UNITED STATES
DEPARTMENT OF VETERANS AFFAIRS

Profile of Veterans: 2015

Data from the American Community Survey

Prepared by the National Center for Veterans Analysis and Statistics

March 2017

NCVAS National Center for Veterans Analysis and Statistics

Data Source and Methods

- Data for this analysis come from the 2014 American Community Survey (ACS) Public Use Microdata Sample (PUMS).
  - The ACS is an ongoing survey that provides annual data on the social and economic characteristics of the U.S. population.
  - The 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.
  - This universe includes a weighted estimate of 18.9 million Veterans, of which 1.6 million were women.
  - The universe includes a weighted estimate of 255 million civilian population, of which 236 million were non-Veterans.
  - The analysis is presented in four parts: (1) Veteran status (slides 4 to 18); (2) Veterans by gender (slides 19 to 27) ; (3) Minorities by Veteran status (slides 28-37); and (4) Summary of results (slides 38-40).

- Race categories are shown for the non-Hispanic population (e.g., White non-Hispanic, Black non-Hispanic, Asian non-Hispanic). Hispanics can be of any race.
  - "NHOPI" includes Native Hawaiians and Pacific Islanders.
  - "Some Other Race" includes individuals who did not report as belonging to any other race categories.
  - "Two or More Races" includes individuals who chose two or more race categories.
  - The term "AIAN" is used for those individuals who identified themselves as American Indian American Natives.

- All comparative statements have undergone statistical testing and are significant at the 90-percent 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/rates.

- For more information about the ACS, see: http://www.census.gov/acs/www/.

- Other data sources used are VetPop2014, the official Veteran population projection from the Department of Veterans Affairs (VA) and the U.S. Veterans Eligibility Trends and Statistics, 2015 (USVets2015).
  - These sources will be identified throughout this document, as appropriate.

Issues to consider when comparing Veterans and non-Veterans

Veterans are predominantly men (around 92%) whereas over half of all non-Veterans are women. This difference is particularly important to remember when doing any economic comparisons. In general, men earn more, are more likely to be employed, less likely to be single parents, and less likely to live in poverty than women. Any economic differences between the total Veteran population and the total non-Veteran population will be exaggerated by the differences in the sex ratios of the two groups.

Veterans are significantly older than non-Veterans. Veteran median age is around 64 compared with 44 for non-Veterans. Any characteristics correlated with age (e.g., employment, disability, income) will be significantly affected by the differences in the age distributions of the two groups.

There are issues of selection bias in any comparison of Veterans and non-Veterans. Individuals in the All-Volunteer Force are not randomly selected into the Armed Forces. They choose to enlist and are then chosen by the military based on specific criteria, both mental and physical, that may set them apart from the population who chose not to enlist. Any effects ascribed to military service may be attributable to pre-service characteristics and not necessarily Veteran status.

Veteran and Non-Veteran Comparisons

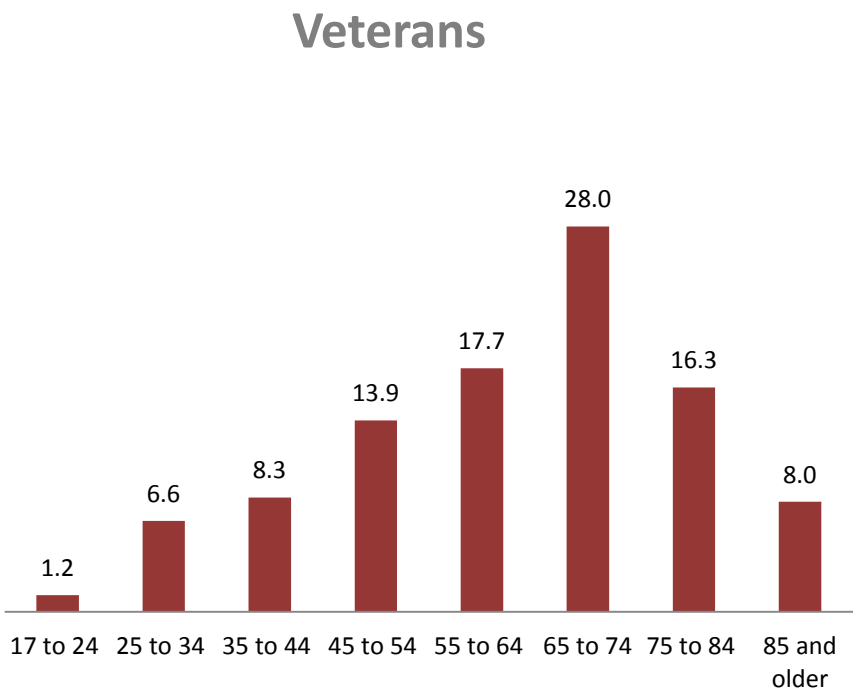
Veterans = 18,931,395

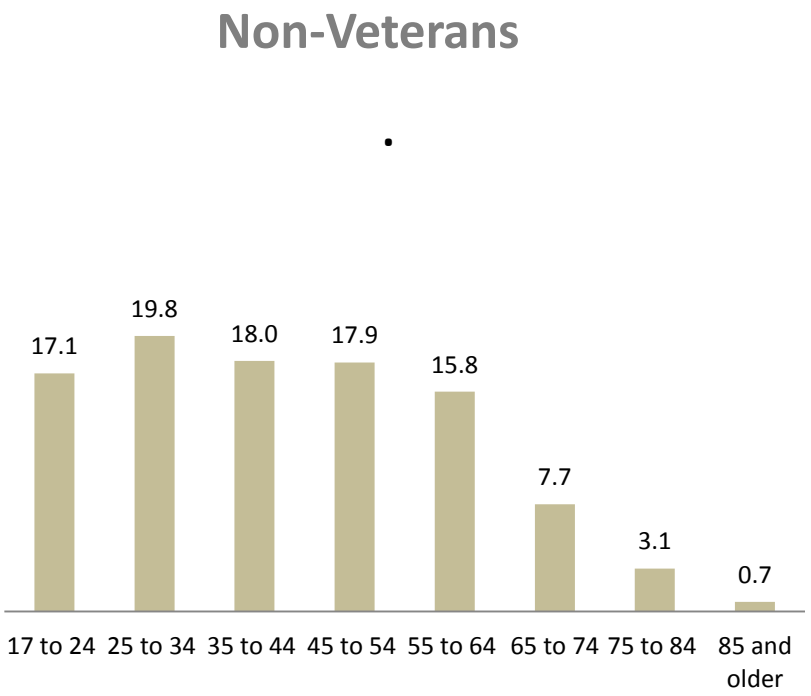
Non-Veterans = 235,891,070

Source: U.S. Census Bureau, American Community Survey PUMS, 2015.

Men Veterans on average are older than non-Veteran men. In 2015, the median age of men Veterans was 65 and the median age of non-Veteran men was 41.

Age Distribution of Men
(in percent)



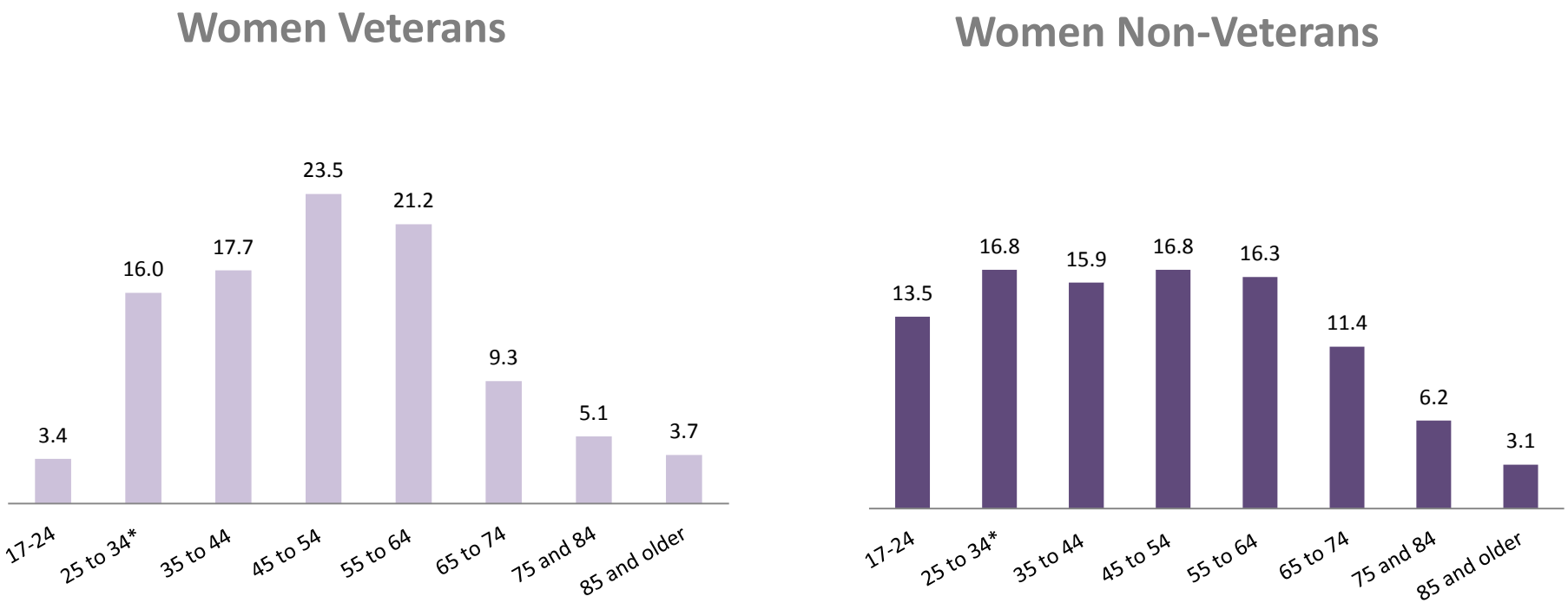


Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

As with men Veterans, a lower percentage of women Veterans were in the youngest age group—17 to 24 years old than their non-Veteran counterparts. These are the ages when most men and women would still be serving in the military and would not yet have become Veterans. The median age of women Veterans was 50 and non-Veteran women was 46 in 2015.

Age Distribution of Women

(in percent)



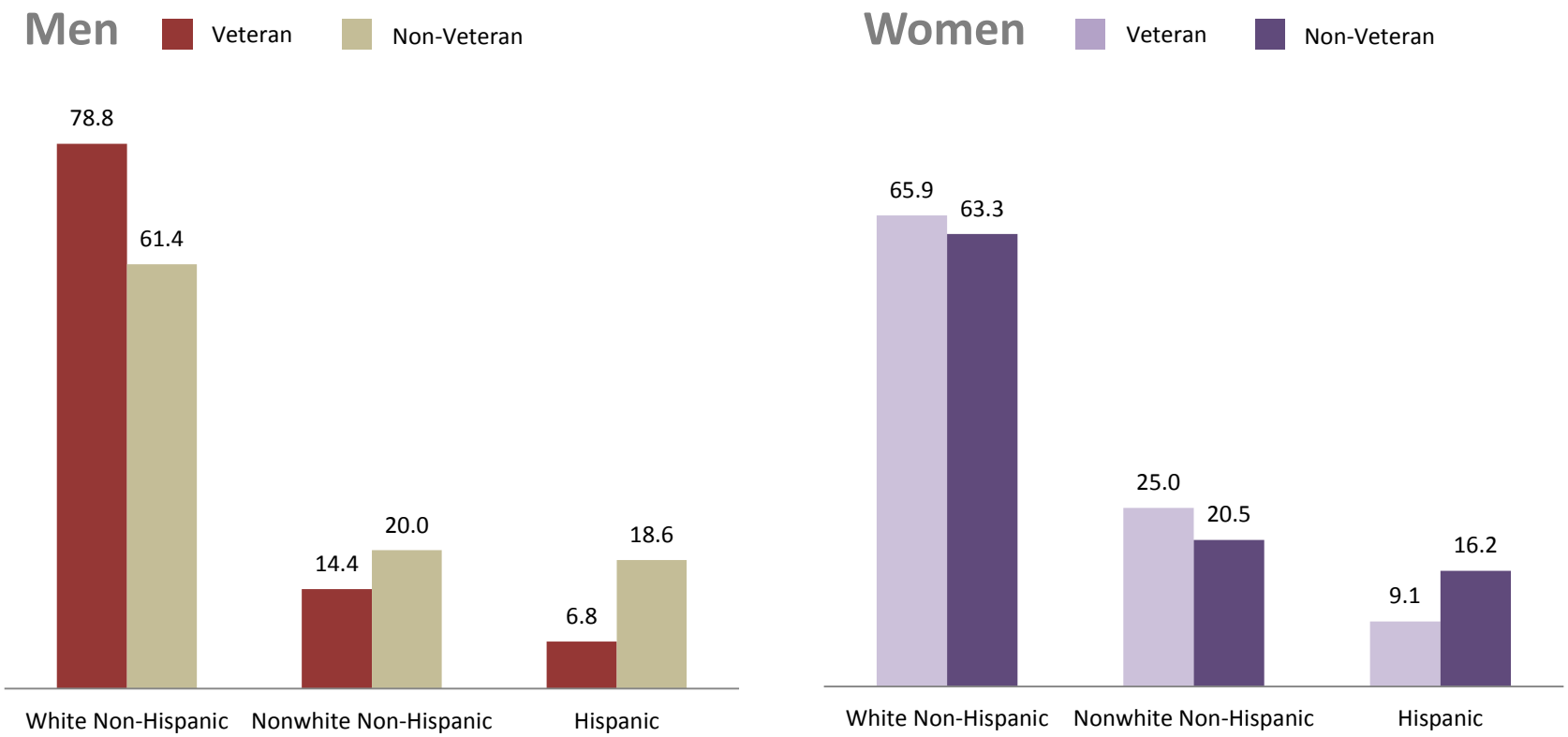
*Difference between women Veterans and Non-Veteran women is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Men Veterans are more likely to be White not Hispanic than non-Veterans and women Veterans. Women Veterans are more likely to be Nonwhite not Hispanic than non-Veteran women. Both men and women Veterans are less likely to be Hispanic than their non-Veteran counterparts.

