



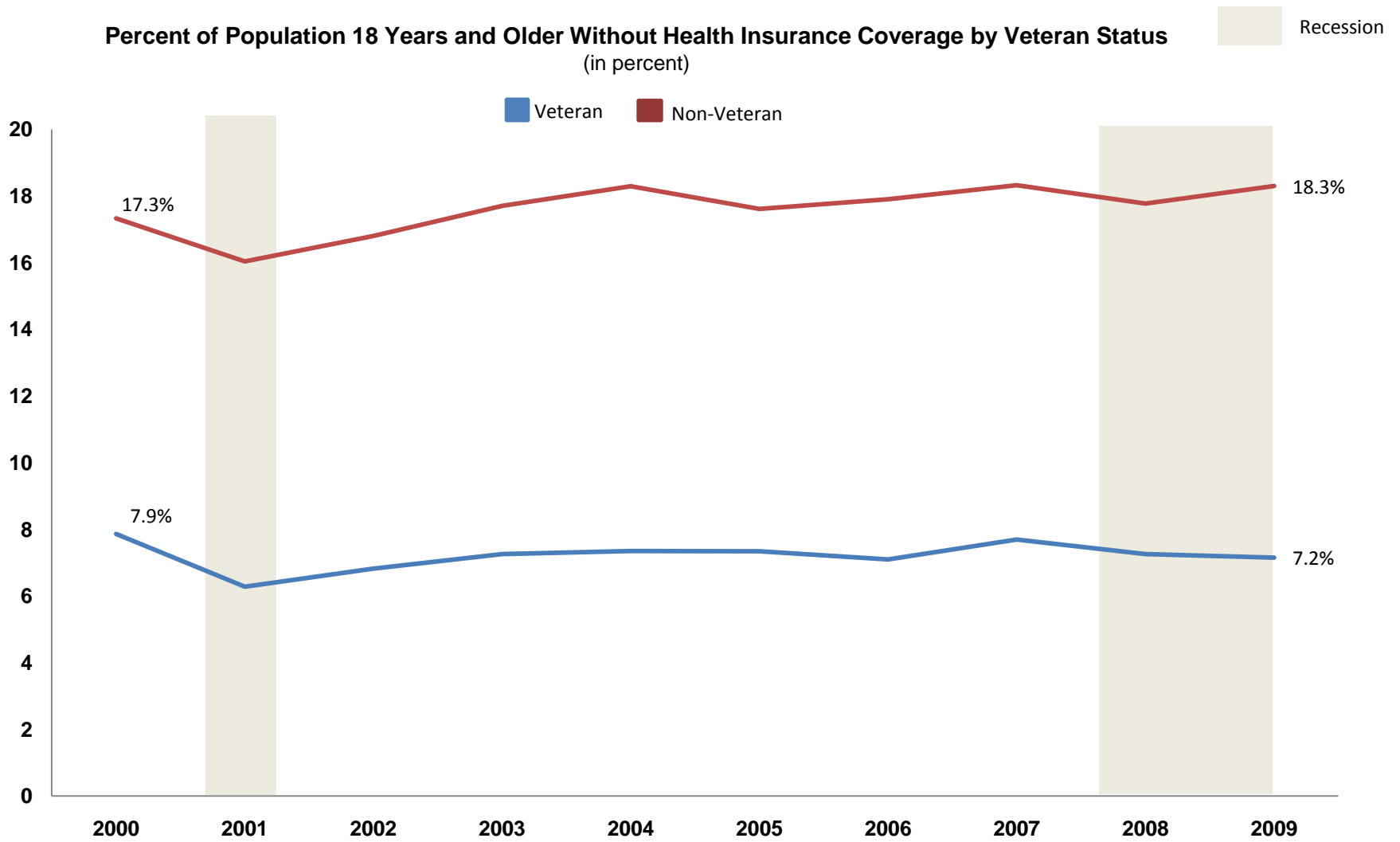
Health Insurance Coverage, Poverty, and Income of Veterans: 2000 to 2009

Prepared by the National Center for Veterans Analysis and Statistics
February 2011

