



Department of
Veterans Affairs

1987 Survey of Veterans





Department of
Veterans Affairs

1987 Survey of Veterans



1987 SURVEY OF VETERANS

Conducted for the
Department of Veterans Affairs
by the
U.S. Bureau of the Census

July 1989

TABLE OF CONTENTS

	<u>Page</u>
Acknowledgments	
Executive Summary _____	i
Chapter 1: Introduction _____	1
Chapter 2: The Military Experience of Veterans _____	8
Chapter 3: A Demographic Profile of Veterans _____	26
Chapter 4: Health Status and Medical Conditions _____	34
Chapter 5: Health Insurance and Use of Medical Benefits _____	41
Chapter 6: Awareness of Programs for Veterans _____	60
Chapter 7: Use of Compensation and Pension Programs _____	72
Chapter 8: Use of Selected Programs for Veterans _____	84
Chapter 9: Income, Assets, and Liabilities of Veterans _____	99
Appendix I: Sampling Statement	
Appendix II: Reprint of Questionnaire	
Appendix III: Validation Study	

ACKNOWLEDGMENTS

The successful completion of a study of this magnitude is dependent upon a great many people both at the Department of Veterans Affairs and at the Bureau of the Census over the life of the project. We would like to take a moment to recognize some of the individuals who participated in the 1987 Survey of Veterans.

The Department of Veterans Affairs Project Officer was Stephen Dienstfrey. Others involved in the development and operations related to the study include Robert Feitz, Mark Russell, and Stephen Ciccarelli. Special thanks are due to the statistical staff of the Statistical Policy and Research Service and its director A. J. Singh for their careful review of this report in its early stages.

At the Census Bureau the text of the report was written by Larry Long and Suzanne Bianchi of the Center for Demographic Studies. Pam Smith formatted the tables and text for presentation, and Ruth Breads programmed some of the tabulations from the data file of the 1987 Survey of Veterans. Andrea Walter and Elaine Anderson prepared materials for final presentation.

Conduct of the survey was under the direction of Ron Dopkowski of the Demographic Surveys Division, assisted by Ann Daniele. Emily Williams and Joyce Holland-Ray programmed tabulations.

Design of the sample was under the direction of Charles Alexander of the Statistical Methods Division. Frank Vitrano and David Hubble developed the sample design, contributed to the review of data, and prepared the sampling statement that appears as Appendix I.

The cover design was by Victor Graulau.

EXECUTIVE SUMMARY

The 1987 Survey of Veterans (SOV III) was conducted by the Census Bureau for the Department of Veterans Affairs (VA) to analyze the state of the veteran population. The previous survey of this type, SOV II, was conducted in 1979, and since then the veteran population has aged and changed as a consequence of the all-volunteer armed forces and the increasing presence of women veterans (who were not included in the 1979 survey) and racial and ethnic minorities.

In addition, major legislative changes have been made in the programs and benefits available to veterans. The following two changes exemplify the importance of the need to analyze the effect of the legislation in planning for the future needs of the veteran population. Under the new education program, contributions of \$100 per month are added to a fund by the individual while in the service for up to 12 months. The veteran can draw up to \$300 per month for 36 months when out of the service as long as the veteran is attending a qualifying institution. The "Veterans Health Care Amendments Act of 1986" provided for a means test for treatment in VA health care facilities. VA must provide hospital care and may provide outpatient and nursing home care for veterans in Category A, which includes veterans with a service-connected disability, income below specified levels, or are exempt because they were prisoners of war, were exposed to radiation, served in World War I or earlier, or are eligible for Medicaid. The survey found that 44 percent of veterans supplying the needed information were in Category A. The other 56 percent of veterans were classified by the survey to be in Categories B and C, for whom the VA may provide care on a resources available basis. Because of their higher incomes and net worth, veterans in Category C must agree to pay any applicable deductibles and resources must be available before care can be provided; about 49 percent of veterans reporting the needed information were found to be in Category C.

The survey was representative of veterans living in private households and was conducted in July, August, and September of 1987 from outgoing rotation panels of the Current Population Survey. The survey showed that most veterans:

- entered military service by enlisting (64 percent)
- left the military through means other than retirement with 20 or more years of service (80 percent)
- are married and live with their spouse (79 percent)
- are homeowners (77 percent)
- have had contact with the VA since leaving military service (65 percent)
- are aware that the Department of Veterans Affairs provides hospital care for veterans with service-connected disabilities (76 percent).

The survey included a number of questions on use of VA programs, and the results showed that:

- 39 percent of veterans used the GI Bill or other VA-sponsored training or educational opportunities after leaving military service
- 14 percent lived in a house with a VA-insured mortgage at the time of the survey
- 34 percent used a VA-insured mortgage at some point in their lives (including their current home)
- 21 percent have used a VA hospital or other medical facility.

The characteristics of the total veteran population are strongly influenced by the World War II generation. About 38 percent of all veterans included in the 1987 survey served during World War II, and the generation that reached adulthood at this time is unique in the high proportion of men with military experience. A majority of American men between 55 and 70 years of age in 1987 had served in the military, mostly in World War II. Men with military experience were 74 percent of all men 60 to 65 years old in 1987. Probably no other age group in the twentieth century had or will have such a high rate of participation in military service.

About 30 percent of veterans reported a disability or health condition that prevented them from working or limited the type of work or the performance of other activities. A heart condition was the most often cited disabling condition and was reported by 28 percent of veterans with a disability or health condition. About 44 percent of veterans of World War II reported that a disability or health condition prevented them from working or in other ways limited their activities.

Assessing need for health care and providing it to veterans who need it most are important issues facing VA now and in the future. Similar issues confront American society as a whole because the U.S. population is aging and more persons are surviving to advanced ages. The Department of Veteran Affairs will confront these issues earlier and more abruptly than most other organizations, and its actions will guide others.

CHAPTER 1: INTRODUCTION

America needs to know about its veterans—who they are, how they are, where they live, and what kinds of households they belong to. Such information is needed in order to assess the status and well-being of Americans who have served their country through military duty. In order to evaluate programs and plan for the future, the Department of Veterans Affairs (VA) needs to know how its programs are used by veterans. The 1987 Survey of Veterans (SOV III) was conducted to achieve these goals.

An important goal of the 1987 survey was to assess the effects of Public Law 99-272, the "Veterans Health Care Amendments Act of 1986," which was passed by Congress in April 1986 and made several changes in the eligibility of veterans for VA health care and is discussed later in this chapter.

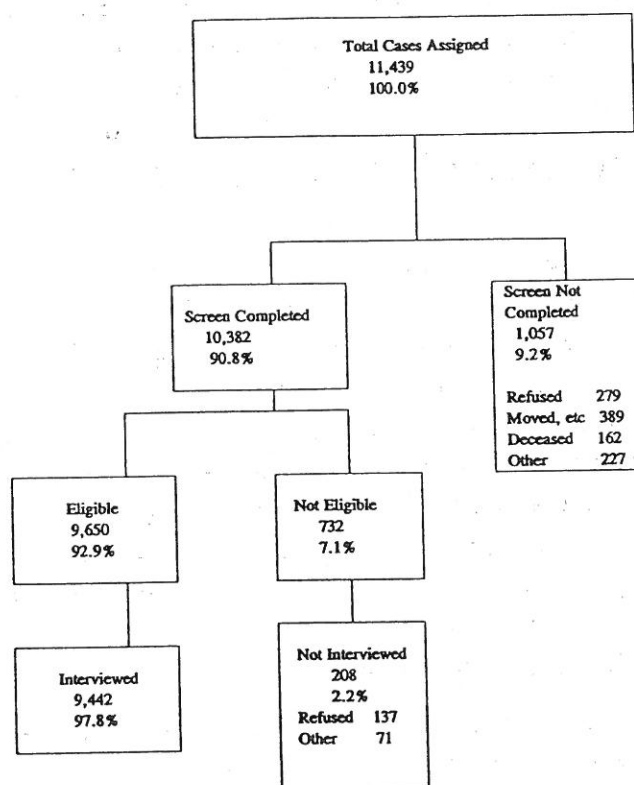
The Department of Veterans Affairs maintains administrative records of those characteristics of participants needed to administer the various programs available to veterans. Special surveys such as SOV III are used to obtain information about the users of more than one program and, more importantly, to gather information on those veterans who do not currently participate in any benefit program but are eligible to do so. These surveys are a major source of the full range of information needed to evaluate current and proposed programs for veterans or to plan for their future needs.

The content of SOV III was designed by VA in consultation with the Census Bureau. The survey itself was conducted by the Census Bureau, which also conducted the previous national survey of veterans for VA in 1979.¹ In the intervening 8 years special surveys of veterans 55 years old and over and of women veterans were carried out by Louis Harris, Inc. for VA.²

The 1987 Survey of Veterans is perhaps best described as an area-probability sample covering the entire United States and weighted to agree with Census Bureau estimates of the U.S. population by age, sex, and race. The sample was based on veterans who were in outgoing rotation panels of Current Population Surveys conducted by the Census Bureau. The Current Population Survey (CPS) is a monthly nationwide survey whose primary purpose is to obtain information on employment status and other characteristics of the population. On a monthly basis, one-eighth of the households in the CPS are dropped from the sample and replaced by new households in a rotation designed to avoid overburdening respondents and to keep response rates high. Information on persons in households being rotated out of the CPS between April 1986 and January 1987 was examined, and persons who were reported as veterans were identified for inclusion in the 1987 National Survey of Veterans. In July, August, and September of 1987 the Census Bureau went into the field to interview these veterans. Figure 1-1 shows the number of veterans identified in outgoing rotation panels of the CPS, the number of complete interviews that were obtained, and reasons for noninterview.³

The sample is representative of veterans living in private households in the United States at the time they were rotated out of the CPS sample. Not included are veterans in long-term hospitals or other institutional settings, which include college dormitories, correctional facilities, nursing homes, and other

Figure 1-1. The 1987 Survey of Veterans



non-household living arrangements. Nor did the sample include persons not regularly attached to a household, such as homeless persons or others whose household affiliation is temporary or transitory. For this survey, proxy answers were not accepted; that is, if the veteran was not available for interview, other members of the veteran's household were not asked to report information about the veteran. This practice was adopted because household members may not have known the veteran at the time of his or her period of service and therefore might not be able to report accurate information. Veterans who were interviewed were assigned the weights they had at their last CPS interview with adjustments for nonresponse; results were not weighted to agree with predetermined control totals.

A major change in the definition of a veteran took place in September 1980. Individuals entering the service since this time generally must have served 24 months (the minimum service requirement) or longer in the armed forces in order to be eligible for full veteran benefits. Exceptions to this rule are those who were discharged from the service for medical reasons, as a hardship, or at the convenience of the government. This definition is followed in the 1987 Survey of Veterans. How the overall survey design may affect counts of some groups of veterans is discussed more fully in the next section.

All estimates from surveys are subject to sampling error--variability that exists from having collected data from a subset of the target population rather than from a complete census. Sampling errors for the survey are presented in Appendix I. For very small subgroups of veterans sampling errors can be large relative to the value being estimated. Surveys are also subject to nonsampling errors, including those that result from respondents not being able to recall events or dates accurately, particularly events far in the past.

SOME BASIC COUNTS FROM THE SURVEY

This section discusses how some basic counts from the survey compare to VA administrative files of the official estimates of the veteran population prepared on a semi-annual basis by the Department of Veterans Affairs. The most basic of counts is simply the total number of veterans, shown in this report to be 26,143,000. As discussed earlier, this figure comes from the April 1986 through January 1987 Current Population Surveys (reinterviewed in July, August, and September of 1987). VA's estimate of the veteran population as of September 30, 1987 (the reference date for SOV III) was 27,469,000.⁴ The official estimates of the veteran population are derived from a demographic model which uses data from the 1980 Census of Population as the benchmark from which later estimates are derived. Estimates of the veteran population are calculated by adjusting the 1980 count of veterans by age and sex for mortality (using rates from the National Center for Health Statistics and the Census Bureau) and for actual separations from the military as reported by the Department of Defense.⁵

Aside from the methodological differences, part of the discrepancy between the SOV III and official VA estimates of veteran population come from differences in the universe of veterans each measures. The 1987 survey was only of households and excluded persons who were in institutional settings or otherwise not available for interview (if the veteran was temporarily absent from his or her household, interviewers made call-backs in an attempt to obtain an interview).

After the survey was conducted and tabulations were prepared, VA contracted with Booz-Allen & Hamilton, Inc. to evaluate the results, paying particular attention to discrepancies in four areas: the number of veterans who were inpatients in VA hospitals in the 12 months prior to being interviewed; the number of veterans who ever participated in the GI Bill; the number of female veterans; and the number of veterans who have served since the end of the Vietnam era. The Booz-Allen & Hamilton report is printed in its entirety as Appendix III and what follows is a distillation of their findings.

Records from VA hospitals showed about 626,000 patients with at least one overnight stay during fiscal year 1987, whereas the estimate from SOV III is about 463,000 for the 12 months preceding the survey. The main source of difference between the two numbers is that VA records are for all veterans who spent time in a VA hospital, regardless of type or manner of discharge. Some discharges were attributable to deaths and other discharges were to long-term institutions. The SOV III figure represents only veterans whose usual residence at the time of the survey was a private household. "Net of deaths and transfers to long-term institutions," concluded the Booz-Allen & Hamilton report, "the hospitalization estimate based on VA records is within sampling error of the SOV III estimate."⁶

Survey results were also compared to administrative records of GI Bill beneficiaries. VA records indicate that 20,000,000 veterans have received GI Bill and other educational benefits. SOV III estimates that 10,282,000 veterans at the survey date had received such benefits. A major portion of the difference between these two figures is that the administrative records reflect all veterans who ever received such benefits, whereas the SOV III estimate is limited to veterans who were living in private households at the time of the survey. Probably 6 million beneficiaries had died by the time of the survey.⁷ Other beneficiaries may not have been living in private households, and therefore would not have been included in the survey. Another consideration is that surveys tend to understate events which occurred far in the respondent's past, and some older veterans may not have been able to recall the source of education or training they received many decades earlier. These sources of discrepancy cannot be precisely quantified, but they affect interpretation of the numbers in this report and published elsewhere by VA.

The SOV III estimated 661,000 women veterans, compared with official VA estimates of 1.2 million as of September 30, 1987. The Booz-Allen report postulates that this difference "is most likely the result of methodological differences." These differences include, but are not limited to, the sample design, the sample size, and the screening questions used to verify veteran status. It would be extremely difficult to quantify the effect of each methodological component.

Something else that may affect SOV III's estimates of women veterans and younger veterans is mobility between the initial CPS interview and the SOV III interview. The SOV III estimate of veterans 25-29 years old is 32.4 percent below the VA estimate and the estimate for the 30-34 age group is 17.5 percent below the VA estimate for this age group. According to the estimate from the VA demographic model, almost two-thirds of the 25-29 cohort and one-fourth of the 30-34 cohort have separated from the armed forces since the time of the 1980 census. Since mortality has very little effect at these ages, the VA estimate can be assumed to be extremely accurate. Many post-Vietnam-era veterans fall into these age groups, and the SOV III estimate of post-Vietnam-era veterans is 39.1 percent below the figure from estimates based on the VA demographic model. The effect of mobility is particularly relevant among the youngest age groups where geographic mobility is relatively high.

Each March the CPS measures geographic mobility with a question on residence in March of the preceding year, and in many cases a year or more could have passed between the initial CPS interview (between April 1986 and January 1987) and the SOV III interview (July, August, and September of 1987). According to the March 1987 CPS, 34 percent of 25-to-29-year olds had changed residence since March 1986; rates of moving declined with age, so that only 5 percent of persons 45 to 64 years old moved during this period.⁸ Further, there is evidence that veterans are even more mobile than the total population, possibly due to moves associated with leaving the military. Special tabulations prepared for VA from Current Population Surveys of 1982, 1983, and 1984 show average annual mobility rates of 49.5 percent for male veterans 20 to 24 years old and 39.4 percent for male veterans 25 to 29 years old. In the SOV III sample, some movers could be located, but in general movers were not followed. The greater mobility of young persons most likely affected SOV III estimates since there was no replacement of those who moved. Mobility at these ages affects the SOV III estimate of women veterans since the VA model estimates that females make up 9.9 percent of the veteran population under the age of 35 but only 3.6 percent of those 35 and over.

DEFINITIONS OF TERMS

The categories appearing in tables are usually self-explanatory, but a few definitions and procedures should be noted.

Race and Hispanic origin were ascertained of each respondent by asking (question 3a), "Would you classify your race as: White; Black; Asian or Pacific Islander; American Indian, Aleut, Eskimo; or other?" Hispanic origin was ascertained by asking everyone to answer yes or no to question 3b: "Are you of Spanish origin or descent?" Persons who answered "yes" could be of any race. Many of the tables of this report show categories for "White," "Black," and "Hispanic;" the "White" and "Black" categories exclude Hispanics.

Marital status in the tables refers to the date of the survey, as ascertained in question 14a: "Are you now married, widowed, divorced, separated or have you never been married?" Question 14b asked for marital status at the time of entering the Armed Forces.

A household, in simplest terms, refers to all persons who share a housing unit. An individual who lives alone in a housing unit is a household—a one-person household. For this survey, the number of dependents was ascertained in question 68 as the number of persons who depend on the veteran's income for at least half of his or her support. The number of people who live with the veteran—and their relationship to the veteran—was the focus of question 69.

Health status and medical history were self-reported, as in questions 22 and 29. These questions rely on the respondent's ability to remember and report his or her present and past medical conditions.

Military background of the veteran included period of service, type of discharge, branch of service, dates entered and left military service, how entered the service, where served, whether exposed to combat, and other aspects of military service. These matters, covered in questions 4 through 13, reflect past practices.

Period of service is a major classification variable used by VA and in this report. Wartime periods are: World War I (April 6, 1917 through November 11, 1918), World War II (September 16, 1940 through July 25, 1947), the Korean Conflict (June 27, 1950 through January 31, 1955), and the Vietnam era (August 5, 1964 through May 7, 1975). Intervening dates and after the close of the Vietnam era were peacetime periods. Many veterans served in more than one wartime period, so that tables showing period of service show totals that may exceed the number of veterans.

Participation in VA programs was asked in several questions. Participation in VA-provided hospital and health care programs is covered in questions 23, 24, 27, 28, and 29. Participation in vocational training and educational programs were asked in questions 38, 39, and 40. Participation in VA home loan programs for first home and current home are asked in question 42. Participation in Veterans Group Life Insurance is asked in 43 and 44. Benefits received from job-training programs are inquired about in question 53, and some other benefits from other VA services and programs are asked in other questions. All of these questions rely on the veteran's memory and ability to connect the Department of Veterans Affairs with services or benefits received.

Awareness of VA programs and contact with the Department of Veterans Affairs were probed in several ways, particularly in questions 31 through 37. Reasons for nonparticipation are also asked for in some cases. Burial plans were asked in questions 44 and 45.

Disability and compensation are the focus of questions 34, 35, and 36. Eligible for compensation are veterans disabled by injury or disease incurred or aggravated during active service in the line of duty and discharged or separated under other than dishonorable conditions. The amount of compensation and the VA disability rating were asked in question 35.

Pensions are the focus of question 36. Eligibility for VA pensions depends on the veteran's income and assets and is limited to wartime veterans discharged under other than dishonorable conditions after at least 90 days of service (or less if because of a service-connected disability) and are permanently and totally disabled for reasons not due to willful misconduct or vicious habits.

Means Test Categories relate to the "Veterans Health Care Amendments Act of 1986" (P.L. 99-272), passed by Congress in April 1986 and effective July 1, 1986. The intent of the law is to insure that veterans with service-connected disabilities and other special groups of veterans as well as low-income veterans are provided VA medical care and that veterans with higher incomes are provided VA medical care on a resources-available basis. More specifically, the legislation established three categories of eligibility for VA health care—Categories A, B, and C—and a new eligibility assessment procedure based on income for determining the priority in which veterans without service-connected disabilities, or not considered to be in certain exempt classifications, are eligible for VA health care services. Service-connected and exempt veterans do not undergo the income-based eligibility assessment.

Of the three eligibility categories, VA shall provide hospital care and may provide outpatient and nursing home care to veterans within Category A, which includes all veterans with service-connected disabilities, exempt veterans, or low-income veterans who do not have a service-connected disability. The legislation defines the exempt group as those veterans who are former prisoners of war; were exposed to ionizing radiation during atmospheric testing of nuclear devices or during the occupation of Hiroshima and Nagasaki; were exposed to Agent Orange or other chemical defoliants; are receiving VA pensions; are veterans of the Spanish-American War, the Mexican Border Period, or World War I; or are eligible for Medicaid. At the time of this survey low income was defined as incomes of \$15,195 or less for single veterans and \$18,234 or less for married veterans, plus \$1,013 for each additional dependent regardless of marital status.

In addition, VA may provide care to veterans in Category B and Category C, on a resources available basis. Categories B and C are made up of veterans who are not in Category A. The distinction between these two categories is based on income and net worth. At the time of this survey the income range for Category B was \$15,196 to \$20,259 for single veterans and \$18,235 to \$25,325 for married veterans, plus \$1,013 for each additional dependent regardless of marital status. Veterans whose income places them in Category A or Category B, but whose income plus net worth is greater than \$40,000, are placed in Category C, pending further review. Veterans in Category C must agree to pay any applicable deductibles and resources must be available before care can be promised.

The 1987 survey was the first of the VA-sponsored surveys to obtain information on assets and net worth (see questions 59 through 73 on the questionnaire, which is reprinted in its entirety in Appendix II). Income is pre-tax income for calendar year 1986, in accordance with P.L. 99-272. Also needed for this purpose is marital status at the end of 1986, asked in question 63. Most characteristics of veterans are as of the survey date (July, August, and September of 1987).

OUTLINE OF THE REPORT

The chapters that follow are intended to provide a general overview of main results of the survey. The report is descriptive in that its primary purpose is to provide an up-to-date profile of some major characteristics of America's veterans.

The report is arranged to show the military experience of veterans (Chapter 2) and a general demographic profile of veterans, emphasizing marital status and what demographers call "living arrangements" (Chapter 3). Chapters 4 and 5 report on the health status and medical conditions of veterans and their use of medical benefits, including reasons for nonuse. Chapter 6 assesses awareness of VA programs. Chapter 7 examines use of compensation and pension programs. Chapter 8 focuses on other programs available to veterans, including educational benefits, the home loan program, and intended use of burial benefits. Chapter 9 gives an overview of the income, assets, and debts of veterans.

By no means does the report develop the full potential of the survey. Some important characteristics of veterans that are not covered include labor force status and occupation; these topics can be more fully analyzed with information from labor force surveys like the monthly Current Population Survey. The 1987 National Survey of Veterans is a resource whose value will extend far into the future for purposes that cannot now be foreseen.

FOOTNOTES

1. 1979 National Survey of Veterans. Research Monograph No. 14. Veterans Administration, 1980. Unlike the 1987 SOV, the 1979 survey was limited to male veterans.
2. Survey of Aging Veterans. Study No. 823006. Veterans Administration, 1983. Survey of Female Veterans. Study No. 843002. Veterans Administration, 1985.
3. Figure 1-1 comes from "Memorandum for Evan H. Davey from Ann H. Daniele and Ronald M. Dopkowski," April 17, 1989, U.S. Bureau of the Census. This memorandum presents other details about conducting the survey and processing the results.
4. Veterans Administration, "Veteran Population, September 30, 1987," RCS 70-0561, issued December 1987.
5. Further information concerning the estimates of the veteran population can be obtained from the Research Division (711) Statistical Policy and Research Service, Department of Veterans Affairs, Washington, D.C. 20420.
6. Booz-Allen & Hamilton, Inc., "Validation Study of the 1987 Survey of Veterans (SOV III), Final Report," June 1989, p.6.
7. Booz-Allen & Hamilton, Inc., op. cit., p.9.
8. U.S. Bureau of the Census, Geographical Mobility: March 1986 to March 1987, Current Population Reports, Series P-20, No. 430. Washington, D.C.: U.S. Government Printing Office, 1989.

CHAPTER 2: THE MILITARY EXPERIENCE OF VETERANS

Period of service and other aspects of military service are often critical factors in determining program eligibility and therefore are important in assessing the current and future needs of the veteran population. This chapter examines how the nation's veterans living in private households in the United States in 1987 differ by when they served, how they entered and separated from the military, whether they were officers or enlisted personnel at the time of discharge, how long they served, where they served, and whether they were exposed to combat or stationed in a war zone during their years in the military.

About 83% of the nation's veterans included in SOV III served during at least one wartime period (Table 2-1). About 38 percent served during World War II, 20 percent during the Korean conflict, and 31 percent during the Vietnam era. Almost 17 percent of all veterans had served solely during peacetime; about one-third of this group served after the Vietnam era.

Most veterans (64%) entered the military by enlisting, but a sizeable minority (36%) were drafted (Table 2-2). Among World War II veterans, 52 percent were drafted, compared with 33 percent of those serving during the Korean conflict, and 24 percent of those serving during the Vietnam era.

While in the military about 5 percent spent less than one year on active duty, 37 percent served one to two years, and 45 percent left active duty after 3 to 5 years of service. World War II veterans were more likely than Korean conflict or Vietnam-era veterans to have served 3 to 5 years but were also more likely to have served less than 3 years. The tour of duty for those who served during World War II was not fixed but was for the duration of the war; those who entered near the end of the war served only a short time. Those who enlisted during the Vietnam era generally served a fixed term of 3 to 4 years and the usual tour of duty in Vietnam was one year.

Among peacetime veterans, those serving in the post-Vietnam era were more likely than others to serve at least 3 years. Only 27 percent of post-Vietnam-era veterans served less than three years, compared with 56 percent of veterans of other peacetime periods. Again, this reflects changes in the normal term of service in the different peacetime periods.

While in the military, most veterans (72%) served at least some portion of their active duty outside the United States (Table 2-3), particularly among those who served during wartime periods. Only one-quarter of those who served during wartime periods were stationed only in the U.S., compared with 44 percent of those serving solely during peacetime. Although four of five veterans served during wartime, only 35 percent were exposed to combat. An additional 13 percent had been stationed in a war zone at some point during their years of active duty. Conversely, a little over one-half of all veterans had neither been exposed to combat nor stationed in a war zone.

World War II veterans were unique in their high probability of having been exposed to combat. Over one-half were exposed to combat, compared with 35 percent of those who served during the Korean conflict and 38 percent of those on active duty during the Vietnam era. A small proportion (4%) of those serving solely during peacetime reported that they had been exposed to combat. Even in peacetime periods, American military personnel have been engaged in combat such as in the Persian Gulf or in the

invasion of Grenada. A relatively high proportion (10%) of veterans of peacetime other than the post-Vietnam era reported being stationed in a war zone, possibly because some who were stationed in South Korea after the Korean conflict officially ended still perceived themselves to have been in a war zone.

Veterans of the Korean conflict were most likely to have made the military a career (Table 2-4) because many had served during World War II and then remained in the military. Only 5 percent of all veterans in the 1987 survey had retired from the military with 20 or more years of service, but 17 percent of veterans of the Korean conflict had done so. The proportion of Vietnam veterans who had made the military a career of 20 or more years was also relatively high (12%) and may increase in the future as those who were still on active duty in 1987 retire from the military.

Most veterans had not made the military a career. Four out of five veterans separated at the end of a normal term of service with less than 20 years of service and an additional 5 percent were released for medical reasons. The residual category of veterans who were released for other reasons (9%), included a very small fraction who were separated due to marriage, pregnancy, or children. At the time of release from active duty, nine in ten veterans were among the enlisted ranks and only one in ten was an officer.

COHORT (PERIOD OF SERVICE) DIFFERENCES IN MILITARY EXPERIENCE

The age distribution of veterans affects the current and potential need for VA services. In 1987 the veteran population was considerably older, on average, than the general adult population. One-half of all veterans were 55 years old or over, compared with 30 percent of the adult population of the United States (Table 2-5).

Age and period of service are strongly related (Table 2-6). Most veterans of World War II were in their sixties in 1987, and almost one-half of veterans of the Korean conflict were between the ages of 55 and 59 in 1987. Over one-half of veterans who had served solely during peacetime were in their late forties or early fifties. Veterans of the Vietnam era were concentrated in the 35-to-44 age group in 1987.

For the majority of veterans, military service lasts for an average of two or three years and is concentrated in the young adult ages. Military experience, then, depends greatly on whether the veteran reached young adulthood during wartime or peacetime. This affects the proportion of a cohort which serves in the military and to some extent the duration of that service.

Consider, for example, the unique experience of the cohort of men who were in their sixties in 1987. This 10-year age group constituted 28 percent of the veteran population. Born between 1918 and 1927, they were 13 to 22 years old at the beginning of World War II and 20 to 29 years old by the end of the war. Virtually all were young adults at the start of the war or passed through their young adult years during the time the United States was engaged in fighting in Europe and the Pacific. Almost three out of four men in their sixties in 1987 were veterans, usually of World War II (Table 2-5). No other cohort had such a high likelihood of serving on active duty in the U. S. military.

Generalizations by age must be drawn cautiously because younger cohorts still have a relatively high proportion in the active military. For every veteran under age 25, there were still three individuals at this age on active duty in 1987 (Table 2-5). Among men in their late twenties, two out of five of the eventual cohort of veterans were still on active duty; hence, the size of this cohort of veterans may eventually be two-thirds larger than it was in 1987. Similarly, the number of veterans between ages 30 and 34 in 1987 may eventually be 24 percent greater because there was one person on active duty for every four who had separated from the military. The size of the veteran population may eventually be increased by 9 percent for those age 35 to 39, 4 percent for those age 40 to 44, and 2 percent for those 45 to 49. After age 50, the number still on active duty adds negligibly to the eventual population of veterans.

The characteristics of those in the Armed Forces are almost assuredly different from those who have separated. Hence, as younger cohorts age and those still on active duty separate or retire, their military experience may more closely approximate that of older cohorts in 1987. Some differences will remain, however. For example, those over the age of 60 were more likely to have been drafted into military service than younger veterans (Table 2-7), and this difference will continue unless the United States again becomes involved in a major war and reinstitutes the draft.

Because the likelihood of serving during wartime varied greatly among the different age groups, there are sizeable differences in the proportion who served outside the U.S. and who were exposed to combat or stationed in a war zone (Table 2-8). Those in their sixties and early seventies served mostly during World War II and were very likely to have served outside the U. S. (75-81%), to have been exposed to combat (50-58%), or if not exposed to combat, stationed in a war zone (an additional 16-20%).

The experience of the cohort 35 to 44 years of age in 1987, a group who in large part served during the Vietnam era, also is distinctive in the relatively high proportion exposed to combat (37%) or stationed in a war zone (an additional 10%). Three-quarters of this group served outside the U.S.

No 5-year age group exactly coincides with veterans of the Korean conflict but the 55-to-59 age group comes closest. A higher proportion (72%) of this age group served outside the United States than those age 45 to 54 in 1987 (64 percent of whom had served outside the U.S.). A little over one-quarter of those 55 to 59 years old had been exposed to combat, and an additional 13 percent had been stationed in a war zone but not exposed to combat. Although exposure to combat was lower for veterans in their late fifties than among those over age 60 or those between the ages of 35 and 44, it was higher than for veterans between the ages of 45 and 54 and under age 35.

With regard to manner of release, young veterans (under 35) were more likely than others to fall into the residual "released for other reasons" category. A relatively high proportion of veterans over age 65 (8-10%) and very young veterans (16% of those under age 25) reported receiving a medical release. Veterans under age 35, however, are a select group because many persons in this age range are still on active duty. Also, to the extent that the military experience of institutionalized veterans differs from that of noninstitutionalized veterans, the exclusion of the former group from the survey may bias to some extent the picture of the military experience of the oldest cohorts. Institutions here include long-term care hospitals, retirement homes, and the like.

Those over age 65 were somewhat more likely to be officers at the time of separation than younger individuals (Table 2-8). However, officers who began their military career during the Vietnam era are only now beginning to retire from active duty, and as they retire, the percentage who retire as officers may rise somewhat for the cohort aged 35 to 44 in 1987.

GENDER DIFFERENCES IN MILITARY EXPERIENCE

Women's participation in the civilian labor force has increased rapidly in recent decades as women have assumed a more equal footing with men in the workplace. These types of role changes characterize women in the military and will continue to do so as they become veterans. A question facing VA is whether the changing role of women in the military will create new demands for VA services. Will younger cohorts of female veterans, cohorts more likely to view military service as a career, be more in need of VA services? Will the younger cohorts of women veterans be more willing to come to VA for benefits for which they are entitled than was the case for older cohorts of women veterans who may have viewed their service in the military less as a career and more as an exceptional interlude in a life otherwise devoted to family?

The median age of female veterans was 56, only slightly higher than the median age of 54 for male veterans in the 1987 survey (Table 2-1). However, female veterans were more concentrated than male veterans in two distinct age groups. In 1987, 35 percent of female veterans were in their sixties but an additional 35 percent were under the age of 40. That is, the majority of female veterans had either served during World War II or had left active duty relatively recently.

There were important differences in military experience of male and female veterans, some of which were explored more fully in the Survey of Female Veterans conducted for VA by Louis Harris and Associates in late 1984 and early 1985 (see citation at the end of Chapter 1). The length of military service was shorter, on average for female veterans, than that for male veterans (Table 2-9). Female veterans were much more likely to have served less than 3 years than were male veterans: 60 percent of the women in the survey had served no more than two years as compared with 42 percent of the men.

Similar to male veterans, about eight of ten female veterans had served during wartime (Table 2-1), but female veterans were less likely to have served outside the United States than men (Table 2-10). They were also much less likely to have been exposed to combat or stationed in a war zone, although 6 percent did report exposure to combat and an additional 8 percent reported being stationed in a war zone. The comparable figures for men were 36 and 13 percent, respectively.

Another striking difference by gender is the manner in which the veteran was released from military service. Release for reasons of marriage or children is almost exclusively a "female" manner of release: 22 percent of female veterans gave this as their manner of release from active duty compared with 1 percent of male veterans. An additional 14 percent of female veterans were released for reasons other than normal separation, military retirement, or medical release or disability. The comparable figure for male veterans was 7 percent.

Until the early 1970s female veterans were required to leave active duty if they became pregnant. Hence, particularly among older female veterans, release for reasons of marriage, pregnancy, or children was involuntary to some extent. However, the 1984 Survey of Female Veterans found that this reason was also given by a significant minority of women who had served in the post-Vietnam period when women were not automatically separated from active duty because of childbearing. Marriage and childbearing have traditionally ended, or at least altered, the participation of women in the civilian labor force, and like their civilian counterparts, women veterans were much more likely than male veterans to have had marriage or children end their career with the military.

At the time of separation, 90 percent of male veterans were in the enlisted ranks. A higher proportion of women than men were commissioned officers at the time of release—17 percent versus 8 percent. In part, this reflects the fact that a relatively large proportion of female veterans, particularly those who served during World War II, were nurses who had the rank of officer while on active duty.

RACIAL AND ETHNIC DIFFERENCES IN MILITARY EXPERIENCE

About four in five veterans served during a war period, and this was true for Black, White, and Hispanic veterans (Table 2-1). A lower proportion of Black and Hispanic than White veterans reported having served during World War II. Service during the Vietnam era was reported by 41 percent of Hispanic veterans, 34 percent of Black veterans, and 31 percent of White veterans. Black veterans were more likely than White or Hispanic veterans to have entered military service by being drafted (Table 2-9).

Regardless of race or Hispanic origin, most veterans served during wartime and so had served outside the United States while on active duty (Table 2-10). The proportion of Hispanic veterans who had served outside the U.S. was a little lower than for the other two groups (65 percent for Hispanic as compared with 72 or 73 percent of White and Black veterans). This difference as well as the greater likelihood that Hispanic veterans served during the Vietnam period may be due to the younger average age of the Hispanic veteran population. The median age of Hispanic veterans was 49 in 1987, compared with 51 for Black and 55 for White veterans (Table 2-1). Whereas 23 percent of White veterans were age 65 and over, only 15 percent of Hispanic veterans and 20 percent of Black veterans were in this age range in 1987.

