Supplemental Security Income (SSI)	7.3%
	Public assistance or welfare payments, state or local	3.9%
	Retirement, survivor, or disability pensions	40.8%
	Veterans' (VA) service-connected disability compensation payments	17.0%
	All other VA payments (e.g., VA education payments)	4.7%
	All other sources of income	10.6%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

Table Details: Table 4.1.1-D. Military Service Experiences of Responding Veterans

- **Branch (A2) and Service in Guard/Reserve (A1b).** Veterans were asked to mark all the Branches in which they had served on active duty. Slightly more than 47 percent of respondents reported that they had served in the Army; 23 percent reported service in the Navy; more than 20 percent reported service in the Air Force; and close to 10 percent reported that they served in the Marine Corps.

About 15 percent of respondents reported some of their active duty service was as part of a mobilization or activation while serving as a member of the National Guard or Reserve Component.

- **Period of Service (A3).** Veterans were asked to mark all the periods in which they served. A large percentage of respondents to the 2010 NSV reported that they had served during the Vietnam Era (33.5%). About 11 percent reported serving during the Korean War, and more than 8 percent reported serving during World War II. More than 11 percent reported that they served after September 2001.
- **Service in Combat (A7), Exposure to Dead/Dying/Wounded (A8), Exposure to Environmental Hazards (A10), and POW Status (A9).** Almost 34 percent of Veterans reported that they had served in combat or a war zone; the same percent reported that they had been exposed to dead, dying, or wounded people at one point while serving on active duty. More than 23 percent believed they were “Definitely” or “Probably” exposed to environmental hazards such as Agent Orange, chemical warfare agents, ionizing radiation, or other potentially toxic substances. Finally, less than 1 percent of respondents indicated that they had been a Prisoner of War.

Table 4.1.1-D. Military Service Experiences of Responding Veterans

Survey Item		Value
Period of Service (Mark all that apply) (A3)	September 2001 or later	11.7%
	August 1990 to August 2001 (includes Persian Gulf War)	18.7%
	May 1975 to July 1990	27.2%
	Vietnam War	33.5%
	February 1995 to July 1964	17.5%
	Korean War (July 1950 to January 1955)	10.9%
	January 1947 to June 1950	1.7%
	World War II (December 1941 to December 1946)	8.6%
	November 1941 or earlier	0.4%
Branches served on active duty (Mark all that apply) (A2)	Army	47.3%
	Navy	23.0%
	Air Force	20.4%
	Marine Corps	9.9%
	Coast Guard	1.5%
	Other	0.4%
Percent reporting service in Guard/Reserve (A1b)		15.1%
Percent reporting service in combat or war zone (A7)		33.9%
Percent reporting exposure to dead/dying/wounded (A8)		33.9%
Percent reporting POW status (A9)		0.2%
Percent reporting they were “Definitely” or “Probably” exposed to environment hazards (A10)*		23.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were included in the denominator.

Table Details: Table 4.1.1-D1. Military Service Experiences of Responding Veterans by Gender and Race/Ethnicity

- **Service in Combat (A7).** Almost 34 percent of Veterans overall reported that they had served in combat or a war zone. Fewer female Veterans reported this type of service (19.4%) while more Hispanics (42.9%), American Indians/Alaska Natives (48.3%) and Asians (43.4%) reported combat service than Veterans generally.
- **Exposure to Dead/Dying/Wounded (A8).** Almost 34 percent of Veterans overall reported that they had been exposed to dead, dying or wounded. Fewer female Veterans reported this type of exposure (26.7%) while more Hispanics (42.3%), American Indians/Alaska Natives (48.4%) and those reporting multiple races (42.1%) reported more exposure than Veterans generally.
- **Exposure to Environmental Hazards (A10).** More than 23 percent of Veterans reported that they were “Definitely” or “Probably” exposed to environmental hazards. Females were less likely to report exposure (15.3%) while Hispanics (30.5%), American Indians/Alaska Natives (37.9%) and those reporting multiple races (36.4%) reported more exposure than Veterans generally.
- **POW Status (A9).** Respondents were asked about their POW status and 0.2 percent of Veterans overall reported that they had ever been a POW. Asian/Pacific Islanders were more likely to report POW status (1.0%) than Veterans in general.

Table 4.1.1-D1. Military Service Experiences of Responding Veterans by Gender and Race/Ethnicity

Survey Item	Percent reporting service in combat or war zone (A7)	Percent reporting exposure to dead/dying/wounded (A8)	Percent reporting POW status (A9)	Percent reporting they were “Definitely” or “Probably” exposed to environment hazards (A10)*
All Veterans	33.9%	33.9%	0.2%	23.7%
Females	19.4%	26.7%	0.0%	15.3%
Hispanic	42.9%	42.3%	0.2%	30.5%
White only	33.5%	33.3%	0.1%	22.3%
African American/Black only	34.6%	35.1%	0.5%	29.4%
American Indian/Alaska Native only	48.3%	48.4%	0.0%	37.9%
Asian /Pacific Islander only **	43.4%	27.2%	1.0%	29.1%
Selected Multiple Races	35.6%	42.1%	0.4%	36.4%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* Responses of “Don’t know” were included in the denominator.

** The various Asian and Pacific Islander groups have been collapsed into two categories.

Comparable Survey Data: The 2001 National Survey of Veterans

The 2001 NSV included most of the same demographic items as the 2010 NSV. This section provides some demographic comparisons between the two surveys. Note that the weighted survey data are based on different weighting schemes in the two surveys. In the 2001 NSV, the data were not post-stratified to control totals. The 2010 estimates have been post-stratified to control totals based on projections from VA's VetPop 2007 Model. The 2010 control totals were based on Veteran age, gender, period of service, and branch. This means that the comparison between the 2001 and 2010 estimates are in part due to real changes in the estimates and in part due to an updated weighting methodology in 2010.

Estimates compared to the 2001 NSV. Four tables compare estimates as measured by the 2010 NSV and the 2001 NSV (Tables 4.1.1-A2 through 4.1.1-D2). The reader is referred to the appendix for notes and cautions on comparing the 2001 and 2010 NSV estimates.

Table Details: Table 4.1.1-A2. Demographics of Responding Veterans –2010 NSV Compared with 2001 NSV

- **Demographic Differences Between the 2001 NSV²⁰ and the 2010 NSV.** As the military continues to recruit a higher percentage of females, the Veteran population will experience a shift in its gender composition. The weighted proportion of female Veterans as reported in the 2001 NSV was 5.9 percent while the proportion as reported in 2010 is 8.1 percent.

The size of the active duty military has been generally decreasing since the end of the Vietnam War. The result is that the average age of Veterans is increasing over time. The weighted proportion of Veterans 55 years and older as reported in the 2001 NSV was 57.1 percent while the proportion as reported in 2010 is 63.9 percent.

Veterans today generally report higher educational attainment. The weighted proportion of Veterans receiving a bachelor's degree or greater reported in the 2001 NSV was 23.0 percent, while the proportion reported in 2010 is 29.4 percent.

²⁰ In order to compare 2001 with 2010, the 2001 reported percents were adjusted. In the 2001 report the "unknown" category was included in the denominator. The current report generally excludes unknown from the denominator. In order to compare the two, the 2001 percents were adjusted by allocating the unknown category to the known categories.

Finally, the racial and ethnic composition of the Veteran population is changing over time. The weighted proportion of Veterans reporting that they are White was 87.5% in the 2001 NSV while the proportion as reported in 2010 was slightly lower at 84.7%.

Table 4.1.1-A2. Demographics of Responding Veterans –2010 NSV Compared with 2001 NSV

Survey Item		2010 NSV	2001 NSV
Gender	Male	91.9%	94.1%
	Female	8.1%	5.9%
Age	Less than 35 years	7.3%	9.2%
	35-44 years	9.6%	12.1%
	45-54 years	19.3%	21.6%
	55-64 years	23.0%	19.8%
	65-74 years	20.3%	20.9%
	75 years or older	20.6%	16.4%
Education Level	Less than High School	5.4%	11.1%
	High School Diploma / GED	26.0%	30.0%
	Some college credit or AA	39.1%	35.9%
	Bachelor's degree or greater	29.4%	23.0%
Hispanic Origin	Hispanic	5.1%	4.5%
	Non-Hispanic	94.9%	95.5%
Race	White only	84.7%	87.5%
	African American / Black only	11.2%	9.1%
	Asian / Pacific Islander only *	1.2%	0.6%
	American Indian / Alaska Native only	0.7%	0.5%
	Selected Multiple Races	2.2%	2.3%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2001 National Survey of Veterans

* The various Asian and Pacific Islander groups from the 2010 NSV have been collapsed.

Table Details: Table 4.1.1-B2. Socio-Economic Status of Responding Veterans — 2010 NSV Compared with 2001 NSV

- **Differences in Socio-Economic Status Between the 2001 NSV and the 2010 NSV.** Fewer Veterans in 2010 reported being married as compared with 2001 (69.7 percent compared with 75.0 percent).

Family income as reported in the NSV has risen over time, with 34.7 percent reporting incomes of \$50,000 or greater in the 2001 NSV compared with 48.5 percent in the 2010 NSV. (This is based on reported income and is not adjusted for inflation.)

As the Veteran population ages, it is less likely to be employed. Based on the 2001 NSV, 54.9 percent of Veterans were employed compared with 45.0 percent in 2010. A meaningful portion of this difference is accounted for by unemployment — that is, those who are not employed but are looking for work (9.7 percent in 2010, up from 3.6 percent in 2001).

Table 4.1.1-B2. Socio-Economic Status of Responding Veterans –2010 NSV Compared with 2001 NSV

	Survey Item	2010 NSV	2001 NSV
Marital Status	Now Married	69.7%	75.0%
	Widowed	6.4%	5.3%
	Divorced	13.3%	11.4%
	Separated	1.7%	1.0%
	Never Married	8.1%	7.2%
	Civil Commitment or Union	0.8%	N/A
Income	Less than \$20,000	15.3%	19.5%
	\$20,000 to less than \$40,000	26.0%	29.6%
	\$40,000 to less than \$50,000	10.3%	10.8%
	\$50,000 or more	48.5%	34.7%
Employment	Working	45.0%	54.9%
	Not working, but looking for work	9.7%	3.6%
	Not working and not looking for work	45.3%	41.5%
Living Arrangement	Rent home	16.2%	17.6%
	Own home	75.5%	78.1%
	Occupy dwelling with no payment of cash rent	2.8%	3.8%
	Other	5.5%	0.5%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2001 National Survey of Veterans

N/A — Not asked in this year of the NSV.

Note: Income is based on respondent answers to the survey and has not been adjusted for inflation.

Table Details: Table 4.1.1-C2. Income Sources of Responding Veterans — 2010 NSV Compared with 2001 NSV

- **Differences in Income Sources Between the 2001 NSV and the 2010 NSV.** With the aging of the Veteran population, the types of income changes over time. For example, the percentage reporting Social Security has increased over time (from 42.8 percent of Veterans in 2001 to 49.1 percent in 2010).

Table 4.1.1-C2. Income Sources of Responding Veterans—2010 NSV Compared with 2001 NSV

Survey Item		2010 NSV	2001 NSV
Sources of Income in Past 12 Months *	Wages, salary, etc.	66.4%	61.5%
	Self-employment income **	17.8%	15.0%
	Interest, dividends, etc.	46.9%	45.2%
	Social Security or Railroad Retirement	49.1%	42.8%
	Supplemental Security Income (SSI)	7.3%	N/A
	Public assistance or welfare payments, state or local	3.9%	2.0%
	Retirement, survivor, or disability pensions ***	40.8%	35.5%
	Any other sources of income (including from the VA)****	14.3%	24.7%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2001 National Survey of Veterans

* Responses of “Don’t know” were excluded from the denominator.

** In 2001, the question asked about income from “Your own business.” Unclear whether concept of “own business” is fully comparable with “Self-employment.”

*** In 2001, the question asked about any retirement or pension plan [including U.S. Civil Service Retirement or U.S. Railroad Retirement] — it did not mention pensions for survivors.

**** For 2001, this percent was determined by combining several categories, including unemployment insurance, worker’s compensation, VA pension, VA compensation, and income from another source.

“N/A” indicates that the question was not asked.

Table Details: Table 4.1.1-D2. Period of Service of Responding Veterans — 2010 NSV Compared with 2001 NSV

- **Differences in Period of Service Between the 2001 NSV and the 2010 NSV.** As the Veteran population ages, the percentage of NSV respondents who indicated that they served in WWII and the Korean War declines. For example, in the 2001 NSV, 20.5 percent indicated that they had served in WWII compared with only 8.6 percent in the 2010 NSV.

Table 4.1.1-D2. Period of Service of Responding Veterans–2010 NSV Compared with 2001 NSV

Survey Item		2010 NSV	2001 NSV
Period of Service (Mark all that apply) (A3)	September 2001 or later	11.7%	N/A
	August 1990 to August 2001 (includes Persian Gulf War)	18.7%	13.9%
	May 1975 to July 1990	27.2%	27.9%
	Vietnam Era (1964-1975)	33.5%	36.1%
	February 1955 to July 1964	17.5%	25.6%
	Korean War (July 1950 to January 1955)	10.9%	16.9%
	January 1947 to June 1950	1.7%	6.7%
	World War II (December 1941 to December 1946)	8.6%	20.5%
	November 1941 or earlier	0.4%	N/A

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2001 National Survey of Veterans

N/A Not available from this administration of the NSV.

Comparable Survey Data: The 2008 American Community Survey

The American Community Survey (ACS), conducted by the U.S. Census Bureau, is designed to produce detailed, demographic estimates in this country. The most recent data available to the authors of this report were from the 2008 ACS. The comparisons between the 2008 ACS and the 2010 NSV provide a quality check of the NSV data in terms of the weighted, demographic distribution of the 2010 NSV. The comparison, however, is not a direct one, as the two surveys were conducted about 1 - 1 ½ years apart.

Estimates compared to the 2008 American Community Survey. Four tables compare estimates as measured by the 2010 NSV and the 2008 ACS (Tables 4.1.1-A3 through 4.1.1-D3). The reader is referred to the appendix for notes and cautions on comparing the NSV estimates to the ACS.

Table Details: Table 4.1.1-A3. Demographics of Responding Veterans — 2010 NSV Compared with 2008 ACS

- **Comparison of Demographics Between the 2010 NSV and the 2008 ACS.** The 2010 NSV data were weighted using information from both the ACS and the VetPop model. Differences between the 2010 NSV and the 2008 ACS may be due in part to differences in the weighting procedures. Differences may also be due in part to real change over time.

There are somewhat more female respondents to the 2010 NSV than to the 2008 ACS (8.1 percent compared with 6.7 percent). Respondents to the 2010 NSV were slightly younger than the 2008 ACS (37.7 percent of 2010 NSV respondents were age 54 or younger compared with 34.1 percent of 2008 ACS respondents) and better educated (29.4 percent of 2010 NSV respondents had a bachelor's degree or higher compared with 25.4 percent of 2008 ACS respondents).

Race and ethnicity were similar between the two surveys (as shown in Table 4.1.1-A3).

Table 4.1.1-A3. Demographics of Responding Veterans — 2010 NSV Compared with 2008 ACS

Survey Item		2010 NSV	2008 ACS
Gender	Male	91.9%	93.3%
	Female	8.1%	6.7%
Age	Less than 35 years	7.2%	7.7%
	35-44 years	11.7%	11.3%
	45-54 years	18.8%	15.1%
	55-64 years	22.5%	25.5%
	65-74 years	19.8%	18.4%
	75 years or older	20.1%	22.0%
Education Level	Less than High School	5.4%	9.0%
	High School Diploma / GED	26.0%	30.0%
	Some college credit or AA	39.1%	35.7%
	Bachelor's degree	17.8%	15.4%
	Master's degree or greater	11.6%	10.0%
Hispanic Origin	Hispanic	5.1%	5.1%
	Non-Hispanic	94.9%	94.9%
Race	White only	84.7%	84.9%
	African American / Black only	11.2%	10.5%
	Asian / Pacific Islander only *	0.7%	1.3%
	American Indian / Alaska Native only	1.2%	0.5%
	Other / Selected Multiple Races **	2.2%	2.6%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2008 American Community Survey (ACS)

* The various Asian and Pacific Islander groups have been collapsed.

** The ACS allows respondents to select "Other race"; the NSV did not.

Table Details: Table 4.1.1-B3. Socio-Economic Status of Responding Veterans — 2010 NSV Compared with 2008 ACS

- **Comparison of Socio-Economic Status Between the 2010 NSV and the 2008 ACS.**

Somewhat more respondents to the 2010 NSV reported being married than in the 2008 ACS (69.7 percent compared with 66.7 percent).

Reports of income are quite different between the 2010 NSV and the 2008 ACS. Many more respondents to the 2010 NSV reported incomes below \$20,000 (15.3 percent for the 2010 NSV compared with 6.2 percent for the 2008 ACS). The 2008 ACS has more respondents reporting incomes above \$100,000 (26.9%) compared with the 2010 NSV (16.0%). The large differences may be due, in part, to real income changes due to the economic downturn, and, in part, due to methodological differences in the two surveys. The ACS asks very detailed income questions for each person in the household, and then sums people within the household to determine income. Income is determined based on the various sources of income. Respondents are asked whether they had wages in the past 12 months, and then for the dollar amount. This is asked for the various sources of income. This is a very different methodology from the 2010 NSV, which asked respondents to describe sources of income, and then provide the range of family income in the past 12 months.

There is also considerable difference between the 2010 NSV and the 2008 ACS in terms of employment rates. Based on findings from the 2010 NSV, 9.7 percent of Veterans overall reported being unemployed and looking for work, as compared with only 2.7 percent of Veterans responding to the 2008 ACS. Part of this difference is likely due to real change. In 2009 and 2010, the U.S. economy underwent a recession and the national unemployment rate reached as high as 9 and 10 percent. Based on a News Release from the Bureau of Labor Statistics (BLS), the jobless rate for Veterans was 8.1 percent in 2009²¹. The 2010 NSV estimate of 9.7 percent is higher than this posted rate. Part of this may be due to additional unemployment in latter 2009 and early 2010, and part of this difference may be methodological in nature. The Current Population Survey (CPS) has been created to generate official statistics on the labor force and is used to generate the monthly employment statistics. A single question on employment (as in the NSV) would likely have

²¹ Based on a BLS March 12, 2010 News Release titled: Employment Situation of Veterans Summary. Accessed via their web page <http://www.bls.gov/news.release/vet.nr0.htm> in July 2010.

more measurement error in it than a battery of questions focused on determining employment.

Table 4.1.1-B3. Socio-Economic Status of Responding Veterans — 2010 NSV Compared with 2008 ACS

	Survey Item	2010 NSV	2008 ACS
Marital Status	Now Married	69.7%	66.7%
	Widowed	6.4%	7.3%
	Divorced	13.3%	14.5%
	Separated	1.7%	2.0%
	Never Married	8.1%	9.5%
	Civil Commitment or Union	0.8%	N/A
Income	Less than \$20,000	15.3%	6.2%
	\$20,000 to less than \$40,000	26.0%	17.8%
	\$40,000 to less than \$60,000	19.8%	19.9%
	\$60,000 to less than \$100,000	22.9%	29.2%
	\$100,000 or more	16.0%	26.9%
Employment	Working	45.0%	50.9%
	Not working, but looking for work	9.7%	2.7%
	Not working and not looking for work	45.3%	46.5%
Living Arrangement	Rent home	16.2%	18.4%
	Own home—with an outstanding mortgage	44.0%	46.9%
	Own home—no mortgage balance	31.5%	33.6%
	Occupy dwelling with no payment of cash rent	2.8%	1.4%
	Other	5.5%	N/A
Covered by Health Insurance	Insured	90.0%	93.7%
	Uninsured	10.0%	6.3%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2008 American Community Survey (ACS)

“N/A” indicates that this response was not an option in the 2008 ACS.

Table Details: Table 4.1.1-C3. Income Sources of Responding Veterans — 2010 NSV Compared with 2008 ACS

- Comparison of Income Sources Between the 2010 NSV and the 2008 ACS.** Income sources in the ACS database are based on the person-level. Income sources in the NSV data are based on the family-level. In order to obtain income source information at the Veteran family level from the ACS, we analyzed data not only from the Veterans, but also from other members of their households. If any household members reported an income source, then we included that in the results presented in Table 4.1.1-C3 below.

In addition to these differences in measurement, there are methodological differences. The ACS questionnaire includes much greater detail on income and its sources than does the NSV questionnaire.

According to the 2010 NSV, 66.4 percent of Veterans reported that their family incomes were in part attributable to wages and salaries. This compares with 66.0 percent of Veterans earning wages and salaries as reported in the 2008 ACS. Fewer Veterans reported that they received income from interest or dividends in the 2008 ACS (33.8%) than in the 2010 NSV (46.9%), and fewer reported self-employment income in the 2008 ACS (9.9%) than in the 2010 NSV (17.8%).

Table 4.1.1-C3. Income Sources of Responding Veterans — 2010 NSV Compared with 2008 ACS

Survey Item		2010 NSV	2008 ACS
Sources of Income in Past 12 Months *	Wages, salary, etc.	66.4%	66.0%
	Self-employment income	17.8%	9.9%
	Interest, dividends, etc.	46.9%	33.8%
	Social Security or Railroad Retirement	49.1%	48.9%
	Supplemental Security Income (SSI)	7.3%	3.4%
	Public assistance or welfare payments, state or local	3.9%	1.6%
	Retirement, survivor, or disability pensions	40.8%	37.7%
	Any other sources of income	27.2%	21.3%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2008 American Community Survey (ACS)

* Responses of “Don’t know” were excluded from the NSV denominator.

Table Details: Table 4.1.1-D3. Period of Service of Responding Veterans— 2010 NSV Compared with 2008 ACS

- Comparison of Period of Service Between the 2010 NSV and the 2008 ACS.** The ACS dataset does not provide information on each service period, but rather provides an abbreviated list of service period combinations. Also, service periods that are between major eras (for example, between the Gulf War and Vietnam Era) are only available for those Veterans who served only in that one period. In Table 4.1.1-D3 we only present the major eras (excluding the “between” eras).

The 2010 NSV data and 2008 ACS data indicate that the proportion of living Veterans who served in earlier periods is shrinking while the proportion of those who served in recent periods is growing. This shift happens naturally, as the Veteran population ages.

Table 4.1.1-D3. Military Service Experiences of Responding Veterans — 2010 NSV Compared with 2008 ACS

	Survey Item	2010 NSV	2008 ACS*
Period of Service (A3)	September 2001 or later	11.7%	8.1%
	August 1990 to August 2001 (includes Persian Gulf War)	18.7%	15.3%
	Vietnam War	33.5%	34.3%
	Korean War (July 1950 to January 1955)	10.9%	12.9%
	World War II (December 1941 to December 1946)	8.6%	11.9%

SOURCES: 2010 National Survey of Veterans — Veteran Survey; 2008 American Community Survey (ACS)

4.1.2 Awareness and Outreach

VA has long understood the importance of outreach activities to raise awareness of available benefits and services among Veterans. Congress, too, recognizes this as an important goal, and as such, Congress authorized P.L. 108-454, section 805, which requires, in part, that VA measure the current level of awareness of benefits and services.

Section 4.1.2 of this report presents results from those questions that touch on Veteran awareness and understanding of VA benefits and describes Veteran information-seeking behaviors and their preferred modes for VA outreach efforts. We also present the results by the various Veteran subgroups of interest.

Major highlights from Section 4.1.2 include:

- The initial awareness question asks Veterans whether they understand the “Veterans benefits available to [them]”. This general question garnered the largest proportion of positive responses among the awareness questions: 41.0 percent of Veterans indicated that they understood their general benefits “A lot” or “Some.” As the survey became more specific, the percentage declined, with 20.0 percent of Veterans reporting they understood the “Veterans life insurance benefits” to which they are entitled.
- Lack of knowledge varied within a benefit area. For example, a relatively large percentage of Veterans said they had “heard about” the ability to be buried at a VA cemetery (41.5%) but as the benefits became more specific, the awareness level generally dropped (e.g., 7.3 percent were aware of cash plot allowances, and 10.6 percent were aware of cash burial allowances).
- Based on the 2010 NSV results, enrollees of health care benefits/services are considerably more informed than non-enrollees. For example, among WWII Veterans, almost 73 percent of enrollees reported that they understood their health care benefits “A lot” or “Some,” compared with only 25.6 percent of non-enrollees.
- More recent Veteran cohorts generally report greater understanding of benefits and have more awareness of the various benefits. For example, those serving after September 2001 reported the highest level of understanding (60.5%) while 44.6 percent of WWII Veterans reported that they understand the Veterans benefits available to them “A lot” or “Some.”

- Regarding outreach about Veterans' Group Life Insurance (VGLI), 80.5 percent of Veterans preferred that VA communicate with them via direct mail.
- Veterans expressed willingness to use the Internet to obtain information about VA benefits (68.8%) or to apply for VA benefits (65.6%).
- Few Veterans (3.2%) reported using the "MyHealtheVet" website.
- Almost 20 percent of Veterans (19.8%) indicated that they had sought information on eligibility for VA health care in the past year. A total of 17.7 percent reported searching for VA health care facility locations, and 14.9 percent sought information about VA prescription benefits.
- Veterans from more recent cohorts (namely August 1990-August 2001/Persian Gulf War era and those serving September 2001 or later) were more likely to report seeking information on VA benefits and services in the past year than older cohorts (that is, cohorts that served before 1990). For example, 74.2 percent of those serving September 2001 or later reported seeking information in the past 12 months compared with 35.6 percent of those serving during WWII.
- The majority of Veterans access the Internet (72.3%) and, of those who use it, most access it at least once a day (68.4%) or at least once a week but not every day (23.5%). The location of use is generally the home or workplace. A similar percentage of Veterans reported sending or receiving email (70.6%), also from the home or workplace.
- Younger Veterans (those age 18-30) reported more use of the Internet (98.7%) than Veterans overall (72.3%). Almost all young Veterans (95.9%) and those serving September 2001 or later (96.1%) use the Internet at least weekly, if not daily. Older cohorts, such as WWII Veterans, reported less use of the Internet (33.5%), although those who do use it are frequent users (with close to 85 percent reporting use at least weekly).
- Young Veterans, those serving September 2001 or later, and Veterans serving from August 1990 to August 2001 (including the Persian Gulf War) reported much greater willingness to use the Internet for various activities than older Veteran cohorts. For example, 93.2 percent of those serving September 2001 or later reported willingness to use the Internet to carry out research on services compared with 35.3 percent of WWII Veterans.

The 2010 NSV Veterans Survey — Awareness and Understanding. Four tables describe benefit awareness and understanding as reported by respondents to the 2010 NSV Veteran Survey (Tables 4.1.2-A through 4.1.2-D). Questions in the survey included whether Veterans understood their benefits, whether they knew what was available to them, satisfaction with their ability to obtain information and whether they had heard of specific benefits.

Table Details: Table 4.1.2-A Benefit Awareness and Understanding

- **Veterans Indicating They Understood Their Benefits (B1).** Veterans were asked whether they understand the “Veterans benefits available to [them].” This general question had the largest percentage of positive responses among the awareness questions: 41.0 percent of Veterans indicated that they understood their general benefits “A lot” or “Some” (B1a). As the survey became more specific, this percentage declined to 20.0 percent reportedly understanding the “Veterans life insurance benefits” they are entitled to.
- **Veterans Indicating They Know What Is Available to Them Through Their VA Health Coverage (F6a).** Approximately 18 percent of Veterans indicated that they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage.
- **Veterans Indicating They Knew at Discharge That They Could Convert from SGLI to VGLI (I3).** Approximately 23 percent of Veterans indicated that they knew at discharge that they could convert from SGLI to VGLI.
- **Veterans Indicating They Know VA Has a Home Loan Guaranty Program for Eligible Veterans (J2).** Slightly more than 68 percent of Veterans indicated they are aware that the VA has a home loan guaranty program for eligible Veterans.
- **Satisfaction With Ability to Get Accurate Information About Burial Benefits (K1).** Veterans were asked about their level of satisfaction with the ability to get accurate information about various burial benefits. The majority (59.7%) indicated that they have not tried to obtain information on burial benefits. Another 18.1 percent indicated they were neither satisfied nor dissatisfied, while 14.3 percent reported that they were very satisfied or satisfied, and 7.9 percent reported that they were dissatisfied or very dissatisfied.

- **Percent of Veterans Indicating They Had Heard of Burial Benefits (K3).** Veterans were asked whether they had heard about various burial benefits. Response choices were “Yes,” “No,” and “Don’t know.” For this analysis we included “Don’t know” in the denominator, since in terms of awareness, a “Don’t know” response can be treated as if the Veteran lacked awareness. A relatively large percentage of Veterans said they had “heard about” the ability to be buried at a VA cemetery (41.5%) but as the benefits became more specific, the awareness level generally dropped (e.g., 7.3 percent were aware of cash plot allowances and 10.6 percent were aware of cash burial allowances).

The reader is reminded that each survey item is presented in full detail in the appendix tables and that the exact question wording and response options are available in the questionnaire instruments, also included in the appendices.

Table 4.1.2-A. Benefit Awareness and Understanding

Survey Item		Value
Percent of Veterans indicating they understood their benefits "A lot" or "Some" (B1)	Veterans benefits that are available to me	41.0%
	Veterans health care benefits I'm entitled to	34.1%
	Veterans burial benefits available to me	29.0%
	Veterans education and training benefits I'm entitled to from VA	37.7%
	Veterans life insurance benefits I'm entitled to	20.0%
	Veterans Home Loan Guaranty benefits I'm entitled to	35.4%
Percent of Veterans indicating they "Completely agree" or "Agree" that they know what is available to them through their VA health coverage (F6a)		18.4%
Percent of Veterans indicating they knew at discharge that they could convert from SGLI to VGLI (I3)*		22.9%
Percent of Veterans indicating they know VA has a home loan guaranty program for eligible Veterans (J2)		68.2%
Satisfaction with ability to get accurate information about burial benefits (K1)	Very satisfied or Satisfied	14.3%
	Neither satisfied nor dissatisfied	18.1%
	Dissatisfied or Very dissatisfied	7.9%
	I have not tried to get information	59.7%
Percent of Veterans indicating they had heard of burial benefits (K3) **	Burial at a VA National or State Veterans cemetery	41.5%
	Headstone and burial markers provided by VA at private cemeteries	27.7%
	Presidential Memorial Certificates for next of kin	9.3%
	Cash plot allowance	7.3%
	Cash burial allowance	10.6%
	Military Funeral Honors	37.9%
	Receiving a U.S. Flag	46.1%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* Percent includes only those answering "Yes" or "No" and excludes those indicating that they did not have SGLI.

** Responses of "Don't know" were included in the denominator for K3.

Table Details: Table 4.1.2-B Health Benefits Awareness and Understanding Between Enrollees vs. Non-enrollees by Select Veteran Domains

- **Enrollees (E1).** Almost 25 percent of Veterans indicated that they had enrolled in VA health care. About 68 percent indicated that they had not enrolled in VA health care, and the remaining 7 percent responded that they did not know whether they had been enrolled. Table 4.1.2-B below presents awareness data for those who answered “Yes” (labeled “enrollees”) compared with those who answered “No” (labeled “non-enrollees”). Note that results in this bullet about enrollees are included in the discussion only; they are not presented in the table.
- **Enrollees and Non-Enrollees Indicating They Understand Health Care Benefits (B1b).** As shown by survey results, enrollees feel considerably more informed than non-enrollees. This pattern is consistent across all Veteran subgroup domains, although for some groups the knowledge gap is wider than others. Table 4.1.2-B provides details for enrollees and non-enrollees overall and by select Veteran domains (e.g., among WWII Veterans, almost 73 percent of enrollees reported that they understood their health care benefits “A lot” or “Some,” compared with only 25.6 percent of non-enrollees).
- **Enrollees and Non-Enrollees Indicating They Know What is Available Through Their VA Health Coverage (F6a).** Also shown by survey results, enrollees were more likely to report that they know what is available through their VA health coverage than non-enrollees. This pattern is consistent across all Veteran subgroup domains, although for some groups, the knowledge gap is wider than for others. Table 4.1.2-B provides details for enrollees and non-enrollees overall and by select Veteran domains (e.g., among female Veterans, more than 43 percent of enrollees reported that they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage, compared with only about 5 percent of non-enrollees).

Table 4.1.2-B. Health Benefits Awareness and Understanding Between Enrollees vs. Non-enrollees by Select Veteran Domains

Survey Item	Percentage indicating they understood entitled Health care benefits “A lot” or “Some” (B1b)		Percent who “Completely agree” or “Agree” with statement: “I know what is available through my VA health coverage” (F6a)	
	Enrollee	Non-Enrollee	Enrollee	Non-Enrollee
All Veterans	74.4%	19.5%	47.5%	8.1%
WWII	72.8%	25.6%	50.2%	15.7%
Korean War	79.9%	21.4%	55.7%	12.8%
Vietnam Era	76.0%	22.2%	51.0%	6.7%
September 2001 or later	73.9%	32.9%	41.2%	12.1%
Females	75.8%	18.8%	43.2%	4.7%
Black/African American	70.5%	21.0%	45.5%	10.6%
Hispanic	77.2%	19.1%	43.6%	7.2%
Young Veterans (age 18-30)	60.7%	15.0%	31.6%	4.3%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.2-C Benefit Awareness and Understanding by Select Veteran Characteristics and Domains

- **Veterans Understanding Benefits Available to Them by Select Veteran Characteristics and Domains (B1).** More recent Veteran cohorts generally reported greater understanding of benefits and have more understanding about various benefits. Those serving after September 2001 reported the highest level of understanding (60.5%). Those serving during August 1990 to August 2001 reported the next highest understanding (50.7%). Others reported considerably lower levels of understanding. For example, 44.6 percent of WWII Veterans reported that they understand the Veterans benefits available to them “A lot” or “Some.” Table 4.1.2-C provides details for the other subitems in item B1 (B1b through B1f).
- **Veterans Indicating They Know What is Available to Them Through Their VA Health Coverage by Select Veteran Characteristics and Domains (F6a).** There are no large differences across Veteran subgroups in their reports on whether they know what is available to them through their VA health coverage. On average, 18.4 percent of Veterans reported that they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage. The Veteran subgroups that are presented in Table 4.1.2-C have very similar reports. One group reported a higher level of knowledge compared with others; 41.2 percent of Young Veterans (Age 18-30) reported that they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage.
- **Veterans Indicating They Knew at Discharge They Could Convert from SGLI to VGLI by Select Veteran Characteristics and Domains (I3).** More recent Veteran cohorts generally reported greater knowledge that they could convert from SGLI to VGLI. Table 4.1.2-C presents the percentage of those responding “Yes,” excluding those who answered that they did not have SGLI. More than 39 percent of Veterans who served during August 1990 to August 2001 reported that they knew at discharge they could convert from SGLI to VGLI. This cohort reports the highest level of understanding. Those serving after September 2001 reported a similar level of understanding (41.4%). Others reported lower levels of understanding. For example, 17.7 percent of Vietnam Era Veterans reported that they knew at discharge they could convert from SGLI to VGLI.

- **Veterans Indicating They Knew That the VA Has a Home Loan Guaranty Program by Select Veteran Characteristics and Domains (J2).** More recent Veteran cohorts generally reported greater knowledge that the VA has a home loan guaranty program. Approximately 80 percent of Veterans who served during August 1990 to August 2001 reported that they knew that VA has a home loan guaranty program. This period of service reports the highest level of understanding. Those serving after September 2001 also reported a high level of understanding (78.7%). Others reported lower levels of understanding. For example, 71.0 percent of Vietnam Era Veterans reported that they knew about the program, along with 61.7 percent of Korean War Veterans and 53.5 percent of WWII Veterans.
- **Satisfaction With Ability to Get Accurate Information About Burial Benefits by Select Veteran Characteristics and Domains (K1).** Older Veteran cohorts generally reported more satisfaction with their ability to obtain information about burial benefits. More than 24 percent of WWII Veterans and 21.1 percent of Korean War Veterans who sought information reported that they were “Very satisfied” or “Satisfied” with their ability to obtain information about burial benefits. This compares with about 13.9 percent of Vietnam Veterans and 18.6 percent of those serving after September 2001. Those who answered that they have not tried to obtain information were excluded from the denominator in this analysis.

Table 4.1.2-C. Benefit Awareness and Understanding by Select Veteran Characteristics and Domains

Survey Item*	Percent understanding Veterans benefits available to them (B1a)	Percent understanding health care benefits entitled to (B1b)	Percent understanding burial benefits available to them (B1c)	Percent understanding VA education and training benefits entitled to (B1d)
All Veterans	41.0%	34.1%	29.0%	37.7%
Nov. 1941 or earlier	55.4%	56.3%	43.0%	48.3%
World War II (Dec. 1941 to Dec. 1946)	44.6%	38.1%	35.3%	42.3%
Jan. 1947 to June 1950	42.2%	39.4%	39.5%	40.0%
Korean War (July 1950 to Jan. 1955)	44.6%	36.5%	34.8%	40.9%
Feb. 1955 to July 1964	34.5%	31.7%	27.7%	31.7%
Vietnam era (Aug. 1964 to Apr. 1975)	44.2%	37.3%	31.5%	42.6%
May 1975 to July 1990	41.1%	35.8%	30.6%	32.4%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	50.7%	42.3%	36.2%	43.2%
September 2001 or later	60.5%	48.2%	38.5%	58.9%
Females	41.5%	36.1%	30.8%	37.2%
Black/African American	41.6%	39.5%	27.8%	37.8%
Hispanic	47.0%	39.4%	34.4%	45.7%
Young Veterans (age 18-30)	51.4%	33.1%	23.2%	56.2%

(table continues)

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* “Percent understanding Veterans benefits available to them” is based on those answering “A lot” or “Some” to item B1a.

“Percent understanding health care benefits entitled to” is based on those answering “A lot” or “Some” to item B1b.

“Percent understanding burial benefits available to them” is based on those answering “A lot” or “Some” to item B1c.

“Percent understanding VA education and training benefits entitled to” is based on those answering “A lot” or “Some” to item B1d.

Table 4.1.2-C. Benefit Awareness and Understanding by Select Veteran Characteristics and Domains (continued)

Survey Item*	Percent understanding Veterans insurance benefits entitled to (B1e)	Percent understanding Home Loan Guaranty benefits entitled to (B1f)	Percent indicating they know what is available through their VA health coverage (F6a)	Percent indicating they knew at discharge that they could convert from SGLI to VGLI (I3)
All Veterans	20.0%	35.4%	18.4%	21.7%
Nov. 1941 or earlier	45.5%	47.3%	—	37.3%
World War II (Dec. 1941 to Dec. 1946)	33.6%	29.1%	25.0%	36.2%
Jan. 1947 to June 1950	35.3%	32.6%	23.0%	30.4%
Korean War (July 1950 to Jan. 1955)	26.6%	34.0%	23.8%	27.6%
Feb. 1955 to July 1964	13.3%	28.5%	18.3%	8.9%
Vietnam era (Aug. 1964 to Apr. 1975)	17.8%	39.3%	19.2%	17.7%
May 1975 to July 1990	22.2%	41.4%	16.0%	28.3%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	29.0%	46.3%	19.0%	39.6%
September 2001 or later	34.6%	48.9%	21.8%	41.4%
Females	23.3%	38.7%	15.7%	22.2%
Black/African American	22.0%	37.2%	22.5%	17.7%
Hispanic	20.0%	35.4%	18.4%	21.7%
Young Veterans (age 18-30)	45.5%	47.3%	41.2%	37.3%

(table continues)

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent understanding Veterans life insurance benefits entitled to” is based on those answering “A lot” or “Some” to item B1e.

“Percent understanding Home Loan Guaranty benefits entitled to” is based on those answering “A lot” or “Some” to item B1f.

“Percent indicating they know what is available through their VA health coverage” is based on those answering “Completely agree” or “Agree” to the survey item F6a.

“Percent indicating they knew at discharge that they could convert from SGLI to VGLI” is based on those answering “Yes” to item I3.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table 4.1.2-C. Benefit Awareness and Understanding by Select Veteran Characteristics and Domains (continued)

Survey Item*	Percent indicating they know VA has a home loan guaranty program (J2)	Percent indicating satisfaction with ability to get accurate information about burial benefits (K2)
All Veterans	68.2%	14.3%
Nov. 1941 or earlier	61.9%	28.9%
World War II (Dec. 1941 to Dec. 1946)	53.5%	24.3%
Jan. 1947 to June 1950	61.9%	20.3%
Korean War (July 1950 to Jan. 1955)	61.7%	21.1%
Feb. 1955 to July 1964	60.5%	14.5%
Vietnam era (Aug. 1964 to Apr. 1975)	71.0%	13.9%
May 1975 to July 1990	79.0%	14.2%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	79.7%	17.1%
September 2001 or later	78.7%	18.6%
Females	74.1%	12.9%
Black/African American	71.6%	14.1%
Hispanic	71.8%	14.6%
Young Veterans (age 18-30)	67.8%	10.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent indicating they know VA has a home loan guaranty program” is based on those answering “Yes” to item J2.

“Percent indicating satisfaction with ability to get accurate information about burial benefits” is based on those answering “Very satisfied” or “Satisfied” to item K1 (in this table, the category “I have not tried to get information” has been excluded from the denominator).

Table Details: Table 4.1.2-D Percent of Veterans indicating they had heard of various burial benefits by Select Veteran Characteristics and Domains

- **Veterans Aware of Various Burial Benefits by select Veteran characteristics and domains (K3).** As already described under Table 4.1.2-A, this analysis included “Don’t know” in the denominator. More recent Veteran cohorts generally reported greater awareness of burial benefits, although the gap is wide for some benefits and small for others. The widest gap is seen for the benefit of military funeral honors. Close to 52 percent of those serving during August 1990 to August 2001 reported that they have heard of this benefit, compared with 33 percent of WWII Veterans. The smallest gap is seen for the benefit of a burial marker. Thirty-three percent of those serving during August 1990 to August 2001 reported that they have heard of this benefit, compared with 34.3 percent of WWII Veterans.

Female, Black/African American, and Hispanic Veterans generally have a similar level of awareness as Veterans overall. Exceptions include: 48 percent of female Veterans reporting that they have heard of burial at a VA National or State Veterans cemetery compared with 41.5 percent of Veterans overall; 12 percent of Black/African American Veterans having heard of Presidential Memorial Certificates compared with 9 percent of Veterans overall; and 51 percent of Black/African American Veterans having heard of being provided with a U.S. flag compared with 46 percent of Veterans overall.

Young Veterans generally reported the highest level of awareness. For example, 55 percent of them reported that they have heard of burial at a VA National or State Veterans cemetery. This is considerably higher than the average observed in their cohorts: 39 percent for those serving between February 1955 to July 1964 and 43 percent for those serving in World War II.

Table 4.1.2-D. Percent of Veterans Indicating They Had Heard of Various Burial Benefits by Select Veteran Characteristics and Domains

Survey Item (K3)*	Percent heard of burial benefits	Percent heard of burial marker benefits	Percent heard of Presidential Memorial Certificates	Percent heard of cash plot allowance	Percent heard of cash burial allowance	Percent heard of Military Funeral Honors	Percent heard of U.S. Flag
All Veterans	41.5%	27.7%	9.3%	7.3%	10.6%	37.9%	46.1%
Nov. 1941 or earlier	55.6%	53.3%	29.3%	21.5%	24.0%	36.0%	45.3%
World War II (Dec. 1941 to Dec. 1946)	43.0%	34.2%	8.2%	8.3%	13.9%	33.0%	44.0%
Jan. 1947 to June 1950	45.4%	33.2%	9.8%	8.7%	13.1%	37.9%	47.1%
Korean War (July 1950 to Jan. 1955)	47.0%	32.6%	8.7%	7.0%	11.2%	36.4%	44.5%
Feb. 1955 to July 1964	39.5%	25.6%	7.2%	5.7%	9.8%	34.4%	42.5%
Vietnam era (Aug. 1964 to Apr. 1975)	44.2%	30.9%	9.8%	7.5%	11.7%	40.4%	49.7%
May 1975 to July 1990	45.5%	30.2%	11.8%	8.7%	12.2%	44.9%	51.7%
Aug. 1990 to Aug. 2001 (Includes Persian Gulf War)	51.4%	33.0%	15.2%	11.9%	15.5%	51.9%	57.4%
September 2001 or later	50.5%	33.2%	15.5%	13.7%	15.6%	50.4%	57.4%
Females	48.1%	26.9%	11.3%	7.4%	10.3%	39.5%	47.6%
Black/African American	43.0%	25.2%	12.2%	7.7%	10.1%	39.1%	51.4%
Hispanic	41.5%	27.7%	9.3%	7.3%	10.6%	37.9%	46.1%
Young Veterans (age 18-30)	55.6%	53.3%	29.3%	21.5%	24.0%	36.0%	45.3%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* Responses of “Don’t know” were included in the denominator for all K3 estimates.

