



# Profile of Post-9/11 Veterans: 2013

Prepared by the National Center for Veterans Analysis and Statistics  
August 2015

# Introduction

**Post-9/11 Veterans** are the youngest cohort being served by the Department of Veterans Affairs (VA). The National Center for Veterans Analysis and Statistics (NCVAS) produced this profile to meet the demands for data and understanding of the Post-9/11 Veteran population. This population is expected to jump from 2.4 million in 2013 to under 3.4 million in 2018 – an increase of 51 percent.

VA continues to deliver a wide array of benefits and services Veterans, eligible dependents, and survivors to help to ease the transition from the military to civilian life and to improve quality of life. These programs are overseen by three administrations:

- Veterans Health Administration (VHA) provides health care and Pharmacy services.
- Veterans Benefits Administration (VBA) provides Compensation and Pension disability benefits, Education Assistance, Life Insurance, Vocational Rehabilitation/employment services, and Home Loan Guaranty assistance.
- National Cemetery Administration (NCA) provides memorial benefits including graves, markers, flags, medallions, and burial allowance.

## **Key questions addressed in this profile are:**

- How many Post-9/11 Veterans used VA benefits? How many did not?
- Which programs do Post-9/11 Veterans use most?
- What are the demographic and socio-economic characteristics of Post-9/11 Veterans and how do they differ from other Veterans and non-Veterans?
  - Gender
  - Age
  - Race
  - Marital Status
  - Education
  - Employment
  - Occupation
  - Health Insurance
  - Poverty
  - income

# Data Source and Methods

- Demographic data for this analysis come from the 2013 American Community Survey (ACS) Public Use Microdata Sample.
  - ACS is an ongoing survey that provides annual data on the social and economic characteristics of the U.S. population.
  - ACS uses a series of monthly samples to produce annually updated data for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample.
- The universe for this analysis is the civilian population 17 years and older living in the United States and Puerto Rico.
- All comparative statements have undergone statistical testing and are significant at the 90% confidence level.
  - A “statistically significant difference” simply means there is statistical evidence that there is a difference; it does not mean the difference is necessarily large, important or significant in the usual sense of the word.
  - A “no statistically significant difference” means that there is statistical evidence that there is no difference in the comparative percentages/rate.
- For more information about the ACS, please see: <http://www.census.gov/acs/www/>
- The utilization data come from the United States Veterans Eligibility Trends & Statistics (USVETS) 2013 database and VetPop2014.

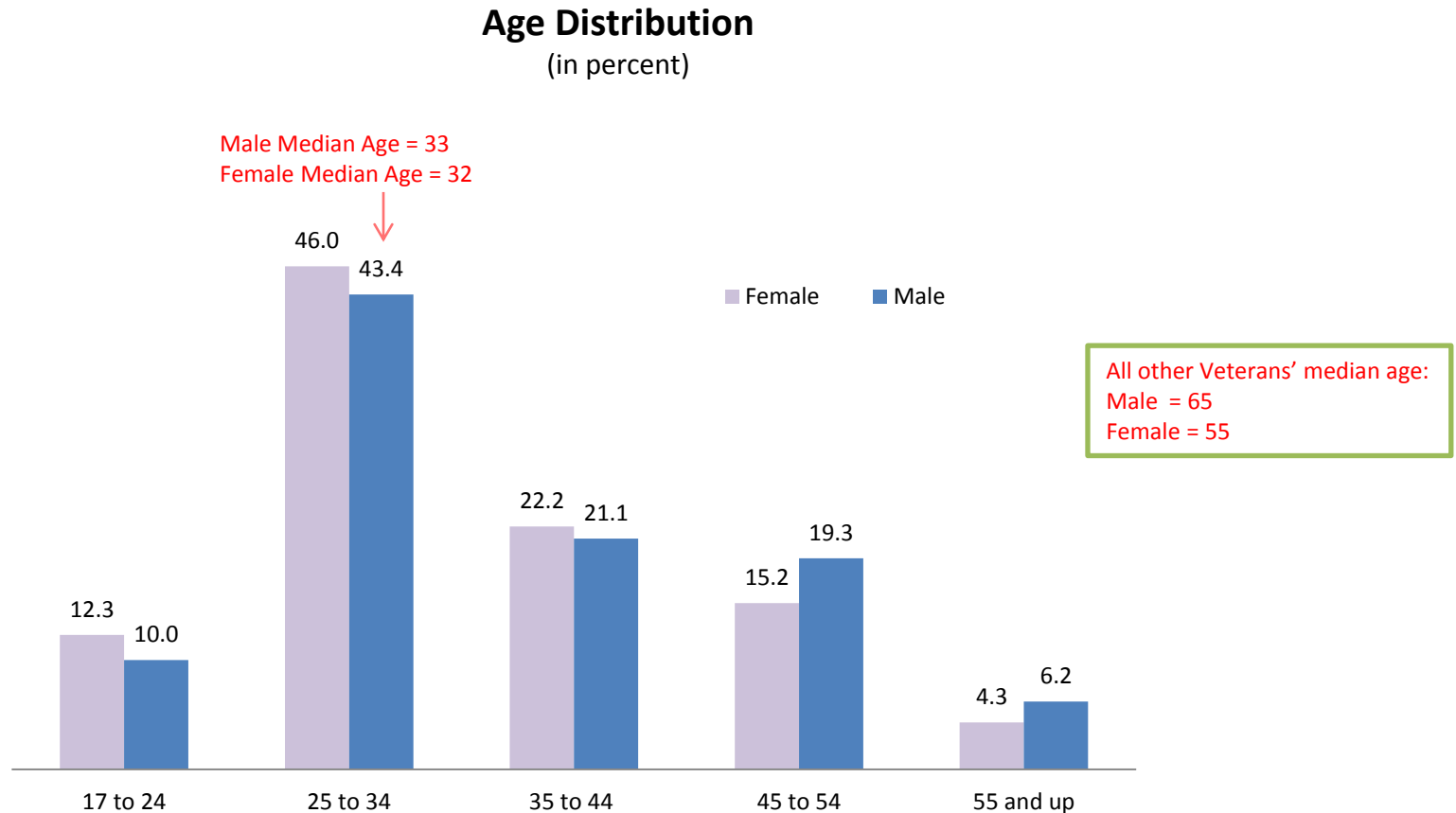
# Data Source and Methods (Cont'd)

A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the overall total even if he/she used multiple programs.

- **Health Care:** All Veterans who received either VA inpatient care, VA outpatient care, purchased (fee basis) care, VA long-term services and support, or VA pharmacy care were included. VA health care enrollees who did not seek care from VA during the current year were not included. Veterans who only sought care from a VHA Vet Center were not included.
- **Memorial Affairs:** All Veterans who were interred in a National, State, Interior, or Military cemeteries, or Veterans who were interred in private cemeteries and requested headstones/markers from VA were included. Due to data unavailability, Veterans who only received Presidential Memorial Certificates or a flag were not included.
- **Compensation & Pension:** All Veterans who received VA disability compensation or pension payments were included. Veterans who received Special Adaptive Housing benefits were also included in the analysis. Veterans with pending or denied claims were not included.
- **Education:** All Veterans who received benefits for Chapter 30, 32, 33, 1606, and 1607 education programs were included.
- **Vocational Rehabilitation:** All Veterans who participated in various stages of the Vocational Rehabilitation and Employment program were included.
- **Loan Guaranty :** All Veterans who had an active, new or re-financed VA-guaranteed home loan were included.
- **Life Insurance:** All Veterans who had an active VA life insurance policy or were in receipt of a benefit from a policy that was administered or supervised by VA were included. VA insurance programs included in the analysis were National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), Veterans' Reopened Insurance (VRI), Service-Disabled Veterans Insurance (S-DVI), Veterans' Mortgage Life Insurance (VMLI), Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). The analysis does not include Service-members' Group Life Insurance (SGLI) and Family Service-members' Group Life Insurance (FSGLI).

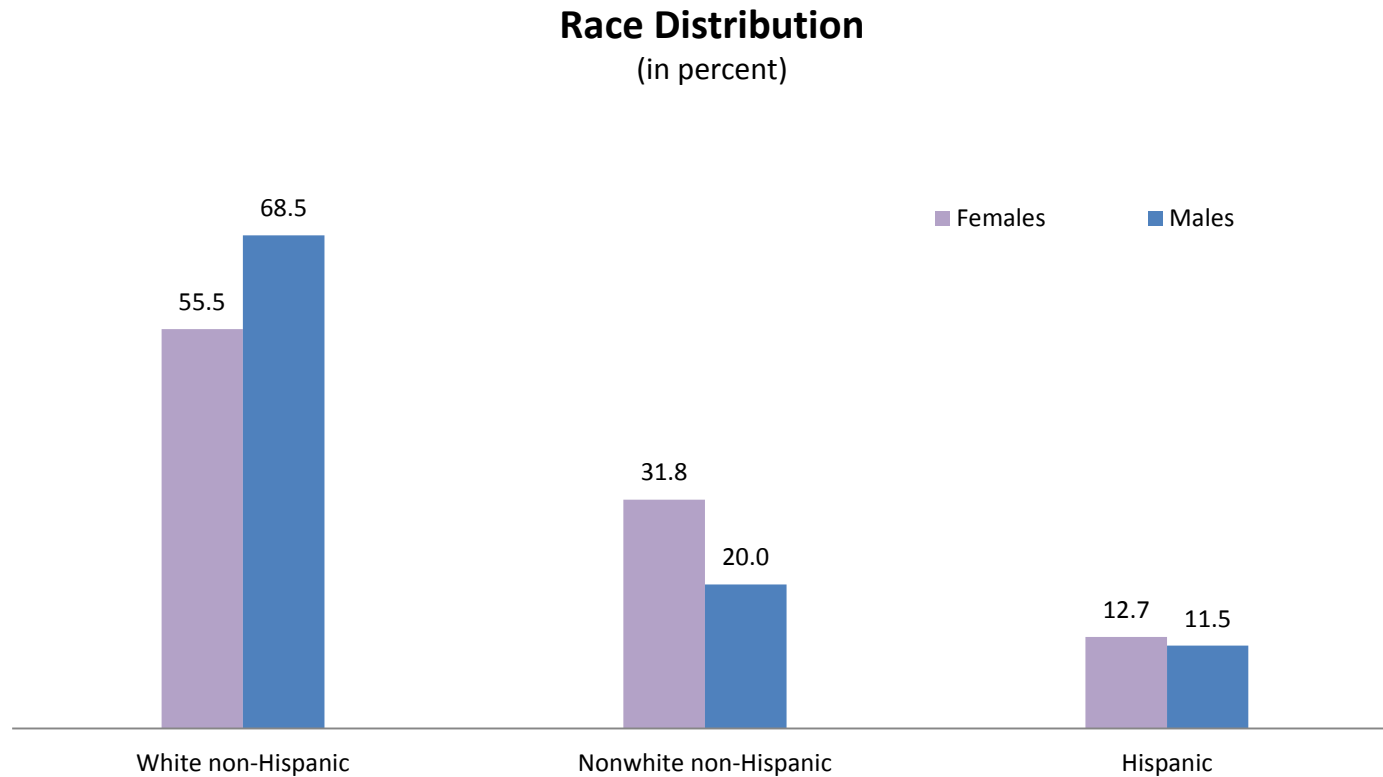
# **Post-9/11 Veteran Gender Comparisons**

For the Post-9/11 Veteran population, more women than male Veterans were age 34 or younger. About 54 percent of the total Post-9/11 population is age 34 or younger.



