

## 7. VETERAN BENEFITS ADMINISTRATION PROGRAMS

The Veteran Benefits Administration (VBA) continues a tradition of providing benefits and services to the veteran population that began with the establishment of the first pension program for veterans in 1789.<sup>1</sup> Currently, VBA provides a wide range of education and income benefits and services to veterans through 58 VA regional offices. Benefits and services are provided by VBA in the following areas: disability compensation and pension, education, home loans, vocational rehabilitation and employment, and life insurance.

These five program areas are the focus of this chapter. For each area, survey data about program use, helpfulness of these programs from the veterans' perspectives, and veteran awareness and understanding of the programs are reported.

### 7.1 VA Disability Compensation and Pension Programs

In general, eligible veterans may receive two types of monetary benefits for disability, which include service-connected disability compensation and pension funds. Disability compensation is a monetary benefit paid to veterans with service-connected disabilities. VA pension programs provide income support to veterans and survivors (with wartime service) for a nonservice-connected disability or death. Disability pension programs, which serve veterans and survivors who are experiencing financial hardship, are means tested.<sup>2</sup>

**Applying for Disability Benefits.** Veterans who said they had a disabling condition were asked whether they had ever applied for disability benefits from VA. Those who said they had applied were asked the status of their most recent claim application. If they had not applied for benefits, veterans were asked the main reasons why they had not. Self-reported disabled veterans were also asked whether they agreed with the statement that getting VA disability benefits was easy. These results are displayed in Tables 7-1 through 7-6. This analysis is restricted to veterans who indicated they had a disabling condition or who refused or did not know the answer to that question. Veterans without a disabling condition who indicated they had a service-

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<sup>1</sup> VA History in Brief

<sup>2</sup> Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

connected disability rating (or who refused or did not know the answer to that question) were also asked these questions but their responses are not included in these tables.

More than 8 million veterans reported having a disabling condition (32.1 percent of the veteran population), as Table 7-1 displays. Table 7-2 illustrates that, among veterans with disabling conditions, 43.1 percent (3.5 million) indicated the condition was service-related. An additional 5.4 percent were unsure whether their condition was service-related. Almost 14 percent, or roughly 3.5 million veterans, reported they had received a service-connected disability rating. This latter number includes veterans who did not report that they had a disabling condition as well as those who did.

Table 7-1. Percent distribution of veterans with self-reported disabilities and disability ratings

	Total
Disabling condition	32.1
Disability rating	13.8
Number of veterans†	25,196,000

† Estimate of number of veterans is rounded to the nearest hundred.

Table 7-2. Percent distribution of veterans with self-reported disabilities by self-reported service-related disabilities

	Total
Service-related	43.1
Not service-related	51.5
Unsure	5.4
Total	100.0
Number of veterans†	8,089,000

† Estimate of number of veterans is rounded to the nearest hundred.

NOTE: This table only includes responses of those who indicated they had a disabling condition.

Table 7-3 indicates that, among the approximately 8.1 million veterans with a self-reported disabling condition, 43.5 percent stated that they had applied for VA disability benefits. Of those who had applied, 61 percent said that their most recent application had been approved (Table 7-4). The youngest cohort of veterans was most likely to be in process with their applications (25.4 percent) while the oldest cohort of veterans was most likely to have had their most recent application denied (24.8 percent).

Table 7-3. Percent distribution of veterans with self-reported disabilities by application for disability benefits and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Applied	43.5	65.7	55.6	58.2	40.4	31.5	34.7
Never applied	56.1	34.3	44.2	41.5	59.2	68.0	64.6
Unknown	0.4	0.0	0.2*	0.3*	0.4*	0.5*	0.7*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	8,089,000	392,100	727,200	1,739,400	1,507,300	1,785,000	1,904,600

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses from those veterans who indicated they had a disabling condition.

Table 7-4. Percent distribution of veterans by status of most recent claim application and age group among those who have applied for disability benefits

	Total	Less than 35 Years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Approved	61.0	54.9	64.7	62.3	61.6	59.4	60.6
Waiting for decision from VA regional office	12.6	19.3	13.2	12.2	13.9	12.5	8.9
Waiting for decision about appeal	4.0	6.1	5.0	4.5	5.0	3.1	1.5*
Denied	18.8	16.2	14.3	17.4	15.6	22.3	24.8
Unknown	3.6	3.5*	2.8*	3.6	3.9	2.7	4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	3,520,400	257,500	404,300	1,011,400	608,700	562,600	661,100

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated they had applied for VA disability benefits and who indicated they had a disabling condition.

Veterans with a self-reported disabling condition who did not apply for disability benefits most frequently gave the following reasons for not applying:

- Didn't think was entitled or eligible (40.6 percent);
- Didn't need the assistance (22.7 percent); and
- Not aware of VA service-connected disability program (12.7 percent).

Table 7-5. Percent distribution of veterans by reasons veterans did not apply for VA disability benefits and age group

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Not aware of VA service-connected disability program	12.7	24.2	16.2	12.8	15.9	10.4	10.4
Didn't think was entitled or eligible	40.6	38.1	42.4	41.2	43.8	40.9	37.3
Getting military disability pay	0.9	0.5*	1.2*	1.3*	0.4*	0.3	1.6
Getting disability income from another source	2.1	0.2*	0.8*	1.9*	2.7	2.8	1.6*
Didn't think disability severe enough	5.1	1.6*	3.3*	7.8	4.8	5.3	4.4
Didn't know how to apply	3.2	16.1	4.5*	3.3	4.7	2.0	1.3*
Didn't want any assistance	3.1	3.5*	1.8*	2.2*	2.0*	4.2	3.8
Didn't need assistance	22.7	15.4	17.5	14.2	20.1	27.2	27.4
Applying too much trouble or red tape	4.8	8.2*	8.8	7.6	3.2	4.0	3.5
Never thought about it	7.1	5.2*	5.7*	5.0	7.0	7.4	8.9
Other**	17.0	11.7*	19.3	22.7	15.4	14.6	17.2
Unknown	1.5	2.7*	0.3*	1.1*	1.3*	1.0*	2.3
Number of veterans†	4,534,500	134,600	321,600	722,000	892,100	1,214,400	1,231,100

\* Low precision and/or sample size for the denominator between 30 and 59.