Data Source and Methods

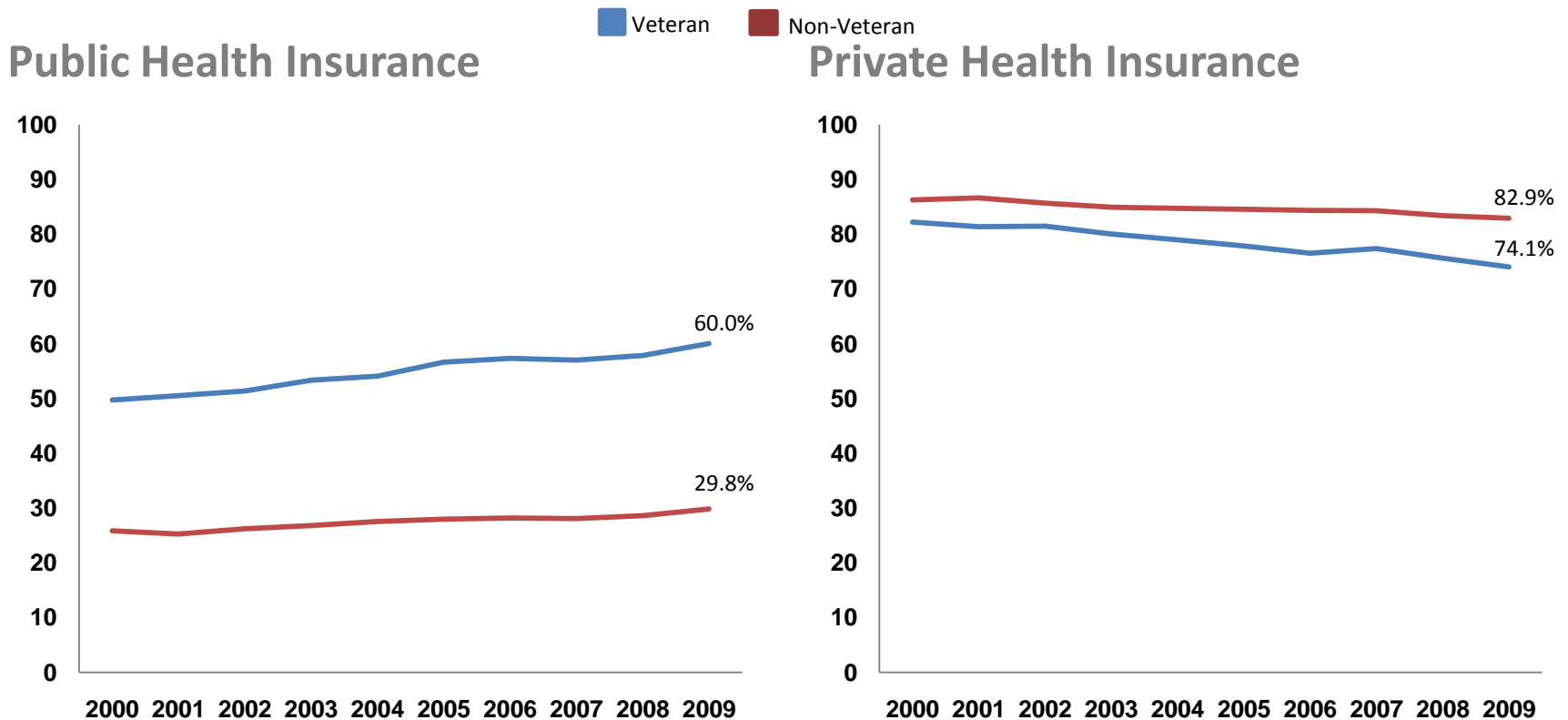
- Data for this analysis come from 10 years of the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS).
 - The ASEC collects data over a 3-month period (February to April) each year as a supplement to the basic monthly CPS.
 - The ASEC asks a series of questions about health care coverage in the previous calendar year.
- **Health insurance coverage** is broadly categorized as private coverage or public coverage (i.e., Medicare, Medicaid, CHAMPVA).
- **Poverty** is defined here as incomes below 100 percent of the poverty threshold.
- **Income** in this analysis is based solely on total personal money income and does not include noncash benefits. Income includes job earnings as well as other sources, such as pension, public assistance, and Supplemental Security Income.
- The universe for this analysis is the civilian population 18 years and older.
- All comparative statements have undergone statistical testing and are significant at the 90-percent confidence level.