“Percent Heard of Cemetery Burial benefits” is based on those answering “Yes” to item K3a (Burial at a VA National or State Veterans cemetery).

“Percent Heard of Burial Marker benefits” is based on those answering “Yes” to item K3b (Headstone and burial markers provided by VA at private cemeteries).

“Percent Heard of Presidential Memorial Certificate” is based on those answering “Yes” to item K3c (Presidential Memorial Certificates for next of kin).

“Percent Heard of Cash Plot Allowance” is based on those answering “Yes” to item K3d (Cash plot allowance).

“Percent Heard of Cash Burial Allowance” is based on those answering “Yes” to item K3e (Cash burial allowance).

“Percent Heard of Military Funeral Honors” is based on those answering “Yes” to item K3f (Military Funeral Honors).

“Percent Heard of U.S. Flag” is based on those answering “Yes” to item K3g (Receiving a U.S. Flag).

The 2010 NSV Veterans Survey — Information Seeking and Outreach. Three tables that describe information seeking behaviors and VA Outreach preferences are presented below (Tables 4.1.2-E through 4.1.2-G). Survey questions included whether Veterans searched for benefits information in the prior year, mode preferences for VA communication about program changes, and willingness to use the Internet for various activities.

Table Details: Table 4.1.2-E Information Seeking

- **Veterans Seeking Information in Past 12 Months (B2).** Veterans were asked whether they had sought information on various VA benefits in the past 12 months. The most sought after information was on eligibility for VA health care (19.8%) and VA health care facility locations (17.7%) while the fewest reporting seeking information about VA transition assistance (2.3%) and VA vocational rehabilitation (3.3%).
- **Best Way for VA to Communicate VGLI Program Changes (I1a).** Veterans covered by VGLI were asked what the one best method was for VA to communicate changes to the VGLI program. Respondents were given options of email, direct mail, the VA insurance web site and “Other.” More than 80 percent of Veterans indicated that direct mail would be best, followed by 14.2 percent email, 3.3 percent the VA insurance web site and 2.0 percent some other way.
- **Willingness to Use the Internet for Various Activities (M5).** Veterans were asked about their willingness to use the Internet for a variety of activities. Responses ranged from a high of about 74 percent who were “Very willing” or “Somewhat willing” to use the Internet to obtain news and information, and carry out research on services, to a low of 44.4 percent willing to use the Internet to respond to polls or surveys. Almost 68.8 percent said they were willing to use the Internet to obtain information about VA benefits and 65.6 percent said they would be willing to use it to apply for VA benefits.

Table 4.1.2-E. Information Seeking

	Survey Item	Value
Percent of Veterans who reported searching for information in the past 12 months (B2)	Eligibility for VA health care	19.8%
	VA health care facility locations	17.7%
	VA life insurance	4.5%
	VA home loans	9.1%
	VA education and training	10.2%
	VA vocational rehabilitation	3.3%
	VA burial and memorial benefits	6.2%
	VA disability compensation and pension	12.0%
	VA benefits for dependents and survivors	5.3%
	VA transition assistance	2.3%
	VA prescription benefits	14.9%
(If covered by VGLI) What is the best way for VA to communicate VGLI program changes? (I1a)	Email	14.2%
	Direct mailings	80.5%
	Veterans Affairs (VA) insurance web site	3.3%
	Other	2.0%
Percent indicating they are "Very willing" or "Somewhat willing" to use the Internet for the following activities (M5)	Obtaining news and information	74.1%
	Carrying out research on services	73.6%
	Purchasing goods and services	62.7%
	Responding to polls or surveys	44.4%
	Obtain information about VA benefits	68.8%
	Apply for VA benefits	65.6%
Percent of Veterans indicating they have ever used the "MyHealtheVet" web site (M6)		3.2%
Percent of Veterans indicating they would like to receive VA information through the internet (M7)		59.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.2-F Percent of Veterans who reported searching for information in the past 12 months by Select Veteran Domains

- **Veterans Seeking Information About VA Benefits in Past 12 Months (B2).** Veterans from more recent cohorts were more likely to have sought information about VA benefits in the past 12 months. In this analysis, we created a variable that indicates whether the respondent answered “Yes” to any of the questions about information-seeking behaviors. Seventy-four percent of those serving after September 2001 reported seeking information in the past 12 months. This is followed by 51.2 percent of those serving between August 1990 to August 2001 reportedly seeking information in the prior 12 months. Other cohorts reported that they were less likely to have sought information. For example, only about 35.6 percent of WWII Veterans reported that they had sought information about VA benefits in the past 12 months.

Females (43.9%), Blacks/African Americans (57.5%), Hispanics (47.8%) and young Veterans (82.4%) were more likely to report that they had sought information in the prior 12 months than Veterans overall (36.9%).

Of the specific sub-items in this question about information seeking, the largest gap between the subgroups is for the sub-item about searching for information about VA education and training. Sixty-six percent of young Veterans and 51.6 percent of those serving after September 2001 reported that they sought information about VA education and training in the past 12 months. This compared with only about 2 percent of WWII and 1 percent of Korean War Veterans. The smallest gap is seen in the sub-item about searching for information about VA prescription benefits (23.7 percent of Blacks/African Americans reported seeking this information in the past 12 months compared with 13.0 percent of those serving between February 1955 and July 1964).

Table 4.1.2-F provides details for the other sub-items in this question about information seeking.

Table 4.1.2-F. Percent of Veterans Who Reported Searching for Information in the Past 12 Months by Select Veteran Domains

Survey Item*	Percent who searched for information in the past 12 months	Percent searching for: eligibility for VA health care	Percent searching for: health care facility locations	Percent searching for: VA life insurance
All Veterans	36.9%	19.8%	17.7%	4.5%
Nov. 1941 or earlier	37.5%	16.3%	24.5%	5.7%
World War II (Dec. 1941 to Dec. 1946)	35.6%	17.1%	14.8%	4.9%
Jan. 1947 to June 1950	30.5%	15.4%	10.0%	5.9%
Korean War (July 1950 to Jan. 1955)	29.7%	16.0%	14.1%	3.5%
Feb. 1955 to July 1964	24.3%	13.6%	11.9%	1.3%
Vietnam era (Aug. 1964 to Apr. 1975)	34.3%	21.7%	18.5%	3.3%
May 1975 to July 1990	37.6%	19.4%	17.0%	6.4%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	51.2%	23.1%	23.5%	9.0%
September 2001 or later	74.2%	34.6%	35.0%	12.7%
Females	43.9%	22.2%	20.0%	5.9%
Black/African American	57.5%	33.6%	29.7%	12.0%
Hispanic	47.8%	24.7%	24.4%	6.3%
Young Veterans (age 18-30)	82.4%	38.4%	40.7%	10.9%

(table continues)

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* “Percent who searched for information in the past 12 months” is based on those answering “Yes” to any of the sub-items in question B2.

“Percent searching for: eligibility for VA health care” is based on those answering “Yes” to the item B2a.

“Percent searching for: health care facility locations” is based on those answering “Yes” to the item B2b.

“Percent searching for: VA life insurance” is based on those answering “Yes” to the item B2c.

Table 4.1.2-F. Percent of Veterans Who Reported Searching for Information in the Past 12 Months by Select Veteran Domains (continued)

Survey Item*	Percent searching for: VA home loans	Percent searching for: VA education and training	Percent searching for: VA vocational rehabilitation	Percent searching for: VA burial and memorial benefits
All Veterans	9.1%	10.2%	3.3%	6.2%
Nov. 1941 or earlier	0.0%	0.0%	0.0%	5.2%
World War II (Dec. 1941 to Dec. 1946)	1.9%	1.8%	0.6%	10.8%
Jan. 1947 to June 1950	1.3%	0.0%	0.6%	10.0%
Korean War (July 1950 to Jan. 1955)	2.1%	1.2%	0.5%	5.9%
Feb. 1955 to July 1964	2.8%	1.3%	0.5%	5.2%
Vietnam era (Aug. 1964 to Apr. 1975)	5.1%	2.8%	2.0%	6.8%
May 1975 to July 1990	12.7%	12.5%	5.6%	6.8%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	20.3%	23.9%	6.7%	6.3%
September 2001 or later	29.0%	51.6%	10.8%	7.9%
Females	19.4%	24.6%	7.3%	6.2%
Black/African American	20.8%	24.0%	11.2%	10.2%
Hispanic	20.1%	19.6%	5.8%	5.4%
Young Veterans (age 18-30)	32.8%	66.0%	11.1%	7.0%

(table continues)

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent searching for: VA home loans” is based on those answering “Yes” to the item B2d.

“Percent searching for: VA education and training” is based on those answering “Yes” to the item B2e.

“Percent searching for: VA vocational rehabilitation” is based on those answering “Yes” to the item B2f.

“Percent searching for: VA burial and memorial benefits” is based on those answering “Yes” to the item B2g.

Table 4.1.2-F. Percent of Veterans Who Reported Searching for Information in the Past 12 Months by Select Veteran Domains (continued)

Survey Item	Percent searching for: VA disability compensation and pension	Percent searching for: VA benefits for dependents and survivors	Percent searching for: VA transition assistance	Percent searching for: VA prescription benefits
All Veterans	12.0%	5.3%	2.3%	14.9%
Nov. 1941 or earlier	16.4%	6.3%	2.1%	20.9%
World War II (Dec. 1941 to Dec. 1946)	8.5%	3.7%	2.0%	18.5%
Jan. 1947 to June 1950	8.6%	4.1%	1.1%	15.4%
Korean War (July 1950 to Jan. 1955)	5.1%	2.8%	0.9%	15.3%
Feb. 1955 to July 1964	5.0%	2.6%	0.7%	13.0%
Vietnam Era (Aug. 1964 to Apr. 1975)	12.9%	5.0%	1.1%	17.0%
May 1975 to July 1990	14.5%	8.7%	3.3%	13.5%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	22.1%	10.4%	5.1%	15.1%
September 2001 or later	31.6%	14.4%	10.2%	17.7%
Females	16.4%	7.9%	3.8%	15.0%
Black/African American	26.6%	11.1%	6.4%	23.7%
Hispanic	15.9%	7.8%	4.3%	18.4%
Young Veterans (age 18-30)	27.4%	12.1%	6.7%	15.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent searching for: VA disability compensation and pension” is based on those answering “Yes” to the item B2h.

“Percent searching for: VA benefits for dependents and Surviving Spouses” is based on those answering “Yes” to the item B2i.

“Percent searching for: VA transition assistance” is based on those answering “Yes” to the item B2j.

“Percent searching for: VA prescription benefits” is based on those answering “Yes” to the item B2k.

Table Details: Table 4.1.2-G. Information Seeking by Select Veteran Domains

- **Best Way for VA to Communicate Information About the VGLI Program.** Veterans who are covered by VGLI reported that the best way to communicate VGLI program changes was through direct mail. All period of service cohorts also reported that direct mail was the preferred method for VA to communicate. This was the same for all other subgroups investigated, including females, Blacks/African Americans, Hispanics and young Veterans. Note that results described in this bullet about communication about the VGLI program are only included in the discussion and are not presented in the table.
- **Veterans Using “MyHealthVet” Web Site (M6).** Veterans were asked whether they had visited the “MyHealthVet” web site. More than 3 percent of Veterans overall reported visiting the web site. More recent cohorts were more likely to have reported visiting the web site. For example, close to 6 percent of those serving between August 1990 and August 2001, and those serving after September 2001, reported visiting the web site. This compared with only 0.8 percent of WWII Veterans reported doing so. Young Veterans (3.0%) and Blacks/African Americans (4.8%) reported similarly.
- **Veterans Indicating They Would Like to Receive VA Information Through the Internet (M7).** Veterans were asked whether they would like to receive VA information through the Internet. More than 59 percent of Veterans overall reported they would like to receive VA information through the Internet. More recent cohorts were more likely to report interest in receiving information this way. For example, approximately 77 percent of those serving between August 1990 and August 2001, and those serving after September 2001, reported that they would like to receive VA information through the Internet compared with about 25 percent of WWII Veterans. Females (70.0%), Blacks/African Americans (69.1%), and Hispanics (64.1%) reported more interest than Veterans overall (59.2%). The differences between these groups and Veterans overall may be in part driven by differences in age²².

²² The average age of respondent Veterans was 63, while the average age of responding female, Black/African American, and Hispanic Veterans was 51, 56 and 55, respectively.

Table 4.1.2-G. Information Seeking by Select Veteran Domains

Survey Item	Percent of Veterans indicating they have ever used the “MyHealthVet” web site	Percent of Veterans indicating they would like to receive VA information through the Internet
All Veterans	3.2%	59.2%
Nov. 1941 or earlier	—	42.8%
World War II (Dec. 1941 to Dec. 1946)	0.8%	24.6%
Jan. 1947 to June 1950	1.0%	31.4%
Korean War (July 1950 to Jan. 1955)	1.3%	38.6%
Feb. 1955 to July 1964	2.2%	49.0%
Vietnam Era (Aug. 1964 to Apr. 1975)	3.8%	61.7%
May 1975 to July 1990	4.2%	73.1%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	5.8%	77.7%
September 2001 or later	5.7%	79.0%
Females	5.2%	70.0%
Black/African American	4.8%	69.1%
Hispanic	4.6%	64.1%
Young Veterans (age 18-30)	3.0%	75.6%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

*“Percent of Veterans indicating they have ever used the “MyHealthVet” web site” is based on those answering “Yes” to the item M6.

“Percent of Veterans indicating they would like to receive VA information through the Internet” is based on those answering “Yes” to the item M7.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

The 2010 NSV Veterans Survey — Internet Use. Three tables describe information about Internet use (Tables 4.1.2-H through 4.1.2-J). Survey questions included frequency of Internet and email use, as well as the location where the Veteran accessed the Internet or email. This section also includes questions about the willingness of Veterans to use the Internet for a variety of activities (such as responding to surveys, or applying for VA benefits).

Table Details: Table 4.1.2-H. Internet Use

- **Use of the Internet (M1-M3).** Veterans were asked whether they used the Internet and, if so, the frequency of their use. More than 72 percent of Veterans indicated they use the Internet at least occasionally. Of these, most reported using the Internet at least once a day (68.4%) or at least once a week (23.5%). The location of use was generally reported as the home (93.4%) or workplace (35.5%); this question about location was asked as a “Mark all that apply” so that it sums to greater than 100 percent.
- **Use of Email (M4-M4a).** Veterans were asked whether they sent email and, if so, where they generally send/retrieve their email. More than 70 percent of Veterans indicated they send or receive email at least occasionally. Of these, the location of use was generally reported as the home (93.7%) or workplace (36.5%); this question about location was asked as a “Mark all that apply” so that it sums to greater than 100 percent.

Table 4.1.2-H. Internet Use

Survey Item		Value
Percent using Internet (M1)		72.3%
(Of those who use) How often do you access the Internet or World Wide Web? (M2)	At least once a day	68.4%
	At least once a week but not every day	23.5%
	At least once a month but less than once a week	5.3%
	At least once a year but less than once a month	2.2%
	Less than once a year	0.6%
(Of those who use) Where do you go online to use the Internet? Mark all that apply. (M3)	Home	93.4%
	Work	35.5%
	School	3.5%
	Public library	8.5%
	Community center	1.1%
	Someone else's house	7.2%
	Some other place	5.5%
Percent sending/receiving email (M4)		70.6%
(Of those who email) Where do you go online to send or receive emails? Mark all that apply. (M4a)	Home	93.7%
	Work	36.5%
	School	3.5%
	Public Library	6.1%
	Community Center	0.9%
	Someone else's house	6.1%
	Some other place	5.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.2-I. Internet Use by Select Veteran Domains

- **Veterans Using the Internet (M1).** More than 72 percent of Veterans overall reported that they used the Internet. More recent cohorts were much more likely to report using the Internet. For example, 98.2 percent of those serving after September 2001 reported using the Internet while only 33.5 percent of WWII Veterans reported doing so.

Females (87.0%) reported more use than Veterans overall (72.3%). Blacks/African Americans (74.4%), and Hispanics (73.1%) reported similar use to Veterans overall.

Not shown in the table was the question on where Veterans go to use the Internet (M3) by Veteran subgroup. The answer was the same for all subgroups: the Home.

- **Frequency of Internet Use (M2).** Among those reporting Internet use, younger cohorts reported more frequent use than older cohorts. For example, close to 80 percent of those serving after September 2001 reported using the Internet daily while only about 52 percent of WWII Veterans reported doing so.

Females who used the Internet reported a similar level of daily use (66.1%) as Veterans overall (68.4%); the same is true for Hispanics (73.5%). Blacks/African Americans reported less frequent use (55 percent who used the Internet reported daily use).

- **Use of Email (M4-M4a).** Analyzed, although not presented in table form, is whether the Veterans use email and if so the most common location by Veteran subgroup. The pattern is similar to those observed in the question about Internet use: younger cohorts are more likely to use than older cohorts. For example, 96.6 percent of Veterans serving after September 2001 reported sending or receiving email compared with only 35.2 percent of WWII Veterans. Females (86.1%) reported more use than Veterans overall (70.6%). Blacks/African Americans (69.7%), and Hispanics (69.4%) reported similar use to Veterans overall.

Veterans were also asked where they generally send/receive emails. The answer was the same for all subgroups: the Home.

Details on M4-M4a by Veteran Domains are available in the Appendix tables.

Table 4.1.2-I. Internet Use by Select Veteran Domains

Survey Item*	Use Internet					Less than once per year
		Daily	Weekly	Monthly	Annually	
All Veterans	72.3%	68.4%	23.5%	5.3%	2.2%	0.6%
Nov. 1941 or earlier	40.1%	52.8%	27.1%	4.7%	9.8%	5.5%
World War II (Dec. 1941 to Dec. 1946)	33.5%	52.1%	32.8%	7.8%	4.8%	2.5%
Jan. 1947 to June 1950	40.1%	48.5%	33.7%	12.4%	4.1%	1.4%
Korean War (July 1950 to Jan. 1955)	45.6%	59.3%	29.3%	6.5%	3.0%	1.7%
Feb. 1955 to July 1964	63.7%	63.4%	27.9%	6.4%	2.2%	0.1%
Vietnam Era (Aug. 1964 to Apr. 1975)	74.8%	66.7%	25.4%	5.7%	1.7%	0.5%
May 1975 to July 1990	88.5%	72.0%	19.8%	5.1%	2.6%	0.5%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	95.8%	77.1%	17.9%	3.2%	1.6%	0.2%
September 2001 or later	98.2%	79.7%	16.4%	2.8%	0.9%	0.2%
Females	87.0%	66.1%	25.0%	6.9%	1.9%	0.1%
Black/African American	74.4%	55.6%	33.6%	6.6%	3.7%	0.5%
Hispanic	73.1%	73.5%	19.8%	4.8%	1.2%	0.7%
Young Veterans (age 18-30)	98.7%	77.8%	18.1%	1.9%	2.1%	0.1%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* An initial question asked whether the respondent ever used the Internet (item M1). If “Yes,” a followup question asked for the frequency of Internet use (item M2).

Table Details: Table 4.1.2-J. Percent indicating they are “Very willing” or “Somewhat willing” to use the Internet for various activities by Select Veteran Domains.

- **Willingness to Use the Internet for Various Activities (M5).** Veterans were asked about their willingness to use the Internet for a variety of activities. For Veterans overall, responses ranged from a high of approximately 74 percent who were “Very willing” or “Somewhat willing” to use the Internet to obtain news and information, and carry out research on services, to a low of 44.4 percent willing to use the Internet to respond to polls or surveys.

More recent cohorts were more willing to use the Internet than older cohorts. For example, more than 93 percent of those serving after September 2001 reported willingness to use the Internet to obtain news and information compared with only 41.1 percent of WWII Veterans.

Table 4.1.2-J provides a breakdown for each sub-item in this question about Internet use by activity type.

Table 4.1.2-J. Percent Indicating They Are “Very Willing” or “Somewhat Willing” to Use the Internet for Various Activities by Select Veteran Domains

Survey Item	Percent willing to use Internet for: obtaining news and information (M5a)	Percent willing to use Internet for: Carrying out research on services (M5b)	Willing to use Internet for: Purchasing goods or services (M5c)
All Veterans	74.1%	73.6%	62.7%
Nov. 1941 or earlier	—	—	—
World War II			
(Dec. 1941 to Dec. 1946)	41.1%	35.3%	28.8%
Jan. 1947 to June 1950	41.2%	41.7%	38.9%
Korean War			
(July 1950 to Jan. 1955)	50.9%	46.8%	39.7%
Feb. 1955 to July 1964	64.7%	64.6%	54.1%
Vietnam Era			
(Aug. 1964 to Apr. 1975)	74.7%	74.7%	62.7%
May 1975 to July 1990	86.9%	86.3%	74.2%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	92.2%	92.4%	81.7%
September 2001 or later	93.4%	93.2%	83.1%
Females	87.3%	84.9%	75.4%
Black/African American only	82.9%	82.6%	64.5%
Hispanic	79.2%	78.3%	68.5%
Young Veterans (age 18-30)	92.8%	93.6%	81.5%

(table continues)

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent willing to use Internet for: Obtaining news and information” is based on those answering “Very willing” or “Somewhat willing” to item M5a.

“Percent willing to use Internet for: Carrying out research on services” is based on those answering “Very willing” or “Somewhat willing” to the item M5b.

“Percent willing to use Internet for: Purchasing goods or services” is based on those answering “Very willing” or “Somewhat willing” to the item M5c.

Table 4.1.2-J. Percent Indicating They Are “Very Willing” or “Somewhat Willing” to Use the Internet for Various Activities by Select Veteran Domains (continued)

Survey Item	Percent willing to use Internet for: Responding to polls or surveys (M5d)	Percent willing to use Internet to: Obtain information about VA benefits (M5e)	Percent willing to use Internet to: Apply for VA benefits (M5f)
All Veterans	44.4%	68.8%	65.6%
Nov. 1941 or earlier	—	—	—
World War II (Dec. 1941 to Dec. 1946)	15.5%	34.5%	30.7%
Jan. 1947 to June 1950	22.7%	37.4%	36.7%
Korean War (July 1950 to Jan. 1955)	24.0%	45.7%	40.0%
Feb. 1955 to July 1964	35.8%	57.9%	52.1%
Vietnam Era (Aug. 1964 to Apr. 1975)	44.4%	69.9%	66.2%
May 1975 to July 1990	53.2%	81.0%	78.6%
Aug. 1990 to Aug. 2001 (includes Persian Gulf War)	60.6%	86.0%	84.0%
September 2001 or later	63.7%	89.5%	89.0%
Females	56.4%	81.5%	81.3%
Black/African American only	53.9%	80.1%	77.4%
Hispanic	50.7%	74.4%	73.2%
Young Veterans (age 18-30)	65.6%	88.9%	90.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* “Percent willing to use Internet for: Responding to polls or surveys” is based on those answering “Very willing” or “Somewhat willing” to item M5d.

“Percent willing to use Internet to: Obtain information about VA benefits” is based on those answering “Very willing” or “Somewhat willing” to the item M5e.

“Percent willing to use Internet to: Apply for VA benefits” is based on those answering “Very willing” or “Somewhat willing” to the item M5f.

4.1.3 Transition Assistance

The Transition Assistance Program (TAP), established in 1990, was designed to assist separating service members with the transition from the military to the civilian workforce. While transition assistance can take many forms, the questions asked in the 2010 NSV focus on one specific form of transition assistance: the transition workshop.

A key component of the TAP is to provide participants with information about their VA benefits. Service members leaving the military with a service-connected disability are offered the Disabled Transition Assistance Program (DTAP). DTAP includes the normal three-day TAP workshop plus additional hours of individual instruction that address the special needs of those with service-connected disabilities.

Major Highlights from Section 4.1.3 include:

- The overall percent of Veterans reporting attendance at a workshop was 12.8 percent.
 - The TAP workshop is not mandatory. It is a joint Department of Defense, Department of Veterans Affairs, Department of Labor, and Department of Homeland Security workshop for separating military personnel.
 - As TAP workshops were not established until 1990, later cohorts reported greater workshop attendance than Veterans overall. Apparent differences in TAP attendance between all Veterans and females, African Americans and Hispanics may be driven by differences in age²³.
- Of those attending, most reported that the TAP was useful in providing information about VA benefits and services (55.7%), and that the VA benefits portion of the briefing was beneficial (85.1%) and the presenter knowledgeable on the subject (91.6%).

Table Details: 4.1.3-A. Veterans Participating in Transition Assistance Programs

- **Transition Assistance Program Workshops (TAP or DTAP) (B3).** More than 12 percent of Veterans overall reported that they had attended a TAP workshop.

²³ The average age of respondent Veterans was 63, while the average age of responding female, Black/African American, and Hispanic Veterans was 51, 56 and 55, respectively.

- **Usefulness of TAP/DTAP (B3a).** More than half of those who attended a TAP/DTAP workshop (55.7%) reported that the transition program was useful or very useful in providing information about VA benefits and services.
- **Understanding of VA Benefits (B3b).** Somewhat less than half of those who attended a TAP/DTAP workshop (43.3%) agreed or strongly agreed with the statement: “The VA briefing gave me a thorough understanding of VA benefits.”
- **VA Benefits Presentation Beneficial (B3c).** More than 85 percent of those who attended a TAP/DTAP workshop indicated that the VA benefits portion of the briefing was somewhat or very beneficial.
- **Knowledgeable Presenter (B3d).** The vast majority of those who attended a TAP/DTAP workshop indicated that the VA benefits presenter was very or somewhat knowledgeable on the subject (91.6%).

Table 4.1.3-A. Veterans Participating in Transition Assistance Programs

Survey Item	Value
Percent indicating they attended any transition assistance workshops (TAP or DTAP) while on active duty (B3) *	12.8%
(Of those attending) Percent who indicated that the transition program was useful or very useful in providing information about VA benefits and services (B3a)	55.7%
(Of those attending) Percent who “Agreed” or “Strongly agreed” with the Statement: The VA briefing gave me a thorough understanding of VA benefits. (B3b)	43.3%
(Of those attending) Percent indicating that the VA benefits portion of the briefing was somewhat or very beneficial. (B3c)	85.1%
(Of those attending) Percent indicating that the VA benefits presenter was very or somewhat knowledgeable on the subject. (B3d)	91.6%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator for the B3 estimate.

Table Details: 4.1.3-B. Transition Assistance Programs by Select Veteran Domains

- TAP Attendance and Sentiments by Select Veteran Domains (B3-B3c).** As indicated in the section introduction, the TAP workshops were formally started in 1990. While 12.8 percent of all Veterans reported attending a TAP workshop, more than 57 percent of those serving September 2001 or later, and almost 54 percent of young Veterans, reported attending.

Those who attended a TAP workshop indicated that it was useful (55.7%). This was relatively stable across the domains analyzed (from 51.6 percent among young Veterans to 62.4 percent among those serving September 2001 or later).

About 43 percent agreed or strongly agreed that the VA briefing portion of the TAP provided them with a thorough understanding of their benefits. The differences across domains ranged from 36.6 percent of young Veterans to 48.1 percent of those serving September 2001 or later.

Table 4.1.3-B. Transition Assistance Programs by Select Veteran Domains

Survey Item*	Percent attending TAP (B3)	Percent reporting TAP useful (B3a)	Percent reporting VA briefing provided understanding (B3b)	Percent reporting VA benefits briefing was beneficial (B3c)
All Veterans	12.8%	55.7%	43.3%	85.1%
September 2001 or later	57.6%	62.4%	48.1%	90.8%
Females	24.9%	56.6%	43.3%	92.4%
Black/African American	22.2%	56.0%	44.6%	82.8%
Hispanic	22.1%	52.7%	40.3%	85.6%
Young Veterans (age 18-30)	53.6%	51.6%	36.6%	86.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator for the B3 estimate.

“Percent reporting TAP useful” is based on those answering “Very useful” or “Useful” (B3a).

“Percent reporting VA briefing provided understanding” is based on those answering “Strongly agree” or “Agree” (B3b).

“Percent reporting VA benefits briefing was beneficial” is based on those answering “Very beneficial” or “Somewhat beneficial” (B3c).

4.1.4 Disability and Vocational Rehabilitation

Specialized services that VA provides to Veterans who suffered service-connected disabilities while working to protect our nation have two important components: one compensates and the other rehabilitates. Through these services VA provides financial compensation, counseling, training, education and job placement assistance. One goal is to ensure that the service-disabled Veteran receives the appropriate mix of training, education and other services necessary to support employment. The Chapter 31 Program, as the vocational rehabilitation program is sometimes referred to, seeks to work with Veterans across the entire spectrum of re-employment readiness: from those with marketable skills and disabilities that do not interfere significantly with their chosen field, to those needing more intense and tailored services to support re-employment in the civilian arena. Section 4.1.4 of this report provides details on Veteran service-connected disability, compensation and their use of vocational rehabilitation services.

Major Highlights from Section 4.1.4 include:

- Somewhat more than 21 percent of Veterans reported that they have applied for disability compensation benefits and (of these) close to three-quarters indicated that they have received a disability rating (73.4%). Of those with a service connected disability, 32.1 percent reported that at some point it has interfered with getting or holding a job. Of those receiving service-connected disability compensation payments from VA, the majority (77.7%) indicated that their VA disability benefits are very important in helping them meet their financial needs.
- Those who indicated they had not applied for disability benefits were asked why they had not applied. The majority (66.2%) indicated that they did not have a service-connected disability. However, 17.1 percent indicated that they were not aware of the VA service-connected disability program.
- Compared with the 2001 NSV (62.4%), more Veterans who received disability compensation responding to the 2010 NSV (77.7%) indicated that their VA disability compensation payments were “Extremely important” or “Very important” in helping them meet financial needs.
- Close to 15 percent of Veterans who applied for disability compensation reported using VA vocational rehabilitation services. Of those who used vocational rehabilitation, a majority

(60.6%) reported that the services were extremely or very important in helping them meet employment goals or get a job.

The 2010 NSV Veterans Survey — Disability. Four tables describe disability ratings and compensation as reported by respondents to the 2010 NSV (Tables 4.1.4-A through 4.1.4-D). Within this section we present relevant comparisons from the 2001 NSV. Survey questions from the 2010 Veterans Survey included questions about the disability rating, compensation, the importance of the VA disability benefit in meeting the Veterans’ financial needs, and whether the Veterans’ service-connected disability was an obstacle to getting or holding a job. The survey also asked those not applying for disability benefits to provide details on why they did not apply.

Table Details: 4.1.4-A. VA Disability Benefits — Application Process and Benefits

- **Disability Compensation Benefits (C1).** Somewhat more than 21 percent of Veterans indicated that they had ever applied for disability compensation benefits.
- **Status of Most Recent Application (C3).** Of those who have applied, 50 percent indicated that their most recent applications were approved and about one-fifth reported that their most recent claim was denied (21.5%). Another 15.9 percent reported that they are waiting for a decision (either from the VA regional office or from the board of appeals).

More than 12 percent reported they did not know (12.6%).

- **Disability Payments (C4).** Of those who have ever applied, slightly more than 67 percent reported receiving regular, monthly disability payments.
- **VA Disability Income (C5).** Veterans receiving payment were asked to report the type of income they were receiving. The majority reported that they were receiving service-connected disability compensation (95.4%) and only a few reported that they were receiving a non-service-connected disability pension (4.9%).
- **Importance of Benefit (C6).** More than three-quarters (77.7%) of those receiving income reported that their VA disability benefit was extremely or very important in helping them meet their financial needs.

Table 4.1.4-A. VA Disability Benefits — Application Process and Benefits

Survey Item		Value
Percent indicating they ever applied for VA disability compensation benefits (C1)		21.3%
(Of those applying) What is the status of your most recent claim application? (C3)	Approved	50.0%
	Waiting for decision from VA regional office	11.7%
	Waiting for decision from the board of appeals	4.2%
	Denied	21.5%
	Don't know	12.6%
(Of those applying) Percent receiving monthly disability payments from VA (C4)		67.2%
(Of those receiving payments) Please indicate what sort of VA disability income you are receiving. Mark all that apply. (C5)	Receiving service-connected disability compensation	95.4%
	Receiving non-service-connected disability pension	4.9%
(Of those receiving payments) Percent indicating that (during the past year), their VA disability benefit was extremely or very important benefit in helping them meet their financial needs (C6)		77.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: 4.1.4-B1-B3. Disability Ratings and Impact on Work

- **Disability Ratings (C2 and C2a).** Of those who reported applying for benefits, more than 73 percent indicated that they have a VA service-connected disability rating. The median category for those reporting a current rating was a service-connected disability rating of 30 to 40 percent.

Females report somewhat higher disability ratings than males (see Table 4.1.4-B2), while African Americans/Blacks report somewhat higher disability ratings than Whites (see Table 4.1.4-B3).

- **Ability to Hold a Job (C2a and C2b).** Close to 68 percent of those who reported having a rating generally reported that their VA service-connected disability had not prevented them from ever getting or holding a job; the remaining respondents indicated that they had been prevented from getting or holding a job due to their service-connected disability.

Of those reporting that they *ever* had difficulties getting or holding a job, the majority said that this remained a current problem (76.3%).

Table 4.1.4-B1. Disability Ratings and Impact on Work

Survey Item	Value
(Of those applying) Percent indicating they have a VA service-connected disability rating (C2)	73.4%
(Of those with a rating) What is your current VA service-connected disability rating? (C2a) *	
0 percent	5.8%
10 to 20 percent	33.2%
30 to 40 percent	21.4%
50 to 60 percent	14.9%
70 percent or higher	24.7%
(Of those with a disability rating) Percent indicating their VA service-connected disability ever prevented them from getting or holding a job (C2b)	32.1%
(Of those with a disability rating) Percent indicating their VA service-connected disability currently keeps them from getting or holding a job (C2c)	76.3%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

Table 4.1.4-B2. Disability Ratings by Gender

Survey Item	All Veterans	Males	Females
(Of those with a rating) What is your current VA service-connected disability rating? (C2a) *			
0 percent	5.8%	6.0%	6.2%
10 to 20 percent	33.2%	33.1%	28.4%
30 to 40 percent	21.4%	22.5%	14.9%
50 to 60 percent	14.9%	13.9%	11.3%
70 percent or higher	24.7%	24.6%	39.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

Table 4.1.4-B3. Disability Ratings by Race

Survey Item	White only	African American / Black only	Other Race/ Multi-Race	
(Of those with a rating) What is your current VA service-connected disability rating? (C2a) *	0 percent	6.7%	2.1%	5.3%
	10 to 20 percent	34.1%	30.8%	35.6%
	30 to 40 percent	21.2%	22.3%	15.0%
	50 to 60 percent	15.0%	13.9%	21.3%
	70 percent or higher	22.9%	30.9%	22.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

Table Details: 4.1.4-C. VA Disability Benefits — Reasons for Not Applying

- Reasons for Not Applying (C1a).** Those who reported they had not applied for disability benefits were asked for their reasons. The most common response was that the individual did not have a service-connected disability (66.2%). Many respondents also indicated that they did not know they were eligible (36.6%).

More than 14 percent indicated that they did not know how to apply, and another 6.6 percent reported that they felt it too much trouble to apply.

Table 4.1.4-C. VA Disability Benefits — Reasons for Not Applying

	Survey Item	Value
(Of those not applying) What are the reasons you haven't applied for any VA disability benefits? Mark all that apply. (C1a)	Don't have a service-connected disability	66.2%
	Not aware of VA service-connected disability program	17.1%
	Don't think I'm entitled or eligible	36.6%
	Getting military disability pay	1.1%
	Getting disability income from another source	2.4%
	Don't think disability is severe enough	6.6%
	Don't know how to apply	14.2%
	Don't want any assistance	4.2%
	Don't need assistance	14.7%
	Applying is too much trouble or red tape	6.6%
	Never thought about it	22.1%
	Other	2.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: 4.1.4-D. Disability — 2010 NSV Compared with 2001 NSV

- Changes in Disability Ratings Between 2001 and 2010 as Measured by the NSV.** Somewhat more respondents to the 2010 NSV reported having a disability rating (15.0%) than those in 2001 (13.8%). Ratings reported in 2010 tended to be higher than those reported in 2001; more than 39 percent of respondents to the 2010 NSV indicated a disability rating of 50 percent or greater, compared with about 25 percent in 2001.
- Changes in Importance of Disability Payment Between 2001 and 2010 as Measured by the NSV.** Somewhat more respondents to the 2010 NSV reported that their VA disability payment was “Extremely important” or “Very important” in helping them meet financial needs (62.4 percent as reported in 2001 compared with 77.7 percent in 2010).

Table 4.1.4-D. Disability — 2010 NSV Compared with 2001 NSV

Survey Item	Percent 2010 NSV	Percent 2001 NSV
Percent who reported having a disability rating*	15.0%	13.8%
(Of those with a rating) What percent have a rating of 50% or greater? **	39.6%	25.1%
(Of those receiving payment) Percent reporting that (during the past year) their VA disability payment was “Extremely important” or “Very important” in helping them meet financial needs	77.7%	62.4%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* The 2010 estimate excludes those who did not answer C1 (applied for disability compensation benefits).

** The 2001 estimate excludes those who providing a rating that was not a multiple of ten (the exception was a response of zero).

[The 2010 NSV Veterans Survey — Vocational Rehabilitation.](#) Three tables describe Veteran experience with vocational rehabilitation as reported by respondents to the 2010 NSV Veteran Survey (Tables 4.1.4-E through 4.1.4-G). Within this section we present relevant comparisons from the 2001 NSV. The 2010 Veterans Survey included questions about the Veteran’s experience with vocational rehabilitation, including the importance of the services in helping them meet employment goals. The survey also asked those not using these benefits to provide details on why they did not use any of the VA vocational rehabilitation services.

Table Details: 4.1.4-E. Vocational Rehabilitation — Benefits

- **Vocational Rehabilitation (C7).** Close to 15 percent of Veterans who applied for disability benefits indicated that they had ever used vocational rehabilitation services from VA.
- **Importance of Services (C9).** More than half (60.6%) of those who used vocational rehabilitation services indicated the benefits were “Extremely important” or “Very important” in helping them meet employment goals or get a job.
- **Services Helpful in Getting Job (C10).** Veterans were asked which of the VA services were helpful in obtaining a job. The most common responses included:
 - Most respondents to this question indicated that they did not have a job (50.7%)
 - About 26 percent of respondents indicated that the educational services were helpful in obtaining a job.

- Almost 14 percent reported that the financial assistance was helpful.
 - About 17 percent reported some other reason as helpful.
- **Reason Opted for Vocational Rehabilitation (C11).** Respondents who used vocational rehabilitation and were also eligible for GI benefits were asked why they chose the rehabilitation services. The most common responses included:
 - Payment of tuition and books (46.9%)
 - Financial benefit (41.6%)
 - Support of VA vocational rehabilitation counselor (28.1%)
- **Reasons for Ending Participation (C12).** Respondents were asked why they stopped participating in the VA vocational rehabilitation program. The most common response was that they had completed the program (45.9%).
- **Additional Services for those Discontinuing the Program (C13).** Those who discontinued a VA vocational rehabilitation program were asked what services could have helped them complete the program. The most common responses included:
 - Financial support (56.1%)
 - Job placement services (41.4%)
 - Flexible training program (31.0%)
 - Independent living services (25.1%)
- **Services Helpful in Completing Program (C14).** Veterans were asked which of the VA services were helpful in completing the program. The most common responses included:
 - Training and education (66.7%)
 - Financial support (61.3%)
 - Guidance and counseling (41.2%)
 - Testing and evaluation (24.3%)

Table 4.1.4-E. Vocational Rehabilitation — Benefits

Survey Item	Value
(Of those applying for disability compensation) Percent indicating they have ever used vocational rehabilitation services from VA (C7)	14.8%
(Of those using vocational rehabilitation) Percent indicating that vocational rehabilitation services were "Extremely important" or "Very important" in helping meet employment goals/get a job (C9)	60.6%
(Of those using vocational rehabilitation) If you are employed, what VA services were helpful to you in obtaining a job? Mark all that apply (C10)	
Educational services	26.2%
Financial assistance	13.8%
Job development training	7.0%
Job placement services	3.9%
Not employed	50.7%
Other	17.1%
(Of those using vocational rehabilitation) If you used VA vocational rehabilitation benefits but were also eligible for GI benefits, why did you choose VA vocational rehabilitation services? Mark all that apply. (C11)	
Financial benefit	41.6%
Payment of tuition and books	46.9%
Length of training program	20.8%
Support of VA vocational rehabilitation counselor	28.1%
Assistance in finding employment	19.9%
Referral for medical or dental benefits	13.7%
Other	13.5%
(Of those using vocational rehabilitation) Why did you stop participating in the VA vocational rehabilitation program (C12)?	
Not applicable - I am still in the program	16.0%
Completed my program	45.9%
Financial barriers	6.9%
Changed jobs	6.3%
Medical reasons	15.4%
Other	9.5%
(Of those discontinuing vocational rehabilitation) If you discontinued a VA vocational rehabilitation program, what services could have helped you complete your program? Mark all that apply. (C13)	
Financial Support	56.1%
Flexible training program	31.0%
Job placement services	41.4%
Independent living services	25.1%
Other	24.7%

(table continues)

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table 4.1.4-E. Vocational Rehabilitation — Benefits (Continued)

	Survey Item	Value
(Of those completing program) What services helped you complete your program? Mark all that apply. (C14)	Testing and evaluation	24.3%
	Guidance and counseling	41.2%
	Training and education	66.7%
	Medical and dental referral	7.3%
	Financial support	61.3%
	Job placement	9.1%
	Employment followup	7.4%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: 4.1.4-F. Vocational Rehabilitation — Reasons for Not Using

- **Reasons Vocational Rehabilitation Services Not Used (C8).** Veterans who reported applying for disability benefits were asked whether they had used vocational rehabilitation services. Those who answered that they had not were asked the reasons they had not used any VA vocational rehabilitation services. The most common responses included:
 - Didn't know how to apply for or get needed benefits (32.3%)
 - Never considered applying (31.3%)
 - Didn't think disability was severe enough (21.5%)

Table 4.1.4-F. Vocational Rehabilitation — Reasons for Not Using

	Survey Item	Value
(Of those not using) What are the reasons you have not used any VA vocational rehabilitation services? Mark all that apply. (C8)	Don't have a service-connected disability	13.1%
	Didn't think disability was severe enough	21.5%
	Didn't know how to apply for or get needed benefits	32.3%
	Didn't want financial assistance from VA	1.4%
	Didn't need financial assistance from VA	6.0%
	Applying was too much trouble or red tape	12.0%
	Never considered applying	31.3%
	Got assistance from somewhere else	4.5%
	Got better/didn't need assistance any more	1.3%
	Just had claim approved	3.9%
	Other	16.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

4.1.5 Health Status

The health of Veterans is extremely important to VA, and so a basic set of health and limitations questions were included in the 2010 NSV. Questions included a general health status item, as well as items that asked whether the Veteran required assistance performing select activities of daily living (for example, bathing, eating or taking medications properly).

Self-reported health status has been shown to be correlated with actual health²⁴. Studies also indicate that, for the general U.S. population, there is a disparity in health status between non-Hispanic Whites and certain other race-ethnic groups²⁵.

In addition to asking about health status, the 2010 NSV asked Veterans to report on whether they required assistance with select Activities of Daily Living or ADLs. The level of assistance required to perform ADLs is a strong predictor of health care service requirements and mortality²⁶.

Major highlights of this section include:

- Most Veterans reported that they were in good or better health (72.3%) and that they could perform activities of daily living (ADL) without assistance.
 - Older females reported needing more assistance than older males.
 - Whites and Asians indicated fewer assistance needs than other race groups.
- Most Veterans indicated that they were smokers at some point in their lives (64%). Of these, 69.5 percent no longer smoke.

²⁴ Miilunpalo S, Vuori I, Oja P, Pasanen M, and Urponen H. Self-rated health status as a health measure: the predictive value of self-reported health status on the use of physician services and on mortality in the working-age population. *Clinical Epidemiology*. 1997 May;50(5):517-28.

²⁵ Centers for Disease Control and Prevention: Morbidity and Mortality Weekly Report. Racial/Ethnic Disparities in Self-Rated Health Status Among Adults With and Without Disabilities—United States, 2004—2006. *Journal of the American Medical Association*. 2008;300(19):2240-2241.

²⁶ Wiener JM, Hanley RJ, Clark R and Van Nostrand JF. Measuring the Activities of Daily Living: Comparisons Across National Surveys. *Journal of Gerontology: Social Sciences*. 1990;45(6):229-237.

The 2010 NSV Veterans Survey — Health Status. Three tables that describe Veteran health status and ability to perform activities of daily living as reported by respondents to the 2010 NSV Veteran Survey are presented below (Tables 4.1.5-A through 4.1.5-C). The 2010 Veterans Survey included questions about general health status, whether the respondents required assistance in select activities due to a health condition, and smoking behavior.