\*\*Reasons for not applying for benefits was asked as an open-ended question with ten pre-established categories for interviewer coding of responses. When interviewers could not readily code responses into one of the pre-established categories, responses were transcribed and coded as "other." The "other" category contains a variety of responses, including: disability not service-related; lost records; inconvenience; and bad treatment by VA in past. None of the themes in the "other-specify" comments were frequent enough to permit analysis across groups.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age; percent estimates will not sum to 100 because veterans could indicate more than one reason.

NOTE: This table only includes responses of those who indicated they had a disabling condition but had not applied for VA disability benefits.

Table 7-5 also shows that older veterans were more likely than younger veterans to report that they did not need the assistance; while younger veterans were more likely than older veterans to indicate that they did not understand how to apply. It is important to note that when looking at age differences in these responses, older veterans represent a select group of these cohorts of veterans, i.e., the long-term survivors. Interpretation of their responses must take into account the fact that many members of these cohorts are no longer alive. Had they been surveyed years ago, their responses may have been different from the current respondent group.

The veterans most likely to be eligible for disability benefits are those with a self-reported service-related disability or with a disability rating. Among these veterans, about 38

percent agreed with the statement that it was or would be easy to get the disability benefits to which they are entitled. Younger veterans were somewhat less likely to agree with this statement than were older veterans.

Table 7-6. Percent distribution of veterans by ease of getting VA disability benefits and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Strongly agree	8.7	6.6*	5.4	7.7	9.9	11.0	10.3
Agree	29.2	23.0	24.9	25.5	29.9	33.3	36.4
Neither agree nor disagree	13.1	22.0	17.0	14.0	12.5	11.0	7.2
Disagree	23.1	22.0	25.4	24.5	22.5	20.8	22.7
Strongly disagree	21.9	24.5	25.3	26.1	21.3	19.1	14.9
Unknown	4.0	1.9*	2.0*	2.2*	3.9	4.8	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	4,425,400	380,600	536,000	1,233,200	771,263	665,600	818,600

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated they had a disabling condition that they thought was service-related or those who indicated they had a service-connected disability rating.

**Receiving Disability Benefits.** Veterans who said they had a disabling condition or a disability rating were asked whether they were receiving service-connected disability compensation or non-service-connected disability pension. Those who reported that they were receiving disability compensation were further asked about the importance of that compensation in meeting their financial needs. Tables 7-7 and 7-8 display these results.

As Table 7-7 indicates, nearly 9 in 10 veterans with a self-reported disabling condition or disability rating reported that they currently receive service-connected disability compensation. Only about 1 in 20 of these veterans (6.3 percent) received non-service-connected disability pension funds. This percentage does not represent the entire population of veterans receiving non-service connected disability funds, but rather the subset of veterans with a self-reported service-related disability or with a disability rating.

Table 7-7. Percent distribution of veterans by service-connected disability compensation, non-service-connected disability pension, and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Receiving service-connected disability compensation	88.2	94.1	91.7	89.4	89.6	82.7	86.5
Receiving non-service-connected disability pension	6.3	1.4*	2.5*	6.9	5.1	11.1	5.8
Receiving both compensation and pension	2.0	0.0	2.3*	1.5	3.1	2.0	2.6
Receiving neither compensation nor pension	2.3	1.4*	2.4*	1.5*	2.0	3.3	2.7
Unknown	1.2	3.1*	1.1*	0.7*	0.2*	0.9*	2.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of veterans†</b>	<b>2,982,700</b>	<b>195,800</b>	<b>327,600</b>	<b>875,100</b>	<b>506,400</b>	<b>460,000</b>	<b>604,900</b>

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated that they received regular disability payments from the VA and who either indicated that they had a disabling condition or that they had a service-connected disability rating or refused or did not know the answer to any of those questions.

Table 7-8. Percent distribution of veterans receiving service-connected disability compensation by importance of service-connected disability compensation to meeting financial needs and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Extremely important	36.1	42.9	44.9	43.3	35.1	27.7	24.9
Very important	26.3	19.2	22.4	19.8	25.8	33.4	35.4
Moderately important	14.8	11.1	15.5	13.9	12.7	14.7	19.1
Slightly important	12.9	13.7	9.5	11.6	15.3	14.9	13.1
Not at all important	8.5	11.0	6.6	10.0	10.2	7.6	6.1
Unknown	1.4	2.1*	1.1*	1.4*	0.9*	1.7*	1.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of veterans†</b>	<b>2,692,200</b>	<b>184,300</b>	<b>307,900</b>	<b>795,200</b>	<b>469,600</b>	<b>389,600</b>	<b>539,100</b>

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated they were receiving service-connected disability compensation.

Approximately 62 percent of veterans receiving service-connected disability compensation said that their disability payments were extremely or very important to meeting their financial needs. Across all age groups, at least 60 percent of veterans consistently said that these payments were extremely or very important to meeting their financial needs.

