

2001 National Survey of Veterans (NSV)

Final Report

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EXECUTIVE SUMMARY

The 2001 National Survey of Veterans (NSV) is the fifth in a series of comprehensive nationwide surveys designed to help the Department of Veterans Affairs (VA) plan its future programs and services for veterans. The information gathered through these surveys will help VA to identify the needs of veterans and then allocate resources in ways that will ensure these needs can be met.

The NSV is conducted under the general authorization of U.S. Code Title 38, Section 527. This section authorizes the VA Secretary to gather data for the purposes of planning and evaluating VA programs. Westat, under contract to VA, conducted the 2001 NSV.

Study Objectives

The NSV was conducted to obtain information VA may use in planning and allocating resources for programs and services for veterans. It also provides a snapshot profile of the veteran population. Data collected through the NSV enables VA to: follow changing trends in the veteran population; compare characteristics of veterans who use VA services with those of veterans who do not; study VA's role in the delivery of all benefits that veterans receive; and update information about veterans to help the Department develop its policies.

The survey collected key sociodemographic information to permit examination of responses across subgroups. The sociodemographic variables used as crossing variables in this report include: gender; age; race; and ethnicity (defined as Spanish, Hispanic, or Latino or not Spanish, Hispanic, or Latino). Selected data are also examined by: health care priority group (as defined by the Veterans Health Administration); branch of service; period of military service; and awareness of burial benefits.

Study Methodology

The 2001 National Survey of Veterans was administered to selected veterans using computer-assisted telephone interviewing (CATI) technology. The sampling approach utilized a dual frame methodology. The majority of cases came from houses called using random digit dialing (RDD)

methodology. Additional veterans were selected from files of veterans who enrolled in VA health care or who received compensation or pension from VA. This second group is referred to as the list sample. Participation was voluntary and the information collected from each veteran is confidential.

Data collection began February 12, 2001, and ended November 12, 2001. A total of 20,048 interviews (12,956 from the RDD sample and 7,092 from the list sample) were completed. Survey data were weighted to represent the entire non-institutionalized veteran population. Weighting incorporated the probability of selection, survey nonresponse, and households with more than one telephone number. Readers wishing information beyond that contained in this report may refer to the *2001 National Survey of Veterans Design and Methodology Final Report*.

Study Findings

One key issue addressed by the survey concerned communicating benefits to veterans. VA was seen as the primary source for information about veteran benefits. Almost one-half of the veterans were satisfied or very satisfied with their ability to get this information.

The average age of the 2000 veteran population was 58 years old, with the largest group of veterans between the ages of 45 and 64. Female veterans, as a group, tended to be younger than male veterans. Virtually all veterans reported only one racial category. A higher percentage of female than male veterans classified themselves as Black, this may reflect the increased proportion of both racial minorities and women in the armed forces in recent years. Virtually all of the veteran population reported having been married at some point in their lives, with three-quarters saying they were currently married. Most veterans reported having greater than a high school education; a higher proportion of female than male veterans reported having bachelor's degree or higher. Over one-half of the veterans reported that they were currently working, with another one-third saying they were retired.

One-half of the veterans reported serving in the Army; this percentage increased as the age of the veteran increased. The largest percentage of veterans reported serving in the Vietnam era, followed by the post-Vietnam era. A higher proportion of female than male veterans served in the post-Vietnam or Gulf War periods; these findings may also reflect increasing participation of females in the military service.

Most veterans rated their health as excellent, very good or good, with this proportion decreasing with age. Self-assessment of health status varied by gender and race, but not by ethnicity. Only a small proportion of veterans reported difficulty with daily living activities, with the percentage of veterans reporting difficulties tending to increase with age. Proportionally more Black veterans than veterans from other racial groups reported having high blood pressure, in addition, Black veterans were the only racial group for which diabetes was among the top five health problems. American Indian or Alaska Native's were more likely than veterans of other races to report not receiving any medical treatment. Male veterans were almost twice as likely as were female veterans to report treatment for high blood pressure and heart trouble, while female veterans were much more likely than their male counterparts to report suffering from severe chronic pain.

Most veterans reported having private insurance; this coverage varied by age. White veterans were more likely than veterans from other racial groups to be covered by Medicare. Hispanic veterans were much less likely than non-Hispanics to report Medicare coverage, and more likely not to mention any insurance coverage. Over three-quarters of veterans reported using non-VA health care only; this tended to decrease with age, and was lowest among Black veterans. The most common reasons cited for not using VA health care were use of other sources for health care, followed by not needing any care and believing they were not entitled or eligible for health care benefits. Of those veterans who never used VA health care, more than one-fifth also reported not being aware of VA health care benefits.

Application for VA disability benefits was highest among the youngest veterans. Close to one-half of veterans reporting a disabling condition reported applying for disability benefits. This proportion decreased with age. The majority of these veterans said that their disability payments were important in meeting their financial needs and that they thoroughly understood their benefits. Most veterans using education or training benefits used them for college or university study, and about two-thirds said these benefits were very or extremely important in helping them meet their educational or career goals. Most veterans who owned a home reported taking advantage of the home loan guarantee program. The most common reasons mentioned by veterans not using the program were lack of awareness, they did not need or want loan assistance, or they did not believe they were eligible, although perceived red tape was also cited.

Over one-half of veterans said they were aware of their entitlement to be buried in a national or state Veterans Cemetery. Relatively few veterans, however, reported the intention to take advantage of this. Awareness of all burial benefits was higher among older veterans. The honor associated with burial

in a national shrine was the most commonly stated reason for wanting burial in a veterans cemetery, while wanting to be buried close to other family members was the most common reason for not wanting burial in a national or state veterans cemetery. Close to one-half of all veterans indicated they did not thoroughly understand their available veteran burial benefits, although a similar proportion thought it would not be difficult to obtain information about burial benefit programs.

1. INTRODUCTION

The 2001 National Survey of Veterans (NSV) is the fifth in a series of comprehensive nationwide surveys designed to help the Department of Veterans Affairs (VA) plan its future programs and services for veterans. The information gathered through these surveys will help VA identify the needs of veterans and then allocate resources in ways that ensure the needs of veterans can be met.

The NSV is conducted under the general authorization of U.S. Code Title 38, Section 527. This section authorizes the VA Secretary to gather data for the purposes of planning and evaluating VA programs. Westat, under contract to VA, conducted the 2001 NSV.

Data collected through the NSV enables VA to do several things:

- Follow changing trends in the veteran population;
- Compare characteristics of veterans who use VA services with those of veterans who do not;
- Study VA's role in the delivery of all benefits that veterans receive; and
- Update information about veterans to help the Department develop its policies.

The next section of this chapter provides a brief description of the 2001 NSV instrument, sampling, data collection, and weighting. Following this is a first glimpse at a critical set of findings provided by the 2001 NSV: what veterans reported about their access to information about VA benefits. The chapter concludes with an outline for the remainder of the report.

The examination of access to VA information is placed at the beginning of this report because of the central importance to the VA mission of communication with veterans. In the strategic planning process, VA has recognized the cross-cutting role of communications in delivering world-class service to veterans and their families. The analyses reported here will provide insight into how veterans might find out about their VA benefits and how satisfied they are with their access to information and will provide a context for understanding and interpreting the reports of survey responses in many of the chapters that follow.

1.1 The 2001 National Survey of Veterans

The 2001 National Survey of Veterans was conducted via telephone survey. The sampling approach utilized a dual frame methodology. The majority of cases were contacted using random digit dialing (RDD) methodology. This was augmented by a list sample selected from files of veterans who enrolled in VA health care or who received compensation or pensions from VA. Participation was voluntary and the information collected from each veteran is confidential.

Westat used computer-assisted telephone interviewing (CATI) methodology to administer the NSV 2001. Data collection began February 12, 2001, and ended November 12, 2001. A total of 20,048 interviews (12,956 from the RDD sample and 7,092 from the list sample) were completed. The interviewers achieved a screener response rate of 67.6 percent. The RDD sample achieved a 76.4 percent response rate for the extended interview. The list sample had a 62.8 percent overall response rate for the extended interview. The lower response rate for the list sample is attributable to difficulties in locating veterans whose administrative data were no longer accurate. Results were within one percent of Vetpop 2000¹ estimates, before benchmarking to the Census 2000 Supplementary Survey (C2SS)². Data collection also reached the completion targets overall and for the RDD and list samples.

NSV 2001 Target Population

The NSV 2001 target population includes veterans living in private households in the US and Puerto Rico. Thus, institutionalized veterans, homeless veterans, and veterans living outside the US and Puerto Rico are not covered in the survey. The reference period for the NSV 2001 is the year 2000³. The under-coverage in the survey due to non-telephone households and the households with unlisted numbers belonging to “zero-listed telephone banks” was corrected with a raking procedure that used

¹ The VetPop 2000 is a veteran population projection model developed by the Office of the Actuary, Department of Veterans Affairs. It is the official VA estimate and projection of the number and characteristics of veterans as of September 30, 2000. Details of all aspects of the development and content of the model are available from the Office of the Actuary, Department of Veterans Affairs, 810 Vermont Avenue NW, Washington DC 20420.

² The Census 2000 Supplementary Survey (C2SS) was a Decennial Census program designed to demonstrate the feasibility of collecting long form type information at the same time as, but separate from, the Decennial Census. Data collection ran January 2000 through December 2000. The C2SS provided an early look at the detailed characteristics of the U.S. population in 2000 to include demographic, social, economic, and housing data from a national sample of 700,000 households in 1,203 counties. Group quarters were not included in the sample.

³ The data collection field period for the survey was February through November 2001. Nearly all of the survey items that address use or nonuse of VA Health Care Services use a reference period of “during the past 12 months.” Individual and household income questions are for the year 2000.

veteran population estimates from the C2SS. The control total of veteran population for the raking procedure was 25,196,036 veterans, which included the Puerto Rico veteran population. Although the C2SS did not include Puerto Rico, the raking procedure used the control totals that included Puerto Rico veteran population. The marginal totals for the Puerto Rico veteran population were estimated from 1990 Census counts using a model.

The current VA population model, VetPop2001, is based on several data sources, including administrative data from VA, DOD, and the Social Security Administration, and uses 1990 Census data as part of its baseline, since it was developed before the release of data from the 2000 Census. The universe is all veterans, including those in group-quarters, those residing in U.S. Island Territories and foreign countries, and veterans of the uniformed Public Health Service and National Oceanic and Atmospheric Administration. The VetPop2001 estimate of the number of veterans for the U.S. and Puerto Rico as of September 30, 2000, with adjustments based on the Census 2000 data on veterans by state, is 25.5 million.

Survey data were weighted to represent the entire veteran population residing in private households in the U.S. and Puerto Rico. Weighting incorporated the probability of selection, survey non-response, and households with more than one telephone number. Chapter 2 and Appendices B and C of this report contain a more detailed discussion of sampling and weighting procedures. Readers interested in additional information about sampling and weighting procedures may refer to the *2001 National Survey of Veterans Design and Methodology Final Report*.

VA Administrative and Survey Data Comparisons

NSV estimates differ from VA administrative data because of 1) differences in time frame, 2) survey errors, and 3) administrative data system errors. The time frame differences are due to NSV interviews being spread out over several months, February 12, 2001 through November 12, 2001, and each interview having its own time frame—12 months prior to the date of the interview. Administrative data, on the other hand, are available for given fiscal years or at one point in time including at the end of the fiscal year. Survey error can be from veterans failing to recall all relevant events in the 12-month period or reporting events that occurred more than 12 months before the date of the interview. Administrative data system error can occur because of duplication or omission of records.

Two examples of differences between estimates and administrative records are:

- The VA outpatient care estimate from NSV 2001 is 4.0 million outpatients. VA administrative numbers were below the survey estimate—3.6 for FY 2000 and 3.7 million from for FY 2001. And
- The VA hospital care estimate from NSV 2001 is 555,000 patients. VA administrative counts were below the survey estimate—353,000 for FY2000 and 361,000 for FY2001.

The NSV 2001 also provided a second higher estimate of VA provided health care—5.2 million total VA health care unique counts. This second survey-based estimate was developed by including a special additional set of health care questions not asked on past national veterans surveys along with the VA inpatient and outpatient estimates. These questions asked the surveyed veterans about emergency room care, prescription medications, environmental hazards, psychological counseling, in-home health care and prosthetics care. Veterans, who had answered no to other questions on inpatient stay or outpatient visits, sometimes responded yes to these questions and indicated the care was received at VA or paid for by VA. Clearly some veterans did not think of these kinds of medical care without prompting. Also, VA inpatient and outpatient administrative records do not include counts of all veterans receiving these kinds of care.

Particularly noteworthy from the survey estimates are the: 1) estimated 273,000 VA (or VA paid) emergency room visits not included in the VA inpatient/outpatient counts, and 2) estimated 500,000 prescription medications without VA patient visits (The VA administrative pharmacy file does not show high enough fiscal year usage to explain these extra prescriptions estimated by the survey).

It is possible that the priority 7 veterans enrolling in VA health care (the number increased by 44 percent from FY2000 to FY2001) are either reporting intended use of the VA health care system or some usage is not being recorded by the VA administrative system. Also, differing time frames of VA administrative data and survey estimates could again explain some of the discrepancy.

VA administrative data show that 2.3 million veterans living in the United States or Puerto Rico received compensation payments in September 2000 and September 2001. The NSV 2001 estimates 2.6 million veterans received compensation payments over the survey interview period. It is possible that some of the veterans interviewed do not distinguish between military disability payments and VA compensation payments. Some veterans (an estimated 60,000) also reported receiving pension and

compensation payments when, in fact, veterans who have service-connected disabilities and non service-connected disabilities that qualify for pension must choose only one type of payment.

The NSV 2001 estimates 248,000 veterans were currently (2001) receiving non-service-connected disability pensions. The September 2001 VA administrative file shows a count of 346,000 veterans receiving a pension. VA administrative data for the end of FY 2000 show 362,149 veterans receiving pension payments.

One reason that the survey estimate may be lower is because interviewers only asked veterans who regarded themselves as having a disabling condition if they were currently (2001) receiving non-service-connected disability pensions. Based on other survey questions interviewers asked of all veterans on sources of 2000 family income, not all veterans receiving a VA pension consider themselves to have a disabling condition. In fact, if you base your estimate on sources of family income in the year 2000 reported in the survey, 413,000 veterans were receiving a VA non-service-connected disability pension. This second estimate is higher than the VA administrative records.

Estimates from the NSV 2001 should not be presented as official VA counts. But they are useful in distinguishing users and nonusers of VA programs and can be used to highlight possible problems with VA administrative record databases. It is tempting to view administrative records as true numbers, but it is important to remember that large and complicated administrative file systems can be subject to errors of duplication and omission.

Survey Data and Reporting Formats

Survey data displayed in each table of this report were evaluated for small sample sizes and precision. Data in any cell where the sample size for the denominator was less than 30 were replaced with the symbol “NR” for “Not Reported,” and this footnote appears at the bottom of these tables: “NR: Sample size for the denominator less than 30.” In any cell where the sample size for the denominator was between 30 and 59 inclusive or the relative standard error was greater than 30 percent, an asterisk was appended to the percent estimate and this footnote appears at the bottom of the table: “* Low precision and/or sample size for the denominator between 30 and 59.”

Estimates for the number of veterans for each item or category are rounded to the nearest hundred. Percent estimates have been reported with one decimal and rounded to add to 100 percent using a controlled rounding algorithm. The controlled rounding procedure rounds the first digit after the decimal upward for the percentages with the largest second digits after the decimal in such a way that the percentages add up to 100 percent.

1.2 Veteran Access to Information About VA Benefits

Access to benefit information (and knowledge that the information exists) is crucial for veterans to be able to use those benefits. As shown through repeated mentions in VA's 2001-2006 Strategic Plan, communication is a key element in VA's core values:

We are committed to open, accurate, and timely communication with veterans, employees, and external stakeholders.

We are committed to improved access for veterans and their families through facility location and design, and innovative uses of information technology.

VA's enabling goal is to "create an environment that fosters the delivery of One VA world-class service to veterans and their families *through effective communication* and management of people, technology, business processes, and financial resources." (Emphasis added.) One of the core sections of the 2001 NSV dealt with access to information about veteran benefits.

Respondents were first asked where they would go to access information about VA benefits. Respondents offered sources in their own words, and were encouraged to report up to six sources. Interviewers did not suggest any sources, but used the list of sources shown in Table 1-1 to record responses.

Two thirds (66.7 percent) of veterans reported that they would go to VA itself if they needed information about their VA benefits. About 12 percent of veterans said that they would use the VA toll free number and a similar proportion said they would use the VA web site. Less than 1 percent of veterans

Table 1-1. Percent distribution of veterans by sources of information about VA benefits

	Total
The Department of Veterans Affairs (VA)	66.6
VA: Toll-free telephone number	12.4
VA web site	12.2
Other Internet or web site	5.0
Veterans Service Organization (VFW, American Legion)	13.8
VA Benefits Booklet (Federal Benefits for Veterans and Dependents)	0.9
Social Security office	0.7
Another government agency	10.0
Senior citizens group (AARP)	0.2
Health advocacy group (MS Society; American Association for the Blind; Easter Seals; March of Dimes)	0.4
Doctor or doctor's office	0.7
Employer or former employer	0.2
Another veteran	1.7
Family or friends	2.1
Newspaper or magazine	0.7
TV or radio	0.1*
Some other person or place	5.3
Nowhere	3.9
Number of veterans†	25,196,000

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

† 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 source of information about benefits.

reported that they would use the VA benefits booklet⁴. These responses suggest that veterans prefer to get their information directly from VA rather than from other agencies and that contact be personal or web-based rather than written. It may also be the case that veterans had the VA benefits booklet in mind when providing the general response 'VA', or that many veterans do not know about the booklet.

After a question about knowledge of VA benefits, the questionnaire asked veterans' satisfaction with benefits information. Table 1-2 presents veterans' responses to this item.

⁴ The VA benefits booklet is a common reference for the pamphlet entitled, *Federal Benefits for Veterans and Dependents*, published by the Department of Veterans Affairs, Office of Public Affairs.

Table 1-2. Percent distribution of veterans by satisfaction with ability to get information about VA benefits

	Total
Very satisfied	15.4
Somewhat satisfied	30.4
Neither satisfied nor dissatisfied	24.9
Somewhat dissatisfied	13.6
Very dissatisfied	9.2
Don't need to know anything	2.0
Unknown	4.5
Total	100.0
Number of veterans†	25,196,000

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

About 46 percent of veterans said that they were satisfied with their ability to get the information they need about veterans' benefits. A sizeable percentage, however, said they were dissatisfied or very dissatisfied with their access to information (22.8 percent combined). This suggests that for many veterans, access to information about veterans' benefits may be a barrier to awareness and understanding of the benefits and services available to them.

The next question asked whether veterans needed any information about their veterans' benefits in the past year. As shown in Table 1-3, slightly more than 20 percent of veterans reported that they needed information about their veterans' benefits in the past year.

Table 1-3. Percent distribution of veterans by need for information about VA benefits in the past year

	Total
Yes	21.5
No	77.9
Unknown	0.6
Total	100.0
Number of veterans†	25,196,000

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

Table 1-4 examines the interaction between these last two items. The results show a difference in satisfaction according to need for information. Veterans who said they needed information were more likely than those overall to report that they were either somewhat or very dissatisfied with their ability to get information (37.9 percent versus 22.8 percent). This difference comes primarily from the neutral (“neither satisfied nor dissatisfied”) category. This is logical, as those needing information are more likely to have strong feelings one way or the other than are those who say they have not needed information on their benefits.

Table 1-4. Percent distribution of veterans by satisfaction with ability to get veterans benefit information, among all veterans and among veterans needing information

	All veterans	Veterans needing information
Very satisfied	15.4	14.4
Somewhat satisfied	30.4	30.3
Neither satisfied nor dissatisfied	24.9	14.9
Somewhat dissatisfied	13.6	20.0
Very dissatisfied	9.2	17.9
Don't need to know anything	2.0	0.6
Unknown	4.5	1.9
Total	100.0	100.0
Number of veterans†	25,196,000	5,411,700

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

The final question on information needs asks whether the respondent has access to the Internet. As shown in Table 1-5, more than 60 percent of veterans reported having access to the Internet.