Table Details: Table 4.1.5-A. Health of Veterans

- **Veterans Indicated Their Health is Excellent, Very Good or Good (D1).** The majority of Veterans indicated that their health was good or better (72.3%).
- **Veterans Indicated the Health of Their Gums and Teeth is Excellent, Very Good or Good (D2).** Considerably fewer Veterans indicated that the health of their teeth and gums was good or better; only 59.0 percent indicated that their teeth and gums were in excellent, very good or good health.
- **Veterans Indicated They Required at Least Some Assistance in Select Activities Due to a Health Condition (D3).** Most responding Veterans indicated that they could perform activities of daily living (ADL) without assistance. The ADL cited most commonly as requiring assistance was “Doing household chores” (11.2 percent reported needing assistance). Responding Veterans required the least assistance with “Eating” and “Using the toilet” (2.2%).
- **Veterans Indicated They Are in Need of the Aid and Attendance of Another Person (D4).** About seven percent of Veterans (7.3%) indicated that they are in need of the aid and attendance of another person.
- **Veterans Indicated They Are Permanently Housebound (D5).** Very few of the Veterans responding to the 2010 NSV indicated that they are permanently housebound (1.8%).
- **Veterans Indicated They Have Smoked at Least 100 Cigarettes in Their Lives (D6).** Sixty-four percent of Veterans reported that they had smoked at least 100 cigarettes in their lives.

- **Veterans Indicated if They Smoked Cigarettes Every Day, Some Days, or Not At All (D7).** Of those who indicated that they had smoked at one point, the majority answered that they do not currently smoke (69.5%).

Table 4.1.5-A. Health of Veterans

Survey Item		Value
Percent indicating that their health is "Excellent," "Very good," or "Good" (D1)		72.3%
Percent indicating that health of gums and teeth is "Excellent," "Very good," or "Good" (D2)		59.0%
(Of those who do the activity) Percent indicating they required at least some assistance in the following activities due to a health condition (D3) *	Bathing	4.6%
	Eating	2.2%
	Transferring from bed or a chair	3.4%
	Using the toilet	2.2%
	Walking around your home	5.1%
	Dressing	4.6%
	Preparing meals	7.1%
	Managing your money	8.2%
	Doing household chores	11.2%
	Using the telephone	3.4%
	Taking medications properly	6.7%
Percent indicating they are in need of the aid and attendance of another person (D4)		7.3%
Percent indicating they are permanently housebound (D5)		1.8%
Percent indicating they have smoked at least 100 cigarettes in their lives (D6)		64.0%
(Of those answering "Yes" to smoked 100 or more) Do you now smoke cigarettes every day, some days, or not at all? (D7) **	Every day	21.7%
	Some days	8.5%
	Not at all	69.5%
	No response	0.3%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Percent excludes those who reported that they do not do the activity.

** Analysis only of those who indicated that they had smoked at question D6.

Table Details: Table 4.1.5-B Health Status by Veteran Characteristics

- Veterans Indicated Their Health Is Excellent, Very Good or Good by Gender and Age (D1).** Younger females are more likely to report better health than younger males (77.2 percent as compared with 73.2 percent for males). This pattern changes for older Veterans (63.8 percent for females compared with 67.7 percent for males).
- Veterans Indicated Their Health Is Excellent, Very Good or Good by Race/Ethnicity (D1).** White (74.3%) and Asian/Pacific Islander (72.3%) Veterans reported better health status than other race groups (for example, only 59.2 percent of American Indians/Alaska Natives reported that their health status was excellent, very good or good).

Table 4.1.5-B. Health Status by Veteran Characteristics

	Survey Item	Value	
Percent indicating that their health is “Excellent,” “Very good,” or “Good” (D1)	All Veterans	72.3%	
	By Race/Ethnicity *	Hispanic	71.2%
		White only	74.3%
		Black/African American only	58.6%
		Asian / Pacific Islander only **	72.3%
		American Indian/Alaska Native only	59.2%
		Selected Multiple Races	68.1%
		By Gender and Age	Males less than 65 years
	Males 65 years or older		67.7%
	Females less than 65 years		77.2%
Females 65 years or older	63.8%		

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Questions were based on OMB standard wording. Respondents are invited to “Mark all that apply.”

** The various Asian and Pacific Islander groups have been collapsed into two categories.

Table Details: Table 4.1.5-C Select Health Limitations by Veteran Characteristics

- Health Limitations by Select Veteran Characteristics.** Table 4.1.5-C provides information on select activities of daily living by race/ethnicity, and by gender and age. Younger females and males are generally similar in their reports, but older females reported needing more assistance than older males. For example, 10.4 percent of males 65 or older reported needing the aid or attendance of another person, compared with 19.5 percent of females age 65 or older.

Table 4.1.5-C. Select Health Limitations by Veteran Characteristics

Survey Item		Percent reporting at least some assistance in bathing (D3a)	Percent reporting at least some assistance in eating (D3b)	Percent reporting at least some assistance in using toilet (D3d)	Percent reporting need of aid attendance of another person (D4)
All Veterans		4.6%	2.2%	2.2%	7.3%
By Gender and Age	Males less than 65 years	3.1%	2.1%	1.6%	5.4%
	Males 65 years or older	6.8%	2.9%	3.6%	10.4%
	Females less than 65 years	4.9%	2.0%	1.1%	6.9%
	Females 65 years or older	17.5%	11.3%	11.3%	19.5%
By Race/Ethnicity *	Hispanic	5.0%	3.9%	3.9%	7.8%
	White only	4.2%	2.0%	2.2%	6.4%
	Black/African American only	5.5%	3.2%	2.8%	11.5%
	Asian/Pacific Islander only **	4.0%	2.0%	2.9%	7.0%
	American Indian/Alaska Native only	12.0%	9.9%	3.6%	20.3%
	Multi-Racial	4.8%	2.9%	0.3%	12.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Questions were based on OMB standard wording. Respondents are invited to “Mark all that apply.”

** The various Asian and Pacific Islander groups have been collapsed into two categories.

4.1.6 Health Care

Health care is a major cornerstone of the VA system of benefits and services. The tradition of the Federal government providing medical care to past service members is a long one, dating as far back as 1812²⁷. This tradition continues today and the modern Veterans Health Administration (VHA) manages the “largest integrated health care system”²⁸ in the nation. The 2010 NSV included a series of questions that focused on VA health care as well as general health care services, including payment sources. Data were collected on the respondent’s health care service utilization in the past six months, including emergency room visits, outpatient care, and inpatient care. In 2010, the NSV asked respondents to consider outpatient and inpatient services separately for medical care and care for mental health or substance abuse treatment.

Traditionally, the VHA has served a mostly male population. This is changing as the proportion of women serving in uniform increases over time. Based on data reported by the DoD, 13.9 percent of Active Duty Service members and 16.9 percent of those serving in the National Guard and Reserve were women (as of September 30, 2009)²⁹. A corresponding increased representation of women among Veterans has meant that the VHA has added special services focused on the unique health care needs of women. Therefore, the 2010 NSV also included a brief set of questions specifically targeted to women’s health care.

Section 4.1.6 of the report also presents results from survey questions intended to provide information to aid in forecasting the future use of VA health care services. Questions included, for example, the likelihood that the Veteran would use VA care more if health care costs increase, and how the Veteran plans to use VA health care in future (for instance, as a “safety net”).

Major highlights from Section 4.1.6 include:

- Somewhat more than 28 percent of Veterans reported using VA health care services at some point.

²⁷ The U.S. Department of Veterans Affairs (VA): History and Organization. December 2006.

²⁸ Source: VHA website as accessed in May 2010 (<http://www1.va.gov/health/aboutVHA.asp>)

²⁹ Source: Women In Military Service For America Memorial Foundation, Inc. website access in May 2010 (<http://www.womensmemorial.org/PDFs/StatsonWIM.pdf>)

- More than 42 percent of responding Veterans who have never used VA health care indicated they were not aware of VA health care benefits. Also, more than 26 percent indicated they did not know how to apply for benefits.
- More than 60 percent of Veterans reported that they would use VA health care more if the cost of health care increases. And about 58 percent indicated that they would only use VA health care if they did not have access to any other source of health care. However, more close to 86 percent indicated they might use the VA if they needed long-term nursing home care.

The 2010 NSV Veterans Survey — VA Health Care. Four tables describe Veteran experiences with VA health care as reported by respondents to the 2010 NSV Veteran Survey (Tables 4.1.6-A through 4.1.6-D). The 2001 NSV did ask a limited set of awareness and understanding questions, but the 2001 survey questions are not comparable to the 2010 questions and so are not presented here.

The awareness questions in the survey ask for the level of awareness that Veterans have about their benefits. The questions start in a general fashion, and then continue to query about specific benefits.

Table Details: Table 4.1.6-A. Ever Used VA Health Care

- **Veterans Indicated They Have Ever Been Enrolled in VA Health Care (E1).** Almost 27 percent of Veterans indicated that they had been enrolled in VA health care (this percent excludes those who answered “Don’t know” to this question).

Including responses of “Don’t know” in the denominator, almost 25 percent report being enrolled in VA health care, another 7 percent report that they do not know if they are enrolled, and another 68 percent report that they have not been enrolled in VA health care. Extrapolating from this, we would estimate that about 5.5 million Veterans have ever been enrolled in VA health care. This is considerably lower than indicated by VA administrative records which indicate that close to 8 million Veterans have been enrolled in VA health care³⁰.

³⁰ Information accessed from VA in Summer 2010 from the following URL: <http://www1.va.gov/opa/pressrel/pressrelease.cfm?id=1703>

From results of the Survey of Veteran Enrollees' Health and Reliance Upon VA³¹ we know that some individuals are unaware that they have been enrolled. One circumstance when this may occur pertains to certain service-connected Veterans who were automatically enrolled.

- **Veterans Indicated They Have Ever Used VA Health Care Benefits (E2).** More than 28 percent of Veterans indicated that they have used VA health care benefits at some point.

- **Veterans Indicated the Reasons They Never Used Any VA Health Care Benefits (E2a).** Veterans were asked why they had not used VA health care benefits; they were invited to mark all options that applied to them. Among those reporting that they have not used VA health care benefits, the most frequently cited reasons included:
 - Veteran was not aware of VA health care benefits (42.3%)
 - Veteran did not need care (41.7%)
 - Veteran used other sources for health care (41.2%)
 - Veteran never considered getting health care from VA (30.0%)
 - Veteran did not know how to apply for health care benefits (26.4%)

³¹ Report accessed in Summer 2010 via the following URL: http://www4.va.gov/HEALTHPOLICYPLANNING/SoE2008/2008_SoE_Report.pdf

Table 4.1.6-A. Ever Used VA Health Care

Survey Item		Value
Percent indicating that they have ever been enrolled in VA health care (E1) *,**		26.8%
Percent indicating that they have ever used VA health care benefits (E2) *,**		28.4%
(Of those who reported not using benefits) What are the reasons you never used any VA health care benefits? Mark all that apply. (E2a)	Did not need any care	41.7%
	Not aware of VA health care benefits	42.3%
	Not entitled or eligible for health care benefits	10.5%
	Do not know how to apply for health care benefits	26.4%
	Did not need or want assistance from VA	8.3%
	Too much trouble or red tape	9.8%
	Never considered getting any health care from VA	30.0%
	Don't think VA health care would be as good as that available elsewhere	7.6%
	I use other sources for health care	41.2%
	VA care is difficult to access (parking, distance, appointment availability)	4.8%
	Applied, but was told that I am not eligible	4.2%
	Other	3.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

** For additional information on Veteran health care enrollment, please refer to a report on the 2008 Survey of Enrollees http://www4.va.gov/healthpolicyplanning/SoE2008/2008_SoE_Report.pdf

Table Details: Table 4.1.6-B Ever Used VA Health Care by Select Veteran Characteristics

- **Enrollment and Use of VA Health Care by Select Veteran Characteristics (E1 and E2).** Somewhat more females reported being enrolled in, and using, VA health care benefits than males. For example, 33.0 percent of females reported enrollment in VA health care compared with 26.1 percent of males. Also, more recent Veteran cohorts are generally more likely to report enrollment (and use) than older cohorts. For example, 42.6 percent of those who served September 2001 or later reported that they had enrolled in VA health care compared with 31.0 percent of those serving from August 1990 to August 2001, 28.5 percent of Vietnam era Veterans, and 24.7 percent of WWII Veterans.

Table 4.1.6-B. Ever Used VA Health Care by Select Veteran Characteristics

Survey Item		Percent indicating that they have ever been enrolled in VA health care (E1)*, **	Percent indicating that they have ever used VA health care benefits (E2)*, **
All Veterans		26.8%	28.4%
Gender	Male	26.1%	28.0%
	Female	33.0%	32.2%
Period of Service	September 2001 or later	42.6%	37.3%
	August 1990 to August 2001 (includes Persian)	31.0%	30.1%
	May 1975 to July 1990	27.2%	28.2%
	Vietnam era (August 1964 to April 1975)	28.5%	31.3%
	February 1955 to July 1964	21.0%	22.2%
	Korean War (July 1950 to January 1955)	24.3%	28.3%
	January 1947 to June 1950	20.9%	27.0%
	World War II (December 1941 to December)	24.7%	32.2%
	November 1941 or earlier	24.1%	37.3%
Combat experience	Percent reporting service in combat or war zone	36.7%	38.4%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

** For additional information on Veteran health care enrollment, please refer to a report on the 2008 Survey of Enrollees http://www4.va.gov/healthpolicyplanning/SoE2008/2008_SoE_Report.pdf

Table Details: Table 4.1.6-C Recent Use of VA Health Care

- **Veterans Who Ever Used VA Health Care Were Asked Whether They Used Any VA Health Care Services, or Had Any Health Care Paid for by VA, in the Past Six Months (E3).** The majority of those who reported that they had ever used VA health care benefits reported that they had received VA health care services (or VA had paid for services) in the past six months (67.6%). Close to 13 percent reported that they had no need for VA health care in the past six months.

- **Veterans Indicated the Reasons They Did Not Use the VA Health Care Services in the Past Six Months (E3a).** Those who have ever used VA health care services, but reportedly did not use any in the past six months, were asked for the reasons they did not have recent utilization of services. Respondents were invited to mark all the survey response options that applied to them. Among those reporting that they have not used VA health care services in the past six months, the five most frequently cited reasons included:
 - Veteran used other sources for health care (44.8%)
 - The Veteran did not need any care (30.8%)
 - The Veteran was not aware of the VA health care benefits (17.0%)
 - The Veteran indicated that VA care is difficult to access due to distance (15.6%)
 - The Veteran did not believe self entitled or eligible for health care benefits (13.4%)

Table 4.1.6-C. Recent Use of VA Health Care

Survey Item		Value
In the last six months, did you use any VA health care services, or did you have any of your health care paid for by VA? (E3)	Yes — I received services at VA / VA paid for services	67.6%
	No, no need for health care services at all	12.7%
	No — I did not receive VA services / VA did not pay for services	18.3%
	Don't know/Don't remember	1.4%
(Of those who did not use) What were the reasons you didn't use the VA health care services in the past six months? Mark all that apply. (E3a)	Do not need any care	30.8%
	Not aware of the VA health care benefits	17.0%
	Do not believe self entitled or eligible for health care benefits	13.4%
	Bad prior experience	11.2%
	Do not know how to apply for health care benefits	11.8%
	Do not need or want assistance from VA	3.4%
	Applying for health care benefits too much trouble or red tape	8.8%
	Never considered getting any health care from VA	10.7%
	Don't think VA health care would be as good as that available elsewhere	12.4%
	Uses other sources for health care	44.8%
	VA care is difficult to access (parking and/or appointment availability)	9.7%
	VA care is difficult to access due to distance	15.6%
	I do not feel welcome at VA	4.2%
	VA does not provide the services that I need	1.3%
Other	7.9%	

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.6-D Recent Use of VA Health Care by Select Veteran Domains

- Recent Care Among VA Users.** Those who have ever used VA health care services (“users”) were asked whether they had any recent care (or payment) from VA (past six months). Among all Veterans, 67.6 percent of those who ever used VA care indicated that they had received care in the past six months. Another 12.7 percent of users reported that they had recent care, but that it was neither paid for, nor provided by, VA. Slightly more than 18 percent indicated they had not received any care, and about 1 percent reported that they did not recall.

The differences between Veterans overall and various subgroups were not large.

Table 4.1.6-D. Recent Use of VA Health Care (E3) by Select Veteran Domains

Survey Item	Percent receiving VA care or VA paid for services in past six months	Percent receiving health services but not paid for by VA past six months	Percent indicating they did not have any health care services past six months	Percent who do not know of any VA care payments in past six months
All Veterans	67.6%	12.7%	18.3%	1.4%
WWII	63.0%	14.7%	20.2%	2.1%
Korean War	70.3%	13.9%	15.3%	0.5%
Vietnam Era	68.3%	12.6%	17.7%	1.4%
September 2001 or later	74.1%	7.8%	17.3%	0.8%
Females	70.6%	15.3%	12.6%	1.4%
Black/African American	68.5%	13.6%	16.0%	1.8%
Hispanic	66.9%	9.3%	18.9%	4.9%
Young Veterans (age 18-30)	72.5%	4.5%	21.1%	1.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

The 2010 NSV Veterans Survey — Health Care Use and Payments. Three tables describe Veteran health care experiences and sources of payment as reported by respondents to the 2010 NSV Veteran Survey (Tables 4.1.6-E through 4.1.6-G). The 2001 NSV included questions on this topic, but the format or metrics were different (for example, in 2001 the overnight hospitalization questions did not indicate whether the care was for mental or physical illness). The time frames also differ (for example, past six months versus past 12 months). For this reason, the 2001 survey questions are not considered comparable to the 2010 questions and are not presented here.

Table Details: Table 4.1.6-E Health Care and Payment Sources

- **Those Who Used Health Care Services in the Prior Six Months (E4 through E16).**

Most common responses included use of prescription (80.7%) or over-the-counter drugs (77.4%). The majority of Veterans also indicated that they had outpatient care (74.9%) and dental care (56.0%) in the prior six month period.

Very few reported stays in a hospital for mental health or substance abuse (1.0%), overnight stay in a rehabilitation hospital or nursing care facility (2.4%) or use of in-home health care (3.5%).

- **Health Care Services Paid for by the VA (E4a through E16b).** The most common type of health care service paid for by the VA was outpatient services for psychological counseling, therapy or mental health, or substance abuse treatment. Of those reporting use of these services, 43.0 percent indicated that VA was the source of service and/or payment.

Table 4.1.6-E. Health Care and Payment Sources

Use and Source of Payment for Health Care Use in Past Six Months	Reported a Stay / Visit/Use	VA as Source of Payment	Out of Pocket	Some Other Source of Payment
Stay in hospital for medical or surgical care (E4/E4a)	12.9%	13.1%	36.2%	86.2%
Outpatient care for doctor visits, urgent care, routine exams, medical tests, or shots (E5/E5a)	74.9%	18.3%	40.0%	83.8%
Stay in hospital for mental health or substance abuse treatment (E6/E6a)	1.0%	23.5%	34.7%	74.7%
Outpatient visits for psychological counseling, therapy or mental health, or substance abuse treatment (E7/E7a)	7.8%	43.0%	30.3%	55.7%
Used prescription medications (E8/E8a)	80.7%	19.2%	48.7%	78.9%
Used over-the-counter medications (E9/E9a)	77.4%	3.6%	85.8%	26.5%
Used in-home health care (E10/E10a)	3.5%	14.1%	38.0%	73.7%
Care for prosthetics or medical equipment, including home oxygen (E11/E11a)	8.0%	26.4%	36.9%	72.7%
Care for hearing aids or eye glasses (E12/E12a)	42.9%	13.8%	65.7%	57.1%
Overnight stay in a rehabilitation hospital or nursing care facility (E13/E13a)	2.4%	15.2%	38.2%	83.2%
Dental care / visited a dentist (E14/E14a)	56.0%	2.9%	68.2%	62.4%
Visited / had care in an emergency room (E15/E15a)	17.0%	14.8%	44.0%	78.7%
Other types of medical treatment (E16/E16b)	29.7%	14.8%	45.2%	82.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.6-F Women’s Health Care

- **Use of Women’s Health Care Services (E20).** Female Veterans were asked if they had used women’s health care services in the past 12 months; 57.9 percent indicated they had.
- **Sources of Women’s Health Care Services (E21).** Those who reported using women’s health care services were asked for the source of that care; respondents were invited to mark all that applied. Close to 62 percent indicated that they used a non-VA facility and that the care was not paid for by VA. About 56 percent indicated that the care was provided by a specialty women’s healthcare provider or gynecology clinic (outside VA, not paid for by VA). One quarter reported that the source of the care was a primary care clinic at a VA facility (25.1%) and a similar percent indicated the source was a VA women’s health clinic or gynecology clinic (28.4%).

Table 4.1.6-F. Women’s Health Care

Survey Item		Value
Percent indicating they used women's health care services in the past 12 months (E20)		57.9%
Percent indicating they had received women's health care services at the following sources during the past 12 months (E21)	A primary care clinic at a VA facility	25.1%
	A women's health clinic or gynecology clinic at a VA facility	28.4%
	Any provider or facility outside VA, but paid for by VA	7.4%
	Any provider or facility outside VA, not paid for by VA	61.9%
	Any women's healthcare provider or gynecology clinic outside VA, not paid for by VA	56.2%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

Table Details: Table 4.1.6-G Women’s Health Care by Selected Veteran Characteristics

- Use of Women’s Health Care by Select Veteran Characteristics.** Younger female cohorts are considerably more likely to report having received women’s health care services in the past 12 months. For example, 70.7 percent of females serving September 2001 or later reported using women’s health care services in the prior 12 months compared with 48.7 percent of female Vietnam Veterans, 22.1 percent of female Korean War Veterans and 8.4 percent of female WWII Veterans.

Table 4.1.6-G. Women’s Health Care by Selected Veteran Characteristics

Survey Item	Value
All Female Veterans	58.0%
Female Veterans serving in WWII	8.4%
Female Veterans serving in Korean War	22.1%
Female Veterans serving in Vietnam Era	48.7%
Female Veterans serving in September 2001 or later	70.7%
Black/African American Female Veterans	65.9%
Hispanic Female Veterans	80.4%
Young Female Veterans (Age 18-30)	84.6%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

The 2010 NSV Veterans Survey — Forecasting Use of and Satisfaction in VA Health Care.

One table provides information that can be used to help inform the forecasting of future use of VA health care services (Table 4.1.6-H).

Table Details: Table 4.1.6-H Forecasting Use of and Satisfaction in VA Health Care

- **Agreement With Statements About Health Care Services and Use of VA Health Care (E17).** Veterans were asked a series of questions about health care services and their predictions for future use of VA health care services. Responses included:
 - “If the cost of health care to me increases, I will use VA more” (60.5%)
 - “I would only use VA if I did not have access to any other source of health care” (58.1%)
 - “I have a doctor outside VA who I really like and trust” (63.6%)
 - “Veterans who can afford to use other sources of health care should leave VA to those who really need it” (48.6%)
 - “Veterans like me who use VA are satisfied with the health care they receive” (49.8%)
 - “VA health care providers explain treatment/diagnoses in a way that patients can understand” (57.0%)
 - “There is a VA provider in my area that offers all of the health care services that Veterans like me need” (66.2%)

- **Predicted Use of VA Long-Term Nursing Care (E22).** Veterans were asked whether they would use VA health care if they needed long-term nursing care. Almost 86 percent indicated they would “Definitely go to VA” or “Maybe go to VA” if they needed long-term nursing care.

- **Predicted Use of VA Health Care (E23).** Veterans were asked to describe how they planned to use VA health care in the future. Responses included:
 - “As your primary source of health care” (16.2%)
 - “In addition to non-VA care for some services” (11.6%)
 - “A ‘safety net’ to use only if I lose other sources of health care” (34.8%)
 - “For prescriptions” (3.4%)
 - “For specialized care” (0.8%)
 - “Some other way” (1.5%)
 - “No plans to use VA for health care” (31.7%).

- **Personal Health Care Provider (E18).** About 69.1 percent of respondents indicated that they have one particular health care provider who is in charge of their care.

Table 4.1.6-H. Satisfaction in and Forecasting Use of VA Health Care

Survey Item		Value
Percent indicating they “Completely agree” or “Agree” with the following statements (E17) *	If the cost of health care to me increases, I will use VA more.	60.5%
	I would only use VA if I did not have access to any other source of health care.	58.1%
	I have a doctor outside VA who I really like and trust.	63.6%
	Veterans who can afford to use other sources of health care should leave VA to those who really need it.	48.6%
	Veterans like me who use VA are satisfied with the health care they receive.	49.8%
	VA health care providers explain treatment/diagnoses in a way that patients can understand.	57.0%
	There is a VA provider in my area that offers all of the health care services that Veterans like me need.	66.2%
Percent indicating they would “Definitely go to VA” or “Maybe go to VA” if they needed long-term nursing care (E22)		85.8%
What is the primary way you plan to use VA health care in the future? (E23)	As primary source of health care	16.2%
	In addition to non-VA care for some services	11.6%
	A “safety net” to use only if lose other sources of health care	34.8%
	For prescriptions	3.4%
	For specialized care	0.8%
	Some other way	1.5%
	No plans to use VA for health care	31.7%
Percent indicating they have one particular health care provider who is in charge of their care (E18)		69.1%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

4.1.7 Health Insurance

In this section of the report we review findings on health insurance status, and we also present details on Medicare coverage and prescription drug coverage.

Major highlights from Section 4.1.7 include:

- About 13 percent of Veterans reported that they did not have health insurance³².
- Veterans younger than 65 were considerably more likely to report a lack of health insurance (21.2%) than those 65 and older (3.0%), when most qualify for Medicare coverage.
- About 11 percent of Veterans overall reported being covered by VA health care, while 9.3 percent indicated they have some form of TRICARE.
- Somewhat more than 49 percent of Veterans agree that they have a health insurance plan that provides adequate coverage for them and their family.

³² The question about health insurance coverage asked respondents to mark all response options that applied to them. Eleven percent of Veterans selected the response option “no health insurance.” However, some of these respondents also selected other response options, such as TRICARE. Please refer to more details in the text accompanying Table 4.1.7-A.

The 2010 NSV Veterans Survey — Health Insurance Status. Two tables describe health insurance status (Tables 4.1.7-A through 4.1.7-B). The 2010 NSV collected information about Veteran’s current insurance status by asking about participation in various health insurance plans or programs. These included employer-sponsored insurance, insurance purchased directly from an insurance company, Medicare, Medicaid, VA health care, TRICARE, and the Indian Health Service.

Table Details: Table 4.1.7-A Current Health Insurance Coverage by Veteran Characteristics

- **Insurance Coverage (F1).** The NSV questionnaire included a question about health insurance coverage. The question asked respondents to select all insurance plans and options that describe their situation. Slightly more than 13 percent of Veterans overall selected the option “No health insurance.”

Almost one-quarter of those who selected “No health insurance” also selected another response option in this “Mark all that apply” question. The percent of Veterans overall who indicated they had “No health insurance,” *and* who did not select any other response options, was 10.0 percent.

In terms of coverage by age, those Veterans who are younger than 65 were considerably more likely to report that they lacked health insurance than older Veterans. About 21 percent of those younger than 65 reported that they did not have health insurance compared with only about 3 percent of those 65 and older. The majority of those 65 and older reported being covered by Medicare, which generally begins at age 65.

- **Source of Coverage (F1a).** Respondents were asked who provided the coverage they had reported. Most indicated that the coverage was sponsored by a current or former employer (50.3%). Close to 19 percent reported that they had an individually-purchased health plan. The majority of these reports were from respondents 65 years and older (presumably this would be for Medicare supplemental insurance).
- **Adequate Coverage (F6b).** Respondents were asked whether their health insurance plan provided adequate coverage for them and their family. About half agreed that it did.

Table 4.1.7-A. Current Health Insurance Coverage by Veteran Characteristics

Survey Item		All	Males Under 65	Males 65 or Older	Females Under 65	Females 65 or Older
Percent indicating they are currently covered by the following types of health insurance (F1)	No health insurance	13.1%	21.2%	3.2%	21.0%	3.0%
	Insurance through a current or former employer or union	53.1%	60.5%	42.6%	55.4%	33.8%
	Insurance purchased directly from an insurance company	12.8%	7.0%	21.5%	4.2%	21.3%
	Medicare	39.2%	5.2%	89.1%	5.0%	85.4%
	Medicaid, Medical Assistance, or other government-assistance plan	3.5%	2.8%	4.5%	4.0%	9.8%
	VA health care	11.1%	10.9%	12.0%	7.7%	9.6%
	TRICARE, TRICARE for Life or other military health care	9.3%	10.0%	6.5%	14.5%	15.6%
	Indian Health Service	0.3%	0.3%	0.2%	0.2%	
	Other type of health insurance or health coverage plan	2.8%	1.5%	4.6%	4.0%	3.4%
Who provides the coverage? (Mark all that apply) (F1a)	No health insurance	13.3%	20.2%	4.4%	18.2%	4.1%
	Current employer, including COBRA coverage	30.1%	44.5%	5.5%	46.6%	5.5%
	Former employer	20.2%	11.6%	35.4%	4.6%	31.7%
	Individually purchased coverage	18.8%	8.4%	36.1%	5.4%	33.3%
	Federal, State, County, or local community health services program	17.5%	9.5%	29.6%	10.1%	25.4%
	Family member, such as a spouse, parent, etc.	10.5%	11.7%	7.8%	16.7%	14.4%
	From something else	3.1%	2.6%	3.4%	5.3%	4.6%
Percent who “Agree” or “Completely agree” that they have a health insurance plan that provides adequate coverage for them and their family (F6b)		49.4%	47.7%	51.1%	42.7%	37.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.7-B Health Insurance by Veteran Characteristics

- **Insurance Status (F1) by Select Veteran Characteristics.** Table 4.1.7-B presents the percent of respondents who selected at least one insurance type in the question about insurance coverage. Those who selected “No health insurance” but who also selected an insurance type are considered “insured” in this table.

Ten percent of Veterans overall are reportedly uninsured, as measured by the 2010 NSV³³. This varies by age, with those younger than 65 more likely to be uninsured than those 65 or older (most of whom qualify for Medicare). This also varies by race-ethnicity, with Whites and Asians/Pacific Islanders more likely to report insurance coverage than others. Finally, those who are unemployed but looking are substantially less likely to report any health care coverage (almost 42 percent responded that they are uninsured).

³³ This statistic is for those who answered that they did not have health insurance *and* who did not mark any other type of health insurance in the question about health insurance coverage.

Table 4.1.7-B. Health Insurance by Veteran Characteristics

	Survey Item	Value	
Percent indicating that they are covered by one or more health insurance or health coverage plans (F1)	All Veterans	90.0%	
	By Gender and Age	Males less than 65 years	83.3%
		Males 65 years or older	99.2%
		Females less than 65 years	81.9%
		Females 65 years or older	100.0%
	By Race/Ethnicity *	Hispanic	81.0%
		White only	92.0%
		Black / African American only	76.7%
		Asian / Pacific Islander only **	90.7%
		American Indian/Alaska Native only	79.5%
		Selected Multiple Races	84.6%
	By Employment Status	Employed	91.7%
		Unemployed/Looking	57.3%
		Unemployed/Not Looking	94.8%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Questions were based on OMB standard wording. Respondents are invited to mark-all that apply.

** The various Asian and Pacific Islander groups have been collapsed into two categories.

*** Responses of “Don’t know” were excluded from the denominator. Also, if a person selected “No health insurance” but they also selected one or more types of insurance, we count them as “insured” in this table.

The 2010 NSV Veterans Survey — Medicare and Prescription Drug Coverage. One table describes details on Medicare coverage and coverage for prescription drugs (Table 4.1.7-C). The 2010 NSV collected information about whether the Medicare beneficiary had a Medicare Advantage Plan and whether the beneficiary had Part D (prescription drug coverage). In 2010 the NSV also asked beneficiaries whether they were covered for hospitalization and for office visits. In 2001, rather than asking about coverage for hospitalization and office visits, the survey asked beneficiaries about participation in “Part A” and “Part B” Medicare. It is likely that a meaningful number of beneficiaries do not understand the distinction between “Part A” and “Part B,”³⁴ and so we are not providing a comparison here.

³⁴ Hearing before the Senate Committee on Finance 106th Congress, 2nd Session, 2-24-00. Accessed from Senate website in May 2010 (<http://finance.senate.gov/download/?id=116f6479-dc7d-4305-82e7-5e16318be785>)

Table Details: Table 4.1.7-C Details on Medicare and Drug Coverage

- **Medicare Coverage (F2-F3).** Respondents who reported that they were covered by Medicare were asked a series of questions about their coverage. Approximately 43 percent of those who indicated they had Medicare coverage reported that they participate in a Medicare Advantage Plan. This is considerably higher than the general Medicare population³⁵.

The vast majority of those with Medicare coverage indicated their Medicare coverage pays for hospitalization (96.6%). Most also reported that their coverage pays for office visits (91.4%). Somewhat less than half reported Part D coverage for prescription medicine (47.9%).

Most of those who are covered by Medicare indicated that they have supplemental insurance, sometimes referred to as “Medigap” (60.3%).

- **Coverage for Prescription Medicines (F4-F5).** All respondents were asked whether they had insurance coverage for prescription medication. More than 76 percent indicated that they did. Those who responded affirmatively were asked whether they had coverage from VA. Slightly more than 14 percent responded that they did.

³⁵ Based on a report by the Henry J. Kaiser Family Foundation, about 22 percent of Medicare beneficiaries participated in a Medicare Advantage Plan in 2009. This proportion would include both those in the residential population as well as those in group quarters and institutions. Web page <http://www.kff.org/medicare/upload/2052-12.pdf> accessed in May 2010. Note that the NSV sample included only those living at “mail-able addresses.” That is, an address representing a single residential unit. This would generally exclude nursing homes and would also exclude assisted living facilities where mail is dropped at a central location for distribution by the assisted living facility staff.

Table 4.1.7-C. Details on Medicare and Drug Coverage

Survey Item		Value
Medicare Coverage:	Percent indicating they receive Medicare coverage through a Medicare Advantage Plan (F2)	43.3%
	Percent indicating their Medicare coverage pays for hospitalization (F2a.a)	96.6%
	Percent indicating their Medicare coverage pays for visits to a doctor (F2a.b)	91.4%
	Percent indicating their Medicare coverage includes Part D (prescription drug coverage) (F2a.c)	47.9%
	Percent indicating they purchased private health care coverage to pay for services Medicare does not pay for (F3)	60.3%
Coverage for Prescription Drugs:	Percent indicating they have coverage for prescription drugs (F4)	76.4%
	Percent indicating they have prescription drug coverage from VA (F5) *	14.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Responses of “Don’t know” were excluded from the denominator.

4.1.8 Education and Training

The VBA education and training programs are intended to provide educational resources in order to afford opportunities the Veteran may have missed due to his or her military service. These programs not only provide additional training to assist Veterans in obtaining civilian jobs, but also help ease the transition from the military to civilian life. In addition, the military has used these programs to help market to potential recruits; so these programs not only aid the Veteran, but they also aid the Armed Forces in their recruiting activities.

The education and training programs offered by the VBA have evolved over time. The first major initiative was started as a result of Veterans returning home from WWII. In 1944, the Serviceman's Readjustment Act was the advent of what became known as the GI Bill. As described on VA's GI Bill web site, it: "has been heralded as one of the most significant pieces of legislation ever produced by the Federal government—one that impacted the United States socially, economically and politically." An important part of the GI Bill was its provision for continuing education. According to VA's web site, at the peak in 1947, Veterans accounted for 49 percent of all college admissions, and by 1956, almost 8 million WWII Veterans had participated in an education or training program³⁶.

Benefits from the GI Bill were revised in 1952, and again in 1966 and 1977. The revisions in the 1950s-1970s included some benefit reductions, as well as revised restrictions on how and when the benefits could be used. In 1984 Congress passed the Montgomery GI Bill (named after the Congressman who proposed it). The Montgomery GI Bill provided educational assistance in exchange for active duty service. This became a strong tool for military recruiters. According to the DoD's Youth Attitude Tracking Survey, the top reason youth provided for wanting to enlist was educational funding³⁷.

The GI Bill has evolved yet again, with the advent of the Post 9/11 GI Bill in August 2009. The benefit is generous in that it provides up to 100 percent of tuition, a monthly housing stipend, money for books and supplies. The Post 9/11 GI Bill was a substantial departure from prior GI Bills in that, for the first time in history, those with long term service can transfer benefits to their

³⁶ GI Bill History, VA website accessed in May 2010 (http://www.gibill.va.gov/GI_Bill_Info/history.htm)

³⁷ Elizabeth Stringer. No Soldier Left Behind: Veterans seek college education. Association of College Unions International: The Bulletin, issue 5: volume 75. September, 2007. <http://www.acui.org/publications/bulletin/article.aspx?issue=452&id=3494>

spouse or children. This transfer option is expected to be a boon for retention, as it will only apply to service members who serve at least 10 years on active duty³⁸.

Major highlights from Section 4.1.8 include:

- The majority of Veterans (73.2%) who used VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals, and preparing them to get a better job.
- Those Veterans who had not used VA education benefits were asked why they had not used them. More than 36 percent indicated that they were unaware of VA education and training benefits.
- The level of use has declined slightly over time (about 37 percent reported use in 2010 while 40 percent reported use in 2001 NSV). Also, the *way* in which the benefit has been used has evolved over time. Use of the VA education or training benefit for business, technical or vocational school use has decreased since 2001 (23.5 percent reported use in 2010 while 37.5 percent reported use in 2001 NSV); apprenticeship and on the job training has also experienced a decrease (7.5 percent reported use in 2010 while 15.3 percent reported use in 2001 NSV).

The 2010 NSV Veterans Survey — Education and Training. Six tables describe use of VA education and training benefits (Tables 4.1.8-A through 4.1.8-F). Questions from the 2010 survey included whether the Veteran used the VA education benefit and, if so, how they used it and whether it was important in helping them meet their goals. Others were asked the reasons they did not use the benefit. Similar questions were asked in the 2001 NSV and those are included in this section, as compared with 2010.

Table Details: Table 4.1.8-A Use of VA Education or Training Benefits

- **Veterans Indicated They Have Used VA Education or Training Benefits (G1).** Close to 37 percent of Veterans indicated they have used VA education or training benefits.

³⁸ GI Bill Transferability, VA website accessed in May 2010 (<http://www.gibill.va.gov/post-911/post-911-gi-bill-summary/transfer-of-benefits.html>)

- **Timing of Benefit Use (G2).** Most responding Veterans (86.4%) indicated they used VA education or training benefits after active duty.
- **How Veterans Used Benefits (G2a).** Of the Veterans who indicated they used VA education and training benefits, the most prevalent use was for college and university coursework leading to a degree (64.8%). The second most common was use for attending business, technical or vocational school (23.5%).
- **Veterans Completing Training or Receiving Degree/Certificate (G2b).** Of the Veterans that indicated they were receiving VA education and training benefits, 66.6 percent of them completed the training or received the degree or certificate they enrolled in.
- **Importance of VA Education and Training Benefits in Meeting Goals (G2c).** Slightly more than 73 percent of Veterans using VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals, and preparing them to get a better job.

Table 4.1.8-A. Use of VA Education or Training Benefits

Survey Item		Value
Percent indicating they have used VA education or training benefits (G1)		36.9%
(Of those using) Please indicate when you used the VA education and training benefit. Mark all that apply. (G2)	During active duty service	7.9%
	After active duty service	86.4%
	Both during and after active duty service	12.3%
(Of those using) How did you use the VA education benefit. Mark all that apply. (G2a)	College or university coursework leading to a degree	64.8%
	Business, technical or vocational school leading to a certificate or diploma	23.5%
	Participated in an apprenticeship or on-job training program	7.5%
	Took correspondence courses	7.2%
	Took flight training	3.1%
	Received tutorial assistance, refresher courses, or deficiency training	1.6%
	Attended a teacher certification program	1.6%
	Did something else	5.8%
(Of those using) Percent indicating they completed training or received degree/certificate for which they were receiving VA education benefits (G2b)		66.6%
(Of those using) Percent indicating that the VA education benefits were “Extremely Important” or “Very important” in helping them meet their educational goals/preparing to get a better job (G2c)		73.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.8-B. Reasons for Not Using VA Education Assistance

- **Reasons VA Education Assistance Not Used (G3).** Veterans not using VA education assistance were asked to mark all the reasons they did not use benefits. The most frequently cited reasons include:
 - Veteran not aware of VA education or training benefits (36.6%)
 - Never considered getting any education or training from VA (30.0%)
 - Veteran did not believe entitled or eligible for education or training benefits (24.5%)
 - Don't need any additional education or training (21.5%)
 - Their period of eligibility expired or ran out (20.6%)

Table 4.1.8-B. Reasons for Not Using VA Educational Assistance

	Survey Item	Value
(Of those not using) What are the reasons you have not used any VA educational assistance? Mark all that apply. (G3)	I used state education benefits from the National Guard instead	0.5%
	Not aware of VA education or training benefits	36.6%
	Don't believe entitled to or eligible for education or training benefits	24.5%
	My period of eligibility expired/ran out	20.6%
	Don't know how to apply for education or training benefits	19.4%
	Don't need any additional education or training	21.5%
	Don't need or want assistance from VA	5.7%
	Too much trouble or red tape	6.4%
	Never considered getting any education or training from VA	30.0%
	Didn't pay into training funds during active duty	9.3%
	Other	6.4%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.8-C. Other Training Benefits

- **Other Training Benefits (G4).** More than 13 percent received other education or training assistance since discharge or separation.
- **Use of Tuition Assistance (G6).** More than 13 percent of Veterans indicated they used the military’s tuition assistance (TA) while on active duty.

Table 4.1.8-C. Other Training Benefits

Survey Item	Value
Percent indicating they received other education or training assistance since discharge or separation (G4)	13.6%
Percent indicating they used the military’s tuition assistance (TA) while on active duty (G6)	13.6%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.8-D. VA Education and Training Benefits by Select Veteran Domains

- **VA Education Benefits (G1).** Slightly more than 48 percent of young Veterans indicated they used VA education or training benefits, along with almost 48 percent of the Vietnam Era Veterans.
- **Importance of VA Education and Training Benefits (G2c).** Young Veterans were most likely to report that benefits were “Extremely important” or “Very important” (95.2%).

Table 4.1.8-D. VA Education and Training Benefits by Select Veteran Domains

Survey Item	Percent indicating they have used VA education or training benefits (G1)	Percent indicating that VA education benefits were "Extremely important" or "Very important" in helping meet educational goals preparing to get a better job (G2c)
All Veterans	36.9%	73.2%
Nov. 1941 or earlier	33.0%	58.8%
WWII (Dec. 1941 to Dec. 1946)	37.6%	75.8%
Jan. 1947 to June 1950	31.3%	78.0%
Korean War (July 1950 to Jan. 1955)	37.0%	70.4%
Feb. 1955 to July 1964	30.5%	62.8%
Vietnam Era (Aug. 1964 to Apr. 1975)	47.5%	69.3%
May 1975 to July 1990	29.5%	74.2%
Aug. 1990 to Aug. 2001 (Includes Persian Gulf War)	33.9%	83.0%
September 2001 or later	43.0%	90.4%
Females	35.2%	86.9%
Black/African American	33.4%	76.9%
Hispanic	39.3%	84.0%
Young Veterans (age 18-30)	48.2%	95.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.8-E. Percent Indicating They Used VA Education or Training Benefits (G1) by OEF/OIF and by Select Veteran Characteristics

- Use of VA Education or Training Benefits by OEF/OIF for Select Veteran Characteristics (G1).** Veteran females serving in OEF/OIF reported considerably more benefit usage (50.6%) than those not serving in OEF/OIF (34.1%). This pattern is similar for young Veterans; 55.2 percent of those serving in OEF/OIF reported that they used education or training benefits compared with 37.1 percent of those not serving in OEF/OIF.

Females serving in OEF/OIF were much more likely to report using benefits than males (50.6 percent of females who served in OEF/OIF reported using VA education and training benefits compared with 37.2 percent of males).

Table 4.1.8-E. Percent Indicating They Used VA Education and Training Benefits (G1) by OEF/OIF and by Select Veteran Characteristics

	All Veterans	OEF/OIF	Non-OEF/OIF
Males	36.0%	37.2%	36.3%
Females	35.2%	50.6%	34.1%
Black/American American	33.4%	29.2%	34.2%
Hispanic	39.3%	38.1%	40.9%
Young Veterans (Age 18-30)	48.2%	55.2%	37.1%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.8-F. VA Education and Training Benefits — 2010 NSV Compared with 2001 NSV

- **VA Education or Training Benefits in 2010 Compared to 2001.** Somewhat fewer Veterans reported using VA education benefits in 2010 (36.9%) than 2001 (40.1%).
- **How Education Benefit Used in 2010 Compared with 2001.** Veteran use of VA education or training benefits for college or university course work has increased slightly since 2001 (60.5%) compared to 2010 (64.8%). The use of the VA education or training benefit for business, technical or vocational school use has decreased since 2001 by 14 percent. Benefit usage also decreased in use for apprenticeship or on the job training by about half, from 2001 (15.3%) to 2010 (7.5%).
- **Importance of VA Education or Training Benefit on 2010 Compared to 2001.** The percentage of Veterans that rated the VA education or training benefit as “Extremely important” or “Very important” has increased slightly since 2001 from 66.7 percent to 73.2 percent in 2010.