**Understanding Disability Benefits.** Veterans who said they had a service-related disability were asked how strongly they agreed with the statement that they thoroughly understood the disability benefits to which they are entitled. Tables 7-9 and 7-10 display these results.

Table 7-9. Percent distribution of veterans by understanding of disability benefits and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Strongly agree	15.1	12.1	12.8	16.6	15.9	18.3	12.5
Agree	36.1	25.1	30.4	35.1	33.8	42.5	44.2
Neither agree nor disagree	12.0	14.1	13.0	12.5	15.6	10.2	8.0
Disagree	21.2	28.2	27.2	21.8	19.4	15.3	19.2
Strongly disagree	12.6	20.2	15.8	12.1	11.8	11.5	8.5
Unknown	3.0	0.3*	0.8*	1.9	3.5	2.2	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	4,425,400	350,600	536,000	1,233,200	771,300	665,600	818,600

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated they had a disabling condition that they thought was service-related

Table 7-10. Percent distribution of veterans receiving service-connected disability compensation by understanding of disability benefits and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Strongly agree	20.5	14.5	17.8	22.3	22.1	25.5	16.7
Agree	42.0	30.5	34.9	39.4	40.0	47.4	52.0
Neither agree nor disagree	11.6	18.9	14.1	11.7	14.2	8.6	7.3
Disagree	17.3	22.4	24.6	18.6	15.6	11.2	14.6
Strongly disagree	6.0	13.2	7.9	6.1	5.5	5.0	3.8
Unknown	2.6	0.5	0.7	1.9	2.6	2.3	5.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	2,692,200	184,300	307,900	795,200	469,600	389,600	539,100

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

NOTE: This table only includes responses of those who indicated they received service-connected disability compensation.

Approximately 51 percent of these veterans agreed that they thoroughly understood the benefits to which they are entitled, while about 34 percent disagreed. Younger veterans were less likely than older veterans to agree that they thoroughly understood their benefits.

It should be noted, however, that not all of these veterans actually received service-connected disability compensation. Those who did not receive this compensation, especially those who had not been through the application process, may not have felt that they thoroughly understood the benefits to which they were entitled. Table 7-10 presents the same information as Table 7-9 based on only those veterans who indicated that they received service-connected disability compensation. Of those veterans, 62.5 percent agreed that they understood their benefits, while 23.3 percent disagreed. The age difference noted among all disabled veterans is still apparent among veterans receiving service-connected disability compensation. Among younger veterans who received service-connected disability compensation, a substantial proportion (35.6 percent among those less than 35 years of age and 32.5 percent among those between 35-44 years of age) disagreed that they understood their benefits, compared to about 16 percent of those in the 65-74 age group, and 18.4 percent of those in the 75 and older age group.

## **7.2 Educational Programs**

VBA education programs provide veterans with educational resources to supplement opportunities missed because of military service. These programs are also meant to help the armed forces and reserves to recruit and retain members. For members of the armed forces, VA educational benefits also assist in the adjustment to civilian life.<sup>3</sup>

The provisions of VA-provided education programs have changed over the years, which may have influenced veterans' use of educational benefits. Because of these changes in benefits related to period of service, many survey responses in this section are examined by period of service. There have been five major education initiatives for veterans, including the following:

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<sup>3</sup> Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

- In 1944, the Serviceman’s Readjustment Act provided World War II (WWII) veterans with up to 4 years of education or training assistance, including tuition, books, fees, supplies, and a subsistence allowance.
- In 1952, the Veterans’ Readjustment Assistance Act, directed at Korean War veterans, reduced financial benefits and imposed new restrictions on veterans using the benefit. Veterans were permitted a maximum of 36 months of education/training and were expected to pay tuition costs out of subsistence allowances.
- In 1966, the Veterans’ Readjustment Benefits Act, provided Vietnam and Vietnam-era veterans one month (and later 1½ months) of educational benefits for each month of service.
- In 1977, the Post-Vietnam Era Veterans Educational Assistance Act provided 2:1 matching funds to service members for their contributions to an education fund.
- In 1984, the Veterans Educational Assistance Act, popularly known as the Montgomery GI Bill, provided educational assistance in exchange for completing 3 years of active duty or 2 years of active duty and 4 years in the reserve. The service member was also required to contribute to an educational fund.<sup>4</sup>

This section describes survey results on VA education benefit use, barriers to use, and expectations for future benefit use.

**Education Benefit Use.** Respondents were asked whether they had received any education or training benefits from VA. If so, they were asked how they used their education benefit and how important their VA education benefit had been in helping them to meet their education goals or preparing them to get a better job. These results are displayed in Tables 7-11 through 7-13.

Overall, 40.1 percent of veterans said they had used VA education or training benefits since they left the military (Table 7-11). The percentage of those reporting that they had used these benefits was highest for those who served during the Vietnam era (49.2 percent) and lowest for those who had served during the Gulf War (30.2 percent). The proportion of veterans using education-training benefits among those who served during the Gulf War will likely increase over the next few years because veterans generally have up to ten years after their separation to use their education-training benefits. (See Table 7-15 for expectations about future use.)

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<sup>4</sup> VA History in Brief

Table 7-11. Percent distribution of veterans by education or training benefits (other than vocational rehabilitation) and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Received education or training benefits	40.1	42.1	38.0	42.1	37.1	49.2	34.7	30.2
Did not receive education or training benefits	59.5	57.1	61.7	57.7	62.3	50.4	65.1	69.5
Unknown	0.4	0.8	0.3*	0.2*	0.6	0.4*	0.2*	0.3*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	5,149,100	1,680,600	4,245,600	6,426,500	9,057,200	7,005,000	3,483,600

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

Among those who had used their educational and training benefits, most veterans (60.5 percent) used their benefits for college or university study (Table 7-12). Approximately 38 percent used their benefits for business, technical, or vocational training, and 15.3 percent used them for apprenticeship or on-job training programs. Based on these responses, the proportions of veterans using these benefits for college or university study or for business, technical and vocational training appear to have steadily increased in more recent periods of service while the percentage of veterans using the benefits for apprenticeship or on-job training has decreased in more recent periods of service. This trend may reflect changes in labor market education requirements.

