

NGVAS

**1979 NATIONAL SURVEY**

**OF**

**VETERANS**

**SUMMARY REPORT**

**RICHARD HAMMOND, PROJECT DIRECTOR**

**REPORTS AND STATISTICS SERVICE  
OFFICE OF THE CONTROLLER**

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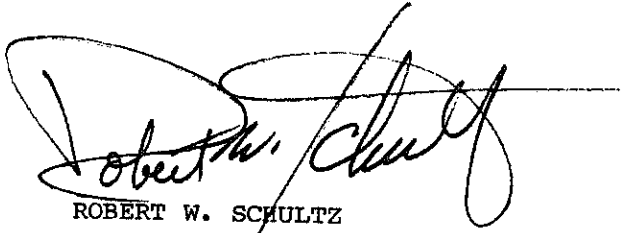
Richard Hammond has served as the Veterans Administration's Project Director for the survey from the point of data collection to this report. Robert Wilson at the Census Bureau was the Liaison Officer between the two agencies and his efforts made the project a success.

Along with Mr. Hammond, from the Reports and Statistics Service, tabular specifications and text were prepared by Robert Feitz, Glenda Geoheagan, Robert Klear, Amy Kuntz, Robert Langberg, David Spindel and Donald Stockford. Computer programming was done by Tom Bohon, Jeff Duvall, Stanley Edelstein, James Lynch and Carl Nye.

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## PREFACE

The sample for this survey was drawn by the Bureau of the Census from households that had previously been in the Current Population Survey (CPS). Since the veteran status items on the CPS questionnaire are asked only of males, this survey was necessarily restricted to male veterans. It also must be kept in mind that determination of veteran status is made without regard to whether a person served during a wartime or peacetime period, nor is any distinction made between combat theater operations and any other areas where U. S. troops are serving during a wartime period.

Due to the concern about the readjustment problems of Vietnam era veterans, and the effect of combat on these problems, questions were asked that would determine if those veterans had served in Southeast Asia and if they had been exposed to combat. Some of this data is presented in Chapter IX.

The significance of the rates of benefits usage reported in this survey will be fully appreciated only by readers who have some grasp of VA programs and the clientele they serve. For example, the import of the figure in Table 3.4 indicating that only 12 percent of the veteran population has ever been hospitalized in a VA medical Center must be considered in the context that many veterans are entitled to care only if unable to defray the expense of medical care, and then only on a space available basis. Also, there is the problem of recall in a survey; if the usage of VA medical care (or other benefit) occurred some time in the past, the veteran may not remember that at the time of the survey.

Program eligibility requirements are not reported in detail here 1/, nor has explanation or interpretation been attempted beyond that indicated by the raw data.

The foregoing is offered not to disparage the information collected, but rather to improve its usefulness to any who may benefit from its publication. We hope they are many.

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1/ A listing of programs and eligibility criteria, Federal Benefits for Veterans and Dependents, IS-1 Fact Sheet, is available at a cost of \$1.50 through the Superintendent of Documents, Washington, D. C. 20402.



## **, HIGHLIGHTS**

- o Two-thirds of the living veteran population have used at least one veterans benefit at some time since leaving the armed forces (Chapter II).
- o Approximately 20 percent of the veterans contacted the VA for some reason during the 12 months prior to the survey (Chapter II).
- o About 89 percent of all veterans have health insurance (Chapter III).
- o Fifty-five percent of the veterans who used the GI bill did so for college level training (Chapter VI).
- o About 68 percent of all compensation claims and 75 percent of all pension claims have been allowed (Chapter IV).
- o Forty percent of the veterans buying homes have used a VA Home Loan Guaranty for financing (Chapter VII).
- o Four million veterans may desire burial in a National Cemetery (Chapter VIII).
- o A larger percentage of Vietnam theater veterans have had mental or emotional problems than Vietnam era veterans as a total group (Chapter IX).

# Chapter I

## INTRODUCTION

<p>11. What periods did you serve on ACTIVE DUTY in the U.S. Armed Forces? If your service was in a National Guard or Military Reserve Unit, include ONLY the time you were called up for ACTIVE DUTY.</p> <p>Any other times?</p> <p>Show flashcard number 4. Mark (X) all that apply.</p>	<p>(023) 1 <input type="checkbox"/> Before World War I (before April 6, 1917)</p> <p>* 2 <input type="checkbox"/> World War I (April 6, 1917–November 11, 1918)</p> <p>3 <input type="checkbox"/> Between World Wars I and II (November 12, 1918–September 15, 1940)</p> <p>4 <input type="checkbox"/> World War II (September 16, 1940–July 25, 1947)</p> <p>5 <input type="checkbox"/> Between World War II and Korean Conflict (July 26, 1947–June 26, 1950)</p> <p>6 <input type="checkbox"/> Korean Conflict (June 27, 1950–January 31, 1955)</p> <p>(024) 7 <input type="checkbox"/> Between Korean Conflict and Vietnam Era</p> <p>* (February 1, 1955–August 4, 1964)</p> <p>8 <input type="checkbox"/> Vietnam Era (August 5, 1964–May 7, 1975)</p> <p>9 <input type="checkbox"/> After Vietnam Era (after May 7, 1975)</p>
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### Survey Background

The 1979 Survey of Veterans (SOV-II) is the second 1/ in a series of surveys being conducted by the Reports and Statistics Service, Office of the Controller, in the Veterans Administration. The data for this survey comes from the responses of 9,929 noninstitutionalized male veterans; each of these veterans was personally interviewed by a Bureau of the Census interviewer during the spring of 1979 (from February 27 thru April 30). Originally, the sample had 11,236 persons, but 492 of these were later classified as non-veterans, 6 were out of scope, and there 803 non-interviews; this means that the response rate was approximately 93 percent

The definition of a veteran for this survey is anyone in the original sample that answered questions 6 thru 12 of the questionnaire without giving one of the codes labeled "end interview and mark nonveteran on cover."

With the exception of SOV-I, the first survey in this series, most of the studies conducted by the Veterans Administration's Office of the Controller were accomplished by collecting data from a sample of veterans who were or had previously been enrolled in specific veteran programs. However, both the SOV-I and SOV-II samples contain veterans who have never used any veterans benefits. Although it was not intended to study the non-usage of benefits in depth, a few key questions were included that did ask for the reason for not using particular benefits. Thus, it may be possible to gain some insight into areas where further outreach efforts or a change in procedures might encourage veterans to use those benefits to which they are entitled.

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1/ The first survey (SOV-I) was a mail survey, conducted in 1977. Data from that study are presented in National Survey of Veterans, Reports and Statistics Service, Office of Controller, Veterans Administration, Washington, D. C., January 1980.

Much of the data from this survey can also be used in the VA's efforts to evaluate its programs. When Public Law 93-508, the "Vietnam Era Veterans' Readjustment Assistance Act of 1974", was enacted in December of 1974, Congress included in its provisions a new section to be added to chapter 3 of Title 38 United States Code which dealt specifically with collecting data and evaluating programs of veterans benefits. Section 219 of that law stated that "The Veterans Administrator, pursuant to general standards which he shall prescribe in regulations, shall measure and evaluate on a continuing basis the impact of all programs authorized under this title (i.e., Title 38), in order to determine their effectiveness in achieving stated goals in general, and in achieving such goals in relation to their cost, their impact on related programs, and their structure and mechanisms for delivery of services." It further stated, "In carrying out this section, the Administrator shall collect, collate, and analyze on a continuing basis full statistical data regarding participation (including the duration thereof), provision of services, categories of beneficiaries, ..." as well as activities related to attrition of personnel, planning, acquisition of real property and the construction of facilities.

### Survey Methodology

The sample for this survey was drawn from households which had been retired from the Current Population Survey (CPS) conducted monthly by the Bureau of the Census <sup>2</sup>/. Since only males are asked a question on veteran status in the CPS, the estimates from this survey are representative only of that population.

All Census Bureau staff directly involved in the survey (supervisors, interviewers, clerks) attended one and one-half days of training as well as following a self-study guide on the procedures and techniques to be used. The interview was estimated to take 45 minutes for post-Korean and Vietnam veterans, less for other service groups.

The questionnaires were edited and coded and keyed on a data tape at Census's data processing center in Jeffersonville, Indiana. Following this, computer runs were made for consistency edits, recoding several items, and assigning proper weights. After deletion of information that would permit the identification of individuals was removed, the data tape was delivered to VA personnel, who have done the data analyses, and prepared this report.

### Scope of Report

The data in this report represents, for the most part, a descriptive summary of the survey responses. Only a few statistical comparisons have been made between various groups, and those comparisons are based on elementary statistical techniques. Plans are being made to do a more detailed analysis of the data specific to major programs, and to publish those results in separate reports.

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<sup>2</sup>/ Appendix A contains a more detailed discussion of the CPS sample.

This report first gives a description of the veteran population in terms of demographic variables, and then summarizes the data relevant to specific programs (medical, compensation and pension, insurance, education and training, home loan guaranty, burial benefits). The final chapter is a summary of data relevant to Vietnam era veterans. 3/ The characteristics of that group are given first, followed by data on medical care, education and training, and readjustment problems. The remaining data for the Vietnam era veterans are reported in chapters on specific programs.

A full description of the sample, sources of error, and standard errors are in Appendix A. The survey Questionnaire is in Appendix B. Detailed reference tables for the remaining chapters are in Appendices C thru J.

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3/ Since there are many instances in this report where data is given specifically for Vietnam era veterans, it should be noted that the Vietnam era is defined as the time from August 5, 1965 thru May 7, 1975. All periods of service in this report are as defined in the sample question on page 1.

# Chapter II

## POPULATION CHARACTERISTICS

<p>4. What is your race?</p> <p>Show flashcard number 2 and mark (X) one</p>	<p>(015) 1 <input type="checkbox"/> White</p> <p>2 <input type="checkbox"/> Black</p> <p>3 <input type="checkbox"/> Asian or Pacific Islander</p> <p>4 <input type="checkbox"/> American Indian, Aleut, Eskimo</p> <p>5 <input type="checkbox"/> Other - Specify _____</p>
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### Period of Service and Age

This chapter summarizes general demographic characteristics of the 29 million male veterans in 1979 represented by the Survey of Veterans (SOV-II). More than 25 million, or 87 percent of the veterans served during a war period (Appendix C, Table 1). Over 12 million veterans, or 49 percent of all wartime veterans, served during World War II. The second-largest group is that of the Vietnam era, 8.4 million veterans, or nearly one-third of the wartime veterans <sup>1/</sup>. Korean conflict veterans amounted to 5.7 million, or 23 percent. Of nearly 5 million participants in World War I, only 614 thousand remained at the time of the SOV-II survey.

Veterans who served only in non-war periods represent 3.8 million (13 percent) of the total. The largest number, 3 million, or nearly 80 percent of the non-war period veterans, served between the Korean and Vietnam wars. Fewer than 400 thousand veterans have been added since the Vietnam era ended.

The age distribution of the veteran population is the resultant of two factors: the number of men who participated during each period of service, and the survivorship of veterans by age to the present. Because of the large number that served in World War II, the veteran population is heavily weighted with men aged 50-64 years. Twenty six percent of the veteran population is 45-54 years old, and another 25 percent is 55-64. By contrast less than 30 percent of the entire U.S. adult male population falls into these age groups. <sup>2/</sup>

The 10 year difference in median age between war-period and non-war veterans (51 and 41 years respectively) reflects the heavy concentration of World War II veterans among the former. More than 80 percent of the World War II veterans were aged 45-64 in 1979, while 75 percent of the Korean veterans were 45-54 years old. A secondary peak in the wartime population is found at ages 30-34 resulting from the large numbers of Vietnam era veterans.

<sup>1/</sup> Some veterans served in more than one war and are counted more than once. The numbers that served in several wartime periods are shown in Appendix C, Table 1.

<sup>2/</sup> U. S. Bureau of the Census, Current Population Reports, Series P-20, No. 349, "Marital Status and Living Arrangements: March 1979," 1980.

Forty-five percent of Vietnam era veterans were concentrated in this single five-year age group. The non-war veterans were concentrated into the 35-45 year age groups; 31 percent were 35-39 years old, and another 38 percent were 40-44. Nearly all of the veterans who served between Korea and Vietnam were 35-50 years old.

### Marital Status

The utilization of veterans' benefits or facilities is related to the family status of veterans. The buying of a house, financing of education, use of a medical facility, receiving of a pension, these and other benefits are related to the marital and family situation of the veteran. The present and following section examine the marital and family status of veterans as background for the later chapters concerning specific types of utilization.

Because of the large number of veterans in their upper middle ages, 45-64 years, and the small number in the teens and twenties compared to the percentages for all males aged 18 years and older, the proportion of male veterans who are married is higher than that of all adult males: 82 percent versus 67 percent respectively. The proportion divorced at the time of interview is slightly higher among veterans, 6 percent versus the U. S. level of 5 percent. The largest difference was among the single, constituting 24 percent of all adult males, but only 8 percent of the veterans.

If the age distribution of the veterans had been the same as that of the total adult male population, the marital status distribution would have been changed as follows:

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Table 2.1  
Percent Distribution of Veterans by Marital Status

<u>Marital Status</u>	<u>U. S. Adult Males</u>	<u>Veteran Population</u>	
		<u>Unadjusted</u>	<u>Age Adjusted</u>
Total	100.0	100.0	100.0
Married	66.6	81.7	71.3
Widowed	2.7	2.3	2.4
Divorced	4.9	6.0	6.6
Separated	2.1	2.2	2.4
Never married	23.7	7.8	17.2

Source: Appendix C, Table 2, and Current Population Reports, Series P-20, No. 349, Table 1.

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Age adjustment would have lowered the proportion of veterans married from 82 to 71 percent and have raised the proportion never previously married from 8 to 17 percent, thereby bringing the veterans more into conformity with the proportion of the U. S. male population married and never married. The proportion divorced in the veteran population would have been increased above the already high level of 6 percent to 6.6 percent. Thus, age adjustment would generally have increased the proportion of unmarried veterans at the expense of the married ones.

Three-fourths of the Vietnam era veterans were married in 1979; slightly less than the proportion of all veterans, while the proportion never married averaged twice that of the total (Appendix C, Table 2). World War II and Korean conflict veterans had the highest proportion married, 85 to 88 percent, and 4 to 5 percent never married. The greatest amount of separation and divorce was evident among Vietnam and post-Vietnam era veterans, amounting to 10 or more percent. These levels of marital disruption are not necessarily an indication of long term trends, as many divorces are followed by remarriage within a short time. As these groups of veterans age, their level of marriage and divorce will probably approximate that of the overall population.

### Dependents

Closely related to the marital status of veterans is the number and type of persons dependent on them economically. This affects the amount and category of benefits used by veterans and in turn by their relatives.

The family status of veterans was determined by asking respondents how many dependents they had, and how many of them were children, wives, or other dependents. There was an average of 2.9 dependents per veteran, including the veteran himself, or a total of 85.4 million persons (Appendix C, Tables 3 & 7).<sup>3/</sup> Thus, nearly 40 percent of the 221 million persons in the United States were veterans or someone economically dependent on veterans. The largest average number of dependents per wartime veteran was among those who served in Korea only; 3.6 per veteran. Vietnam veterans had only slightly fewer, 3.2 on the average, while World War II veterans had 2.4. However, the large number of World War II veterans - 43 percent of the total - resulted in there being more dependents in this group than in any other, 30 million of the total (35 percent of all dependents). Vietnam-only veterans, who comprised the next largest group of wartime veterans, accounted for another 25 million dependents (29 percent), while those who served during Korea had 15 million dependents. The only non-war group of veterans who contributed significantly to the number of dependents were the three million that served between the Korean and Vietnam conflicts. They had the largest average number of dependents, 4.0 per veteran, for a total of 12 million persons. The most recently formed group, post-Vietnam era, and the oldest, pre-World War II, both had fewer than two dependents per veteran; however, because of the large size of the latter it accounted for 1.4 million dependents, while the former only had 674 thousand up to 1979. With the passing of time, the pre-World War II group will be reduced in size, while the post-Vietnam dependents will enlarge.

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<sup>3/</sup> Since the veteran himself was always counted as a dependent, and since there were a few instance of both a father and his dependent son being in the sample, some veterans were included two times in the count of dependents.

As is to be expected, the average number of dependents was related to marital status, with married veterans having the largest number, 3.3 dependents per veteran. As a result, 78 million, or more than 90 percent of all dependents were supported by married veterans (Appendix C, Table 4 & 8). Divorced veterans had an average of 1.7 dependents, or nearly 3 million of the total. The never married accounted for nearly as many (2.5 million), but almost all of them were the veterans themselves.

About 24 million of the dependents were wives of the veterans. Practically all of them were living with their husbands, with only 0.5 percent classified as separated. Therefore the number of wives can be considered equivalent to the number of married veterans. On this basis, applying the percentages of veterans married, the number of wives by period of service were as shown in Appendix C, Table 7.

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Table 2.2  
Number of Wives by Period of Service of Veterans

<u>Period of Service</u>	<u>Number of Wives (000's)</u>
Total	23,815
Vietnam Total	6,341
Vietnam only	5,858
Korea Total	5,030
Korea only	3,701
World War II	10,527
Pre-World War II	531
Post-Vietnam	137
Between Korea & Vietnam	2,546
Between World War II & Korea	202

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Thus, veterans and their wives constituted nearly 53 million or 62 percent of the 85 million dependents.

Children comprised another 31 million (37 percent) dependents, with the largest number, 11 million, in families of Vietnam era veterans. Korean conflict veterans had the next largest number, 7 million. World War II veterans had the smallest number of children of all wartime groups, 6.4 million, despite the large number of veterans in this group (Appendix C, Tables 5 & 7).

Nearly half of the veterans had no children dependent on them (Appendix C, Table 6), while another 38 percent had one or two children. Only 14 percent had 3 or more dependent children. Even among married veterans, 40 percent had no children, and another 40 percent had fewer than three. The average number of children was 1.2 per married household (Appendix C, Table 6).

The remaining dependents - fewer than a million - were relatives other than wives or children (parents, brothers or sisters, in-laws, etc.) and non-related dependents.



A direct comparison with the dependency status among all U. S. males is not possible. The most closely related concepts used by the Census Bureau are those of household composition and marital status. The total dependents in SOV-II can be compared to a combination of three types of households: husband-wife households, male head with no wife present, and primary male individuals. Comparing household size in 1978 (Census) with number of dependents in SOV-II yields the following distribution:

Table 2.3  
Percent Distribution by Number of Dependents of Veterans,  
and by Household Size of Population

<u>Number</u>	<u>SOV-II</u>	<u>Census</u>
Total	100.0	100.0
1 person	11.2	14.2
2 persons	33.6	34.2
3 persons	18.9	18.6
4 persons	18.9	18.5
5 persons	10.1	9.1
6 persons	4.3	3.5
7 or more persons	2.9	1.8

Source: Census Bureau, Current Population Reports, series P-20, No. 340  
"Household and Family Characteristics: March 1978," table 20. and  
Appendix C, Table 3.

The distribution of the number of dependents of veterans closely parallels household size of the male-headed population, but with a slightly larger percentage one-person households among veterans (14 percent) than the adult male population as a whole (11 percent). The proportion of veterans with wives as dependents (82 percent) is higher than among all adult males (67 percent) <sup>4/</sup>. The distribution by members of dependent children is almost identical between veterans and the total population:

<sup>4/</sup> Census Bureau, Current Population Reports, Series P-20, No. 349, Op. Cit.,  
1, Table 1.

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Table 2.4  
Percent Distribution by Number of Dependent Children

<u>Number of Children</u>	<u>SOV-II</u>	<u>Census</u>
Total	100.0	100.0
0	48.1	46.9
1	18.5	20.3
2	19.0	19.0
3	9.2	8.8
4	3.5	3.3
5	1.2	1.1
6+	0.6	0.6

Source: Census Bureau, Series P-20, No. 340, Op. Cit. Table 8; and Appendix C, Table 6.

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Thus, the distribution of total dependents and of young dependents among veterans is similar to that for the total adult male population, but the proportion with wives is higher among veterans.

#### Race

Veterans were asked to classify themselves into one of four specific race categories: white; black; Asian or Pacific Islander; or American Indian, Aleut, or Eskimo; or into a fifth residual "other" category which was recoded to one of the specific categories when possible. They were also asked to classify themselves according to a series of ethnic, or national groupings; however, ethnicity proved to be of limited analytic value. Therefore, the following discussion is confined to racial rather than ethnic comparisons.

More than 90 percent of the veterans were classified as white (Appendix C, Table 9) and 7.5 percent as black. The remaining 1.3 percent were Asian, American Indian (including Eskimo and Aleut), and "other" races. The racial composition of the veteran population, compared to that of the entire male civilian population aged 18 and over in 1979, was as follows:

Table 2.5  
Percent Distribution of Veterans and Male Civilians by Race

<u>Population</u>	<u>Total</u>	<u>Race</u>		
		<u>White</u>	<u>Black</u>	<u>Others</u>
Veterans	100.0	91.3	7.5	1.3
All civilian males	100.0	88.3	10.0	1.7

Sources: Appendix C, Table 9, and Current Population Reports, Series P-25, No. 870, "Estimates of the Population of the United States by Age, Race and Sex: 1976 to 1979," Jan. 1980 Table 3.

The veteran population had a slightly higher percentage white than the total civilian male population, while the proportion of black veterans was 25 percent smaller than among civilians. Although these differences are not statistically significant, they tend to confirm the conclusion of other studies concerning the race composition of veterans <sup>5/</sup>.

The proportion of black veterans has increased over successive war years. Of those who served in World War II, 6.9 percent were black; 7.4 percent of those who had served during the Korean conflict were black; and 8.4 percent of the Vietnam era veterans were black. The proportion of veterans who were white remained at 90 percent or above during all war periods <sup>6/</sup>. The highest proportion of black veterans is for the period between World War II and Korea, when 14 percent were black. Since Vietnam, when 8.4 percent of the veterans were black, the proportion has dropped to 7.6 percent among post-Vietnam era veterans.

<sup>5/</sup> The Census of 1970, estimated seven percent of the veterans black, and 92 percent white. U. S. Bureau of the Census, Census Population: 1970 Subject Reports, PC (2)-6E Veterans, Table 1.

<sup>6/</sup> It should be noted that the veterans in the Survey are survivors from the periods in which they served, and were subject to different mortality experiences by race, age, and other social and demographic factors. The current percentages of veterans by race, therefore, do not necessarily correspond to percentages who served in or who were separated from the Armed Forces during various periods of service.

## Manner of Release and Length of Duty

The active service of military personnel can be terminated by release or retirement. Retirement may be either due to a medical disability or for service of 20 or more years' duration; while release can also be for medical or disability reason, or with less than 20 years' service. About 90 percent of the veterans were released normally, i.e. with less than 20 year's service (Appendix C, Table 10). An additional seven percent took a medical or disability release. Less than four percent were military retirees; 3 percent for 20 or more years of service, and only 0.5 percent for disability. <sup>7/</sup>

As was to be expected, the largest percentages of retirements were to veterans who served in more than one war. About 84 percent of those who served in both Korea and Vietnam were discharged for length of service, and 87 percent of those who additionally served in World War II. Thirty percent of those who were in World War II and Korea retired for length of service. The differences in these percentages are related to the length of time between wars: three years between World War II and Korea, and 9 1/2 years between the Korean and Vietnam periods.

Although many servicemen interrupted their duty between wars, others did not, so that their time in active service was extensive. Thirty-six percent of those who served only in the Vietnam era were on active duty for two years or less, as were 43 percent of those in Korea and 25 percent in World War II (Appendix C, Table 11).

On the other hand, 90 percent of those who served both in Korea and Vietnam had been on active status for 20 years or more, while 30 percent of those who served during World War II and Korea had 20 or more years of active duty.

Virtually none of those who served only in peacetime periods had been in the military 20 or more years. Almost half served two years or less. Of the most recent veterans, who were on active duty after the Vietnam era ended, three of four had served two years or less. Because the Vietnam conflict officially ended in May 1975, none of these veterans could have served more than five years.

## Income

The remaining sections of this chapter examine specified economic characteristics of veterans - income, labor force status, occupation, and overall usage of veterans benefits. The median joint income of veterans and their wives was about \$19,300. In 1978, the most recent year for which data are available, the total median income of all civilian married males 18 years of age or older, living with their wives, was \$17,100 or 11 percent less than that of veterans (82 percent of whom were married) in 1979 <sup>8/</sup>. Of course, inflation has probably narrowed this differential, but veterans generally earn more than their nonveteran counterparts.

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<sup>7/</sup> There were no questions asked that would identify types of discharge such as honorable or dishonorable.

<sup>8/</sup> U. S. Bureau of the Census, Current Population Reports, Series P-60, No. 120, "Money Income and Poverty Status of Families and Persons in the United States 1978" (Advance Report), 1979.

Vietnam era veterans had a median joint income of \$18,800 or nearly \$500 less than that of veterans overall (Appendix C, Table 12). Korean conflict veterans had the highest median income of, all wartime veterans' groups, \$23,000. Among non-wartime veterans, those who served between World War II and Korea, and those who served between Korea and Vietnam also had joint incomes of \$22,800 and \$22,900, respectively. The lowest median family incomes were earned by the post-Vietnam era veterans, and those who served before World War II (\$7,900); \$8,600 for those who served between World War I and World War II, \$7,100 for those who were in World War I and only \$5,800 for the pre-World War I veterans. Of course, the last two groups mainly consist of widowed persons, many of whom live on fixed incomes or who are maintained by relatives.

Joint income is related to the number of persons dependent on that income. The relationship between number of dependents and joint income is as follows: [See Table 2.6].

Table 2.6  
Median Income of Veterans by Number of Dependents

<u>Number of Dependents</u>	<u>Median Income</u>
Total	\$ 19,300
1	
2	9,100
3	18,800
4	21,100
5	22,700
6	22,000
7	22,900
8+	20,600
	21,000

Thus, veterans with no other dependents earned a little over 9 thousand dollars. Households with two dependents had a median income more than twice as high, while those with three or more dependents had incomes ranging from \$21,000 to nearly \$23,000. Those with seven or more dependent persons had median incomes that were actually lower than for those with three to six dependents.

Income also varied by race, with white veterans earning a joint income of \$19,600 in 1979 (Appendix C, Table 13). Black veterans had the lowest median joint income of any group, \$13,800. The highest income was among Asians (\$21,000) and other races (\$22,800); however, the last group amounted to fewer than 15 thousands persons, so that the sample variance makes the estimate unreliable.

## Labor Force and Employment Status

The labor force status of veterans was determined by whether they were in the work force, looking for work, or were not employed and not seeking work during the week preceding the interview. Those in the first two groups were considered to be in the labor force. Employment status was measured as the percentage of persons in the labor force who were unemployed (i.e., looking for work). The labor force and employment status of veterans by period of service is shown in Table 14, Appendix C.

More than 4 out of 5 veterans were in the labor force, almost all of them employed (unemployment rate of 3.4 percent). However, 17 percent of the veterans were of unknown labor force status <sup>9/</sup>, so that the proportion in the labor force may be higher. Only post-Vietnam era veterans were unemployed to a significant degree, with a rate of 16.7 percent, or 1 in 6 labor force participants who served in the Armed Forces after the Vietnam era. The largest percentage not in the labor force amounted to only 0.7 percent, among the Vietnam era veterans, and among those who served between the Korean conflict and Vietnam eras. Two-thirds of the Vietnam era veterans not in the labor force were enrolled in school.

Joint income by labor force status is presented in Table 15, Appendix C. The median income of employed veterans was \$21,500, with almost a third earning more than 25 thousand dollars. Unemployed veterans had a median joint income of \$11,300, which was more than \$2,000 higher than that of veterans not in the labor force. Part of that income may have been earned before becoming unemployed, or by another family member.

The unemployment rate of black veterans was nearly three times that of white veterans, 8.9 percent and 3.1 percent respectively (Appendix C, Table 16). Black veterans who served during the Vietnam era had more than 10 percent of their labor force unemployed, compared to 3.4 percent for white Vietnam era veterans. Only among Korean era veterans did the unemployment rate fall as low as 5 percent for blacks; the black World War II veterans, as well as those who served between World War II and Korea also had unemployment rates of 10 percent or higher.

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<sup>9/</sup> The sample was drawn from retired CPS rotation groups, and the primary purpose of that survey is to gather labor force status information. Since these veterans had already answered the labor force questions, they may have felt it was not necessary to do so again.

The percentage distribution of veterans in the labor force by their most recent occupation, and their unemployment rate was as follows:

Table 2.7  
Percent Distribution and Unemployment Rate of  
Veterans in Labor Force, by Occupation

<u>Occupational Grouping</u>	<u>Unemployment Rate</u>	<u>Percent by Occupation</u>
Total	3.4%	100.0
Professional, technical, & kindred workers	1.6	15.6
Managers and administrators	1.9	18.1
Sales workers	1.7	6.1
Clerical workers	2.7	6.4
Craftsmen & kindred workers	4.0	23.8
Operatives, except transport	5.5	10.0
Transport operatives	7.9	5.8
Non-farm laborers	7.3	4.5
Household	52.7	0.0
Service workers	3.1	7.3
Farmers & farm managers	0.0	1.9
Farm laborers & foremen	6.8	0.4

The professional, managerial, and sales persons had the lowest unemployment of any occupational groups, except for the small number of farmers and farm managers (fewer than 5 thousand), with less than 2 percent unemployed. The first two categories accounted for a third of the veteran male labor force. Clerical workers and craftsmen had higher rates, but still no more than 4 percent. Craftsmen alone accounted for nearly a quarter of all veterans in the labor force. At the higher end of the unemployment scale were laborers, both farm and nonfarm, with 7 percent unemployment, and transport operatives at 8 percent. More than half the household workers were unemployed, but they were small in number (5 to 6 thousand), and the rate is, therefore, subject to large sampling variability.

## Usage of Veterans Benefits

Two out every three veterans (67 percent) have used at least one of the benefits for which they are eligible. The percent is nearly 73 percent for both the Vietnam era and the World War II veterans, and it is nearly 70 percent for Korean conflict veterans. Since there are more benefits for which war time veterans are eligible, it is only natural that the percentage of those veterans using benefits will be greater. The small percentage (11.6 percent) of post-Vietnam era veterans using benefits is probably due to the small amount of time many of them have been veterans. Complete details of benefit usage can be found in Appendix C, Table 17.

Table 18 of Appendix C shows the percentage for each group of veterans that have used various VA benefits during 1978. Overall, nearly 25 percent of the total veteran population had made use of a VA benefit within the previous 12 months. Thirty-one percent of the Vietnam era veterans had used a benefit; again, the complete details are in Appendix C. One special note of caution in comparing the percentages in Tables 17 and 18 is needed. That is, there was no way to determine if "outpatient medical care" had been used other than in the previous 12 months. Therefore, that column is not included in Table 17 and it first appears that more post-Vietnam veterans used a benefit in 1978 than have ever used a benefit. That, of course, is not the case; it only occurs due to the lack of information about the use of outpatient care.

## Contacts with the VA

Question 98 asked for the purposes for contacting the VA in 1978; there were 19 specific reasons given, plus "other - specify" and "no contact in 1978." The largest single response was "no contact", which was indicated by 80.2 percent of the veterans. Those reasons for which more than 5 percent of the population did contact the VA are "GI bill education/training benefits" with 5.7 percent and "VA outpatient medical treatment or examination" with 5.4 percent. A breakdown of type of contact by period of service is given in Table 19 of Appendix C.

## Summary

There were 29 million veterans in the United States, most of them having served in World War II or Vietnam. In addition there were 56 million other persons, including 24 million wives and 31 million children, who were dependents of the veterans. Thus, nearly 40 percent of the U.S. population were veterans or relatives economically dependent on them. Most of the veterans were 45-64 years old, reflecting the large number that served during World War II. Four of every five veterans were married, including 85 percent of the World War II veterans and three-fourths of the Vietnam era veterans. Forty percent of the married veterans had no dependent children, while 38 percent had one or two.



Over 90 percent of the veterans were of the white race, and 7.5 percent were black. This represents a smaller proportion black among veterans than in the total population. The proportion black has been larger for each successive war period, going from 7 percent for those in World War II to 8.4 percent for the Vietnam era veterans.

Ninety percent of the veterans were released from active duty with less than 20 years' service; another seven percent took a medical or disability release; three percent retired with more than 20 years' service; and 0.5 percent retired on disability.

The median joint income of veterans and their wives amounted to \$19,000, ranging from \$9,100 for those with no other dependents to nearly \$23,000 for those with five more dependents. The joint income of white veterans was almost \$6,000 dollars higher than that of black veterans. The highest income was for Asians and for persons of other races, with medians above \$20,000.

More than 80 percent of the entire veteran population was in the labor force, most of them employed. Only the post-Vietnam veterans had as much as one in six unemployed. Black veterans had nearly three times as high an unemployment rate as did white veterans. The lowest unemployment, less than 2 percent, was experienced by professional and technical, managerial and administrative, and sales workers. Laborers and transport operatives had the highest levels of unemployment, 7 to 8 percent.

# Chapter III

## MEDICAL CARE

<p>20a. Prior to this survey, which of these VA medical benefits were you aware of?</p> <p>Show flashcard number 7 and mark (X) all that apply</p>	<p>(062) 1 <input type="checkbox"/> VA hospitalization</p> <p>* 2 <input type="checkbox"/> VA outpatient care</p> <p>3 <input type="checkbox"/> VA nursing home care</p> <p>4 <input type="checkbox"/> VA dental care</p> <p>5 <input type="checkbox"/> Other VA medical benefit - Specify <u>                    </u></p> <p>6 <input type="checkbox"/> Was not aware VA offered medical benefits</p>
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This section will include tables regarding veterans' awareness of VA medical benefits, percent of veterans hospitalized by age, hospital episode rates, percent of veterans ever hospitalized in a VA medical center, average number of days per hospital episode by age, average number of stays per patient, main reasons for not using a VA medical center, age distribution in VA and non-VA hospitals, and income distribution in VA and non-VA hospitals. Before presenting the results, we have included a short section on VA hospitalization eligibility.

### Eligibility

In general all veterans whose discharge or release from the active military service was under conditions other than dishonorable are eligible for VA hospitalization. Admission priorities are as follows:

First - Veterans needing hospitalization because of injuries or disease incurred or aggravated in line of duty, in active service have top priority for admission for treatment of the service-incurred or service-aggravated disability.

Second - Veterans who were discharged or retired for disability incurred or aggravated in line of duty or who are receiving compensation, or would be eligible to receive compensation, except for receipt of retirement pay, who need treatment for some ailment not connected with their service, will be admitted as beds are available.

Third - Veterans who were not discharged or retired for disability or are not receiving compensation, and who apply for treatment of a nonservice-connected disability may be admitted to a VA hospital (1) if hospitalization is deemed necessary, (2) if they state under oath that they are unable to defray the cost of necessary hospital charges elsewhere and (3) if beds are available. NOTE: The "Ability to Pay" requirement does not apply to any veteran who is 65 years of age or older, or is in receipt of VA pension.

### Awareness of Benefits

Table 3.1 gives the veteran's perception of his awareness of VA medical benefits. We note that 78.3 percent of veterans are aware of VA hospitalization, which is the VA medical benefit that has the highest level of veteran awareness. A total of 18.4 percent responded that they were unaware of any VA medical benefits.

Table 3.1  
Percent of Veterans Aware of VA Medical Benefits, 1978

	<u>Total Veterans</u>
Veteran Population (in thousands)	29,164
Percent	100.0
VA Hospitalization	78.3
VA Outpatient Care	45.5
VA Dental Care	33.3
VA Nursing Home Care	26.2
Prescription or Drugs	0.3
Alcohol or Drug Treatment	0.1*
Other	2.5
Unaware of any VA Medical Benefits	18.4

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: The sum of the percents aware of various benefits is more than 100 due to the awareness of more than one benefit by some veterans.

## Hospitalization Experience of Veterans

Table 3.2 shows the hospitalization experience of veterans in 1978.

Table 3.2  
Age Distribution of Veterans Hospitalized in 1978

	All Ages	Under 35	35-64	65 and Over
Veteran Population (in thousands)	29,164	6,493	19,908	2,748
Percent	100.0	100.0	100.0	100.0
Veteran Hospitalized	13.2	9.1	13.3	22.1
Total - percent	(100.0)	(100.0)	(100.0)	(100.0)
In a VA Medical Center	(13.3)	(15.4)	(13.0)	(12.6)
In a Non-VA Hospital	(88.5)	(85.8)	(88.9)	(89.2)
Veterans Not Hospitalized	86.7	90.8	86.7	77.7
Veterans Who Did Not Answer	0.1*	0.1*	0.0	0.2*
*Estimate has large sampling variability due to the small number of sample persons in the cell.				
Note: The sum of percent for VA and non-VA hospitalization may exceed the total percent hospitalized due to the usage of both VA and non-VA hospitals by some individuals.				

Approximately thirteen percent of the over 29 million veterans were hospitalized in 1978. Of those hospitalized, 13.3 percent were hospitalized in a VA medical center and 88.5 in non-VA hospitals. Although there was a higher percentage of veterans hospitalized at the older age groups, there does not seem to be any substantial difference by age in the relative usage of VA and non-VA hospitals.

Table 3.3 shows an estimated 187 hospital episodes per thousand veterans, of which 26 per thousand were episodes in a VA medical center. Comparable data from the National Center for Health Statistics for 1978 <sup>1/</sup> show an average rate of 148 short-stay hospital episodes per thousand veterans.

The hospital episode rate increases with age for both VA medical center hospitalizations and non-VA hospitalizations. The proportion of hospital episodes that took place in VA medical centers is roughly the same among the age groups.

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Table 3.3  
Hospital Episode Rates Per Thousand Among Veterans by Age in 1978

	<u>All Ages</u>	<u>Under 35</u>	<u>35-64</u>	<u>65 and Over</u>
Episode Rate; All Hospitals	187	123	193	296
Episode Rate, VA Medical Centers	26	20	26	35
Episode Rate, Non-VA Hospitals	151	101	153	262

Note: The total episode rate is greater than the sum of the VA and non-VA episode rates because some episodes were reported without specifying either VA or non-VA hospital.

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Twelve percent of all veterans reported being hospitalized in a VA medical center at least once since being discharged from active duty (Table 3.4); about 2 percent of all veterans were hospitalized in a VA medical center sometime in 1978 (see Table 3.2). These figures imply that approximately 3.4 million of the veterans now living have been hospitalized in the VA hospital system (exclusive of outpatient care and extended care).

<sup>1/</sup> Data from National Center for Health Statistics, Health Interview Survey, 1978. (HIS) are included for reference. The average hospital episode length in non-VA hospitals from the Survey of Veterans is approximately the same as that from HIS.

Table 3.4  
Percent of Veterans Ever Hospitalized  
in a VA Medical Center

Veteran Population (in thousands)	29,164
Percent	100.0
Veterans Ever Hospitalized in a VA Medical Center	12.0
Veterans Never Hospitalized in a VA Medical Center	86.8
Veterans Who Did Not Answer	1.2

The hospital episode length is the only apparent difference between SOV-I and SOV-II. From SOV-I in 1977 to SOV-II in 1978 the length of stay has approximately doubled. The reason for these differences is most likely due to the different methods of data collection. SOV-I was a self-administered, mail-in survey whereas SOV-II was a personal interview. The Health Interview Survey (HIS), which is also a personal interview, produced data which is similar to SOV-II.

Table 3.5  
Average Number of Days Per Hospital Episode for Hospitalized  
Veterans by Age in 1978

	<u>All Ages</u>	<u>Under 35</u>	<u>35-64</u>	<u>65 and Over</u>
All Hospitals	10.3	10.8	9.8	11.8
VA Medical Centers <u>2/</u>	21.9	29.5	20.3	21.0
Non-VA Hospitals				
Survey of Veterans II	8.3	7.3	8.0	10.6
Health Interview				
Survey <u>3/</u> <u>4/</u>	9.4	7.4	8.6	15.1

Note: The Average Number of Days for "All Hospitals" includes days for which the type of hospital/medical center was unknown.

2/ VA Medical Centers offer various types of hospital care, including long-stay hospital care (i.e., psychiatric care and rehabilitative care).

3/ The Health Interview Survey data are for short term hospital stays only.

4/ Source: Health Interview Survey, 1978, NCHS, Tables VA-11 and VA 13.

Table 3.6 reports the average number of stays per patient in 1978. The results for both VA medical centers and non-VA hospitals are 1.5 and 1.3 stays, respectively, showing no appreciable difference.

Table 3.6  
Average Number of Stays Per Patient in 1978

All Hospitals	1.4
VA Medical Centers	1.5
Non-VA Hospitals	1.3

Note: The 69,000 patients who stayed in both VA and non-VA hospitals were included in VA medicals centers and again in non-VA hospitals.

#### Main Reason for Not Using VA Medical Center for Hospitalization

Those veterans who reported their last hospital stay in 1978 in a non-VA hospital were asked their main reason for not using a VA medical center. The most frequently cited reason was "adequate health benefits"; almost 20 percent of the veterans who had their first hospital stay in 1978 in a non-VA hospital reported this as their main reason. Other reasons accounting for 10 percent or more of the responses were, in descending order, "doctor arranged or recommended (non-VA) hospital admission", "live too far from VA medical facility", "don't know if entitled to VA medical treatment", "accident or emergency admission", and "never considered a VA medical facility".

Table 3.7  
Percent Distribution of the Main Reasons for Not Using a VA Medical Center for First Hospital Stay, 1978

Number of Hospitalized Veterans Not Using VA Medical Center, First Hospital Stay (in thousands)	3,382
Percent	100.0

Have adequate insurance or sick benefits	19.4
Doctor arranged or recommended hospital admission	14.5
Live too far from a VA medical facility	13.1
Don't know if entitled to VA medical treatment	12.5
Accident or emergency admission	12.1
Never considered a VA medical facility	10.2
Not entitled to VA medical treatment	4.2
Too long of a wait to use a VA medical facility	4.2
Prefer non-VA medical care	3.6
VA medical facilities didn't offer medical care needed	1.2
Entitled to or prefer Department of Defense medical care	1.0
Other reasons	2.7
Unknown	1.2

### Age and Income Distribution of Hospitalized Veterans

The age distribution of veterans hospitalized during 1978 is shown in table 3.8. <sup>5/</sup> The age distribution of veterans hospitalized in non-VA hospitals is not substantially different from that of veterans hospitalized in VA medical centers.

Table 3.8  
Percentage Distribution of Age of Veterans Hospitalized in 1978  
by Type of Hospital

	<u>All Hospitals</u>	<u>VA Medical Centers</u>	<u>Non-VA Hospitals</u>
All Ages (in thousands)	3,855	513	3,405
Percent	100.0	100.0	100.0
Less than 25	2.7	6.5*	2.0
25-34	12.7	11.3*	12.9
35-44	12.6	7.5*	13.5
45-54	26.0	28.0	25.9
55-64	30.4	31.9	29.9
65 and over	15.6	14.8	15.8

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: 69,000 veterans used both VA and non-VA hospitals, therefore they are included in both VA medical centers and in non-VA hospitals.

<sup>5/</sup> The older veterans (age 50 and over) were oversampled so that more statistically reliable data would be available for that group.



Table 3.9 shows family income distributions for veterans hospitalized in VA medical centers and those hospitalized in non-VA hospitals. Almost 60 percent of the veterans with VA hospital episodes during 1978 had family incomes under \$10,000 while less than 20 percent of the veterans with non-VA hospital episodes had incomes that low. The relatively large percentage of lower income veterans in VA medical centers is due, at least in part, to the eligibility criteria. Veterans in the third eligibility category (see "eligibility" paragraph earlier in this section) must state under oath that they are unable to defray the cost of necessary hospital charges elsewhere unless they are 65 years of age or older or are in receipt of VA pension. Both those age 65 and over and those in receipt of VA pension are apt to have lower incomes.

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Table 3.9  
Percent Distribution of Income of Veterans Hospitalized  
in 1978 by Type of Hospital

	VA Medical <u>Centers</u>	Non-VA <u>Hospitals</u>
All Incomes (in thousands)	513	3,405
Percent	100.0	100.0
Less than \$ 5,000	22.6	6.2
\$ 5,000 - \$ 9,999	35.3	13.6
\$10,000 - \$14,999	12.7	17.4
\$15,000 - \$19,999	13.0	15.5
\$20,000 - \$24,999	6.8*	15.2
\$25,000 and over	4.2*	26.2

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: 69,000 veterans used both VA and non-VA hospitals, therefore they are included in both VA medical centers and in non-VA hospitals.

Family income is used in this table (Question 35, see Appendix B).

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Appendix D, Tables 1 through 4 provide additional information on hospitalization for text Tables 3.1, 3.4, 3.6, and 3.9.

### Type of Health Insurance

The types of health insurance for veterans are given in Table 3.10. A vast majority of veterans, 89.1 percent, have some type of health insurance.

Table 3.10  
Percent of Veterans by Type of Health  
Insurance Benefits and Age, 1978

	<u>All Ages</u>	<u>Under 35</u>	<u>35-64</u>	<u>65 and over</u>
Veteran Population (in thousands)	29,164	6,493	19,908	2,748
Percent	100.0	100.0	100.0	100.0
Yes, Have Health Insurance	89.1	83.3	90.6	91.9
Individual Insurance	(16.7)	(9.8)	(16.5)	(34.2)
Group Plan	(70.9)	(74.6)	(75.3)	(30.1)
Health Maintenance Organization	(1.8)	(2.1)	(1.7)	(1.1)*
Medicare, Part A	(9.6)	(0.6)*	(3.0)	(78.3)
Medicare, Part B	(8.7)	(0.6)*	(2.6)	(72.2)
Medicaid or Medical Assistance	(1.1)	(0.7)*	(0.8)	(4.2)
CHAMPUS or CHAMP-VA	(2.2)	(0.5)*	(2.8)	(1.3)*
Other	(0.7)	(0.7)*	(0.6)	(1.4)*
No Health Insurance	10.8	16.6	9.3	7.9
Unknown	0.1*	0.1*	0.1*	0.2*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: Percent with health insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

It is interesting to note the type of health insurance held by the different groups. Veterans aged 64 and under tend to be covered under a group health insurance whereas the majority of the age group 65 and over are covered by Medicare, Part A and/or Part B.

Hospitalized Veterans by Type of Hospital and Health Insurance Benefits

Table 3.11 shows the health insurance distribution for veterans hospitalized in VA versus non-VA hospitals.

Table 3.11  
Percent of Hospitalized Veterans by Type of Hospital  
and Health Insurance, 1978

	<u>All Veterans</u>	<u>VA Medical Centers</u>	<u>Non-VA Hospitals</u>
Number of Hospitalized Veterans (in thousands)	3,855	513	3,405
Percent	100.0	100.0	100.0
Private Insurance	66.8	27.5	71.8
Non-Private Insurance	9.6	20.6	8.3
Both Private and Non-Private Insurance	11.3	7.2*	12.0
No Health Insurance	12.2	44.7	7.8
Unknown	0.1	0.0	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

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Veterans hospitalized in non-VA hospitals in 1978 had almost identical types of coverage as do all veterans. Private insurance, which includes group insurance or a health maintenance organization plan, was carried by nearly 84 percent of all veterans and veterans hospitalized in non-VA hospitals during 1978. However only 34.6 percent of veterans hospitalized in VA medical centers had private health insurance. Almost half of the veterans hospitalized in VA medical centers had no insurance compared to a figure of only 8 to 11 percent for veterans hospitalized in non-VA hospitals and veterans as a whole.

Table 3.12 displays private health insurance which includes individual and group insurance and the health maintenance organization plans. Almost all (98.9 percent and 97.0 percent, respectively) veterans with private health insurance have at least partial hospital bill and physician's hospital bill coverage. However, for only 53.2 percent of the veterans does their private insurance plan pay at least part of a doctor's bill for office visits or home calls.

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Table 3.12  
Percent of Type of Health Insurance Coverage  
for Veterans with Private Insurance, 1978

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	<u>Total</u>
Number of Veterans with Private Health Insurance (in thousands)	24,373
Percent	100.0

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Hospital Bill Coverage	98.9
Physician's Hospital Bill Coverage	97.0
Home Call or Office Visit Coverage	53.2

Note: The sum of percents by type of benefit is more than 100 due to multiple benefits available to some veterans.

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Where Veterans Receive Free or Reduced Rate Medical Care

Table 3.13 shows where veterans who are provided medical care free or at reduced rates receive this care. Not surprising is the fact that VA medical facilities provide this care to the largest number of veterans (40.5 percent).

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Table 3.13  
Percent of Veterans Receiving Free or  
Reduced Rate Medical Care  
by Place of Care, 1978

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	<u>Total</u>
Number of Veterans Receiving Free or Reduced Rate Care (in thousands)	2,407
Percent	100.0

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Place of Care:

VA Medical Facility	40.5
DOD/Military Medical Facility	21.9
Public Operated Clinic	7.3
Company, Union, or School Clinic	9.3
Private Physician or Hospital	21.5
Health Maintenance Organization	2.8
Other	2.8

Note: The sum of percents by place of care is more than 100 due to some individuals using multiple places of care.

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More tables relating to health insurance can be found in Appendix D, Tables 5 through 7.

## Outpatient Care

Veterans requiring outpatient care are faced with the same choices as those requiring hospitalization. Their choices may be influenced by the terms of insurance, convenience, etc. Reference to Table 3.7 may be of interest when looking at the data on outpatient care.