The percentage of Veterans without health insurance coverage was substantially lower than non-Veterans throughout the decade. The uninsured rate of Veterans decreased from 7.9 percent in 2000 to 7.2 percent in 2009 while the uninsured rate of non-Veterans increased from 17.3 percent to 18.3 percent.



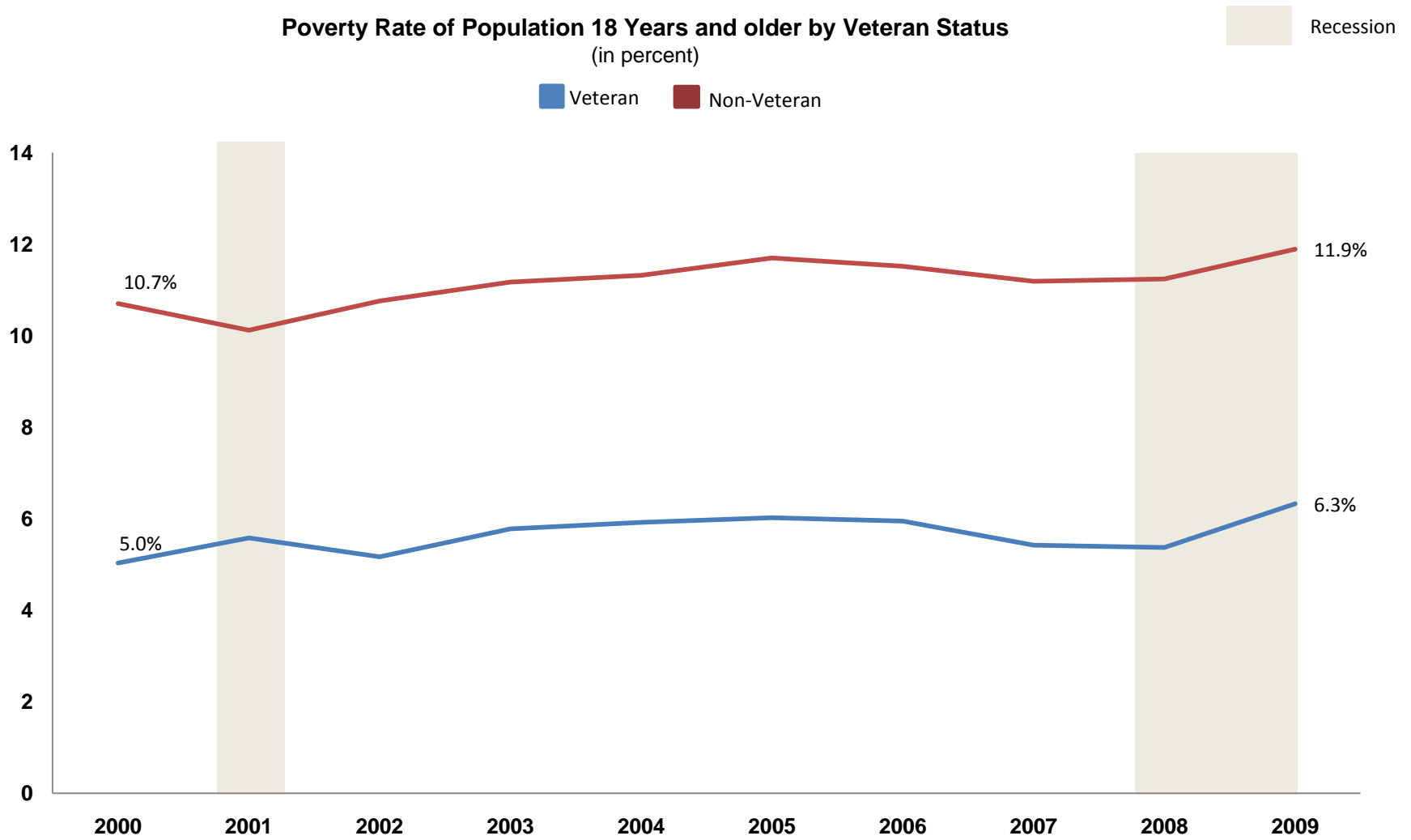
By the end of the decade, the percentage of insured Veterans covered by government health programs was about twice that of insured non-Veterans. This may be attributable to age, as Veterans are older than non-Veterans and are more likely eligible for Medicare. It may also be attributable to access, as VA health care is available for eligible Veterans. A lower percentage of insured Veterans than insured non-Veterans had private health insurance during the decade.