Table 4.1.8-F. VA Education and Training Benefits — 2010 NSV Compared with 2001 NSV

Survey Item		Percent 2010 NSV	Percent 2001 NSV
Percent indicating that they have used VA education or training benefits		36.9%	40.1%
(Of those using) How did you use the VA education benefit? Mark all that apply.	College or university coursework leading to a degree	64.8%	60.5%
	Business, technical or vocational school leading to certificate or diploma	23.5%	37.5%
	Participated in an apprenticeship or on-job training program	7.5%	15.3%
	Took correspondence courses	7.2%	9.6%
	Took flight training	3.1%	3.7%
	Received tutorial assistance, refresher courses, or deficiency training	1.6%	2.5%
	Attended a teacher certification program	1.6%	4.1%
	Did something else	5.8%	8.6%
(Of those using) Percent indicating that the VA education benefits were "Extremely important" or "Very important" in helping them meet their educational goals/preparing to get a better job		73.2%	66.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

4.1.9 Military Service and Current Employment

The 2010 NSV collected information pertaining to the employment transition from military to civilian life. One challenge for service members separating from active duty is that some skills needed for successful military service do not always translate well into the civilian labor market. In order to ensure that Veterans are ready for civilian employment, VA provides education and training assistance to aid in job placement.

Section 4.1.9 presents findings from the 2010 NSV on respondents' perceptions of how their skill sets translated to the civilian world, as well as how supportive their chain of command was in terms of their transition to civilian employment. Section 4.1.9 will also compare a subset of NSV respondents (those deactivating between 1990 and 2010) to the VA's 2007 Employment History Survey (EHS) respondents.

Major highlights from Section 4.1.9 include:

- Slightly more than 41 percent of Veterans indicated that their military experience applied “A lot” or “Some” to their most recent civilian job. A similar percent (40.5%) reported that they were “Very well” or “Well” prepared to enter the civilian job market when they separated from the military.
- Regarding application of military experience to civilian jobs, the most recent cohort (those serving after September 2001) reported higher levels of application than the average Veteran: 60.6 percent of those serving after September 2001 indicated that their military experience applied “A lot” or “Some” to their most recent civilian job (compared with 41.1 percent for Veterans overall).
- About 31 percent of Veterans “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing. This level of agreement was highest among those serving after September 2001; 43.5 percent “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing.

The 2010 NSV Veterans Survey — Military Service and Current Employment. Three tables describe military service and Veteran perceptions of whether their military skills matched their chosen civilian careers (Tables 4.1.9-A through 4.1.9-C).

Table Details: Table 4.1.9-A Military Service and Current Employment

- **Match Between Civilian Job and Military Training (H2).** Veterans were asked whether their most recent civilian job generally matched the occupations they were trained for while in the military. Slightly more than 22 percent answered yes, that there was a match between their military training and their most recent civilian job.
- **Application of Military Experience with Civilian Job (H3).** Veterans were also asked whether their military experience applied to their most recent civilian job. About 41 percent of Veterans indicated that their military experience applied “A lot” or “Some” to their most recent civilian job.
- **How Well Prepared to Enter Civilian Work Force (H4).** Veterans were asked how well prepared they had been to enter the civilian job market when they left the Service. More than 40 percent reported that they were “Very well” or “Well” prepared to enter the civilian job market when they separated from the military.
- **Time for Transition (H5a).** Almost one-third (29.5%) of Veterans “Strongly agreed” or “Agreed” that the military allowed them enough time to prepare for the transition to civilian work force and job search.
- **Support from Chain of Command (H5b).** Almost one-third (30.9%) of Veterans “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing.

Table 4.1.9-A. Military Service and Current Employment

Survey Item		Value
Percent indicating that most recent civilian job generally matched the occupations they were trained for while in the military (H2)*		22.3%
Percent indicating that their military experience applied “A lot” or “Some” to their most recent civilian job (H3)		41.1%
Percent indicating that they were “Very well” or “Well” prepared to enter the civilian job market when they left the Service (H4) **		40.5%
Percent indicating that they "Strongly agreed" or "Agreed" with the following statements:	The military allowed me enough time to prepare for my transition and job search. (H5a) ***	29.5%
	My chain of command was supportive when I began transition processing. (H5b) ***	30.9%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses indicating they have not had a civilian job were excluded from the denominator.

** Responses indicating they were not interested in entering the civilian job market were excluded from the denominator.

*** Responses of “Don’t know” were excluded from the denominator.

Table Details: Table 4.1.9-B Military Service and Current Employment by Select Veteran Domains and Table 4.1.9-C Employment Status (H1) by Select Veteran Domains

- Application of Military Experience with Civilian Job (H3) by Select Veteran Domains.** Forty-one percent of Veterans indicated that their military experience applied “A lot” or “Some” to their most recent civilian job. The most recent cohort (those serving after September 2001) were more positive than the average Veteran: 60.6 percent of those serving after September 2001 indicated that their military experience applied “A lot” or “Some” to their most recent civilian job.

Hispanics (48.3%) and Young Veterans (50.9%) were also more likely than Veterans overall to report that military experience applied “A lot” or “Some” to their most recent civilian job.

- How Well Prepared to Enter Civilian Work Force (H4) by Select Veteran Domains.** More than 40 percent of Veterans overall reported that they were “Very well” or “Well” prepared to enter the civilian job market when they separated from the military. Among the domains included in Table 4.1.9-B, those serving after September 2001 reported the highest level of preparation of the groups reviewed. More than 45 percent of those serving after

September 2001 reported that they were “Very well” or “Well” prepared to enter the civilian job market when they separated from the military.

- **Support from Chain of Command (H5b).** About 31 percent of Veterans “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing. This level of agreement was highest among those serving after September 2001; 43.5 percent “Strongly agreed” or “Agreed” that their chain of command was supportive when they began transition processing.

Table 4.1.9-B. Military Service and Current Employment by Select Veteran Domains

Survey Item	Percent indicating that their military experience applied "A lot" or "Some" to their most recent civilian job (H3)	Percent indicating that they were "Very well" or "Well" prepared to enter the civilian job market when they left the Service (H4)	Percent indicating that chain of command was supportive when began transition processing (H5b)
All Veterans	41.1%	40.5%	30.9%
Vietnam Era	39.9%	40.0%	28.3%
September 2001 or later	60.6%	45.4%	43.5%
Females	39.6%	40.1%	30.4%
Black/African American	39.4%	34.9%	29.5%
Hispanic	48.3%	37.8%	32.7%
Young Veterans (age 18-30)	50.9%	34.1%	30.8%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.9-C Employment Status (H1) by Select Veteran Domains

- **Employment Status (H1) by Select Veteran Domains.** Respondents were asked about their employment status in the week prior to the survey. Forty-five percent of Veterans overall indicated they were working and another 45.3 percent reported that they were not working, but they were not looking for work. Of Veterans overall responding to this question, 9.7 percent reported that they were out of work and were seeking employment.

The percent of those unemployed and seeking work varies greatly among the domains we reviewed. Females (9.2%) and Vietnam Veterans (9.1%) were on the low side of the domains reviewed while young Veterans responding to the survey reported the highest level of unemployment (28.5%). This finding is in line with reports from the Bureau of Labor Statistics, which has cited high unemployment rates among young Veterans³⁹.

Other domains with high unemployment rates (as measured by the 2010 NSV) include those serving September 2001 or later (18.8%), Blacks/African Americans (18.2%) and Hispanics (14.0%).

Table 4.1.9-C. Employment Status (H1) by Select Veteran Domains

Survey Item	Percent indicating they were working in past week	Percent indicating they were not working if past week, but were looking for work	Percent indicating they were not working past week, and were not looking for work
All Veterans	45.0%	9.7%	45.3%
Vietnam Era	45.9%	9.1%	45.0%
September 2001 or later	67.4%	18.8%	13.7%
Females	42.4%	9.2%	48.5%
Black/African American	50.1%	18.2%	31.7%
Hispanic	59.9%	14.0%	26.2%
Young Veterans (age 18-30)	57.9%	28.5%	13.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

³⁹ Bureau of Labor Statistics Economic News Release: Employment Situation of Veterans Summary. March 12, 2010. USDL-10-0285. URL Location <http://www.bls.gov/news.release/vet.nr0.htm>; accessed in May 2010.

Comparable Survey Data

The VA sponsored an **Employment Histories Survey** (EHS) in 2007 which was designed to assess the employment histories and outcomes of recently separated service members who had become Veterans since the Persian Gulf War in 1990. Specifically, the survey targeted those who had separated from the military between December 2004 and January 2006. Surveys were completed in 2007 asking about their employment status and history.

- **Unemployment.** Based on the findings from the 2007 EHS, the unemployment rate among recently separated service members was 9.1 percent.

In 2007, (the year the EHS was administered), the national unemployment rate, as reported by the Bureau of Labor Statistics (BLS), was generally around 4.5 percent—based only on those reporting that they were looking for work⁴⁰. The labor outlook for all Americans quickly soured as the economy stalled due to the global financial instability that began in late 2007. By 2009 and 2010 (the years the NSV was administered), the unemployment rate had more than doubled to between 9 and 10 percent—again based only on those looking for work.

The 2010 NSV data for those who reported separating in 2006 or later indicated that there were 21.3 percent of recently separated service members who were unemployed and looking for work. This rate is close to published statistics from BLS on young Veterans. For example, BLS stated that in 2009, male Veterans, ages 18 to 24, who served September 2001 or later had an unemployment rate of 21.6 percent⁴¹.

- **Vocational Rehabilitation.** The EHS Report indicates that recently separated service members (RSS) “reported in the 2007 EHS that 4.1 percent of them have used the VA vocational rehabilitation program, which is less than the percent who have used it among all RSS (7.0%). The lower use of this program may be due to the timing of entering the program when it requires the completion of an adjudicated disability compensation claim through the VA.”

⁴⁰ Bureau of Labor Statistics. Labor Force Statistics from the Current Population Survey. Data as accessed in May 2010 from Table Series Id: LNS14000000 Seasonally Adjusted Unemployment Rate. URL accessed: http://data.bls.gov/PDO/servlet/SurveyOutputServlet?data_tool=latest_numbers&series_id=LNS14000000

⁴¹ Economic News Release: Employment Situation of Veterans 2009. Web site accessed Summer 2010: <http://www.bls.gov/news.release/vet.nr0.htm>

According to the 2010 NSV, 16.5 percent of those who reported separating in 2006 or later reported using VA vocational rehabilitation services.

- **Education and Training Assistance.** The EHS questionnaire asked respondents whether they had received assistance from a range of education and training programs. From the 2007 EHS data, 6.1 percent reported participation in the “Veteran Education Assistance Program,” 4.7 percent reported receiving “Other Veterans’ Administration Educational or Training Assistance,” and 48.4 percent reported participating in the Montgomery GI Bill.

The 2010 NSV took a different approach and simply asked about participation in any VA education and training (excluding vocational rehabilitation). Of those separating in 2006 or later, 44.0 percent reported that they had participated in “any VA education or training benefits, excluding VA vocational rehabilitation.”

- **Military Training and Civilian Work.** The EHS also included questions about how their most recent civilian job compares with their military training. The EHS asked respondents how much their military training, skills, and experiences apply to their civilian job. About 60 percent reported that their military training, skills and experiences applied “A lot” or “Some” to their civilian job.

The results from the 2010 NSV are similar (about 59 percent of respondents separating in 2006 or later reported that the training, skills or experiences gained in the military applied “A lot” or “Some” to their most recent civilian jobs).

4.1.10 Life Insurance

VA life insurance programs were developed to provide insurance benefits for Veterans and service members who may not be able to get insurance from private companies because of the extra risks involved in military service or a service-connected disability. VA currently provides insurance to approximately 7 million Veterans, service members, and dependents.

While VA offers several life insurance programs the major programs are Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI).

SGLI is a program of low cost group life insurance for Active Duty Service members, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies, and members of the Reserve Officer Training Corps. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000. The SGLI program was expanded in 2001 to provide Family Servicemembers' Group Life Insurance (FSGLI) and again in 2005 to provide Traumatic Injury Protection Insurance (TSGLI). Every member who has SGLI also has TSGLI.

Service members with SGLI coverage, upon release from service, have the options to convert their full-time SGLI coverage to term insurance under the VGLI program.

A Veteran who was discharged under other than dishonorable conditions and who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage under the Service-Disabled Veterans Insurance (S-DVI) program. The Veteran must apply for S-DVI within two years from the date of notification that service-connection has been established.

Major highlights from Section 4.1.10 include:

- Almost two-thirds (65.8%) of Veterans who do not have VA life insurance reported that they were unaware of the benefit. More than a quarter indicated that they did not know how to apply for benefits (27.4%).
- Vietnam Veterans indicated the lowest amount of VA life insurance coverage (4.0%), but reported the highest level of coverage from another source (71.2%).
- Young Veterans (31.7%) and those serving September 2001 or later had the lowest percentage of life insurance from another source, but each group had the highest average coverage (\$100,000 to \$199,999).

The 2010 NSV Veterans Survey — Life Insurance. Two tables describe life insurance (Tables 4.1.10-A through 4.1.10-B). These tables include questions on life insurance coverage, amounts of coverage, and reasons for lack of coverage. We present the results for Veterans overall and also by select Veteran Domains.

Table Details: Table 4.1.10-A. Life Insurance

- **Veterans Covered by VA Life Insurance (I1).** Somewhat more than 8 percent indicated they are covered by VA life insurance.
- **Life Insurance from Another Source (I2).** A majority of Veterans indicated they have life insurance from another source (66.3%).
- **Amount of Coverage from Non-VA Life Insurance (I2a).** Among Veterans who indicated they have life insurance from another source the average dollar amount coverage is \$50,000 to \$99,999.
- **Reasons for Not Getting VA Life Insurance (I1B).** Veterans indicated all the reasons they do not have VA life insurance and the most frequently cited reasons include:
 - Not aware of VA insurance benefits (65.8%)
 - Never considered getting any insurance from VA (29.9%)
 - Don't know how to apply for benefits (27.4%)
 - Never converted active duty life insurance policy to Veteran's policy (20.9%)

Table 4.1.10-A. Life Insurance

Survey Item		Value
Percent indicating they are covered by VA life insurance (I1)		8.3%
Percent indicating they have life insurance from another source (I2)		66.3%
(Of those indicating life insurance from another source) Average dollar amount of coverage (I2a) *		\$50,000 to \$99,999
(For those who do not have VA Life Insurance) What are the reasons you don't have VA life insurance coverage? Mark all that apply. (I1b)	Not aware of VA insurance benefits	65.8%
	Not entitled or eligible	9.3%
	Don't know how to apply for benefits	27.4%
	Don't need any insurance	6.8%
	Don't need or want assistance from VA	2.5%
	Too much trouble or red tape	4.6%
	Never considered getting any insurance from VA	29.9%
	Elected to forgo coverage while on active duty	0.9%
	Never converted active duty life insurance policy to Veteran's policy	20.9%
	Allowed policy to lapse	6.8%
Other	4.1%	

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Average dollar amount was calculated by determining the median response.

Table Details: Table 4.1.10-B. Life Insurance by Select Veteran Domains

- **Life Insurance by Veteran Characteristics (I1, I2, I2A).** WWII Veterans indicated the highest percent of coverage by VA life insurance (23.9%). Vietnam Veterans indicated the lowest amount of VA life insurance coverage (4.0%), but reported the highest level of coverage from another source (71.2%).

Young Veterans and those serving September 2001 or later reported the lowest percentage of life insurance from another source, but had the highest average coverage (\$100,000 to \$199,999).

Table 4.1.10-B. Life Insurance by Select Veteran Domains

Survey Item	Percent indicating they are covered by VA life insurance (I1)	Percent indicating they have life insurance from another source (I2)	Average dollar amount of other coverage (I2a)
All Veterans	8.3%	66.3%	\$50,000 to \$99,999
WWII	23.9%	63.6%	\$10,000 to \$49,999
Korean War	17.9%	68.1%	\$10,000 to \$49,999
Vietnam Era	4.0%	71.2%	\$50,000 to \$99,999
September 2001 or later	12.8%	52.5%	\$100,000 to \$199,999
Females	8.2%	58.8%	\$50,000 to \$99,999
Black/African American	8.9%	57.1%	\$50,000 to \$99,999
Hispanic	6.0%	57.8%	\$100,000 to \$199,999
Young Veterans (age 18-30)	8.4%	31.7%	\$100,000 to \$199,999

SOURCE: 2010 National Survey of Veterans — Veteran Survey

4.1.11 Home Loans

VA home loan guaranties are issued to help eligible service members, Veterans, reservists and unmarried Surviving spouses obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans.

A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. VA guaranty amount varies with the size of the loan and the location of the property. Because lenders are able to obtain this guaranty from VA, borrowers do not need to make a down payment, provided they have enough home loan entitlement. VA will guarantee 25 percent of the principal loan amount, up to the maximum guaranty. The maximum guaranty varies depending upon the location of the property.

In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved by a lender for a VA home loan.

Major highlights from Section 4.1.11 include:

- More than 66 percent of Veterans who ever had a home loan reported that they had used the VA home loan guaranty program.
- Veterans who had not reported a VA home loan were asked for the reasons they had not obtained one. More than 33 percent indicated that they did not know about the program.

The 2010 NSV Veterans Survey — Home Loans. Three tables describe respondent experience with home loans and the VA Home Loan Guaranty Program (Tables 4.1.11-A through 4.1.11-C). These tables describe the Veterans’ experiences with home loans and cover the reasons why some Veterans have not used a VA home loan. We present the results for Veterans overall and also by select Veteran domains.

Table Details: Table 4.1.11-A. Home Loans

- **Veterans Indicated They Have Ever Obtained a Home Loan (J3).** Slightly more than 55 percent of Veterans reported having obtained a home loan.
- **Veterans Indicated Their Lender Discussed Option of VA’s Home Loan Guaranty Program (J3a).** Close to 54 percent of Veterans reported that their lender discussed applying for a VA guaranteed home loan.
- **Veterans Indicated They Have Used VA Home Loan Guaranty Program (J4-J4b).** More than 66 percent of Veterans who ever had a home loan reported that they had used the VA Home Loan Guaranty program. Many reported that this loan was obtained more than 20 years ago (41.9%), and the majority reported that they used the benefit after active duty service (81.4%).
- **Veterans Indicated the Most Important Reason They Chose to Get a VA Home Loan (J5).** Veterans were asked why they chose to get a VA home loan. Many responded that there was no down payment required (46.0%). The next most cited reason (22.5%) was the favorable interest rate.

Table 4.1.11-A.Home Loans

Survey Item		Value
Percent indicating they have ever obtained a home loan (J3)		55.2%
(Of those ever with loan) Percent indicating their lender discussed option of VA's home loan guaranty program (J3a) *		53.7%
(Of those ever with loan) Percent indicating they have ever used VA home loan guaranty program (J4)		66.7%
How long ago did you obtain your most recent home loan (VA or other)? (J4a)	Within last 5 years	20.6%
	6-10 years ago	15.8%
	11-20 years ago	21.7%
	More than 20 years ago	41.9%
When did you use the VA home loan guaranty program? (J4b)	During active duty service	13.5%
	After active duty service	81.4%
	Both during and after active duty service	5.1%
(Of those ever with VA loan) What is the most important reason you chose to get a VA home loan? (J5)	VA loan program is offered only to U.S. Veterans	8.1%
	No down payment required	46.0%
	Convenience	8.3%
	No mortgage insurance required	2.5%
	Favorable interest rate	22.5%
	Loan more likely to be approved	10.9%
	VA's assistance to avoid foreclosure	0.1%
	Previous experience with the VA loan program	1.6%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t remember” were excluded from the denominator.

Table Details: Table 4.1.11-B. Reasons for Not Using VA Home Loan Guaranty Program

- Veterans Indicated the Main Reason They Did Not Use the VA Home Loan Program (J6).** Veterans were asked the main reason for why they did not use the VA home loan program. The most cited reasons were that a conventional FHA mortgage was easier to obtain or less expensive (31.8%) and that they did not know about the program (33.6%).

Table 4.1.11-B. Reasons for Not Using VA Home Loan Guaranty Program

	Survey Item	Value
(Of those ever with loan but not VA) If you have not used the VA home loan program, what was the main reason you did not? (J6)	A conventional FHA mortgage was easier to obtain or less expensive	31.8%
	I applied for a VA home loan, but did not qualify	1.6%
	I did not apply because I did not think that I would qualify	9.9%
	I thought that the process for obtaining a VA loan would take too long	5.0%
	My lender and/or realtor discouraged the use of the VA program	8.1%
	The VA funding fee was too high	1.6%
	I didn't know about the program	33.6%
	Other	8.4%

SOURCE: 2010 National Survey of Veterans – Veteran Survey

Table Details: Table 4.1.11-C Select Home Loan Information by Veteran Characteristics

- Veterans Reporting a Home Loan (J3) by Select Veteran Characteristics.** Slightly more than 55 percent of Veterans overall reported having a home loan. Young Veterans were least likely to report ever having a home loan (25.9%) while Vietnam Era Veterans reported the highest prevalence of home loans (62.4%).
- Veterans Reporting a VA Home Loan (J4) by Select Veteran Characteristics.** Those Veterans who reported ever having a home loan were asked whether they ever used the VA Home Loan program. Sixty-seven percent of Veterans overall reported having a home loan through VA. Blacks/African Americans reported the most use of the VA program; 80.5

percent of Blacks/African Americans reported having a VA home loan. WWII Veterans were least likely to report using the VA for a home loan (close to 60 percent of WWII Veterans who had ever had a home loan reported having a loan through the VA program).

- **Veterans Reporting Lender Discussing VA as Loan Option (J3a).** Veterans who had ever had a home loan were asked whether their lender had discussed VA as a loan option. Approximately 54 percent of Veterans overall reported that their lender had discussed the option of obtaining a VA home loan. This ranges from a low of 37.2 percent among WWII Veterans to a high of 74.2 percent among young Veterans.

Table 4.1.11-C. Select Home Loan Information by Veteran Characteristics

Survey Item	Percent reporting a home loan (J3)	Percent reporting a VA home loan (J4)	Percent reporting lender discussing VA as loan option (J3a) *
All Veterans	55.2%	66.7%	53.7%
WWII	48.6%	59.1%	37.1%
Korean War	58.3%	57.8%	42.9%
Vietnam Era	62.4%	69.3%	54.7%
September 2001 or later	46.2%	73.0%	69.7%
Females	48.2%	62.3%	54.3%
Black/African American	43.7%	80.1%	55.4%
Hispanic	57.6%	78.1%	66.9%
Young Veterans (age 18-30)	25.9%	62.2%	74.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t remember” were excluded from the denominator.

4.1.12 Burial

Burial in a VA National cemetery is available for eligible Veterans, their spouses, and dependents at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits also include a burial flag and military funeral honors. Family members and other loved ones of deceased Veterans may request Presidential Memorial Certificates.

Veterans, Active Duty Service members, and retired Reservists and National Guard members are eligible for an inscribed headstone or marker for their grave at any cemetery — National, State Veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world.

Upon request, DoD will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of “Taps.” A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased’s branch of service.

Major highlights of this section include:

- Only 13.4 percent of Veterans reported that they plan to be buried in a VA National or State cemetery. These respondents were asked why they plan to be buried in a VA National or State cemetery. The most cited reason was a connection with the military and their past service to the country (50.4%).
- Those who reported not planning to be buried in a VA National or State cemetery were asked for the reason why they planned to be buried elsewhere. The most common responses included that they had made other arrangements (43.5%) and that they wanted to be near family members (35.9%).
- In terms of burial preferences, slightly more than 50 percent reported a preference for a traditional, in-ground, casket burial.

The 2010 NSV Veterans Survey — National Cemeteries. One table describes sentiments about VA National Cemeteries (Table 4.1.12-A). Survey questions from the 2010 Veterans Survey included questions about burial benefits and the importance of maintaining VA National Cemeteries.

Table Details: Table 4.1.12-A. Importance of Maintaining VA National Cemeteries

- **Factors in Maintaining VA National Cemeteries (K2).** Veterans were asked whether various factors in maintaining VA National Cemeteries were important to them. The majority of respondents rated *all* listed factors as “Very important” or “Important.” All listed features were rated as important by 88.8 to 95.8 percent of respondents.

The two features that were rated of highest importance included “Maintenance of cemetery grounds” and “Upkeep of the headstones, markers and wall covers.” Both factors were rated as “Very important” or “Important” by close to 96 percent of respondents.

Table 4.1.12-A. Importance of Maintaining VA National Cemeteries

	Survey Item	Value
Percent indicating factor in maintaining VA National Cemeteries is “Very important” or “Important.” (K2) *	Maintenance of cemetery grounds	95.7%
	Upkeep of headstones, markers, and wall covers for cremated remains	95.8%
	Maintenance of other landscape features	93.4%
	Appearance of committal shelters	92.7%
	Appearance of individual gravesites	95.4%
	Maintenance of cemetery buildings and roads	94.6%
	Cemetery’s front gate and entrance area	93.1%
	Availability of parking and/or restrooms	88.8%
	Public ceremonies and events that honor Veterans	92.8%
	Presentation of military funeral honors	94.1%
	Other	82.3%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were excluded from the denominator.

The 2010 NSV Veterans Survey — Burial Plans. Five tables describe burial plans of Veterans (Tables 4.1.12-B through 4.1.12-F). Survey questions from the 2010 Veterans Survey included questions about plans and preferences for burial. In this section we present the results for all Veterans and also for select Veteran domains. Finally, select comparisons are provided using the 2001 NSV.

Table Details: Table 4.1.12-B. Burial Plans

- **Burial Plans (L1).** Veterans were asked what kind of burial they thought they would have. The most common response was an in-ground, casket burial (41.7 percent). A sizable percentage (23.9%) responded that they did not know what type of burial they were going to have.
- **Burial in a VA National or State Veterans Cemetery. (L2).** More than 13 percent of Veterans indicated that they were planning to be buried in a VA National or State Veterans cemetery.
- **VA Headstone/ Marker (L4).** Those who plan to be buried in a private cemetery were asked whether they were planning to have a headstone or marker provided at no cost by the VA. More than 27 percent reported that they think they will use this benefit.

Table 4.1.12-B. Burial Plans

	Survey Item	Value
What type of burial do you think you will have? (L1)	In-ground, casket burial	41.7%
	Cremation, in-ground burial	15.2%
	Cremation columbarium	8.6%
	Mausoleum	1.5%
	Something else	9.1%
	Don't know	23.9%
Percent indicating they plan to be buried in a VA National or State Cemetery (L2) *		13.4%
(Of those not planning for VA burial) Percent indicating they plan to have a VA provided headstone or marker (L4) *		27.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were included in the denominator.

Table Details: Table 4.1.12-C. Burial Preferences

- **Burial Preference (L5).** Veterans were asked what burial options they found most preferable. About half responded that they would prefer an in-ground, casket burial (50.2%). The next most common response was cremation, with one’s ashes scattered (19.9%).
- **Acceptable Burial Options (L5a).** After the question about burial preference, Veterans were asked: “For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK).” Depending on how respondents interpreted the question, we can think of this question as asking respondents to think about their “second” choice (that is, not the option they prefer, but other options acceptable to them). Other respondents may have thought to provide an accounting of all acceptable options, including their preferred method. Because this question may have been subject to wide interpretation, readers should interpret results with caution.

The percent of Veterans reporting each option as acceptable follows:

- Casket burial, in-ground (43.7%)
- Cremation, ashes scattered (30.2%)
- Cremation, ashes buried in-ground (28.9%)
- Casket burial, in a mausoleum (24.0%)
- Cremation, ashes kept by my family (22.6%)
- Cremation, ashes placed in a columbarium (16.2%)
- Something not listed (4.1%)

Table 4.1.12-C. Burial Preferences

	Survey Item	Value
For each of the burial options listed below, please tell us which one option you find the most preferable. (L5)	Casket burial, in-ground	50.2%
	Casket burial, in a mausoleum	3.1%
	Cremation, ashes buried in-ground	12.2%
	Cremation, ashes placed in a columbarium	4.8%
	Cremation, ashes scattered	19.9%
	Cremation, ashes kept by my family	7.2%
	Something not listed	2.5%
For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK). Mark all that apply. (L5a)	Casket burial, in-ground	43.7%
	Casket burial, in a mausoleum	24.0%
	Cremation, ashes buried in-ground	28.9%
	Cremation, ashes placed in a columbarium	16.2%
	Cremation, ashes scattered	30.2%
	Cremation, ashes kept by my family	22.6%
	Something not listed	4.1%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.12-D. Burial Plans by Veteran Characteristics

- **Burial in VA National or State Cemetery (L2) by Select Veteran Characteristics.**

Respondents were asked whether they have plans to be buried in a VA cemetery. More than 13 percent reported that they did plan to be buried in a VA National or State Cemetery. (This percent includes those who answered “Don’t know” to this question.)

Hispanic, Black/African American, and Asian/Pacific Islander Veterans were much more likely to report plans for burial in a VA cemetery than White Veterans.

- **Burial Marker or Headstone from VA (L4) by Select Veteran Characteristics.**

Respondents were asked whether they have plans for the VA to provide a no-cost headstone or marker for burial. More than 27 percent reported that they had such plans. Females 65 years or older and Blacks/African Americans were more likely than Veterans overall to indicate plans for a VA burial marker or headstone.

- **Burial Preference (L5) by Select Veteran Characteristics.** Veterans were asked what burial options they found most preferable. The most common response by Veterans overall was an in-ground, casket burial. This was the most common response from each of the Veteran subgroups reviewed.

Table 4.1.12-D. Burial Plans by Veteran Characteristics

Survey Item		Percent reporting plans to be buried in a VA cemetery (L2) *	Percent reporting plans for a headstone or marker (L4)*, **	Preferred Type of Burial (L5)
All Veterans		13.4%	27.5%	Casket, in-ground
By Gender and Age	Males less than 65 years	14.5%	29.0%	Casket, in-ground
	Males 65 years or older	11.6%	26.9%	Casket, in-ground
	Females less than 65 years	12.7%	26.1%	Casket, in-ground
	Females 65 years or older	13.1%	38.9%	Casket, in-ground
By Race/Ethnicity ***	Hispanic	25.6%	31.3%	Casket, in-ground
	White only	12.1%	26.5%	Casket, in-ground
	Black/African American only	19.7%	36.0%	Casket, in-ground
	Asian /Pacific Islander only ****	22.0%	—	Casket, in-ground
	American Indian/Alaska Native only	15.0%	—	Casket, in-ground
	Selected Multiple Races	13.6%	29.6%	Casket, in-ground

SOURCE: 2010 National Survey of Veterans — Veteran Survey

* Responses of “Don’t know” were included in the denominator.

** Includes those indicating they did not plan burial at a VA cemetery.

*** Questions were based on OMB standard wording. Respondents are invited to mark-all that apply.

**** The various Asian and Pacific Islander groups have been collapsed.

— Fewer than 30 respondents from this subgroup answered this question; results are suppressed.

Table Details: Table 4.1.12-E. Burial Plans by Veteran Domains

- Burial in VA National or State Cemetery (L2) by Select Veteran Domains.** Veterans from more recent cohorts are more likely to respond “Don’t know” regarding their burial plans. These recent cohorts are also more likely than older cohorts to report a plan to be buried in a VA National or State Cemetery. For example, 11.5 percent of WWII Veterans reported a plan to be buried in a VA cemetery compared with 17.2 percent of those serving September 2001 or later.

Hispanics and those who reported their race as Black/African American (including those selecting multiple races) were more likely than Veterans overall to report a plan to be buried in a VA cemetery.

Table 4.1.12-E. Burial Plans by Select Veteran Domains

Survey Item	Plan to be buried in a VA National or State Veterans cemetery? (L2)			Planning for a VA headstone / marker? (L4)		
	Yes	No	Don't Know	Yes	No	Don't Know
All Veterans	13.4%	51.5%	35.2%	27.5%	36.6%	35.9%
WWII	11.5%	76.2%	12.2%	28.1%	46.2%	25.8%
Korean War	13.5%	66.7%	19.8%	29.6%	44.9%	25.4%
Vietnam Era	15.9%	49.6%	34.5%	29.6%	32.4%	38.0%
September 2001 or later	17.2%	30.5%	52.3%	40.4%	22.6%	37.0%
Females	12.7%	42.5%	44.8%	28.7%	29.1%	42.2%
Black / African American	19.5%	38.7%	41.8%	35.4%	21.7%	42.9%
Hispanic	25.6%	29.0%	45.3%	31.3%	27.2%	41.5%
Young Veterans (age 18-30)	11.4%	28.5%	60.1%	33.1%	24.2%	42.7%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

Table Details: Table 4.1.12-F. Burial Plans — 2010 NSV Compared with 2001 NSV

- Burial Plans Compared Over Time — 2010 NSV Compared with 2001 NSV.** One noticeable difference between results from the 2001 NSV and the 2010 NSV is that the percentage indicating that they do not know how they plan to be buried has increased dramatically (from 6.6 percent in 2001 to 23.9 percent in 2010).

The percentage reporting plans to be buried in a VA cemetery has remained relatively stable, while the percent reporting plans for a VA headstone or marker has declined somewhat (from 33.5 percent in 2001 to 27.5 percent in 2010).

Table 4.1.12-F. Burial Plans — 2010 NSV Compared with 2001 NSV

Survey Item		Percent 2010 NSV	Percent 2001 NSV
Type of Burial Plans	In-ground, casket burial	41.7%	59.8%
	Cremation	23.8%	30.3%
	Mausoleum	1.5%	N/A
	Something else	9.1%	2.7%
	Don't know	23.9%	6.6%
Percent indicating they plan to be buried in a VA National or State Cemetery		13.4%	14.1%
(Of those not planning for VA burial) Percent indicating they plan to have a VA provided headstone or marker		27.5%	33.5%

SOURCE: 2010 National Survey of Veterans — Veteran Survey

“N/A” indicates that the response option was not provided in 2001 NSV.

The 2010 NSV Veterans Survey — Reasons for Burial Plans. One table describes the reasons Veterans reported for various burial plans (Table 4.1.12-G).

Table Details: Table 4.1.12-G. Reasons for Burial Plans

- **Reasons for Being Buried in VA Cemetery (L2a).** Veterans were asked why they planned to be buried in a National or State Veterans cemetery. The most commonly cited reason was their connection to the military/past service to the country (50.4%). Other common responses included the honor of burial in a VA National shrine (37.9%) and the fact that the burial would be provided at no cost (35.8%).
- **Reasons for Not Being Buried in VA Cemetery (L3).** Veterans who indicated that they did not plan to be buried in a VA National or State Veterans cemetery were asked what their main reasons were for not planning to be buried in a VA cemetery. The most common responses were that they had already made other arrangements (43.5%) or they had a desire to be close to other family members (35.9%).

Slightly more than 29 percent reported that they were not aware of the eligibility criteria for this benefit.

- **Reasons for Not Planning on a VA Burial Marker or Headstone (L4a).** Veterans were asked what their main reasons were for not planning on a VA burial marker or headstone. The most common response was that they made other arrangements (52.7%).

More than 29 percent reported that they are not aware of VA headstones and markers for Veterans.

Table 4.1.12-G.Reasons for Burial Plans

Survey Item		Value
(Of those with VA burial plans) What are your reasons for planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (L2a)	No cost	35.8%
	Friends or family buried there	12.9%
	Quality of services	20.9%
	The honor of burial in a VA National shrine	37.9%
	My connection to the military/past service to the country	50.4%
	Other	3.1%
	Don't Know	29.3%
(Of those without VA burial plans) What are your main reasons for not planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (L3)	Don't know eligibility criteria	29.1%
	Quality of services	0.9%
	Don't know how to make arrangements with VA	14.4%
	Made other arrangements	43.5%
	VA services don't accommodate religious preferences	0.9%
	Veterans cemetery too far away (distance)	11.0%
	Travel time to Veterans cemetery too long	6.3%
	Appearance of cemetery doesn't meet my expectations	0.2%
	Want location close to other family members	35.9%
	Want services that are not available at Veterans cemetery	1.8%
	Too difficult to make arrangements with VA	2.2%
	Unable to make advance arrangements with VA	1.4%
	Other	7.7%
Don't Know	9.6%	
(Of those without headstone / marker plans) What are the main reasons you don't plan to use a headstone or marker provided by VA? Mark all that apply. (L4a)	Don't know about headstones and markers for Veterans	29.7%
	Made other arrangements	52.7%
	Wants headstone similar to other family members	17.6%
	Doesn't like VA headstones and markers	1.4%
	Other	11.0%
Don't Know	5.0%	

SOURCE: 2010 National Survey of Veterans — Veteran Survey

4.2 Demobilized National Guard and Reserve Members

Members of the Reserve who serve on active duty establish Veteran status and may be eligible for the full-range of VA benefits, depending on the length of active military service and a discharge or release from active duty under conditions other than dishonorable. In addition, members of the Reserve not activated may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits if activated for Federal service during a period of war or domestic emergency (Presidential proclamation or executive order). Activation for other than Federal service does not qualify guard members for all VA benefits⁴².

4.2.1 Demographics and Military Service Experience

The Nation's reliance on the reserve component has steadily increased since the first Gulf war in 1990–1991. Approximately 525,000 men and women from the National Guard and Reserve have been activated to serve in support of Operation Enduring Freedom and Operation Iraqi Freedom (OEF/OIF). As of August 2006, approximately 327,000 of these troops have separated from active duty and transitioned to civilian life, joining the newest generation of Veterans⁴³.

The National Defense Authorization Act for fiscal year 2005 suggests that the utilization of the various reserve components will continue at a high rate. Specifically, Congress modified the stated purpose of the reserve components, and formally acknowledged the components' evolution from a strategic reserve into an operational reserve⁴⁴. Instead of being relied upon exclusively as a source of personnel for major wars, the reserve components are now officially tasked with contributing to day-to-day military operations as well. This additional, operational role for the reserve component implies that large numbers of guard and reserve personnel will be called to active duty in the coming years⁴⁵. The increased role of the National Guard and Reserve has focused VA's attention on

⁴² VA Publication, Pamphlet, "A Summary of VA Benefits for National Guard and Reserve Personnel", April 2008
http://www1.va.gov/vhapublications/viewpublication.asp?pub_id=1138

⁴³ Commission on the National Guard and Reserves, Transforming the National Guard and Reserves into a 21st Century Operational Force – Final Report to Congress and the Secretary of Defense, January 31, 2008

⁴⁴ Department of Defense Interim Report to Congress, Special Working Group on Transition to Civilian Employment of National Guard and Reserve Component Members Returning from Deployment in Operation Iraqi Freedom and Operation Enduring Freedom, Office of the Under Secretary of Defense for Personnel and Readiness, November 2007

⁴⁵ Section by section analysis, National Defense Authorization Act for FY 2005, www.dod.mil/dodge/ole/docs/FY2008NDAA_SectionalAnalysis.pdf

expanding outreach efforts to ensure that this segment of the Veteran population is educated about Veteran benefits and to make certain that their critical needs are addressed⁴⁶.

It is important to note that the targeted survey population for the Demobilized National Guard and Reserve Member Survey were those members of the National Guard and Reserves who had been activated into Federal service, completed this service and were demobilized thus qualifying them for Veteran status. These “demobilized Veterans” remained in the National Guard or Reserve.

Major highlights from Section 4.2.1 include:

- Most demobilized National Guard and Reserve members are between 25 and 54 years of age (83.9%).
- Most demobilized National Guard and Reserve members are married (61.3%), White (80.3%) males (82.7%) with dependent children (56.9%).
- Demobilized National Guard and Reserve members reported an average of 1.6 activations since joining the National Guard/Reserve.
- The majority of demobilized National Guard and Reserve members indicated that they have served in combat or a war zone (76.7%).
- The vast majority have served September 2001 or later (93.8%).

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Demographics.

Four tables describe the demographics, income and military experience of respondents to the 2010 NSV Veteran Survey (Tables 4.2.1-A through 4.2.1-D). Questions in the survey included standard demographic items, such as gender, age and race, as well as socio-economic questions, such as income and education level.

⁴⁶ Based on remarks from Veterans Affairs Secretary Eric K. Shinseki during the National Guard Bureau's first Joint Senior Leadership Conference Nov. 19, 2009, Washington, D.C.

Table Details: Table 4.2.1-A. Demographics of Demobilized National Guard and Reserve Members

- **Gender (O1).** About 83 percent of demobilized National Guard and Reserve members were male.
- **Age (O2).** The majority of demobilized National Guard and Reserve members (60.9%) were between 25 and 54 years of age.
- **Education (O4).** Almost 37 percent of demobilized National Guard and Reserve members reported having a bachelor's degree or higher.
- **Race and Ethnicity (O5 and O6).** Slightly more than 89 percent of demobilized National Guard and Reserve members reported that they were not Hispanic. In terms of race, slightly more than 80 percent reported that they were White and 9.2 percent reported being Black/African American (the remaining respondents reported some other race or selected multiple race categories).

Table 4.2.1-A. Demographics of Responding Veterans Currently Serving in National Guard/Reserve Units

	Survey Item	Value
Gender (01)	Male	82.7%
	Female	17.3%
Age (02)	24 years or younger	10.6%
	25 to 34	37.2%
	35 to 44	23.7%
	45 to 54	23.0%
	55 or older	5.5%
Education Level (04)	Less than High School	0.0%
	High School diploma / GED	19.7%
	Some college credit, but less than 1 year of college credit	11.7%
	1 or more years of college credit, no degree	19.0%
	Associate's degree (for example, AA, AS)	12.6%
	Bachelor's degree (for example, BA, BS)	25.2%
	Master's degree (for example, MA, MS, MEng, MEd, MSW, MBA)	9.1%
	Professional degree beyond a bachelor's degree (for example, MD, DDS, DVM, LLB, JD)	2.3%
Hispanic Origin (05)	Non-Hispanic	89.4%
	Hispanic	10.6%
Race (06)	White only	80.3%
	Black/African American only	9.2%
	Other race or selected multiple race categories	10.4%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

Table Details: Table 4.2.1-B. Socio-Economic of Demobilized National Guard and Reserve Members Currently Serving in National Guard/Reserve Units

- **Dependent Children (O3), Marital Status (O7) and Living Arrangement (J1).** The majority of demobilized National Guard and Reserve members reported being married (61.3%), having one or more dependent children (56.9%), and owning a home (57.7%).
- **Employment (H1) and Income (N2).** Seventy-eight percent of demobilized National Guard and Reserve members reported that they were employed. Another 16.5 percent said they were unemployed and looking for work and 5.2 percent reported that they were unemployed and not looking for work. Fifty-two percent of demobilized National Guard and Reserve members reported annual household incomes of \$60,000 or more.
- **Reasons Not Looking for Work (H1a).** Those who reported that they were unemployed but not looking for work were asked for the main reason they were not seeking employment. Too few respondents answered this question and so results have been suppressed.

Table 4.2.1-B. Socio-Economic of Responding Veterans Currently Serving in National Guard/Reserve Units

	Survey Item	Value
Dependent Children (O3)	Has dependent children	56.9%
Marital Status (O7)	Now Married	61.3%
	Widowed	0.6%
	Divorced	10.6%
	Separated	1.6%
	Never Married	25.4%
	Civil Commitment or Union	0.5%
Income (N2)	Less than \$20,000	11.1%
	\$20,000 to less than \$40,000	21.4%
	\$40,000 to less than \$60,000	15.3%
	\$60,000 to less than \$100,000	32.0%
	\$100,000 or more	20.1%
Employment(H1)	Working, or on paid vacation or sick leave from work	78.3%
	Not working, but looking for work	16.5%
	Not working and not looking for work	5.2%
(Those not working) Main reason not working (H1a)	You are retired	—
	You are disabled	—
	You stopped looking for work because you could not find work	—
	You were temporarily laid off from work	—
	You were taking care of your home and family	—
	You were going to school	—
	Other	—
Living Arrangement (J1)	Rent my home	27.6%
	Own my home - with outstanding mortgage	53.3%
	Own my home - no mortgage balance	4.4%
	Occupy dwelling with no payment of cash rent	7.2%
	Other	7.5%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey
 — Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.2.1- C. Income Sources of Responding Veterans Currently Serving in National Guard/Reserve Units

- **Sources of Income (N1).** Demobilized National Guard and Reserve members were asked to report on the various sources of income their families had in the prior 12 months. About 21 percent reported receiving VA service-connected disability compensation pay and 14.9 percent reported receiving some other sort of payment from the VA.