*No significant difference among median age and age group 35 to 44 for the Post-9/11 Veterans.*

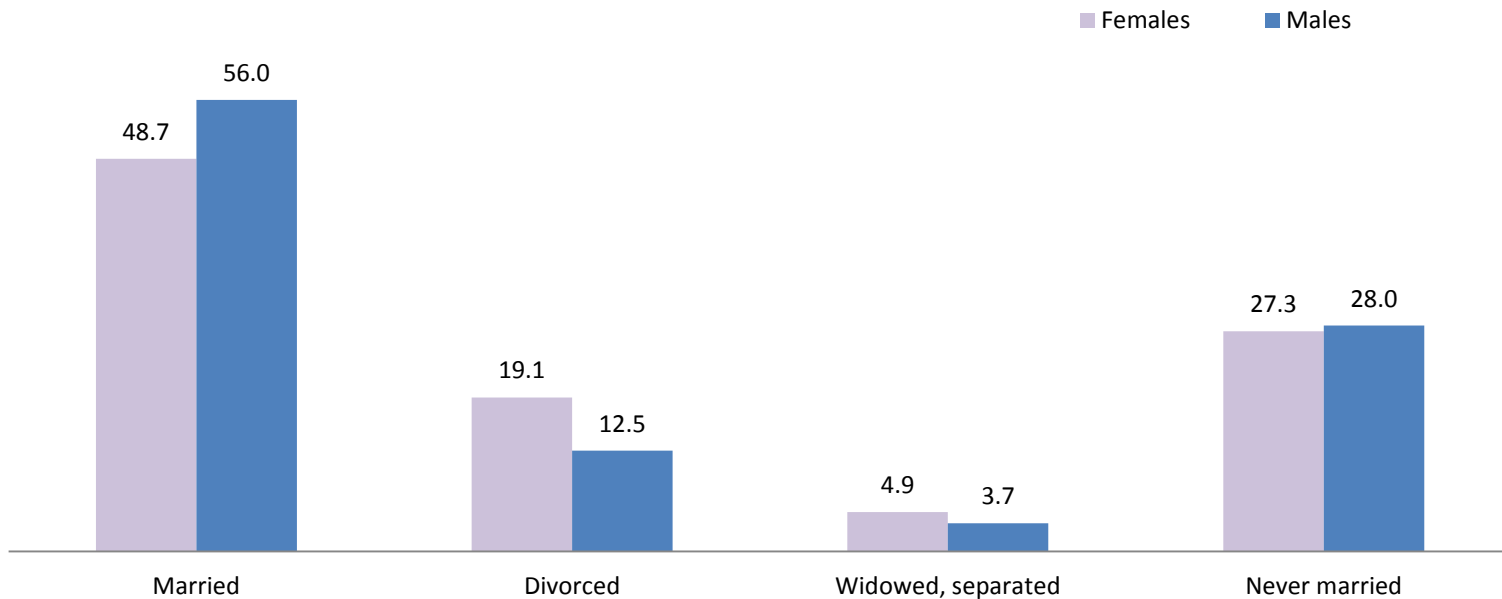
# Post-9/11 women Veterans were more racially diverse than their male colleagues.



*No significant difference in the percentage of Hispanics by gender.*

# Post-9/11 male Veterans were more likely to be married. Women Veterans were more likely to be divorced, widowed or separated.

**Marital Status Distribution**  
(in percent)



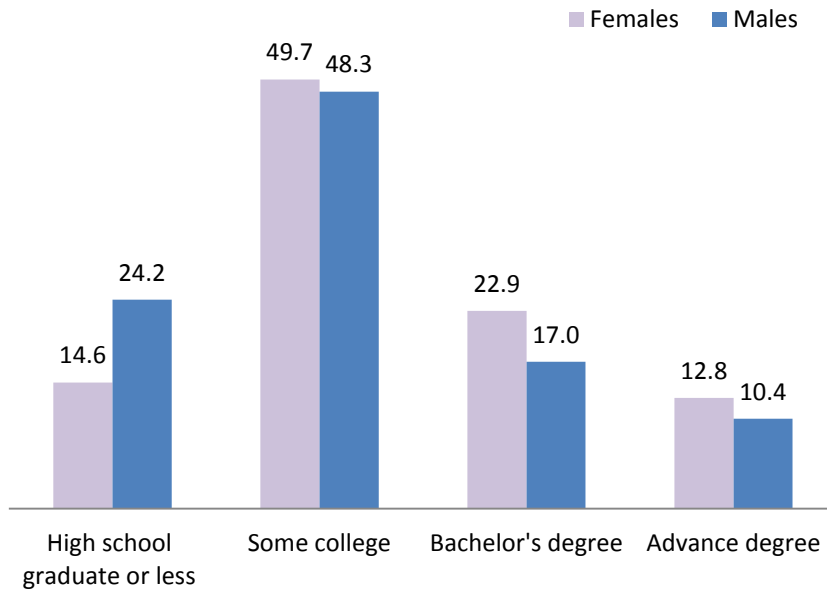
*No significant difference among never married Post-9/11 women and male Veterans.*



# Post-9/11 women Veterans were more likely to hold a college degree or be enrolled in college than their male colleagues.

**Distribution of Education Attainment**

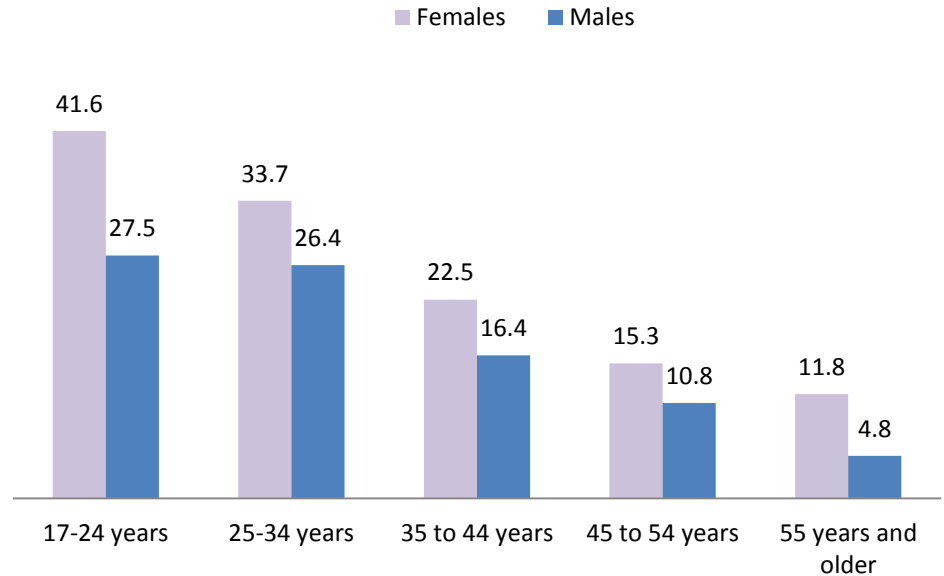
(in percent)



“Educational Attainment” refers to the highest level of education an individual has completed. “Advanced Degree” refers to Master’s, PhD, JD, MD, or other professional degree.

**Enrolled in College by Age**

(in percent)

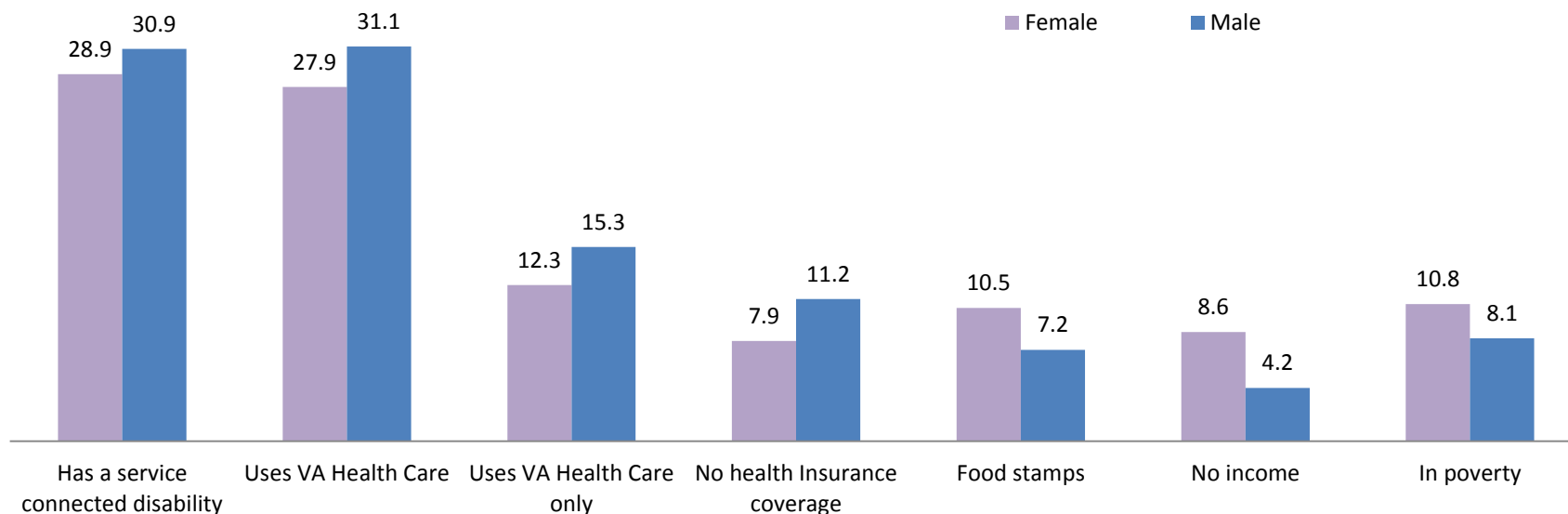


“Enrolled in College” includes enrollment in graduate years (freshman to senior) or enrollment in graduate or professional school (beyond a Bachelor’s degree).

*No significant difference for Post-9/11 Veterans by gender in the percentages of “Some college” and enrolled by age group 55 years and older.*

More Post-9/11 women Veterans lived in poverty, used food stamps and had no income compared to their male colleagues. More Post-9/11 male Veterans used VA health care and had no health insurance coverage than women Veterans.