Percent of the Insured Population 18 Years and Older Using Public and Private Health Insurance by Veteran Status
(in percent)



Note: Coverage shown here is not mutually exclusive, therefore totals do not add to 100 percent. The insured population could use public alone, private alone, or a combination of coverage. In 2009, 34 percent of Veterans and 13 percent of non-Veterans used both public and private health insurance.

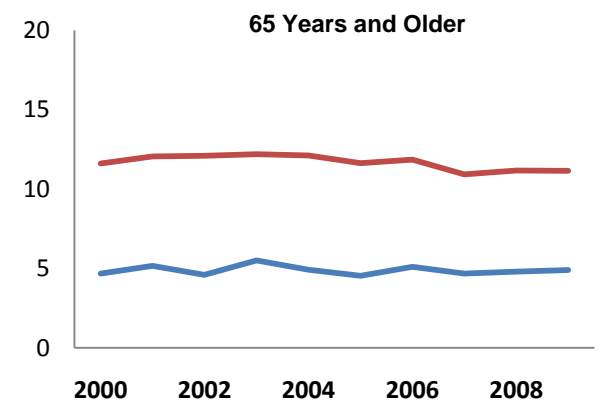
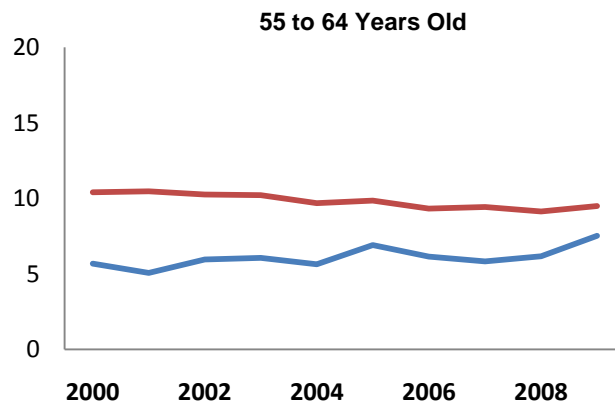
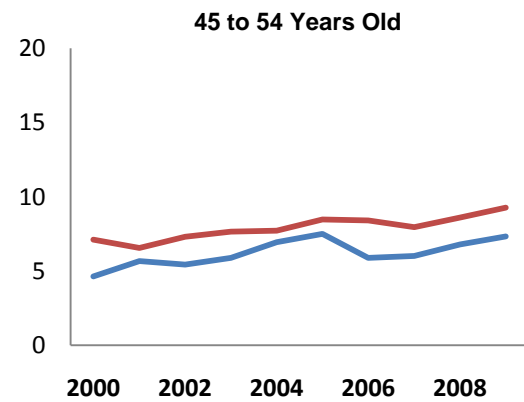
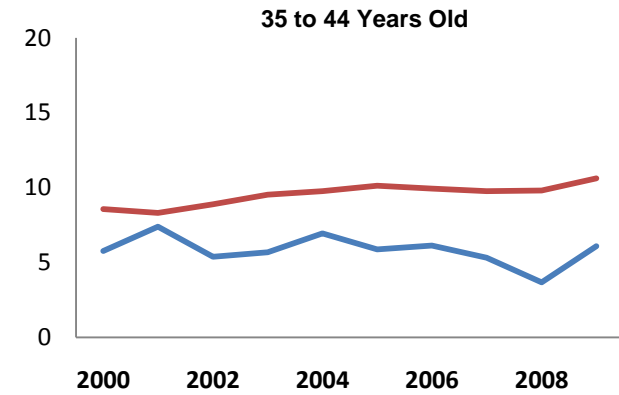
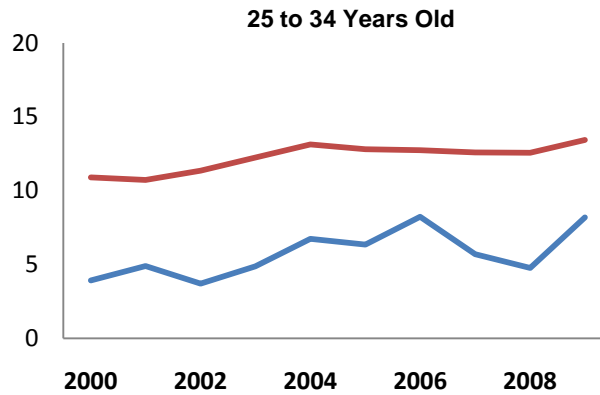
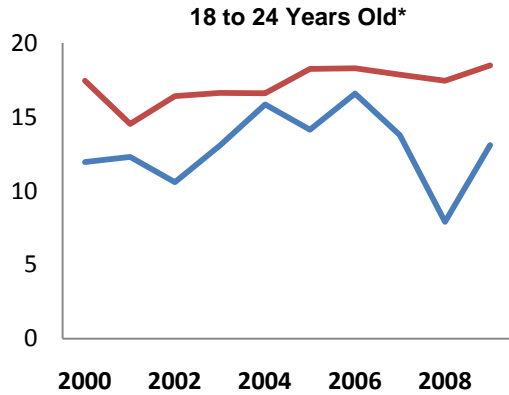
The poverty rate of Veterans was about half that of non-Veterans from 2000 to 2009. However, poverty rates for both Veterans and non-Veterans significantly increased over the decade.