Table 1-5. Percent distribution of veterans by access to the Internet

	Total
Yes	61.9
No	38.0
Unknown	0.1
Total	100.0
Number of veterans†	25,196,000

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

In summary, VA was seen as the primary source for information about veterans' benefits. Almost one-half of veterans said they were satisfied with their ability to get this information, with a quarter reporting being neither satisfied nor dissatisfied. When focused on veterans who reported actually needing information in the past year, dissatisfaction with their ability to get information went up markedly. Finally, most, but not an overwhelming percentage, of veterans report having Internet access. These results suggest that VA should continue its efforts to facilitate communication with veterans via the Internet. The VA web site, while important, is still evolving as a resource for veterans.

1.3 Organization of the Report

The remainder of this report provides analysis on a number of topics and content areas of interest to VA, in addition to several appendices. The content of each of these sections is as follow:

- Chapter 2 describes the study protocol, including basic information on study design and data collection.
- Chapter 3 provides a descriptive profile of the 2001 veteran population.
- Chapter 4 describes veterans' military service experience.
- Chapter 5 discusses the health status of veterans including medical conditions and limiting disabilities.
- Chapter 6 presents data on the types of medical care veterans received over the last year, where that care was obtained, and how the cost of the care was paid.
- Chapter 7 describes veterans' knowledge and use of Veterans Benefits Administration Programs including compensation and pension programs, educational programs, vocational rehabilitation and employment programs, the Home Loan Guaranty Program, and the VA life insurance programs.
- Chapter 8 provides information on veterans' knowledge and use of the Veteran Burial Benefits.
- The appendices to the report contain the survey instrument and detailed information on the sampling and weighting methodology.

2. STUDY METHODOLOGY

This chapter presents a summary of the 2001 National Survey of Veterans (NSV 2001) study methodology. The chapter begins with a recounting of steps taken and issues addressed during development of the NSV 2001 survey instrument. Following this section on questionnaire development, survey sample design, survey administration, and survey yields are briefly reviewed.

2.1 Questionnaire Development

The NSV 2001 was designed to collect information to help the U.S. Department of Veterans Affairs (VA) respond to many of its policy, planning, and budgetary challenges. Many of these challenges were included in questionnaire design considerations from the start of this project. To further ensure that the NSV 2001 would be useful to a large, diverse group of stakeholders, the 1992 NSV instrument and results of the 1992 National Survey of Veterans Utilization Study⁵ were reviewed before formally beginning questionnaire construction. In the last phase of development results of the Utilization Study were integrated into the existing design of the proposed NSV 2001 instrument and sampling methodology.

The 1992 National Survey of Veterans Utilization Study, conducted in 1999, was designed to identify the uses to which stakeholders, both inside and outside VA, utilized previous NSV results and allow them to articulate their anticipated information needs from a future NSV. For the study, a total of 51 interviews were conducted among a diverse group of stakeholders. One major finding of the study was that while the 1992 survey included many important and useful questions, the 1992 instrument did contain serious gaps and did not provide some information important to VA planners. Nonetheless, despite shortcomings, the general pattern of interview responses revealed that current users of the information would likely continue to use the results provided by a new NSV.

Both internal and external VA stakeholders requested more detailed information on service patterns for special subpopulations to ensure fairness of service delivery and to meet special needs. For example, stakeholders wanted more information on minority, female, and homeless veterans, as well as other special subpopulations, such as veterans exposed to Agent Orange in Vietnam or veterans who

⁵ See 1992 National Survey of Veterans Utilization Study (Westat, 1999), for more detailed information about study methodology and results.

served in the Gulf War. Another primary finding was strong support for a survey effort to collect data that would allow analysts to distinguish between those veterans who do and do not currently use VA programs. Many of the stakeholders interviewed noted an increased need for information that could be used to plan, manage, and evaluate programs. Although many of the organizations have their own survey efforts focused on their program offerings, all VA organizations indicated a desire for information on veterans who do not use VA programs as a part of their overall planning, policy, and evaluation efforts.

Based on the 1992 NSV Utilization Study, several structural and content changes were made to the survey instrument to address VA's needs and to increase the usability of the next NSV. As in previous administrations, the final NSV 2001 instrument collected information about each veteran's military background and sociodemographic characteristics. The survey also asked about veterans' perception of need and recent use of six benefit areas:

- Health Care;
- Disability;
- Mortgage Loan;
- Life Insurance;
- Education and Training; and
- Burial Benefits.

Additional survey topics collected data on other sources of assistance veterans used, access and barriers to use of the service, veterans' unmet needs, future plans to use benefit programs, and how veterans prefer to receive information about the service. Finally, the NSV 2001 included a separate module about veterans' recent need for VA information, preferred media, and access to and use of the Internet.

The survey design phase, which began in September of 2000, also resulted in the adoption of several key survey design features:

- Use of telephone interviewing as the data collection mode;
- Use of CATI technology for questionnaire administration; and
- Use of a dual frame sample design that augmented a random digit dialing (RDD) sample with a VA List Sample.

2.2 Sample Design

The NSV 2001 target population includes veterans living in private households in the U.S. and Puerto Rico. Thus, institutionalized veterans, homeless veterans, and veterans living outside the U.S. and Puerto Rico are not covered in the survey. Additionally, the survey was also required to provide information on veteran population subgroups of particular interest. These subgroups included: the veteran population classified according to the mandatory health care enrollment group (groups 1 through 6) criteria⁶, female veterans, African American veterans, and Hispanic veterans. The precision required for survey estimates for the total population and each of the subgroups of interest was a 95 percent confidence interval of +/- 5 percent or less.

Sample design decisions were largely driven by the requirement for precise survey estimates for each of the mandatory and one discretionary health care enrollment groups. A dual frame design was adopted as a method for meeting these requirements. Some enrollment groups could be relatively easily located in the general adult population. For these groups, use of an RDD sample frame was an efficient approach. Other enrollment groups could be more efficiently contacted using a list frame where the list was constructed from the VHA Healthcare enrollment file and the VBA Compensation and Pension (C&P) file. The major design issue was determining the relative sample allocations from the RDD and list frames. Appendix B details the issues associated with sample allocation.

To meet the variety of sample objectives and precision requirements, a dual frame sampling plan was developed that called for the completion of 13,000 veteran interviews from randomly selected households (the RDD Sample). This was augmented by 7,000 veteran interviews completed from a List Sample selected from two VA administrative files. By completing 20,000 veteran interviews from these two samples, NSV 2001 provides national estimates for veterans overall and for important subgroups.

2.3 Survey Administration

Survey administration includes the conduct of the survey pretest, interviewer training and quality control, and the actual survey data collection.

⁶ The NSV 2001 actually provides data on the population of enrollees plus potential enrollees classified by enrollment group criteria. Since the question, "Are you enrolled in VA healthcare" was not asked on the NSV 2001 we cannot distinguish between responses of healthcare enrollees or non-enrollees.

NSV Pretest

Prior to initiating survey administration, an extensive survey pretest was conducted. This was done to thoroughly test all survey components. The NSV 2001 pretest was conducted between February 12, 2001 and March 4, 2001. At that time, the List Sample contact procedures were still in development, so the pretest was administered using only RDD sample cases. During the pretest, interviewers called 21,609 telephone numbers and completed a total of 519 interviews with veterans. This three-week period allowed evaluation of every facet of survey administration.

Information gained from the pretest was used to evaluate:

- Questionnaire design, content, wording, and structure;
- Length of interview administration;
- The functioning of the computerized CATI questionnaire and CATI case management and call scheduling software;
- Interviewer training; and
- The interviewing process itself.

The pretest revealed that the CATI instrument/program worked as intended (e.g., questions were presented as intended and skip patterns were followed). Additionally, no problems were found with the CATI system's call scheduling, case management, or data storage functions. However, the pretest did yield useful changes. First, modifications were made to initial sample yield assumptions to reflect actual completion rates realized during the pretest. It was also learned from the pretest that the average length of the interview was over the target administrative length of 30 minutes. Finally, interviewer training curriculum was changed to increase focus on one area that presented difficulties for interviewers and respondents during the pretest – correctly identifying current household members. An additional benefit of the pretest was that it afforded VA an excellent opportunity to observe the methodologies and procedures planned for the main data collection phase.

Interviewer Training and Quality Control

Interviewer recruitment began in January of 2001 and continued as the data collection requirements for NSV increased. Project-specific training for the NSV 2001 began on February 10, 2001 with an initial group of 31 interviewers. In the 5 months following the first training session, another 267 interviewers were trained in ten separate sessions, bringing the total number of NSV 2001 interviewers trained to 298. After production was underway, additional training sessions were conducted on special topics, such as:

- Proxy interviewing;
- Refusal conversion;
- Tracing calls; and
- Language problem cases.

Interviewers selected to participate in these special sessions were observed by supervisors to possess skills relevant for the operation for which they were trained.

During data collection, the primary method of ensuring that interviewers continued to accurately administer the NSV 2001 questionnaire was through interviewer monitoring. Project staff and telephone center supervisors monitored an average of 8 percent of all NSV 2001 interviews.

Data Collection

The NSV 2001 survey administration was a complex undertaking. Incorporated into the survey task were screening requirements designed to establish respondent eligibility followed by a questionnaire that contained skip patterns and required the performance of range, logic, and consistency checks during the course of survey administration. To facilitate data collection, the NSV 2001 survey was administered using a computer-assisted telephone interviewing (CATI) system. The CATI system automated all operations thereby allowing interviewers to concentrate upon only the questions to be asked and the coding of responses provided by the veteran. The selection of questions to be asked, given skip patterns, their order, and the performance of range, logic, and consistency checks were all performed by CATI in the background.

The CATI system also managed the scheduling of calls to members of the NSV sample. Initial contact with a sample member was managed using the method of “time slicing.” This method scheduled initial calls in a rotation including daytime, evening, weekday, and weekend contact attempts to maximize the probability of contact. Once contact was established with a sample member, the CATI system kept track of the member’s status (whether eligible or ineligible for the survey) and scheduled call-backs at appointed times, if necessary, to complete the interviewing process.

To increase response rates, several special data collection operations were implemented. All List Sample veterans were sent an advance letter to inform them of their selection to participate in the survey. This letter explained the survey’s purpose, urged veterans to cooperate and complete a survey, and established the survey as a valid project of the U.S. Department of Veterans Affairs. Veterans were also provided a toll-free number they could call to voice any questions or concerns they might have. Other mail operations included the mailing of a background letter to RDD Sample cases requesting a written explanation of the survey before proceeding. Additionally, a proportion of veterans initially refusing to participate in the survey were sent letters (where valid addresses were available) requesting their cooperation in the survey effort.

The NSV 2001 data collection period extended from February 12, 2001 through November 12, 2001. Nearly 300 interviewers participated in the data collection phase, which resulted in 20,048 completed interviews (12,956 from the RDD Sample and 7,092 from the List Sample). The average interview time for RDD Sample veterans was 33.3 minutes, while List Sample veterans took an average of 38.7 minutes per completed interview. It was expected that List Sample veterans would take longer to complete the interview because they generally have more medical conditions and medical treatment experiences to report. List Sample veterans were also more likely to have a service-connected disability that required them to complete an additional survey module about that disability.

2.4 Survey Yields

The NSV 2001 had a total sample target of 20,000 completed interviews. Of this total, 13,000 were expected to come from the household screening of RDD telephone numbers and 7,000 from the List Sample. At the completion of survey administration, NSV 2001 realized 100.2 percent of the

overall target by completing 12,956 interviews from the RDD Sample (99.7 percent of goal) and 7,092 interviews from the List Sample (101.3 percent of goal).

As part of the NSV 2001 sample design, interview completion targets were also set by sample stratum for both the List and RDD Samples. The main objective of the List Sample stratification was to augment the sample for the veteran population classified according to the mandatory health care enrollment priority group (groups 1 through 6) criteria and for female veterans. List Sample interview targets were also set for Hispanic and African American veterans. Both List and RDD Sample size targets were set in line with the distribution of the veteran population (by subgroup) provided by VA. Table 2-1 (List Sample) and Table 2-2 (RDD Sample) compare the target and achieved List Sample completed interviews by priority groups

Table 2-1. Target versus achieved List Sample completed interviews by priority group

Priority	Target	Achieved	Percent of target
1	1,239	1,410	113.8
2	1,200	1,354	112.8
3	1,636	1,758	107.5
4	931	549	59.0
5	1,231	1,179	95.8
6	763	842	110.4
Total list	7,000	7,092	101.3

Table 2-2. Target versus achieved RDD Sample completed interviews by priority group (Observed)

Observed Priority	Target	Achieved	Percent of target
1	295	371	125.8
2	271	300	110.7
3	661	741	112.1
4	69	12	17.4
5	3,731	2,636	70.7
6	36	1,479	4,108.3
7	7,937	7,417	93.4
Total RDD	13,000	12,956	99.7

List Sample

Targets were exceeded for four of the six priority groups. The two groups falling short were priority group 5 (96 percent of target), and priority group 4 (59 percent of target). A review of survey yields reveals that the original expectations for this group underestimated the proportion of priority group 4 veterans that would be ineligible due to institutionalization or death. The proportion ineligible among the priority group 4 veterans was 30.9 percent, whereas fewer than 5 percent of veterans in priority groups 2, 3 and 6 were ineligible, and just over 7 percent of priority groups 1 and 5 veterans were ineligible.

RDD Sample

For the RDD Sample, a target of 662 completed female veteran interviews was set and 699 interviews were completed (105.6 percent of target). The targets for African American and Hispanic veterans were 1,066 and 520 interviews, respectively. A total of 983 interviews were completed with African American veterans (92.2 percent of target), and 558 interviews with Hispanic veterans (107.3 percent of the target).

Table 2-2 shows that, although we met the overall target for the RDD Sample, the individual priority groups varied considerably. According to the veteran population distribution used for the NSV 2001 sample design, the two smallest priority groups were groups 4 and 6. However, the number of veterans in priority group 4 turned out to be only a fraction (14.5 percent) of what we projected from our assumed distribution. Conversely, the number of veterans belonging to priority group 6 was almost 40 times greater than expected given the population distribution provided by VA. This is partially due to the fact that the absolute numbers for the RDD targets for priority groups 4 and 6 were also very low, which led to large percentage differences. Also, for Priority 6 the definition for the target population was slightly different than what was used to count the achieved number. Data used to estimate the target population was only available for veterans using VA facilities solely for treatment of environmental exposures, whereas the observed population considered anyone stating they had been exposed to environmental hazards regardless of treatment. The RDD Sample completed interviews for priority group 5 also fell significantly short, at just over 60 percent of the target.

3. THE VETERAN POPULATION

Approximately 25.2 million veterans of the U.S. uniformed services were living in the United States and Puerto Rico at the end of 2000. Although veterans comprise a richly diverse group, most veterans are White, non-Hispanic, married males. Overall the average age of a veteran is 58 years old, with the largest group of veterans between the ages of 45 and 64. Most veterans are currently employed, have a combined family income of more than \$50,000, and have completed high school.

The NSV 2001 surveyed individuals who served their full obligation of active duty in the military, or received early discharge for a medical condition, reduction in force, hardship, or at the convenience of the military. Active duty military service members and dishonorably discharged veterans were excluded from the survey.

This chapter summarizes demographic information about veterans. In addition, it describes historical changes in the veteran population. Characteristics detailed in this chapter include gender, age, race, ethnicity, marital status, education, and employment status. Because men and women veterans differ substantially on some of these demographic characteristics, comparisons are made by gender.

3.1 Gender

Female veteran demographic characteristics are quite different from those of their male counterparts. For example, female veterans tend to be younger, have a higher education level, and include a greater percentage of minorities. One plausible explanation for these gender differences is the increased number of women in armed forces since the cessation of the draft. Although, the majority of veterans are male, almost 6 percent of veterans are female. That is increase of 2 percent from the 1992 figures where females made up 4 percent of the veteran population. Given these gender differences, descriptions of veteran demographic characteristics in the remaining sections include gender comparisons.

3.2 Age

Respondents were asked to give their birthdate. Age was then calculated from this information. The average age of all veterans was 58 years. More specifically, 21.1 percent of the veteran population was under the age of 45, 41.2 percent were between the ages of 45 and 64, and 37.1 percent of the population was 65 years or older. These findings reflect the continuing trend of the aging veteran population. In comparison to the 1992 veteran population, the percentages of veterans in the youngest age cohort decreased (21 percent vs. 32 percent), the age percentage of the oldest age cohort increased (38 percent vs. 26 percent), and the middle cohort remained virtually unchanged (42 percent vs. 41 percent).

Gender comparisons shown in Table 3-1 indicate that almost 4 in 5 male veterans are 45 years and older. This percentage of male veterans over 45 reflects their participation in the major wars of the last century. In contrast, female veterans tend to be younger. More than half of female veterans are under the age of 45. This gender difference between male and female veterans is due in part because females did not enter into the armed forces in great numbers until 1975. However, there is also a smaller peak in the female veteran age distribution at the older ages, reflecting their participation in WWII. Approximately 12 percent of female veterans are 75 years or older.

Table 3-1. Percent distribution of veterans by age and gender

	Total	Males	Females
Less than 25 years	1.1	0.8	4.7
25-29 years	2.7	2.4	7.9
30-34 years	5.3	4.9	12.6
35-39 years	5.3	4.8	13.6
40-44 years	6.7	6.1	16.4
45-49 years	8.1	7.8	13.6
50-54 years	13.4	13.8	6.5
55-59 years	11.1	11.5	3.8
60-64 years	8.6	8.9	2.8
65-69 years	10.1	10.6	2.4
70-74 years	10.7	11.2	3.4
75-79 years	9.5	9.7	6.4
80 years or older	6.8	6.9	5.5
Unknown	0.6	0.6	0.4*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

3.3 Race and Ethnicity

The majority of veterans surveyed reported only one racial group with the highest proportion classifying themselves as White (84.8 percent). About 9 percent identified themselves as Black, while American Indian,⁷ Asian, and Native Hawaiian⁸ each comprise less than one percent. Of the 2.2 percent veterans who reported two or more races, the largest percentage classified themselves as American Indian or Alaska Native/White (Biracial American Indian-White).

Similar to results found in the 1992 National Survey of Veterans, Whites and Blacks accounted for 93.6 percent of today's veteran population. Overall, the number of minorities serving in the Armed Forces is increasing, leading to a more socially and ethnically diverse military. This trend is reflected in the veteran population as well. This increase in the minority veteran population may have significant ramifications, especially in terms of health care needs, programs, and possible benefits.

Similar to the gender differences in veterans' ages, men and women veterans also differ in race and ethnicity. About 9 percent of male veterans classified themselves in a minority racial group (any racial group other than White), in contrast to 17.1 percent of female veterans. This differential was primarily between male and female veterans who classified themselves as Black (8.4 percent vs. 15.7 percent, respectively). About equal proportions of male and female veterans were self-identified as Hispanic (4.5 percent and 4.1 percent, respectively).

In order to determine race and ethnicity, respondents first were asked whether they were Spanish, Hispanic, or Latino. Next, they were read a list of racial categories and asked to select one or more to describe their race. These categories, and the percent of veterans selecting them, are displayed in Table 3-2.

⁷ This includes American Indian and Alaskan native.

⁸ This includes native Hawaiian and Pacific Islander.