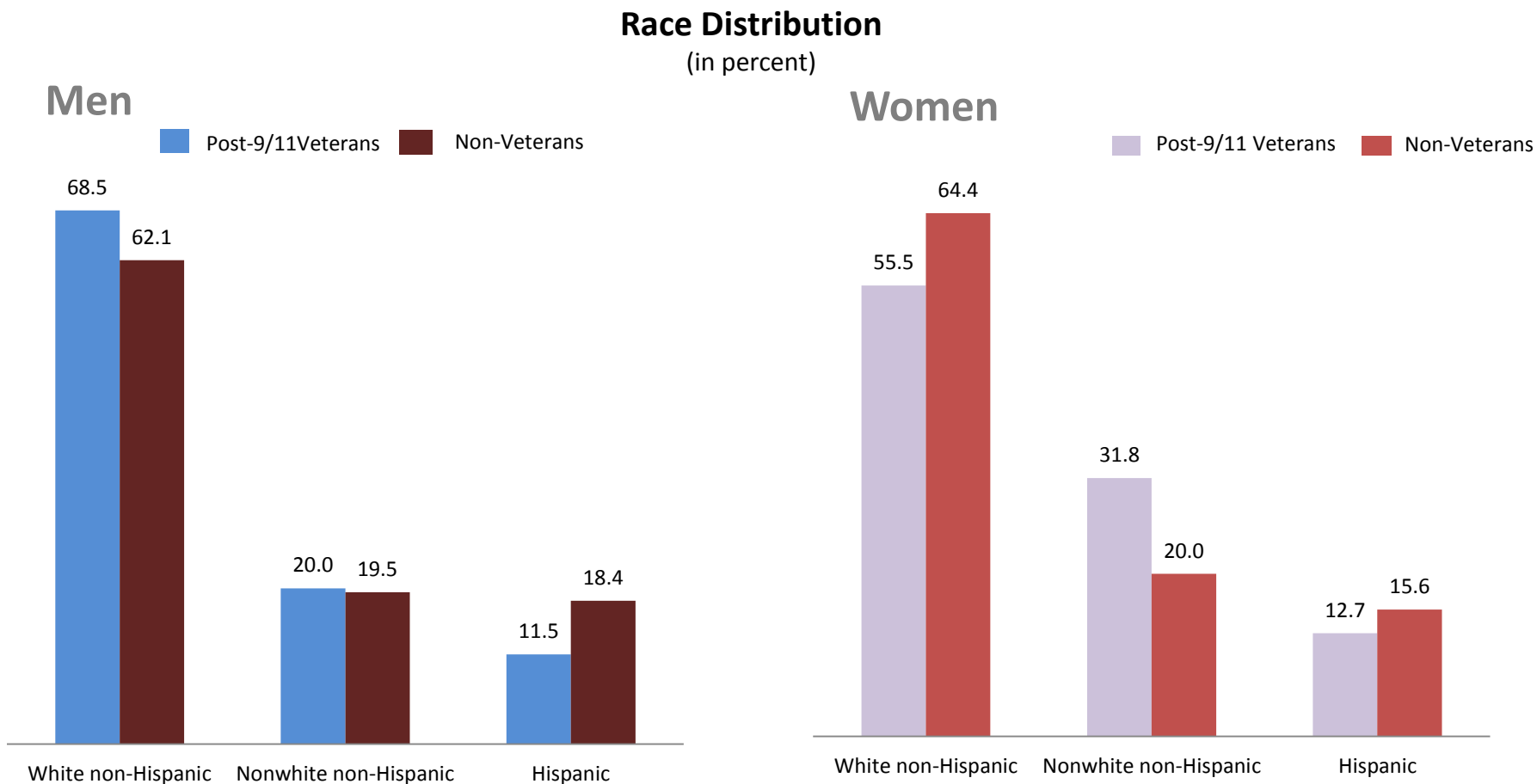
**Selected Characteristics of Post-9/11 Veterans**  
(in percent)



*No significant difference for Post-9/11 Veterans by gender in the percentages of "Has a service-connected disability."*

# **Post-9/11 Veteran and non-Veteran Comparisons**

Post-9/11 male Veterans were more likely to be White non-Hispanic than male non-Veterans. Post-9/11 women Veterans were more likely to be Nonwhite non-Hispanic than women non-Veterans.



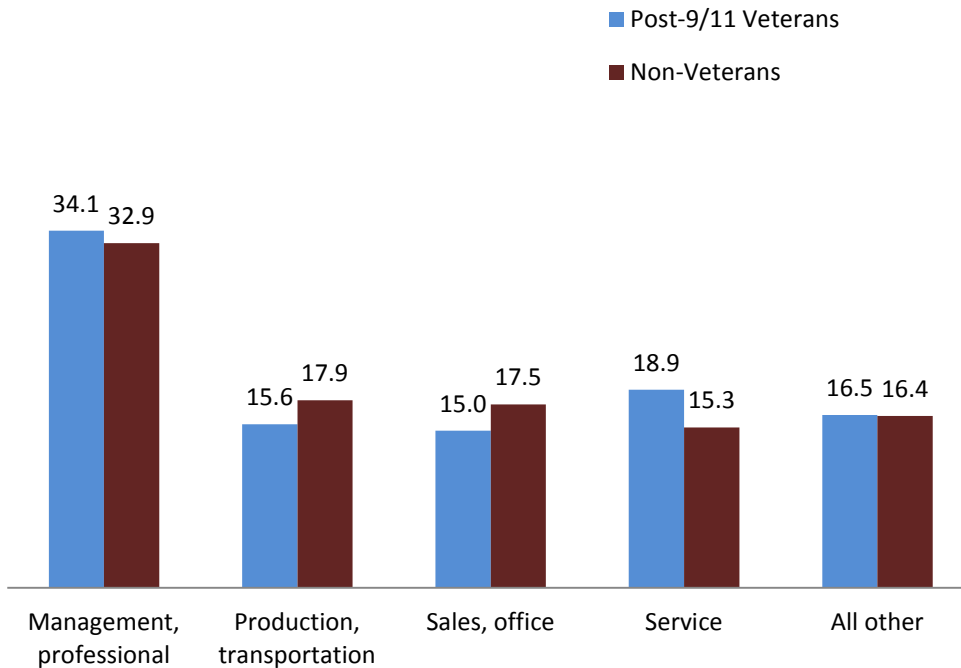
*No significant difference for Post-9/11 male Veterans and non-Veteran in the percentage of "Nonwhite non-Hispanic."*

Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races. 12

Employed Post-9/11 male Veterans are more likely to be in management/professional occupations compared to employed male non-Veterans. Employed Post-9/11 male Veterans working in government is three times higher than employed male non-Veterans.

### Occupation of Employed Men

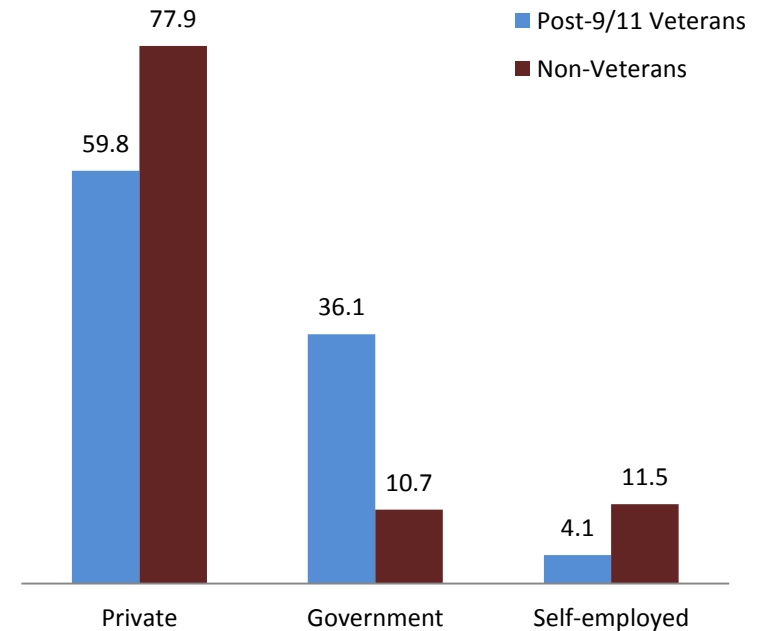
(in percent)



*No significant difference for Post-9/11 male Veterans and non-Veteran in the percentage of "All other."*

### Class of Worker of Employed Men

(in percent)



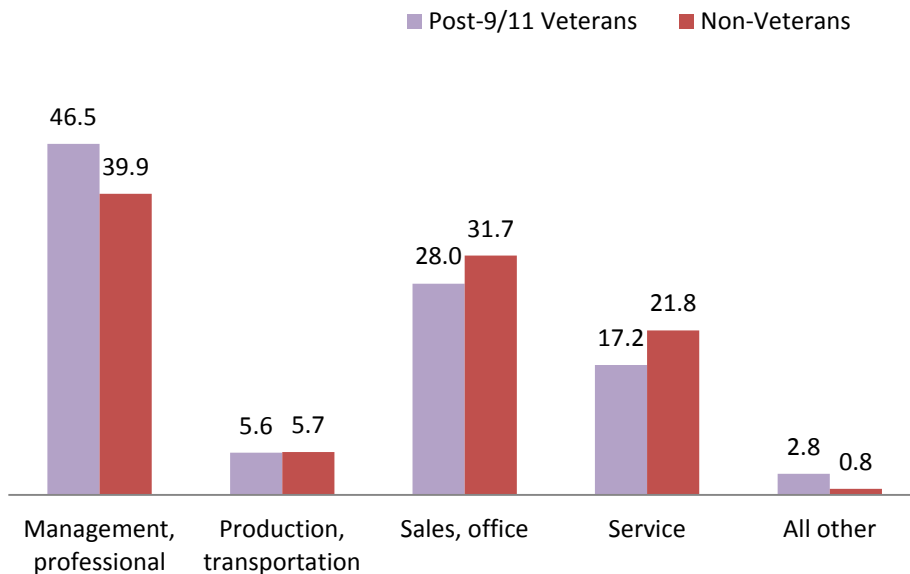
#### Notes:

(1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government. (2) There was no significant difference by "Management, professional" and "All other" occupations.

Employed Post-9/11 women Veterans are more likely in managerial/professional occupations than the employed women non-Veterans. Employed Post-9/11 women Veterans working in government is three times higher than employed women non-Veterans.