Race Distribution

(in percent)

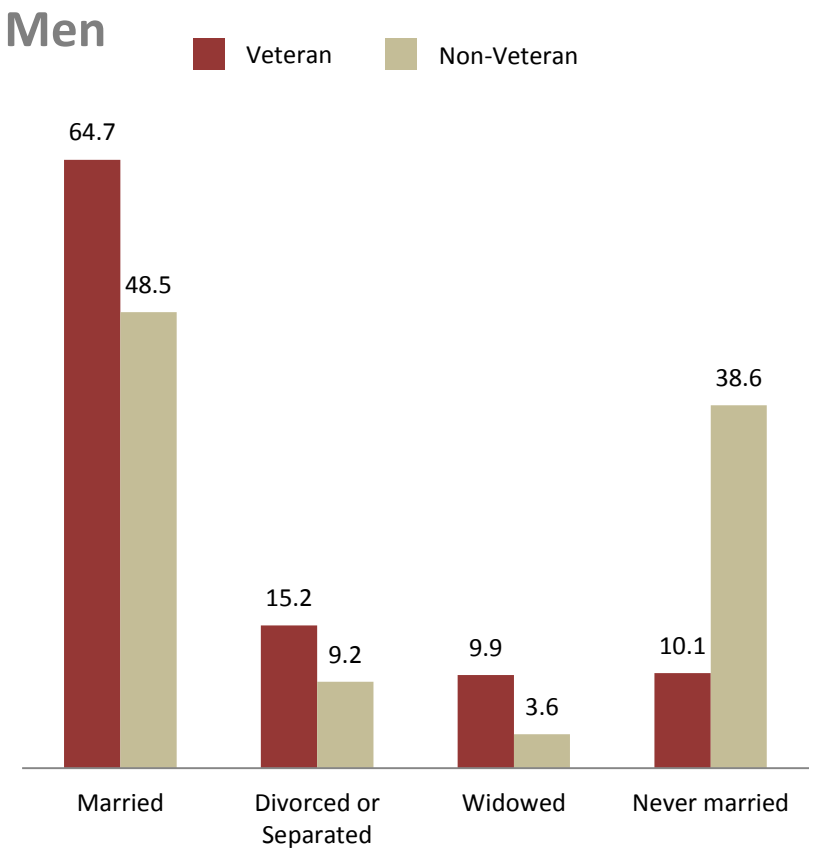


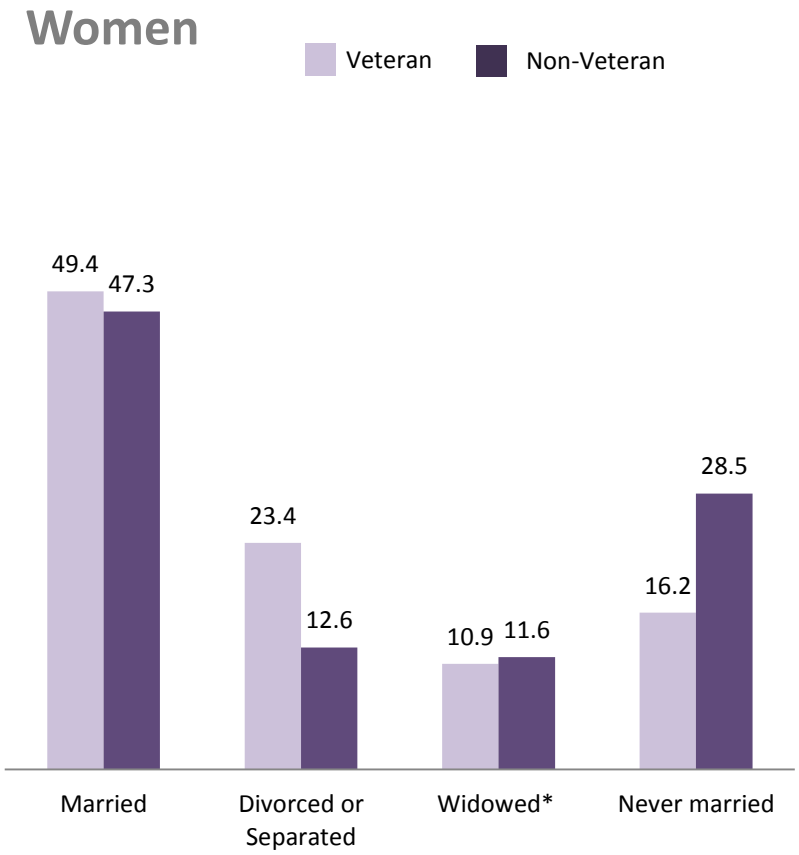
Notes: (1) "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races; (2) Refer to slide 29 for a detailed distribution of race and ethnicity.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Veterans are more likely to be married and/or divorced and less likely to have never married compared with non-Veterans.

Marital Status Distribution
(in percent)



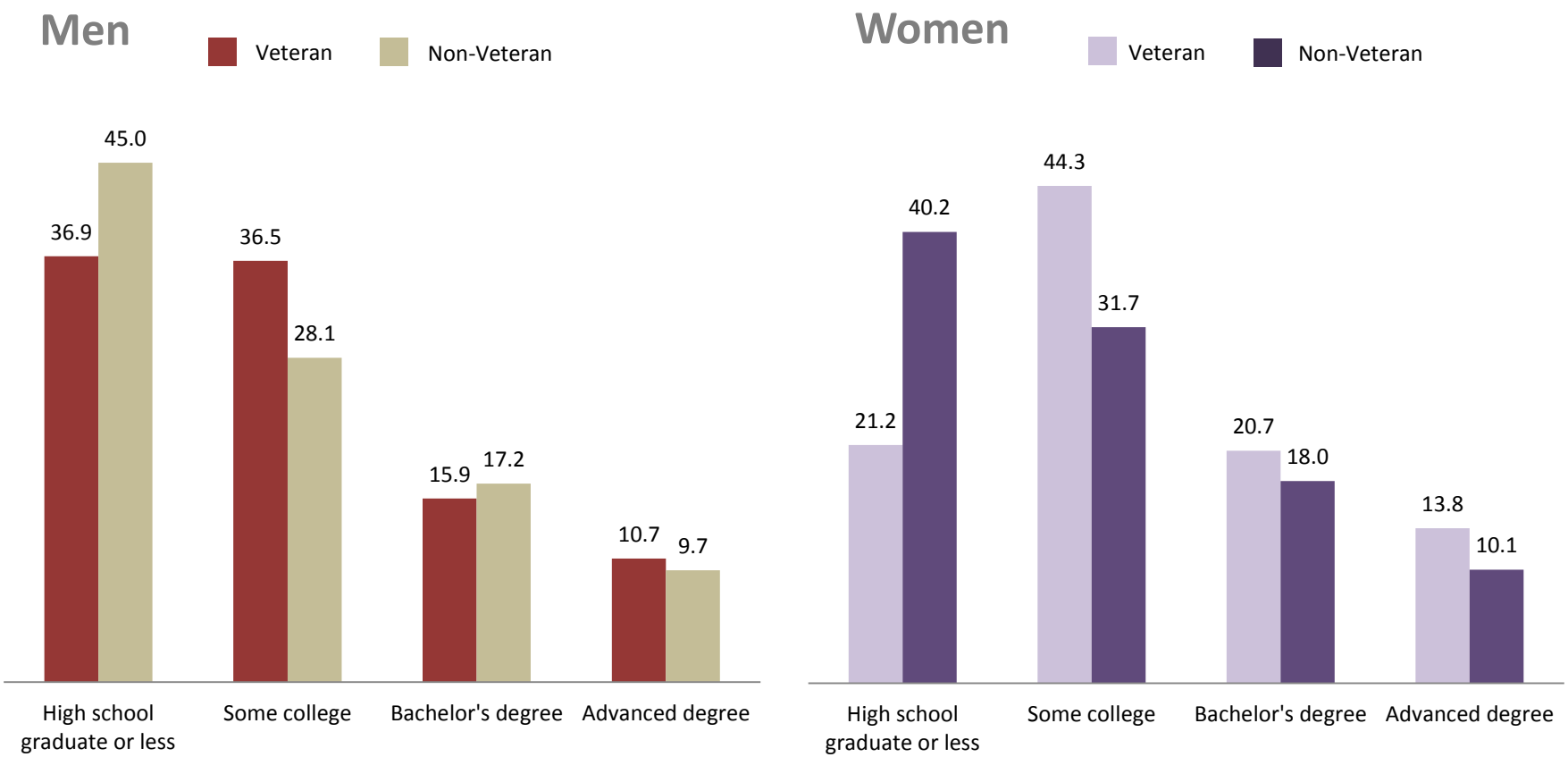


*Difference between women Veterans and Non-Veteran women is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Women Veterans are more likely to have some college, bachelor's degree and an advanced degree than men Veterans and non-Veterans.

Education Levels Distribution
(in percent)

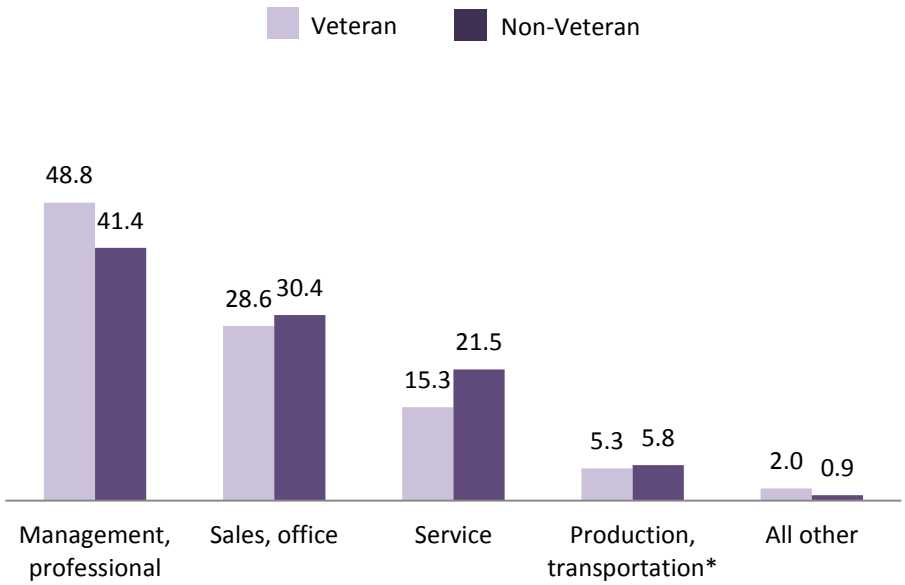


Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

The percentage of women Veterans working in management and professional occupations was about 7 percentage points higher than that of non-Veteran women in 2015. These include occupations such as engineers, educators, doctors, and various types of managers. About 34 percent of women Veterans worked for local, state, or Federal government, compared to 16 percent of non-Veteran women.

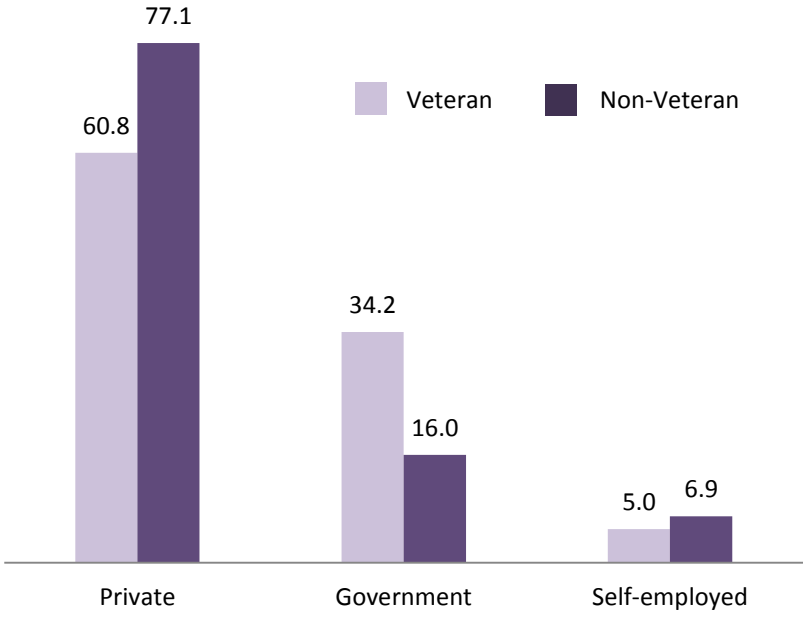
Occupation of Employed Women

(in percent)



Class of Worker of Employed Women

(in percent)



*Difference between women Veterans and Non-Veteran women is not statistically significant at the 90% confidence level.

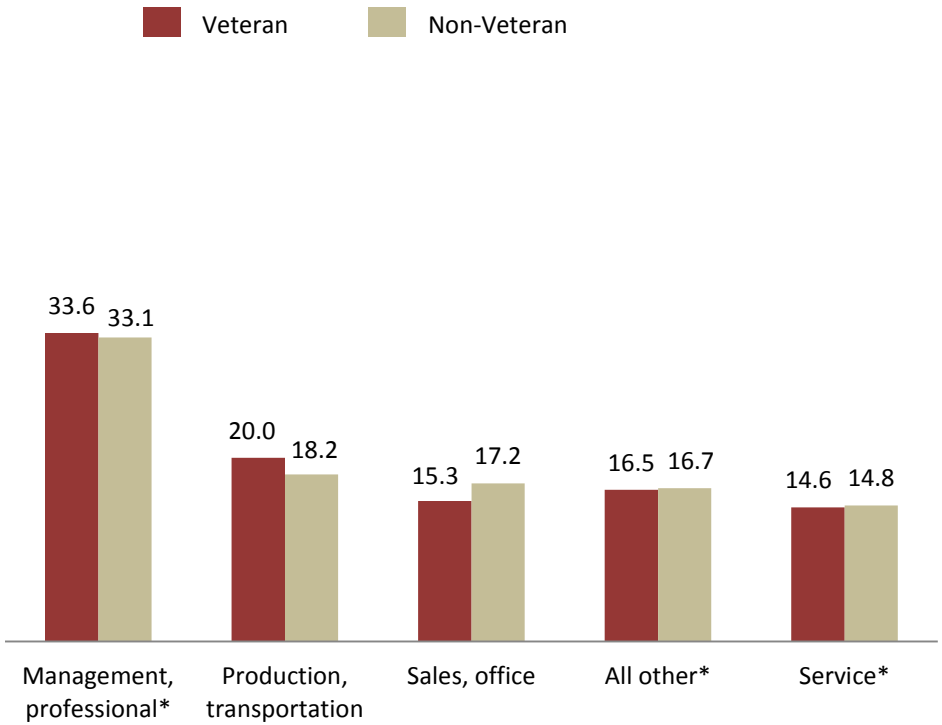
Note: "All Other" includes Farming, fishing, and forestry; Construction, extraction, maintenance, and repair.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

A higher percentage of men Veterans were in production, transportation, sales and office occupations compared with non-Veteran men in 2015. The percentage of men Veterans working for local, state, or Federal government was about twice that of non-Veteran men.