The likelihood of exposure to combat or being stationed in a war zone varied little by race and Hispanic origin (Table 2-10). Around one-half of Black, Hispanic, and White veterans had neither been stationed in a war zone nor exposed to combat. Around one-third (31-35%) had been exposed to combat and an additional 13-15 percent had been stationed in a war zone.

Among each of the racial and ethnic groups of veterans, the likelihood that they had served outside the U.S., been exposed to combat, or stationed in a war zone varied greatly by period of service (Table 2-11). Hispanic veterans who served solely during peacetime were somewhat less likely than Black or White veterans to have served outside the United States. During World War II, Black veterans were less likely than White veterans to have served outside the United States and, hence, to have been exposed to combat. During the Korean conflict and the Vietnam era Black veterans were more likely than White veterans to serve outside the U.S.

As with White veterans, around four-fifths of Black and Hispanic veterans separated with less than 20 years of service at the normal end of a period of active duty (Table 2-10). Only 2 percent of Black veterans were officers at the time of separation as compared with 10 percent of White veterans and 7 percent of Hispanic veterans.

Table 2-1: Period of Service and Age Distribution of Total, Male, Female, White, Black, and Hispanic Veterans (Numbers in Thousands)

	Total	Male	Female	White	Black	Hispanic
Total Veterans	26,143	25,482	661	22,575	2,103	1,083
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total Wartime	83.3	83.4	81.2	83.8	77.9	82.3
WWII	38.2	38.0	44.7	39.2	29.0	31.4
Korea	20.4	20.6	12.7	20.3	21.0	17.9
Vietnam	31.3	31.4	26.7	30.8	33.7	40.6
Total Peacetime	16.7	16.6	18.8	16.2	22.1	17.7
Post-Vietnam	5.8	5.5	16.2	5.1	12.3	8.0
Other Peacetime	10.9	11.1	2.6	11.0	9.8	9.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 25 Years	1.0	0.9	3.5	0.9	1.3	2.4
25 - 29 Years	3.1	3.0	7.3	2.6	7.9	4.1
30 - 34 Years	5.3	5.2	10.6	5.1	6.5	7.9
35 - 39 Years	10.0	9.9	13.6	9.5	11.8	14.8
40 - 44 Years	11.6	11.8	5.4	11.6	11.6	13.3
45 - 49 Years	8.8	9.0	2.8	8.9	7.8	7.6
50 - 54 Years	10.2	10.3	4.1	10.0	11.5	9.8
55 - 59 Years	12.6	12.7	7.4	12.9	10.7	9.8
60 - 64 Years	14.9	14.8	18.5	15.2	11.3	15.9
65 - 69 Years	12.9	12.8	16.9	13.4	10.5	10.2
70 - 74 Years	6.0	6.0	6.1	6.3	5.1	3.9
75 Years and Over	3.6	3.6	4.0	3.7	4.1	0.5

Note: Percentages do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea). Hispanic veterans may be of any race.

Table 2-2. Type of First Entry and Length of Military Service by Period of Service
(Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post- Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,974	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Drafted	35.5	38.9	52.1	32.6	23.5	18.1	1.0	27.2
Enlisted	63.7	60.3	47.2	66.6	75.8	81.2	98.2	72.2
Don't know or NA	0.8	0.8	0.8	0.8	0.8	0.7	0.8	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 year	4.7	4.1	5.2	1.3	3.4	7.9	4.8	9.4
1 - 2 years	37.3	37.1	36.9	34.5	31.1	38.2	22.5	46.4
3 - 5 years	45.3	44.7	46.3	36.8	40.9	48.6	65.1	39.9
6 - 10 years	6.1	6.4	4.3	7.3	9.7	4.2	6.6	3.0
11 - 15 years	0.6	0.7	0.4	1.3	1.0	0.1	0.1	0.1
16 - 20 years	2.1	2.5	1.8	5.7	5.3	0.2	0.2	0.3
21 - 30 years	2.9	3.5	3.7	11.1	7.7	0.1	0.0	0.1
31 years or more	0.3	0.3	0.7	1.3	0.6	0.0	0.0	0.0
Don't know or NA	0.7	0.8	0.8	0.7	0.5	0.8	0.7	0.8

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 2-3. Whether Served Outside the U. S., Where Served, and Whether Exposed to Combat or Stationed in a War Zone by Period of Service (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	28.0	24.7	20.8	23.8	25.3	44.1	41.3	45.5
Served outside U.S.	72.0	75.2	79.2	76.2	74.7	55.8	58.4	54.5
United States and elsewhere	33.9	35.6	35.1	39.9	41.1	25.7	26.9	25.1
Europe	32.4	32.7	38.1	34.2	31.3	30.6	33.7	29.0
North Africa	5.9	6.4	9.8	8.6	5.1	3.2	3.7	2.9
Vietnam	13.4	15.7	2.3	9.7	40.7	1.8	1.0	2.3
Laos or Cambodia	3.1	3.5	0.8	3.1	8.5	1.1	0.3	1.5
Thailand	4.1	4.5	1.2	5.1	11.1	2.0	2.0	1.9
South China Sea	5.4	5.9	5.2	8.4	9.3	3.2	3.0	3.3
China, Burma, India	3.7	4.1	5.8	4.9	3.3	1.6	0.4	2.2
Korea	13.0	13.6	6.7	36.4	14.6	9.8	12.2	8.5
Japan	16.1	16.8	14.1	31.1	19.0	12.5	13.7	11.8
South Pacific	17.6	19.8	31.7	16.9	13.0	7.0	7.4	6.7
Indian Ocean	2.5	2.4	2.3	3.7	3.4	3.2	7.8	0.7
Hawaii, Midway, Other Islands	16.5	18.0	21.1	21.0	19.1	9.1	8.1	9.7
Other	11.5	11.2	10.1	17.8	13.3	13.3	13.2	13.4
Don't know or NA	0.1	0.1	0.0	0.0	0.1	0.2	0.3	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	34.8	41.0	52.0	35.2	38.4	3.6	2.5	4.2
Stationed in War Zone	13.2	14.3	18.1	13.3	10.3	7.6	4.0	9.5
Not in Combat or War Zone	50.6	43.4	29.0	49.9	50.1	86.7	91.9	83.9
Don't know or NA	1.4	1.2	0.9	1.5	1.2	2.1	1.6	2.4

Note: Column percentages do not add to 100 because of multiple responses for individuals (e.g., served in Korea, United States, and Japan). Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 2-4. Manner of Release and Rank at Time of Separation by Period of Service
(Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post- Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Normal Separation at < 20 years	80.3	79.9	77.3	73.0	74.8	82.3	75.2	86.1
Military Retirement (20+ years)	5.0	6.0	5.9	16.7	12.3	0.2	0.2	0.2
Medical Release	5.4	5.5	7.6	3.2	4.4	4.8	6.5	3.8
Military Retirement - Disability	0.5	0.6	0.7	1.0	0.8	0.1	0.0	0.1
Release for Marriage, Children	1.4	1.3	1.8	1.0	0.8	1.6	2.1	1.3
Other Release	6.9	6.1	6.1	4.1	6.4	10.8	15.5	8.4
Don't Know, NA	0.6	0.7	0.6	1.0	0.4	0.3	0.5	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commissioned Officer	8.6	9.1	11.8	10.9	9.6	5.9	3.3	7.2
Warrant Officer	0.9	0.9	1.1	1.0	0.9	0.6	0.9	0.5
Enlisted Ranks	90.0	89.4	86.4	87.3	89.2	93.1	95.3	91.9
Don't Know, NA	0.5	0.6	0.7	0.7	0.3	0.4	0.5	0.4

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 2-5. Age Distribution of Veterans, Armed Forces Population, and Total U. S. Population (Numbers in Thousands)

	Veterans	Armed Forces	Total Population	Vets/Pop *100	(Vets+AF) /Pop*100	AF/(AF+ Vets)*100
Total Veterans	26,143	2,066	173,020	15.1	16.3	7.3
Total 20 Years and Over	100.0	100.0	100.0	15.1	16.3	7.3
20-24 Years	1.0	38.8	11.6	1.3	5.3	75.3
25-29 Years	3.1	25.8	12.8	3.7	6.1	39.7
30-34 Years	5.3	15.9	12.4	6.5	8.0	19.1
35-39 Years	10.0	11.5	10.9	13.9	15.1	8.3
40-44 Years	11.6	5.8	9.0	19.5	20.3	3.8
45-49 Years	8.8	1.7	7.1	18.7	19.0	1.5
50-54 Years	10.2	0.4	6.3	24.3	24.4	0.3
55-59 Years	12.6	0.0	6.4	29.5	29.5	0.0
60-64 Years	14.9	0.0	6.3	35.7	35.7	0.0
65-69 Years	12.9	0.0	5.7	34.1	34.1	0.0
70-74 Years	6.0	0.0	4.5	20.2	20.2	0.0
75 Years and Over	3.6	0.0	7.0	7.7	7.7	0.0
Total Male Veterans	25,482	1,857	82,713	30.8%	33.1%	6.8%
Total 20 Years and Over	100.0	100.0	100.0	30.8	33.1	6.8
20-24 Years	0.9	38.5	12.2	2.4	9.5	74.9
25-29 Years	3.0	25.2	13.4	6.8	11.1	38.1
30-34 Years	5.2	15.8	13.0	12.3	15.0	18.2
35-39 Years	9.9	11.9	11.3	27.0	29.4	8.1
40-44 Years	11.8	6.2	9.3	39.2	40.7	3.7
45-49 Years	9.0	1.9	7.3	38.0	38.6	1.5
50-54 Years	10.3	0.4	6.4	49.8	49.9	0.3
55-59 Years	12.7	0.1	6.4	61.0	61.1	0.0
60-64 Years	14.8	0.0	6.1	74.3	74.3	0.0
65-69 Years	12.8	0.0	5.4	72.6	72.6	0.0
70-74 Years	6.0	0.0	4.0	46.0	46.0	0.0
75 Years and Over	3.6	0.0	5.2	21.3	21.3	0.0

Note: Estimates for the total and Armed Forces population are derived from tables 1 and 3 of U.S. Bureau of the Census, "United States Population Estimates by Age, Sex, and Race: 1980 to 1987," Current Population Reports, Series P-25, NO. 1022 (Issued March, 1988).

Table 2-6. Age by Period of Service (Numbers in Thousands)

		Wartime				Peacetime		
		Total	WWII	Korea	Vietnam	Total	Post-Vietnam	Other
	Total	Wartime	WWII	Korea	Vietnam	Peacetime	Vietnam	Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 25 Years	1.0	0.0	0.0	0.0	0.0	6.0	17.5	0.0
25 - 29 Years	3.1	0.1	0.0	0.0	0.3	18.1	52.5	0.0
30 - 34 Years	5.3	4.6	0.0	0.0	12.2	9.0	26.1	0.0
35 - 39 Years	10.0	11.7	0.0	0.0	31.3	1.2	3.4	0.0
40 - 44 Years	11.6	12.9	0.0	0.0	34.4	5.2	0.3	7.8
45 - 49 Years	8.8	4.5	0.0	0.7	11.6	30.6	0.2	46.7
50 - 54 Years	10.2	8.0	0.0	30.9	3.3	21.0	0.0	32.1
55 - 59 Years	12.6	14.1	6.1	48.3	3.1	5.1	0.0	7.8
60 - 64 Years	14.9	17.6	36.7	9.8	2.0	1.5	0.0	2.3
65 - 69 Years	12.9	15.5	33.5	6.3	1.3	0.3	0.0	0.4
70 - 74 Years	6.0	7.1	15.4	2.4	0.5	0.8	0.1	1.1
75 Years and Over	3.6	4.1	8.2	1.7	0.1	1.1	0.0	1.7

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 2-7. Type of First Entry and Length of Military Service by Age
(Numbers in Thousands)

	Total	<25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Drafted	35.5	0.0	2.6	27.0	26.2	35.1	52.6	50.9	59.4	56.9
Enlisted	63.7	99.5	96.2	72.3	73.1	63.7	46.9	48.0	40.0	42.9
Don't know or NA	0.8	0.5	1.2	0.7	0.7	1.2	0.5	1.1	0.6	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 Year	4.7	5.2	5.7	3.9	4.6	2.8	4.1	5.8	5.2	12.3
1 - 2 Years	37.3	39.6	23.7	36.6	37.6	51.2	52.9	21.8	25.6	33.0
3 - 5 Years	45.3	54.5	59.0	46.7	42.5	32.4	33.6	59.4	57.3	40.3
6 - 10 Years	6.1	0.0	10.2	9.6	5.1	4.6	3.3	5.9	4.3	2.4
11 - 15 Years	0.6	0.7	0.9	0.6	0.7	0.7	0.3	0.6	0.2	0.2
16 - 20 Years	2.1	0.0	0.0	1.5	4.1	2.3	2.0	2.0	0.9	2.3
21 - 30 Years	2.9	0.0	0.0	0.9	4.4	4.9	3.1	3.4	4.8	3.7
31 years or more	0.3	0.0	0.0	0.0	0.0	0.2	0.2	0.5	0.8	3.1
Don't know or NA	0.6	0.0	0.5	0.2	0.9	1.0	0.5	0.7	1.0	2.8

Table 2-8. Whether Served Outside the U.S., Exposed to Combat or Stationed in a War Zone, Manner of Release, and Rank at Time of Separation by Age (Numbers in Thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	27.9	44.6	44.1	24.5	36.3	28.2	18.7	19.8	24.8	34.3
Served outside U.S.	72.0	55.4	55.6	75.3	63.7	71.8	81.3	80.2	75.2	65.7
Don't know or NA	0.1	0.0	0.2	0.2	0.0	0.1	0.0	0.1	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	34.8	1.2	7.0	37.3	17.2	26.3	49.9	58.0	51.4	43.5
Stationed in War Zone	13.2	2.0	7.0	9.8	11.4	13.4	19.9	16.4	16.5	15.9
Not in Combat or War Zone	50.6	94.7	84.6	51.2	69.9	58.3	29.6	24.8	30.5	40.2
Don't know or NA	1.4	2.0	1.5	1.9	1.5	2.2	0.6	0.9	1.7	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Normal Separation at < 20 years	80.3	65.0	76.0	85.4	82.4	82.7	81.5	75.4	73.6	68.7
Military Retirement (20+ years)	5.0	0.0	0.0	1.9	8.2	7.0	4.5	6.2	5.9	8.4
Medical Release	5.4	15.9	5.9	4.4	2.7	2.5	6.3	8.1	10.1	10.2
Military Retirement - Disability	0.5	0.0	0.2	0.4	0.4	0.4	0.8	0.4	1.0	0.5
Release for Marriage, Children	1.3	2.8	1.7	0.9	0.9	0.9	1.1	2.2	3.2	1.7
Other Release	6.9	16.2	15.3	6.6	5.0	5.2	5.5	6.6	5.6	10.1
Don't know or NA	0.6	0.0	0.9	0.4	0.4	1.3	0.4	1.1	0.6	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Commissioned Officer	8.6	0.4	2.0	6.6	7.7	7.1	6.7	15.6	17.6	15.8
Warrant Officer	0.9	0.0	0.6	0.8	0.6	0.8	0.8	1.2	1.9	0.4
Enlisted Ranks	90.0	99.6	97.0	92.2	91.2	91.4	91.9	82.3	79.9	83.6
Don't know or NA	0.5	0.0	0.4	0.3	0.5	0.8	0.6	0.9	0.6	0.2

Table 2-9. Type of First Entry and Length of Military Service by Sex, Race, and Hispanic Origin (Numbers in Thousands)

	Total	Male	Female	White	Black	Hispanic
Total Veterans	26,143	25,482	661	22,575	2,103	1,083
Total	100.0	100.0	100.0	100.0	100.0	100.0
Drafted	35.5	36.3	3.4	34.6	48.1	31.9
Enlisted	63.7	62.9	96.1	64.6	51.2	67.7
Don't know or NA	0.8	0.8	0.5	0.8	0.7	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Less than 1 Year	4.7	4.6	10.4	4.6	6.0	4.5
1 - 2 Years	37.3	37.0	49.9	36.8	40.7	41.2
3 - 5 Years	45.3	45.7	30.9	46.0	39.1	42.4
6 - 10 Years	6.1	6.1	4.6	6.0	5.9	7.4
11 - 15 Years	0.6	0.5	1.8	0.6	1.0	0.1
16 - 20 Years	2.1	2.2	0.4	2.1	2.1	1.2
21 - 30 Years	2.9	3.0	1.8	2.9	3.6	2.2
31 years or more	0.3	0.3	0.0	0.3	0.0	0.7
Don't know or NA	0.7	0.7	0.3	0.6	1.5	0.4

Note: Hispanic veterans may be of any race.

Table 2-10. Whether Served Outside the U.S., Exposed to Combat or Stationed in a War Zone, Manner of Release, and Rank at Time of Separation by Sex, Race, and Hispanic Origin (Numbers in Thousands)

	Total	Male	Female	White	Black	Hispanic
Total Veterans	26,143	25,482	661	22,575	2,103	1,083
Total	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	27.9	26.8	72.3	27.7	27.2	34.4
Served outside U.S.	72.0	73.1	27.7	72.3	72.8	65.2
Don't know or NA	0.1	0.1	0.0	0.1	0.0	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	34.8	35.6	6.1	35.4	30.6	33.6
Stationed in War Zone	13.2	13.4	7.7	13.0	14.9	14.3
Not in Combat or War Zone	50.6	49.7	84.7	50.2	53.5	51.1
Don't know or NA	1.4	1.4	1.5	1.5	1.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Normal Separation at < 20 years	80.3	80.9	55.8	80.5	79.9	77.0
Military Retirement (20+ years)	5.0	5.1	2.0	5.0	5.4	4.0
Medical Release	5.4	5.4	6.0	5.2	6.4	9.8
Military Retirement - Disability	0.5	0.5	0.2	0.4	0.6	0.7
Release for Marriage, Children	1.3	0.8	22.2	1.4	0.7	0.8
Other Release	6.9	6.7	13.5	7.0	5.1	7.3
Don't know or NA	0.6	0.6	0.4	0.5	1.9	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Commissioned Officer	8.6	8.4	17.2	9.3	1.8	6.5
Warrant Officer	0.9	0.9	0.0	0.9	0.3	0.6
Enlisted Ranks	90.0	90.2	82.5	89.3	97.2	92.6
Don't know or NA	0.5	0.6	0.4	0.5	0.7	0.4

Note: Hispanic veterans may be of any race

Table 2-11. Whether Served Outside the U.S., Exposed to Combat or Stationed in a War Zone by Period of Service Among White, Black, and Hispanic Veterans (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total White Veterans	22,575	18,948	8,915	4,603	6,866	3,628	1,131	2,496
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	27.7	24.6	20.1	24.2	25.9	43.7	42.6	44.2
Served outside U.S.	72.3	75.3	80.1	75.7	74.1	56.2	57.4	55.7
Don't know or NA	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	35.4	41.5	52.8	34.4	38.0	4.1	3.0	4.5
Stationed in War Zone	13.0	14.1	18.0	12.8	10.0	7.3	2.3	9.5
Not in Combat or War Zone	50.2	43.2	28.3	51.3	50.8	86.4	93.0	83.3
Don't know or NA	1.4	1.2	0.9	1.5	1.2	2.4	1.7	2.7
Total Black Veterans	2,103	1,638	613	442	705	465	257	208
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	27.2	22.9	27.9	16.9	18.4	42.4	32.4	54.9
Served outside U.S.	72.8	77.1	72.1	83.1	81.6	57.6	67.6	45.1
Don't know or NA	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	30.6	38.9	43.7	40.2	40.2	1.5	0.7	2.4
Stationed in War Zone	14.9	16.8	21.4	17.5	12.2	8.3	10.6	5.5
Not in Combat or War Zone	53.5	43.1	34.6	39.5	46.7	90.2	88.6	92.2
Don't know or NA	1.0	1.2	0.2	2.7	1.0	0.0	0.0	0.0

Table 2-11 (continued). Whether Served Outside the U.S., Exposed to Combat or Stationed in a War Zone by Period of Service Among White, Black, and Hispanic Veterans (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Hispanic Veterans	1,083	891	340	194	440	192	86	106
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Served in U.S. only	34.4	29.7	28.5	25.1	27.0	56.2	52.6	59.1
Served outside U.S.	65.2	70.3	71.5	74.9	73.0	41.4	42.0	40.9
Don't know or NA	0.4	0.0	0.0	0.0	0.0	2.5	5.4	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Exposed to Combat	33.6	40.3	49.1	42.9	43.2	2.7	3.7	1.9
Stationed in War Zone	14.3	14.6	14.3	12.0	13.2	13.1	7.2	17.8
Not in Combat or War Zone	51.1	44.4	36.0	44.1	43.1	82.1	84.3	80.3
Don't know or NA	1.4	0.7	0.6	1.0	0.5	2.1	4.7	0.0

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea). Hispanic veterans may be of any race.

CHAPTER 3: A DEMOGRAPHIC PROFILE OF VETERANS

The marital and family status of veterans may affect their economic status and even psychological well-being. On the one hand, married persons tend to be of higher socioeconomic status than the never-married (at least in the general population), and the more connected a veteran is to a nuclear family, the more potential caregivers he or she has access to when in need; such family ties may reduce the need for some types of care that might otherwise be provided in institutional settings. On the other hand, having many dependents may strain a veteran's resources and could expand the number of persons who may have a claim on VA services. This chapter examines the marital status, number of dependents, and household living arrangements of veterans, paying special attention to comparing the family situation of veterans with a service-connected disability and veterans in general.

Almost four in five veterans were married at the time of the 1987 survey (Table 3-1). Female veterans were much less likely to be married than male veterans. Only 56 percent of women compared with 80 percent of men were married at the survey date. Although in the general adult population in the United States a higher proportion of men than women are married, the gender difference was not as dramatic as among the veteran population. Among the general population 20 years old and over, 66 percent of men and 59 percent of women were married and living with their spouse in March of 1987.

In the adult population of the United States, women are less likely than men to have never married, but the opposite was true among veterans. Almost one in five female veterans had never married compared with around one in twenty male veterans.

Comparisons between the veteran population and the general U.S. population are strongly affected by the fact that on average veterans are older than the general population. The sample of female veterans was too small to allow detailed tabulations of marital status by age, but the marital status of male veterans, when disaggregated by age, closely resembled that of the total male population of the United States in 1987.

White and Hispanic veterans were more likely to be married than Black veterans (Table 3-2). All of the race-origin groups of veterans were more likely to be married than the comparable race-origin group in the total population but, again, this difference largely reflects the fact that veterans were older than the general population.

DEPENDENTS OF VETERANS

In the 1987 survey veterans were asked how many persons depended on the veteran's income for at least one-half of their financial support. Over 20 percent of the veteran population had no other person dependent on them (Table 3-3). Over three-quarters of the veteran population had at least one other person dependent upon them for support: 38 percent reported one dependent, 16 percent two, 14 percent three, and 9 percent four or more dependents.

The number of dependents varied greatly according to the veteran's age. The very youngest veterans were most likely to report no dependents. Veterans between the ages of 35 and 44—the ages during which adults are most likely to be raising a family—were most likely to report that two or more persons were dependent on them. After age 55 the majority of veterans reported one dependent, most often the veteran's spouse. With each older age group, the proportion having no dependents increased. For example, among veterans age 35 to 44, only 14 percent reported no dependents but this increased to 40 percent for veterans age 75 and over.

Male veterans were much more likely than female veterans to report that other persons were dependent upon them for support. Four in five men as compared with two in five women reported one or more dependents. Black veterans were somewhat less likely than White or Hispanic veterans to report that other persons relied on them for at least one-half of their support. One-third of Black veterans had no other dependents as compared with about one-fifth of White and Hispanic veterans.

HOUSEHOLD LIVING ARRANGEMENTS OF VETERANS

Veterans were also asked whether or not they lived with a spouse, children under age 18, children over age 18, parents, other relatives, and other nonrelatives. This information presents a much more complete picture of the composition of veterans' households than just knowing number of dependents that veterans have. Three-quarters of all veterans reported that they were living with their spouse (Table 3-4). A relatively large proportion of veterans reported that children were living in their households: 31 percent had minor children and 17 percent had adult children living with them. Much smaller fractions lived with parents (3%), other relatives (5%), or nonrelatives (3%). About 12 percent of veterans lived alone in 1987.

Female veterans were much less likely than male veterans to be living with a spouse or children. Women were almost twice as likely as men to be living alone—23 percent as compared with 12 percent. Hispanic veterans were more likely to have minor children in the household than Black or White veterans. Among Hispanics, 44 percent had children under 18 in the household compared with 32 percent of Black and 30 percent of White veterans. Some of the differences no doubt reflect age differences among the subgroups.

The composition of a veteran's household changes predictably with age. The small number of veterans under age 25 were very likely to be living with parents (34%) and/or other relatives (35%). The majority of veterans between the ages of 25 and 44 were married and living with minor children. Among veterans age 45 to 54, the vast majority were living with a spouse (79%), a sizeable minority still had minor children in the household (38%), and an increasing proportion had adult children living with them (32%). A sizeable minority of veterans in their late fifties and early sixties still had adult children living with them (21 percent among those age 55 to 64). Among the oldest veterans, those age 75 and over, the proportion living alone had climbed to 27 percent as the proportion living with a surviving spouse declined.

MARITAL STATUS AND LIVING ARRANGEMENTS OF VETERANS WITH A SERVICE-CONNECTED MEDICAL CONDITION OR DISABILITY

Veterans with a service-connected medical condition or disability may be more likely to need medical services, whether from the Department of Veterans Affairs or other sources, and it is important to describe their family situation and note whether their living arrangements differ significantly from the total veteran population. Family circumstances determine to a large extent the financial resources of an individual, and resources affect choice of medical care and use of entitlements.

About 8 percent of veterans reported a service-connected medical condition or disability in the 1987 survey. The marital status distribution of veterans with a service-connected disability was similar to that of the total veteran population (Table 3-2). The vast majority of veterans that had a service-connected disability were married and living with a spouse (74%) (Table 3-4). Veterans with a service-connected disability were less likely to be living with minor children than were veterans in general. About 15 percent reported that they lived alone.

When asked about the number of persons dependent on them, veterans with a service-connected disability were less likely to report more than one dependent than veterans in general (Table 3-3). Again, this is related to differences in the age structure of the two groups, with veterans with a service-connected disability less likely to be in their childrearing years than veterans in general. About one-fourth of veterans with a service-connected disability reported no dependents other than themselves.

**Table 3-1. Current Marital Status by Age and Sex for the Veteran Population and the Total U. S. Population, Age 20 Years and Over in 1987
(Numbers in Thousands)**

	Total	Never					Don't know or NA
		Total	Married	Married	Separated	Widowed	
Total Veterans	26,143	100.0	6.4	79.1	10.7	3.7	0.1
Under 25 Years	263	100.0	68.2	28.6	3.2	0.0	0.0
25 - 34 Years	2,200	100.0	20.2	64.0	15.8	0.0	0.0
35 - 44 Years	5,648	100.0	6.1	77.9	15.3	0.5	0.2
45 - 54 Years	4,970	100.0	4.1	81.4	13.6	0.8	0.1
55 - 64 Years	7,173	100.0	3.7	85.7	7.8	2.8	0.0
65 - 74 Years	4,949	100.0	3.8	80.4	6.4	9.4	0.1
75 Years and Over	941	100.0	5.0	66.5	4.0	24.5	0.0
Total Population	168,500	100.0	18.8	61.8	11.6	7.9	0.0
Under 25 Years	19,358	100.0	69.1	26.0	4.8	0.1	0.0
25 - 34 Years	42,635	100.0	27.3	60.1	12.3	0.3	0.0
35 - 44 Years	33,632	100.0	8.7	73.1	17.2	1.0	0.0
45 - 54 Years	23,018	100.0	5.2	76.3	15.0	3.6	0.0
55 - 64 Years	21,883	100.0	4.9	73.8	11.1	10.2	0.0
65 - 74 Years	17,232	100.0	4.7	63.7	7.1	24.5	0.0
75 Years and Over	10,743	100.0	5.7	38.5	4.9	51.0	0.0

Table 3-1 (continued). Current Marital Status by Age and Sex for the Veteran Population and the Total U. S. Population, Age 20 Years and Over in 1987 (Numbers in Thousands)

	Total	Never					Don't know or NA
		Total	Married	Married	Separated	Widowed	
Total Male Veterans	25,482	100.0	6.1	79.7	10.6	3.5	0.1
Under 25 Years	240	100.0	72.3	25.0	2.7	0.0	0.0
25 - 34 Years	2,082	100.0	20.1	64.1	15.9	0.0	0.0
35 - 44 Years	5,522	100.0	5.8	78.6	14.8	0.6	0.2
45 - 54 Years	4,923	100.0	3.9	81.8	13.5	0.8	0.1
55 - 64 Years	7,002	100.0	3.6	86.0	7.8	2.6	0.0
65 - 74 Years	4,797	100.0	3.1	81.4	6.6	9.0	0.1
75 Years and Over	915	100.0	4.6	68.1	4.0	23.4	0.0
Total Male Population	80,176	100.0	22.1	66.1	9.1	2.6	0.0
Under 25 Years	9,499	100.0	77.7	19.7	2.5	0.1	0.0
25 - 34 Years	21,142	100.0	32.8	58.1	9.1	0.1	0.0
35 - 44 Years	16,530	100.0	10.0	75.8	13.9	0.3	0.0
45 - 54 Years	11,151	100.0	5.9	81.6	11.4	1.2	0.0
55 - 64 Years	10,277	100.0	5.8	82.1	9.3	2.9	0.0
65 - 74 Years	7,608	100.0	4.7	80.4	6.0	9.0	0.0
75 Years and Over	3,970	100.0	4.3	67.8	4.2	23.6	0.0
Total Female Veterans	661	100.0	18.7	56.3	14.4	10.6	0.0
Total Female Population	88,327	100.0	15.7	58.7	13.0	12.6	0.0

Note: Marital status of the noninstitutionalized population of the United States in 1987 is taken from table 1 of the U. S. Bureau of the Census, "Marital Status and Living Arrangements, March 1987," Current Population Reports, Series P-20, No. 423. (Issued April 1988)

Table 3-2. Current Marital Status by Race and Hispanic Origin of Veterans and the Total U. S. Population, Age 20 and Over, by Period of Service, and Presence of a Service-Connected Disability (Numbers in Thousands)

	Total	Total	Never Married	Married	Divorced/ Separated	Widowed	Don't know or NA
Total Veterans	26,143	100.0	6.4	79.1	10.7	3.7	0.1
Race/Origin of Veterans							
White	22,575	100.0	5.8	80.6	9.7	3.8	0.1
Black	2,103	100.0	11.9	64.3	20.0	3.6	0.2
Hispanic Origin	1,083	100.0	6.8	75.8	16.0	1.4	0.0
Race/Origin of Total Population							
White	145,333	100.0	17.1	64.3	10.7	7.9	0.0
Black	18,201	100.0	30.5	41.4	19.3	8.8	0.0
Hispanic Origin	11,446	100.0	22.6	57.0	15.9	4.5	0.0
Period of Service							
Total Wartime	21,790	100.0	4.7	80.8	10.1	4.3	0.1
WWII	9,975	100.0	3.7	81.3	7.0	8.0	0.0
Korea	5,337	100.0	3.7	85.1	9.7	2.3	0.0
Vietnam	8,175	100.0	6.4	78.5	14.0	0.9	0.2
Total Peacetime	4,353	100.0	14.6	70.7	13.8	0.9	0.0
Post Vietnam	1,506	100.0	35.4	53.3	11.4	0.0	0.0
Other Peacetime	2,847	100.0	3.6	79.9	15.2	1.4	0.0
Veterans with SC Disability	2,103	100.0	5.4	75.8	12.0	6.4	0.4

Note: Marital status of the noninstitutionalized population of the United States in 1987 is taken from table 1 of the U. S. Bureau of the Census, "Marital Status and Living Arrangements, March 1987," Current Population Reports, Series P-20, No. 423. (Issued April 1988). Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans. (e.g., served in World War II and Korea).

Table 3-3. Number of Dependents of Veterans by Age, Sex, Race and Hispanic Origin, Period of Service, and Presence of a Service Connected Disability (Numbers in Thousands)

		Total	Self Only	1 Other	2 Others	3 Others	4 or More Others
Total Veterans	26,143	100.0	22.2	38.5	16.0	14.0	9.4
Age							
Under 25 Years	263	100.0	66.8	15.4	7.3	6.9	3.5
25 - 24 Years	2,200	100.0	27.8	14.4	22.2	22.0	13.7
35 - 44 Years	5,648	100.0	13.9	11.3	19.6	31.2	24.0
45 - 54 Years	4,970	100.0	18.6	29.4	21.8	18.8	11.3
55 - 64 Years	7,173	100.0	21.1	54.8	16.2	5.3	2.5
65 - 74 Years	4,949	100.0	28.5	63.8	5.8	1.4	0.6
75 Years and Over	941	100.0	39.7	56.0	2.6	0.5	1.2
Sex							
Male	25,482	100.0	21.1	38.9	16.2	14.3	9.5
Female	661	100.0	61.2	23.2	7.3	3.4	4.8
Race/Origin							
White	22,575	100.0	21.3	40.7	15.9	13.5	8.7
Black	2,103	100.0	32.5	25.8	13.6	13.4	14.7
Hispanic	1,083	100.0	20.9	26.0	21.9	19.7	11.5
Period of Service							
Total Wartime	21,790	100.0	21.1	41.5	14.8	13.6	9.1
WWII	9,975	100.0	26.7	60.9	9.1	2.3	1.0
Korea	5,337	100.0	19.6	50.3	18.2	7.9	4.2
Vietnam	8,175	100.0	14.9	16.1	19.4	29.1	20.4
Total Peacetime	4,353	100.0	27.7	23.7	22.0	15.7	10.9
Post Vietnam	1,506	100.0	39.8	18.6	19.7	12.2	9.7
Other Peacetime	2,847	100.0	21.2	26.4	23.3	17.6	11.4
Veterans with SC Disability	2,103	100.0	26.0	45.2	13.3	8.5	7.0

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e. g., served in World War II and Korea). Hispanic veterans may be of any race.

Table 3-4. Who Veterans Live With by Age, Sex, Race, Hispanic Origin, Period of Service, and Presence of a Service-Connected Disability (Numbers in Thousands)

	Total	Children							Self Only	Don't know or NA
		Total	Spouse	Under 18	Age 18 or over	Parent	Other Relative	Non- Relative		
Total Veterans	26,143	100.0	76.5	30.8	16.9	3.3	4.7	3.1	11.9	1.2
Age										
Under 25 Years	263	100.0	28.6	22.8	1.3	34.4	35.1	13.7	8.3	0.0
25 - 34 Years	2,200	100.0	63.0	55.5	2.1	9.5	6.5	8.2	15.1	0.4
35 - 44 Years	5,648	100.0	74.3	70.2	13.0	3.3	2.7	4.0	10.9	1.5
45 - 54 Years	4,970	100.0	78.8	37.8	32.0	3.6	5.1	2.8	10.3	0.9
55 - 64 Years	7,173	100.0	83.0	10.9	21.1	2.1	4.3	2.2	8.9	1.4
65 - 74 Years	4,949	100.0	77.9	2.7	9.4	0.7	4.9	1.4	14.9	1.2
75 Years and Over	941	100.0	65.4	1.0	6.0	0.3	5.3	1.7	26.5	0.8
Sex										
Male	25,482	100.0	77.1	30.9	17.2	3.3	4.8	3.0	11.6	1.8
Female	661	100.0	54.5	25.4	5.2	3.8	3.5	7.3	22.7	1.0
Race/Origin										
White	22,575	100.0	78.1	29.8	16.8	2.8	3.9	2.9	11.4	1.2
Black	2,103	100.0	60.7	32.4	15.6	6.8	11.3	5.3	19.1	1.3
Hispanic	1,083	100.0	73.4	43.9	19.5	4.5	9.0	4.9	9.6	0.7
Period of Service										
Total Wartime	21,790	100.0	78.0	29.4	15.7	2.3	4.1	2.7	11.7	1.4
WWII	9,975	100.0	79.1	4.6	13.0	1.5	4.9	1.6	13.5	1.3
Korea	5,337	100.0	82.4	17.4	23.6	1.5	3.9	2.2	9.6	1.5
Vietnam	8,175	100.0	75.4	63.4	14.2	3.5	3.1	4.3	10.5	1.1
Total Peacetime	4,353	100.0	68.9	37.7	22.6	8.4	7.9	5.2	12.7	0.5
Post Vietnam	1,506	100.0	52.6	41.9	2.5	17.1	13.8	9.0	14.8	0.6
Other Peacetime	2,847	100.0	77.5	35.4	33.2	3.8	4.8	3.3	11.6	0.5
Veterans with SC Disability	2,103	100.0	74.3	19.4	15.7	2.1	5.4	4.3	15.2	1.0

Note: Percentages do not add to total because of multiple responses for individuals (e.g., lives with spouse, children under age 18, and children age 18 and over)

CHAPTER 4: HEALTH STATUS AND MEDICAL CONDITIONS

Information on the general health and well-being of the veteran population is important to the Department of Veterans Affairs because many veterans are entitled to VA medical care and compensation. Although assessments of general health and reports of medical conditions do not translate directly into current and future demand for VA health benefits and services, the overall physical and psychological well-being of the veteran population certainly influences the resources that may ultimately be committed to medical care of an aging veteran population.