Outpatient medical treatment includes medical examination and related medical services including rehabilitation, consultation, professional counseling, training and mental health services as necessary in connection with treatment of physical and mental disabilities.

The eligibility criteria for VA outpatient care are as follows:

1. Any veteran with a service-connected disability rated at 50 per centum or more, for any medical condition.
2. Any veteran, for a service-connected disability.
3. Any veteran discharged or released from the active military, naval or air service for a disability incurred in line of duty, for that disability.
4. Any veteran receiving aid and attendance or housebound benefits, for any medical condition.
5. Spanish-American War veteran, for any disability.
6. Certain disabled veterans entitled to or receiving vocational rehabilitation training, for any condition requiring medical care to enable the veteran to begin, continue, or return to such training.
7. Any veteran eligible for hospitalization, for medical services on an ambulatory care basis when such services are reasonably necessary in preparation for, or to the extent facilities are available, to obviate the need of hospital admission.
8. Any veteran who has been granted hospital care, medical services reasonably necessary to complete treatment incidental to such hospital care.

## Use of Outpatient Facilities

Using the number of veterans receiving outpatient care as a base, 4.7 percent received outpatient care under VA auspices only and 5.6 percent under both VA and non-VA auspices. Similar proportions are observed for all age groups. These data are presented in Table 3.14

Table 3.14  
Percent of Veterans Using Outpatient Facilities  
by Auspices of Care and Age, 1978

	All Ages	Under 35	Under 35-64	65 and Over
Veteran Population (in thousands)	29,164	6,493	19,908	2,748
Percent	100.0	100.0	100.0	100.0
Number of Veterans Receiving Outpatient Care	20,358	4,328	13,890	2,140
Percent	69.8	66.7	69.8	77.9
Total	(100.0)	(100.0)	(100.0)	(100.0)
VA Auspices Only	(4.7)	(4.8)	(4.4)	(6.2)
Non-VA Auspices Only	(89.7)	(88.9)	(90.6)	(85.9)
VA and Non-VA Auspices	(5.6)	(6.3)	(5.0)	(7.9)
Percent of Veterans with No Care Reported	29.7	32.8	29.8	21.7
Percent Unknown	0.5	0.5*	0.5	0.4*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Age and Income Distribution of Veterans Receiving Outpatient Care from Various Sources

The age distribution of veterans receiving outpatient care is shown separately for each source of care in Table 3.15.

Table 3.15  
Age Distribution of Veterans Using  
Outpatient Care by Sources of Care, 1978

	VA** Clinic	Private** Physician at VA Expense	At Own or Insurer's Expense	Department of Defense Medical Facility	Public Clinic	Other Facility
All Ages (in thousands)	1,794	444	18,499	752	799	355
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than 25	6.1	8.6*	2.7	6.4*	2.5*	2.5*
25-34	17.2	16.3	18.7	14.2	22.4	14.5*
35-44	9.2	7.9*	16.2	19.3	16.9	19.3
45-54	21.9	25.2	26.0	28.1	25.5	26.0
55-64	30.5	29.6	25.9	25.1	22.3	26.1
65 or more	15.2	12.4*	10.5	6.8*	10.4	11.6*

\*Estimate has large sampling variability due to small numbers.

\*\* Those veterans receiving care at a VA clinic come from the general veteran population whereas those visiting a private physician are more likely to have a service connected medical problem and receiving care on a fee basis.

Note: A veteran may be included in more than one type of care.

Veterans receiving outpatient care in VA clinics or from private physicians are in the age group 45-64. This pattern, 45-64 year olds having the largest percentages, holds true for all sources; the percent of veterans receiving care in the 45-64 year age group ranges from 47.8 to 54.8 percent. (see Table 3.15)



Among those receiving care at public clinics almost 23 percent are age 25-34; this proportion is somewhat larger than for either VA clinics or private physicians under VA Auspices. (Table 3.15).

The family income distribution of veterans receiving outpatient care is shown separately for each type of facility in Table 3.16.

Table 3.16  
Percent of Veterans Using Outpatient Care by Source of Care  
and Income, 1978

	VA** Clinic	Private** Physician or VA Expense	At Own or Insurer's Expense	Department of Defense Medical Facility	Public Clinic	Other Facil- ities
All Incomes (in thousands)	1,794	444	18,499	752	799	355
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$ 5,000	16.5	8.5*	4.5	4.6*	14.0	4.5
\$ 5,000 - \$ 9,999	28.7	21.1	11.2	7.9*	14.3	17.8
\$10,000 - \$14,999	19.4	22.8	13.9	14.7	11.6	13.0
\$15,000 - \$19,999	12.4	12.5*	17.1	16.3	15.5	10.7
\$20,000 - \$24,999	10.3	15.3	16.4	23.1	16.6	18.6
\$25,000 or More	8.5	13.8*	31.4	30.4	25.0	31.9
Unknown	4.2	5.9*	5.4	2.9*	2.9*	3.5

\*Estimate has large sampling variability due to small numbers.

\*\*Those veterans receiving care at a VA clinic come from the general veteran population whereas those visiting a private physician are more likely to have a service connected medical problem and receiving care on a fee basis.

Note: Family income is used in this table (Question 35, see Appendix B).

Approximately 45 percent of the veterans that received VA clinic outpatient care had an annual income under \$10,000. The other sources of care had only 12.5 to 29.6 percent of their outpatients with annual incomes under \$10,000.

#### Outpatient Care Visits by Condition and Auspices of Care

According to respondents' recall, overall about 7 percent of outpatient visits are provided under VA auspices. However, veterans having certain kinds of conditions appear to use outpatient care under VA auspices a much higher percentage of the time than this. Around 28 percent of the outpatient care provided to veterans for mental and emotional conditions is given under VA auspices. Other conditions for which 10 percent or more of outpatient care is given under VA auspice are cancer, stomach/digestive disorders, arthritis/rheumatism, lung trouble, and diabetes. These conditions tend to be chronic and debilitating. These data are summarized in Table 3.17. (See Appendix D, Table 8 for column percents.)

Table 3.17  
Percent of Outpatient Care Visits by Veterans  
for Selected Conditions, 1978

	<u>All Types</u>	<u>VA Auspices</u>	<u>Non-VA Auspices</u>	<u>Both VA and Non-VA Auspices</u>
All Conditions	100.0	7.4	89.7	2.4
Accidents	100.0	2.5	95.9	1.5
Examination/Inoculation	100.0	5.5	92.4	1.6
High Blood Pressure	100.0	6.7	90.8	2.2
Kidney/Bladder	100.0	7.4	89.9	2.4
Heart Trouble	100.0	9.1	87.0	2.9
Stroke	100.0	10.0	85.5	4.4
Cancer	100.0	10.1	88.4	1.0
Stomach/Digestive	100.0	10.9	86.5	2.2
Arthritis/Rheumatism	100.0	11.4	82.8	5.2
Lung Trouble	100.0	12.3	84.0	3.5
Diabetes	100.0	13.3	82.9	2.0
Mental/Emotional	100.0	28.2	66.9	3.9
Other	100.0	6.9	89.6	2.8

Note: Percent of unknowns for each source of care averages around 0.

### The Veteran's Selection of Source of Care

For those veterans who said "yes, there is one particular doctor or place they would go for medical treatment if a medical problem arose", Table 3.18 shows the veteran's selected preference.

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Table 3.18  
Percent Distribution of Veterans With a  
Preferred Source of Care

	<u>All Veterans</u>
Number of Veterans (in thousands)	29,164
Percent	100.0
<hr/>	
Veterans with a Preferred Source of Care	86.1
VA Clinic	(1.5)
VA Hospital	(5.0)
Private Doctor	(64.7)
Non-VA Hospital or Emergency Room	(7.3)
Health Maintenance Organization	(2.2)
DOD Medical Facility	(1.6)
Publicly Operated Clinic (Federal, State, Municipal)	(0.8)
Private Clinic (employers, union, school, etc.)	(2.6)
Other	(0.1)*
Unknown	(0.4)
Veterans Without a Preferred Source of Care	13.8
Unknown	0.1*
<hr/>	
*Estimate has large sampling variability due to the small number of sample persons in the cell.	

A majority, 64.7 percent, of the respondents selected their private (family) doctor as their preference for primary care.

In Appendix D, tables 8 and 9 give more detail on two of the tables found in the outpatient section.

### Dental Care Eligibility

Eligibility requirements for dental care are generally the same as for outpatient medical treatment except for the following:

1. Veterans whose dental conditions or disabilities are service connected and compensable in degree may apply at any time.
2. Veterans whose dental conditions or disabilities are service connected but not compensable in degree, and which are shown to have been in existence at time of discharge or release from active service must apply to VA for outpatient dental care for the service connected dental condition within 1 year after discharge or release. (Service connected dental conditions relate to those which were incurred during the last tour of duty.)
3. Veterans with service connected noncompensable dental conditions resulting from combat wounds or service injuries and former prisoners of war with service connected noncompensable dental conditions who were prisoners for less than six months may apply at any time.
4. Veterans who were prisoners of war for six months or more, and certain veterans who are receiving disability compensation at the 100 percent rate for service connected conditions may apply at any time and receive any needed dental care.
5. Veterans whose nonservice-connected dental conditions are determined by the VA to be associated with or aggravating a service connected condition may apply at any time and receive care to allay the medical problem.
6. Disabled veterans training under the Vocational Rehabilitation Act may apply for and receive dental care determined necessary to assure the veteran's uninterrupted continuation of rehabilitation training. Spanish-American War veterans who need dental treatment may apply for and receive any needed dental care.
7. Veterans with a nonservice-connected dental condition or disability for which treatment was begun while such veteran was receiving hospital care at VA expense and when it is professionally determined to be reasonably necessary to complete such dental treatment on an outpatient basis.

### Nonapplicable Conditions

1. Veterans receiving aid and attendance or housebound benefits are not entitled to dental treatment on an outpatient basis.
2. Veterans whose entitlement to medical services is based solely on need of ambulatory care in preparation for, or to obviate the need of, hospitalization are not entitled to outpatient dental treatment.

Veterans eligible for VA outpatient dental care may be examined and treated by VA staff personnel or, under certain conditions, by private dentists who are paid by VA on a fee-for-service basis.

#### Veterans Having Dental Care in 1978 by Source of Care

The data in Table 3.19 indicate that approximately half of the veterans surveyed had no dental care in 1978. Furthermore, almost 23 percent responded that although they received no dental care, they needed care.

Table 3.19  
Percent of Veterans Having Dental Care by Source, 1978

All Veterans	29,164
Percent	100.0
Yes, Received Dental Care in 1978**	50.3
VA Clinic***	(1.2)
Private/VA Expense***	(3.7)
DOD Facility	(1.0)
Private/Own Expense	(43.6)
Health Maintenance Organization	(0.1)*
Public Operated Clinic	(0.3)
Private Clinic	(0.4)
Dental School	(0.2)*
Other	(0.0)
No Dental Care in 1978	49.6
No Care Needed	(25.2)
Care Needed, But Not Requested	(22.7)
Current Care Needs Unknown	(1.7)
Unknown	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

\*\* Percent receiving dental care is less than the sum of percents by provider of care due to multiple responses.

\*\*\* Only a small proportion of all veterans are eligible for VA dental services.

### Eligibility for Blind Benefits

Blind veterans entitled to receive compensation from the VA for any service connected condition; or increased pension based on the need for regular aid and attendance; or increased pension by reason of being permanently housebound, are eligible to receive authorized aids for the blind. Veterans with best-corrected vision no better than 20/200 or less or field defect of 20 percent or less are considered to be blind.

Blind veterans need not be receiving compensation or pension to be eligible for admission to a VA Blind Rehabilitation Center or Clinic.

The nature of benefit is as follows:

1. Adjustment to blindness training.
2. Low vision aids and training in their use.
3. Approved electronic and mechanical aids for the blind, and their necessary repair and replacement.
4. Guide dogs, including the expense of training the veterans to use the dog, and the cost of the dog's medical attention.
5. Talking books, tapes and/or braille literature are available from the Library of Congress.

The data in Table 3.20 are a combination of the responses given to several questions on vision (28a, 28b, 28c, and 28d). Those answering that they were unable to read newspaper print with or without corrective lens were asked whether they were legally blind or not, whether they were aware of the VA Blind Rehabilitation Service, and whether they had even been visited by representatives of the VA Blind Rehabilitation Service.



Table 3.20  
Percent of Veterans by Vision Status, 1978

All Veterans (in thousands)	29,164
Percent	100.0
Able to Read Newspaper	97.7
Unable to Read Newspaper	2.2
Not Legally Blind	1.7
Aware of VA Blind Rehabilitation Service	0.4
Visited by Representative of VA Blind Rehabilitation Service	0.02*
Legally Blind	0.2*
Aware of VA Blind Rehabilitation Service	0.1*
Visited by Representative of VA Blind Rehabilitation Service	0.06*
Unknown	0.4
Ability to Read Newspaper Unknown	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Only 2.2 percent are unable to read ordinary newspaper print either with or without corrective lens. And of these, 0.2 percent are legally blind. These and other data are summarized in Table 3.20.

#### Medical Benefits for Service Connected Disabled Veterans

Service connected disability status (SC) veterans are defined as those veterans who answered that they had filed a compensation claim which had been allowed (see question 15c in Appendix B). All other veterans are designated as having no service connected disability (NSC).

## Hospitalization Experience of SC/NSC Veterans

Table 3.21 shows the hospitalization of veterans by service connected disability status in 1978. In this table a veteran with a service connected disability has been counted in the SC column regardless of whether his hospitalization or outpatient care was for the SC condition or for some other condition.

Table 3.21  
Percent of Veterans Hospitalized by Type of Hospital and Service  
Connected Disability Status, 1978

	<u>All Veterans</u>	<u>Service Connected Disability</u>	<u>No Service Connected Disability</u>
Number (in thousands)**	29,164	3,019	26,085
Percent	100.0	100.0	100.0
Percent Hospitalized Veterans	13.2	19.5	12.5
Total	(100.0)	(100.0)	(100.0)
In a VA Medical Center	(13.3)	(32.9)	(9.7)
In a Non-VA Hospital	(88.5)	(69.7)	(91.7)
Veterans Not Hospitalized	86.7	80.5	87.5
Veterans Who Did Not Answer	0.1*	0.0	0.0

\*Estimate has large sampling variability due to small numbers.

\*\* 0.2 percent of the veterans had an unknown service disability status.

Note: The sum of percents for VA and non-VA hospitalization exceed the total percent hospitalized due to the usage of both VA and non-VA hospitals by some veterans.

Notice that 19.5 percent of SC veterans and 12.5 percent of NSC veterans have been hospitalized. As might be expected SC veterans used VA medical centers more often than NSC veterans; this may be due to both the type of care required and the eligibility of the SC veterans. Almost 33 percent of all hospitalized SC veterans were hospitalized in VA medical centers, whereas only 9.7 percent of NSC hospitalized veterans were hospitalized in VA medical centers.



The rates of hospital episodes per thousand veterans by age and service connected disability status are shown in Table 3.22.

Table 3.22

Hospital Episode Rates Among Veterans by Age and Service  
Connected Disability Status, 1978

	Episode Rate, All Hospitals	Episode Rate, VA Medical Centers	Episode Rate, Non-VA Hospitals
All Veterans	187	26	152
Under 35	124	20	101
No Service Connected Disability	119	13	103
Service Connected Disability	192	118	74
35-64	193	26	153
No Service Connected Disability	180	19	148
Service Connected Disability	302	86	190
65 and over	297	35	263
No Service Connected Disability	290	30	261
Service Connected Disability	332	59	273

Of an estimated 187 hospital episodes per thousand veterans, 26 episodes per thousand were in a VA medical center and 152 episodes per thousand in a non-VA hospital.

Table 3.22 also shows that, for the most part, service connected veterans have more hospital episodes than nonservice connected veterans (the only exception is those veterans under 35 years of age in a non-VA hospital). Veterans 65 years and older in non-VA hospitals have approximately the same episode rate regardless of service connected disability status.

SC/NSC Veteran's Main Reason for Not Using VA Medical Centers for Hospitalization

Veterans who reported their last hospital stay in 1978 to be in a non-VA hospital were asked their main reason for not using a VA medical center. The reason given most often was "adequate hospitalization benefits", cited by 20.8 percent of SC veterans and 19.2 percent of NSC veterans. Overall, only 3.6 percent said they preferred non-VA hospital care.

Table 3.23  
Percentage Distribution of the Main Reasons Reported  
for Not Using a VA Medical Center for First Hospital  
Stay by Service Connected Disability Status, 1978

	<u>All Veterans</u>	<u>Service Connected Disability</u>	<u>No Service Connected Disability</u>
Number of Veterans Hospitalized in Non-VA Hospitals**, First Hospital Stay (in thousands)	3,382	396	2,972
Percent	100.0	100.0	100.0
Have Adequate Hospitalization or Sick Benefits	19.4	20.8	19.2
Doctor Arranged Admission or Recommended Hospital	14.5	13.5*	14.7
Lived Too Far From VA Medical Center	13.1	18.0	12.5
Don't Know if Entitled to VA Medical Care	12.5	9.3*	13.0
Accident or Emergency Admission	12.1	13.2*	12.0
Never Considered a VA Medical Center	10.2	7.1*	10.6
Not Entitled to VA Medical Care	4.2	0.0	4.8
Too Long of a Wait to Get in VA Medical Center	4.2	2.3*	4.5
Prefer Non-VA Hospital Care	3.6	4.6*	3.5
VA Didn't Offer Care Needed	1.2	1.3*	1.2*
Entitled to or Prefer Department of Defense Care	1.0	3.7*	0.6*
Other Reasons	2.7	4.8*	2.4
Unknown	1.2	1.3*	0.9*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

\*\* 0.4 percent of veterans hospitalized in non-VA hospitals had an unknown service disability status.

The distributions for SC and NSC follow basically the same pattern. The two major differences are as follows: The distance from a VA medical center is relatively more important for SC veterans than NSC veteran; entitlement is a more important concern for NSC veterans than for SC veterans.

The vast majority of veterans have some kind of health insurance: 80.8 percent of SC veterans and 90.2 percent of NSC veterans. A breakdown by SC status and type of insurance is shown in Table 3.24.

Table 3.24  
Percent of Veterans by Type of Health Insurance Benefits  
and Service Connected Disability Status, 1978

	<u>All Veterans</u>	<u>Service Connected Disability</u>	<u>No Service Connected Disability</u>
Number (in thousands)**	29,164	3,019	26,085
Percent	100.0	100.0	100.0
Yes, Have Health Insurance	89.1	80.8	90.2
Individual Health Insurance	(16.7)	(15.2)	(16.9)
Group Plan (i.e. Employer, Union, etc.)	(70.9)	(55.7)	(72.7)
Health Maintenance Organization	(1.8)	(1.8)*	(1.8)
Medicare, Part A	(9.6)	(18.4)	(8.6)
Medicare, Part B	(8.7)	(16.1)	(7.9)
Medicaid or Medical Assistance	(1.1)	(1.4)*	(1.0)
CHAMPUS or CHAMP-VA	(2.2)	(5.2)	(1.8)
Other	(0.7)	(1.2)*	(0.6)
No Health Insurance	10.8	19.2	9.8
Unknown	0.1*	0.0	0.0

\*Estimate has large sampling variability due to small numbers.

\*\* 0.2 percent of the veterans had an unknown service disability status.

Note: Percent with insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

Table 3.25 shows the health insurance distribution for veterans hospitalized in VA versus non-VA hospitals. Approximately 52 percent of the SC veterans and 41 percent of the NSC veterans who were hospitalized in VA medical centers in 1978 stated that they had no health insurance.

The fact that NSC hospitalized veterans are more likely to have health insurance is not surprising since SC veterans may, in many cases, use VA hospitals without regard to financial need. SC and NSC veterans who went to non-VA hospitals, 87 and 93 percent respectively, had some type of health insurance.

Table 3.25  
Percent of Hospitalized Veterans In VA Medical Centers and Non-VA Hospitals by Type of Health Insurance Benefits and Service Connected Disability Status, 1978

	VA Medical Centers		Non-VA Hospitals	
	Service Connected Disability	No Service Connected Disability	Service Connected Disability	No Service Connected Disability
Number of Hospitalized Veterans (in thousands)	194	316	411	2,988
Percent	100.0	100.0	100.0	100.0
Yes, Have Health Insurance**	48.2	59.1	86.9	92.9
Private Health Insurance	(7.1)*	(13.0)*	(14.0)*	(19.0)
Group Plan (i.e., Employer, Union, etc.)	(22.2)*	(24.0)	(65.7)	(72.6)
Health Maintenance Organization	(1.4)*	(1.2)*	(2.3)*	(1.3)*
Medicare, Part A	(23.1)*	(21.0)	(21.4)	(16.0)
Medicare, Part B	(21.6)*	(21.9)	(18.5)	(14.7)
Medicaid or Medical Assistance	(0.0)	(5.7)*	(1.9)*	(2.7)
CHAMPUS or CHAMP-VA	(5.9)*	(0.8)*	(4.7)*	(1.7)*
Other	(0.0)	(1.0)*	(0.6)*	(1.4)*
No Health Insurance	51.8	40.9	13.1*	7.1
Unknown	0.0	0.0	0.0	0.0

\*Estimate has large sampling variability due to small numbers.

\*\* Percent with insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

This data supports that in Table 3.23 which shows that the main reason reported for not using a VA medical center was that they "have adequate hospitalization or sick benefits".

### Outpatient Care by Service Connected Disability Status

Table 3.26 shows that among SC veterans receiving outpatient care 15.7 percent received care solely under VA auspices, that is in VA clinics or from a private physician at VA expense. Another 19.9 percent received care both under VA auspices and from private or public clinics. Among NSC veterans only 3.1 percent had outpatient care under VA auspices and another 3.6 percent received care from both VA and other auspices. Only 16 percent of SC veterans received no outpatient care (from any source) versus 31.3 percent of NSC veterans.

Table 3.26  
Percent of Veterans Using Outpatient Facilities by Auspice of  
Care and Service Connected Disability Status, 1978

	<u>All Veterans</u>	<u>Service Connected Disability</u>	<u>No Service Connected Disability</u>
Number (in thousands)**	29,164	3,019	26,085
Percent	100.0	100.0	100.0
Number Receiving Outpatient Care***	20,355	2,528	17,813
Percent	69.8	83.7	68.3
Total	(100.0)	(100.0)	(100.0)
VA Auspices, only	(4.7)	(15.7)	(3.1)
Non-VA Auspices, only	(89.7)	(64.4)	(93.3)
Both VA and Non-VA Auspices	(5.6)	(19.9)	(3.6)
No Care Requested	29.7	16.0	31.3
Did Not Answer	0.5	0.3*	0.4

\*Estimate has large sampling variability due to small numbers.

\*\* 0.2 percent of the veterans had an unknown service disability status.

\*\*\* 0.07 percent of the veterans receiving outpatient care had an unknown service disability status.

## Summary

Most veterans are aware of their VA medical benefits (Table 3.1). Twelve percent have been hospitalized in a VA medical center (Table 3.4) since their discharge from active duty, while two percent were hospitalized in a VA medical center in 1978 (Table 3.2). The possession of adequate health benefits was the most common reason given for not using a VA medical center by those who used a non-VA hospital in 1978 (Table 3.7). Those who did use a VA medical center in 1978 were poorer and less likely to have private health insurance (Tables 3.9 and 3.11).

The Veterans Administration provided outpatient care for 10 percent of those veterans using outpatient care in 1978. About half of these veterans also received non-VA outpatient care (Table 3.14). Those who do use VA outpatient facilities tend to be poorer than those using private facilities (Table 3.16).

Veterans with mental or emotional problems were much more likely to seek such help from VA while those whose visit was a response to an accident were much more likely to seek help from non-VA sources (Table 3.17).

Dental care was received by half the veterans in 1978, with 5.0 percent receiving such care under VA auspices. Almost half of the 50.0 percent who received no dental care in 1978, needed care (Table 3.19).

Approximately 0.2 percent of all veterans are legally blind. Of these blind veterans 30 percent have been visited by a representative of VA blind rehabilitation services (Table 3.20).

Service connected veterans make relatively more use of health facilities than do nonservice connected veterans (Table 3.21). They are more likely to be hospitalized and to use outpatient services (Tables 3.21 and 3.26). When service connected veterans use medical facilities, whether inpatient or outpatient, they are more likely to use VA facilities (Table 3.26). This relative usage pattern reflects several aspects of the service connected veteran's status. Due to his disability, he is more likely to need health care. Further, his choice of type of facility (VA/non-VA) may be influenced by the fact that he is eligible for more VA health services than are nonservice connected veterans.

# Chapter IV

## COMPENSATION AND PENSION

15a. Do you have a mental or physical disability or handicap?	(029) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
b. Are you aware of the Veterans Administration's Disability Compensation Program for veterans with disabilities caused by or aggravated by military service? If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?	(030) 1 <input type="checkbox"/> Yes, familiar with program 2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it 3 <input type="checkbox"/> No
c. Have you EVER applied for or received VA SERVICE-CONNECTED DISABILITY COMPENSATION from the Veterans Administration? If "Yes," ASK: Was your claim allowed, denied, or is it still pending?	(031) 1 <input type="checkbox"/> Yes, claim allowed or benefit received 2 <input type="checkbox"/> Yes, claim denied 3 <input type="checkbox"/> Yes, claim pending 4 <input type="checkbox"/> No } SKIP to 16a

### Introduction

The VA administers two basic programs of monetary benefits for veterans. The service connected compensation program indemnifies veterans for loss of earning capacity caused by disease or injury which was incurred in or aggravated by active service. The nonservice connected pension program provides assistance to disabled veterans or veterans over age 65 who served during a period of war and who are in need, with need measured by income. Several questions addressed either or both of these benefit programs.

### Disability Compensation Claims

Fifteen percent of all living veterans have applied for service connected disability compensation administered by the VA. Table 4.1 presents the percentage distributions of claims dispositions for claimants from all veterans, Vietnam era veterans, and Vietnam Theater veterans.

Table 4.1  
Disposition of Disability Compensation Claims  
(Percent)

	<u>All Veterans</u>	<u>Vietnam Era</u>	<u>Vietnam Theater</u>
Number (thousands)	29,164	8,356	3,479
Applied for benefit	15.3	12.8	16.7
Claim Allowed	(10.4)	(7.8)	(10.5)
Claim Denied	(4.3)	(4.0)	(4.6)
Claim Pending	(0.6)	(1.0)	(1.5)
Made no claim	84.7	87.2	83.3



Examining these data from the slightly different perspective of the disposition of claims of those who applied shows the following:

Table 4.2  
Compensation Applicants' Claims Disposition  
(Percent)

	<u>All Veterans</u>	<u>Vietnam Era</u>	<u>Vietnam Theater</u>
Number who applied (Thousands)	4,407	1,073	580
Allowed	68.0	61.0	63.7
Denied	28.3	31.5	27.2
Pending	3.7	7.5	9.1

This information was also broken down by the race of the applicant. Appendix E, Table 2 shows these data which indicate no statistically significant differences between races. In fact, there were no significant differences in claims disposition by race, period of service or age. The implication here is that the approval or denial of claims is an objective and consistent procedure.

#### Degree of Disability

SOV-II respondents were asked to give their degree of disability rating if they were in receipt of VA compensation. The distributions which resulted are strongly in line with the known distribution on VA rolls. This indicates that the individual veteran is well aware of the current status of his rating and that the sample is very representative of the disabled veteran population.

Table 4.3  
Percent of Responses Currently Receiving Compensation  
by Degree of Disability  
(Percent)

	<u>All Veterans</u>	<u>Vietnam Era</u>	<u>Vietnam Theater</u>
Number (Thousands)	2,271	547	341
<u>Degree of Disability</u>			
10	40.1	47.2	49.4
20	11.5	10.0	6.1
30	14.6	12.1	15.9
40	8.5	8.2	7.2
50	5.4	2.8	3.6
60	3.2	1.3	0.3
70	3.2	2.3	1.9
80	2.0	3.7	3.0
90	0.9	2.3	3.7
100	10.6	10.1	8.9



The number of respondents in the 60-90 percent disability range was very small which accounts for the variations at each level between periods of service. The total for 60-90 is consistent across all groups.

Examination of the subpopulations within the Vietnam era confirms a logical assumption. Vietnam theater veterans incurred disabilities at twice the rate of other Vietnam era veterans; that is, 9.8 percent of Vietnam theater participants are receiving VA compensation while only 4.2 percent of Vietnam era veterans who were not in the Vietnam theater are on the service-connected disabled rolls. This is very similar to other combat/non-combat veteran group comparisons, for instance, the ratio of World War II disabled to non-wartime period disabled is 9.6 percent versus 4.0 percent.

Just as race was not a factor in the granting of compensation, it also bears no relation to the extent of the disability. Appendix E, Table 1 shows the distribution of degree of disability by race for all veterans and Vietnam era veterans. There were no significant differences in degree of disability between races for either era. Although there were few respondents in the 40-90 percent range, this group normally comprises less than one-fourth of the disabled veteran population. The strength of this comparison lies in the 10-30 percent and 100 percent groups where over 80 percent of the disabled veterans are classified.

#### Satisfaction With VA Compensation

As a measure of satisfaction veterans were asked to respond to the following six items concerning the VA compensation program.

1. Information about the program prior to applying for or receiving benefits.
2. Timeliness of processing of initial application of subsequent claims.
3. Amount of checks.
4. Timely receipt of checks.
5. Accuracy of amount received.
6. Accuracy of disability rating

Veterans in all categories were happiest with the timeliness of their monthly checks. Over 90 percent were somewhat or greatly satisfied with this aspect of the program. This was followed closely by the accuracy of the amount received which pleased over 88 percent of the recipients. The area of greatest concern to these veterans was the accuracy of their disability ratings where only about half indicated that they were satisfied with their assigned ratings. This in turn was followed closely by the amount of their checks for which only 60 percent indicated any degree of satisfaction. Three out of four veterans were satisfied with the timely processing of their claims while over one-fourth indicated some dissatisfaction with the information available about the program prior to application. Detailed information concerning the satisfaction questions for all veterans, Vietnam era and Vietnam theater veterans is contained in Appendix Tables 3, 4 and 5 of Appendix E.

### Non-Service-Connected Disability Pension

Less than five percent of all veterans have applied for VA pension. This program has income ceiling restrictions and is an income maintenance program for veterans whose income is below a national standard need. Eligibility is based on 90 days or more of wartime service and either attainment of age 65 or permanent and total disability from causes not related to service. Table 4.4 shows the distribution of claims disposition for pension applications.

Table 4.4  
Disposition of Pension Applications

	<u>All Veterans</u>
Number (thousands)	29,164
Applied for benefit (thousands)	1,237
Claim allowed	74.4%
Claim denied	21.4%
Claim pending	4.2%

While less than one percent of Vietnam era veterans (median age 32 years) have applied for pensions, fully one-third of all living World War I veterans (median age 80 years) are in receipt of VA nonservice connected pensions.

### Satisfaction With VA Pension

Pensioners were asked five questions regarding their degree of satisfaction with the VA pension program. The detailed responses are in Appendix E, Table 6. In general, pensioners were most pleased with the timeliness of their checks. Ninety-three percent expressed some degree of satisfaction with this aspect. Eighty-four percent were greatly or somewhat satisfied with the accuracy of the amount of their checks. Again, as with compensation, the area of greatest disgruntlement was with the amount of the pension checks. Only 56 percent expressed any degree of satisfaction with the size of their allowance while 23 percent were greatly dissatisfied with their allowance.

Information about the program prior to application was also an area of concern. Less than two-thirds were satisfied with this facet of the program while 22 percent registered some degree of dissatisfaction.

### Service Connected Election of Pension

Some veterans who have service connected disabilities and are eligible to receive VA compensation may at some point in time also become eligible for VA pension. When this occurs, the veteran may opt for that program which pays him the higher benefit. It was learned that about 130,000 veterans fall into this dual eligibility category and have opted for the pension benefit. Another 135,000 were not sure whether or not they had made this decision. When in issue, it is standard VA practice to determine the veteran's eligibility for both programs and award the benefit that provides the greater monetary advantage.

### Handicapped Veterans Not on VA Rolls

In addition to the 2.3 million veterans receiving disability compensation or pension from the VA, 2.4 million veterans indicated that they had mental or physical handicaps or disabilities but were not on VA rolls. These individuals were queried to reveal their main reasons for never having applied for VA disability compensation or disability pension. Their response are ranked in Table 4.5 by the following reasons:

- Do not believe I'm entitled to or eligible for the benefits
- Was not aware of program
- Never considered applying
- Do not need or do not want financial assistance from the VA
- Do not believe my disability is severe enough
- Too much trouble to apply (red tape)
- Am receiving military retirement disability pay
- Did not know how to apply
- Application might have delayed my release from active duty
- Other

Table 4.5  
Reasons Handicapped Veterans Did Not Apply For VA  
Compensation Or Pension

	<u>All Veterans</u>	<u>Vietnam Era</u>	<u>Vietnam Theater</u>
Did not believe I'm entitled to or eligible for benefits	31.8	37.8	25.7
Was not aware of programs	23.5	12.9	13.2
Never considered applying	13.4	12.4	19.9
Do not need or do not want financial assistance from VA	8.9	6.3	2.5
Do not believe my disability is severe enough	7.1	11.2	8.4
Too much trouble to apply (red tape)	5.2	2.9	3.1
Am not receiving military retirement disability pay	2.6	8.4	12.4
Did not know how to apply	2.6	1.7	2.0
Application might have delayed my release from active duty	1.6	0	0
Other	3.3	6.5	12.7

As the table shows, the primary reason for never having applied was the perception that he would not be entitled to or eligible for the benefit. Over 30 percent fell into this category. For Vietnam theater veterans this figure is lower and is probably less because of the significant number who receive military disability retirement. It should also be noted that Vietnam era veterans were much more aware of the benefits than veterans of other periods of service. "Not aware of benefits" was given as a response by all veterans at twice the rate that it was given by Vietnam era veterans.

#### Readjustment Issues

Post-Korean and Vietnam era disabled veterans were asked about problems and experiences they have encountered since leaving the service. Their responses are listed in Tables 8 and 9 of Appendix E. The greatest numbers had problems in three interrelated areas which are directly affected by the individual's disability - physical health, finding a job and inadequate earnings. About one-half of this group of veterans indicated they had had problems in these areas. Less than seven percent indicated any drug or drinking problems.

Over 40 percent indicated that they had endured periods of depression or sadness. The other questions elicited positive responses from 20 to 33 percent of the group. It is difficult to interpret what these response levels mean without a basis for comparison. What is needed is a sample of nonveteran peers at all levels of disability who could be asked the same questions.

Overall, about one-fifth of these veterans feel that they have had considerable or a great deal of difficulty readjusting to civilian life. Sixty-two percent had very little or no difficulty. The extent of difficulty in readjusting was highly correlated to the combined degree of disability i.e., 100 percent disabled veterans were more likely to have considerable or a great deal of difficulty in readjusting than were 20 percent disabled veterans.

### Attitudes

This group of disabled veterans was also asked the following: If the U.S. became involved in another world war requiring full mobilization, would you volunteer for military duty? Fully 52 percent responded that they would with another 12 percent undecided. They were also asked for their opinions about the VA as opposed to public officials, in general. Sixty-one percent disagreed with the statement that "officials in the VA really don't care much about what people like you think," while 63 percent agreed with the same statement when applied to other public officials.

# Chapter V

## GI INSURANCE

30a. What is the current face amount of ALL life insurance policies you have, including G.I. (veterans) life insurance?	(140) \$ _____ . 00 o <input type="checkbox"/> None
b. Did you have a G.I. (veterans) life insurance policy in effect at any time during 1978?	(141) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No - SKIP to 31, page 12
c. What was the face amount?	(142) \$ _____ . 00

### Introduction

Question 30, parts a-c concern the insurance which veterans had in force in 1978. The first of these ask about total life insurance, and the last two refer to GI life insurance specifically. As of 1978 there were a total of eight insurance programs under which veterans were holding life insurance. Five of these programs are administered the VA and the other three are only supervised by the VA. Only four of these eight programs are still open to new issues: Service-Disabled Veterans Insurance (SDVI); Servicemen's Group Life Insurance (SGLI); Veterans Mortgage Life Insurance (VMLI); and Veterans Group Life Insurance (VGLI). SDVI is the only one of these administered by the government and is restricted to veterans with service-connected disability who were released from service on or after April 25, 1951. VMLI is designed for disabled veterans receiving VA grants for specially adapted housing. SGLI provides insurance coverage for members on active duty in the uniformed services and certain members of the Ready Reserves and the Retired Reserves. VGLI provides veterans the opportunity to convert SGLI to a 5-year non-renewable term policy. Unfortunately it is impossible to separately identify the different types of programs from the data.

### Insurance Coverage by Veterans

Appendix F, Tables 1 to 6, show the percentage of veterans broken out by employment status, age, marital status, race, period of service and income who are covered by any type of insurance, the percent of those with insurance who were covered by some type of GI insurance who were covered by some type of GI insurance as of 1978, and the percent of total insurance coverage provided by GI insurance. Overall, about 87 percent of veterans are covered by some type of life insurance. Though only 22 percent of this group have GI life insurance coverage, it makes up nearly 40 percent of the face value of the total insurance.

Not surprisingly, a lower percentage of unemployed veterans and those not in the labor force had some insurance coverage but a higher percentage of their insurance was in the form of GI insurance. The same holds true for unmarried veterans, black veterans, and lower income veterans.

For veterans with income less than \$5,000 only about half had any coverage and over 70 percent of the total face amount of their insurance coverage was provided by GI insurance. Clearly GI insurance is an important part of insurance coverage for low income groups.

Veterans under 35, and those over 65 have less overall insurance coverage but a greater percent of their coverage in GI insurance than other veterans. World War I veterans and post-Vietnam veterans (again the young and the old) show the same pattern. Because of the lumping of various programs together and changes in maximum coverages over time for these programs, comparisons in coverage by age and period of service should be interpreted with caution.

#### Face Amounts of GI Insurance Coverage

Appendix F, Tables 7 to 12 give a distribution of face amounts of GI insurance and average face amounts for veterans broken out by employment status, age, marital status, race, period of service, and income level. Nearly 21 percent of all veterans still had some coverage by one of the GI insurance programs in 1978. The average amount of insurance is about \$10,000.

Partly because of increases in maximum coverages the average face amount of insurance decreases with age. Similarly, Vietnam era and post-Vietnam era veterans have higher amounts per veteran with averages of nearly \$16,000 and \$19,000 respectively.

Veterans who were divorced or separated in 1978 had a lower percentage with GI insurance but higher average face values than married veterans. This same pattern exists for black veterans versus white veterans and for low income versus high income veterans.

# Chapter VI

## EDUCATION AND REHABILITATION

65. At the time you were LAST released from ACTIVE DUTY military service, what was the highest grade or year of regular school you had completed or for which you had obtained an equivalency (GED) certificate?  Circle one - highest grade or year	(271) 0 <input type="checkbox"/> None or kindergarden only
	(271) ELEMENTARY 1 2 3 4 -5 6 7 8
	(272) HIGH SCHOOL 1 2 3 4
	(273) COLLEGE 1 2 3 4 5 6+

### Introduction

The SOV-II survey contained several questions relating to the education and training benefits available to veterans through the Veterans Administration (see questions 64 through 86 in survey instrument, Appendix B). An independent study of this data is being done by Research Applications, Incorporated in fulfillment of §304(b)(1), Part A of Public Law 95-202. Their report purportedly will include analyses by: period of service (post-Korean and after); race; branch of service; age of separation; time between separation and initial entry into training; educational level at separation and time of interview; satisfaction with Veterans Administration educational program aspects; reasons for using or not using Veterans Administration training; completion status and reasons for not completing training; and method of entry into service (drafted versus enlisted). Since their analyses are so extensive, the analysis in this chapter is purposely abbreviated in order to avoid duplication of effort.

Basically two types of training have been available -- the GI bill and the Vocational Rehabilitation program. The GI bill is a generic term referring to a series of legislative enactments providing educational opportunities for all qualified veterans of World War II, the Korean conflict, and for those veterans and service personnel with service since the Korean conflict. The latter of these programs, the Veterans Readjustment Benefits Act of 1966, as amended, covers veterans who served on active duty for more than 180 continuous days, any part of which occurred after January 31, 1955 but before January 1, 1977, and who (a) were released under conditions other than dishonorable, (b) were discharged for a service-connected disability or (c) continue on active duty. Also eligible are those individuals who contracted with the Armed Forces and were enlisted in or assigned to a reserve unit prior to January 1, 1977, and who as a result of this enlistment or assignment, served on active duty for more than 180 days, any part of which began within 12 months after January 1, 1977. There is another program - Veterans Educational Assistance Program (VEAP) - which was not included in the survey; there had been less than 500 persons trained or in training at the time of the survey.



The Vocational Rehabilitation program (chapter 31, title 38, U. S. Code) is exclusively for service-disabled veterans. The purpose of the program is to provide eligible veterans necessary services for the restoration of employability. <sup>1/</sup> The survey did not oversample for disability; therefore, only a relatively small number of disabled veterans were included. This puts limits on any detailed analysis which can be made for veterans using the Vocational Rehabilitation program.

This chapter will: compare the SOV-II estimates with Veterans Administration data on program participation; look at some measures of effectiveness of Veterans Administration assistance; examine some of the motivational questions such as reasons for not training, not completing training, etc.

#### Comparisons of Survey Estimates with VA Program Data

Table 6.1 summarizes the SOV-II estimates of veteran trainees under the various programs and compares them to the actual trainee counts as derived from Veterans Administration records. The percentage of SOV-II to record data is compared with the expected survival rate for veterans of the different periods of service.

From the table it is clear that SOV-II underestimates the number of GI bill trainees from periods of service prior to the Vietnam era. Some of this underestimation may reflect problems in the survey itself such as non-responses and sampling bias. Since the underestimates tend to be greatest for those whose training occurred under the World War II GI bill, some of the problem may be due to lack of recall about training experiences. Legislative changes affecting eligibility and/or program-structure of the educational programs may have confused older veterans as to the nature of the benefit they did receive. They may currently have different perceptions than the Veterans Administration about what constitutes training.

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<sup>1/</sup> On October 17, 1980, the "Veterans Rehabilitation and Education Amendments of 1980" (Public Law 96-466) was signed into law. Title I of Public Law 96-466 updates and expands the VA vocational rehabilitations program to provide for all services and assistance necessary to enable service-disabled veterans to achieve maximum independence in daily living, and to the maximum extent feasible, to become employable and to obtain and maintain suitable employment.

Table 6.1  
Number of Trainees for Three GI Bills  
and Vocational Rehabilitation Program  
(In Thousands)

	<u>SOV-II Estimate</u>	<u>VA ** Records</u>	<u>Percent Survey to Records</u>	<u>Estimated *** Survival Rate</u>
<u>GI Bills</u>				
World War II	4,463	7,800	57.2	78.0
Korean conflict	1,808	2,391	75.6	81.6
Post-Korean conflict	5,496	6,665	82.5	88.6
Peacetime post-Korean	(765)	(1,398)	(54.7)	(88.0)
Vietnam era	(4,703)	(5,267)	(89.3)	(89.9)
TOTAL	12,100	16,856	71.8	83.5
<u>Vocational Rehabilitation</u>				
World War II	136	621	21.9	78.0
Korean conflict	25	77	32.1	81.6
Post-Korean conflict	126	129	97.7	88.6
Peacetime post-Korean	(28)	(24)	(119.8)	(88.0)
Vietnam era	(98)	(105)	(93.3)	(89.9)
TOTAL	341	827	41.2	83.5

\*\* As of April 1979 (include women veterans).

\*\*\* Based on estimated deaths up to September 30, 1978.

The underestimates for the Vocational Rehabilitation program are substantial for World War II veterans and Korean conflict veterans. Additional sources of error for those veterans include: a lack of stratification by combined degree of disability; possible undersampling of certain groups such as the homebound; the nonsampling of institutionalized veterans; and the use of the same death rate for disabled veterans and veterans overall.

These groups are vastly underestimated and a large bias could conceivably be introduced into an analysis based upon these numbers. Therefore, references to vocational rehabilitation will not separate out World War II or Korean conflict veterans.

Table 6.2 compares the educational levels of Vietnam era veterans at their time of separation from service as indicated by SOV-II and as recorded in Veterans Administration records. As in SOV-I the estimates were of significantly higher educational levels than Veterans Administration records indicate. Since the Vietnam era veterans are so recently separated, their recall should be fairly good; therefore, this discrepancy in educational levels might represent a bias in the sample towards more educated veterans.

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Table 6.2  
Educational Attainment of Vietnam Era Veterans  
At Time of Release from Active Duty  
(Percentage Distribution)

<u>Educational Level</u>	<u>Survey Estimate</u>	<u>VA Published Data **</u>
8 years or less	1.5	2.9
High school - Total	71.5	76.2
1-3 years	(8.7)	(16.3)
4 years	(62.9)	(59.9)
College - Total	26.9	20.9
1-3 years	(16.0)	(13.0)
4 years or more	(10.9)	(7.9)

\*\* Data on Vietnam era veterans, September 1979.

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#### Type of Training

Table 6.3 shows the percentage distribution of the last type of training used (item 70A) by period of service. The Veterans Administration has extensive administrative files on the types of training used by veterans -- both currently

and historically. Twice a year it publishes an Information Bulletin <sup>2/</sup> covering the usage of educational benefits under the various programs; therefore, the data in this section acts more as a check of the survey accuracy than as a disclosure of new information. The table shows that, except for the most current period of service, a significantly different percentage of veterans claimed to have last used college training than Veterans Administration records indicate.

Table 6.3  
Last Type of Training Used  
By Period of Service

	Period of Service			
	World War II	Korean Conflict	Peacetime Post-Korean	Vietnam Era
College level	55.9	40.4	53.6	65.8
High school	3.5	2.7	2.5	1.1
Flight school	1.4	2.8	3.6	1.2
Other school	20.8	22.7	14.0	12.4
Correspondence	4.1	4.9	17.2	8.3
Apprentice	3.4	5.2	5.3	5.0
On-the-job	6.1	11.5	2.0	5.3
Farm training	4.1	8.9	1.0	0.5
No answer	0.7	0.7	0.9	0.5
Total who used VA training	2,148,100	4,649,300	815,500	4,919,800
Percent of total veterans	41.3	41.4	27.6	58.9

For veterans of World War II the Veterans Administration records indicate that 28.6 percent of them last used Veterans Administration training at the college level. Surprisingly, veterans from the Korean conflict indicated a lower percentage last trained in college than the 50.7 percent disclosed by Veterans Administration records. In both cases there are several possible causes of the discrepancies, such as bias in the sample, lack of correct recall or misinterpretation of questions on the part of the veterans. Of course it is also possible that some of the difference may lie in the VA training records for World War II and the Korean conflict veterans. Our data collection methodologies were not so sophisticated then as now.

Appendix G, Table 1 gives a breakdown of last type of training by race. Whites are more likely than blacks to last train using college, flight school, correspondence training, on-the-job training, or farm training. Blacks more often last train in high school, other residence schools, or apprenticeship training.

<sup>2/</sup> Information Bulletin - Veterans Benefits Under Current Educational Programs.

## Effectiveness of VA Training

This section will explore the effectiveness of Veterans Administration funded education in terms of change in educational level from the time of separation from the armed services to the time of the survey, completion of training rates, applicability of training to jobs, months of training used, and veteran satisfaction with Veterans Administration educational programs.

### Change in Educational Level

Educational level of veterans has been aggregated into five levels: 1-8 years of school (elementary level), 9-11 years (some high school), 12 years (high school graduate), 13-15 years (some college), and 16 and greater years (college graduate). [Items 64 and 65 of Survey.] One value of educational training is to increase a veterans level of education -- whether it be from elementary to some high school, high school graduate to college graduate, etc. Appendix G, Table 5 shows the percentage of veterans in various categories who increased their level of education from release from active duty (RAD) to the time of the SOV-II survey. For all veterans (World War II through the Vietnam era) about 23 percent increased in educational level. For veterans who used some type of training after the service, the percentage who increased was 38 percent. Those using Veterans Administration training increased their educational levels significantly more than veterans not using Veterans Administration training (44 percent versus 19 percent).

Not surprisingly veterans training in college or high school increased their educational levels the most (70 percent and 61 percent). These two types of training are primarily designed to increase the academic level of their trainees. Other types of training such as technical schools, apprenticeships, and farm training are not necessarily designed to raise a students academic status. Another criterion has to be examined in order to measure their effectiveness. The next section on completion rates will examine this further.

Veterans of the Vietnam era increased their educational levels at a higher rate than all other periods of service (29 percent versus 22 percent for Post-Korean peacetime, 23 percent for Korean conflict and 20 percent for World War II). By this measure, the Vietnam era veterans have increased their educational levels more than any other veteran group.

### Completion Rates

Any program of training must be measured against the degree to which veterans are able to complete or meet their goals for that training. Appendix G, Table 6 shows the completion rates for various groupings of veterans. The overall completion rate (see item 71C of survey instrument), based on the perceptions of veterans as to whether they had completed training or reached an intermediate goal, was about 60 percent, (i.e., 60 percent of those who were not currently in training had completed training or reached an intermediate goal).

In terms of completion rates, training such as that in other residence schools, and training by correspondence came out about equal to college training (all close to 63 percent). Flight training, on-the-job training, and farm training all had completion rates significantly higher than college training (77 percent, 75 percent, and 76 percent respectively). High school training had the lowest completion rates of all at 50 percent.