Occupation of Employed Men

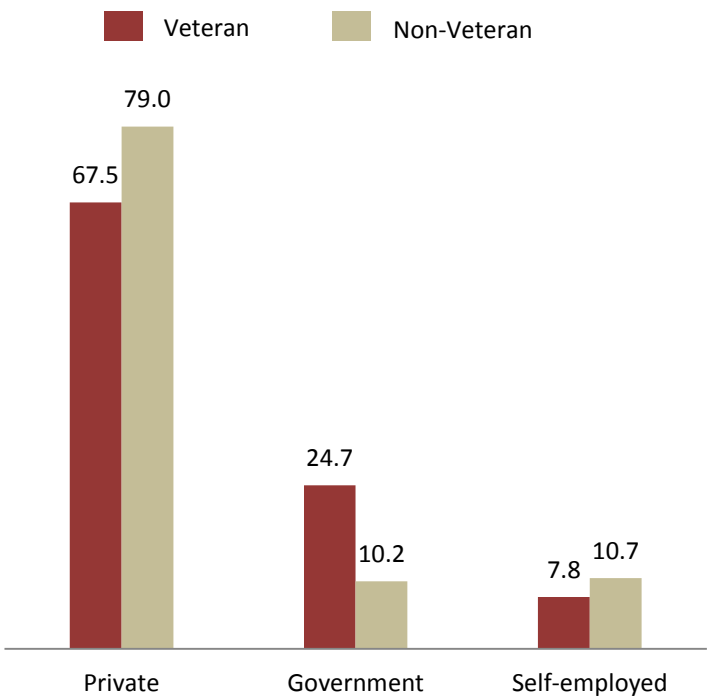
(in percent)



*Difference between men Veterans and Non-Veteran men is not statistically significant at the 90% confidence level.

Class of Worker of Employed Men

(in percent)



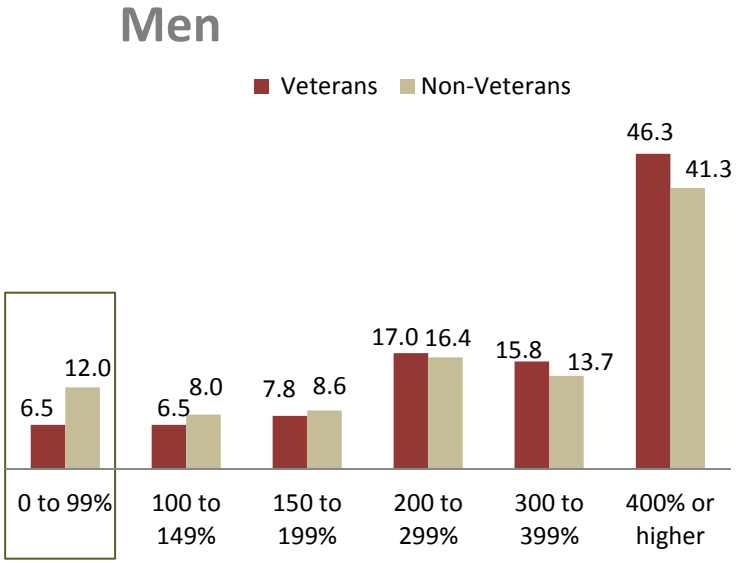
Note: "All Other" includes Farming, fishing, and forestry; construction, extraction, maintenance, and repair.

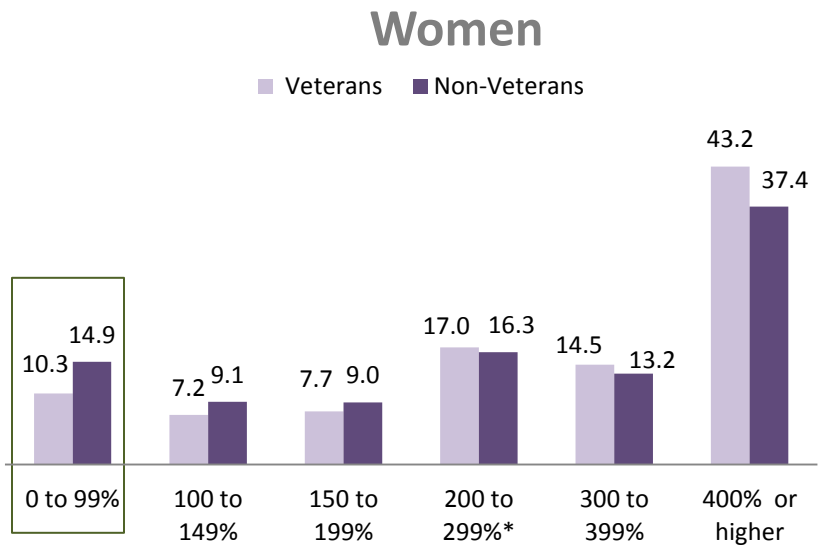
Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Veterans are more likely to live above 400% of poverty level compared to non-Veterans. Fewer Veterans lived at or below poverty level than non-Veterans.

Poverty Level Distributions

(in percent)





*Difference between women Veterans and Non-Veteran women is not statistically significant at the 90% confidence level.

In-Poverty by Veteran Status

(in percent)

Men

Age	Veterans	Non-Veterans
25 to 34 Years Old	8.7	11.7
35 to 44 Years Old	6.8	10.4

Women

Age	Veterans	Non-Veterans
25 to 34 Years Old	13.8	18.1
35 to 44 Years Old	10.7	15.0

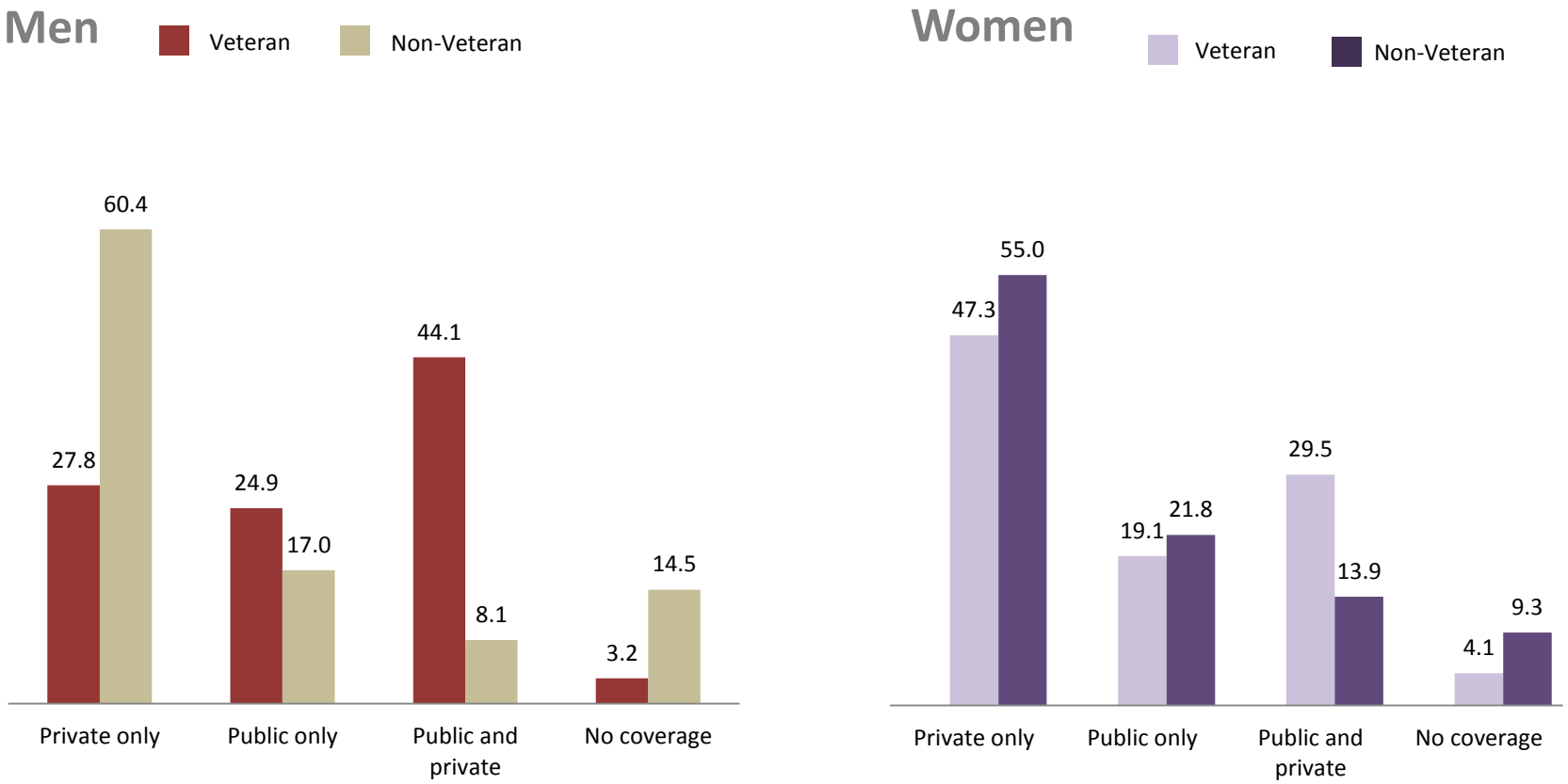
Note: Families in the "0 to 99 percent" are in poverty. Categories above 100% are used by public and private programs to determine eligibility. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index. The official poverty definition uses 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.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Both men and women Veterans were more likely to have a combination of public and private health insurance coverage compared with their non-Veteran counterparts. The high percentage of men Veterans in this category was likely due to Medicare, use of VA health care and second career after retirement than non-Veterans. Men and women Veterans had lower uninsured rates than non-Veterans in 2015.

Health Insurance Coverage Distribution

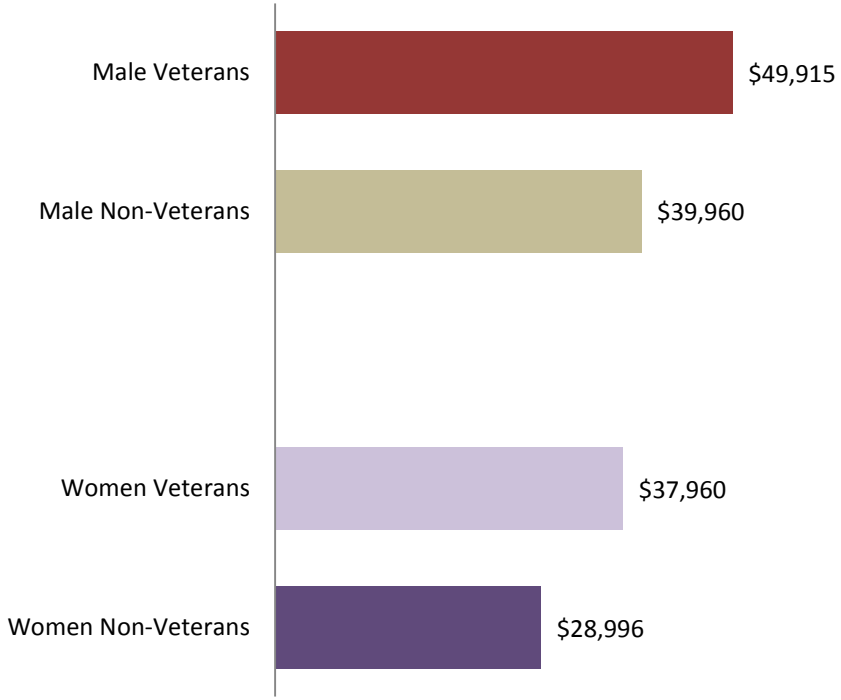
(in percent)



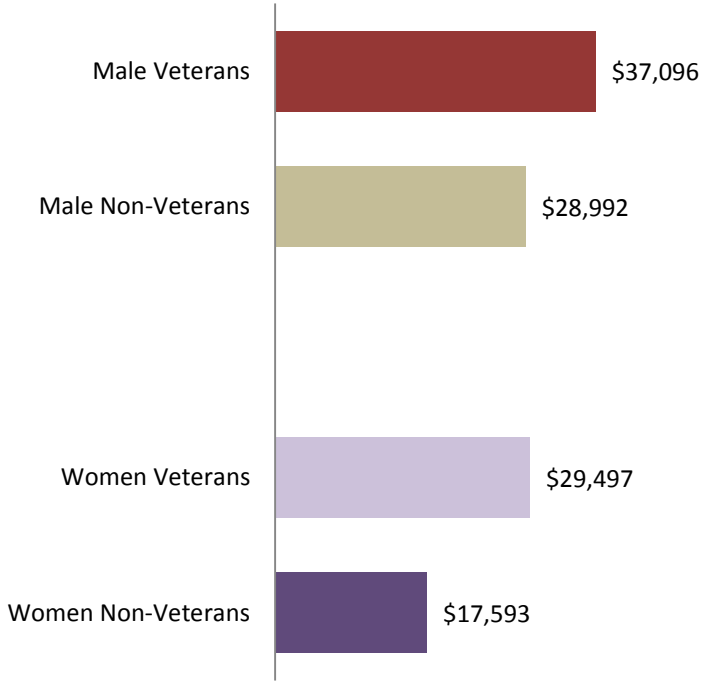
Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

In 2015, both men and women Veterans who worked year-round and full time had higher median earnings than their non-Veteran counterparts. Veterans of both sexes also had higher personal incomes than non-Veterans.