Approximately 67 percent of veterans who had used VA educational and training benefits indicated that these benefits were either extremely or very important in helping them meet their educational or career goals (Table 7-13). When veterans' responses were examined across period of service, the percentage of veterans emphasizing the importance of these benefits to achieving their goals steadily increased to a high of 80 percent among Gulf War veterans. This reflects enlistment incentives promulgated in recent years, which have encouraged people to volunteer by emphasizing the education benefits they can obtain through military service.

Table 7-12. Percent distribution of veterans by use of education and training benefit and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
College or university coursework for bachelor or graduate degree	60.5	51.3	54.3	55.5	58.8	63.8	67.2	75.0
Business/technical/vocational training for certificate/ diploma	37.5	34.9	39.3	38.2	39.6	39.2	40.0	35.4
Apprenticeship or on-job training program	15.3	22.2	17.5	15.3	11.9	14.5	12.0	10.5
Took correspondence courses	9.6	8.8	9.8	8.3	13.5	11.4	7.4	6.9
Flight training	3.7	7.0	5.8	4.8	4.5	2.8	2.2	1.7*
Tutorial assistance, refresher courses, or deficiency training	8.6	8.7	6.2	9.0	9.3	8.5	8.1	7.0
Teacher certification program	2.5	2.1	2.3	1.8	2.1	2.6	3.3	2.3*
Other	4.1	4.7	4.7	6.1	5.4	3.7	2.2	3.6
Unknown	0.5	0.8	0.4*	0.4*	0.7*	0.2*	0.3*	0.2*
Number of veterans†	10,178,300	2,207,400	643,700	1,796,700	2,420,600	4,494,000	2,445,600	1,060,900

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service; percent estimates will not sum to 100 because veterans could indicate more than one use of education and training benefits.

NOTE: This question was asked of those who indicated they had received any education or training benefits from the VA since they left the military or who refused or did not know the answer to that question.

As discussed earlier, when looking at age differences (or period of service differences) in responses, older veterans represent a select group among these cohorts of veterans, the long-term survivors. Interpretation of their responses must take into account that a higher proportion of these cohorts have died. Had those missing veterans been surveyed years ago, their responses may have been different from those of the current respondent group. Moreover, these questions about the impact of educational benefits on their lives ask older veterans to recall feelings and facts from many years ago. Their responses may be somewhat biased by the extended length of time between the events and the current survey.

Table 7-13. Percent distribution of veterans by importance of education and training benefits in meeting educational goals or preparing for better job and period of service

	Total	World War II	Between War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Extremely important	37.4	33.4	36.2	35.1	32.3	36.9	44.5	55.0
Very important	29.3	30.8	29.7	28.9	31.1	30.2	26.2	25.0
Moderately important	14.4	14.1	12.4	14.0	16.2	14.3	14.0	11.0
Slightly important	7.8	8.2	7.4	8.4	8.8	7.8	6.8	3.7
Not at all important	10.4	12.5	13.5	12.8	10.5	10.3	7.5	4.6
Unknown	0.7	1.0	0.8*	0.8*	1.1*	0.5*	1.0	0.7*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	10,178,300	2,207,400	643,700	1,796,700	2,420,600	4,494,000	2,445,600	1,060,900

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This question was asked of those who indicated they had received any education or training benefits from the VA since they left the military or who refused or did not know the answer to that question.

**Understanding Education Benefits.** Respondents were asked how strongly they agreed with a statement that they thoroughly understood VA education and training benefits to which they were entitled. These results are displayed in Table 7-14. Overall, about 47 percent of eligible veterans agreed that they understand VA educational/training benefits to which they were entitled.

Table 7-14. Percent distribution of veterans by understanding of education and training benefits and period of service

	Total	Vietnam Era	Post-Vietnam Era	Gulf War
Strongly agree	13.4	14.1	14.1	18.3
Agree	33.5	33.1	29.7	30.6
Neither agree nor disagree	15.8	17.1	15.5	13.7
Disagree	20.0	20.5	21.7	21.1
Strongly disagree	12.3	12.0	17.4	15.6
Unknown	5.0	3.1	1.6	0.7
Total	100.0	100.0	100.0	100.0
Number of veterans†	23,246,700	8,614,600	6,192,500	3,134,700

† Estimates of number of veterans are rounded to the nearest hundred.

NOTE: This table excludes veterans who didn't believe they were entitled to or eligible for education and training benefits. The "total" column includes responses for all periods of service.

**Future Education Benefit Use.** In general, veterans are entitled to use their education and training benefit for up to 10 years after discharge from service. Veterans who had been discharged within the past 10 years were asked how likely they were to use these benefits in the future. Veterans who said they were not at all likely to use their VA education benefits were asked to state the main reasons why they were not likely to do so. These results are displayed in Tables 7-15 and 7-16.

Table 7-15. Percent distribution of veterans by likelihood of using VA benefits for education or training and period of service

	Total	Vietnam Era	Post-Vietnam Era	Gulf War
Very likely	37.5	24.1	29.3	37.5
Somewhat likely	25.7	26.9	27.5	25.7
Not at all likely	35.6	47.8	42.2	35.6
Unknown	1.2	1.2*	1.0	1.2
Total	100.0	100.0	100.0	100.0
Number of veterans†	3,364,400	479,400	2,127,700	3,364,400

† Estimates of number of veterans are rounded to the nearest hundred.