The 1987 Survey of Veterans asked respondents to evaluate their overall health relative to others of the same age and to indicate the nature of any current medical conditions or disabilities. Those who indicated a disability were queried as to the different types of compensation they were receiving because of that disability. This chapter presents an overview of veterans' general health and disability status.

OVERALL HEALTH STATUS

Veterans in the survey were asked, "Compared to people your age, would you say that your health is excellent, very good, good, fair, or poor?" The majority of veterans (80%) rated their health as good to excellent (Table 4-1). Only 8 percent stated that their health was poor and 12 percent rated their health as fair relative to others of the same age.

Health status is very clearly related to age. Almost 79 percent of those under 25 and around two-thirds of those between the ages of 25 and 44 rated their health as excellent or very good. This figure declined to around 40 percent for those in their late sixties and early seventies and to a little less than one-third for those over age 75.

Female veterans were somewhat more likely than male veterans to report excellent health: 37 percent of the women in the survey versus 27 percent of the men said their health was excellent. Hispanic veterans were more likely to say that their health was excellent than White or Black veterans. At the other end of the spectrum, the percent of Black veterans who reported that their health was only fair or poor (30%) was higher than the fraction for White (19%) or Hispanic (20%) veterans. Reported differences in health status by sex, race, and Hispanic origin can be influenced by age differences among the subgroups of veterans. For example, Hispanic veterans were younger, on average, than other veterans in 1987, and this may in part explain the relatively high proportion who reported excellent health.

The general health of the veteran population did not vary much by marital status except that widowed veterans were more likely than the other groups to report poor or fair health and less likely to report excellent health. Age is probably an important factor because the widowed group is much older.

As discussed in Chapter 1 the "Veterans Health Care Amendments Act of 1986" (P. L. 99-272) established a means test to insure that VA medical care would be provided to veterans with a service-connected disability, certain special groups of veterans, and low income veterans. These veterans are included in Category A of the means test. The special groups of veterans consist of Vietnam-era veterans

who served in Vietnam, Laos, Cambodia, Thailand, or the South China Sea (because of possible exposure to Agent Orange), all veterans of World War I or before, those who were POWs, those who were exposed to radiation during World War II or the atmospheric testing that followed the war, and VA pensioners.

Category A veterans were more likely to report their health to be poor than were Category B or Category C veterans. However, even among Category A veterans who at some point following their release from active duty applied for, were examined, and subsequently were notified by the VA of eligibility for payment for a service-connected disability or medical condition, 57 percent assessed their current health as good to excellent. The remaining 43 percent were almost equally divided among those who rated their health as fair and those who said they were in poor health.

Category A and B veterans were much less likely to report excellent health than Category C veterans who had higher incomes (21-23 percent for Category A and B veterans compared with 33 percent of Category C veterans). Given the differences in income, age, and disability status among these groups, these differences were in the expected direction. The majority of each group rated their health as good to excellent. This ranged from a low of 57 among those with a service-connected disability to a high of 89 percent among Category C veterans.

DISABILITIES AND HEALTH CONDITIONS

Veterans were asked if they had a disability and/or health condition that kept them from working or limited their activity in any way. Almost 30 percent of veterans indicated that they had some type of disability and/or health condition (Table 4-2). For 13 percent of all veterans, the condition was severe enough that they reported that they could not work at all because of their disability. An additional 12 percent said that their disability prevented them from doing some work around the house or elsewhere or limited their choice of occupation or the amount of work they could do. The remaining 5 percent reported no work limitation but said they had a condition that limited other activity in some way.

World War II veterans, many in their sixties and seventies in 1987, were most likely to report a disability and/or health condition, whereas veterans of the post-Vietnam period, the youngest group of veterans, were least likely to have a health condition that limited work or other activity. Although 44 percent of World War II veterans had a health condition or disability, only 11 percent of veterans of the post-Vietnam period had such a condition. The other groups of veterans were intermediate with about three in ten veterans of the Korean conflict and a little over one in five veterans of the Vietnam era and of peacetime periods prior to Vietnam reporting any limitation due to a health condition and/or disability.

In addition to being asked about any health conditions and/or disabilities that limited work and other activity, veterans were asked about the nature of their disability. Heart conditions were mentioned by 28 percent of veterans who reported a health condition and/or disability. Back problems were noted by 20 percent of veterans; 16 percent suffered from arthritis, 15 percent complained of lack of use of toes, foot, or leg; and 14 percent suffered from respiratory conditions. Nine percent reported a hearing impairment or deafness, and 8 percent complained of lack of use of fingers, hand, or arm. About 5 percent of veterans

reported psychological conditions. A small percentage of veterans were missing a limb (2%) or suffered from paralysis (2%). Around one-third of veterans said they suffered from "other" unspecified conditions.

HEALTH CONDITIONS AND COMPENSATION

In addition to ascertaining whether or not a veteran currently had a health condition and/or disability that limited activity in any way, veterans who said they had such a health condition were asked whether they were receiving service-connected compensation or military disability retirement for that condition. Additionally, veterans were asked if they received any other financial assistance, such as Social Security Disability Insurance, because of their health condition and/or disability.

Age and period of service were strongly related to the likelihood that a veteran reported a health condition and/or disability (Table 4-3). Whereas 59 percent of those over age 75 had a condition which limited activity, only 10 percent of those under age 25 reported a disability. Veterans under age 25 were most likely to report compensation for their disability but, again, the sample size of medically-disabled veterans in this young age group was extremely small. Veterans of the Vietnam era with a health condition and/or disability were somewhat more likely than other medically-disabled veterans to report that they were receiving service-connected compensation or military disability retirement because of their disability. They were somewhat less likely than other medically-disabled wartime and post-Vietnam peacetime veterans to be receiving other types of financial assistance.

More male (30%) than female (23%) veterans indicated that they had a health condition and/or disability but a similar proportion of men and women (around 21-22 percent) with a disability indicated that they were being compensated through service-connected compensation or military disability retirement payments. Women were less likely than men to report other financial assistance (8% versus 18%). Keep in mind that the sample of disabled female veterans is small and estimates are subject to relatively large sampling errors.

Hispanic veterans, a group somewhat younger than Black and White veterans, were the least likely to report a disability (22% versus 33% for Blacks and 30% for Whites). However, among those with a health condition and/or disability, Hispanic veterans were somewhat more likely than Black veterans and significantly more likely than White veterans to report service-connected compensation or military disability retirement income. Black veterans with a health condition and/or disability were much more likely than White or Hispanic medically-disabled veterans to report other financial assistance (such as Social Security Disability Insurance, Worker's Compensation, VA pension, and so forth) because of their disability (29 percent for Blacks versus 17 percent for White and Hispanic veterans).

Veterans included in Category A of the means test were the most likely (42%) to report a health condition and/or disability in 1987. Among veterans who had ever applied for, been examined, and been notified by VA of eligibility for payment for a service-connected disability or medical condition, 73 percent reported that their disability limited activity at the time of the 1987 survey. Almost four-fifths of

these veterans considered were receiving service-connected compensation or military disability retirement and 19 percent reported receiving other types of assistance. Among nonservice-connected, low income Category A veterans, 37 percent reported a health condition and/or disability that limited activity during the 12 months preceding the survey compared with 28 percent of Category B and 20 percent of Category C veterans. Thirty-one percent of Category A veterans in the nonservice-connected exempt subgroup reported a health condition and/or disability.

Table 4-1. Health Status of Veterans by Age, Sex, Race, Hispanic Origin, Marital Status, Period of Service, and Means Test (Numbers in Thousands)

	Total	Total	Excellent	Very Good	Good	Fair	Poor	Don't know or NA
Total Veterans	26,143	100.0	27.5	27.4	25.1	11.7	7.9	0.4
Age								
Under 25 Years	263	100.0	50.0	28.6	9.6	7.0	4.8	0.0
25-44 Years	7,848	100.0	32.4	34.2	22.6	7.8	2.8	0.2
45-64 Years	12,142	100.0	28.2	26.7	25.7	11.1	7.9	0.4
65-74 Years	4,949	100.0	19.4	20.5	28.7	17.4	13.5	0.5
75 Years and Over	941	100.0	14.6	17.6	23.7	23.9	19.6	0.6
Sex								
Male	25,482	100.0	27.3	27.5	25.1	11.8	8.0	0.3
Female	661	100.0	36.5	25.8	26.4	8.6	2.7	0.0
Race/Origin								
White	22,575	100.0	27.5	27.9	25.6	11.2	7.6	0.2
Black	2,103	100.0	23.6	24.8	21.3	17.5	12.5	0.3
Hispanic	1,083	100.0	35.1	23.3	20.9	13.5	6.8	0.4
Marital Status								
Never Married	1,669	100.0	30.1	25.1	27.9	11.3	5.5	0.0
Married	20,681	100.0	27.3	28.0	25.3	11.5	7.6	0.3
Divorced/separated	2,809	100.0	30.6	25.3	22.6	12.2	8.4	0.9
Widowed	966	100.0	18.4	26.3	23.1	17.4	14.7	0.0
Period of Service								
Total Wartime	21,790	100.0	26.1	26.8	25.6	12.6	8.7	0.2
World War II	9,975	100.0	20.2	22.4	27.3	16.5	13.3	0.3
Korea	5,337	100.0	26.9	26.7	26.6	11.5	8.1	0.2
Vietnam	8,175	100.0	32.0	31.9	23.5	8.3	3.8	0.5
Total Peacetime	4,353	100.0	34.9	30.6	22.7	7.6	3.6	0.6
Post-Vietnam	1,506	100.0	38.3	36.3	18.1	4.4	2.8	0.1
Other	2,847	100.0	33.1	27.6	25.2	9.2	4.0	0.9
Means Test								
Category A	10,876	100.0	21.4	23.4	24.8	15.9	14.0	0.5
SC Disability	2,103	100.0	12.1	18.0	26.5	22.3	20.8	0.4
Non-SC Exempt	4,002	100.0	27.0	26.8	23.6	12.3	9.7	0.5
Non-SC Low Income	4,771	100.0	20.8	22.9	25.0	16.1	14.6	0.5
Category B	1,615	100.0	22.9	26.7	29.0	15.6	5.7	0.0
Category C	12,053	100.0	33.4	31.3	24.2	8.0	3.0	0.1

Note: Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 4-2. Health Condition and/or Disability by Period of Service and Nature Health Condition and/or Disability Among Veterans Reporting a Health Condition and/or Disability (Numbers in Thousands)

		Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No reported Disability	70.2	67.9	56.3	69.8	79.3	81.9	88.6	78.4
Disability or Health Condition	29.8	32.1	43.7	30.2	20.7	18.1	11.4	21.6
Can't work at all	12.6	14.1	23.5	11.5	5.1	4.9	1.7	6.6
Some work or occupational limitation	12.2	12.7	13.9	13.0	11.8	9.7	7.3	10.9
No work limitation but some activity limitation	5.0	5.3	6.3	5.7	3.8	3.5	2.4	4.1
Total Reporting Health Condition and/or Disability	7,749	6,961	4,334	1,612	1,688	788	172	616
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Visual Impairments	7.2	7.3	8.9	4.9	4.2	6.2	0.0	7.9
Deafness	8.6	8.9	8.2	8.6	9.8	5.7	2.6	6.6
Missing Limb	1.7	1.8	1.9	2.2	0.4	0.7	2.5	0.2
Lack use of finger, hand, arm	7.7	7.7	7.0	6.3	9.7	7.9	9.1	7.6
Lack use of toes, foot, leg	14.9	15.0	14.5	13.5	15.4	14.4	17.6	13.5
Lack use of back	20.1	19.8	15.5	19.3	28.8	23.1	20.2	24.0
Paralysis	2.4	2.6	3.1	1.9	2.4	1.0	0.0	1.3
Arthritis	16.0	16.5	19.9	17.1	10.1	11.5	6.2	13.0
Heart Condition	27.8	29.8	37.3	34.3	10.9	9.9	3.0	11.9
Respiratory Conditions	13.9	14.2	16.9	13.7	9.2	10.9	11.8	10.7
Psychological Conditions	4.8	4.5	3.8	3.8	7.3	7.4	13.0	5.9
Other	34.8	34.5	36.3	33.5	32.8	38.1	26.0	41.5
Don't Know or NA	0.2	0.2	0.3	0.1	0.2	0.2	0.0	0.2

Note: Percentages add to more than 100 because of multiple responses, (e.g., respiratory conditions and heart conditions). Numbers do not add to total because of multiple periods served by some wartime veterans, (e.g., served in World War II and Korea).

Table 4-3. Health Condition and/or Disability Which Limits Activity and Whether Receiving Compensation by Age, Sex, Race, Hispanic Origin, Marital Status, Period of Service, and Means Test Among Medically Disabled Veterans (Numbers in Thousands)

	Number	With Health Condition and/or Disability	Receiving Compensation for Disability	
		Percentage of Total Veterans	SC Compensation or Military Disability	Other Compensation
Total Veterans	7,749	29.6	22.2	17.8
Age				
Under 25 Years	27	10.3	29.3	46.7
25 - 44 Years	1,409	18.0	23.7	13.3
45 - 64 Years	3,440	28.3	23.1	23.8
65 - 74 Years	2,314	46.8	20.1	14.3
75 Years and Over	559	59.4	21.7	6.4
Sex				
Male	7,600	29.8	22.3	18.0
Female	149	22.5	21.4	8.1
Race/Origin				
White	6,715	29.7	21.1	16.7
Black	701	33.3	28.6	29.3
Hispanic	239	22.1	33.6	16.8
Marital Status				
Never Married	385	23.1	24.6	26.8
Married	6,086	29.4	19.8	15.7
Divorced/separated	799	28.4	33.4	29.4
Widowed	475	49.2	33.4	18.6
Period of Service				
Total Wartime	6,961	31.9	22.8	18.4
World War II	4,334	43.4	22.1	18.1
Korea	1,612	30.2	25.0	22.0
Vietnam	1,688	20.6	30.3	14.2
Total Peacetime	788	18.1	17.6	13.6
Post-Vietnam	172	11.4	24.8	20.3
Other	616	21.6	15.6	11.8
Means Test				
Category A	4,566	42.0	34.1	22
SC Disability	1,538	73.1	79.1	19.1
Non-SC Exempt	1,256	31.4	13.9	27.2
Non-SC Low Income	1,772	37.1	9.3	21.0
Category B	446	27.6	3.7	21.7
Category C	2,433	20.2	5.1	10.8

Note: Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

CHAPTER 5: HEALTH INSURANCE AND USE OF MEDICAL BENEFITS

Providing medical services to veterans is a critical mission of the Department of Veterans Affairs. The potential demand for medical services is expanding because the veteran population is much older than the U.S. population as a whole and many veterans are already at relatively advanced ages. For these reasons the Department of Veterans Affairs must begin to plan early for demands that may be placed upon it by the aging process, and its actions may guide other public agencies and private organizations. The actual demands placed on the Department of Veterans Affairs for medical services depend on the alternative sources of medical care available to veterans and the institution of a means test in 1986 to establish categories under which medical benefits must or may be provided. The provisions of the means test and the categories it established for eligibility for VA-sponsored medical care are identified in Chapter 1.

The present chapter examines how many veterans have health insurance and the sources of their health insurance. The number and characteristics of veterans who have used VA medical benefits are examined, distinguishing between those who did so in the 12 months preceding the survey and other users. The result is identification of veterans who are most dependent on the Department of Veterans Affairs for medical care. Reasons for not using VA medical facilities are also examined.

HOW MANY VETERANS HAVE HEALTH INSURANCE?

The vast majority of veterans are covered by some form of health insurance (Table 5-1). Nearly 87 percent of the total veteran population is covered, and high rates of coverage characterize most major groups of veterans.

Coverage rates may be slightly lower than average among younger veterans, but even among veterans under 35 years old coverage rates are 64 percent or higher. Beyond age 35 coverage rates are 80 percent or higher. Coverage rates are similar for male and female veterans but may be slightly higher for White than for Black veterans (88 percent versus 77 percent). Coverage is almost universal among veterans with 1986 incomes of \$20,000 or more; of this group, at least 95 percent had some form of health insurance. Among veterans with under \$10,000 in income in 1986, about 64 percent had health insurance.

Most veterans who have health insurance get it as a benefit provided by their employer (Table 5-2). Of veterans with health insurance, about 58 percent are covered through their employer. Another 18 percent get health insurance as a retirement benefit, a product of previous employment.

The source of health insurance coverage varies considerably by sex and age. Nearly 59 percent of male veterans who have health insurance get it through their employer, compared with 36 percent of female veterans. Female veterans are somewhat more likely than male veterans to get health insurance through a family member's policy; about 13 percent of male veterans but 30 percent of female veterans who have health insurance obtain coverage through another family member's policy. Younger veterans who have coverage get it primarily through their employer or through a family member's policy. Veterans who

were 65 years old or over at the time of the survey and have health insurance obtained coverage primarily through retirement benefits or an insurance company.

HOW MANY VETERANS USE VA HOSPITALS?

Just as most veterans are covered by health insurance, most veterans have relied on sources of medical care other than that provided at VA medical centers. About 21 percent of veterans have ever used a VA hospital (Table 5-3). Only 1.8 percent of veterans in the sample reported having used a VA hospital in the 12 months preceding the survey.

Male and female veterans are very similar in the proportion who have used a VA hospital. Black veterans appear to be somewhat more likely than White veterans to have used a VA hospital; about 39 percent of Blacks and 19 percent of Whites have ever used a VA hospital.

Use of VA hospitals is associated with self-reported health status. The survey asked veterans: "Compared to people your age, would you say that your health is excellent, very good, good, fair, or poor?" There appears to be a negative association between self-reported health status and use of VA hospitals. About 88 percent of veterans who said that their health was excellent had never used a VA hospital, compared with 45 percent of those who said that their health was poor.

Veterans with a service-connected disability were likely to have used a VA hospital (Table 5-3). About two-thirds had at some time done so, and nearly 5 percent had done so in the 12 months preceding the survey. The other groups of veterans in Category A of the means test were somewhat less likely to have ever used a VA hospital (under P.L. 99-272 VA must provide hospital care to veterans in Category A). Other veterans in Category A are former prisoners of war, veterans exposed to ionizing radiation from nuclear devices or exposed to defoliants like Agent Orange, receive VA pensions, or meet certain other criteria (discussed in Chapter 1); about 24 percent of this group had ever used a VA hospital. The third group of veterans in Category A are those with low incomes, and they too had lower rates of use than veterans with a service-connected disability; close to 28 percent of the low-income group had ever used a VA hospital.

Even lower rates of use characterized veterans in the other two means-test categories. In these two categories VA may provide care on a resources-available basis. Veterans in Category B are those with incomes above the low-income level specified by law and have net worth of less than \$40,000; nearly 17 percent of veterans in this category had ever used a VA hospital. The final group, veterans in Category C, may be provided care only if resources are available and must agree to pay any applicable deductibles; about 11 percent of this group had ever used a VA hospital, and very few had done so in the preceding 12 months.

Having health insurance coverage reduces use of VA hospitals (Table 5-3). Among veterans with no health insurance, nearly 44 percent had used a VA hospital, 7.6 percent in the last year. Only one percent of veterans with health insurance coverage reported use of a VA medical facility in the last year.

Income appears to be inversely related to use of VA hospitals (Table 5-3). About 37 percent of veterans

with annual personal income under \$10,000 had ever used a VA hospital, compared with only about 12 percent of those with income of \$40,000 or more. The association between income and use of VA hospitals can be affected by many other variables. High income may be associated with having health insurance and thus alternatives to VA care. Also, many low-income veterans are elderly and have retired from the labor force. This means that low-income veterans may go to VA for medical care not simply because they have low income, but because they are also elderly and may have other reasons for depending upon or preferring VA medical treatment.

Since there tends to be a strong positive association between educational attainment and income, it is not surprising that veterans with relatively low levels of educational attainment are more likely than highly-educated veterans to have used VA hospitals (Table 5-3). About 31 percent of veterans who had less than a high school education had ever used a VA hospital, compared with 15 percent of veterans who were college graduates. As with income, this association can be affected by many intervening variables such as age, for older persons tend to have completed fewer years of school than today's young adults. In evaluating use of benefits, it is useful to consider educational level because persons with high levels of education are often more aware of the benefits available to them, and for this reason may have high rates of program participation.

REASONS FOR NOT USING VA MEDICAL FACILITIES

Knowing how many--and which--veterans use VA medical facilities is important for understanding the degree and the nature of dependence of veterans upon the Department of Veterans Affairs for medical care and treatment. Extrapolated into the future, such information can be a useful gauge of the demands that could be placed on VA medical facilities as the veteran population ages.

Knowing why veterans do not use VA medical facilities is necessary in order to understand the extent of unmet need. Such information can also identify veterans whose nonuse of VA medical facilities arises simply out of preference or availability of alternative sources of medical treatment. An individual can have several reasons for not using VA medical facilities, and all reasons mentioned were recorded by the survey.

The most common reason given for not using a VA medical facility was simply the presence of one's own personal physician. Nearly 43 percent of all veterans who had never used a VA medical facility gave this reason (Table 5-4). About 32 percent mentioned that they did not use VA health care because they had adequate health insurance. Some veterans, of course, gave both answers. Almost 18 percent of veterans who had not used VA medical facilities said that they did not know if they were eligible; and almost as many said they had never needed medical care or had never been sick.

Reasons for nonuse were similar for male and female veterans (Table 5-4). For both sexes, the use of a personal physician was the most commonly mentioned reason for not using VA medical care. The next most commonly mentioned reason for nonuse for both sexes was having adequate health insurance. Reasons for nonuse varied by age (Table 5-5). Never needing medical care and uncertainties about

eligibility were mentioned frequently by veterans under 35 years old. The use of a personal physician instead of VA medical treatment and having health insurance coverage were mentioned less frequently than average among younger veterans. About 32 percent of veterans 25 to 34 years old cited use of a personal physician as a reason for not going to VA for medical treatment, whereas this reason was cited by close to 50 percent of veterans who were 65 years old or over.

A sizeable minority of veterans over age 65 cited coverage by Medicaid or Medicare as a reason for not using VA care. These programs were cited by 15 percent of veterans at ages 65 to 69, 28 percent of veterans 70 to 74 years old, and 21 percent of veterans 75 years old or over.

Having adequate health insurance is not linearly associated with age. The likelihood of citing this reason for nonuse of VA medical facilities appears to rise to a maximum of 41 percent among veterans 60-64 years old and then falls off to about 20 percent of those at age 75 and over (Table 5-5). This relationship could be affected by many intervening variables. Many older veterans may have worked for employers who did not provide health plans as part of employment, and these veterans may have to rely on VA or Medicare or Medicaid in their old age.

Uncertainty about eligibility for VA medical treatment tends to decline with age. Among veterans under 25 years old, about 25 percent mentioned this reason, but only 11 or 12 percent of veterans 65 or older mentioned it.

Just under 9 percent of veterans said that they did not use a VA medical facility because the nearest one was too far away. This reason can include inability to drive oneself and can probably include other transportation problems that affect how distance is perceived.

White veterans may be somewhat more likely than Black veterans to use their own physician rather than go to a VA medical facility (Table 5-6). About 44 percent of White veterans use their own physician instead of VA medical facilities, compared with 34 percent of Black veterans. White veterans may also be somewhat more likely to be covered by their own health insurance (34 percent of White and 22 percent of Black veterans).

For all of the means-test categories, the modal reasons for not using VA medical facilities were the use of a personal physician and adequate health insurance (Table 5-7). About 47 percent of veterans with a service-connected disability reported use of their own physician as a reason for not using VA facilities. Low-income veterans in Category A were somewhat less likely to have their own physician (36 percent reported this as a reason for not using a VA facility). Uncertainty of eligibility was not strongly associated with the categories established by the means test.

Self-reported health status again seems to be in accord with use. In this case, veterans who said that their health was excellent in comparison to others of the same age were most likely to say that they never used VA medical facilities because they had never needed medical care. About 22 percent of veterans who rated their health as "excellent" gave this reason; almost none of the veterans who described their health status as poor gave this reason (Table 5-8).

Veterans with relatively high incomes were especially likely to use their own physicians (Table 5-9). Using their own physician instead of a VA medical facility was mentioned by one-half of veterans with annual personal income of \$40,000 or more. Veterans with lower income were somewhat less likely to cite use of their own physician instead of using a VA medical facility, but at every income level, use of a personal physician appears to be the most common reason given for not having relied on VA for medical treatment.

**Table 5-1. Extent of Health Insurance Coverage Among Veterans
(Numbers in Thousands)**

	Total	% Covered	% Not Covered
Total Veterans	26,143	86.6	12.7
Sex			
Male	25,482	86.6	12.7
Female	661	84.5	15.5
Age			
Under 25 Years	263	64.0	36.1
25 - 34 Years	2,200	76.6	23.0
35 - 44 Years	5,648	88.6	11.1
45 - 54 Years	4,970	88.8	10.6
55 - 59 Years	3,283	88.6	9.8
60 - 64 Years	3,890	89.9	9.5
65 - 69 Years	3,377	85.0	14.4
70 - 74 Years	1,572	84.5	14.0
75 Years and Over	941	80.4	18.9
Race/Origin			
White	22,575	87.7	11.7
Black	2,103	76.5	22.3
Hispanic	1,083	82.5	17.1
Means Test			
Category A	10,076	76.1	23.1
SC Disability	2,103	79.1	20.8
Non-SC Exempt	4,002	80.3	19.2
Non-SC Low Income	4,771	71.1	27.1
Category B	1,615	89.1	10.8
Category C	12,053	96.0	3.9

Table 5-2. Source of Health Insurance Among Veterans (Numbers in Thousands)

	Total Covered	% Covered by					Family Member's Insurance
		Employer	Retirement Benefit	Union	Other Group	Insurance Company	
Total Veterans	22,635	58.1	18.3	5.3	7.3	15.4	13.0
Sex							
Male	22,077	58.6	18.3	5.3	7.1	15.4	12.6
Female	558	35.7	17.8	2.4	15.6	15.3	30.1
Age							
Under 25 Years	169	64.2	0.0	2.8	2.8	2.4	37.3
25 - 34 Years	1,686	79.9	2.7	4.2	2.0	7.4	17.2
35 - 44 Years	5,005	80.3	4.3	5.1	2.3	8.1	15.6
45 - 54 Years	4,413	74.2	8.8	5.5	4.5	10.4	13.4
55 - 59 Years	2,910	65.5	17.2	6.1	4.9	11.9	14.2
60 - 64 Years	3,498	46.1	30.8	5.8	7.4	15.1	13.1
65 - 69 Years	2,871	23.2	40.7	4.6	16.6	28.2	8.5
70 - 74 Years	1,329	12.4	36.6	5.9	19.9	34.1	5.1
75 Years and Over	756	7.2	35.2	3.6	21.1	46.8	6.1
Race/Origin							
White	19,790	57.1	18.2	5.0	7.8	15.9	13.2
Black	1,608	62.4	23.0	5.8	3.5	12.2	10.6
Hispanic	894	69.1	12.8	7.5	3.4	13.0	10.4
Means Test							
Category A	8,272	48.0	21.1	4.1	9.1	18.1	12.5
SC Disabilities	1,664	46.7	29.9	3.7	12.2	18.0	12.9
Non-SC Exempt	3,215	66.3	16.3	4.2	4.3	12.1	14.0
Non-SC Low Income	3,393	37.9	23.8	4.3	12.0	23.8	10.9
Category B	1,438	55.9	20.5	7.6	7.5	11.7	12.1
Category C	11,565	63.1	16.5	5.9	6.1	13.8	13.6

**Table 5-3. Use of Veterans Administration Hospitals by Selected Groups of Veterans
(Numbers in Thousands)**

	Total	% Who Have Never Used VA Hospital	% Who Have Used a VA Hospital but Not in Past Year	% Who Have Used a VA Hospital in Last Year
Total Veterans	26,143	78.8%	19.2%	1.8%
Sex				
Male	25,482	78.7	19.2	1.8
Female	661	80.3	19.4	0.3
Age				
Under 25 Years	263	89.0	6.2	4.8
25 - 34 Years	2,200	78.4	21.1	0.3
35 - 44 Years	5,648	81.4	17.5	0.9
45 - 54 Years	4,970	85.7	12.7	1.3
55 - 59 Years	3,283	77.1	20.8	1.7
60 - 64 Years	3,890	75.9	21.7	2.3
65 - 69 Years	3,377	73.0	24.4	2.3
70 - 74 Years	1,572	75.4	20.6	3.9
75 Years and Over	941	68.4	26.7	4.9
Race/Origin				
White	22,575	80.5	17.8	1.5
Black	2,103	60.2	34.1	5.1
Hispanic	1,083	76.0	22.5	1.3
Means Test				
Category A	10,876	65.5	30.2	3.7
SC Disability	2,103	32.8	62.4	4.8
Non-SC Exempt	4,002	75.8	21.1	2.9
Non-SC Low Income	4,771	71.4	23.6	3.9
Category B	1,615	83.0	15.5	1.4
Category C	12,053	88.8	11.0	0.1

Table 5-4. Reasons For Not Using A Veterans Administration Health Care Facility, By Sex, Among Those Who Had Never Used A VA Facility (Numbers in Thousands)

	Total	Male	Female
Total Veterans Not Using	20,593	20,063	531
Reason for not Using a VA Facility			
Never Needed Medical Care	13.4	13.5	8.1
Never been Sick	6.0	6.1	1.8
Used own Physician	42.6	42.4	49.7
Sent Elsewhere by Doctor	6.7	6.8	4.9
Preferred Treatment Elsewhere	9.5	9.4	13.4
Have Adequate Health Insurance	32.4	32.5	31.1
Used Medicaid/Medicare	4.6	4.6	5.5
VA Didn't Offer Needed Care	0.8	0.8	1.5
Poor VA Quality of Care	3.8	3.9	2.1
Not Eligible for VA Care	5.2	5.1	7.3
Didn't Know was Eligible	17.9	18.0	13.2
VA Inadequate for Women	0.2	0.0	7.5
Lack of Privacy	0.4	0.4	1.1
Accident/Emergency Admission	2.3	2.3	0.7
Entitled to Military DOD Medical Care	2.5	2.3	9.3
VA Refused Care	1.3	1.3	0.4
Treated Elsewhere at VA Expense	0.1	0.1	0.0
Live too Far from a VA Facility	8.5	8.4	10.3
Too Long Wait/Red Tape	4.7	4.7	5.3
Other	3.9	3.9	4.4

Note: Percentages add to more than 100 because some veterans gave more than one reason.

Table 5-6. Reasons For Not Using A Veterans Administration Health Care Facility, By Race and Hispanic Origin, Among Those Who Had Never Used a VA Facility (Numbers in Thousands)

	Total	White	Black	Hispanic
Total Veterans Not Using	20,593	18,180	1,266	823
Reason for not Using a VA Facility				
Never Needed Medical Care	13.4	13.1	15.8	14.6
Never been Sick	6.0	5.8	8.4	8.3
Used own Physician	42.6	43.7	33.9	34.2
Sent Elsewhere by Doctor	6.7	6.7	8.1	5.9
Preferred Treatment Elsewhere	9.5	9.6	9.3	9.9
Have Adequate Health Insurance	32.4	33.6	22.4	27.8
Used Medicaid/Medicare	4.6	4.8	4.7	2.9
VA Didn't Offer Needed Care	0.8	0.7	2.1	1.6
Poor VA Quality of Care	3.8	3.9	4.0	2.8
Not Eligible for VA Care	5.2	5.3	4.8	4.6
Didn't Know was Eligible	17.9	17.8	14.0	21.4
VA Inadequate for Women	0.2	0.2	0.0	1.0
Lack of Privacy	0.4	0.4	0.5	0.0
Accident/Emergency Admission	2.3	2.3	1.9	1.5
Entitled to Military DOD Medical Care	2.5	2.5	1.7	2.9
VA Refused Care	1.3	1.3	1.3	1.3
Treated Elsewhere at VA Expense	0.1	0.1	0.0	0.0
Live too Far from a VA Facility	8.5	8.6	6.7	5.1
Too Long Wait/Red Tape	4.7	4.4	8.8	5.9
Other	3.9	3.9	2.6	7.5

Note: Hispanic veterans may be of any race. Percentages add to more than 100 because some veterans gave more than one reason.

Table 5-8. Reasons For Not Using A Veterans Administration Health Care Facility,
By General Health Status Of Veterans Among Those Who Had
Never Used A VA Facility (Numbers in Thousands)

Total Veterans Not Using		Total	Excellent	Very Good	Good	Fair	Poor
		20,593	6,342	6,089	5,209	1,989	926
Reason for not Using a VA Facility							
Never Needed Medical Care	13.4	21.5	12.8	10.3	3.1	0.2	
Never been Sick	6.0	10.3	5.5	4.5	0.8	0.0	
Used own Physician	42.6	37.9	43.6	45.9	44.4	46.5	
Sent Elsewhere by Doctor	6.7	4.3	6.6	8.0	8.1	14.4	
Preferred Treatment Elsewhere	9.5	8.6	8.6	10.8	10.1	13.8	
Have Adequate Health Insurance	32.4	30.5	34.9	32.8	30.4	32.0	
Used Medicaid/Medicare	4.6	2.3	3.0	5.3	9.1	18.1	
VA Didn't Offer Needed Care	0.8	0.7	0.5	1.0	1.6	1.6	
Poor VA Quality of Care	3.8	3.1	3.0	3.9	6.9	6.3	
Not Eligible for VA Care	5.2	4.6	4.4	5.6	7.3	7.2	
Didn't Know was Eligible	17.9	15.0	19.2	18.8	18.8	20.8	
VA Inadequate for Women	0.2	0.4	0.1	0.2	0.4	0.0	
Lack of Privacy	0.4	0.4	0.3	0.3	0.3	1.0	
Accident/Emergency Admission	2.3	1.9	2.3	2.3	2.9	3.2	
Entitled to Military DOD Medical Care	2.5	2.7	2.0	2.3	3.8	2.0	
VA Refused Care	1.3	0.6	0.7	1.0	3.4	6.0	
Treated Elsewhere at VA Expense	0.1	0.1	0.0	0.1	0.3	0.1	
Live too Far from a VA Facility	8.5	3.9	7.8	10.9	12.9	22.0	
Too Long Wait/Red Tape	4.7	3.0	4.5	5.0	6.5	12.1	
Other	3.9	2.7	2.9	4.3	7.3	9.5	

Note: Percentages add to more than 100 because some veterans gave more than one reason.