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



Median Personal Income by Sex and Veteran Status



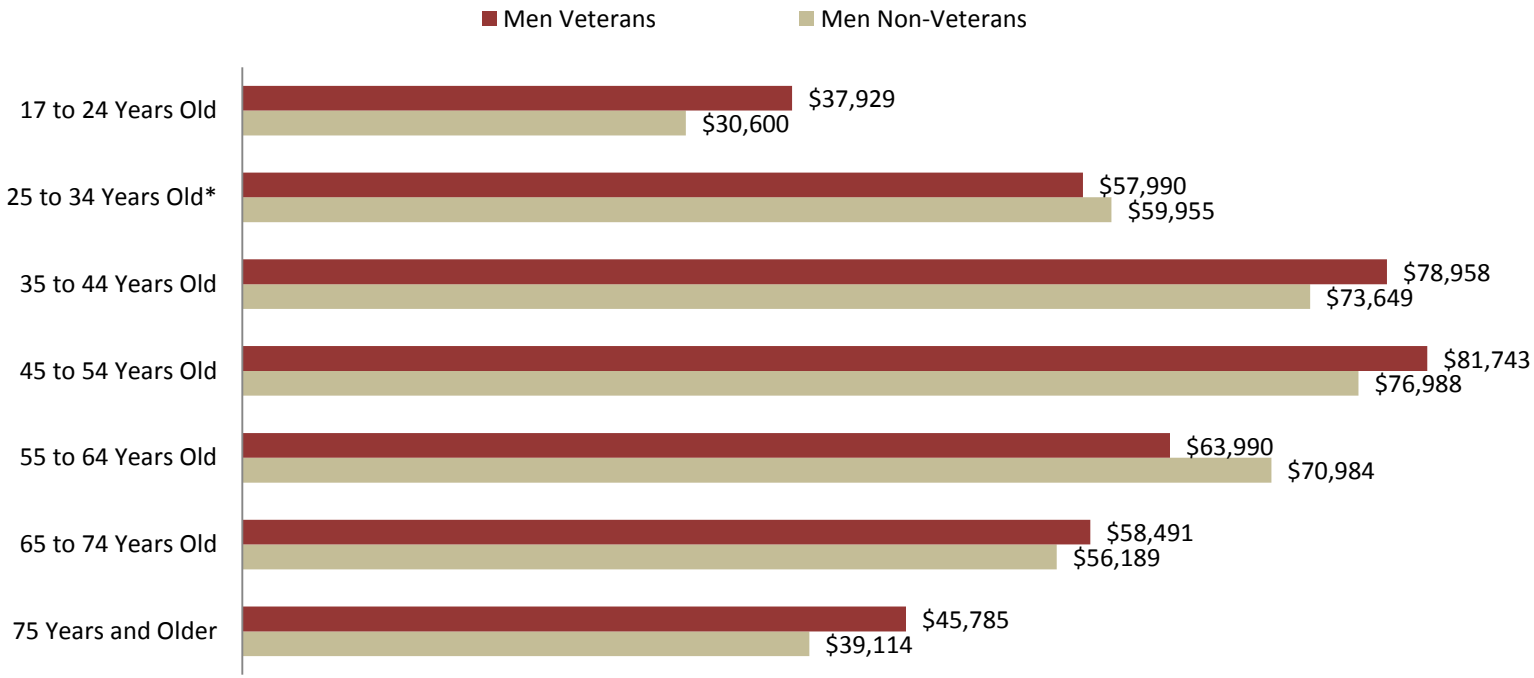
"Earnings" refer to salary, wages, and self employment income. "Year-round full-time(YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

"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.

Source: U.S. Census Bureau, American Community Survey PUMS, 2015.
Prepared by the National Center for Veterans Analysis and Statistics

In most age groups, men Veterans have higher median household income than non-Veteran men.

Median Household Income of men by Veteran Status: 2015



	Men Veterans	Men Non-Veterans
Median Household Income	$58,995	$64,451

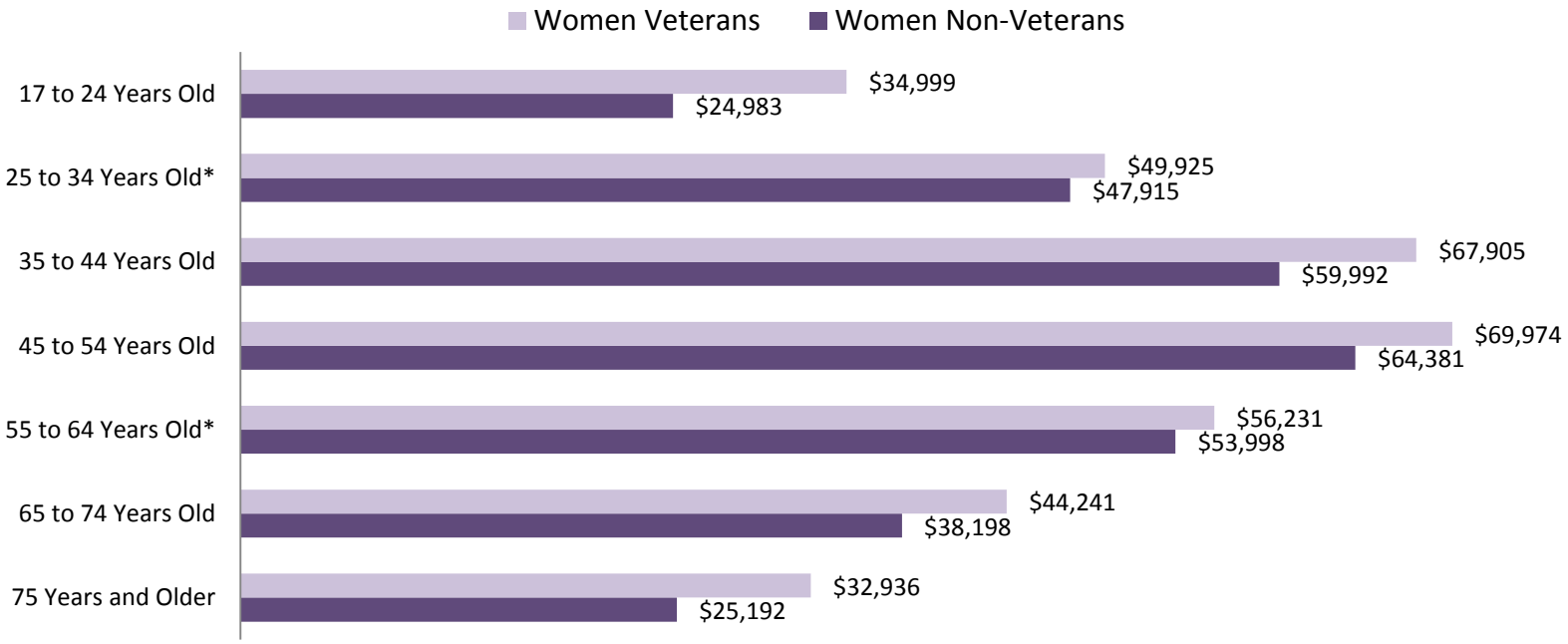
*Difference between men Veterans and men non-Veterans is not statistically significant at the 90% confidence level.

Note: Income of Households: This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. The **median** divides the income distribution into two equal parts: one-half of the cases falling below the median and one-half above the median.

Source: U.S. Census Bureau, American Community Survey, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Women Veterans have higher median household income than non-Veteran women.

Median Household Income of women by Veteran Status: 2015



	Women Veterans	Women Non-Veterans
Median Household Income	$54,962	$46,992

*Difference between women Veterans and women non-Veterans is not statistically significant at the 90% confidence level.

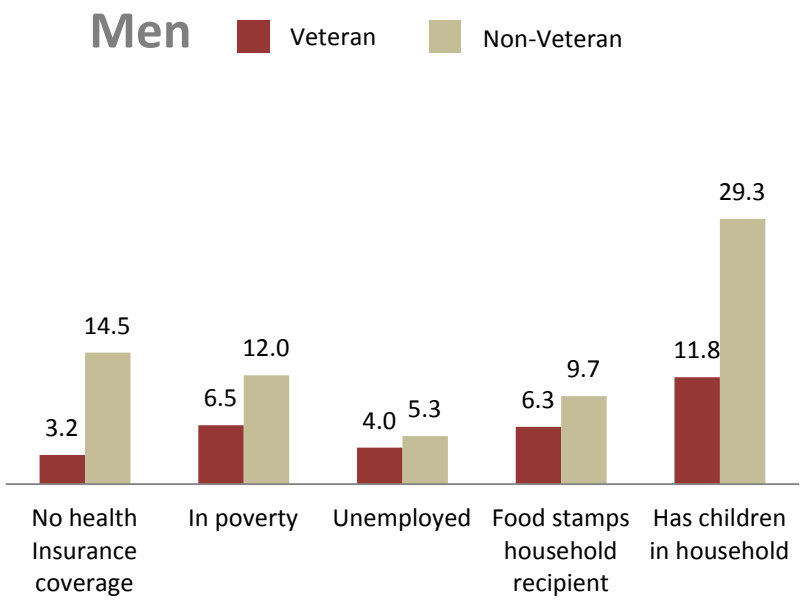
Note: Income of Households: This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. The **median** divides the income distribution into two equal parts: one-half of the cases falling below the median and one-half above the median.

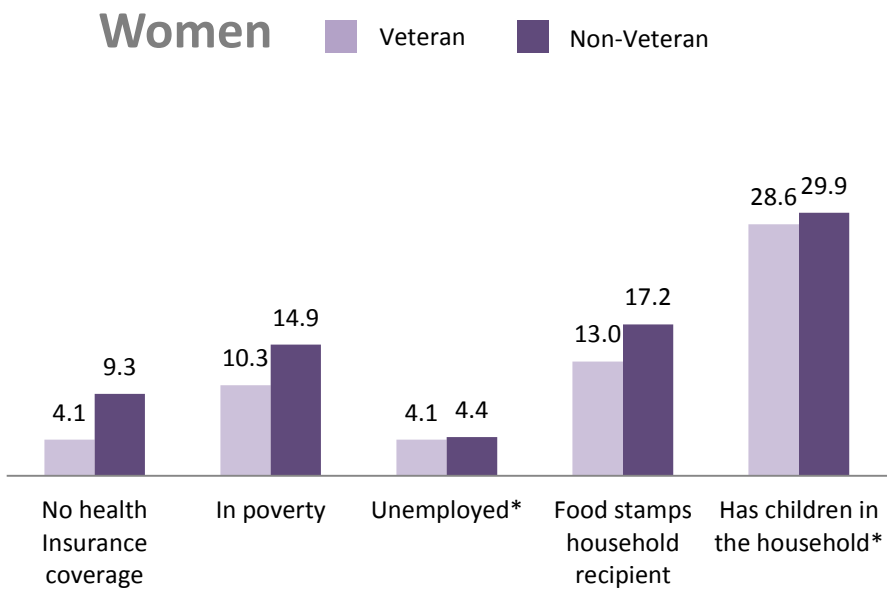
Source: U.S. Census Bureau, American Community Survey, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Veterans are more likely to have health insurance and less likely to be in poverty than non-Veterans. Veterans live in households that are less likely to participate in the Supplemental Nutritional Assistance Program than their non-Veterans counterparts. Men Veterans are more likely to live in a household with no children than the non-Veteran men.

Selected Characteristics between Veterans and Non-Veterans

(in percent)



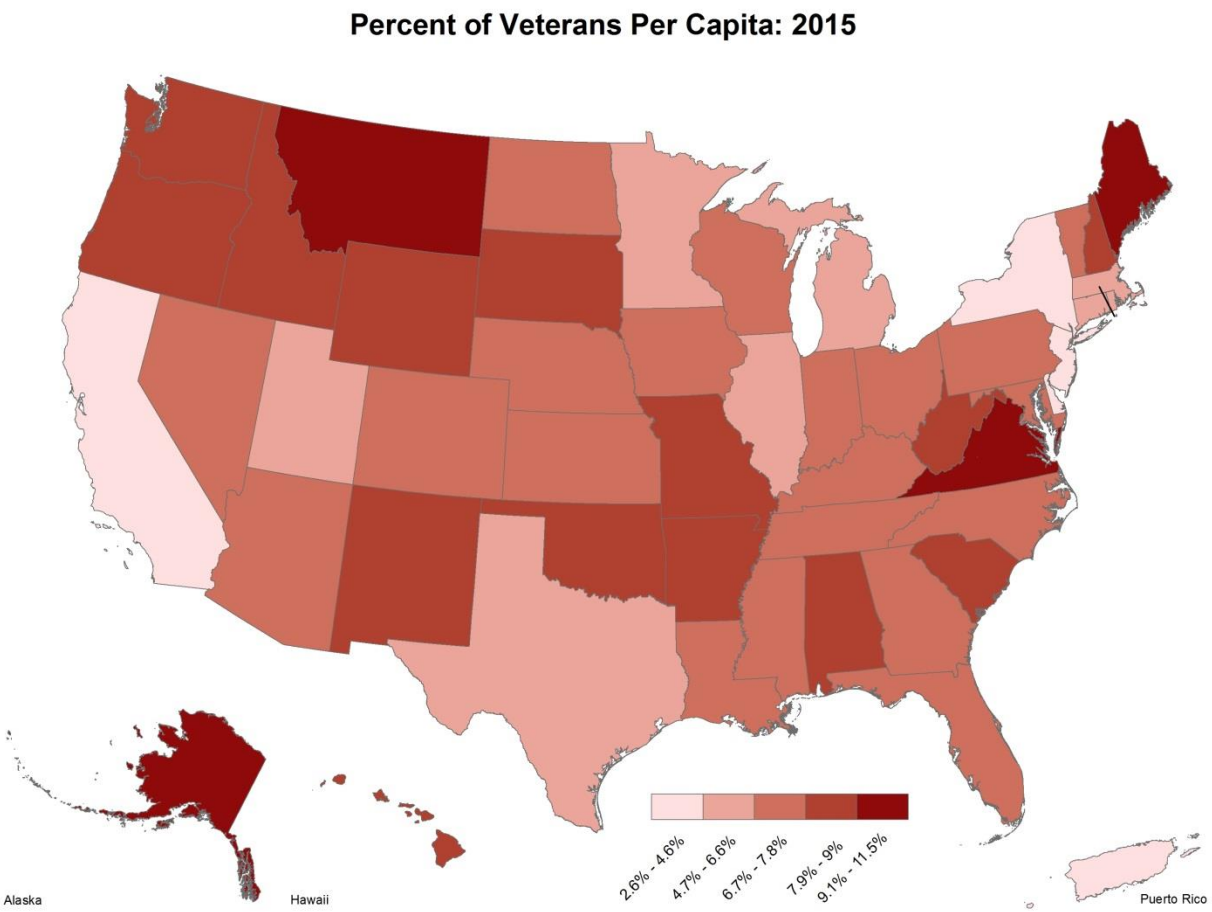


*Difference between women Veterans and Non-Veteran women is not statistically significant at the 90% confidence level.

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

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Washington DC, Alaska, and Montana are the top three states with highest percent of Veterans per capita in 2015.



States with the Highest Percent of Veterans per capita: 2015

State	Percent
District of Columbia	11.5%
Alaska	9.9%
Montana	9.6%
Maine	9.4%
Virginia	9.4%

States with the Highest Number of Veterans: 2015

State	Veterans
California	1,802,446
Texas	1,675,262
Florida	1,558,441
Pennsylvania	916,638
New York	862,805

Sources: VetPop2014, as 9/30/2016 and US Census Bureau
Prepared by the National Center for Veterans Analysis and Statistics

Veteran Comparisons

Men Veterans = 17,339,174

Women Veterans = 1,592,221

Source: U.S. Census Bureau, American Community Survey PUMS, 2015.