NOTE: This question was only asked of veterans who were within 10 years of their discharge or release date.

Among veterans who had been discharged within the last 10 years, 63.2 percent said that they are somewhat or very likely to use their educational benefits in the future (Table 7-15). Not surprisingly, the proportion was smallest among Vietnam Era veterans, and largest among Gulf War veterans. Among those who said they were not at all likely to use their benefits, the most common specific reason given for not using these benefits was that they do not need education or training (26.3 percent). Nearly one in five veterans said they did not believe they were entitled to these benefits (19.2 percent).

Table 7-16. Percent distribution of veterans by reasons veterans will not use VA educational or training benefits and period of service

	Total	Vietnam Era	Post-Vietnam Era	Gulf War
Not aware of VA education or training benefits	12.0	3.1*	10.7	12.0
Didn't believe entitled or eligible for education or training benefits	19.2	12.1	17.6	19.2
Did not know how to apply for education or training benefits	1.9	0.1*	1.9	1.9
Did not need any education or training	26.3	38.9	29.1	26.3
Did not need or want assistance from VA	7.8	9.8	8.9	7.8
Too much trouble or red tape	3.6	1.4*	3.0	3.6
Never considered getting any education or training from VA	2.7	3.1*	2.8	2.7
Did not pay into training funds during active duty	0.7*	0.2*	0.9*	0.7*
Other**	38.1	39.1	37.9	38.1
Unknown	0.8*	0.4*	0.8*	0.8*
Number of veterans†	1,240,300	235,200	919,800	1,240,300

\* Low precision and/or sample size for the denominator between 30 and 59.

\*\*Reasons for not applying for benefits was asked as an open-ended question with ten pre-established categories for interviewer coding of responses. When interviewers could not readily code responses into one of the pre-established categories, responses were transcribed and coded as "other." The "other" category contains a variety of responses, including: already have a good job; no time for educational activities; and not interested in getting more education. None of the themes in the "other-specify" comments were frequent enough to permit analysis across groups.

† Estimate of number of veterans is rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one use of education and training benefits.

NOTE: This question was asked of those who were within 10 years of their discharge or release date and who indicated that they were not at all likely to use VA benefits for education or training or refused or didn't know the answer to that question.

### 7.3 Vocational Rehabilitation and Employment Services

The Vocational Rehabilitation and Employment Program (VR&E) helps veterans with service-connected disabilities become employable in order to obtain and maintain suitable employment. When the severity of disability prohibits suitable employment, VR&E assists those veterans in achieving independence in daily living. Additionally, VR&E provides educational and vocational counseling for eligible service members, veterans, and dependents.<sup>5</sup>

Veterans responding to the section of questions concerning disabilities also were asked whether they had ever used VA vocational rehabilitation services. If they reported they had not used VA vocational rehabilitation services, veterans then were asked the main reason why they had not. Veterans who reported they had used VA vocational rehabilitation services were asked how important these services were in meeting their education goals or obtaining employment. Results for veterans who report receiving service-connected disability compensation are displayed in Tables 7-15 through 7-17. Analyses for this report were restricted to this group because vocational rehabilitation services are particularly relevant for this group of veterans.

About 1 in 5 veterans who reported receiving service-connected disability compensation also reported that they received vocational rehabilitation services from VA at some point (Table 7-17). The proportion of veterans indicating that they had received vocational rehabilitation services from VA varied by period of service. The lowest proportion receiving VA vocational rehabilitation services were in military service between the WWII and Korean Conflict eras (14.4 percent) and the largest proportions serving in the post-Vietnam Era (24.6 percent) and during the Gulf War (23.2 percent).

Table 7-18 shows that, among veterans who said they had not received VA vocational rehabilitation services from VA, the most common reason was, not needing any financial assistance from VA (30.0 percent). About 1 out of 8 veterans said that they had not received these services from VA because they never considered applying (13.3 percent), while more than 1 in 10 said they did not because they didn't think their disability was severe enough (11.4 percent). Veterans from earlier periods of service were more likely to report that they had never considered applying than were veterans serving in the later periods of service.

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<sup>5</sup> Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

Table 7-17. Percent distribution of veterans by use of vocational rehabilitation services from VA and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Yes	21.1	14.1	14.4	14.7	14.4	20.6	24.6	23.2
No	78.3	84.5	85.0	84.7	85.2	79.1	75.0	76.5
Unknown	0.6	1.4	0.6*	0.6*	0.4*	0.3*	0.4*	0.3*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	2,692,200	604,800	205,500	426,000	643,600	1,327,600	1,114,400	612,700

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This table only includes responses of those who reported that they received service-connected disability compensation.

Table 7-18. Percent distribution of veterans by reasons veterans have not used any VA vocational rehabilitation services and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Didn't think disability was severe enough	11.4	12.2	10.2	11.3	9.9	11.7	12.6	12.1
Didn't know how to apply for or get needed benefits	6.5	4.9	6.4*	4.4	4.3	6.3	6.6	8.2
Didn't want financial assistance from VA	1.4	1.4	1.6*	1.8	2.4	1.6	1.2	1.0*
Didn't need financial assistance from VA	30.0	32.4	30.3	36.4	35.4	32.3	30.9	23.0
Applying was too much trouble or red tape	3.7	4.1	6.1	4.9	4.2	3.8	4.3	4.3
Never considered applying	13.3	16.6	14.8	14.7	13.5	12.1	11.2	11.1
Got assistance from somewhere else	2.9	3.5	4.0	3.4	3.3	3.0	1.9	1.8
Got better/didn't need assistance any more	4.0	5.7	6.1	5.0	4.4	4.3	3.5	2.0
Just had claim approved	0.6*	0.2*	0.4*	0.3*	0.6*	0.5*	0.3*	1.1*
Other**	35.2	27.0	31.7	29.4	34.5	35.0	37.7	43.0
Unknown	3.4	5.4	3.2*	2.7	1.6	2.6	1.5	2.0*
Number of veterans†	2,107,100	510,900	174,700	361,000	548,500	1,050,600	836,300	469,000

\* Low precision and/or sample size for the denominator between 30 and 59.