**Table 5-10. Reasons For Not Using A Veterans Administration Health Care Facility,
By Level of Education Among Those Who Had Never Used A VA Facility
(Numbers in Thousands)**

		Less Than High School	High School Graduate, No College	High School Graduate, Some College	College Graduate
Total Veterans Not Using	Total				
	20,593	3,366	7,745	4,620	4,370
Reason for not Using a VA Facility					
Never Needed Medical Care	13.4	12.7	16.0	12.4	10.3
Never been Sick	6.0	4.6	7.1	5.8	5.5
Used own Physician	42.6	40.0	39.1	42.3	50.2
Sent Elsewhere by Doctor	6.7	6.8	6.0	5.5	9.2
Preferred Treatment Elsewhere	9.5	8.0	6.8	10.8	13.7
Have Adequate Health Insurance	32.4	26.5	30.1	34.4	39.3
Used Medicaid/Medicare	4.6	7.8	3.9	5.1	3.0
VA Didn't Offer Needed Care	0.8	0.5	0.6	1.1	1.2
Poor VA Quality of Care	3.8	2.8	2.8	5.5	4.5
Not Eligible for VA Care	5.2	4.7	4.5	5.6	5.6
Didn't Know was Eligible	17.9	14.7	16.2	18.1	22.7
VA Inadequate for Women	0.2	0.0	0.0	0.9	0.1
Lack of Privacy	0.4	0.1	0.4	0.4	0.6
Accident/Emergency Admission	2.3	1.8	2.6	2.3	2.2
Entitled to Military DOD Medical Care	2.5	0.7	2.0	3.4	3.8
VA Refused Care	1.3	2.7	1.2	1.1	0.5
Treated Elsewhere at VA Expense	0.1	0.1	0.0	0.3	0.1
Live too Far from a VA Facility	8.5	9.8	8.9	8.3	7.0
Too Long Wait/Red Tape	4.7	4.6	4.9	5.9	3.3
Other	3.9	4.9	4.5	3.0	3.2

Note: Percentages add to more than 100 because some veterans gave more than one reason.

CHAPTER 6: AWARENESS OF PROGRAMS FOR VETERANS

Veterans need to know about VA programs that they may be eligible for, and to plan for future levels of use, the Department of Veterans Affairs must have information on the extent to which veterans know about its programs and services. Knowledge of how awareness varies by age, period of service, and income can help to identify which groups of veterans are most aware and therefore may be most likely to use programs and benefits.

Veterans in the 1987 survey were asked whether they had heard of various programs, how they had heard about the programs, whether they had ever had contact with VA after leaving active duty, the nature of their first contact, and whether VA had ever sent them any information about programs and benefits. This chapter focuses on the general level of awareness of VA programs and how it varies among various segments of the veteran population. Veterans' awareness of two specific program areas—the Disability Compensation Program for veterans with a service-connected disability and the Nonservice-Connected Pension Program—was also assessed in the questionnaire; veterans' familiarity with these two programs is covered in the next chapter.

AWARENESS OF VA PROGRAMS

The survey identified a number of programs or services for veterans and respondents were asked to indicate all they had heard of. Almost all veterans (95%) were aware of at least one of the programs (Table 6-1). Three programs were known to more than 70 percent of the veteran population: educational assistance available under the G.I. Bill; hospital care for veterans with service-connected disabilities; and the VA home loan guaranty program.

Three additional programs were known to a majority of veterans: the program of financial compensation for veterans with service-connected disabilities; life insurance; and VA's program of vocational rehabilitation for veterans with service-connected disabilities (Chapter 31 Program). Almost one-half (49%) of veterans had also heard of the availability of outpatient care at VA facilities.

A sizeable minority of veterans (41%) had heard of the program of hospital care of veterans with low incomes but this program, based on financial need, was much less well-known than that for veterans with a service-connected disability. Only 21 percent were aware of the existence of a pension program for low-income veterans.

In general, there was a higher level of awareness of VA programs among veterans of wartime than of peacetime. There were exceptions to this, such as the high level of awareness of the life insurance program among veterans of the post-Vietnam peacetime period, 62% of whom had heard of the program. The exceptions may reflect variations in when programs were initiated as well as variation in the different age structure, and attendant life-cycle needs, of the various subgroups.

The programs about which Vietnam-era veterans showed a heightened level of awareness suggest that, in addition to differences in the military experience of subgroups of veterans, variations in age and life

find out about VA programs. A relatively high percentage of all age groups reported television as a source of information.

CONTACT WITH VA SINCE LEAVING MILITARY SERVICE

Veterans were asked whether they had had any contact with VA since they got out of the service, what the first contact was about, and whether they had ever received any information from VA explaining programs and benefits (Table 6-7). Around 65 percent of veterans reported that they had been in contact with VA and 26 percent recalled receiving information about programs and benefits from VA.

The highest level of contact was reported by Vietnam-era veterans. Almost three-quarters had some contact with VA and 37 percent reported that they had received information from VA. In general, wartime veterans reported higher levels of contact than veterans of peacetime periods, although a relatively high proportion (34%) of post-Vietnam peacetime veterans said they had received information about programs and benefits from VA.

The most common first contact with VA after separation from the military was about education benefits. Among all veterans, 38 percent said this was the nature of their first contact with VA. The next two most common subjects of first contact with VA were home loans (27%) or medical benefits (24%). Among World War II veterans, medical benefits were actually the most common reason given (36%) for first contact with VA.

The likelihood that a veteran had contact with VA or recalled receiving information about programs and benefits from VA did not vary greatly by the income level of the veteran, whereas the nature of the first contact did vary by income level (Table 6-9). Education benefits were the topic of first contact for 49 percent of veterans with personal income of \$40,000 or more compared with only 23 percent of veterans with income below \$10,000. Reciprocally, medical benefits were much more often the subject of first contact among low-income than high-income veterans. Since age and income are related, some of this measured relationship between income and type of first contact may reflect age differences. However, it is not possible to disentangle cause and effect. Veterans may have had low income, in part, because they had medical conditions that impeded their ability to earn a living. Conversely, low income may have exacerbated health problems which in turn led veterans to seek assistance wherever they could find affordable care, in this case VA.

Table 6-1. Awareness of VA Programs by Period of Service (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Hospital care for veterans with SC disabilities	76.4	77.4	79.9	77.4	75.8	71.6	66.3	74.4
Hospital care for veterans with low incomes	41.1	43.5	50.1	46.5	36.5	29.2	25.8	30.9
Money to help veterans complete their education under the GI Bill	81.7	82.2	77.4	82.1	88.7	79.2	77.2	80.3
Vocational rehabilitation training for veterans with SC disabilities	53.2	54.1	54.2	56.4	56.6	48.5	44.8	50.4
Grants for housing/autos for veterans with SC disabilities	41.0	42.3	47.6	46.3	38.6	34.7	36.4	33.8
Financial compensation for veterans with SC disabilities	59.3	60.7	62.6	61.6	60.4	52.3	47.1	55.0
Pensions for low-income veterans	21.3	22.9	29.8	23.6	16.8	13.7	10.1	15.6
Nursing home care for veterans aged 65 and over	37.1	37.9	39.6	41.1	37.2	33.3	32.3	33.8
Dental care in VA facilities	34.6	35.4	36.7	36.0	36.0	30.6	35.9	27.8
Life insurance	56.9	57.6	59.0	58.5	56.8	53.3	62.0	48.7
Home Loan Guaranty	71.6	71.9	67.0	70.8	80.3	70.2	73.0	68.7
Vocational counseling	34.7	35.8	33.7	37.9	41.8	29.1	30.7	28.1
Treatment for veterans with drinking problems	40.4	40.9	40.8	42.1	43.8	37.6	39.5	36.6
Treatment for veterans with drug problems	40.3	40.9	39.6	41.8	45.1	37.4	38.2	37.1
Readjustment counseling	33.2	33.8	31.3	33.3	40.6	30.3	27.1	31.9
Psychological counseling other than readjustment counseling	27.3	27.8	27.3	28.8	31.1	24.8	22.9	25.8
Domiciliary care in VA facilities	27.3	28.2	30.7	30.9	27.0	22.7	18.5	24.9
Outpatient care at VA facilities	48.6	49.9	50.6	54.4	50.2	41.8	38.2	43.7
Haven't heard of any	3.5	3.3	4.5	3.0	1.8	4.4	3.0	5.1
Don't Know or NA	1.6	1.6	1.8	2.4	0.9	1.2	0.9	1.4

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea). Percentages add to more than 100 because veterans were asked to indicate all programs they had heard of.

Table 6-2. Awareness of VA Programs by Age (Numbers in thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	947
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Hospital care for veterans with SC disabilities	76.4	61.5	69.1	75.6	74.5	78.8	82.6	79.1	75.2	71.6
Hospital care for veterans with low incomes	41.1	10.9	30.7	35.0	34.2	46.6	50.5	49.0	49.0	47.0
Money to help veterans complete their education under the GI Bill	81.7	76.0	81.8	89.7	82.6	82.8	82.0	75.0	72.9	62.7
Vocational rehabilitation training for veterans with SC disabilities	53.2	48.0	49.0	53.4	53.3	55.1	57.4	52.5	50.6	44.3
Grants for housing/autos for veterans with SC disabilities	41.0	29.8	40.0	34.6	35.9	44.9	46.9	48.4	46.7	37.3
Financial compensation for veterans with SC disabilities	59.3	37.8	52.0	59.5	56.8	63.3	63.6	61.9	57.5	56.1
Pensions for low-income veterans	21.3	5.5	13.5	14.1	17.1	22.5	26.1	34.1	26.7	31.5
Nursing home care for veterans aged 65 and over	37.1	38.6	31.8	34.8	36.1	41.7	38.9	39.1	33.7	44.4
Dental care in VA facilities	34.6	30.6	36.9	33.8	31.4	37.3	37.2	36.3	30.7	33.0
Life insurance	56.9	66.9	59.8	56.8	50.9	60.2	60.2	59.0	56.1	47.7
Home Loan Guaranty	71.6	65.1	76.6	81.7	70.2	72.6	69.2	65.8	62.8	50.5
Vocational counseling	34.7	19.9	36.4	38.7	32.4	36.8	33.4	34.4	30.8	27.2
Treatment for veterans with drinking problems	40.4	35.6	41.1	41.7	38.8	42.6	41.8	40.9	37.7	30.1
Treatment for veterans with drug problems	40.3	28.4	41.4	43.6	39.3	41.8	38.9	41.0	37.8	29.8
Readjustment counseling	33.2	21.3	32.3	39.4	33.3	32.5	33.6	30.4	28.7	20.4
Psychological counseling other than readjustment counseling	27.3	16.0	26.5	29.1	27.2	28.0	27.5	28.7	24.0	19.0
Domiciliary care in VA facilities	27.3	16.4	21.8	24.6	25.9	31.4	31.7	28.6	28.4	27.1
Outpatient care at VA facilities	48.6	28.4	44.6	47.6	47.3	54.8	51.0	49.2	46.2	45.5
Haven't heard of any	3.5	2.8	2.7	1.3	3.6	2.6	3.8	4.3	7.8	8.6
Don't Know or NA	1.6	0.7	0.6	1.1	1.3	2.7	1.1	2.6	2.2	1.7

Note: Percentages add to more than 100 because veterans were asked to indicate all programs they had heard of.

Table 6-3. Awareness of VA Programs by Personal Income in 1986
(Numbers in Thousands)

	Total	Under \$10,000	\$10,000- 19,999	\$20,000- 39,999	\$40,000 and more
Total Veterans	26,143	5,139	5,304	8,327	5,284
Total	100.0	100.0	100.0	100.0	100.0
Hospital care for veterans with SC disabilities	76.4	72.6	75.8	76.2	82.6
Hospital care for veterans with low incomes	41.1	41.7	43.4	39.6	44.4
Money to help veterans complete their education under the GI Bill	81.7	70.1	78.9	86.0	91.1
Vocational rehabilitation training for veterans with SC disabilities	53.2	46.7	49.4	55.9	61.2
Grants for housing/autos for veterans with SC disabilities	41.0	37.5	41.7	42.8	43.4
Financial compensation for veterans with SC disabilities	59.3	51.5	56.0	62.0	67.9
Pensions for low-income veterans	21.3	27.2	21.5	19.3	21.1
Nursing home care for veterans aged 65 and over	37.1	34.5	34.2	38.9	42.1
Dental care in VA facilities	34.6	32.5	33.4	36.1	38.0
Life insurance	56.9	48.6	56.3	59.1	63.1
Home Loan Guaranty	71.6	60.6	68.6	75.8	80.9
Vocational counseling	34.7	28.7	32.1	37.8	40.5
Treatment for veterans with drinking problems	40.4	36.5	40.3	42.5	43.8
Treatment for veterans with drug problems	40.3	35.6	39.6	43.1	43.9
Readjustment counseling	33.2	25.7	29.2	36.3	41.1
Psychological counseling other than readjustment counseling	27.3	22.2	25.6	28.7	32.5
Domiciliary care in VA facilities	27.3	24.0	24.3	28.5	34.1
Outpatient care at VA facilities	48.6	45.7	45.1	50.3	55.4
Haven't heard of any	3.5	6.2	3.9	2.4	1.3
Don't Know or NA	1.6	3.3	0.8	1.0	0.3

Note: Percentages add to more than 100 because veterans were asked to indicate all programs they had heard of. Total includes those not reporting income who are not shown separately.

Table 6-4. Sources of Information on VA Programs by Period of Service Among Veterans Who Had Heard of VA Programs (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	25,011	20,885	9,403	5,125	7,977	4,127	1,455	2,672
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Newspapers	43.7	45.0	53.0	48.1	35.5	37.0	20.2	46.1
Television	48.9	48.5	47.9	49.2	48.3	50.8	41.9	55.6
Radio	28.7	29.0	31.5	31.9	25.6	27.2	18.7	31.9
Information or publications from the VA itself	38.5	39.2	36.5	36.4	46.4	34.8	51.8	25.5
Other government publications	18.9	19.3	19.5	23.5	21.9	16.4	21.0	13.9
Other veterans	47.2	47.4	45.0	46.7	50.7	46.0	44.8	46.7
Counseling and advice you got at the time of your discharge from the service	26.1	26.4	21.7	25.6	34.8	25.1	43.4	15.1
Friends, family, and co-workers	34.9	34.5	30.9	36.8	36.2	37.4	32.4	40.2
Veterans' organizations (American Legion, VFW)	28.1	30.8	38.1	31.9	23.1	14.8	10.2	17.3
School or campus	9.9	10.2	4.8	8.4	17.8	8.4	11.9	6.6
Other sources	11.9	11.9	11.0	13.1	13.3	11.7	9.6	12.9
None	1.6	1.4	1.8	1.5	0.9	2.1	1.3	2.6
Don't know or NA	6.9	6.8	8.3	8.0	4.1	7.1	4.5	8.6

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in in World War II and Korea). Percentages add to more than 100 because veterans were asked to indicate all sources of information. Total excludes those who had not heard of any programs or didn't know if they had heard of any programs.

Table 6-5. Sources of Information on VA Programs by Age Among Veterans Who Had Heard of VA Programs (Numbers in Thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	25,011	254	2,136	5,535	4,755	3,169	3,716	3,165	1,431	850
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Newspapers	43.7	19.7	22.9	34.5	43.0	49.4	50.4	54.1	60.1	50.4
Television	48.9	40.5	41.6	51.5	50.9	49.5	49.9	45.9	50.9	42.3
Radio	28.7	19.1	19.6	25.1	28.0	35.4	32.3	30.6	35.3	22.1
Information or publications										
from the VA itself	38.5	55.3	53.2	43.0	30.3	38.9	35.4	37.2	37.2	32.0
Other government publications	18.9	21.3	21.6	17.3	16.9	21.8	19.2	19.6	20.3	15.7
Other veterans	47.2	34.9	48.4	49.8	48.5	48.5	45.2	46.4	43.1	36.8
Counseling and advice you got										
at the time of your discharge										
from the service	26.1	53.0	39.2	32.0	22.4	23.6	24.1	21.4	19.7	14.8
Friends, family, and co-workers	34.9	28.6	33.7	37.4	38.8	37.4	33.9	30.1	27.6	28.7
Veterans' organizations										
(American Legion, VFW)	28.1	2.0	15.8	21.5	21.0	32.1	39.4	39.0	38.0	29.5
School or campus	9.9	16.2	15.2	18.1	8.2	9.3	5.7	5.3	3.0	0.5
Other sources	11.9	6.8	8.6	13.1	13.9	12.4	11.5	10.6	11.1	8.5
None	1.6	0.0	1.5	1.0	1.7	1.4	1.5	1.4	3.1	4.0
Don't know or NA	6.9	5.0	3.9	4.0	6.8	7.6	6.0	10.3	11.9	13.4

Note: Percentages add to more than 100 because veterans were asked to indicate all sources of information.

Total excludes those who had not heard of any programs or didn't know if they had heard of any programs.

Table 6-6. Sources of Information on VA Programs by Personal Income in 1986 Among Veterans Who Had Heard of VA Programs (Numbers in Thousands)

		Under \$10,000	\$10,000- 19,999	\$20,000- 39,999	\$40,000 and more
Total Veterans	25,011	4,744	5,064	8,075	5,204
Total	100.0	100.0	100.0	100.0	100.0
Newspapers	43.7	38.2	40.7	43.5	54.0
Television	48.9	46.2	48.5	50.9	50.6
Radio	28.7	26.5	27.8	29.4	32.3
Information or publications from the VA itself	38.5	35.8	36.8	40.3	42.5
Other government publications	18.9	13.5	17.7	20.8	23.6
Other veterans	47.2	43.5	45.4	50.9	50.0
Counseling and advice you got at the time of your discharge from the service	26.1	17.7	25.3	29.1	31.6
Friends, family, and co-workers	34.9	30.7	31.7	38.0	39.4
Veterans' organizations (American Legion, VFW)	28.1	30.0	30.5	28.7	27.4
School or campus	9.9	5.0	6.2	12.4	15.5
Other sources	11.9	9.9	10.3	12.1	15.1
None	1.6	2.4	1.3	1.3	1.0
Don't know or NA	6.9	12.8	5.8	4.5	3.4

Note: Percentages add to more than 100 because veterans were asked to indicate all sources of information. Total excludes those who had not heard of any programs or didn't know if they had heard of any programs. Total includes those not reporting income who are not shown separately.

Table 6-7. Contact with the VA Since Separation from the Military and Nature of First Contact Among Veterans Who Have Had Contact with the VA by Period of Service (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Yes, Contact with VA	64.7	67.4	64.4	64.4	73.5	51.1	55.8	48.6
No, Contact with VA	34.6	31.9	35.1	34.3	26.2	48.4	43.6	50.9
Don't know or NA	0.7	0.7	0.6	1.3	0.4	0.6	0.6	0.6
% Who Had Ever Received Information About VA Programs	26.1	27.2	22.4	24.2	36.9	20.4	33.7	13.3
Total Veterans with Contact	17,047	14,813	6,464	3,499	6,020	2,234	846	1,388
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
First Contact was About								
Life Insurance	6.2	6.9	10.5	10.4	1.6	1.9	2.7	1.3
Education Benefits	38.0	37.4	23.0	34.4	53.0	41.8	41.3	42.1
Home Loan	26.5	25.7	22.5	27.1	27.9	31.8	27.2	34.7
Medical Problems/Benefits	24.4	25.7	35.8	23.9	17.2	16.1	18.1	15.0
Disability Compensation	7.2	7.8	11.3	7.3	6.1	3.2	2.7	3.5
Employment, Job Assistance	4.8	4.6	4.5	3.1	5.2	5.5	8.2	3.9
Dental Care	4.6	4.9	4.2	4.9	5.2	2.6	5.7	0.7
Information About Benefits	4.0	3.9	4.1	4.0	3.4	5.0	7.5	3.4
Other	4.8	4.5	4.4	5.0	4.3	6.7	5.9	7.2
Don't know or NA	1.4	1.5	1.6	2.3	0.7	1.3	1.5	1.0

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea). Percentages add to more than 100 because of multiple responses, (e.g., first contact was about life insurance and educational benefits).

Table 6-8. Contact with the VA Since Separation from the Military and Nature of First Contact
Among Veterans Who Have Had Contact with the VA by Age
(Numbers in Thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Yes, Contact with VA	64.7	52.2	67.0	74.1	56.8	64.3	66.4	63.9	55.7	59.9
No, Contact with VA	34.6	47.8	32.5	25.6	42.4	34.4	33.2	35.5	43.3	39.3
Don't know or NA	0.7	0.0	0.5	0.3	0.8	1.4	0.4	0.7	1.0	0.7
% Who Had Ever Received Information About VA Programs	26.1	35.0	39.9	35.7	18.8	22.5	23.3	22.1	21.3	17.7
Total Veterans with Contact	17,047	138	1,481	4,199	2,851	2,155	2,594	2,175	885	569
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
First Contact was About										
Life Insurance	6.2	6.5	2.6	0.8	2.7	12.0	10.6	11.2	8.4	8.9
Education Benefits	38.0	58.9	52.5	53.6	44.0	35.3	28.1	19.0	16.4	11.4
Home Loan	26.5	16.4	21.3	31.4	32.1	27.8	25.3	20.5	21.2	11.4
Medical Problems/Benefits	24.4	11.7	16.6	15.8	17.4	21.6	30.8	37.7	39.9	53.5
Disability Compensation	7.2	0.0	4.9	4.5	4.1	5.5	10.2	11.8	13.8	14.4
Employment, Job Assistance	4.8	7.9	6.8	5.7	3.3	4.2	5.3	4.5	3.7	1.3
Dental Care	4.6	6.1	5.6	5.9	3.5	4.2	4.7	3.8	3.1	4.3
Information About Benefits	4.0	2.5	5.6	3.6	3.7	3.5	3.3	4.7	4.0	8.5
Other	4.8	2.2	5.8	3.9	5.3	4.7	5.1	4.5	4.3	8.5
Don't know or NA	1.4	2.2	0.9	0.5	1.6	2.5	1.0	2.1	1.9	2.7

Note: Percentages add to more than 100 because of multiple response, (e.g., first contact was about life insurance and educational benefits)

Table 6-9. Contact with the VA Since Separation from the Military and Nature of First Contact Among Veterans Who Have Had Contact with the VA by Personal Income in 1986 (Numbers in Thousands)

	Total	Under \$10,000	\$10,000- 19,999	\$20,000- 39,999	\$40,000 and more
Total Veterans	26,143	5,139	5,304	8,327	5,284
Total	100.0	100.0	100.0	100.0	100.0
Yes, Contact with VA	64.7	66.3	62.6	66.8	66.5
No, Contact with VA	34.6	32.0	37.2	33.1	33.1
Don't know or NA	0.7	1.8	0.2	0.0	0.5
 % Who Had Ever Received Information About VA Programs	 26.1	 24.4	 25.1	 28.3	 27.9
Total Veterans with Contact	17,047	3,492	3,323	5,567	3,519
Total	100.0	100.0	100.0	100.0	100.0
First Contact was About					
Life Insurance	6.2	3.8	5.1	5.6	10.5
Education Benefits	38.0	22.8	30.2	44.8	49.2
Home Loan	26.5	15.5	25.1	30.4	32.1
Medical Problems/Benefits	24.4	43.3	29.3	17.9	11.9
Disability Compensation	7.2	10.6	10.3	5.1	5.7
Employment, Job Assistance	4.8	4.5	6.7	5.0	3.3
Dental Care	4.6	3.6	5.0	5.3	4.2
Information About Benefits	4.0	7.0	3.3	3.0	3.5
Other	4.8	5.8	5.0	4.6	4.2
Don't know or NA	1.4	3.8	0.2	0.8	0.4

Note: Percentages add to more than 100 because of multiple responses (e.g., first contact was about life insurance and educational benefits). Total includes those not reporting income who are not shown separately.

CHAPTER 7: USE OF COMPENSATION AND PENSION PROGRAMS

Two of the most important benefit programs administered by the Department of Veterans Affairs are the Disability Compensation Program for veterans with a service-connected disability and the Nonservice-Connected Pension Program. The Disability Compensation Program offers financial compensation to veterans who have lost earnings capacity as a result of medical conditions or disabilities acquired or aggravated by military service. The Nonservice-Connected Pension Program provides financial assistance to low-income disabled and elderly veterans who served during a period of war.

In the 1987 Survey of Veterans, respondents were asked whether they were aware of the Disability Compensation Program, had ever filed a claim, and/or ever been notified by VA of a medical condition or disability. Those notified of a compensable service-connected disability were asked further questions on the nature of the disability, how it was incurred, amount of compensation, and their current VA disability rating. Veterans were also asked whether they were aware of the Nonservice-Connected Pension Program, had ever filed a claim, were currently receiving such a pension, and the amount of the pension payment. This chapter assesses veterans' awareness and participation in these two programs of financial assistance.

SERVICE-CONNECTED DISABILITY COMPENSATION PROGRAM

About 44 percent of veterans reported that they heard of or contacted VA about the Disability Compensation Program (Table 7-1). About 22 percent were unaware of this program. The percent not aware of it varied from a low of 18 percent among veterans of the Korean conflict to a high of 33 percent among post-Vietnam veterans.

In the 1987 Survey of Veterans, 16 percent of all veterans said they had ever filed a VA disability claim, 10 percent had been notified by VA that they had a medical condition or disability related to their military service, and 8 percent reported that VA had notified them of eligibility for payment for their service-connected disability. Veterans of wartime periods were more likely to have ever filed a claim (18%) or been notified by VA of a disability (12%) than veterans of peacetime (9 percent of whom had filed and 5 percent of whom reported that they had been notified by VA of a disability). The percentage of veterans who had been notified by VA that they were eligible for payment for their service-connected medical condition or disability ranged from a high of 12 percent among World War II veterans to a low of 2 percent among veterans of the post-Vietnam peacetime period.

The likelihood that a veteran had ever filed a claim and/or been notified by VA of eligibility for payment for a service-connected disability was higher among veterans over age 60 than among younger veterans (Table 7-2). Age differences largely reflected period of service differences.

Veterans who reported eligibility for payment for their service-connected medical condition and/or disability were asked about the nature of their disability (Table 7-3). Nineteen percent listed "permanent stiffness, pain, deformity, or lack of use of toes, foot, or leg," and 10 percent reported similar conditions

affecting the fingers, hand, or arm (some veterans could have reported both sets of conditions). Other conditions affecting at least 5 percent of veterans with a compensable service-connected disability were: arthritis (10%), psychological conditions (9%), digestive system conditions (8%), heart condition (7%), scars (6%), deafness (5%), and respiratory conditions (5%). In addition, 43 percent of all veterans with a service-connected disability also indicated that other (unspecified) conditions were a problem for them.

The modal category reported as the current VA disability rating was 10 percent (reported by 35 percent of veterans who had ever been notified of a service-connected disability). Almost 10 percent of veterans who claimed that they had ever been notified by VA of a compensable disability did not know their current rating or failed to respond to the question and an additional 9 percent said that their current rating was zero.

Veterans reporting eligibility for compensation for a service-connected disability were also asked about whether they had life insurance, and, in particular, whether they had Service Disabled Veterans Insurance (SDVI). Although 83 percent reported that they had life insurance, only 7 percent had SDVI. An additional 18 percent reported that they had another type of life insurance through VA.

NONSERVICE-CONNECTED PENSION PROGRAM

All veterans were asked about their familiarity with another specific VA program, the Nonservice-Connected Pension Program which is targeted toward the low-income veteran population. When shown a list of 18 VA programs, 21 percent of veterans said they had heard of pensions for low-income veterans (see Chapter 6). However, when asked a specific question about the Nonservice-Connected Pension Program, only 13 percent reported that they were aware of the program (Table 7-4). Very few veterans (5%) said they were actually familiar with the program. In 1987, only 3 percent of veterans reported that they had ever applied for or received a VA nonservice-connected pension. A little under 3 percent of all veterans said they were currently receiving a nonservice-connected pension.

PROFILE OF VETERANS WITH A SERVICE-CONNECTED DISABILITY AND VETERANS RECEIVING NONSERVICE-CONNECTED PENSIONS

Veterans who had a service-connected disability and those receiving nonservice-connected pensions differed in significant ways from the general population of veterans. Many of these differences were expected because of the age, period of service, disability, and income requirements for eligibility for these two programs. Keep in mind that the sample sizes for these two groups of program participants in the 1987 survey, particularly for veterans receiving pensions, were small and caution is warranted in trying to interpret apparent differences between the general veteran population and veterans who were eligible and/or participating in these two programs. However, it is useful to note differences on a variety of demographic, socioeconomic, military experience, and health characteristics among veterans eligible for service-connected disability compensation, those receiving nonservice-connected retirement payments, and the general veteran population.

As with the general veteran population, most veterans with service-connected disabilities or who received pensions in 1987 were male, White, and over the age of 50 (Table 7-5). A higher percentage of pensioners (18%) than of the general veteran population (8%) were Black, however. The marital status distribution of veterans with a service-connected disability was fairly similar to that for the total veteran population but those receiving nonservice-connected pensions were much less likely to be married at the time of the survey than were the other two groups.

Those receiving nonservice-connected pensions were much more likely to be over the age of 65 than the other two groups. This was not surprising, given that the pension program employs an age criterion of 65, along with an income criterion, to determine eligibility for those who are not disabled. Whereas 65 percent of those receiving pensions were age 65 or over, only 23 percent of all veterans and 33 percent of veterans with a service-connected disability were this old. Veterans with a service-connected disability, though younger than those receiving pensions, were older, on average, than the general veteran population. A relatively large group of these veterans were between the ages of 60 and 75, the age groups most likely to have served during World War II.

The educational attainment and personal income of veterans with a service-connected disability, though perhaps slightly lower than that of the general veteran population, was actually quite similar to that of the total population. This was surprising, especially given the somewhat older average age of veterans with a service-connected disability. Veterans receiving a nonservice-connected pension were much less likely to have completed high school or college than the other two groups. Fifty-four percent of pension recipients had less than a high school education compared with 24 percent of veterans with a service-connected disability and 19 percent of all veterans. This difference in part reflected the much older average age of the group who were receiving pensions. Because low income was a criterion for receipt of a nonservice-connected pension, the majority (75%) of veterans receiving pensions had personal income below \$10,000 in 1987.

The military experience of veterans with a service-connected disability and veterans receiving nonservice-connected pensions differed significantly from that of the total veteran population (Table 7-6). Among veterans with a service-connected disability, 57 percent had served during World War II, 23 percent during the Korean conflict, and 34 percent during the Vietnam era. Among those receiving nonservice-connected pensions, 76 percent had served during World War II, 19 percent during the Korean conflict, and only 6 percent had served during the Vietnam era. The comparable percentages for the total veteran population were: 38 percent serving during World War II, 20 percent during Korea, and 31 percent during Vietnam.

Eighty percent of veterans with a service-connected disability and 73 percent of veterans receiving a pension served outside the U. S. while on active duty. About 60 percent of those with a service-connected disability and 55 percent of those receiving a pension said they had been exposed to combat compared with only one-third of all veterans.

Among all groups, the most common length of service category was 3 to 5 years but those with a service-connected disability were somewhat more likely than other groups to report longer service. Whereas 80 percent of all veterans and 75 percent of those who were receiving nonservice-connected pensions had

separated from active duty at the normal end of a tour of duty, only about one-half of veterans with a service-connected disability had separated in this manner. Among other veterans with a service-connected disability, 15 percent had retired from the military after 20 years of service and an additional 4 percent had retired on military disability. About 27 percent had obtained a medical release.

More veterans with either a service-connected disability or a nonservice-connected pension reported only fair or poor health than did veterans in general (Table 7-7). Fifty-nine percent of veterans receiving pensions reported fair or poor health compared with 43 percent of veterans with a service-connected disability and 20 percent of all veterans. Whereas almost four in five veterans had never used a VA hospital, only about one-third of those with a service-connected disability and 43 percent of those with a nonservice-connected pension had never been in a VA hospital. Finally, only 30 percent of the total veteran population had a disability that limited activity in 1987 compared with 73 percent of those who had ever been eligible for payment for a service-connected disability and 80 percent of those currently receiving a nonservice-connected pension.

Table 7-1. Awareness and Eligibility for Veterans Administration's Disability Compensation Program by Period of Service (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Aware of VA Disability Compensation	8.4	8.5	9.8	8.7	6.9	8.3	5.8	9.6
Yes, familiar with program	23.8	22.8	22.7	25.6	21.7	28.9	25.1	30.9
Yes, know it exists but not familiar	44.3	46.9	46.6	46.1	50.0	31.4	34.6	29.7
Yes, heard of or contacted VA about program	22.1	20.6	19.6	17.5	21.0	29.9	33.4	28.0
No, not aware	1.3	1.3	1.3	2.2	0.4	1.5	1.1	1.8
Don't know or NA								
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Filed a VA Disability Claim	16.0	17.5	21.4	16.1	16.0	8.6	10.7	7.5
Yes	83.4	81.9	78.0	82.8	83.7	90.9	88.8	92.0
No	0.6	0.6	0.6	1.1	0.3	0.5	0.5	0.5
Don't know or NA								
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Notified of Disability by VA	10.3	11.5	14.3	11.3	11.1	4.5	5.9	3.7
Yes	88.9	87.6	84.8	87.4	88.4	95.2	93.7	96.0
No	0.8	0.9	0.9	1.3	0.5	0.3	0.4	0.3
Don't know or NA								
% Notified by VA of Eligibility for Payment for SC Disability	8.0	9.2	11.9	9.0	8.7	2.4	2.2	2.6

Note: Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 7-2. Awareness and Eligibility for Veterans Administration's Disability Compensation Program by Age (Numbers in Thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Aware of VA Disability Compensation										
Yes, familiar with program	8.4	7.7	4.3	6.8	10.1	7.3	9.8	10.5	9.2	8.9
Yes, know it exists but not familiar	23.8	23.7	21.5	22.8	25.1	26.9	21.7	24.2	24.1	24.4
Yes, heard of or contacted VA about program	44.3	22.7	43.1	49.2	39.0	47.0	48.2	45.5	39.9	40.4
No, not aware	22.1	44.1	30.3	20.5	26.3	16.5	19.3	18.7	24.2	24.4
Don't know or NA	1.3	1.9	0.8	0.6	1.4	2.3	1.0	1.1	2.7	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Filed a VA Disability Claim										
Yes	16.0	9.7	12.2	14.5	10.2	14.5	20.7	22.3	22.0	19.8
No	83.4	90.3	87.5	85.3	89.0	84.3	78.9	77.0	77.2	79.8
Don't know or NA	0.6	0.0	0.4	0.3	0.8	1.2	0.4	0.7	0.8	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ever Notified of Disability by VA										
Yes	10.3	3.7	6.7	9.0	6.9	8.5	14.7	13.8	15.0	14.6
No	88.9	96.3	92.9	90.6	92.5	89.9	84.5	85.4	84.3	82.8
Don't know or NA	0.8	0.0	0.5	0.4	0.6	1.6	0.8	0.8	0.8	2.6
% Notified by VA of Eligibility for Payment for SC Disability	8.0	3.0	2.9	6.5	5.6	6.6	12.3	11.0	13.3	11.6

Table 7-3. Nature of Disability, Current VA Disability Rating, Receipt of Disability Compensation and Use of Service-Disabled Veterans Insurance (SDVI) Among Those Ever Notified by VA of Eligibility for Payment for Service-Connected Medical Condition and/or Disability (Numbers in Thousands)

Total Veterans with SC Disability	2,103
Nature of Disability	
Visual Impairment	2.2
Deafness	5.4
Missing Limb	2.0
Lack use/finger, hand, arm	10.0
Lack use/toes, foot, leg	19.3
Paralysis	2.2
Arthritis	9.9
Heart condition	6.8
Respiratory conditions	5.1
Psychological conditions	8.6
Scars	5.9
Digestive conditions	7.7
Other	43.1
Don't know or NA	1.8
Current VA Disability Rating	
Zero	9.3
10%	34.6
20%	11.8
30%	10.9
40%	6.4
50%	2.6
60%	3.4
70%	1.6
80%	1.4
90%	0.7
100%	7.7
Don't know or NA	9.7
Receiving Retirement Pay in lieu of Disability Pay	2.7
Have Life Insurance	83.1
SDVI	7.0
Other VA Life Insurance	18.3
% not aware of SDVI benefit	28.5

Note: Percentages on Nature of Disability add to more than 100 because of multiple responses.