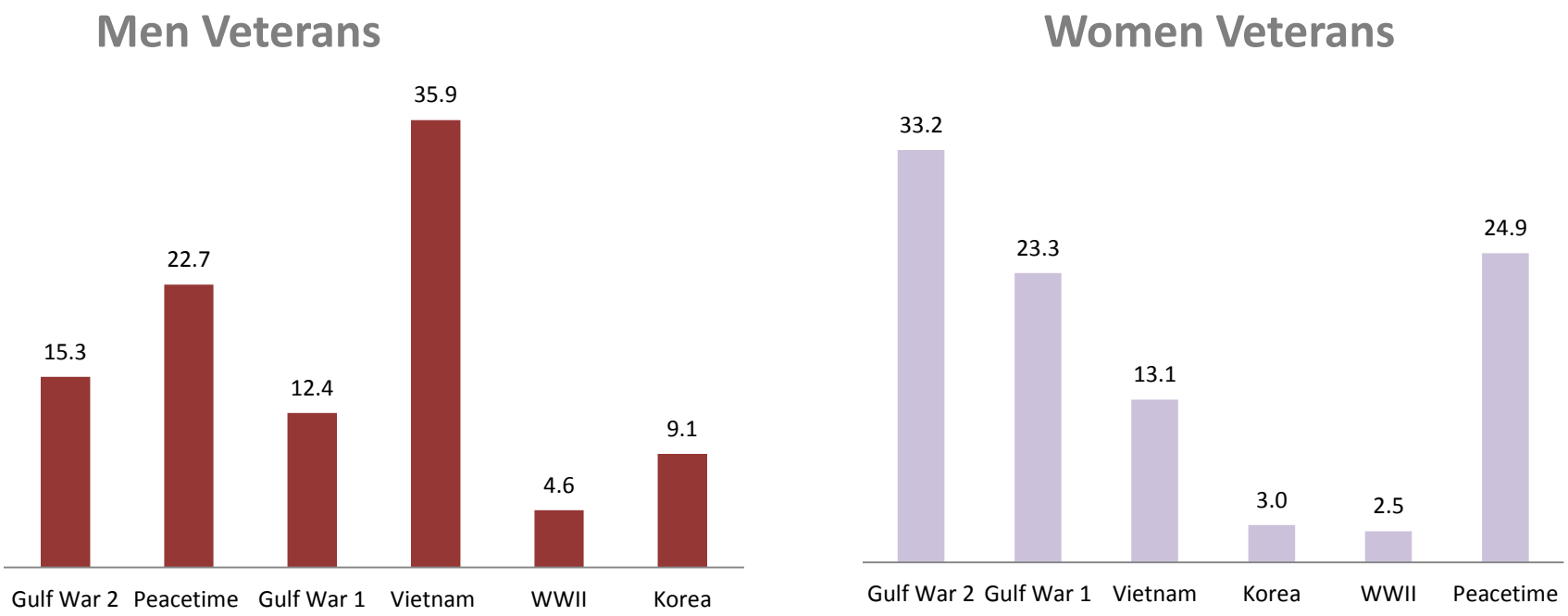
Issues to Consider When Analyzing women Veterans

According to ACS data, women Veterans are significantly different than men Veterans. Following legislative changes, women Veterans started entering the military branches in greater numbers during more recent periods of service. A higher percent of women Veterans are minorities. Fewer Veterans are women. As of 09/30/2016, VetPop2014 estimates 2.1 million of the 21.4 million living Veterans are women, or about 9.8 percent of living Veterans are women.

Women Veterans are younger than men Veterans. The median age for women Veterans is 50, and the median age for men Veterans is 65. Any characteristics correlated with age (e.g., employment and income) will be affected by the differences in the age distributions of the two groups.

The largest cohort of men Veterans served during the Vietnam Era while the largest cohort of women Veterans served during Gulf War II or Post-9/11.

Period of Military Service of Veterans
(in percent)



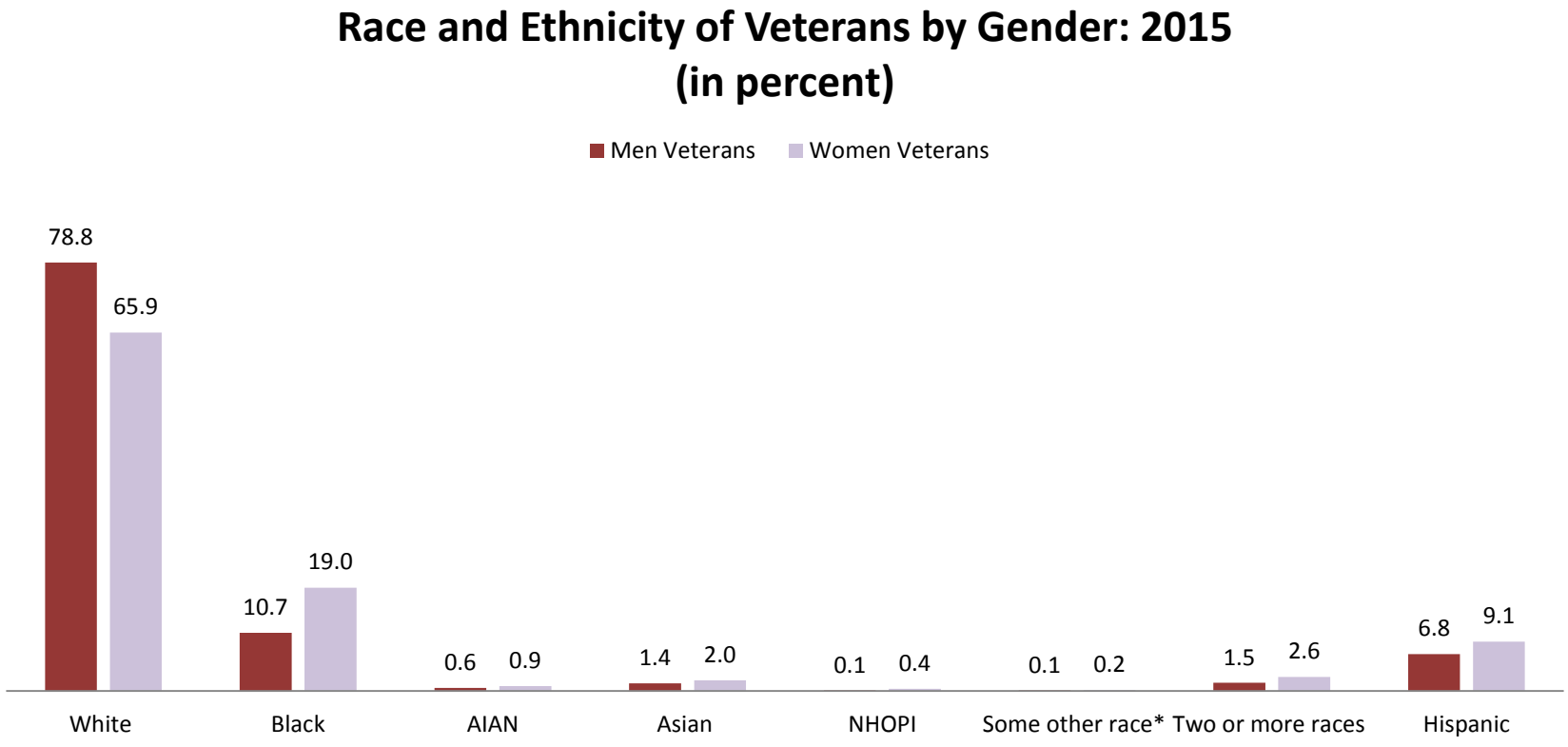
Period of Service Dates

- Gulf War 2 or Post-9/11: Sept. 2001 to present
- Gulf War 1 or Pre-9/11: Aug. 1990 to Aug. 2001
- Vietnam Era: Aug.1964 to April 1975
- Korean War: July 1950 to Jan. 1955
- World War II: Dec. 1941 to Dec, 1946
- Peacetimes: Jan. 1947 to June 1950; Feb. 1955 to July 1964 and May 1975 to July 1990

Source: U.S. Census Bureau, American Community Survey PUMS, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Note: Periods of service shown here are coded with multiple dispersed into categories with most recent period of service.

A higher percent of women Veterans are racially and ethnically diverse than men Veterans.



Note: Races categories are shown for the non-Hispanic population. Hispanics can be of any race.

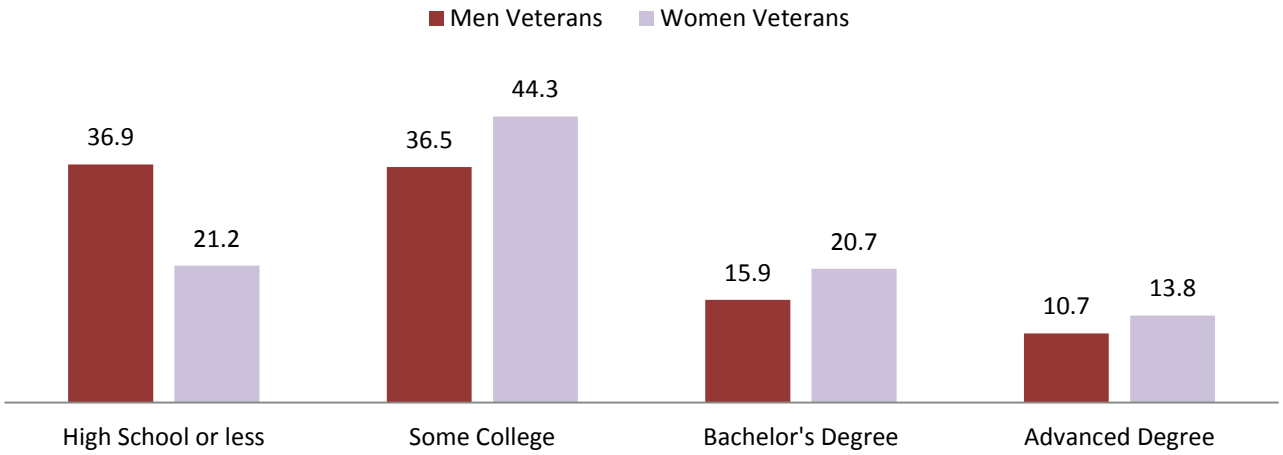
*Difference between men Veterans and women Veterans is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey, 2015
Prepared by the National Center for Veterans Analysis and Statistics

A higher percent of women Veterans have higher education attainment and are enrolled in higher education compared to men Veterans.

Education Level of Veterans by Gender: 2015

(in percent)



Veterans Enrolled in Higher Education by Gender: 2015

(in percent)

	Men Veterans	Women Veterans
All Ages	3.9	11.9
17 to 24 Years Old*	28.5	35.7
25 to 34 Years Old	23.0	32.9
35 to 44 Years Old	10.0	14.3

*Difference between men Veterans and women Veterans is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey, 2015
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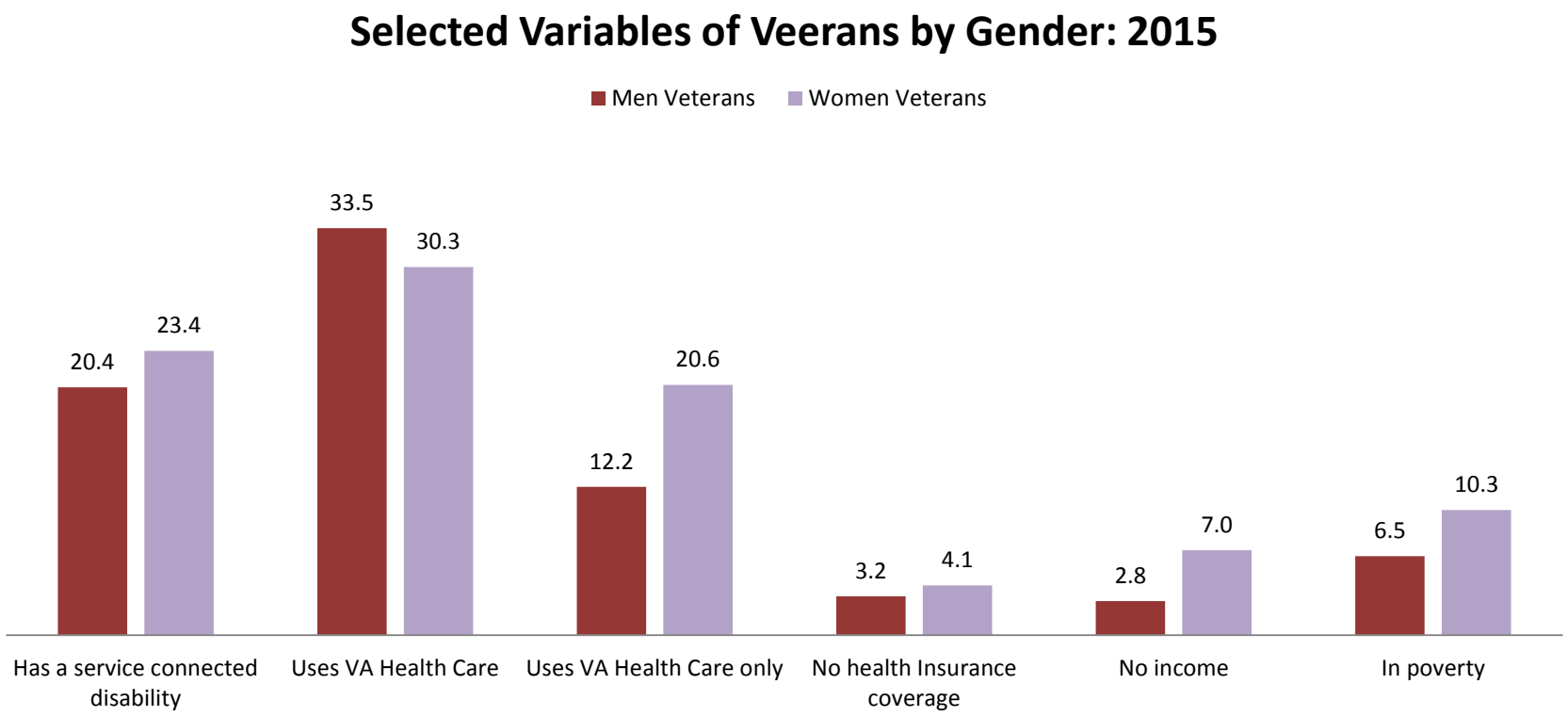
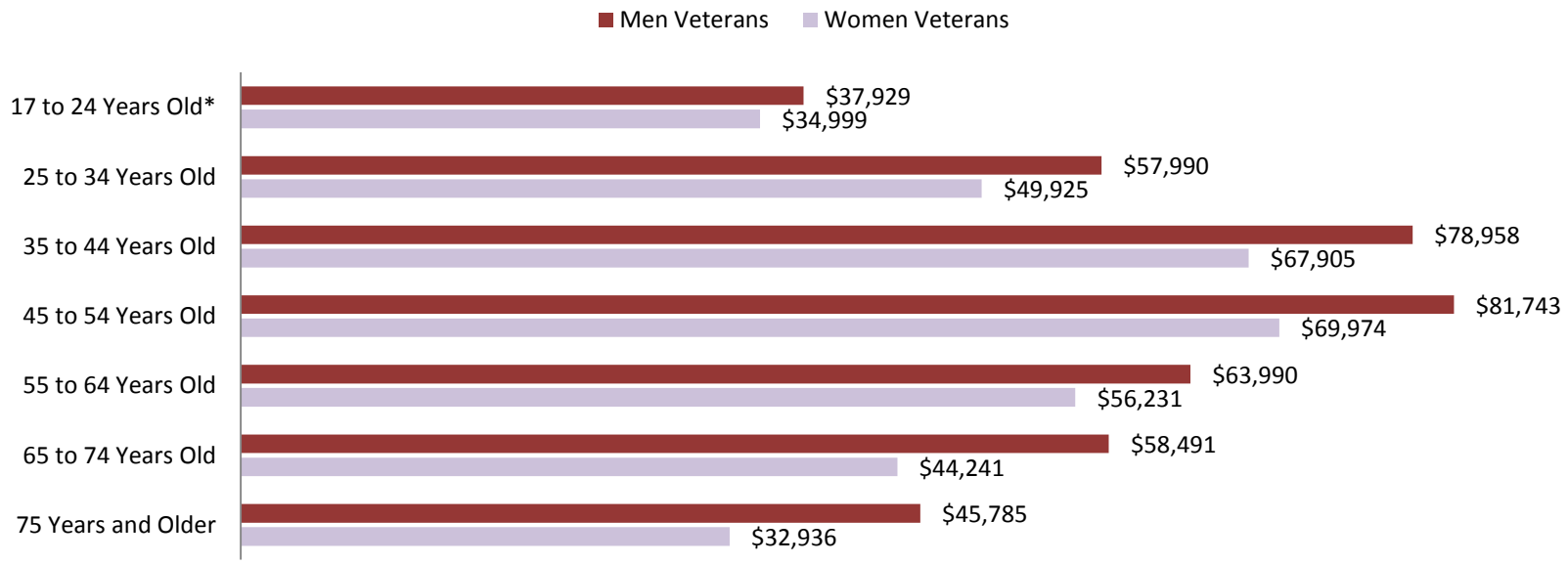
A higher percent of women Veterans have a service connected disability, have no personal income, and are in poverty than men Veterans. A lower percent of women Veterans use VA health care, but a higher percent only use VA health care than men Veterans.