Table 3-2. Percent distribution of veterans by race, ethnicity, and gender

	Total	Males	Females
Race			
Total One Race	94.7	94.8	93.2
White	84.8	85.4	76.1
Black or African American	8.8	8.4	15.7
American Indian or Alaska Native	0.6	0.6	0.9
Asian	0.3	0.3	0.3
Native Hawaiian or Pacific Islander	0.2	0.1	0.2
Total Two or More Races	2.2	2.2	3.0
American Indian or Alaska Native/White	1.4	1.4	2.0
Race Unknown	3.1	3.0	3.8
Total Race	100.0	100.0	100.0
Ethnicity			
Spanish, Hispanic, or Latino	4.5	4.5	4.1
Not Spanish, Hispanic, or Latino	95.2	95.2	95.4
Unknown	0.3	0.3	0.5
Total Ethnicity	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category under “Total Two or More Races” is shown because all other categories were too small to report.

3.4 Marital Status

Respondents were asked their marital status. As Table 3-3 indicates, the majority of veterans are currently married (74.9 percent). In fact, more than 90 percent of the veteran population have been married at some point in their lives. Slightly more than one in ten are divorced (11.4 percent), while less than one in ten (7.2 percent) reported that they have never been married.

Table 3-3. Percent distribution of veterans by marital status and gender

	Total	Males	Females
Married, living with spouse	73.3	74.5	54.9
Married, not living with spouse	1.6	1.5	3.2
Widowed	5.3	5.1	8.0
Divorced	11.4	10.9	18.5
Legally separated	1.0	1.0	1.1*
Never been married	7.2	6.8	13.8
Unknown	0.2	0.2	0.5*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

Similar to other demographic patterns described in this chapter, marital status patterns differ between male and female veterans. Although both male and female veterans are most likely to be married, female veterans are twice as likely as their male counterparts to be either divorced or never married. Moreover, female veterans in comparison to male veterans are less likely to be currently married (54.9 percent vs. 74.5 percent, respectively).

The proportion of married veterans decreased slightly from that in 1992. At that time, 62 percent of the female veterans and 78 percent of the male veterans were married.

3.5 Level of Education

Respondents were asked the highest grade or year of school they had ever completed. Almost 60 percent of veterans have more than a high school diploma (58.8 percent). About 11 percent have not received a high school diploma; this percentage has decreased since 1992, when 17.1 percent of veterans had not completed high school.

The level of education achieved differs for male and female veterans. A higher percentage of female veterans have a bachelor's degree or higher, compared to their male counterparts (28.2 percent vs. 22.7 percent, respectively).

Table 3-4. Percent distribution of veterans by education and gender

	Total	Males	Females
Less than high school graduate	11.1	11.7	1.7*
High school graduate or GED	29.9	30.5	20.5
Post high school schooling/training	35.8	34.9	49.4
Bachelor's degree or higher	23.0	22.7	28.2
Unknown	0.2	0.2	0.2*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

3.6 Employment Status

Respondents were asked whether they had worked or were looking for work the week prior to the survey. If not, they were asked why. From the responses to these questions, veterans were classified into employment categories displayed in Table 3-5. More than 50 percent (54.9 percent) of the 2000 veteran population was employed. Almost one-third (32.0 percent) of veterans were retired, 3.6 percent were not working but were looking for a job, and 6.9 percent were disabled. These proportions are similar to those found in the 1992 survey.

Due to their relative youth, a higher percentage of female veterans were currently employed (60.0 percent) compared to their male counterparts (54.6 percent). Moreover, a lower percentage of female veterans were retired compared to male veterans. In fact, twice as many male veterans were retired, compared to female veterans (33.0 percent vs. 16.9 percent, respectively).

Table 3-5. Percent distribution of veterans by employment status and gender

	Total	Males	Females
Working, or on vacation or sick leave from work	54.9	54.6	60.0
Not working, but looking for work	3.6	3.5	5.1
Retired	32.0	33.0	16.9
Disabled	6.9	7.0	5.8
Stopped looking for work because could not find work	0.2	0.2	0.4*
Temporarily laid off from work	0.2	0.2	0.3*
Taking care of home and family	0.8	0.4	7.5
Going to school	0.4	0.3	1.7
Other	0.7	0.6	1.8
Unknown	0.3	0.2	0.5*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

3.7 Family Income

Respondents were asked to report their total family income, before taxes and deductions, for tax year 2000. More than one-third (34.7 percent) of the 2000 veteran population had a combined family income of more than \$50,000. A slightly higher proportion of female veterans reported family income over \$50,000, compared to male veterans (37.3 percent vs. 34.6 percent, respectively). Although smaller, this gender difference was also found in the proportion reporting a family income of \$10,000 or less (6.3 percent of female veterans, 5.2 percent of male veterans).

Table 3-6. Percent distribution of veterans by family income and gender

	Total	Males	Females
\$10,000 or less	5.3	5.2	6.3
\$10,001 to \$20,000	12.1	12.1	12.1
\$20,001 to \$30,000	13.9	14.0	12.7
\$30,001 to \$40,000	12.5	12.5	12.9
\$40,001 to \$50,000	10.8	10.7	11.9
Over \$50,000	34.7	34.6	37.3
Unknown	10.7	10.9	6.8
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

3.8 Historical Perspective and Trends

The number of female veterans is increasing, although the size of the female veteran population lags far behind that of the male veteran population. On the 1992 survey, females made up 4 percent of the veteran population whereas on the 2001 NSV, females made up 6 percent of the veteran population. In addition to the increase in the number of female veterans, the number of minority veterans has also increased.

The percentage of veterans who report being married on the 2001 NSV (74.9 percent) decreased slightly from the percentage of veterans who reported being married in the 1992 population (77.3 percent). Inversely, the percentage of veterans on the 2001 NSV who report being divorced or legally separated (12.4 percent) increased slightly over veterans in the 1992 survey (10.6 percent). The other marital status categories remained virtually unchanged.

Overall, the educational levels of veterans have continually increased since 1986⁹. For both 1992 and 2001 surveys, at least 50 percent of all veterans reported having some advanced schooling or training (i.e., greater than high school graduate or GED). The percentage of veterans who received some advanced schooling or training on the 2001 NSV (58.7 percent) was higher than the 1992 survey (53.0 percent). Paralleling this trend, the percentage of veterans who reported having less than a high school degree on the 2001 survey (11.1 percent) was lower than the comparable group of veterans in the 1992 survey (17.0 percent).

⁹ *National Survey of Veterans* (NSV9503), Department of Veterans Affairs, National Center for Veteran Analysis and Statistics, April 1995

4. MILITARY SERVICE EXPERIENCE

4.1 Introduction

The previous chapter discussed results showing that socio-demographic characteristics of the veteran population have changed over time. For example, women, minorities and better-educated individuals make up a larger proportion of the veteran population compared to years past. Differences in veterans' military experiences, like differences in socio-demographic characteristics, may have a differential impact on health status, health needs, insurance needs, and current benefits. Thus, understanding the military service characteristics of the ever-changing veteran population is essential to developing policies and programs that meet those veterans' needs.

In this chapter, we examine four key aspects of veterans' military service experience:

- Branch of service;
- Period of service;
- Combat exposure; and
- Service-connected disability.

We describe service experiences for all veterans, and compare these experiences by gender, age, race, and Hispanic¹⁰ ethnicity.

4.2 Branch of Service

Respondents were asked whether they had ever served on active duty in each branch of the military, as well as the Public Health Service, Environmental Services Administration, National Oceanic and Atmospheric Administration, and the U.S. Merchant Marines during World War II (WWII). Women respondents were also asked whether they had ever served in any of the women's corps and auxiliary corps.

¹⁰This includes veterans who identified themselves as having Spanish, Hispanic, or Latino ethnicity.

As Table 4-1 illustrates, about 50 percent of all veterans served in the Army, almost 25 percent in the Navy, 20 percent in the Air Force, 10 percent in the Marine Corps, and slightly more than 1 percent in the Coast Guard. One out of four veterans reported serving in one of the special branches (e.g., Merchant Marines during WWII; Women's Army Auxiliary Corps [WAAC]; Women's Army Corps [WAC]).

Gender and Branch of Service. Table 4-1 also illustrates several gender differences in branch of service evident among these veterans. Women were less likely than men to have served in the Army (41.0 percent vs. 50.8 percent, respectively) and the Marine Corps (7.7 percent vs. 10.0 percent, respectively). Women were more likely than men to have served in the Air Force (27.5 percent vs. 19.1 percent, respectively). About the same proportion of women as men served in the Navy (23.7 percent and 24.5 percent, respectively). Very few male veterans (2.0 percent) served in the Merchant Marines during WWII. About 25 percent of women veterans served in one of the women's special branches, with the largest proportion (10.8 percent) having served in the WAC.

Table 4-1. Percent distribution of veterans by branch of service and gender

	Total	Males	Females
Army	50.2	50.8	41.0
Navy	24.4	24.5	23.7
Air Force	19.6	19.1	27.5
Marine Corps	9.9	10.0	7.7
Coast Guard	1.4	1.4	0.9*
Women's Army Auxiliary Corps (WAAC)	1.8	NR	1.8
Women's Army Corps (WACs)	10.8	NR	10.8
Women Accepted for Voluntary Emergency Service (WAVES)	6.7	NR	6.7
Navy Nursing Corps (NNC)	1.5	NR	1.5
Air Force Nursing Corps (AFNC)	2.8	NR	2.8
Women's Air Force Service Pilots (WASPS)	0.2*	NR	0.2*
Coast Guard Women's Reserve (SPARS)	0.3*	NR	0.3*
The Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration	0.2	0.2	0.4*
U. S. Merchant Marine	2.0	2.0	NR
Number of veterans†	25,095,000	23,629,800	1,465,200

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30.

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one branch of service.

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

Age and Branch of Service. Age differences in branch of service also were found among these veterans, as shown in Table 4-2. The proportion of veterans who served in the Army increases across age cohorts from 43 percent of those veterans less than 35 years of age to 60 percent of those veterans age 75 years or older. Conversely, the proportion with Marine Corps service decreases from 18 percent of those veterans in the youngest age cohort to 6 percent of veterans in the oldest age cohort. Proportion of veterans with Navy, Air Force, and Coast Guard service varied little across age cohorts.

Veterans with service in the women's corps tend to be in the older age cohorts. This is not surprising, given that many of the separate women's corps (e.g., Women Accepted for Voluntary Emergency Service [WAVES], Women's Airforce Service Pilots [WASP]) were disbanded after WWII.

Race and Branch of Service. Table 4-3 displays race comparisons of branch of service. A larger proportion of Blacks veterans (60.3 percent) served in the Army compared to any other racial group. A larger proportion of White and biracial American Indian-White veterans served in the Air Force (19.9 percent and 20.1 percent vs. 15.4 percent to 17.5 percent for other races). Among Black veterans, proportionately fewer (14.3 percent) served in the Navy, compared to veterans of other races (21.9 to 25.7 percent). Aside from the main service branches, the number of veterans of racial groups other than White reporting service in the special branches (e.g., WAAC; WAVES) is too small to make comparisons.

Ethnicity and Branch of Service. Table 4-4 illustrates comparisons of branch of service by Hispanic ethnicity. Proportionately more Hispanic veterans served in the Army and the Marine Corps, compared to non-Hispanic veterans (54.3 percent vs. 50.0 percent respectively in the Army, 15.2 percent vs. 9.6 percent respectively in the Marine Corps). Proportionately fewer Hispanic veterans served in the Navy, compared to non-Hispanic veterans (17.9 percent vs. 24.7 percent, respectively). Aside from the main branches, the number of Hispanic veterans reporting service in the special branches (e.g., WAC; WAVES) is too small to make comparisons.

Table 4-2. Percent distribution of veterans by branch of service and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Army	50.2	43.1	42.4	48.6	48.4	53.8	59.7
Navy	24.4	24.7	24.0	23.0	24.5	23.9	26.8
Air Force	19.6	15.0	23.2	18.0	20.6	19.5	20.3
Marine Corps	9.9	17.5	11.5	12.0	9.0	7.3	6.1
Coast Guard	1.4	1.4	1.6	1.3	1.0	1.2	2.1
Women's Army Auxiliary Corps (WAAC)	1.8	0.1*	0.9*	1.6*	4.5*	1.0*	6.9*
Women's Army Corps (WACs)	10.8	0.1*	3.4*	23.2	27.3	20.7*	17.4
Women Accepted for Voluntary Emergency Service (WAVES)	6.7	0.0	0.8*	5.2*	16.2*	14.6*	29.1
Navy Nursing Corps (NNC)	1.5	0.3*	1.1*	0.2*	3.0*	3.5*	5.8*
Air Force Nursing Corps (AFNC)	2.8	0.1*	1.5*	5.5*	6.9*	1.2*	5.6*
Women's Air Force Service Pilots (WASPS)	0.2*	0.0	0.0	0.2*	0.5*	0.2*	1.1*
Coast Guard Women's Reserve (SPARS)	0.3*	0.0	0.0	0.0	0.0	0.0	2.6*
The Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration	0.2	0.1*	0.2*	0.2*	0.4	0.2*	0.2*
U. S. Merchant Marine	2.0	NR	NR	NR	NR	1.2	3.1
Number of veterans†	25,095,000	2,264,300	3,003,700	5,393,700	4,935,700	5,243,100	4,114,700

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30.

† 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 branch 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 4-3. Percent distribution of veterans by branch of service and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
Army	50.2	50.3	49.2	60.3	52.2	53.3	42.0*	50.9	53.0	47.7
Navy	24.4	24.6	25.7	14.3	24.3	23.9	9.9*	22.0	21.9	21.2
Air Force	19.6	19.6	19.9	17.5	15.4	17.7*	28.6*	21.3	20.1	16.7
Marine Corps	9.9	9.6	9.5	10.9	12.0	6.4*	19.5*	12.0	11.6	17.1
Coast Guard	1.4	1.4	1.5	0.6*	0.8*	1.9*	0.0*	1.4*	1.9*	1.3*
Women's Army Auxiliary Corps (WAAC)	1.8	1.8	1.9	1.3*	NR	NR	NR	5.8*	6.4*	0.0*
Women's Army Corps (WACs)	10.8	11.2	12.1	4.5*	NR	NR	NR	13.0*	16.5*	0.4*
Women Accepted for Voluntary Emergency Service (WAVES)	6.7	7.1	8.4	1.2*	NR	NR	NR	0.0	0.0*	2.4*
Navy Nursing Corps (NNC)	1.5	1.5	1.9	0.0	NR	NR	NR	1.1*	0.0*	1.7*
Air Force Nursing Corps (AFNC)	2.8	3.0	3.4*	0.9*	NR	NR	NR	0.6*	0.0*	0.0*
Women's Air Force Service Pilots (WASPS)	0.2*	0.2*	0.3*	0.0	NR	NR	NR	0.0	0.0*	0.0*
Coast Guard Women's Reserve (SPARS)	0.3*	0.3*	0.4*	0.0	NR	NR	NR	0.0	0.0*	0.0*
The Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration	0.2	0.2	0.2	0.1*	0.7*	0.0	0.7*	0.1*	0.2*	0.3*
U. S. Merchant Marine	2.0	2.0	2.0	2.6*	2.8*	0.0*	NR	3.2*	1.1*	1.0*
Number of veterans†	25,095,000	23,763,200	21,289,000	2,206,000	158,500	73,200	36,500	552,900	360,600	778,800

* Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30.

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report; percent estimates will not sum to 100 because veterans could indicate more than one branch 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 4-4. Percent distribution of veterans by branch of service and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Army	50.2	54.3	50.0
Navy	24.4	17.9	24.7
Air Force	19.6	16.2	19.7
Marine Corps	9.9	15.2	9.6
Coast Guard	1.4	0.6*	1.5
Women's Army Auxiliary Corps (WAAC)	1.8	0.0*	1.9
Women's Army Corps (WACs)	10.8	2.3*	11.2
Women Accepted for Voluntary Emergency Service (WAVES)	6.7	0.0*	7.0
Navy Nursing Corps (NNC)	1.5	0.0*	1.6
Air Force Nursing Corps (AFNC)	2.8	3.5*	2.8*
Women's Air Force Service Pilots (WASPS)	0.2*	0.0*	0.2*
Coast Guard Women's Reserve (SPARS)	0.3*	0.0*	0.3*
The Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration	0.2	0.0	0.2
U. S. Merchant Marine	2.0	2.3*	2.0
Number of veterans†	25,095,000	1,111,800	23,899,600

* 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 a category of Ethnicity; percent estimates will not sum to 100 because veterans could indicate more than one branch of service.

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

4.3 Period of Service

Respondents were asked the dates when they entered and left military service. Based on these dates, period of service was determined. The periods into which veterans were classified included: WWII; between WWII and the Korean Conflict; the Korean Conflict; between the Korean Conflict and the Vietnam Era; the Vietnam Era; post-Vietnam Era; and the Gulf War. Respondents could be classified into more than one period of service, so percentages displayed in related tables do not sum to 100.

Table 4-5 shows that the largest percentage of veterans report that they served during the Vietnam Era (36.1 percent), followed by the Post-Vietnam Era (27.9 percent) and the era between the Korean and Vietnam eras (25.6 percent). This pattern has changed slightly since the 1992 NSV, when the majority of veterans reported that they served during the Vietnam Era (33.5 percent) or WWII (30.0 percent).

Table 4-5. Percent distribution of veterans by period of service and gender

	Total	Males	Females
World War II	20.5	21.0	12.0
Between World War II and the Korean Conflict	6.7	7.0	2.4
Korean Conflict	16.9	17.7	5.0
Between the Korean Conflict and the Vietnam Era	25.6	26.7	8.0
Vietnam Era	36.1	37.3	16.2
Post-Vietnam Era	27.9	26.3	53.8
Gulf War	13.9	12.4	37.0
Number of veterans†	25,095,000	23,629,800	1,465,200

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 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.

Gender and Period of Service. Proportionately more women veterans served during the two most recent periods, compared to men veterans. Almost 54 percent of female veterans served during the Post-Vietnam Era compared to 26 percent of male veterans. In addition, proportionately three times as many female veterans served during the Gulf War compared to men (37.0 percent vs. 12.4 percent, respectively). These findings reflect increasing participation of women in military service in the past few decades.

Race and Period of Service. As described above, the largest proportion of veterans served during the Vietnam Era (36.1 percent), while the second-largest proportion served during the post-Vietnam Era. Table 4-6 illustrates that this pattern is reversed among Black and American Indian veterans. The proportion of minority veterans who served during the post-Vietnam Era and Gulf War is also markedly higher than that of White veterans. This reflects the increasing racial diversity observed among military service members in recent decades.

Table 4-6. Percent distribution of veterans by period of service and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
World War II	20.5	21.1	22.4	10.1	8.1	20.4	4.9*	11.1	12.0	9.7
Between World War II and the Korean Conflict	6.7	6.8	7.1	4.6	5.7*	9.8*	4.0*	5.7	7.2	3.5
Korean Conflict	16.9	17.2	17.7	13.3	11.5	13.5*	18.0*	13.6	16.5	9.5
Between the Korean Conflict and the Vietnam Era	25.6	26.0	26.8	18.8	18.9	24.1	27.0*	21.2	25.9	17.9
Vietnam Era	36.1	35.8	35.9	34.8	34.6	36.3	56.1*	44.2	45.0	38.2
Post-Vietnam Era	27.9	27.3	25.2	45.8	50.5	32.5	56.2*	39.1	34.1	37.7
Gulf War	13.9	13.3	11.9	26.4	19.6	32.0	16.6*	19.2	14.9	27.0
Number of veterans†	25,095,000	23,763,200	21,289,000	2,206,000	158,500	73,200	36,500	552,900	360,600	778,800

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

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category of “Total Two or More Races” is shown because all other categories were too small to report; percent estimates will not sum to 100 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.

Ethnicity and Period of Service. Table 4-7 compares Hispanic and non-Hispanic veterans and the periods during which they served. Proportionately more Hispanic veterans served during the post-Vietnam Era and the Gulf War, compared to non-Hispanic veterans. Fewer Hispanic veterans served between WWII and the Vietnam Era, compared to their non-Hispanic counterparts. These results mirror those seen in comparisons of race and period of service, indicating the increasing diversity of military service members.