Table 7-4. Awareness and Participation in Nonservice-Connected Pension Program (Numbers in Thousands)

Total Veterans	26,143
Familiarity with NS Pension Program	
Total	100.0
Yes, familiar	4.5
Yes, know it exists but not familiar	8.1
No	86.8
Don't know NA	0.6
% Ever Applied	3.2
% Claim Allowed	2.8
% Currently Receiving	2.5

Table 7-5. Demographic and Socioeconomic Characteristics of All Veterans, Veterans Notified of a Compensable Service-Connected Disability, and Veterans Receiving Nonservice-Connected Pensions (Numbers in Thousands)

	Total	Veterans with SC Disability	Veterans with NSC Pension
Total Veterans	26,143	2,103	645
Sex			
Male	97.5	97.7	98.5
Female	2.5	2.3	1.5
Race/Ethnicity			
White	86.4	83.7	80.3
Black	8.0	10.0	17.8
Hispanic	4.1	5.0	1.6
Age			
25 Years and Under	1.0	0.4	0.0
25-34 Years	8.4	3.0	0.6
35-44 Years	21.6	17.5	2.9
45-54 Years	19.0	13.2	8.2
55-59 Years	12.6	10.3	12.8
60-64 Years	14.9	22.7	10.7
65-69 Years	12.9	17.7	34.6
70-74 Years	6.0	9.9	11.4
75+ Years and Over	3.6	5.2	18.8

Table 7-5 (continued). Demographic and Socioeconomic Characteristics of All Veterans, Veterans Notified of a Compensable Service-Connected Disability, and Veterans Receiving Nonservice-Connected Pensions (Numbers in Thousands)

	Total	Veterans with SC Disability	Veterans with NSC Pension
Total Veterans	26,143	2,103	645
Marital Status			
Never Married	6.4	5.4	10.3
Married	79.1	75.8	61.2
Divorced/Separated	10.7	12.0	16.3
Widowed	3.7	6.4	12.3
Education			
Less than High School	18.5	24.3	53.6
High School Graduate	37.6	35.0	23.2
Some College	21.7	19.2	15.0
College Graduate	19.6	18.9	7.7
Personal Income in 1986			
Under \$10,000	19.7	25.4	75.0
\$10,000-19,999	20.3	24.0	6.3
\$20,000-39,999	31.9	28.7	1.4
\$40,000 and Over	20.2	17.4	1.3
Not Reported or NA	7.9	4.5	16.0

Note: Hispanic veterans may be of any race

Table 7-6. Military Experience of All Veterans, Veterans Notified of a Compensable Service-Connected Disability, and Veterans Receiving Nonservice-Connected Pensions (Numbers in Thousands)

	Total	Veterans with SC Disability	Veterans with NSC Pension
Total Veterans	26,143	2,103	645
Period of Service			
Total Wartime	83.3	95.0	96.8
WWII	38.2	56.6	76.0
Korea	20.4	23.0	19.1
Vietnam	31.3	33.8	6.0
Total Peacetime	16.7	5.0	3.2
Post-Vietnam	5.8	1.6	0.0
Other Peacetime	10.9	3.5	3.2
Military Experience			
Where Served			
Served in U.S. Only	28.0	19.9	27.3
Served Outside U.S.	72.0	79.9	72.7
Combat Exposure			
Exposed to Combat	34.8	60.3	54.7
Stationed in War Zone	13.2	10.8	11.8
Not in Combat or War Zone	50.6	28.4	33.5
Length of Service			
Less than 1 Year	4.7	3.3	9.9
1 - 2 Years	37.3	30.9	26.9
3 - 5 Years	45.3	40.2	49.3
6 - 10 Years	6.1	6.6	6.4
11 - 15 Years	0.6	1.1	0.3
16 - 20 Years	2.1	4.7	0.7
21 - 30 Years	2.9	12.4	2.9
31 Years or More	0.3	0.4	0.0
Manner of Release			
Normal Separation at < 20 yrs	80.3	48.7	74.7
Military Retirement (20+ years)	5.0	14.7	3.3
Medical Release	5.4	26.7	7.4
Military Retirement-Disability	0.5	4.4	1.3
Release for Marriage, Children	1.4	0.8	2.6
Other Release	6.9	3.9	9.0

Note: Percentages do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 7-7. Health Status, VA Hospital Usage, and Medical Condition and/or Disability which limits Activity of all Veterans, Veterans Notified of a Compensable Service-Connected Disability, and Veterans Receiving Nonservice-Connected Pensions (Numbers in Thousands)

	Total	Veterans with SC Disability	Veterans with NSC Pension
Total Veterans	26,143	2,103	645
Health Status			
Excellent	27.5	12.1	8.8
Very Good	27.4	18.0	11.2
Good	25.1	26.5	19.4
Fair	11.7	22.3	19.0
Poor	7.8	20.8	40.3
Used VA Hospital			
Never	78.8	32.8	43.0
Yes, Not in Past Year	19.2	62.4	49.3
Yes, in Past Year	1.8	4.8	7.8
Current Disability Status			
No Reported disability	70.2	26.9	20.3
Disability which limits Activity	29.8	73.1	79.7
-Can't work at all	12.6	34.7	64.4
-Some Work or occupational limitations	12.2	28.1	7.2
-No work limitation but some activity limitation	5.0	10.3	8.1

CHAPTER 8: USE OF SELECTED PROGRAMS FOR VETERANS

This chapter examines participation in three types of programs not considered previously. Educational opportunities pursuant to military service are well known, and the GI Bill and related programs have provided many veterans with schooling and training they otherwise would not have received. The VA home loan program has helped many veterans purchase a home and thereby achieve residential preferences and the tax and other advantages that accrue to homeowners. The third VA program considered is burial benefits. What follows shows the number and characteristics of veterans who have participated in various GI educational benefits and the home loan program and some reported reasons for not using a VA-backed loan for home purchase. The chapter concludes with statistics on veterans who have made burial plans and the choices they have made.

Participation in these and other VA programs may be related in subtle and indirect ways. Veterans who benefit from VA-sponsored education and training opportunities may go on to acquire steady jobs that facilitate homeownership, with or without the help of a VA home loan. Homeownership in turn can be an asset that affects—usually to increase—the choices that are available later in life.

THE GI BILL AND OTHER VA-SPONSORED TRAINING

Table 8-1 reports that about 39 percent of veterans in the 1987 survey had participated in a training or educational program offered through VA sponsorship (see Chapter 1 for a discussion of how the total number compares to other numbers sometimes cited as measures of participation in the GI Bill). This measure of use of educational and training opportunities is about the same for male and female veterans. It may be slightly higher among Black and Hispanic veterans than among other veterans and slightly higher among Vietnam veterans (54 percent of whom have used such benefits) than among veterans of World War II (33 percent of whom have used this benefit).

Use of educational and training opportunities appears to be positively related to educational level at the time of the survey. About 64 percent of college graduates had received some form of training, compared with only 17 percent of veterans with less than a high school education. Use of such benefits is also positively related to income. About 51 percent of veterans with incomes over \$40,000 in 1986 had used educational or training programs, compared with 29 percent of veterans with under \$10,000 income in 1986.

As in many other comparisons in this report, apparent relationships between two variables may be mediated by other variables, particularly age. Educational levels have been rising in the general population, and reflecting this society-wide trend, younger veterans have more schooling than older veterans. Furthermore, some younger veterans could have been in educational or training programs at the time of the survey or have recently completed training and had limited on-the-job experience and modest incomes.

HOMEOWNERSHIP AND THE VA HOME LOAN PROGRAM

Investment in education and training may be a form of planning for the future. Owning a home may be a benefit from earlier investment in education and may be an investment since in many areas of the country housing prices have outpaced many investment alternatives or have offered less risk than alternative investment strategies. Some tax advantages also accrue to homeowners, for mortgage interest and property taxes on a home are deductible on the federal income tax. Borrowing against the equity in one's home can be used as a way of paying for college tuition, large medical bills, and other major expenses; and interest payments on a home-equity loan are deductible from taxable income, whereas most other forms of interest expense are not. All of these are reasons for looking upon homeownership as a major asset that provides current benefits and is a source of wealth accumulation.

Homeownership is extensive among veterans. About 32 percent of veterans or their spouses own their home free and clear—that is, without a mortgage (Table 8-2). Nearly 45 percent of veterans or their spouses are owners but have a mortgage on the property. Thus, 77 percent of veterans are owners in the sense of having bought their residence or are in the process of buying it.

Most of the other 23 percent of veterans are renters and make a cash payment for the rent. Nearly 17 percent of veterans make payments to a landlord; the rest live with someone who is owning or renting, occupy a unit without paying cash rent, or did not report the owner/renter status of their housing unit.

The likelihood of owning a house free and clear of a mortgage is much greater for elderly persons than for young adults. About 70 percent of veterans 75 years old and over own their home free of debt, compared with only about 5 percent of 25-to-34-year-old veterans. A majority of veterans 65 years old and over who live in households live in a home that they own with no debt on it.

The proportion of veterans having a mortgage on their home rises with age and then declines. Only about 9 percent of veterans under 25 years old are paying on a mortgage, but the percentage quickly rises to 41 percent at ages 25 to 34. Among 35-to-44-year-olds, 65 percent have mortgage payments to make. The percent paying on a mortgage drops to about 9 percent at ages 75 and over.

The proportion of veterans who pay rent falls from about 43 percent at ages under 25 to 11 percent at ages 70-74. The percent of veterans paying rent or who live in a household owned or rented by someone else may be higher at ages 75 and over than at ages 65-74. For some veterans advancing age may reduce the ability to maintain a house and may necessitate a move to a rental unit, moving in with relatives, or moving to some form of institutionalized setting not covered by the household survey.

Table 8-2 shows that veterans with annual incomes under \$20,000 are more likely to own their own home free and clear than veterans with incomes of \$40,000 or more. But many veterans who own their home free and clear of a mortgage are at advanced ages and have low incomes because they have retired from the labor force. Having a home that is free of debt may allow a person to retire earlier than a person who must maintain mortgage payments.

HOW MANY VETERANS CURRENTLY LIVE IN A VA-FINANCED HOME?

About one veteran out of seven used a VA loan to finance or refinance the current residence (Table 8-3). In this sense, about one-seventh of veterans currently participate in the VA home loan program. About one veteran in twenty used a FHA (Federal Housing Administration) loan to finance or refinance the current residence.

The probability of having a VA-backed home loan rises and then falls with age. Only about 5 percent of veterans under 25 years of age held a VA mortgage at the survey date. This percentage rises to 18 among veterans 35 to 44 years old and then falls to 7 percent among veterans 75 years old and over. This pattern parallels the proportion of veterans holding any mortgage on their home.

Black veterans may be somewhat more likely than White veterans to have had a VA mortgage at the time of the survey. About 21 percent of Black veterans versus 13 percent of White veterans held a VA mortgage when the survey was conducted.

Vietnam veterans appear to be slightly more likely than other veterans to have a VA mortgage on their home. About 19 percent of Vietnam veterans were paying on VA-backed mortgages at the time of the survey. About 12 percent of World War II veterans had VA mortgages, and about the same proportion of post-Vietnam-era veterans held VA mortgages at the survey date. This type of comparison is affected by age differences since World War II veterans are likely to be older and to have paid off their home mortgage.

Veterans with incomes of \$20,000 to \$39,999 per year appear to be somewhat more likely than other veterans to have had a VA mortgage at the survey date. About one in five veterans at this income level was paying on a VA mortgage at the time of the survey.

Married veterans were more likely than others to participate in the VA home loan program. About 16 percent of married veterans had a VA mortgage on their home at the survey date. About 6 to 8 percent of never-married, divorced or separated, or widowed veterans had VA mortgages.

HOW MANY VETERANS HAVE EVER USED A VA HOME LOAN?

Some veterans not currently using the VA home loan program used it in the past and have paid off their VA-insured loan or now have a conventional or other mortgage. Veterans who said they had used a VA home loan previously but did not have a VA home loan at the survey date were combined with those currently having a VA home loan to get a measure of the percent of veterans who had ever used a VA home loan. By this expanded notion of program participation, about 34 percent of veterans had participated in the VA home loan program (Table 8-4), compared with the 14 percent currently living in a home with a VA-backed mortgage (Table 8-3).

The likelihood of having ever held a VA-backed mortgage tends to rise with age of veterans up to the age group 60-64. About 42 percent of veterans at this age had ever used a VA home loan. Rates of participation fall after ages 60-64.

Whites, Blacks, and Hispanics are about equally likely to have ever had a VA home loan (Table 8-5). About 34 percent of each group either now has or once had a VA home loan.

Rates of participation appear to be positively related to income (Table 8-7). About 22 percent of veterans with annual incomes under \$10,000 have now or have ever had a VA home loan. Nearly 44 percent of those with annual incomes of \$40,000 or more have or once had a VA home loan. A positive association with income also characterized current participation in the program.

Benefits of the VA home loan program go particularly to veterans who are married or have been (Table 8-8). Only 9 percent of never-married veterans have ever used a VA home loan, compared with nearly 37 percent among veterans who were married and living with their spouse at the survey date.

REASONS FOR NOT PARTICIPATING IN THE VA HOME LOAN PROGRAM

Veterans who had never used a VA home loan were asked why they had not taken advantage of this benefit. Nearly 21 percent said that they had not needed a VA home loan (Table 8-4). The various reasons for nonuse are closely associated with the veteran's age and other characteristics.

Among younger veterans the most common reason for not using a VA-backed loan was insufficient income. For example, among veterans 25 to 34 years of age about 23 percent said that insufficient income prevented their having participated in the home loan program. Many younger veterans also noted that they were living with friends or relatives or that they did not then desire to own a home.

Among older groups of veterans, the most common responses were that they had not needed a VA loan or that they preferred some other financing. These two answers were mentioned with about equal frequency among veterans 55 to 59 years old—close to the median age of all veterans. At this age group 23 percent said that they did not need a VA loan, and about as many said that they preferred some other form of financing. After this age, the percent saying they had not needed a VA home loan appears to rise, and the percent saying they preferred other financing appears to fall.

The other reasons for nonparticipation are spread among a great variety of categories. About 9 percent of all veterans said that they did not know they were eligible, and about as many said that they thought that a VA home loan took too long to process.

Whites were somewhat more likely than Blacks to say they had not participated because they did not need a VA home loan (Table 8-5). About 22 percent of Whites gave this answer, compared with 7 percent of Blacks. Blacks were more likely than Whites to report insufficient income as the reason for nonparticipation.

For obvious reasons, veterans at the lowest income category were more likely than others to say that insufficient income was the reason for not participating in the VA home loan program (Table 8-7). Among veterans with annual incomes of \$40,000 or more, the most common reasons for not using a VA-backed home loan were a preference for other financing or no need for a VA home loan. About 27 percent gave a preference for other financing and about 23 percent cited no need for a VA home loan. About one veteran in nine at this income level complained that processing a VA loan took too long.

Not needing a VA home loan or preferring some other form of financing were the most common reasons for nonparticipation among currently married veterans (Table 8-8). About 42 percent of married veterans who had not participated in the home loan program cited these two reasons. Never-married veterans gave a variety of reasons, including insufficient income, living with friends or relatives, no desire to own, and no need for a VA home loan.

BURIAL PLANS

Free burial in veterans national cemeteries is available to eligible veterans and their dependents. Estimates of the possible future use of this program depend upon how many veterans have made burial plans and what they have decided upon. About 42 percent of veterans reported that they did have burial plans in that they had decided upon whether they expected a regular (underground) burial, a mausoleum, cremation, or something else (e.g., donate body to science). Close to one-fourth of veterans under 45 years old had made plans like these (Table 8-9). About two-thirds of veterans 75 years old or older had made burial plans.

Most veterans who had made plans were planning on a regular, underground burial. Nearly 69 percent of those with plans cited this type of burial. About one-fourth were planning on cremation.

Those who had not made plans were asked whether they preferred or expected a regular (underground) burial, and those that said they did were asked whether they planned to be buried in a veterans cemetery. This number may be a guide to future requests for burials in veterans cemeteries. An estimated 2,836,000 veterans plan to be buried in veterans cemeteries (Table 8-10).

Reasons for choosing to be buried in a VA cemetery were about equally divided between cost and simply being a veteran. When asked the main reason for choosing a veterans cemetery, about 39 percent said cost, and about the same percentage said that their veteran status was the basis of their planning on being buried in a VA cemetery.

Of veterans not planning to be buried in a veterans cemetery, most were aware that the VA provides free burial in veterans national cemeteries, the most common reasons for not choosing burial in a veterans national cemetery had to do with preferring burial with other family members or burial close to home.

Table 8-1. Use of GI Bill or Other VA Sponsored Training (Numbers in Thousands)

	Total	Users of GI Bill or Other Training	
		Number	Percent
Total Veterans	26,143	10,282	39.3
Sex			
Male	25,482	10,007	39.3
Female	661	275	41.6
Age			
Under 25 Years	263	56	21.3
25 - 34 Years	2,200	936	42.5
35 - 44 Years	5,648	3,068	54.3
45 - 54 Years	4,970	1,773	35.7
55 - 59 Years	3,283	1,323	40.3
60 - 64 Years	3,890	1,708	43.9
65 - 69 Years	3,377	998	29.6
70 - 74 Years	1,572	282	17.9
75+ and Over	941	138	14.7
Race/Origin			
White	22,575	8,649	38.3
Black	2,103	913	43.4
Hispanic	1,083	516	47.6
Period of Service			
Total Wartime	21,790	9,187	42.2
World War II	9,975	3,317	33.3
Korea	5,337	2,059	38.6
Vietnam	8,175	4,419	54.1
Total Peacetime	4,353	1,096	25.2
Post Vietnam Only	1,506	361	24.0
Other Peacetime	2,847	735	25.8
Education			
Less than high school	4,849	807	16.6
High school graduate, no college	9,818	2,610	26.6
Some college	5,683	3,174	55.9
College graduate	5,117	3,297	64.4
Personal Income in 1986			
Under \$10,000	5,139	1,512	29.4
\$10,000-\$19,000	5,304	1,597	30.1
\$20,000-\$39,000	8,327	3,776	45.3
\$40,000 and more	5,284	2,716	51.4

Note: Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 8-2. Homeownership Among Veterans (Numbers in Thousands)

		Percent Whose Residence is			
	Total	Owned Free and Clear by Veteran or Spouse	Mortgaged by Veteran or Spouse	Rented for Payment	Owned or Rented by Someone Else
Total Veterans	26,143	32.4	44.9	16.7	3.4
Age					
Under 25 Years	263	0.0	8.9	43.2	40.7
25 - 34 Years	2,200	5.2	41.0	39.1	11.1
35 - 44 Years	5,648	7.9	65.0	21.3	2.8
45 - 54 Years	4,970	19.1	62.9	13.8	1.7
55 - 59 Years	3,283	38.2	45.4	12.0	1.8
60 - 64 Years	3,890	49.3	35.2	11.0	1.7
65 - 69 Years	3,377	62.3	22.1	10.8	2.6
70 - 74 Years	1,572	64.3	20.0	10.7	2.6
75 Years and Over	941	70.3	9.2	15.9	3.6
Race/Origin					
White	22,575	34.5	44.8	15.3	2.7
Black	2,103	16.3	42.0	29.4	8.5
Hispanic	1,083	23.7	47.1	21.7	4.9
Period of Service					
Total Wartime	21,790	35.7	44.3	15.1	2.3
WWII	9,975	57.1	27.0	11.4	2.2
Korea	5,337	35.0	49.0	12.2	1.2
Vietnam	8,175	9.7	63.8	20.8	2.8
Total Peacetime	4,353	15.8	47.7	24.9	8.4
Post Vietnam	1,506	4.0	29.8	43.5	20.1
Other Peacetime	2,847	22.1	51.2	15.0	2.2
Personal Income in 1986					
Under \$10,000	5,139	39.9	22.1	23.6	8.7
\$10,000 - \$19,999	5,304	41.5	30.1	21.1	4.5
\$20,000 - \$39,999	8,327	27.0	54.1	16.3	1.4
\$40,000 or more	5,284	26.2	65.6	7.2	0.6
Marital Status					
Never Married	1,669	19.0	14.2	38.3	23.7
Married	20,681	35.3	50.9	11.1	0.6
Divorced/Separated	2,809	12.9	28.8	43.1	9.7
Widowed	966	50.1	15.9	23.2	7.8

Note: Table excludes veterans who occupied a dwelling without cash payment or did not answer the question on owning or renting. Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g. served in World War II and Korea).

**Table 8-3. Percent of Veterans Who Currently Live in a VA-Financed Home
(Numbers in Thousands)**

		Percent Who				
		Used VA to finance or refinance	Used FHA	Used FMHA	Owned Free & Clear or Used Other Financing	Renters and All Others
Total Veterans	26,143	14.3	5.0	0.5	57.4	22.9
Age						
Under 25 Years	263	4.9	0.0	0.0	4.0	91.1
25 - 34 Years	2,200	15.1	2.5	1.1	27.4	53.9
35 - 44 Years	5,648	18.4	4.5	0.4	49.3	27.4
45 - 54 Years	4,970	15.2	6.4	0.3	60.1	18.0
55 - 59 Years	3,283	13.4	5.9	1.2	62.7	16.8
60 - 64 Years	3,890	14.2	4.9	0.0	65.8	15.0
65 - 69 Years	3,377	11.5	6.1	0.5	66.0	15.9
70 - 74 Years	1,572	9.5	3.1	0.1	71.0	16.4
75 Years and Over	941	6.5	3.9	0.0	69.1	20.5
Race/Origin						
White	22,575	13.4	4.8	0.5	60.5	20.8
Black	2,103	20.9	6.5	1.0	29.8	41.9
Hispanic	1,083	18.5	5.9	0.0	46.4	29.2
Period of Service						
Total Wartime	21,790	14.9	5.0	0.4	59.5	20.2
WWII	9,975	12.2	4.9	0.2	66.8	15.9
Korea	5,337	15.5	6.4	0.7	61.3	16.1
Vietnam	8,175	18.8	4.5	0.5	49.6	26.6
Total Peacetime	4,353	11.4	4.8	0.6	46.9	36.3
Post Vietnam	1,506	12.2	1.3	1.4	18.9	66.1
Other Peacetime	2,847	10.9	6.6	0.2	61.7	20.5
Personal Income in 1986						
Under \$10,000	5,139	7.2	3.5	0.4	50.7	38.3
\$10,000 - \$19,999	5,304	11.8	4.7	0.3	54.8	28.4
\$20,000 - \$39,999	8,327	20.3	6.6	0.6	53.1	19.5
\$40,000 or more	5,284	15.6	4.1	0.8	71.0	8.4
Marital Status						
Never Married	1,669	5.7	1.9	0.0	25.7	66.8
Married	20,681	16.2	5.5	0.6	63.8	13.9
Divorced/Separated	2,809	8.0	2.7	0.0	30.8	58.5
Widowed	966	6.4	5.3	1.0	52.0	35.2

Note: Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 8-4. Percent of Veterans Who Have Ever Used the VA Home Loan Program and Reasons for Not Using it, by Age of Veterans (Numbers in Thousands)

	Total	18-24	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,647	4,970	3,283	3,890	3,377	1,572	941
Veterans who used a VA home loan for this or a previous home	8,962	16	505	2,119	1,661	1,152	1,650	1,196	479	183
Percent of all Veterans	34.3	6.1	23.0	37.5	33.4	35.0	42.2	35.0	30.0	19.5
Veterans who have not used a VA home loan	17,181	247	1,695	3,528	3,309	2,131	2,240	2,181	1,093	758
Reason for not using a VA home loan										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Insufficient income	6.9	31.9	22.8	9.1	3.3	3.0	3.1	4.5	2.8	4.4
Insufficient down payment	1.8	3.2	6.5	1.7	1.0	1.5	1.4	0.5	0.5	1.0
Acquired home without purchasing it	2.2	0.0	1.6	1.5	1.2	1.5	2.4	3.2	6.8	3.9
Live with relatives/friends	1.8	25.3	4.8	1.5	1.3	0.9	0.8	1.0	0.7	1.4
Could not get a loan	1.4	0.9	1.8	1.6	1.3	1.2	1.2	2.0	0.7	0.6
Do not desire to own	3.9	14.9	7.8	4.0	3.1	3.0	2.6	3.1	5.0	2.8
Applied and was refused	1.8	4.7	1.2	2.2	2.1	1.2	1.0	1.6	2.4	1.7
Did not know I was eligible	8.9	5.4	7.1	7.9	15.9	6.7	8.8	6.8	5.6	5.8
Did not know how to apply	2.0	0.5	5.4	1.5	2.5	0.8	1.5	2.4	1.2	1.2
Seller would not sell	2.3	0.0	1.0	2.2	3.0	4.4	1.6	2.9	0.5	0.4
Home did not qualify	3.1	0.0	2.8	3.8	3.6	4.3	4.4	1.2	1.7	0.7
VA loan not available in area	0.6	0.0	0.2	0.2	0.3	1.6	1.3	0.6	0.7	0.3
Too long to process VA loan	8.5	1.0	5.5	10.9	7.8	9.9	8.5	9.4	8.7	2.4
Saving eligibility for later use	4.1	2.9	10.6	9.0	3.0	2.5	0.7	1.4	0.7	0.0
Already used VA loan	0.2	0.0	0.0	0.1	0.0	0.8	0.0	0.1	0.1	0.0
Mortgage payments too high	2.3	3.2	1.7	4.3	1.9	2.6	2.1	1.3	0.2	1.5
No need for VA home loan	20.5	0.5	8.1	14.4	16.5	22.9	25.4	29.0	30.0	40.0
Other financing preferred	17.8	0.0	3.3	16.3	20.7	22.0	22.4	19.4	22.1	14.5
Other	7.8	4.2	6.5	7.1	9.1	5.9	9.3	6.7	7.1	16.1
Don't know or NA	2.2	1.5	1.3	1.7	2.3	3.6	1.8	3.2	2.5	1.3

Note: Column percentages do not add to 100 because of rounding.

Table 8-5. Percent of Veterans Who Have Ever Used the VA Home Loan Program and Reasons for Not Using It, By Race/Origin (Numbers in Thousands)

	Total	White	Black	Hispanic
Total Veterans	26,143	22,575	2,103	1,083
Veterans who used a VA home loan for this or a previous home	8,962	7,784	704	370
Percent of all Veterans	34.3	34.4	33.5	34.2
Veterans who have not used a VA home loan	17,181	14,791	1,399	713
Reason for not using a VA home loan				
Total	100.0	100.0	100.0	100.0
Insufficient income	6.9	5.8	18.4	9.3
Insufficient down payment	1.7	1.7	2.3	1.6
Acquired home without purchasing it	2.2	2.1	2.1	2.7
Live with relatives/friends	1.8	1.5	3.9	3.4
Could not get a loan	1.4	1.2	2.6	1.9
Do not desire to own	3.9	3.6	8.3	3.0
Applied and was refused	1.8	1.5	3.2	3.8
Did not know I was eligible	8.9	8.9	7.0	10.3
Did not know how to apply	2.0	1.9	1.8	2.9
Seller would not sell	2.3	2.3	2.6	1.4
Home did not qualify	3.1	3.2	2.7	2.4
VA loan not available in area	0.6	0.6	0.9	0.9
Too long to process VA loan	8.5	8.9	4.8	6.6
Saving eligibility for later use	4.1	3.8	7.1	5.0
Already used VA loan	0.2	0.2	0.0	0.0
Mortgage payments too high	2.3	2.3	1.3	3.1
No need for VA home loan	20.5	22.2	7.3	15.1
Other financing preferred	17.8	18.4	11.2	18.6
Other	7.8	7.8	10.8	6.8
Don't know or NA	2.2	2.4	2.0	1.6

Note: Hispanic veterans may be of any race. Column percentages do not add to 100 because of multiple responses for individuals (e.g., served in Korea, United States, and Japan).

Table 8-6. Percent of Veterans Who Have Ever Used the VA Home Loan Program and Reasons for Not Using it, By Period of Service (Numbers in Thousands)

	Total	Wartime				Peacetime		
		Total Wartime	WWII	Korea	Vietnam	Total Peacetime	Post-Vietnam	Other Peacetime
Total Veterans	26,143	21,790	9,975	5,337	8,175	4,353	1,506	2,847
Veterans who used a VA home loan for this or a previous home	8,962	8,023	3,672	2,106	3,163	939	230	709
Percent of all Veterans	34.3	36.8	36.8	39.5	38.7	21.6	15.3	24.9
Veterans who have not used a VA home loan	17,181	13,767	6,303	3,231	5,012	3,414	1,275	2,139
Reason for not using a VA home loan								
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Insufficient income	6.9	5.9	3.6	3.5	9.9	11.0	25.2	2.5
Insufficient down payment	1.7	1.4	1.1	1.2	1.9	3.1	6.5	1.1
Acquired home without purchasing it	2.2	2.3	3.3	2.0	1.7	1.6	1.4	1.7
Live with relatives/friends	1.8	1.2	0.9	0.9	1.6	4.3	9.0	1.5
Could not get a loan	1.4	1.5	1.4	1.2	1.7	1.2	1.3	1.1
Do not desire to own	3.9	3.5	3.1	2.8	4.2	5.8	11.0	2.7
Applied and was refused	1.8	1.6	1.6	1.7	1.7	2.4	2.5	2.3
Did not know I was eligible	8.9	7.1	7.0	5.4	8.0	16.0	4.2	23.0
Did not know how to apply	2.0	1.7	1.6	2.0	2.3	3.5	5.9	2.0
Seller would not sell	2.3	2.4	1.9	3.8	2.6	1.8	0.7	2.5
Home did not qualify	3.1	3.5	2.4	4.8	3.8	1.8	1.2	2.2
VA loan not available in area	0.6	0.7	0.7	1.5	0.2	0.2	0.0	0.3
Too long to process VA loan	8.5	9.1	8.4	9.3	9.5	5.8	3.2	7.3
Saving eligibility for later use	4.1	3.8	0.9	2.7	7.7	5.5	11.5	2.0
Already used VA loan	0.2	0.2	0.2	0.3	0.1	0.3	0.0	0.4
Mortgage payments too high	2.3	2.6	1.5	2.4	3.9	1.2	0.8	1.4
No need for VA home loan	20.5	22.2	28.7	23.8	14.4	13.5	5.6	18.1
Other financing preferred	17.8	19.0	21.2	18.8	16.5	12.8	1.8	19.2
Other	7.8	8.0	8.6	8.4	7.0	7.5	6.9	7.8
Don't know or NA	2.2	2.6	2.3	3.7	1.8	1.2	1.3	1.1

Note: Column percentages do not add to 100 because of multiple responses for individuals (e.g., served in Korea, United States, and Japan). Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

**Table 8-7. Percent of Veterans Who Have Ever Used The VA Home Loan Program and Reasons for Not Using It, by Personal Income in 1986
(Numbers in Thousands)**

		Under \$10,000	\$10,000- 19,999	\$20,000- 39,999	\$40,000 and more
Total Veterans	26,143	5,139	5,304	8,327	5,284
Veterans who used a VA home loan for this or a previous home	8,962	1,132	1,632	3,306	2,301
Percent of all Veterans	34.3	22.0	30.8	39.7	43.5
Veterans who have not used a VA home loan	17,181	4,007	3,673	5,021	2,983
Reason for not using a VA home loan					
Total	100.0	100.0	100.0	100.0	100.0
Insufficient income	6.9	13.6	9.7	4.4	1.1
Insufficient down payment	1.7	1.2	2.3	2.3	0.9
Acquired home without purchasing it	2.2	4.2	2.9	1.1	0.5
Live with relatives/friends	1.8	2.7	2.5	1.3	0.5
Could not get a loan	1.4	1.5	2.4	1.2	0.5
Do not desire to own	3.9	5.5	4.0	4.5	1.4
Applied and was refused	1.8	2.2	1.5	1.9	1.6
Did not know I was eligible	8.9	9.2	9.3	9.3	7.5
Did not know how to apply	2.0	1.8	3.4	2.0	0.9
Seller would not sell	2.3	1.4	1.4	3.0	3.5
Home did not qualify	3.1	1.6	2.8	4.2	3.5
VA loan not available in area	0.6	0.4	0.5	0.8	0.8
Too long to process VA loan	8.5	4.5	7.4	10.6	11.4
Saving eligibility for later use	4.1	2.2	4.6	5.8	3.7
Already used VA loan	0.2	0.3	0.2	0.1	0.0
Mortgage payments too high	2.3	2.2	1.1	3.0	3.2
No need for VA home loan	20.5	19.3	21.6	18.0	22.8
Other financing preferred	17.8	13.7	13.9	18.0	27.3
Other	7.8	9.1	7.2	7.5	7.7
Don't know or NA	2.2	4.0	1.4	1.3	1.6

Note: Total includes those not reporting personal income who are not shown separately.

Table 8-8. Percent of Veterans Who Have Ever Used the VA Home Loan Program and Reasons for Not Using it, by Marital Status (Numbers in Thousands)

	Total	Never Married	Married	Divorced or Separated	Widowed
Total Veterans	26,143	1,669	20,681	2,809	966
Veterans who used a VA home loan for this or a previous home	8,962	152	7,636	920	244
Percent of all Veterans	34.3	9.1	36.9	32.8	25.3
Veterans who have not used a VA home loan	17,181	1,516	13,046	1,889	722
Reason for not using a VA home loan					
Total	100.0	100.0	100.0	100.0	100.0
Insufficient income	6.9	16.7	4.6	15.1	6.9
Insufficient down payment	1.7	2.8	1.6	2.6	0.8
Acquired home without purchasing it	2.2	6.3	1.8	1.3	2.4
Live with relatives/friends	1.8	14.1	0.4	2.5	1.1
Could not get a loan	1.4	0.7	1.4	1.8	1.6
Do not desire to own	3.9	15.7	1.8	9.0	5.2
Applied and was refused	1.8	0.5	2.0	1.1	1.6
Did not know I was eligible	8.9	4.4	9.2	11.5	6.3
Did not know how to apply	2.0	0.6	2.3	1.4	2.6
Seller would not sell	2.3	1.5	2.6	1.2	0.9
Home did not qualify	3.1	0.6	3.7	1.6	1.5
VA loan not available in area	0.6	0.2	0.7	0.6	0.0
Too long to process VA loan	8.5	1.2	9.9	4.7	7.6
Saving eligibility for later use	4.1	5.8	3.8	6.5	0.6
Already used VA loan	0.2	0.0	0.2	0.0	0.0
Mortgage payments too high	2.3	1.0	2.7	1.5	0.7
No need for VA home loan	20.5	12.6	22.2	12.7	27.3
Other financing preferred	17.8	6.0	19.8	13.2	18.7
Other	7.8	8.0	7.4	9.9	11.2
Don't know or NA	2.2	0.9	2.4	1.9	3.2

Note: Total includes those not reporting marital status who are not shown separately.