### Occupation of Employed Women

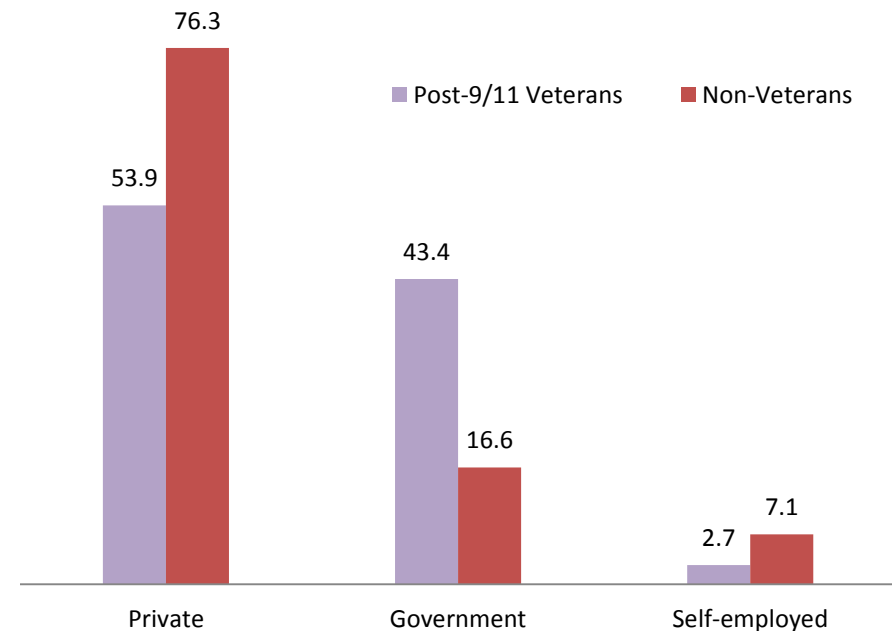
(in percent)



*No significant difference in the percentage of "Production, transportation" between employed Post-9/11 women Veterans and employed women non-Veterans.*

### Class of Worker of Employed Women

(in percent)



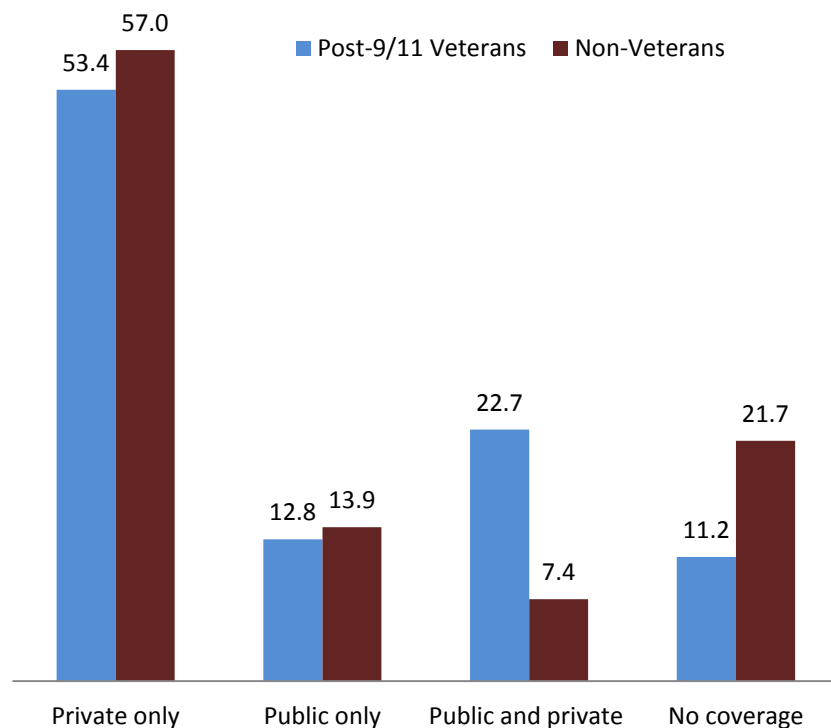
#### Notes:

- (1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government.
- (2) There was no significant difference by production and transportation.

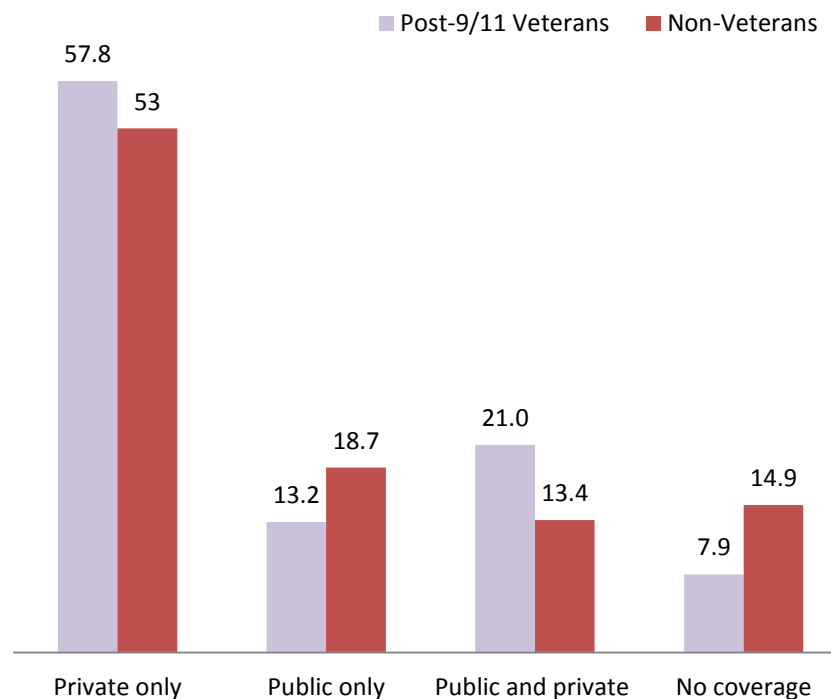
More Post-9/11 Veterans had both public and private health insurance compared to their non-Veteran counterparts. Post-9/11 Veterans had lower uninsured rates than their non-Veteran counterparts regardless of gender in 2013.

### Health Insurance Coverage Distribution (in percent)

#### Men

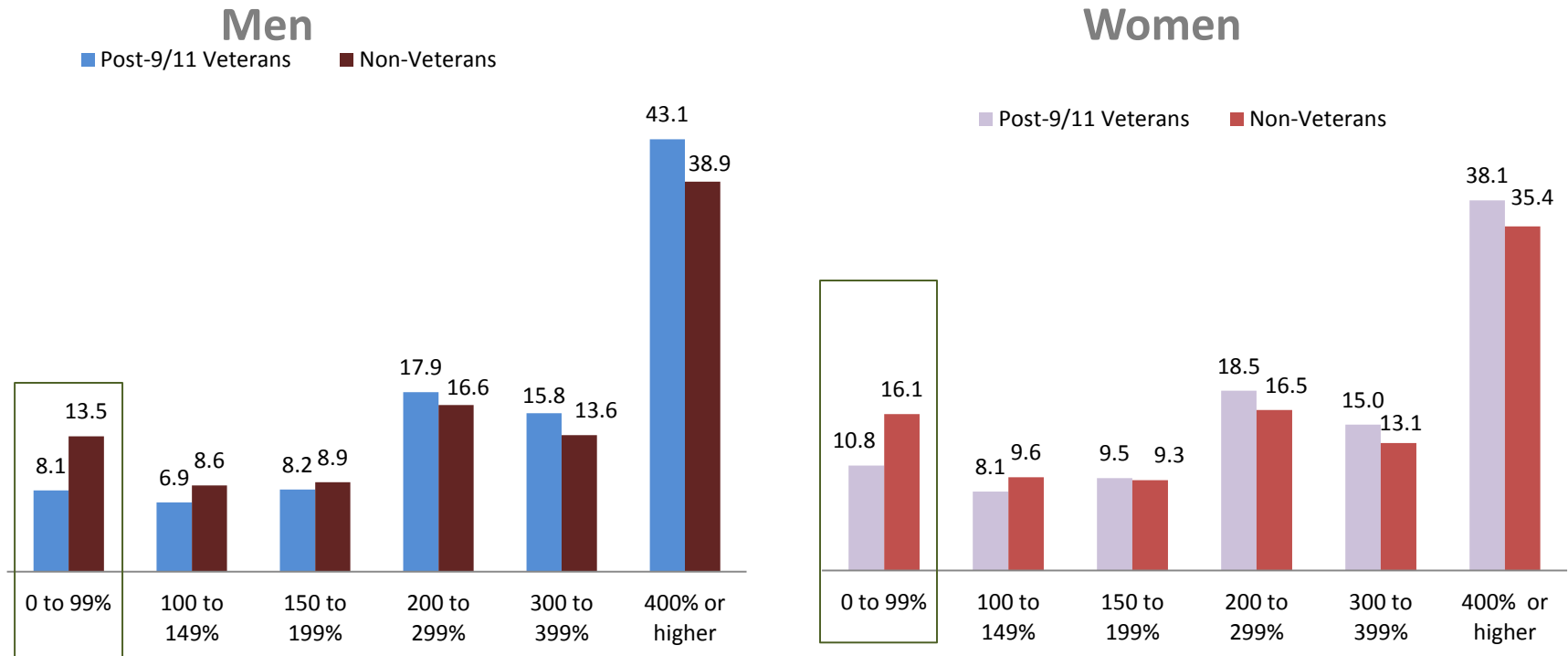


#### Women



More Post-9/11 Veterans lived above 400% of poverty level compared to non-Veterans.  
Fewer Post-9/11 Veterans lived at or below poverty level than their non-Veteran counterparts.

### Poverty Level Distributions (in percent)



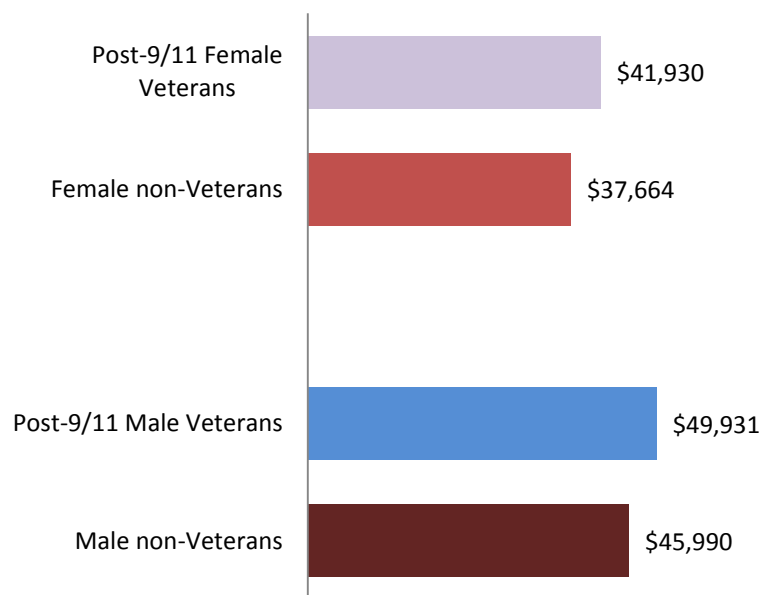
**Note:** Families in the “0 to 99 percent” are in poverty. Categories above 100% are used by public and private programs to determine eligibility. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). For more information, visit: <http://www.census.gov/hhes/www/poverty/about/overview/measure.html>.