Black veterans had lower completion rates than white veterans (51 percent versus 66 percent), but they increased in training level at the same rate (about 23 percent).

Veterans of World War II had the highest completion rates of all periods of service (72 percent versus 59 percent for Vietnam era, 61 percent for Korean conflict). Many Vietnam era veterans are still in training, and still have a chance to complete their training or reach their objectives; thus, their completion rate should go up. On the other hand World War II veterans may have had more limited goals than later veterans and hence were more likely to complete them. Their lower rate of increasing their educational level (see previous section) may be an indication of this. In addition, these World War II veterans who are years away from their training may remember their goals differently now than they did at the time of their training.

Unfortunately, it was impossible to determine from SOV-II the completion rates for veterans who trained not using Veterans Administration assistance. This would have been a valuable aid in evaluating the effectiveness of Veterans Administration assisted training.

#### Relationship of Training to Job

A third measure of the effectiveness of a training program (some would say the most important measure) is its applicability towards a job. Table 6.4 shows the percentage of those who found that the training they took was used in their first job they took during or after that training (item 81C of Survey).<sup>3/</sup> Apprenticeship training and other on-the-job training was by far the most relevant to the job with 72 percent and 80 percent of veterans saying they did make use of their training.

Appendix G, Table 7 shows the degree to which the training was used in this job (item 81D of Survey). Again, apprenticeship training and other on-the-job training came out the most job related with 84 percent and 87 percent of those trainees saying the job was in their field of training.

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<sup>3/</sup> This item was answered only by those veterans answering 7 and/or 8 on question 11 who had indicated they had used VA training benefits.

Table 6.4

Usage of Training by Veterans in First Employment  
By Last Type of Training  
"Did First Job During or After Training Use Training"  
(In Thousands)

<u>Last Type Training</u>	<u>Percent Yes</u>	<u>Percent No</u>	<u>Total Number</u>
College level	56.5	43.5	4,054
High school	34.0*	66.0*	107
Flight school	47.4*	52.6*	98
Other school	50.9	49.1	840
Correspondence	42.5	57.6	607
Apprentice	72.3	27.7	303
On-the-job	80.0	20.0	294
Farm training	50.0*	50.0*	37

\* Standard errors exceed 10 percent.

#### Satisfaction with VA Educational Benefits

Yet another measure of a programs effectiveness is "consumer" satisfaction -- in this case the consumer is the veteran. SOV-II asked the degree to which veterans were satisfied with various aspects of their Veterans Administration educational assistance (item 79 of Survey). This was asked only of post-Korean conflict veterans, making comparisons with earlier GI bills impossible.

Tables 8 to 10 in Appendix G present the degree of satisfaction for all post-Korean conflict veterans using training benefits, veterans using the post-Korean conflict GI bill, and those using the Vocational Rehabilitation program.

Veterans were generally most satisfied with the accuracy of the amount they received from the Veterans Administration (67 percent were fully satisfied). They were least satisfied with the career information received, 19 percent being greatly dissatisfied and only 12 percent fully satisfied.<sup>4/</sup>

<sup>4/</sup> The VA provides counseling service to veterans requesting it, but the primary responsibility in this area has been assigned to the Department of Labor (sections 2002 and 2003, chapter 41, title 38, U. S. Code).

There was no significant difference between the respective program entitlements in veterans' degree of satisfaction with them.

#### Motivation Aspects of Training

This section will discuss several areas of data which are not available in Veterans Administration records and are unique to a survey such as SOV-II -- the reasons why veterans train or do not train, and why they do or do not use Veterans Administration assistance.

Question 77A on the survey asked all post-Korean conflict and Vietnam era veterans why they took training with Veterans Administration assistance. The major reason (cited by 56 percent of the veterans) was "to get a job or qualify for a better job". Appendix G, Table 11 breaks down the main reason for using Veterans Administration assistance by the time from separation to beginning of training. Appendix G, Table 12 has the same data for Vietnam era veterans only. There were no differences between the Vietnam era veterans and the total of post-Korean conflict and Vietnam era veterans.

These tables also show the number of months from time of separation to entry into training. This is an important concept but one which is portrayed in greater depth in the Research Applications, Inc. study of benefit utilization mentioned in the Introduction. Their data is based on the Veterans Administration's Education Master Record.

Table 6.5 (based on responses by post-Korean conflict veterans to item 74A) shows the reasons why veterans did not train after service. The main reason is a preference or necessity to work. Appendix G, Table 13 breaks these reasons down into the types of benefits that these veterans were aware of prior to the survey.



Table 6.5

Post-Korean Conflict Veterans Who Did Not Train After Service  
By Their Reason for Not Training

	Single ** Responses		Multiple *** Responses	
	Post- Korean Veterans	Vietnam era Veterans	Post- Korean Veterans	Vietnam era Veterans
Had all the education or training needed	17.0	17.1	20.8	20.8
Training or schooling I wanted was not available	2.0	2.6	3.3	4.3
Never did well in school	1.5	1.6	4.3	4.2
Thought I was too old for school	1.5	0.9	4.3	3.1
Did not know VA assistance was available	2.3	1.1	5.6	3.4
Was not eligible for VA assistance	2.3	1.7	3.9	3.6
Have not decided what I want to do	5.9	5.7	11.6	12.3
Lack of money	6.2	6.6	14.2	14.6
Family responsibilities	12.9	9.7	25.3	22.1
Preferred to work, or had to work	28.8	29.5	42.7	42.7
Health reasons	1.4	1.7	2.4	2.7
Could not schedule school because of work	14.1	16.1	24.9	27.5
Plan to go to school/training later	3.1	4.4	10.4	14.7
Other reasons	1.2	1.1	1.5	1.6
TOTAL	100.0	100.0		

\*\* The "reason" specified is the "main reason" for not training.

\*\*\* Multiple responses allowed.

These veterans were most aware of college and vocational training (69 percent and 62 percent) and least aware of on-farm training and tutorial assistance (19 percent and 16.2 percent). Only about 17 percent of the veterans were not aware of one benefit. Interestingly, 48 percent of the veterans who did not train because they did not know Veterans Administration assistance was available, had heard of at least one benefit by the time of the interview.

Those who were aware of any type of educational assistance were asked (item 86B) when they first became aware of these benefits. Nearly 78 percent were aware of the benefits prior to separation from service. Another 9 percent were aware of benefits within 6 months of separation and only 12 percent were not aware of benefits until a year or more after separation.

## Summary

For various reasons SOV-II underestimates the number of GI bill trainees for veterans of World War II and Korea. These underestimates are substantial for veterans using the Vocational Rehabilitation program.

Educational levels of veterans at their time of separation are higher in SOV-II than in Veterans Administration records. The SOV-II estimates of veterans by last type of training disagrees with Veterans Administration's own records.

Veterans who used training with Veterans Administration assistance increased their educational levels more than veterans not using Veterans Administration training. Veterans taking their training in college increased in educational level the most. Veterans of the Vietnam era increased their educational levels at a higher rate than veterans from all previous periods.

About 60 percent of all veterans using Veterans Administration assistance had completed their training. Flight trainees, on-the-job trainees, and farm trainees had the highest completion rates. Veterans of World War II had the highest completion rates among veteran groups.

Only 72 percent of apprenticeship trainees said they used their training in their first job.

Most veterans were satisfied with their educational assistance. They were most satisfied with the accuracy of their checks and least satisfied with career information.

The major reason veterans took training with Veterans Administration assistance was to get or qualify for a better job. The main reason for not training at all was a preference or necessity to work.

# Chapter VII

## LOAN GUARANTY

<p>52a. Prior to this survey, were you aware of the Veterans Administration's HOME LOAN GUARANTEE PROGRAM (VA home loans)?</p> <p>If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?</p>	<p>(236) 1 <input type="checkbox"/> Yes, familiar with program</p> <p>2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it</p> <p>3 <input type="checkbox"/> No</p>
<p>b. Have you ever BOUGHT or BUILT a home for yourself to live in?</p>	<p>(237) 1 <input type="checkbox"/> Yes - SKIP to 54</p> <p>2 <input type="checkbox"/> No</p>

### Definition of Study Population

For the purposes of the Home Loan Chapter the population under consideration consists of all veterans who are (or were) eligible to receive VA home loan benefits. Eligible veterans are those veterans who served "during a period" (a minimum of 90 or 181 days of active duty depending on their period of service) which occurred between September 16, 1940 and the date of polling for the survey.

Another definition which is of importance to this chapter is the definition of Vietnam era veterans which will be referenced frequently. Vietnam era veterans are any eligible veterans (as defined above) who served during the Vietnam conflict, from August 5, 1964 through May 7, 1975, whether or not they had other periods of service. Conversely, non-Vietnam era veterans are those eligible veterans who never served during the Vietnam conflict.

The results presented in this chapter were obtained from data collected in the Survey of Veterans II, specifically questions 52 through 63.

In the analysis of data regarding home purchases, a stratification based on "establishment" is of great importance in removing the possibility of confounding effects attributable to the fact that people who are established tend to be more able to purchase homes. The veteran population, being far from homogeneous in this respect, offers some natural partitioning variables to handle this problem. Since "establishment" tends to be highly correlated with income which is in turn, highly correlated with age, a natural choice which encompasses these variables is the period of service. Therefore, for this section the period of service will provide the basis of any presented contrasts. This stratification scheme is of particular importance due to large differences in size between the various age groups in the veteran population.

### Awareness of the Program

The first issue addressed in the study regarding the home loans deals with the veteran's awareness of the VA home loan program. Overall, almost nine out of ten veterans (89.0%) expressed awareness of the program. Of the entire eligible veteran population, more than half (53.3%) not only expressed an awareness of the program, but, in addition, stated they were familiar with it.

Upon partitioning the veteran population into Vietnam era veterans (any veteran who served during the Vietnam conflict whether or not other periods of service were additionally served) and non-Vietnam era veterans, the study reveals the effectiveness of the Vietnam era counselling programs. The percentage of Vietnam era veterans aware of the program is significantly greater than their non-Vietnam era counterparts (92.5% versus 89.0% for the two groups, respectively).

Interestingly, when the non-Vietnam era group is partitioned on a period of service basis, the post-Vietnam era veterans showed the least awareness of the home loan program (31.6% stated that they were not aware of the program) (see table 7.1).

Table 7.1  
Were You Aware of the VA Home Loan Program?  
By Period of Service

	<u>Yes</u>		<u>No</u>
	<u>Familiar</u>	<u>Not Familiar</u>	
Grand Total	53.3%	35.8%	11.0%
Vietnam - Subtotal	57.9	34.6	7.5
Vietnam Only	57.0	35.3	7.7
Korean and Vietnam	70.0	25.0	5.0
WW II, Korea and Vietnam	74.7	20.8	4.4
Non-Vietnam - Subtotal	51.3	36.3	12.4
Korea	53.2	36.6	10.2
WW II and Korea	66.0	28.9	5.0
WW II	51.7	35.8	12.6
Post-Vietnam Only	38.2	30.2	31.6
Between Korea and Vietnam	44.6	40.6	14.8
Between WW II and Korea	45.5	38.4	16.1

## Home Purchase

In the interpretation of the usage of the VA home loan program it is essential to look at the home purchase status of the veteran population. Overall approximately four of five (80.9%) veterans have purchased a home. A smaller percentage of Vietnam era veterans have purchased a home than their non-Vietnam era counterparts (68.1 versus 86.3 percent, respectively). The group with the greatest home purchasing percentage was the group of veterans who served during the Vietnam era, Korean conflict and World War II (95.0% of this group have purchased a home). The group with the lowest purchase percentage was the post-Vietnam era veterans (16.3%) (see table 7.2).

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Table 7.2  
Have You Bought or Built a Home to Live In?  
By Period of Service

	<u>Yes</u>	<u>No</u>
Grand Total	80.9%	19.1%
Vietnam - Subtotal	68.1	31.9
Vietnam Only	66.5	33.5
Korea and Vietnam	90.9	9.1
WW II, Korea and Vietnam	95.0	5.0
Non-Vietnam - Subtotal	86.3	13.7
Korea	88.8	11.2
Korea and WW II	86.8	13.2
WW II	87.3	12.7
Post-Vietnam Only	16.3	83.7
Between Korea and Vietnam	87.4	12.6
Between Korea and WW II	87.7	12.3

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For those veterans who replied that they have never purchased a home, an additional question regarding the main reason for not purchasing was asked (see Appendix H, Table 1). The most prevalent reasons (cited by 5 or more percent of the total veteran population) were (in decending order of citation):

- (1) Insufficient income to own a home (37.0%)
- (2) No desire to purchase a home (24.0%)
- (3) Insufficient downpayment (14.3%)
- (4) I live with relatives or friends (10.6%)
- (5) I acquired a home without purchasing it (e.g., inherited) (8.9%)

#### Utilization of the Home Loan Program

In view of the fact that 80.9 percent of all veterans in the study population have at some time purchased a home, an important question arises as to the usage of the VA home loan program. Overall, slightly more than two out of five (40.4%) eligible veterans who have purchased a home have used the VA program. In conjunction with the 80.9% figure for home purchases this translates to an approximate usage of the VA home loan program of one-third (32.6%) of all veterans. When the veteran population is partitioned on a Vietnam era versus non-Vietnam era basis there is no statistically significant difference in the usage rate for those who have purchased homes. The groups with the lowest percentage of VA home loan use, for those who have purchased a home, are those who served in a peacetime period (i.e., post-Vietnam era, between Korean conflict and Vietnam era, and between WW II and Korean conflict veteran groups). Slightly more than one quarter (25.4, 25.6 and 27.0 percent, respectively) of these veterans from each of the peacetime periods have used it (see table 7.3).

Table 7.3  
Have You Ever Had a VA Home Loan?  
By Period of Service

	<u>Yes</u>	<u>No</u>
Grand Total	40.4%	59.6
Vietnam - Subtotal	42.0	58.0
Vietnam Only	40.0	60.0
Korean and Vietnam	61.0	39.0
WW II, Korea Vietnam	67.2	32.8
Non-Vietnam - Subtotal	39.9	60.1
Korea	40.5	59.5
Korea and WW II	56.0	44.0
WW II	42.4	57.6
Post-Vietnam Only	25.4	74.6
Between Korea and Vietnam	25.6	74.4
Between WW II and Korea	27.0	73.0

## First Home

Of those veterans who have purchased a home the three most frequently cited programs utilized to finance their FIRST home are: Conventional (37.7%), VA home loan (34.7%), and FHA (10.3%) (see Appendix H, Table 2).

When the population is partitioned into the Vietnam and non-Vietnam era veteran groups, small, however, statistically significant differences appear in the type of financing used for the veteran's first home. In this case, a greater percentage of the Vietnam era veterans used the VA home loan program than their non-Vietnam era counterparts (36.5 and 33.5 percent for the two groups, respectively).

Due to the possibility that the veteran might have purchased his first home prior to service, a question was posed dealing with determining the veterans eligibility at the time of this purchase (see Appendix H, Table 3). In response to this question almost two-thirds (65.6%) of those veterans who had purchased a home (their first if more than one had been purchased) stated that they were eligible. Almost one-quarter (24.0%) were not sure if they were eligible, and one-tenth (10.4%) stated that they were not eligible.

For those veterans who did not use a VA home loan to purchase their first home, a question was asked to find out the reason why they had not (see Appendix H, Table 4). The most frequently cited reasons are listed below for those veterans who felt that they were eligible (or were not sure if they were eligible) for a VA home loan and did not use a VA home loan (reasons whose frequency was less than 5 percent are not included in the table below).

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Table 7.4  
Most Frequent Reason for not using a VA Home Loan  
For the First Home Purchase

<u>Reason</u>	<u>Percentage of Population</u>
(1) I did not need a VA home loan	20.9%
(2) I preferred to use other financing	20.2
(3) I did not know if I was eligible for a VA home loan at the time	15.4
(4) It took too long to process a VA loan (red tape)	14.3
(5) I was saving my loan eligibility for later use	7.2
(6) The home did not qualify for a VA loan	5.3
(7) The seller would not sell VA	4.7*

\*The 95% confidence level interval around this population estimate contains the arbitrary 5 percent cutoff mentioned above.

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When the veteran population is partitioned into the Vietnam and non-Vietnam era groups, the Vietnam era group cited, in addition to the reasons listed above, that "Mortgage payments would have been too high with a VA home loan" (6.9 percent).

The purchase price of the veterans first home was asked. Appendix H, Table 5, shows the distribution of this price by service period. The purchase price is, however, partially summarized by the grouped medians listed below.

<u>Period of Service</u>	<u>Median Purchase Price</u>
Total - All Veterans	\$14,320
Vietnam Era Group	22,234
Non-Vietnam Era Group	12,533

An interesting result of this analysis, presented in Appendix H, Table 5, is that the median purchase price for Vietnam era veterans is significantly higher than that for post-Vietnam era veterans (\$19,682).

Finally, the results of this section are of increased importance if the veteran still lives in his first home. Therefore, a question was posed to elicit this information. The results are contained in the subsequent table.

The following table 7.5 shows that the results discussed in the FIRST HOME section are applicable to the veterans' total home purchasing picture for more than two of five (43.5%) of all veterans that have ever purchased a home.

Table 7.5  
Do You Still Live in the First Home You Bought or Built?  
By Period of Service

	<u>Yes</u>	<u>No</u>
Grand Total	43.5%	56.6%
Vietnam Subtotal	56.0	44.0
Vietnam Only	57.8	42.2
Korea and Vietnam	43.3	56.3
WW II, Korea and Vietnam	27.4	72.6
Non-Vietnam - Subtotal	39.3	60.7
Korea	41.2	58.8
WW II and Korea	32.7	67.4
WW II Only	36.4	63.6
Post-Vietnam Only	74.7	25.3
Between Korea and Vietnam	44.7	55.3
Between WW II and Korea	44.6	55.4



## Current Home

In order to develop a profile of the veteran's current housing situation, a battery of questions was developed to elicit this type of information. In conjunction with the data from the previous section, which established data for the first home, which in turn is the current home for more than two of five veterans, the data presented here completes the current status of veteran housing.

More than three-fourths (77.3%) of the veteran population live in single family detached housing (see Appendix H, Table 6). A significantly greater percentage of non-Vietnam era veterans live in this type of housing than their Vietnam era veteran counterparts (80.2 versus 70.4 percent for the two groups, respectively). The second most prevalent type of housing is in apartments in multi-unit buildings where one of ten (10.6%) veterans resides. In this case, more Vietnam era veterans are apartment dwellers than non-Vietnam era veterans (15.5 versus 8.6 percent, respectively). Other types of dwellings that were frequently cited by the overall veteran group were single family attached homes and trailer or mobile homes (4.5% for each type). A consequence of the establishment issue, discussed earlier in the chapter, is the housing picture for the post-Vietnam era group which differs significantly from that of the rest of the veterans. Almost one-fourth (23.3%) of the post-Vietnam era veterans live in apartments in multi-unit buildings and 57.5% live in single family detached homes.

While the type of housing gives some indication as to the "own versus rent" status of the veterans housing it provides an incomplete picture since some of the veterans living in a single family house could, for example, be living with a relative who owns the house. Therefore, a question addressing this subject was asked. Based on this question it was found that slightly more than three-fourths (75.6%) of the veteran population either own outright, or are in the process of buying, the home that they are currently living in (see Appendix H, Table 7). Whereas 82.6% of the Vietnam era veterans live in non-apartment type housing only 61.9% of the Vietnam era veterans are in an ownership, status.<sup>1/</sup> The non-Vietnam era veterans group has a significantly greater rate of ownership, with more than four of five (81.3%) "owning" their current home. As expected the group with the lowest percentage of owners is the post-Vietnam era group (13.4%).

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<sup>1/</sup> Non-apartment dwellings refer to single family detached homes, single family attached homes, condominiums, cooperatives, trailers, and mobile homes.

For those veterans who have purchased their current home, but do not live in their first home, (which refers to 56.6% of those who have ever bought a home) less than one-tenth (8.9%) of them used the VA home loan program (see Appendix H, Table 8). Of this group, slightly less than three out of five (58.6%) financed their current home with conventional loans. The second most frequently cited method of financing this purchase was "cash/self built without loan" (11.5%).

When the group was partitioned into Vietnam and non-Vietnam era veterans, small, but significant, differences appeared in the level of those veterans using VA home loan benefits (15.7% for the Vietnam era veterans versus 7.4% for the non-Vietnam era veterans) for this purchase. In addition, a greater percentage of non-Vietnam era veterans used cash or built their homes without loans than their Vietnam era veteran counterparts (13.4 versus 2.3 percent, respectively).

For those veterans described above who did not use VA home loan benefits for their current home, more than two of five (43.9%) claimed that they were eligible at the time of purchase (see Appendix H, table 9). In addition, a large percentage (34.2%) of those veterans claimed that they did not know if they were eligible.

The primary reasons cited (by more than 5.0 percent of the applicable survey population) for not using a VA home loan to purchase their current home, by those veterans who stated that they were eligible, (or were not sure if they were eligible) are listed in the table 7.6 below. (In addition, see Appendix H, table 10).

Table 7.6  
Reasons For Not Using a VA Home Loan

<u>Reason</u>	<u>Percentage Stating</u>
a. "I did not need a VA home loan"	26.0%
b. "I did not know if I was eligible for a VA home loan at the time"	21.3
c. "I preferred to use other financing"	19.1
d. "It took too long to process a VA loan (red tape)"	12.0
e. "The seller would not sell VA"	4.7*
f. "I had already used my VA loan eligibility"	4.3*

\* The 95% confidence interval around this population estimate contains the arbitrary 5.0 percent cutoff discussed above.

Interestingly enough, when their reasons are compared with those cited in the first home section they are listed in "approximately" the same order with respect to their relative frequencies of citation. Veterans who own and live in non-apartment type dwellings were requested to answer questions regarding their property. Based on these questions, more than nine out of ten veterans (93.6%) own less than 10 acres for their current home (see Appendix H, Table 11). A statistically significant difference is exhibited between the non-Vietnam era and the Vietnam era groups in which 7.1% of the non-Vietnam era veterans have their current homes on more than 10 acres versus 4.2% for the Vietnam era veterans.

For those veterans that live on less than 10 acres, only 1.2 percent of them have a commercial establishment, medical or dental office on their property (see Appendix H, Table 12). When the population is partitioned by period of service, there is no significant difference between the groups with respect to period of service in regards to commercial establishments, medical or dental offices.

In addition to the information discussed in the previous two paragraphs, veterans 2/ were asked their opinion as to the current market value of their property (see Appendix H, Table 13). The grouped median value of the properties for this population is \$47,218. When the population was partitioned based on period of service there was no significant difference in housing value between the Vietnam era and non-Vietnam era groups (based on medians). The only group deviating from the property value distribution presented in Table 13, for the entire applicable veteran population, was the post-Vietnam era group, where 45.7 percent of them valued their property at less than \$20,000.

More than half of the veteran population have lived in their current home for more than five years 3/ (see Appendix H, table 14). This is applicable to all veterans who are or were eligible for a VA home loan. When the population is partitioned, as expected, the median non-Vietnam era veteran has lived in his current home for more than five years as compared to the median Vietnam era veteran who has lived in his current home for approximately 2.5 years. The group with the lowest median of occupancy time was the post-Vietnam era veterans (10 months).

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2/ For this paragraph, the applicable population consists of veterans owning their non-apartment type dwelling, that has less than 10 acres with no commercial establishment on the property.

3/ The veteran population for the rest of this section refers to all veterans regardless of whether or not they have ever purchased a home.

Finally, the entire eligible population was asked for their opinions as to what repairs or improvements they would like to make to their current home. The most frequently cited (5.0 percent or more respondents) repairs or improvements are listed in the subsequent table.

Table 7.7  
Most Frequently Desired Home Repairs or Improvements

<u>Improvement</u>	<u>Percentage of Population</u>
"Minor Repairs (paper, paint, patch, panel, etc.)"	36.1%
"Add room(s) or garage"	18.8
"Add or increase insulation"	15.4
"Convert or modify existing room(s)"	14.5
"Replace or Improve roofing"	12.5
"Add, replace or install flooring or floor covering"	12.0
"Add or improve storm doors or windows"	11.4
"Add or replace appliances or fixtures (sinks, stove, refrigerator, tub, etc.)"	10.6
"Add, convert, or improve heating system (non-solar)"	7.5
"Add, convert or improve air conditioning (non-solar)"	4.4*

\*The 95% confidence interval around this population estimate contains the arbitrary 5 percent cutoff discussed above.

The second most frequent response to this question was that the veteran needed "no improvements or repairs." This was stated by more than one-third of (35.4%) of the eligible veteran population. More than half (54.6%) of the post-Vietnam era veterans stated that they needed "no repairs or improvements."

However, this might be attributable to the fact that approximately one-third (33.5%) of them live in a home owned or rented by someone else in the household, and more than half (52.1%) of the post-Vietnam era group live in rented dwellings.

## Summary

The following statements highlight the contents of the Home Loan Chapter.

- o Most of the veteran population is aware of the VA home loan program whereby almost nine out of ten (89.0%) veterans know about its existence.
- o Approximately four of five (80.9%) veterans have at some time purchased a home. Two of five (40.4%) of these veterans have used the VA home loan program to purchase at least one of their homes.
- o For those veterans who have purchased more than one home, less than one-tenth (8.9%) of them used the VA home loan program to finance their current home. The most frequent reason cited for not using the program was that the veteran did not need a VA home loan.
- o More than three of four (77.3%) veterans live in single family detached housing. This is followed by apartments in multi-unit buildings (10.6%), single family attached (4.5%) and trailer or mobile homes (4.5%).
- o More than one-third of the eligible veteran population would like to either make minor repairs (36.1%) and another one-third would make no improvements or repairs (35.4%) to their current home.

# Chapter VIII

## BURIAL BENEFITS

<p>97a. Prior to this survey, which of the following Veterans Administration Programs to assist veterans with their burial needs were you aware of?</p> <p>Anything else?</p> <p>Show flashcard number 22 and mark (X) all that apply</p>	<p>(446) *</p> <p>1 <input type="checkbox"/> Burial in one of the 106 national cemeteries</p> <p>2 <input type="checkbox"/> Burial plot allowance for burial in other than a national cemetery</p> <p>3 <input type="checkbox"/> Provision of a headstone or marker</p> <p>4 <input type="checkbox"/> Burial expenses allowance for burial in other than a national cemetery</p> <p>5 <input type="checkbox"/> Provision of burial flag</p> <p>6 <input type="checkbox"/> Other - Specify <u>          </u></p> <p>7 <input type="checkbox"/> Not aware VA offered burial benefits</p>
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### Introduction

There were four questions on the SOV-II questionnaire which related to benefits and programs administered by the Department of Memorial Affairs. The first of these questions concerned general awareness of the benefits available, and the last three dealt with the veterans tentative plans for type of burial or interment, burial in a national cemetery, and use of a VA headstone or marker. These questions make up part "a through d" of question 97.

### Knowledge of Burial and Interment Benefits

Question 97a asked veterans to state their awareness of burial or interment benefits. Appendix I has tables breaking down the responses by age, race, region, marital status, by highest grade completed, and period of service. Overall, nearly a third of all veterans were unaware of all burial benefits offered by the VA. The most well known of the benefits was burial in national cemeteries with half of all veterans being aware of it. Least familiar were the burial plot allowance and burial expenses allowance for burial in other than a national cemetery with only about a third of veterans having awareness of these benefits.

There is a difference by age in awareness of benefits. The younger veterans are more likely to be unaware of the benefits than older veterans (see Appendix I, Table 1). Awareness of burial flags seems most universal among all age groups with a difference of only 4 percentage points between the percentage of those under 35 and those over 65 who were aware of this benefit (44 percent versus 48 percent). On the other hand, awareness of headstones or markers, and a burial expenses allowance is much different between younger and older veterans, with a 15 percent difference in the under 35 and over 65 age groups.

Though there are no apparent differences in the awareness of overall burial benefits among the races, there are some differences with regard to specific programs. Blacks are less likely to be aware of burial in a national cemetery and the availability of headstones or markers than whites, but more likely to be aware of burial flags. Asians are less likely than whites to be aware of headstones or markers and less likely than either blacks or whites to be aware of burial flags. See Appendix I, Table 2 for details of these results.

Those veterans from the South are more aware of overall burial benefits than those from the Northeast or the West. They are more likely to be aware of headstones or markers than veterans from the Northeast or the West, more likely to be aware of burial flags than Western veterans and more likely to be aware of the burial expenses allowance than veterans from all other regions. Veterans of the North Central region are more aware of their benefits regarding headstones or markers and burial flags than their counterparts in the West.

A veterans educational status, as determined by his highest grade completed at the time of the survey, appears to be highly related to his awareness of burial benefits (see Appendix I, Table 6). As education increases so too does awareness of benefits. Comparing the highest and lowest groups (elementary vs. college graduate), those who were college graduates were more aware of burial benefits in general and more aware of each specific benefit with the exception of the availability of headstones and markers. The biggest difference is in awareness of burial in a national cemetery of which 40 percent of those with only an elementary education were aware compared with about 58 percent of those who were college graduates.

Table 8.1 below compares the awareness of burial programs between all veterans and Vietnam era veterans.

Table 8.1  
Percent of Veterans Aware of VA Burial Programs

<u>Type of Program</u>	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>
Burial in Natl. Cemetery	50.0	50.5
Burial Plot Allowance	32.0	33.0
Headstone or Marker	37.6	35.3
Burial Expenses Allowance	33.0	31.3
Burial Flag	46.5	48.8
Other	1.3	1.2
Not Aware of Benefits	31.4	33.5
Number (000's)	29,045	8,328

For details on all periods of service, see Appendix I, Table 1. The percentages for Vietnam era veterans are very close to those for total veterans. Compared with other earlier service periods however, they are less aware of benefits in general.

Vietnam era veterans were less likely to be aware of the headstone or markers and the burial expenses allowance than Korean or World War II veterans.

### Type of Burial or Interment

Question 97b asked veterans what type of burial or interment they expected to have. Appendix I, Tables 7 to 11 give the veterans response as broken down by age, race, region, marital status, and period of service. Over 70 percent of all veterans plan on a regular underground burial. Age is a definite factor in burial plans. Not surprisingly, younger veterans are more undecided about burial plans than older veterans. Also veterans under 35 are less likely to want a regular underground burial than the older age groups, but more likely to want to donate their remains to science. Those 50 or over are more inclined than younger veterans toward burial in a mausoleum and less towards cremation.

Asian veterans are much more likely than the other racial groups to be undecided about burial, and more disposed towards cremation. Black veterans are more likely to want regular underground burial and less likely to favor cremation than other races.

Table 8.2 gives the percentage distribution for the type of burial expected for total veterans and for Vietnam era veterans only (for detailed breakdown by period of service see Appendix I, Table 11).

Table 8.2  
Burial or Interment Plans of Veterans

<u>Type of Burial or Interment Expected</u>	<u>Total Veterans Percentage</u>	<u>Vietnam Era Veterans Percentage</u>
Regular (Underground)	70.5	62.3
Mausoleum	1.5	0.7
Cremation	11.2	14.0
Burial at Sea	0.5	1.0
Donate Remains	1.9	2.8
Other	0.1	0.1
Undecided	13.8	18.8
Not Answered	0.4	0.5
Total Percent	100.0	100.0
Number (000's)	29,045	8,328

Vietnam era veterans, being generally a younger group, are more undecided about burial plans than the total veteran group.



There appears to be some regional differences in interment plans of veterans, with those from the West being much more undecided than veterans from other regions. Those veterans are also much more likely to favor cremation and be less inclined towards underground burial (see Appendix I, Table 9 for details).

Those veterans who were divorced or never married have a higher percentage of those who were undecided regarding burial plans than married, widowed, or separated veterans and less likely to favor regular underground burial. Widowed veterans, on the other hand, (usually an older group) are less likely than other veterans to be undecided and more likely to favor regular underground burial. The percentage of married and widowed veterans who expect to be cremated is less than that for other veterans.

#### VA Headstone or Marker

Veterans were asked whether they would desire a VA-issued headstone or marker in question 97d. Their responses to this question are given in Appendix I, Tables 18 through 24 broken down by age, region, race, employment status, marital status, income level, and period of service. Overall the "yeses" and "nos" were about evenly divided with about 38 percent for each. Another nearly 17 percent were still undecided and 6 percent could not answer because they were unaware of the availability of headstones. Assuming that the undecided veterans and those who had been unaware of the benefit would eventually choose to have a VA-issued headstone or marker at the same rate as other veterans, then about half of all veterans would be interested in a VA headstone or marker.

Table 8.3 below is based only on those responding either "yes" or "no" and gives the percentage of different veteran groups interested in a VA-issued headstone or marker.

Table 8.3  
Veteran Groups Interested in  
Receiving VA Headstone or Marker

<u>Veteran Group</u>	<u>Percent</u>
Total Veterans	50.1
Vietnam era veterans	46.5
Veterans less than age 35	44.9
Veterans greater than 65	56.6
White veterans	46.8
Black veterans	83.7
Employed veterans	46.8
Unemployed veterans	62.6
Veterans joint income less than \$5,000	68.2
Veterans joint income \$15,000-20,000	52.8
Veterans joint income \$25,000 and over	39.3

By looking at the differences between white veterans and black veterans, employed and unemployed veterans, and the progression in "yes" responses from high to low income levels, it would appear that at least one major determining factor in a choice to go with a VA headstone or marker is income level. Lower income veterans have more of an obvious need for help in covering their burial expenses than higher income veterans.

#### Burial in a National Cemetery

Question 97c asked veterans whether or not they plan to be buried in a national cemetery. Appendix I, Tables 12 to 17 give the responses for veterans as grouped by age, race, marital status, period of service, region and income level. This may be the most pertinent data in this section since it affects planning for building new sites for national cemeteries or expanding old ones.

For all veterans, 11.5 percent said they wanted to be buried in a national cemetery. Nearly 16 percent were undecided and slightly over 2 percent could not answer because they were unaware of the availability of burial in a national cemetery.

By assuming that undecided veterans and those unaware of benefits would eventually choose along the same lines as other veterans, the percentage of veterans desiring burial in a national cemetery would be 14.1 percent. This translates to a potential of 4.1 million veterans who will eventually choose burial in a national cemetery. The corresponding percentage for Vietnam era veterans is 16.6 percent.

Younger veterans are more undecided than older veterans (see Appendix I, Table 12) but considering only "yes" and "no" responses there are no significant differences among age groups in their preference for burial in a national cemetery. The percentage responding "yes" was 15.0, 13.7, 14.4, and 12.9 respectively for age groups under 25, 35-49, 50-64, 65 and older.

There are considerable differences among racial groups in their intentions towards burial in a national cemetery. Considering only "yes" and "no" responses, Black and Asian veterans desire such burial much more than white veterans (40.8 percent and 44.9 percent versus 11.8 percent).

There also appear to be regional differences with respect to national cemetery burials. Veterans from the West desire burial in national cemeteries at a significantly higher rate than veterans from all other regions, and veterans from the Northeast have a higher rate than veterans from the North Central region and the South. The percentages of those "yes" responses (considering only "yes" and "no" responses) for each region are: Northeast - 16.3 percent, North Central - 9.7 percent, South 11.9 percent; West - 22.2 percent.

Veterans who were divorced or separated at the time of the survey had a higher percentage wanting burial in a national cemetery than other veterans. The percentages for each group by marital status are: married - 12.6 percent; widowed - 12.3 percent; divorced - 26.5 percent; separated - 30.3 percent; never married - 18.5 percent.

There is an inverse relationship between income level of a veteran (joint income with spouse) and desiring burial in a national cemetery, with lower income veterans being more likely than higher income veterans to want to be buried in a national cemetery. The following breakdown illustrates this point. The percentages of "yes" responses are of those responding "yes" and "no" only. For details on percentages of "undecideds" see Appendix I, Table 17.

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Table 8.4  
Income Level

<u>Income</u>	<u>Percent of "Yes" Responses</u>
\$5,000 & under	23.7
\$5,001 - 10,000	17.2
\$10,001 - 15,000	15.0
\$15,001 - 20,000	14.0
\$20,001 - 25,000	14.2
\$25,000 & over	12.3

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Vietnam era and post-Vietnam era veterans are more likely to be undecided about burial in a National Cemetery. The percentages of those desiring burial in a national cemetery, based only on those who were decided, are presented below for each period of service.

Table 8.5  
Percent of Veterans Desiring Burial in National Cemetery

	<u>Percent</u>
All veterans	14.1
Vietnam era	16.6
Korea	17.0
World War II only	12.8
World War I only	7.9
Post-Vietnam	22.4
Peacetime	9.8

The Vietnam era group includes all veterans with service in both Korea and Vietnam. The Korean group includes those with service in both Korea and World War II. The peacetime group includes veterans who served between Vietnam and Korea, Korea and World War II, World War II and World War I, and pre-World War I.

#### Summary

On every question there were regional differences in veteran responses. Veterans from the South and the North Central regions were generally more aware of the burial benefits available to them than veterans from the West or Northeast. Western veterans were more undecided and more likely to favor cremation than other veterans. On the other hand these same veterans favor burial in a national cemetery more than all other veterans.

Generally older veterans and those with more settled family ties are more knowledgeable about benefits available, more certain about burial plans, and more likely to desire "traditional" types of interment as opposed to cremation or donation of remains.

Veterans with lower incomes are more likely to want the available benefits especially markers or headstones and burial in a national cemetery. Veterans less tied to a spouse (either divorced or separated) also prefer burial in a national cemetery more often than other veterans.

Based upon the results of this survey the VA should expect nearly 4.1 million veterans (from the 1978 veteran population) to be buried in a national cemetery. Over 14.5 million will want a VA marker or headstone. Assuming that the younger veterans desiring cremation continue in their desires the VA could expect a greater use of the columbaria in the future.

# Chapter IX

## VIETNAM ERA VETERAN SUMMARY

89. Overall, do you feel that after you were last released from active duty military service you had a **GREAT DEAL** of difficulty, **CONSIDERABLE** difficulty, **SOME** difficulty, **VERY LITTLE** difficulty, or practically **NO** difficulty in readjusting to civilian life?

Show flashcard number 19

- (422)
- 1 ☐ Great deal of difficulty
  - 2 ☐ Considerable difficulty
  - 3 ☐ Some difficulty
  - 4 ☐ Very little difficulty
  - 5 ☐ None, or practically no difficulty

### Introduction

This chapter presents some summary data for our latest group of wartime veterans. The data presented are primarily descriptive; it is intended that more detailed analysis of these data will be carried out, and the results will be published in future publications.

The data presented at this time consists of a description of the Vietnam era veteran population, medical problems and use of medical benefits, use of education and training benefits, and readjustment problems.

### Demographic Characteristics of Vietnam Era Veterans

As the youngest and most recent of wartime participants, the more than 8 million Vietnam era veterans, plus their dependents, constitute much of the population that will make demands on the services and benefits available through the Veterans Administration during the next half-century. This section reviews and extends the data of Chapter II concerning the Vietnam era veterans. Tables 1 through 9 Appendix J, present data for this group in greater detail than was shown in Chapter II.

The 8.4 million Vietnam-era veterans constitute the second largest wartime group, second only to the World War II veterans, accounting for 29 percent of the total, and one-third of all wartime veterans. Three-fourths of the Vietnam era veterans were married (6.3 million) and 13 percent were still single (1.1 million) at the time of SOV-II. Over 40 percent of the total were concentrated into the 30-34 year age group, as were 45 percent of the married veterans (Appendix J, Table 1). More than half of the never-married were under 30 years of age.

Because of the young age of the Vietnam era group (median age of 32 years), and the large number married, they have acquired a sizeable population of dependents, 26.4 million, or more than 30 percent of all veterans' dependents, including the veterans themselves (Appendix J, Tables 2 through 4). The married veterans had 23.5 million of these dependents, including 93 percent of all dependent children among the Vietnam era group (Appendix J, Table 5). On the average, Vietnam era veterans had 3.2 dependents; the married ones had 3.7.

Ninety percent of the Vietnam era veterans were white, and 8.4 percent were black. This was the highest proportion of blacks for any wartime group of veterans represented in SOV-II. Neither the age structure nor the total number of dependents appear to be strongly related to the race of the veterans (Appendix J, Tables 6 and 7). The median ages of black and American Indian veterans were slightly lower (31.7 and 31.2 years respectively) than those of white or Asian veterans (32.4 and 32.8). All of these groups had an average of 3.2 dependents per veteran, except the American Indians with 3.1.

Most of the Vietnam era veterans (87 percent) were released from service on a normal basis, with less than 20 years duty (Appendix J, Table 8). Less than 7 percent have retired with more than 20 years service, mostly those who have served in more than one wartime period. They constituted 85 percent of those who additionally served in Korea and World War II. The majority of Vietnam era veterans ended their duty between 1968 and 1973. Only the veterans who retired for length of service had relatively large proportions retiring after 1973, with more than 10 percent of their total in each year 1975 and 1976. American participation in the Vietnam war officially ended on May 7, 1975.

As shown previously (Chap. II, table 12), Vietnam era veterans had a joint husband-wife income of \$18,800, which was slightly below the median for all veterans groups. Ninety-five percent of the Vietnam era veterans were in the labor force, of which 4 percent were unemployed (Appendix J, Table 9). The unemployment rate was highest for those 20-24 years old (15 percent of the labor force) and those 65 years and older (18 percent). More than 10 percent of the black labor force participants among the Vietnam era group were unemployed, compared to 3 percent among the white veterans (Chap. II, Table 16).

## Use of Medical Benefits for Vietnam Era Veterans

Table 9.1 shows the hospitalization experience of veterans in 1978 by period of service. [See page 17 for hospitalization eligibility criteria.]

Table 9.1  
Percent of Veterans Hospitalized in 1978  
by Period of Service

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Number of Veterans Hospitalized (in thousands)	3,855	736	3,121
Percent of Veteran Population**	13.2	8.8	15.0
Total - Percent Hospitalized	(100.0)	(100.0)	(100.0)
In a VA Medical Center	(13.3)	(13.3)*	(13.3)
In a Non-VA Hospital	(88.3)	(88.5)	(88.2)

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

\*\* See Appendix J, Table 10.

Note: The sum of the percentages for VA and non-VA hospitalized exceeds the total percentage hospitalized due to the usage of both VA and non-VA hospitals by some veterans.

The proportion of Vietnam era veterans hospitalized, 8.8 percent, was smaller than for veterans of all periods of service as a whole (13.2%) and for non-Vietnam era veterans (15.0%). This is not surprising since Vietnam era veterans are younger than those of any other period of service and therefore tend to have fewer medical problems. However the distribution of veterans going to VA and non-VA hospitals is almost identical for both periods of service.

Table 9.2 shows the number of veterans receiving outpatient care and their source of care. For overall usage of outpatient facilities please refer to Table 11 in Appendix J.

Table 9.2  
Veterans Receiving Outpatient Care by Source of Care  
and Period of Service, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Number of Veterans Receiving Outpatient Care (in thousands)	20,358	5,617	14,741
Percent	100.0	100.0	100.0
Source of Care:			
VA Auspices,** Only	4.7	4.2	4.8
Non-VA Auspices, Only	89.7	89.9	89.7
Both VA & Non-VA Auspices	5.6	5.9	5.5

\*\* Care received in VA facility or paid for by the VA.

Of the Vietnam era veterans, 4.2 percent received outpatient care under VA auspices only, 89.9 percent under non-VA auspices only, and 5.9 percent under both VA and non-VA auspices. Non-Vietnam era veterans have similar proportions.

Hospital episode rates per thousand are shown in Table 9.3 by type of hospital for Vietnam era and all veterans.

Table 9.3  
Hospital Episode Rates Per Thousand Among Veterans, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>
Episode Rate, All Hospitals	187	118
Episode Rate, VA Medical Centers	26	16
Episode Rate, Non-VA Hospitals	151	99

Note: The total episode rate may be greater than the sum of the episode rates by hospital type because for some episodes the veteran could not recall the type of hospital.



Vietnam era veterans have smaller hospital episode rates than all veterans, in both VA and non-VA hospitals. This is due, in part, to the younger age of most Vietnam era veterans. In any case the proportion of hospital episodes in VA medical centers is about the same for Vietnam era and all veterans, approximately 14 percent.

As seen in Table 9.4, 90.3 percent of the non-Vietnam era veterans have some type of health insurance while slightly fewer Vietnam era veterans have health insurance (86.0%). Detailed information on the types of health insurance held by veterans can be found in Appendix J, Table 12.

Table 9.4  
Percent of Veterans with Health Insurance  
by Period of Service, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Veteran Population (in thousands)	29,164	8,355	20,792
Percent	100.0	100.0	100.0
Yes, Have Health Insurance	89.1	86.0	90.3
No Health Insurance	10.8	13.9	9.6
Did Not State If They Had Health Insurance	0.1*	0.1*	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Health benefits coverage for Vietnam and non-Vietnam era veterans is presented in Table 9.5. Health insurance includes private and group insurance and membership in a health maintenance organization. One observes that Vietnam era veterans have very slightly better health insurance coverage than non-Vietnam Veterans.

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Table 9.5  
Percent by Type of Health Insurance Coverage  
for Veterans With Private Insurance by  
Period of Service, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Veterans</u>
Number of Veterans with Private Health Insurance (in thousands)	24,373	6,952	17,421
Percent	100.0	100.0	100.0
Hospital Bill Coverage	98.9	99.2	98.8
Physician's Hospital Bill Coverage	97.0	97.5	96.9
Home Call or Office Visit Coverage	53.2	58.5	51.1

Note: The sum of percentages by type of benefit is more than 100.0 to multiple benefits available to some veterans.

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## Introduction to Educational Benefits and Training

This section will cover some training data from the survey covering Vietnam era veterans which cannot be obtained more accurately from other sources.

Table 9.6 compares the distribution of Vietnam era and peacetime post-Korean veterans by the type of degrees or certificates received upon completion of training.

Table 9.6  
Types of Degrees or Certificates Received  
By Period of Service

<u>Types of Degrees/ Certificates</u>	<u>Peacetime Post-Korean (Percent)</u>	<u>Vietnam Era (Percent)</u>
Associate	7.2	15.3
Bachelors	18.5	20.0
Graduate	11.8	9.6
Other Degree	2.6	2.6
No Degree	6.3	9.3
H. S. Diploma	2.8	1.0
License	7.4	4.1
Certificate	22.1	23.7
Other	6.7	3.6
None	14.6	10.8
Total (in thousands)	569	2,621
Total - Percent	100.0	100.0

Probably the most significant difference between these two groups is in the percentage who received Associate Degrees. This reflects the large number of Vietnam era veterans who flocked into community colleges in the late 1960's and early 1970's. About 21 percent of both groups failed to receive either a degree or other type of certificate.

For those veterans who did not use VA assistance, the reasons they did not do so are listed in Table 9.7 which compares responses of Vietnam era veterans with peacetime post-Korean veterans.

Table 9.7  
Reasons for Not Using VA Educational Assistance

<u>Reasons for Not Using VA Assistance</u>	<u>Peacetime Post-Korean (Percent)</u>	<u>Vietnam Era (Percent)</u>
Did Not Know Available	23.4	13.1
Not Eligible	28.0	19.8
Training Did Not Qualify	4.4	8.3
Saving for Later Use	3.4	7.0
Red Tape	4.6	8.0
Not Needed or Required	33.6	39.1
Other	2.5	4.7
Total (in thousands)	905	872
Total - Percent	100.0	100.0

Smaller proportions of Vietnam era veterans than peacetime veterans did not train due to ineligibility or lack of knowledge of benefits. For Vietnam era veterans who did not train using VA assistance, a percentage distribution of the types of degrees or certificates they received are outlined in Table 9.8.

Table 9.8  
Types of Degree and Certificates Obtained  
By Veterans Not Using VA Assistance

<u>Type of Degree/ Certificate</u>	<u>Vietnam Era Veterans (Percent)</u>
Associate	2.0
Bachelor	9.8
Graduate	2.2
Other Degree	1.3
No Degree	17.3
H. S. Diploma or GED	2.1
License	5.8
Certificate	27.3
Other	2.7
None	29.6
Total (in thousands)	1,086
Total - Percent	100.0

Nearly 47 percent of this group did not receive any degrees, certificates, or licenses, as compared to only 21 percent of those using VA assistance.

Table 9.9 and Appendix G, Tables 2 and 3, indicates the effect that veterans education and training programs have had on Vietnam era veterans. At the two extremes it can be noted that of 354,000 veterans with less than a high school education about 189,000 persons attained at least a high school diploma or equivalent and that approximately 708,000 Vietnam era veterans increased their level of attainment to four years of college or more. From Appendix G, Table 3, we can deduce that about 33,000 Vietnam era veterans attained four years or more college without the GI bill. That is to say 96 percent of all Vietnam era veterans who attained four or more years of college after separation from the armed forces did so with at least some VA educational assistance.