Table 4-7. Percent distribution of veterans by period of service and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
World War II	20.5	10.2	21.0
Between World War II and the Korean Conflict	6.7	3.1	6.9
Korean Conflict	16.9	10.6	17.2
Between the Korean Conflict and the Vietnam Era	25.6	17.9	26.0
Vietnam Era	36.1	34.9	36.1
Post-Vietnam Era	27.9	35.9	27.5
Gulf War	13.9	25.9	13.3
Number of veterans [†]	25,095,000	1,111,800	23,899,600

[†] 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 a category of Ethnicity; percent estimates will not sum to 100 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.

4.4 Combat Exposure

Respondents were asked questions about combat and combat-related military experiences. These questions included whether the veteran had served in a combat or war zone and had been exposed to dead, dying, or wounded people. As Table 4-8 displays, nearly 39 percent of veterans said they had served in a combat or war zone, while 36 percent said they had been exposed to dead, dying, or wounded people during their military service.

Gender and Combat Exposure. As might be expected, male veterans were much more likely to have served in combat or a war zone than were women veterans (40.6 percent vs. 12.0 percent, respectively). Male veterans were also more likely than their female counterparts to have been exposed to dead, dying or wounded people, although the difference is not as striking.

Table 4-8. Percent distribution of veterans by service in combat or war zone or exposure to dead, dying, or wounded and gender

	Total	Males	Females
Served in Combat or War Zone			
Yes	38.9	40.6	12.0
No	60.1	58.3	87.8
Unknown	1.0	1.1	0.2
Total	100.0	100.0	100.0
Exposed to Dead, Dying, or Wounded People			
Yes	36.4	37.2	24.4
No	62.9	62.1	75.2
Unknown	0.7	0.7	0.4
Total	100.0	100.0	100.0
Number of veterans†	25,095,000	23,629,800	1,465,200

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

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

Period of Service and Combat Exposure. Table 4-9 shows that, in general, the proportion of veterans who reported serving in a combat or war zone decreases across the periods of service after WWII, then increases during the Vietnam and Gulf War periods. More WWII veterans said they served in a combat or war zone, followed by veterans who served between WWII and Korea and those who served during the Vietnam era, compared to veterans of other periods of service. Although the relatively high proportion with combat exposure among those who served between WWII and Korea seems at odds with peacetime service, this may simply represent veterans who had already served during WWII and experienced combat then.

A similar pattern (i.e., highest during WWII service and immediately thereafter, second-highest during Vietnam era service) is seen in exposure to dead, dying, or wounded people.

Table 4-9. Percent distribution of veterans by service in combat, war zone, or exposure to dead, dying, or wounded 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
Served in Combat or War Zone								
Yes	38.9	60.3	52.8	42.4	31.9	48.1	31.5	38.1
No	60.1	38.7	46.5	56.9	67.1	51.1	67.3	60.7
Unknown	1.0	1.0	0.7	0.7	1.0	0.8	1.2	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Dead, Dying, or Wounded People								
Yes	36.4	49.7	42.9	34.8	30.0	45.9	32.3	31.7
No	62.9	49.2	56.3	64.6	69.4	53.5	67.0	67.6
Unknown	0.7	1.1	0.8	0.6	0.6	0.6	0.7	0.7
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 number of veterans 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.

4.5 Service-Related Disability and Service-Connected Disability Rating

All respondents were asked whether they had a disabling condition. Those who answered affirmatively were asked whether their disabling condition was service-related. In addition, everyone was asked whether they had a service-connected disability rating.

A service-connected disability is any disability incurred in or aggravated during a period of active military service where the veteran did not receive a dishonorable discharge or the disability was not due to willful misconduct of the veteran. In general, a service-connected disability evaluated as 10 percent or more disabling by VA entitles a veteran to receive disability compensation.¹¹ Service-related disability, on the other hand, is a self-reported disabling condition. Table 4-10 shows that almost 14 percent of veterans said they had a service-related disability. The same proportion said they had a service-connected disability rating, as Table 4-11 displays.

¹¹ A small percent of veterans with less than a 10 percent rating receive compensation.

Gender and Service-Related Disability. Gender differences in service-related disability are displayed in Tables 4-10 and 4-11. A slightly higher percentage of male veterans than female veterans report having a service-connected disability (13.9 percent vs. 12.7 percent, respectively). The difference in proportion of male and female veterans reporting a disability rating is even smaller (13.8 percent vs. 13.5 percent, respectively).

Table 4-10. Percent distribution of veterans by service-related disability and gender

	Total	Males	Females
Yes	13.8	13.9	12.7
No	16.6	16.8	12.0
Not Applicable or Unknown	69.6	69.3	75.3
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

Table 4-11. Percent distribution of veterans by service-connected disability rating and gender

	Total	Males	Females
Yes	13.8	13.8	13.5
No	85.1	85.1	85.6
Unknown	1.1	1.1	0.9*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

Branch of Service and Service-Related Disability. Table 4-12 compares the proportion of veterans reporting a service-related disability in the different military branches. Comparing only the major services (i.e., Army, Navy, Air Force, Marine Corps, Coast Guard), the highest proportion of veterans reporting a service-related disability was among those who had served in the Marine Corps (16.7 percent). The next highest proportion was found among those who had served in the Army (15.0 percent). The lowest proportion reporting a service-related disability was found among Navy veterans (11.4 percent).

Veterans from the special branches (e.g., women's corps; WAVES) were more likely to have service-related disabilities, compared to veterans from the major services. About 17 percent of WAC (Women's Army Corps) veterans and 16 percent of WWII Merchant Marine veterans reported having a service-related disability. The number of veterans in the other special branches that reported a service-related disability (e.g., WAAC; WAVES) is too small to make comparisons.

Table 4-12. Percent distribution of veterans by service-related disability and branch of service

	Total	Army	Navy	Air Force	Marine Corps	Coast Guard
Yes	13.9	15.0	11.4	14.1	16.7	11.8
No	16.5	18.1	16.3	15.9	14.1	18.2
Not Applicable or Unknown	69.6	66.9	72.3	70.0	69.2	70.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	12,593,500	6,130,500	4,909,000	2,487,400	356,100

† Estimates of number of veterans are rounded to the nearest hundred; the estimate is smaller than the sum of the groups because veterans could indicate more than one branch 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 4-13 displays the proportion of veterans who report having a service-connected disability rating, comparing veterans from different branches. Among the major branches, Marine Corps veterans are most likely to report having a disability rating (16.4 percent), followed by veterans of the Air Force (16.0 percent) and the Army (14.8 percent). Navy veterans (10.7 percent) are the least likely to report having a disability rating. Among the special branches, about 20 percent of WAC veterans and 12 percent of WWII Merchant Marine veterans report having a service-connected disability rating. The number of veterans in the other special branches that reported having a disability rating (e.g., WAAC; WAVES) is too small to make comparisons.

Table 4-13. Percent distribution of veterans by service-connected disability rating and branch of service

	Total	Army	Navy	Air Force	Marine Corps	Coast Guard
Yes	13.8	14.8	10.7	16.0	16.4	12.3
No	85.1	84.0	88.4	83.3	81.9	87.2
Unknown	1.1	1.2	0.9	0.7	1.7	0.5*
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,095,000	12,593,500	6,130,500	4,909,000	2,487,400	356,100

* 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 number of veterans is smaller than the sum of the groups because veterans could indicate more than one branch of service.

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

Period of Service and Service-Related Disability. The general trend in the proportion of veterans who report a service-related disability is upward across the periods of service after WWII, as Table 4-14 indicates. However, the higher proportions among veterans who served later may be an artifact of the fact that a higher proportion of veterans from earlier periods have already died. A similar trend can be observed in the proportion of veterans who say they have a service-connected disability rating (see Table 4-15).

Table 4-14. Percent distribution of veterans by service-related disability 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	13.9	13.6	14.0	11.7	12.5	18.5	19.6	22.5
No	16.5	28.6	25.1	22.7	18.8	11.6	7.4	3.0
Not applicable or unknown	69.6	57.8	60.9	65.6	68.7	69.9	73.0	74.5
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.

Table 4-15. Percent distribution of veterans by service-connected disability rating 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	13.8	14.2	16.3	13.3	12.8	18.1	20.4	24.2
No	85.1	84.6	82.6	85.9	86.6	80.9	78.6	74.5
Unknown	1.1	1.2	1.1*	0.8	0.6	1.0	1.0	1.3
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.

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

5. HEALTH STATUS

This chapter discusses results from the NSV 2001 on self-reported health status. The NSV collected general information on health status and whether current health was a limiting factor in performing selected daily activities (i.e., climbing stairs, pushing a vacuum). Information was also collected on the impact of health problems in performing daily activities (walking, bathing, shopping, getting dressed, eating). Veterans were asked whether or not they received medical treatment in the past year for a list of specific health conditions (high blood pressure, stroke, heart trouble, cancer, drug abuse/alcoholism, post-traumatic stress disorder).

Health Care Enrollment Priority Groups

The Veterans' Health Care Eligibility Reform Act of 1996 established a national enrollment system to manage inpatient and outpatient care for veterans. The law required that most veterans must enroll to receive care. Veterans who have a service-connected disability rated 50 percent or more or if seeking care for a service connected disability do not have to enroll, although all veterans are encouraged to enroll. The national enrollment system is based on seven categories of patients, with category 1 receiving the highest priority. Following enrollment, health care service is provided on a first-come, first-served basis, rather than the health care priority groups.

The definitions of the health care enrollment priority groups at the time of the NSV 2001 data collection were:

- **Priority 1.** Veterans with service-connected conditions rated 50 percent or more disabling.
- **Priority 2.** Veterans with service-connected conditions rated 30 to 40 percent disabling.
- **Priority 3.** Veterans who are former POWs. Veterans with service-connected conditions rated 10 to 20 percent disabling. Veterans discharged from active duty for a compensable condition that was incurred or aggravated in the line of duty. Veterans awarded special eligibility classification under 38 U.S.C., Section 1151.

- **Priority 4.** Veterans who receive increased pension based on a use of regular aid and attendance or by reason of being permanently house-bound, and other veterans who are catastrophically disabled.
- **Priority 5.** Veterans with nonservice-connected and veterans with noncompensated service-connected conditions who are rated zero percent disabled, and whose income and net worth are below an established threshold.
- **Priority 6.** All other eligible veterans who are not required to make co-payments for their care. This includes:
 - World War I and Mexican Border War veterans;
 - Veterans solely seeking care for disorders associated with exposure to a toxic substance, radiation, or for disorders associated with service in the Persian Gulf; and
 - Veterans with service-connected conditions who are rated zero percent disabled but who are receiving compensation from VA.
- **Priority 7.** Veterans with nonservice-connected disabilities and veterans with noncompensated service-connected conditions who are rated zero percent disabled, and who have income or net worth above the statutory threshold and who agree to pay specified co-payments.

The distribution of the total veteran population classified according to the seven health care enrollment priority groups is displayed in Table 5-1. Slightly more than half of veterans (56.1 percent) fall into Priority Group 7. Of the remaining veterans, the largest proportion (21.1 percent) fall into priority group 5.

Table 5-1. Percent distribution of veterans by health care enrollment priority groups

	Total
Priority group 1	2.9
Priority group 2	2.3
Priority group 3	5.7
Priority group 4	0.1
Priority group 5	21.1
Priority group 6	11.2
Priority group 7	56.1
Unknown	0.6
Total	100.0
Number of Veterans	25,196,000

NOTE: Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

5.1 Health Status

In the NSV 2001, veterans were asked to assess their health status as excellent, very good, good, fair, or poor. As Table 5-2 illustrates, nearly half of veterans (45.6 percent) reported their health as very good or excellent; 3 out of 4 veterans (75.7 percent) assessed their health as excellent, very good, or good.

Table 5-2. Percent distribution of veterans by health status and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
Excellent	16.8	2.0	5.0	8.4	1.1*	8.5	18.1	21.7
Very good	28.8	8.4	15.7	21.9	5.0*	18.3	29.0	35.0
Good	30.1	22.6	35.9	35.8	11.9*	32.3	31.2	28.6
Fair	16.3	32.0	27.5	22.5	20.8	26.2	15.5	10.9
Poor	7.9	34.7	15.5	11.3	59.0	14.6	5.9	3.7
Unknown	0.1	0.3*	0.4*	0.1*	2.2*	0.1*	0.3*	0.1*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	24,509,900	682,200	561,600	1,404,100	20,900	5,063,700	2,802,700	13,838,900

* 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 larger than the sum of the groups because insufficient data were available to determine a priority group for some respondents.

NOTE: This table excludes those veterans for whom there was a proxy respondent. Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Health Care Priority Group and Health Status. Health care priority groups vary widely in self-assessed health status. Priority 7 has the highest proportion of veterans assessing themselves as excellent or very good, while Priority 1 and 4 have the lowest proportion rating their health as excellent or very good. The percent of veterans whose health status is fair or poor also differs widely by health care priority group.

Overall, 24.2 percent of surveyed veterans rated their health as fair or poor. Nearly 4 out of 5 veterans (79.8 percent) in Priority 4, however, assessed their health as fair or poor. Because these veterans are permanently housebound or catastrophically disabled, this is not surprising. The second highest proportion reporting fair or poor health is found in Priority 1, which includes veterans with service connected conditions rated as 50 percent or more disabled.

Age and Health Status. The trend in self-reported health status is a decreasing proportion reporting excellent or very good health as age increases, as shown in Table 5-3. For each age group, the largest proportion rated themselves as having excellent or very good health. The only exception was found among veterans age 75 or older, the largest proportion of whom rate their health as fair or poor (37.9 percent).

Table 5-3. Percent distribution of veterans by health status and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Excellent	16.8	29.0	22.8	15.7	18.6	13.1	8.6
Very good	28.8	37.3	35.0	30.4	29.4	25.2	19.9
Good	30.1	23.6	28.6	31.7	27.5	32.4	33.3
Fair	16.3	8.6	10.2	14.2	15.8	19.7	25.4
Poor	7.9	1.5	3.2	7.9	8.6	9.5	12.5
Unknown	0.1	0.0	0.2*	0.1*	0.1*	0.1*	0.3*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	24,509,900	2,288,100	3,021,700	5,390,800	4,901,100	5,087,500	3,678,300

* 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 excludes those veterans for whom there was a proxy respondent.

The only age group that does not fit this pattern of decreasing health with increasing age is the 55-64 age group. A slightly higher proportion of these veterans rated their health status as excellent, compared to the next youngest age group (18.6 percent vs. 15.7 percent for those in the 45-54 age group). The 55-64 age group does fit the age trend, however, in the proportion rating themselves in fair or poor health. Veterans in this age group may be more strongly affected by the social desirability to appear healthy, compared to their older counterparts. This might cause the apparent bump in health status.

It comes as no surprise that older veterans do not rate their health status as highly as do younger veterans. Comparisons of veterans less than 65 years of age to veterans 65 years old or older, displayed in Table 5-4, indicate that proportionately more younger veterans rate their health as excellent or very good (52.0 percent vs. 34.2 percent, respectively). Proportionately more older veterans rate their health as either fair (22.1 percent) or poor (10.7 percent) compared to younger veterans (13.1 percent fair and 6.3 percent poor).

Table 5-4. Percent distribution of veterans by health status and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
Excellent	16.8	19.9	11.2
Very good	28.8	32.0	23.0
Good	30.1	28.6	32.7
Fair	16.3	13.1	22.1
Poor	7.9	6.3	10.8
Unknown	0.1	0.1*	0.2
Total	100.0	100.0	100.0
Number of veterans†	24,509,900	15,680,000	9,372,600

* 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 excludes those veterans for whom there was a proxy respondent.

Race, Ethnicity, and Health Status. Table 5-5 compares health status by race. Veteran self-assessed health status varies strikingly by race. The highest proportion rating their health as excellent or very good is found among Asian veterans (49.8 percent), followed by White veterans (46.8 percent). The biracial American Indian¹²-White group had the smallest proportion assessing their health as excellent or very good (32.1 percent), while Black veterans had the second-smallest proportion (35.5 percent). The proportion reporting their health as fair or poor was highest among American Indian veterans (35.5 percent), biracial American Indian-White veterans (34.6 percent) and Black veterans (33.6 percent). This proportion is lowest among White veterans (22.9 percent) and Asian veterans (20.0 percent).

Table 5-6 compares Hispanic¹³ and non-Hispanic veterans in terms of their self-reported health status. Hispanic veterans did not differ from other veterans in terms of the proportion assessing their health as excellent or very good (45.7 percent vs. 45.6 percent, respectively). About 3 percentage points more Hispanic veterans assessed their health as fair or poor, compared to non-Hispanic veterans (27.2 percent vs. 24.1 percent, respectively).

¹² This includes veterans who identify as American Indian or Alaska Native.

¹³ This includes veterans who identified as Spanish, Hispanic, or Latino.

Table 5-5. Percent distribution of veterans by health status and race

		One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
Excellent	16.8	16.9	17.3	12.6	18.2	24.2	15.8*	13.3	9.8	16.8
Very good	28.8	28.9	29.5	22.9	22.7	25.6	30.1*	23.6	22.3	29.2
Good	30.1	30.1	30.1	30.8	22.7	28.7	18.9*	31.8	33.1	29.5
Fair	16.3	16.2	15.4	23.4	19.3	16.1	25.6*	19.3	20.4	18.1
Poor	7.9	7.8	7.5	10.2	16.2	3.9*	9.6*	11.8	14.2	6.4
Unknown	0.1	0.1	0.2	0.1*	0.9*	1.5*	0.0	0.1*	0.2*	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	24,509,900	23,196,600	20,754,600	2,177,600	158,200	69,700	36,500	551,600	357,500	761,600

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

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report.

NOTE: This table excludes those veterans for whom there was a proxy respondent.

Table 5-6. Percent distribution of veterans by health status and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Excellent	16.8	17.8	16.8
Very good	28.8	27.9	28.8
Good	30.1	27.1	30.2
Fair	16.3	17.0	16.3
Poor	7.9	10.2	7.7
Unknown	0.1	0.0	0.2
Total	100.0	100.0	100.0
Number of veterans†	24,509,900	1,088,300	23,339,100

* 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 a category of Ethnicity.

NOTE: This table excludes those veterans for whom there was a proxy respondent.

Gender and Health Status. Table 5-7 compares the self-reported health status of male and female veterans. A larger proportion of women veterans rated their own health as excellent or very good, compared to their male counterparts (53.9 percent vs. 45.0 percent, respectively).

Table 5-7. Percent distribution of veterans by health status and gender

	Total	Males	Females
Excellent	16.8	16.5	20.8
Very good	28.8	28.5	33.1
Good	30.1	30.2	28.2
Fair	16.3	16.6	12.5
Poor	7.9	8.1	5.1
Unknown	0.1	0.1	0.3
Total	100.0	100.0	100.0
Number of veterans†	24,509,900	23,042,600	1,467,300

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

NOTE: This table excludes those veterans for whom there was a proxy respondent.

Female veterans are younger as a group than male veterans, which may explain their better health. Almost 83 percent of women veterans are less than 65 years old, compared to only about 63 percent of male veterans (shown in Chapter 3, Table 3-1). Gender comparisons of the health status of younger (under age 65) and older veterans (age 65 or older), displayed in Table 5-8, show that indeed only the younger female veterans assessed their health more highly than did male veterans in either age

group. The highest proportion of veterans who rated their health as excellent or very good was found among younger female veterans (58.7 percent), while the lowest proportion was that of the older female veterans (31.0 percent). The proportion of male veterans, younger and older, fell in between (51.4 percent and 34.3 percent, respectively).

Table 5-8. Percent distribution of veterans by health status, gender, and age

	Males		Females	
	Less than 65 years	65 years or older	Less than 65 years	65 years or older
Excellent	19.7	11.3	23.5	8.2
Very good	31.7	23.0	35.2	22.8
Good	28.8	32.6	25.8	39.1
Fair	13.3	22.1	10.6	21.9
Poor	6.4	10.8	4.6	7.8*
Unknown	0.1*	0.2	0.3*	0.2*
Total	100.0	100.0	100.0	100.0
Number of veterans†	14,390,300	8,516,400	1,211,400	249,400

* 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.