*There is no significant difference in percentages between Post-9/11 women Veterans and women non-Veterans in the 150- to 199 percent poverty level.*

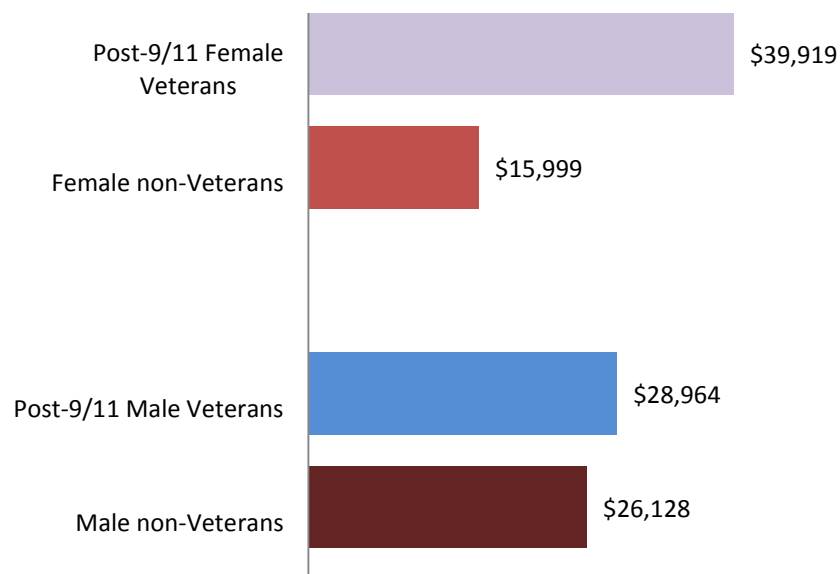


# Post-9/11 Veterans had higher median earnings and personal incomes than their non-Veteran counterparts.

## Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



## Median Personal Income by Sex and Veteran Status



“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time(YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

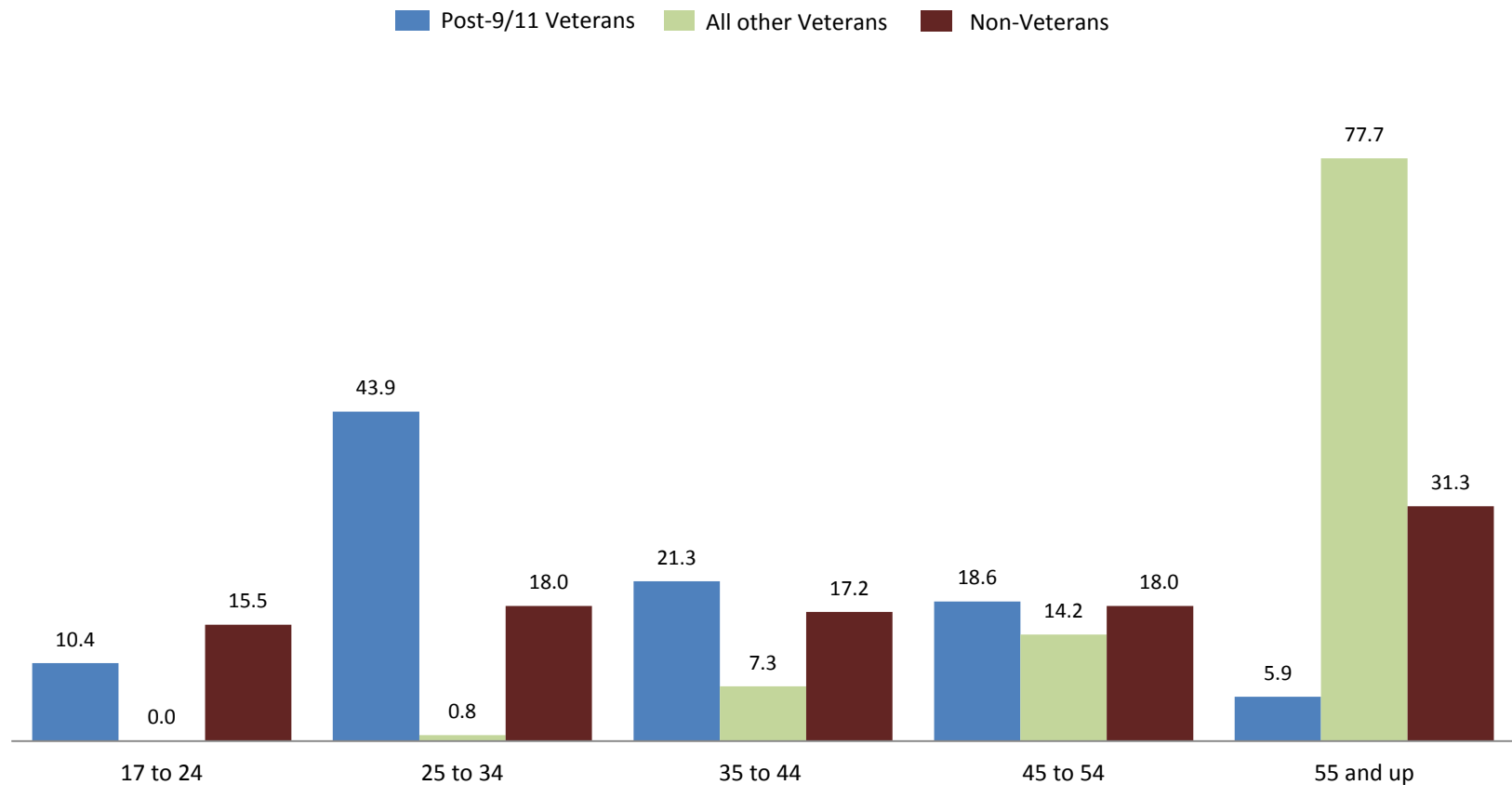
“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

*Median personal incomes between Post-9/11 male Veterans and male non-Veterans are not significantly different.*

# **Post-9/11 Veterans and All Other Veterans Comparisons**

About 75 percent of Post-9/11 Veterans were under age 44 while about 78 percent of all other Veterans were over age 55.

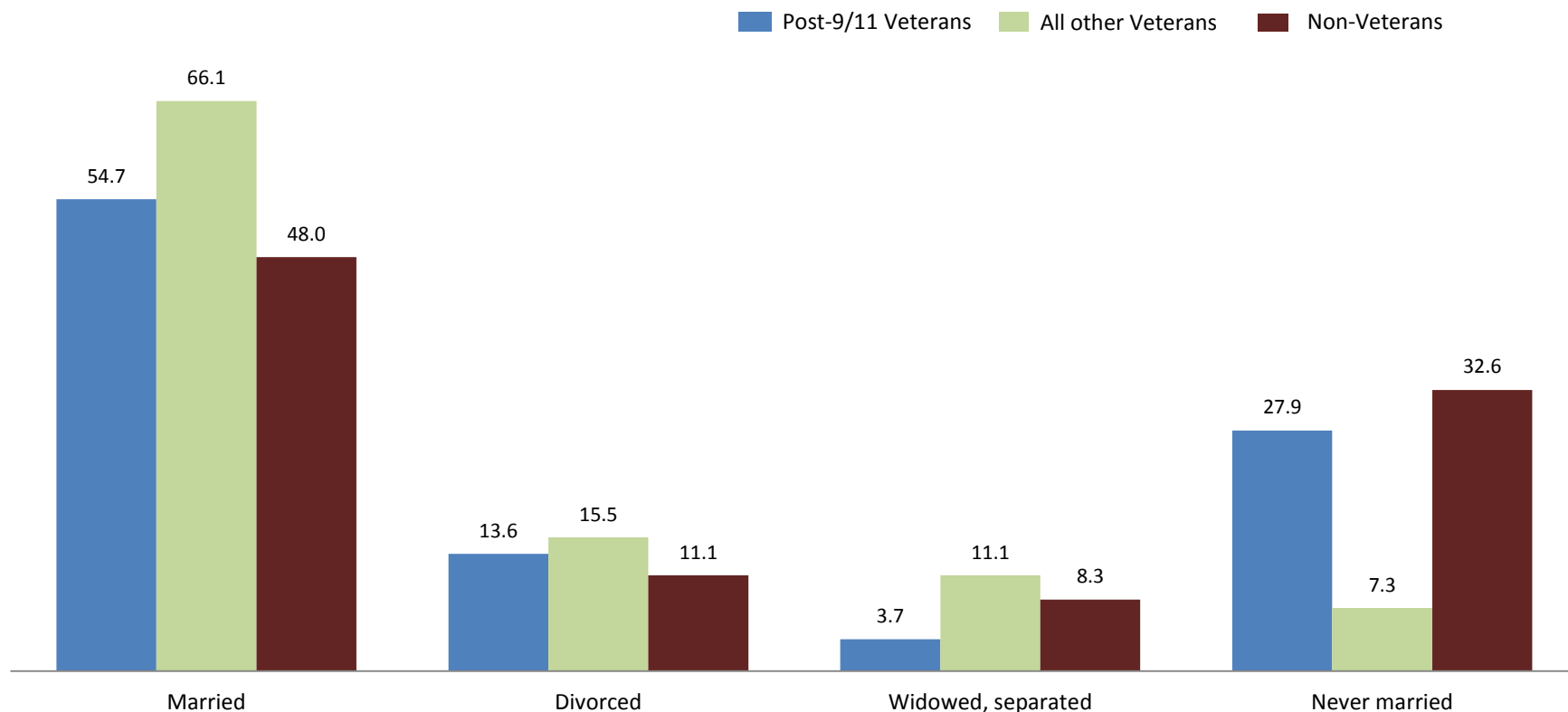
**Age Distribution for Post-9/11 Veterans, All Other Veterans, and Non-Veterans**  
(in percent)



*Age group 45 to 54 percentages are not significant different between Post-9/11 Veterans and non-Veterans.*