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Table 9.9  
Used VA Assistance  
Veterans Educational Attainment  
Percentage Distribution

	<u>At Time of Separation</u>	<u>At Time of Survey</u>
Vietnam era - Total (thousands)	4,847	4,847
(Percent)	100.0	100.0
Did Not Complete High School	7.3	3.4
Completed High School Only	64.3	32.5
1-3 Years College	(18.7)	(39.9)
4 Years College	(9.6)	(24.2)

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The data of Table 9.10 represents a profile of the training activity of disabled Vietnam era veterans. Data items obtained from the 1979 Survey of Veterans are compared to corresponding data items from the special study, Disabled Veterans of the Vietnam Era; Education and Training Under the GI Bill and Vocational Rehabilitation Program. The data developed in the special study resulted from a 100 percent pass and matching of three VA Master Record files and represent exact counts as of November 1977. These data evidence the fact that SOV-II estimates for disabled Vietnam era veterans are accurate, falling well within allowable error bounds. However, the data of Table 9.10 and other related data items also suggest a trend in the training activity of disabled Vietnam era veterans, which was first discussed in the May 1979 special study. Approximately 85 percent of all disabled Vietnam era veterans who have used VA educational assistance stated that they had used the GI bill at some time. Also, approximately three-fifths of all disabled Vietnam era veterans who trained under the GI bill had combined degree of disability (C.D.D.) ratings of less than 30 percent.

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Table 9.10  
Disabled Vietnam Era Veterans Trained  
(Thousands)

	SOV-II Estimate <u>October 1978</u>	<u>Percent</u>	Special Study Extract <u>November 1977</u>	<u>Percent</u>
Total Trained	459	100.0	370	100.0
Used GI Bill Only	361	79.0	278	75.0
Total Used GI Bill	390	85.0	320	86.0
Total Used Voc. Rehab.	98	21.0	92	25.0
Total Used GI Bill, Less than 30% C.D.D.	271	59.0	200	54.0

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## Introduction to Readjustment Problems

There were four items (87, 88, 89, 90) on the SOV II questionnaire that dealt with the problems veterans encounter upon returning to civilian life. Items 87 and 88 have several sub-parts that attempt to measure the seriousness and time of occurrence of several problems; in contrast, items 89 and 90 are more global and deal with the veteran's overall perception of his readjustment to civilian life.

The questionnaire was designed such that anyone who indicated service between the Korean conflict and the Vietnam era, and/or during the Vietnam era on question 11 answered those four questions. However, the data was analyzed by using the Period of Service Recode which distributed the responses to question 11 into mutually exclusive categories. The data were then analyzed by Vietnam era (and three subgroups), between Korea and Vietnam (peacetime only) and other wartime (service in WW II, Korea, or both, but released between Korea and Vietnam).

## Readjustment Problems Encountered:

Complete details by period of service as to the type of problems encountered in readjusting to civilian life are given in tables 13 and 14 of Appendix J. In general it appears that a larger percentage of Vietnam era veterans encountered the problems listed than did veterans of the other periods of service for which data are available. The one problem where a large difference is observed is "inadequate earnings"; over 39 percent of the Vietnam era veterans reported this as a problem, whereas 33 percent of the post-Korean peacetime veterans and 30 percent of the other wartime veterans reported it as a problem.

In one area there was an exception to the tendency for a greater percentage of more Vietnam era veterans to report a problem was with physical health. Nearly 8 percent more (25.4 compared to 17.6) of the other wartime veterans reported problems with their physical health since leaving the service than did Vietnam era veterans. The difference may be due to the fact that those veterans who served in other wartime periods have had more time since their "last release from active duty military service" to encounter health problems. In fact, an analysis of the data for question 87c shows that 21.1 percent of the Vietnam era veterans and 24.2 percent of the other wartime veterans reported that they had no problems with their physical health in the 12 months preceding the survey; the figures in Appendix J, Table 14 are based only on those who had reported having a problem in question 87a.

Table 9.11 gives the percentages of Vietnam era and Vietnam theatre veterans reporting problems. In making comparisons it must be kept in mind that those in the Vietnam theatre are a subgroup of the Vietnam era group. A future more detailed analysis will show the comparisons between Vietnam theatre veterans and Vietnam veterans with no theatre experience.

Table 9.11  
Percent of Vietnam Era Veterans and Vietnam Theater Veterans  
Reporting a Specific Readjustment Problem

<u>Problem</u>	<u>Vietnam Era Veterans</u>	<u>Vietnam Theater Veterans</u>
Numbers (000's)	8,355	3,509
Finding a Job	23.8	26.3
Inadequate Earnings	40.1	41.5
Holding a Job	6.1	7.4
With School	5.0	4.8
With the Law	5.5	5.4
Family	16.0	18.0
Drugs or Drinking	5.0	6.0
Physical Health	16.7	21.1

Keeping in mind that 42 percent of the Vietnam era veterans reported serving in southeast Asia, the two problem areas where serving in Southeast Asia appears to be related to having a problem are "Finding a Job" and "Physical Health." Preliminary analysis shows that one major reason for the former is the educational background of the Vietnam theatre veterans. This finding is consistent with that of the Harris study <sup>1/</sup> where it was concluded that the educationally disadvantaged had a greater chance of serving in southeast Asia. The greater proportion of those serving in southeast Asia are having problems with physical health may be due to service-connected wounds, injuries and sickness.

Table 14 of Appendix J gives the percentages of veterans by period of service that reported having one or more mental or emotional type problems. In every instance, a larger percentage of Vietnam era veterans report having had the problem than the percentage for the other two groups of veterans for which data are available. Except for the problems labeled "Nervous or Psychological" and "Trouble Controlling Temper", the differences in percentages between the VEV's and the other groups are greater than would be expected by chance. The differences were tested by use of formulas 2 and 3 of Appendix A.

Table 9.12 gives the percentages for mental and emotional problems for the total Vietnam era group and for those that reported serving in Southeast Asia.

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<sup>1/</sup> Fisher, Victor, et al, Myths and Realities: A Study of Attitudes Toward Vietnam Era Veterans, conducted by Louis Harris and Associates, inc., Reprinted by the Veterans Administration, Washington, D. C., July 1980.



Table 9.12  
Percent of Vietnam Era Veterans and Vietnam Theater Veterans  
Reporting a Mental or Emotional Type Problem

<u>Problem</u>	<u>Vietnam Era</u>	<u>Vietnam Theatre</u>
Numbers (000's)	8,355	3,509
Nervous or Psychological	11.9%	15.3%
Felt Down or Depressed	31.2	36.7
Felt Guilty About Things They Did or Didn't Do	19.5	22.3
Trouble Controlling Temper	16.7	21.3
Trouble Sleeping or Oversleeping	17.1	20.8
Frightening Dreams or Nightmares	13.9	23.9
Felt Confused or Trouble Concentrating	15.0	18.3
Troubling Thoughts About Military Experience	15.7	25.0
Trouble Deciding What To Do With Life	23.2	26.9

The percentage of Vietnam era veterans reporting mental or emotional problems varies from 11.9 percent reporting "Nervous or Psychological" to 31.2 percent who "Felt Down or Depressed". Those same two problems also represented the minimum and maximum percentages for the Vietnam theater veteran; for that group the percentages were 15.3 percent and 36.7 percent, respectively. It again must be kept in mind that the Vietnam theater veterans are a subgroup of the Vietnam era veterans and, therefore, the differences between Vietnam theater and non-Vietnam theater would be greater than those between the groups reported. Future analyses of these data will examine those differences. Considering only the present data, it does appear that in general a larger percentage of those who served in Southeast Asia have had mental or emotional problems than those that did not serve there.

Question 89 asked for the degree of difficulty in terms of overall adjustment problems upon release from active military duty. Approximately 61 percent of the total group of Vietnam era veterans reported that they had no problems, whereas only about 52 percent of these who had served in the Vietnam theater claimed to have had no problems. The differences between the two groups were relatively small for each of the four categories classifying the degree of difficulty.

In order to get a measure of more recent difficulties, question 90 asked "how many times in the last 12 months have you felt that difficulties were becoming so great that you felt that you could not overcome them?" Approximately 68 percent of the Vietnam era veterans and 66 percent to the Vietnam veterans reported "never" with nearly 17 percent of both groups reporting almost never. Only between 2 percent and 3 percent of the Vietnam era veterans and Vietnam veterans reported "very often" or "fairly often."

Therefore, it can be seen that although many of the veterans have had serious problems, and, indeed, are still having them, most of them have now been able to readjust to civilian life.

SOURCE AND RELIABILITY OF THE ESTIMATES  
1979 SURVEY OF VETERANS (SOV-II)

Source of Data

The estimates in this report are based on data obtained from the 1979 Survey of Veterans (SOV-II). The selected sample for SOV-II consisted of 11,230 male veterans identified from the retiring Current Population Survey (CPS) rotation groups in the March through September 1978 "A" and "C" samples (A37/C21), rotations 5-8 and A38/C22, rotations 1-3). Of the 11,230 veterans, 9,929 were interviewed personally.

The monthly CPS deals mainly with labor force data for the civilian noninstitutional population. Questions relating to labor force participation are asked about each member 14 years old and older in every sample household. The CPS A/C sample is spread over 461 areas with coverage in each of the 50 States and the District of Columbia. From this sample approximately 47,000 occupied households were eligible for interview each month. Of this number 2,000 occupied units, on the average, were visited but interviews were not obtained because the occupants were not found at home after repeated calls or were unavailable for some other reason. In addition to the 47,000, there were also about 8,000 sample units in an average month which were visited but were found to be vacant or otherwise not to be interviewed.

The estimation procedure used for the CPS data involves the inflation of weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race and sex. These independent estimates are based on statistics from decennial censuses; statistics on births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces.

The estimation procedure for SOV-II data involved a further adjustment of the CPS weights. First, the CPS weights are inflated to reflect that the SOV-II sample was seven-eighths of one CPS national sample. Then they are adjusted for non-response cases. Finally, the results are inflated to independent male noninstitutional veteran population counts provided by the Veterans Administration.

Reliability of the Estimates

Since the estimates in this report are based on a sample, they may differ somewhat from the figures that would have been obtained if a complete census had been taken using the same questionnaires, instructions and enumerators. There are two types of errors possible in an estimate based on a sample survey -- sampling and nonsampling. The standard errors provided for in this report primarily indicate the magnitude of the sampling error. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The full extent of nonsampling error is unknown. Consequently, particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

### Nonsampling Variability

Nonsampling errors can be attributed to many sources, e. g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretation of questions, inability or unwillingness to provide correct information on the part of respondents, inability to recall information, errors made in collection, such as in recording or coding the data, errors made in processing the data, errors made in estimating values for missing data and failure to represent all units with the sample (undercoverage).

Undercoverage in the CPS results from missed housing units and missed persons within sample households. Overall undercoverage, as compared to the level of the decennial census, is about 5 percent. It is known that CPS undercoverage varies with age, sex and race. Generally, undercoverage is larger for males than females and larger for Blacks and other races than for Whites. Ratio estimation to independent age-sex-race population controls, as described previously, partially corrects for the bias due to survey undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics than interviewed persons in the same age-sex-race group. Further, the independent population controls used for CPS have not been adjusted for undercoverage in the 1970 census, which was estimated at 2.5 percent of the population, with similar undercoverage differentials by age, sex, and race as in CPS.

After ratio estimation to independent population counts, the sample estimates of veterans by service period differed from independent counts available from the Veterans Administration. These deviations may have been due to sampling variability, response errors in the survey in reporting service period, and residual errors in service period data after ratio estimation to independent population counts. The sample estimates generally showed much higher estimates than the independent counts for male veterans 35 years of age and older, who served in Vietnam only, or who served in Vietnam and at least one other war. The sample estimates were generally much lower than the independent counts for male veterans serving in World War I only, World War II only, Korea only, or for men under 35 years of age who served during or after Vietnam. The sample estimates were ratio estimated, in a final stage of estimation, to agree with the independent age-service period population counts available from the Veterans Administration.

### Sampling Variability

The standard errors given in the following tables are primarily measures of sampling variability, that is, of the variations that occurred by chance because of a sample rather than the whole of the population was surveyed. The sample estimate and its estimated standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example if all possible samples were selected, each of these surveyed under essentially the same general conditions and using the same sample design, and an estimate and its estimated standard error were calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average result of all possible samples.

2. Approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.
3. Approximately 95 percent of the intervals from two standard errors below the estimate to two standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the average estimate derived from all possible samples is included in the confidence interval.

#### Comparability with Other Data.

Caution should be used in comparing estimates from SOV II with other surveys. Data obtained from SOV-II and other surveys are not entirely comparable. This is due, in large part to differences in survey objectives, month of interview, conditioning of respondents, mode of interview and interviewer experience. This is an additional component of error not reflected in the standard error tables.

#### Note When using Small Estimates.

Caution should be used when summary measures (such as means and percent distributions) are computed on a small base. Because of the large standard errors involved, there is little chance that summary measures would reveal useful information when computed on a small base.

#### Standard Error Tables and Their Use

In order to derive standard errors that would be applicable to a large number of estimates and could be prepared at a moderate cost, a number of approximations were required. Therefore, instead of providing an individual standard error for each estimate, generalized sets of standard errors are provided for the characteristics. As a result, the sets of standard errors provided give an indication of the order of magnitude of the standard error of an estimate rather than the precise standard error.

The figure in table B and C provide approximations to standard errors of estimated numbers and estimated percentages. Standard errors for intermediate values not shown in the generalized tables of standard errors may be approximated by linear interpolation.

Two parameters (denote "a" and "b") are used to calculate standard errors for each service period; they are presented in table A. These parameters were used to calculate the standard errors in table B and C. They also may be used to directly calculate the standard errors for estimated numbers and percentages. Methods for direct computation are given in the following sections.

### Standard Errors of Estimated Numbers

The approximate standard error,  $\sigma_x$ , of an estimated number can be obtained in two ways. It may be obtained by interpolation from Table 2. Alternatively, standard errors may be approximated by formula (1), from which the standard errors were calculated in table B. Use of this formula will provide more accurate results than use of interpolation.

$$\sigma_x = \sqrt{ax^2 + bx} \quad (1)$$

Here  $x$  is the size of the estimate and  $a$  and  $b$  are the parameters in Table 1.

### Illustration of the Computation of the Standard Error of an Estimated Number

Suppose that the sample shows there were 1,819,000 veterans with 10-50 percent disability rating. Table B shows the standard error on an estimate of this size to be approximately 80,100. Alternatively, using the parameters from Table 1 and formula (1), the approximate standard error on an estimate of 1,819,000 is

$$\sigma_x = \sqrt{-0.000138 (1,819,000)^2 + 3974 (1,819,000)} = 82,300$$

The 68 percent confidence interval as shown by these data is from 1,736,700 to 1,901,300 ( $1,819,000 \pm 82,300$ ). Therefore, a conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 68 percent of all possible samples. Similarly, we could conclude that the average estimate derived from all possible samples. Similarly, we could conclude that the average estimate derived from all possible samples lies within the interval from 1,654,400 to 1,983,600 (using twice the standard error) with 95 percent confidence.

### Standard Errors of Estimated Percentages

The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on both the size of the percentage and the size of the total upon which this percentage is based. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. When the numerator and denominator of the percentage are in different categories, use the factor or parameters indicated by the numerator.

The approximate standard error of a percentage estimate  $\sigma_{(y,p)}$ , can be computed in two ways. It may be obtained by using formula (2).

$$\sigma_{(y,p)} = \sqrt{\frac{b}{y} \cdot p (100 - p)} \quad (2)$$

Here  $y$  is the size of the subclass of veterans which is the base of the percentage,  $p$  is the percentage ( $0 \leq p \leq 100$ ) and  $b$  is the parameter from Table 1. Alternatively, standard errors may be approximated by interpolation from Table 3. The standard errors in Table 3 were computed using formula (2). Direct computation of the standard errors using formula (2) will give more accurate results than use of the standard error table.

#### Illustration of Computation of the Standard Error of a Percentage

Suppose that the sample shows that, of the 7,827,000 Vietnam veterans, 7,240,000 or 92.5 percent were employed. From interpolation in Table 3, the standard error of 92.5 percent on a base of 7,827,000 is 0.6 percent. Multiplying by 1.25, the approximate standard error is 0.7 percent. Alternatively, using formula (2), the standard error on the estimated 92.5 percent also is

$$\sigma_{(y,p)} = \sqrt{\frac{6,198}{7,827,000} (92.5) (100-92.5)} = 0.7 \text{ percent}$$

Consequently, the 68 percent confidence interval is from 91.8 to 93.2 percent and the 95 percent confidence interval is from 91.1 to 93.9 percent.

#### Standard Error of a Difference

For a difference between two sample estimates, the standard error is approximately equal to

$$\sigma_{(x-y)} = \sqrt{\sigma_x^2 + \sigma_y^2} \quad (3)$$

where  $\sigma_x$  and  $\sigma_y$  are the standard errors of the estimates  $x$  and  $y$ ; the estimates can be of numbers, percents, ratios, etc. This will represent the actual standard error quite accurately for the difference between two estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. If, however, there is a high positive correlation between the two characteristics, the formula will overestimate the true standard error.

### Illustration of the Computation of the Standard Error of a Difference

Suppose that the sample shows there were 2,157,000 Vietnam era and 1,720,000 World War II veterans with high school education. The apparent difference between Vietnam era and World War II veterans with high school education is 437,000. Using formula (1) and the parameters from Table 1, the approximate standard error ( $\sigma_x$ ) for Vietnam era veterans with high school education is 98,400; and the approximate standard error ( $\sigma_y$ ) for World War II veterans with high school education is 76,100. Therefore, using formula (3), the standard error of the estimated difference of 437,000 is about

$$\sqrt{(98,400)^2 + (76,100)^2} = 124,400$$

This means that 68 percent confidence interval for the difference is from 312,600 to 561,400. A conclusion that the average estimated difference, derived from all possible samples, lies within the range computed in this manner would be correct for roughly 68 percent of all samples. The corresponding 95 percent confidence interval for the difference is from 188,200 to 685,800. Thus, we can conclude with 95 percent confidence that there is a difference between the number of Vietnam era and World War II veterans with a high school education.

### Standard Error of a Median

The sampling variability of an estimated median depends upon the form of the distribution as well as the size of its base. An approximate method for measuring the reliability of a median is to determine an interval about the estimated median, such that there is a stated degree of confidence that the median based on all possible samples lies within the interval. The following procedure may be used to estimate the 68 percent confidence interval of a median based on sample data.

- (1) Determine, using the standard error tables or formula (2), the standard error of the estimate of 50 percent from the distribution.
- (2) Add to and subtract from 50 percent the standard error determined in step (1).
- (3) Using the distribution of the characteristic, calculate the confidence interval corresponding to the two points established in step (2).

A 95 percent confidence interval may be determined by finding the values corresponding to 50 percent plus and minus twice the standard error determined in step (1).

### Illustration of the Computation of a Confidence Interval for a Median

Suppose that income for all male veterans who reported income is distributed as shown in the table below, and the estimated median income is \$13,099.

Male Veterans			
	Number (Thousands)	Percent	Cumulative Percent
Total	22,414	100.0	
None or Loss	1,035	4.6	4.6
Less than \$ 5,000	2,669	11.9	16.5
\$ 5,000 to 9,999	4,142	18.5	35.0
\$10,000 to 14,999	5,413	24.2	59.2
\$15,000 to 19,999	4,636	20.7	79.9
\$20,000 to 29,999	3,031	13.5	93.4
\$30,000 or Over	1,488	6.6	100.0

- (1) Using formula (2), the standard error of 50 percent on a base of 22,414,000 is about 0.7 percent.
- (2) To obtain a 95 percent confidence interval on an estimated median, add to and subtract from 50 percent twice the standard error found in step (1). This yields percent of 48.6 and 51.4.
- (3) The closes percentages corresponding to limits 48.6 and 51.4 available from the above distribution are 35.0 and 59.2 (column 4), respectively. From the above distribution it can be seen that 35 percent of veterans have income less than \$10,000 and 24.2 percent have income from \$10,000 to \$14,999. By linear interpolation, the lower and upper limits of the 95 percent confidence interval for median are calculated to be \$12,809 and \$13,388, as follows:

$$10,000 + \left[ \frac{48.6 - 35.0}{24.2} \right] (14,999 - 10,000) = \$12,809$$
$$10,000 + \left[ \frac{51.4 - 35.0}{24.2} \right] (14,999 - 10,000) = \$13,388$$

A conclusion that the average estimated median income, derived from all possible samples, lies within this range would be correct for roughly 95 percent of all samples.



## Parameters for Survey of Veterans II

All Characteristics	a	b
Total Veterans	-0.000138	3974
Vietnam era	-0.000792	6198
Vietnam and Korea	-0.018725	6198
Vietnam, Korea, and World War II	-0.020071	3974
Korean conflict	-0.000943	3974
Korea and World War II	-0.004059	3974
World War II	-0.000353	3974
World War I	-0.006288	3974
Post Vietnam	-0.016440	6198
Between Korea and Vietnam	-0.001343	3974
Between World War II and Korea	-0.024427	3974
Between World War I and World War II	-0.016766	3974

## STANDARD ERRORS OF ESTIMATED NUMBERS FOR

## SURVEY OF VETERANS II

Size of Estimate	Vietnam and Korea	Vietnam and Korea & WW II	Korea and WW II	WW II	WW I	Post Vietnam	Between Korea & Vietnam	Between WW II & Korea	Between WW I & WW II	Total
10,000	7,900	7,800	6,100	6,300	6,300	7,800	6,300	6,100	6,200	6,300
25,000	12,400	12,000	9,300	9,900	9,800	12,000	9,900	9,200	9,400	10,000
50,000	17,500	16,200	12,200	14,000	13,700	16,400	14,000	11,700	12,500	14,100
75,000	21,500	19,000	13,600	17,100	16,600	19,300	17,000	12,700	14,300	17,200
100,000	24,700	20,800	14,000	19,700	18,900	21,300	19,600	12,400	15,200	19,900
250,000	38,700	19,500		30,600	27,200	22,800	30,200			31,400
500,000	53,900			41,800	31,200	20,400	40,600			44,200
750,000	64,800			49,500	26,400		47,200			53,900
1,100,000	73,500			55,100			51,300			61,900
2,500,000	102,700			63,600			39,300			95,200
5,000,000	105,800									128,100
10,000,000										161,100
20,000,000										155,800
28,000,000										55,500

STANDARD ERRORS OF ESTIMATED PERCENTAGES FOR  
SURVEY OF VETERANS II


Base of Estimated Percentage (thousands)	Estimated Percentage					
	1 or 99	2 or 98	5 or 95	10 or 90	25 or 75	50
10	6.3	8.8	13.7	18.9	27.3	31.5
25	4.0	5.6	8.7	12.0	17.3	19.9
50	2.8	3.9	6.1	8.5	12.2	14.1
75	2.3	3.2	5.0	6.9	10.0	11.5
100	2.0	2.8	4.3	6.0	8.6	10.0
250	1.3	1.8	2.7	3.8	5.5	6.3
500	0.9	1.2	1.9	2.7	3.9	4.5
750	0.7	1.0	1.6	2.2	3.2	3.6
1,000	0.6	0.9	1.4	1.9	2.7	3.2
2,500	0.4	0.6	0.9	1.2	1.7	2.0
5,000	0.3	0.4	0.6	0.8	1.2	1.4
10,000	0.2	0.3	0.4	0.6	0.9	1.0
20,000	0.14	0.2	0.3	0.4	0.6	0.7
29,000	0.12	0.2	0.3	0.4	0.5	0.6

Note: Multiply the above standard errors by 1.25 for the veterans of Vietnam, Vietnam and Korea and post-Vietnam era.

# Appendix B

O.M.B. No. 76-578008; Approval Expires December 31, 1979

<b>NOTICE</b> — Your report to the Bureau of the Census is confidential by law (title 13, U.S. code). It may be seen only by sworn census employees and may be used only for statistical purposes.				<b>FORM SOV-21</b> 112-6-701  U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS  <h2 style="margin: 0;">1979</h2> <h1 style="margin: 0;">SURVEY OF VETERANS</h1>																																										
Interviewer name _____ Code _____				<b>E. DESCRIPTION OF CONTACT</b>																																										
<b>A. RECORD OF CALLS</b>				<b>1. STATUS OF INTERVIEW</b>																																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Date</th> <th rowspan="2">Time</th> <th rowspan="2">Comments</th> </tr> <tr> <th>Month</th> <th>Day</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td></td> <td>a.m. p.m.</td> <td></td> </tr> <tr> <td>2</td> <td></td> <td></td> <td></td> <td>a.m. p.m.</td> <td></td> </tr> <tr> <td>3</td> <td></td> <td></td> <td></td> <td>a.m. p.m.</td> <td></td> </tr> <tr> <td>4</td> <td></td> <td></td> <td></td> <td>a.m. p.m.</td> <td></td> </tr> <tr> <td>5</td> <td></td> <td></td> <td></td> <td>a.m. p.m.</td> <td></td> </tr> </tbody> </table>					Date			Time	Comments	Month	Day	Year	1				a.m. p.m.		2				a.m. p.m.		3				a.m. p.m.		4				a.m. p.m.		5				a.m. p.m.		(002) 1 <input type="checkbox"/> Sample person interviewed 2 <input type="checkbox"/> Sample person is a nonveteran 3 <input type="checkbox"/> Sample person noninterview — <i>Complete E2</i>			
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	Month	Day	Year																																											
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<b>B. NEW ADDRESS</b>				<b>2. NONINTERVIEW REASON</b>																																										
Number and street _____  City _____ County _____  State _____ ZIP code _____				(003) 1 <input type="checkbox"/> Refused — <i>Explain</i> _____  2 <input type="checkbox"/> Unable to participate (mental or physical problem) — <i>Explain</i> _____  3 <input type="checkbox"/> Unable to locate — <i>Give details</i> _____  4 <input type="checkbox"/> Unable to contact — <i>Give details</i> _____  5 <input type="checkbox"/> Moved outside PSU — <i>Give details</i> _____  6 <input type="checkbox"/> Deceased — <i>Specify date of death</i> _____  7 <input type="checkbox"/> Institutionalized — <i>Give name and address</i> _____  8 <input type="checkbox"/> Other — <i>Specify</i> _____																																										
<b>C. TELEPHONE</b>				<b>F. OFFICE USE ONLY</b>																																										
1. What is your telephone number? _____ Area code _____ Number _____  2. What is the best time to call or visit? _____ a.m. p.m.  3. Telephone number is — <input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Other — <i>Specify</i> _____				(004) _____ (005) _____ (006) _____																																										
<b>D. RECORD OF INTERVIEW</b>																																														
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		Month	Day	Year																																										
a.m. p.m.	a.m. p.m.	(001) _____	_____	_____																																										


1. What is your date of birth?		(007)	Month	Day	Year	
<b>CHECK ITEM A</b>  Compute age as of the date of interview using flashcard number 1.		(008)	_____ Years			
2. Are you <b>NOW</b> married, widowed, divorced, separated, or never married?		(009)	<input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Never married			
3. How many dependents do you now have, counting yourself (and wife if married)?		(010)	_____ Total dependents			
a. How many of these are dependent children?		(011)	_____ Children			
b. How many of these are other dependents?		(012)	_____ Other dependents			
c. Enter "1" for wife if married; "0" if not married		(013)	_____ Wife			
		(014)	_____ 1 Sample person			
4. What is your race? Show flashcard number 2 and mark (X) one		(015)	<input type="checkbox"/> White <input type="checkbox"/> Black <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> American Indian, Aleut, Eskimo <input type="checkbox"/> Other - Specify _____			
5. What is your origin or descent? Show flashcard number 3 and enter code		(016)	_____ Ethnicity code			
6. Have you <b>EVER</b> served in the U.S. Armed Forces?		(017)	<input type="checkbox"/> Yes - Ask 7a <input type="checkbox"/> No - SKIP to 7b			
7a. Did your military service consist <b>ENTIRELY</b> of National Guard or other reservist type duty, such as initial training, weekly or monthly meetings, and yearly summer camp?		(018)	<input type="checkbox"/> Yes - SKIP to 8 <input type="checkbox"/> No - SKIP to 10			
b. Did you ever serve in the National Guard or on other reservist type duty?		(019)	<input type="checkbox"/> Yes - Ask 8 <input type="checkbox"/> No - <b>END INTERVIEW</b> and mark "nonveteran" on cover			
8. Was your National Guard or Military Reserve Unit ever blanketed into the regular Armed Forces, or were you ever called up for active duty <b>NOT COUNTING</b> the 4-6 months duty for initial training or yearly summer camp?		(020)	<input type="checkbox"/> Yes - SKIP to 10 <input type="checkbox"/> No - Ask 9			
9. Did you receive a <b>MEDICAL DISCHARGE</b> as a result of your National Guard or Military Reserve Service?		(021)	<input type="checkbox"/> Yes <input type="checkbox"/> No - <b>END INTERVIEW</b> and mark "nonveteran" on cover			
10. How long did you serve on <b>ACTIVE DUTY</b> in the Armed Forces? If you served for more than one period, include the total time for all service periods. If your service was in a National Guard or Military Reserve Unit, count only the time you were called up for active duty. Do <b>NOT</b> count the 4-6 months duty for initial training or yearly summer camps. Mark (X) one		(022)	<input type="checkbox"/> Less than 90 days <input type="checkbox"/> 90 to 180 days <input type="checkbox"/> More than 180 days but less than 1 year <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> More than 2 years but less than 20 years <input type="checkbox"/> 20 or more years			



<p>15a. Do you have a mental or physical disability or handicap?</p>	<p>(029) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>									
<p>b. Are you aware of the Veterans Administration's Disability Compensation Program for veterans with disabilities caused by or aggravated by military service? If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?</p>	<p>(030) 1 <input type="checkbox"/> Yes, familiar with program 2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it 3 <input type="checkbox"/> No</p>									
<p>c. Have you EVER applied for or received VA SERVICE-CONNECTED DISABILITY COMPENSATION from the Veterans Administration? If "Yes," ASK: Was your claim allowed, denied, or is it still pending?</p>	<p>(031) 1 <input type="checkbox"/> Yes, claim allowed or benefit received 2 <input type="checkbox"/> Yes, claim denied 3 <input type="checkbox"/> Yes, claim pending 4 <input type="checkbox"/> No</p> <p style="text-align: right;">} SKIP to 16a</p>									
<p>d. What is your CURRENT VA disability rating?</p>	<p>(032) _____ Percent 0 <input type="checkbox"/> Zero percent x <input type="checkbox"/> Don't know</p>									
<p>e. What is the CURRENT amount of your VA Disability Compensation monthly checks?</p>	<p>(033) \$ _____ 00 Per month 0 <input type="checkbox"/> None currently</p>									
<p>f. What is your degree of satisfaction with the following aspects of the VA Disability Compensation Program? Are you GREATLY or SOMEWHAT SATISFIED, SOMEWHAT or GREATLY DISSATISFIED, or have no opinion? Show flashcard number 5</p>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <th colspan="2">Satisfied</th> <th rowspan="2">Neutral or no opinion</th> <th colspan="2">Dissatisfied</th> </tr> <tr> <th>Greatly</th> <th>Somewhat</th> <th>Somewhat</th> <th>Greatly</th> </tr> </table>	Satisfied		Neutral or no opinion	Dissatisfied		Greatly	Somewhat	Somewhat	Greatly
Satisfied		Neutral or no opinion	Dissatisfied							
Greatly	Somewhat		Somewhat	Greatly						
<p>(1) Information about the program prior to applying for or receiving benefits .....</p>	<p>(034) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>(2) Timeliness of processing initial application or subsequent claims .....</p>	<p>(035) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>(3) Amount of Disability Compensation checks .....</p>	<p>(036) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>(4) Timely receipt of checks .....</p>	<p>(037) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>(5) Accuracy of amount received .....</p>	<p>(038) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>(6) Accuracy of your disability rating .....</p>	<p>(039) 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/></p>									
<p>Notes</p>										

<p><b>16a. Are you aware of the Veterans Administration's NON-SERVICE CONNECTED PENSION PROGRAM?</b>          If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?</p>	<p>(040) 1 <input type="checkbox"/> Yes, familiar with program          2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it          3 <input type="checkbox"/> No</p>																																								
<p><b>b. Have you EVER applied for or received a VA NON-SERVICE CONNECTED PENSION from the Veterans Administration?</b>          If "Yes," ASK: Was your claim allowed, denied, or is it still pending?</p>	<p>(041) 1 <input type="checkbox"/> Yes, claim allowed or benefit received          2 <input type="checkbox"/> Yes, claim denied          3 <input type="checkbox"/> Yes, claim pending } SKIP to Check Item C3          4 <input type="checkbox"/> No - SKIP to Check Item C1</p>																																								
<p><b>c. Are you CURRENTLY receiving a NON-SERVICE CONNECTED PENSION from the VA?</b></p>	<p>(042) 1 <input type="checkbox"/> Yes          2 <input type="checkbox"/> No - SKIP to 16f</p>																																								
<p><b>d. Some service disabled veterans are eligible for VA Disability Compensation AND a VA non-service connected pension and may elect to receive the one paying the most. Did YOU choose to receive the VA pension instead of the VA Disability Compensation?</b></p>	<p>(043) 1 <input type="checkbox"/> Yes          2 <input type="checkbox"/> No          3 <input type="checkbox"/> Don't know</p>																																								
<p><b>e. What is the CURRENT amount of your VA non-service connected pension monthly checks?</b></p>	<p>(044) \$ _____ .00 Per month</p>																																								
<p><b>f. What is your degree of satisfaction with the following aspects of the VA Non-service Connected Pension Program? Are you GREATLY or SOMEWHAT SATISFIED, SOMEWHAT or GREATLY DISSATISFIED, or have no opinion?</b>          Show flashcard number 5</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th><th colspan="2">Satisfied</th><th rowspan="2">Neutral or no opinion</th><th colspan="2">Dissatisfied</th></tr> <tr> <th>Greatly</th><th>Somewhat</th><th>Somewhat</th><th>Greatly</th></tr> </thead> <tbody> <tr> <td>(1) Information about the program prior to applying for or receiving benefits</td><td>(045) 1 <input type="checkbox"/></td><td>2 <input type="checkbox"/></td><td>3 <input type="checkbox"/></td><td>4 <input type="checkbox"/></td><td>5 <input type="checkbox"/></td></tr> <tr> <td>(2) Timeliness of processing initial application or subsequent claims</td><td>(046) 1 <input type="checkbox"/></td><td>2 <input type="checkbox"/></td><td>3 <input type="checkbox"/></td><td>4 <input type="checkbox"/></td><td>5 <input type="checkbox"/></td></tr> <tr> <td>(3) Amount of non-service connected pension checks</td><td>(047) 1 <input type="checkbox"/></td><td>2 <input type="checkbox"/></td><td>3 <input type="checkbox"/></td><td>4 <input type="checkbox"/></td><td>5 <input type="checkbox"/></td></tr> <tr> <td>(4) Timely receipt of checks</td><td>(048) 1 <input type="checkbox"/></td><td>2 <input type="checkbox"/></td><td>3 <input type="checkbox"/></td><td>4 <input type="checkbox"/></td><td>5 <input type="checkbox"/></td></tr> <tr> <td>(5) Accuracy of amount received</td><td>(049) 1 <input type="checkbox"/></td><td>2 <input type="checkbox"/></td><td>3 <input type="checkbox"/></td><td>4 <input type="checkbox"/></td><td>5 <input type="checkbox"/></td></tr> </tbody> </table> <p style="text-align: center;">SKIP to Check Item C3</p>		Satisfied		Neutral or no opinion	Dissatisfied		Greatly	Somewhat	Somewhat	Greatly	(1) Information about the program prior to applying for or receiving benefits	(045) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(2) Timeliness of processing initial application or subsequent claims	(046) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(3) Amount of non-service connected pension checks	(047) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(4) Timely receipt of checks	(048) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(5) Accuracy of amount received	(049) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	
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(4) Timely receipt of checks	(048) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>																																				
(5) Accuracy of amount received	(049) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>																																				
<p><b>CHECK ITEM C1</b> ▶ Refer to question 15a, page 4</p>	<p>(050) 1 <input type="checkbox"/> Box "1" marked - Fill Check Item C2          2 <input type="checkbox"/> Box "2" marked - SKIP to Check Item C3</p>																																								
<p><b>CHECK ITEM C2</b> ▶ Refer to question 15c, page 4</p>	<p>(051) 1 <input type="checkbox"/> Box "4" marked - Ask 17a          2 <input type="checkbox"/> All others - SKIP to Check Item C3</p>																																								
<p><b>17a. What is the MAIN reason you have never applied for VA Disability Compensation or a VA non-service connected pension?</b>          Show flashcard number 6 and mark (X) one</p>	<p>(052) 1 <input type="checkbox"/> Was not aware of programs          2 <input type="checkbox"/> Do not believe I'm entitled to or eligible for the benefits          3 <input type="checkbox"/> Am receiving military retirement disability pay          4 <input type="checkbox"/> Do not believe my disability is severe enough          5 <input type="checkbox"/> Did not know how to apply          6 <input type="checkbox"/> Do not need or do not want financial assistance from the VA          7 <input type="checkbox"/> Application might have delayed my release from active duty          8 <input type="checkbox"/> Too much trouble to apply (red tape)          9 <input type="checkbox"/> Never considered applying          0 <input type="checkbox"/> Other - Specify _____</p>																																								
<p><b>CHECK ITEM C3</b> ▶ Refer to Check Item A, page 2</p>	<p>(053) 1 <input type="checkbox"/> 65 or over - SKIP to 18, page 6          2 <input type="checkbox"/> Under 65 - Ask 17b</p>																																								
<p><b>17b. Do you NOW receive disability payments under Social Security?</b></p>	<p>(054) 1 <input type="checkbox"/> Yes          2 <input type="checkbox"/> No</p>																																								



<p><b>18a. Are you now covered by ANY health insurance or health maintenance plans?</b></p>	<p>(055) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – SKIP to 20a</p>
<p><b>b. In what TYPE of plans are you enrolled or covered?</b> Any other type of plans? Mark (X) all that apply</p>	<p>(056) 1 <input type="checkbox"/> Private health insurance * 2 <input type="checkbox"/> Health insurance through employer, union, or other group 3 <input type="checkbox"/> Health maintenance organization 4 <input type="checkbox"/> Medicare Part A (hospital) 5 <input type="checkbox"/> Medicare Part B (doctor) 6 <input type="checkbox"/> Medicaid/medical assistance (057) 7 <input type="checkbox"/> CHAMPUS/CHAMP-VA * 8 <input type="checkbox"/> Other – Specify _____</p>
<p><b>CHECK ITEM D</b>  Refer to question 18b</p>	<p>(058) 1 <input type="checkbox"/> One or more of boxes 1, 2, or 3 marked – Ask 19a 2 <input type="checkbox"/> All others – SKIP to 20a</p>
<p><b>19a. These next few questions refer to your (Read box 1, 2, and/or 3 answer(s) marked in 18b) ONLY. Does this plan (Do any of these plans) pay AT LEAST part of a hospital bill?</b> If "Yes," ASK: For yourself only or for yourself and family?</p>	<p>(059) 1 <input type="checkbox"/> Yes – self only 2 <input type="checkbox"/> Yes – self and family 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know</p>
<p><b>b. Does this plan (Do any of these plans) pay AT LEAST part of a doctor's or surgeon's bill while in a hospital?</b> If "Yes," ASK: For yourself only or for yourself and family?</p>	<p>(060) 1 <input type="checkbox"/> Yes – self only 2 <input type="checkbox"/> Yes – self and family 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know</p>
<p><b>c. Does this plan (Do any of these plans) pay AT LEAST part of a doctor's bill for office or home calls?</b> If "Yes," ASK: For yourself only or for yourself and family?</p>	<p>(061) 1 <input type="checkbox"/> Yes – self only 2 <input type="checkbox"/> Yes – self and family 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know</p>
<p><b>20a. Prior to this survey, which of these VA medical benefits were you aware of?</b> Show flashcard number 7 and mark (X) all that apply</p>	<p>(062) 1 <input type="checkbox"/> VA hospitalization * 2 <input type="checkbox"/> VA outpatient care 3 <input type="checkbox"/> VA nursing home care 4 <input type="checkbox"/> VA dental care 5 <input type="checkbox"/> Other VA medical benefit – Specify _____ 6 <input type="checkbox"/> Was not aware VA offered medical benefits</p>
<p><b>b. Do you REGULARLY receive your medical care free or at reduced rates? This does NOT mean free or reduced because of insurance.</b></p>	<p>(063) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – SKIP to 21a</p>
<p><b>c. Where do you receive this free or reduced rate medical care?</b> Any other place? Mark (X) all that apply</p>	<p>(064) 1 <input type="checkbox"/> VA medical facility * 2 <input type="checkbox"/> DOD/military medical facility 3 <input type="checkbox"/> Public operated clinic 4 <input type="checkbox"/> Company, union, school, etc., clinic 5 <input type="checkbox"/> Private doctor or non-VA and non-DOD hospital 6 <input type="checkbox"/> Health maintenance organization (065) 7 <input type="checkbox"/> Other – Specify _____</p>

<b>21a. In 1978, did you stay overnight or longer as a patient in a hospital?</b>		<b>(066)</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No - SKIP to 22	
<b>b. How many times were you a patient overnight or longer in a hospital in 1978? A transfer between 2 hospitals should be counted as 2 stays if both were overnight or longer.</b>		<b>(067)</b> _____ Hospital stays in 1978	
<b>CODES FOR QUESTION 21e</b>			
01 - Lived too far from VA hospital 02 - Too long of a wait to get in VA hospital 03 - Accident or emergency admission 04 - Prefer non-VA hospital care 05 - VA didn't offer care needed 06 - Have adequate hospitalization or sick benefits 07 - Entitled to or prefer Department of Defense (Military) Care 08 - Doctor arranged admission or recommended hospital 09 - Am not entitled to VA hospital care 10 - Don't know if entitled to VA hospital care 11 - Never considered a VA hospital 12 - Other reason - Specify in notes			
<b>INTERVIEWER INSTRUCTION</b>	Complete items 21c through 21e as appropriate for each hospital stay reported in item 21b. If more than 6 stays reported, complete 21c-e for the last 6 stays in 1978 only; that is 6 most recent stays last year.	<b>21c. How many nights were you in the hospital the . . . time in 1978?</b>	<b>21d. Was this a veterans (VA) hospital or some other type?</b>
<b>21e. What was the MAIN reason you did not use a VA hospital for treatment that time? Show flash-card number 8. Enter only one code per stay.</b>			
<b>(1) Last stay</b> _____		<b>(068)</b> _____ Nights	<b>(069)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>(2) Next to last stay</b> _____		<b>(071)</b> _____ Nights	<b>(072)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>(3) Previous stay number 1</b> _____		<b>(074)</b> _____ Nights	<b>(075)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>(4) Previous stay number 2</b> _____		<b>(077)</b> _____ Nights	<b>(078)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>(5) Previous stay number 3</b> _____		<b>(080)</b> _____ Nights	<b>(081)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>(6) Previous stay number 4</b> _____		<b>(083)</b> _____ Nights	<b>(084)</b> 1 <input type="checkbox"/> VA - Go to next stay 2 <input type="checkbox"/> Other - Ask 21e
<b>CHECK ITEM E</b> Refer to question 21d above		<b>(086)</b> 1 <input type="checkbox"/> Any box "I" marked - SKIP to 23, page 8 2 <input type="checkbox"/> No box "I" marked - Ask 22	
<b>22. Have you ever stayed overnight or longer as a patient in a VA hospital since you were last released from ACTIVE DUTY military service?</b>		<b>(087)</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
Notes		<b>(088)</b>	<b>(089)</b>
		<b>(090)</b>	<b>(091)</b>

23. How many visits, NOT COUNTING OVERNIGHT HOSPITAL STAYS, did you make for medical treatment or examination in 1978 to each of the following facilities? Exclude telephone and home calls.