Source: U.S. Census Bureau, American Community Survey, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Women Veterans have a lower median household income than men Veterans.

Median Household Income of Veterans by Gender: 2015



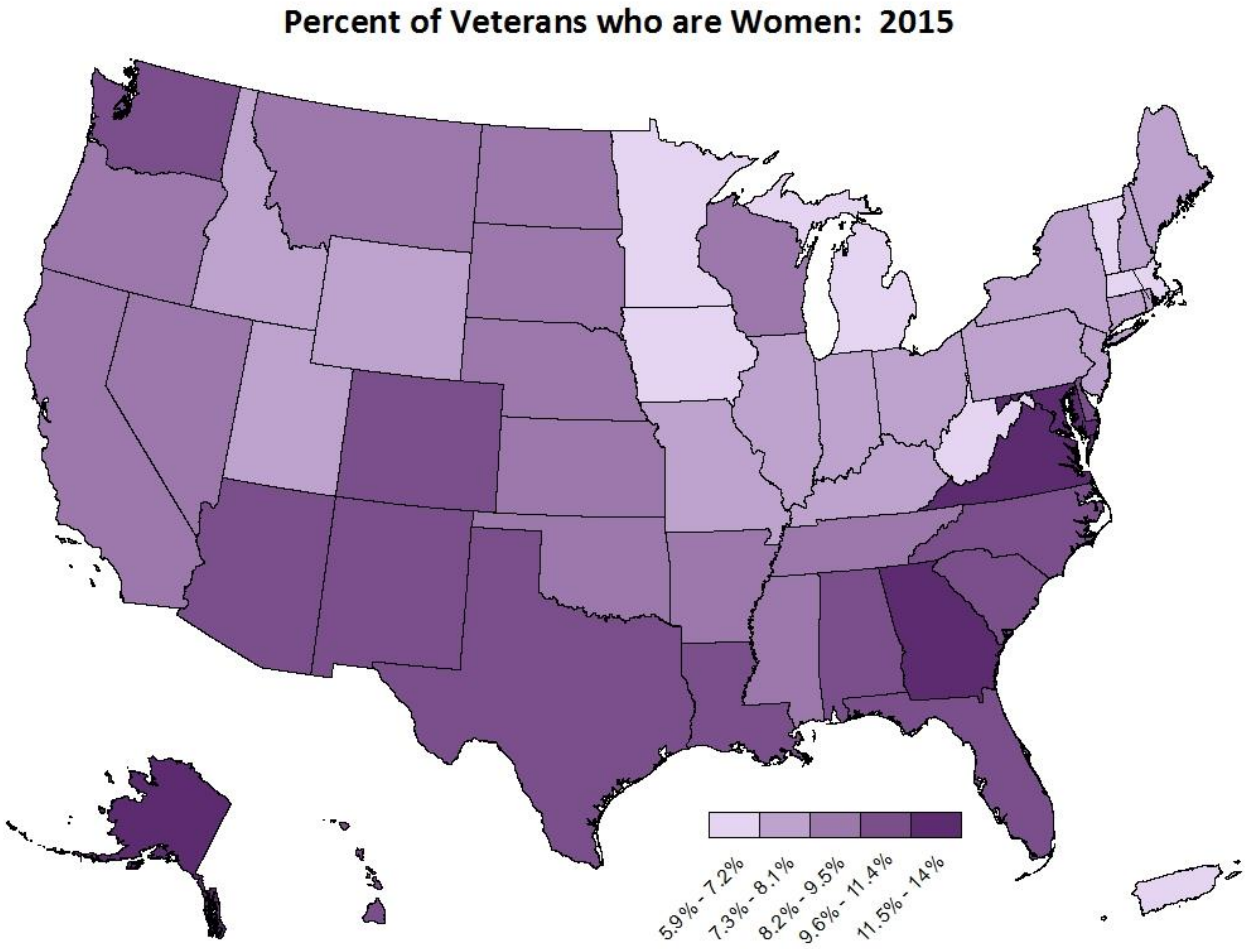
Veterans	Men	Women
Median Household Income	$58,995	$54,962
Households Using SNAP/Food Stamps	6.3%	13.0%

*Difference between men Veterans and women Veterans is not statistically significant at the 90% confidence level.

Note: Income of Households: This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Because many households consist of only one person, average household income is usually less than average family income. The **median** divides the income distribution into two equal parts: one-half of the cases falling below the median and one-half above the median.

Source: U.S. Census Bureau, American Community Survey, 2015
Prepared by the National Center for Veterans Analysis and Statistics

Alaska, Virginia, and Maryland are the top three states with highest percent of Veterans who are women.



States with the Highest Percent of Veterans who are women: 2015

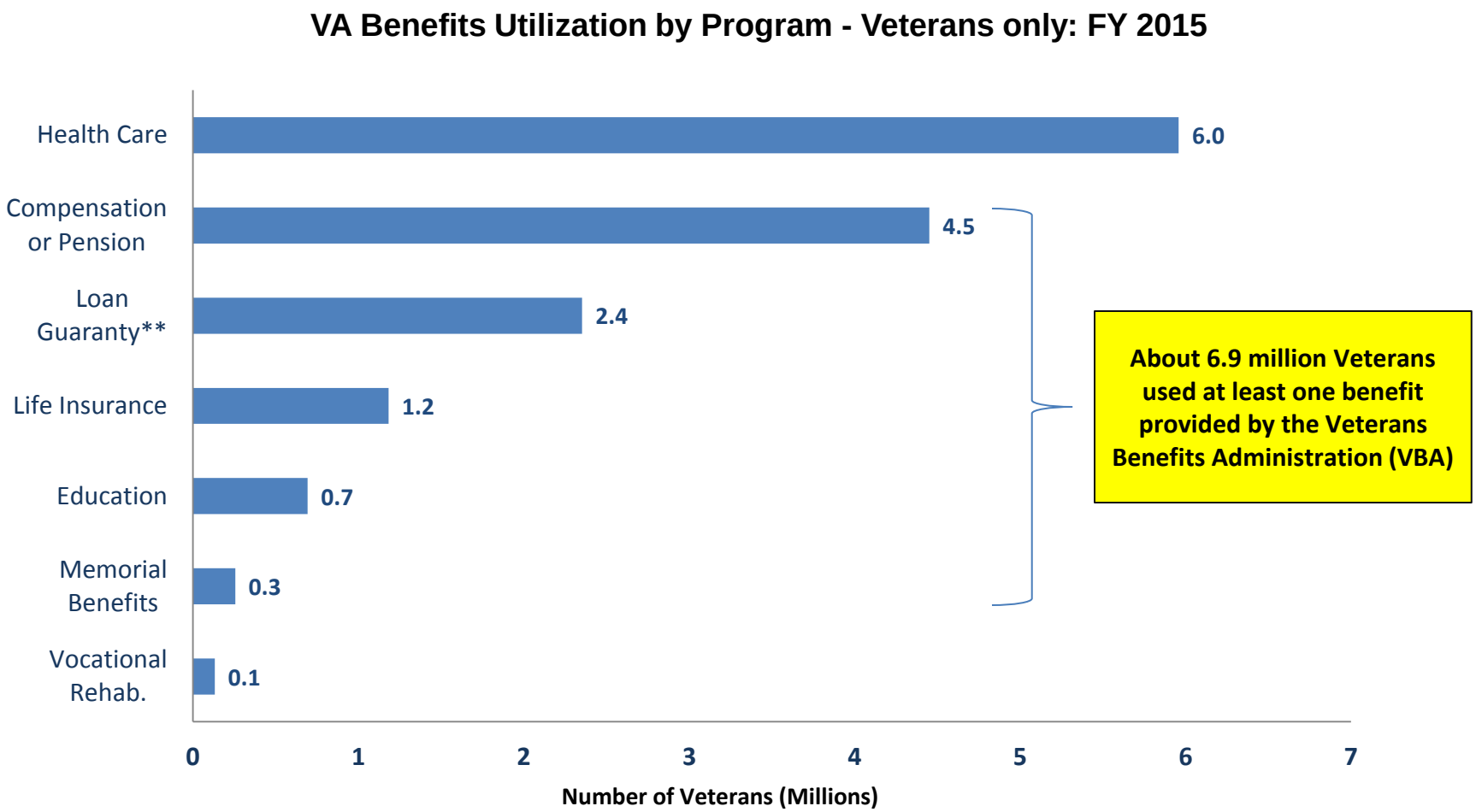
State	Percent
Alaska	14.0%
Virginia	13.9%
Maryland	13.5%
District of Columbia	13.2%
Georgia	12.2%

States with the Highest Number of Women Veterans: 2015

State	Women
Texas	180,286
California	164,516
Florida	154,321
Virginia	109,111
Georgia	91,830

Source: VetPop2014
Prepared by the National Center for Veterans Analysis and Statistics

Approximately 9.6 million Veterans used at least one VA benefit or service in FY 2015.
43% of all VA users received benefits or services from multiple programs.*



** The numbers from the chart 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.*

*** Contains Veterans who received Special Housing Allowance or Special Adaptive Housing benefits.*

Source: https://www.va.gov/vetdata/docs/SpecialReports/Profile_of_Unique_Veteran_Users_2015.pdf
Prepared by the National Center for Veterans Analysis and Statistics

Minority Veterans Comparisons

Veterans = 4,211,080

Non-Veterans = 88,575,906

Source: U.S. Census Bureau, American Community Survey PUMS, 2015.

Issues to consider when analyzing minority groups

The sample size of minority Veteran groups were small and could result in considerable standard errors, making determination of statistically significant difference between groups difficult. Minority subpopulations should not be analyzed as one monolithic group (i.e., all minorities compared to Whites) to overcome small sample sizes.

The study of Hispanics is a great example of the issues involved when minorities are lumped together for analysis. Hispanics are a diverse population. Mexicans, Puerto Ricans, Cubans, Central Americans, and South Americans differ significantly in many respects. The differences between these subpopulations can be lost when all are lumped together as one group, “Hispanics.” Academic research typically analyze Hispanic subgroups separately when the data allows; however, in this study subgroup data was not available.

The Veteran population is getting more and more diverse with the Post-911 and Pre-911 cohorts having the highest number of minorities.