Table 4.2.1-C. Income Sources of Responding Veterans Currently Serving in National Guard/Reserve Units

	Survey Item	Value
Sources of Income in Past 12 Months (N1) *	Wages, salary, commissions, bonuses, or tips from all jobs	92.7%
	Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships	15.0%
	Interest, dividends, net rental income, royalty income, or income from estates and trusts	31.6%
	Social Security or Railroad Retirement	2.3%
	Supplemental Security Income (SSI)	2.3%
	Any public assistance or welfare payments from the state or local welfare office	3.7%
	Retirement, survivor, or disability pensions	5.3%
	Veterans' (VA) service-connected disability compensation payments	21.3%
	All other VA payments (e.g., VA education payments)	14.9%
	Any other sources of income received regularly such as unemployment compensation, child support or alimony	17.4%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were excluded from the denominator.

Table Details: Table 4.2.1- D. Military Service Experiences of Responding Veterans Currently Serving in National Guard/Reserve Units

- **Period of Service (A3) and Current Service in National Guard/Reserves (A1b).** The vast majority of respondents reported that they were activated at some point post September 2001 (93.8%). More than one-quarter reported that they were activated at some time between August 1990 and August 2001. More than 87 percent reported that they are currently serving in the National Guard/Reserves.
- **Times Activated (A7), Service in Combat (A8) Exposure to Dead/Dying/Wounded (A9), Exposure to Environmental Hazards (A11) and POW Status (A10).** Demobilized National Guard and Reserve members reported an average of 1.6 activations since becoming a member of the National Guard/Reserves. More than 76 percent of demobilized National Guard and Reserve members reported that they had served in combat or a war zone. Almost 55 percent reported that they had been exposed to dead, dying or wounded people at one point while serving on active duty. More than 33 percent believe they were “Definitely” or “Probably” exposed to environmental hazards such as Agent Orange, chemical warfare agents, ionizing radiation, or other potentially toxic substances (this includes those responding “Don’t know”). Finally, none of the survey respondents indicated that they had ever been a Prisoner of War.

Table 4.2.1-D. Military Service Experiences of Responding Veterans Currently Serving in National Guard/Reserve Units

Survey Item		Value
Period of Service (A3)	September 2001 or later	93.8%
	August 1990 to August 2001 (includes Persian Gulf War)	27.0%
	May 1975 to July 1990	17.9%
	Vietnam era (August 1964 to April 1975)	3.7%
	February 1955 to July 1964	0.0%
	Korean War (July 1950 to January 1955)	0.0%
	January 1947 to June 1950	0.0%
	World War II (December 1941 to December 1946)	0.0%
	November 1941 or earlier	0.0%
Branches served on active duty (Mark all that apply) (A2)	Army	60.7%
	Navy	8.6%
	Air Force	25.2%
	Marine Corps	8.9%
	Coast Guard	2.2%
	Other	0.0%
Currently in National Guard/Reserves (A1b)		87.6%
Average number of times activated since becoming a member of the National Guard/Reserves (A7)		1.6 times
Percent reporting service in combat or war zone (A8)		76.7%
Percent reporting exposure to dead/dying/wounded (A9)		54.1%
Percent reporting POW status (A10)		0.0%
Percent reporting they were “Definitely” or “Probably” exposed to environmental hazards (A11) *		33.5%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were included in the denominator.

4.2.2 Awareness and Outreach

Major highlights from Section 4.2.2 include:

- A majority of demobilized National Guard and Reserve members indicated that they understand their VA benefits “A lot” or “Some” (61.4%).
- Somewhat more than 18 percent demobilized National Guard and Reserve members agreed that they know what is available to them through their VA health coverage.
- Most demobilized National Guard and Reserve members are aware that the VA has a home loan guaranty program for eligible Veterans (69.9%).
- The vast majority of demobilized National Guard and Reserve members use the Internet and send/receive emails on a regular basis and most indicated that they would like to receive VA information through the Internet (80.2%).

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Awareness and Understanding. One table describes benefit awareness and understanding as reported by respondents to the 2010 NSV Demobilized National Guard and Reserve Member Survey (Table 4.2.2-A). Questions in the survey included whether demobilized National Guard and Reserve members understood their benefits, whether they knew what was available to them, satisfaction with their ability to obtain information, and whether they had heard of specific benefits.

Table Details: Table 4.2.2-A Benefit Awareness and Understanding

- **Demobilized National Guard and Reserve Members Indicating They Understood Their Benefits (B1).** Demobilized National Guard and Reserve members were asked whether they understood the Veterans benefits available to them. This general question has the largest percentage of positive responses of the awareness questions: 61.4 percent of demobilized National Guard and Reserve members indicated that they understood their general benefits “A lot” or “Some.” As the survey became more specific, this sentiment declined to 34.1 percent reportedly understanding the “Veterans life insurance benefits” they are entitled to.

- **Demobilized National Guard and Reserve Members Indicating They Know What Is Available To Them Through Their VA Health Coverage (F6a).** More than 18 percent of demobilized National Guard and Reserve members indicated that they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage.
- **Demobilized National Guard and Reserve Members Indicating They Knew at Discharge That They Could Convert from SGLI to VGLI (I3).** Slightly more than 32 percent of demobilized National Guard and Reserve members indicated they knew at discharge that they could convert from SGLI to VGLI.
- **Percent of Demobilized National Guard and Reserve Members Indicating They Know VA Has a Home Loan Guaranty Program for Eligible Veterans (J2).** About 70 percent of demobilized National Guard and Reserve members indicated they are aware that the VA has a home loan guaranty program for eligible Veterans.
- **Satisfaction With Ability to Get Accurate Information About Burial Benefits (K1).** Demobilized National Guard and Reserve members were asked about their level of satisfaction with the ability to get accurate information about various burial benefits. Many (47.7%) indicated that they have not tried to obtain information on burial benefits; another 28.4 percent indicated they were “Neither satisfied nor dissatisfied. A total of 17.6 percent reported that they were “Very satisfied” or “Satisfied”, and 6.3 percent reported that they were “Dissatisfied” or “Very dissatisfied.”
- **Percent of Demobilized National Guard and Reserve Members Indicating They Had Heard of Burial Benefits (K3).** Demobilized National Guard and Reserve members were asked whether they had heard of various burial benefits. Response choices were “Yes,” “No,” and “Don’t know.” For this analysis, we included “Don’t know” in the denominator, since in terms of awareness, a “Don’t know” response can be treated as if the Veteran lacked awareness. A relatively large proportion of demobilized National Guard and Reserve members said they had “heard about” the ability to get a U.S. flag (66.3%), Military Funeral Honors (60.7%), and the general ability to be buried at a VA cemetery (46.7%).

We have provided each survey item in full detail in the appendix tables; the exact question wording and response options are available in the questionnaire instruments, also included in the appendices.

Table 4.2.2-A. Benefit Awareness and Understanding

	Survey Item	Value
Percent Indicating they Understood Their Benefits “A lot” or “Some” (B1)	The Veterans benefits that are available to me	61.4%
	The Veterans health care benefits I’m entitled to	49.1%
	The Veterans burial benefits available to me	38.2%
	The Veterans education and training benefits I’m entitled to from VA	53.2%
	The Veterans life insurance benefits I’m entitled to	34.1%
	The Veterans Home Loan Guaranty benefits I’m entitled to	42.7%
Percent indicating they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage (F6a)		18.4%
Percent indicating they knew at discharge that they could convert from SGLI to VGLI (I3)	Yes	32.1%
	No	67.7%
	SGLI was not available to me	0.0%
	SGLI was available, but I did not have it while on active duty	0.2%
Percent indicating they know VA has a home loan guaranty program for eligible Veterans (J2)		69.9%
Percent indicating they are “Very satisfied” or “Satisfied” with ability to get accurate information about burial benefits (K1)	Very satisfied or satisfied	17.6%
	Neither satisfied nor dissatisfied	28.4%
	Dissatisfied or very dissatisfied	6.3%
	I have not tried to get information	47.7%
Percent indicating they had heard about burial benefits (K3) *	Burial at a VA National or State Veterans cemetery	46.7%
	Headstone and burial markers provided by VA at private cemeteries	26.7%
	Presidential Memorial Certificates for next of kin	12.4%
	Cash plot allowance	9.4%
	Cash burial allowance	11.8%
	Military Funeral Honors	60.7%
	Receiving a U.S. Flag	66.3%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were included in the denominator.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Information Seeking and Outreach.

One table describes information-seeking behaviors and VA Outreach preferences (Table 4.2.2-B). Survey questions included whether demobilized National Guard and Reserve members searched for benefits information in the prior year, mode preferences for VA communication about program changes, and willingness to use the Internet for various activities.

Table Details: Table 4.2.2-B Information Seeking

- **Demobilized National Guard and Reserve Members Seeking Information in Past 12 Months (B2).** Demobilized National Guard and Reserve members were asked whether they had sought information on various VA benefits in the past 12 months. The most sought-after information was about education and training (40.3%), eligibility for VA health care (29.4%) and VA health care facility locations (27.8%). The least sought-after information was about VA burial and memorial benefits (3.3%), VA vocational rehabilitation (7.5%) and VA life insurance (6.9%).
- **Willingness to Use the Internet for Various Activities (M5).** Demobilized National Guard and Reserve members were asked about their willingness to use the Internet for a variety of activities. Responses ranged from a high of 91.8 percent who were “Very willing” or “Somewhat willing” to use the Internet to carry out research on services and 90.0 percent willing to use the Internet to obtain news and information to a low of 62.7 percent willing to use the Internet to respond to polls or surveys. Almost 87 percent said they were willing to use the Internet to obtain information about VA benefits, and about 88 percent said they would be willing to use it to apply for VA benefits.
- **Demobilized National Guard and Reserve Members Using “Myhealthvet” Web Site (M6).** Demobilized National Guard and Reserve members were asked whether they had visited the “MyHealthVet” web site. Six percent of demobilized National Guard and Reserve members overall reported visiting the web site.
- **Demobilized National Guard and Reserve Members Indicating They Would Like to Receive VA Information Through the Internet (M7).** Slightly over 80 percent of demobilized National Guard and Reserve members reported they would like to receive VA information through the Internet.

Table 4.2.2-B. Information Seeking

	Survey Item	Value
Percent of Veterans who reported searching for information in the past 12 months (B2)	Eligibility for VA health care	29.4%
	VA health care facility locations	27.8%
	VA life insurance	6.9%
	VA home loans	21.7%
	VA education and training	40.3%
	VA vocational rehabilitation	7.5%
	VA burial and memorial benefits	3.3%
	VA disability compensation and pension	21.7%
	VA benefits for dependents and survivors	11.8%
	VA prescription benefits	15.9%
Percent indicating they are “Very willing” or “Somewhat willing” to use the Internet for the following activities (M5)	Obtaining news and information	90.0%
	Carrying out research on services	91.8%
	Purchasing goods or services	82.0%
	Responding to polls or surveys	62.7%
	Obtain information about VA benefits	87.0%
	Apply for VA benefits	88.3%
Percent indicating they have ever used the “MyHealthVet” web site (M6)		6.0%
Percent indicating they would like to receive VA information through the Internet (M7)		80.2%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Internet Use.

One table describes information about Internet use (Table 4.2.2-C). Survey questions included frequency of Internet and email use, as well as the location where the demobilized Veteran accessed the Internet or email. This section also includes questions about the willingness of demobilized National Guard and Reserve members to use the Internet for a variety of activities (such as responding to surveys or applying for VA benefits).

Table Details: Table 4.2.2-C. Internet Use

- **Use of the Internet (M1-M3).** Demobilized National Guard and Reserve members were asked whether they used the Internet and, if so, the frequency of their use. More than 98 percent of demobilized National Guard and Reserve members indicated that they use the Internet. Of these, most reported using the Internet at least once a day (79.0%) or at least once a week (17.2%). The location of use was generally reported as the home (89.7%) or workplace (59.9%); this question about location was asked as a “Mark all that apply”; thus, it sums to greater than 100 percent.
- **Use of Email (M4-M4a).** More than 98 percent of demobilized National Guard and Reserve members indicated they had sent or received email. Of these, the location of use was generally reported as the home (89.1%) or workplace (59.1%); this question about location was asked as a “Mark all that apply”; thus, it sums to greater than 100 percent.

Table 4.2.2-C. Internet Use

Survey Item		Value
Percent using internet (M1)		98.8%
(Of those who use) How often do you access the Internet or World Wide Web? (M2)	At least once a day	79.0%
	At least once a week but not every day	17.2%
	At least once a month but less than once a week	3.5%
	At least once a year but less than once a month	0.3%
	Less than once a year	0.0%
(Of those who use) Where do you go online to use the Internet? Mark all that apply. (M3)	Home	89.7%
	Work	59.9%
	School	14.0%
	Public library	12.3%
	Community center	0.9%
	Someone else's house	13.1%
	Some other place	11.0%
Percent using Email (M4)		98.6%
(Of those who email) Where do you go online to send or receive emails? Mark all that apply. (M4a)	Home	89.1%
	Work	59.1%
	School	13.1%
	Public Library	10.8%
	Community Center	1.7%
	Someone else's house	11.0%
	Some other place	12.1%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

4.2.3 Transition Assistance

Qualifying members of the National Guard/Reserve Components receive transition assistance similar to that provided to members of the active component (e.g., the TAP and DTAP workshops and assistance programs provided at selected military installations throughout the United States).

In addition, and for the National Guard members in particular, there is the Transition Assistance Advisor (TAA) program, which places a National Guard/VA-trained expert at each National Guard State Joint Forces Headquarters to act as an advocate for Guard members and their families within the state. TAAs receive annual training by VA experts in health care and benefits from both the Department of Defense and Department of Veterans Affairs and help Guard members and their family members access care at VA and TRICARE (military) facilities in their state or network. The TAA works with the State Director of Veterans Affairs and other state coalition partners to integrate the delivery of VA and community services to Guard and Reserve Veterans⁴⁷.

Major Highlights from Section 4.2.3 include:

- Of those attending a TAP/DTAP workshop, close to 46 percent reported that the TAP was useful in providing information about VA benefits and services.
- Most reported that the VA benefits portion of the briefing was beneficial (94.8%) and the presenter knowledgeable on the subject (98.1%).
- More than 47 percent of the demobilized National Guard and Reserve members reported a thorough understanding of what the *Uniformed Services Employment and Reemployment Rights Act (USERRA)* provides.
- Only 3.5 percent indicated that they enrolled in a Service-sponsored transition program upon returning from activation.

⁴⁷ Department of Defense (DoD) Transition Assistance Guide for demobilizing members of the National Guard and Reserves, May 2007, http://www.turbotap.org/portal/transition/resources/Guard_Reserve_Transition_Guide

Table Details: 4.2.3. Demobilized National Guard and Reserve Members Participating in Transition Assistance Programs

- **Transition Assistance Program Workshops (TAP or DTAP) (B3).** Somewhat more than 17 percent of demobilized National Guard and Reserve members overall reported that they had attended a TAP or DTAP workshop.
- **Usefulness of TAP/DTAP (B3a).** Somewhat less than half of those who attended a TAP/DTAP workshop (45.9%) reported that the transition program was “Useful” or “Very useful” in providing information about VA benefits and services.
- **Understanding of VA Benefits (B3b).** More than 39 percent of those who attended a TAP/DTAP workshop agreed or strongly agreed with the statement: “The VA briefing gave me a thorough understanding of VA benefits.”
- **VA Benefits Presentation Beneficial (B3c).** Close to 95 percent of those who attended a TAP/DTAP workshop indicated that the VA benefits portion of the briefing was “Somewhat beneficial” or “Very beneficial.”
- **Knowledgeable Presenter (B3d).** The vast majority of those who attended a TAP/DTAP workshop (98.1%) indicated that the VA benefits presenter was “Very knowledgeable” or “Somewhat knowledgeable” on the subject.
- **Transition Program Useful in Providing Information on *USERRA* (B4).** More than 63 percent of demobilized National Guard and Reserve members indicated that the transition program was useful in providing information about *USERRA*.
- **Thorough Understanding of *USERRA* (B5).** Over 47 percent of demobilized National Guard and Reserve members indicated that the transition program gave them a thorough understanding of what *USERRA* provides.
- **Service Sponsored Transition Program (B6).** Only 3.5 percent of demobilized National Guard and Reserve members reported that they had enrolled in a Service-sponsored transition program upon returning from activation.

Table 4.2.3. Veterans Currently Serving in National Guard/Reserve Units: Participation in Transition Assistance Programs

Survey Item	Value
Percent indicating they attended any transition assistance workshops (TAP or DTAP) while on active duty (B3) *	17.3%
(Of those attending) Percent who indicated that the transition program was “Useful” or “Very useful” in providing information about VA benefits and services (B3a)	45.9%
(Of those attending) Percent who “Agreed” or “Strongly agreed” with the statement: “The VA briefing gave me a thorough understanding of VA benefits.” (B3b)	39.6%
(Of those attending) Percent indicating that the VA benefits portion of the briefing was “Somewhat” or “Very” beneficial (B3c)	94.8%
(Of those attending) Percent indicating that the VA benefits presenter was “Somewhat” or “Very” knowledgeable on the subject (B3d)	98.1%
(Of those attending) Percent indicating the transition program was useful in providing information on <i>USERRA</i> (B4)	63.6%
(Of those attending) Percent indicating they got a thorough understanding of what the <i>USERRA</i> provides (B5)	47.3%
Percent indicating they enrolled in service sponsored transition program upon returning from activation (H4)	3.5%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were included in the denominator.

4.2.4 Disability and Vocational Rehabilitation

The Vocational Rehabilitation and Employment (VR&E) is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. The VR&E program assists Veterans with service-connected disabilities to prepare for, find, and keep suitable jobs. For Veterans with service-connected disabilities so severe that they cannot immediately consider work, VR&E offers services to improve their ability to live as independently as possible.

Through this important program, VA provides financial compensation, counseling, training, education and job placement assistance. The goal is to ensure that the service-disabled Veteran receives the appropriate mix of training, education, and other services necessary to support employment, from those with marketable skills and disabilities that do not interfere significantly with their chosen field to those needing more intense and tailored services to support re-employment in the civilian arena⁴⁸.

Major Highlights from Section 4.2.4 include:

- Slightly more than 26 percent of demobilized National Guard and Reserve members reported that they have applied for disability benefits, and (of these), more than 74 percent indicated that they have received a disability rating. Of those with a service-connected disability, 19.4 percent reported that at some point it has interfered with getting or holding a job. Of those who received service-connected disability payments from VA, the majority (78.8%) indicated that their VA disability benefits are very important in helping them meet their financial needs.
- Those who indicated they had not applied for disability benefits were asked why they had not applied. The most common responses were that they did not have a service-connected disability (47.4%) or that they did not believe that they were entitled or eligible (30.7%). More than 12 percent indicated that they were unaware of the VA service-connected disability program and another 10.5 percent believed that applying was too much trouble.

⁴⁸ VetSuccess User Guide – 5T – V1 (Draft), Department of Veterans Affairs, Vocational Rehabilitation & Employment Service, <http://www.vetsuccess.gov>

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Disability.

Three tables describe disability ratings and compensation as reported by respondents to the 2010 NSV Demobilized National Guard and Reserve Member Survey (Tables 4.2.4-A through 4.2.4-C). Survey questions from the 2010 NSV included questions about the disability rating, compensation, the importance of the VA disability benefit in meeting financial needs, and whether the service-connected disability was an obstacle to getting or holding a job. The survey also asked those not applying for disability benefits to provide details on why they did not apply.

Table Details: 4.2.4-A. VA Disability Benefits — Application Process and Benefits

- **Disability Compensation Benefits (C1).** Approximately 26 percent of demobilized National Guard and Reserve members indicated that they had ever applied for disability compensation benefits.
- **Status of Most Recent Application (C3).** Of those who had applied, half indicated that their most recent applications were approved and 13.4 percent reported that their most recent claim was denied. Another 21.8 percent reported that they are waiting for a decision (either from the VA regional office or from the board of appeals). About 15 percent reported they did not know the status of their application.
- **Disability Payments (C4).** Of those who had ever applied, approximately 70 percent reported receiving regular, monthly disability payments.
- **VA Disability Income (C5).** Demobilized National Guard and Reserve members receiving payment were asked to report the type of income they were receiving. All reported that they were receiving service-connected disability compensation; none reported that they were receiving non-service-connected disability pension.
- **Importance of Benefit (C6).** More than three-quarters (78.8%) of those receiving income reported that their VA disability benefit was extremely or very important in helping them meet their financial needs.

Table 4.2.4-A. VA Disability Benefits — Application Process and Benefits

Survey Item		Value
Percent indicating they ever applied for VA disability compensation benefits (C1)		26.1%
(Of those applying) What is the status of your most recent claim application? (C3)	Approved	50.0%
	Waiting for decision from VA regional office	14.5%
	Waiting for decision from the Board of Appeals	7.3%
	Denied	13.4%
	Don't know	14.8%
(Of those applying) Percent receiving monthly disability payments from VA (C4)		69.8%
(Of those receiving payments) Please indicate what sort of VA disability income you are receiving. Mark all that apply. (C5)	Service-connected disability compensation	100.0%
	Non-service-connected disability pension	0.0%
(Of those receiving payments) Percent indicating that (during the past year), their VA disability benefit was an "Extremely" or "Very important" benefit in helping them meet their financial needs (C6)		78.8%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

Table Details: 4.2.4-B. Disability Ratings and Impact on Work

- Disability Ratings (C2 and C2a).** Of those demobilized National Guard and Reserve members who reported applying for disability benefits, approximately 74 percent indicated that they have a VA service-connected disability rating. More than 44 percent of those who applied for benefits reported a service-connected disability rating of 10 to 20 percent; another 23.1 percent reported a rating of 30 to 40 percent.
- Ability to Hold a Job (C2b and C2c).** More than three-quarters (80.6%) of those who reported having a rating generally reported that their VA service-connected disability had not prevented them from ever getting or holding a job; the remaining 19.4 percent of respondents indicated that they had been prevented from getting or holding a job due to their service-connected disability.

Table 4.2.4-B. Disability Ratings and Impact on Work

Survey Item		Value
(Of those applying for benefits) Do you have a VA service-connected disability rating? (C2)		74.4%
(Of those with a rating) What is your current VA service-connected disability rating? (C2a)	0 percent	0.9%
	10 or 20 percent	44.9%
	30 to 40 percent	23.1%
	50 to 60 percent	11.4%
	70 percent or higher	12.3%
	Don't know	7.5%
(Of those with a disability rating) Percent indicating their VA service-connected disability ever prevented them from getting or holding a job (C2b)		19.4%
(Of those with a disability rating) Percent indicating their VA service-connected disability currently keeps them from getting or holding a job (C2c)		—

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey
 — Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: 4.2.4-C. VA Disability Benefits — Reasons for Not Applying by Gender

- **Reasons Demobilized National Guard and Reserve Members Have Not Applied for Disability Benefits.** Respondents who indicated they had not applied for benefits were asked for the reasons why they had not. Many indicated that they did not have a service-connected disability (47.4%) and that they did not think they were entitled or eligible (30.7%). Some responded that they simply had never thought about it (19.7%). More than 15 percent overall indicated that they did not know how to apply, and 10.5 percent reported that they felt it too much trouble to apply.

More males than females reported that they did not know how to apply (17.8 percent compared with 2.1 percent), that applying was too much trouble (12.2 percent compared with 1.9 percent), they had simply never thought of applying (21.6 percent compared with 11.6 percent), and they were unaware of the program (14.3 percent compared with 6.0 percent).

Table 4.2.4-C. VA Disability Benefits — Reasons for Not Applying by Gender

	Survey Item	All	Males	Females
(Of those not applying) What are the reasons you haven't applied for any VA disability benefits? Mark all that apply. (C1A)	Don't have a service-connected disability	47.4%	45.3%	55.7%
	Not aware of VA service-connected disability program	12.6%	14.3%	6.0%
	Don't think I'm entitled or eligible	30.7%	31.0%	32.1%
	Getting military disability pay	0.0%	0.0%	0.0%
	Getting disability income from another source	0.0%	0.0%	0.0%
	Don't think disability is severe enough	13.6%	14.9%	7.8%
	Don't know how to apply	15.3%	17.8%	2.1%
	Don't want any assistance	1.3%	1.6%	0.0%
	Don't need assistance	17.4%	17.6%	15.6%
	Applying is too much trouble or red tape	10.5%	12.2%	1.9%
	Never thought about it	19.7%	21.6%	11.6%
Other	8.7%	9.8%	4.4%	

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Vocational Rehabilitation. One table describes the reasons demobilized National Guard and Reserve members have not utilized vocational rehabilitation services as reported by respondents to the 2010 NSV Demobilized National Guard and Reserve Member Survey (Table 4.2.4-D). The 2010 Veterans Survey included questions about the Veteran’s experience with vocational rehabilitation, including the importance of the services intended to help them meet employment goals. The survey also asked those not using these benefits to provide details on why they did not use any of the VA vocational rehabilitation services.

Table Details: 4.2.4-D. Vocational Rehabilitation — Reasons for Not Using

- **Use of Vocational Rehabilitation Services (C7).** Those demobilized National Guard and Reserve members who reported that they had ever applied for disability benefits were asked whether they had ever participated in vocational rehabilitation. Only 4.5 percent of them

indicated that they had ever used vocational rehabilitation services from VA. There were too few respondents to provide results for the follow-up questions about vocational rehabilitation (C9 to C14) and so the results are not presented.

- **Reasons Vocational Rehabilitation Services Not Used (C8).** Demobilized National Guard and Reserve members who reported applying for disability benefits were asked whether they had used vocational rehabilitation services. Those who answered that they had not were asked the reasons why they had not used any VA vocational rehabilitation services. The most common responses included:
 - Never considered applying (44.6%)
 - Didn't know how to apply for or get needed benefits (33.1%)
 - Didn't think disability was severe enough (24.8%)

Table 4.2.4-D. Use of Vocational Rehabilitation and Reasons for Not Using

Survey Item		Value
Ever used VA vocational rehabilitation services (C7)		4.5%
(Of those not using) What are the reasons you have not used any VA vocational rehabilitation services? Mark all that apply. (C8)	Don't have a service-connected disability	8.7%
	Didn't think disability was severe enough	24.8%
	Didn't know how to apply for or get needed benefits	33.1%
	Didn't want financial assistance from VA	0.0%
	Didn't need financial assistance from VA	3.4%
	Applying was too much trouble or red tape	12.2%
	Never considered applying	44.6%
	Got assistance from somewhere else	6.2%
	Got better/didn't need assistance any more	0.7%
	Just had claim approved	3.7%
Other	14.6%	

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

4.2.5 Health Status

To measure the health status of the National Guard and Reserve Component respondents, a basic set of health and limitations questions was included in the 2010 NSV. Questions included a general health status item, as well as items that asked whether the Veteran required assistance performing select activities of daily living (e.g., bathing, eating or taking medications properly).

Major highlights of this section include:

- Most demobilized National Guard and Reserve members reported that they were in good or better health (87.0%) and that they could perform activities of daily living (ADL) without assistance.
- More than 37 percent of demobilized National Guard and Reserve members indicated that they were smokers at some point in their lives; 51.2 percent of these respondents indicated they currently smoke.

Table Details: Table 4.2.5-A. Health of Demobilized National Guard and Reserve Members

- **Demobilized National Guard and Reserve Members Indicated Their Health is Excellent, Very Good or Good (D1).** The majority of demobilized National Guard and Reserve members indicated that their health was good or better (87.0%).
- **Demobilized National Guard and Reserve Members Indicated the Health of Their Teeth and Gums is Excellent, Very Good or Good (D2).** Most demobilized National Guard and Reserve members also indicated that the health of their teeth and gums was good or better; 76.9 percent indicated that their teeth and gums were in excellent, very good, or good health.
- **Demobilized National Guard and Reserve Members Indicated They Required at Least Some Assistance in Select Activities Due to a Health Condition (D3).** Most responding demobilized National Guard and Reserve members indicated that they could perform ADLs without assistance. The ADL cited most commonly as requiring assistance was “Managing your money” (10.3 percent reported needing assistance). Some demobilized National Guard and Reserve members also reported needing assistance with household chores (5.2%) and in taking medications properly (5.1%).

- **Demobilized National Guard and Reserve Members Indicated They Are in Need of the Aid and Attendance of Another Person (D4).** A very small percentage of demobilized National Guard and Reserve members indicated that they needed the aid and attendance of another person (2.6%).
- **Demobilized National Guard and Reserve Members Indicated They Are Permanently Housebound (D5).** Very few of the demobilized National Guard and Reserve members responding to the 2010 NSV indicated that they are housebound (1.2%).
- **Demobilized National Guard and Reserve Members Indicated They Smoked at Least 100 Cigarettes in Their Lives (D6).** About 38 percent of demobilized National Guard and Reserve members reported that they had smoked at least 100 cigarettes in their lives.
- **Demobilized National Guard and Reserve Members Indicated if They Smoked Cigarettes Every Day, Some Days, or Not at All (D7).** Of those who indicated that they had smoked at one point, about half answered that they do not currently smoke (48.8%).

Table 4.2.5-A. Health of Veterans Currently Serving in National Guard/Reserve Units

Survey Item		Value
Percent indicating that their health is "Excellent," "Very good," or "Good" (D1)		87.0%
Percent indicating that health of gums and teeth is "Excellent," "Very good," or "Good" (D2)		76.9%
(Of those who do the activity) Percent indicating they required at least some assistance in the following activities due to a health condition (D3) *	Bathing	1.0%
	Eating	0.7%
	Transferring from bed or a chair	0.7%
	Using the toilet	1.4%
	Walking around your home	2.0%
	Dressing	1.7%
	Preparing meals	2.5%
	Managing your money	10.3%
	Doing household chores	5.2%
	Using the telephone	1.3%
	Taking medications properly	5.1%
Percent indicating they are in need of the aid and attendance of another person (D4)		2.6%
Percent indicating they are permanently housebound (D5)		1.2%
Percent indicating they have smoked at least 100 cigarettes in their lives (D6)		37.5%
(Of those answering "Yes" to smoked 100 or more) Do you now smoke cigarettes every day, some days, or not at all? (D7) **	Every day	26.6%
	Some days	24.6%
	Not at all	48.8%
	No response	0.0%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Percent excludes those who reported that they do not do the activity.

** Analysis only of those who indicated that they had smoked at question D6.

4.2.6 Health Care

Activated members of the National Guard and Reserve are eligible for VA health care if they served on active duty in a theater of combat operations after Nov. 11, 1998, and have been discharged under other than dishonorable conditions⁴⁹.

Veterans who enroll with VA under this “Combat Veteran” authority retain enrollment eligibility even after their five-year post-discharge period ends. At the end of their post-discharge period, VA will reassess the Veteran’s information (including all applicable eligibility factors) and make a new enrollment decision.

Major highlights from Section 4.2.6 include:

- More than 39 percent of demobilized National Guard and Reserve members reported using VA health care services at some point and close to 38 percent reported that they have been enrolled in VA health care.
- Of those not using VA health care, more than 32 percent of demobilized National Guard and Reserve members indicated they were not aware of VA health care benefits. Also, 25.8 percent indicated they did not know how to apply for benefits.
- All respondents were asked a series of questions about their health care and future expectations. About 57 percent of all demobilized National Guard and Reserve members reported that they would use VA health care more if the cost of health care increases, and more than 54 percent indicated that they would only use VA health care if they did not have access to any other source of health care. However, more than 93 percent indicated they might use the VA if they needed long-term nursing home care.

⁴⁹ VA website accessed Summer 2010: <http://www4.va.gov/healtheligibility/eligibility/CombatVets.asp>

The 2010 NSV Demobilized National Guard and Reserve Member Survey — VA Health

Care. Two tables describe demobilized National Guard and Reserve member experiences with VA health care as reported by respondents to the 2010 NSV Demobilized National Guard and Reserve Member Survey (Tables 4.2.6-A through 4.2.6-B). The awareness questions in the survey ask about the level of awareness that demobilized National Guard and Reserve members have about their benefits. The questions start in a general fashion and then query about specific benefits.

Table Details: Table 4.2.6-A. Ever Used VA Health Care

- **Demobilized National Guard and Reserve Members Indicated They Have Ever Been Enrolled in VA Health Care (E1).** Almost 38 percent of demobilized National Guard and Reserve members indicated that they had been enrolled in VA health care (this percentage excludes those who answered “Don’t know” to this question).

Including responses of “Don’t know” in the denominator, 31.5 percent report being enrolled in VA health care, another 17 percent report that they do not know if they are enrolled, and another 51.5 percent report that they have not been enrolled in VA health care. From results of the Survey of Veteran Enrollees’ Health and Reliance Upon VA⁵⁰ we know that some individuals are unaware that they have been enrolled. One circumstance when this could occur pertains to certain Veterans with service-connected disabilities who may have been automatically enrolled.

- **Demobilized National Guard and Reserve Members Indicated They Have Ever Used VA Health Care Benefits (E2).** Slightly more than 39 percent of demobilized National Guard and Reserve members indicated that they have used VA health care benefits at some point (as noted in Table 4.2.6-A, this percentage excludes those who answered “Don’t know” to this question).
- **Demobilized National Guard and Reserve Members Indicated the Reasons They Never Used Any VA Health Care Benefits (E2a).** Demobilized National Guard and Reserve members were asked why they had not used VA health care benefits; they were asked to mark all options that applied to them. Among those reporting that they had not used VA health care benefits, the most frequently cited reasons included:
 - Did not need care (39.1%)

⁵⁰ Report accessed in Summer 2010 via the following URL: http://www4.va.gov/HEALTHPOLICYPLANNING/SoE2008/2008_SoE_Report.pdf

- Not aware of VA health care benefits (32.8%)
- Use other sources for health care (30.6%)
- Did not know how to apply for health care benefits (25.8%)
- Never considered getting health care from VA (23.0%)

Table 4.2.6-A. Ever Used VA Health Care

Survey Item		Value
Percent indicating that they have ever been enrolled in VA health care (E1) *,**		37.9%
Percent indicating that they have ever used VA health care benefits (E2) *,**		39.4%
(Of those who reported not using benefits) What are the reasons you never used any VA health care benefits? Mark all that apply. (E2a)	Did not need any care	39.1%
	Not aware of VA health care benefits	32.8%
	Not entitled or eligible for health care benefits	7.5%
	Do not know how to apply for health care benefits	25.8%
	Did not need or want assistance from VA	5.5%
	Too much trouble or red tape	12.4%
	Never considered getting any health care from VA	23.0%
	Don't think VA health care would be as good as that available elsewhere	9.0%
	I use other sources for health care	30.6%
	VA care is difficult to access (parking, distance, appointment availability)	5.1%
	Applied, but was told that I am not eligible	1.3%
	Other	4.5%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were excluded from the denominator.

** For additional information on Veteran health care enrollment, please refer to a report on the 2008 Survey of Enrollees http://www4.va.gov/healthpolicyplanning/SoE2008/2008_SoE_Report.pdf.

Table Details: Table 4.2.6-B Recent Use of VA Health Care

- **Demobilized National Guard and Reserve Members Who Ever Used VA Health Care Were Asked Whether They Used Any VA Health Care Services, or Had Any Health Care Paid for by VA, in the Past Six Months (E3).** The majority of demobilized National Guard and Reserve members reported that they had received services or payment from VA in the past six months (58.6%).

- **Demobilized National Guard and Reserve Members Indicated the Reasons They Didn't Use the VA Health Care Services in the Past Six Months (E3a).** Those who had ever used VA health care services, but reportedly did not use any in the past six months, were asked for the reasons they did not recently use services. Respondents were asked to mark all the options that applied to them. Among those reporting that they had not used VA health care services in the past six months, the three most frequently cited reasons included:
 - Use other sources for health care (42.0%)
 - Did not need any care (38.5%)
 - Did not believe self entitled or eligible for health care benefits (25.4%)

Table 4.2.6-B. Recent Use of VA Health Care

	Survey Item	Value
(Of those ever using) In the last six months, did you use any VA health care services, or did you have any of your health care paid for by VA? (E3)	Yes — I received services at VA, or they were paid for by VA	58.6%
	No — I received services, but not from VA and were not paid for by VA	14.4%
	No — I did not receive any health care services	26.0%
	Don't know/Don't remember	1.0%
(Of those who did not use in past 6 months) What were the reasons you didn't use the VA health care services in the past six months? Mark all that apply. (E3a)	Do not need any care	38.5%
	Not aware of the VA health care benefits	10.1%
	Do not believe self entitled to or eligible for health care	25.4%
	Bad prior experience	15.0%
	Do not know how to apply for health care benefits	8.9%
	Do not need or want assistance from VA	5.1%
	Applying for health care benefits too much trouble or red tape	12.5%
	Never considered getting any health care from VA	10.2%
	Don't think VA health care would be as good as that available elsewhere	17.6%
	Uses other sources for health care	42.0%
	VA care is difficult to access (parking and/or appointment availability)	11.0%
	VA care is difficult to access due to distance	11.9%
	I do not feel welcome at VA	4.7%
	VA does not provide the services that I need	0.0%
Other	18.9%	
Don't know	0.0%	

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Health Care Use and Payments. Two tables describe demobilized Veteran health care experiences and sources of payment as reported by respondents to the 2010 NSV Demobilized National Guard and Reserve Member Survey (Tables 4.2.6-C through 4.2.6-D).

Table Details: Table 4.2.6-C Health Care and Payment Sources

- **Those Who Used Health Care Services in the Prior Six Months (E4 through E16).**

Most common responses of demobilized National Guard and Reserve members who reported a stay or visit included use of over-the-counter drugs (67.7%), dental care (63.9%), and outpatient care (63.0%) in the prior six month period.

Very few reported stays in a hospital for mental health or substance abuse (1.3%), care for prosthetics or medical equipment, including home oxygen (2.7%) or use of in-home health care (0.8%). None of the respondents indicated they had an overnight stay in a rehabilitation hospital or nursing care facility in the past 6 months.

- **Health Care Services Paid for by the VA (E4a through E16b).** The most common types of health care services paid for by VA were outpatient visits for psychological counseling (including for mental health or substance abuse treatment) (53.1%).

Table 4.2.6-C. Health Care and Payment Sources

Use and Source of Payment for Health Care Use in Past 6 Months	Reported a stay/visit /use	VA as source of payment	Out of pocket	Some other source of payment
Stay in hospital for medical or surgical care (E4/E4a)	6.8%	—	—	—
Outpatient care for doctor visits, urgent care, routine exams, medical tests, or shots (E5/E5a)	63.0%	20.3%	39.5%	82.7%
Stay in hospital for mental health or substance abuse treatment (E6/E6a)	1.3%	—	—	—
Outpatient visits for psychological counseling, therapy or mental health, or substance abuse treatment (E7/E7a)	14.5%	53.1%	24.7%	47.6%
Used prescription medications (E8/E8a)	58.4%	25.9%	40.9%	76.1%
Used over-the-counter medications (E9/E9a)	67.7%	2.4%	82.3%	27.2%
Used in-home health care (E10/E10a)	0.8%	—	—	—
Care for prosthetics or medical equipment, including home oxygen (E11/E11a)	2.7%	—	—	—
Care for hearing aids or eye glasses (E12/E12a)	28.3%	11.2%	57.9%	62.4%
Overnight stay in a rehabilitation hospital or nursing care facility (E13/E13a) Etc	0.0%	—	—	—
Dental care / visited a dentist (E14/E14a)	63.9%	4.8%	45.8%	87.5%
Visited / had care in an emergency room (E15/E15a)	15.8%	19.2%	45.9%	70.7%
Other types of medical treatment (E16/E16b)	16.7%	16.9%	46.7%	83.1%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey
 — Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.2.6-D Women’s Health Care

- **Use of Women’s Health Care Services (E20).** Female demobilized National Guard and Reserve members were asked if they had used women’s health care services in the past 12 months; 57.7 percent indicated that they had.
- **Sources of Women’s Health Care Services (E21).** Those who reported using women’s health care services were asked for the source of that care; respondents were asked to mark all that applied. Close to 63 percent indicated that they had used a non-VA facility and that the care was not paid for by the VA. About 75 percent indicated that the care was provided by a specialty women’s healthcare provider or gynecology clinic (outside VA, not paid for by VA).

Table 4.2.6-D. Women’s Health Care

Survey Item		Value
Percent indicating they used women's health care services in the past 12 months (E20)		57.7%
Percent indicating they had received women's health care services at the following sources during the past 12 months (E21)	A primary care clinic at a VA facility	—
	A women's health clinic or gynecology clinic at a VA facility	24.1%
	Any provider or facility outside VA, but paid for by VA	—
	Any provider or facility outside VA, not paid for by VA	62.9%
	Any women's healthcare provider or gynecology clinic outside VA, not paid for by VA	74.6%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Forecasting Use of VA Health Care. One table provides information that can be used to help inform the forecasting of future use of VA health care services (Table 4.2.6-E).

Table Details: Table 4.2.6-E Satisfaction in and Forecasting Use of VA Health Care

- **Agreement With Statements About Health Care Services and Use of VA Health Care (E17).** Demobilized National Guard and Reserve members were asked a series of questions about health care services and their predictions for future use of VA health care services. Responses included:
 - “If the cost of health care to me increases, I will use VA more” (56.8%).
 - “I would only use VA if I did not have access to any other source of health care” (54.5%).
 - “I have a doctor outside VA who I really like and trust” (43.8%).
 - “Veterans who can afford to use other sources of health care should leave VA to those who really need it” (38.4%).
 - “Veterans like me who use VA are satisfied with the health care they receive” (44.5%).
 - “VA health care providers explain treatment/diagnoses in a way that patients can understand” (51.2%).
 - “There is a VA provider in my area that offers all of the health care services that Veterans like me need” (57.1%).

- **Predicted Use of VA Long-Term Nursing Care (E22).** Demobilized National Guard and Reserve members were asked whether they would use VA health care if they needed long-term nursing care. Almost 94 percent indicated they would “Definitely go to VA” or “Maybe go to VA” if they needed long-term nursing care.

- **Predicted Use of VA Health Care (E23).** Demobilized National Guard and Reserve members were asked to describe how they planned to use VA health care in the future. Responses included:
 - “As your primary source of health care” (21.6%)
 - “In addition to non-VA care for some services” (19.0%)
 - “A ‘safety net’ to use only if I lose other sources of health care” (34.6%)
 - “For prescriptions” (2.2%)
 - “For specialized care” (0.8%)

- “Some other way” (3.4%)
 - “No plans to use VA for health care” (18.3%)
- **Personal Health Care Provider (E18).** About 57 percent of respondents indicated that they have one particular health care provider who is in charge of their care.

Table 4.2.6-E. Satisfaction in and Forecasting Use of VA Health Care

Survey Item		Value
Percent indicating they “Completely agree” or “Agree” with the following statements (E17) *	If the cost of health care to me increases, I will use VA more.	56.8%
	I would only use VA if I did not have access to any other source of health care.	54.5%
	I have a doctor outside VA who I really like and trust.	43.8%
	Veterans who can afford to use other sources of health care should leave VA to those who really need it.	38.4%
	Veterans like me who use VA are satisfied with the health care they receive.	44.5%
	VA health care providers explain treatment/diagnoses in a way that patients can understand.	51.2%
	There is a VA provider in my area that offers all of the health care services that Veterans like me need.	57.1%
Percent indicating they would “Definitely go to VA” or “Maybe go to VA” if they needed long-term nursing care (E22)		93.5%
What is the primary way you plan to use VA health care in the future? (E23)	As primary source of health care	21.6%
	In addition to non-VA care for some services	19.0%
	A “safety net” to use only if lose other sources of health care	34.6%
	For prescriptions	2.2%
	For specialized care	0.8%
	Some other way	3.4%
	No plans to use VA for health care	18.3%
Percent indicating they have one particular health care provider who is in charge of their care (E18)		56.8%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were excluded from the denominator.

4.2.7 Health Insurance

In this section of the report we review findings on health insurance status, and we also present details on Medicare coverage and prescription drug coverage.

Major highlights from Section 4.2.7 include:

- Close to 15 percent of demobilized National Guard and Reserve members reported that they did not have health insurance.⁵¹
- More than 10 percent of demobilized National Guard and Reserve members overall reported being covered by VA health care, while more than 23 percent indicated they have some form of TRICARE or other form of military health care.
- Approximately 55 percent of demobilized National Guard and Reserve members agreed that they have a health insurance plan that provides adequate coverage for them and their family.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Health Insurance Status. Two tables describe health insurance status (Tables 4.2.7-A through 4.2.7-B).

The 2010 NSV collected information about demobilized Veterans' current insurance status by asking about participation in various health insurance plans or programs. These included employer-sponsored insurance, insurance purchased directly from an insurance company, Medicare, Medicaid, VA health care, TRICARE, and the Indian Health Service.