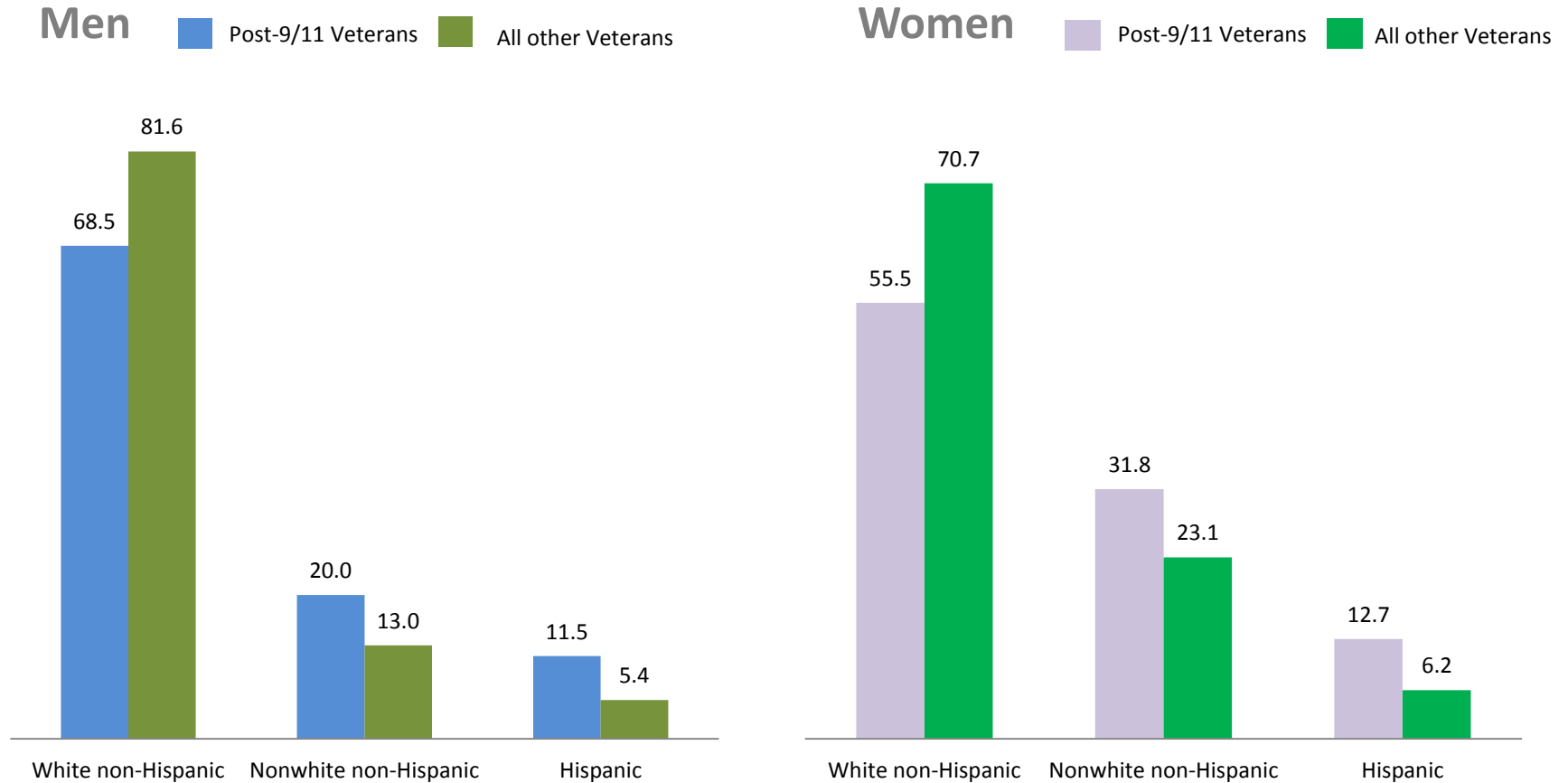
About 55 percent of Post-9/11 Veterans were married while about 66 percent of all other Veterans were married.

**Marital Status Distribution for Post-9/11 Veterans, All Other Veterans, and Non-Veterans**  
(in percent)



# Post-9/11 Veterans were more racially diverse than all other Veterans.

**Race Distribution**  
(in percent)

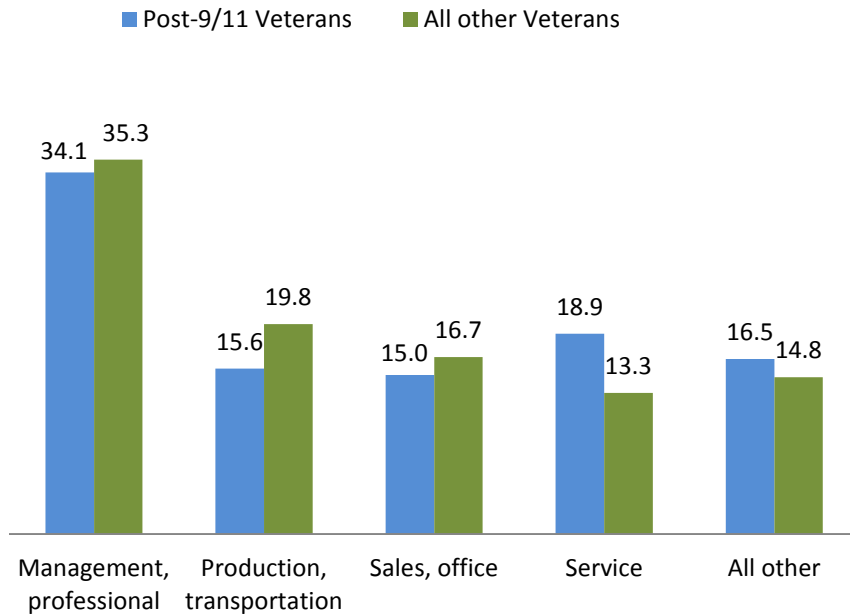


Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races.

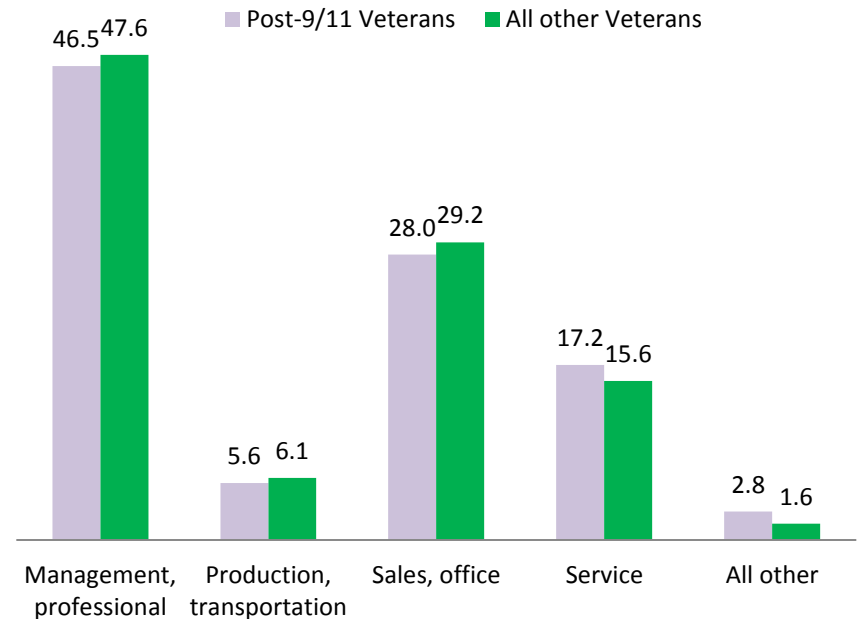
# Like other Veterans, Post-9/11 Veterans worked more in “Management, professional” occupations.

## Occupations of Employed Veterans (in percent)

### Male



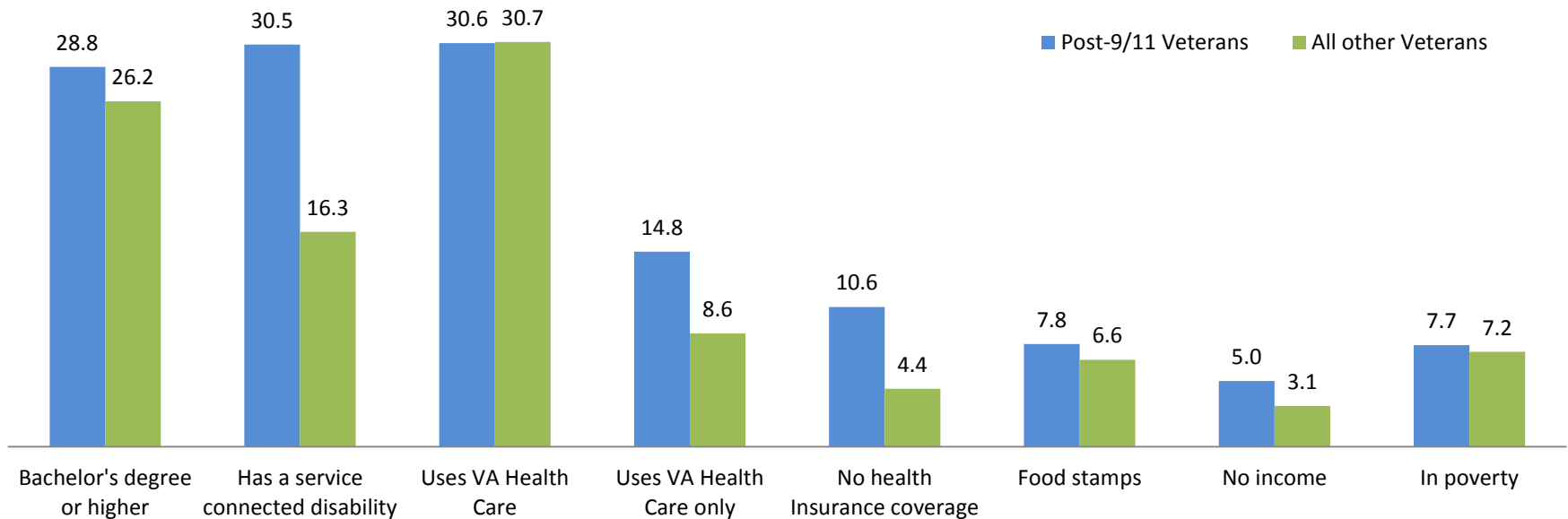
### Female



*No significant difference in percentages of any occupations between women in the Post-9/11 and all other women Veterans.*

# More Post-9/11 Veterans had a service-connected disability, used VA health care only, used food stamps, and had no income compared to their counterparts.