Veterans by Period of Service by Race and Hispanic Origin

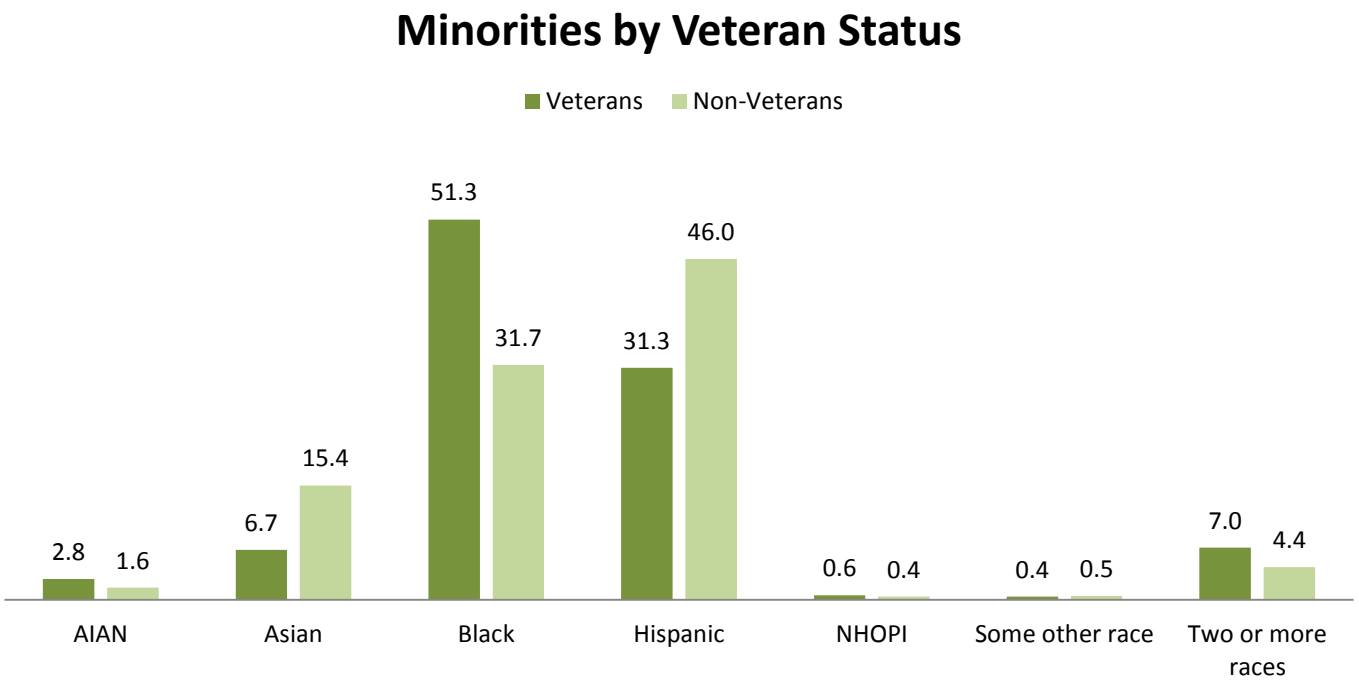
(in percent)

	White	Black	AIAN	Asian	NHOPI	Some Other Race	Two or More Races	Hispanic
Post-911 (Sept.2001 to present)	65.1	15.4	0.6	2.7	0.3	1.7	3.0	12.8
Pre-911 (Aug. 1990 to Aug. 2001)	69.2	16.7	0.9	1.9	0.2	0.2	2.2	8.7
Vietnam Era Only (Aug. 1964 to April 1975)	82.7	9.1	0.6	1.1	0.1	0.1	1.1	5.2
Korean Conflict Only (July 1950 to Jan. 1955)	88.4	5.3	0.4	1.1	0.0	0.0	0.6	4.1
World War II Only (Dec. 1941 to Dec. 1946)	91.1	4.0	0.1	1.0	0.0	0.0	0.5	3.2
Peacetime Only (Jan. 1947 to June 1950; Feb. 1955 to July 1964; May 1975 to July 1990)	78.2	12.5	0.6	1.2	0.1	0.1	1.3	6.0

Note: Periods of military service shown here are coded with Veterans who have multiple periods of service being placed into their most recent period of service.

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2015.
Prepared by the National Center for Veterans Analysis and Statistics

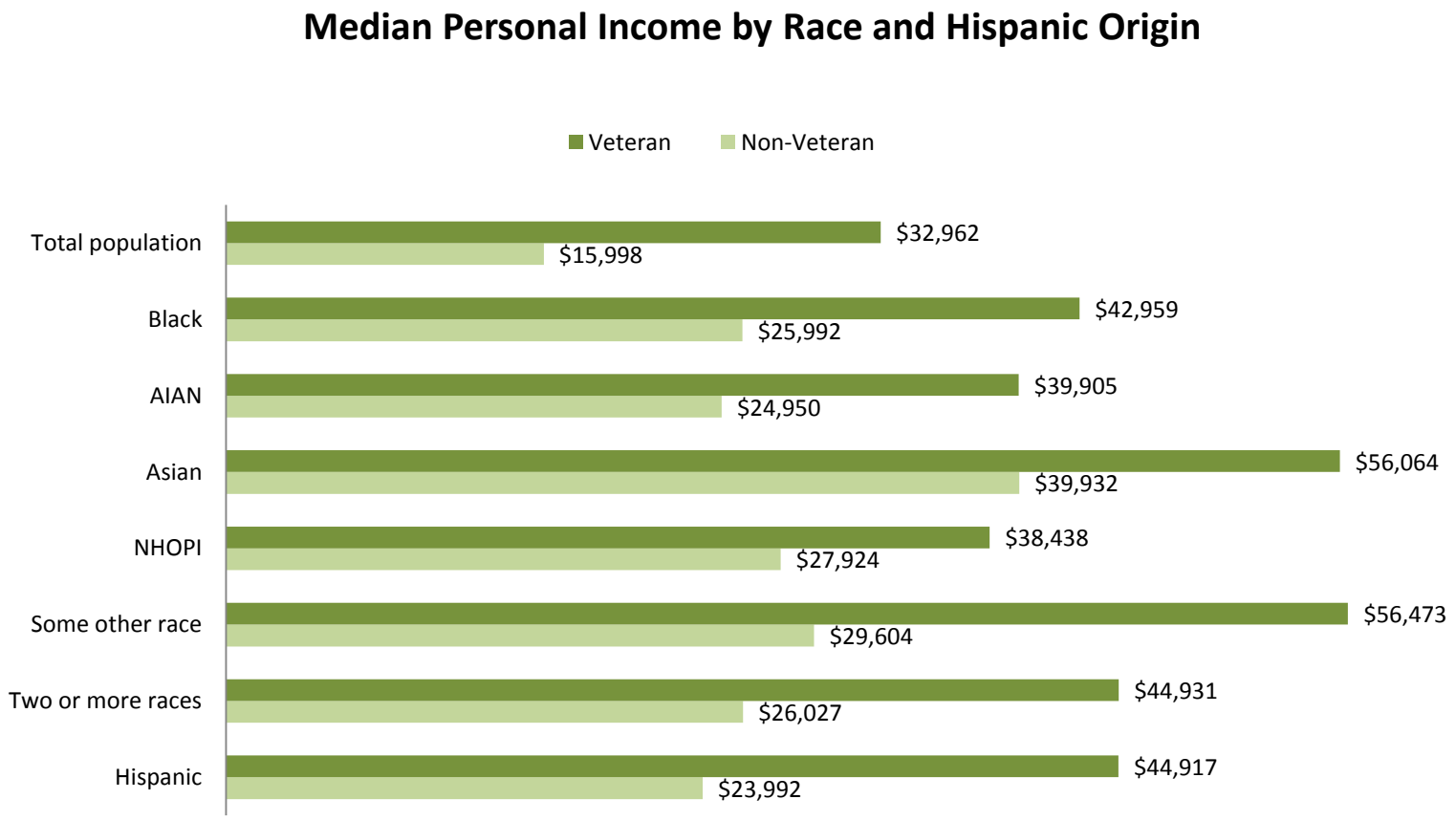
Minority Veterans made up about 22% of the total Veteran population while non-Veteran minorities made 38% percent of the total civilian population in 2015.
The two largest minority Veteran groups were Black (51%) and Hispanic (31%).



Note: Races categories are shown for the non-Hispanic population. Hispanics can be of any race.

Sources: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2015;
Prepared by the National Center for Veterans Analysis and Statistics

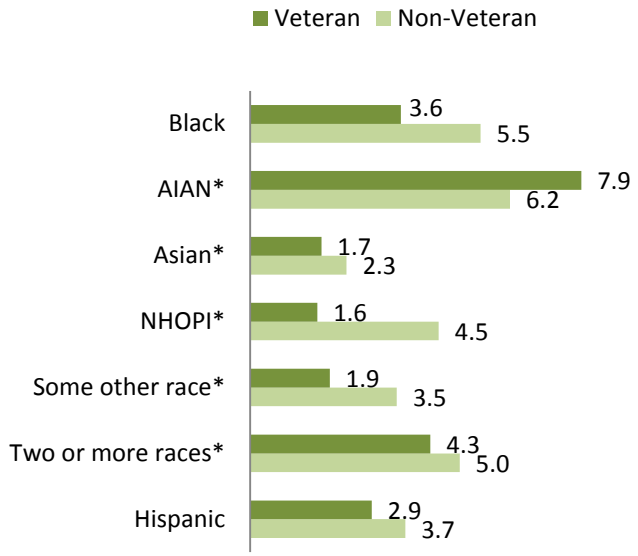
Minority Veterans had much higher median personal incomes than non-Veterans.



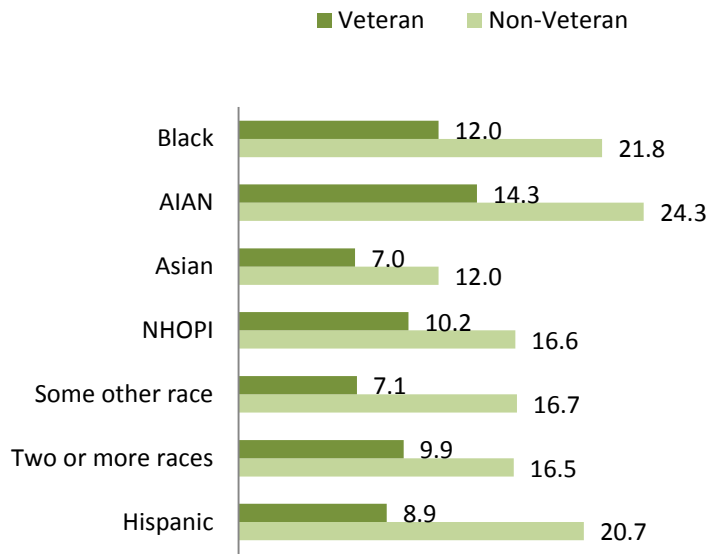
Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2015.
Prepared by the National Center for Veterans Analysis and Statistics

Black and Hispanic Veterans are more likely to have lower unemployment rates their non-Veteran counterparts. Minority Veterans are less likely to be in-poverty than non-Veteran minorities.

Unemployment by Race and Hispanic Origin
(in percent)



In-Poverty by Race and Hispanic Origin
(in percent)



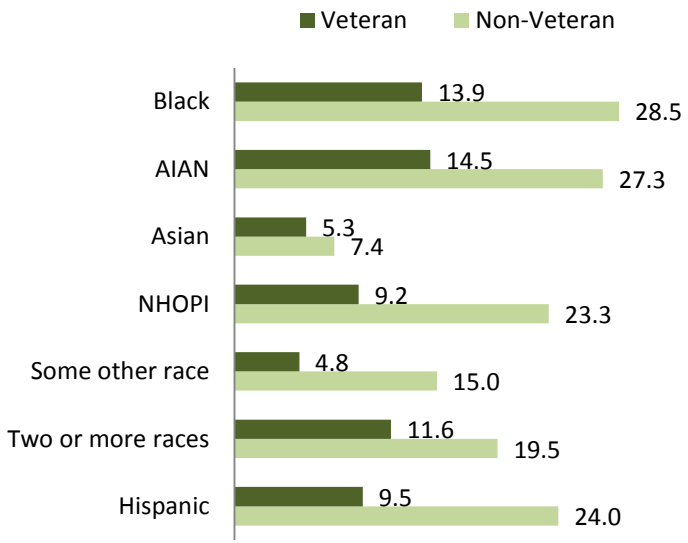
Notes: (1) Unemployment rate used the population less or equal to 65 years of age; (2) In-poverty rate excludes persons living in group quarters.

*Difference between minority Veterans and non-Veteran minorities is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2015.
Prepared by the National Center for Veterans Analysis and Statistics

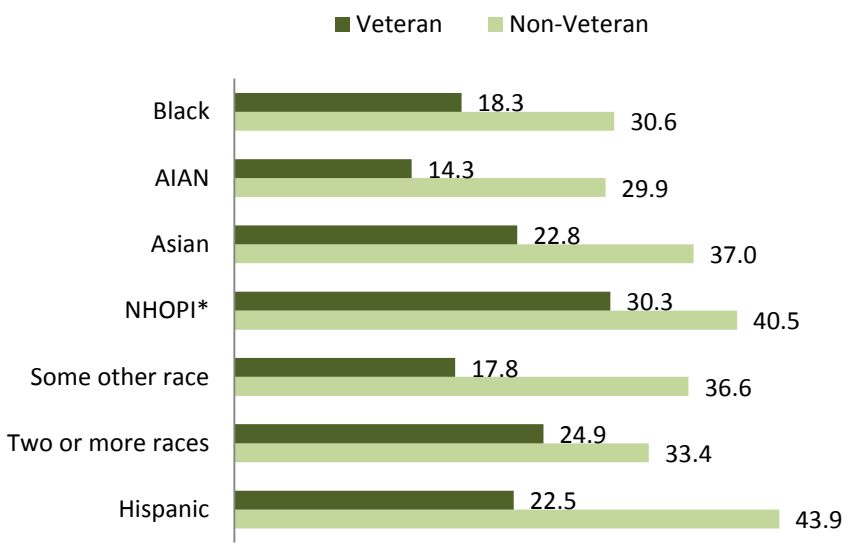
A lower percentage of minority Veterans are present in households using SNAP than minority non-Veterans. Minority Veterans are less likely to live in households with children than minority non-Veterans.

Food Stamp Household Participation by Race and Hispanic Origin
(in percent)



Note: Food stamp program is also known as the Supplemental Nutrition Assistance Program (SNAP). Veterans/non-Veterans living in households where someone is receiving food stamps.