Table 8-9. Percent of Veterans Who Have Decided on Type of Burial,
by Age (Numbers in Thousands)

	Total	All Veterans	Veterans who have decided on type of burial			
		% who have decided on type of burial	Total	% expecting regular (underground) burial	% expecting mausoleum	% expecting cremation
Total Veterans	26,143	42.0	10,967	68.7	3.5	25.3
18-24 years old	263	25.6	67	54.7	3.8	20.6
25-34 years old	2,200	22.5	496	57.9	0.0	30.8
35-44 years old	5,648	28.5	1,612	55.2	1.9	38.7
45-54 years old	4,970	36.0	1,788	65.8	3.7	27.5
55-59 years old	3,283	43.4	1,426	74.1	3.3	22.6
60-64 years old	3,890	50.7	1,971	71.1	4.0	22.0
65-69 years old	3,377	59.3	2,003	74.3	4.0	20.4
70-74 years old	1,572	62.1	977	75.3	3.0	21.4
75 years and over	941	66.6	628	74.1	7.6	18.9

**Table 8-10. Indicators of Possible Future Burials in Veterans
Cemeteries and Reasons for Wanting or not Wanting
Burial in a Veterans Cemetery (Numbers in Thousands)**

(1)	Total Veterans	26,143
(2)	Veterans who prefer or expect regular (underground) burial or cremation	22,848
	Plan to be buried in--	
(3)	Veterans National Cemetery	1,919
(4)	Veterans State Cemetery	917
(5)	Private Cemetery	15,995
(6)	Other	3,344
(7)	Don't know	673
(8)	Veterans who plan to be buried in a veterans cemetery = (3) + (4)	2,836
	Main reason for choosing a veterans cemetery	
(9)	Cost	1,110
(10)	Family/friends buried in veterans cemetery	343
(11)	Location	192
(12)	Veteran status	1,058
(13)	Other reason/no answer/don't know	133
(14)	Veterans not planning to be buried in a veterans cemetery = (1) - (8)	23,307
	Aware that the VA provides free burial in veterans national cemeteries to eligible veterans and their dependents	
(15)	Yes	14,040
(16)	No	8,942
(17)	No answer	325
(18)	Main reason for not choosing to be buried in a veterans cemetery (veterans aware that VA provides free burial in veterans cemeteries to eligible veterans and their dependents)	14,040
(19)	Family buried elsewhere	4,641
(20)	Want to be buried close to home	2,166
(21)	Religious reasons	215
(22)	VA cemetery too far away	1,010
(23)	Other problems with veterans cemeteries	261
(24)	No interest	1,491
(25)	Other	3,730
(26)	No answer	526

CHAPTER 9: INCOME, ASSETS, AND LIABILITIES OF VETERANS

The economic resources of veterans determine to a major extent their need for assistance and potential dependence upon benefits. This chapter describes those resources in the context of socioeconomic characteristics of veterans. In order to get an accurate picture of the economic condition of veterans, it is necessary to examine more than just earnings or income, and this chapter focuses on several measures of financial resources, including family income, sources of income, family assets, and family debt. These types of inquiries are more extensive than included in previous VA-sponsored surveys.

Family income is total money income from job earnings, own business income, and all income from other sources for each family member. Other sources of income include pensions, unemployment compensation, welfare or public assistance, rental income, dividends, social security, and other periodic income sources. Among the 26 million veterans, 11 percent reported a 1986 family income of under \$10,000, and 30 percent had family incomes over \$40,000 (Table 9-1). About 48 percent of veterans had incomes between these ranges. Family income was not ascertained for 11 percent of veterans.

Family income varied among the veterans in many of the same ways that characterize the general population and are reported in other surveys. Female veterans tended to have lower family income than male veterans, perhaps partly because female veterans were less likely to be married than male veterans.

Black veterans had lower family income than white veterans; about 21 percent of black veterans reported family income below \$10,000, and 19 percent reported income above \$40,000 (compared with 10 percent and 31 percent respectively among white veterans).

Because of their smaller families and lower earnings, veterans under the age of 25 and those over 75 years of age tended to have low family income. Many younger veterans were not married and thus did not have earnings from a spouse to include in family income. Younger veterans were also less well established in the labor market and were not as likely to have asset income. The oldest veterans were generally no longer receiving income from earnings, which reduces total family income.

Family income was relatively high among veterans at ages 35 to 44 and 45 to 54 years old—a time of life when income from earnings is usually at its peak. Around three-quarters of veterans in these ages reported family income of over \$19,000 per year, and 41 percent reported over \$40,000 per year.

Family income varied by marital status and the number of dependents. Almost 80 percent of veterans were currently married, and this group had the highest family income—35 percent reported family income of over \$40,000. Veterans who were never married, divorced/separated, or widowed were less likely to report family income of \$40,000 or more.

PERSONAL INCOME OF VETERANS

In the 1987 Survey of Veterans, respondents were asked to indicate whether they received income in 1986 from a variety of income sources. Personal income is a summary measure, including earnings from jobs, net income from business activities, and net income from all other sources. Income from assets, such as dividends and net rental income, is also included here even if the veteran's asset or property was owned

jointly with someone else. Twenty percent of veterans had personal income under \$10,000 in 1986 and another 20 percent had personal income over \$40,000 in 1986 (Table 9-2).

Fifty-eight percent of veterans had earnings from a job. Twelve percent of veterans had net income from their own business. Twenty-five percent of veterans received income from Social Security, and several other sources of retirement income were cited. About 28 percent of veterans had income from other assets (exclusive of net rental-income).

Source of income varied greatly by income level. Social Security was reported by 51 percent of veterans with less than \$10,000 in annual personal income but by only 9 percent of veterans with income over \$40,000. Rental and other asset income was most likely to be reported by veterans with annual incomes over \$40,000, 14 percent of whom had rental income and 51 percent had other asset income.

Sources of income also varied by age (Table 9-3). Predictably, the proportion with income from earnings declined steadily with increasing age; 89 percent of veterans under age 25 had earnings from a job whereas only 7 percent of those over 75 had income from earnings. The youngest two age groups (i.e., those under age 25 and between the ages of 25 and 34) had the highest proportion receiving unemployment compensation. With increasing age, receipt of Social Security and other types of retirement income became more prevalent. Social Security was reported by 28 percent of veterans 60 to 64 years old increasing to about 90 percent among those over 70 years old. The proportion of veterans reporting receipt of other asset income also increased with age.

EARNINGS OF VETERANS

The majority of veterans (58 percent) received earnings income in 1986, but the 34 percent with no earnings partially reflected the high proportion of veterans in the older age groups (Table 9-4). The proportion without earnings was only 5 percent among veterans under age 25 but increased to 90 percent among veterans over age 75. For veterans whose personal income was under \$10,000, 71 percent reported no earnings, but only 17 percent of veterans with income of \$40,000 or more had no earnings. Female veterans were less likely than male veterans to receive income from earnings; almost one-half of all female veterans had no earned income, compared with one-third of male veterans.

Among veterans who served during World War II, 38 percent reported that they had no earnings, as did 28 percent of veterans of the Korean conflict. Fourteen percent of Vietnam-era veterans reported no earnings. Among those who served after the Vietnam era, only 7 percent reported that they had no earnings. Over one-half of veterans with a service-connected disability reported that they had no earnings; 15 percent reported earnings below \$20,000; and 27 percent reported earnings over \$20,000.

TOTAL FAMILY DEBT OF VETERANS

The 1987 Survey of Veterans asked respondents about outstanding debt in the form of mortgages, car loans, credit card debt, educational expenses, unpaid medical bills, and back taxes. An attempt was also made to measure additional debt of the veteran's spouse and any dependent children. Forty-three percent of all veterans either had no family debt or did not report any debt (Table 9-5). About 6 percent had total family debt of under \$1,000. For another 15 percent debt was between \$1,000 and \$5,000. Eleven

percent reported total family debt between \$5,000 and \$10,000 and 10 percent reported debt between \$10,000 and \$19,999. Six percent of all veterans reported family debt which totaled between \$20,000 and \$40,000 and 9 percent of veterans had family debt in excess of \$40,000.

The amount of family debt was strongly related to age. The older the veteran, the less likely he or she was to have any reported debt, with one exception. Those under age 25 were less likely to report any debt than those age 25 to 54. Veterans between 35 and 54 years of age were most likely to have debts in excess of \$40,000. These are ages in which earnings and income are also highest, but so are expenses to buy houses and consumer goods that go with raising a family. Veterans in the retirement years had the lowest amount of indebtedness; among veterans over age 75, 84 percent reported no debt compared with 25 percent of those between the ages of 25 and 34. Two-thirds of veterans in their late sixties and 72 percent of those in their early seventies reported no debt.

Amount of family debt varied by other social and demographic characteristics of veterans, partly reflecting age and family life cycle stages. Sixty percent of veterans with personal income less than \$10,000 reported no family debt; many of these veterans were elderly. Veterans with personal income of \$40,000 or more tended to have the most debt; 22 percent owed more than \$40,000.

Also related to amount of family indebtedness was the marital status of the veteran. Widowed veterans had the lowest amount of debt; 71 percent did not report any debt and an additional 9 percent reported family debt of less than \$1,000. Many widowed veterans were elderly.

Veterans who were never married also had a low level of indebtedness; 56 percent did not report any debt and an additional 25 percent owed less than \$5,000. The distribution of the amount of indebtedness was quite similar for veterans who were currently married or who were divorced or separated. Also, the total amount of family indebtedness appeared to be directly related to the number of dependents in the family. In general, the more dependents, the higher the amount of family indebtedness.

ASSETS OF VETERANS

Veterans were also asked to report the value of their own assets, other than the value of their primary residence, as well as the value of any additional assets held by their spouse or dependent children. The total amount of family assets combines the money value of the following: savings accounts, interest-earning checking accounts, government, municipal, and corporate bonds, money market accounts and funds, government securities, certificates of deposit, individual retirement accounts, stocks, and all real estate other than the primary residence. Almost one-half of all veterans either reported no assets or held assets valued at less than \$5,000 (Table 9-6). At the other end of the spectrum, almost 29 percent reported assets (other than a primary residence) of \$40,000 or more.

Both the presence of any asset income and the value of the assets held rose with income. Among veterans whose personal income was less than \$10,000, 53 percent did not report any assets compared with 32 percent of those with personal income between \$10,000 and \$19,999, 19 percent of those with income between \$20,000 and \$39,999 and only 10 percent of those with income over \$40,000. Conversely, 58 percent of those with personal income of \$40,000 or more also held assets valued at \$40,000 or more compared with only 13 percent of those with personal income less than \$10,000.

Family assets were not as strongly related to age as family debt, but the two youngest age groups reported the least family asset holdings. Seventy-six percent of veterans under age 25 and 55 percent of veterans between the ages of 25 and 34 either did not report any assets or reported less than \$1,000 in asset holdings. For the remaining age groups, the proportion reporting no assets or assets valued at under \$1,000 ranged between 34 percent and 46 percent—with no clear pattern by age. The proportion of veterans who reported asset holdings in excess of \$40,000 was highest among those between 55 and 69 years of age. This sort of pattern, with asset holdings being highest among persons of late middle age, is typical. Younger persons have not had sufficient time and income to accrue significant asset holdings and older persons, when they retire, begin to deplete their asset holdings.

Married veterans (the majority of veterans) had the highest reported asset holdings; 31 percent reported assets in excess of \$40,000. Never married and divorced or separated veterans were much less likely to report assets valued at \$40,000 or more. Never-married veterans typically are young and have not accrued significant asset holdings. Divorced or separated veterans might have lost family assets that belonged only to their spouse. In addition, divorce (or separation) itself drains asset holdings.

The most frequently reported asset is a regular passbook savings account; 58 percent of all veterans reported having such an account (Table 9-7). Interest-earning checking accounts were next most frequently mentioned asset, reported by 35 percent of veterans. Thirty-one percent of veterans reported that they had an individual retirement account, and 26 percent said they owned stocks. Around 21 percent of veterans reported that they had U.S. Savings Bonds, and a similar proportion reported holding certificates of deposit. About 19 percent of veterans reported having a money market deposit account, and 11 percent reported holding money market funds.

Asset holdings varied significantly by the veteran's personal income. In each income category the most frequently reported asset was a passbook savings account. Among those veterans in the three income categories less than \$40,000, the next most frequently reported asset type was the interest-earning checking account. Among those with income over \$40,000, the second most frequently reported asset type was an individual retirement account.

At all ages, holding a passbook savings account was the most frequently reported type of asset (Table 9-8), with percentages ranging from 53 to 63 percent. The proportion who reported an interest-earning checking account ranged between 27 to 40 percent, depending on age. Having an individual retirement account was most frequently reported among persons between 45 and 64 years old. Two other asset types seemed to show a similar significant peak for middle-age veterans: U.S. Savings Bonds and stock holdings.

Table 9-1. Total Family Income in 1986 by Sex, Age, Race, Hispanic Origin, Marital Status and Number of Dependents (Numbers in Thousands)

			\$1- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or More	None, Don't Know or NA
	Total	Total					
Total Veterans	26,143	100.0	11.0	17.8	30.5	30.0	10.6
Sex							
Male	25,482	100.0	10.8	17.7	30.4	30.2	10.9
Female	661	100.0	19.0	20.9	34.0	20.0	6.1
Age							
Under 25 years	263	100.0	40.6	34.6	18.3	1.3	5.3
25 - 34 years	2,200	100.0	12.0	22.9	37.2	20.8	7.1
35 - 44 years	5,648	100.0	5.2	10.8	36.3	40.5	7.3
45 - 54 years	4,970	100.0	6.6	8.3	32.0	41.0	12.2
55 - 59 years	3,283	100.0	8.5	11.5	28.5	38.0	13.5
60 - 64 years	3,890	100.0	10.2	22.1	29.6	26.6	11.6
65 - 69 years	3,377	100.0	18.2	30.2	26.1	13.9	11.6
70 - 74 years	1,572	100.0	16.6	32.5	24.4	13.4	13.1
75 years or over	941	100.0	34.6	28.0	11.9	10.3	15.3
Race/Origin							
White	22,575	100.0	10.2	17.2	30.6	31.0	11.0
Black	2,103	100.0	21.1	21.2	29.1	18.7	9.8
Hispanic	1,083	100.0	9.1	23.7	32.8	26.7	7.7

Table 9-1 (continued). Total Family Income in 1986 by Sex, Age, Race, Hispanic Origin, Marital Status and Number of Dependents
(Numbers in Thousands)

		None, Don't Know or NA					
		Total	\$1- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or More	
Total Veterans	26,143	100.0	11.0	17.8	30.5	30.0	10.6
Marital Status							
Never married	1,669	100.0	25.8	27.0	27.5	7.5	12.3
Married	20,681	100.0	6.8	15.6	31.6	34.9	11.1
Divorced or Separated	2,809	100.0	23.9	24.4	29.1	14.1	8.5
Widowed	966	100.0	37.0	30.0	15.3	9.6	8.1
Number of Dependents							
Self Only	5,793	100.0	23.2	22.7	24.0	14.1	16.0
One	10,074	100.0	9.8	21.6	30.6	27.0	11.0
Two	4,174	100.0	6.2	13.6	33.7	38.0	8.6
Three	3,653	100.0	3.5	9.0	34.2	46.8	6.6
Four	1,653	100.0	5.1	11.6	31.3	44.4	7.6
Five or more	798	100.0	8.8	9.4	40.7	34.0	7.2

Note: Hispanic veterans may be of any race.

Table 9-2. Sources of Income by Total Personal Income in 1986
(Numbers in Thousands)

	Total	\$1- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or more
Total Veterans	26,143	5,139	5,304	8,327	5,284
Percent with \$1 more of Income from:					
Earnings	57.6	21.9	53.2	20.7	82.7
Own Business	11.8	6.6	10.8	11.5	22.9
Supplemental Security Income	1.2	2.8	0.5	0.3	0.1
Unemployment Insurance	5.0	5.0	6.8	5.7	1.3
Welfare	1.2	2.7	0.9	0.2	0.0
Workers Compensation	2.1	2.1	1.7	2.4	0.5
Social Security	24.6	50.9	38.4	13.1	9.0
U.S. Military Retirement	5.9	2.8	4.6	6.0	8.9
Civil Service Retirement	3.3	1.8	5.2	3.0	2.5
Veterans Compensation	7.8	10.2	9.1	7.1	5.3
Veterans Pension	2.3	8.8	0.7	0.1	0.2
National Guard/Reserve					
Forces Retirement	0.9	0.6	0.3	0.6	0.6
Railroad Retirement Payments	1.3	2.3	1.5	0.3	0.2
Other Retirement	13.5	13.7	27.8	8.8	8.9
Net Rental Income	7.4	4.1	4.3	6.1	14.0
All Other Asset Income	28.1	12.5	21.7	28.9	51.1

*Note: Total includes those not reporting personal income who are not shown separately.
Percentages add to more than 100 because of multiple sources of income.*

Table 9-3. Sources of Income by Age of Veteran (Numbers in Thousands)

	Total	<25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75+
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Percent with \$1 more of Income from:										
Earnings	59.9	88.9	85.8	81.4	72.3	62.0	45.5	21.0	11.9	6.6
Own Business	11.8	9.0	10.0	13.8	13.8	14.4	12.1	8.9	6.3	3.1
Supplemental Security Income	1.2	0.0	0.3	0.5	0.6	1.6	1.8	1.8	2.7	1.3
Unemployment Insurance	5.0	9.2	12.3	6.8	4.9	4.9	3.9	1.2	1.6	0.5
Welfare	1.2	2.3	2.3	1.6	0.7	1.3	0.7	0.9	1.0	0.7
Workers Compensation	2.1	0.0	3.2	2.2	2.1	1.6	2.3	1.4	1.2	2.9
Social Security	24.6	0.0	0.6	1.3	2.7	6.0	27.6	79.7	90.2	89.0
U.S. Military Retirement	5.9	0.0	0.2	2.5	8.3	7.9	5.6	8.2	9.2	9.4
Civil Service Retirement	3.3	0.0	0.0	0.2	0.9	2.4	5.5	8.6	10.2	7.4
Veterans Compensation	7.8	3.0	3.0	5.7	6.1	6.4	12.2	10.7	11.1	12.9
Veterans Pension	2.3	0.0	0.1	0.3	1.0	2.5	1.7	5.8	4.6	12.8
National Guard/Reserve Forces Retirement	0.9	0.0	0.5	0.3	0.4	1.0	1.1	2.2	1.9	0.6
Railroad Retirement Payments	1.3	0.0	0.0	0.1	0.4	1.5	1.9	2.2	3.6	6.6
Other Retirement	13.5	0.0	0.7	0.9	2.2	10.0	24.7	36.8	38.0	25.0
Net Rental Income	7.4	0.0	2.2	6.5	8.2	8.8	9.5	9.3	5.9	3.2
All Other Asset Income	28.1	10.9	11.4	24.4	28.4	28.8	32.7	33.4	37.6	36.9

Note: Percentages add to more than 100 because of multiple sources of income.

Table 9-4. Earnings in 1986 by Sex, Age, Race, Personal Income, Period of Service, and Presence of a Service Connected Disability (Numbers in Thousands)

	Total	Total	\$1 to \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or more	None	Don't Know or NA
Total Veterans	26,143	100.0	7.4	10.6	25.9	13.7	34.2	8.2
Sex								
Male	25,482	100.0	7.1	10.6	26.2	14.0	33.8	8.4
Female	661	100.0	16.9	10.8	17.5	4.1	48.3	2.4
Age								
Under 25 years	263	100.0	55.7	22.5	10.6	0.0	4.5	6.6
25 - 34 years	2,200	100.0	13.4	29.1	35.9	7.3	8.9	5.3
35 - 44 years	5,648	100.0	6.7	14.0	42.5	18.2	10.6	8.0
45 - 54 years	4,970	100.0	5.1	10.3	33.6	23.5	18.4	9.3
55 - 59 years	3,283	100.0	4.8	8.6	28.3	20.3	26.1	12.0
60 - 64 years	3,890	100.0	6.9	8.9	18.6	11.1	45.0	9.5
65 - 69 years	3,377	100.0	9.5	2.7	6.1	2.7	72.8	6.2
70 - 74 years	1,572	100.0	5.5	2.4	2.2	1.8	82.7	5.5
75 years or over	941	100.0	2.4	1.7	0.5	2.3	89.7	3.6
Race/Origin								
White	22,575	100.0	6.9	9.9	25.3	14.5	35.1	8.4
Black	2,103	100.0	12.6	15.4	29.3	6.5	30.3	6.1
Hispanic	1,083	100.0	7.6	16.6	30.7	11.9	24.4	8.9
Personal Income								
Under \$10,000	5,139	100.0	21.9	0.0	0.0	0.0	71.3	6.8
\$10,000 - 19,000	5,304	100.0	11.0	42.1	0.1	0.0	46.0	1.1
\$20,000 - 39,000	8,327	100.0	2.0	5.8	72.9	0.3	18.4	0.6
\$40,000 or over	5,284	100.0	1.0	1.0	13.3	67.4	16.5	0.9
Period of Service								
Total Wartime	21,790	100.0	7.4	10.6	25.9	13.7	34.2	8.2
WWII	9,975	100.0	6.5	9.5	25.2	13.1	37.7	8.0
Korea	5,337	100.0	5.5	8.9	28.9	17.6	28.4	10.7
Vietnam	8,175	100.0	6.3	15.0	39.3	17.8	14.4	7.3
Total Peacetime	4,353	100.0	11.8	16.2	29.8	16.8	16.5	8.9
Post Vietnam	1,506	100.0	23.9	29.7	29.0	4.8	6.9	5.7
Other Peacetime	2,847	100.0	5.4	9.1	30.2	23.1	21.6	10.5
Service Disability	2,103	100.0	6.5	8.1	18.6	8.3	52.9	5.5

Note: Hispanic veterans may be of any race. Numbers do not add to total because of multiple periods served by some wartime veterans (e.g., served in World War II and Korea).

Table 9-5. Family Debt by Sex, Age, Race, Hispanic Origin, Marital Status,
Number of Dependents, and Personal Income in 1986
(Numbers in Thousands)

		Total	\$1- \$999	\$1,000- \$4,999	\$5,000- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or More	None, Don't Know or NA	
Total Veterans		26,143	100.0	5.7	14.8	11.2	10.1	6.1	8.8	43.3
Sex										
Male		25,482	100.0	5.6	14.9	11.2	10.1	6.1	8.9	43.2
Female		661	100.0	7.5	10.0	10.7	10.9	6.5	5.9	48.5
Age										
Under 25 years		263	100.0	10.3	25.9	19.9	1.6	1.5	7.0	33.9
25 to 34 years		2,200	100.0	10.4	20.9	18.6	13.3	4.8	7.5	24.6
35 to 44 years		4,970	100.0	4.2	17.3	13.7	15.1	10.3	11.6	27.7
45 to 54 years		4,968	100.0	4.3	14.2	12.2	13.8	9.1	14.5	31.9
55 to 59 years		3,283	100.0	4.4	14.4	12.3	10.4	6.3	8.3	44.0
60 to 64 years		3,890	100.0	6.8	15.4	9.6	7.2	3.6	7.1	50.3
65 to 69 years		3,377	100.0	6.5	10.8	6.2	4.1	2.4	3.9	66.1
70 to 74 years		1,572	100.0	6.2	9.6	6.0	2.6	0.6	3.5	71.5
75 years or over		941	100.0	5.2	6.2	1.9	1.3	0.8	0.8	83.8
Race/Origin										
White		22,575	100.0	5.3	14.7	11.2	9.9	6.0	8.8	44.0
Black		2,103	100.0	8.2	16.7	10.1	11.1	6.3	6.2	41.4
Hispanic Origin		1,083	100.0	8.5	14.9	13.6	10.6	6.4	9.6	36.4

Table 9-5 (continued). Family Debt by Sex, Age, Race, Hispanic Origin, Marital Status, Number of Dependents, and Personal Income in 1986 (Numbers in Thousands)

	Total	None, Don't Know or NA						
		Total	\$1-\$999	\$1,000-\$4,999	\$5,000-\$9,999	\$10,000-\$19,999	\$20,000-\$39,999	\$40,000 or More
Total Veterans	26,143	100.0	5.7	14.8	11.2	10.1	6.1	8.8
Marital Status								
Never married	1,669	100.0	9.1	15.6	9.7	4.7	1.7	3.4
Married	20,681	100.0	5.1	14.7	11.5	10.9	6.9	9.9
Divorced or Separated	2,809	100.0	6.9	16.7	11.8	10.4	3.9	6.3
Widowed	966	100.0	9.2	8.0	6.2	1.9	2.6	1.1
Number of Dependents								
Self Only	5,793	100.0	7.3	12.5	9.1	5.6	3.0	3.8
One	10,074	100.0	5.3	13.7	8.9	8.1	4.8	7.9
Two	4,174	100.0	6.6	17.6	15.5	12.9	8.9	10.2
Three	3,653	100.0	4.6	15.8	15.8	15.6	8.6	14.0
Four	1,653	100.0	3.3	16.5	11.0	16.4	10.6	14.3
Five or more	798	100.0	3.1	21.1	13.3	16.0	8.9	14.3
Personal Income in 1986								
Under \$10,000	5,139	100.0	8.3	15.3	8.2	3.5	2.8	1.9
\$10,000 - 19,999	5,304	100.0	8.4	17.6	13.4	7.2	3.5	3.8
\$20,000 - 39,999	8,327	100.0	5.0	18.5	13.5	14.3	8.4	9.2
\$40,000 or more	5,283	100.0	3.2	9.8	11.4	15.7	9.6	21.9

Note: Hispanic veterans may be of any race.

Table 9-6. Family Assets by Sex, Age, Race, Hispanic Origin, Marital Status, Number of Dependents, and Personal Income in 1986
(Numbers in Thousands)

		Total	\$1- \$999	\$1,000- \$4,999	\$5,000- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or More	None, Don't Know or NA
Total Veterans	26,143	100.0	8.2	9.2	5.7	8.1	8.8	28.6	31.4
Sex									
Male	25,482	100.0	8.2	9.2	5.7	8.0	8.7	28.6	31.6
Female	661	100.0	9.7	10.7	7.9	6.2	13.4	26.8	25.3
Age									
Under 25 years	263	100.0	45.5	13.2	7.3	1.4	0.5	1.3	30.8
25 - 34 years	2,200	100.0	17.3	19.0	6.7	7.3	4.0	8.2	37.5
35 - 44 years	5,648	100.0	10.8	13.5	6.5	9.0	8.1	23.4	28.7
45 - 54 years	4,970	100.0	6.0	9.0	5.6	8.1	10.0	30.6	30.7
55 - 59 years	3,283	100.0	4.0	7.5	5.9	6.9	10.0	35.9	29.8
60 - 64 years	3,890	100.0	5.3	5.5	5.0	8.1	10.2	36.5	29.4
65 - 69 years	3,377	100.0	7.3	3.3	3.4	8.7	8.6	34.3	34.4
70 - 74 years	1,572	100.0	6.8	7.6	6.4	7.2	10.9	28.7	32.4
75 years or over	941	100.0	5.3	6.1	7.9	6.6	8.1	25.5	40.5
Race/Origin									
White	22,575	100.0	7.7	9.1	5.8	8.1	9.2	30.4	29.7
Black	2,103	100.0	12.7	10.7	6.2	6.8	6.1	8.8	48.7
Hispanic Origin	1,083	100.0	10.3	9.7	3.3	6.8	6.3	26.2	37.4
Marital Status									
Never married	1,669	100.0	17.2	14.3	6.4	6.0	5.2	15.4	35.6
Married	20,681	100.0	7.6	8.7	5.7	8.3	9.5	31.4	28.8
Divorced or Separated	2,809	100.0	9.5	10.1	5.7	7.8	6.3	16.7	43.9
Widowed	966	100.0	2.8	8.4	5.3	5.7	8.6	25.3	43.9
Number of Dependents									
Self Only	5,793	100.0	9.7	9.3	5.6	7.6	6.6	20.6	40.6
One	10,074	100.0	6.4	6.8	5.5	7.6	10.2	34.3	29.2
Two	4,174	100.0	7.7	10.8	6.2	7.7	8.6	31.6	27.3
Three	3,653	100.0	9.3	12.3	6.4	9.6	10.8	25.6	26.0
Four	1,653	100.0	12.7	9.9	4.5	8.5	6.1	23.4	34.9
Five or more	798	100.0	10.5	15.2	5.5	8.9	5.2	22.3	32.3
Personal Income in 1986									
Under \$10,000	5,139	100.0	11.5	7.0	4.7	6.1	4.8	13.1	52.8
\$10,000 - 19,999	5,304	100.0	11.8	11.9	7.3	8.2	8.2	20.5	32.1
\$20,000 - 39,999	8,327	100.0	8.1	13.4	7.5	9.8	12.2	30.1	18.8
\$40,000 or More	5,283	100.0	2.2	4.9	3.8	9.5	11.1	58.4	10.1

Note: Hispanic veterans may be of any race.

**Table 9-7. Selected Types of Assets Held by Total Personal Income
in 1986 (Numbers in Thousands)**

		\$1- \$9,999	\$10,000- \$19,999	\$20,000- \$39,999	\$40,000 or More
Total Veterans	26,143	5,139	5,304	8,327	5,284
Percent with:					
Regular-Passbook Savings	57.9	40.9	53.3	64.4	72.4
US Savings Bonds	21.0	8.9	15.2	26.1	31.0
Money Market Deposit	18.9	10.7	13.3	16.8	33.0
C.D./Savings Certificate	20.6	13.5	19.2	18.6	31.1
Interest Earning Checking	34.8	21.8	28.2	35.3	54.4
Money Market Fund	10.5	4.9	7.0	7.1	21.3
US Government Securities	4.1	2.6	2.0	2.7	8.0
Municipal-Corporate Bonds	6.6	3.3	2.5	4.0	15.5
Individual Retirement Account	31.2	9.8	18.5	33.2	61.0
Stocks	26.1	12.0	14.4	25.8	51.6
Other Assets	14.4	7.2	6.5	13.4	28.0
None	21.7	42.8	26.4	13.3	3.2

Note: Total includes those not reporting personal income who are not shown separately. Percentages add to more than 100 because of multiple asset holdings.

Table 9-8. Selected Types of Assets Held by Age (Numbers in Thousands)

	Total	< 25	25-34	35-44	45-54	55-59	60-64	65-69	70-74	75 +
Total Veterans	26,143	263	2,200	5,648	4,970	3,283	3,890	3,377	1,572	941
Percent with:										
Regular-Passbook Savings	57.9	56.2	53.1	60.0	60.3	58.1	57.4	54.3	56.3	62.8
US Savings Bonds	21.0	7.6	17.5	22.5	23.0	22.9	21.5	19.7	16.0	16.3
Money Market Deposit	18.9	2.0	7.0	13.7	19.2	21.8	21.9	25.7	23.9	25.1
C.D./Savings Certificate	20.6	3.3	7.8	12.7	17.5	21.5	26.7	31.9	30.7	33.4
Interest Earning Checking	34.8	27.2	26.7	32.9	35.6	34.9	36.3	38.9	39.5	32.8
Money Market Fund	10.5	2.9	5.4	7.9	10.5	13.5	12.5	14.0	9.6	11.7
US Government Securities	4.1	0.7	1.5	1.9	3.6	4.7	5.2	6.5	7.4	7.5
Municipal-Corporate Bonds	6.6	0.0	1.6	3.8	5.8	6.9	10.2	10.5	9.4	8.0
Individual Retirement Account	31.2	1.9	16.1	29.2	39.1	44.9	42.0	26.3	10.3	4.4
Stocks	26.1	1.0	15.2	26.4	28.5	29.8	28.7	27.3	23.4	19.8
Other Assets	14.4	10.7	9.4	15.4	17.4	16.2	14.6	13.2	11.5	8.0
None	21.7	28.5	34.1	22.2	20.7	20.0	18.3	21.9	19.6	17.4

Note: Percentages add to more than 100 because of multiple asset holdings.

Appendix I: Sampling Statement

Appendix I: Sampling Statement

The estimates in this report are based on data obtained from the 1987 Survey of Veterans (SOV III). The selected sample consists of 11,439 veterans identified in the Current Population Survey's (CPS) 1980 redesign sample. Veterans were selected from the CPS rotation groups finishing their last CPS interview from May 1986 through January 1987, and from one-seventh of the rotation group finishing in April 1986. Only those veterans identified to be in the General Purpose Sample (GPS) areas were included. Of the 11,439 veterans, approximately 10,630 were eligible for interview, and 9,442 were interviewed. Ineligible persons included those still on active duty and others considered veterans in CPS but not by the definition of the Department of Veterans Affairs.

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 1986 sample is spread over 529 Primary Sampling Units (PSUs) across the Nation. From this sample, approximately 59,000 occupied households were eligible for interview each month. Of this number, 2,600 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 59,000 there were also about 10,800 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 GPS (which is a subset of CPS) represents a national sample of households. There were fifty CPS self-representing PSUs which were designated as self-representing for GPS. The remaining CPS strata were formed into 43 GPS "superstrata." Three strata per superstratum were then selected with probabilities proportionate to the stratum size. The GPS nonself-representing PSUs are the CPS sample PSUs located in these selected strata. Thus, GPS has a total of 179 PSUs.

The estimation procedure for SOV III data involved an adjustment to the CPS final weights. First, the CPS weights are adjusted to reflect that the SOV III sample was taken from 9 and 1/7 months of sample where 8 months represents one CPS national sample. Next, a GPS adjustment for unequal selection probabilities is made to reflect the fact that the CPS within-PSU sampling interval is used, but the GPS sample areas were used. Finally, the weights are adjusted for nonresponse cases. Note that the results were not adjusted to independent veteran population counts. (See the discussion of Nonsampling Error.)

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 Error. Nonsampling errors can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, difference 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 frame (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 7 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. For CPS, 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 total undercoverage in the 1980 census, which was estimated at 2 percent of the population. However, an adjustment for undercoverage differentials by age, sex, and race is made.

Errors in coverage in SOV III result from failure to identify respondents as veterans in CPS, lost CPS control cards which were used to locate sample veterans, and misclassification of CPS veterans as either eligible or ineligible based on the definition of the Department of Veterans Affairs. The net misclassification rate was estimated in the reinterview program to be approximately 0.6 percent. This implies a 0.6 percent undercoverage of veterans in the survey due to misclassification.

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, or ranges that would include the average results 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 results of all possible samples.
2. Approximately 95 percent of the intervals from two standard errors below the estimate to two standard errors above the estimate would include the average results 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 estimates derived from possible samples are included in the confidence interval.

Comparability With Other Data. Caution should be used in comparing estimates from SOV III with other surveys. Data obtained from SOV III and other surveys are not entirely comparable. This is due in large part to differences in survey objective, month of interview, conditioning of respondents, mode of interview, interviewer experience, and estimation procedures. 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 relative standard errors involved, there is little chance that summary measures would reveal useful information when computed on a small base. Also, for estimates with a small base, especially for estimates based on ten or fewer sample cases, the standard error given by the standard error table or the standard error formula may not accurately reflect the true standard error.

Standard Errors of Estimated Numbers. The standard error of an estimated number can be approximated by the following formula:

$$\sigma_x = \sqrt{a x^2 + b x}$$

X is the size of the estimate. In this survey, for all characteristics, $a = -0.00024$ and $b = 6216$.

Standard Error Formulas 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, a generalized set of standard errors is provided for the characteristics. As a result, the set of standard errors provided gives an indication of the order of magnitude of the standard error of an estimate rather than the precise standard error.

Illustration of the Computation of the Standard Error of an Estimated Number. Suppose that the sample shows that there were 910,000 veterans who were exposed to combat. Using the formula from above, the approximate standard error on an estimate of 910,000 is

$$\sigma_x = \sqrt{-0.00024 (910,000)^2 + 6216 (910,000)} = 73,877$$

The 68 percent confidence interval as shown by this data is from 836,123 to 983,877 ($910,000 \pm 73,877$). 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. The 95 percent confidence interval for this example is from 762,246 to 1,057,754 ($910,000 \pm 2$ times the standard error).

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.

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

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

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 6,216. Alternatively, standard errors may be approximated by interpolation from Appendix Table I-1. The standard errors in Appendix Table I-1 were computed using the above formula. Direct computation of the standard errors using the formula will give a more accurate result than the use of the table. Standard errors for intermediate values not shown in this table may be approximated by linear interpolation.

Illustration of the Computation of the Standard Error of a Percentage. Suppose that the sample shows that there are 8,145,000 Vietnam veterans, and of those veterans, suppose 7,534,000 or 92.5 percent were employed. Using the above formula, the standard error on the estimated 92.5 percent is

$$\sigma_{(y,p)} = \sqrt{\frac{6,216}{8,145,000} (92.5)(100 - 92.5)} = 0.7 \text{ percent}$$

Consequently, the 68 percent confidence interval is from 91.8 to 93.2 percent (92.5 plus and minus one standard error), and the 95 percent confidence interval is from 91.1 to 93.9 percent, (92.5 plus and minus two standard errors).