(1) To a VA clinic or VA hospital (outpatient)? ..... (092) \_\_\_\_\_ Visits  
☐ None

(2) To a private doctor, clinic, hospital (outpatient), or other medical facility AT VA EXPENSE? ..... (093) \_\_\_\_\_ Visits  
☐ None

(3) To a private doctor, clinic, hospital (outpatient), or other medical facility at your own expense or covered by insurance? ..... (094) \_\_\_\_\_ Visits  
☐ None

(4) To a DOD/military medical facility? ..... (095) \_\_\_\_\_ Visits  
☐ None

(5) "Free" or other clinic at no expense? ..... (096) \_\_\_\_\_ Visits  
☐ None

(6) Any other place? ..... (097) \_\_\_\_\_ Visits  
☐ None


CHECK  
ITEM F 

Refer to question 23 above

- (098) 1 ☐ Any visits reported in (1)-(6) - Ask 24  
 2 ☐ No visits reported in (1)-(6) - SKIP to 25a, page 10

Notes

24a. Which of the following problems caused you to make one or more of the outpatient visits in 1978 that you just told me about? Do not count overnight hospital stays.		24b. Where did you go for the treatment? Anywhere else? Mark (X) all that apply					
		VA clinic or VA hospital	Private doctor, clinic, hospital, or other medical facility		DOD or military medical facility	"Free" or other clinic at no expense	Other place
		At VA expense	At own expense or covered by insurance				
(1) Accident? . . . . .	(099) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(100) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(2) High blood pressure? . . . . .	(101) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(102) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(3) Lung trouble? . . . . .	(103) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(104) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(4) Cancer? . . . . .	(105) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(106) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(5) Heart trouble? . . . . .	(107) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(108) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(6) Stroke? . . . . .	(109) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(110) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(7) Kidney or bladder trouble? . . . . .	(111) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(112) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(8) Arthritis or rheumatism? . . . . .	(113) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(114) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(9) Mental or emotional problems? . . . . .	(115) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(116) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(10) Diabetes? . . . . .	(117) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(118) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(11) Stomach or digestive disorder? . . . . .	(119) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(120) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(12) Examination or inoculation? . . . . .	(121) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(122) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
(13) Any other conditions? . . . . .	(123) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(124) * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>


<p>25a. If a medical problem arose, is there ONE particular doctor or place you would go to for medical treatment?</p>	<p>(125) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 26a</p>
<p>b. Where would you go? Mark (X) one</p>	<p>(126) 1 <input type="checkbox"/> VA clinic } SKIP to 26a 2 <input type="checkbox"/> VA hospital } 3 <input type="checkbox"/> Private (family) doctor 4 <input type="checkbox"/> Non-VA hospital or emergency room 5 <input type="checkbox"/> Health maintenance organization 6 <input type="checkbox"/> DOD (military) medical facility 7 <input type="checkbox"/> Public operated clinic (Federal, State, municipal) 8 <input type="checkbox"/> Private clinic (employer, union, school, etc.) 9 <input type="checkbox"/> Some other place — Specify <u>          </u></p>
<p>c. What is the MAIN reason you would NOT use a Veterans Administration medical facility for treatment? Show flashcard number 9 and mark (X) one</p>	<p>(127) 1 <input type="checkbox"/> Live too far from a VA medical facility 2 <input type="checkbox"/> Too long of a wait to use a VA medical facility (red tape) 3 <input type="checkbox"/> Prefer non-VA medical care 4 <input type="checkbox"/> VA medical facilities don't offer the medical care I want or need 5 <input type="checkbox"/> Have adequate insurance or sick benefits 6 <input type="checkbox"/> Entitled to or prefer Department of Defense (military) medical care 7 <input type="checkbox"/> Am not entitled to VA medical treatment 8 <input type="checkbox"/> Don't know if I'm entitled to VA medical treatment 9 <input type="checkbox"/> Never considered a VA medical facility 0 <input type="checkbox"/> Other — Specify <u>          </u></p>
<p>26a. Did you obtain any dental care or have any dental examinations in 1978?</p>	<p>(128) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 26c</p>
<p>b. Where did you obtain this dental care? Any place else? Mark (X) all that apply</p>	<p>(129) 1 <input type="checkbox"/> VA clinic/hospital * 2 <input type="checkbox"/> DOD/military facility 3 <input type="checkbox"/> Private dentist at VA expense 4 <input type="checkbox"/> Private dentist at own expense or covered by insurance 5 <input type="checkbox"/> Health maintenance organization 6 <input type="checkbox"/> Public operated clinic (Federal, State, municipal) (130) 7 <input type="checkbox"/> Private clinic (employer, union, etc.) * 8 <input type="checkbox"/> Dental school 9 <input type="checkbox"/> Some other place — Specify <u>          </u></p>
<p>c. Do you NOW need dental care?</p>	<p>(131) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know</p>
<p><b>CHECK ITEM G</b>  Refer to question 26b above</p>	<p>(132) 1 <input type="checkbox"/> Box "I" marked — SKIP to 28a 2 <input type="checkbox"/> All others — Ask 27</p>
<p>27. Have you ever obtained dental care from a VA facility since you were last released from active duty in the Armed Forces?</p>	<p>(133) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No</p>

28a. Are you able to see well enough to read ordinary newspaper print either with or without corrective lens?	(134) 1 <input type="checkbox"/> Yes — SKIP to 29a 2 <input type="checkbox"/> No
b. Have you ever been told upon examination that you are "legally blind"?	(135) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
c. Are you aware of the Veterans Administration Rehabilitation Program for the blind?	(136) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
d. Have you ever visited or been visited by someone from the VA rehabilitation service for the visionally-impaired?	(137) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
29a. Did you or any of your dependents, living with you at the time, purchase or receive government food stamps at any time during 1978?	(138) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 30a
b. In how many months during 1978 were these stamps purchased or received?	(139) _____ Months in 1978 x <input type="checkbox"/> Don't know
30a. What is the current face amount of ALL life insurance policies you have, including G.I. (veterans) life insurance?	(140) \$ _____ . <input type="text" value="00"/> 0 <input type="checkbox"/> None
b. Did you have a G.I. (veterans) life insurance policy in effect at any time during 1978?	(141) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 31, page 12
c. What was the face amount?	(142) \$ _____ . <input type="text" value="00"/>
Notes	

<b>31a. During 1978, how much did you earn from all jobs before deductions for taxes or anything else? Include wages, salary, tips, bonuses, commissions, etc.</b>		(143) \$ _____ . 00 o <input type="checkbox"/> None
<b>b. During 1978, how much did you receive in NET INCOME from working in your OWN business, professional practice, partnership, or farm?</b> COMPUTATION:		(144) \$ _____ . 00 (145) o <input type="checkbox"/> None x <input type="checkbox"/> Loss — record amount of loss on money line t <input type="checkbox"/> Broke even
Gross income . . . . . \$ _____ Minus Operating expenses . . . \$ _____ Equals Net income . . . . . \$ _____		
<b>32a. During 1978, did you receive any —</b>		<b>32b. How much did you receive altogether in 1978?</b>
(1) VA service-connected disability compensation payments? . . . . .	(146) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(147) \$ _____ . 00
(2) VA nonservice-connected pension payments? . . . . .	(148) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(149) \$ _____ . 00
(3) VA education assistance payments? . . . . .	(150) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(151) \$ _____ . 00
(4) Social Security payments (green check)? . . . . .	(152) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(153) \$ _____ . 00
(5) Supplemental Security Income (SSI) from the U.S. government (gold or tan checks) or from the State government? . . . . .	(154) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(155) \$ _____ . 00
(6) Railroad Retirement payments? . . . . .	(156) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(157) \$ _____ . 00
(7) Other retirement payments such as government employee, Armed Forces, private pensions, annuities, etc.? . . . . .	(158) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(159) \$ _____ . 00
(8) Welfare payments or other public assistance? . . . . .	(160) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(161) \$ _____ . 00
(9) Unemployment insurance payments? . . . . .	(162) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(163) \$ _____ . 00
(10) NET rental income? . . . . . Gross minus expenses equals net	(164) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(165) \$ _____ . 00
(11) Other income such as from estates, trusts, dividends, interest, workmens compensation or any other money income? . . . . . If "Yes," ASK before recording total amount: Anything else?	(166) 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	(167) \$ _____ . 00


<p><b>CHECK ITEM H</b>  Refer to question 2 on page 2</p>	<p>(168) 1 <input type="checkbox"/> Box "I" marked - Ask 33a 2 <input type="checkbox"/> All others - SKIP to 35, page 14</p>
<p>33a. During 1978, how much did your wife earn from all jobs before deductions for taxes or anything else? Include wages, salary, tips, bonuses, commissions, etc.</p>	<p>(169) \$ _____ . 00 0 <input type="checkbox"/> None</p>
<p>b. During 1978, how much did your wife receive in NET INCOME from working in her OWN business, professional practice, partnership, or farm?</p> <p>COMPUTATION:</p> <p>Gross income . . . . . \$ _____</p> <p>Minus</p> <p>Operating expenses . . . \$ _____</p> <p>Equals</p> <p>Net income . . . . . \$ _____</p>	<p>(170) \$ _____ . 00 (171) 0 <input type="checkbox"/> None x <input type="checkbox"/> Loss - record amount of loss on money line 1 <input type="checkbox"/> Broke even</p>
<p>34a. During 1978, did your wife receive any -</p>	<p>34b. How much did she receive altogether in 1978?</p>
<p>(1) VA service-connected disability compensation payments? . . . . .</p>	<p>(172) 1 <input type="checkbox"/> Yes → (173) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(2) VA nonservice-connected pension payments? . . . . .</p>	<p>(174) 1 <input type="checkbox"/> Yes → (175) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(3) VA educational assistance payments? . . . . .</p>	<p>(176) 1 <input type="checkbox"/> Yes → (177) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(4) Social Security payments (green check)? . . . . .</p>	<p>(178) 1 <input type="checkbox"/> Yes → (179) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(5) Supplemental Security Income (SSI) from the U.S. government (gold or tan checks) or from the State government? . . . . .</p>	<p>(180) 1 <input type="checkbox"/> Yes → (181) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(6) Railroad Retirement payments? . . . . .</p>	<p>(182) 1 <input type="checkbox"/> Yes → (183) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(7) Other retirement payments such as government employee, Armed Forces, private pensions, annuities, etc.? . . . . .</p>	<p>(184) 1 <input type="checkbox"/> Yes → (185) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(8) Welfare payments or other public assistance? . . . . .</p>	<p>(186) 1 <input type="checkbox"/> Yes → (187) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(9) Unemployment insurance payments? . . . . .</p>	<p>(188) 1 <input type="checkbox"/> Yes → (189) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(10) NET rental income? . . . . . Gross minus expenses equals net</p>	<p>(190) 1 <input type="checkbox"/> Yes → (191) \$ _____ . 00 2 <input type="checkbox"/> No</p>
<p>(11) Other income such as from estates, trusts, dividends, interest, workmens compensation or any other money income? . . . . . If "Yes," ASK before recording total amount: Anything else?</p>	<p>(192) 1 <input type="checkbox"/> Yes → (193) \$ _____ . 00 2 <input type="checkbox"/> No</p>



Show flashcard number 10	
<p>35. Which of these categories best represents the <b>TOTAL</b> combined income for all members of this family in 1978? This includes wages, salary, net income from business or farm, pensions, dividends, interest, net rental income, Social Security payments, veterans payments, and any other money income received by members of this family in 1978.</p> <p>The <b>FAMILY</b> includes you and all persons currently living in this household that are related to you by blood, marriage, or adoption. Exclude any unrelated persons and any relatives not living in this household.</p>	<p>(194)</p> <p>1 <input type="checkbox"/> Under \$1,000</p> <p>2 <input type="checkbox"/> \$ 1,000 – \$ 1,999</p> <p>3 <input type="checkbox"/> 2,000 – 2,999</p> <p>4 <input type="checkbox"/> 3,000 – 3,999</p> <p>5 <input type="checkbox"/> 4,000 – 4,999</p> <p>6 <input type="checkbox"/> 5,000 – 5,999</p> <p>7 <input type="checkbox"/> 6,000 – 7,499</p> <p>8 <input type="checkbox"/> 7,500 – 9,999</p> <p>9 <input type="checkbox"/> 10,000 – 11,999</p> <p>10 <input type="checkbox"/> 12,000 – 14,999</p> <p>11 <input type="checkbox"/> 15,000 – 19,999</p> <p>12 <input type="checkbox"/> 20,000 – 24,999</p> <p>13 <input type="checkbox"/> 25,000 – 49,999</p> <p>14 <input type="checkbox"/> 50,000 and over</p>
<p>36. What were you doing most of <b>LAST WEEK</b>, working or something else?</p> <p>Mark (X) one</p>	<p>(195)</p> <p>1 <input type="checkbox"/> Working – <b>SKIP</b> to 38a</p> <p>2 <input type="checkbox"/> With a job but not at work</p> <p>3 <input type="checkbox"/> Looking for work</p> <p>4 <input type="checkbox"/> Keeping house</p> <p>5 <input type="checkbox"/> Going to school</p> <p>6 <input type="checkbox"/> Unable to work – <b>SKIP</b> to 48, page 16</p> <p>7 <input type="checkbox"/> Retired</p> <p>8 <input type="checkbox"/> Other – Specify _____</p>
<p>37. Did you do any work at all <b>LAST WEEK</b>, not counting work around the house?</p>	<p>(196)</p> <p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No – <b>SKIP</b> to Check Item I</p>
<p>38a. How many hours did you work <b>LAST WEEK</b> at all jobs?</p> <p>_____ Hours</p>	<p>(197) _____ Hours</p>
<p>b. Do you <b>USUALLY</b> work 35 HOURS or more per week?</p>	<p>(198)</p> <p>1 <input type="checkbox"/> Yes } <b>SKIP</b> to 49, page 17</p> <p>2 <input type="checkbox"/> No }</p>
<p><b>CHECK ITEM I</b>  Refer to question 36 above</p>	<p>(199)</p> <p>1 <input type="checkbox"/> Box "2" marked – <b>SKIP</b> to 40</p> <p>2 <input type="checkbox"/> All others – Ask 39</p>
<p>39. Did you have a job or business from which you were temporarily absent or on layoff <b>LAST WEEK</b>?</p>	<p>(200)</p> <p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No – <b>SKIP</b> to Check Item J, page 15</p>
<p>40. Why were you absent from work <b>LAST WEEK</b>?</p> <p>Mark (X) one</p>	<p>(201)</p> <p>1 <input type="checkbox"/> Own illness</p> <p>2 <input type="checkbox"/> On vacation</p> <p>3 <input type="checkbox"/> Bad weather</p> <p>4 <input type="checkbox"/> Labor dispute</p> <p>5 <input type="checkbox"/> New job to begin within 30 days – <b>SKIP</b> to 43, page 15</p> <p>6 <input type="checkbox"/> Temporary layoff (under 30 days)</p> <p>7 <input type="checkbox"/> Indefinite layoff (30 days or more or no definite recall date)</p> <p>8 <input type="checkbox"/> Other – Specify _____</p> <p>} <b>SKIP</b> to 49, page 17</p>


<b>CHECK ITEM J</b> Refer to question 36, page 14	(202) 1 <input type="checkbox"/> Box "3" marked - SKIP to 42 2 <input type="checkbox"/> All others - Ask 41
41. Have you been looking for work during the past 4 weeks?	(203) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No - SKIP to 47, page 16
42. What have you been doing in the last 4 weeks to find work? Anything else? Mark (X) all that apply	(204) 1 <input type="checkbox"/> Checked with public employment agencies * 2 <input type="checkbox"/> Checked with private employment agencies 3 <input type="checkbox"/> Checked with VA assistance centers 4 <input type="checkbox"/> Checked with employers directly 5 <input type="checkbox"/> Checked with friends or relatives 6 <input type="checkbox"/> Placed or answered ads (205) 7 <input type="checkbox"/> Other - Specify _____ 8 <input type="checkbox"/> Nothing - SKIP to 47, page 16
43. Why did you start looking for work? Was it because you lost or quit a job AT THAT TIME or was there some other reason? Mark (X) one	(206) 1 <input type="checkbox"/> Lost job 2 <input type="checkbox"/> Quit job 3 <input type="checkbox"/> Left school 4 <input type="checkbox"/> Wanted temporary work 5 <input type="checkbox"/> Other - Specify _____
<b>CHECK ITEM K</b> Refer to question 40, page 14	(207) 1 <input type="checkbox"/> Box "5" marked - Ask 44b 2 <input type="checkbox"/> Box "6" or "7" marked - Ask 44c 3 <input type="checkbox"/> All others - Ask 44a
44a. How many weeks have you been looking for work?	(208) _____ Weeks looking - SKIP to 45a
b. How many weeks ago did you start looking for work?	(209) _____ Weeks ago - SKIP to 45b
c. How many weeks ago were you laid off?	(210) _____ Weeks ago laid off - SKIP to 45c
45a. Have you been looking for full-time or part-time work?	(211) 1 <input type="checkbox"/> Full-time } SKIP to 46a 2 <input type="checkbox"/> Part-time }
b. Will your new job be full-time or part-time work?	(212) 1 <input type="checkbox"/> Full-time } SKIP to 46a 2 <input type="checkbox"/> Part-time }
c. Are you laid off from a full-time or a part-time job?	(213) 1 <input type="checkbox"/> Full-time 2 <input type="checkbox"/> Part-time
46a. Is there any reason why you could not take a job LAST WEEK?	(214) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No - SKIP to 48, page 16
b. Why could you have not taken a job LAST WEEK? Mark (X) one	(215) 1 <input type="checkbox"/> Already has job 2 <input type="checkbox"/> Temporary illness 3 <input type="checkbox"/> Going to school 4 <input type="checkbox"/> Other - Specify _____ } SKIP to 48, page 16

<p>47. What are the reasons you are not looking for work?</p> <p>Anything else?</p> <p>Mark (X) all that apply</p>	<p>(216) 1 <input type="checkbox"/> Believes no work available in line of work or in area</p> <p>2 <input type="checkbox"/> Couldn't find any work</p> <p>3 <input type="checkbox"/> Lacks necessary schooling, training, skills, or experience</p> <p>4 <input type="checkbox"/> Employers think too young/too old</p> <p>5 <input type="checkbox"/> Other personal handicap in finding job</p> <p>6 <input type="checkbox"/> Can't arrange child care</p> <p>(217) 7 <input type="checkbox"/> Family responsibilities</p> <p>8 <input type="checkbox"/> In school or training</p> <p>9 <input type="checkbox"/> Ill health/physical disability</p> <p>(218) 10 <input type="checkbox"/> Jobs available don't pay enough</p> <p>11 <input type="checkbox"/> Doesn't want to work</p> <p>12 <input type="checkbox"/> Retired</p> <p>(219) 13 <input type="checkbox"/> Other - Specify _____</p> <p>14 <input type="checkbox"/> Don't know</p>
<p>48. When did you last work at a full-time civilian job or business lasting two consecutive weeks or more?</p>	<p>(220) 1 <input type="checkbox"/> Within last 12 months</p> <p>(221) <input type="text"/> <input type="text"/> Enter month (01-12)</p> <p>(220) 2 <input type="checkbox"/> 1 to 5 years ago</p> <p>3 <input type="checkbox"/> More than 5 years ago</p> <p>4 <input type="checkbox"/> Never worked full-time 2 weeks or more</p> <p>5 <input type="checkbox"/> Never worked at all</p>
<p>Notes</p>	

<b>INTERVIEWER INSTRUCTION</b>	If currently working or with a job but not at work, ask about job held last week. If more than one job, ask about the main job. If laid off, ask about job from which laid off. All others, ask about last full time civilian job lasting two consecutive weeks or more, or enter "never" in 49A and mark the "never" box in 49E if the sample person never worked full time two consecutive weeks or never worked at all.	
49A. For whom did you work?	Name of company, business, organization, etc. _____	
B. What kind of business or industry is this? Example: TV and radio mfg., retail shoe store, State Labor Department, farm, etc.	(222)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C. What kind of work were you doing? Example: Electrical engineer, stock clerk, typist, farmer, etc.	(223)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D. What were your most important activities or duties? Example: Types, keeps account books, files, sells new cars, finishes concrete, etc.	_____	
E. Did you work for – Mark (X) one	(224) 1 <input type="checkbox"/> A PRIVATE company, business, or individual for wages, salary, or commission? 2 <input type="checkbox"/> The FEDERAL government? 3 <input type="checkbox"/> A STATE, COUNTY, or LOCAL government? Yourself (self-employed) in OWN business, professional practice, partnership, or farm? Is this business incorporated? 4 <input type="checkbox"/> Yes 5 <input type="checkbox"/> No (or farm) 6 <input type="checkbox"/> Family business or farm WITHOUT PAY? 7 <input type="checkbox"/> Never worked	
<b>CHECK ITEM L</b>  Refer to questions 36, 37, 39, page 14 and question 48, page 16	(225) 1 <input type="checkbox"/> Box "1" or "2" marked in 36 2 <input type="checkbox"/> Box "1" marked in 37 3 <input type="checkbox"/> Box "1" marked in 39 4 <input type="checkbox"/> Box "5" marked in 48 – SKIP to Check Item M 5 <input type="checkbox"/> All others – SKIP to 50d	
50a. Is money withheld from your salary for F.I.C.A. (Social Security)? Include self-employment tax paid to F.I.C.A.	(226) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know 4 <input type="checkbox"/> Working without pay in family business or farm – SKIP to 50d	
b. Does your present employer have a retirement program (other than Social Security) from which you will receive benefits when you retire?	(227) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know 4 <input type="checkbox"/> Self-employed } SKIP to 50d	
If "Not married," mark box "4" without asking c. Will your wife receive benefits from your retirement program in the event of your death?	(228) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know 4 <input type="checkbox"/> Not married	
d. Did any former civilian employer have a retirement program (other than Social Security) from which you are currently receiving benefits, or from which you will be eligible to receive benefits when you retire?	(229) 1 <input type="checkbox"/> Yes, currently receiving benefits 2 <input type="checkbox"/> Yes, will receive benefits 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know	

<b>CHECK ITEM M</b>	Refer to question 2, page 2	(230) 1 <input type="checkbox"/> Box "I" marked — Ask 51a 2 <input type="checkbox"/> All others — SKIP to Check Item N
51a. Is your wife currently employed or have her own business? Exclude unpaid work in a family farm or business and active duty military service.	(231) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 51d	
b. Is money withheld from her salary for F.I.C.A. (Social Security)? Include self-employment tax paid to F.I.C.A.	(232) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know	
c. Does your wife's employer have a retirement program (other than Social Security) from which she will receive benefits when she retires?	(233) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know 4 <input type="checkbox"/> Self-employed	
d. Did any former civilian employer of your wife have a retirement program (other than Social Security) from which she is now receiving benefits or from which she will be eligible to receive benefits when she retires?	(234) 1 <input type="checkbox"/> Yes, currently receiving benefits 2 <input type="checkbox"/> Yes, will receive benefits 3 <input type="checkbox"/> No 4 <input type="checkbox"/> Don't know	
<b>CHECK ITEM N</b>	Refer to question 11, page 3	(235) 1 <input type="checkbox"/> Box "4," "5," "6," "7," "8," or "9" marked — Ask 52 2 <input type="checkbox"/> All others — SKIP to 97, page 32
52a. Prior to this survey, were you aware of the Veterans Administration's HOME LOAN GUARANTEE PROGRAM (VA home loans)? If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?	(236) 1 <input type="checkbox"/> Yes, familiar with program 2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it 3 <input type="checkbox"/> No	
b. Have you ever BOUGHT or BUILT a home for yourself to live in?	(237) 1 <input type="checkbox"/> Yes — SKIP to 54 2 <input type="checkbox"/> No	
53. What is the MAIN reason you have never bought or built a home? Show flashcard number 11 and mark (X) one	(238) 1 <input type="checkbox"/> My income has not been sufficient to own or operate a home 2 <input type="checkbox"/> I have not had a sufficient down payment 3 <input type="checkbox"/> I acquired a home without purchasing it (inherited, furnished with job, etc.) 4 <input type="checkbox"/> I live with relatives or friends 5 <input type="checkbox"/> I could not get a loan 6 <input type="checkbox"/> I do not desire to own a home 7 <input type="checkbox"/> Other reason — Specify _____ <div style="position: absolute; right: 0; top: 50%; transform: translateY(-50%); font-size: small;"> } SKIP to 57, page 20 </div>	
54. Have you EVER had a VA home loan for a home you bought or built?	(239) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	
Notes		

<b>55a. In what year did you FIRST purchase or build a home?</b>	<b>(240)</b> 99 <input type="checkbox"/> Before 1900 OR 19 _____
<b>b. How did you finance the purchase of the FIRST home you bought or built? Exclude down payment and second mortgages.</b>  <b>Anything else?</b> Mark (X) all that apply	<b>(241)</b> * 1 <input type="checkbox"/> VA home loan – SKIP to 55e 2 <input type="checkbox"/> FHA 3 <input type="checkbox"/> Farmer's home loan 4 <input type="checkbox"/> Conventional loan 5 <input type="checkbox"/> State loan for veterans 6 <input type="checkbox"/> Personal loan <b>(242)</b> * 7 <input type="checkbox"/> Land contract/contract to purchase 8 <input type="checkbox"/> Cash/self-built without loan 9 <input type="checkbox"/> Other – Specify <u>                    </u>
<b>c. Were you eligible for a VA home loan when you purchased or built your first home?</b>	<b>(243)</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – SKIP to 55e 3 <input type="checkbox"/> Don't know
<b>d. What was the MAIN reason you did NOT use a VA home loan to purchase your first home?</b> Show flashcard number 12 and mark (X) one	<b>(244)</b> 1 <input type="checkbox"/> I applied and was refused 2 <input type="checkbox"/> I did not know if I was eligible for a VA home loan at the time 3 <input type="checkbox"/> I did not know how to apply for a VA loan 4 <input type="checkbox"/> The seller would not sell VA 5 <input type="checkbox"/> The home did not qualify for a VA loan 6 <input type="checkbox"/> VA home loans were not available in my area 7 <input type="checkbox"/> It took too long to process a VA loan (red tape) 8 <input type="checkbox"/> I was saving my VA loan eligibility for later use 9 <input type="checkbox"/> Mortgage payments would have been too high with a VA home loan 10 <input type="checkbox"/> I did not need a VA home loan 11 <input type="checkbox"/> I preferred to use other financing 12 <input type="checkbox"/> Other – Specify <u>                    </u>
<b>e. What was the PURCHASE PRICE of the FIRST home you bought or built?</b> If self-built, ask for total cost to build Show flashcard number 13	<b>(245)</b> 1 <input type="checkbox"/> Less than \$5,000 2 <input type="checkbox"/> \$ 5,000 – \$ 9,999 3 <input type="checkbox"/> 10,000 – 19,999 4 <input type="checkbox"/> 20,000 – 29,999 5 <input type="checkbox"/> 30,000 – 39,999 6 <input type="checkbox"/> 40,000 – 49,999 7 <input type="checkbox"/> 50,000 – 59,999 8 <input type="checkbox"/> 60,000 – 69,999 9 <input type="checkbox"/> 70,000 – 79,999 10 <input type="checkbox"/> 80,000 or more
<b>56. Do you still live in the first home you BOUGHT OR BUILT?</b>	<b>(246)</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
Notes   	

<p>If known, mark without asking</p> <p>57. How would you classify your <b>CURRENT</b> home? Read list and mark (X) one</p>	<p>(247) 1 <input type="checkbox"/> Single family detached  2 <input type="checkbox"/> Single family attached to one or more others  3 <input type="checkbox"/> Condominium or cooperative  4 <input type="checkbox"/> Trailer or mobile home  5 <input type="checkbox"/> Apartment in multi-unit building  6 <input type="checkbox"/> Apartment in other type building  7 <input type="checkbox"/> Room or bed in rooming house, boarding house, hotel, motel, etc.  8 <input type="checkbox"/> Other - Specify <u>                    </u></p>
<p>58. Is your <b>CURRENT</b> home - Read list and mark (X) one</p>	<p>(248) 1 <input type="checkbox"/> Owned free and clear <b>BY YOU</b> (and/or wife)?  2 <input type="checkbox"/> Mortgaged (or similar debt) <b>BY YOU</b> (and/or wife)?  3 <input type="checkbox"/> Rented for cash <b>BY YOU</b> (and/or wife)?  4 <input type="checkbox"/> Owned or rented <b>BY SOMEONE ELSE</b> in the household?  5 <input type="checkbox"/> Occupied <b>BY YOU</b> without the payment of cash rent?</p> <p style="text-align: right;">} SKIP to 62, page 21</p>
<p><b>CHECK ITEM O</b>  Refer to question 56, page 19</p>	<p>(249) 1 <input type="checkbox"/> "Yes" marked - SKIP to Check Item P, page 21  2 <input type="checkbox"/> All others - Ask 59a</p>
<p>59a. How did you finance the purchase or building of your <b>CURRENT</b> home? Exclude down payment and second mortgages. Anything else? Mark (X) all that apply</p>	<p>(250) 1 <input type="checkbox"/> VA home loan - SKIP to Check Item P, page 21  * 2 <input type="checkbox"/> FHA  3 <input type="checkbox"/> Farmer's home loan  4 <input type="checkbox"/> Conventional loan  5 <input type="checkbox"/> State loan for veterans  6 <input type="checkbox"/> Personal loan  (251) 7 <input type="checkbox"/> Land contract/contract to purchase  * 8 <input type="checkbox"/> Cash/self-built without loan  9 <input type="checkbox"/> Other - Specify <u>                    </u>  0 <input type="checkbox"/> Did not purchase or build current home - SKIP to 62, page 21</p>
<p>b. Were you eligible for a VA home loan when you purchased or built your current home?</p>	<p>(252) 1 <input type="checkbox"/> Yes  2 <input type="checkbox"/> No - SKIP to Check Item P, page 21  3 <input type="checkbox"/> Don't know</p>
<p>c. What was the <b>MAIN</b> reason you did <b>NOT</b> use a VA home loan to purchase your current home? Show flashcard number 14 and mark (X) only one</p>	<p>(253) 1 <input type="checkbox"/> I applied and was refused  2 <input type="checkbox"/> I did not know if I was eligible for a VA home loan at the time  3 <input type="checkbox"/> I did not know how to apply for a VA loan  4 <input type="checkbox"/> The seller would not sell VA  5 <input type="checkbox"/> The home did not qualify for a VA loan  6 <input type="checkbox"/> VA loans were not available in my area  7 <input type="checkbox"/> It took too long to process a VA loan (red tape)  8 <input type="checkbox"/> I was saving my VA loan eligibility for later use  9 <input type="checkbox"/> I had already used my VA loan eligibility  10 <input type="checkbox"/> Mortgage payments would have been too high with a VA home loan  11 <input type="checkbox"/> I did not need a VA home loan  12 <input type="checkbox"/> I preferred to use other financing  13 <input type="checkbox"/> Other - Specify <u>                    </u></p>

<b>CHECK ITEM P</b>	Refer to question 57, page 20	(254) 1 <input type="checkbox"/> Box "1," "2," "3," or "4" marked - Ask 60a 2 <input type="checkbox"/> All others - SKIP to 62
60a. Does this place have 10 or more acres?	(255) 1 <input type="checkbox"/> Yes - SKIP to 62 2 <input type="checkbox"/> No	
b. Are there any commercial establishments or medical or dental offices on this property?	(256) 1 <input type="checkbox"/> Yes - SKIP to 62 2 <input type="checkbox"/> No	
61. How much do you think this property, that is (house and lot, condominium, or mobile home) would sell for on today's market?  Show flashcard number 13 and mark (X) one	(257) 1 <input type="checkbox"/> Less than \$5,000 2 <input type="checkbox"/> \$ 5,000 - \$ 9,999 3 <input type="checkbox"/> 10,000 - 19,999 4 <input type="checkbox"/> 20,000 - 29,999 5 <input type="checkbox"/> 30,000 - 39,999 6 <input type="checkbox"/> 40,000 - 49,999 7 <input type="checkbox"/> 50,000 - 59,999 8 <input type="checkbox"/> 60,000 - 69,999 9 <input type="checkbox"/> 70,000 - 79,999 10 <input type="checkbox"/> 80,000 or more	
62. How long have you lived in your current home?	(258) 1 <input type="checkbox"/> 0 to 12 months 2 <input type="checkbox"/> 13 months to 24 months 3 <input type="checkbox"/> 25 months to 36 months 4 <input type="checkbox"/> 37 months to 5 years 5 <input type="checkbox"/> More than 5 years	
63. What repairs or improvements would you like to make on your current home?  Anything else?  Mark (X) all that apply	(259) 1 <input type="checkbox"/> Minor repairs (paper, paint, patch, panel, etc.) * 2 <input type="checkbox"/> Add or increase insulation 3 <input type="checkbox"/> Add or improve storm doors or windows 4 <input type="checkbox"/> Replace or improve roofing 5 <input type="checkbox"/> Convert to or install solar heating 6 <input type="checkbox"/> Convert to or install solar air conditioning (260) 7 <input type="checkbox"/> Convert to or install solar water heater * 8 <input type="checkbox"/> Add, convert, or improve heating system (nonsolar) 9 <input type="checkbox"/> Add, convert, or improve air conditioning (nonsolar) (261) 10 <input type="checkbox"/> Add room(s) or garage * 11 <input type="checkbox"/> Convert or modify existing room(s) 12 <input type="checkbox"/> Add, replace or install flooring or floor covering (262) 13 <input type="checkbox"/> Add or replace appliances or fixtures (sink, stove, refrigerator, tub, etc.) * 14 <input type="checkbox"/> Other - Specify _____ 15 <input type="checkbox"/> No improvements or repairs	
Notes	(263)	
	(264)	
	(265)	
	(266)	



<b>CHECK ITEM Q</b>	Refer to question 11, page 3	(267) 1 <input type="checkbox"/> Box "4," "5," "6," "7," or "8" marked – Ask 64 2 <input type="checkbox"/> All others – SKIP to 97, page 32
64. What is the highest grade or year of regular school you have completed, or for which you have obtained an equivalency (GED) certificate?  Circle one – highest grade or year	(268) 0 <input type="checkbox"/> None or kindergarden only ELEMENTARY 1 2 3 4 5 6 7 8 HIGH SCHOOL (269) 1 2 3 4 COLLEGE (270) 1 2 3 4 5 6+	
65. At the time you were LAST released from ACTIVE DUTY military service, what was the highest grade or year of regular school you had completed or for which you had obtained an equivalency (GED) certificate?  Circle one – highest grade or year	(271) 0 <input type="checkbox"/> None or kindergarden only ELEMENTARY (271) 1 2 3 4 5 6 7 8 HIGH SCHOOL (272) 1 2 3 4 COLLEGE (273) 1 2 3 4 5 6+	
66a. AFTER your last Armed Forces active duty service, did you attend a high school, college, vocational, technical, or business school; or take any correspondence, on-the-job, farm, or apprentice training?	(274) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – SKIP to 74a, page 24	
b. Did you receive any of this schooling or training under the G.I. Bill or the VA Rehabilitation Program for service disabled veterans?	(275) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No – SKIP to 75a, page 24	
c. Which program, the G.I. Bill or the VA Rehabilitation Program?	(276) 1 <input type="checkbox"/> G.I. Bill 2 <input type="checkbox"/> VA Rehabilitation Program 3 <input type="checkbox"/> Both	
d. In what year did you begin the schooling or training under this/these program(s)?	(277) 19 _____	
<b>CHECK ITEM R</b>	Refer to question 66c	(278) 1 <input type="checkbox"/> Box "1" or "3" marked – Ask 67a 2 <input type="checkbox"/> Box "2" marked – SKIP to 68a
67a. Altogether, how many months did you receive schooling or training under the G.I. BILL?	(279) _____ Months under G.I. Bill	
b. Did you USUALLY attend this schooling or training full or part time? Mark (X) one	(280) 1 <input type="checkbox"/> Full time 2 <input type="checkbox"/> Part time	
<b>CHECK ITEM S</b>	Refer to question 66c	(281) 1 <input type="checkbox"/> Box "2" or "3" marked – Ask 68a 2 <input type="checkbox"/> Box "1" marked – SKIP to 69a
68a. Altogether, how many months did you receive schooling or training under the VA REHABILITATION PROGRAM for service disabled veterans?	(282) _____ Months under VA Rehabilitation	
b. Did you USUALLY attend this schooling or training full or part time? Mark (X) one	(283) 1 <input type="checkbox"/> Full time 2 <input type="checkbox"/> Part time	
69a. Altogether, how many months did you receive schooling or training WITHOUT VA assistance AFTER your ACTIVE DUTY military service?	(284) _____ Months without VA assistance 0 <input type="checkbox"/> None – SKIP to 70, page 23	
b. Did you USUALLY attend this schooling or training full or part time? Mark (X) one	(285) 1 <input type="checkbox"/> Full time 2 <input type="checkbox"/> Part time	

<p><b>70a. What type of schooling or training did you LAST receive under the G.I. Bill or VA Rehabilitation Program?</b> Read list and mark (X) one</p>	<p>(286) 1 <input type="checkbox"/> College level (not correspondence) 2 <input type="checkbox"/> High school (not correspondence) 3 <input type="checkbox"/> Flight school (not correspondence) 4 <input type="checkbox"/> Other school (not correspondence) 5 <input type="checkbox"/> Correspondence (any type) 6 <input type="checkbox"/> Apprentice 7 <input type="checkbox"/> On-the-job 8 <input type="checkbox"/> Farm training</p>
<p><b>b. Was this under the G.I. Bill or VA Rehabilitation Program?</b></p>	<p>(287) 1 <input type="checkbox"/> G.I. Bill 2 <input type="checkbox"/> VA Rehabilitation Program 3 <input type="checkbox"/> Both</p>
<p><b>71a. Are you still in training or school under a VA program?</b></p>	<p>(288) 1 <input type="checkbox"/> Yes — SKIP to Check Item T, page 25 2 <input type="checkbox"/> No</p>
<p><b>b. In what year did you LAST complete, stop, or interrupt your schooling or training under a VA program?</b></p>	<p>(289) 19 _____</p>
<p><b>c. When you LAST stopped or interrupted schooling or training under the VA program(s), had you successfully completed training or reached an intermediate goal?</b></p>	<p>(290) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 73</p>
<p><b>72. What degrees, license, or certificates did you obtain upon completion?</b> Anything else? Mark (X) all that apply</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> <p>(291) <b>COLLEGE TRAINEES</b> 1 <input type="checkbox"/> Associate degree 2 <input type="checkbox"/> Bachelors degree 3 <input type="checkbox"/> Graduate degree 4 <input type="checkbox"/> Other — Specify _____ 5 <input type="checkbox"/> No degree</p> <p>(292) <b>ALL OTHER TRAINEES</b> 1 <input type="checkbox"/> High school diploma or GED 2 <input type="checkbox"/> License — Specify _____ 3 <input type="checkbox"/> Certificate — Specify _____ 4 <input type="checkbox"/> Other — Specify _____ 5 <input type="checkbox"/> No diploma, license, or certificate</p> </div> <div style="width: 25%; text-align: center; border-left: 1px solid black; padding-left: 10px;"> <p>SKIP to Check Item T, page 25</p> </div> </div>
<p><b>73. What was the MAIN reason for not continuing or for interrupting this training or schooling?</b> Show flashcard number 15 and mark (X) one</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> <p>(293) 1 <input type="checkbox"/> Had all the education or training needed 2 <input type="checkbox"/> Training or schooling I wanted was not available 3 <input type="checkbox"/> Was not doing well in school 4 <input type="checkbox"/> Getting too old for school 5 <input type="checkbox"/> Not eligible for further VA assistance 6 <input type="checkbox"/> Have not decided what I want to do 7 <input type="checkbox"/> Lack of money 8 <input type="checkbox"/> Family responsibilities 9 <input type="checkbox"/> Preferred to work or had to work 10 <input type="checkbox"/> Health reasons 11 <input type="checkbox"/> School closed or course discontinued 12 <input type="checkbox"/> Moved 13 <input type="checkbox"/> Changed jobs or working hours 14 <input type="checkbox"/> Planned to return to school/training later 15 <input type="checkbox"/> Other reason — Specify _____</p> </div> <div style="width: 25%; text-align: center; border-left: 1px solid black; padding-left: 10px;"> <p>SKIP to Check Item T, page 25</p> </div> </div>

<p><b>74a. What are the reasons you have not attended school or taken any training since you left the Armed Forces?</b>  <b>Any other reason?</b>          Show flashcard number 16 and mark (X) all that apply</p>	<p>(294) * 1 <input type="checkbox"/> Had all the education or training needed          2 <input type="checkbox"/> Training or schooling I wanted was not available          3 <input type="checkbox"/> Never did well in school          4 <input type="checkbox"/> Thought I was too old for school          5 <input type="checkbox"/> Did not know VA assistance was available          6 <input type="checkbox"/> Was not eligible for VA assistance          (295) * 7 <input type="checkbox"/> Have not decided what I want to do          8 <input type="checkbox"/> Lack of money          9 <input type="checkbox"/> Family responsibilities          (296) * 10 <input type="checkbox"/> Preferred to work, or had to work          11 <input type="checkbox"/> Health reasons          12 <input type="checkbox"/> Could not schedule school because of work          (297) * 13 <input type="checkbox"/> Plan to go to school/training later          14 <input type="checkbox"/> Other reasons - Specify <u>                    </u></p>
<p><b>b. What was the MAIN reason?</b></p>	<p>(298) _____ Main reason number - SKIP to Check Item T, page 25</p>
<p><b>75a. What type(s) of schooling or training did you receive AFTER you left the Armed Forces?</b>  <b>Any other type?</b>          Mark (X) all that apply</p>	<p>(299) * 1 <input type="checkbox"/> College level (not correspondence)          2 <input type="checkbox"/> High school (not correspondence)          3 <input type="checkbox"/> Flight school (not correspondence)          4 <input type="checkbox"/> Other school (not correspondence)          5 <input type="checkbox"/> Correspondence (any type)          6 <input type="checkbox"/> Apprentice          (300) * 7 <input type="checkbox"/> On-the-job          8 <input type="checkbox"/> Farm training</p>
<p><b>b. What degrees, licenses, or certificates did you receive from this schooling or training?</b>  <b>Anything else?</b>          Mark (X) all that apply</p>	<p>(301) * <b>COLLEGE TRAINEES</b>          1 <input type="checkbox"/> Associate degree          2 <input type="checkbox"/> Bachelors degree          3 <input type="checkbox"/> Graduate degree          4 <input type="checkbox"/> Other - Specify <u>                    </u>          5 <input type="checkbox"/> No degree  <b>ALL OTHER TRAINEES</b>          (302) * 1 <input type="checkbox"/> High school diploma          2 <input type="checkbox"/> License - Specify <u>                    </u>          3 <input type="checkbox"/> Certificate - Specify <u>                    </u>          4 <input type="checkbox"/> Other - Specify <u>                    </u>          5 <input type="checkbox"/> No diploma, license, or certificate</p>
<p><b>c. What was the MAIN reason for not using VA educational assistance for this schooling or training?</b>          Show flashcard number 17 and mark (X) one</p>	<p>(303) 1 <input type="checkbox"/> Did not know VA assistance was available          2 <input type="checkbox"/> Was not eligible for VA assistance          3 <input type="checkbox"/> Courses or training I wanted did not qualify for VA assistance          4 <input type="checkbox"/> Saving VA assistance benefits for later use          5 <input type="checkbox"/> Took too long to get VA assistance (red tape)          6 <input type="checkbox"/> VA assistance not needed or not required          7 <input type="checkbox"/> Other - Specify <u>                    </u></p>

<b>CHECK ITEM T</b>	Refer to question 11, page 3	<b>(304)</b> 1 <input type="checkbox"/> Box "7" and/or "B" marked — Go to Check Item U 2 <input type="checkbox"/> All others — SKIP to 97, page 32													
<b>CHECK ITEM U</b>	Refer to question 66b, page 22	<b>(305)</b> 1 <input type="checkbox"/> "Yes" marked — Ask 76 2 <input type="checkbox"/> All others — SKIP to 85a, page 27													
<b>76. How long after you were released from active duty military service did you begin your schooling or training with VA assistance?</b> Mark (X) one	<b>(306)</b> 1 <input type="checkbox"/> While still on active duty 2 <input type="checkbox"/> Less than 6 months after release 3 <input type="checkbox"/> 6 months to 1 year after release 4 <input type="checkbox"/> More than 1 but less than 2 years after release 5 <input type="checkbox"/> 2 but less than 3 years after release 6 <input type="checkbox"/> 3 but less than 4 years after release 7 <input type="checkbox"/> 4 but less than 5 years after release 8 <input type="checkbox"/> 5 but less than 6 years after release 9 <input type="checkbox"/> 6 or more years after release														
<b>77a. What was the MAIN reason you took the training or schooling under a VA educational assistance program? Was it —</b> Read list and mark (X) one	<b>(307)</b> 1 <input type="checkbox"/> To get a job or qualify for a better job? 2 <input type="checkbox"/> Required by an employer or for a job you had? 3 <input type="checkbox"/> To increase your income with training benefit money? 4 <input type="checkbox"/> To increase your knowledge (not job related)? 5 <input type="checkbox"/> For some other reason? — Specify <u>                    </u>														
<b>b. If VA educational assistance had NOT been available, would you have still taken the SAME schooling or training?</b>	<b>(308)</b> 1 <input type="checkbox"/> Yes — SKIP to 78a 2 <input type="checkbox"/> No — Ask 77c 3 <input type="checkbox"/> Don't know — SKIP to 78a														
<b>c. Would you have taken —</b> Read list and mark (X) one	<b>(309)</b> 1 <input type="checkbox"/> MORE schooling/training? 2 <input type="checkbox"/> LESS schooling/training? 3 <input type="checkbox"/> DIFFERENT schooling/training? 4 <input type="checkbox"/> NO schooling/training?														
<b>78a. Did you use G.I. Bill or VA Rehabilitation Program, education or training benefits in 1978?</b>	<b>(310)</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 79														
<b>b. Which did you use in 1978?</b>	<b>(311)</b> 1 <input type="checkbox"/> G.I. Bill 2 <input type="checkbox"/> VA Rehabilitation Program 3 <input type="checkbox"/> Both														
<b>79. What is your degree of satisfaction with the following aspects of VA educational assistance? Are you greatly satisfied, somewhat satisfied, somewhat dissatisfied, greatly dissatisfied, or have no opinion?</b> Show flashcard number 5	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <th rowspan="2"></th> <th colspan="2">Satisfied</th> <th rowspan="2">Neutral or no opinion</th> <th colspan="2">Dissatisfied</th> </tr> <tr> <th>Greatly</th> <th>Somewhat</th> <th>Somewhat</th> <th>Greatly</th> </tr> </table>						Satisfied		Neutral or no opinion	Dissatisfied		Greatly	Somewhat	Somewhat	Greatly
	Satisfied		Neutral or no opinion	Dissatisfied											
	Greatly	Somewhat		Somewhat	Greatly										
(1) Information about VA benefits prior to entering the program .....	<b>(312)</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>									
(2) Amount of financial assistance .....	<b>(313)</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>									
(3) Timely receipt of checks .....	<b>(314)</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>									
(4) Accuracy of amount received .....	<b>(315)</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>									
(5) Information provided about careers with greatest employment opportunities .....	<b>(316)</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>									

<b>CHECK ITEM V</b>	Refer to question 48, page 16 (317) 1 <input type="checkbox"/> Box "4" or "5" marked — SKIP to 85a, page 27 2 <input type="checkbox"/> All others — Ask 80
80. Were you employed at a civilian job <b>AT THE TIME</b> you entered training or school with VA assistance?	(318) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 81b
81a. Was the training or schooling <b>REQUIRED</b> as a condition to retain this job?	(319) 1 <input type="checkbox"/> Yes } SKIP to 81c 2 <input type="checkbox"/> No }
b. Was the training or schooling <b>REQUIRED</b> for the <b>FIRST</b> job you took during or after the training?	(320) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Haven't worked since training } SKIP to 85a, page 27 4 <input type="checkbox"/> Still in training }
c. Did this job (or the first job you took during or after training) actually make use of any of the training or schooling you received with VA assistance?	(321) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 82a
d. Was this job in the <b>ACTUAL FIELD</b> you were trained for, or did it just make <b>SUBSTANTIAL USE</b> of the skills or education you received?  Example: An accountant who took an accounting course would be in the actual field of training, but an accountant may only make substantial use of mathematics training.	(322) 1 <input type="checkbox"/> Field of training } SKIP to 83 2 <input type="checkbox"/> Substantial use } 3 <input type="checkbox"/> Some use }
82a. Since you completed your training, have you <b>EVER</b> had a job in the field you were trained for or that made substantial use of the training or education you received with VA assistance?	(323) 1 <input type="checkbox"/> Yes, in field of training 2 <input type="checkbox"/> Yes, made substantial use 3 <input type="checkbox"/> Yes, both 4 <input type="checkbox"/> No — SKIP to 85a, page 27 5 <input type="checkbox"/> Still in training — SKIP to 85a, page 27
b. How long after you stopped or completed your training or schooling did you get this job (the first job)?	(324) 0 <input type="checkbox"/> During training Within 5 years after completion — Enter length of time (325) _____ (326) 1 <input type="checkbox"/> Weeks 2 <input type="checkbox"/> Months 3 <input type="checkbox"/> Years (324) 4 <input type="checkbox"/> More than 5 years after completion
83. Was this the same job you told me about earlier? That is (Read employer and job description from item 49, on page 17).	(327) 1 <input type="checkbox"/> Yes — SKIP to 85a, page 27 2 <input type="checkbox"/> No
84. Was the job you told me about earlier, this is (Read employer and job description from item 49), in your field of training or did it make substantial use of the skills or education you received with VA assistance?	(328) 1 <input type="checkbox"/> Yes, in field of training 2 <input type="checkbox"/> Yes, made substantial use. 3 <input type="checkbox"/> Yes, both 4 <input type="checkbox"/> No/neither
Notes	

<b>85a. DURING OR AFTER your Armed Forces service, did you receive any counseling or guidance in making plans for vocational training, education, or work?</b>		<b>329</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 86a			
<b>b. Where did you receive this counseling?</b> Was it —		<b>85c. Was this —</b> Very helpful?      Helpful?      Not helpful?			
(1) A VA hospital? . . . . .	<b>330</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>331</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(2) A military hospital? . . . . .	<b>332</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>333</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(3) A high school, college, or other school? . . . . .	<b>334</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>335</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(4) A U.S. or State employment service? . . . . .	<b>336</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>337</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(5) A VA regional office or guidance center? . . . . .	<b>338</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>339</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(6) An education officer on a military base? . . . . .	<b>340</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>341</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(7) Other person on military base? . . . . .	<b>342</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>343</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(8) Family or friends? . . . . .	<b>344</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>345</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
(9) Some other person or place? . . . . . Specify _____	<b>346</b> 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	<b>347</b>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
<b>d. When did you FIRST receive any of this vocational, educational, or job counseling?</b> Mark (X) one		<b>348</b> 1 <input type="checkbox"/> Before release 2 <input type="checkbox"/> Less than 6 months after release 3 <input type="checkbox"/> 6–12 months after release 4 <input type="checkbox"/> Over 12 months after release			
<b>e. Did you receive any vocational, educational, or job counseling from the VA in 1978?</b>		<b>349</b> 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No			
<b>86a. Prior to this survey, which of these VA educational benefits were you aware of?</b> Anything else? Show flashcard number 18 and mark (X) all that apply		<b>350</b> 1 <input type="checkbox"/> College or university education * 2 <input type="checkbox"/> Vocational/technical school training 3 <input type="checkbox"/> Apprenticeship training 4 <input type="checkbox"/> Other on-the-job training 5 <input type="checkbox"/> Correspondence school training 6 <input type="checkbox"/> Flight training <b>351</b> 7 <input type="checkbox"/> Farm training * 8 <input type="checkbox"/> High school completion (without depleting school training benefits) 9 <input type="checkbox"/> Tutorial assistance <b>352</b> 10 <input type="checkbox"/> Work-study programs * 11 <input type="checkbox"/> General education loans 12 <input type="checkbox"/> None of the above — SKIP to 87a, page 28			
<b>b. When did you FIRST become aware of the availability of any type of VA educational assistance?</b> Mark (X) one		<b>353</b> 1 <input type="checkbox"/> Before or during active duty military service 2 <input type="checkbox"/> Less than 3 months after release 3 <input type="checkbox"/> 3–5 months after release 4 <input type="checkbox"/> 6–8 months after release 5 <input type="checkbox"/> 9–11 months after release 6 <input type="checkbox"/> 12 or more months after release			

The following questions ask for your opinion about various aspects of your life since you were last released from active duty military service.		87b. Did you consider this to be a SERIOUS problem or only a MINOR problem?	
		Serious	Minor
87a. Since your LAST release from active duty military service, have you had any -			
(1) Problems finding a job? .....	354 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	355 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(2) Problems with inadequate earnings? .....	358 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	359 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(3) Problems holding a job? .....	362 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	363 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(4) Problems in school? .....	366 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	367 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(5) Trouble with the law? .....	370 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	371 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(6) Family problems? .....	374 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	375 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(7) Drug or drinking problems? .....	378 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	379 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(8) Problems with your physical health? .....	382 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	383 1 <input type="checkbox"/>	2 <input type="checkbox"/>
88a. Since your LAST release from active duty military service, have you -		88b. Did you consider this to be a SERIOUS problem or only a MINOR problem?	
		Serious	Minor
(1) Had nervous or psychological problems? .....	386 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	387 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(2) Felt down, depressed, or sad? .....	390 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	391 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(3) Felt guilty about things you did or didn't do? .....	394 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	395 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(4) Had trouble controlling your temper? .....	398 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	399 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(5) Had trouble sleeping or oversleeping? .....	402 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	403 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(6) Had frightening dreams or nightmares? .....	406 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	407 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(7) Felt confused or had difficulty concentrating? .....	410 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	411 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(8) Had troubling thoughts about your experiences in the military? .....	414 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	415 1 <input type="checkbox"/>	2 <input type="checkbox"/>
(9) Had trouble deciding what to do with your life? .....	418 1 <input type="checkbox"/> Yes → 2 <input type="checkbox"/> No	419 1 <input type="checkbox"/>	2 <input type="checkbox"/>

87c. Have you had any serious or minor problems with this in the past 12 months? If "Yes," ASK: Which, serious or minor?			87d. When did you FIRST begin to have this problem? Was it before your active duty military service, during your active duty military service, within one year after you were last released from active duty, or more than one year after you were last released from active duty military service?			
Serious	Minor	None	Before active duty (prior civilian period(s))	During active duty (any active duty period(s))	After last released from active duty	
					Within one year	More than one year after
(356) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(357) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(360) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(361) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(364) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(365) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(368) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(369) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(372) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(373) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(376) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(377) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(380) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(381) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(384) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(385) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
88c. Have you had any serious or minor problems with this in the past 12 months? If "Yes," ASK: Which, serious or minor?			88d. When did you FIRST begin to have this problem? Was it before your active duty military service, during your active duty military service, within one year after you were last released from active duty, or more than one year after you were last released from active duty military service?			
Serious	Minor	None	Before active duty (prior civilian period(s))	During active duty (any active duty period(s))	After last release from active duty	
					Within one year	More than one year after
(388) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(389) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(392) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(393) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(396) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(397) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(400) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(401) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(404) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(405) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(408) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(409) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(412) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(413) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(416) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(417) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(420) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	(421) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>