Only Veterans and non-Veterans ages 25 to 34 and ages 45 to 54 experienced significant increases in poverty rates over the decade. The poverty rate of Veterans ages 35 to 44, 55 to 64, and 65 and older did not change from 2000 to 2009. There were no statistical differences between the poverty rates of the youngest Veterans and non-Veterans from 2000 to 2009. With the exception of 18 to 24 year olds, Veterans of all ages had lower poverty rates than non-Veterans.

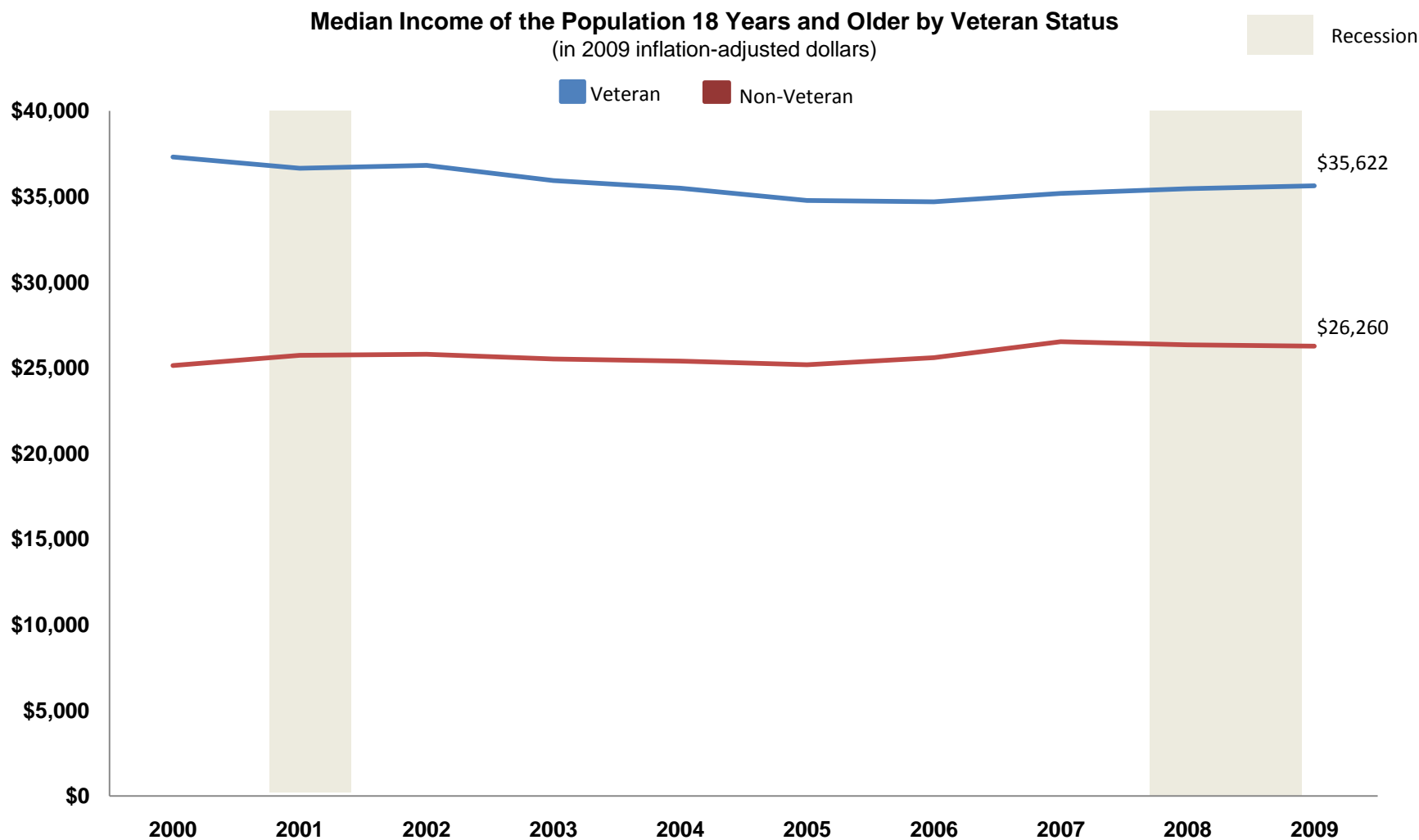
Poverty Rate by Age Group and Veteran Status (in percent)