**Selected Characteristics of Veterans**  
(in percent)

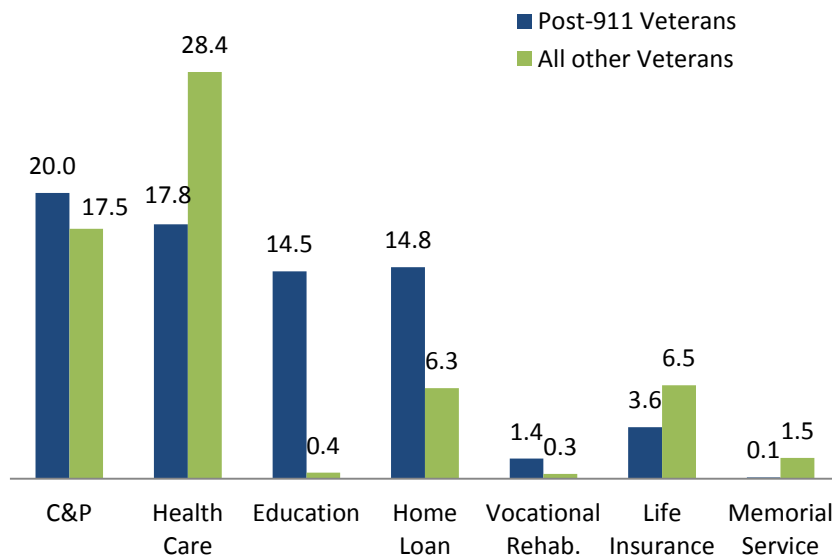


*No significant difference in percentages of "Uses VA Health Care" and "In poverty" between Post-9/11 Veterans and all other Veterans.*

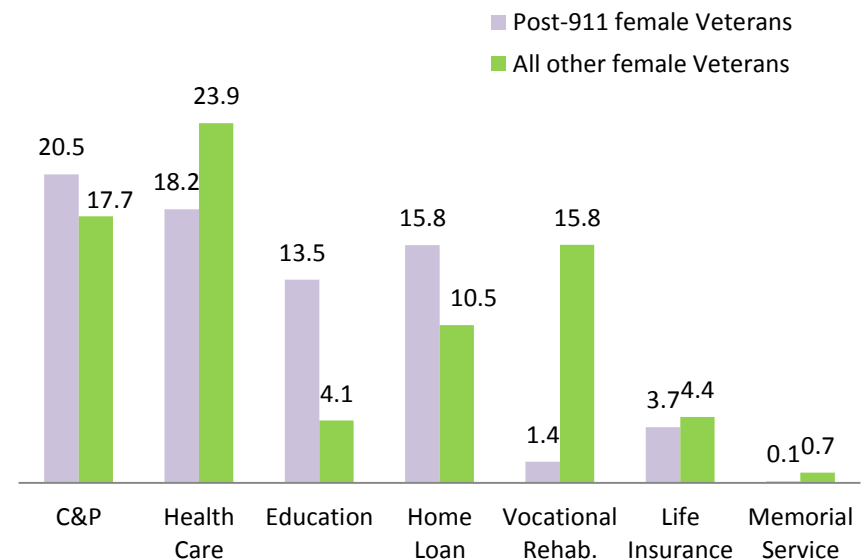
Regarding VA programs/benefits participation, more Post-9/11 Veterans used Compensation and Pension, Education and Home Loan than their counterparts regardless of gender.

**VA Benefit Utilization by Program\* - Veterans only: FY 2013**  
(in percent)

**Total Veterans Population**



**Female Veterans Population**



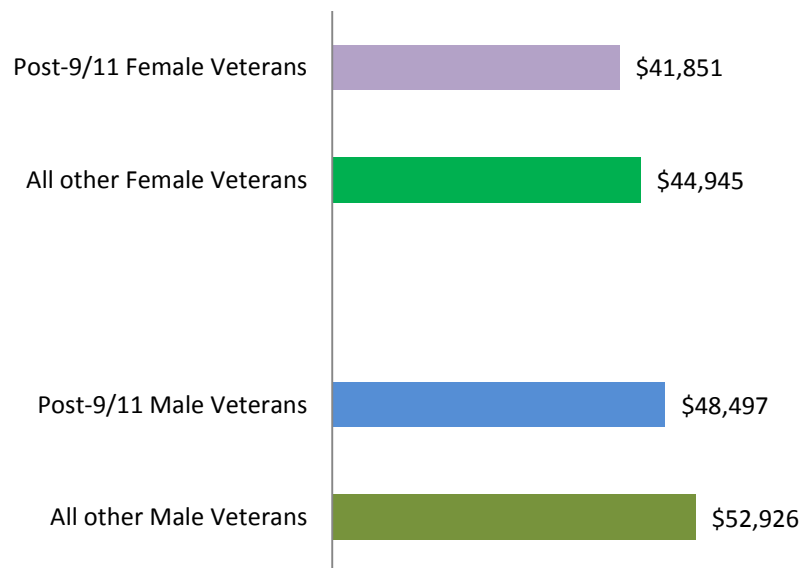
*About 38% Post-9/11 Veterans and 26% of all other Veterans used at least one benefit provided by the Veterans Benefits Administration (VBA).*

*\* Numbers do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.*

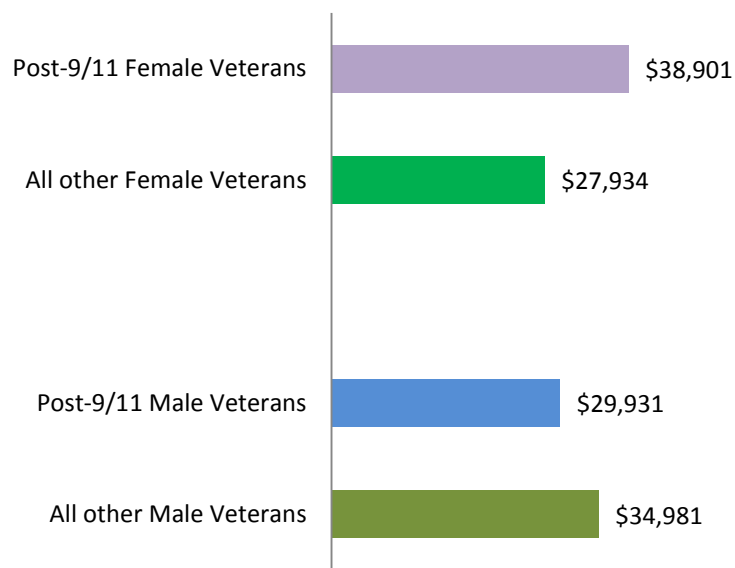


Post-9/11 women Veterans had higher median personal incomes than all other women Veterans. Post-9/11 male Veterans had lower median earnings and personal income than all other male Veterans.

### Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



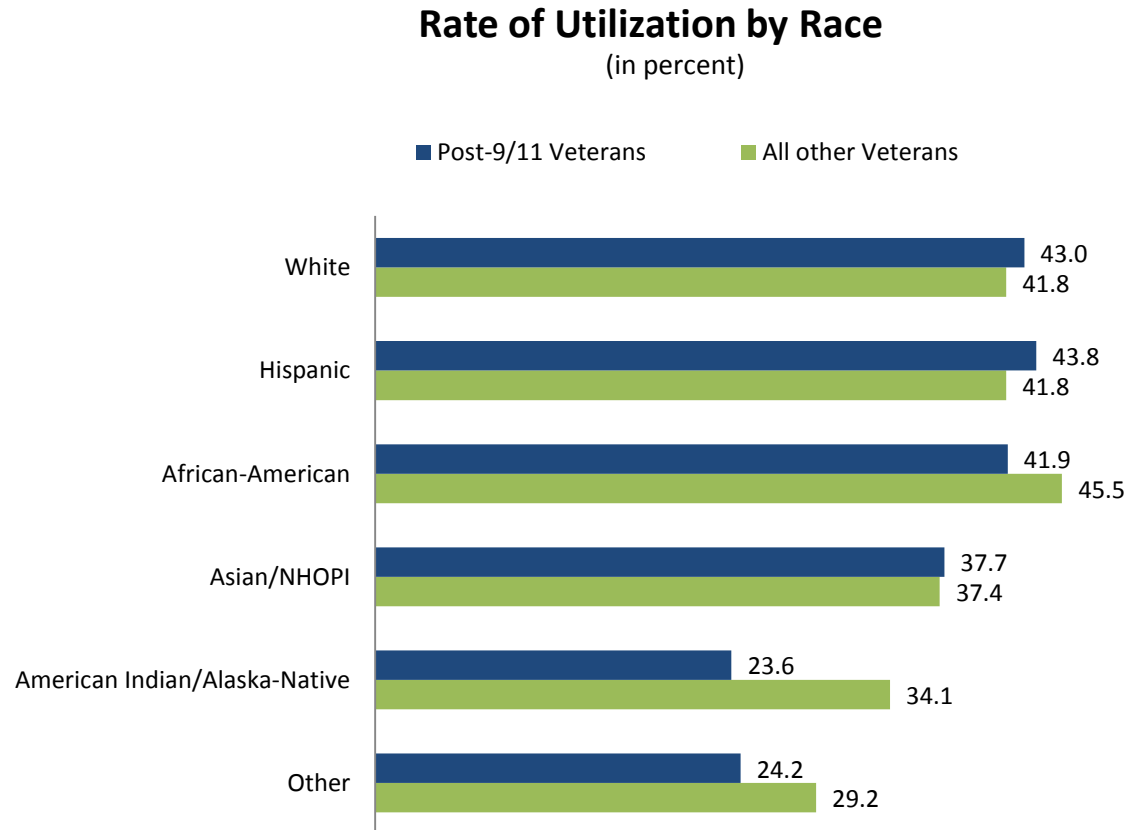
### Median Personal Income by Sex and Veteran Status



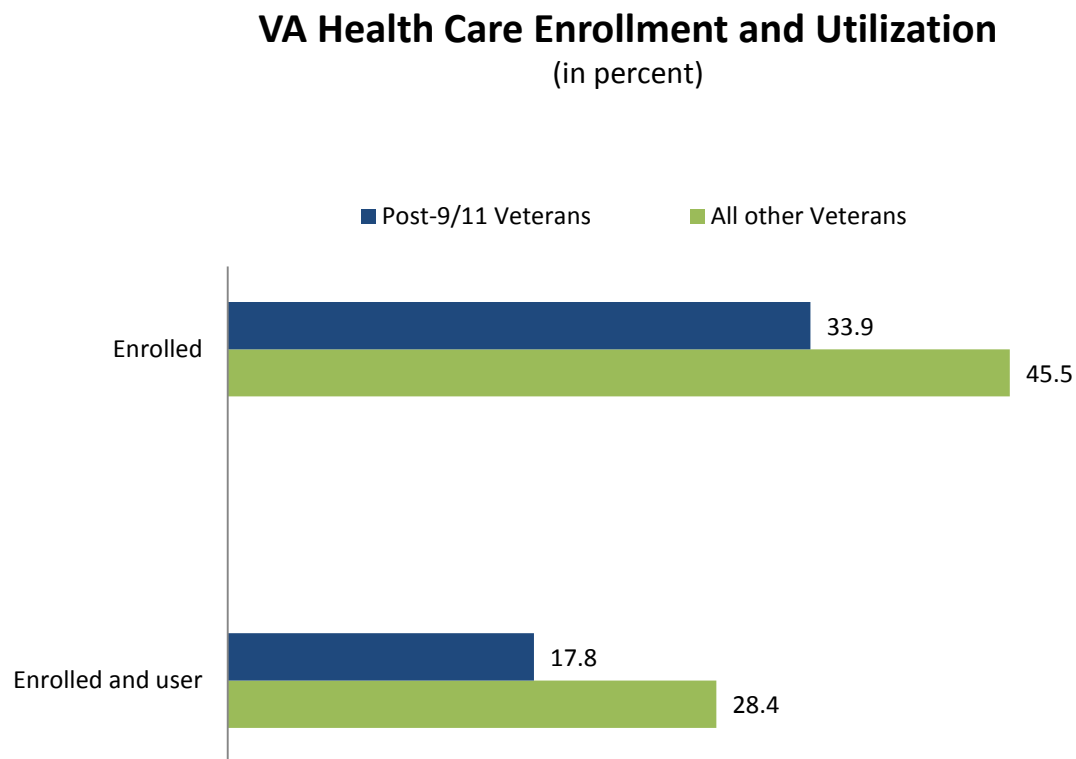
“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time(YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

# White, Hispanic and Asian Post-9/11 Veterans used at least one VA benefit program at a higher rate than all other Veterans of same race or ethnicity.