⁵¹ The question about health insurance coverage asked respondents to mark all response options that applied to them. About 15 percent of demobilized Veterans selected the response option “no health insurance.” However, a small number of these respondents also selected other response options.

Table Details: Table 4.2.7-A Current Health Insurance Coverage by Veteran Characteristics

- **Insurance Coverage (F1).** The NSV questionnaire included a question about health insurance coverage. The question asked respondents to select all insurance plans and options that described their situation: 14.9 percent of demobilized National Guard and Reserve members overall selected the option “No health insurance.”

A few of those who selected “No health insurance” also selected another response option in this “Mark all that apply” question. The percentage of Veterans overall who indicated they had “No health insurance,” *and* who did not select any other response options, was 12.8 percent.

- **Source of Coverage (F1a).** Respondents were asked who provided the coverage they had reported. Most indicated that the coverage was employer-sponsored (55.2%). Other responses included individually purchased coverage (10.0%), a plan through Federal, State, County, or local community health services (11.5%), or through a family member (11.6%).
- **Adequate Coverage (F6b).** Respondents were asked whether their health insurance plan provided adequate coverage for them and their family; 54.7 percent reported that it did.

Table 4.2.7-A. Current Health Insurance Coverage

	Survey Item	Value
Percent indicating they are currently covered by the following types of health insurance: (Mark all that apply) (F1)	No health insurance	14.9%
	Insurance through a current or former employer or union	62.5%
	Insurance purchased directly from an insurance company	4.3%
	Medicare	0.2%
	Medicaid, Medical Assistance, or any kind of government-assistance plan	0.9%
	VA health care	10.5%
	TRICARE, TRICARE for Life or other military health care	23.8%
	Indian Health Service	0.6%
	Other type of health insurance or health coverage plan	2.4%
Who provides the coverage? (Mark all that apply) (F1a)	No health insurance	14.0%
	Current employer, including COBRA coverage	55.2%
	Former employer	1.8%
	Individually purchased coverage	10.0%
	Federal, State, County, or local community health services plan	11.5%
	Family member, such as a spouse, parent, etc.	11.6%
	From somewhere else	4.5%
Percent who “Agree” or “Completely agree” that they have a health insurance plan that provides adequate coverage for them and their family (F6b)		54.7%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

[The 2010 NSV Demobilized National Guard and Reserve Member Survey — Medicare and Prescription Drug Coverage.](#) One table describes details on Medicare coverage and coverage for prescription drugs (Table 4.2.7-B). The 2010 NSV collected information about whether the Medicare beneficiary had a Medicare Advantage Plan and whether the beneficiary had Part D (prescription drug coverage). In 2010 the NSV also asked beneficiaries whether they were covered for hospitalization and for office visits.

Table Details: Table 4.2.7-B Details on Medicare and Drug Coverage

- **Medicare Coverage (F2-F3).** Fewer than 30 respondents to the Demobilized National Guard and Reserve Member Survey indicated they had Medicare coverage. Therefore the results for the followup items on Medicare coverage are being suppressed.
- **Coverage for Prescription Medicines (F4-F5).** All respondents were asked whether they had insurance coverage for prescription medication. About 78 percent indicated that they did. Those who responded affirmatively were asked whether they had coverage from the VA. About 21.2 percent responded that they did (this percentage excludes those who responded “Don’t know”).

Table 4.2.7-B. Details on Medicare and Drug Coverage

Survey Item	Value
Percent indicating they receive Medicare coverage through a Medicare Advantage Plan (F2)	—
Percent indicating their Medicare coverage pays for hospitalization (F2a.a)	—
Percent indicating their Medicare coverage pays for visits to a doctor (F2a.b)	—
Percent indicating their Medicare coverage includes Part D (prescription drug coverage) (F2a.c)	—
Percent indicating they purchased private health care coverage to pay for services Medicare does not pay for (F3)	—
Percent indicating they have coverage for prescription drugs (F4)	77.9%
Percent indicating they have prescription drug coverage from VA (F5) *	21.2%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were excluded from the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

4.2.8 Education and Training

The Montgomery GI Bill—Selected Reserve (MGIB — SR, or chapter 1606 of title 10, U.S. Code) is an educational assistance program enacted by Congress to attract high-quality men and women into the Reserve branch of the Armed Forces. This program is for members of the Selected Reserve of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and the Army and Air National Guard. It is important to note that the Reserve components decide who is eligible for the program. The VA only makes the payments once eligibility is determined.

Another program administered by VA that is particularly applicable to members of the Reserve component and National Guard is the National Call to Service Program. This DoD program (administered by the VA) requires a participant to perform a period of national service to be eligible for benefits that range from cash bonuses, student loan re-payment, and other monetary entitlements. In some cases, National Call to Service benefits are limited based on eligibility for other education programs.

Another program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) is the Reserve Education Assistance Program (REAP). This program makes certain members of the Reserve who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

Members of the Reserve component may be eligible for Post 9/11 GI Bill benefits if they were honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001⁵².

Major highlights from Section 4.2.8 include:

- A large majority (90.6%) of demobilized National Guard and Reserve members who used VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals and preparing them to get a better job.

⁵² Department of Veterans Affairs website, “Post 9/11 GI Bill And Other Programs”, <http://www.gibill.va.gov/post-911/> Page was accessed June, 2010.

- Those demobilized National Guard and Reserve members who had not used VA education benefits were asked why they had not used them. Forty percent indicated that they were unaware of VA education and training benefits.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Education and Training. Three tables describe use of VA education and training benefits (Tables 4.2.8-A through 4.2.8-C). Questions from the 2010 survey included whether the Veteran used VA education benefits and, if so, how he/she used it and whether it was important in helping him/her meet his/her goals. Others were asked the reasons they did not use the benefit.

Table Details: Table 4.2.8-A Use of VA Education or Training Benefits

- **Demobilized National Guard and Reserve Members Indicated They Have Used VA Education or Training Benefits (G1).** More than 38 percent of demobilized National Guard and Reserve members indicated they have used VA education or training benefits.
- **Timing of Benefit Use (G2).** Of the demobilized National Guard and Reserve members that indicated they used VA education and training benefits, 66.8 percent indicated they used VA education or training benefits after active duty.
- **How Demobilized National Guard and Reserve Members Used Benefits (G2a).** Of the demobilized National Guard and Reserve members that indicated they used VA education and training benefits, the most prevalent use was for college and university coursework leading to a degree (87.3%). The second most common reason cited for using education and training benefits was attending business, technical or vocational school (9.9%).
- **Demobilized National Guard and Reserve Members Completing Training or Receiving Degree/ Certificate (G2b).** Of the demobilized National Guard and Reserve members that indicated they were receiving VA education and training benefits, 55.3 percent of them completed the training or received the degree or certificate they enrolled in.
- **Importance of VA Education and Training Benefits in Meeting Goals (G2c).** More than 90 percent of demobilized National Guard and Reserve members using VA education benefits indicated that the benefits were “Extremely important” or “Very important” in helping them meet educational goals and preparing them to get a better job.

Table 4.2.8-A. Use of VA Education or Training Benefits

Survey Item		Value
Percent indicating they have used VA education or training benefits (G1)		38.4%
(Of those using) Please indicate when you used the VA education and training benefit. (G2) *	During active duty service	3.5%
	After active duty service	66.8%
	Both during and after active duty service	29.6%
(Of those using) How did you use the VA education benefit. Mark all that apply. (G2a)	College or university coursework leading to a degree	87.3%
	Business, technical or vocational school leading to certificate or diploma	9.9%
	Participated in an apprenticeship or on-job training program	7.1%
	Took correspondence courses	1.4%
	Took flight training	0.9%
	Received tutorial assistance, refresher courses, or deficiency training	2.1%
	Attended a teacher certification program	1.7%
	Did something else	5.6%
(Of those using) Percent indicating they completed training or received degree/certificate for which they were receiving VA education benefits (G2b)		55.3%
(Of those using) Percent indicating that the VA education benefits were “Extremely important” or “Very important” in helping them meet their educational goals/preparing to get a better job (G2c)		90.6%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* While the data were collected as a “Mark all that apply” question, the results here are shown collapsed.

Table Details: Table 4.2.8-B. Reasons for Not Using VA Education Assistance

- **Reasons VA Education Assistance Not Used (G3).** Demobilized National Guard and Reserve members not using VA education assistance were asked to mark all the reasons they did not use benefits. The most frequently cited reasons included:
 - Not aware of VA education or training benefits (40.0%)
 - Don't know how to apply for benefits (32.8%)
 - Never considered getting any education or training from VA (18.8%)

Table 4.2.8-B. Reasons for Not Using VA Educational Assistance

	Survey Item	Value
(Of those not using) What are the reasons you have not used any VA educational assistance? Mark all that apply. (G3)	I used state education benefits from the National Guard instead	9.0%
	Not aware of VA education or training benefits	40.0%
	Don't believe entitled to or eligible for education or training benefits	10.6%
	My period of eligibility expired/ran out	6.1%
	Don't know how to apply for education or training benefits	32.8%
	Don't need any additional education or training	13.8%
	Don't need or want assistance from VA	2.3%
	Too much trouble or red tape	12.9%
	Never considered getting any education or training from VA	18.8%
	Didn't pay into training funds during active duty	7.4%
Other	13.4%	

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

Table Details: Table 4.2.8-C. Other Training Benefits

- **Other Training Benefits (G4).** More than 16 percent of demobilized National Guard and Reserve members have received other education or training assistance since discharge or separation.
- **Use of Tuition Assistance (G6).** Twenty-two percent of demobilized National Guard and Reserve members indicated they used the military’s tuition assistance (TA) while on active duty.

Table 4.2.8-C. Other Training Benefits

Survey Item	Value
Percent indicating they received other education or training assistance since discharge or separation (G4)	16.5%
Percent indicating they used the military’s tuition assistance (TA) while on active duty (G6)	22.0%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

4.2.9 Military Service and Current Employment

A person who left a civilian job to enter active duty in the armed forces is entitled to return to the job after discharge or release from active duty if he or she:

- Gave advance notice of military service to the employer.
- Did not exceed five years cumulative absence from the civilian job (with some exceptions).
- Submitted a timely application for re-employment.
- Did not receive a dishonorable or other punitive discharge.

The law calls for a returning Veteran to be placed in the job as if he/she had never left, including benefits based on seniority such as pensions, pay increases, and promotions. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service⁵³.

Major highlights from Section 4.2.9 include:

- The majority of demobilized National Guard and Reserve members indicated that their military experience applied “A lot” or “Some” to their most recent civilian job (60.7%).
- The majority reported being employed when they were called up to active duty (81.7%).
- The majority reported that, upon demobilization, they returned to their same job at the same employer (61.4%).
- Of all demobilized National Guard and Reserve members, about 5 percent reported ever filing a *USERRA* complaint.

⁵³ United States Department of Veterans Affairs, Federal Benefits for Veterans, Dependents and Survivors, 2010 Edition, Chapter 8 Reserve and National Guard.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Military Service and Current Employment. Two tables describe military service and demobilized National Guard and Reserve member perceptions of whether their military skills matched their chosen civilian careers (Tables 4.2.9-A through 4.2.9-B).

Table Details: Table 4.2.9-A Military Service and Current Employment

- **Match Between Civilian Job and Military Training (H2).** Demobilized National Guard and Reserve members were asked whether their most recent civilian job generally matched the occupations they were trained for while in the military. Somewhat more than 41 percent answered that there was a match between their most recent civilian job and their military training.
- **Application of Military Experience with Civilian Job (H3).** Demobilized National Guard and Reserve members were also asked whether their military experience applied to their most recent civilian job. About 61 percent of demobilized National Guard and Reserve members indicated that their military experience applied “A lot” or “Some” to their most recent civilian job.
- **Service-Sponsored Transition Program (H4).** Demobilized National Guard and Reserve members were asked whether they had attended a Service-sponsored program to assist in transitioning to civilian life. Only about 3.5 percent reported in the affirmative.
- **School Enrollment (H5).** Nineteen percent of respondents indicated that they had been enrolled in school at the time of their most recent activation.

Table 4.2.9-A. Military Service and Current Employment

Survey Item	Value
Percent indicating that most recent civilian job generally matched the occupations they were trained for while in the military (H2)*	41.3%
Percent indicating that their military experience applied “A lot” or “Some” to their most recent civilian job (H3)	60.7%
Percent indicating they enrolled in a Service-sponsored transition program upon return from most recent activation (H4)	3.5%
Percent enrolled in civilian school at time of most recent activation (H5)	19.0%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Those who reported not having a civilian job were excluded from the denominator.

Table Details: Table 4.2.9- B. Activation and Civilian Employers

- **Employment Status at Activation (H7).** More than 81 percent of respondents indicated that they had been employed when last activated.
- **Application of Military Experience (H3).** Approximately 61 percent of respondents indicated that their military experience applied “A lot” or “Some” to their most recent civilian job.
- **Returning from Active Duty (H8).** Respondents were asked about their job situation upon return from active duty. The majority (61.4%) reported that they returned to the same job with the same employer. Three percent reported having a different job with the same employer, and 14.5 percent reported that they did not have a civilian employer when they were activated.
- **Reasons Not Returning to Employer Immediately (H9a).** Of those who reported not returning to employment immediately, the majority (74.5%) indicated that they chose not to return immediately after demobilization.

- **USEERRA Complaints (H11).** All demobilized National Guard and Reserve members were asked whether they had ever filed a *USEERRA* complaint. Of those responding, about 5 percent answered that they had filed a complaint at some point.
- **Support from Civilian Employer (H12).** Demobilized National Guard and Reserve members were asked about the level of support they receive from their civilian employers regarding their service in the National Guard/Reserves. More than 74 percent of respondents indicated that their principal civilian employers are “Very supportive” or “Supportive” of their National Guard/Reserve obligations.

Table 4.2.9-B. Activation and Civilian Employers

Survey Item		Value
Percent indicating they were employed when called up for active duty (H7)		81.7%
Percent indicating that their military experience applied “A lot” or “Some” to their most recent civilian job (H3)		60.7%
Job situation upon returning from active duty (H8)	Yes, previous job with same employer	61.4%
	Yes, previous job with earlier employer (not employer I was working for when I was activated)	0.5%
	Yes, different job with same employer	3.0%
	Yes, different job with different employer	13.0%
	No, did not have a civilian job at the time I was activated	14.5%
	No, I did not try to return to civilian job after deactivation	7.6%
(Of those with a different job) Percent indicating that the job was similar to the one they had before activation (H8a)		34.3%
(Of those with a civilian job) Percent indicating they returned to civilian employment immediately following deactivation (H9)		82.2%
(Of those not immediately returning) Reasons why: Mark all that apply (H9a)	I was not employed at the time I was activated	13.1%
	I chose not to return	74.5%
	My employer did not offer me my job back	2.8%
	My employer did not offer me any job	6.2%
	My employer offered me a job I could not accept	4.8%
(Of those not immediately returning) Used VETS/DOL for help with USERRA (H10)		—
Percent indicating they have ever filed a USERRA complaint (H11)		4.8%
(Of those employed at activation and choosing to return) Percent indicating their principal civilian employer is “Very supportive” or “Supportive” of their National Guard/Reserve obligations (H12) *		74.3%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

* Responses of “Does not apply” were excluded from the denominator.

4.2.10 Life Insurance

National Guard and members of the Reserve are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), and Family Servicemembers' Group Life Insurance (FSGLI). They may also be eligible for SGLI Traumatic Injury Protection if they are severely injured and suffering a qualifying loss, Service-Disabled Veterans Insurance if they receive a service-connected disability rating from VA, and Veterans' Mortgage Life Insurance if approved for a Specially Adapted Housing Grant⁵⁴.

Major highlights from Section 4.2.10 include:

- More than 77 percent of demobilized National Guard and Reserve members reported coverage through Servicemembers' Group Life Insurance (SGLI).

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Life Insurance.

One table describes the life insurance coverage of demobilized National Guard and Reserve members (Table 4.2.10). This table includes questions on life insurance coverage, coverage amounts, and reasons for lack of coverage.

Table Details: Table 4.2.10. Life Insurance

- **Demobilized National Guard and Reserve Members Covered by SGLI (I1).** More than 77 percent reported coverage through Servicemembers' Group Life Insurance (SGLI).
- **Life Insurance from Another Source (I2, I2a).** About 53 percent indicated that they have life insurance from some other source. The average range of coverage reported was between \$100,000 and \$199,999.

⁵⁴ United States Department of Veterans Affairs, Federal Benefits for Veterans, Dependents and Survivors, 2010 Edition, Chapter 8 Reserve and National Guard.

Table 4.2.10. Life Insurance

Survey Item	Value
Percent indicating they are covered by SGLI (I1)	77.7%
Percent indicating they have life insurance from another source (I2)	53.2%
(Of those indicating life insurance from another source) Average dollar amount of coverage (I2a) *	\$100,000 to \$199,999

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Average dollar amount was calculated by determining median response option.

4.2.11 Home Loans

National Guard and members of the Reserve are eligible for a VA home loan if they have completed at least six years of honorable service, are mobilized for active duty service for a period of at least 90 days, or are discharged because of a service-connected disability.

National Guard and Reserve component members who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA), part of HUD⁵⁵.

Major highlights from Section 4.2.11 include:

- About 66 percent of demobilized National Guard and Reserve members who had ever had a home loan reported that they had used the VA home loan guaranty program.
- Demobilized National Guard and Reserve members who had not reported a VA home loan were asked why they had not obtained one. Slightly more than 36 percent reported that a conventional FHA mortgage was easier or less expensive for them to obtain. About 22 percent indicated that they were not aware of the program.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Home Loans.

Two tables describe respondent experience with home loans and the VA Home Loan Guaranty Program (Tables 4.2.11-A through 4.2.11-B). These tables describe the demobilized National Guard and Reserve members' experiences with home loans and cover the reasons why some demobilized National Guard and Reserve members have not used the VA Home Loan.

Table Details: Table 4.2.11-A. Home Loans

- **Demobilized National Guard and Reserve Members Indicated They Have Ever Obtained a Home Loan (J3).** More than 43 percent of demobilized National Guard and Reserve members reported having obtained a home loan.
- **Demobilized National Guard and Reserve Members Indicated Their Lender Discussed Option of VA's Home Loan Guaranty Program (J3a).** Slightly more than 54

⁵⁵ United States Department of Veterans Affairs, Federal Benefits for Veterans, Dependents and Survivors, 2010 Edition, Chapter 8 Reserve and National Guard.

percent of Veterans reported that their lender discussed applying for the VA home loan guaranty program.

- **Demobilized National Guard and Reserve Members Indicated They Have Used VA Home Loan Guaranty Program (J4-J4b).** Slightly more than 66 percent of demobilized National Guard and Reserve members who had ever had a home loan reported that they had used the VA Home Loan Guaranty program. Close to 43 percent reported that this loan was obtained within the last 5 years, and the majority reported that they used the benefit after active duty service (68.7%).
- **Demobilized National Guard and Reserve Members Indicated the Most Important Reason They Chose to Get a VA Home Loan (J5).** Demobilized National Guard and Reserve members were asked why they chose to get a VA home loan. The majority responded that there was no down payment required (61.3%). The next most cited reason (13.7%) was the favorable interest rate.

Table 4.2.11-A.Home Loans

Survey Item		Value
Percent indicating they have ever obtained a home loan (J3)		43.8%
(Of those ever with loan) Percent indicating their lender discussed option of VA's home loan guaranty program (J3a) *		54.1%
(Of those ever with loan) Percent indicating they have ever used VA home loan guaranty program (J4)		66.1%
How long ago did you obtain your most recent home loan (VA or other)? (J4a)	Within last 5 years	42.9%
	6-10 years ago	24.1%
	11-20 years ago	25.3%
	More than 20 years ago	7.7%
When did you use the VA home loan guaranty program? (J4b)	During active duty service	20.5%
	After active duty service	68.7%
	Both during and after active duty service	10.8%
(Of those ever with VA loan) What is the most important reason you chose to get a VA home loan? (J5)	VA loan program is offered only to U.S. Veterans	9.3%
	No down payment required	61.3%
	Convenience	5.3%
	No mortgage insurance required	3.9%
	Favorable interest rate	13.7%
	Loan more likely to be approved	6.5%
	VA's assistance to avoid foreclosure	0.0%
	Previous experience with the VA loan program	0.0%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t remember” were excluded from the denominator.

Table Details: Table 4.2.11-B. Reasons for Not Using VA Home Loan Guaranty Program

- Demobilized National Guard and Reserve Members Indicated the Main Reason They Did Not Use the VA Home Loan Program (J6).** Demobilized National Guard and Reserve members were asked the main reason they did not use the VA home loan program. The most cited reasons were that a conventional FHA mortgage was easier to obtain or less expensive (36.1%) and that they did not know about the program (22.2%).

Table 4.2.11-B. Reasons for Not Using VA Home Loan Guaranty Program

	Survey Item	Value
(Of those ever with loan but not VA) If you have not used the VA home loan program, what was the main reason you did not? (J6)	A conventional FHA mortgage was easier or less expensive for me to obtain	36.1%
	I applied for a VA home loan, but did not qualify	8.4%
	I did not apply because I did not think that I would qualify	5.5%
	I thought that the process for obtaining a VA loan would take too long	6.5%
	My lender and/or realtor discouraged the use of the VA program	5.9%
	The VA funding fee was too high	3.8%
	I didn't know about the program	22.2%
	Other	11.6%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

4.2.12 Burial

Veterans discharged from active duty under conditions other than dishonorable and service members who die while on active duty, active duty for training, or inactive duty training, may be eligible for VA burial and memorial benefits. Benefits include the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine.

VA provides a burial flag to memorialize members or former members of the Selected Reserve who served their initial obligation or were discharged for a disability incurred or aggravated in the line of duty or died while a member of the Selected Reserve.

With certain exceptions, active duty service beginning after Sept. 7, 1980, as an enlisted person, and after Oct. 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of Reserve or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not sufficient to confer eligibility. Members of the Reserve and National Guard, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death or would have been upon reaching requisite age⁵⁶.

Major highlights of this section include:

- Slightly over 21 percent of demobilized National Guard and Reserve members reported that they plan to be buried in a VA National or State cemetery. These respondents were asked why they plan to be buried in a VA National or State cemetery. The most cited reason for planning to be buried in a VA National or State cemetery was the Veteran's connection to the military and past service to the country (56.4%). This was followed closely by the honor of being buried in a VA National shrine (44.2%).
- More than 55 percent of those who reported not planning to be buried in a VA National cemetery cited a wish to be close to other family members as the reason they planned to be buried elsewhere.
- A total of 49.8 percent reported they expect to have an in-ground, casket burial.

⁵⁶ United States Department of Veterans Affairs, Federal Benefits for Veterans, Dependents and Survivors, 2010 Edition, Chapter 8 Reserve and National Guard, and Chapter 7 Burial and Memorial Benefits.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — National Cemeteries. One table describes sentiments about VA National Cemeteries (Table 4.2.12-A). The 2010 Demobilized National Guard and Reserve Member Survey included questions about burial benefits and the importance of maintaining VA National Cemeteries.

Table Details: Table 4.2.12-A. Importance of Maintaining VA National Cemeteries

- **Factors in Maintaining VA National Cemeteries (K2).** Demobilized National Guard and Reserve members were asked the importance to them of various factors in maintaining VA National Cemeteries. The majority of respondents rated *all* listed factors as “Very important” or “Important.” All features were rated as important by 87.7 to 96.0 percent of respondents.

The three features that were rated of highest importance included “Appearance of individual gravesites,” “Upkeep of headstones, markers, and wall covers for cremated remains,” and “Presentation of military funeral honors.” These factors were rated as “Very important” or “Important” by more than 95 percent of respondents.

Table 4.2.12-A. Importance of Maintaining VA National Cemeteries

	Survey Item	Value
Percent indicating factor in maintaining VA National Cemeteries is “Very important” or “Important.” (K2) *	Maintenance of cemetery grounds	95.1%
	Upkeep of headstones, markers, and wall covers for cremated remains	95.5%
	Maintenance of other landscape features	93.4%
	Appearance of committal shelters	93.3%
	Appearance of individual gravesites	95.9%
	Maintenance of cemetery buildings and roads	94.1%
	Cemetery’s front gate and entrance area	91.8%
	Availability of parking and/or restrooms	87.7%
	Public ceremonies and events that honor Veterans	92.3%
	Presentation of military funeral honors	96.0%
	Other	—

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were excluded from the denominator.

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Burial Plans.

Two tables describe burial plans of Veterans (Tables 4.2.12-B to 4.2.12-C). The 2010 Demobilized National Guard and Reserve Member Survey included questions about plans and preferences for burial.

Table Details: Table 4.2.12-B. Burial Plans

- **Burial Plans (L1).** Demobilized National Guard and Reserve members were asked what kind of burial they thought they would have. The most common response was an in-ground, casket burial (49.8 percent). A sizable percentage (25.3%) responded that they did not know what type of burial they were going to have.
- **Burial in a VA National or State Veterans Cemetery. (L2).** Slightly more than 21 percent of demobilized National Guard and Reserve members indicated that they were planning to be buried in a VA National or State Veterans cemetery.
- **VA Headstone / Marker (L4).** Those who plan to be buried in a private cemetery were asked whether they were planning to have a headstone or marker provided at no cost by the VA. Almost 36 percent reported that they think they will use this benefit.

Table 4.2.12-B. Burial Plans

Survey Item		Value
What type of burial do you think you will have? (L1)	In-ground, casket burial	49.8%
	Cremation, in-ground burial	12.4%
	Cremation columbarium	5.6%
	Mausoleum	1.1%
	Something else	5.7%
	Don't know	25.3%
Percent indicating they plan to be buried in a VA National or State cemetery (L2) *		21.2%
(Of those not planning for VA burial) Percent indicating they plan to have a VA provided headstone or marker (L4) *		35.9%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

* Responses of “Don’t know” were included in the denominator.

Table Details: Table 4.2.12-C. Burial Plans by Select Demobilized Veteran Characteristics

- **Burial in VA National or State Cemetery (L2).** All respondents were asked whether they plan to be buried in a VA National or State Veterans cemetery. Slightly more than 21 percent indicated that they had such plans and over half still don't know. Hispanics were more likely than others to report such plans (32.6%), while Blacks/African Americans (19.1%) and young demobilized National Guard and Reserve members (14.0%) were less likely.
- **VA Headstone or Marker (L4).** Close to 36 percent of those not planning to be buried in a VA cemetery indicated that they are planning for a VA headstone or marker.

Table 4.2.12-C. Burial Plans by Select Demobilized Veteran Characteristics

Survey Item	Plan to be buried in a VA National or State Veterans cemetery? (L2)			Planning for a VA headstone/ marker? (L4)		
	Yes	No	Don't know	Yes	No	Don't know
All demobilized National Guard and Reserve members	21.2%	27.0%	51.9%	35.9%	15.4%	48.7%
WWII	—	—	—	—	—	—
Korean War	—	—	—	—	—	—
Vietnam Era	—	—	—	—	—	—
September 2001 or later	19.6%	27.1%	53.3%	35.5%	15.8%	48.7%
Females	22.4%	27.5%	50.1%	—	—	—
Black/African American	19.1%	37.6%	43.4%	—	—	—
Hispanic	32.6%	19.3%	48.1%	—	—	—
Young Veterans (age 18-30)	14.0%	30.7%	55.4%	—	—	—

SOURCE: 2010 National Survey of Veterans – Veteran Survey

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.2.12-D. Burial Preferences

- **Burial Preference (L5).** Demobilized National Guard and Reserve members were asked what burial options they found most preferable. More than half (60.3%) responded that they would prefer an in-ground, casket burial. The next most common response was cremation with ashes scattered (16.4%).
- **Acceptable Burial Options (L5a).** After the question about burial preference, demobilized National Guard and Reserve members were asked: “For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK).” Depending on how respondents interpreted the question, some respondents could think of this question as asking them to think about their “second” choice (that is, not the option they prefer, but other options acceptable to them). Other respondents may have provided an accounting of all acceptable options, including their preferred method. Because this question may have been subject to wide interpretation, results should be interpreted with caution.

The percentages of demobilized National Guard and Reserve members reporting each option as acceptable are as follows:

- Casket burial, in-ground (46.8%)
- Casket burial, in a mausoleum (35.9%)
- Cremation, ashes buried in-ground (30.3%)
- Cremation, ashes scattered (26.6%)
- Cremation, ashes kept by my family (20.1%)
- Cremation, ashes placed in a columbarium (16.3%)

Table 4.2.12-D. Burial Preferences

	Survey Item	Value
For each of the burial options listed below, please tell us which one option you find the most preferable. (L5)	Casket burial, in-ground	60.3%
	Casket burial, in a mausoleum	4.0%
	Cremation, ashes buried in-ground	7.7%
	Cremation, ashes placed in a columbarium	4.4%
	Cremation, ashes scattered	16.4%
	Cremation, ashes kept by my family	4.5%
	Something not listed	2.6%
For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK). Mark all that apply. (L5a)	Casket burial, in-ground	46.8%
	Casket burial, in a mausoleum	35.9%
	Cremation, ashes buried in-ground	30.3%
	Cremation, ashes placed in a columbarium	16.3%
	Cremation, ashes scattered	26.6%
	Cremation, ashes kept by my family	20.1%
	Something not listed	3.3%

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey

The 2010 NSV Demobilized National Guard and Reserve Member Survey — Reasons for Burial Plans. One table describes the reasons Veterans report for various burial plans (Table 4.2.12-E).

Table Details: Table 4.2.12-E. Reasons for Burial Plans

- **Reasons for Being Buried in VA Cemetery (L2a).** The most commonly cited reason demobilized National Guard and Reserve members cited for planning to be buried in a National or State Veterans cemetery was their connection to the military/past service to the country (56.4%). Other common responses included the honor of burial in a VA National shrine (44.2%) and the fact that the burial would be provided at no cost (29.1%).
- **Reasons for Not Being Buried in VA Cemetery (L3).** The most common response from demobilized National Guard and Reserve members who indicated that they did not plan to be buried in a VA National or State Veterans cemetery was that he/she wanted to be closer to family members (55.4%).

More than 31 percent reported that they were not aware of the eligibility criteria for this benefit.

Table 4.2.12-E. Reasons for Burial Plans

Survey Item		Value
(Of those with VA burial plans) What are your reasons for planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (L2a)	No cost	29.1%
	Friends or family buried there	8.5%
	Quality of services	19.0%
	The honor of burial in a VA National shrine	44.2%
	My connection to the military/past service to the country	56.4%
	Other	2.2%
	Don't know	30.9%
(Of those without VA burial plans) What are your main reasons for not planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (L3)	Don't know eligibility criteria	31.7%
	Quality of services	0.0%
	Don't know how to make arrangements with VA	13.0%
	Made other arrangements	21.4%
	VA services don't accommodate religious preferences	0.6%
	Veterans cemetery too far away (distance)	19.9%
	Travel time to Veterans cemetery too long	10.3%
	Appearance of cemetery doesn't meet my expectations	0.6%
	Want location close to other family members	55.4%
	Want services that are not available at Veterans cemetery	2.1%
	Too difficult to make arrangements with VA	2.6%
	Unable to make advance arrangements with VA	0.6%
	Other	7.8%
Don't Know	6.1%	
(Of those without headstone/ marker plans) What are the main reasons you don't plan to use a headstone or marker provided by VA? Mark all that apply. (L4a)	Don't know about headstones and markers for Veterans	—
	Made other arrangements	—
	Wants headstone similar to other family members	—
	Doesn't like VA headstones and markers	—
	Other	—

SOURCE: 2010 National Survey of Veterans — Demobilized National Guard and Reserve Member Survey
 — Fewer than 30 respondents from this Survey answered this question; results are suppressed.

4.3 Active Duty Service Members

Our present military organizational structure is a result of the National Security Act of 1947. This is the same act that created the United States Air Force and merged the Department of War and the Department of the Navy into the Department of Defense⁵⁷. There are five military branches: The Army, Air Force, Navy, Marine Corps, and Coast Guard.

For the purposes of the 2010 NSV an Active Duty Service member was considered to be anyone currently serving on active duty for purposes other than training. This population included activated members of the Reserve component and National Guard.

4.3.1 Demographics and Military Service Experience⁵⁸

Recent DoD statistics indicate that there are approximately 1.4 million Active Duty Service members. The Army is the largest U.S. Military Service and accounts for roughly 37 percent of the total active force. There are approximately 85,000 officers and 433,000 enlisted members in the active duty Army. There are about 66,000 commissioned officers on active duty in the Air Force, and about 263,000 enlisted members. The active duty Navy has about 51,000 officers, and 281,000 enlisted personnel. There are approximately 20,000 officers and 167,000 enlisted personnel on active duty in the Marines. The Coast Guard is the smallest of the Military Services with 8,000 officers and 33,000 enlisted members.

According to DoD information, females make up about 14 percent of the overall force. The Air Force has the highest percentage of women (19%), and the Marine Corps has the lowest percentage of women (6%). Race-ethnic minorities make up about 36 percent of the force, and Blacks/African Americans alone make up 17 percent.

⁵⁷ National Security Act of 1947 (P.L. 80-235, 61 Stat. 496)

⁵⁸ Some of these statistics are publically available at the Department of Defense's (DOD's) website <http://siadapp.dmdc.osd.mil/>, whereas others have been obtained through contact with subject matter experts and manpower analysts at DOD. These statistics are presented as a general overview of the Active Duty Military population and as a reference for the survey data but not as an exact match to the demographics of the survey respondents. It must be pointed out that the tabulation of the August 2009 sampling-frame file prepared by the Department of Veterans Affairs from the VA/DOD Identity Depository identified 1,494,035 active duty military personnel (including activated National Guard and Reserve) whose branch of service was Army, Navy, Air Force, Marines, or Coast Guard and whose mailing address was in the U.S. 50 states or DC. Data provided by the Defense Manpower Data Center (DMDC) for the first-phase sample indicated that 31% of the identified individuals were either deployed or were National Guard or Reservists who had been demobilized following the creation of the sampling-frame file. Individuals who were either deployed or were National Guard or Reservists who had been demobilized were not included in the Active Duty Service Member Survey.

According to DoD information, roughly 55 percent of the force overall is married — ranging from 45 percent in the Marine Corps to 60 percent in the Air Force. About one half (53%) of the enlisted force is married, and 74 percent of the officers are married.

Almost all enlisted members (94%) are high school graduates, and 87 percent of the officers have college degrees. The average age of the total active duty force is 28. The average age of the Marine Corps is 25.

It is estimated that approximately 1.4 million troops have served in Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF) since September 11, 2001.⁵⁹

Major highlights from Section 4.3.1 include:

- Eighty-six percent of Active Duty Service members reported they were male and the majority were younger than age 45 (92.2%).
- Close to 83 percent of Active Duty Service members reported that they were not Hispanic; 75 percent reported that they were White; and slightly more than 15 percent reported being Black/African American (the remaining respondents reported some other race or selected multiple race categories).
- The majority reported that they have had exposure to dead, dying or wounded (54.3%), and many believe that they may have been exposed to environmental hazards in the course of their service (36.8%, which includes responses of “Don’t know”).

⁵⁹ Demographics 2007 Profile of the Military Community, Office of the Deputy Under Secretary of Defense (Military Community and Family Policy), <http://www.militaryonesource.com/MOS/ServiceProviders/2007DemographicsProfileoftheMilitaryCommuni.aspx>, Page accessed June 2010.

The 2010 NSV Active Duty Service Member Survey — Demographics. Two tables describe the demographics, income and military experience of respondents to the 2010 NSV Active Duty Service Member Survey (Tables 4.3.1-A through 4.3.1-B). Questions in the survey included standard demographic items, such as gender, age and race, as well as socio-economic questions, such as education level.

Table Details: Table 4.3.1-A. Demographics of Responding Active Duty Service Members

- **Gender (J1) and Age (J2).** Eighty-six percent of Active Duty Service members reported being male and the majority of Active Duty Service members reported being younger than age 45.
- **Education (J4).** More than 36 percent of Active Duty Service members reported having a bachelor's degree or higher.
- **Race and Ethnicity (J5 and J6).** Close to 83 percent of Active Duty Service members reported that they were not Hispanic; 75 percent reported that they were White; and slightly more than 15 percent reported being Black/African American (the remaining respondents reported some other race or selected multiple race categories).
- **Marital Status (J7), Dependent Children (J3) and Living Arrangement (F1).** Most respondents are married (68.2%) with dependent children (58.5%). About one-third reported that they own their home (35.3%), another third reported that they rent (36.8%), and about one-quarter indicated that they live in military housing (24.1%).

Table 4.3.1-A. Demographics of Responding Active Duty Service Members

	Survey Item	Value
Gender (J1)	Male	86.0%
	Female	14.0%
Age (J2)	Younger than 25	20.0%
	25 to 34	50.4%
	35 to 44	21.8%
	45 or older	7.8%
Education Level (J4)	High school diploma / GED	13.6%
	Some college credit or AA	49.8%
	Bachelor's degree	23.3%
	Master's degree or greater	13.3%
Hispanic Origin (J5)	Non-Hispanic	82.9%
	Hispanic	17.1%
Race (J6)	White only	75.0%
	African American / Black only	15.2%
	Other Race or Selected Multiple-Races	9.8%
Dependent Children (J3)	Percent of service members with one or more dependent children	58.5%
Marital Status (J7)	Now Married	68.2%
	Widowed	0.3%
	Divorced	6.3%
	Separated	2.2%
	Never Married	23.1%
Living Arrangement (F1)	Live in military housing	24.1%
	Rent my home	36.8%
	Own my home - with outstanding mortgage	34.1%
	Own my home - no mortgage balance	1.2%
	Occupy dwelling with no payment of cash rent	1.5%
	Other	2.3%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

Table Details: Table 4.3.1- B. Military Service Experiences of Responding Active Duty Service Members

- **Branch (A3).** Slightly more than 37 percent of Active Duty Service members reported that the Army was their current Branch of Service; 20.7 percent reported being in the Navy; 22.6 percent reported their Branch as Air Force; 13.5 percent reported their Branch as Marine Corps; and 6.0 percent reported that they were currently serving in the Coast Guard.
- **Exposure to Dead/Dying/Wounded (A4), Exposure to Environmental Hazards (A6) and POW Status (A5).** Somewhat more than 54 percent of Active Duty Service members reported that they had been exposed to dead, dying or wounded people at one point while serving on active duty. More than 36 percent believe they were “Definitely” or “Probably” exposed to environmental hazards such as Agent Orange, chemical warfare agents, ionizing radiation, or other potentially toxic substances (this percent includes those responding “Don’t know”). Finally, less than 1 percent of respondents indicated that they had been a Prisoner of War.

Table 4.3.1-B. Military Service Experiences of Responding Active Duty Service Members

	Survey Item	Value
Current Branch of Service (A3)	Army	37.2%
	Navy	20.7%
	Air Force	22.6%
	Marine Corps	13.5%
	Coast Guard	6.0%
	Other	0.0%
	Percent reporting exposure to dead/dying/wounded (A4)	
Percent reporting POW status (A5)		0.4%
Percent reporting they were "Definitely" or "Probably" exposed to environmental hazards (A6)		36.8%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

* Responses of “Don’t know” were included in the denominator.

4.3.2 Awareness and Outreach

There are a few VA programs and services for which Active Duty Service members are eligible—life insurance, home loan guaranty, education, and burial benefits to name a few.

In that regard, the 2010 NSV sought to obtain information from Active Duty Service members on their awareness and use of those programs for which they were currently eligible as well as anticipated use of programs for which they would become eligible once they left the service.

Major highlights from Section 4.3.2 include:

- Somewhat more than 75 percent of Active Duty Service members reported that they were aware that the VA has a home loan guaranty program for eligible Active Duty Service members.
- Close to 42 percent indicated that they were aware that they could convert their SGLI to VGLI after they are discharged from the service.
- Very few Active Duty Service members indicated that they were dissatisfied with their ability to obtain accurate information about burial benefits (5.9%).
- The vast majority of Active Duty Service members use the Internet (99.1%) and email technology (99.0%).
- Active Duty Service members were asked to identify the information source that was the easiest to use and also the most difficult to use. The VA web site was the most commonly cited as the easiest to use (58.2 percent of respondents rated it easiest). However, other respondents felt that the web site was difficult to use (39.8 percent of respondents reported that the web site was the most difficult to use of the various data sources listed).
- Active Duty Service members were asked to identify their most preferred modes of communication for getting answers to VA questions. Face-to-face (31.2%), the Internet site (26.8%), and email (21.8%) were the most cited responses in terms of the most preferred method of communication. Active Duty Service members were also asked to identify their least preferred modes; telephone (44.6%) and mail (35.0%) were reported as the least preferred methods.

- Most Active Duty Service members reported they would like to receive VA information through the Internet (81.6%). They also agreed they would be willing to use the Internet to obtain information about VA benefits (86.7%) and to apply for VA benefits (87.1%).

The 2010 NSV Active Duty Service Member Survey — Awareness and Understanding. One table describes benefit awareness and understanding as reported by respondents to the 2010 NSV Active Duty Service Member Survey (Table 4.3.2-A). Questions in the survey included whether Active Duty Service members understood their benefits, whether they knew what was available to them, satisfaction with their ability to obtain information and whether they had heard of specific benefits.

Table Details: Table 4.3.2-A. Benefit Awareness

- **Benefit Awareness (B2).** Active Duty Service members were asked about their level of awareness about various VA benefits. The majority of them (53.6%) indicated that they were “Very aware” or “Aware” of VA home loans. Many also reported awareness of VA education and training benefits (41.1%). Fewer respondents reported awareness of vocational rehabilitation (19.4%) and prescription benefits (21.2%).
- **Conversion of SGLI to VGLI (E2).** Close to 42 percent of Active Duty Service members indicated that they knew they could convert their SGLI to VGLI after they are discharged from the service.
- **Awareness of Eligibility for VA Home Loan (F3).** Those Active Duty Service members who reported ever obtaining a home loan were asked whether they were aware that VA has a home loan guaranty program for eligible Active Duty Service members. More than 75 percent indicated that they were aware that there was a home loan guaranty program for eligible Active Duty Service members.
- **Satisfaction with Ability to Get Accurate Information About Burial Benefits (G1).** Active Duty Service members were asked about their level of satisfaction with the ability to get accurate information about various burial benefits. More than one-third (39.1%) indicated that they have not tried to obtain information about burial benefits. Another 31.7 percent indicated they were neither satisfied nor dissatisfied, while 23.4 percent reported that

they were very satisfied or satisfied, and 5.9 percent reported that they were dissatisfied or very dissatisfied.

- **Percent of Active Duty Service Members Indicating They Had Heard of Burial Benefits (G4).** Active Duty Service members were asked whether they had heard of various burial benefits. Response choices were “Yes,” “No,” and “Don’t know.” For this analysis we included “Don’t know” in the denominator, since in terms of awareness, a “Don’t know” response can be treated as if the Active Duty Service member lacked awareness. Most Active Duty Service members said they had “heard about” the ability to receive a U.S. flag (70.6%), the ability to receive Military Honors (65.3%), and the ability be buried at a VA cemetery (55.3%). The benefit with the lowest level of awareness was the cash plot allowance (17.2%).

Each survey item is presented in full detail in the appendix tables, and the exact question wording and response options are available in the questionnaire instruments, also included in the appendices.

Table 4.3.2-A. Benefit Awareness

	Survey Item	Value
Percent of Service members indicating they are "Very aware" or "Aware" of the following benefits (B2)	Eligibility for VA health care	34.0%
	VA life insurance	28.1%
	VA home loans	53.6%
	VA education and training	41.1%
	VA vocational rehabilitation	19.4%
	VA burial and memorial benefits	27.4%
	VA disability compensation and pension	28.9%
	VA benefits for dependents and surviving spouses	24.1%
	VA prescription benefits	21.2%
Percent indicating they are aware that they can convert SGLI to VGLI (E2)		41.8%
Percent indicating they are aware that the VA has a home loan guaranty program for eligible service members (F3)		75.3%
Satisfaction with ability to get accurate information about burial benefits (G1)	Very satisfied or satisfied	23.4%
	Neither satisfied nor dissatisfied	31.7%
	Dissatisfied or very dissatisfied	5.9%
	I have not tried to get information	39.1%
Percent of Service members indicating they had heard about burial benefits (G4) *	Burial at a VA National or State Veterans cemetery	55.3%
	Headstone and burial markers provided by VA at private cemetery	34.6%
	Presidential Memorial Certificates for next of kin	23.8%
	Cash plot allowance	17.2%
	Cash burial allowance	20.9%
	Military Funeral Honors	65.3%
	Receiving a US Flag	70.6%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

* Responses of "Don't know" were included in the denominator.

The 2010 NSV Active Duty Service Member Survey — Information Seeking and Outreach.

One table describes information-seeking behaviors and VA Outreach preferences (Table 4.3.2-B). Survey questions included whether service members searched for benefits information in the prior year, mode preferences for VA communication about program changes, and willingness to use the Internet for various activities.