■ Veteran ■ Non-Veteran



*Small sample sizes of Veterans 18 to 24 years old yielded high standard errors, resulting in no statistically significant differences for this group.

Economic comparisons of all Veterans to all non-Veterans may offer misleading results. Women make up only about 7 percent of the Veteran population and about 50 percent of the non-Veteran population. For this reason, Veterans as a whole appear to have substantially higher incomes than non-Veterans.



Median income calculation does not include individuals with zero income but does include individuals with negative income.

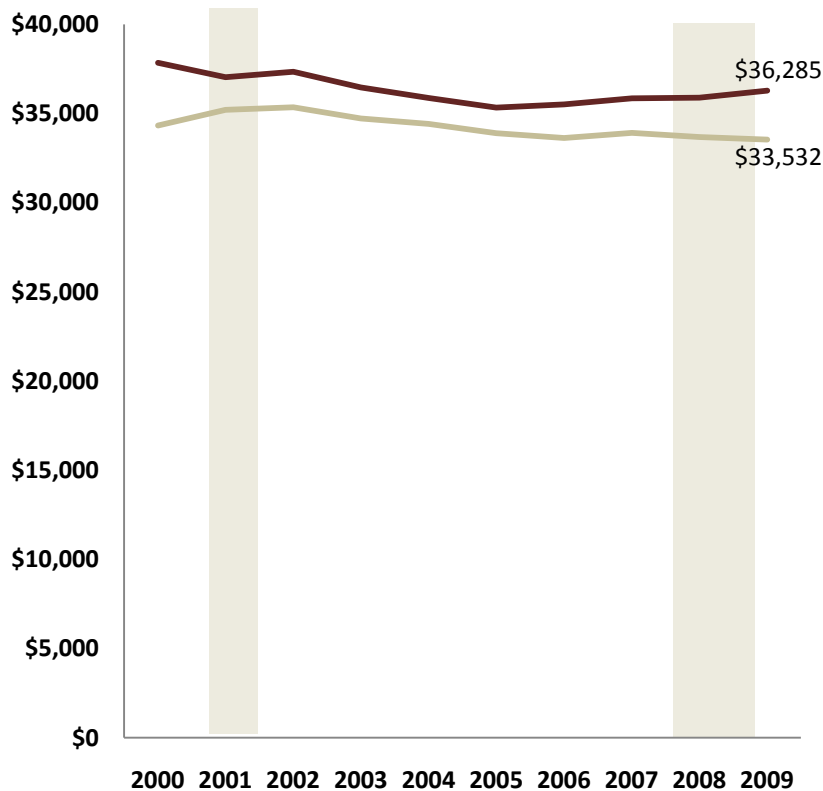
The median income of male Veterans and non-Veterans decreased from 2000 to 2009 while the median income of female Veterans and non-Veterans increased slightly. Both male and female Veterans had higher median incomes than their non-Veteran counterparts, but female Veterans' incomes were on average about \$8,000 higher while male Veterans' incomes were about \$3,000 higher.