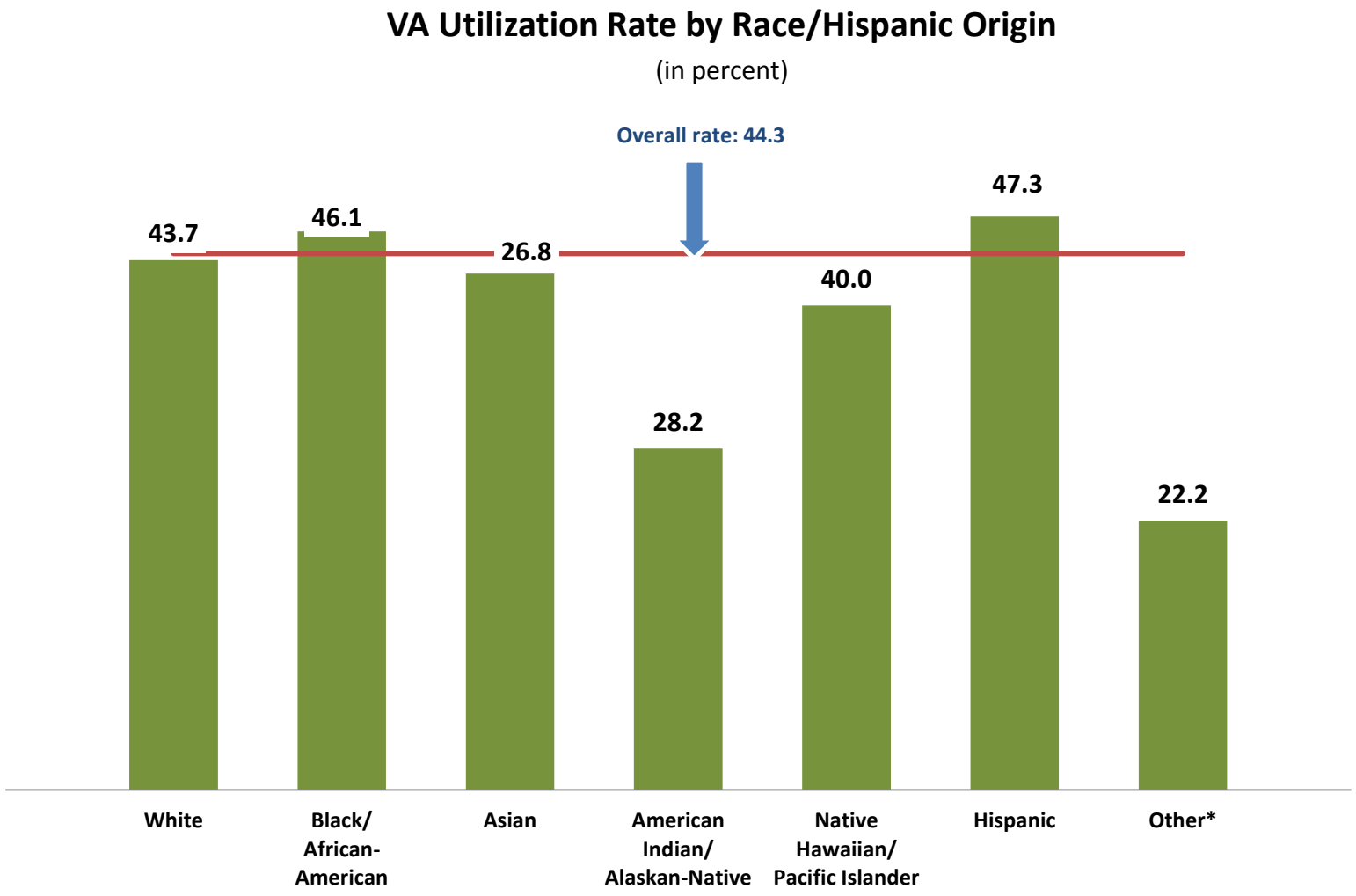
Households with Children by Race and Hispanic Origin
(in percent)



*Difference between minority Veterans and non-Veteran minorities is not statistically significant at the 90% confidence level.

Source: U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2015.
Prepared by the National Center for Veterans Analysis and Statistics

Hispanic and African American Veterans are more likely to utilize VA benefits than any other racial group while American Indian/Alaskan native Veterans are the least likely to utilize VA benefits.



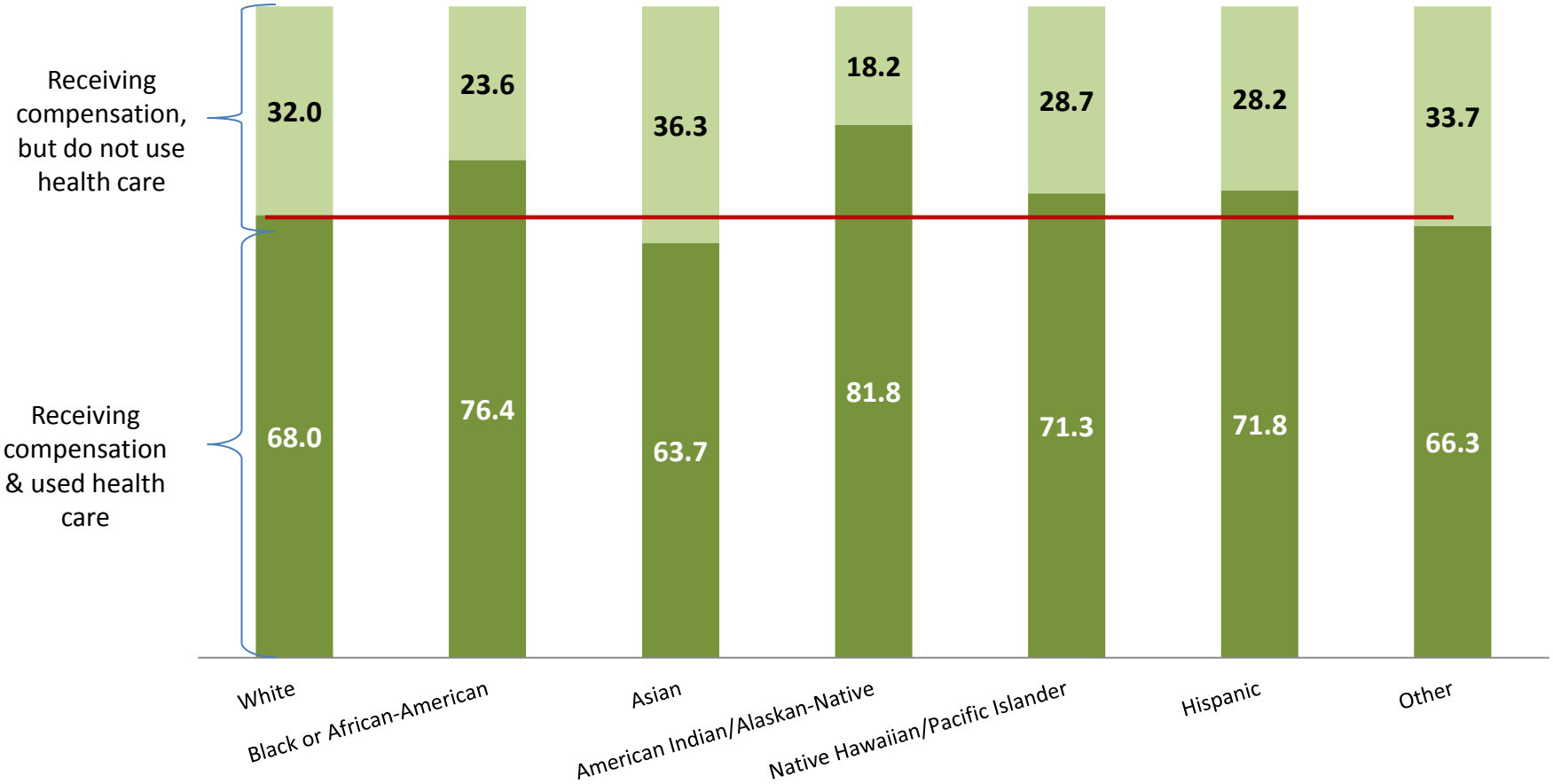
**Includes Veterans of two or more races.*

Source: https://www.va.gov/vetdata/docs/SpecialReports/Profile_of_Unique_Veteran_Users_2015.pdf
Prepared by the National Center for Veterans Analysis and Statistics

The likelihood of a disabled Veteran to seek treatment from a VA Health Care facility varies with race and ethnicity; however, rates for AI/AN and Black Veterans are significantly higher than the overall rate of utilization.

Service-connected Disabled Veterans Receiving Compensation and VA Health Care use by Race/Hispanic Origin

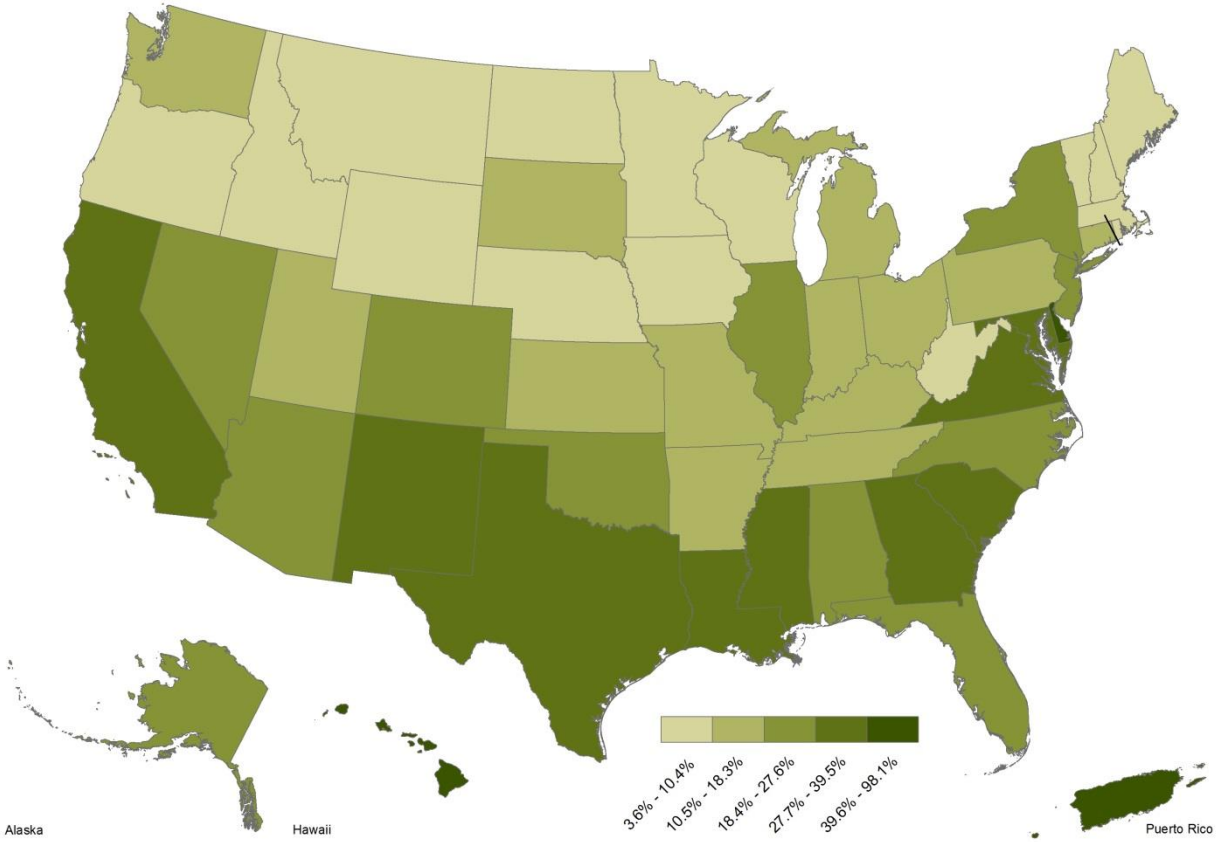
(in percent)



Source: https://www.va.gov/vetdata/docs/SpecialReports/Profile_of_Unique_Veteran_Users_2015.pdf
Prepared by the National Center for Veterans Analysis and Statistics

Puerto Rico, Delaware, and Hawaii are the top three states with highest percent of Veterans who are minorities.

Percent of Veterans who are Minorities: 2015



States with the Highest Percent of Veterans who are minorities: 2015

State	Percent
Puerto Rico	98.1%
Delaware	67.0%
Hawaii	64.2%
New Mexico	39.5%
Georgia	38.1%

States with the Highest Number of minority Veterans: 2015

State	Minority Veterans
California	627,627
Texas	590,154
Florida	341,865
Georgia	286,504
Virginia	227,529

Source: VetPop2014
Prepared by the National Center for Veterans Analysis and Statistics

Summary of Veteran and Non-Veteran Comparisons

According to data from the 2015 American Community Survey, men Veterans were older, more likely to be White non-Hispanic, more likely to be married, less likely to be uninsured, less likely to live below poverty, and had higher personal incomes than men non-Veterans. Employed men Veterans were more likely to work in production or transportation, and more likely to work for local, state, or Federal governments than their non-Veteran counterparts. Men Veterans who worked year-round and full-time earned about $10,000 more than similar non-Veterans. Some differences between men Veterans and non-Veterans may be attributable to age. The median age of men Veterans in 2015 was 65 years while the median age of men non-Veterans was 41 years.

A lower percentage of women Veterans were in the youngest age group—17 to 24 years old than women non-Veterans. These are the ages when most men and women would still be serving in the military and would not yet have become Veterans. The median age of women Veterans was 50 and women non-Veterans was 46 in 2015. Women Veterans were more likely to be Nonwhite non Hispanic, more likely to be divorced or separated, less likely to be uninsured, less likely to live below poverty, and had higher personal incomes than women non-Veterans. Employed women Veterans were more likely to be in management and professional occupations, less likely to be in sales or service occupations, and more likely to work in local, state, or Federal government than women non-Veterans. Women Veterans who worked year-round and full-time earned about $9,000 more than similar non-Veterans women.

Summary of Veteran Comparisons

The largest living cohort of men Veterans served during the Vietnam Era (August 1964 to April 1975) while the largest living cohort of women Veterans served during Post 9/11 (September 2001 or later).

Compared with men Veterans, women Veterans were more likely to have completed some college, a Bachelor's degree, or an advanced degree, be enrolled in college, more likely to have a service-connected disability rating, less likely to use VA health care at all but more likely to use **only** VA health care, have no personal income, and live in poverty.

Employed women Veterans were more likely to work in management and professional occupations than employed men Veterans.

Some differences between men and women Veterans may be attributable to age as men Veterans are significantly older than women Veterans. The median age of men Veterans was 65 years in 2015, compared with 50 years for women Veterans.

Summary of Minority Veterans Comparison

- Minority Veterans appear to be better off in key socio-economic indicators (income, employment, poverty, and health care coverage) than their non-Veteran minority counterparts.

- Understanding demographics of minority groups can help VA provide benefits and services to minority Veterans, assess their needs and anticipate future needs. Minority Veterans -

  1. Made up approximately 22% of the total Veteran population
  2. Made up approximately 34% of the women Veteran population
  3. Are younger than White, non-Hispanic Veterans
  4. Median age is 51-59 versus 66 for White, non-Hispanic Veterans

- Demographic implications of the All-Volunteer Force continue to affect composition of Veteran population over time -

  1. Older Veterans are from a draft-era military—one which was overwhelmingly men and White.
  2. We project Veteran population will decrease from 22.3 million in 2015 to 14.5 million in 2040. Over this time, percent of minority Veterans will increase from 21% to 34%.

Contact Information

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