Vietnam Veteran Deep Dive on Finance and Health

From the 2015 American Community Survey

Prepared by the National Center for Veteran Analysis and Statistics
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In July 2017, the National Center for Veteran Analysis and Statistics (NCVAS) published a profile that provides a statistical overview of the demographic and socioeconomic characteristics of the Vietnam Era Veteran cohort. Given the in-depth nature of the American Community Survey (ACS) it was not possible to explore every variable. NCVAS now presents a collection of statistics and data visuals that provide more insights into the finances and health of Vietnam Veterans. In this deep-dive you will find a detailed view of the employment status, financial position, health care coverage and disabilities of Vietnam Veterans.

The primary data source is the 2015 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.

Vietnam War Veterans are identified through the variables Military Service (MIL) and Veteran Period of Service (VPS). A respondent is considered a Vietnam War Veteran when they answer On active duty in the past, but not now for the MIL variable and Vietnam Era/Korean War/WWII, Vietnam War/Korean War or Vietnam War for the VPS variable.
Vietnam Veterans are exiting the labor force in large numbers. From 2011 to 2015 Veterans not in the labor force increased by fifteen percent.

As of 2015, there were 6,436,529 Vietnam War Veterans. Sixty-nine percent are not in the labor force and twenty-two percent are still at work.

The ACS has no explicit question on retirement status. The ACS treats retirement as a source of income.

596,390 Veterans left the labor force from 2011 to 2015.

Given their median age of 68 years, the number of Veterans exiting the labor force should continue to rise.

The difference in employment status from 2011 to 2015 is significant at the 95% confidence level.

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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The ACS asks eight questions about income sources and amounts. Social Security is the most common source of income for Vietnam Veterans.

*Total does not equal 100% because Veterans may receive income from one or more sources.*

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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Seventy-four percent of Vietnam Veterans (4.8 million) receive Social Security income. The average received is $12,222.

- Social Security is the most common source of income for Vietnam Veterans.
- Median Social Security income: $13,300.
- Fourteen percent of Veterans receiving a Social Security income are still at work in the civilian sector.
- Fifty-nine percent are not in the labor force while one percent are unemployed.

Source: U.S. Census Bureau, American Community Survey PUMS 2015 Prepared by the National Center for Veteran Analysis and Statistics
Forty-five percent of Vietnam Veterans receive a retirement income - the second most common source.

In the chart below, retirement income was broken up into discrete ranges. Since 54.6 percent of Veterans do not receive a retirement income a large part of the red bar below represents zeros.

- Retirement income also includes survivor and disability pensions.
- Percentage who are still working and getting a retirement income: 17.2.
- Percentage who are not in the labor force and get no retirement income: 58.9.

Source: U.S. Census Bureau, American Community Survey PUMS 2015 Prepared by the National Center for Veteran Analysis and Statistics
Thirty-one percent of Vietnam Veterans earn a wage or salary.

- The wage variable includes salaries, commissions, bonuses or tips.
- Wages/Salary income range from $0 to $658,000.
- Average Wages/Salary income: $16,406.

The histogram shows the distribution for the 2 million Veterans who earn Wages/Salary.
VA payments, unemployment compensation, alimony, and child support are included in the All Other Income question.

- The third quartile (seventy-five percent of Veterans) of retirement income is zero.
- Twenty-two percent of Veterans receive this type of income.
- The average amount received by these Veterans is $15,764.
- Most receive less than $10,000.
- The inclusion of many types of income obscures visibility into VA payments received by Veterans.

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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Ninety-nine percent of Vietnam Veterans have some form of public or private insurance coverage. Fifty-four percent have both and one percent have neither.

- **Public insurance** includes Medicare, Medicaid and VA.
- **Private insurance** includes Employer, Direct-Purchase and TRICARE/CHAMPUS.

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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Medicare is the most common form of public insurance coverage. Seventy-six percent of Vietnam Veterans are covered by Medicare.
Employer-based health insurance is the most common form of private coverage.

- **Employer-Based**
  - Covered: 42.2%
  - Not Covered: 57.8%

- **Direct-Purchase**
  - Covered: 23.1%
  - Not Covered: 76.9%

- **TRICARE/CHAMPUS**
  - Covered: 15%
  - Not Covered: 85%

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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Twenty-two percent of Vietnam Veterans claim a service-connected disability. Of these seventeen percent have used or are enrolled for VA health care. Five percent do not use VA.

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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Difficulty walking and hearing are the two most common disabilities among Vietnam Veterans.

**Difficulty Walking or Climbing Stairs**
- Yes: 17.3%
- No: 82.7%

**Deaf/Hearing Difficulty**
- Yes: 16.5%
- No: 83.5%

**Independent Living Difficulty**
- Yes: 8.1%
- No: 91.9%

**Cognitive Difficulty**
- Yes: 7.4%
- No: 92.6%

**Difficulty Dressing Bathing**
- Yes: 5.4%
- No: 94.6%

**Blind/Seeing Difficulty**
- Yes: 4.6%
- No: 95.4%

Source: U.S. Census Bureau, American Community Survey PUMS 2015
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This profile was prepared by the National Center for Veterans Analysis and Statistics. For general inquiries, please email us at VANCVAS@va.gov.

The code and instructions to reproduce this profile is available on GitHub.