Standard Errors of a Difference. For a difference between two sample estimates, the standard error may be approximated by

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

where σ_x and σ_y are the standard errors of the estimates x and y . 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 that 31.3 percent of the veterans come from the Vietnam-era period of service and that 38.2 percent come from the World War II period of service. The observed percentage difference between these two war eras is 6.9 percent. Using the formula for the standard error of percentages, the standard error for

Vietnam era is 1.3, and the standard error for World War II is 1.2. Therefore, using the above formula the standard error of the difference is

$$\sqrt{1.3^2 + 1.2^2} = 1.8$$

Consequently, the 68 percent confidence interval is from 5.1 to 8.7 percent, and the 95 percent confidence interval is from 3.3 to 10.5 percent.

Standard Error of a Median. The sampling variability of an estimated median depends on 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 formula for standard errors of percentages, 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.

	Number (Thousands)	Percent	Cumulative Percent
Total	22,414	100.0	-
None	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 the formula for the standard error of estimated percentages, the standard error of 50 percent on a base of 22,414,000 is about .83.

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 percentages of 48.34 and 51.66.
3. The closest percentages corresponding to limits 48.34 and 51.66 available from the above distribution are 35.0 and 59.2, respectively. From the above distribution it can be seen that 35 percent of veterans have incomes less than \$10,000. Also 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 the median are as follows:

$$\text{lower} \quad 10,000 \quad + \quad \left[\frac{48.34 - 35.0}{24.2} \right] \quad (14,999 - 10,000) = \$12,756$$

$$\text{upper} \quad 10,000 \quad + \quad \left[\frac{51.66 - 35.0}{24.2} \right] \quad (14,999 - 10,000) = \$13,441$$

APPENDIX TABLE I-1. STANDARD ERRORS OF ESTIMATED PERCENTAGES FOR SOV III

Base of
Estimated
Percentage
(thousands)

Estimated percentages

	1 or 99	2 or 98	5 or 95	10 or 90	25 or 75	50
10	7.8	11.0	17.2	23.6	34.1	39.4
25	5.0	7.0	10.9	15.0	21.6	24.9
50	3.5	4.9	7.7	10.6	15.3	17.6
75	2.9	4.0	6.3	8.6	12.5	14.4
100	2.5	3.5	5.4	7.5	10.8	12.5
250	1.6	2.2	3.4	4.7	6.8	7.9
500	1.1	1.6	2.4	3.3	4.8	5.6
750	0.82	1.3	2.0	2.7	3.9	4.5
1,000	0.78	1.1	1.7	2.4	3.4	3.9
2,500	0.50	0.70	1.1	1.5	2.2	2.5
5,000	0.35	0.50	0.77	1.1	1.5	1.8
10,000	0.25	0.35	0.54	0.75	1.1	1.2
20,000	0.17	0.25	0.38	0.53	0.76	0.88
25,000	0.16	0.22	0.34	0.47	0.68	0.79

Appendix II: Reprint of Questionnaire

NOTICE — 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.

FORM **SOV-21**
(1-30-87)

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS

1987 SURVEY OF VETERANS

Interviewer name

code

A. RECORD OF CALLS

	Date			Type (Mark X)	Time	Comments
	Month	Day	Year			
1				<input type="checkbox"/> Telephone <input type="checkbox"/> Personal visit	a.m. p.m.	
2				<input type="checkbox"/> Telephone <input type="checkbox"/> Personal visit	a.m. p.m.	
3				<input type="checkbox"/> Telephone <input type="checkbox"/> Personal visit	a.m. p.m.	
4				<input type="checkbox"/> Telephone <input type="checkbox"/> Personal visit	a.m. p.m.	
5				<input type="checkbox"/> Telephone <input type="checkbox"/> Personal visit	a.m. p.m.	

B. NEW ADDRESS/TELEPHONE NUMBER

1. Number and street

2. City

3. County

4. State

5. ZIP code

6. Telephone number is —

a. Area code Number

--	--	--	--	--	--	--	--	--	--

b. 1 ☐ Home

2 ☐ Work

3 ☐ Other — Specify

C1. RECORD OF TELEPHONE INTERVIEW Pg 1

1. Time began a.m. p.m.	2. Time ended a.m. p.m.	3. Length of interview 001 Minutes Month Day Year 8 7
4. Date completed → 002		

C2. RECORD OF PERSONAL VISIT INTERVIEW

1. Time began a.m. p.m.	2. Time ended a.m. p.m.	3. Length of interview 003 Minutes Month Day Year 8 7
4. Date completed → 004		

D. DESCRIPTION OF CONTACT

1. STATUS OF INTERVIEW

- 005 1 ☐ Sample person is eligible and interviewed
2 ☐ Sample person is ineligible
3 ☐ Sample person is eligible and noninterview — Complete D2
4 ☐ Sample person noninterview — Complete D2

2. NONINTERVIEW REASON

- 006 1 ☐ Refused
2 ☐ Unable to participate (mental or physical problem)
3 ☐ Unable to locate
4 ☐ Temporarily absent
5 ☐ Moved outside Assignment Area (PSU)
6 ☐ Deceased
7 ☐ Institutionalized
8 ☐ Other

NOTES

E. OFFICE USE ONLY

986

987

988

989

990

991

992

993

1. How old are you today? NOTE: If sample person's age is different by 5 years from the age on the label, verify the name and address, to make sure the correct person is being interviewed.	007 <input type="text"/> <input type="text"/> Years
2. Sex — Ask only if the sex of the sample person cannot be determined by the name.	008 1 <input type="checkbox"/> Male 2 <input type="checkbox"/> Female
3a. Would you classify your race as (Read answer categories) —	009 1 <input type="checkbox"/> White? 2 <input type="checkbox"/> Black? 3 <input type="checkbox"/> Asian or Pacific Islander? 4 <input type="checkbox"/> American Indian, Aleut, Eskimo? 5 <input type="checkbox"/> Other?
b. Are you of Spanish or Hispanic origin or descent?	010 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
4a. EXCLUDING any time you may have served for training or any other purposes in the Reserves or the National Guard, have you ever served on active duty in the United States Armed Forces?	011 1 <input type="checkbox"/> Yes — ASK b 2 <input type="checkbox"/> No — SKIP to 6a, page 3
b. Are you on active duty now?	012 1 <input type="checkbox"/> Yes — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW 2 <input type="checkbox"/> No
CHECK ITEM A Refer to item 1, Age, page 2. If blank refer to age on label. Sample person is aged —	013 1 <input type="checkbox"/> 27 or younger — ASK categories 9–10 in 4c 2 <input type="checkbox"/> 28–38 — ASK categories 8–10 in 4c 3 <input type="checkbox"/> 39–47 — ASK categories 7–10 in 4c 4 <input type="checkbox"/> 48–52 — ASK categories 6–10 in 4c 5 <input type="checkbox"/> 53–55 — ASK categories 5–10 in 4c 6 <input type="checkbox"/> 56–62 — ASK categories 4–10 in 4c 7 <input type="checkbox"/> 63–84 — ASK categories 3–10 in 4c 8 <input type="checkbox"/> 85 — ASK categories 2–10 in 4c 9 <input type="checkbox"/> 86 and older — ASK categories 1–10 in 4c
4c. I'm going to read a series of time periods to you. Please tell me which periods you served on active duty. (Read the answer categories specified in Check Item A above.) Did you serve during any other periods? Mark (X) all that apply.	014 1 <input type="checkbox"/> Before World War I — before April 6, 1917 2 <input type="checkbox"/> World War I — from April 6, 1917 through November 11, 1918 3 <input type="checkbox"/> Between World Wars I and II — from November 12, 1918 through September 16, 1940 4 <input type="checkbox"/> World War II — from September 16, 1940 through July 25, 1947 5 <input type="checkbox"/> Between World War II and Korean Conflict — from July 26, 1947 through June 26, 1950 6 <input type="checkbox"/> Korean Conflict — from June 27, 1950 through January 31, 1955 015 7 <input type="checkbox"/> Between Korean Conflict and Vietnam Era — from February 1, 1955 through August 4, 1964 8 <input type="checkbox"/> Vietnam Era — from August 5, 1964 through May 7, 1975 9 <input type="checkbox"/> Post-Vietnam Era — from May 8, 1975 through September 7, 1980 016 10 <input type="checkbox"/> Post-Vietnam Era — from September 8, 1980 through present
CHECK ITEM B Refer to item 4c above. Did the sample person serve in the Post-Vietnam Era from 9/8/80 through present only? (Is code 10 the ONLY entry in 4c?)	017 1 <input type="checkbox"/> Yes — ASK 5a 2 <input type="checkbox"/> No — SKIP to 5c
5a. Did you serve on active duty at least 2 years?	018 1 <input type="checkbox"/> Yes — SKIP to c 2 <input type="checkbox"/> No
b. Were you discharged for a service-connected medical condition, as a hardship case, or at the convenience of the government?	019 1 <input type="checkbox"/> Yes — SKIP to Check Item F, page 3 2 <input type="checkbox"/> No — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW
c. What type of discharge did you receive? For example, was it an honorable, dishonorable, or some other type of discharge?	020 1 <input type="checkbox"/> Honorable — SKIP to Check Item F, page 3 2 <input type="checkbox"/> Dishonorable — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW 3 <input type="checkbox"/> Other — SKIP to Check Item F, page 3

6a. Did you ever serve in the National Guard or on other reservist type duty?	021	<input type="checkbox"/> Yes — ASK b <input type="checkbox"/> No — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW
b. While you were in the National Guard or Military Reserve unit were you ever called into the regular armed forces for active duty NOT COUNTING the 4 to 6 months duty for initial training or yearly summer camp?	022	<input type="checkbox"/> Yes — SKIP to Check Item C <input type="checkbox"/> No
c. Did you ever receive a Medical Discharge as a result of your National Guard or Military Reserve services?	023	<input type="checkbox"/> Yes — GO to Check Item C <input type="checkbox"/> No — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW
CHECK ITEM C Refer to item 1, Age. If blank, refer to age on label. Sample person is aged —	024	<input type="checkbox"/> 27 or younger — ASK categories 9—10 in 6d <input type="checkbox"/> 28—38 — ASK categories 8—10 in 6d <input type="checkbox"/> 39—47 — ASK categories 7—10 in 6d <input type="checkbox"/> 48—52 — ASK categories 6—10 in 6d <input type="checkbox"/> 53—55 — ASK categories 5—10 in 6d <input type="checkbox"/> 56—62 — ASK categories 4—10 in 6d <input type="checkbox"/> 63—84 — ASK categories 3—10 in 6d <input type="checkbox"/> 85 — ASK categories 2—10 in 6d <input type="checkbox"/> 86 and older — ASK categories 1—10 in 6d
Refer to items 6b and 6c. If item 6b is marked "Yes," ask when sample person served on active duty. If 6c is marked "Yes," ask when served in the National Guard or Reserves. 6d. I'm going to read a series of time periods to you. Please tell me which periods you (served on ACTIVE DUTY/served in the National Guard or Military Reserves). (Read the answer categories specified in Check Item C above.) Did you serve during any other periods? Mark (X) all that apply.	025 *	<input type="checkbox"/> Before World War I — before April 6, 1917 <input type="checkbox"/> World War I — from April 6, 1917 through November 11, 1918 <input type="checkbox"/> Between World Wars I and II — from November 12, 1918 through September 15, 1940 <input type="checkbox"/> World War II — from September 16, 1940 through July 25, 1947 <input type="checkbox"/> Between World War II and Korean Conflict — from July 26, 1947 through June 26, 1950 <input type="checkbox"/> Korean Conflict — from June 27, 1950 through January 31, 1955 <input type="checkbox"/> Between Korean Conflict and Vietnam Era — from February 1, 1955 through August 4, 1964 <input type="checkbox"/> Vietnam Era — from August 5, 1964 through May 7, 1975 <input type="checkbox"/> Post-Vietnam Era — from May 8, 1975 through September 7, 1980
CHECK ITEM D Refer to item 6c above. Did the sample person receive a medical discharge? (Is code 1 marked in 6c?)	026 *	<input type="checkbox"/> Yes — SKIP to Check Item F <input type="checkbox"/> No — GO to Check Item E
CHECK ITEM E Refer to item 6d above. Did the sample person serve in the Post-Vietnam era from 9/8/80 through present only? (Is code 10 ONLY marked in 6d?)	027	<input type="checkbox"/> Yes — ASK 7 <input type="checkbox"/> No — SKIP to Check Item F
7. Excluding the 4 to 6 months duty for initial training or yearly summer camp, did you serve at least 2 consecutive years of active duty?	028	<input type="checkbox"/> Yes <input type="checkbox"/> No — Mark code 2, "Sample person is ineligible" in cover item D1 and END INTERVIEW
CHECK ITEM F Were questions 1 through 7 conducted by telephone?	029	<input type="checkbox"/> Yes — ASK 8 <input type="checkbox"/> No — SKIP to 9, page 4
8. Thank you for answering these questions. I would like to visit you to ask further questions about your experiences since you left the military. When would be the best time for me to visit?	030	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Date</div> <div style="width: 45%;">Time</div> </div> <div style="text-align: right; margin-top: 5px;">a.m. p.m.</div>
Verify sample person's address. Repeat scheduled date and time. Thank respondent and END THE INTERVIEW.		

Read the introduction for those persons who were screened by telephone.
INTRODUCTION — As you recall, we spoke over the telephone on (Date in cover item C1.). I'd like to complete that interview now.

9. What is your social security number?

PGM 4

--	--	--	--	--	--	--	--	--	--

10. How did you FIRST enter the military service, were you drafted or did you enlist?

PGM 3

032

- 1 ☐ Drafted
2 ☐ Enlisted (Includes persons who were in the National Guard or other reservist type duty)

11. In which branch or branches of the Armed Forces did you serve on active duty?

033

1 ☐ Army

2 ☐ Navy

3 ☐ Air Force

4 ☐ Marine Corps

5 ☐ Coast Guard

6 ☐ Women's Army Auxiliary Corps (WAAC)

7 ☐ Women's Army Corps (WAC)

8 ☐ Women Accepted for Voluntary Emergency Service (WAVES)

9 ☐ Navy Nursing Corps (NNC)

10 ☐ Air Force Nursing Corps (AFNC)

034

11 ☐ Women's Air Force Service Pilots (WASPS)

12 ☐ Coast Guard Women's Reserve (SPARS)

13 ☐ Other

035

14 ☐ Don't know

12. At the time you were last released or discharged from active duty were you — (Read categories)

038

1 ☐ A commissioned officer?

2 ☐ A warrant officer?

3 ☐ In the enlisted ranks?

13a. What was the date of your last release from military service?

039

Month

040

1 ☐ Don't know

041

Year

042

1 ☐ Don't know

b. When did you first enter military service?

043

Month

044

1 ☐ Don't know

045

Year

046

1 ☐ Don't know

Read the parenthetical phrase if the sample person was in the National Guard or the Reserves.

c. In total, how many years of active duty military service have you served? 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 a Military Reserve Unit, count only the time you were called up for active duty. Do NOT count the 4–6 months duty for initial training or yearly summer camps.)

Mark (X) only one.

047

1 ☐ Less than 1 year

2 ☐ 1–2 years

3 ☐ 3–5 years

4 ☐ 6–10 years

5 ☐ 11–15 years

6 ☐ 16–20 years

7 ☐ 21–30 years

8 ☐ 31 years or more

9 ☐ None

10 ☐ Don't know

14a. Are you now married, widowed, divorced, separated or have you never been married?

048

1 ☐ Married

2 ☐ Widowed

3 ☐ Divorced

4 ☐ Separated

5 ☐ Never married — SKIP to 15a, page 5

6 ☐ Refused — ASK b

b. At the time you first entered the Armed Forces, were you married, widowed, divorced, separated, or had you never been married?

049

1 ☐ Married

2 ☐ Widowed

3 ☐ Divorced

4 ☐ Separated

5 ☐ Never married

6 ☐ Refused

Refer to item 6c on page 3. If blank, ask "before going on active duty in the Armed Forces. "If "Yes," ask "before receiving your medical discharge from the National Guard/Reserves."

GIVE THE SAMPLE PERSON THE FLASHCARD BOOKLET.

15a. I'll be referring to this booklet for the remainder of our interview for answers to questions.

Please turn to flashcard number 1.

What was the highest grade or year of school you had actually completed before (going on active duty in the Armed Forces/receiving your medical discharge from the National Guard/Reserves)?

050

- 1 ☐ No formal schooling
2 ☐ Elementary school (grades 1-8)
HIGH SCHOOL
3 ☐ 9th
4 ☐ 10th
5 ☐ 11th
6 ☐ 12th
7 ☐ Trade/technical/vocational after high school

SKIP to item c

COLLEGE

- 8 ☐ C1 - SKIP to c
9 ☐ C2
10 ☐ C3
11 ☐ C4
12 ☐ C5
13 ☐ C6 +

ASK b

b. What type of degree did you receive upon the completion of your college courses?

051

- 1 ☐ Associate's degree
2 ☐ Bachelor's degree
3 ☐ Master's degree
4 ☐ Ph.D.
5 ☐ None
6 ☐ Other

C. Turn to flashcard number 1.

What is the highest grade or year of school you have ever completed?

052

- 1 ☐ No formal schooling
2 ☐ Elementary school (grades 1-8)
HIGH SCHOOL
3 ☐ 9th
4 ☐ 10th
5 ☐ 11th
6 ☐ 12th
7 ☐ Trade/technical/vocational after high school

SKIP to item 16a

COLLEGE

- 8 ☐ C1 - SKIP to 16a
9 ☐ C2
10 ☐ C3
11 ☐ C4
12 ☐ C5
13 ☐ C6 +

GO to Check Item G

CHECK ITEM G

Refer to 15a and 15c above.

Has the sample person maintained the same level of education?
(Are the entries in 15a and 15c the same?)

053

- 1 ☐ Yes - SKIP to 16a
2 ☐ No - ASK d

15d. What type of degree did you receive upon the completion of your college courses?

054

- 1 ☐ Associate's degree
2 ☐ Bachelor's degree
3 ☐ Master's degree
4 ☐ Ph.D.
5 ☐ None
6 ☐ Other

16a. While on active duty, did you serve ONLY in the United States?

055

- 1 ☐ Yes - SKIP to Check Item H, page 6
2 ☐ No

Turn to flashcard number 2.

b. In which of these places did you serve, sail in, or fly missions over while on active duty in the United States Armed Forces?

If on board ship in surrounding waters, mark the nearest geographical area.

Did you serve in any other places?

Mark (X) all that apply.

056

- 1 ☐ United States
2 ☐ Europe (including Sicily, Turkey, and the Mediterranean)
3 ☐ North Africa
4 ☐ Vietnam
5 ☐ Laos or Cambodia
6 ☐ Thailand
7 ☐ South China Sea

057

- 8 ☐ China, Burma, India
9 ☐ Korea
10 ☐ Japan

058

- 11 ☐ South Pacific
12 ☐ Indian Ocean

059

- 13 ☐ Hawaii, Midway, other islands in North Pacific
14 ☐ Other
15 ☐ Don't know

17. During your military service, were you ever in or exposed to combat?	060 1 <input type="checkbox"/> Yes — SKIP to Check Item H 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know
18. Even though you were not in combat, were you ever stationed in a war zone?	061 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No 3 <input type="checkbox"/> Don't know
CHECK ITEM H Refer to item 4c on page 2 and item 6d on page 3. Did the sample person serve during the Vietnam Era? (Is code 8 "Vietnam Era" marked in 4c or 6d?)	062 1 <input type="checkbox"/> Yes — ASK 19 2 <input type="checkbox"/> No — SKIP to 20
19. Have you ever undergone an examination for exposure to herbicides or defoliants such as Agent Orange at a VA medical center?	063 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
Refer to item 6c, page 3. If blank ask "released from ACTIVE DUTY in the Armed Forces. If "Yes," ask "released from the National Guard/Reserves." 20. In what manner were you last released from (ACTIVE DUTY in the Armed Forces/the National Guard/Reserves)? Read list and mark (X) only one.	064 1 <input type="checkbox"/> Separated at end of normal term of service contract (not medical or disability) with less than 20 years of service 2 <input type="checkbox"/> Military retirement for length of service (20 or more years) 3 <input type="checkbox"/> Medical release 4 <input type="checkbox"/> Military retirement for disability 5 <input type="checkbox"/> Released due to marriage, pregnancy, or children 6 <input type="checkbox"/> Other release 7 <input type="checkbox"/> Don't know
21. Now, I'd like to ask you a few questions about your health. Compared to people your age, would you say that your health is excellent, very good, good, fair, or poor? Mark (X) only one.	065 1 <input type="checkbox"/> Excellent 2 <input type="checkbox"/> Very good 3 <input type="checkbox"/> Good 4 <input type="checkbox"/> Fair 5 <input type="checkbox"/> Poor 6 <input type="checkbox"/> Don't know
22a. Do you have a disability or health condition that keeps you from working at all?	066 1 <input type="checkbox"/> Yes — SKIP to e 2 <input type="checkbox"/> No
b. Do you have a disability or health condition that prevents you from doing ANY work around the house or elsewhere?	067 1 <input type="checkbox"/> Yes — SKIP to e 2 <input type="checkbox"/> No
c. Are you limited in ANY WAY in your choice of occupation or in the amount of work in such occupation because of a disability or health condition?	068 1 <input type="checkbox"/> Yes — SKIP to e 2 <input type="checkbox"/> No
d. Are you limited in ANY WAY in any activities because of a disability or health condition?	069 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to Check Item I, page 7
e. Has this limitation lasted longer than one year?	070 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
Turn to flashcard number 3. f. What is the cause of this limitation? Mark (X) all that apply.	071 1 <input type="checkbox"/> Surgery * 2 <input type="checkbox"/> Injury 3 <input type="checkbox"/> Illness 4 <input type="checkbox"/> Other

<p>22g. What is the nature of your health condition or disability?</p> <p><i>Do not read list.</i></p> <p><i>Mark (X) all that apply.</i></p> <ul style="list-style-type: none"> (1) Blindness or other visual impairment 072 <input type="checkbox"/> (2) Deafness or hard of hearing 074 <input type="checkbox"/> (3) Missing limb 076 <input type="checkbox"/> (4) Permanent stiffness, pain, deformity, or lack of use of fingers, hand, or arm 078 <input type="checkbox"/> (5) Permanent stiffness, pain, deformity, or lack of use of toes, foot, or leg 080 <input type="checkbox"/> (6) Permanent stiffness, pain, or deformity of back 082 <input type="checkbox"/> (7) Paralysis 084 <input type="checkbox"/> (8) Arthritis 086 <input type="checkbox"/> (9) Heart condition 088 <input type="checkbox"/> (10) Respiratory conditions (e.g., Asthma, Emphysema) 090 <input type="checkbox"/> (11) Psychological conditions 092 <input type="checkbox"/> (12) Other 094 <input type="checkbox"/> (13) Don't know 096 <input type="checkbox"/> <p>Do you have any other health conditions or disabilities?</p>	<p style="text-align: right;"><i>Ask h for each category marked in g.</i></p> <p>22h. Are you receiving service-connected compensation or military disability retirement for (Read category marked in g)?</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Yes</th> <th style="width: 10%; text-align: center;">No</th> </tr> </thead> <tbody> <tr><td>073</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>075</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>077</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>079</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>081</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>083</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>085</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>087</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>089</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>091</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>093</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>095</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>097</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>		Yes	No	073	<input type="checkbox"/>	<input type="checkbox"/>	075	<input type="checkbox"/>	<input type="checkbox"/>	077	<input type="checkbox"/>	<input type="checkbox"/>	079	<input type="checkbox"/>	<input type="checkbox"/>	081	<input type="checkbox"/>	<input type="checkbox"/>	083	<input type="checkbox"/>	<input type="checkbox"/>	085	<input type="checkbox"/>	<input type="checkbox"/>	087	<input type="checkbox"/>	<input type="checkbox"/>	089	<input type="checkbox"/>	<input type="checkbox"/>	091	<input type="checkbox"/>	<input type="checkbox"/>	093	<input type="checkbox"/>	<input type="checkbox"/>	095	<input type="checkbox"/>	<input type="checkbox"/>	097	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	No																																									
073	<input type="checkbox"/>	<input type="checkbox"/>																																									
075	<input type="checkbox"/>	<input type="checkbox"/>																																									
077	<input type="checkbox"/>	<input type="checkbox"/>																																									
079	<input type="checkbox"/>	<input type="checkbox"/>																																									
081	<input type="checkbox"/>	<input type="checkbox"/>																																									
083	<input type="checkbox"/>	<input type="checkbox"/>																																									
085	<input type="checkbox"/>	<input type="checkbox"/>																																									
087	<input type="checkbox"/>	<input type="checkbox"/>																																									
089	<input type="checkbox"/>	<input type="checkbox"/>																																									
091	<input type="checkbox"/>	<input type="checkbox"/>																																									
093	<input type="checkbox"/>	<input type="checkbox"/>																																									
095	<input type="checkbox"/>	<input type="checkbox"/>																																									
097	<input type="checkbox"/>	<input type="checkbox"/>																																									
<p>22i. Besides service-connected compensation or military disability retirement, do you receive any financial assistance because of your disability or health condition?</p>	<p>098 <input type="checkbox"/> Yes — ASK j <input type="checkbox"/> No — SKIP to Check Item I</p>																																										
<p>j. What type of assistance do you receive?</p> <p><i>Mark (X) all that apply.</i></p>	<p>099 <input type="checkbox"/> Social Security Disability Insurance * <input type="checkbox"/> Worker's Compensation <input type="checkbox"/> Civil Service Disability <input type="checkbox"/> Private Insurance <input type="checkbox"/> Supplemental Security Income (SSI) <input type="checkbox"/> Veterans Pension 100 <input type="checkbox"/> Other</p>																																										
<p>CHECK ITEM I Refer to item 1, Age, page 2. If blank refer to age on label.</p> <p>Is the sample person aged 55 or older?</p>	<p>101 <input type="checkbox"/> Yes — SKIP to 23a <input type="checkbox"/> No — Go to Check Item J</p>																																										
<p>CHECK ITEM J Refer to item 22g above.</p> <p>Does the sample person have a health condition or disability? (Does 22g have 1 or more entries?)</p>	<p>102 <input type="checkbox"/> Yes — ASK 23a <input type="checkbox"/> No — SKIP to 24a, page 9</p>																																										
<p>23a. Please turn to flashcard number 4.</p> <p>During the past 12 months have you received assistance from another person with any of the items listed on the card? Just read the number next to the category.</p> <p><i>Mark (X) all that apply.</i></p>	<p>103 <input type="checkbox"/> Bathing or showering * <input type="checkbox"/> Getting dressed <input type="checkbox"/> Getting in/out of chairs/bed <input type="checkbox"/> Walking across a room <input type="checkbox"/> Climbing up stairs <input type="checkbox"/> Eating 104 <input type="checkbox"/> Getting outside * <input type="checkbox"/> Using/getting to toilet <input type="checkbox"/> None received</p>																																										
<p>b. During the past 12 months have you received assistance from another person with (Read the answer categories)?</p> <p><i>Mark (X) all that apply.</i></p>	<p>105 <input type="checkbox"/> Preparing meals? * <input type="checkbox"/> Getting around the community? <input type="checkbox"/> Shopping for personal items? <input type="checkbox"/> Managing money (paying bills)? <input type="checkbox"/> Using the telephone? <input type="checkbox"/> Light housework? 106 <input type="checkbox"/> None</p>																																										

**CHECK
ITEM K**

Refer to items 23a and 23b, page 7.
Has the sample person received assistance
within the last 12 months?
(Is a code 1—8 marked in 23a or a code 1—6
marked in 23b?)

107

- 1 ☐ Yes — ASK c
2 ☐ No — SKIP to f

23c. Please turn to flashcard number 5.

Who provided this assistance?

Mark (X) all that apply.

108

- 1 ☐ Parent
2 ☐ Spouse
3 ☐ Child
4 ☐ Other family member
5 ☐ Friend
6 ☐ Social worker
7 ☐ Visiting nurse
8 ☐ Therapist
9 ☐ Other

109

- 7 ☐ Visiting nurse
8 ☐ Therapist
9 ☐ Other

**CHECK
ITEM L**

Refer to item 23c.

Has the sample person received assistance
from more than one source?
(Does 23c have more than one entry?)

110

- 1 ☐ Yes — ASK d
2 ☐ No — SKIP to Check Item M

23d. Who provided most of this assistance?

Mark (X) only one.

111

- 1 ☐ Parent
2 ☐ Spouse
3 ☐ Child
4 ☐ Other family member
5 ☐ Friend
6 ☐ Social worker
7 ☐ Visiting nurse
8 ☐ Therapist
9 ☐ Other

**CHECK
ITEM M**

Refer to item 23c.

Has the sample person received assistance
from a Social worker, Visiting nurse,
Therapist or other source?
(Is a code 6—9 marked in 23c?)

112

- 1 ☐ Yes — ASK e
2 ☐ No — SKIP to f

**23e. What was the primary source of payment for
these services?**

113

- 1 ☐ Self or family
2 ☐ Insurance
3 ☐ Medicare
4 ☐ Medicaid
5 ☐ VA
6 ☐ Other public assistance
7 ☐ Free care
8 ☐ Other

f. Please turn to flashcard number 6.

During the past 12 months have you been provided
with any of the services listed on the card while
you were at home?

Mark (X) all that apply.

114

- 1 ☐ Applied bandages/dressings
2 ☐ Given medicine orally
3 ☐ Given shots
4 ☐ Given any other medicines or treatment
5 ☐ None — SKIP to 24a, page 9

g. Who provided you with these services?

Mark (X) all that apply.

115

- 1 ☐ Family member
2 ☐ Medical Doctor
3 ☐ Social worker
4 ☐ Mental health worker
5 ☐ Therapist
6 ☐ Nurse
7 ☐ Other

116

- 7 ☐ Other

► If a code 2—7 is marked in 23g, ask 23h;
otherwise skip to 24a, page 9.

**h. What was the primary source of payment for
these services?**

117

- 1 ☐ Self or family
2 ☐ Insurance
3 ☐ Medicare
4 ☐ Medicaid
5 ☐ VA
6 ☐ Other public assistance
7 ☐ Free care
8 ☐ Other

24a. Have you ever used a medical facility that was operated by the VA for overnight hospital care, outpatient visits, or for nursing home, convalescent home, or domiciliary admissions?

- 118** 1 ☐ Yes — SKIP to 25
2 ☐ No — ASK b

b. Please turn to flashcard number 7. What are the reasons you have not used a Veterans Administration facility for your health care in the past?

Mark (X) all that apply.

- 119** * 1 ☐ Have never needed medical care
2 ☐ Have never been sick
3 ☐ Used own physician
4 ☐ Doctor sent me elsewhere
5 ☐ Prefer to be treated elsewhere
6 ☐ Have adequate health insurance
120 * 7 ☐ Used Medicaid/Medicare
8 ☐ VA medical facilities don't offer the type of specific care I need
9 ☐ Quality of medical care is poor at VA facilities
121 * 10 ☐ Not eligible for VA care
11 ☐ Didn't know I was eligible
12 ☐ VA staff and facilities not appropriate/inadequate for women
122 * 13 ☐ Lack of privacy
14 ☐ Accident or emergency admission
15 ☐ Entitled to military DOD medical care
123 * 16 ☐ VA refused to give me care
17 ☐ Treated elsewhere at VA expense
18 ☐ Live too far from a VA medical facility
124 * 19 ☐ Too long of a wait/too much red tape
20 ☐ Other
21 ☐ Don't know

**CHECK
ITEM N**

Refer to item 24b.

Has the sample person never needed medical care or never been sick?

(Is only code 1 and/or 2 marked in 24b?)

- 125** 1 ☐ Yes — SKIP to 28a, page 12
2 ☐ No — ASK 25

25. How many times have you been hospitalized overnight or longer since your separation from military service?

- 126** 1 ☐ Once
2 ☐ 2–5 times
3 ☐ 6–10 times
4 ☐ 11 or more times
5 ☐ Never been hospitalized
6 ☐ Don't know } SKIP to 28a, page 12

26a. In the past twelve months were you a patient overnight in a hospital?

- 127** 1 ☐ Yes
2 ☐ No — SKIP to 28a, page 12

b. How many times in the past twelve months were you a patient? Transfers should be counted as two stays if overnight or longer.

- 128** 1 ☐ Once
2 ☐ 2 times
3 ☐ 3 times
4 ☐ 4 times
5 ☐ 5 or more times

NOTES

INTERVIEWER INSTRUCTION — Complete items 27a–27f as appropriate for each hospital stay reported in 26b, page 9.
If more than 3 stays reported, complete items 27a–27f for the 3 most recent stays.

27a. How many nights were you in the hospital during your ...?		b. What was the primary reason for your ...?	c. What type of hospital was your ... in?
(1) Last stay	129 1 <input type="checkbox"/> 1–2 2 <input type="checkbox"/> 3–5 3 <input type="checkbox"/> 6–10 4 <input type="checkbox"/> 11 or more	130 1 <input type="checkbox"/> Medical 2 <input type="checkbox"/> Surgical 3 <input type="checkbox"/> Examination/ Diagnostic 4 <input type="checkbox"/> Psychiatric	131 1 <input type="checkbox"/> Private community 2 <input type="checkbox"/> VA 3 <input type="checkbox"/> Military 4 <input type="checkbox"/> State, county or city 5 <input type="checkbox"/> Other
(2) Next to last stay	135 1 <input type="checkbox"/> 1–2 2 <input type="checkbox"/> 3–5 3 <input type="checkbox"/> 6–10 4 <input type="checkbox"/> 11 or more	136 1 <input type="checkbox"/> Medical 2 <input type="checkbox"/> Surgical 3 <input type="checkbox"/> Examination/ Diagnostic 4 <input type="checkbox"/> Psychiatric	137 1 <input type="checkbox"/> Private community 2 <input type="checkbox"/> VA 3 <input type="checkbox"/> Military 4 <input type="checkbox"/> State, county or city 5 <input type="checkbox"/> Other
(3) Previous stay	141 1 <input type="checkbox"/> 1–2 2 <input type="checkbox"/> 3–5 3 <input type="checkbox"/> 6–10 4 <input type="checkbox"/> 11 or more	142 1 <input type="checkbox"/> Medical 2 <input type="checkbox"/> Surgical 3 <input type="checkbox"/> Examination/ Diagnostic 4 <input type="checkbox"/> Psychiatric	143 1 <input type="checkbox"/> Private community 2 <input type="checkbox"/> VA 3 <input type="checkbox"/> Military 4 <input type="checkbox"/> State, county or city 5 <input type="checkbox"/> Other

NOTES

d. What was your primary reason for using this hospital for your ...?	e. Was your ... paid for primarily by — (Read answer categories)	f. How much did you pay, out of your pocket, for your ...?
132 1 <input type="checkbox"/> Referral by Medical Doctor 2 <input type="checkbox"/> Location 3 <input type="checkbox"/> Provided needed service 4 <input type="checkbox"/> Required by Insurance/HMO/CHAMPUS 5 <input type="checkbox"/> Emergency admission 6 <input type="checkbox"/> Cost of care 7 <input type="checkbox"/> Quality of care	133 1 <input type="checkbox"/> Health Insurance? 2 <input type="checkbox"/> Self/family? 3 <input type="checkbox"/> Medicare? 4 <input type="checkbox"/> Medicaid? 5 <input type="checkbox"/> VA? 6 <input type="checkbox"/> Military? 7 <input type="checkbox"/> Other source?	134 1 <input type="checkbox"/> None 2 <input type="checkbox"/> \$1—\$25 3 <input type="checkbox"/> \$26—\$50 4 <input type="checkbox"/> \$51—\$100 5 <input type="checkbox"/> \$101—\$500 6 <input type="checkbox"/> \$501—\$1000 7 <input type="checkbox"/> Over \$1000 8 <input type="checkbox"/> Don't know <p style="text-align: right;">} Go to next stay, otherwise SKIP to 28a, page 12</p>
138 1 <input type="checkbox"/> Referral by Medical Doctor 2 <input type="checkbox"/> Location 3 <input type="checkbox"/> Provided needed service 4 <input type="checkbox"/> Required by Insurance/HMO/CHAMPUS 5 <input type="checkbox"/> Emergency admission 6 <input type="checkbox"/> Cost of care 7 <input type="checkbox"/> Quality of care	139 1 <input type="checkbox"/> Health Insurance? 2 <input type="checkbox"/> Self/family? 3 <input type="checkbox"/> Medicare? 4 <input type="checkbox"/> Medicaid? 5 <input type="checkbox"/> VA? 6 <input type="checkbox"/> Military? 7 <input type="checkbox"/> Other source?	140 1 <input type="checkbox"/> None 2 <input type="checkbox"/> \$1—\$25 3 <input type="checkbox"/> \$26—\$50 4 <input type="checkbox"/> \$51—\$100 5 <input type="checkbox"/> \$101—\$500 6 <input type="checkbox"/> \$501—\$1000 7 <input type="checkbox"/> Over \$1000 8 <input type="checkbox"/> Don't know <p style="text-align: right;">} Go to next stay, otherwise SKIP to 28a, page 12</p>
144 1 <input type="checkbox"/> Referral by Medical Doctor 2 <input type="checkbox"/> Location 3 <input type="checkbox"/> Provided needed service 4 <input type="checkbox"/> Required by Insurance/HMO/CHAMPUS 5 <input type="checkbox"/> Emergency admission 6 <input type="checkbox"/> Cost of care 7 <input type="checkbox"/> Quality of care	145 1 <input type="checkbox"/> Health Insurance? 2 <input type="checkbox"/> Self/family? 3 <input type="checkbox"/> Medicare? 4 <input type="checkbox"/> Medicaid? 5 <input type="checkbox"/> VA? 6 <input type="checkbox"/> Military? 7 <input type="checkbox"/> Other source?	146 1 <input type="checkbox"/> None 2 <input type="checkbox"/> \$1—\$25 3 <input type="checkbox"/> \$26—\$50 4 <input type="checkbox"/> \$51—\$100 5 <input type="checkbox"/> \$101—\$500 6 <input type="checkbox"/> \$501—\$1000 7 <input type="checkbox"/> Over \$1000 8 <input type="checkbox"/> Don't know <p style="text-align: right;">} Go to 28a, page 12</p>

28a. During the past twelve months, have you gone to a doctor, a hospital clinic, a hospital outpatient department, VA or otherwise, or any kind of health care center for medical care?