Table Details: Table 4.3.2-B Information Seeking and Outreach

- **Active Duty Service Members Seeking Information in Past 12 Months (B1).** Active Duty Service members were asked whether they had sought information on various VA benefits in the past 12 months. The most sought after information was on education and training (40.2%) and VA home loans (37.4%). The least sought after information was on VA vocational rehabilitation (9.9%) and VA burial and memorial benefits (10.0%).
- **Satisfaction with Information on VA Benefits (B4).** Forty-three percent indicated that they are “Very satisfied” or “Satisfied” with the availability of information on VA benefits and services. Results not presented in the table include 44 percent reporting neutral sentiments and about 13 percent reporting that they are “Very dissatisfied” or “Dissatisfied” with the availability of information.
- **Sources of Information (B5).** Active Duty Service members were asked for the various sources they may have used to obtain information about VA benefits. The most commonly cited source was the VA web site (49.6%). Other sources included a Veteran (16.4%) and the VA Veterans Benefits Handbook (12.5%).

Somewhat more than 40 percent indicated that they had not sought information about VA benefits and services.

- **Ease of Use (B5a and B5b).** Active Duty Service members were asked to identify the information source that was the easiest to use and also the most difficult to use. Of the various sources, the VA web site was cited as the most difficult to use by 39.8 percent of respondents; the VA Toll-Free Help Line was also cited as the most difficult to use by 14.0 percent of respondents.

Conversely, the VA web site was cited as the easiest to use by 58.2 percent of respondents. More than 15 percent reported that a Veteran was the easiest information source to use.

- **Preferred Modes of VA Communication (B6 and B7).** Active Duty Service members were asked to identify their most and least preferred modes of communication in terms of getting answers to VA questions. Face-to-face was the top response (31.2%) in terms of mode preferences, followed by through the Internet site (26.8%) and via email (21.8%).

Least preferred modes to getting answers to VA questions included telephone (44.6%) and mail (35.0%).

- **Willingness to Use the Internet for Various Activities (I6).** Responses to the questions about willingness to use the Internet for a variety of activities, ranged from a high of 92.6 percent of Active Duty Service members being “Very willing” or “Somewhat willing” to use the Internet to carry out research on services to a low of 66.0 percent being willing to use the Internet to respond to polls or surveys. Around 87 percent reported that they were willing to use the Internet to obtain information about VA benefits and to apply for VA benefits.
- **Active Duty Service Members Indicating They Would Like to Receive VA Information Through the Internet (I7).** More than 81 percent of Active Duty Service members reported they would like to receive VA information through the Internet.
- **Web Site Access (I8).** Active Duty Service members were asked whether they had ever accessed a website for transition or employment assistance or to obtain information on benefits and services available to Veterans and/or transitioning Active Duty Service members. More than 45 percent reported that they had done so.

Table 4.3.2-B. Information Seeking and Outreach

	Survey Item	Value
Percent of Service members who reported searching for information in the past 12 months (B1)	Eligibility for VA health care	19.5%
	VA health care facility locations	18.7%
	VA life insurance	13.9%
	VA home loans	37.4%
	VA education and training	40.2%
	VA vocational rehabilitation	9.9%
	VA burial and memorial benefits	10.0%
	VA disability compensation and pension	21.2%
	VA benefits for dependents and surviving spouses	18.5%
	VA prescription benefits	14.8%
Percent indicating they are “Very satisfied” or “Satisfied” with availability of information on VA benefits and services (B4)		43.0%
In the past year have you used any of the following sources to get information about VA benefits and services? Mark all that apply. (B5)	VA web site	49.6%
	Veteran service organization	7.4%
	My local VA office	10.0%
	VA health care facility	6.0%
	VA Toll-Free Help Line	5.6%
	VA Veterans Benefits Handbook	12.5%
	A Veteran	16.4%
	Other	3.7%
	Have not sought information about VA benefits and services	40.3%
Of all the information sources you have used, which one was the most difficult to use? (B5a)	VA web site	39.8%
	Veteran service organization	1.9%
	My local VA office	10.1%
	VA health care facility	3.7%
	VA Toll-Free Help Line	14.0%
	VA Veterans Benefits Handbook	5.6%
	A Veteran	10.7%
	Other	14.3%

Table 4.3.2-B. Information Seeking and Outreach (continued)

	Survey Item	Value
Of all the information sources you have used, which one was the easiest to use? (B5b)	VA web site	58.2%
	Veteran service organization	3.4%
	My local VA office	10.3%
	VA health care facility	2.7%
	VA Toll-Free Help Line	1.9%
	VA Veterans Benefits Handbook	2.9%
	A Veteran	15.4%
	Other	5.1%
How would you most prefer to get answers to your VA questions? (B6)	Mail	11.9%
	Telephone	8.2%
	Email	21.8%
	Face to face	31.2%
	Internet site	26.8%
How would you least prefer to get answers to your VA questions? (B7)	Mail	35.0%
	Telephone	44.6%
	Email	8.4%
	Face to face	4.3%
	Internet site	7.7%
Percent indicating they are "Very willing" or "Somewhat willing" to use the internet for the following activities (I6)	Obtaining news and information	90.8%
	Carrying out research on services	92.6%
	Purchasing goods or services	89.3%
	Responding to polls or surveys	66.0%
	Obtain information about VA benefits	86.7%
	Apply for VA benefits	87.1%
Percent indicating they would like to receive VA information through the internet (I7)		81.6%
Percent indicating they had ever accessed a website for transition or employment assistance or to obtain information on benefits and services available to Veterans and/or transitioning Service members (I8)		45.6%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

The 2010 NSV Active Duty Service Member Survey — Internet Use. One table describes information about Internet use (Table 4.3.2-C). Survey questions included frequency of Internet and email use, as well as the location where the Active Duty Service member accessed the Internet or email.

Table Details: Table 4.3.2-C. Internet Use

- **Use of the Internet (I1-I3).** Active Duty Service members were asked whether they used the Internet and, if so, the frequency of their use. More than 99 percent of Active Duty Service members indicated they use the Internet at least occasionally. Of these, most reported using the Internet at least once a day (92.2%) or at least once a week (7.5%). The location of use was generally reported as the home (94.6%) or workplace (84.7%); this question about location was asked as a “Mark all that apply”; thus, it sums to greater than 100 percent.
- **Use of Email (I4-I5).** Active Duty Service members were asked whether they sent email and, if so, where they generally send/retrieve their email. Ninety-nine percent of Active Duty Service members indicated they send or receive email at least occasionally. Of these, the location of use was generally reported as the home (94.8%) or workplace (84.8%); this question about location was asked as a “Mark all that apply”; thus, it sums to greater than 100 percent.

Table 4.3.2-C. Internet Use

Survey Item		Value
Percent using Internet (I1)		99.1%
(Of those who use) How often do you access the internet or World Wide Web? (I2)	At least once a day	92.2%
	At least once a week but not every day	7.5%
	At least once a month but less than once a week	0.3%
	At least once a year but less than once a month	0.0%
	Less than once a year	0.0%
(Of those who use) Where do you go online to use the internet? Mark all that apply. (I3)	Home	94.6%
	Work	84.7%
	School	8.6%
	Public library	13.5%
	Community center	4.7%
	Someone else's house	15.4%
	Some other place	7.4%
Percent sending/receiving email (I4)		99.0%
(Of those who email) Where do you go online to send or receive emails? Mark all that apply. (I5)	Home	94.8%
	Work	84.8%
	School	7.5%
	Public library	8.2%
	Community center	4.2%
	Someone else's house	10.5%
	Some other place	7.1%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

4.3.3 Health Status

Active Duty Service members must maintain a certain health status in order to remain on active duty. Health care is provided to Active Duty Service members (and their eligible family members) through the TRICARE DoD health care program.

Major highlights of this section include:

- More than 60 percent of all Active Duty Service members indicated that they plan to use VA health care after separation.
- Almost half of Active Duty Service members (48.7%) indicated that they plan to use VA health care as their primary source of health care. Females were more likely to indicate planned use (55.1%) than males (47.7%).
- More than 17 percent of males and 16.3 percent of females reported that they would only use VA health care as a safety net if they lost other sources of care.

[The 2010 NSV Active Duty Service Member Survey — Health Status](#). One table describes Active Duty Service member health status and plans for using VA health care (Table 4.3.3).

Table Details: Table 4.3.3. Health of Service Members

- **Health (C1).** The majority of Active Duty Service members (93.1%) indicated that their health was excellent, very good, or good.
- **Use of VA Health Care After Separation (C2).** Active Duty Service members were asked if they are planning to use VA health care after separation.
 - Many respondents (60.6%) indicated that they were planning to use VA health care after separation. Similar proportions of males (60.9%) and females (60.4%) indicated their preference to use VA health care after separation.
 - Another 34.7 percent indicated that they were unsure if they would be using VA health care after separation.

- **Primary way of using VA health care in the future. (C3).** Of those planning to use VA health care:
 - Almost half of all Active Duty Service members indicated that they plan to use VA health care as their primary source of health care (48.7%). Females were more likely to indicate planned use than males; somewhat less than half of the males (47.7%) indicated plans to use VA health care as their primary source of care compared with 55.1 percent of females.
 - About one-quarter (23.3%) of respondents reported a plan to use VA in addition to non-VA care for some services.
 - More than 17 percent of males and 16.3 percent of females reported that they would only use VA health care as a safety net if they lost other sources of care.

Table 4.3.3. Health and VA Care by Gender

Survey Item		All	Males	Females
Percent indicating that their health is “Excellent,” “Very good” or “Good” (C1)		93.1%	93.2%	94.1%
Planning to use VA health care after separation (C2)	Yes	60.6%	60.9%	60.4%
	No	4.7%	4.7%	3.7%
	Not sure	34.7%	34.4%	35.9%
(Of those planning to use VA care) What is the primary way you plan to use VA health care in the future? Mark only one. (C3)	As your primary source of health care	48.7%	47.7%	55.1%
	In addition to non-VA care for some services	23.3%	23.3%	25.9%
	A "safety net" to use only if I lose other sources of health care	17.6%	17.7%	16.3%
	For prescriptions	2.4%	2.8%	2.8%
	For specialized care	3.0%	2.9%	0.0%
	Some other way	3.2%	3.9%	0.0%
	No plans to use VA for health care	1.8%	1.7%	0.0%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

4.3.4 Education and Training

Active Duty Service members are eligible for the Post-9/11 GI Bill after they have served at least 90 days of aggregate service (on or after September 11, 2001). Active Duty Service members do not, however, receive the housing allowance or the books and supplies stipend. Eligible Active Duty Service members who meet certain time in service and time remaining requirements can transfer unused Post-9/11 GI Bill educational benefits to their spouses or children.

Major Highlights from Section 4.3.4 include:

- More than half of Active Duty Service members reported that they have ever used Tuition Assistance.
- Most Active Duty Service members who reported using VA education or training benefits indicated they used them to take college or university coursework leading to a bachelor or graduate degree (68.4%). The majority indicated that these benefits were “Extremely important” or “Very important” in helping them meet their educational goals or preparing to get a better job (85.8%).
- More than 34 percent of those who had not reported using VA education or training benefits indicated that they plan to use the benefit after they separate from active duty service. Close to 27 percent reported that they were not aware of VA education or training benefits.

The 2010 NSV Active Duty Service Member Survey — Education and Training. One table describes use of VA education and training benefits (Table 4.3.4). Questions from the 2010 survey included whether the Active Duty Service member used the VA education benefit and, if so, how he or she used it and whether it was important in helping him or her meet his or her goals. Others were asked the reasons they did not use the benefit.

Table Details: 4.3.4. Use of VA Education or Training Benefits

- **Tuition Assistance (D1) and VA Education and Training Benefits (D2).** More than half of respondents (52.4%) reported that they had ever used Tuition Assistance (TA). About one-fifth (19.3%) reported having used VA education or training benefits.

- **How VA Benefit Used (D2a).** Of respondents who reported using VA education or training benefits, most reported that they used the benefits to take college or university coursework leading to a bachelor or graduate degree (68.4%).
- **Completion of Training or Degree/Certificate (D2b).** Of those using VA benefits, 67.6 percent reported that they completed their training or received the degree or certificate for which they were receiving VA education benefits.
- **Importance of Benefits (D2c).** Almost 86 percent of those receiving benefits indicated that the VA education benefits were “Extremely important” or “Very important” in helping them meet their educational goals or preparing to get a better job.
- **Reasons VA Education or Training Benefits Not Used (D3).** Of respondents who reported that they had not yet used VA education or training benefits, the most common reason cited was that they planned to use the benefit after they leave active duty service (34.4%). More than 25 percent reported that they are using tuition assistance instead, and a similar percentage reported that they are too busy to use the benefit.

Almost 27 percent said that they were not aware of VA education or training benefits.

Table 4.3.4. Use of VA Education or Training Benefits

Survey Item		Value
Percent indicating they have ever used Tuition Assistance (TA) (D1)		52.4%
Percent indicating they have used VA education or training benefits (D2)		19.3%
(Of those using) How did you use the VA education benefit? Mark all that apply. (D2a)	Took college or university coursework leading to a bachelor or graduate degree	68.4%
	Attended business, technical or vocational school training leading to a certificate or diploma	13.1%
	Participated in an apprenticeship or on-job training program	6.2%
	Took correspondence courses	12.4%
	Took flight training	0.7%
	Received tutorial assistance, refresher courses, or deficiency training	4.4%
	Attended a teacher certification program	0.0%
	Did something else	15.2%
(Of those using) Percent indicating they completed training or received degree/certificate for which they were receiving VA education benefits (D2b) *		67.6%
(Of those using) Percent indicating that the VA education benefits were "Extremely important" or "Very important" in helping them meet their educational goals/preparing to get a better job (D2c)		85.8%
(Of those not using) What are the reasons you have not used any VA education or training benefits? Mark all that apply. (D3)	Not aware of VA education or training benefits	26.9%
	Don't believe I'm entitled to or eligible for education or training benefits	5.4%
	Plan on using after I leave active duty service	34.4%
	Using Tuition Assistance (TA) instead	25.6%
	Too busy to use the benefit	27.5%
	Chose not to contribute to the Montgomery GI Bill	4.5%
	Don't need any additional education or training	4.7%
	Other	8.3%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

* Those answering "Still in the training/degree program" have been excluded from the denominator.

4.3.5 Life Insurance

Active Duty Service members are eligible to receive Servicemembers' Group Life Insurance (SGLI), Family Servicemembers' Group Life Insurance (FSGLI), as well as SGLI Traumatic Injury Protection.

Major highlights from Section 4.3.5 include:

- Almost all Active Duty Service members reported coverage through SGLI (94.4%), and 29.4 percent reported coverage from another source.

The 2010 NSV Active Duty Service Member Survey — Life Insurance. One table describes life insurance for Active Duty Service members (Table 4.3.5).

Table Details: Table 4.3.5. Life Insurance

- **Percent Covered by SGLI (E1).** More than 94 percent of Active Duty Service members reported that they are covered by SGLI.
- **Percent Having Life Insurance from Another Source (E3).** More than 29 percent of Active Duty Service members indicated that they have life insurance from another source.

Table 4.3.5. Life Insurance

Survey Item	Value
Percent indicating they are covered by SGLI (E1)	94.4%
Percent indicating they have life insurance from another source (E3)	29.4%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

4.3.6 Home Loans

VA home loan guaranties are issued to help eligible service members, Veterans, members of the Reserve and unmarried Surviving spouses obtain homes, condominiums, residential cooperative housing units, manufactured homes, and to refinance loans.

Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

Major highlights from Section 4.3.6 include:

- More than 81 percent of Active Duty Service members who ever had a home loan reported that they had used the VA Home Loan Guaranty program.
- Close to 35 percent of Active Duty Service members who had not reported a VA home loan indicated that a conventional FHA mortgage was easier or less expensive for them to obtain.

The 2010 NSV Active Duty Service Member Survey — Home Loans. Two tables describe respondent experience with home loans and the VA Home Loan Guaranty Program (Tables 4.3.6-A through 4.3.6-B). These tables describe the Active Duty Service members' experiences with home loans and cover the reasons why some Active Duty Service members have not used the VA Home Loan.

Table Details: Table 4.3.6-A. Home Loans

- **Obtained a Home Loan (F2).** More than 45 percent of Active Duty Service members reported having obtained a home loan.
- **Discussed Options of VA's Home Loan Guaranty Program (F2a).** More than 71 percent of those ever with a loan reported that their lender discussed applying for the VA home loan guaranty program.
- **Used VA Home Loan Guaranty Program (F4).** More than 81 percent of those who ever had a loan reported that they had used the VA Home Loan Guaranty program.
- **When Most Recent Loan Obtained (F5).** Active Duty Service members were asked about the length of time since they obtained their most recent home loan. Most responded that

they had obtained the loan within the last 5 years (71.7%).

- **Reasons Chose VA Home Loan (F6).** Active Duty Service members were asked why they chose to get a VA home loan. The most commonly cited reason was that no down payment was required (60.5%).

Table 4.3.6-A. Home Loans

Survey Item		Value
Percent indicating they have ever obtained a home loan (F2)		45.5%
(Of those ever with loan) Percent indicating their lender discussed option of VA's home loan guaranty program (F2a) *		71.5%
(Of those ever with loan) Percent indicating they have ever used VA home loan guaranty program (F4)		81.6%
(Of those ever with VA loan) How long ago did you obtain your most recent home loan (VA or other)? (F5)	Within last 5 years	71.7%
	6-10 years ago	16.9%
	11-20 years ago	10.7%
	More than 20 years ago	0.7%
(Of those ever with VA loan) What is the most important reason you chose to get a VA home loan? (F6)	VA loan program is offered only to U.S. Veterans	10.2%
	No down payment required	60.5%
	Convenience	4.1%
	No mortgage insurance required	7.2%
	Favorable interest rate	11.7%
	Loan more likely to be approved	4.7%
	VA's assistance to avoid foreclosure	0.0%
	Previous experience with the VA loan program	1.6%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

* Responses of “Don’t remember” were excluded from the denominator.

Table Details: Table 4.3.6-B. Reasons for Not Using VA Home Loan Guaranty Program

- **Service Members Indicated the Main Reason They Did Not Use the VA Home Loan Program (F7).** The most cited reason Active Duty Service members gave for not using the VA home loan program was that a conventional FHA mortgage was easier to obtain or less expensive (34.9%); only 8.4 percent reported that they did not know about the program.

Table 4.3.6-B. Reasons for Not Using VA Home Loan Guaranty Program

	Survey Item	Value
(Of those ever with loan but not VA) If you have not used the VA home loan program, what was the main reason you did not? (F7)	A conventional FHA mortgage was easier or less expensive for me to obtain	34.9%
	I applied for a VA home loan, but did not qualify	8.9%
	I did not apply because I did not think that I would qualify	8.7%
	I thought that the process for obtaining a VA loan would take too long	4.1%
	My lender and/or realtor discouraged the use of the VA program	4.2%
	The VA funding fee was too high	10.1%
	I didn't know about the program	8.4%
	Other	20.6%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

4.3.7 Burial

Veteran burial benefits equally apply to Active Duty Service members.

Major highlights of this section include:

- Somewhat more than 19 percent of responding Active Duty Service members reported that they plan to be buried in a VA National or State cemetery. When asked why, the most cited reason was the Service member’s connection to the military and past service to the country (49.4%). This response was followed closely by the honor of being buried in a VA National shrine (43.4%).
- Active Duty Service members who reported not planning to be buried in a VA National or State cemetery most often said that they wished to be close to other family members (46.4%).
- In terms of burial preferences, 55.2 percent of Active Duty Service members reported a preference for a traditional, in-ground, casket burial.

The 2010 NSV Active Duty Service Member Survey — National Cemeteries. One table describes sentiments about VA National cemeteries (Table 4.3.7-A). The 2010 Active Duty Service Member Survey included questions about burial benefits and the importance of maintaining VA National cemeteries.

Table Details: Table 4.3.7-A. Importance of Maintaining VA National Cemeteries

- **Visiting VA National Cemeteries/Shrines (G2) and Factors in Maintaining VA National Cemeteries (G3).** More than 62 percent of Active Duty Service members indicated that they had visited a VA National Cemetery or shrine honoring Veterans. When Active Duty Service members were asked whether various factors in maintaining VA National Cemeteries were important to them, the majority rated *all* listed factors as “Very important” or “Important.” All features were rated as important by 84.0 to 98.1 percent of respondents.

The three features that were rated of highest importance included “Maintenance of cemetery grounds,” “Upkeep of headstones, markers, and wall covers for cremated remains,” and

“Presentation of military funeral honors.” These factors were rated as “Very important” or “Important” by more than 97 percent of respondents.

Table 4.3.7-A. Importance of Maintaining VA National Cemeteries

	Survey Item	Value
	Percent indicating they have ever visited a VA National cemetery or shrine honoring Veterans (G2)	62.7%
Percent indicating factor in maintaining VA National cemeteries is "Very important" or "Important." (G3) *	Maintenance of the cemetery grounds	98.1%
	Upkeep of headstones, markers, and wall covers for cremated	97.8%
	Maintenance of other landscape features	95.0%
	Appearance of committal shelters	93.1%
	Appearance of individual gravesites	96.9%
	Maintenance of cemetery buildings and roads	94.5%
	Cemetery's front gate and entrance area	94.6%
	Availability of parking and/or restrooms	84.0%
	Public ceremonies and events that honor Veterans	93.1%
	Presentation of military funeral honors	97.6%
	Other	94.5%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

* Responses of “Don’t know” were excluded from the denominator.

The 2010 NSV Active Duty Service Member Survey — Burial Plans. Two tables describe burial plans of Active Duty Service members (Tables 4.3.7-B to 4.3.7-C). The 2010 Active Duty Service Member Survey included questions about plans and preferences for burial.

Table Details: Table 4.3.7-B. Burial Plans

- **Burial Plans (H1).** Active Duty Service members were asked what kind of burial they thought they would have. The most common response was an in-ground, casket burial (44.9 percent). A sizable percentage (32.2%) responded that they did not know what type of burial they were going to have.

- **Burial in a VA National or State Veterans Cemetery. (H2).** Somewhat more than 19 percent of Active Duty Service members indicated that they were planning to be buried in a VA National or State Veterans cemetery. Almost 30 percent indicated that they did not plan to be buried in a VA cemetery while slightly more than half indicated that they did not know what their plans were.
- **VA Headstone/Marker (H4).** Those who plan to be buried in a private cemetery were asked whether they were planning to have a headstone or marker provided at no cost by the VA. Forty-four percent reported that they think they will use this benefit; 24.3 percent indicated they would not have a VA headstone or marker, while the remaining 31.7 percent answered that they did not know what their plans were.

Table 4.3.7-B. Burial Plans

	Survey Item	Value
What type of burial do you think you will have? (H1)	Casket burial, in-ground	44.9%
	Cremation, ashes buried in-ground	6.0%
	Cremation, ashes placed in a columbarium	3.7%
	Mausoleum	2.1%
	Something not listed	11.1%
	Don't know	32.2%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

Table 4.3.7-B. Burial Plans (Continued)

Survey	Plan to be buried in a VA National or State Veterans cemetery? (H2)			Planning for a VA headstone/ marker? (H4)		
	Yes	No	Don't Know	Yes	No	Don't Know
All Service Members	19.3%	29.9%	50.8%	44.0%	24.3%	31.7%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

Table Details: Table 4.3.7-C. Burial Preferences

- **Burial Preference (H5).** More than half of Active Duty Service members stated that they would prefer an in-ground, casket burial (55.2%). The next most common response was cremation, with ashes scattered (18.6%).
- **Acceptable Burial Options (H6).** After the question about burial preference, Active Duty Service members were asked: “For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK).” Respondents may have interpreted this question as asking respondents to think about their “second” choice (that is, not the option they prefer, but other options acceptable to them). Other respondents may have provided an accounting of all acceptable options, including their preferred method. Because this question may have been subject to wide interpretation, results should be interpreted with caution.

The percentages of Active Duty Service members reporting each option as acceptable are as follows:

- Casket burial, in-ground (45.2%)
- Casket burial, in a mausoleum (35.5%)
- Cremation, ashes kept by my family (30.3%)
- Cremation, ashes scattered (28.9%)
- Cremation, ashes buried in-ground (27.8%)
- Cremation, ashes placed in a columbarium (15.8%)
- Something not listed (8.5%)

Table 4.3.7-C. Burial Preferences

	Survey Item	Value
For each of the burial options listed below, please tell us which one option you find the most preferable. (H5)	Casket burial, in-ground	55.2%
	Casket burial, in a mausoleum	5.6%
	Cremation, ashes buried in-ground	6.7%
	Cremation, ashes placed in a columbarium	2.2%
	Cremation, ashes scattered	18.6%
	Cremation, ashes kept by my family	6.3%
	Something not listed	5.4%
For each of the burial options listed below, please tell us which one options you find acceptable (not your first choice, but would be OK). Mark all that apply. (H6)	Casket burial, in-ground	45.2%
	Casket burial, in a mausoleum	35.5%
	Cremation, ashes buried in-ground	27.8%
	Cremation, ashes places in a columbarium	15.8%
	Cremation, ashes scattered	28.9%
	Cremation, ashes kept by my family	30.3%
	Something not listed	8.5%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

The 2010 NSV Active Duty Service Member Survey — Reasons for Burial Plans. One table describes the reasons Active Duty Service members provided for various burial plans (Table 4.3.7-D).

Table Details: Table 4.3.7-D. Reasons for Burial Plans

- **Reasons for Being Buried in VA Cemetery (H2a).** Active Duty Service members were asked why they planned to be buried in a National or State Veterans cemetery. The most commonly cited reason was their connection to the military/past service to the country (49.4%). Other common responses included the honor of burial in a VA National shrine (43.4 %) and the fact that the burial would be provided at no cost (29.3%).
- **Reasons for Not Being Buried in VA Cemetery (H3).** Active Duty Service members who indicated that they did not plan to be buried in a VA National or State Veterans cemetery most often gave as a reason the desire to be close to other family members (46.4%). About one-quarter indicated that they had already made other arrangements (23.8%).
- **Reasons for Not Planning on a VA Burial Marker or Headstone (H4a).** Active Duty Service members were asked what their main reasons were for not planning on a VA burial marker or headstone. Respondents were provided a list of reasons and they were also invited to write-in an “Other” response (if they had a reason not listed in the response options). The most common response was some “Other” reason (38.7%). The most common response among the listed reasons was that they had made other arrangements (36.9%).

Table 4.3.7-D. Reasons for Burial Plans

	Survey Item	Value
(Of those with VA Burial plans) What are your reasons for planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (H2a)	No cost	29.3%
	Friends or family buried there	6.3%
	Quality of services	18.3%
	The honor of burial in a VA National shrine	43.4%
	My connection to the military/past service to country	49.4%
	Other: Please specify below	2.5%
	Don't Know	30.6%
(Of those without VA burial plans) What are your main reasons for not planning to be buried in a VA National or State Veterans cemetery? Mark all that apply (H3)	Don't know eligibility criteria	12.9%
	Quality of services	1.5%
	Don't know how to make arrangements with VA	5.3%
	Made other arrangements	23.8%
	VA services don't accommodate religious preferences	0.0%
	Veterans cemetery too far away (distance)	10.0%
	Travel time to Veterans cemetery too long	7.2%
	Appearance of cemetery doesn't meet my expectations	2.7%
	Want location close to other family members	46.4%
	Want services that are not available at Veterans cemetery	4.0%
	Too difficult to make arrangements with VA	1.3%
	Unable to make advance arrangements with VA	1.3%
	Other: Please specify below	13.0%
	Don't Know	7.2%
(Of those without headstone / marker plans) What are the main reasons you don't plan to use a headstone or marker provided by VA? Mark all that apply. (H4a)	Don't know about headstones and markers for Veterans	7.9%
	Made other arrangements	36.9%
	Wants headstone similar to other family members	11.7%
	Don't like VA headstones and markers	10.7%
	Other: Please specify below	38.7%
	Don't Know	0.0%

SOURCE: 2010 National Survey of Veterans — Active Duty Service Member Survey

4.4 Veteran Spouses, Active Duty Spouses, and Surviving Spouses

This population included the spouse of a living or deceased Veteran as well the Active Duty spouse. Three similar but separate surveys were designed for each population of interest.

4.4.1 Spouse Demographics and Military Service Experience

Data from the 2001 NSV indicated that the majority of Veterans were married (75.0%). In fact, the NSV 2001 data revealed that more than 90 percent of the Veteran population had been married at some point in their lives. Slightly more than one in ten were divorced (11.4 percent), while fewer than one in ten (7.2 percent) reported that they had never been married.

Roughly 55 percent of the active duty military force is married. This equates to approximately 780,000 Active Duty spouses⁶⁰.

While the number of Surviving spouses of Veterans has yet to be estimated, approximately 326,000 Surviving spouses receive Dependency and Indemnity Compensation (DIC).

Major highlights from Section 4.4.1 include:

- Spouses and Surviving spouses are most likely to be non-Hispanic (94.8 percent of Veteran spouses, 75.7 percent of Active Duty spouses, and 95.8 percent of Surviving spouses).
- Spouses and Surviving spouses are most likely to be White (87.9 percent of Veteran spouses, 81.2 percent of Active Duty spouses, and 90.3 percent of Surviving spouses).
- Spouses and Surviving spouses are most likely to be female (95.0 percent of Veteran spouses, 92.9 percent of Active Duty spouses, and 99.2 percent of Surviving spouses).
- Active Duty spouses are generally younger than Veteran spouses or Surviving spouses (64.7 percent of Active Duty spouses are age 45 or younger compared with 13.6 percent of Veteran spouses and 1.5 percent of Surviving spouses).

⁶⁰ Demographics 2007 Profile of the Military Community, Office of the Deputy Under Secretary of Defense (Military Community and Family Policy), <http://www.militaryonesource.com/MOS/ServiceProviders/2007DemographicsProfileoftheMilitaryCommuni.aspx>

- Active Duty spouses are more likely to have dependent children than Veteran spouses or Surviving spouses (80.6 percent of Active Duty spouses have dependent children compared with 29.5 percent of Veteran spouses and 6.5 percent of Surviving spouses).
- The majority of Surviving spouses are not in the labor force (84.1%). Veteran spouses and Active Duty spouses are more likely to report that they are working (46.0% and 48.5%, respectively).

Table Details: Table 4.4.1-A. Demographics of Responding Spouses and Surviving Spouses

- **Gender (M1, I1, L1).** The majority of respondents to the NSV Spouse and Survivor Surveys were female (95.0 percent for Veteran spouses, 92.9 percent for Active Duty spouses, and 99.2 percent of Surviving spouses).
- **Age (M2, I2, L2).** Active Duty spouses responding to the NSV are generally younger than responding Veteran spouses and Surviving spouses. For example, 64.7 percent of Active Duty spouses are younger than 45 years compared with 13.6 percent of Veteran spouses and 1.5 percent of Surviving spouses.
- **Education (M4, I4, L4).** Veteran spouses (35.8%) and Surviving spouses (56.4%) reported being more likely to have a High School Diploma/GED or below as their highest level of education attained compared with Active Duty spouses (20.2%). Responding Surviving spouses were less likely to report a bachelor's degree or higher (16.7%) compared with Active Duty spouses (33.6%) or Veteran spouses (30.5%).
- **Race and Ethnicity (M5, I5, L5 and M6, I6, L6).** The majority of respondents to the NSV Spouse and Survivor Surveys are non-Hispanic (94.8 percent of Veteran spouses, 75.7 percent of Active Duty spouses, and 95.8 percent of Surviving spouses). The majority are also White (87.9 percent of Veteran spouses, 81.2 percent of Active Duty spouses, and 90.3 percent of Surviving spouses).

Table 4.4.1-A. Demographics of Responding Spouses and Surviving Spouses

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Gender (M1, I1, L1)	Male	5.0%	7.1%	0.8%
	Female	95.0%	92.9%	99.2%
Age (M2, I2, L2)	Younger than 45 years	13.6%	64.7%	1.5%
	45-54 years	22.6%	33.9%	5.0%
	55-64 years	29.1%	1.4%	11.7%
	65-74 years	20.4%	0.0%	23.6%
	75 years or older	14.4%	0.0%	58.2%
Education Level (M4, I4, L4)	Less than High School	3.8%	2.9%	14.0%
	High School Diploma / GED	32.0%	17.3%	42.4%
	Some college credit or AA	33.7%	46.2%	26.9%
	Bachelor's degree	20.9%	19.0%	10.6%
	Master's degree or greater	9.6%	14.6%	6.1%
Hispanic Origin (M5, I5, L5)	Hispanic	5.2%	24.3%	4.2%
	Non-Hispanic	94.8%	75.7%	95.8%
Race (M6, I6, L6)	White only	87.9%	81.2%	90.3%
	Other Race or Multi-Race	12.1%	18.8%	9.7%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses⁶¹

⁶¹ The Surveys of Spouses and Surviving Spouses refer to three separate surveys: the Veteran Spouse Survey, the Active Duty Spouse Survey and the Surviving Spouse Survey.

Table Details: Table 4.4.1-B. Socio-Economic Characteristics of Responding Spouses and Surviving Spouses

- **Dependent Children (O3), Marital Status (O7) and Living Arrangement (J1).** Active Duty spouses are more likely to have reported minor children or dependent older children (80.6%) than Veteran spouses (29.5%) or Surviving spouses (6.5%). By design, all Active Duty spouses reported themselves as married; 96.7 percent of Veteran spouses responding to the survey reported they are married; and 4.6 percent of Surviving spouses reported that they are now married. The majority of all three groups reported that they own their homes, either with or without an outstanding mortgage (90.5 percent of Veteran spouses, 64.7 percent of Active Duty spouses, and 71.0 percent of Surviving spouses).
- **Employment (B1, B1, B1) and Income (L2, N/A, K2).** The majority of Surviving spouses (84.1%) reported that they are not working and are not looking for work. About 34 percent of Active Duty spouses and 49.0 percent of Veteran spouses reported that they are not working and are not looking for work. Close to half of Active Duty spouses (48.5%) and Veteran spouses (46.0%) reported that they are currently working. Active Duty spouses were most likely to report that they are unemployed and looking for work (17.2%). Surviving spouses generally reported an income lower than that reported by Veteran spouses (for example, 44.0 percent of Surviving spouses reported income below \$20,000 compared with only 7.9 percent of Veteran spouses).

Table 4.4.1-B. Socio-Economic Characteristics of Responding Spouses and Surviving Spouses

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Dependent Children (M3, I3, L3)	Percent with one or more dependent children	29.5%	80.6%	6.5%
Marital Status (M7, I7, L7)	Now Married	96.7%	100.0%	4.6%
	Widowed	2.7%	0.0%	92.8%
	Divorced	0.3%	0.0%	2.5%
	Separated	0.4%	0.0%	0.0%
Income (L2, N/A, K2)	Less than \$20,000	7.9%	N/A	44.0%
	\$20,000 to less than \$40,000	21.4%	N/A	38.1%
	\$40,000 to less than \$60,000	21.3%	N/A	10.2%
	\$60,000 to less than \$100,000	29.2%	N/A	5.2%
	More than \$100,000	20.2%	N/A	2.5%
Employment (B1, B1, B1)	Working	46.0%	48.5%	14.1%
	Not working, but looking for work	4.9%	17.2%	1.9%
	Not working and not looking for work	49.0%	34.3%	84.1%
Living Arrangement (H1, E1, G1)	Live in military housing	N/A	14.7%	N/A
	Rent home	6.5%	17.7%	15.2%
	Own home—with an outstanding mortgage	52.0%	63.2%	19.0%
	Own home—no mortgage balance	38.5%	1.5%	52.0%
	Occupy dwelling with no payment of cash rent	1.1%	1.4%	2.7%
	Other	1.9%	1.5%	11.2%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

“N/A” is used to indicate that the item was not asked in this version of the spouse/survivor survey.

Table Details: Table 4.4.1-C. Income Sources of Responding Veteran Spouses and Surviving Spouses

- **Sources of Income (L1, K1).** Veteran spouses and Surviving spouses were asked to report on the various sources of income their families had in the prior 12 months. More than 12 percent of Veteran spouses and close to 7 percent of Surviving spouses reported receiving VA service-connected disability compensation pay.

Table 4.4.1-C. Income Sources of Responding Veteran Spouses and Surviving Spouses

Survey Item		Veteran spouses	Surviving spouses
Sources of Income in Past 12 Months (L1, K1) *	Wages, salary, etc.	72.6%	28.3%
	Self-employment income	17.1%	7.4%
	Interest, dividends, etc.	56.6%	50.7%
	Social Security or Railroad Retirement	48.9%	81.8%
	Supplemental Security Income (SSI)	5.5%	10.2%
	Public assistance or welfare payments, state or local	1.9%	4.7%
	Retirement, survivor, or disability pensions	39.2%	53.5%
	Veterans' (VA) service-connected disability compensation payments	12.7%	6.8%
	All other VA payments (e.g., VA education payments)	1.7%	1.0%
	Any other sources of income	9.9%	3.3%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Note: The question was not asked of Active Duty spouses.

* Responses of “Don’t know” were excluded from the denominator.

Table Details: Table 4.4.1-D. Employment Experiences of Spouses and Surviving Spouses

- **Reasons Working Fewer Than 35 Hours (B3, B3, B3).** Spouses who indicated that they were working fewer than 35 hours per week were asked to report the reasons why. The most common response was that the spouses did not wish to work more hours.
- **Tenure at Job (B4, B4, B4).** Those reporting that they were employed had generally been with their jobs for five years or more (about 67 percent of Veteran spouses and about 62 percent of Surviving spouses reported being at their current job for at least five years).
- **Satisfaction with Career Opportunities (B5, B5, B5).** Spouses who indicated that they were still interested in working were asked whether they were satisfied with their career opportunities. The majority of those responding to this question reported that they were “Very satisfied” or “Satisfied” with their career opportunities (77.5 percent of Veteran spouses, 64.7 percent of Active Duty spouses, and 67.1 percent of Surviving spouses reported that they were “Very satisfied” or “Satisfied” with their career opportunities).

Table 4.4.1-D. Employment Experiences of Spouses and Surviving Spouses

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
(Working, but less than 35 hours) Reasons working less than 35 hours. Mark all that apply. (B3, B3, B3)	Do not want to work 35 hours or more	41.1%	—	31.4%
	Need flexibility (due to spouse's employment/ deployment)	4.7%	—	8.9%
	Could only find part-time work	12.9%	—	16.9%
	Seasonal work	3.1%	—	5.7%
	Child care responsibilities	10.5%	—	2.6%
	Responsible for caring for my spouse's health / medical limitations	2.9%	—	N/A
	My personal health / medical limitations	9.9%	—	18.3%
	Other family / personal obligations	8.1%	—	N/A
	Need schooling / training / certification	1.9%	—	0.0%
	In school	0.4%	—	1.0%
Other	32.7%	—	37.6%	
Time worked at current job (B4, B4, B4)	Less than 1 year	11.6%	—	11.5%
	1 year	6.5%	—	6.0%
	2 years to less than 5 years	14.6%	—	19.9%
	5 years to less than 10 years	20.9%	—	12.7%
	10 years or more	46.7%	—	49.9%
Of those interested in employment, satisfaction with career opportunity (B5, B5, B5) *	Very satisfied	31.3%	23.7%	21.8%
	Satisfied	46.2%	41.0%	45.3%
	Dissatisfied	15.2%	19.6%	24.7%
	Very dissatisfied	7.3%	15.7%	8.2%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

* Responses of “Does not apply” were excluded from the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.4.1-E1. Military Service Experiences of Veterans (Veteran Spouse Survey)

- **Year Veteran Separated (C1).** The average year of separation, as reported by respondents to the Veteran Spouse Survey, was 1972.
- **Years Served (C2).** The average number of years served, as reported by respondents to the Veteran Spouse Survey, was 6.7 years.
- **POW Status (D2).** No respondents to the Veteran Spouse Survey reported that their Veteran spouses had ever been a POW.

Table 4.4.1-E1. Military Service Experiences of Veterans (Veteran Spouse Survey)

Survey Item	Value
Average year Veteran spouse left military (C1)	1972
Average number of years Veteran spouse served on active duty (C2)	6.7 years
Percent reporting their Veteran spouse was a POW (D2)	0.0%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table Details: Table 4.4.1-E2. Military Service Experiences of Veterans (Surviving Spouse Survey)

- **Year Veteran Separated (C2) and Years Served (C3).** The average year of separation, as reported by respondents to the Surviving Spouse Survey, was 1957. The average number of years served was reported as 7.1 years.
- **POW Status (C8).** One percent of respondents to the Surviving Spouse Survey reported that their Veteran spouses had been a POW.
- **Reason for Separation (C1), Reason for Death (C5) and Disability at Separation (C6).** Most Surviving spouses reported that their spouses separated at the end of their service obligation (71.1%). Very few of the respondents indicated that their spouse’s death was related to military service, although about 11 percent reported that their spouses were continuously rated totally disabled for a period of 10 years immediately preceding death.

Table 4.4.1-E2. Military Service Experiences of Veterans (Surviving Spouse Survey)

Survey Item		Value
Average year Veteran spouse left military (C2)		1957
Average number of years Veteran spouse served on active duty (C3)		7.1 years
Percent reporting their Veteran spouse was a POW (C8)		1.0%
Why did your Veteran spouse leave the military? (C1)	Spouse discharged from military service for a service-connected disability	6.9%
	Spouse retired from military	14.7%
	Spouse died on active duty	2.4%
	Spouse separated at end of service obligation	71.1%
	Other	4.9%
Did your Veteran spouse's death result from any of the following causes? (C5)	Disease/injury incurred or aggravated in line of duty while on active duty	5.6%
	Injury incurred or aggravated in line of duty while on inactive duty training	0.5%
	A service-connected disability	7.4%
	A condition directly related to a service-connected disability	6.2%
	An in the line of duty event that happened on active duty that was not due to misconduct	3.5%
At the time of their death, was your Veteran spouse... (C6)*	Continuously rated totally disabled for a period of 10 years immediately preceding death	10.8%
	Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death	3.7%
	A former POW who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year preceding death	0.5%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

* Note that the numerator includes those responding “Yes” to the response option and the denominator also includes those who answered “No” or “Don’t know.”

4.4.2 Awareness and Outreach

VA provides a wide range of benefits to the Surviving spouses, dependent children, and dependent parents of deceased service members and Veterans. Through the Casualty Assistance Program, the Veterans Benefits Administration (VBA) casualty assistance officers at each VA regional office visit survivors of service members who die on active duty at a time appropriate for the family and assist them in applying for benefits. These casualty assistance officers provide information about Dependency and Indemnity Compensation (DIC); Insurance benefits; Dependents' Educational Assistance (DEA); home loan guaranty benefits; and the availability of bereavement, vocational, and financial counseling services as well as other benefits available through DoD and the Social Security Administration.⁶²

In addition, and in partnership with the Department of Defense, VA established the Survivors' Group Forum to work with agencies and organizations that work directly with survivors to develop procedures and programs to improve assistance to this special group of beneficiaries. Representatives in this forum include Gold Star Wives, military department Casualty Assistance Program Managers, the National Military Family Association, military relief societies, the Tragedy Assistance Program for Survivors, and the Retired Enlisted Association. A special Survivors Benefits website was activated in 2005 to provide complete information to survivors and other interested individuals about benefits and services available to survivors⁶³.

Major highlights from Section 4.4.2 include:

- More than 28 percent of Active Duty spouses reported receiving information about VA benefits in the past year, as compared with 16.7 percent of Veteran spouses and 17.7 percent of Surviving spouses.
- In the past year, slightly more than 24 percent of Active Duty spouses reported seeking information about VA education and training.
- Internet use is much more prevalent among Active Duty spouses (100%) and Veteran spouses (78.0%) than among Surviving spouses (40.3%). These populations are also more

⁶² Statement of Jack McCoy, Associate Deputy Under Secretary for Policy and program Management, Department of Veterans Affairs before the House Committee on Veterans' Affairs Subcommittee of Disability Assistance and Memorial Affairs, April 24, 2007.

⁶³ Department of Veterans Affairs website, Dependents Benefits, Benefits for Surviving Spouses, <http://www.vba.va.gov/bln/dependents/spouse.htm>

willing to use the Internet to obtain information about VA or apply for benefits than Surviving spouses (63.7 percent of Veteran spouses, 88.3 percent of Active Duty spouses, and 37.4 percent of Surviving spouses).