<p>89. Overall, do you feel that after you were last released from active duty military service you had a <b>GREAT DEAL</b> of difficulty, <b>CONSIDERABLE</b> difficulty, <b>SOME</b> difficulty, <b>VERY LITTLE</b> difficulty, or practically <b>NO</b> difficulty in readjusting to civilian life?</p> <p>Show flashcard number 19</p>	<p>(422) 1 <input type="checkbox"/> Great deal of difficulty          2 <input type="checkbox"/> Considerable difficulty          3 <input type="checkbox"/> Some difficulty          4 <input type="checkbox"/> Very little difficulty          5 <input type="checkbox"/> None, or practically no difficulty</p>																																																						
<p>90. How often in the last 12 months have you felt that difficulties were becoming so great that you could not overcome them? Would you say —</p> <p>Read list and mark (X) one</p>	<p>(423) 1 <input type="checkbox"/> <b>VERY</b> often?          2 <input type="checkbox"/> <b>FAIRLY</b> often?          3 <input type="checkbox"/> <b>SOMETIMES</b>?          4 <input type="checkbox"/> <b>ALMOST</b> never?          5 <input type="checkbox"/> <b>NEVER</b>?</p>																																																						
<p>91. Since your <b>LAST</b> release from <b>ACTIVE DUTY</b> military service, have you ever seriously considered reenlisting?</p>	<p>(424) 1 <input type="checkbox"/> Yes          2 <input type="checkbox"/> No</p>																																																						
<p><b>CHECK ITEM W</b>  Refer to questions 36, 37, and 39, page 14</p>	<p>(425) 1 <input type="checkbox"/> Box "1" or "2" marked in 36          2 <input type="checkbox"/> Box "1" marked in 37          3 <input type="checkbox"/> Box "1" marked in 39          4 <input type="checkbox"/> All others — <b>SKIP</b> to 93a, page 31</p> <p style="text-align: right;">} Ask 92a</p>																																																						
<p>92a. The following are some statements that people may use to describe their jobs. Do you feel that each statement is very true, somewhat true, not too true, or not true at all about your <b>CURRENT</b> job?</p> <p>If more than one job, ask about main job only</p> <p>Show flashcard number 20</p>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 15%;">Very true</th> <th style="width: 15%;">Somewhat true</th> <th style="width: 15%;">Not too true</th> <th style="width: 15%;">Not at all true</th> <th style="width: 15%;">Not applicable to job</th> </tr> </thead> <tbody> <tr> <td>(1) The work is interesting .....</td> <td>(426) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(2) The pay is good .....</td> <td>(427) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(3) I get along well with the people at work .....</td> <td>(428) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(4) I'm given a chance to do the things I do best .....</td> <td>(429) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(5) I get along well with my supervisor .....</td> <td>(430) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(6) I am not under excessive pressure on the job .....</td> <td>(431) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(7) The job security is good .....</td> <td>(432) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> <tr> <td>(8) The chances for promotion are good .....</td> <td>(433) 1 <input type="checkbox"/></td> <td>2 <input type="checkbox"/></td> <td>3 <input type="checkbox"/></td> <td>4 <input type="checkbox"/></td> <td>5 <input type="checkbox"/></td> </tr> </tbody> </table>		Very true	Somewhat true	Not too true	Not at all true	Not applicable to job	(1) The work is interesting .....	(426) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(2) The pay is good .....	(427) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(3) I get along well with the people at work .....	(428) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(4) I'm given a chance to do the things I do best .....	(429) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(5) I get along well with my supervisor .....	(430) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(6) I am not under excessive pressure on the job .....	(431) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(7) The job security is good .....	(432) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	(8) The chances for promotion are good .....	(433) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
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(8) The chances for promotion are good .....	(433) 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>																																																		
<p>b. Overall, how satisfied are you with your <b>CURRENT</b> job? Are you —</p> <p>If more than one job, ask about main job.</p> <p>Read list and mark (X) one</p>	<p>(434) 1 <input type="checkbox"/> Very satisfied?          2 <input type="checkbox"/> Somewhat satisfied?          3 <input type="checkbox"/> Not too satisfied?          4 <input type="checkbox"/> Not at all satisfied?</p>																																																						
<p>Notes</p>																																																							

The next few questions concern your military service.	
93a. How did you FIRST enter the military service, were you drafted or did you enlist?	(435) 1 <input type="checkbox"/> Drafted 2 <input type="checkbox"/> Enlisted
b. In which branch of the Armed Forces did you LAST serve on active duty? Mark (X) one	(436) 1 <input type="checkbox"/> Army 2 <input type="checkbox"/> Navy 3 <input type="checkbox"/> Air Force 4 <input type="checkbox"/> Marine Corps 5 <input type="checkbox"/> Coast Guard 6 <input type="checkbox"/> Received medical discharge from National Guard; never served on active duty
94a. What was your rank or grade at the time you were LAST released or discharged from ACTIVE DUTY?	(437) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
b. What was your military occupation speciality while in the service? If more than one, give the one just prior to release/discharge.	(438) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
95a. Were you stationed in Vietnam, Laos, or Cambodia; in the waters in or around these countries; or fly in missions over these areas?	(439) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 96a
b. Which of these statements describe your exposure to combat in Southeast Asia? Anything else? Show flashcard number 21 and mark (X) all that apply	(440) 1 <input type="checkbox"/> No exposure to combat * 2 <input type="checkbox"/> Part of land or Naval Artillery Unit which fired on the enemy 3 <input type="checkbox"/> Flew in aircraft on missions over Vietnam, Laos, and/or Cambodia 4 <input type="checkbox"/> Stationed at a forward observation post 5 <input type="checkbox"/> Received incoming fire from enemy artillery, rockets, or mortars 6 <input type="checkbox"/> Encountered enemy mines or booby traps (441) 7 <input type="checkbox"/> Received sniper or sapper fire * 8 <input type="checkbox"/> Ambushed by enemy 9 <input type="checkbox"/> Engaged the Vietcong, Guerilla, or unidentified troops in a firefight (442) 10 <input type="checkbox"/> Engaged the North Vietnamese Army or other organized military forces in a firefight * 11 <input type="checkbox"/> Other combat — Specify <u>                    </u>
96a. Are you currently a member of the military reserves or National Guard?	(443) 1 <input type="checkbox"/> Yes — SKIP to 97, page 32 2 <input type="checkbox"/> No
b. If the United States became involved in another world war requiring full mobilization, would you volunteer for military duty?	(444) 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know } SKIP to 97, page 32
c. With which branch of the Armed Forces would you prefer to serve? Mark (X) one	(445) 1 <input type="checkbox"/> Army 2 <input type="checkbox"/> Navy 3 <input type="checkbox"/> Air Force 4 <input type="checkbox"/> Marine Corps 5 <input type="checkbox"/> Coast Guard 6 <input type="checkbox"/> Don't know

<p><b>97a. Prior to this survey, which of the following Veterans Administration Programs to assist veterans with their burial needs were you aware of?</b></p> <p><b>Anything else?</b></p> <p>Show flashcard number 22 and mark (X) all that apply</p>	<p>(446) *</p> <p>1 <input type="checkbox"/> Burial in one of the 106 national cemeteries</p> <p>2 <input type="checkbox"/> Burial plot allowance for burial in other than a national cemetery</p> <p>3 <input type="checkbox"/> Provision of a headstone or marker</p> <p>4 <input type="checkbox"/> Burial expenses allowance for burial in other than a national cemetery</p> <p>5 <input type="checkbox"/> Provision of burial flag</p> <p>6 <input type="checkbox"/> Other - Specify <u>                    </u></p> <p>7 <input type="checkbox"/> Not aware VA offered burial benefits</p>
<p><b>b. What type of burial or interment do you EXPECT to have?</b></p> <p>Mark (X) only one</p>	<p>(447)</p> <p>1 <input type="checkbox"/> Regular (underground) burial</p> <p>2 <input type="checkbox"/> Mausoleum (casket remains above ground)</p> <p>3 <input type="checkbox"/> Cremation (columbarium)</p> <p>4 <input type="checkbox"/> Burial at sea</p> <p>5 <input type="checkbox"/> Donate remains to science, } SKIP to 98 medical school, etc.</p> <p>6 <input type="checkbox"/> Other - Specify <u>                    </u></p> <p>7 <input type="checkbox"/> Undecided</p>
<p><b>c. Do you want to be buried or interred in one of the 106 national cemeteries?</b></p> <p>Mark (X) only one</p>	<p>(448)</p> <p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No</p> <p>3 <input type="checkbox"/> Undecided</p> <p>4 <input type="checkbox"/> Not aware of eligibility requirements</p>
<p><b>d. Do you desire that your grave or tomb be marked with a headstone or marker issued by the Veterans Administration?</b></p> <p>Mark (X) only one</p>	<p>(449)</p> <p>1 <input type="checkbox"/> Yes</p> <p>2 <input type="checkbox"/> No</p> <p>3 <input type="checkbox"/> Undecided</p> <p>4 <input type="checkbox"/> Did not know about headstone availability</p>
<p><b>98. For what purpose(s) did you make any contacts with the Veterans Administration in 1978?</b></p> <p><b>Anything else?</b></p> <p>Show flashcard number 23 and mark (X) all that apply</p>	<p>(450) *</p> <p>1 <input type="checkbox"/> G.I. bill education/training benefits</p> <p>2 <input type="checkbox"/> Vocational Rehabilitation Training for service-connected disabled</p> <p>3 <input type="checkbox"/> Home loan benefits</p> <p>4 <input type="checkbox"/> Small business loan benefits</p> <p>5 <input type="checkbox"/> Life insurance</p> <p>6 <input type="checkbox"/> Disability compensation</p> <p>(451) *</p> <p>7 <input type="checkbox"/> Pension - nonservice connected</p> <p>8 <input type="checkbox"/> Dental care</p> <p>9 <input type="checkbox"/> Hospitalization</p> <p>(452) *</p> <p>10 <input type="checkbox"/> Nursing home care</p> <p>11 <input type="checkbox"/> VA outpatient medical treatment or examination</p> <p>12 <input type="checkbox"/> Employment assistance</p> <p>(453) *</p> <p>13 <input type="checkbox"/> Vocational counseling</p> <p>14 <input type="checkbox"/> Academic counseling</p> <p>15 <input type="checkbox"/> Vietnam bonus (if given by your state)</p> <p>(454) *</p> <p>16 <input type="checkbox"/> Veterans National Cemetery Program</p> <p>17 <input type="checkbox"/> Burial allowance</p> <p>18 <input type="checkbox"/> Headstone/marker program</p> <p>(455) *</p> <p>19 <input type="checkbox"/> Records check</p> <p>20 <input type="checkbox"/> Other - Specify <u>                    </u></p> <p>21 <input type="checkbox"/> No contact in 1978</p>

99a. In general, how would you rate the effectiveness of the Federal Government in the following areas? Would you say that the Federal Government is <b>EFFECTIVE</b> , <b>INEFFECTIVE</b> , or <b>NEITHER EFFECTIVE NOR INEFFECTIVE</b> in -					99b. Would you say that the Federal Government has been <b>SOMEWHAT</b> or <b>VERY</b> (effective/ineffective) in - (Read statement)		
Effective	ineffective	Neither effective nor ineffective	Don't know	Somewhat	Very	Don't know	
Show flashcard number 24							
(1) Covering educational expenses of veterans? .....	(456) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(457) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(2) Providing medical care for disabled veterans? .....	(458) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(459) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(3) Compensating veterans for wartime disability? .....	(460) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(461) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(4) Providing home and farm loans to veterans? .....	(462) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(463) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(5) Helping veterans find jobs? .....	(464) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(465) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(6) Treating veterans for drug problems? .....	(466) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(467) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(7) Treating veterans for alcohol problems? .....	(468) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(469) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(8) Providing adequate burial benefits to veterans? .....	(470) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(471) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
(9) Assisting veterans in readjustment to civilian life? .....	(472) 1 <input type="checkbox"/> Ask 99b	2 <input type="checkbox"/> Ask 99b	3 <input type="checkbox"/>	4 <input type="checkbox"/>	(473) 1 <input type="checkbox"/>	2 <input type="checkbox"/> 3 <input type="checkbox"/>	
100a. Do you agree or disagree that officials in the Veterans Administration really don't care much about what people like you think?	(474) 1 <input type="checkbox"/> Agree 2 <input type="checkbox"/> Disagree 3 <input type="checkbox"/> Don't know or no opinion						
b. Do you agree or disagree that other public officials really don't care much about what people like you think?	(475) 1 <input type="checkbox"/> Agree 2 <input type="checkbox"/> Disagree 3 <input type="checkbox"/> Don't know or no opinion						
<b>INTERVIEWER INSTRUCTIONS</b>	Return to the cover page and complete sections C, D, and E.						
Notes	<div>(476) _____</div> <div>(477) _____</div> <div>(478) _____</div> <div>(479) _____</div>						

Percentage Distribution of Veterans by Age, Median Age, and by Period of Service

Period of Service	Number (000's)	Percent of Veterans by Age													Median Age
		Total	18-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
Total 1/	29,164	100.0	0.1	2.9	6.7	12.6	9.0	8.2	12.1	14.3	15.2	9.6	4.3	2.1	3.0
All War Periods	25,402	100.0	0.0	2.1	7.6	14.1	5.8	3.8	12.3	15.9	17.3	10.9	4.8	2.2	3.2
Vietnam Total	8,355	100.0	0.0	6.4	23.1	42.9	17.6	4.1	3.1	1.4	1.0	0.3	0.1	0.0	0.0
Vietnam Era Only	7,825	100.0	0.0	6.8	24.7	45.8	18.8	3.5	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Vietnam & Korea	331	100.0	0.0	0.0	0.0	0.0	0.0	19.6	67.1	11.1	1.5	0.0	0.7	0.0	0.0
Vietnam, Korea & WW II	198	100.0	0.0	0.0	0.0	0.0	0.0	0.0	5.8	36.1	40.6	14.1	2.0	1.3	0.0
Korea, Total 2/	5,724	100.0	0.0	0.0	0.0	0.0	0.0	12.2	52.4	22.3	7.4	3.6	1.3	0.3	0.4
Korea, Only	4,216	100.0	0.0	0.0	0.0	0.0	0.0	15.0	65.0	18.6	0.8	0.1	0.4	0.0	0.0
Korea & WW II	979	100.0	0.0	0.0	0.0	0.0	0.0	0.0	2.6	39.5	30.8	18.0	5.3	1.8	2.1
WW II, Total 3/	12,415	100.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	26.0	35.0	22.3	9.6	4.6	1.5
WW II Only	11,238	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	24.6	35.3	22.8	10.2	4.9	1.5
WW I	615	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Non-War Periods	3,754	100.0	0.8	8.0	0.7	2.1	30.9	37.6	8.2	3.3	0.9	0.6	1.3	0.9	2.1
Post Vietnam	377	100.0	7.5	80.1	7.4	3.7	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Between Korea and Vietnam	2,960	100.0	0.0	0.0	0.0	2.2	39.1	47.7	10.5	0.4	0.1	0.0	0.0	0.0	0.0
Between WW II and Korea	237	100.0	0.0	0.0	0.0	0.0	0.0	0.0	38.7	46.2	9.5	2.9	2.7	0.0	0.0
Between WW II and WW I	163	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.6	9.3	26.7	20.6	38.8
Pre-WW I	18	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0

1/ Groups will not always sum to totals because of rounding and weighting procedures.

2/ Includes Korean veterans listed with Vietnam era categories above.

3/ Includes World War II veterans listed in Vietnam and Korea categories above.

Appendix C, Table 2

## Percentage Distribution of Veterans by Marital Status, by Period of Service

Period of Service	Number (000's)	Total	Married	Widowed	Divorced	Separated	Never Married
Total	29,164	100.0	81.7	2.3	6.0	2.2	7.8
Vietnam Total	8,355	100.0	75.9	0.3	7.3	3.1	13.4
Vietnam Only	7,826	100.0	74.9	0.1	7.5	3.2	14.3
Korea, Total	5,724	100.0	87.9	1.4	5.4	1.4	3.9
Korea Only	4,216	100.0	87.8	0.7	5.9	1.4	4.3
WW II	12,415	100.0	84.8	3.5	5.2	1.8	4.8
Pre-WW II	795	100.0	66.9	23.5	3.1	1.8	4.7
Post-Vietnam	377	100.0	36.3	0.0	6.9	4.5	52.3
Between Korea and Vietnam	2,960	100.0	86.0	0.6	6.7	1.9	4.8
Between WW II and Korea	237	100.0	85.1	2.0	7.8	1.2	3.9

NOTE: Percentages may not add to 100.0 percent due to rounding.

Percentage Distribution of Veterans by Number of Dependents by Period of Service

Period of Service	Number (000's)	Total	1	2	3	4	5	6	7	8 +
Total	29,164	100.0	14.2	34.2	18.6	18.5	9.1	3.5	1.2	0.6
Vietnam Total	8,355	100.0	18.3	15.1	21.4	28.7	12.1	3.4	0.7	0.5
Vietnam Only	7,826	100.0	19.3	13.7	21.2	29.2	12.3	3.3	0.6	0.5
Korea, Total	5,724	100.0	7.8	27.4	21.7	21.9	12.1	5.8	2.5	0.9
Korea Only	4,216	100.0	7.3	21.1	22.0	24.5	13.8	7.1	3.0	1.3
WW II	12,415	100.0	12.6	56.7	17.3	7.8	3.6	1.0	0.7	0.4
Pre-WW II	795	100.0	32.0	65.5	2.5	0.0	0.0	0.0	0.0	0.0
Post-Vietnam	377	100.0	60.9	13.3	16.0	5.8	4.0	0.0	0.0	0.0
Between Korea and Vietnam	2,960	100.0	8.3	8.4	15.5	32.8	19.9	10.4	3.1	1.7
Between WW II and Korea	237	100.0	9.2	28.6	28.8	17.2	10.4	5.7	0.0	0.0

NOTE: Percentages may not add to 100.0 due to rounding.

Percent Distribution of Veterans by Number of Dependents by Marital Status

Total Dependents	Total	Marital Status				Never Married
		Married	Widowed	Divorced	Separated	
Number (000's)	29,164	23,776	680	1,758	628	2,281
Percent						
Total	100.0	100.0	100.0	100.0	100.0	100.0
1	14.2	0.0	79.4	64.7	50.8	93.8
2	34.2	39.6	9.9	14.5	19.1	5.1
3	18.6	21.1	7.0	12.8	16.2	0.8
4	18.5	21.9	2.5	5.5	9.4	0.4
5	9.1	10.9	0.4	2.1	3.5	0.0
6	3.5	4.2	0.8	0.4	0.4	0.0
7	1.2	1.5	0.0	0.0	0.6	0.0
8 +	0.6	0.8	0.0	0.0	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.



Distribution of Veterans by Number of Dependent Children and Period of Service

Period of Service	Number	Total	0	1	2	3	4	5	6 +
Total	29,164	100.0	48.1	18.5	19.0	9.2	3.5	1.2	0.6
Vietnam Total	8,355	100.0	32.4	20.8	30.4	12.2	3.2	0.7	0.5
Vietnam Only	7,826	100.0	32.0	20.5	30.8	12.4	3.2	0.6	0.5
Korea, Total	5,724	100.0	34.6	22.4	21.9	12.1	5.7	2.5	0.9
Korea Only	4,216	100.0	27.2	23.3	24.5	13.9	7.0	2.9	1.2
WW II	12,415	100.0	69.9	17.2	7.6	3.5	1.0	0.6	0.3
Pre-WW II	795	100.0	97.1	2.9	0.0	0.0	0.0	0.0	0.0
Post-Vietnam	377	100.0	74.2	16.0	5.8	4.0	0.0	0.0	0.0
Between Korea and Vietnam	2,960	100.0	15.3	15.3	33.8	20.6	10.4	3.0	1.7
Between WW II and Korea	237	100.0	36.6	29.0	18.2	11.7	4.5	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Appendix C, Table 6

## Distribution of Veterans by Number of Dependent Children and Marital Status

Marital Status	Number (000's)	Total	0	1	2	3	4	5	6 +
Total	29,164	100.0	48.1	18.5	19.0	9.2	3.5	1.2	0.6
Married	23,776	100.0	40.7	20.8	21.7	10.6	4.1	1.4	0.7
Widowed	680	100.0	80.5	9.5	6.8	2.4	0.4	0.4	0.0
Divorced	1,758	100.0	66.1	14.0	13.2	5.0	1.6	0.2	0.0
Separated	628	100.0	59.9	18.0	14.8	5.7	1.0	0.6	0.0
Never Married	2,281	100.0	98.3	1.0	0.5	0.2	0.0	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Average and Total Number of Dependents by Type and by Period of Service

Period of Service	Type of Dependent					Number of Dependents (000's)				
	Average Number per Veteran									
	Dependents	Veterans	Wives 1/	Children	Others	All Dependents	Veterans	Wives 1/	Children	Others
Total	2.9	1.0	0.8	1.1	0.0	85,389	29,164	23,815	31,337	934
Vietnam Total	3.2	1.0	0.8	1.4	0.0	26,417	8,355	6,341	11,450	193
Vietnam Only	3.2	1.0	0.7	1.4	0.0	24,739	7,826	5,858	10,806	173
Korea, Total	3.3	1.0	0.9	1.4	0.0	18,943	5,724	5,030	8,174	232
Korea Only	3.6	1.0	0.9	1.6	0.0	15,021	4,216	3,701	6,906	189
WW II	2.4	1.0	0.8	0.5	0.0	29,879	12,415	10,527	6,413	482
Pre-WW II	1.7	1.0	0.7	0.0	0.0	1,356	795	531	23	7
Post-Vietnam	1.8	1.0	0.4	0.4	0.0	674	377	137	149	5
Between Korea and Vietnam	4.0	1.0	0.9	2.1	0.0	11,825	2,960	2,546	6,254	52
Between WW II and Korea	3.1	1.0	0.9	1.2	0.0	731	237	202	281	11

1/ The same as the proportion of married veterans to all veterans. Excludes separated wives listed as dependents who amount to 0.5 percent of all wives and 20 percent of all separated wives.

Detail does not add to total due to weights and rounding errors.

Average and Total Number of Dependents by Type and by Marital Status

Marital Status	Average Number per Veteran					Number of Dependents (000's)				
	All					All				
	Dependents	Veterans	Wives	Children	Others	Dependents	Veterans	Wives	Children	Others
Total	2.9	1.0	0.8	1.1	0.0	85,389	29,164	23,815	31,337	934
Married	3.3	1.0	1.0	1.2	0.0	77,685	23,776	23,776	29,442	684
Widowed	1.4	1.0	0.0	0.3	0.0	931	680	0	230	21
Divorced	1.7	1.0	0.0	0.6	0.1	2,932	1,758	0	1,101	159
Separated	2.0	1.0	0.2	0.7	0.1	1,251	628	131	452	42
Never Married	1.1	1.0	0.0	0.0	0.1	2,458	2,281	0	59	118

Detail does not add to total due to weights and rounding errors.

Distribution of Veterans By Race, by Period of Service

Period of Service	Number (000's)	Race				
		Total	White	Black	Asian or Pacific Islands	American Indian Other
Total	29,164	100.0	91.3	7.5	0.8	0.4 0.1
Vietnam Total	8,355	100.0	90.0	8.4	0.9	0.6 0.1
Vietnam Only	7,826	100.0	90.0	8.5	0.8	0.6 0.1
Korea, Total	5,724	100.0	91.2	7.4	1.0	0.4 0.0
Korea Only	4,216	100.0	90.9	8.0	0.9	0.2 0.0
WW II	12,415	100.0	92.1	6.9	0.8	0.3 0.0
Pre-WW II	795	100.0	93.9	6.2	0.0	0.0 0.0
Post-Vietnam	377	100.0	91.0	7.6	0.0	1.5 0.0
Between Korean and Vietnam	2,960	100.0	92.6	5.9	0.8	0.6 0.1
Between WW II and Korea	237	100.0	85.9	14.1	0.0	0.0 0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Percent Distribution of Veterans, by Manner of Release from Armed Forces, by Period of Service

Period of Service	Number (000's)	Total	Manner of Release				N.A.
			Retirement for		Release for		
			Disability	20+ Years Service	Medical or Disability	Less than 20 Years Service	
Total	29,164	100.0	0.5	3.1	6.8	89.5	0.0
Vietnam Only	7,826	100.0	0.4	1.5	5.2	92.8	0.1
Vietnam & Korea	331	100.0	3.1	84.2	4.7	8.0	0.0
Vietnam, Korea & WW II	198	100.0	8.1	86.9	1.8	3.3	0.0
Korea Only	4,216	100.0	0.5	0.4	3.9	95.2	0.0
Korea & WW II	979	100.0	2.0	30.0	2.8	65.1	0.0
WW II	11,238	100.0	0.4	0.2	9.8	89.5	0.0
WW I	615	100.0	0.3	0.0	5.4	94.3	0.0
Post-Vietnam	377	100.0	0.0	0.0	17.6	81.2	1.2
Between Korea and Vietnam	2,960	100.0	0.1	0.1	4.3	95.5	0.0
Between WW II and Korea	237	100.0	0.0	0.0	4.1	95.9	0.0
Between WW I and WW II	163	100.0	1.2	1.1	8.7	89.0	0.0
Pre-WW I	18	100.0	0.0	0.0	26.5	73.5	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Percentage Distribution of Veterans by Length of Service by Period of Service

Period of Service	Number (000's)	Total	Less Than One Year	1-2 Years	2-20 Years	20 + Years
Total	29,164	100.0	7.5	25.9	63.3	3.3
<u>War Period</u>	25,402	100.0	6.4	25.1	64.9	3.7
Vietnam	7,825	100.0	6.9	29.1	62.5	1.5
Vietnam & Korea	331	100.0	0.0	0.0	10.1	89.9
Vietnam, Korea & WW II	198	100.0	0.0	0.0	6.7	93.3
Korea	4,216	100.0	2.5	40.7	56.5	0.2
Korea & WW II	979	100.0	0.3	1.1	67.8	30.8
WW II	11,238	100.0	6.7	18.7	74.4	0.3
WW I	615	100.0	36.5	42.7	20.9	0.0
<u>Non-War Period</u>	3,754	100.0	14.9	31.9	53.0	0.2
Post Vietnam	377	100.0	38.2	38.1	23.4	0.0
Korea to Vietnam	2,960	100.0	12.5	31.7	55.6	0.2
WW II to Korea	237	100.0	6.4	38.7	54.9	0.0
WW I to WW II	163	100.0	15.9	15.7	68.5	0.0
Pre-WW I	18	100.0	26.4	0.0	73.5	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Percent Distribution of Veterans, by Income by Period of Service  
(Joint Income of Husband and Wife)

Period of Service	Number (000's)	Distribution of Income											
		Total	Less Than \$5,000	\$5,000- 9,999	\$10,000- 14,999	\$15,000- 19,999	\$20,000- 24,999	\$25,000- 49,999	\$50,000 & Over	Not Stated	Median 1/ Stated		
Total	29,164	100.0	5.5	11.5	12.9	15.4	15.0	22.7	3.0	14.2		\$19,300	
Vietnam Total	8,355	100.0	4.1	10.4	16.2	19.7	18.1	20.4	2.3	8.9		18,800	
Vietnam Only	7,826	100.0	4.3	10.7	16.9	20.1	17.7	19.3	2.2	8.8		18,400	
Korea, Total	5,724	100.0	3.3	7.2	9.4	13.6	16.4	32.1	3.7	14.3		22,800	
Korea Only	4,216	100.0	3.1	6.9	8.9	14.0	16.1	32.7	3.5	14.7		23,000	
World War II	12,415	100.0	6.4	13.0	12.8	13.5	12.7	21.0	3.3	17.4		18,400	
Pre-WW II	795	100.0	18.9	36.8	12.4	6.1	2.6	2.7	1.2	19.3		7,900	
Post-Vietnam	377	100.0	23.8	31.9	23.5	6.3	0.0	2.5	0.0	12.0		7,900	
Between Korea and Vietnam	2,960	100.0	2.8	4.9	8.0	16.3	18.8	30.7	4.3	14.4		22,900	
Between WW II and Korea	237	100.0	3.9	6.7	9.7	10.8	20.8	30.6	3.3	14.2		22,800	

1/ Rounded to nearest \$100.

NOTE: Percentages may not add to 100.0 percent due to rounding.



Percent Distribution of Veterans by Race and Median Income by Race

	Total	White	Black	Asian	American Indian	Other
Number (000's)	29,164	26,612	2,172	227	116	14
Total Percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$1,000	0.6	0.5	1.6	0.0	1.3	0.0
\$ 1,000 - 1,999	0.4	0.4	1.4	0.0	0.0	0.0
2,000 - 2,999	1.0	0.8	3.3	0.0	0.0	0.0
3,000 - 3,999	1.5	1.4	3.1	0.0	0.0	0.0
4,000 - 4,999	2.0	1.8	4.3	4.0	5.3	0.0
5,000 - 5,999	2.1	1.9	4.1	4.7	3.0	0.0
6,000 - 7,499	3.6	3.4	5.5	5.5	0.0	0.0
7,500 - 9,999	5.8	5.5	9.2	6.4	9.5	0.0
10,000 - 11,999	4.7	4.5	6.9	3.7	0.0	0.0
12,000 - 14,999	8.2	8.1	9.0	6.7	14.0	0.0
15,000 - 19,999	15.4	15.6	13.3	12.7	9.0	19.7
20,000 - 24,999	15.0	15.2	11.4	18.9	11.2	40.5
25,000 - 49,000	22.7	23.3	15.3	30.1	19.3	23.0
50,000 & Over	3.0	3.2	1.4	2.4	0.0	0.0
Not Stated	14.2	14.6	10.1	4.8	27.5	16.8
Median	\$19,300	\$19,600	\$13,800	\$21,000	\$15,600	\$22,800

NOTE: Percentages may not add to 100.0 percent due to rounding.

Percentage Distribution of Veterans by Labor Force and Employment Status by Period of Service

Period of Service	Number (000's)	In Labor Force			Not in Labor Force			Not Stated		
		Total	Employed	Unem- ployed	Total	School	Other			
Total	29,164	100.0	82.3	79.5	2.8	3.4	0.4	0.1	0.3	17.3
Vietnam Total	8,355	100.0	94.7	91.0	3.7	3.9	0.6	0.4	0.2	4.6
Vietnam Only	7,826	100.0	95.5	91.7	3.8	4.0	0.7	0.4	0.3	3.8
Korea, Total	5,724	100.0	88.9	87.1	1.8	2.1	0.2	0.0	0.2	10.9
Korea Only	4,216	100.0	93.4	91.4	2.0	2.1	0.1	0.0	0.1	6.5
World War II	12,415	100.0	71.4	68.7	2.4	3.4	0.3	0.0	0.3	28.7
Pre-WW-II	795	100.0	8.6	8.2	0.4	5.1	0.0	0.0	0.0	91.4
Post-Vietnam	377	100.0	87.5	72.9	14.6	16.7	0.0	0.0	0.0	12.5
Between Korea and Vietnam	2,960	100.0	97.3	94.7	2.6	2.7	0.6	0.0	0.6	2.1
Between WW-II and Korea	237	100.0	87.0	83.0	4.0	4.6	0.0	0.0	0.0	13.1

Percent Distribution of Veterans by Income, by Labor Force and Employment Status

Income	In Labor Force			Unem- played	Not in Labor Force			
	Total	Total	Employed		Total	School	Other	N.A.
Number (000's)	29,164	23,995	23,168	827	106	30	76	5,046
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Less than \$5,000	5.5	2.6	2.1	16.9	28.5	56.3	39.7	
\$ 5,000 - 9,999	11.5	7.6	7.1	20.8	23.9	43.7	11.1	
\$10,000 - 14,999	12.9	12.3	11.9	23.5	34.8	0.0	31.2	
#15 000 - 19,999	15.4	16.6	16.8	10.3	4.6	0.0	6.5	
\$20,000 - 24,999	15.0	17.1	17.4	7.8	0.0	0.0	5.1	
\$25,000 - 49,999	22.7	26.5	27.2	7.6	5.2	0.0	5.2	
\$50,000 and Over	3.0	3.5	3.7	0.6	0.0	0.0	0.5	
Not Stated	14.2	13.9	13.9	12.5	3.0	0.0	16.2	
Median	\$19,300	\$21,200	\$21,500	\$11,300	\$9,200	\$9,400	\$8,700	

NOTE: Percentages may not add to 100.0 percent due to rounding.

Unemployment Rate of Veterans for Specified Races by  
Period of Service

<u>Period of Service</u>	<u>Total</u>	<u>White</u>	<u>Black</u>
Total	3.4	3.1	8.9
Vietnam Total	3.9	3.4	10.2
Vietnam Only	4.0	3.5	10.7
Korea, Total	2.1	1.9	4.8
Korea Only	2.1	1.9	5.0
WW II	3.3	2.9	10.0
Pre-WW II	5.1	5.1	0.0
Post-Vietnam	16.7	18.6	0.0
Between Korea and Vietnam	2.7	2.5	7.5
Between WW II and Korea	4.6	3.5	11.0

## PERCENT OF VETERANS BY PERIOD OF SERVICE WHO HAVE EVER USED VA BENEFITS

	Number (000's)	Grand Total	Comp. & Pension Total	Service Connected	Medical Care		Dental	Education Total	GI-Bill	Vocational Rehabilitation	Home Loan	Coun- selling
					Pension	Total						
Total	29,164	67.1	13.2	10.4	3.2	15.1	10.2	43.0	42.0	1.2	31.7	2.3
War Vets	25,402	71.1	14.5	11.4	3.6	16.7	11.1	45.9	44.9	1.2	33.6	2.4
Vietnam Only	7,826	71.5	6.9	6.7	0.3	11.3	4.7	59.6	58.4	1.6	26.6	6.1
Vietnam & Korea	331	91.4	24.2	24.2	0.0	16.3	7.9	53.8	49.1	4.7	55.4	21.6
Vietnam & Korea & WW II	198	79.5	25.7	25.7	0.0	12.6	9.1	27.9	26.0	2.5	63.8	2.8
Korea Only	4,216	67.5	7.3	5.8	1.6	11.5	7.8	43.9	43.4	0.6	35.9	1.1
Korea & WW II	979	77.8	18.7	17.1	2.1	21.6	16.6	29.4	29.1	0.6	48.6	1.1
WW II Only	11,238	72.0	20.4	15.5	5.5	21.6	15.7	41.2	40.2	1.2	36.9	0.0
WW I Only	615	49.4	40.0	14.3	28.5	24.8	24.3	0.0	0.0	0.0	0.0	0.0
Peacetime	3,754	40.7	3.8	3.6	0.3	4.8	4.1	23.3	22.5	0.8	19.5	1.5
Between WW II & Korea	257	48.6	8.7	7.7	1.0	7.3	4.1	25.8	25.8	0.0	23.7	0.0
Post Vietnam	377	11.6	3.1	3.1	0.0	4.4	2.8	0.0	0.0	0.0	4.1	0.0
Between Korea & Vietnam	2,600	45.5	3.1	3.0	0.1	4.4	4.1	27.4	26.5	1.1	22.3	1.9
Between WW I & WW II	163	9.4	7.3	6.1	1.1	4.5	4.5	0.0	0.0	0.0	0.0	0.0
Before WW I	18	33.1	33.1	33.1	18.3	33.1	33.1	0.0	0.0	0.0	0.0	0.0
Total Vietnam	8,355	72.5	8.0	7.8	0.3	11.6	5.0	58.7	57.3	1.8	28.6	6.7
Total Korea	5,393	69.8	10.1	8.6	1.7	13.3	9.5	40.7	40.2	0.7	39.3	1.2
Total WW II	12,415	72.5	20.3	15.8	5.2	21.4	15.7	40.1	39.1	1.2	38.3	0.2

NOTE: Percentages may not add to total due to use of more than one benefit by some veterans.

PERCENT OF VETERANS BY PERIOD OF SERVICE WHO HAVE USED VA BENEFITS IN 1978

	Number (000's)	Grand Total	Comp. & Pension Total	Service Connected	Pension	Medical Care Total	Inpatient	Outpatient	Dental	Education Total	GI-Bill	Vocational Rehabilitation	Home Loan	Coun- selling
Total	29,164	24.6	10.7	8.1	2.6	10.6	1.8	6.8	4.8	5.4	5.3	0.1	3.2	0.6
War Vets	25,402	26.1	11.8	8.8	2.9	11.1	1.9	7.2	4.9	6.1	6.0	0.1	3.2	0.7
Vietnam Only	7,826	29.9	5.7	5.5	0.1	9.5	1.2	6.0	4.2	17.8	17.6	0.3	3.1	2.0
Vietnam & Korea	331	52.2	18.7	18.7	0.0	17.4	2.3	14.8	3.3	24.1	21.1	3.0	11.1	5.5
Vietnam & Korea & WW II	198	40.4	22.2	22.2	0.0	11.8	0.0	9.3	3.8	6.2	5.7	0.5	14.4	0.0
Korea Only	4,216	18.4	5.7	4.5	1.2	10.1	1.8	5.5	5.2	1.2	1.2	0.0	4.7	0.1
Korea & WW II	979	29.6	14.9	13.3	1.6	15.5	4.4	11.6	6.6	0.9	0.9	0.0	5.5	0.3
WW II Only	11,238	24.3	16.4	11.7	4.7	11.8	2.1	7.9	5.1	0.0	0.0	0.0	2.2	0.0
WW I Only	615	40.4	33.9	10.4	23.5	13.1	3.9	9.4	5.8	0.0	0.0	0.0	0.0	0.0
Peacetime	3,754	13.8	3.7	3.4	0.3	7.8	0.9	4.2	4.4	1.1	1.1	0.0	3.1	0.1
Between WW II & Korea	237	12.0	7.7	6.8	1.0	7.7	3.0	6.6	3.2	0.0	0.0	0.0	1.1	0.0
Post Vietnam	377	22.6	3.1	3.1	0.0	21.0	2.9	16.0	10.0	0.0	0.0	0.0	0.0	0.0
Between Korea & Vietnam	2,600	12.7	3.0	2.9	0.1	6.0	0.5	2.4	3.8	1.4	1.4	0.0	3.9	0.1
Between WW I & WW II	163	14.1	7.1	4.9	2.2	10.7	1.3	5.3	5.3	0.0	0.0	0.0	0.0	0.0
Before WW I	18	33.1	33.1	33.1	0.0	18.3	0.0	18.3	0.0	0.0	0.0	0.4	3.7	2.1
Total Vietnam	8,355	31.1	6.6	6.4	0.1	9.9	1.2	6.4	4.2	17.8	17.5	0.0	5.2	0.1
Total Korea	5,393	21.2	7.9	6.7	1.2	11.2	2.2	6.8	5.4	1.3	1.3	0.0	2.7	0.0
Total WW II	12,415	25.0	16.4	12.0	4.4	12.1	2.3	8.2	5.2	0.2	0.2	0.0	2.7	0.0

NOTE: Percentages may not add to total due to use of more than one benefit by some veterans.

NUMBER AND PERCENT OF CONTACTS BY VETERANS IN 1978  
PURPOSE OF CONTACT BY PERIOD OF SERVICE 1/

Purpose	Total Number of Contacts (000's)	Percent of Population						
		Total	Post- Vietnam	Vietnam	Korea	WW-II	WW I	Other
GI Bill Education/Training	164,700	5.7	25.5	17.7	0.4	0.2	0.0	1.1
Vocational Rehab. Training	114	0.4	4.6	0.9	0.2	0.1	0.0	0.2
Home Loan	1,064	3.7	4.0	8.9	1.6	1.2	0.0	2.9
Small Business Loan	80	0.3	0.0	0.7	0.1	0.1	0.0	0.2
Life Insurance	531	1.8	13.5	1.6	2.6	1.8	0.9	0.3
Disability Compensation	823	2.8	6.5	3.2	2.9	2.9	1.3	1.4
Pension	366	1.3	7.9	0.3	1.3	1.9	7.9	0.4
Dental Care	432	1.5	0.0	2.0	1.3	1.2	0.0	0.4
Hospitalization	756	2.6	4.0	2.1	3.0	3.1	4.0	1.0
Nursing Home Care	238	0.1	0.0	0.0	0.1	0.1	0.0	0.1
VA Outpatient	1,568	5.4	8.0	5.0	5.3	6.4	8.0	2.2
Employment Assistance	229	0.8	0.2	1.8	0.3	0.2	0.0	0.5
Vocational Counseling	103	0.4	1.7	1.0	0.1	0.1	0.0	0.1
Academic Counseling	113	0.4	1.7	1.2	0.0	0.0	0.0	0.1
Vietnam Bonus (State)	22	0.1	0.0	0.1	0.1	0.0	0.0	0.1
National Cemetery	35	0.1	0.0	0.1	0.1	0.2	0.0	0.1
Burial Allowance	99	0.3	1.7	0.2	0.1	0.5	0.5	0.3
Headstone Marker	64	0.2	1.7	0.1	0.1	0.3	0.5	0.2
Records Check	538	1.9	6.2	1.9	1.2	1.5	1.8	1.0
Other	148	0.9	1.2	0.7	0.9	1.1	1.4	0.6

1/ The period of service has been recoded for this table such that the codes are mutually exclusive and wartime veterans are coded in the latest wartime period of service in which they served.

NOTE: A percentage of 0.0 in any cell means only that there were no cases in the sample that made a contact for that purpose.

## Percent of Veterans Aware of VA Medical Benefits by Service Connected Disability, 1978

	All Veterans	Service Disability				No Service Connected Disability	Service Disability Status Unknown
		Total Service Connected Disability	Under 50%	50% & Over			
Veteran Population (in thousands)	29,164	3,019	2,445	574	26,085	39	
Percent	100.0	100.0	100.0	100.0	100.0	100.0	
VA Hospitalization	78.3	92.1	91.2	96.7	76.8	87.2	
VA Outpatient Care	45.5	76.6	73.4	90.6	42.0	57.9	
VA Dental Care	33.3	47.0	43.9	60.5	31.7	6.1	
VA Nursing Home Care	26.2	37.3	33.2	55.2	24.9	38.4	
Prescriptions or Drugs	0.3	0.8	0.9	1.1	0.2	0.0	
Alcohol or Drug Treatment	0.1	0.2	0.1	0.0	0.0	0.0	
Other	2.5	5.0	3.8	10.1	2.2	0.0	
Unaware of Any VA Medical Benefits	18.4	4.8	5.9	0.4	20.0	12.8	

Note: The sum of the percents aware of various benefits is more than 100 due to the awareness of more than one benefit by some veterans.



Percent of Veterans Ever Hospitalized in a VA Medical Center by Service Connected Disability

	All Veterans	Service Disability			No Service Connected Disability	Service Disability Status Unknown
		Total Service Connected Disability	Under 50%	50% & Over		
Veteran Population (in thousands)	29,164	3,019	2,445	574	26,085	39
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Hospitalized in VA Medical Center	12.0	41.3	35.4	66.5	8.5	14.6
In 1978	(1.8)	(6.4)	(4.1)	(16.3)	(1.1)	(7.0)
Prior to 1978 Only	(10.2)	(34.9)	(31.3)	(50.2)	(7.4)	(7.6)
Not Hospitalized in a VA Medical Center After Discharge from Active Duty	86.8	57.5	63.6	31.5	90.3	64.0
Unknown	1.2	1.2	1.0	2.0	1.2	21.4

Average Number of Stays per Inpatient by Type of Hospital and Age, 1978

	<u>All Hospitals</u>	<u>VA Hospitals</u>	<u>Non-VA Hospitals</u>
Number of Veteran Inpatients (in thousands)	3,847	513	3,405
All Ages (Percent)	1.4	1.5	1.3
Under 35	1.3	1.4	1.3
35 - 64	1.4	1.5	1.3
65 and over	1.4	1.2	1.3

Note: The 69,000 patients who stayed in both VA and non-VA hospitals were included in VA Medical Centers and again in non-VA hospitals.

Percent Distribution of Income of Veterans Hospitalized in 1978 by Age and Type of Hospital

Income	All Ages		Under 35		35 to 64		65 and Over	
	VA Medical Centers	Non-VA Hospital	VA Medical Centers	Non-VA Hospital	VA Medical Centers	Non-VA Hospital	VA Medical Centers	Non-VA Hospital
All Incomes (in thousands)	513	3,405	92	510	345	2,359	76	537
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$ 5,000	22.6	6.2	9.4	5.5	24.0	4.0	32.5	16.8
\$ 5,000 - \$ 9,999	35.3	13.6	41.9	12.8	32.3	9.9	40.6	30.7
\$10,000 - \$14,999	12.7	17.4	9.2	29.0	13.9	14.7	11.5	18.1
\$15,000 - \$19,999	13.0	15.5	22.3	19.0	12.4	16.1	4.6	9.8
\$20,000 - \$24,999	6.8	15.2	9.0	17.1	7.7	16.6	0.0	7.2
\$25,000 and over	4.2	26.2	8.3	14.8	3.1	32.0	4.3	11.3
Unknown	5.4	5.9	0.0	1.9	6.6	6.7	6.6	6.0

Note: 69,000 veterans used both VA and non-VA hospitals, therefore, they are included in both VA medical centers and in non-VA hospitals.

## Percent by Type of Health Insurance Coverage for Veterans with Private Insurance by Age, 1978

	<u>All Ages</u>	<u>Under 35</u>	<u>35-64</u>	<u>65 &amp; Over</u>
Number of Veterans with Private Health Insurance (in thousands)	24,373	5,315	17,357	1,701
Percent	100.0	100.0	100.0	100.0
Hospital Bill Coverage	98.9	99.2	99.1	96.9
Physician's Hospital Bill Coverage	97.0	97.1	97.5	92.1
Home Call or Office Visit Coverage	53.2	56.0	52.4	51.6

Note: The sum of percents by type of benefit is more than 100 due to multiple benefits available to some veterans.

Percent by Type of Health Insurance Coverage for Veterans  
with Private Insurance by Service Connected Disability, 1978

	All Veterans	<u>Service Disability</u>				<u>No Service Connected Disability</u>	
		<u>Total</u>		<u>Under 50%</u>		<u>50% &amp; Over</u>	
		<u>Service Connected Disability</u>	<u>Service Connected Disability Unknown</u>	<u>Service Connected Disability</u>	<u>Service Connected Disability Unknown</u>	<u>Service Connected Disability Unknown</u>	<u>Service Connected Disability Unknown</u>
Number of Veterans with Private Health Insurance (in thousands)	24,373	2,077	1,812	265	66,802		26
Percent	100.0	100.0	100.0	100.0	100.0		100.0
Hospital Bill Coverage	98.9	98.4	98.4	98.9	99.1		56.8
Physician's Hospital Bill Coverage	97.0	96.4	96.5	95.8	97.2		56.8
Home Call or Office Visit Coverage	53.2	49.0	49.4	47.0	53.6		46.4

Note: The sum of percents by type of benefit is more than 100 due to multiple benefits available to some veterans.

Percent of Veterans Receiving Free or Reduced Rate Medical Care  
by Place of Care and Service Connected Disability, 1978

	All Veterans	Service Disability			No Service Connected Disability	Service Disability Status Unknown
		Total Service Connected Disability	Under 50%	50% & Over		
Number of Veterans (in thousands)	2,407	750	456	294	1,649	8
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Place of Care:						
VA Medical Center	40.5	71.3	66.8	78.2	27.7	35.8
DoD/Military Medical Facility	21.9	16.9	21.0	10.5	24.8	22.0
Public Clinic	7.3	5.9	6.6	4.8	8.3	0.0
Company, Union or School Clinic	9.3	2.0	2.6	1.0	13.0	0.0
Private Physician or Hospital	21.5	15.5	10.6	23.1	24.7	42.2
Health Maintenance Organization	2.8	1.4	1.1	2.0	3.6	0.0
Other	2.8	1.6	0.9	2.8	3.4	0.0

Note: The sum of percents by place of care is more than 100 due to some individuals using multiple places of care.