NOTE: This table excludes those veterans for whom there was a proxy respondent.

5.2 Functional Limitations

NSV 2001 asked veterans to indicate whether they had difficulties with functional activities that people do every day (e.g., eating, toileting, managing money, going places) due to health reasons. These activities have been organized into two groups, referred to as Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). The proportion of veterans reporting difficulties ranged from as few as 3.7 percent for preparing meals to as many as 15.3 percent for going places within walking distance.

Overall, only a small proportion of veterans reported any difficulties, as Table 5-9 illustrates. These proportions are highest for activities that involve moving around or walking. For ADLs, the fewest veterans identified eating as a difficulty (4.4 percent), followed by using or getting to the toilet (5.5 percent) and bathing or showering (7.3 percent). The largest percentage of veterans identified getting into

or out of chairs as difficult (14.7 percent), walking across a room (11.4 percent), and controlling bladder or bowels (10.4 percent).

Table 5-9. Percent distribution of veterans by activities of daily living and instrumental activities of daily living

ADLs	Percent reporting difficulty
Eating	4.4
Using the toilet or getting to it	5.5
Bathing or showering	7.3
Getting dressed	9.0
Controlling bladder or bowels	10.4
Walking across a room	11.4
Getting in or out of chairs or bed	14.7
IADLs	
Preparing meals	3.7
Managing money, such as paying bills	5.0
Using the telephone	5.2
Doing light housework	7.6
Shopping for personal items	8.5
Shopping for groceries	8.9
Going to places out of walking distance	11.0
Going places within walking distance	15.3
Number of veterans†	25,196,000

† 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 category.

In terms of IADLs, the lowest proportion of veterans reported difficulties preparing meals (3.7 percent), managing money (5.0 percent), and using the telephone (5.2 percent). The highest proportion had difficulties going places within walking distance (15.3 percent) and going places out of walking distance (11.0 percent).

To facilitate comparisons of different veterans in terms of their functional limitations, ADLs and IADLs were collapsed into an overall indicator of the presence and number of ADLs and IADLs. Difficulties with ADLs are generally considered more limiting than difficulties with IADLs. Table 5-10 indicates that more than two-thirds of veterans (67.2 percent) reported no difficulties with ADLs or IADLs. Seven point one percent of veterans reported only IADL difficulties, while 16.3 percent had difficulties with one or two ADLs. Only 9.3 percent reported difficulties with more than two ADLs.

Health Care Priority Group and Functional Limitations. The proportion of veterans reporting functional limitations differed widely by health care priority group. The highest proportion reporting difficulty with five or more ADLs was found in Priority 4 (48.4 percent), which is defined by home-bound veterans or those who require assistance with ADLs. Across the other priority groups, the relative proportion with high limitations is higher among the higher priority groups and lower among lower priority groups, as Table 5-10 illustrates. This suggests that VA's priority groupings map well onto veterans' functional status and underlying health status.

Table 5-10. Percent distribution of veterans by functional limitation and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
None	67.2	18.9	35.4	50.2	5.6*	51.1	70.9	78.4
IADL only	7.1	11.5	11.6	9.6	7.1*	10.3	5.5	5.5
One to two ADLs	16.3	31.7	31.8	25.9	18.9*	22.5	16.2	11.5
Three to four ADLs	5.4	19.1	13.1	8.0	20.0*	9.6	4.3	2.7
Five or more ADLs	3.9	18.5	7.7	6.3	48.4	6.5	3.0	1.8
Unknown	0.1	0.3*	0.4*	0.0	0.0	0.0	0.1*	0.1*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,196,000	719,400	580,900	1,441,600	29,000	5,326,400	2,828,300	14,125,600

* 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 insufficient data were available to determine a priority group for some respondents. Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Age and Functional Limitations. Table 5-11 compares functional limitations by age of veterans. The majority of all age groups except for veterans 75 years or older reported no difficulty with ADLs or IADLs. Not surprisingly, proportionately more older veterans had functional difficulties, relative to younger veterans. The only exception to this was among those age 55-64 years, where a slightly higher percent reported no difficulties compared to veterans 45-54 years (71.6 percent vs. 70.8 percent, respectively).

Table 5-11. Percent distribution of veterans by functional limitation and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
None	67.2	83.7	76.4	70.8	71.6	63.5	45.8
IADL only	7.1	4.5	4.9	5.2	6.2	8.7	11.9
One to two ADLs	16.3	8.9	11.7	14.1	13.8	19.3	25.8
Three to four ADLs	5.4	1.7	3.8	5.6	5.3	5.3	8.6
Five or more ADLs	3.9	1.1	2.9	4.2	3.0	3.2	7.8
Unknown	0.1	0.1*	0.3*	0.1*	0.1*	0.0	0.1
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.

To highlight differences between older and younger veterans, Table 5-12 collapses the age groups into two categories: under 65 years, and age 65 or older. A smaller proportion of older veterans had no functional limitations, compared to their younger counterparts.

Table 5-12. Percent distribution of veterans by functional limitation and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
None	67.2	74.0	55.7
IADL only	7.1	5.4	10.1
One to two ADLs	16.3	12.8	22.2
Three to four ADLs	5.4	4.6	6.8
Five or more ADLs	3.9	3.1	5.2
Unknown	0.1	0.1*	0.0
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	15,680,000	9,372,600

* 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.

Race, Ethnicity, and Functional Limitations. Minor differences in functional status were found among veterans of different races and ethnicity, as shown in Tables 5-13 and 5-14. White and Asian veterans had the highest proportion with no functional limitations (68.4 percent and 68.8 percent, respectively), while biracial American Indian-White and American Indian veterans had the lowest proportions (51.2 percent and 56.4 percent, respectively). About the same proportions reported difficulty with only IADLs. Twice as many Black, American Indian, and biracial American Indian-White veterans as White veterans (7.6 percent, 7.2 percent, and 7.0 percent vs. 3.4 percent, respectively) reported difficulties with five or more ADLs; the overall percentage, however, was quite low regardless of race. Hispanic and non-Hispanic veterans did not differ in terms of functional limitations.

Table 5-13. Percent distribution of veterans by functional limitation and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
None	67.2	67.5	68.4	59.7	56.4	68.8	53.9*	55.2	51.2	67.3
IADL only	7.1	7.0	7.1	6.1	8.6	7.4*	12.3*	9.7	8.8	7.8
One to two ADLs	16.3	16.3	15.9	19.6	20.8	15.6	21.5*	20.1	22.6	13.3
Three to four ADLs	5.4	5.3	5.1	7.0	7.0	3.9*	4.7*	8.8	10.4	7.0
Five or more ADLs	3.9	3.8	3.4	7.6	7.2	2.0*	7.6*	6.2	7.0	4.0
Unknown	0.1	0.1	0.1*	0.0	0.0	2.3*	0.0	0.0	0.0	0.6*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category of “Total Two or More Races” is shown because all other categories were too small to report.

Table 5-14. Percent distribution of veterans by functional limitation and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
None	67.2	64.3	67.4
IADL only	7.1	7.1	7.1
One to two ADLs	16.3	16.4	16.3
Three to four ADLs	5.4	7.5	5.3
Five or more ADLs	3.9	4.7	3.8
Unknown	0.1	0.0	0.1
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	1,122,200	23,990,200

* 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 a category of Ethnicity.

Gender and Functional Limitations. Table 5-15 compares functional limitations of male and female veterans. Female veterans reported fewer difficulties with ADLs than did male veterans. A higher percentage of female veterans had no ADL or IADL difficulties, compared to male veterans (70.8 percent vs. 67.0 percent, respectively). Further, a higher percentage of male veterans reported difficulties with three or more ADLs than did female veterans (9.4 percent vs. 7.6 percent, respectively). The overall percentage, however, was very low. Since female veterans are, as a group, younger than male veterans, women's higher functional status is not surprising.

Table 5-15. Percent distribution of veterans by functional limitation and gender

	Total	Males	Females
None	67.2	67.0	70.8
IADL only	7.1	7.1	7.3
One to two ADLs	16.3	16.4	13.9
Three to four ADLs	5.4	5.4	4.6
Five or more ADLs	3.9	4.0	3.0
Unknown	0.1	0.1	0.4*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

5.3 Health Conditions

In the NSV 2001, veterans were asked to report whether they had received medical treatment in the past year. They could select from a list of 20 health conditions that included physical problems such as high blood pressure, cancer, and stroke, and emotional problems such as post-traumatic stress disorder (PTSD) and drug or alcohol abuse. Table 5-16 displays these results.

The proportion of veterans reporting treatment in the past year for one of these health conditions ranged from 0.3 percent for immune deficiency disease to 55.8 percent for eye or vision problems. Other common problems mentioned included high blood pressure (34.5 percent), arthritis or rheumatism (26.8 percent), heart trouble (15.9 percent), and severe chronic pain (15.1 percent). Almost 4 percent (3.8 percent) reported treatment for PTSD, and another 6.2 percent reported treatment for other mental or emotional problems. Slightly over 1 percent (1.2 percent) reported getting treatment for drug or alcohol problems.

Health Care Priority Group and Health Conditions. Table 5-16 also displays a comparison of health care priority groups' responses to health condition treatment in the past year. Generally speaking, the proportion of veterans reporting treatment for each condition decreased across the priority groups (with the exception being Priority Group 4). Although the relative proportions of priority groups reporting medical treatment for any particular problem varied widely, the rank order of problems was fairly similar across groups. For example, eye or vision problems was the most common problem across all priority groups, while the proportion with this problem ranged from a high of 76.5 percent of Priority 1 veterans to a low of 52.7 percent of Priority 7 veterans. Among the five most common problems for all priority groups were arthritis or rheumatism and high blood pressure. Severe chronic pain also ranked among the top five problems for all groups except those in Priority 7.

Priority 1 was characterized by relatively high proportions receiving treatment for many problems. For example, more than half of this group (54.2 percent) received treatment for severe chronic pain, compared to between 8.8 and 44.6 percent for the other priority groups. Nearly one in three Priority 1 veterans (29.9 percent) received treatment for PTSD, one in four received treatment for another mental or emotional problem (26.5 percent), and one in four were treated for some other serious condition (24.9 percent).

Table 5-16. Percent distribution of veterans by health conditions and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
High blood pressure	34.5	47.9	45.7	39.6	44.2	41.7	28.9	31.2
Lung trouble	9.2	20.3	15.3	13.7	27.1*	13.3	11.0	6.0
Hearing condition that requires a hearing aid	9.3	22.9	18.2	14.8	30.9	12.0	6.3	7.1
Other ear, nose, or throat condition	12.9	27.9	22.0	19.2	29.3	13.6	16.8	10.0
Eye or vision problem, including needing glasses	55.8	76.5	69.0	62.6	62.5	56.7	58.0	52.7
Cancer	7.4	11.3	10.4	9.8	15.3*	9.1	5.8	6.4
Heart trouble	15.9	28.1	25.1	20.1	34.0	22.2	12.2	12.8
Stroke	3.0	6.7	3.3	3.1	17.0*	5.9	1.9	1.9
Kidney or bladder trouble	10.2	24.4	15.8	14.0	27.6	14.6	8.2	7.5
Arthritis or rheumatism	26.8	54.7	47.3	38.6	48.1	33.1	24.5	21.2
Hepatitis C or other liver disease	1.6	5.7	2.2	2.8	10.6*	2.8	1.7	0.8
Immune deficiency disease like HIV/AIDS	0.3	1.6*	0.2*	0.2*	2.7*	0.4	0.2*	0.2
Diabetes requiring insulin or diet treatment	11.2	17.7	14.9	12.3	22.6	15.7	9.7	9.1
Stomach or digestive disorder	13.0	37.4	25.7	19.4	35.9	15.2	13.9	9.6
Severe chronic pain	15.1	54.2	38.7	27.0	44.6	19.7	15.5	8.8
Drug abuse or alcoholism	1.2	3.2	1.3	0.9	0.5*	2.6	1.4	0.6
Post-traumatic stress disorder (PTSD)	3.8	29.9	11.8	6.0	13.5*	5.6	4.8	1.0
Other mental or emotional problems	6.2	26.5	12.4	8.3	18.6*	8.7	6.4	3.6
Accident-related injury	8.2	15.6	11.0	11.5	12.8*	9.7	8.9	6.6
Other serious condition	9.4	24.9	17.5	12.5	38.9	11.0	9.8	7.2
No medical treatment mentioned	17.6	1.8	4.4	9.4	1.9*	13.9	17.5	21.3
Number of veterans†	25,196,000	719,400	580,900	1,441,600	29,000	5,326,400	2,828,300	14,125,600

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

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one health condition; the total estimate is larger than the sum of the groups because insufficient data were available to determine a priority group for some respondents.

NOTE: Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Age and Health Conditions. Table 5-17 compares health problems by age. Veterans of different ages also varied in the kinds of health problems for which they received treatment. Some problems become more prevalent with age (e.g., eye and vision problems, high blood pressure, arthritis or rheumatism). A few problems become less prevalent with age (e.g., accident-related injury, hepatitis C or other liver disease), while some were more prevalent among the middle age groups (e.g., PTSD, mental or emotional problems).

Table 5-17. Percent distribution of veterans by health conditions and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
High blood pressure	34.5	4.8	13.8	27.7	39.0	49.1	51.7
Lung trouble	9.2	4.5	5.4	8.0	7.8	11.6	15.0
Hearing condition that requires a hearing aid	9.3	0.5*	1.4	3.6	6.6	13.5	25.2
Other ear, nose, or throat condition	12.9	12.0	13.4	13.6	13.0	11.9	13.3
Eye or vision problem, including needing glasses	55.8	28.7	37.2	58.5	58.3	63.6	68.4
Cancer	7.4	0.8*	1.4	2.9	6.5	11.9	16.6
Heart trouble	15.9	2.5	4.9	8.9	15.1	24.1	31.6
Stroke	3.0	0.3*	0.6	1.5	2.4	4.8	7.0
Kidney or bladder trouble	10.2	2.4	5.1	7.4	9.0	12.5	20.3
Arthritis or rheumatism	26.8	6.6	13.3	24.3	27.7	34.3	40.6
Hepatitis C or other liver disease	1.6	0.3*	1.7	3.2	1.3	1.2	1.2
Immune deficiency disease like HIV/AIDS	0.3	0.3*	0.5*	0.4	0.1*	0.2*	0.2*
Diabetes requiring insulin or diet treatment	11.2	0.8*	2.8	8.2	13.6	17.4	16.1
Stomach or digestive disorder	13.0	7.1	11.4	14.4	13.4	13.2	15.2
Severe chronic pain	15.1	10.0	16.1	17.9	15.9	13.0	15.3
Drug abuse or alcoholism	1.2	1.3	2.9	2.2	0.7	0.4	0.4*
Post-traumatic stress disorder (PTSD)	3.8	2.4	3.9	7.1	3.7	1.6	2.8
Other mental or emotional problems	6.2	6.2	9.9	9.2	4.9	2.9	5.2
Accident-related injury	8.2	11.3	12.7	11.5	6.8	4.3	5.5
Other serious condition	9.4	5.8	8.1	10.0	9.5	8.8	12.2
No medical treatment mentioned	17.6	44.3	32.3	17.7	14.7	9.6	5.2
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; percent estimates will not sum to 100 because veterans could indicate more than one health condition.

To highlight young-old age differences, Table 5-18 compares these results among veterans under 65 years and those 65 years or older. The three most prevalent problems were the same for both groups, (i.e., eye or vision problems, high blood pressure, and arthritis or rheumatism), although the relative frequency for each was higher in the older age group.

Table 5-18. Percent distribution of veterans by health conditions and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
High blood pressure	34.5	25.3	50.2
Lung trouble	9.2	6.9	13.1
Hearing condition that requires a hearing aid	9.3	3.7	18.6
Other ear, nose, or throat condition	12.9	13.1	12.5
Eye or vision problem, including needing glasses	55.8	50.0	65.7
Cancer	7.4	3.4	14.0
Heart trouble	15.9	9.1	27.4
Stroke	3.0	1.4	5.7
Kidney or bladder trouble	10.2	6.7	15.9
Arthritis or rheumatism	26.8	20.7	37.1
Hepatitis C or other liver disease	1.6	1.9	1.2
Immune deficiency disease like HIV/AIDS	0.3	0.3	0.2*
Diabetes requiring insulin or diet treatment	11.2	7.8	16.8
Stomach or digestive disorder	13.0	12.4	14.1
Severe chronic pain	15.1	15.7	14.0
Drug abuse or alcoholism	1.2	1.7	0.4
Post-traumatic stress disorder (PTSD)	3.8	4.7	2.2
Other mental or emotional problems	6.2	7.5	3.9
Accident-related injury	8.2	10.2	4.8
Other serious condition	9.4	8.9	10.2
No medical treatment mentioned	17.6	23.5	7.7
Number of veterans†	25,196,000	15,680,000	9,372,600

* 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; percent estimates will not sum to 100 because veterans could indicate more than one health condition.

Race, Ethnicity, and Health Conditions. Table 5-19 compares health conditions of veterans of different races. Across all racial groups, eye or vision problems, high blood pressure, and arthritis or rheumatism are the three most prevalent problems. Proportionately more White, Asian, and biracial American Indian-White veterans reported vision problems (56.4 percent, 61.3 percent, and 57.1 percent, respectively), while more Black veterans reported high blood pressure (41.2 percent). Black veterans were also the only racial group to have diabetes among their top five problems. However, a higher percentage of American Indian veterans reported having diabetes (14.7 percent) than did Black veterans (13.4 percent).

Table 5-19. Percent distribution of veterans by health conditions and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
High blood pressure	34.5	34.8	34.2	41.2	31.2	29.0	26.3*	32.6	36.2	26.6
Lung trouble	9.2	9.2	9.5	7.1	12.3	6.9*	1.9*	12.8	14.7	6.6
Hearing condition that requires a hearing aid	9.3	9.4	9.9	4.3	8.3	8.7*	2.9*	8.2	9.2	7.0
Other ear, nose, or throat condition	12.9	12.9	13.0	11.5	16.6	8.5	14.7*	15.6	17.8	11.6
Eye or vision problem, including needing glasses	55.8	55.8	56.4	49.8	50.1	61.3	69.4*	55.0	57.1	55.4
Cancer	7.4	7.5	7.7	5.7	5.7	2.8*	2.0*	7.7	10.5	3.3
Heart trouble	15.9	16.0	16.5	11.6	13.4	15.7	11.3*	19.6	19.5	10.1
Stroke	3.0	3.1	3.0	3.7	2.0*	0.9*	0.0	4.5	4.9	1.1*
Kidney or bladder trouble	10.2	10.2	10.1	10.8	12.1	9.2*	6.3*	13.4	16.1	7.8
Arthritis or rheumatism	26.8	26.7	26.5	28.5	27.9	23.8	20.5*	32.2	36.4	25.4
Hepatitis C or other liver disease	1.6	1.6	1.5	2.0	3.6*	5.0*	7.6*	3.2	2.8	1.8*
Immune deficiency disease like HIV/AIDS	0.3	0.3	0.2	0.6	0.0	0.0	0.3*	0.4*	0.4*	0.2*
Diabetes requiring insulin or diet treatment	11.2	11.0	10.8	13.4	14.7	7.5*	15.5*	11.3	14.1	14.7
Stomach or digestive disorder	13.0	12.9	13.0	12.7	14.5	5.3*	17.4*	16.4	19.5	13.9
Severe chronic pain	15.1	14.8	14.3	20.0	23.2	5.2*	16.7*	26.0	30.8	14.4
Drug abuse or alcoholism	1.2	1.2	1.0	3.1	3.2*	0.0	9.1*	2.0	2.4	1.4*
Post-traumatic stress disorder (PTSD)	3.8	3.6	3.2	7.4	8.6	2.2*	8.0*	7.8	9.0	5.5
Other mental or emotional problems	6.2	6.1	5.9	7.8	8.1	2.8*	4.1*	9.0	11.7	6.3
Accident-related injury	8.2	7.9	7.7	9.4	12.3	7.5*	14.7*	14.7	13.7	13.4
Other serious condition	9.4	9.4	9.3	10.2	7.0	6.2*	14.8*	12.0	12.8	6.6
No medical treatment mentioned	17.6	17.5	17.1	20.9	27.5	16.9	19.8*	18.4	14.1	19.9
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

† Estimates of number of veterans are rounded to the nearest hundred; only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report; percent estimates will not sum to 100 because veterans could indicate more than one health condition.