\*\*Reasons for not using vocational rehabilitation benefits was asked as an open-ended question with nine pre-established categories for interviewer coding of responses. When interviewers could not readily code responses into one of the pre-established categories,

responses were transcribed and coded as “other.” The “other” category contains a variety of responses, including: issues related to age or disability; denied benefits; not eligible for benefits; and lack of awareness of benefits. None of the themes in the “other-specify” comments were frequent enough to permit analysis across groups.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service; percent estimates will not sum to 100 because veterans could indicate more than one reason.

NOTE: This table only includes responses of those who indicated that they received service-connected disability compensation and had never used vocational rehabilitation services from VA.

Interpretation of older veterans’ responses must take into account that many members of these cohorts are no longer alive. Had those missing veterans been surveyed years ago, their responses may have been different from the current respondent group. Moreover, these questions ask older veterans to recall feelings and explanations from many years ago. Their responses also may be somewhat biased by the extended length of time between the events and the current survey.

Table 7-19 illustrates that overall, about 69 percent of veterans who received VA vocational rehabilitation services said that these services were extremely or very important in meeting their educational goals or helping them get a job. The proportion of veterans reporting that these services were extremely or very important increased in more recent periods of service. It ranged from 61 percent for those who served during World War II to just under 77 percent for those who served during the Gulf War. Once again, period of service differences may reflect actual differences in the importance of vocational rehabilitation, or it may reflect memory bias or unique characteristics of the surviving members of the older cohorts of veterans.

Table 7-19. Percent distribution of veterans by importance of vocational rehabilitation services in meeting educational goals or obtaining employment and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Extremely important	41.7	23.9	31.6	36.2	40.1	38.8	49.4	54.0
Very important	26.9	37.1	34.5	29.1	24.0	28.6	23.0	22.9
Moderately important	10.7	11.2	9.0*	12.9	9.1	10.0	11.7	11.9
Slightly important	6.0	9.7	9.8*	7.4	7.9	7.2	4.4	2.6*
Not at all important	12.5	14.6	15.1	12.5	17.6	14.4	9.5	5.4*
Unknown	2.2	3.5*	0.0	1.9*	1.3*	1.0*	2.0*	3.2*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	567,600	85,200	29,600	62,700	92,800	272,900	273,900	142,100

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This table only includes responses of those who indicated that they received service-connected disability compensation and had received vocational rehabilitation services from VA.

## 7.4 Home Loan Guaranty Program

The Home Loan Guaranty Program provides housing credit assistance to veterans and service persons with the objective of enabling entry into the home-buying market. Assistance is provided through the Government's partial guaranty of loans made by private lenders in lieu of the substantial down payment and other investment safeguards required in conventional mortgage transactions. Veterans' loans may be used to purchase a home, to purchase a residential unit in certain condominium projects, to build a home, to refinance an existing home loan, or to improve a home by installing solar heating or other energy conservation measures.<sup>6</sup>

Respondents were asked whether they owned their current residence, and whether they had received any home loans since they left the military. Veterans who responded affirmatively were asked if they had used VA home loan program to purchase a home, make home improvements, or refinance a home loan. Veterans who had not used VA home loan program were asked the main reasons why they did not. These results are displayed in Tables 7-20 – 7-22.

<sup>6</sup> Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

Nearly 4 out of 5 veterans (78.1 percent) owned their current residence, as Table 7-20 indicates. As might be expected, the percentage of home ownership steadily increased from 44.8 percent in the youngest age groups to 88 percent of those in the 65-74 age group and 85.5 percent of those in the 75 and older age group.

Table 7-20. Percent distribution of veterans by current living quarters and age

	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
Owned/being bought by vet or someone in vet's household	78.1	44.8	66.5	77.3	84.8	88.0	85.5
Rented for cash	17.6	41.7	28.4	19.4	12.3	9.4	10.9
Occupied without payment of cash rent	3.8	13.1	4.8	2.9	2.3	2.2	3.0
Unknown	0.5	0.4*	0.3*	0.4	0.6	0.4	0.6*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,196,000	2,288,600	3,030,300	5,415,100	4,946,000	5,256,400	4,116,100

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age.

Among those veterans who had ever gotten a loan to purchase a home, make home improvements, or refinance a home loan, about 60 percent had used a VA loan at some point. This proportion varied little by age group (Table 7-21).

Table 7-21. Percent distribution of veterans by use of loans obtained through VA loan program and age

	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
Purchase a home	57.8	59.7	61.5	62.1	55.1	54.0	57.5
Make home improvements	1.1	0.3*	0.1*	1.0	1.3	1.3	1.4
Refinance a home loan	4.7	7.7	8.2	6.5	4.7	2.2	1.8
No VA loan used	40.7	40.3	38.0	36.3	43.5	44.3	40.4
Unknown	0.9	0.0	0.4*	0.8	1.0	1.0*	1.8
Number of veterans†	14,434,000	840,200	1,571,000	3,412,800	3,213,500	3,080,700	2,228,400

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age; percent estimates will not sum to 100 because veterans could indicate more than one use.