Percent of Outpatient Care Visits by Veterans by  
Auspices of Care and Condition Treated, 1978

	<u>Total</u>	<u>VA Auspices</u>	<u>Non-VA Auspices</u>	<u>Both VA &amp; Non-VA Auspices</u>
All Conditions	100.0	100.0	100.0	100.0
Stroke	0.6	0.9	0.6	1.2
Cancer	1.3	1.8	1.3	0.6
Mental/Emotional	2.0	7.5	1.5	3.3
Diabetes	2.3	4.2	2.2	2.0
Lung Trouble	3.1	5.0	2.9	4.5
Kidney/Bladder	3.6	3.6	3.6	3.6
Arthritis/Rheumatism	5.2	7.9	4.8	11.5
Heart Trouble	5.3	6.5	5.1	6.5
Stomach/Digestive	6.6	9.7	6.4	6.1
High Blood Pressure	9.2	8.3	9.3	8.8
Accidents	10.5	3.5	11.3	6.5
Examination/ <u>Innoculation</u>	28.3	20.8	29.2	19.5
Other	21.9	20.3	21.8	25.9

Percent Distribution of Veterans with a Preferred Source of Care  
by Service Connected Disability, 1978

	Service Disability				No Service Connected Disability	Service Disability Status Unknown
	Total			50% & Over		
	All Veterans	Service Connected Disability	Under 50%			
Number of Veterans (in thousands)	29,164	3,019	2,445	574	26,085	39
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans with a Preferred Source of Care						
VA Clinic	86.1 (1.5)	90.4 (6.7)	89.4 (5.3)	94.7 (12.3)	85.7 (1.0)	48.4 (0.0)
VA Hospital	(5.0)	(15.3)	(12.3)	(28.0)	(3.8)	(7.1)
Private Doctor	(64.7)	(56.4)	(59.7)	(42.7)	(65.7)	(29.8)
Non-VA Hospital or Emergency Room	(7.3)	(4.9)	(5.1)	(4.1)	(7.6)	(0.0)
Health Maintenance Organization	(2.2)	(1.3)	(1.5)	(0.5)	(2.3)	(0.0)
DoD Medical Facility	(1.6)	(2.4)	(2.4)	(2.3)	(1.6)	(4.3)
Publicly Operated Clinic	(0.8)	(0.7)	(0.7)	(1.0)	(0.8)	(0.0)
(Federal, State, Municipal)	(2.6)	(2.1)	(1.8)	(3.2)	(2.6)	(0.0)
Private Clinic (Employer, Union, School, etc.)	(0.4)	(0.5)	(0.5)	(0.5)	(0.05)	(21.4)
Unknown						
Veterans without a Preferred Source of Care	13.8	9.6	10.5	5.3	14.2	30.2
Unknown	0.1	0.0	0.0	0.0	0.1	21.4



Percent of Veterans Hospitalized  
by Type of Hospital and Service Connected Disability Status, 1978

	All Veterans	Service Disability				No Service Connected Disability	Service Disability Status Unknown
		Total Service Connected Disability	Under 50%	50% & Over			
Number (in thousands)	29,164	3,019	2,445	574	26,085	39	
Percent	100.0	100.0	100.0	100.0	100.0	100.0	
Percent Hospitalized Veterans	13.2	19.5	18.0	26.2	12.5	20.8	
Total	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	
In a VA Medical Center	(13.3)	(32.9)	(22.8)	(62.2)	(9.7)	(34.1)	
In a Non-VA Hospital	(88.5)	(69.7)	(79.3)	(41.7)	(91.7)	(65.9)	
Veterans Not Hospitalized	86.7	80.5	82.0	73.8	87.5	57.8	
Veterans Who Did Not Answer	0.1	0.0	0.0	0.0	0.0	21.4	

Note: The sum of percents for VA and non-VA hospitalization may exceed the total percent hospitalized due to the usage of both VA and non-VA hospitals by some veterans.

Hospital Episode Rates Among Veterans by Age and Service Connected Disability Status, 1978

	Episode Rate, All Hospitals	Episode Rate, VA Medical Centers	Episode Rate, Non-VA Hospitals
All Veterans	187	26	152
Under 35	124	20	101
No Service Connected Disability	119	13	103
Service Connected Disability	192	118	74
Under 50%	145	71	75
50% and Over	382	311	72
35-64	193	26	153
No Service Connected Disability	180	19	148
Service Connected Disability	302	86	190
Under 50%	278	44	203
50% and Over	410	279	131
65 and Over	297	35	263
No Service Connected Disability	290	30	261
Service Connected Disability	332	59	273
Under 50%	307	41	266
50% and Over	397	96	301

Percentage Distribution of the Main Reasons Reported for Not Using a VA Medical Center for First Hospital Stay by Service Connected Disability Status, 1978

	Service Disability				Service Disability Status	
	All Veterans	Total Service Connected Disability	Under 50%	50% & Over	No Service Connected Disability	Unknown
Number of Veterans Hospitalized in Non-VA Hospitals, First Hospital Stay (in thousands)	3,382	396	339	57	2,972	14
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Have Adequate Hospitalization or Sick Benefits	19.4	20.8	22.2	12.3	19.2	19.5
Doctor Arranged Admission or Recommended Hospital	14.5	13.5	14.9	5.0	14.7	0.0
Lived Too Far from a VA Medical Center	13.1	18.0	17.1	23.2	12.5	19.6
Don't Know if Entitled to VA Medical Care	12.5	9.3	9.2	9.9	13.0	0.0
Accident or Emergency Admission	12.1	13.2	11.9	21.6	12.0	0.0
Never Considered a VA Medical Center	10.2	7.1	7.5	4.8	10.6	0.0
Not Entitled to VA Medical Care	4.2	0.0	0.0	0.0	4.8	0.0
Too Long of a Wait to Get in a VA Medical Center	4.2	2.3	2.7	0.0	4.5	0.0
Prefer Non-VA Hospital Care	3.6	4.6	3.8	9.2	3.5	0.0
Other Reasons	2.7	4.8	5.6	0.0	2.4	0.0
Unknown	1.2	1.3	1.5	0.0	0.9	61.0
VA Didn't Offer Care Needed	1.2	1.3	0.8	4.7	1.2	0.0
Entitled to or Prefer DoD Care	1.0	3.7	2.8	9.4	0.6	0.0

Percent of Veterans by Type of Health Insurance Benefits and Service Connected Disability Status, 1978

	All Veterans	Service Disability				No Service Connected Disability	Service Disability Status Unknown
		Total	Service Connected Disability	Under 50%	50% & Over		
Number of Veterans (in thousands)	29,164	3,019	2,445	574	26,085	39	
Percent	100.0	100.0	100.0	100.0	100.0	100.0	
Yes, Have Health Insurance	89.1	80.8	84.3	65.7	90.2	37.1	
Individual Health Insurance	(16.7)	(15.2)	(15.3)	(14.4)	(16.9)	(8.4)	
Group Plan (i.e., Employer, Union, etc.)	(70.9)	(55.7)	(61.2)	(32.6)	(72.7)	(37.2)	
Health Maintenance Organization	(1.8)	(1.8)	(2.2)	0.0	(1.8)	(0.0)	
Medicare, Part A	(9.6)	(18.4)	(16.4)	(27.0)	(8.6)	(0.0)	
Medicare, Part B	(8.7)	(16.1)	(14.1)	(24.5)	(7.9)	(0.0)	
Medicaid or Medical Assistance	(1.1)	(1.4)	(1.6)	(0.5)	(1.0)	(7.1)	
CHAMPUS or CHAMP-VA	(2.2)	(5.2)	(4.4)	(9.0)	(1.8)	(0.0)	
Other	(0.7)	(1.2)	(1.4)	(0.6)	(0.6)	(0.0)	
No Health Insurance	10.8	19.2	15.7	34.3	9.8	34.6	
Unknown	.01	0.0	0.0	0.0	0.0	28.2	

Note: Percent with insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

Percent of Hospitalized Veterans in VA Medical Centers and Non-VA Hospitals by  
Type of Health Insurance Benefits and Service Connected Disability Status, 1978

	VA Medical Centers				Non-VA Hospitals			
	Service Disability		No Service		Service Disability		No Service	
	Total	Connected	Under 50% Disability	Over 50% Disability	Total	Connected	Under 50% Disability	Over 50% Disability
Number of Hospitalized Veterans (in thousands)	194	100	93	316	411	349	63	2,988
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Yes, Have Health Insurance	48.2	47.4	49.1	59.1	86.9	89.0	75.1	92.9
Individual Health Insurance	(7.1)	(7.2)	(6.8)	(13.0)	(14.0)	(14.2)	(13.1)	(19.0)
Group plan (i.e., Employer, Union, etc.)	(22.2)	(21.5)	(22.9)	(24.0)	(65.7)	(68.0)	(52.9)	(72.6)
Health Maintenance Organization	(1.4)	(2.7)	(0.0)	(1.2)	(2.3)	(2.7)	(0.0)	(1.3)
Medicare, Part A	(23.1)	(15.8)	(30.9)	(21.0)	(21.4)	(20.7)	(25.4)	(16.0)
Medicare, Part B	(21.6)	(11.2)	(32.6)	(21.9)	(18.5)	(17.9)	(21.5)	(14.7)
Medicaid or Medical Assistance	(0.0)	(0.0)	(0.0)	(5.7)	(1.9)	(2.2)	(0.0)	(2.7)
CHAMPUS or CHAMP-VA	(5.9)	(2.5)	(9.6)	(0.8)	(4.7)	(4.7)	(4.3)	(1.7)
Other	(0.0)	(0.0)	(0.0)	(1.0)	(0.6)	(0.7)	(0.0)	(1.4)
No Health Insurance	51.8	52.6	50.9	40.9	13.1	11.0	24.9	7.1
Unknown	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Note: Percent with insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

Percent of Veterans Using Outpatient Facilities by Auspices of Care  
and Service Connected Disability Status, 1978

	Service Disability				No Service Connected Disability
	Total	Service Connected Disability	Under 50%	50% & Over	
All Veterans					
Number (in thousands)**	29,164	3,019	2,445	574	26,085
Percent	100.0	100.0	100.0	100.0	100.0
Number Receiving Outpatient Care ***	20,355	2,528	2,023	505	17,813
Percent	69.8	83.7	82.8	87.9	68.3
Total	(100.0)	(100.0)	100.0	(100.0)	(100.0)
VA Auspices, Only	(4.7)	(15.7)	(10.8)	(35.5)	(3.1)
Non-VA Auspices, Only	(89.7)	(64.4)	(71.6)	(35.6)	(93.3)
Both VA and Non-VA Auspices	(5.6)	(19.9)	(17.6)	(28.9)	(3.6)
No Care Requested	29.7	16.0	17.0	11.6	31.3
Did Not Answer	0.5	0.3	0.2	0.5	0.4

\*\* 0.2% of the veterans had an unknown service disability status.

\*\*\* 0.07% of the veterans receiving outpatient care had an unknown service disability status.

DEGREE OF DISABILITY BY RACE AND PERIOD OF SERVICE  
(Percent)

	<u>10%</u>	<u>20%</u>	<u>30%</u>	<u>40%</u>	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>
<u>Vietnam Era</u>										
White	45.9	9.7	11.5	9.6	2.7	1.5	2.0	3.6	3.2	10.1
Black	48.7	6.6	16.4	1.0*	6.1*	1.0*	2.9*	3.4*	1.0*	12.9
<u>All Veterans</u>										
White	40.1	11.6	14.4	8.8	5.1	3.6	3.0	2.0	1.0	10.4
Black	43.9	11.5	15.8	2.2*	5.2*	1.0*	4.9*	2.4*	1.0*	11.9

\* Too few respondents for significant comparison.

DISPOSITION OF COMPENSATION CLAIMS BY RACE & PERIOD OF SERVICE  
(Percentage Distribution)

	<u>All Veterans</u>		<u>Vietnam Era</u>		<u>Vietnam Theater</u>	
	<u>White</u>	<u>Black</u>	<u>White</u>	<u>Black</u>	<u>White</u>	<u>Black</u>
Applied for Benefits (Thousands)	4,017	443	927	147	488	92
Allowed	68.3	65.4	62.2	58.3	62.2	70.2
Denied	28.0	29.6	30.6	31.0	29.0	18.8
Pending	3.7	5.0	7.2	10.7	8.8	11.0



DEGREE OF SATISFACTION WITH COMPENSATION  
ALL VETERANS  
(Percent)

	<u>Satisfied</u>		<u>Neutral or No Opinion</u>	<u>Dissatisfied</u>	
	<u>Greatly</u>	<u>Somewhat</u>		<u>Somewhat</u>	<u>Greatly</u>
Information about the program prior to applying for or receiving benefits	30.4	31.2	14.5	13.8	10.1
Timeliness of processing initial application or subsequent claims	38.3	34.2	9.4	9.3	8.8
Amount of Disability Compensation checks	24.7	34.8	7.6	15.9	17.1
Timely receipt of checks	79.9	12.4	5.5	1.0	1.2
Accuracy of amount received	73.2	15.3	6.1	2.4	3.1
Accuracy of your disability rating	28.1	24.4	11.5	15.5	20.5

Appendix E, Table 3

DEGREE OF SATISFACTION WITH COMPENSATION  
VIETNAM ERA  
(Percent)

	<u>Satisfied</u>		<u>Neutral or No Opinion</u>	<u>Dissatisfied</u>	
	<u>Greatly</u>	<u>Somewhat</u>		<u>Somewhat</u>	<u>Greatly</u>
Information about the program prior to applying for or receiving benefits	22.5	33.0	11.0	19.9	13.6
Timeliness of processing initial application or subsequent claims	32.6	36.7	5.9	10.4	14.8
Amount of Disability Compensation checks	21.8	35.3	9.0	14.2	19.7
Timely receipt of checks	78.8	9.1	8.4	0.7	3.0
Accuracy of amount received	76.5	10.3	7.4	1.5	4.3
Accuracy of your disability rating	23.6	24.3	11.1	19.0	22.0

DEGREE OF SATISFACTION WITH COMPENSATION  
VIETNAM THEATER  
(Percent)

	<u>Satisfied</u>		<u>Neutral or No Opinion</u>	<u>Dissatisfied</u>	
	<u>Greatly</u>	<u>Somewhat</u>		<u>Somewhat</u>	<u>Greatly</u>
Information about the program prior to applying for or receiving benefits	20.8	35.9	6.6	19.5	17.2
Timeliness of processing initial application or subsequent claims	34.6	39.0	3.7	8.0	14.6
Amount of Disability Compensation checks	23.1	33.5	7.7	13.7	22.0
Timely receipt of checks	81.3	9.8	4.8	0.0	3.2
Accuracy of amount received	76.9	11.1	3.9	1.7	6.4
Accuracy of your disability rating	21.3	25.2	6.9	18.7	27.8

Appendix E, Table 5

DEGREE OF SATISFACTION WITH PENSION  
ALL VETERANS  
(Percent)

	<u>Satisfied</u>		<u>Neutral or No Opinion</u>	<u>Dissatisfied</u>	
	<u>Greatly</u>	<u>Somewhat</u>		<u>Somewhat</u>	<u>Greatly</u>
Information about the program prior to applying for or receiving benefits	27.2	34.2	16.6	10.7	11.3
Timeliness of processing initial application or subsequent claims	40.8	35.9	5.9	8.4	9.0
Amount of non-service connected Pension checks	20.7	35.5	5.2	15.7	22.8
Timely receipt of checks	75.3	17.4	2.2	2.2	2.9
Accuracy of amount received	58.5	25.5	7.7	4.7	3.6

Appendix E, Table 6

REASONS HANDICAPPED VETERANS DID NOT APPLY FOR  
VA COMPENSATION OR PENSION

	<u>All Veterans</u>	<u>Vietnam Era</u>	<u>Vietnam Theater</u>
Did not believe I'm entitled to or eligible for benefits	31.8	37.8	25.7
Was not aware of programs	23.5	12.9	13.2
Never considered applying	13.4	12.4	19.9
Do not need or do not want financial assistance from VA	8.9	6.3	2.5
Do not believe my disability is severe enough	7.1	11.2	8.4
Too much trouble to apply (red tape)	5.2	2.9	3.1
Other (unspecified)	3.3	6.5	12.7
Am not receiving military retirement disability pay	2.6	8.4	12.4
Did not know how to apply	2.6	1.7	2.0
Application might have delayed my release from active duty	1.6	0.0	0.0

EXPERIENCES OF POST-KOREAN & VIETNAM ERA DISABLED VETERANS  
(Percent)

Since Your Last Release From Active Military Service, Have You:	<u>Yes</u>	<u>No</u>
Had nervous or psychological problems	29.4	70.6
Felt down, depressed, or sad	41.3	58.7
Felt guilty about things you did or didn't do	21.6	78.4
Had trouble controlling your temper	27.5	72.5
Had trouble sleeping or oversleeping	33.4	66.6
Had frightening dreams or nightmares	26.2	73.8
Felt confused or had difficulty concentrating	25.5	74.5
Had troubling thoughts about your experiences in the military	23.5	76.5
Had trouble deciding what to do with your life	26.9	73.1

Appendix E, Table 8

PROBLEMS INCURRED BY POST-KOREAN & VIETNAM ERA DISABLED VETERANS  
(Percent)

Since Your Last Release From Active Duty Military Service, Have You Had Any		
	<u>Yes</u>	<u>No</u>
Problems finding a job	43.4	56.6
Problems with inadequate earnings	49.2	50.8
Problems holding a job	16.9	83.1
Problems in school	9.7	90.3
Trouble with the law	5.9	94.1
Family problems	16.5	83.5
Drug or drinking problems	6.8	93.2
Problems with your physical health	54.5	45.5

GI INSURANCE (1978)  
BY EMPLOYMENT STATUS

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
Employed	23,168	91.4	21.7	35.0
Unemployed	827	67.6	20.4	59.4
Not in Labor Force	4,106	71.5	27.2	60.8
TOTAL	29,164	87.4	22.4	39.7

NOTE: Numbers may not add to total due to rounding errors and nonresponse.



GI INSURANCE (1978)  
BY AGE

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
Under Age 35	6,504	83.9	18.3	54.8
Ages 35 - 49	8,545	91.8	15.5	32.9
Ages 50 - 64	11,403	89.6	25.5	33.6
Ages 65 & Over	2,741	73.3	29.4	58.6
TOTAL	29,164	87.4	22.4	39.7

NOTE: Numbers may not add to total due to rounding errors and weights.

GI INSURANCE (1978)  
BY MARITAL STATUS

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
Married	23,776	91.3	22.2	34.9
Widowed	680	72.4	26.8	60.6
Divorced	1,758	71.4	18.2	60.7
Separated	628	66.0	16.4	52.6
Never Married	2,281	69.7	28.4	72.3
TOTAL	29,164	87.4	22.4	39.7

NOTE: Numbers may not add to total due to rounding errors and weights.

GI INSURANCE (1978)  
BY RACE

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
White	26,612	88.0	22.8	39.0
Black	2,172	80.9	16.7	50.5
Asian	227	90.4	22.8	49.1
American Indian	116	62.9	24.1	63.5
<b>TOTAL</b>	<b>29,164</b>	<b>87.4</b>	<b>22.4</b>	<b>39.7</b>

NOTE: Numbers may not add to total due to rounding errors and weights.

GI INSURANCE (1978)  
BY PERIOD OF SERVICE

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
Vietnam 1/	8,355	87.5	18.4	45.8
Korea 2/	5,195	90.9	30.9	35.1
World War II Only	11,239	86.9	26.2	36.6
World War I Only	615	67.0	13.9	67.6
Post-Vietnam	377	66.4	67.3	64.2
<b>TOTAL</b>	<b>29,164</b>	<b>87.4</b>	<b>22.4</b>	<b>39.7</b>

1/ Vietnam includes those with service in both Vietnam & Korea; and in Vietnam, Korea & World War II.

2/ Korea includes those with service in both Korea and World War II.

NOTE: Numbers may not add to total due to rounding errors and weights.

GI INSURANCE (1978)  
BY INCOME (COMBINED VETERAN & SPOUSE)

<u>Veteran Group</u>	<u>Total Number Veterans (000's)</u>	<u>Percent With Any Life Insurance</u>	<u>Percent of Those With Insurance Having Some GI Insurance</u>	<u>Percent of Total Face Amount of Insurance Covered By GI Insurance</u>
Under \$5,000	1,685	49.0	20.0	70.6
\$5,001 - 10,000	3,432	67.2	19.1	73.6
\$10,001 - 15,000	3,856	84.1	18.6	59.8
\$15,001 - 20,000	4,648	93.8	18.0	46.7
\$20,001 - 25,000	4,263	96.4	20.6	37.3
\$25,001 & Over	7,125	97.6	27.3	24.1
TOTAL	29,164	87.4	22.4	39.7

NOTE: Numbers may not add to total due to rounding errors and weights.

## GI INSURANCE (1978)

## BY EMPLOYMENT STATUS

	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance						Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000	
Veteran Group									
Employed	23,168	19.8	27.5	49.3	3.4	13.0	1.0	1.5	\$ 10,200
Unemployed	827	13.8	21.6	35.0	6.4	24.8	0.0	0.0	11,800
Not in Labor Force	106	19.5	36.4	41.0	2.3	8.8	0.5	0.5	8,700
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000

<sup>1/</sup> Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

NOTE: Numbers may not add to total due to rounding errors and weights.

## GI INSURANCE (1978)

## BY AGE

Veteran Group	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance							Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000		
Under Age 35	6,504	15.4	6.1	20.7	11.0	50.6	3.1	2.4	\$ 16,800	
Ages 35 - 49	8,545	14.2	13.7	60.1	1.3	14.4	1.3	2.0	11,500	
Ages 50 - 64	11,403	22.8	39.0	52.8	1.5	1.1	0.4	0.8	7,700	
Ages 65 & Over	2,741	21.6	51.3	40.5	1.3	0.0	0.0	0.0	6,400	
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000	

<sup>1/</sup> Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

NOTE: Numbers may not add to total due to rounding errors and weights.

GI INSURANCE (1978)  
BY MARITAL STATUS

	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance						Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000	
Veteran Group									
Married	23,776	20.3	35.9	57.6	3.3	11.4	1.1	1.1	\$ 9,500
Widowed	680	19.4	39.9	52.0	4.6	1.0	0.0	1.0	7,700
Divorced	1,758	13.0	14.6	51.4	9.7	14.6	0.7	0.0	11,100
Separated	628	10.8	1.5	44.3	0.0	26.7	5.3	3.8	15,800
Never Married	2,281	19.8	21.3	23.1	2.3	39.4	1.8	1.4	13,800
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000

<sup>1/</sup> Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

NOTE: Numbers may not add to total due to rounding errors and weights.



## GI INSURANCE (1978)

## BY RACE

Veteran Group	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance						Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000	
White	26,612	20.1	29.3	47.6	2.8	12.3	0.9	0.9	\$ 9,900
Black	2,172	13.5	24.4	37.2	3.9	21.2	0.0	0.6	11,000
Asian	227	20.6	37.9	56.2	0.0	0.0	0.0	0.0	7,600
American Indian	116	15.2	13.9	86.1	0.0	0.0	0.0	0.0	8,900
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000

<sup>1/</sup> Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

NOTE: Numbers may not add to total due to rounding errors and weights.

# GI INSURANCE (1978)

## BY PERIOD OF SERVICE

Veteran Group 2/	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance						Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000	
Vietnam	8,355	16.1	7.6	30.2	9.9	40.1	2.9	2.9	\$ 15,700
Korea	5,195	28.1	20.2	70.4	1.4	1.7	0.3	0.7	9,100
World War II Only	11,241	22.8	46.9	46.1	0.8	0.4	0.0	0.0	6,900
World War I Only	615	9.3	46.2	39.4	4.8	0.0	0.0	0.0	6,900
Post-Vietnam	377	44.7	3.8	7.2	0.0	79.6	9.4	0.0	19,200
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000

1/ Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

2/ Vietnam includes those with service in both Vietnam & Korea; and in Vietnam, Korea & World War II; Korea includes those with service in both Korea and World War II.

NOTE: Numbers may not add to total due to rounding errors and weights.

## GI INSURANCE (1978)

## BY INCOME (COMBINED VETERAN &amp; SPOUSE)

Veteran Group	Total Number Veterans (000's)	Percent With GI Insurance	Face Amount of GI Insurance <sup>1/</sup> As Percent of Those with Insurance						Average Face Amount of GI Insurance
			Under \$5,000	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	Over \$25,000	
Under \$5,000	1,685	9.8	22.5	22.5	4.7	24.8	2.3	0.0	\$ 11,800
\$5,001 - 10,000	3,432	12.8	32.2	28.7	2.1	23.1	0.7	2.1	11,200
\$10,001 - 15,000	3,856	15.6	27.9	24.9	1.8	20.0	0.6	1.8	10,900
\$15,001 - 20,000	4,648	16.9	27.6	38.5	3.5	17.8	0.0	1.7	9,800
\$20,001 - 25,000	4,263	19.9	28.7	36.6	4.0	12.4	1.0	0.5	9,900
\$25,001 & Over	7,125	26.6	27.9	56.6	2.6	8.5	0.7	1.5	9,600
TOTAL	29,164	19.6	29.0	47.3	2.9	12.6	1.0	1.0	10,000

<sup>1/</sup> Will not add to 100.0% because of those who didn't know, refused to answer, or didn't answer concerning face amount.

NOTE: Numbers may not add to total due to rounding errors and weights.

Appendix G, Table 1

LAST TYPE OF TRAINING USED BY RACIAL STATUS

	Race		
	White	Black	Other
College level	54.7	43.3	59.4
High school	1.6	6.4	9.2
Flight school	2.1	0.2	3.0
Other school	16.4	31.7	18.9
Correspondence	7.3	3.5	0.0
Apprentice	4.6	6.2	7.0
On-the-job	7.9	4.5	1.3
Farm training	4.6	1.5	1.2
No Answer	0.7	0.3	0.0
Total used VA training	11,317,000	1,124,500	181,200
Percent used VA training	42.5	50.5	50.7

USED VA ASSISTANCE  
VETERANS EDUCATIONAL ATTAINMENT BY PERIOD OF SERVICE  
(Percentage Distribution)

	<u>Education at Separation</u>	<u>Education at Interview</u>
All Periods - Total	12,369,600	12,369,600
8 Years or Less	7.4%	6.1%
High School	68.5	38.5
1-3 Years	(12.2)	(7.8)
4 Years	(56.4)	(30.7)
College	24.1	55.4
1-3 Years	(16.6)	(26.7)
4 Years or more	(7.5)	(28.8)
World War II - Total	4,570,500	4,570,500
8 Years or Less	15.5%	13.5%
High School	65.2	42.0
1-3 Years	(18.5)	(14.1)
4 Years	(46.7)	(27.9)
College	19.3	44.5
1-3 Years	(14.8)	(15.2)
4 Years or more	(4.5)	(29.3)
Korean conflict - Total	1,826,900	1,826,900
8 Years or Less	5.6%	4.1%
High School	69.5	38.5
1-3 Years	(12.5)	(7.4)
4 Years	(57.0)	(31.1)
College	24.9	57.4
1-3 Years	(16.9)	(20.6)
4 Years or more	(8.0)	(36.8)
Vietnam era - Total	4,846,500	4,846,500
8 Years or Less	1.0%	0.5%
High School	70.7	35.4
1-3 Years	(6.3)	(2.9)
4 Years	(64.3)	(32.5)
College	28.3	64.1
1-3 Years	(18.7)	(39.9)
4 Years or more	(9.6)	(24.2)

TRAINED WITHOUT VA ASSISTANCE  
VETERANS EDUCATIONAL ATTAINMENT  
(Percentage Distribution)

	<u>Level at Separation</u>	<u>Current Level</u>
All Periods - Total	4,195,800	4,195,800
8 Years or Less	6.1%	5.0%
High School	68.5	58.9
1-3 Years	(17.6)	(11.9)
4 Years	(50.8)	(47.0)
College	25.4	36.1
1-3 Years	(13.2)	(19.2)
4 Years or more	(12.3)	(16.9)
World War II - Total	1,355,200	1,355,200
8 Years or Less	11.8%	9.8%
High School	72.2	62.8
1-3 Years	(25.3)	(17.2)
4 Years	(46.9)	(45.6)
College	16.1	27.4
1-3 Years	(8.8)	(16.5)
4 Years or more	(7.2)	(10.9)
Korean conflict - Total	670,700	670,700
8 Years or Less	6.3%	4.5%
High School	71.2	62.5
1-3 Years	(20.0)	(13.3)
4 Years	(51.2)	(49.3)
College	22.5	32.9
1-3 Years	(11.9)	(20.9)
4 Years or more	(10.6)	(12.0)
Vietnam era - Total	983,600	983,600
8 Years or Less	0.7%	0.4%
High School	70.1	62.0
1-3 Years	(11.4)	(8.7)
4 Years	(58.8)	(53.4)
College	29.2	37.6
1-3 Years	(15.8)	(20.9)
4 Years or more	(13.3)	(16.7)

USED VA ASSISTANCE  
VETERANS EDUCATIONAL ATTAINMENT AT TIME OF SEPARATION  
VERSUS CURRENT LEVEL  
(Percentage Distribution)

Level At Separation	All Trainees	Total Used GI Bill		Used GI Bill Only		Total Used Voc. Rehab.		Used Voc. Rehab. Only	
Total	12,369,600	12,099,900	12,029,100			340,800		270,000	
8 Years or Less	7.4	7.2	7.2			13.0		16.6	
High School	68.5	68.4	68.5			69.9		73.1	
1-3 Years	(12.2)	(12.1)	(12.1)			(15.0)		(14.2)	
4 Years	(56.4)	(56.3)	(56.4)			(54.9)		(58.9)	
College	24.1	24.4	24.3			16.9		10.3	
1-3 Years	(16.6)	(16.9)	(16.7)			(14.6)		(7.4)	
4 Years or more	(7.5)	(7.6)	(7.6)			(2.3)		(2.9)	
<u>Current Level</u>									
Total	12,369,600	12,099,900	12,029,100			340,800		270,000	
8 Years or Less	6.1	6.0	6.0			9.0		11.7	
High School	38.5	38.3	38.5			41.0		46.4	
1-3 Years	(7.8)	(7.6)	(7.7)			(12.9)		(16.3)	
4 Years	(30.7)	(30.7)	(30.8)			(28.1)		(30.1)	
College	55.4	55.7	55.6			50.0		42.3	
1-3 Years	(26.7)	(26.8)	(26.7)			(23.7)		(21.5)	
4 Years or more	(28.8)	(28.9)	(28.8)			(26.3)		(20.8)	

VETERANS WHO INCREASED IN EDUCATIONAL LEVEL  
BETWEEN SEPARATION FROM SERVICE  
AND TIME OF SOV-II BY VARIOUS CATEGORIES

<u>Category of Veteran</u>	<u>Number in Category (000's)</u>	<u>Percent Increased</u>
<u>Total Veterans</u> <sup>1/</sup>	27,636	23.3
<u>Veterans by Race</u>		
White	25,225	23.2
Black	2,059	23.5
Other	352	33.8
Veterans trained after RAD	16,573	38.0
Veterans trained using VA assistance	12,384	44.4
Veterans trained without using VA assistance	4,199	19.2
<u>Last Type of Training Used</u>		
College level	6,697	69.6
High school	263	61.0
Flight school	245	16.3
Other school	2,225	15.2
Correspondence	861	10.1
Apprentice	593	14.9
On-the-job	930	9.8
Farm training	539	4.4
<u>Type of VA program Used</u>		
GI Bill	12,040	44.3
Vocational Rehabilitation	270	44.0
Used both	71	80.4 <sup>2/</sup>
<u>Period of Service</u>		
Vietnam era	8,263	28.9
Peacetime post-Korean	2,902	21.8
Korean conflict	5,131	23.0
World War II	11,111	19.7

<sup>1/</sup> Veterans from World War II through Vietnam era.

<sup>2/</sup> Standard error is greater than 10 percent.



COMPLETION RATES FOR VETERANS USING VA ASSISTED TRAINING  
BY VARIOUS CATEGORIES

	Number in Category <u>(000's)</u>	Percent <u>1/</u> <u>Completed</u>
<u>Race</u>		
White	10,457	66.0
Black	998	51.0
Other	164	71.6
<u>Period of Service</u>		
Vietnam era	4,006	58.8
Korean conflict	2,135	60.7
World War II	4,617	71.6
Peacetime post-Korean	799	66.9
<u>Last Type of Training</u>		
College level	6,085	62.5
High school	263	50.3
Flight school	245	77.4
Other school	2,166	63.7
Correspondence	832	62.7
Apprentice	567	71.8
On-the-job	901	74.8
Farm training	533	76.0
<u>Disability Status</u>		
Disabled	2,293	59.0
Non-Disabled	9,325	66.3
<u>VA Service-Connected Compensation Status</u>		
VA compensation	1,446	67.72
No VA compensation	10,173	64.5

1/ Does not include those still in training.

Appendix G, Table 7

DEGREE TO WHICH TRAINING MATCHED FIRST JOB  
OBTAINED DURING OR AFTER TRAINING <sup>1/</sup>  
BY LAST TYPE OF TRAINING USED

	<u>Field of Training</u>	<u>Substantial Use</u>	<u>Some Use</u>	<u>Total Numbers</u>
College level	56.6	35.3	8.0	2,293
High school	0.0*	67.8*	32.2	37
Flight school	34.1*	51.1*	14.8*	47
Other school	63.1	31.4	5.5	428
Correspondence	40.0	50.2	9.8	258
Apprentice	83.5	12.2	4.3	219
On-the-job	86.7	13.3	0.0	235
Farm training	75.2*	24.8*	0.0	15
TOTAL	59.0	33.6	7.4	3,533

<sup>1/</sup> Based on responses to item 81D.

\* Standard error greater than 10 percent.

ALL TRAINEES  
POST-KOREAN CONFLICT VETERANS  
DEGREE OF SATISFACTION WITH VARIOUS ASPECTS OF VA EDUCATIONAL ASSISTANCE  
(Percentage Distribution)

Total Number (000's)	Total Percent	Fully Satisfied	Somewhat Satisfied	Neutral		Greatly Dissatisfied	Not Answered	
				or No Opinion	Somewhat Dissatisfied			
Information About VA Benefits	6,513	100.0	31.5	40.8	9.2	11.7	6.8	1.1
Amount of Assistance	6,513	100.0	37.2	42.2	3.3	11.2	6.1	1.1
Timely Receipt of Checks	6,517	100.0	57.3	23.7	3.5	8.3	7.3	1.0
Accuracy of Amount	6,517	100.0	66.8	22.4	3.2	4.0	3.5	1.0
Career Information	6,517	100.0	12.6	17.3	35.5	15.5	19.1	1.0

TOTAL USED GI BILL  
POST-KOREAN CONFLICT VETERANS  
DEGREE OF SATISFACTION WITH VARIOUS ASPECTS OF VA EDUCATIONAL ASSISTANCE  
(Percentage Distribution)

	Total Number (000's)	Total Percent	Fully Satisfied	Somewhat Satisfied	Neutral or No Opinion	Somewhat Dissatisfied	Greatly Dissatisfied	Not Answered
Information About VA Benefits	6,365	100.0	31.5	40.7	9.3	11.9	6.6	1.0
Amount of Assistance	6,362	100.0	37.4	42.1	3.4	11.2	5.9	1.1
Timely Receipt of Checks	6,365	100.0	57.3	23.5	3.5	8.3	7.4	1.0
Accuracy of Amount	6,365	100.0	67.0	22.3	3.1	4.1	3.6	1.0
Career Information	6,365	100.0	12.4	17.2	36.1	15.3	19.0	1.0

Appendix G, Table 9

TOTAL USED VOCATIONAL REHABILITATION  
POST-KOREAN CONFLICT VETERANS  
DEGREE OF SATISFACTION WITH VARIOUS ASPECTS OF VA EDUCATIONAL ASSISTANCE  
(Percentage Distribution)

	Total Number (000's)	Total Percent	Neutral			Greatly Dissatisfied	Not Answered
			Fully Satisfied	Somewhat Satisfied	or No Opinion		
Information About VA Benefits	185	100.0	27.6	45.5	5.8	16.9	1.7
Amount of Assistance	188	100.0	25.6	50.2	4.0	11.1	0.0
Timely Receipt of Checks	188	100.0	49.5	36.8	4.6	1.8	0.0
Accuracy of Amount	188	100.0	54.6	31.8	6.5	1.8	0.0
Career Information	188	100.0	21.7	23.0	13.4	22.4	0.0

TIME FROM SEPARATION TO ORIGINAL ENTRANCE INTO TRAINING BY  
POST-KOREAN CONFLICT VETERANS  
TOTAL USED VA ASSISTANCE

Main Reason	Number Total (000's)	Percent Total	While on Active Duty	Less Than 6 Months	Time From Separation				
					6-12 Months	12-23 Months	24-35 Months	36-47 Months	48 Months or More
To get a job or qualify for a better job	3,652	100.0	2.0	32.8	18.1	10.5	8.4	5.2	22.9
Required by an employer or for a job you had	270	100.0	0.0	19.9	14.4	7.5	9.7	4.4	44.1
To increase your income with benefit money	716	100.0	0.4	20.7	15.7	13.1	6.2	7.6	36.3
To increase job unrelated knowledge	1,724	100.0	2.1	29.8	18.3	6.8	8.3	5.9	28.8
Other reasons	125	100.0	2.6	26.8	18.5	17.2	14.8	5.9	14.2
TOTAL	6,488	100.0	1.8	29.6	17.6	9.8	8.2	5.5	26.4

TIME FROM SEPARATION TO ORIGINAL ENTRANCE INTO TRAINING BY  
VIETNAM ERA VETERANS  
TOTAL USED VA ASSISTANCE

Main Reason	Number Total (000's)	Percent Total	While on Active Duty	Less Than 6 Months	Time From Separation				
					6-12 Months	12-23 Months	24-35 Months	36-47 Months	48 Months or More
To get a job or qualify for a better job	2,704	100.0	2.6	35.0	19.4	12.5	9.2	4.8	16.3
Required by an employer or for a job you had	195	100.0	0.0	27.5	15.1	7.5	13.5	2.9	33.5
To increase your income with benefit money	564	100.0	0.6	24.5	18.5	14.6	5.0	9.7	27.3
To increase job unrelated knowledge	1,298	100.0	2.7	32.1	20.3	8.6	9.2	7.9	19.1
Other reasons	113	100.0	2.8	29.6	20.4	14.9	16.3	6.5	9.4
TOTAL	4,874	100.0	2.4	32.4	19.4	11.6	9.0	6.1	18.8

POST-KOREAN CONFLICT VETERANS WHO DID NOT TRAIN AFTER MILITARY SERVICE  
BY AWARENESS OF BENEFITS AND MAIN REASON FOR NOT TRAINING

Main Reason/Benefit	Number (000's)	College or University Education		Vocational/ Technical Schooling	Other On-Job		Corres- pondence Schooling	Flight Training	On-Farm Training	High School Completion Without		None of the Above		
		Total	Apprentice		Tutorial Assistance	Work Study				General Educational Loans				
Had all the education or training needed	700	100.0	75.5	62.9	38.0	31.3	40.0	32.8	22.6	47.3	17.9	23.0	46.7	17.9
Training or schooling I wanted was not available	81	100.0	64.3	75.8	34.6	33.7	49.6	35.0	25.7	50.1	8.6	14.1	42.8	13.5
Never did well in school	63	100.0	41.4	49.4	29.9	27.1	32.9	17.2	12.6	46.4	18.3	18.3	28.9	30.7
Thought I was to old for school	63	100.0	55.6	36.4	38.3	44.3	35.1	20.4	20.4	32.7	18.2	27.8	37.4	20.5
Did not know VA assistance was available	95	100.0	35.2	16.2	0.0	12.3	22.6	0.0	0.0	28.9	0.0	9.0	9.6	52.2
Was not eligible for VA assistance	94	100.0	55.6	56.0	36.8	29.8	41.8	19.0	9.8	30.2	6.5	17.3	32.7	37.2
Have not decided what I want to do	242	100.0	60.5	59.3	33.1	39.0	47.4	17.7	15.3	46.5	17.2	22.5	45.1	16.0
Lack of money	255	100.0	59.8	54.7	30.7	33.2	31.0	14.2	10.9	34.2	13.5	14.6	36.7	26.2
Family responsibilities	530	100.0	67.8	56.6	34.9	35.2	36.9	23.7	19.4	48.2	15.1	19.0	40.2	18.3
Preferred to work, or had to work	1,185	100.0	68.6	63.2	34.2	35.6	39.5	24.3	17.3	50.5	14.9	18.7	46.6	13.4
Health reasons	57	100.0	62.5	69.5	40.6	47.1	46.5	46.5	38.8	49.8	35.6	40.5	37.7	14.6
Could not schedule school because of work	582	100.0	79.0	72.4	39.4	38.1	48.7	29.6	22.6	52.6	21.3	25.2	47.6	10.2
Plan to go to school/training later	126	100.0	95.6	84.2	46.1	53.4	55.3	41.8	29.3	64.4	15.8	31.3	42.9	0.0
Other reasons	49	100.0	80.9	56.7	30.7	25.9	31.8	32.8	19.0	41.7	19.0	24.2	42.0	19.1
TOTAL		100.0	69.2	61.9	35.1	35.1	40.7	25.7	19.0	47.7	16.2	20.9	43.3	16.8



## What Is the Main Reason You Have Never Purchased a Home? - By Period of Service

	<u>Income Insufficient</u>	<u>Not Enough Down Payment</u>	<u>Acquired a House Without Purchasing</u>	<u>Live/w Relatives or Friends</u>	<u>Could Not Get a Loan</u>	<u>No Desire to Own</u>	<u>Other</u>
Grand Total	37.0	14.3	8.9	10.6	3.1	24.0	2.1
Vietnam - Subtotal	41.5	19.2	2.0	9.6	4.0	21.1	2.5
Vietnam only	41.8	19.2	2.0	9.7	4.0	20.7	2.6
Korea & Vietnam	9.7	31.2	0.0	0.0	0.0	59.1	0.0
WW II, Korea, Vietnam	53.1	0.0	14.9	14.1	0.0	18.1	0.0
Non-Vietnam - Subtotal	32.7	9.5	15.6	11.6	2.2	26.9	1.7
Korea	26.2	12.9	18.0	12.7	4.6	24.4	1.2
WW II & Korea	39.2	8.4	13.0	11.8	2.0	25.6	0.0
WW II	30.6	7.1	20.7	10.3	1.0	28.6	1.8
Post Vietnam only	53.2	14.7	0.0	13.1	0.0	17.4	1.6
Between WW II & Vietnam	30.3	10.8	6.3	14.0	5.5	31.5	1.7
Between WW II & Korea	22.4	0.0	24.8	10.2	0.0	32.6	9.9

Percentages are based on total population of eligible veterans (see definition of eligible veterans in Introduction to Home Loan Chapter).

## How Did You Finance Your First Home? - By Period of Service

	<u>VA</u> <u>Home</u> <u>Loan</u>	<u>FHA</u>	<u>Farmers</u> <u>Home</u> <u>Loan</u>	<u>Conv.</u>	<u>State</u> <u>Loan for</u> <u>Veterans</u>	<u>Per-</u> <u>sonal</u> <u>Loan</u>	<u>Land</u> <u>Contract</u>	<u>Cash</u>	<u>Other</u>
Grand Total	34.7	10.3	0.7	37.7	1.0	7.1	3.1	6.6	1.0
Vietnam - Subtotal	36.5	11.7	1.2	39.2	1.5	5.1	2.4	2.7	0.9
Vietnam	34.9	11.4	1.4	40.4	1.7	5.3	2.6	2.8	1.0
Korea & Vietnam	52.8	16.3	0.0	28.1	0.0	0.8	0.8	1.2	0.0
WW II, Korea, Vietnam	55.8	13.3	0.0	22.7	0.0	4.9	1.4	2.6	1.1
Non-Vietnam - Subtotal	33.5	9.9	0.5	37.3	0.8	7.7	3.3	7.9	1.0
Korea	34.1	10.0	0.8	39.4	1.5	6.7	2.9	4.6	0.7
WW II & Korea	44.9	7.1	0.0	32.1	0.7	6.9	2.1	5.1	2.7
WW II	36.5	7.8	0.3	33.6	0.8	8.7	3.2	10.7	0.9
Post Vietnam only	25.4	17.3	0.0	32.7	0.0	16.6	0.0	8.0	0.0
Between WW II & Vietnam	18.7	17.5	0.9	49.5	0.1	5.7	4.5	2.9	1.1
Between WW II & Korea	23.3	18.1	1.6	39.9	0.0	4.0	6.4	8.4	0.0

Note: Veteran was permitted to respond to one or a combination of the methods of financing. Therefore, percentages do not necessarily sum to 100%.

## Appendix H, Table 3

When You Purchased Your First Home, Were You  
Eligible For A VA Home Loan? - By Period of Service

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
Grand Total	65.6	10.4	24.0
Vietnam - Subtotal	76.7	7.9	15.4
Vietnam only	76.0	8.1	16.0
Korea & Vietnam	92.6	2.0	5.4
WW II, Korea, Vietnam	80.1	12.4	7.5
Non-Vietnam - Subtotal	62.1	11.1	26.8
Korea	70.8	5.4	23.8
WW II & Korea	75.4	11.7	12.9
WW II	63.0	12.7	24.3
Post Vietnam only	45.2	29.7	25.1
Between WW II & Vietnam	47.4	12.3	40.3
Between WW II & Korea	52.2	15.5	32.3

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Percentages are based on eligible veterans who have bought or built a home and did not use a VA home loan for their first home.

What Was the Main Reason You Did Not Use A VA Home Loan For Your First Home Purchased? - By Period of Service

	Applied & Was Refused at Time	Did Not Know if Eligible	Did Not Know How to Apply	Seller Would Not Sell VA	Home Would Not Qualify for VA	VA home Loan Not Available In My Area	Processing Time Too Long (Red Tape)	Saving My Eligibility for Later	Mortgage Payment Too High With VA	Did Not Need a VA Home Loan	Preferred Other Financing	Other	Advised Against
Grand Total	2.0	15.4	3.3	4.7	5.3	2.5	14.3	7.2	3.4	20.9	20.2	0.8	0.2
Vietnam - Subtotal	1.6	9.0	3.6	7.0	5.5	2.5	16.8	13.5	6.9	14.6	18.4	0.3	0.3
Vietnam	1.6	9.4	3.8	6.9	5.4	2.6	17.0	13.4	7.2	14.1	17.9	0.4	0.3
Korea & Vietnam	2.7	1.5	0.0	7.0	6.5	2.0	15.8	12.0	0.0	23.7	28.7	0.0	0.0
WW II, Korea & Vietnam	0.0	4.1	0.0	10.8	8.3	1.6	10.8	21.4	6.6	18.1	18.3	0.0	0.0
Non-Vietnam - Subtotal	2.1	17.5	3.2	3.9	5.2	2.5	13.5	5.1	2.3	22.9	20.8	0.9	0.2
Korea	2.1	13.9	3.5	5.3	4.4	2.6	16.0	6.4	3.2	18.2	23.4	0.7	0.4
WW II & Korea	2.8	6.9	3.1	4.6	11.0	2.6	17.1	2.9	0.4	27.6	19.1	1.8	0.0
WW II	2.4	15.3	3.2	2.8	4.8	2.7	13.4	4.5	1.8	27.2	20.9	0.9	0.2
Post Vietnam only	0.0	35.7	0.0	14.1	0.0	17.3	0.0	0.0	16.6	16.3	0.0	0.0	0.0
Between WW II & Vietnam	1.4	29.0	2.8	5.2	6.4	1.8	9.8	5.9	2.9	16.0	17.9	0.7	0.2
Between WW II & Korea	0.0	36.3	2.1	0.0	2.3	0.0	19.0	0.0	0.0	16.9	19.7	3.8	0.0

Percentages are based on eligible veterans who bought or built a home without using a VA home loan for their first home and indicated that either they were eligible or were not sure if they were eligible to obtain a VA home loan.

What Was the Purchase Price of the First Home You Bought or Built? - Period of Service

	Less Than \$5000	\$5000-9999	\$10000-19999	\$20000-29999	\$30000-39999	\$40000-49999	\$50000-59999	\$60000-69999	\$70000-79999	\$80000- or More	Grouped Median
Grand Total	10.6	21.6	41.2	14.6	6.6	2.9	1.0	0.8	0.1	0.4	14,320
Vietnam - Subtotal	3.8	9.3	30.8	27.3	15.1	8.1	2.7	2.1	0.1	0.7	22,234
Vietnam	3.6	9.1	27.9	28.6	16.3	8.7	2.9	2.2	0.1	0.7	23,286
Korea & Vietnam	4.5	7.1	65.3	12.0	3.3	2.8	1.5	3.4	0.0	0.0	15,880
WW II, Korea, Vietnam	7.7	17.6	56.0	14.6	3.5	0.6	0.0	0.0	0.0	0.0	14,410
Non-Vietnam - Subtotal	12.9	26.1	44.6	10.4	3.7	1.1	0.4	0.4	0.1	0.3	12,533
Korea	7.3	20.3	54.3	12.4	2.8	1.3	0.7	0.1	0.3	0.4	14,125
WW II & Korea	12.5	23.2	50.8	9.0	3.7	0.2	0.0	0.2	0.0	0.0	12,814
WW II	17.5	31.8	39.5	7.2	2.5	0.8	0.2	0.3	0.1	0.1	10,177
Post Vietnam only	7.9	8.6	34.6	0.0	32.5	9.1	0.0	7.4	0.0	0.0	19,682
Between WW II & Vietnam	3.9	14.6	47.8	20.3	8.8	2.0	0.7	0.7	0.1	1.0	16,589
Between WW II & Korea	10.4	21.4	48.4	10.7	4.2	2.7	1.0	0.0	1.1	0.0	13,760

Percentages are based on eligible veterans who bought or built a home.

Appendix H, Table 6

How would you classify your current home? - By Period of Service									
	Single Family Detached	Single Family Attached	Condo Coope- rative	Trailer or Mobile Home	Apt in Multi Unit Bldg.	Apt In Other Type Bldg.	Room In Rooming Home Hotel	Other	
Grand Total	77.3	4.5	1.2	4.5	10.6	1.2	0.4	0.1	
Vietnam - Subtotal	70.4	5.3	1.1	5.8	15.5	1.6	0.2	0.1	
Vietnam	69.2	5.5	1.1	6.0	16.3	1.7	0.1	0.1	
Korea & Vietnam	88.1	3.4	1.0	2.8	3.9	0.0	0.8	0.0	
WW II, Korea, Vietnam	90.0	2.1	1.8	1.6	4.6	0.0	0.0	0.0	
Non-Vietnam - Subtotal	80.2	4.2	1.3	4.0	8.6	1.1	0.4	0.1	
Korea	84.5	3.9	0.7	2.8	6.9	0.6	0.5	0.2	
WW II & Korea	77.7	5.7	1.7	5.0	6.9	2.0	0.5	0.5	
WW II	79.6	4.0	1.7	4.1	8.7	1.2	0.5	0.1	
Post Vietnam only	57.5	12.6	0.0	2.7	23.3	2.7	1.2	0.0	
Between WW II & Vietnam	80.0	3.9	0.8	4.8	9.4	1.0	0.2	0.0	
Between WW II & Korea	83.7	3.4	0.0	5.6	6.1	1.2	0.0	0.0	

Percentages are based on total population of eligible veterans.