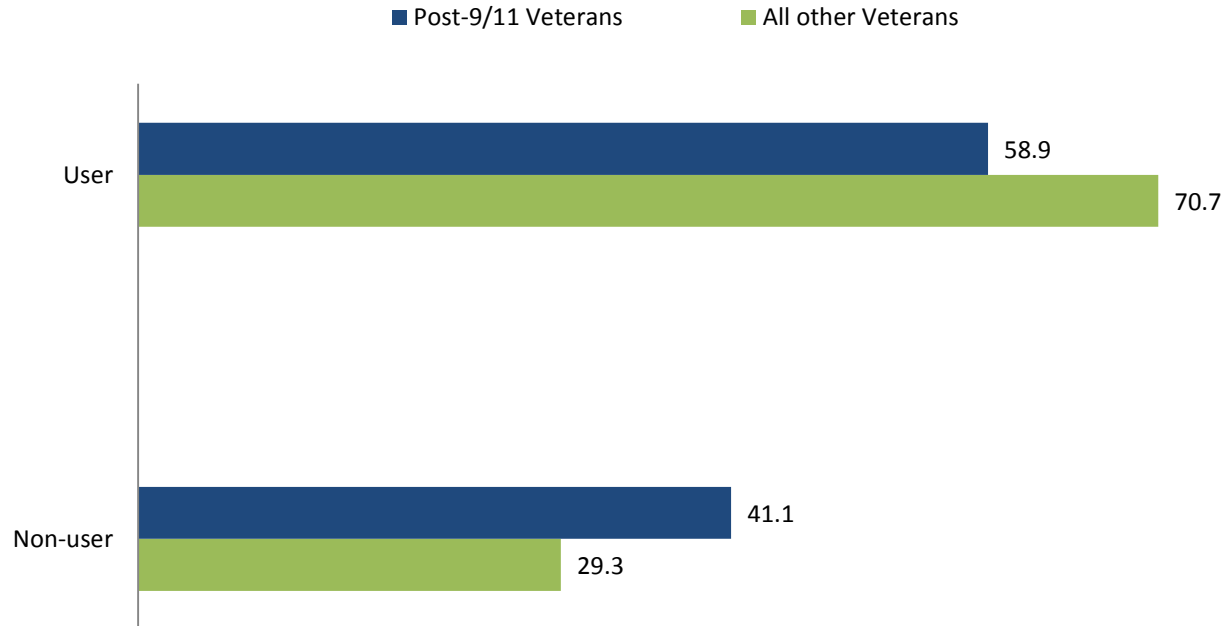


Less Post-9/11 Veterans enrolled in VA health care than all other Veterans. They actually used VA health care at a lower rate.



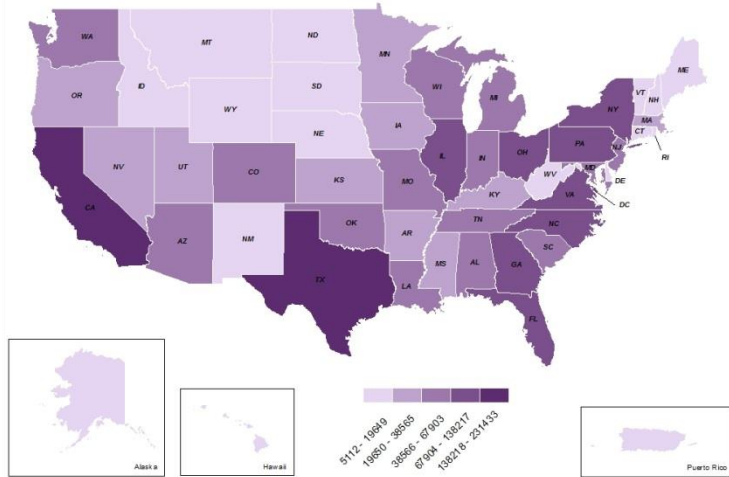
Among the service-connected disabled population,  
the Post-9/11 Veterans used VA health care  
at a lower rate than all other Veterans.

**Service-Connected Disability: VA Health Care Veterans**  
(in percent)



# The Post-9/11 Veteran population is expected to increase 51 percent between 2013 and 2018.

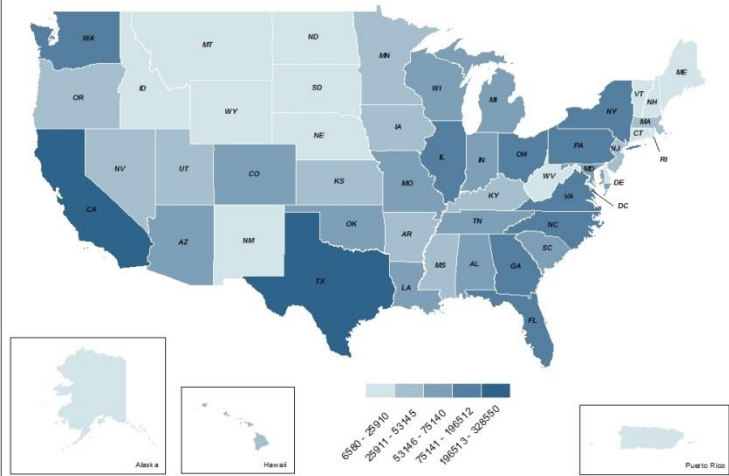
**Post-9/11 Veterans Population by State: Fiscal Year 2013**



Source: Department of Veterans Affairs, Office of the Actuary, Veteran Population Projection Model (VetPop), 2014 as of 9/30/2013

Prepared by the National Center for Veterans Analysis and Statistics

**Post-9/11 Veterans Population by State: Fiscal Year 2018**

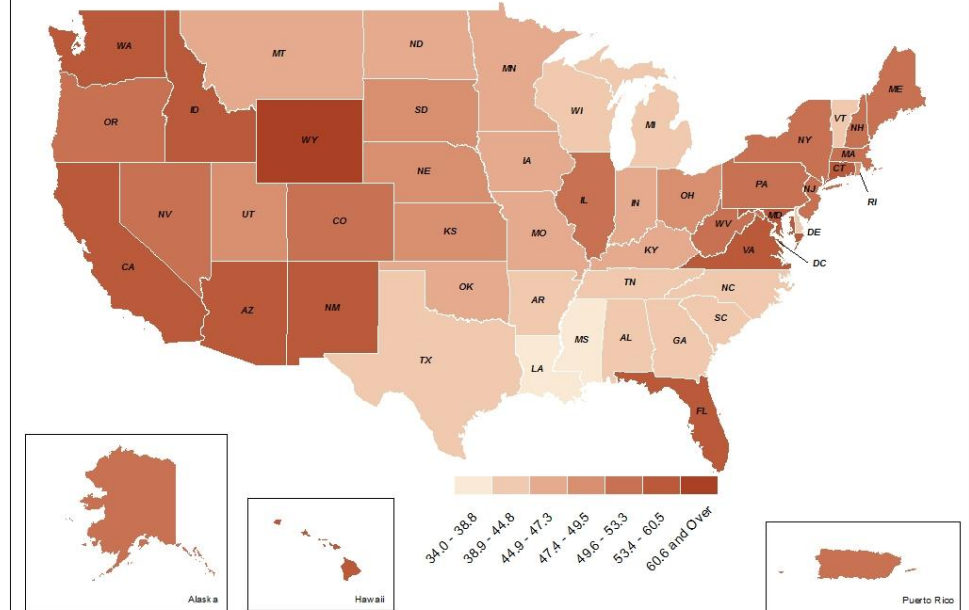


Source: Department of Veterans Affairs, Office of the Actuary, Veteran Population Projection Model (VetPop), 2014 as of 9/30/2014

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**Percent Change in Post-9/11 Veterans Population by State**

The total Post-9/11 Population is expected to increase 50.5% between 2013 and 2018



Source: Department of Veterans Affairs, Office of the Actuary, Veteran Population Projection Model (VetPop), 2014 as of 9/30/2014

Prepared by the National Center for Veterans Analysis and Statistics

*District of Colombia and Wyoming are the places with highest percent change in Post-9/11 Veteran population at 70% or higher.*

# Summary of Post-9/11 Veterans and Non-Veterans Comparisons

According to data from the 2013 American Community Survey, Post-9/11 Veterans were more likely to be non-white non-Hispanic, more likely to be divorced, more likely to be insured, less likely to live in poverty, and had higher personal incomes than non-Veterans.

Post-9/11 male Veterans were more likely to be white non-Hispanic, work in management occupations, and more likely to work for local, state, or Federal governments than their non-Veteran counterparts. Post-9/11 male Veterans who worked year-round and full-time earned about \$3,900 more than similar non-Veterans. The median age of Post-9/11 male Veterans in 2013 was 33 years while the median age of male non-Veterans was 41 years.

Post-9/11 women Veterans were less likely to be white non-Hispanic, less likely to be uninsured, less likely to live in poverty, and had higher personal incomes than women non-Veterans. Post-9/11 women Veterans were more likely to be divorced, work in management and professional occupations and more likely to work in local, state, or Federal government than women non-Veterans. Post-9/11 women Veterans who worked year-round and full-time earned about \$4,300 more than similar non-Veterans. This gap may increase as the Post-9/11 women Veteran ages. The median age of Post-9/11 women Veterans was 32 and women non-Veterans was 46 in 2013.

# Summary of Post-9/11 Veterans and All Other Veterans Comparisons

Post-9/11 Veterans are the youngest cohort of Veterans with a median age of 33 years old. This group was more likely to be nonwhite, to be single, to be uninsured, to have no income and to live in a household receiving food stamps than all other Veterans in 2013. Employed Post-9/11 Veterans were more likely to work in service occupations than their Veteran counterparts.

Post-9/11 male Veterans who worked year-round and full-time earned about \$4,400 less than other similar Veterans. This may be because the median age of Post-9/11 male Veterans was 33 years while the median age of male non-Veterans was 41 years in 2013. As for Post-9/11 women Veterans, the personal income was about \$11,000 higher than other women Veterans. This could be attributed to the aging of the other female Veterans and a higher number of females serving in Post-9/11 Era.

Within the Post-9/11 Veteran population, women had higher educational attainment but were poorer and more likely to be in a household receiving food stamps than male Veterans in 2013. Post-9/11 male Veterans were more likely to have no health insurance coverage than women Veterans.

As for users of VA programs, about 42 percent of Post-9/11 Veterans and all other Veterans used at least one VA benefit or service. The Post-9/11 Veterans used the C&P program more than all other Veterans. More Post-9/11 Veterans had a service connected disability (SCD) than other Veterans; however, these Post-9/11 Veterans used VA health care less than other SCD Veterans.

# Contact Information

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For general inquiries, please email us at [VANCVAS@va.gov](mailto:VANCVAS@va.gov)