NOTE: This question was asked only of those who responded that they had gotten any loans to purchase a home, make home improvements, or refinance a home loan or who refused or did not know the answer to this question.

Table 7-22 displays the reasons veterans gave for not using a VA loan to buy a home. About 1 in 5 respondents (19.3 percent) said lack of awareness of the program was why they had not used a VA loan. This varied little by age, with the exception of the under-35 age group, where only about 12 percent gave this reason. The older age groups were more likely than their younger counterparts to say that they did not need or want loan assistance from VA. This ranged from a low of 7.7 percent in the under age 35 group to a high of 29.1 percent in the age 75 and older group of veterans. About 1 in 10 veteran homebuyers thought that applying for a VA loan would be too much trouble or red tape. This proportion was higher among the middle cohorts (12-15 percent) and lower among the youngest and oldest cohorts (10 percent and 7.9 percent, respectively).

Table 7-22. Percent distribution of veterans by reasons veterans did not use VA loan program and age

	Total	Less Than 35 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75 Years or Older
Not aware of VA loan program	19.3	12.5	16.4	17.5	22.7	19.0	21.1
Thinks not eligible for VA loan	11.3	7.4	16.7	9.7	15.9	10.4	5.9
Did not know how to apply for a loan	4.4	6.0*	6.4	5.5	4.8	3.3	2.3
Did not need or want loan assistance from VA	18.6	7.7	10.5	12.9	18.2	23.2	29.1
Thinks applying for VA loan too much trouble or red tape	10.8	10.0	11.7	14.7	11.5	9.1	6.9
Never considered getting a loan from VA	10.7	5.6*	5.4	10.1	11.0	12.5	14.2
Thinks amount needed larger than VA maximum	1.9	3.5*	4.8	1.7	2.3	0.9*	0.3*
Thinks VA inspection or appraisal requirements too stringent	1.2	0.9*	3.8	1.0*	1.4	0.7*	0.2*
Thinks VA funding fee too high	3.4	5.9	4.1	5.6	3.1	2.0	1.3*
Thinks other fees or costs too high (e.g., closing costs)	2.6	6.0	2.2*	3.3	3.6	1.4*	0.7*
Thinks no adjustable rates available	0.4*	1.2*	0.5*	0.2*	0.6*	0.1*	0.1*
Thinks seller would not sell if used VA loan	1.2	0.7*	1.0*	1.5	1.9	0.7*	0.5*
Thinks wouldn't qualify for VA loan	1.8	2.5*	3.7*	1.7	1.8	1.5	0.7*
Applied but not approved for VA loan	2.1	4.2*	2.1*	2.4	1.1*	1.9	2.1
Other**	27.1	39.4	32.7	30.4	22.5	25.2	23.6
Unknown	3.3	2.5*	2.3*	1.6	3.2	4.2	5.7
Number of veterans†	5,879,000	338,800	597,400	1,239,400	1,397,200	1,365,900	899,400

\* Low precision and/or sample size for the denominator between 30 and 59.

\*\*Reasons for not using a VA loan was asked as an open-ended question with ten pre-established categories for interviewer coding of responses. When interviewers could not readily code responses into one of the pre-established categories, responses were transcribed and coded as "other." The "other" category contains a variety of responses, including: assumed an existing loan; could get better rates with a commercial loan; and loan process took too long. None of the themes in the "other-specify" comments were frequent enough to permit analysis across groups.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans did not provide their age; percent estimates will not sum to 100 because veterans could indicate more than one reason.

NOTE: This question was asked of those who indicated they had not used the VA loan program to purchase a home, make home improvements, or refinance a home loan.

## 7.5 Life Insurance Program

Government life insurance programs were created to provide life insurance at a “standard” premium rate to members of the armed forces who are exposed to the extra hazards of military service, especially the deadly hazards of war. Few commercial insurance companies offer insurance that includes coverage against death while in the armed forces. Those that do offer such policies charge a high premium because of the additional risk. Members leaving the armed forces are eligible to maintain their government insurance through VA following discharge. In general, new life insurance programs were created for each wartime period after World War I<sup>7</sup>, so this discussion includes comparisons by period of service.

Respondents were asked whether they were currently covered by VA life insurance, and whether they had any other life insurance. If they were not covered by VA life insurance, respondents were asked what were the main reasons they were not. All respondents were asked how much they agreed with the statement that they understood VA life insurance benefits to which they are entitled. These results are displayed in Table 7-23 – 7-24.

Only 10.8 percent of all respondents said they were covered by VA life insurance. This proportion varies substantially by period of service, however. Veterans from the three earliest service periods are more likely to have VA life insurance (21.0-27.2 percent) compared to veterans from the later service periods (5.7-12.9 percent).

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<sup>7</sup> Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

Table 7-23. Percent distribution of veterans by life insurance from VA and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Has life insurance from VA	10.8	23.5	27.2	21.0	8.1	5.7	8.1	12.9
Does not have life insurance from VA	86.5	74.7	71.4	77.5	89.7	91.2	88.0	83.3
Unknown	2.7	1.8	1.4	1.5	2.2	3.1	4.0	3.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	5,149,100	1,680,600	4,245,600	6,426,500	9,057,200	7,005,000	3,483,600

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This table excludes veterans who received a medical discharge from the National Guard or Reserves but never served on active duty.

About 75 percent of veterans had life insurance coverage from another source than VA. This proportion did not vary much by service period, as Table 7-24 illustrates.