Table 5-20 compares health conditions of Hispanic and non-Hispanic veterans. The difference between Hispanic and non-Hispanic veterans was slight for most problems. Hispanic and non-Hispanic veterans received medical treatment most often for the same three problems—eye or vision problems, high blood pressure, and arthritis or rheumatism—but the proportion of Hispanic veterans reporting these problems was lower than the proportion of non-Hispanic veterans. Fewer Hispanic veterans than non-Hispanic veterans reported getting medical treatment for many problems. The exceptions to this were for: ear, nose, and throat conditions; diabetes; stomach problems; severe chronic pain; drug and alcohol problems; PTSD; mental or emotional problems; and accident-related injuries. Further, more Hispanic veterans did not mention any health problems, compared to non-Hispanic veterans (22.3 percent vs. 17.4 percent, respectively).

Table 5-20. Percent distribution of veterans by health conditions and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
High blood pressure	34.5	28.7	34.8
Lung trouble	9.2	7.6	9.3
Hearing condition that requires a hearing aid	9.3	6.7	9.4
Other ear, nose, or throat condition	12.9	13.8	12.9
Eye or vision problem, including needing glasses	55.8	50.8	56.0
Cancer	7.4	3.3	7.6
Heart trouble	15.9	10.8	16.1
Stroke	3.0	2.4	3.1
Kidney or bladder trouble	10.2	8.7	10.2
Arthritis or rheumatism	26.8	22.8	26.9
Hepatitis C or other liver disease	1.6	2.2*	1.6
Immune deficiency disease like HIV/AIDS	0.3	0.5*	0.3
Diabetes requiring insulin or diet treatment	11.2	14.8	11.0
Stomach or digestive disorder	13.0	14.3	13.0
Severe chronic pain	15.1	16.2	15.0
Drug abuse or alcoholism	1.2	2.2	1.2
Post-traumatic stress disorder (PTSD)	3.8	5.9	3.7
Other mental or emotional problems	6.2	8.1	6.1
Accident-related injury	8.2	10.9	8.1
Other serious condition	9.4	8.1	9.4
No medical treatment mentioned	17.6	22.3	17.4
Number of veterans†	25,196,000	1,122,200	23,990,200

* 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 a category of Ethnicity; percent estimates will not sum to 100 because veterans could indicate more than one health condition.

Gender and Health Conditions. Male and female veterans differed in some respects in terms of the health conditions for which they received medical treatment, as Table 5-21 illustrates. For veterans of both genders, eye and vision problems were the most prevalent condition. For some other conditions, men and women veterans differed greatly. About twice as many male veterans as female veterans received treatment for high blood pressure (35.5 percent vs. 18.6 percent, respectively). Men were also more likely than women to report heart trouble (16.3 percent vs. 9.6 percent, respectively). As noted earlier, the younger age of female veterans as a group likely contributes to these differences. Female veterans were more likely than their male counterparts to report severe chronic pain (18.7 percent vs. 14.8 percent). Female veterans were also slightly more likely to report no medical treatment in the past year (19.4 percent vs. 17.5 percent, respectively).

Table 5-21. Percent distribution of veterans by health conditions and gender

	Total	Males	Females
High blood pressure	34.5	35.5	18.6
Lung trouble	9.2	9.2	9.1
Hearing condition that requires a hearing aid	9.3	9.7	3.1
Other ear, nose, or throat condition	12.9	12.6	17.8
Eye or vision problem, including needing glasses	55.8	55.8	55.4
Cancer	7.4	7.6	3.3
Heart trouble	15.9	16.3	9.6
Stroke	3.0	3.1	1.5
Kidney or bladder trouble	10.2	10.1	10.8
Arthritis or rheumatism	26.8	26.9	24.0
Hepatitis C or other liver disease	1.6	1.6	1.5
Immune deficiency disease like HIV/AIDS	0.3	0.3	0.3*
Diabetes requiring insulin or diet treatment	11.2	11.5	6.3
Stomach or digestive disorder	13.0	13.0	13.5
Severe chronic pain	15.1	14.8	18.7
Drug abuse or alcoholism	1.2	1.3	0.8*
Post-traumatic stress disorder (PTSD)	3.8	3.8	3.9
Other mental or emotional problems	6.2	5.7	14.3
Accident-related injury	8.2	8.1	10.0
Other serious condition	9.4	9.2	11.8
No medical treatment mentioned	17.6	17.5	19.4
Unknown	0.2	0.2	0.2*
Number of veterans†	25,196,000	23,712,400	1,483,600

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

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one health condition.

6. HEALTH CARE

This chapter discusses results from the NSV 2001 on use of health care services. The NSV collected information about veterans' current health insurance plans or programs, including Medicare (Part A, Part B); Medicare managed care; HMO; Medigap/Medicare supplemental health insurance; Medicaid (Medi-Cal); CHAMPUS; TRICARE; other government health care programs; or private health insurance. Information was also collected on veterans' use of VA and non-VA health care services within the past 12 months. These included emergency room use, outpatient care (number of visits), and inpatient care (number of overnights hospitalized). Additionally, NSV collected data on how services were paid for (CHAMPUS/TRICARE, HMO, Medicare, private health insurance, VA). If VA health care benefits had not been used in the past year or were not used, veterans were asked why they did not use them.

The Veterans Health Administration (VHA) is the nation's largest integrated health care system. The VHA mission is to serve the needs of America's veterans by providing primary care, specialized care, and related medical and social support services. VHA employs approximately 180,000 health care professionals at 163 hospitals, more than 800 community and facility-based clinics, 135 nursing homes, 43 domiciliaries, 206 readjustment counseling centers, and various other facilities. Historically, VA's health care has been provided through a hospital-based delivery system. However, in recent years VHA restructured health care delivery to emphasize managed care through an extended network of community-based clinics and ambulatory care units.

Demographic trends indicate that VHA will continue to face the challenge of providing efficient and effective long-term care and geriatric services to an aging veteran population over the next decade. The percentage of older veterans is increasing as the percentage of younger veterans is declining.

6.1 Health Insurance Coverage

As seen in Table 6-1, veterans report having a number of health insurance coverage types. These types fall into the following five major modes:

- Medicare,
- Medigap or Medicare supplemental,
- CHAMPUS or TRICARE,

- Other government-provided health service plans, and
- Private insurance.

Some veterans report more than one type of coverage. For example, some report coverage by both Medicare and a supplemental Medigap plan.¹⁴ The table also shows subsets of coverage within these major modes of coverage, such as Medicare Part A only and Part B only coverage. Nearly two out of three veterans (63.0 percent) report coverage by some form of private insurance, either non-HMO (37.2 percent) or HMO (25.8 percent), while more than one out of three (39.3 percent) report some form of Medicare. Another type reported frequently was Medigap or Medicare Supplemental insurance (18.0 percent). Ten percent of veterans did not mention any insurance coverage.

Health Care Priority Group and Health Insurance Coverage. Table 6-1 also compares priority groups in terms of their insurance coverage. The pattern of coverage varies by priority group. A larger percentage of veterans in Priority 1, 4, and 5 report Medicare coverage than report private coverage. The reverse is found among Priority 2, 3, 6, and 7, where more veterans report coverage in private plans than in Medicare.

Age and Health Insurance Coverage. Health insurance varies by age group, as shown in Table 6-2. For example, the proportion of veterans reporting Medicare coverage increases across the age groups, while the proportion of veterans with private health insurance decreases. The percentage of veterans reporting no insurance coverage also decreased as the age of veterans increased. Other types are mentioned by proportionately more veterans in the middle age groups, compared to oldest and youngest age groups (e.g., CHAMPUS or TRICARE).

Medicare eligibility criteria effectively separates the types of coverage reported by the age of veterans. More than 95 percent of veterans age 65 and older (96.0 percent) report Medicare coverage, while only 5.5 percent of veterans under 65 do so. Table 6-3 displays comparisons of health insurance coverage by veteran age, with age divided into less than 65 years and 65 years or older. Nearly three-quarters of younger veterans (74.7 percent) report some form of private medical insurance, compared to only 43.3 percent of older veterans. Younger veterans also reported no insurance coverage more frequently than older veterans (15.3 percent versus 1.0 percent, respectively).

¹⁴ In a small number of cases, veterans did not report coverage by one of the major modes of coverage such as private insurance but did report coverage by one of the major mode subtypes of coverage such as a private HMO.

Table 6-1. Percent distribution of veterans by type of insurance and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
Medicare	39.3	47.1	36.5	38.2	75.0	57.1	19.7	36.2
Medicare managed care or Medicare HMO	11.0	8.7	9.7	10.1	9.0*	17.0	6.1	10.1
Medicare Part A for hospital care only	2.4	6.0	2.5	2.1	7.9*	4.2	1.3	1.8
Medicare Part B for visits to doctor offices only	1.0	1.3	0.9	0.9	5.7*	1.9	0.4*	0.8
Both Medicare Part A and Part B	24.2	28.0	22.8	24.5	52.8	32.9	11.4	23.2
Medigap or Medicare Supplement health insurance plan	18.0	13.8	16.2	18.3	23.3*	23.1	8.5	18.1
Medicaid/Medi-Cal	3.5	3.1	3.2	3.4	13.4*	14.6	0.0	0.0
CHAMPUS or TRICARE	7.1	24.0	30.2	20.6	1.6*	3.3	10.9	4.6
Other government-provided health insurance or health service plan	3.5	8.2	9.5	6.1	1.7*	2.9	3.6	3.0
Private Non-HMO	37.2	23.7	28.6	33.5	3.7*	24.2	40.4	43.0
Private HMO	25.8	11.3	19.5	23.1	1.3*	13.1	35.6	30.1
No insurance coverage mentioned	10.0	17.7	11.3	10.9	15.4	19.1	8.5	6.2
Unknown	0.4	1.2	0.8*	0.4*	3.5*	0.7	0.2*	0.2
Number of veterans†	25,196,000	719,400	580,900	1,441,600	29,000	5,326,400	2,828,300	14,125,600

* 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 insufficient data were available to determine a priority group for some respondents; percent estimates will not sum to 100 because veterans could indicate more than one type of insurance.

NOTE: Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Table 6-2. Percent distribution of veterans by type of insurance and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Medicare	39.3	1.1*	3.6	6.2	8.0	95.5	96.6
Medicare managed care or Medicare HMO	11.0	0.8*	1.1	1.9	1.8	27.5	26.3
Medicare Part A for hospital care only	2.4	0.0	0.5*	0.6	0.7	6.3	4.7
Medicare Part B for visits to doctor offices only	1.0	0.0	0.2*	0.2	0.2*	2.2	2.7
Both Medicare Part A and Part B	24.2	0.2*	1.6	2.9	4.8	58.6	61.4
Medigap or Medicare Supplement health insurance plan	18.0	0.4*	0.5*	0.5	1.7	43.0	51.3
Medicaid/Medi-Cal	3.5	1.3	1.6	2.1	1.7	7.3	5.4
CHAMPUS or TRICARE	7.1	4.5	9.6	8.9	9.9	5.4	3.4
Other government-provided health insurance or health service plan	3.5	2.3	3.5	3.7	3.5	4.0	3.4
Private Non-HMO	37.2	36.7	37.1	37.9	43.4	34.3	32.8
Private HMO	25.8	35.2	36.5	35.8	34.4	11.3	7.6
No insurance coverage mentioned	10.0	22.1	16.0	15.5	11.6	1.0	1.0
Unknown	0.4	0.8*	0.5	0.7	0.2*	0.1*	0.2*
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; percent estimates will not sum to 100 because veterans could indicate more than one type of insurance.

Table 6-3. Percent distribution of veterans by type of insurance and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
Medicare	39.3	5.5	96.0
Medicare managed care or Medicare HMO	11.0	1.5	27.0
Medicare Part A for hospital care only	2.4	0.5	5.6
Medicare Part B for visits to doctor offices only	1.0	0.2	2.4
Both Medicare Part A and Part B	24.2	2.9	59.8
Medigap or Medicare Supplement health insurance plan	18.0	0.9	46.7
Medicaid/Medi-Cal	3.5	1.7	6.5
CHAMPUS or TRICARE	7.1	8.7	4.5
Other government-provided health insurance or health service plan	3.5	3.4	3.7
Private non-HMO	37.2	39.3	33.6
Private HMO	25.8	35.4	9.7
No insurance coverage mentioned	10.0	15.3	1.0
Unknown	0.4	0.5	0.1*
Number of veterans†	25,196,000	15,680,000	9,372,600

* 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; percent estimates will not sum to 100 because veterans could indicate more than one type of health insurance.

Race, Ethnicity, and Health Insurance Coverage. Table 6-4 reports insurance coverage by race. A larger proportion of White veterans are covered by Medicare, compared to veterans of other races. This is not surprising, since White veterans are older as a group, compared to other races. White veterans also more frequently report having some type of private insurance than do veterans of other races, although this difference is less striking. Asian veterans reported the highest percentage of CHAMPUS or TRICARE coverage (17.9 percent), relative to other veterans. Proportionately more Black, biracial American Indian-White, American Indian, and Asian veterans did not mention any insurance coverage (17.6 percent, 16.3 percent, 15.7 percent, and 14.7 percent, respectively) than did White veterans (8.6 percent).

Table 6-5 compares insurance coverage for Hispanic and non-Hispanic veterans. The percentage of Hispanic veterans reporting Medicare coverage is nearly half that of non-Hispanic veterans (23.2 percent vs. 40.0 percent, respectively). Slightly fewer Hispanic veterans reported private non-HMO insurance coverage, relative to non-Hispanic veterans (30.4 percent vs. 37.5 percent, respectively), but more Hispanic veterans reported having private HMO coverage (30.1 percent of Hispanic vs. 25.6 percent of non-Hispanic veterans). More Hispanic veterans did not mention any insurance coverage, compared to non-Hispanic veterans (19.0 percent vs. 9.6 percent, respectively).

Table 6-4. Percent distribution of veterans by type of insurance and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
Medicare	39.3	40.1	41.5	28.4	23.5	29.4	27.3*	29.0	33.4	22.0
Medicare managed care or Medicare HMO	11.0	11.2	11.3	10.0	7.7*	10.1	17.7*	8.6	9.5	8.4
Medicare Part A for hospital care only	2.4	2.4	2.4	2.6	1.7*	5.3*	3.1*	3.0	3.3	1.6*
Medicare Part B for visits to doctor offices only	1.0	1.0	1.0	1.9	0.6*	0.9*	0.0	1.2*	1.3*	0.5*
Both Medicare Part A and Part B	24.2	24.8	26.2	13.0	13.1	11.4*	6.5*	15.4	18.5	10.8
Medigap or Medicare Supplement health insurance plan	18.0	18.5	19.7	8.0	4.7	12.6	4.7*	8.4	10.2	8.9
Medicaid/Medi-Cal	3.5	3.5	3.1	6.9	4.8*	5.0*	5.6*	3.4*	2.6	2.9
CHAMPUS or TRICARE	7.1	7.1	6.8	8.7	9.3	17.9	10.5*	9.4	9.3	7.3
Other government-provided health insurance or health service plan	3.5	3.4	3.3	4.0	15.4	9.2*	1.0*	8.0	7.3	2.7
Private Non-HMO	37.2	37.5	39.0	25.3	28.2	27.6	8.4*	32.9	33.1	30.5
Private HMO	25.8	25.6	24.8	33.1	32.1	30.4	41.2*	26.8	21.8	30.4
Percent distribution of veterans by										
No insurance coverage mentioned	10.0	9.5	8.6	17.6	15.7	14.7	20.3*	15.5	16.3	18.5
Unknown	0.4	0.3	0.3	0.5*	1.3*	1.4*	0.0*	1.1*	1.3*	1.2*
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one type of health insurance.

Table 6-5. Percent distribution of veterans by type of insurance and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Medicare	39.3	23.2	40.0
Medicare managed care or Medicare HMO	11.0	9.7	11.1
Medicare Part A for hospital care only	2.4	1.6*	2.5
Medicare Part B for visits to doctor offices only	1.0	0.3*	1.1
Both Medicare Part A and Part B	24.2	10.7	24.8
Medigap or Medicare Supplement health insurance plan	18.0	7.3	18.4
Medicaid/Medi-Cal	3.5	3.6	3.5
CHAMPUS or TRICARE	7.1	5.9	7.2
Other government-provided health insurance or health service plan	3.5	2.3	3.6
Private Non-HMO	37.2	30.4	37.5
Private HMO	25.8	30.1	25.6
No insurance coverage mentioned	10.0	19.0	9.6
Unknown	0.4	1.1*	0.4
Number of veterans†	25,196,000	1,122,200	23,990,200

* 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 a category of Ethnicity; percent estimates will not sum to 100 because veterans could indicate more than one type of health insurance.

6.2 Health Care Received in the Past Year

Veterans were asked to indicate types of health care they had received in the past 12 months. Veterans could mention more than one type of health care received in the previous 12 months, so columns may not sum to 100 percent. As Table 6-6, displays, the most frequently mentioned type of health care was for prescriptions; more than three in four veterans (76.7 percent) received this type of care in the past 12 months. Also frequently mentioned were outpatient care (74.1 percent), prostheses (including hearing aids and eyeglasses) (24.6 percent), and emergency room care (23.4 percent).

Health Care Priority Group and Health Care Received in the Past Year. Table 6-6 also displays results that compare health care priority groups in the kinds of medical treatment they received in the past 12 months. Tables include all veterans who reported their medical treatment in the past year, not just veterans enrolled in the national health care enrollment system (see Chapter 5 introduction for further explanation). Prescription services are the most commonly mentioned type across all priority groups. Outpatient care ranges from a low of 69.4 percent for Priority 5 veterans to a high of 86.6 percent for Priority 1 veterans. The incidence of prescription services ranges from 74.2 percent for Priority 7 to 96.4 percent for Priority 4.

The proportion of veterans reporting emergency room and inpatient care varies considerably by priority group. The highest reported rates of emergency room and inpatient care are for veterans in Priority 4 (61.2 percent and 59.6 percent, respectively). Veterans in Priority 4 also report the highest incidence of in-home health care (26.6 percent) and prosthetic services (39.6 percent). Since these veterans are classified into Priority 4 because they are permanently house-bound or catastrophically disabled, these findings are not surprising.

The lowest percentage of emergency room care and inpatient care is found among veterans in Priority 7 (19.0 percent and 11.7 percent). Veterans in Priority 6 also report relatively low incidences of emergency room and inpatient care.

Age and Health Care Received in the Past Year. Table 6-7 compares health care received in the past 12 months by age group of veterans. Some types of health care varied consistently by age. The proportion of veterans reporting outpatient and inpatient services, prescription services, in-home health care, and prostheses increased across the age groups. For example, only 7.2 percent of veterans under 35 years of age reported inpatient care in the past 12 months while 24.1 percent of veterans 75 years or older reported inpatient care. Conversely, psychiatric treatment or counseling is reported by a smaller percentage of older veterans.

Table 6-8 displays age comparisons of health care received in the past 12 months for two groups of veterans, those under age 65 and those age 65 or older. Across all health care types, proportionately more older veterans reported receiving such care, compared to younger veterans. The only exceptions to this are for psychiatric treatment or counseling and treatment for environmental hazard.