Table Details: Table 4.4.2-A. Information Seeking of Spouses and Surviving Spouses

- **Received Information (A1, A1, A1).** More than 28 percent of Active Duty spouses reported receiving information about VA benefits in the past year, as compared with 16.7 percent of Veteran spouses and 17.7 percent of Surviving spouses.
- **How Received Information (A2, A2, A2).** Those who indicated they received information were asked to provide details about how they received it (respondents were asked to mark all options that applied). The majority indicated that they received materials in the mail (86.0 percent of Veteran spouses and 82.0 percent of Surviving spouses).
- **Information Seeking (A3, A3, A3).** Respondents were asked whether they had looked for information on benefits and services in the past 12 months. Most common responses included:
 - Slightly more than 24 percent of Active Duty spouses reported seeking information about VA education and training.
 - Slightly more than 19 percent of Active Duty spouses reported seeking information about VA home loans.
 - Somewhat more than 14 percent of Active Duty spouses reported seeking information about VA benefits for dependents and survivors.
 - Slightly more than 12 percent of Surviving spouses reported seeking information about benefits for dependents and survivors.
 - More than 11 percent of Active Duty spouses reported seeking information about VA prescription benefits.
- **Willingness to Use the Internet (K5, H5, J5).** Active Duty spouses reported the greatest willingness to use the Internet across various activities, while Surviving spouses reported lower willingness than the other two groups. For example, 89.9 percent of Active Duty spouses reported willingness to use the Internet to obtain news and information compared with 74.6 percent of Veteran spouses and 43.7 percent of Surviving spouses.

- **Interest in Obtaining VA Information Through Internet (K6, H6, J6).** Active Duty spouses reported the greatest interest (92.7%) in receiving VA information through the Internet, followed by Veteran spouses (52.7%); only 23.0 percent of Surviving spouses reported interest in receiving VA information through the Internet.
- **Satisfaction with Ability to Get Accurate Information About Burial Benefits (I1, F1, H1).** The majority of spouses indicated that they had not tried to get information about Burial Benefits (73.9 percent of Active Duty spouses, 73.0 percent of Veteran spouses, and 58.0 percent of Surviving spouses). The level of dissatisfaction reported was quite low (1.5 percent of Active Duty spouses, 4.0 percent of Surviving spouses, and 2.7 percent of Veteran spouses).

Table 4.4.2-A. Information Seeking of Spouses and Surviving Spouses

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Percent who received information regarding VA benefits / services in past year (A1, A1, A1) *		16.7%	28.4%	17.7%
How did you receive information regarding VA benefits / services? Mark all that apply. (A2, A2, A2)	Through mail	86.0%	—	82.0%
	Through email	17.1%	—	4.9%
	Through a newsletter	3.6%	—	4.0%
	Through VA newsletter	8.0%	—	4.5%
	Through TV / media	5.9%	—	3.3%
	Other	7.4%	—	12.3%
Percent who reported searching for information in the past 12 months (A3, A3, A3)	Eligibility for VA health care	9.7%	9.4%	4.3%
	A VA health care facility	6.8%	9.1%	2.5%
	VA life insurance	4.9%	3.3%	3.3%
	VA home loans	7.0%	19.2%	1.5%
	VA education and training	5.6%	24.1%	1.3%
	VA vocational rehabilitation	1.4%	3.2%	N/A
	VA burial and memorial benefits	5.3%	4.9%	8.0%
	VA disability compensation and pension	5.5%	8.0%	3.6%
	VA benefits for dependents and survivors	5.9%	14.3%	12.2%
	VA transition assistance	1.9%	4.9%	0.2%
	VA prescription benefits	7.7%	11.4%	4.2%
	"No Fee" Passports	N/A	N/A	0.5%

(table continues)

Table 4.4.2-A. Information Seeking of Spouses and Surviving Spouses (Continued)

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Percent indicating they are "Very willing" or "Somewhat willing" to use the Internet for the following activities (K5, H5, J5)	Obtaining news and information	74.6%	89.9%	43.7%
	Carrying out research on services	75.1%	94.3%	42.4%
	Purchasing goods or services	62.6%	83.8%	33.1%
	Responding to polls or surveys	42.0%	70.5%	23.1%
	Obtain information about VA benefits	63.7%	88.3%	37.4%
	Apply for VA benefits	59.4%	91.1%	32.3%
Percent indicating they would like to receive VA information through the Internet (K6, H6, J6)		52.7%	92.7%	23.0%
Satisfaction with ability to get accurate information about burial benefits (I1, F1, H1)	Very Satisfied or Satisfied	9.2%	15.9%	27.0%
	Neither Satisfied nor Dissatisfied	15.1%	8.7%	11.0%
	Dissatisfied or Very Dissatisfied	2.7%	1.5%	4.0%
	I have not tried to get information	73.0%	73.9%	58.0%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

* Responses of "Don't know" were included in the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

"N/A" indicates that the item was not asked in this version of the survey.

Table Details: Table 4.4.2-B. Awareness and Understanding of Benefits (Spouses and Surviving Spouses)

- **Benefit Awareness (A4, A4, A4).** Spouses were asked their level of awareness about various VA benefits. Below we present those benefits for which a higher proportion of respondents indicated that they were "Very aware" or "Aware":
 - Almost 46 percent of Active Duty spouses and more than 25 percent of Veteran spouses reported that they were "Very aware" or "Aware" of VA home loans.
 - About 39 percent of Active Duty spouses, 32.9 percent of Veteran spouses, and 27.8 percent of Surviving spouses reported that they were "Very aware" or "Aware" of locating VA health care facilities.
 - More than 26 percent of Surviving spouses reported that they were "Very aware" or "Aware" of burial and memorial benefits.

- Twenty-six percent of Active Duty spouses reported that they were “Very aware” or “Aware” of VA education and training.
- **Familiarity with CHAMPVA (F2, N/A, E2).** About 2 percent of Veteran spouses and Surviving spouses indicated that they were “Extremely familiar” or “Moderately familiar” with CHAMPVA.
- **Percent of Spouses and Surviving Spouses Indicating they had heard of Burial Benefits (I3, F3, H3).** Respondents were asked whether they had heard of various burial benefits. Response choices were “Yes,” “No,” and “Don’t know.” For this analysis we included “Don’t know” in the denominator, since in terms of awareness, a “Don’t know” response can be treated as if the respondent lacked awareness. Summary findings include:
 - In general, Surviving spouses were more likely to report having heard of various burial benefits than the other two spouse groups.
 - Many spouses had heard of the ability to receive a U.S. Flag (75.2 percent of Surviving spouses, 65.2 percent of Active Duty spouses, and 44.2 percent of Veteran spouses).
 - Many had heard of burial at a VA National or State Veterans cemetery (51.6 percent of Surviving spouses, 48.5 percent of Active Duty spouses, and 39.1 percent of Veteran spouses).
 - Many had also heard about Military Funeral Honors (51.5 percent of Surviving spouses, 55.0 percent of Active Duty spouses, and 33.7 percent of Veteran spouses).
- **Loan Guaranty Program (H6, E6, G6).** Respondents who indicated that they had never had a VA home loan were asked whether they were aware that the VA has a home loan guaranty program for eligible spouses. Only 6.4 percent of responding Veteran spouses and 3.1 percent of Surviving spouses indicated that they were aware that the VA has a home loan guaranty program for eligible spouses.

Table 4.4.2-B. Awareness and Understanding of Benefits (Spouses and Surviving Spouses)

	Survey Item	Veteran spouses	Active Duty spouses	Surviving spouses
Percent indicating they are "Very aware" or "Aware" of the following benefits (A4, A4, A4)	Eligibility for VA health care	14.6%	21.6%	10.1%
	Locating a VA health care facility	32.9%	38.9%	27.8%
	VA life insurance	10.5%	18.8%	9.0%
	VA home loans	25.5%	45.7%	14.1%
	VA education and training	14.4%	26.0%	10.4%
	VA vocational rehabilitation	9.5%	15.7%	N/A
	VA burial and memorial benefits	15.0%	14.7%	26.4%
	VA disability compensation and pension	12.5%	15.7%	13.7%
	VA benefits for dependents and survivors	8.7%	17.1%	13.4%
	VA transition assistance	5.3%	11.6%	3.7%
	VA prescription benefits	13.2%	15.8%	10.7%
	"No Fee" Passports	N/A	N/A	3.1%
Percent indicating they are "Extremely" or "Moderately" familiar with the benefits and eligibility criteria associated with CHAMPVA (F2, N/A, E2)		1.9%	N/A	2.2%
Percent indicating they had heard of burial benefits (I3, F3, H3) *	Burial at a VA National or State Veterans cemetery	39.1%	48.5%	51.6%
	Headstone and burial markers provided by VA at private cemeteries	23.3%	20.2%	50.7%
	Presidential Memorial Certificates for next of kin	5.3%	11.5%	21.4%
	Cash plot allowance	4.0%	14.3%	11.1%
	Cash burial allowance	8.3%	18.7%	24.1%
	Military Funeral Honors	33.7%	55.0%	51.5%
	Receiving a U.S. Flag	44.2%	65.2%	75.2%
Percent indicating they are aware that the VA has a home loan guaranty program for eligible spouses (H6, E6, G6)		6.4%	—	3.1%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

"N/A" indicates that the item was not asked in this version of the spouse/survivor survey.

* Responses of "Don't know" were included in the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.4.2- C. Internet Use

- **Internet Use (K1, H1, J1).** All respondents to the Active Duty Spouse Survey indicated that they use the Internet. Seventy-eight percent of Veteran spouses reported use, and slightly more than 40 percent of respondents to the Surviving Spouse Survey reported use.
- **Frequency of Internet Access (K2, H2, J2).** Those who reported using the Internet generally indicated that they accessed the Internet at least once per week (91.0 percent of Veteran spouses, 96.8 percent of Active Duty spouses, and 80.9 percent of Surviving spouses).
- **Location of Internet Access (K3, H3, J3).** Access was most commonly cited as in the home (94.8 percent of Veteran spouses, 98.6 percent of Active Duty spouses, and 94.1 percent of Surviving spouses).
- **Email Use (K4, H4, J4).** All respondents to the Active Duty Spouse Survey indicated that they send or receive email. More than 77 percent of Veteran spouses reported email use, and close to 42 percent of respondents to the Surviving Spouse Survey reported email use.
- **Location of Email Access (K4a, H4a, J4a).** Use was most commonly cited as in the home (97.3 percent of Veteran spouses, 98.5 percent of Active Duty spouses, and 91.1 percent of Surviving spouses).

Table 4.4.2-C. Internet Use

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Percent using Internet (K1, H1, J1)		78.0%	100.0%	40.3%
(Of those who use) How often do you access the Internet or World Wide Web? (K2, H2, J2)	At least once a day	67.9%	87.4%	51.5%
	At least once a week but not every day	23.1%	9.4%	29.4%
	At least once a month but less than once a week	7.1%	3.1%	11.0%
	At least once a year but less than once a month	1.3%	0.0%	5.7%
	Less than once a year	0.5%	0.0%	2.4%
(Of those who use) Where do you go online to use the Internet? Mark all that apply. (K3, H3, J3)	Home	94.8%	98.6%	94.1%
	Work	31.7%	29.0%	11.0%
	School	1.4%	7.2%	0.5%
	Public Library	5.1%	1.4%	4.3%
	Community Center	0.2%	0.0%	0.9%
	Someone else's house	4.8%	5.7%	6.1%
	Some other place	1.9%	2.9%	1.0%
Percent sending/receiving email (K4, H4, J4)		77.7%	100.0%	41.9%
(Of those who email) Where do you go online to send or receive emails? Mark all that apply. (K4a, H4a, J4a)	Home	97.3%	98.5%	91.1%
	Work	33.0%	27.3%	10.7%
	School	1.3%	4.5%	0.8%
	Public Library	2.4%	0.0%	1.8%
	Community Center	0.3%	0.0%	0.0%
	Someone else's house	3.7%	7.4%	9.0%
	Some other place	1.5%	3.0%	2.3%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

4.4.3 Disability

Veteran spouses and Surviving spouses were asked about the service-connected disability status of their spouses. Those who reported a disability were asked details about the rating and about whether the disability prevented the spouse from getting or holding a job.

Major highlights from Section 4.4.3 include:

- Less than one-third of Veteran spouses (30.1%) and Surviving spouses (30.8%) reported their spouse's service-connected disability had, at some point, prevented their Veteran spouse from getting or holding a job.

Table Details: Table 4.4.3-A1. Veteran Disability (Veteran Spouse Survey)

- **Has a Service-Connected Disability Rating (D1).** More than 12 percent of spouses indicated that their Veteran spouse has a service-connected disability rating.
- **Current Service-Connected Disability Rating (D1b).** Of those reporting a rating, close to 42 percent indicated that their spouses had a rating of 10 or 20 percent.
- **Percent Indicating Service-Connected Disability Ever Prevented Veteran Spouse from Getting or Holding a Job (D1a).** More than 30 percent of those respondents who reported their spouse had a disability rating reported that a service-connected disability ever prevented their Veteran spouse from getting or holding a job.

Table 4.4.3-A1. Veteran Disability (Veteran Spouse Survey)

Survey Item		Value
Percent indicating Veteran spouse has a service-connected disability rating (D1)		12.6%
(Of those with a rating) What is his/her current service-connected disability rating? (D1b)	0 percent	3.8%
	10 or 20 percent	41.8%
	30 to 40 percent	15.9%
	50 to 60 percent	13.3%
	70 percent or higher	13.9%
	Don't know	11.3%
(Of those with a disability rating) Percent indicating service-connected disability ever prevented Veteran spouse from getting or holding a job (D1a)		30.1%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table Details: Table 4.4.3-A2. Veteran Disability (Surviving Spouse Survey)

- **Veteran Spouse Had a Service-Connected Disability Rating (C7).** Nineteen percent of Surviving spouses reported their Veteran spouse had a service-connected disability rating.
- **Percent Indicating Service-Connected Disability Ever Prevented Veteran Spouse from Getting or Holding a Job (C7a).** Close to 31 percent of Surviving spouses responded that their Veteran spouse’s disability had kept him or her from getting or holding a job.

Table 4.4.3-A2. Veteran Disability (Surviving Spouse Survey)

Survey Item	Value
Percent indicating Veteran spouse had a service-connected disability rating (C7)	19.0%
(Of those with a disability rating) Percent indicating service-connected disability ever prevented Veteran spouse from getting or holding a job (C7a)	30.8%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

4.4.4 Health Status and Insurance

In this section of the report we review findings on health insurance status, and we also present details on Medicare coverage and prescription drug coverage.

Major highlights from Section 4.4.4 include:

- More Active Duty spouses reported that their health was good or better (91.4%) than that of Veteran spouses (84.3%) or Surviving spouses (63.4%).
- Few respondents reported that they lacked insurance (5.2 percent of Veteran spouses reported that they did not have health insurance, as did 3.8 percent of Surviving spouses).
- Most Active Duty spouses indicated that they are covered by TRICARE or some other military health care (91.2%).

Table Details: Table 4.4.4. Health Status and Insurance

- **Spouses Indicating Their Health Status (E1, C1, D1).** Spouses indicated their health as excellent, very good, or good as follows: Veteran spouses 84.3 percent, Active Duty spouses 91.4 percent, and Surviving spouses 63.4 percent.
- **Percentage Indicating They Are in Need of the Aid of Another Person (E2, C2, D2).** Just over 5 percent of Veteran spouses reported need of the aid and attendance of another. Slightly more than 16 percent of Surviving spouses were in need of the aid or attendance of another person.
- **Percentage Indicating They Are Permanently Housebound (E3, C3, D3).** More than 6 percent of Surviving spouses indicated they are permanently housebound.

- **Types of Health Insurance Coverage (F1, D1, E1).** Veteran spouses, Active Duty spouses, and Surviving spouses indicated which types of health coverage they are currently using with the most frequent responses as:
 - TRICARE (or other military health care) used by just over 91 percent of Active Duty spouses.
 - Medicare used by 79.6 percent of Surviving spouses and 35.4 percent of Veteran spouses
 - Insurance through current or former employer or union used by 58.9 percent of Veteran spouses and by 30.1 percent of Surviving spouses

Table 4.4.4. Health Status and Insurance

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Percent indicating that their health is excellent, very good or good (E1, C1, D1)		84.3%	91.4%	63.4%
Percent indicating they are in need of the aid and attendance of another person (E2, C2, D2)		5.1%	0.0%	16.3%
Percent indicating they are permanently housebound (E3, C3, D3)		1.2%	1.5%	6.6%
Percent indicating they are currently covered by the following types of health insurance (F1, D1, E1)	No health insurance	5.2%	N/A	3.8%
	Insurance through a current or former employer or union	58.9%	22.0%	30.1%
	Insurance purchased directly from an insurance company	13.7%	4.4%	26.2%
	Medicare	35.4%	0.0%	79.6%
	Medicaid, medical Assistance, or other government assistance plan	2.1%	1.4%	7.5%
	TRICARE, TRICARE FOR Life or other military health care	10.8%	91.2%	11.3%
	CHAMPVA	0.4%	1.4%	2.0%
	Indian Health Service	0.5%	0.0%	0.4%
	Other type of health insurance or health coverage plan	3.4%	1.4%	8.0%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

“N/A” indicates that the item was not asked in this version of the survey.

4.4.5 Education and Training

Dependents' Education Assistance (DEA) provides education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Beginning in August 2009, and for the first time in history, eligible service members enrolled in the Post-9/11 GI Bill program can now transfer unused educational benefits to their spouses or children⁶⁴.

Major highlights from Section 4.4.5 include:

- Approximately 5 percent of Veteran spouses and less than 2 percent of Surviving spouses reported that they had used VA education or training benefits.
- Slightly more than 56 percent of Veteran spouses who used the benefits reported that they were extremely or very important in helping them meet their educational goals or preparing them to get a better job.
- When asked why they had not used the benefit, many spouses indicated that they were unaware of VA education or training benefits (47.9 percent of Veteran spouses and 40.9 percent of Surviving spouses).

Table Details: Table 4.4.5. Use of VA Education or Training Benefits (Veteran Spouses and Surviving Spouses)

- **Use of VA Education or Training Benefits (G1, F1).** Spouses were asked if they had used the VA education or training benefits; only 4.9 percent of Veteran spouses as compared to just 1.6 percent of Surviving spouses reported using benefits.

⁶⁴ GI Bill Transferability, VA website accessed in May 2010 (<http://www.gibill.va.gov/post-911/post-911-gi-bill-summary/transfer-of-benefits.html>)

- **Use of VA Education Benefits (G2, F2).** Among Veteran spouses using the VA education benefits, the top two frequently cited reasons for use included:
 - Using it towards college or university coursework leading to a degree (53.3%); and using it towards a business, technical or vocational school leading to certificate or diploma (30.1%).
 - Very few (2.8%) reported participating in an apprenticeship or on-the-job training program; likewise few reported participating in flight training (1.2%) or in a teacher certificate program (2.5%).

- **Completion of Training or Received Degree/Certificate (G2a, F2a).** Of those using the VA education or training benefits, 57.7 percent of Veteran spouses indicated that they completed training or received a degree or certificate.

- **VA Education Benefits Were Important in Helping Them Meet Their Educational Goals/ Preparing to Get a Better Job (G2b, F2b).** Slightly more than 56 percent of those Veteran spouses who reported using the VA education benefits indicated they were “Extremely important” or “Very important” in helping them meet their educational goals/preparing them to get a better job.

- **Reasons for Not Using Any VA Educational Assistance (G3, F3).** Those respondents who reported not using any VA educational assistance were asked to indicate all the reasons why they had not. Many respondents were not aware of VA education or training benefits: almost 48 percent of Veteran spouses and nearly 41 percent of Surviving spouses. Similarly, 34.2 percent of Veteran spouses never considered getting any education or training from the VA compared to 39.5 percent of Surviving spouses. Finally, 40.7 percent of Veteran spouses did not believe they were entitled to or eligible for education or training benefits, as compared to 27.0 percent of Surviving spouses.

Table 4.4.5. Use of VA Education or Training Benefits

Survey Item		Veteran spouses	Surviving spouses
Percent indicating they have used VA education or training benefits (G1, F1)		4.9%	1.6%
(Of those using) How did you use the VA education benefit. Mark all that apply. (G2, F2)	College or university coursework leading to a degree	53.3%	—
	Business, technical or vocational school leading to certificate or diploma	30.1%	—
	Participated in an apprenticeship or on-job training program	2.8%	—
	Took correspondence courses	5.5%	—
	Took flight training	1.2%	—
	Attended a teacher certification program	2.5%	—
	Did something else	10.6%	—
(Of those using) Percent indicating they completed training or received degree / certificate. (G2a, F2a)		57.7%	—
(Of those using) Percent indicating that the VA education benefits were "Extremely important" or "Very important" in helping them meet their educational goals / preparing to get a better job (G2b, F2b)		56.1%	—
(Of those not using) What are the reasons you have not used any VA educational assistance? Mark all that apply. (G3, F3)	Not aware of VA education or training benefits	47.9%	40.9%
	Don't believe entitled to or eligible for education or training benefits	40.7%	27.0%
	My period of eligibility expired / ran out	3.0%	2.8%
	Don't know how to apply for education or training benefits	13.2%	10.0%
	Don't need any additional education or training	17.3%	31.8%
	Don't need or want assistance from VA	8.5%	11.9%
	Too much trouble or red tape	3.7%	3.3%
	Never considered getting any education or training from VA	34.2%	39.5%
	Other	3.2%	4.7%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

4.4.6 Home Loans

The VA Home Loan Guaranty Program provides Veterans the opportunity to become homeowners and assists them in retaining those homes in times of financial hardship. Unlike some other VA benefits, a Veteran's family is not granted home loan benefits separate and apart from those provided to the Veteran. However, an unmarried Surviving spouse of a service member or Veteran whose death was related to military service may qualify for home loan guaranty benefits in his or her own name.

Results shown below for the Spouses of Veterans and Active Duty Service members reflect the responses of the family members (in this case, the spouses), even though the home loan benefits are not directly available to them.

Major highlights from Section 4.4.6 include:

- A higher percentage of Active Duty spouses who have ever had a home loan reported using the VA Home Loan Guaranty Program (78.9%) than Veteran spouses (56.7%) or Surviving spouses (51.3%).
- The most cited reasons in choosing a VA home loan were no down payment was required (49.8 percent of Veteran spouses and 36.5 percent of Surviving spouses) and there was a favorable interest rate (28.1 percent of Veteran spouses and 35.3 percent of Surviving spouses).
- Spouses who reported ever having had a home loan, but not a VA loan, were asked the main reason they had not used the VA Home Loan program. The most common response from Veteran spouses and Surviving spouses was that they did not know about the program (40.5% and 46.3%, respectively).

Table Details: Table 4.4.6-A. Home Loans

- **Obtained a Home Loan (H2, E2, G2).** Spouses were asked whether they had ever obtained a home loan. More than half of Veteran spouses (58.0%) and Active Duty spouses (59.4%) indicated that they had obtained a home loan at some point, along with 38.7 percent of Surviving spouses.

- **Lender Discussed VA Home Loan Options (H2a, E2a, G2a).** Of those who remember, close to 39 percent of Veteran spouses and about 29 percent of Surviving spouses indicated that their lender had discussed the VA Home Loan Guaranty program as a loan option.

- **Those with Home Loan Who Report Ever Having a VA Home Loan (H3, E3, G3).** More Active Duty spouses reported using the VA Home Loan Guaranty Program than Veteran spouses or Surviving spouses (78.9 percent compared with 56.7 percent and 51.3 percent, respectively).

- **How Long Ago Their Most Recent Home Loan Was Obtained (H3a, E3a, G3a).** Spouses that had ever had a VA home loan were asked how long ago it was obtained. The most frequent response was “More than 20 years ago” by 42.5 percent of Veteran spouses and just over 67 percent of Surviving spouses.

- **When Used Home Loan Program (H3b, N/A, G3b).** Of spouses who indicated they had ever used the VA Home Loan Guaranty program, 86.3 percent of Surviving spouses indicated they obtained it after active duty, as did 75.3 percent of Veteran spouses.

- **Most Important Reasons in Choosing a VA Home Loan (H4, E4, G4).** Spouses that had ever had a VA home loan indicated the most important reasons for using it; the most frequently cited reasons included:
 - No down payment required
 - Veteran spouse (49.8%)
 - Surviving spouse (36.5%)
 - Favorable interest rate
 - Veteran spouse (28.1%)
 - Surviving spouse (35.3%)

Table 4.4.6-A. Home Loans

Survey Item			Veteran spouses	Active Duty spouses	Surviving spouses
Percent indicating they have ever obtained a home loan (H2, E2, G2)			58.0%	59.4%	38.7%
(Of those ever with loan) Percent indicating their lender discussed option of VA's home loan guaranty program (H2a, E2a, G2a) *			38.8%	—	28.8%
(Of those ever with loan) Percent indicating they have ever used VA home loan guaranty program (H3, E3, G3)			56.7%	78.9%	51.3%
(Of those ever with VA loan)	How long ago did you obtain your most recent home loan (VA or other)? (H3a, E3a, G3a)	Within last 5 years	13.4%	—	9.5%
		6-10 years ago	23.9%	—	8.4%
		11-20 years ago	20.1%	—	14.9%
		More than 20 years ago	42.5%	—	67.2%
(Of those ever with VA loan)	When did you use the VA home loan guaranty program? (H3b, N/A, G3b)	During active duty	18.7%	N/A	6.5%
		After active duty	75.3%	N/A	86.3%
		Both during and after	6.0%	N/A	7.1%
(Of those ever with VA loan) Most important reason chose to get a VA home loan (H4, E4, G4)	No down payment required	49.8%	—	36.5%	
	Convenience	8.6%	—	17.1%	
	No mortgage insurance required	2.5%	—	0.9%	
	Favorable interest rate	28.1%	—	35.3%	
	Loan more likely to be approved	8.9%	—	8.9%	
	VA's assistance to avoid foreclosure	0.0%	—	0.0%	
	Previous experience with the VA loan program	2.1%	—	1.2%	

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

“N/A” indicates that the item was not asked in this version of the survey.

* Responses of “Don’t know” were excluded from the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.4.6-B. Reasons for Not Using VA Home Loan Guaranty Program

- Reason for Not Using VA Home Loan Program (H5, E5, G5).** Spouses who had ever had a home loan but not a VA loan were asked the main reason they did not use a VA home loan. More than 40 percent of Veteran spouses and 46.3 percent of Surviving spouses indicated they “Did not know about the program.” Also commonly cited was that a conventional FHA mortgage was easier or less expensive to obtain (27.3 percent of Veteran spouses responded this way, as did 21.5 percent of Surviving spouses).

Table 4.4.6-B. Reasons for Not Using VA Home Loan Guaranty Program

Survey Item	Veteran spouses	Active Duty spouses	Surviving spouses	
(Of those ever with loan but not VA) If you have not used the VA home loan program, what was the main reason you did not? (H5, E5, G5)	A conventional FHA mortgage was easier or less expensive for me to obtain	27.3%	—	21.5%
	I applied for a VA home loan, but did not qualify	0.0%	—	1.5%
	I did not apply because I did not think that I would qualify	14.4%	—	7.6%
	I thought that the process for obtaining a VA loan would take too long	0.5%	—	3.2%
	My lender and/or realtor discouraged the use of the VA program	6.9%	—	0.0%
	The VA funding fee was too high	0.0%	—	0.0%
	I didn't know about the program	40.5%	—	46.3%
	Other	10.4%	—	19.8%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

4.4.7 Burial

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, and perpetual care of the gravesite. The spouse or dependent's name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran. Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry⁶⁵.

Major highlights from Section 4.4.7 include:

- The vast majority of respondents believe all features of VA National cemeteries are very important or important. Almost every feature that was asked about was rated as “Important” or “Very important” by more than 90 percent of respondents.
- Traditional, in-ground, casket burial was cited as the preference by all three spouse groups.
- About 12-13 percent of respondents reported plans to be buried in a VA cemetery. The most common reasons for planning to be buried in a VA cemetery were that their spouses planned to be (or were) buried there (37.1 percent of Veteran spouses, 54.1 percent of Active Duty spouses, and 77.4 percent of Surviving spouses), as well as the spouses' connections to the military and past service to the country (38.6 percent of Veteran spouses, 37.8 percent of Active Duty spouses, and 38.7 percent of Surviving spouses).
- Those who reported that they did not have plans to be buried in a VA cemetery were asked for their reasons. The most common reasons included that their spouses had not planned to be (or were not) buried there (48.4 percent of Veteran spouses and 78.5 percent of Surviving spouses), and also that the respondent had made other arrangements (34.1 percent of Veteran spouses and 41.5 percent of Surviving spouses).

Table Details: Table 4.4.7-A. Importance of Maintaining VA National Cemeteries

- **Maintaining VA National Cemeteries (I2, F2, H2).** Spouses indicated what factors are “Very important” or “Important” in maintaining VA National cemeteries. The majority of

⁶⁵ Department of Veterans Affairs, National Cemetery Administration Washington, DC 20420, VA-NCA-IS-1, Interments in Department of Veterans Affairs (VA) National Cemeteries, October 2008.

respondents rated *all* listed factors as “Very important” or “Important.” All features asked about in the survey were rated as important by 88.0 to 100.0 percent of respondents.

For example, maintenance of cemetery grounds was reported as important by 97.5 percent of Veteran spouses, 100 percent of Active Duty spouses and 94.6 percent of Surviving spouses.

Table 4.4.7-A. Importance of Maintaining VA National Cemeteries

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
Percent indicating factor in maintaining VA National cemeteries is "Very important" or "Important." (I2, F2, H2) *	Maintenance of cemetery grounds	97.5%	100.0%	94.6%
	Upkeep of headstones, markers, and wall covers for cremated remains	96.9%	100.0%	94.5%
	Maintenance of other landscape features	94.8%	96.7%	91.9%
	Appearance of committal shelters	92.9%	94.6%	91.0%
	Appearance of individual gravesites	95.8%	98.4%	94.1%
	Maintenance of cemetery buildings and roads	96.0%	96.8%	92.2%
	Cemetery's front gate and entrance area	93.0%	96.7%	91.3%
	Availability of parking and / or restrooms	88.0%	93.5%	91.3%
	Public ceremonies and events that honor Veterans	95.2%	98.4%	90.9%
	Presentation of military funeral honors	95.9%	100.0%	91.8%
	Other	89.2%	—	83.7%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

* Responses of “Don’t know” were excluded from the denominator.

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

Table Details: Table 4.4.7-B Surviving Spouses and Burial

- **Percentage Buried in a VA National or State Veterans Cemetery (H4).** More than 15 percent of Surviving spouses indicated that their spouse was buried in a VA cemetery.
- **Aware That Their Spouse Could Have Been Buried in a VA Cemetery (H5).** Of the Surviving spouses who indicated their spouse was not buried in a VA National or State Veterans cemetery, more than 46 percent indicated they were aware that their spouse could have been buried there.

Table 4.4.7-B. Surviving Spouses and Burial

Survey Item	Value
Percent of Survivors indicating their spouse was buried in a VA National or State Veterans cemetery (H4)	15.7%
(Of those indicating spouse not buried in VA cemetery) Percent aware that spouse could have been buried at a VA National or State Veterans cemetery (H5)	46.6%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table Details: Table 4.4.7-C. Burial Plans

- **Type of Burial Plan (J1, G1, I1).** “In-ground, casket burial” was reported as the most planned-on form of burial of all three groups (44.3 percent of Veteran spouses, 46.2 percent of Active Duty spouses, and 54.5 percent of Surviving spouses). The next most noted type of burial was “Cremation, in-ground burial” (17.1 percent of Veteran spouses, 15.0 percent of Active Duty spouses, and 20.7 percent of Surviving spouses).
- **Plans to be Buried in a VA Cemetery (J2, G2, I2).** Spouses were asked if they plan to be buried in a VA National or State cemetery; between 11.6 and 13.0 percent indicated that they have plans to be buried in a VA National or State Veterans cemetery. The majority indicated that they have no such plans (ranging from 40.6 percent of Active Duty spouses to a high of 81.7 percent of Surviving spouses). Active Duty spouses expressed the greatest uncertainty of the three groups, with more than 46 percent responding that they do not yet know what their plans are in terms of burial in a VA cemetery.

Table 4.4.7-C. Burial Plans

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
What type of burial do you think you will have? (J1, G1, I1)	In-ground, casket burial	44.3%	46.2%	54.5%
	Cremation, in-ground burial	17.1%	15.0%	20.7%
	Cremation columbarium	9.3%	10.4%	8.2%
	Mausoleum	3.1%	3.0%	2.5%
	Something else	11.1%	6.0%	6.1%
	Don't know	15.1%	19.3%	8.0%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table 4.4.7-C. Burial Plans (Continued)

Survey	Plan to be buried in a VA National or State Veterans cemetery? (J2, G2, I2)		
	Yes	No	Don't know
Veteran Spouses	11.6%	64.8%	23.6%
Active Duty Spouses	13.0%	40.6%	46.4%
Surviving Spouses	12.5%	81.7%	5.8%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table Details: Table 4.4.7-D. Burial Preferences

- **Most Preferred Type of Burial (J4, G4, I4).** All three spouse groups indicated their most preferable burial option as “Casket burial, in-ground” (45.3 percent of Veteran spouses, 54.6 percent of Active Duty spouses, and 56.5 percent of Surviving spouses). Veteran spouses and Active Duty spouses indicated “Cremation, ashes scattered” as second most preferable (21.4% and 17.2%, respectively). Surviving spouses indicated “Cremation, ashes buried in-ground” as their second most preferable (17.7%).
- **Acceptable Burial Options (J5, G5, I5).** After the question about burial preference, spouses were asked: “For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK).” Depending on how respondents interpreted the question, we can think of this question as asking respondents to think about their “second” choice (that is, not the option they prefer, but other options acceptable to them). Other respondents may have thought to provide an accounting of all acceptable options, including their preferred method. Because this question may have been subject to wide interpretation, readers should interpret results with caution.

Again all three spouse groups indicated their most acceptable burial option as “Casket burial, in-ground” (43.0 percent of Veteran spouses, 46.2 percent of Active Duty spouses, and 52.3 percent of Surviving spouses), with “Cremation, ashes buried in-ground” rated as the next most acceptable option (31.3 percent of Veteran spouses, 32.9 percent of Active Duty spouses, and 24.4 percent of Surviving spouses).

Table 4.4.7-D. Burial Preferences

Survey Item		Veteran spouses	Active Duty spouses	Surviving spouses
For each of the burial options listed below, please tell us which one option you find the most preferable. (J4, G4, I4)	Casket burial, in-ground	45.3%	54.6%	56.5%
	Casket burial, in a mausoleum	4.7%	3.1%	3.8%
	Cremation, ashes buried in-ground	13.2%	7.8%	17.7%
	Cremation, ashes placed in a columbarium	5.5%	7.9%	5.7%
	Cremation, ashes scattered	21.4%	17.2%	11.6%
	Cremation, ashes kept by my family	8.2%	7.8%	3.4%
	Something not listed	1.7%	1.5%	1.3%
For each of the burial options listed below, please tell us which options you find acceptable (not your first choice, but would be OK). Mark all that apply. (J5, G5, I5)	Casket burial, in-ground	43.0%	46.2%	52.3%
	Casket burial, in a mausoleum	25.9%	32.8%	21.7%
	Cremation, ashes buried in-ground	31.3%	32.9%	24.4%
	Cremation, ashes placed in a columbarium	15.7%	19.4%	11.5%
	Cremation, ashes scattered	29.9%	19.4%	20.1%
	Cremation, ashes kept by my family	23.2%	22.5%	11.7%
	Something not listed	3.2%	3.0%	2.2%

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

Table Details: Table 4.4.7-E. Reasons for Burial Plans (Spouses and Survivors)

- **Reasons for Burial in a VA National or State Cemetery (J2a, G2a, I2a).** Spouses with VA burial plans indicated their reasons for choosing the VA for burial plans. The most frequently cited reasons included:
 - Spouse (planning to be) buried there
 - Veteran spouse (37.1%), Active Duty spouse (37.8%), Surviving spouse (77.4%)
 - Spouse’s connection to the military / past service to the country
 - Veteran spouse (38.6%), Active Duty spouse (54.1%), Surviving spouse (38.7%)

- **Reasons for NOT Choosing to be Buried in a VA National or State Cemetery (J3, G3, I3).** Spouses with VA burial plans indicated their reasons for NOT choosing the VA for burial plans. There are too few respondents from the Active Duty spouse survey to report. Veteran spouses and Surviving spouses most frequently cited reasons included:
 - Spouse not (planning to be) buried there
 - Veteran spouse (48.4%), Surviving spouse (78.5%)
 - Made other arrangements
 - Veteran spouse (34.1%), Surviving spouse (41.5%)

Table 4.4.7-E. Reasons for Burial Plans

	Survey Item	Veteran spouses	Active Duty spouses	Surviving spouses
(Of those with VA burial plans) What are your reasons for planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (J2a, G2a, I2a)	No cost	34.1%	26.8%	23.6%
	Spouse (planning to be) buried there	37.1%	54.1%	77.4%
	Friends or family buried there	7.4%	10.9%	15.4%
	Quality of services	16.3%	10.8%	18.9%
	The honor of burial in a VA National shrine	22.4%	21.5%	19.6%
	My spouse's connection to the military / past service to the country	38.6%	37.8%	38.7%
	Other	4.5%	2.6%	2.3%
(Of those without VA burial plans) What are your main reasons for not planning to be buried in a VA National or State Veterans cemetery? Mark all that apply. (J3, G3, I3)	Don't know eligibility criteria	38.4%	—	12.1%
	Spouse not (planning to be) buried there	48.4%	—	78.5%
	Quality of services	0.0%	—	0.0%
	Don't know how to make arrangements with VA	12.2%	—	3.6%
	Made other arrangements	34.1%	—	41.5%
	VA services don't accommodate religious preferences	1.7%	—	1.1%
	Veterans cemetery too far away (distance)	13.3%	—	8.9%
	Travel time to Veterans cemetery too long	9.9%	—	5.0%
	Appearance of cemetery doesn't meet my expectations	0.0%	—	0.5%
	Want location close to other family members	30.2%	—	33.8%
	Want services that are not available at Veterans cemetery	1.1%	—	1.2%
	Too difficult to make arrangements with VA	1.4%	—	1.0%
	Unable to make advance arrangements with VA	1.4%	—	0.3%
	Other	2.8%	—	3.4%
Don't Know	6.4%	—	4.8%	

SOURCE: 2010 National Survey of Veterans — Surveys of Spouses and Surviving Spouses

— Fewer than 30 respondents from this Survey answered this question; results are suppressed.

4.5 Patterns in Awareness/Understanding of VA Benefits

In this section we include tables that present results for each of the six surveys conducted as part of the 2010 NSV. Highlights from the tables include:

- When comparing all Veterans to members of the demobilized National Guard or Reserves, greater percentages of demobilized National Guard and Reserve members indicated that they understood their benefits (Table 4.5-A). For example, 61.4 percent of demobilized National Guard and Reserve members indicated they understand the Veterans benefits available to them compared with 41.0 percent of Veterans overall.
- Awareness of the VA home loan guaranty program showed some variability across the three major eligibility groups (Table 4.5-B). Slightly more than two-thirds of all Veterans were aware of the program compared to roughly 75 percent of Active Duty Service members.
- When comparing across all the survey groups, Active Duty Service members seemed more aware of burial benefits and more satisfied with their ability to get accurate information about burial benefits (Table 4.5-C).

For example, 55.3 percent of Active Duty Service members indicated that they had heard of the benefit of being buried at a VA National or State Veterans cemetery. The other groups ranged from Surviving spouses (51.6%) to Veteran spouses (39.1%).

More than 55 percent of Active Duty Service members reported satisfaction with their ability to obtain accurate information about burial benefits. The other groups ranged from a low of 24.3 percent of Veteran spouses to 46.0 percent of demobilized National Guard and Reserve members.

- When comparing across all survey groups, the general finding was that Active Duty Service members and members of the National Guard and Reserves had the highest percentages, indicating that they had searched for information about specific VA benefits in the past 12 months (Table 4.5-D). Veteran spouses, Active Duty spouses and Surviving spouses had the lowest percentages.

For example, more Active Duty Service members (29.4%), Veterans (19.8%), and demobilized National Guard and Reserve members (19.5%) had sought information on

eligibility for VA health care than did Veteran spouses (9.7%), Active Duty spouses (9.4%), or Surviving spouses (4.3%).

Table 4.5-A. Awareness/Understanding of VA Benefits — All Veterans Compared with Demobilized National Guard and Reserve Members

Survey Item		All Veterans	Demobilized National Guard / Reserve
Percent indicating they understood their benefits “A lot” or “Some” (B1)	Veterans benefits that are available to me.	41.0%	61.4%
	Veterans health care benefits I’m entitled to.	34.1%	49.1%
	Veterans burial benefits available to me.	29.0%	38.2%
	Veterans education and training benefits I’m entitled to from VA.	37.7%	53.2%
	Veterans life insurance benefits I’m entitled to.	20.0%	34.1%
	Veterans Home Loan Guaranty benefits I’m entitled to.	35.4%	42.7%
Percent indicating they “Completely agree” or “Agree” that they know what is available to them through their VA health coverage (F6a)		18.4%	18.4%
Percent indicating they knew at discharge that they could convert from SGLI to VGLI (I3)		22.9%	32.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey and Survey of Demobilized National Guard and Reserve Members

Table 4.5-B. Awareness/Understanding of VA Benefits — All Veterans Compared with Demobilized National Guard and Reserve Members and Active Duty Service Members

Survey Item	All Veterans	Demobilized National Guard / Reserve	Active Duty Service members
Percent indicating they know VA has a home loan guaranty program for eligible Veterans and Service members	68.2%	69.9%	75.3%

SOURCE: 2010 National Survey of Veterans — Veteran Survey, Survey of Demobilized National Guard and Reserve Members and Survey of Active Duty Service Members

Table 4.5-C. Awareness/Understanding of VA Benefits — All Veterans Compared with Demobilized National Guard and Reserve Members, Active Duty Service Members, Spouses and Surviving Spouses

Survey Item		All Veterans	Demobilized National Guard / Reserve	Active Duty Service members	Veteran spouses	Active Duty spouses	Surviving spouses
Satisfaction with ability to get accurate information about burial benefits	Very satisfied or Satisfied	14.3%	17.6%	23.4%	9.2%	15.9%	27.0%
	Neither satisfied nor dissatisfied	18.1%	28.4%	31.7%	15.1%	8.7%	11.0%
	Dissatisfied or Very dissatisfied	7.9%	6.3%	5.9%	2.7%	1.5%	4.0%
	I have not tried to get information	59.7%	47.7%	39.1%	73.0%	73.9%	58.0%
Percent indicating they had heard of burial benefits	Burial at a VA National or State Veterans cemetery	41.5%	46.7%	55.3%	39.1%	48.5%	51.6%
	Headstone and burial markers provided by VA at private cemeteries	27.7%	26.7%	34.6%	23.3%	20.2%	50.7%
	Presidential Memorial Certificates for next of kin	9.3%	12.4%	23.8%	5.3%	11.5%	21.4%
	Cash plot allowance	7.3%	9.4%	17.2%	4.0%	14.3%	11.1%
	Cash burial allowance	10.6%	11.8%	20.9%	8.3%	18.7%	24.1%
	Military Funeral Honors	37.9%	60.7%	65.3%	33.7%	55.0%	51.5%
	Receiving a U.S. Flag	46.1%	66.3%	70.6%	44.2%	65.2%	75.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey, Survey of Demobilized National Guard and Reserve Members, Survey of Active Duty Service Members and Surveys of Spouses and Surviving Spouses

Table 4.5-D. Information Seeking— All Veterans Compared with Demobilized National Guard and Reserve Members, Active Duty Service Members, Spouses and Surviving Spouses

Survey Item		All Veterans	Demobilized National Guard / Reserve	Active Duty Service members	Veteran spouses	Active Duty spouses	Surviving spouses
Percent who reported searching for information in the past 12 months benefits	Eligibility for VA health care	19.8%	29.4%	19.5%	9.7%	9.4%	4.3%
	VA health care facility locations	17.7%	27.8%	18.7%	6.8%	9.1%	2.5%
	VA life insurance	4.5%	6.9%	13.9%	4.9%	3.3%	3.3%
	VA home loans	9.1%	21.7%	37.4%	7.0%	19.2%	1.5%
	VA education and training	10.2%	40.3%	40.2%	5.6%	24.1%	1.3%
	VA vocational rehabilitation	3.3%	7.5%	9.9%	1.4%	3.2%	N/A
	VA burial and memorial benefits	6.2%	3.3%	10.0%	5.3%	4.9%	8.0%
	VA disability compensation and pension	12.0%	21.7%	21.2%	5.5%	8.0%	3.6%
	VA benefits for dependents and Surviving Spouses	5.3%	11.8%	18.5%	5.9%	14.3%	12.2%
	VA transition assistance	2.3%	N/A	N/A	1.9%	4.9%	0.2%
	VA prescription benefits	14.9%	15.9%	14.8%	7.7%	11.4%	4.2%

SOURCE: 2010 National Survey of Veterans — Veteran Survey, Survey of Demobilized National Guard and Reserve Members, Survey of Active Duty Service Members and Surveys of Spouses and Surviving Spouses

“N/A” indicates that the item was not asked in this version of the survey.