Table 7-24. Percent distribution of veterans by life insurance from other sources and period of service

	Total	World War II	Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post-Vietnam Era	Gulf War
Has life insurance from sources other than VA	75.0	68.6	71.7	73.4	78.3	80.3	77.1	70.1
Does not have life insurance from sources other than VA	24.3	30.4	27.4	25.8	21.1	19.1	22.3	29.3
Unknown	0.7	1.0	0.9*	0.8	0.6	0.6	0.6	0.6*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	5,149,100	1,680,600	4,245,600	6,426,500	9,057,200	7,005,000	3,483,600

\* Low precision and/or sample size for the denominator between 30 and 59.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This table excludes veterans who received a medical discharge from the National Guard or Reserves but never served on active duty.

Table 7-25 displays reasons veterans gave for why they did not have VA life insurance. Among veterans without VA life insurance, the largest proportion said they did not have VA life insurance because they were not aware of VA insurance benefits (34.6 percent). Veterans who served during WWII and between WWII and the Korean Conflict were least likely to say they were not aware of VA life insurance benefits (17.1 percent and 18.1 percent, respectively), while about twice as many of those serving after the Korean Conflict gave this reason.

The second-most common reason among all veterans (13.0 percent) was that they didn't believe they were eligible for VA life insurance benefits. Proportionately more veterans who served in recent service periods said they did not believe they were eligible, compared to veterans who served in earlier periods. Among veterans who served from WWII to the Korean Conflict, another common reason was allowing their policy to lapse (15.1-20.9 percent). Among those who served after the Korean Conflict, the proportion giving this reason was much lower (about 6 percent of each service period group).

Table 7-25. Percent distribution of veterans by reasons for not having VA life insurance coverage and period of service

	Total	During World War II	Between World War II and Korea	During the Korean Conflict	Between the Korean Conflict and Vietnam	During the Vietnam Era	Post-Vietnam Era	Gulf War
Not aware of VA insurance benefits	34.6	17.1	18.1	24.7	39.7	41.7	39.0	32.4
Didn't believe entitled or eligible	12.8	6.0	8.2	8.0	15.2	13.0	15.4	11.0
Did not know how to apply for benefits	3.4	2.2	2.4	2.8	3.7	3.9	4.1	3.6
Did not need any insurance	9.1	10.9	11.1	10.5	9.1	9.1	8.1	9.1
Did not need or want assistance from the VA	3.7	5.4	4.8	4.0	3.7	3.1	2.8	4.0
Too much trouble or red tape	0.8	0.9	0.2*	0.6	0.5	0.8	0.9	1.3
Never considered getting any insurance from the VA	6.8	6.4	6.6	7.3	7.7	7.0	5.6	5.7
Elected to forgo coverage while on active duty	0.7	1.2	2.4	1.8	0.8	0.3	0.6*	0.6*
Never converted active duty life insurance policy to veterans policy	7.8	12.0	10.2	10.1	6.2	6.8	6.1	6.8
Allowed policy to lapse	9.6	20.9	16.6	15.1	6.2	6.3	6.3	5.6
Other**	25.3	28.3	27.3	27.3	22.4	24.4	27.5	34.1
Unknown	4.1	5.9	8.3	5.5	3.9	3.1	3.7	3.4
<b>Number of veterans†</b>	<b>21,695,100</b>	<b>3,847,700</b>	<b>1,199,700</b>	<b>3,292,900</b>	<b>5,762,100</b>	<b>8,254,800</b>	<b>6,161,400</b>	<b>2,903,100</b>

\* Low precision and/or sample size for the denominator between 30 and 59.

\*\*Reasons for not having VA life insurance was asked as an open-ended question with ten pre-established categories for interviewer coding of responses. When interviewers could not readily code responses into one of the pre-established categories, responses were transcribed and coded as "other." The "other" category contains a variety of responses, including: already covered or converted to private insurance; cost; and not having any insurance. None of the themes in the "other-specify" comments were frequent enough to permit analysis across groups.

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service; percent estimates will not sum to 100 because veterans could indicate more than one reason.

NOTE: This question was asked only of those who indicated they are not currently covered by life insurance from the VA; also, this table excludes veterans who received a medical discharge from the National Guard or Reserves but never served on active duty.

**Understanding VA Life Insurance Benefits.** As Table 7-26 displays, only about 1 in 4 veterans agreed that they thoroughly understood VA life insurance benefits to which they are entitled. Compared to their later-serving counterparts, veterans from earlier service periods were more likely to agree that they thoroughly understood VA life insurance benefits to which they are entitled.

Table 7-26. Percent distribution of veterans by understanding of life insurance benefits and period of service

	Total	During World War II	Between World War II and Korea	During the Korean Conflict	Between the Korean Conflict and Vietnam	During the Vietnam Era	Post-Vietnam Era	Gulf War
Strongly agree	5.3	8.8	10.1	8.2	4.3	3.8	4.6	6.9
Agree	18.0	29.7	29.1	27.5	14.8	12.0	13.5	20.0
Neither agree nor disagree	15.1	15.0	13.5	13.9	15.5	15.2	15.9	15.3
Disagree	27.3	22.5	22.6	23.6	27.7	29.3	29.1	27.8
Strongly disagree	25.4	8.9	10.6	15.7	26.4	32.4	32.8	27.7
Unknown	8.9	15.1	14.1	11.1	11.3	7.3	4.1	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	5,149,100	1,680,600	4,245,600	6,426,500	9,057,200	7,005,000	3,483,600

† Estimates of number of veterans are rounded to the nearest hundred; the total estimate is smaller than the sum of the groups because veterans could indicate more than one period of service.

NOTE: This table excludes veterans who received a medical discharge from the National Guard or Reserves but never served on active duty.