Table 6-6. Percent distribution of veterans by type of care and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
Emergency room	23.4	43.9	33.6	29.2	61.2	30.0	21.8	19.0
Outpatient	74.1	86.6	86.1	83.5	81.8	69.4	76.3	73.4
Inpatient	14.3	28.5	20.9	16.1	59.6	19.2	12.0	11.7
Prescriptions	76.7	95.1	91.7	86.4	96.4	77.3	75.6	74.2
Treatment for environmental hazard	1.6	12.7	7.0	3.2	11.5*	1.6	4.3	0.0
Psychiatric treatment/ counseling	6.7	32.9	14.1	9.5	10.5	9.0	7.6	3.7
In-home health care	3.8	9.5	4.8	5.1	26.6	6.1	2.7	2.6
Prostheses	24.6	51.4	37.5	32.6	39.6	22.3	26.1	22.4
Number of veterans†	25,196,000	719,400	580,900	1,441,600	29,000	5,326,400	2,828,300	14,125,600

* 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 insufficient data were available to determine a priority group for some respondents; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

NOTE: Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Table 6-7. Percent distribution of veterans by type of care and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Emergency room	23.4	23.0	25.9	23.4	18.8	22.3	29.1
Outpatient	74.1	59.7	68.1	71.3	76.6	80.4	79.4
Inpatient	14.3	7.2	7.9	10.8	12.8	18.5	24.1
Prescriptions	76.7	57.4	66.3	73.7	79.2	84.0	87.0
Treatment for environmental hazard	1.6	0.9*	1.2	2.7	1.8	1.2	1.0
Psychiatric treatment/counseling	6.7	8.9	10.6	11.4	5.8	2.7	2.5
In-home health care	3.8	1.1*	1.7	2.4	2.3	4.9	8.9
Prostheses	24.6	13.8	16.8	26.0	26.4	26.9	30.0
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; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

Table 6-8. Percent distribution of veterans by type of care and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
Emergency room	23.4	22.4	25.3
Outpatient	74.1	70.6	79.9
Inpatient	14.3	10.3	21.0
Prescriptions	76.7	71.7	85.3
Treatment for environmental hazard	1.6	1.9	1.1
Psychiatric treatment/counseling	6.7	9.1	2.7
In-home health care	3.8	2.1	6.7
Prostheses	24.6	22.6	28.3
Number of veterans†	25,196,000	15,680,000	9,372,600

* 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; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

Race, Ethnicity, and Health Care Received in the Past Year. Differences in type of health care received were found among veterans of different races and ethnicity, as shown in Tables 6-9 and 6-10. Compared to all other races, White veterans had the highest percentage of outpatient care and a high percentage of prosthetic use. Black veterans reported a high percentage of emergency room use, compared to others. American Indian veterans had the highest percentage of inpatient services use and a high proportion of psychiatric treatment or counseling services use. Biracial American Indian-White veterans reported high percentages using outpatient services and the highest percentage of emergency room services, prescription services, psychiatric treatment or counseling and prosthetic use of all racial groups. Compared to non-Hispanic veterans, proportionately fewer Hispanic veterans reported receiving all types of health care, except emergency room, treatment for environmental hazard, psychiatric, and in-home health care. For these four, slightly more Hispanic veterans reported their use, relative to non-Hispanic veterans.

Table 6-9. Percent distribution of veterans by type of care and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
Emergency room	23.4	23.0	22.3	30.2	25.7	17.4	27.0*	32.4	33.3	28.1
Outpatient	74.1	74.4	75.2	68.3	63.2	65.1	61.2*	72.1	73.9	64.4
Inpatient	14.3	14.4	14.3	15.7	18.5	8.7*	8.9*	14.1	15.7	10.1
Prescriptions	76.7	77.1	77.4	75.2	70.3	65.4	60.0*	76.7	81.4	65.7
Treatment for environmental hazard	1.6	1.6	1.4	2.6	3.4*	4.3*	1.6*	3.3	3.2	1.5*
Psychiatric treatment/counseling	6.7	6.5	6.2	9.3	11.9	2.6*	5.7*	13.0	14.4	8.1
In-home health care	3.8	3.7	3.6	4.9	3.7*	0.5*	12.8*	5.3	4.7	3.0
Prostheses	24.6	24.8	25.2	21.0	22.9	19.8	19.3*	24.0	26.4	20.4
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

Table 6-10. Percent distribution of veterans by type of care and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Emergency room	23.4	25.7	23.3
Outpatient	74.1	62.9	74.6
Inpatient	14.3	9.6	14.5
Prescriptions	76.7	67.7	77.1
Treatment for environmental hazard	1.6	2.1	1.6
Psychiatric treatment/counseling	6.7	7.7	6.6
In-home health care	3.8	3.9	3.8
Prostheses	24.6	18.4	24.9
Number of veterans†	25,196,000	1,122,200	23,990,200

* 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 a category of Ethnicity; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

6.3 Sources of Health Care

Veterans were asked to indicate whether VA provided the health care they received in the past 12 months. A classification of health care source was constructed from survey responses as VA care only, non-VA care only, and use of both VA and non-VA. As Table 6-11 displays, more than three-quarters of veterans (76.6 percent) used only non-VA health care in the past year. Seven point four percent used VA only, while 16.0 percent used both VA and non-VA health care.

Health Care Priority Group and Source of Care. Table 6-11 also compares source of health care received in the past year by priority group. Usage patterns vary considerably by priority group. For example, well over half of the veterans in Priority Groups 1, 2, and 4 received their care either exclusively from VA or from VA plus non-VA sources (82.0, 57.1, and 79.1 percent, respectively). By contrast, over 80 percent of veterans in Priority 6 and 7 report only receiving non-VA care (86.3 and 88.1 percent, respectively).

Age and Source of Care. Table 6-12 compares type of veteran health care received in the past 12 months by age group of veterans. Results show that regardless of age, the proportion of veterans who use VA health care only is very low, between 5.6 and 8.4 percent. The proportion of veterans using both VA and non-VA sources increases across age groups, except among the 55-64 age group.

Table 6-11. Percent distribution of veterans by source of care and health care priority group

	Total	Priority 1	Priority 2	Priority 3	Priority 4	Priority 5	Priority 6	Priority 7
Use of VA health care only	7.4	30.4	18.6	12.0	33.1	15.5	3.4	2.6
Use of non-VA health care only	76.6	18.0	42.9	57.8	20.9*	60.8	86.3	88.1
Use of both VA and non-VA health care	16.0	51.6	38.5	30.2	46.0	23.7	10.3	9.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	22,223,200	707,100	557,400	1,353,900	28,200	4,695,600	2,453,800	12,317,500

* 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 insufficient data were available to determine a priority group for some respondents; percent estimates will not sum to 100 because veterans could indicate more than one type of health care.

NOTE: Priority groups were determined by classifying the self-reported data of all respondents according to VA health care enrollee criteria and are not limited to actual VA enrollees.

Table 6-12. Percent distribution of veterans by source of care and age

	Total	Less than 35 years	35-44 years	45-54 years	55-64 years	65-74 years	75 years or older
Use of VA health care only	7.4	6.0	5.6	8.4	7.6	8.1	6.9
Use of non-VA health care only	76.6	85.3	82.6	77.2	79.7	73.0	69.2
Use of both VA and non-VA health care	16.0	8.7	11.8	14.4	12.7	18.9	23.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	22,223,200	1,755,000	2,452,900	4,638,800	4,410,600	4,919,800	3,933,500

† 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 used some sort of health care in the last 12 months.

To highlight young-old age differences, Table 6-13 compares source of health care for younger and older veterans (younger than 65 years and 65 years of age or older). When combined into two groups, the difference between younger and older veterans appears to be predominately in terms of using both VA and non-VA care and non-VA care exclusively. Older veterans less frequently report exclusive use of non-VA care.

Table 6-13. Percent distribution of veterans by source of care and age (under 65 and 65 or older)

	Total	Less than 65 years	65 years or older
Use of VA health care only	7.4	7.3	7.6
Use of non-VA health care only	76.6	80.1	71.3
Use of both VA and non-VA health care	16.0	12.6	21.1
Total	100.0	100.0	100.0
Number of veterans†	22,223,200	13,257,300	8,853,300

† 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 used some sort of health care in the last 12 months.

Race, Ethnicity, and Source of Care. Table 6-14 compares source of health care for veterans of different races. White veterans have the smallest proportion using exclusively VA health care (6.4 percent) and the largest proportion using exclusively non-VA health care (78.3 percent). More black veterans use VA health care only (13.9 percent), relative to all other races, followed by biracial American Indian-White veterans (10.7 percent).

Table 6-14. Percent distribution of veterans by source of care and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
Use of VA health care only	7.4	7.1	6.4	13.9	9.7	9.0*	10.6*	12.6	10.7	12.0
Use of non-VA health care only	76.6	77.0	78.3	64.3	70.5	71.9	72.4*	65.2	67.1	73.2
Use of both VA and non-VA health care	16.0	15.9	15.3	21.8	19.8	19.1	17.0*	22.2	22.2	14.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	22,223,200	21,112,000	18,987,700	1,910,600	131,100	56,400	26,200	477,200	316,600	634,000

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

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

NOTE: This table only includes responses of those who indicated they used some sort of health care in the last 12 months.

Table 6-15 displays a comparison of Hispanic and non-Hispanic veterans' sources of health care. The largest contrast between ethnicities is in the use of VA health care only, which about one in 8 Hispanic veterans use (12.0 percent), compared to about one in 14 non-Hispanic veterans (7.2 percent). Ethnic differences are less striking in use of both and of non-VA health care only.

Table 6-15. Percent distribution of veterans by source of care and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Use of VA health care only	7.4	12.0	7.2
Use of non-VA health care only	76.6	73.4	76.8
Use of both VA and non-VA health care	16.0	14.6	16.0
Total	100.0	100.0	100.0
Number of veterans [†]	22,223,200	888,900	21,263,700

* 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 larger than the sum of the groups because some veterans did not provide a category of Ethnicity.

NOTE: This table only includes responses of those who indicated they used some sort of health care in the last 12 months.

6.4 Reasons for Not Using VA Health Care

Veterans who did not use VA health care in the past year were asked to give the reasons why they did not use it. Table 6-16 provides the reasons veterans gave for not using VA health care in the past year. The most frequently cited reason for not using VA health care in the past year was that the veteran has other sources for health care; about 40 percent of non-users gave this reason. About one out of five non-users said they did not require health care in the past year (20.9 percent), did not believe they were eligible for health care benefits (20.1 percent), or perceived VA health care as inconvenient (18.2 percent). About 17 percent said they were not aware of VA health care benefits (16.6 percent). Only one in 25 non-users said they did not think VA health care would be as good as that available elsewhere (4.0 percent), while less than two in 100 non-users mentioned having been treated rudely by VA health care providers (1.4 percent) as reasons for not using VA health care.

Veterans who reported that they had never used VA health care were also asked to give the reasons why they had not. Table 6-17 displays these reasons. Whether the time frame is the past year or ever, there is considerable overlap in the most common reasons cited for not using VA health care with the most common being the use of another source for health care. Almost one out of three non-users said

they had other sources for health care (31.8 percent), while nearly one in four said they did not need health care (23.7 percent). About one in five veterans said they were not aware of VA health care benefits (21.6 percent) or they did not believe they were eligible for VA health care (20.4 percent). The least commonly mentioned reasons were: did not think VA health care would be as good as that available elsewhere (3.1 percent); too much trouble or red tape in the application process (3.0 percent); and did not know how to apply (2.3 percent).

Table 6-16. Percent distribution of veterans by reasons veterans did not use VA health care in past 12 months

	Total
Uses other sources for health care	40.2
Did not need any care	20.9
Did not believe self entitled or eligible for health care benefits	20.1
VA care is inconvenient	18.2
Not aware of the VA health care benefits	16.6
Other	10.7
Did not need or want assistance from the VA	7.8
Never considered getting any health care from the VA	5.4
Didn't think VA health care would be as good as that available elsewhere	4.0
Applying for health care benefits too much trouble or red tape	3.5
Did not know how to apply for health care benefits	2.1
Treated rudely in past	1.4
Unknown	0.4
Number of veterans†	19,978,000

† Estimate of number of veterans is rounded to the nearest hundred; percent estimates will not add to 100 because veterans could indicate more than one reason;

NOTE: This table only includes responses of those who indicated they had not used VA health care during the past 12 months

Table 6-17. Percent distribution of veterans by reasons veterans never used VA health care

	Total
Uses other sources for health care	31.8
Did not need any care	23.7
Not aware of the VA health care benefits	21.6
Did not believe self entitled or eligible for health care benefits	20.4
VA care is inconvenient	13.3
Other	9.5
Did not need or want assistance from the VA	8.0
Never considered getting any health care from the VA	5.1
Didn't think VA health care would be as good as that available elsewhere	3.1
Applying for health care benefits too much trouble or red tape	3.0
Did not know how to apply for health care benefits	2.3
Number of veterans†	16,396,700

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

NOTE: This table only includes responses of those who indicated they had never used VA health care.

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 1789.¹⁵ 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.¹⁶

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

¹⁵VA History in Brief

¹⁶Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

indicated they had a service-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
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	2,982,700	195,800	327,600	875,100	506,400	460,000	604,900

* 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 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
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 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.¹⁷

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:

- 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.¹⁸

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

¹⁷Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

¹⁸VA History in Brief

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.)

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

			Between World War II and Korea	Korean Conflict	Between Korean Conflict and Vietnam Era	Vietnam Era	Post- Vietnam Era	Gulf War
	Total	World War II						
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.¹⁹

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.

¹⁹Veterans 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.²⁰

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.

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).

²⁰Veterans Benefits Administration Annual Benefits Report for Fiscal Year 2001

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 I²¹, 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).

²¹Veterans 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
Number of veterans†	21,695,100	3,847,700	1,199,700	3,292,900	5,762,100	8,254,800	6,161,400	2,903,100

* 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

		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.

8. BURIAL BENEFITS

VA's National Cemetery Administration's memorial-related programs honor veterans with a final resting place and lasting memorials that commemorate their service to our Nation. Veteran burial benefits include a gravesite in any of the national cemeteries that have space available, opening and closing of the grave, perpetual care of the gravesite, a government headstone or marker, a grave liner for casketed remains, a burial flag²², and a Presidential Memorial Certificate at no cost to the family.

As of September 30, 2002, the National Cemetery Administration maintained more than 2.5 million gravesites at 120 national cemeteries in 39 states and Puerto Rico as well as 33 soldier's lots and monument sites. In addition, more than 325,000 full-casket gravesites, 68,000 in-ground gravesites for cremated remains, and 35,900 columbarium niches are currently available. Approximately 13,900 acres of land lie within established National Cemetery Administration installations. Just over half are undeveloped and have the potential to provide more than 3.4 million gravesites.

In FY 2002, the National Cemetery Administration provided for more than 89,000 interments, and supplied more than 348,000 headstones and markers. In addition approximately 289,000 Presidential Memorial Certificates were delivered to the family members, friends, and loved ones of deceased veterans.

This chapter describes NSV results related to VA burial benefits. This module of the survey contained nine items. These nine items asked the veteran whether he or she had heard of specific burial benefit programs (VA headstones and markers, burial in a National or State Veterans' Cemetery, Presidential Memorial Certificates for next of kin), and collected information on veteran burial plans and preferences. These items also collected veteran reasons for wanting/not wanting to be buried in a veterans' cemetery, and asked whether the veteran intended to use a VA-provided headstone or marker. Similar to other survey modules the "Burial Benefits" module collected information on how well the veteran understood VA burial benefits and how difficult the veteran thought it would be to obtain information about these benefits.

²² Burial flags are provided by the Veterans Benefits Administration (VBA)

8.1 Veteran Awareness of Burial Benefit Entitlements

Table 8-1 summarizes veteran awareness of the three VA burial benefits. The program for which veterans indicate the most awareness is burial in a national or state Veterans' Cemetery, followed by VA headstones and burial markers in private cemeteries, and Presidential Memorial Certificates for next of kin of deceased veterans.

Table 8-1. Percent distribution of veterans by veteran awareness of veteran burial benefits

	Total
Burial in a national or state Veterans' Cemetery	58.8
VA headstones and burial markers in private cemeteries	44.2
Presidential Memorial Certificates for next of kin of deceased veterans	13.3
Number of veterans†	25,196,000

† 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 benefit.

Tables 8-2 through 8-4 provide data on veteran awareness of VA burial programs by gender, ethnicity and race. This ordering of awareness remains the same regardless of veteran gender, ethnicity, or race.

Table 8-2. Percent distribution of veterans by awareness of VA Memorial Affairs programs and gender

	Total	Males	Females
Burial in a national or state Veterans' Cemetery	58.8	58.5	63.4
VA headstones and burial markers in private cemeteries	44.2	44.1	46.0
Presidential Memorial Certificates for next-of-kin of deceased veterans	13.3	13.2	14.4
Number of veterans†	25,196,000	23,712,400	1,483,600

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one benefit.

Table 8-3. Percent distribution of veterans by veteran awareness of veteran burial benefits and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
VA headstones and burial markers in private cemeteries	44.2	44.4	44.7	42.4	39.0	38.8	40.8*	44.5	43.5	38.8
Burial in a national or state Veterans Cemetery	58.8	58.8	59.2	56.7	45.7	55.0	58.1*	59.8	59.1	57.1
Presidential Memorial Certificates for next of kin of deceased veterans	13.3	13.2	12.8	16.3	16.2	17.9	14.1*	15.8	12.3	13.6
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

† Estimates of number of veterans are rounded to the nearest hundred; percent estimates will not sum to 100 because veterans could indicate more than one benefit.

Table 8-4. Percent distribution of veterans by veteran awareness of veteran burial benefits and ethnicity

	Total	Spanish, Hispanic, or Latino	Not Spanish, Hispanic, or Latino
Burial in a national or state Veterans Cemetery	58.8	56.8	58.8
VA headstones and burial markers in private cemeteries	44.2	36.1	44.6
Presidential Memorial Certificates for next -of-kin of deceased veterans	13.3	13.5	13.3
Number of veterans†	25,196,000	1,122,200	23,990,200

† 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 Ethnicity; percent estimates will not sum to 100 because veterans could indicate more than one benefit.

Table 8-5 summarizes veteran awareness of VA burial programs by age. A greater percentage of older veterans than younger veterans indicate an awareness of burial in a national or state Veterans' Cemetery, and VA headstones and burial markers in private cemeteries.

Table 8-5. Percent distribution of veterans by veteran awareness of veteran burial benefits and age

	Total	Less than 35 years	35 - 44 years	45 - 54 years	55 - 64 years	65 - 74 years	75 years or older
Burial in a national or state Veterans' Cemetery	58.8	47.2	52.1	58.9	58.9	62.9	64.7
VA headstones and burial markers in private cemeteries	44.2	29.9	35.6	43.0	40.9	50.6	55.7
Presidential Memorial Certificates for next of kin of deceased veterans	13.3	13.2	13.4	12.5	11.4	14.6	15.0
Number of veterans†	25,196,000	2,288,600	3,030,300	5,415,100	4,946,000	5,256,400	4,116,100

† 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 benefit.

8.2 Veteran Burial Plans

The survey also asked veterans about their burial plans in terms of the type of burial (i.e., in-ground casket burial, cremation, or some other plan). Table 8-6 summarizes veteran burial plans in terms of all veterans as well as by gender. In general, at a rate of approximately 2 to 1 over cremation, most veterans indicate plans for an in-ground casket burial. About 7 percent of veterans remain undecided about their burial plans, and nearly 3 percent indicated that they have made other plans.

Table 8-6. Percent distribution of veterans by veteran burial plans and gender

	Total	Males	Females
In-ground casket burial	59.8	60.2	53.0
Cremation	30.3	29.8	38.5
Undecided	6.6	6.7	5.1
Some other plan	2.7	2.7	2.7
Unknown	0.6	0.6	0.7*
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	23,712,400	1,483,600

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

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

When comparing male veterans to female veterans, a slightly higher percentage of male veterans indicate plans for an in-ground casket burial than female veterans. A slightly higher percentage of female veterans indicate plans for cremation than male veterans.