## Status of Current Home - By Period of Service

	<u>Owned Free &amp; Clear</u>	<u>Mort- gaged</u>	<u>Rented By Veteran</u>	<u>Owned or Rented By Someone Else In House</u>	<u>Occupied No Cash</u>
Grand Total	22.8	52.8	18.1	4.7	1.7
Vietnam - Subtotal	4.2	57.7	28.3	7.7	2.1
Vietnam	3.9	56.3	29.4	8.2	2.2
Korea & Vietnam	4.8	78.9	15.5	0.8	0.0
WW II, Korea, Vietnam	15.4	76.8	5.8	1.5	0.5
Non-Vietnam - Subtotal	30.6	50.7	13.8	3.4	1.5
Korea	17.6	65.7	11.8	2.6	2.3
WW II & Korea	32.4	50.4	13.6	2.5	1.0
WW II	42.2	40.7	12.6	3.0	1.5
Post Vietnam only	0.0	13.4	52.1	33.5	1.1
Between WW II & Vietnam	8.9	71.1	16.5	2.6	1.0
Between WW II & Korea	23.2	60.2	11.4	2.8	2.3

Percentages are based on total population of eligible veterans.

Finance the Purchase of Your Current Home? By Period of Service

	VA Home Loan	FHA	Farmers Home Loan	Conv. Loan	State Loan For Veterans	Personal Loan	Land Con- tract to Purchase	Cash Self Built w/o Loan	Other	Did Not Purchase or Build Current Home
Grand Total	8.9	7.3	0.6	58.6	1.4	4.9	2.2	11.5	1.3	4.8
Vietnam - Subtotal	15.7	7.5	0.5	60.3	2.5	4.1	3.3	2.3	2.1	2.9
Vietnam	14.4	6.1	0.2	62.4	2.7	4.1	3.8	2.1	2.1	2.9
Korea & Vietnam	25.4	15.2	4.0	46.4	1.6	4.0	0.0	2.3	2.0	3.0
WW II, Korea, Vietnam	22.0	17.3	0.0	48.5	0.0	2.9	1.2	5.1	2.3	3.0
Non-Vietnam - Subtotal	7.4	7.3	0.6	58.2	1.2	5.1	1.9	13.4	1.1	5.2
Korea	10.3	7.9	1.0	62.5	1.5	4.7	2.3	5.5	1.4	3.7
WW II & Korea	11.1	9.1	0.8	48.2	1.0	5.0	1.9	14.3	1.1	7.6
WW II	5.6	7.2	0.3	55.0	1.1	5.5	1.7	18.1	0.9	6.5
Post Vietnam only	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0
Between WW II & Vietnam	9.8	5.1	1.0	71.3	1.1	4.1	1.8	4.0	1.6	1.0
Between WW II & Korea	4.5	19.5	2.2	54.6	0.0	5.0	4.6	9.6	0.0	0.0

Percentages are based on population of eligible veterans who purchased their current home and do not live in the first home they purchased.



## Appendix H, Table 9

Were You Eligible For A VA Home Loan When You Purchased Your Current Home?  
By Period of Service

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
Grand Total	43.9	21.9	34.2
Vietnam - Subtotal	63.7	16.5	19.8
Vietnam only	62.7	16.3	21.0
Korea & Vietnam	75.1	18.3	6.5
WW II, Korea, Vietnam	66.7	17.1	16.2
Non-Vietnam - Subtotal	40.0	23.0	37.0
Korea	41.5	21.2	37.3
WW II & Korea	53.3	20.1	26.6
WW II	39.0	24.4	36.6
Post Vietnam only	100.0	0.0	0.0
Between WW II & Vietnam	36.9	19.1	44.0
Between WW II & Korea	39.6	37.3	23.2

Percentages are based on eligible veterans who purchased their current home, do not live in their first home, and did not use a VA home loan to purchase their current home.

Appendix H, Table 10

What Was the Main Reason You Did Not Use A VA Home Loan When You Purchased Your Current Home? - By Period of Service

	Applied and Was Refused	Did Not Know If I Was Eligible	Did Not Know How To Apply	Seller Would Not Sell VA	Home Did Not Qualify For VA Loan	VA Loans Were Not Available In My Area	Too Long To Process a VA Loan (Red Tape)	I Was Saving My Eligibility	I Already Used My VA Loan Eligibility	Mortgage Payments Too High With VA	Did Not Need a VA Loan	Preferred To Use Other Financing	Other	Advised Against
Grand Total	0.7	21.3	1.7	4.7	3.4	1.3	12.0	2.1	4.3	2.7	26.0	19.1	0.6	0.1
Vietnam - Subtotal	1.7	11.9	2.3	8.2	4.4	1.6	17.8	5.7	4.0	5.6	16.6	18.9	1.3	0.0
Vietnam	1.7	12.4	2.6	7.6	4.7	1.7	18.5	6.3	4.0	5.1	15.4	18.2	1.5	0.0
Korea & Vietnam	3.0	7.7	0.0	12.8	0.0	0.0	11.5	2.7	7.5	6.3	22.0	26.5	0.0	0.0
WW II, Korea, Vietnam	1.5	8.1	0.0	7.5	4.5	2.3	13.0	0.0	0.0	12.4	29.3	21.4	0.0	0.0
Non-Vietnam - Subtotal	0.5	23.3	1.6	3.9	3.2	1.3	10.7	1.3	4.4	2.1	28.0	19.1	0.5	0.1
Korea	0.2	21.6	1.6	4.3	3.2	1.3	11.2	1.0	5.8	2.9	23.0	23.0	0.6	0.3
WW II & Korea	1.5	14.8	2.4	3.6	8.7	0.9	11.9	0.9	4.6	2.3	33.2	14.3	0.9	0.0
WW II	0.5	22.6	1.3	2.8	2.7	1.4	10.1	1.3	4.4	1.6	31.5	19.1	0.5	0.1
Post Vietnam only	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Between WW II & Vietnam	0.0	33.1	2.6	8.4	3.4	1.0	10.7	2.2	2.2	2.2	17.8	16.5	0.0	0.0
Between WW II & Korea	0.0	16.1	0.0	3.8	0.0	0.0	22.5	0.0	4.3	12.9	36.8	3.7	0.0	0.0

Percentages are based on eligible veterans who purchased their current home, do not live in their first home, did not use VA home loan for their current purchase, and indicated that they were either eligible or were not sure if they were eligible to obtain a VA home loan.

## Does This Place Have Ten or More Acres? - By Period of Service

	<u>Yes</u>	<u>No</u>
Grand Total	6.4	93.6
Vietnam - Subtotal	4.2	95.8
Vietnam only	4.2	95.8
Korea & Vietnam	4.2	95.8
WW II, Korea, Vietnam	4.0	96.0
Non-Vietnam - Subtotal	7.1	92.9
Korea	7.9	92.1
WW II & Korea	4.6	95.4
WWII	7.1	92.9
Post Vietnam only	0.0	100.0
Between WW II & Vietnam	7.0	93.0
Between WW II & Korea	9.0	91.0

Percentages are based on total population of eligible veterans who purchased their current non-apartment type home (see footnote 1/ for definition of non-aparment type homes).

Are There Any Commercial Establishments, Medical or Dental Offices on  
This Property? - By Period of Service

	<u>Yes</u>	<u>No</u>
Grand Total	1.2	98.8
Vietnam - Subtotal	0.9	99.1
Vietnam only	0.8	99.2
Korea & Vietnam	1.9	98.1
WW II, Korea, Vietnam	0.6	99.4
Non-Vietnam - Subtotal	1.3	98.7
Korea	1.0	99.0
WW II & Korea	2.0	98.0
WW II	1.3	98.7
Post Vietnam only	0.0	100.0
Between WW II & Vietnam	1.7	98.3
Between WW II & Korea	1.8	98.2

Percentages are based on total population of eligible veterans who purchased their current non-apartment type home and live on less than 10 acres.

How Much Do You Feel That Your Property Would Sell For on Today's Market? - By Period of Service.

	Less Than \$5000	\$5000-9999	\$10000-19999	\$20000-29999	\$30000-39999	\$40000-49999	\$50000-59999	\$60000-69999	\$70000-79999	\$80000- or More	Grouped Median
Grand Total	1.2	2.2	6.2	11.2	17.0	16.9	11.5	9.8	7.4	16.4	\$47,218
Vietnam - Subtotal	1.4	2.3	4.6	11.1	18.9	16.9	13.1	11.3	7.1	13.3	46,923
Vietnam	1.4	2.5	4.7	11.3	18.6	17.1	12.6	11.6	6.9	13.4	46,725
Korea & Vietnam	2.6	1.3	3.6	12.4	24.7	17.2	16.7	4.4	9.3	7.6	43,139
WW II, Korea, Vietnam	1.4	0.0	2.6	4.0	18.3	12.1	19.9	14.1	8.9	18.6	55,829
Non-Vietnam - Subtotal	1.1	2.1	6.7	11.2	16.4	16.9	11.0	9.3	7.4	17.8	47,396
Korea	0.7	2.2	5.0	11.3	16.1	17.5	10.9	9.7	7.2	19.4	48,400
WW II & Korea	0.4	1.3	4.8	9.0	16.8	19.9	10.3	11.0	8.8	17.7	48,894
WW II	1.2	2.3	7.6	11.6	16.7	16.4	11.1	9.4	7.1	16.4	46,463
Post Vietnam only	10.7	11.6	23.4	0.0	0.0	21.0	0.0	12.3	0.0	20.9	42,047
Between WW II & Vietnam	1.4	1.4	6.5	10.0	15.5	16.4	11.3	8.2	8.7	20.6	49,268
Between WW II & Korea	2.8	2.7	2.9	10.7	19.9	20.3	7.6	4.6	7.1	21.5	45,418

Percentages are based on total population of eligible veterans who purchased their current non-apartment type home, live on less than 10 acres, and do not have a commercial establishment, medical office or dental office on their property.

Appendix H, Table 14

How Long Have You Lived in Your Current Home? - By Period of Service

	<u>0 to 12 Months</u>	<u>13 to 24 Months</u>	<u>25 to 36 Months</u>	<u>37 to 60 Months</u>	<u>More Than Five Years</u>	<u>Grouped Median</u>
Grand Total	14.8	9.8	7.8	10.6	56.8	5 Yrs. +
Vietnam - Subtotal	27.4	18.1	13.3	14.9	26.0	29 mos.
Vietnam	28.4	18.7	13.7	15.1	23.8	27.5 mos.
Korea & Vietnam	16.7	11.1	7.8	14.3	50.3	60 mos.
WW II, Korea, Vietnam	6.7	6.8	4.7	11.1	69.7	5 Yrs. +
Non-Vietnam - Subtotal	9.6	6.3	5.6	8.8	69.8	5 Yrs. +
Korea	8.5	6.2	6.3	9.1	69.5	5 Yrs. +
WW II & Korea	8.7	4.7	4.6	9.6	72.3	5 Yrs. +
WW II	7.1	5.1	4.5	7.5	75.4	5 Yrs. +
Post Vietnam only	55.9	13.2	5.8	4.1	21.0	10 mos.
Between WW II & Vietnam	14.6	10.5	9.1	13.5	51.8	5 Yrs. +
Between WW II & Korea	13.1	3.4	5.5	6.6	71.2	5 Yrs. +

Percentages are based on total population of eligible veterans.

What Repairs Would You Like to Make on Your Current Home - By Period of Service

Minor Repairs Paper, Paint, Patch, etc.	Add or Increase Insulation	Add or Improve Storm Doors/ Windows	Replace/ Improve Roofing	Convert or Install			Improve Heating System (Nonsolar)	Add or Improve Air Cond. (Nonsolar)	Add Rooms or Garage	Convert/ Modify Existing Rooms	Add or Replace/ Install Flooring	Add or Replace Appliances	No Improve- ments or Repairs	Other	Add or Replace Exterior (i.e., Siding)	Add or Replace/ Improve/ Plumbing/ Sewage
				Heat	Air	Solar										
Grand Total	36.1	15.4	11.4	12.5	3.0	1.7	2.3	7.5	4.4	18.8	14.5	12.0	10.6	0.7	35.4	1.3
Vietnam - Subtotal	36.8	17.6	12.9	10.6	3.9	2.1	2.9	8.2	5.0	23.5	18.0	14.8	12.1	0.4	34.8	1.3
Vietnam Only	37.0	17.4	12.9	10.4	3.8	2.1	2.9	8.0	4.9	23.3	18.2	14.9	12.2	1.0	34.8	1.4
Korea and Vietnam	36.0	22.4	14.4	15.8	4.3	3.1	4.1	9.4	6.9	29.9	17.9	17.7	13.6	1.0	31.9	1.0
WW II, Korea & Vietnam	29.4	14.3	10.8	10.3	3.9	0.5	1.6	11.7	6.5	18.4	11.0	6.0	8.3	1.1	38.0	0.0
Non-Vietnam - Subtotal	35.8	14.4	10.8	13.3	2.7	1.5	2.0	7.2	4.1	16.9	13.0	10.8	9.9	0.9	35.6	1.3
Korea	38.1	17.2	12.4	13.5	3.4	2.0	2.6	8.0	5.0	21.3	16.3	13.1	12.6	1.2	31.2	1.7
WW II & Korea	33.9	14.8	9.3	14.3	3.8	2.4	3.2	9.3	7.3	16.1	11.4	10.9	10.2	0.5	36.8	0.5
WW-II	35.2	12.9	10.0	13.7	2.0	1.0	1.3	6.1	3.4	13.5	10.4	9.0	8.3	0.8	37.8	1.2
Post-Vietnam Only	30.7	7.0	5.1	8.5	0.0	1.2	0.0	5.1	2.7	7.4	15.1	13.4	6.6	0.0	54.6	0.0
Between Korea & Vietnam	37.0	17.1	11.7	11.8	4.2	2.3	3.6	9.6	4.5	24.5	17.6	13.7	11.4	0.8	31.2	1.1
Between WW II & Korea	25.4	17.0	16.6	12.8	3.3	2.3	2.3	7.6	9.0	25.8	23.8	13.3	20.7	0.0	29.5	5.7

NOTE: The data contained in this table are percentages of the relevant veteran population.  
Veterans could have answered more than one category of improvements.  
Percentages are based on total population of eligible veterans.

PERCENT 1/ OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY AGE

Type of Program	Number (000's)	Total Percent	Less Than 35	35-49	50-64	65 & Over
Burial in National Cemetery	14,518	50.0	44.6	49.1	53.2	52.1
Burial Plot Allowance	9,287	32.0	27.8	30.2	34.6	36.6
Headstone or Marker	10,924	37.6	30.2	34.2	42.4	45.7
Burial Expenses Allowance	9,577	33.0	25.8	29.3	37.9	40.9
Burial Flag	13,498	46.5	44.2	43.1	49.8	48.3
Other	368	1.3	1.3	1.5	1.2	0.8
Not Aware of Benefits	9,132	31.4	38.4	35.2	25.8	26.5
Number (000's)	29,164		6,504	8,845	11,403	2,741

1/ Percents and Totals based on number of respondents.

NOTE: Numbers may not add to total due to rounding errors and weights.



PERCENT <sup>1/</sup> OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY RACE

<u>Type of Program</u>	<u>Number (000's)</u>	<u>Total Percent</u>	<u>White</u>	<u>Black</u>	<u>Asian</u>	<u>American Indian</u>
Burial in National Cemetery	14,518	50.0	50.4	44.8	52.8	38.1
Burial Plot Allowance	9,287	32.0	32.3	29.1	22.2	23.6
Headstone or Marker	10,924	37.6	38.1	32.7	24.9	31.9
Burial Expenses Allowance	9,577	33.0	33.3	30.0	29.6	31.1
Burial Flag	13,498	46.5	46.1	52.9	31.5	33.5
Other	368	1.3	1.3	1.4	0.0	3.0
Not Aware of Benefits	9,132	31.4	31.4	31.5	33.9	37.5
Number (000's)	29,164		26,612	2,172	227	116

<sup>1/</sup> Percents and Totals based on number of respondents.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT 1/ OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY REGION

<u>Type of Program</u>	<u>Number (000's)</u>	<u>Total Percent</u>	<u>North</u>		
			<u>East</u>	<u>Central</u>	<u>South</u>
Burial in National Cemetery	14,518	50.0	51.4	47.1	50.1
Burial Plot Allowance	9,287	32.0	30.8	31.0	32.9
Headstone or Marker	10,924	37.6	35.5	38.2	40.8
Burial Expenses Allowance	9,577	33.0	30.2	31.6	36.7
Burial Flag	13,498	46.5	45.5	47.9	48.5
Other	368	1.3	1.1	1.3	1.2
Not Aware of Benefits	9,132	31.4	32.4	31.3	29.7
Number (000's)	29,164		6,521	7,862	8,755
					5,927

1/ Percents and Totals based on number of respondents.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT 1/ OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY MARITAL STATUS

<u>Type of Program</u>	<u>Number (000's)</u>	<u>Total Percent</u>	<u>Married</u>	<u>Widowed</u>	<u>Divorced</u>	<u>Separated</u>	<u>Never Married</u>
Burial in National Cemetery	14,518	50.0	50.5	50.1	52.1	49.2	43.4
Burial Plot Allowance	9,287	32.0	32.4	37.2	30.4	28.6	28.9
Headstone or Marker	10,924	37.6	38.6	40.6	34.9	32.2	30.6
Burial Expenses Allowance	9,577	33.0	33.6	39.4	32.7	28.7	26.5
Burial Flag	13,498	46.5	47.3	46.6	45.3	39.7	40.6
Other	368	1.3	1.2	1.0	1.5	2.8	1.3
Not Aware of Benefits	9,132	31.4	30.6	30.0	33.7	36.3	37.0
Number (000's)	29,164		23,776	680	1,758	628	2,281

1/ Percents and Totals based on number of respondents.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT 1/ OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY PERIOD OF SERVICE

<u>Type of Program</u>	<u>Number (000's)</u>	<u>Total Percent</u>	<u>Vietnam 2/</u>	<u>Korea 3/</u>	<u>WW II Only</u>	<u>Post- Vietnam</u>	<u>Peacetime 3/</u>	<u>WW I Only</u>
Burial in National Cemetery	14,518	50.0	50.5	53.7	51.4	24.3	41.5	48.5
Burial Plot Allowance	9,287	32.0	33.0	33.7	33.2	18.5	23.3	36.3
Headstone or Marker	10,924	37.6	35.3	41.4	41.2	18.8	26.0	46.7
Burial Expenses Allowance	9,577	33.0	31.3	34.8	36.9	13.3	21.6	42.6
Burial Flag	13,498	46.5	48.8	49.2	47.8	21.4	34.4	48.3
Other	368	1.3	1.2	1.3	1.2	4.6	2.0	0.4
Not Aware of Benefits	9,132	31.4	33.5	28.8	26.5	62.0	44.1	27.0
Number (000's)	29,164		8,355	5,195	11,239	377	3,370	615

1/ Percents and Totals based on number of respondents.

2/ Includes Vietnam; Vietnam and Korea; and Vietnam, Korea and World War II.

3/ Includes those in both Korea and World War II.

4/ Includes periods between Vietnam, Korea, World War II, World War I and pre-World War I.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT 1/ OF VETERANS AWARE OF VA BURIAL PROGRAMS  
BY HIGHEST GRADE COMPLETED

<u>Type of Program</u>	<u>Number (000's)</u>	<u>Total Percent</u>	<u>Elementary</u>	<u>Some High School</u>	<u>High School Graduate</u>	<u>Some College</u>	<u>College Graduate</u>
Burial in National Cemetery	14,518	50.4	40.2	45.2	48.8	56.0	58.3
Burial Plot Allowance	8,287	32.1	23.9	30.2	32.5	34.8	34.9
Headstone or Marker	10,924	37.7	34.8	37.9	37.5	39.5	37.9
Burial Expenses Allowance	9,577	33.1	31.2	30.5	32.0	35.5	35.9
Burial Flag	13,498	46.8	38.1	45.2	48.3	49.0	47.9
Other	368	1.2	1.0	1.2	1.1	1.4	1.6
Not Aware of Benefits	9,132	31.1	35.0	32.6	31.3	28.7	29.6
Number (000's)	29,164		2,996	3,809	10,890	5,014	5,146

1/ Percents and Totals based on number of respondents.

NOTE: Numbers may not add to total due to rounding errors and weights.

BURIAL OR INTERMENT PLANS OF VETERANS  
BY AGE

Type of Burial or Interment	Number (000's)	Total Percent	Less Than 35	35-49	50-64	65 & Over
Regular (underground)	20,545	70.5	59.8	69.5	75.7	77.1
Mausoleum	442	1.5	0.5	0.9	1.9	4.1
Cremation	3,279	11.2	13.9	12.0	9.4	10.4
Burial at Sea	147	0.5	0.8	0.7	0.3	0.0
Donate Remains	551	1.9	3.2	2.0	1.4	0.7
Other	42	0.1	0.1	0.1	0.2	0.3
Undecided	4,031	13.8	21.1	14.5	10.8	7.0
Not Answered	123	0.4	0.6	0.3	0.4	0.6
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,504	8,545	11,403	2,741

NOTE: Numbers may not add to total due to rounding errors and weights.

BURIAL OR INTERMENT PLANS OF VETERANS  
BY RACE

Type of Burial or Interment	Number (000's)	Total Percent	White	Black	Asian	American Indian
Regular (underground)	20,545	70.4	70.1	78.2	43.9	65.0
Mausoleum	442	1.5	1.5	2.1	2.8	0.0
Cremation	3,279	11.2	11.6	5.6	23.3	13.8
Burial at Sea	147	0.5	0.5	0.0	1.3	4.1
Donate Remains	551	1.9	2.1	0.0	0.0	0.0
Other	42	0.1	0.1	0.1	0.0	0.0
Undecided	4,031	13.8	13.8	12.9	28.7	16.1
Not Answered	123	0.4	0.4	1.1	0.0	0.0
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		26,612	2,172	227	116

NOTE: Numbers may not add to total due to rounding errors and weights.

BURIAL OR INTERMENT PLANS OF VETERANS  
BY REGION

Type of Burial or Interment	Number (000's)	Total Percent	North East	North Central	South	West
Regular (underground)	20,545	70.5	71.5	75.0	77.4	53.3
Mausoleum	442	1.5	1.1	1.6	1.8	1.4
Cremation	3,279	11.2	10.0	8.5	8.1	20.9
Burial at Sea	147	0.5	0.9	0.0	0.3	1.0
Donate Remains	551	1.9	1.7	1.9	1.6	2.4
Other	42	0.1	0.1	0.1	0.3	0.1
Undecided	4,031	13.8	14.4	12.5	10.3	20.1
Not Answered	123	0.4	0.4	0.3	0.3	0.8
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,921	7,875	8,755	5,927

NOTE: Numbers may not add to total due to rounding errors and weights.



BURIAL OR INTERMENT PLANS OF VETERANS  
BY MARITAL STATUS

Type of Burial or Interment	Number (000's)	Total Percent	Married	Widowed	Divorced	Separated	Never Married
Regular (underground)	20,545	70.4	72.2	79.6	57.2	68.1	60.1
Mausoleum	442	1.5	1.5	3.7	0.9	0.6	1.3
Cremation	3,279	11.2	10.9	9.4	15.2	13.2	12.2
Burial at Sea	147	0.5	0.4	0.0	1.4	0.6	1.3
Donate Remains	551	1.9	1.8	0.0	3.2	2.1	2.7
Other	42	0.1	0.1	0.0	0.5	0.9	0.1
Undecided	4,031	13.8	12.7	7.1	21.1	14.6	21.6
Not Answered	123	0.4	0.4	0.3	0.4	0.0	0.8
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		23,776	680	1,758	628	2,281

NOTE: Numbers may not add to total due to rounding errors and weights.

BURIAL OR INTERMENT PLANS OF VETERANS  
BY PERIOD OF SERVICE

Type of Burial or Interment	Number (000's)	Total Percent	Vietnam 1/	Korea 2/	WW II Only	WW I Only	Post- Vietnam	Peacetime 3/
Regular (underground)	20,545	70.5	62.3	73.7	75.8	78.4	49.2	69.0
Mausoleum	442	1.5	0.7	1.2	2.2	6.8	0.0	0.9
Cremation	3,279	11.2	14.0	10.2	9.5	8.8	11.6	12.4
Burial at Sea	147	0.5	1.0	0.3	0.3	0.0	1.3	0.6
Donate Remains	551	1.9	2.8	1.6	1.2	0.5	4.5	2.4
Other	42	0.1	0.1	0.2	0.1	0.5	0.0	0.2
Undecided	4,031	13.8	18.8	12.6	10.5	5.0	32.3	14.0
Not Answered	123	0.4	0.5	0.2	0.5	0.0	1.2	0.4
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,160		8,356	5,195	11,241	615	377	3,377

1/ Includes those with service in both Korea & Vietnam and with service in Korea, World War II & Vietnam.

2/ Includes those with service in both Korea & World War II.

3/ Includes peacetime only service between Vietnam & Korea, Korea & World War II, World War II & World War I and pre-World War I.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY AGE

	<u>Number (000's)</u>	<u>Total Percent</u>	<u>Less Than 35</u>	<u>35-49</u>	<u>50-64</u>	<u>65 &amp; Over</u>
Yes	3,272	11.5	10.8	11.0	12.3	11.5
No	19,899	69.9	61.3	69.3	73.3	77.4
Undecided	4,450	15.6	23.5	16.2	12.4	9.1
Unaware of Eligibility	691	2.4	3.6	3.0	1.6	1.4
Not Answered	150	0.5	0.8	0.6	0.4	0.5
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,504	8,545	11,403	2,741

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY RACE

	<u>Number</u> <u>(000's)</u>	<u>Total</u> <u>Percent</u>	<u>White</u>	<u>Black</u>	<u>Asian</u>	<u>American</u> <u>Indian</u>
Yes	3,272	11.5	9.6	32.3	32.6	13.1
No	19,899	69.9	72.1	46.9	40.0	73.5
Undecided	4,450	15.6	15.4	17.6	26.0	13.4
Unaware of Eligibility	691	2.4	2.5	2.3	1.4	0.0
Not Answered	150	0.5	0.5	0.9	0.0	0.0
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		26,612	2,172	227	116

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY REGION

	<u>Number</u> <u>(000's)</u>	<u>Total</u> <u>Percent</u>	<u>North</u> <u>East</u>	<u>North</u> <u>Central</u>	<u>South</u>	<u>West</u>
Yes	3,272	11.5	12.9	8.1	10.2	16.6
No	19,899	69.9	66.4	75.7	75.2	58.3
Undecided	4,450	15.6	17.9	13.7	12.2	20.9
Unaware of Eligibility	691	2.4	2.3	2.2	2.0	3.5
Not Answered	150	0.5	0.6	0.3	0.5	0.8
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,521	7,862	8,755	5,927

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY MARITAL STATUS

	<u>Number (000's)</u>	<u>Total Percent</u>	<u>Married</u>	<u>Widowed</u>	<u>Divorced</u>	<u>Separated</u>	<u>Never Married</u>
Yes	3,272	11.5	10.4	10.8	20.2	22.7	13.3
No	19,899	69.9	72.2	77.1	55.9	52.2	58.7
Undecided	4,450	15.6	14.8	9.9	19.4	18.0	23.0
Unaware of Eligibility	691	2.4	2.1	1.9	3.7	7.1	3.9
Not Answered	150	0.5	0.5	0.3	0.7	0.0	1.2
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		23,776	680	1,758	628	2,281

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY PERIOD OF SERVICE

	Number (000's)	Total Percent	Vietnam 1/		Korea 2/		WW II Only		WW I Only		Post- Vietnam		Peacetime 3/
Yes	3,272	11.5	12.3	14.2	10.9	7.4	13.1	8.1					
No	19,899	69.9	62.0	69.6	74.4	86.2	45.5	74.3					
Undecided	4,450	15.6	21.9	13.6	12.8	5.1	29.5	13.7					
Unaware of Eligibility	691	2.4	3.2	2.2	1.6	1.3	10.6	3.2					
Not Answered	150	0.5	0.7	0.5	0.4	0.0	1.3	0.7					
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0	100.0					
Number (000's)	29,164		8,355	5,195	11,239	615	377	3,370					

1/ Includes those with service in both Vietnam & Korea and with service in Vietnam, Korea & World War II.

2/ Includes those with service in both Korea & World War II.

3/ Includes peacetime only service between Vietnam & Korea, Korea & World War II, World War II & World War I and pre-World War I.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY JOINT VETERAN & WIFE INCOME

	Number (000's)	Total Percent	\$5,000 & Under	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	\$25,001- & Over	Don't Know
Yes	3,272	11.5	18.8	14.1	12.2	11.7	11.7	10.0	7.9
No	19,901	69.9	60.4	67.7	69.1	72.1	70.6	71.1	71.2
Undecided	4,450	15.6	16.3	14.7	16.3	14.3	15.4	16.2	16.3
Unaware of Eligibility	691	2.4	4.3	3.1	2.3	1.5	2.1	2.6	2.3
Not Answered	150	0.5	0.3	0.4	0.2	0.3	0.2	0.1	2.2
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		1,685	3,432	3,856	4,648	4,263	7,125	4,061

NOTE: Numbers may not add to total due to rounding errors and weights.



PERCENT OF VETERANS DESIRING VA HEADSTONE OR MARKER  
BY AGE

	Number (000's)	Total Percent	Less Than 35	35-49	50-64	65 & Over
Yes	10,921	38.4	31.8	32.4	44.6	46.2
No	10,877	38.2	39.1	43.7	34.4	35.4
Undecided	4,754	16.7	21.7	16.1	15.4	12.6
Unaware of Eligibility	1,780	6.3	6.9	7.1	5.5	5.3
Not Answered	132	0.5	0.6	0.7	0.3	0.5
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,504	8,545	11,403	2,741

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING HEADSTONE OR MARKER  
BY RACE

	<u>Number (000's)</u>	<u>Total Percent</u>	<u>White</u>	<u>Black</u>	<u>Asian</u>	<u>American Indian</u>
Yes	10,921	38.4	35.6	71.1	45.2	39.8
No	10,877	38.2	40.4	13.9	20.9	29.1
Undecided	4,754	16.7	17.1	10.7	28.6	26.5
Unaware of Eligibility	1,780	6.3	6.5	3.3	5.5	4.8
Not Answered	132	0.5	0.4	1.1	0.0	0.0
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		26,612	2,172	227	116

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING VA HEADSTONE OR MARKER  
BY REGION

	<u>Number</u> <u>(000's)</u>	<u>Total</u> <u>Percent</u>	<u>North</u> <u>East</u>	<u>North</u> <u>Central</u>	<u>South</u>	<u>West</u>
Yes	10,921	38.4	39.1	37.1	41.3	34.9
No	10,877	38.2	37.7	38.7	38.1	38.2
Undecided	4,754	16.7	17.6	16.3	14.8	19.0
Unaware of Eligibility	1,780	6.3	5.0	7.6	5.4	7.2
Not Answered	132	0.5	0.6	0.3	0.4	0.6
Total Percent		100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		6,521	7,862	8,755	5,927

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING VA HEADSTONE OR MARKER  
BY EMPLOYMENT STATUS

	Number (000's)	Total Percent	<u>Employed</u>	<u>Unemployed</u>	Not In Labor Force
Yes	10,921	38.4	35.2	45.4	52.4
No	10,877	38.2	40.1	27.1	30.8
Undecided	4,754	16.7	17.6	21.2	11.9
Unaware of Eligibility	1,780	6.3	6.7	4.6	4.3
Not Answered	132	0.5	0.4	1.8	0.7
Total Percent		100.0	100.0	100.0	100.0
Number (000's)	29,164		22,168	827	106

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING VA HEADSTONE OR MARKER  
BY MARITAL STATUS

	<u>Number</u> (000's)	<u>Total</u> <u>Percent</u>	<u>Married</u>	<u>Widowed</u>	<u>Divorced</u>	<u>Separated</u>	<u>Never</u> <u>Married</u>
Yes	10,921	38.4	38.0	39.0	43.8	44.8	36.3
No	10,877	38.2	38.6	46.1	34.7	31.8	35.6
Undecided	4,754	16.7	16.6	9.3	16.0	17.7	20.7
Unaware of Eligibility	1,780	6.3	6.4	5.4	5.1	5.7	6.5
Not Answered	132	0.5	0.4	0.3	0.4	0.0	1.0
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		23,776	680	1,758	628	2,281

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING VA HEADSTONE OR MARKER  
BY PERIOD OF SERVICE

	Number (000's)	Total Percent	Vietnam 1/		Korea 2/		WW II Only		WW I Only		Post- Vietnam		Peacetime 3/
Yes	10,921	38.4	33.6		40.8		44.1		40.9		26.0		27.9
No	10,877	38.2	38.6		37.3		35.2		43.6		43.7		50.6
Undecided	4,754	16.7	20.2		15.9		15.8		9.5		21.9		13.0
Unaware of Eligibility	1,780	6.3	7.0		5.5		5.6		6.1		7.1		8.0
Not Answered	132	0.5	0.5		0.5		0.3		0.0		1.3		0.7
Total Percent		100.0	100.0		100.0		100.0		100.0		100.0		100.0
Number (000's)	29,164		8,355		5,195		11,239		615		377		3,376

1/ Includes those with service in both Vietnam & Korea and with service in Vietnam, Korea & World War II.

2/ Includes those with service in both Korea & World War II.

3/ Includes peacetime only service between Vietnam & Korea, Korea & World War II, World War II & World War I and pre-World War I.

NOTE: Numbers may not add to total due to rounding errors and weights.

PERCENT OF VETERANS DESIRING BURIAL IN A NATIONAL CEMETERY  
BY JOINT VETERAN & WIFE INCOME

	Number (000's)	Total Percent	\$5,000 & Under	\$5,001- 10,000	\$10,001- 15,000	\$15,001- 20,000	\$20,001- 25,000	\$25,001- & Over	Don't Know
Yes	3,272	11.5	18.8	14.1	12.2	11.7	11.7	10.0	7.9
No	19,899	69.9	60.4	67.7	69.1	72.1	70.6	71.1	71.2
Undecided	4,450	15.6	16.3	14.7	16.3	14.3	15.4	16.2	16.3
Unaware of Eligibility	691	2.4	4.3	3.1	2.3	1.5	2.1	2.6	2.3
Not Answered	150	0.5	0.3	0.4	0.2	0.3	0.2	0.1	2.2
Total Percent		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (000's)	29,164		1,685	3,432	3,856	4,648	4,263	7,125	4,061

NOTE: Numbers may not add to total due to rounding errors and weights.

## DISTRIBUTION OF VIETNAM-ERA VETERANS

## BY AGE AND MARITAL STATUS

Marital Status	Number (000's)	Age of Veterans										65 & Median Age	
		Total	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Over	Age
Total	8,354	100.0	6.4	23.1	42.9	17.6	4.1	3.1	1.4	1.0	0.3	0.1	32.4
Married	6,341	100.0	3.3	21.3	44.9	19.0	4.4	3.9	1.4	1.2	0.4	0.1	32.8
Widowed	23	100.0	0.0	0.0	28.4	16.2	0.0	16.7	14.5	17.3	6.9	0.0	46.6
Divorced	613	100.0	4.3	28.3	43.0	15.6	5.1	1.0	2.1	0.6	0.0	0.0	32.0
Separated	261	100.0	6.3	32.7	39.3	16.3	3.7	0.0	1.2	0.4	0.0	0.0	31.4
Never Married	1,119	100.0	25.4	29.2	32.6	10.7	1.5	0.0	0.5	0.0	0.0	0.0	29.2

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.



DISTRIBUTION OF VIETNAM-ERA VETERANS BY  
TOTAL NUMBER OF DEPENDENTS, BY MARITAL STATUS

<u>Marital Status</u>	<u>Number</u>	<u>Total</u>	<u>Number of Dependents</u>							
			<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8+</u>
Total	8,354	100.0	18.3	15.1	21.4	28.7	12.1	3.4	0.7	0.5
Married	6,341	100.0	0.0	17.5	24.6	36.5	15.6	4.4	0.9	0.6
Widowed	23	100.0	21.6	22.5	55.9	0.0	0.0	0.0	0.0	0.0
Divorced	613	100.0	61.5	12.2	20.2	3.9	1.7	0.5	0.0	0.0
Separated	261	100.0	33.7	12.7	30.0	19.8	3.7	0.0	0.0	0.0
Never Married	1,119	100.0	94.7	3.5	1.0	0.8	0.0	0.0	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

DISTRIBUTION OF VIETNAM-ERA VETERANS BY  
TOTAL NUMBER OF DEPENDENT CHILDREN, BY MARITAL STATUS

Marital Status	Number (000's)	Total	Number of Total Dependents						
			0	1	2	3	4	5	6+
Total	8,354	100.0	32.4	20.8	30.4	12.2	3.2	0.7	0.5
Married	6,341	100.0	17.9	24.7	36.5	15.3	4.1	0.9	0.6
Widowed	23	100.0	21.6	22.5	55.9	0.0	0.0	0.0	0.0
Divorced	613	100.0	61.5	12.8	21.3	2.8	1.7	0.0	0.0
Separated	261	100.0	38.9	25.2	26.3	9.6	0.0	0.0	0.0
Never Married	1,119	100.0	96.8	1.9	1.0	0.4	0.0	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

DISTRIBUTION OF VIETNAM-ERA VETERANS BY  
NUMBER OF OTHER DEPENDENTS, BY MARITAL STATUS

<u>Marital Status</u>	<u>Number (000's)</u>	<u>Number of Other Dependents</u>				
		<u>Total</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3+</u>
Total	8,354	100.0	98.2	1.3	0.3	0.1
Married	6,341	100.0	98.6	1.1	0.2	0.1
Widowed	23	100.0	100.0	0.0	0.0	0.0
Divorced	613	100.0	97.3	2.2	0.6	0.0
Separated	261	100.0	92.9	4.7	2.4	0.0
Never Married	1,119	100.0	98.0	1.7	0.0	0.3

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

AVERAGE AND TOTAL NUMBER OF DEPENDENTS OF VIETNAM-ERA VETERANS  
BY TYPE AND BY MARITAL STATUS

Marital Status	Average Number per Veteran					Number of Dependents (000's)				
	All Dependents	Veterans	Wives	Children	Others	All Dependents	Veterans	Wives	Children	Others
Total	3.2	1.0	0.8	1.4	0.0	26,421	8,354	6,423	11,451	193
Married	3.7	1.0	1.0	1.8	0.0	23,454	6,341	6,341	10,656	118
Widowed	2.3	1.0	0.0	1.3	0.0	53	23	0	31	0
Divorced	1.7	1.0	0.0	0.7	0.0	1,064	613	0	431	20
Separated	2.5	1.0	0.3	1.1	0.1	644	261	81	278	25
Never Married	1.1	1.0	0.0	0.1	0.0	1,206	1,119	0	57	30

NOTE: Sums may not add to total due to rounding and weights.

DISTRIBUTION OF VIETNAM-ERA VETERANS BY AGE BY RACE

Race	Number (000's)											65 & Over	Median Age
		Total	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64		
Total	8,354	100.0	6.4	23.1	42.9	17.6	4.1	3.1	1.4	1.0	0.3	0.1	32.4
White	7,520	100.0	6.1	22.7	43.6	17.8	3.9	3.0	1.4	1.1	0.4	0.1	32.4
Black	702	100.0	9.2	28.4	36.6	16.0	5.9	3.1	0.5	0.4	0.0	0.0	31.7
Asian	74	100.0	5.1	24.8	35.9	17.1	7.3	6.9	2.8	0.0	0.0	0.0	32.8
Amer-Indian	49	100.0	23.3	19.4	31.7	14.2	0.0	8.5	3.0	0.0	0.0	0.0	31.2
Other	10	100.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.5

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

DISTRIBUTION OF VIETNAM ERA VETERANS BY  
NUMBER OF DEPENDENTS, BY RACE

Race	Number (000's)	Number of Total Dependents								
		1	2	3	4	5	6	7	8+	
Total	8,354	100.0	18.3	15.1	21.4	28.7	12.1	3.4	0.7	0.5
White	7,520	100.0	18.2	15.3	21.0	29.3	11.7	3.5	0.7	0.4
Black	702	100.0	19.8	13.0	24.3	23.9	15.4	1.8	0.5	1.3
Asian	74	100.0	17.0	13.1	21.9	30.0	18.0	0.0	0.0	0.0
American Indian	49	100.0	26.1	13.5	27.9	6.7	11.9	14.0	0.0	0.0
Other	10	100.0	0.0	0.0	63.8	36.2	0.0	0.0	0.0	0.0

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

## DISTRIBUTION OF VIETNAM-ERA VETERANS BY YEAR OF DISCHARGE BY MANNER OF RELEASE

Year	Number (000's)	Retirement For		Release for		
		Total	20 + Years Service	Medical or Disability	Less Than 20 Years	N.A.
Total	8,356	8,356	568	424	7,298	6
1964	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %	
1965	2.0	2.0	1.1	3.9	2.0	
1966	5.7	5.7	2.9	5.4	6.0	
1967	5.5	5.5	5.0	4.7	5.5	
1968	6.8	6.8	3.9	7.8	7.0	
1969	10.4	10.4	7.9	10.5	10.7	
1970	11.4	11.4	5.4	9.2	12.1	
1971	11.1	11.1	6.1	12.9	11.4	
1972	10.6	10.6	9.8	10.3	10.5	
1973	7.6	7.6	6.4	9.4	7.6	
1974	7.8	7.8	7.3	6.0	7.9	
1975	5.9	5.9	7.3	6.7	5.8	
1976	4.3	4.3	10.4	2.2	4.0	
1977	3.6	3.6	10.5	1.8	3.2	
1978	3.2	3.2	7.7	3.0	2.9	
Not Stated	1.4	1.4	5.8	1.0	1.1	
	2.6	2.6	2.6	5.1	2.4	

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.

Appendix J, Table 9

DISTRIBUTION OF VIETNAM-ERA VETERANS BY LABOR FORCE & EMPLOYMENT STATUS  
AND UNEMPLOYMENT RATE BY AGE

Age	Number (000's)	Labor Force and Employment Status					
		In Labor Force			Not in Labor Force		
		Total	Employed	Unemployed	Labor Force	Not Stated	Unemployment Rate
Total	8,354	100.0	94.7	3.7	0.6	4.6	3.9
20-24	535	100.0	84.9	13.1	5.5	9.6	15.4
25-29	1,934	100.0	95.2	4.8	0.3	4.6	5.0
30-34	3,585	100.0	96.6	2.5	0.4	3.0	2.6
35-39	1,469	100.0	97.7	3.0	0.0	2.3	3.1
40-44	340	100.0	93.2	1.0	0.0	6.8	1.0
45-49	257	100.0	89.2	1.4	0.0	10.7	1.6
50-54	113	100.0	82.6	0.8	0.0	17.4	1.0
55-59	85	100.0	77.3	3.9	0.0	21.7	5.1
60-64	28	100.0	46.4	0.0	0.0	53.6	0.0
65 +	9	100.0	74.1	13.6	0.0	25.9	18.2

NOTE: Percentages may not add to 100.0 percent due to rounding.

Zero cells indicate only that there were no sample persons with those characteristics.



PERCENT OF VETERANS HOSPITALIZED BY TYPE OF  
HOSPITAL AND PERIOD OF SERVICE, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Number of Veterans (in thousands)	29,164	8,355	20,792
Percent	100.0	100.0	100.0
<hr/>			
Veterans Hospitalized	13.2	8.8	15.0
Total	(100.0)	(100.0)	(100.0)
In a VA Medical Center	(13.3)	(13.3)*	(13.3)
In a Non-VA Hospital	(88.3)	(88.5)	(88.2)
Veterans Not Hospitalized	86.7	91.1	84.9
Veterans Who Did Not Answer	0.1*	0.1*	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: The sum of percents for VA and non-VA hospitalization may exceed the total percent hospitalized due to the usage of both VA and non-VA hospitals by some veterans.

PERCENT OF VETERANS USING OUTPATIENT FACILITIES BY  
SOURCE OF CARE AND PERIOD OF SERVICE, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Veteran Population (in thousands)	29,164	8,355	20,792
Percent	100.0	100.0	100.0
Number of Veterans Receiving Outpatient Care	20,358	5,617	14,741
Percent Receiving Care	69.8	67.2	70.9
Total	(100.0)	(100.0)	(100.0)
VA Auspices**, Only	(4.7)	(4.2)	(4.8)
Non-VA Auspices, Only	(89.7)	(89.9)	(89.7)
VA and Non-VA Auspices	(5.6)	(5.9)	(5.5)
Percent of Veterans with No Care Reported	29.7	32.3	28.7
Percent Unknown	0.5	0.5*	0.4

\* Estimate has large sampling variability due to the small number of sample persons in the cell.

\*\* Care received in VA facility or paid for by the VA.

PERCENT OF VETERANS BY TYPE OF HEALTH  
INSURANCE BENEFITS AND PERIOD OF SERVICE, 1978

	<u>All Veterans</u>	<u>Vietnam Era Veterans</u>	<u>Non-Vietnam Era Veterans</u>
Veteran Population (in thousands)	29,164	8,355	20,792
Percent	100.0	100.0	100.0
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Yes, Have Health Insurance	89.1	86.0	90.3
Individual Insurance	(16.7)	(10.9)	(19.0)
Group Plan	(70.8)	(75.4)	(69.1)
Health Maintenance Organization	(1.8)	(2.2)	(1.6)
Medicare, Part A	(9.6)	(1.0)*	(13.1)
Medicare, Part B	(8.7)	(0.9)*	(11.9)
Medicaid or Medical Assistance	(1.1)	(0.6)*	(1.3)
CHAMPUS or CHAMP-VA	(2.2)	(4.3)	(1.3)
Other	(0.7)	(0.9)*	(0.6)
No Health Insurance	10.8	13.9	9.6
Did Not State If They Had Health Insurance	0.1*	0.1*	0.1*

\*Estimate has large sampling variability due to the small number of sample persons in the cell.

Note: Percent with health insurance is less than the sum of percents by type of coverage due to multiple insurance coverage for some veterans.

VETERANS REPORTING SPECIFIC PROBLEMS IN READJUSTING TO CIVILIAN LIFE  
(000's)

PROBLEMS	<u>Total</u>		<u>Vietnam</u>		<u>Vietnam and Korea</u>		<u>Vietnam, Korea &amp; WW-II</u>		<u>Between Vietnam Korean</u>		<u>1/ Other Wartime</u>	
	13,128	8,355	7,826	331	198	2,960	1,812					
Finding a job	21.3%	23.8%	23.8%	23.2%	22.6%	16.0%	18.4%					
Inadequate earnings	36.4	39.3	40.1	32.8	22.1	32.5	29.5					
Holding a job	5.3	6.1	6.1	6.9	3.8	4.0	3.7					
With school	3.9	4.8	5.0	2.2	0.0	2.3	2.2					
With the law	4.7	5.2	5.5	0.0	0.0	4.5	2.8					
Family	15.0	16.0	16.0	5.3	7.2	14.2	11.7					
Drugs or drinking	4.5	4.8	5.0	2.6	1.3	4.3	3.4					
Physical Health	18.6	17.6	16.7	30.0	31.3	17.5	25.4					

1/ All veterans that indicated service during the Vietnam era or between Korean and Vietnam answered this series of questions. Those in the category "Other Wartime" are veterans that served in WW-II, Korea, or both, but was released during the period between Korean and Vietnam.

VETERANS REPORTING MENTAL AND EMOTIONAL PROBLEMS IN READJUSTING TO CIVILIAN LIFE  
(000's)

PROBLEMS	Total	Total Vietnam	Vietnam Era Only	Vietnam and Korea	Vietnam, Korea & WW-II	Between Vietnam Korean	1/ Other Wartime
	13,128	8,355	7,826	331	198	2,960	1,812
Nervous or psychological	11.0%	11.9%	12.1%	11.1%	6.6%	9.5%	9.1%
Felt down or depressed	28.4	31.2	32.8	17.4	16.8	23.1	21.3
Felt guilty about things they did or didn't do	17.1	19.5	20.3	8.8	5.8	13.0	12.8
Trouble controlling temper	15.5	16.7	17.0	10.7	15.5	14.1	12.0
Trouble sleeping or oversleeping	15.0	17.1	17.4	15.0	10.4	11.5	11.2
Frightening dreams or nightmares	11.4	13.9	14.3	9.3	5.6	6.9	6.9
Felt confused or trouble concentrating	12.7	15.0	15.6	6.2	7.0	8.6	8.4
Troubling thoughts about experience	12.0	15.7	16.3	8.3	5.1	5.7	5.0
Trouble deciding what to do with life	19.2	23.2	24.0	14.8	6.4	11.9	12.3

1/ All veterans that indicated service during the Vietnam era or between Korean and Vietnam answered this series of questions. Those in the category "Other Wartime" are veterans during that served in WW-II, Korea, or both, but was released een Korean and Vietnam.