Median Income of the Population 18 Years and Older by Sex and Veteran Status
(in 2009 inflation-adjusted dollars)

Recession

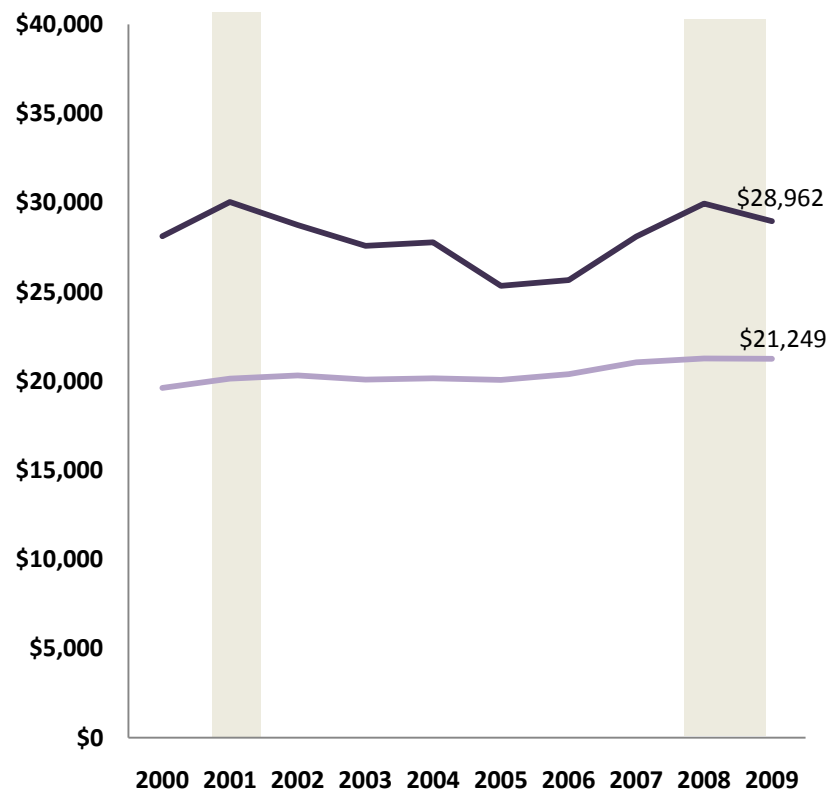
Income of Men

■ Veteran ■ Non-Veteran



Income of Women

■ Veteran ■ Non-Veteran



Median income calculation does not include individuals with zero income but does include individuals with negative income.

Summary: Health Insurance Coverage and Poverty

Between 2000 and 2009, a lower percentage of Veterans than non-Veterans were without **health insurance coverage**. The uninsured rate of Veterans decreased from 7.9 percent in 2000 to 7.2 percent in 2009 and was less than half that of non-Veterans for each year.

By the end of the decade, the percentage of insured Veterans covered by government health programs was about twice that of insured non-Veterans. This may be attributable to age, as Veterans are older than non-Veterans and are more likely eligible for Medicare. It may also be attributable to access, as VA health care is available for eligible Veterans. A lower percentage of insured Veterans than insured non-Veterans had private health insurance during the decade.

The **poverty rate** of all Veterans 18 years and older was about half that of non-Veterans from 2000 to 2009. However, poverty rates for all Veterans and non-Veterans significantly increased over the decade. In 2000, about 5.0 percent of Veterans were living in poverty. By 2009, the poverty rate for Veterans was 6.3 percent.

The poverty rate of Veterans 18 to 24 years old was not statistically different than that of non-Veterans during the decade. This is mostly due to the small sample size of Veterans in this age group. With the exception of 18 to 24 year olds, Veterans of all ages had lower poverty rates than non-Veterans. Only Veterans ages 25 to 34 and ages 45 to 54 experienced significant increases in poverty rates over the decade.

Summary: Median Income

To get a better understanding of the differences between the incomes of Veterans and non-Veterans, it is important to take sex into consideration rather than looking at the groups as a whole. Women comprised about 7 percent of the Veteran population compared with about 50 percent of the non-Veteran population.

Both male and female Veterans had higher median incomes than their non-Veteran counterparts, but female Veterans' incomes were on average about \$8,000 higher while male Veterans' incomes were about \$3,000 higher in 2009. Earnings are the largest component of personal income which may explain some differences as older male Veterans may no longer be in the labor force and only receive income from sources other than earnings.

The median income of male Veterans decreased from 2000 to 2009 while the median income of female Veterans increased slightly.

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