Table 8-7 examines veteran burial plans by race. Except for Asian veterans, the general veteran preference is for an in-ground casket burial. Black/African American veterans indicated plans for an in-ground casket burial at a rate of approximately 5.6 to 1 over cremation. About an equal number of Asian veterans indicated an in-ground casket burial as indicated cremation. When compared to the other racial groups, a higher percentage of Asian veterans indicated that they are presently undecided about their burial plans.

Table 8-8 summarizes veteran burial plans by ethnicity. Spanish, Hispanic, or Latino veterans indicated plans for an in-ground casket burial at a rate of about 2.6 to 1 over cremation. This rate is slightly higher than that of non-Spanish, Hispanic or Latino veterans who indicated plans for an in-ground casket burial at a rate of about 2 to 1 over cremation

Veteran burial plans by age group are summarized in Table 8-9. Veteran age and burial plans do not appear to be strongly correlated.

Table 8-7. Percent distribution of veterans by veteran burial plans and race

	Total	One race						Two or more races		Race unknown
		Total one race	White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Total two or more races	American Indian or Alaska Native/White	
In-ground casket burial	59.8	59.8	57.9	78.0	57.3	39.7	64.7*	52.5	48.7	65.4
Cremation	30.3	30.6	32.2	13.8	35.9	44.9	25.2*	35.3	38.9	19.9
Undecided	6.6	6.4	6.5	6.0	4.6*	13.3*	7.2*	6.6	7.4	9.9
Some other plan	2.7	2.6	2.8	1.6	2.2*	1.0*	2.9*	4.6	4.4	2.8
Unknown	0.6	0.6	0.6	0.6*	0.0	1.1*	0.0*	1.0*	0.6*	2.0*
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	25,196,000	23,857,100	21,370,900	2,216,600	159,900	73,200	36,500	557,500	360,800	781,400

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

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

Table 8-8. Percent distribution of veterans by veteran burial plans and ethnicity

	Total	Spanish, Hispanic or Latino	Not Spanish, Hispanic or Latino
In-ground casket burial	59.8	63.3	59.6
Cremation	30.3	24.2	30.7
Undecided	6.6	9.1	6.4
Some other plan	2.7	2.7*	2.7
Unknown	0.6	0.7*	0.6
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	1,122,200	23,990,200

* 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 Ethnicity.

Table 8-9. Percent distribution of veterans by veteran burial plans and age group

	Total	Less than 35 years	35 - 44 years	45 - 54 years	55 - 64 years	65 - 74 years	75 years or older
In-ground casket burial	59.8	62.8	57.8	58.0	56.7	62.9	61.7
Cremation	30.3	26.7	31.2	32.6	33.4	27.6	28.8
Undecided	6.6	7.3	7.5	6.5	7.4	5.8	5.3
Some other plan	2.7	2.3	2.8	2.2	2.1	3.1	3.5
Unknown	0.6	0.9*	0.7	0.7	0.4*	0.6	0.7
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.

8.2.1 Disposition of Cremated Remains for Veterans Indicating Cremation as a Burial Plan

Those veterans who indicated cremation as a burial plan were also asked what they planned to have done with their cremated remains (i.e., placed in a columbarium, buried, scattered, or something else). Table 8-10 indicates that nearly two-thirds of these veterans said that they planned to have their cremated remains scattered. This finding is true of male veterans as well as female veterans.

Table 8-10. Percent distribution of veterans by disposition of cremated remains and gender for veterans indicating cremation as a burial plan

	Total	Males	Females
Placed in a Columbarium	7.4	7.7	5.7
Buried	18.8	18.9	18.4
Scattered	64.7	64.6	65.7
Some Other Arrangement	9.0	8.9	10.2
Total	100.0	100.0	100.0
Number of veterans†	7,803,200	7,222,300	580,900

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

Table 8-11 indicates that a greater percentage of younger veterans than older veterans plan to have cremation cremated remains scattered.

Table 8-11. Percent distribution of veterans by disposition of cremated remains and age for veterans indicating cremation as a burial plan

	Total	Less than 35 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 Years or Older
Placed in a columbarium	7.5	2.5	7.0	6.5	6.0	10.0	11.3
Buried	18.8	6.0	10.5	13.0	18.4	23.4	36.7
Scattered	64.7	84.0	72.3	72.6	67.3	55.7	43.5
Some other arrangement	9.0	7.5	10.2	7.9	8.3	10.9	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of veterans†	7,803,200	628,000	965,800	1,802,000	1,650,600	1,481,500	1,214,400

† 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.

8.2.2 Burial in a National or State Veterans' Cemetery

The survey included the question, “Do you think you will be buried in either a national or state Veterans' Cemetery?” Table 8-12 tabulates responses for all veterans and includes information in terms of those veterans who indicated that they were aware of this burial benefit and those who were not.

Table 8-12. Percent distribution of veterans by veteran plans for burial in a national or state Veterans' Cemetery and veteran awareness of burial benefit

	All veterans	Veterans aware of burial benefit	Veterans not aware of burial benefit
Yes	14.1	18.7	7.4
No	55.3	52.8	59.0
Undecided	10.0	8.5	12.0
N/A	20.6	20.0	21.6
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	14,812,500	10,272,300

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

NOTE: N/A are Veterans who have indicated cremation and that cremated remains will NOT be buried or placed in a columbarium

About 14 percent of all veterans reported that they plan to be buried in either a national or state Veterans' Cemetery. Veterans who are aware of this burial program are about 2.5 times more likely to indicate plans to be buried in either a national or state Veterans' Cemetery than are veterans who are not aware of this program. This may indicate the effectiveness of VA information and awareness programs on burial plans.

When veterans who are planning cremation and indicating plans to have their cremated remains scattered are removed from the analysis, the percentage of veterans planning burial in either a national or state Veterans' Cemetery increases to nearly 18 percent (Table 8-13).

Table 8-13. Percent distribution of veterans by veteran plans for burial in a national or state Veterans' Cemetery and veteran awareness of burial benefits for veterans not planning to have their cremated remains scattered

	All veterans	Veterans aware of burial benefits*	Veterans not aware of burial benefits
Yes	17.7	23.4	9.4
No	69.7	66.0	75.3
Undecided	12.6	10.6	15.3
Total	100.0	100.0	100.0
Number of veterans†	20,001,200	11,852,700	8,056,500

* Veterans indicating an awareness of at least one of the three burial benefits

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

NOTE: This table only includes responses of those who indicated they were not planning to have their cremated remains scattered after cremation.

Reasons for Wanting/Not Wanting to be Buried in a National or State Veterans' Cemetery. As a follow-up to the question, "Do you think you will be buried in either a national or state Veterans' Cemetery," veterans responding with a "Yes" or a "No" are asked to clarify their response by giving the main reasons for their answer. Veterans were able to provide an unprompted free response to this question, and multiple reasons were permitted. These responses were recorded in several pre-established categorical responses for each item.

Reasons for Wanting to be Buried in a National or State Veterans' Cemetery. Table 8-14 provides the tabulations of reasons provided by veterans for wanting to be buried in either a national or state Veterans' Cemetery. Table 8-14 also lists the pre-established categories for recording the veteran responses. The most mentioned reason given for wanting to be buried in either a national or state Veterans' Cemetery was "honor of burial in a National Shrine." It was mentioned by 47.2 percent of the veterans. "Cost" was the next most mentioned reason at 26.9 percent, followed by "friends or family buried there" (16.9 percent). "Quality of services" was only mentioned by 10 percent of the veterans.

Table 8-14. Percent distribution of veterans by main reasons given for wanting burial in a national or state Veterans' Cemetery

	Total
The honor of burial in a national shrine	47.2
Cost	26.9
Friends or family buried there	16.9
Quality of services	10.0
Some other reason	23.4
Number of veterans†	3,545,600

† 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 reason.

NOTE: This table only includes responses of those who indicated they were planning to be buried in a national or state veterans cemetery.

Reasons for Not Wanting to be Buried in a National or State Veterans' Cemetery. Table 8-15 summarizes veterans' reasons for not wanting to be buried in either a national or state Veterans' Cemetery. The most mentioned reason given for not wanting to be buried in either a national or state Veterans' Cemetery was "wanted location close to other family members." It was mentioned by 44.6 percent of the veterans. "Made other arrangements" was the next most mentioned reason at 41.2 percent. Remaining reasons were mentioned by less than 10 percent of the veterans.

Table 8-15. Percent distribution of veterans by main reasons given for not wanting burial in a national or state Veterans' Cemetery

	Total
Wanted location close to other family members	44.6
Made other arrangements	41.2
Didn't know eligibility criteria	8.6
Veterans' cemetery too far away	6.6
Didn't know how to make arrangements with VA	2.4
VA services don't accommodate religious preferences	0.7
Too difficult to make arrangements with VA	0.6
Wanted services that weren't available at Veterans' cemetery	0.3
Quality of service	0.2
Unable to make advance arrangements with VA	0.2
Some other reason	15.5
Number of veterans†	13,933,000

† 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 reason.

NOTE: This table only includes responses of those who indicated they were not planning to be buried in a national or state Veterans' Cemetery.

8.2.3 Veteran Plans for Use of a VA-provided Headstone or Marker

Table 8-16 tabulates responses to the item, "Do you think you will have your burial place marked by a headstone or marker provided by the VA?" These responses are tabulated first for all veterans and then in terms of those veterans who indicated that they were aware of this burial benefit and those who were not.

Table 8-16. Percent distribution of veterans by veteran plans for use of a VA-provided headstone or marker and veteran awareness of burial benefit

	All veterans	Veterans aware of burial benefit	Veterans not aware of burial benefit
Yes	33.5	44.9	24.5
No	29.7	24.8	33.6
Undecided	16.2	12.5	19.0
N/A	20.6	17.8	22.9
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	11,140,300	13,959,500

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

NOTE: N/A are Veterans who have indicated cremation and that cremated remains will NOT be buried.

As shown in Table 8-16, about 33 percent of all veterans indicate plans to have their burial place marked by a headstone or marker provided by VA. Veterans who are aware of this burial program are about 1.8 times more likely to indicate their intent to use it than are veterans who are not aware of this program; an indication perhaps of the effectiveness of VA information and awareness programs on burial plans.

When the data are tabulated just for the population of possible users (i.e., veterans not planning to have their cremated remains scattered), the percentage of veterans planning to have their burial place marked by a headstone or marker provided by the VA increases to 42.2 percent. About 20 percent of the veterans who could be considered possible users of this benefit indicate that they are undecided about whether or not they would use this benefit (Table 8-17).

Table 8-17. Percent distribution of veterans by veteran plans for use of a VA-provided headstone or marker and veteran awareness of burial benefits for veterans not planning to have their cremated remains scattered

	All veterans	Veterans aware of burial benefit	Veterans not aware of burial benefit
Yes	42.2	54.6	31.8
No	37.4	30.2	43.5
Undecided	20.4	15.2	24.7
Total	100.0	100.0	100.0
Number of veterans†	20,001,200	9,153,200	10,763,200

† Estimate of number of veterans is rounded to the nearest hundred; the total estimate is larger than the sum of the groups because some veterans either refused or did not know the answer to the question about awareness of the benefit.

NOTE: This table only includes responses from those who indicated they were not planning to have their cremated remains scattered after cremation.

Reasons for Not Planning to Use a VA-provided Headstone or Marker

As a follow-up to the question “Do you think you will have your burial place marked by a headstone or marker provided by the VA?” veterans responding with a “No” were asked to clarify their response by giving their main reasons for not planning to use this particular benefit.

Table 8-18 indicates that approximately 42 percent of veterans who indicated that they would not use this benefit reported that they had “made other arrangements” as a reason for not planning to mark their burial place with a headstone or marker provided by VA.

Table 8-18. Percent distribution of veterans by main reasons given for not planning to use a VA-provided headstone or marker

	Total
Made other arrangements	42.3
Didn't know about markers and headstones for veterans	35.9
Want headstone similar to other family members	13.7
Doesn't like VA markers or headstones	4.0
Number of veterans†	7,486,100

† 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 reason.

NOTE: This table only includes responses from those who indicated they were not planning to use a VA-provided headstone or marker.

About 36 percent of these veterans indicated that they “didn’t know about markers and headstones for veterans” as a reason for not planning to mark their burial place with a VA-provided headstone or marker.

8.3 Understanding Veteran Burial Benefits

As a measure of their understanding of their burial benefits, veterans were asked how much they agreed or disagreed with the statement, “I thoroughly understand the veteran benefits available to me.” The response scale is a 5-point “Strongly agree” through “Strongly disagree” scale with a mid-point of “Neither agree nor disagree.”

Table 8-19 summarizes responses to the item measuring veteran understanding of burial benefits. This table includes data for veterans who indicated that they were aware of their burial benefits (i.e., aware of at least one of the three programs), as well as data for veterans who did not indicate an awareness of any VA burial benefits.

Table 8-19. Percent distribution of veterans by veteran understanding of veteran burial benefits and veteran awareness of burial benefits

	All veterans	Veterans aware of burial benefits*	Veterans not aware of burial benefits
Strongly agree	6.3	8.4	1.9
Agree	26.7	34.8	10.6
Neither agree nor disagree	17.2	18.4	14.9
Disagree	26.9	24.3	32.1
Strongly disagree	18.3	10.3	34.4
Did not answer or did not know	4.6	3.8	6.1
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	16,820,700	8,375,400

* Veterans indicating an awareness of at least one of the three burial benefits.

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

About 33 percent of veterans reported that they thoroughly understand (“strongly agree” or “agree”) the veteran burial benefits available to them, while 45 percent indicated that they do not thoroughly understand (“disagree” or “strongly disagree”) the veteran burial benefits available to them. As would be expected, veterans aware of these programs are more likely to understand them. This is a possible indication that VA burial benefit awareness programs are also informative.

8.3.1 Ease or Difficulty in Obtaining Information about Veteran Burial Benefits

As a measure of the veteran’s perception about how easy or difficult it would be to obtain information about veteran burial benefits, the veteran is asked, “If your family needed to get information about veteran burial benefits, how easy or difficult do you think it would be for them to find it?” The response scale is a 5-point “very easy” through “very difficult” scale with a mid-point of “neither easy nor difficult.”

Table 8-20 provides the responses to the item measuring a veteran’s perception of the ease or difficulty of obtaining burial benefits information. In addition to tabulations for all veterans, Table 8-20 includes data for veterans who indicated that they were aware of their burial benefits (i.e., aware of at least one of the three programs), and data for veterans who did not indicate an awareness of any VA burial benefits.

Table 8-20. Percent distribution of veterans by ability to obtain information about veteran burial benefits and veteran awareness of burial benefits

	All veterans	Veterans aware of burial benefits*	Veterans not aware of burial benefits
Very easy	11.6	14.8	5.3
Easy	33.7	38.8	23.4
Neither easy nor difficult	11.8	11.8	11.9
Difficult	27.2	23.2	35.2
Very difficult	11.7	8.0	19.0
Did not answer or did not know	4.0	3.4	5.2
Total	100.0	100.0	100.0
Number of veterans†	25,196,000	16,820,700	8,375,400

* Veterans indicating an awareness of at least one of the three burial benefits.

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

About 45 percent of all veterans indicated that they thought it would be easy or very easy to obtain information about veteran burial programs, while approximately 39 percent indicated that they thought it would be difficult to very difficult to obtain information about veteran burial benefits. This finding does not seem to be influenced by veteran awareness of VA burial programs. Slightly more than one half (53.6 percent) of the veterans who indicated an awareness of veteran burial programs also reported that they thought it would be easy or very easy to obtain information about veteran burial benefits. About an equal proportion (54.2 percent) of the veterans who did not indicate an awareness of veteran burial programs also indicated that they thought it would be difficult to very difficult to obtain information about veteran burial benefits. The finding regarding the ease of difficulty in obtaining VA burial information is probably more influenced by the fact that older veterans seem to be more confident that it would be easy to very easy to obtain information about burial benefits than younger veterans (Table 8-21), and older veterans represent a greater proportion of the veteran population.

Table 8-21. Percent distribution of veterans by ability to obtain information about veteran burial benefits and age group

	All veterans	Less than 35 years	35 - 44 years	45 - 54 years	55 - 64 years	65 - 74 years	75 years or older
Very easy	11.6	7.8	9.5	10.5	11.0	14.3	14.3
Easy	33.7	26.2	26.3	31.6	32.9	38.1	41.7
Neither easy nor difficult	11.8	18.4	15.3	13.8	12.4	8.4	6.8
Difficult	27.2	31.2	30.4	29.2	27.0	25.3	22.5
Very difficult	11.7	15.2	16.5	12.9	13.4	8.5	6.2
Did not answer or did not know	4.0	1.2	2.0	2.2	3.3	5.4	8.5
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

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

GLOSSARY OF TERMS

CATI	Computer-Assisted Telephone Interviewing
CHAMPUS	Civilian Health and Medical Program of the Uniformed Services; an insurance program which covers active duty and retired career military persons, their dependents and survivors.
Domiciliary	Facility that provides care and living space for persons who cannot otherwise live independently. Domiciliaries do not provide skilled nursing services.
Enrollment Groups	Seven-level enrollment system. Enrollment groups range from veterans with no compensated service-related disabilities who have income or net worth above a specified threshold and who agree to pay specified co-payments (Group 7) to service-connected conditions rated 50 percent or more disabling (Group 1).
Health Care Priority Groups	Veteran population estimates or health care user estimates classified using self-reported survey data simulating enrollment group criteria.
HMO	Health Maintenance Organization.
Hispanic	The National Survey of Veterans definition includes answers to survey questions on Race and Hispanic Origin (Questions SD9 and SD10). Veterans who said “yes” when asked if they were of Hispanic origin or who did not answer “yes” to any of the four offered racial groups, but self-assessed their race as “other” and provided a “race” that the Census Bureau defines as “Hispanic” were classified as Hispanic.
Inpatient Care	Treatment for at least one overnight stay at a hospital or other similar medical facility such as specialized treatment centers for drug/alcohol abuse.
Medicaid	State health insurance programs for low-income persons.
Medicare	Federal health insurance programs which cover everyone 65 and over as well as certain disabled persons.
Military Retirement Pay	Monetary payments received by service member upon retirement as a result of successful completion of required years of active and reserve service, based on grade and total service longevity.

Outpatient Care	Visits to doctors offices, clinics, HMOs, and hospital outpatient facilities; outpatient care also includes psychiatric and substance abuse treatments, routine examinations, and shots.
Public health insurance	The National Survey of Veterans definition: Medicare, Medicaid, CHAMPUS, military or DoD health programs, Indian health insurance, and other state or federal public health programs.
RDD	Random Digit Dialing
Service-connected disability (SC) compensation	Monetary benefits, called disability compensations, are paid to veterans who are disabled by an injury or disease incurred or aggravated during active military service in the line of duty. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Monetary benefits are related to the residual effects of the injury or disease. The amounts of the benefits are set by Congress. Disability compensation is paid in monthly payments.
Service-connected disability rating	Classification based on determination of percent disabled. Typically limited to disabilities attributable to injury or disease incurred or aggravated during active military service.
Service-related disability or disabling condition	Self-reported disability or disabling condition which is thought to be service-related by respondent. Veterans in this category may or may not have a SC rating or receive SC disability compensation.
TRICARE	The Department of Defense's regional managed health care program for service families.
VA pension	Veterans may be eligible for support if they have limited income when they have 90 days or more of active military service, at least one day of which was during a period of war. Their discharge from active duty must have been under conditions other than dishonorable. They must be permanently and totally disabled for reasons neither traceable to military service nor to willful misconduct. Payments are made to qualified veterans to bring their total income, including other retirement or Social Security income, to an established support level. Countable income may be reduced by unreimbursed medical expenses. Pension is not payable to those who have assets that can be used to provide adequate maintenance.

Veteran

The National Survey of Veterans definition: An individual who served their full obligation of active duty service in the military, or received an early discharge for a medical condition, hardship, reduction in force, or at the convenience of the military. Individuals who received dishonorable discharges or who were still on active duty at the time of the survey were not eligible.