147

- 1 ☐ Yes — ASK b
2 ☐ No
3 ☐ Don't know

} SKIP to 29a, page 14

b. Please turn to flashcard number 8.

Did you make any visits for medical treatment or examination in the last 12 months to any of the facilities listed on the card? EXCLUDE OVERNIGHT HOSPITAL STAYS, TELEPHONE AND HOME CALLS.

Ask c, d, and e for each facility marked in b.

C. Within the last 12 months, how many visits did you make (Read category marked in b) —

(1) To a VA clinic or VA hospital (outpatient)?

148

1 ☐

149

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(2) To a private, non-VA doctor, clinic, health maintenance organization, hospital (outpatient), or other medical facility AT VA EXPENSE?

152

1 ☐

153

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(3) To a private, non-VA doctor, clinic, health maintenance organization, hospital (outpatient), or other medical facility AT YOUR OWN EXPENSE OR COVERED BY INSURANCE?

156

1 ☐

157

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(4) To a Department of Defense/military medical facility?

160

1 ☐

161

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(5) To a "Free" or other clinic at no expense?

164

1 ☐

165

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(6) To a local, private, or nonprofit "drop-in" ambulatory clinic, sometimes called an "urgi-" or "surgi-care" or store front clinic?

167

1 ☐

168

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(7) To any other facility?

171

1 ☐

172

- 1 ☐ 1
2 ☐ 2–5
3 ☐ 6–10
4 ☐ 11 or more
5 ☐ Don't know

} Go to d

(8) None

175

1 ☐ — SKIP to 29a, page 14

FORM SOV-21 (1-30-87)

d. (Was this visit a/How many of these visits were) follow-up visit(s) from in-patient care?

e. How much did you pay out-of-pocket for each visit
(Read category marked in b) —
(If different amounts paid, mark the average amount paid.)

150

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

151

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

154

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

155

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

158

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

159

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

162

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

163

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

166

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

169

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

170

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Ask c, d, and e for next category, otherwise, SKIP to 29a, page 14

173

- 1 ☐ None
2 ☐ 1
3 ☐ 2-5
4 ☐ 6-10
5 ☐ 11 or more
6 ☐ Don't know

Go to e

174

- 1 ☐ None
2 ☐ \$1-\$25
3 ☐ \$26-\$50
4 ☐ Over \$50
5 ☐ Don't know

Go to 29a, page 14

29a. Now I'd like to ask you a few questions about your medical history.

Please turn to flashcards numbers 9 and 10.

Have you ever had any of these conditions?

Mark (X) all that apply.

Have you had any other?

Refer to item 28a, page 12.
If "No" is marked in 28a, SKIP to 29d, page 15; otherwise ask b for each condition marked in a; ask c after marking all responses in b.

b. Did the following condition(s) cause you to make one or more visits for medical treatment in the last 12 months? Do not count overnight hospital stays.

c. Please turn to flashcard number 11. Of the places listed, where did you go for treatment for your (Condition coded as "Yes" in b)?
Mark (X) all that apply.
Anywhere else?

VA clinic or VA hospital (1)	Private doctor, clinic, HMO, hospital, or other medical facility		Other place (4)
	At VA expense (2)	At own expense or covered by insurance (3)	

(1) Gallstones	176 1 <input type="checkbox"/>	177 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	178 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(2) Other Kidney Trouble	181 1 <input type="checkbox"/>	182 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	183 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(3) Bladder Trouble	186 1 <input type="checkbox"/>	187 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	188 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(4) Prostate Trouble	191 1 <input type="checkbox"/>	192 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	193 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(5) Gynecological Surgery	196 1 <input type="checkbox"/>	197 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	198 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(6) Gynecological Infection	201 1 <input type="checkbox"/>	202 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	203 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(7) Menstrual Problems	206 1 <input type="checkbox"/>	207 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	208 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(8) Menopausal Problems	211 1 <input type="checkbox"/>	212 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	213 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(9) Goiter or Thyroid Problems	216 1 <input type="checkbox"/>	217 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	218 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(10) Ulcer	221 1 <input type="checkbox"/>	222 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	223 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(11) Stomach or Digestive Disorder	226 1 <input type="checkbox"/>	227 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	228 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(12) Hernia or Rupture	231 1 <input type="checkbox"/>	232 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	233 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(13) Gastritis	236 1 <input type="checkbox"/>	237 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	238 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(14) Colitis	241 1 <input type="checkbox"/>	242 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	243 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(15) Diverticulitis	246 1 <input type="checkbox"/>	247 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	248 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(16) Arthritis and Rheumatism	251 1 <input type="checkbox"/>	252 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	253 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(17) Gout	256 1 <input type="checkbox"/>	257 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	258 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(18) Bursitis	261 1 <input type="checkbox"/>	262 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	263 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(19) Severe Headaches	266 1 <input type="checkbox"/>	267 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	268 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(20) Hardening of the Arteries (Arteriosclerosis)	271 1 <input type="checkbox"/>	272 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	273 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(21) Hypertension or High Blood Pressure	276 1 <input type="checkbox"/>	277 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	278 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(22) Heart Attack (MI) or Heart Failure (Ischemic Heart Disease)	281 1 <input type="checkbox"/>	282 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	283 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(23) Other Heart Disease (e.g., Arrhythmia, Congenital Defects)	286 1 <input type="checkbox"/>	287 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	288 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(24) Blood Clots/Phlebitis	291 1 <input type="checkbox"/>	292 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	293 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(25) Varicose veins	296 1 <input type="checkbox"/>	297 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	298 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(26) Stroke	301 1 <input type="checkbox"/>	302 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	303 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(27) Cerebral-Vascular Disease (Other than Stroke)	306 1 <input type="checkbox"/>	307 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	308 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(28) Asthma	311 1 <input type="checkbox"/>	312 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	313 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(29) Emphysema	316 1 <input type="checkbox"/>	317 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	318 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(30) Bronchitis	321 1 <input type="checkbox"/>	322 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	323 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(31) Pneumonia	326 1 <input type="checkbox"/>	327 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	328 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(32) Sinus problems	331 1 <input type="checkbox"/>	332 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	333 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
(33) Other Respiratory Problems	336 1 <input type="checkbox"/>	337 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	338 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

Refer to item 26a, page 9. If item 26a is blank or "No" is marked, SKIP to 30a, page 18; otherwise ask d for each condition marked in a; ask e after marking all responses in d.

d. Did the following condition(s) cause you to be a patient overnight in the hospital in the last 12 months?

Ask e for "Yes" responses in d, otherwise skip to 30a, page 18.
e. Please turn to flashcard number 12. Of the places listed, where did you go for overnight patient care for your (Condition coded as "Yes" in d)?
 Mark (X) all that apply.
 Anywhere else?

	VA hospital (1)	Hospital, or other medical facility		Other place (4)
		At VA expense (2)	At own expense or covered by insurance (3)	
179 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	180 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
184 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	185 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
189 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	190 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
194 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	195 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
199 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	200 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
204 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	205 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
209 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	210 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
214 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	215 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
219 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	220 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
224 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	225 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
229 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	230 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
234 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	235 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
239 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	240 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
244 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	245 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
249 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	250 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
254 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	255 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
259 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	260 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
264 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	265 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
269 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	270 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
274 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	275 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
279 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	280 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
284 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	285 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
289 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	290 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
294 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	295 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
299 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	300 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
304 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	305 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
309 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	310 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
314 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	315 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
319 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	320 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
324 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	325 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
329 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	330 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
334 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	335 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
339 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	340 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

29a. Continued		Refer to item 28a, page 12. If "No" is marked in 28a, SKIP to 29d, page 17; otherwise ask b for each condition marked in a; ask c after marking all responses in b.		C. Please turn to flashcard number 11. Of the places listed, where did you go for treatment for your (Condition coded as "Yes" in b)? Mark (X) all that apply. Anywhere else?			
Please turn to flashcards numbers 9 and 10. Have you ever had any of these conditions? Mark (X) all that apply. Have you had any other?		b. Did the following condition(s) cause you to make one or more visits for medical treatment in the last 12 months? Do not count overnight hospital stays.		VA clinic or VA hospital (1)	Private doctor, clinic, HMO, hospital, or other medical facility At VA expense (2) At own expense or covered by insurance (3)		Other place (4)
(34) Deafness in either ear	341 1 <input type="checkbox"/>	342 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	343 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(35) Blindness in either eye	346 1 <input type="checkbox"/>	347 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	348 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(36) Cataracts	351 1 <input type="checkbox"/>	352 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	353 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(37) Other eye problems	356 1 <input type="checkbox"/>	357 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	358 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(38) Hemorrhoids	361 1 <input type="checkbox"/>	362 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	363 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(39) Diabetes	366 1 <input type="checkbox"/>	367 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	368 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(40) Accidents and Injuries requiring hospitalization	371 1 <input type="checkbox"/>	372 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	373 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(41) Brain injury	376 1 <input type="checkbox"/>	377 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	378 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(42) Psychiatric Problems	381 1 <input type="checkbox"/>	382 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	383 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(43) Alcohol Problems	386 1 <input type="checkbox"/>	387 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	388 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(44) Drug Abuse	391 1 <input type="checkbox"/>	392 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	393 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(45) Tuberculosis (TB)	396 1 <input type="checkbox"/>	397 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	398 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(46) Acquired Immune Deficiency Syndrome (AIDS)	401 1 <input type="checkbox"/>	402 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	403 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(47) Other Infectious Diseases	406 1 <input type="checkbox"/>	407 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	408 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(48) Anemia	411 1 <input type="checkbox"/>	412 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	413 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(49) Sickle Cell Anemia	416 1 <input type="checkbox"/>	417 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	418 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(50) Other Blood Diseases	421 1 <input type="checkbox"/>	422 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	423 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(51) Mouth, Throat, or Larynx Cancer	426 1 <input type="checkbox"/>	427 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	428 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(52) Stomach or Colon Cancer	431 1 <input type="checkbox"/>	432 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	433 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(53) Lung Cancer	436 1 <input type="checkbox"/>	437 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	438 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(54) Bone Cancer	441 1 <input type="checkbox"/>	442 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	443 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(55) Breast Cancer	446 1 <input type="checkbox"/>	447 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	448 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(56) Skin Cancer	451 1 <input type="checkbox"/>	452 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	453 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(57) Lymph Gland Cancer	456 1 <input type="checkbox"/>	457 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	458 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(58) Uterine, Ovarian, or Cervical Cancer	461 1 <input type="checkbox"/>	462 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	463 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(59) Prostate Cancer	466 1 <input type="checkbox"/>	467 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	468 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(60) Other Types of Cancer	471 1 <input type="checkbox"/>	472 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	473 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(61) Leukemia	476 1 <input type="checkbox"/>	477 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	478 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(62) Skin Diseases	481 1 <input type="checkbox"/>	482 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	483 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(63) Post-hospitalization follow-up visits	486 1 <input type="checkbox"/>	487 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	488 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(64) General exams or Innoculations	491 1 <input type="checkbox"/>	492 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	493 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(65) Other conditions	496 1 <input type="checkbox"/>	497 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	498 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	
(66) None Don't know	501 1 <input type="checkbox"/>						

Refer to item 26a, page 9. If item 26a is blank or "No" is marked, SKIP to 30a, page 18; otherwise ask d for each condition marked in a; ask e after marking all responses in d.

Ask e for "Yes" responses in d, otherwise skip to 30a, page 18.

e. Please turn to flashcard number 12. Of the places listed, where did you go for overnight patient care for your (Condition coded as "Yes" in d)?

Mark (X) all that apply.

Anywhere else?

d. Did the following condition(s) cause you to be a patient overnight in the hospital in the last 12 months?

	VA hospital (1)	Hospital, or other medical facility		Other place (4)
		At VA expense (2)	At own expense or covered by insurance (3)	
344 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	345 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
349 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	350 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
354 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	355 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
359 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	360 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
364 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	365 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
369 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	370 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
374 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	375 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
379 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	380 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
384 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	385 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
389 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	390 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
394 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	395 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
399 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	400 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
404 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	405 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
409 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	410 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
414 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	415 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
419 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	420 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
424 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	425 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
429 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	430 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
434 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	435 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
439 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	440 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
444 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	445 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
449 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	450 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
454 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	455 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
459 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	460 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
464 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	465 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
469 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	470 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
474 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	475 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
479 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	480 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
484 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	485 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
489 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	490 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
494 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	495 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
499 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No	500 * 1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

30a. People get health insurance in different ways — through jobs, retirement benefits from jobs, through unions, through other associations or groups, through direct purchase from an insurance company, or through another family member's insurance plan.

Do you have health insurance through — (Read answer categories)

Mark (X) all that apply.

502

- 1 ☐ Your employer?
- 2 ☐ Retirement benefit?
- 3 ☐ Union?
- 4 ☐ Other group? (e.g., American Association of Retired Persons)
- 5 ☐ Insurance company?
- 6 ☐ Family member's insurance plan?
- 7 ☐ None — SKIP to Check Item O

503

b. There are different types of health insurance plans — plans which pay the hospital or physician bills directly, plans which are organizations such as Health Maintenance Organizations (HMOs) or Preferred Provider Organizations (PPOs), and plans which pay cash to you when you are injured or ill. Which type of plan are you covered by?

Is it a plan which — (Read answer categories)

Mark (X) all that apply.

504

- 1 ☐ Pays the provider for the service?
- 2 ☐ A health maintenance organization or similar organization?
- 3 ☐ Pays cash directly to the individual?
- 4 ☐ Other type of plan?
- 5 ☐ None

**CHECK
ITEM O**

Refer to item 22g, page 7.

Does the sample person have a health condition or disability?

(Does item 22g have 1 or more entries?)

505

- 1 ☐ Yes — SKIP to c
- 2 ☐ No — Go to Check Item P

**CHECK
ITEM P**

Refer to item 1, age, page 2. If blank, refer to age on label.

Is the sample person aged 65 years or older?

506

- 1 ☐ Yes — ASK c
- 2 ☐ No — SKIP to e

30c. Medicare is a social security health insurance program for certain disabled persons under the age of 65 and for persons aged 65 or over. Are you enrolled for the part of Medicare which pays for hospital bills and is called Medicare Part A?

507

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

d. Are you enrolled in the part of Medicare which pays for doctor bills that is called Medicare Part B?

508

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

e. There is a Federal/State program called Medicaid which pays for health care for persons with limited income. During the past 12 months have you had any health care that was paid for by Medicaid?

509

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

31. Now I would like to ask you some questions about some programs for veterans. Please turn to flashcard number 13. Prior to this survey, which of the Veterans Administration's programs listed on this card had you heard of? Just read the number next to the category.

Mark (X) all that apply.

Anything else?

510

- 1 ☐ Hospital care for veterans with service-connected disabilities
- 2 ☐ Hospital care for veterans with low incomes
- 3 ☐ Money to help veterans complete their education under the G.I. Bill
- 4 ☐ Vocational rehabilitation training for veterans with service-connected disabilities (Chapter 31 Programs)
- 5 ☐ Grants for specially adapted housing, automobiles and automobile equipment for veterans with service-connected disabilities
- 6 ☐ Financial compensation for veterans with service-connected disabilities
- 7 ☐ Pensions for low-income veterans
- 8 ☐ Nursing home care for veterans aged 65 and over
- 9 ☐ Dental care in VA facilities
- 10 ☐ Life insurance
- 11 ☐ Home loan guaranty
- 12 ☐ Vocational counseling
- 13 ☐ Treatment for veterans with drinking problems
- 14 ☐ Treatment for veterans with drug problems
- 15 ☐ Readjustment counseling
- 16 ☐ Psychological counseling other than readjustment counseling
- 17 ☐ Domiciliary care in VA facilities
- 18 ☐ Outpatient care at VA facilities
- 19 ☐ Haven't heard of any
- 20 ☐ Don't know } SKIP to 33a, page 19

511

*

512

*

513

*

514

*

515

<p>32. Now I'd like you to turn to flashcard number 14. Here is a card which lists some different sources from which people learn about Veterans Administration programs. From which of these have you received your information about VA programs? Just read the number next to the source.</p> <p><i>Mark (X) all that apply.</i></p> <p>Any other source?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">516</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">*</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">517</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">518</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">*</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">519</div> </div> <div style="margin-left: 10px;"> <div>1 <input type="checkbox"/> Newspapers</div> <div>2 <input type="checkbox"/> Television</div> <div>3 <input type="checkbox"/> Radio</div> <div>4 <input type="checkbox"/> Information or publications from the VA itself</div> <div>5 <input type="checkbox"/> Other government publications</div> <div>6 <input type="checkbox"/> Other veterans</div> <div>7 <input type="checkbox"/> Counseling and advice you got at the time of your discharge from the service</div> <div>8 <input type="checkbox"/> Friends, family, and co-workers</div> <div>9 <input type="checkbox"/> Veterans' organizations (American Legion, VFW)</div> <div>10 <input type="checkbox"/> School or campus</div> <div>11 <input type="checkbox"/> Other sources</div> <div>12 <input type="checkbox"/> None</div> <div>13 <input type="checkbox"/> Don't know</div> </div> </div>
<p>33a. Have you had any contact at all with the Veterans Administration since you got out of the service?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">520</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes — ASK b</div> <div>2 <input type="checkbox"/> No</div> <div>3 <input type="checkbox"/> Don't know</div> </div> <div style="margin-left: 10px;"> <div style="font-size: 2em;">}</div> <div>SKIP to 34</div> </div> </div>
<p>b. What was the FIRST contact about?</p> <p><i>Mark (X) all that apply.</i></p> <p>Anything else?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">521</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">*</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">522</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">*</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">523</div> </div> <div style="margin-left: 10px;"> <div>1 <input type="checkbox"/> Life insurance</div> <div>2 <input type="checkbox"/> Education benefits</div> <div>3 <input type="checkbox"/> Home loan</div> <div>4 <input type="checkbox"/> Medical problems/benefits</div> <div>5 <input type="checkbox"/> Disability compensation</div> <div>6 <input type="checkbox"/> Employment, job assistance</div> <div>7 <input type="checkbox"/> Dental care</div> <div>8 <input type="checkbox"/> Information about benefits</div> <div>9 <input type="checkbox"/> Other</div> <div>10 <input type="checkbox"/> Don't know</div> </div> </div>
<p>c. Have you EVER received any information from the Veterans Administration explaining their programs and benefits?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">524</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes</div> <div>2 <input type="checkbox"/> No</div> <div>3 <input type="checkbox"/> Don't know</div> </div> </div>
<p>CHECK ITEM Q.</p> <p><i>Refer to items 31, page 18, and 33b.</i></p> <p>Has the sample person heard of VA Disability Compensation?</p> <p><i>(Is code 6 marked in 31 or a code 5 marked in 33b?)</i></p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">525</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes — SKIP to 35a</div> <div>2 <input type="checkbox"/> No — ASK 34</div> </div> </div>
<p>34. Are you aware of the Veterans Administration's Disability Compensation Program for veterans with medical conditions or disabilities acquired or aggravated by military service?</p> <p><i>If "Yes" ask: Are you FAMILIAR with the program or just know it exists?</i></p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">526</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes, familiar with program</div> <div>2 <input type="checkbox"/> Yes, know it exists or heard of it but not familiar with it</div> <div>3 <input type="checkbox"/> No</div> <div>4 <input type="checkbox"/> Don't know</div> </div> </div>
<p>35a. At any time since your release from active duty, have you filed a claim with the Veterans Administration for a medical condition or disability — illness or injury — acquired or aggravated during your military service?</p> <p>This includes illnesses or minor conditions such as scars, malaria, skin conditions, flat feet, and healed fractures.</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">527</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes</div> <div>2 <input type="checkbox"/> No</div> <div>3 <input type="checkbox"/> Don't know</div> </div> </div>
<p>b. Have you ever been notified by the VA that you have a medical condition or disability related to your military service or that you are eligible for VA medical care because you have a medical condition or disability related to your military experience?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">528</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes — ASK c</div> <div>2 <input type="checkbox"/> No</div> <div>3 <input type="checkbox"/> Don't know</div> </div> <div style="margin-left: 10px;"> <div style="font-size: 2em;">}</div> <div>SKIP to Check Item R, page 21</div> </div> </div>
<p>c. Did the VA notify you that you were eligible for payment for your service-connected medical condition or disability?</p>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;">529</div> <div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px;"> <div>1 <input type="checkbox"/> Yes — ASK d, page 20</div> <div>2 <input type="checkbox"/> No — SKIP to Check Item R, page 21</div> </div> </div>

35d. What is the nature of your health condition or disability for which you received this notice?

Mark (X) all that apply.

530

*

- 1 ☐ Blindness or other visual impairment
- 2 ☐ Deafness or hard of hearing
- 3 ☐ Missing limb
- 4 ☐ Permanent stiffness, pain, deformity, or lack of use of fingers, hand, or arm
- 5 ☐ Permanent stiffness, pain, deformity, or lack of use of toes, foot, or leg

531

*

- 6 ☐ Paralysis
- 7 ☐ Arthritis
- 8 ☐ Heart condition
- 9 ☐ Respiratory conditions

532

*

- 10 ☐ Psychological conditions
- 11 ☐ Scars (disfiguring and other)
- 12 ☐ Digestive system conditions

533

- 13 ☐ Other
- 14 ☐ Don't know

g. Please turn to flashcard number 15.

How was this health condition or disability incurred?

534

- 1 ☐ In combat
- 2 ☐ While in the performance of duties, other than combat
- 3 ☐ Illness
- 4 ☐ While off duty

f. Are you receiving disability payments from the VA now?

535

- 1 ☐ Yes — ASK g
- 2 ☐ No — SKIP to h

g. What is the current amount of your VA Disability Compensation monthly checks?

536

- 1 ☐ \$1 — \$50
- 2 ☐ \$51 — \$100
- 3 ☐ \$101 — \$200
- 4 ☐ \$201 — \$300
- 5 ☐ \$301 — \$400
- 6 ☐ \$401 — \$500
- 7 ☐ \$501 — \$600
- 8 ☐ \$601 — \$700
- 9 ☐ \$701 — \$800
- 10 ☐ \$801 — \$900
- 11 ☐ \$901 and over
- 12 ☐ Refused

} SKIP to j

h. Are you now receiving military retirement pay in lieu of disability pay?

537

- 1 ☐ Yes — SKIP to j
- 2 ☐ No
- 3 ☐ Don't know

i. Why aren't you receiving your VA disability payments?

538

- 1 ☐ VA disallowed payments
- 2 ☐ I declined my benefits
- 3 ☐ Condition improved
- 4 ☐ Failed to report for an examination
- 5 ☐ Other
- 6 ☐ Don't know

j. What is your CURRENT VA disability rating?

539

- 1 ☐ Zero
- 2 ☐ 10 percent
- 3 ☐ 20 percent
- 4 ☐ 30 percent
- 5 ☐ 40 percent
- 6 ☐ 50 percent
- 7 ☐ 60 percent
- 8 ☐ 70 percent
- 9 ☐ 80 percent
- 10 ☐ 90 percent
- 11 ☐ 100 percent
- 12 ☐ Don't know

k. Do you have life insurance?

540

- 1 ☐ Yes — ASK l
- 2 ☐ No — SKIP to Check Item R, page 21

l. Please turn to flashcard number 16.

What type of life insurance do you have?

Mark (X) all that apply.

541

*

- 1 ☐ Service Disabled Veterans Insurance (SDVI)
- 2 ☐ VA — other
- 3 ☐ Individual
- 4 ☐ Group life insurance through employer
- 5 ☐ Group life insurance through other organization
- 6 ☐ Other

542

- 7 ☐ Don't know

► If code 1 is not marked in 35l, page 20, ask 35m; otherwise SKIP to Check Item R.

35m. Why don't you have Service Disabled Veterans Insurance?

Mark (X) all that apply.

- 543
- 1 ☐ Not eligible
 - 2 ☐ Was not aware of benefit
 - 3 ☐ Premium was too high
 - 4 ☐ Have other insurance
 - 5 ☐ Do not need insurance coverage
 - 6 ☐ Other
 - 7 ☐ Don't know

**CHECK
ITEM R**

Refer to item 22g on page 7.
Does the sample person have a medical condition or disability?
(Are 1 or more conditions marked in 22g?)

- 545
- 1 ☐ Yes — GO to Check Item S
 - 2 ☐ No — SKIP to 37a

**CHECK
ITEM S**

Refer to item 35a, page 19.
Has the sample person filed a claim?
(Is code 1 "Yes" marked in 35a?)

- 546
- 1 ☐ Yes — SKIP to 37a
 - 2 ☐ No — ASK 36

36. Please turn to flashcard number 17.
What is the main reason you have never applied for VA Disability Compensation?
Mark (X) only one.

- 547
- 1 ☐ Was not aware of programs
 - 2 ☐ Do not believe I'm entitled to or eligible for the benefits
 - 3 ☐ Am receiving military retirement disability pay
 - 4 ☐ Do not believe my disability is severe enough
 - 5 ☐ Did not know how to apply
 - 6 ☐ Do not need or do not want financial assistance from the VA
 - 7 ☐ Application might have delayed my release from active duty
 - 8 ☐ Too much trouble to apply (red tape)
 - 9 ☐ Never considered applying
 - 10 ☐ Other
 - 11 ☐ Don't know

37a. Are you aware of the Veterans Administration's NONSERVICE-CONNECTED PENSION PROGRAM?
If "Yes," ASK: Are you FAMILIAR with the program or just KNOW THAT IT EXISTS?

- 548
- 1 ☐ Yes, familiar with program
 - 2 ☐ Yes, know it exists or heard of it but not familiar with it
 - 3 ☐ No — SKIP to Check Item T, page 22

b. Have you EVER applied for or received a VA NONSERVICE-CONNECTED PENSION from the Veterans Administration?
If "Yes," ASK: Was your claim allowed, denied, or is it still pending?

- 549
- 1 ☐ Yes, claim allowed or benefit received
 - 2 ☐ Yes, claim denied
 - 3 ☐ Yes, claim pending
 - 4 ☐ No
- } SKIP to Check Item T, page 22

c. Are you CURRENTLY receiving a NONSERVICE-CONNECTED PENSION from the VA?

- 550
- 1 ☐ Yes
 - 2 ☐ No — SKIP to Check Item T, page 22

d. Some service disabled veterans are eligible for VA Disability Compensation AND a VA nonservice-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?

- 551
- 1 ☐ Yes
 - 2 ☐ No
 - 3 ☐ Don't know

e. What is the CURRENT amount of your VA nonservice-connected pension monthly checks?

- 552
- 1 ☐ \$1 — \$50
 - 2 ☐ \$51 — \$100
 - 3 ☐ \$101 — \$200
 - 4 ☐ \$201 — \$300
 - 5 ☐ \$301 — \$400
 - 6 ☐ \$401 — \$500
 - 7 ☐ \$501 — \$600
 - 8 ☐ \$601 — \$700
 - 9 ☐ \$701 — \$800
 - 10 ☐ \$801 — \$900
 - 11 ☐ \$901 and over
 - 12 ☐ Refused

**CHECK
ITEM T**

Refer to item 22g on page 7.
Does the sample person have a medical
condition or disability?
(Are 1 or more conditions marked in 22g?)

- 553 1 ☐ Yes — ASK 38a
2 ☐ No — SKIP to 39a, page 23

**38a. Have you ever used the services of a vocational
rehabilitation program?**

- 554 1 ☐ Yes — ASK b
2 ☐ No — SKIP to 39a, page 23

**b. What organization funded/provided the
vocational rehabilitation program?**

- 555 1 ☐ State/Federal
2 ☐ VA
3 ☐ Private rehabilitation organization
4 ☐ Other
5 ☐ Don't know

**c. Please turn to flashcard number 18.
What types of schooling, training, or
educational assistance did you receive through
the program?**
Mark (X) all that apply.

- 556 1 ☐ High School (not correspondence)
* 2 ☐ College (not correspondence)
3 ☐ Graduate school
4 ☐ Vocational/technical school training
5 ☐ Apprenticeship training
6 ☐ Other on-the-job training
557 7 ☐ Correspondence school training
* 8 ☐ Flight training
9 ☐ Farm training
558 10 ☐ Tutorial assistance
* 11 ☐ Work-study programs
12 ☐ General education loans
559 13 ☐ Independent instruction
* 14 ☐ Other
15 ☐ None — SKIP to 38e
560 16 ☐ Don't know

**d. What degrees, licenses, or certificates, if any,
did you receive through this schooling or
training?**

Mark (X) all that apply.

- 561 1 ☐ High School diploma or equivalency certificate
* 2 ☐ Associate degree
3 ☐ Bachelor's degree
4 ☐ Graduate degree
5 ☐ Other license or certificate
6 ☐ None
562 7 ☐ Don't know

**e. What additional services did you receive
through the program?**

Mark (X) all that apply.

- 563 1 ☐ Evaluative services
* 2 ☐ Counseling
3 ☐ Transportation or payment for transportation
4 ☐ Special equipment or payment for its purchase
5 ☐ Independent living services
6 ☐ Tools or machines for working at home
564 7 ☐ Other
8 ☐ None

**f. Did you receive any employment placement
services as part of your vocational
rehabilitation?**

- 565 1 ☐ Yes — ASK g
2 ☐ No — SKIP to 39a, page 23

**g. Who provided the employment placement
services?**

Mark (X) all that apply.

- 566 1 ☐ Department of Labor (Disabled Veteran
Outreach Program, Local Veteran Employment
Representative)
2 ☐ VA
3 ☐ State Employment Agency
4 ☐ Private Employment Organization
5 ☐ Other
6 ☐ Don't know

39a. Since your last release from active duty, have you attended a high school, college, vocational, technical, business, or flight school; or taken any correspondence course, on-the-job training, or apprentice training other than as part of a vocational rehabilitation program?

- 567** 1 ☐ Yes — ASK b
2 ☐ No — SKIP to 40a, page 24

b. Please turn to flashcard number 19. Which types of schooling or training did you receive?

Mark (X) all that apply.

- 568** * 1 ☐ High School (not correspondence)
2 ☐ College (not correspondence)
3 ☐ Graduate school
4 ☐ Vocational/technical school training
5 ☐ Apprenticeship training
6 ☐ Other on-the-job training
569 * 7 ☐ Correspondence school training
8 ☐ Flight training
9 ☐ Farm training
570 * 10 ☐ Tutorial assistance
11 ☐ Other
12 ☐ Don't know

c. What degrees, licenses, or certificates, if any, did you receive from this training?

Mark (X) all that apply.

- 571** * 1 ☐ High school diploma or equivalency certificate
2 ☐ Associate degree
3 ☐ Bachelor's degree
4 ☐ Graduate degree
5 ☐ Other licenses or certificates
6 ☐ Currently attending
572 7 ☐ None
8 ☐ Don't know

d. Did you receive any monetary aid to help defray the costs of this education?

- 573** 1 ☐ Yes
2 ☐ No } SKIP to 40a, page 24
3 ☐ Don't know }

e. Please turn to flashcard number 20. What were the sources of this aid?

Mark (X) all that apply.

- 574** * 1 ☐ Federal grants (Pell or other)
2 ☐ Federal loans (GSL or other)
3 ☐ Other Federal or state aid
4 ☐ Scholarship/Fellowship
5 ☐ VA G.I. Bill
6 ☐ Post-Vietnam Era Education (Veterans Educational Assistance Program)
575 * 7 ☐ VA Education Loans
8 ☐ VA work-study
9 ☐ Non VA work-study
576 10 ☐ Other

**CHECK
ITEM U**

Refer to item 39e.
Has the sample person received any
VA benefits?
(Is a code 5—8 marked in 39e?)

- 577** 1 ☐ Yes — SKIP to 40a, page 24
2 ☐ No — ASK f

39f. What was your primary reason for not using VA benefits?

- 578** 1 ☐ Not eligible
2 ☐ Did not know VA assistance was available
3 ☐ VA assistance took too long/too much red tape
4 ☐ Saving benefit until later
5 ☐ Other
6 ☐ Don't know

NOTES

Refer to 38e, page 22. If "counseling" is marked in 38e, read the phrase "In addition to the counseling you mentioned earlier."

40a. (In addition to the counseling you mentioned earlier,) AFTER your Armed Forces service, did you receive any counseling or guidance in making plans for vocational training or work?

- 579 1 ☐ Yes — ASK b
2 ☐ No — SKIP to 41

b. When did you FIRST receive any of this vocational, educational, or job counseling? (Read answer categories) Mark (X) only one.

- 580 1 ☐ Before release from military service
2 ☐ Less than 6 months after release from military service
3 ☐ 6–12 months after release from military service
4 ☐ Over 12 months after release from military service
5 ☐ Don't know

c. Where did you receive this counseling?

Ask d for each "Yes" marked in c, otherwise skip to Check Item V.
d. Was this counseling from (Read category marked in c) provided by the VA?

Was it (Read each category) —
(1) an educational institution?

- 581 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 582 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(2) a VA hospital?

- 583 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 584 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(3) a military hospital?

- 585 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 586 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(4) a VA regional office or guidance center?

- 587 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 588 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(5) an education officer on a military base or unit?

- 589 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 590 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(6) another person on a military base or unit?

- 591 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 592 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(7) an employment service?

- 593 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 594 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(8) private counseling?

- 595 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 596 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

(9) some other person or place?

- 597 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

- 598 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

CHECK ITEM V

Refer to items 38b, 38e, page 22, and 40d above.

Has the sample person ever received counseling provided by the VA?

(Is a code 2 marked in 38b AND 38e or code 1 "Yes" marked in 1 or more categories in 40d?)

- 599 1 ☐ Yes — SKIP to 42a, page 25
2 ☐ No — ASK 41

41. Why didn't you take advantage of the VA vocational counseling?

▶ Do not read answer categories.

Mark (X) all that apply.

- 600 1 ☐ Was not aware of program
2 ☐ Do not believe I'm eligible for or entitled to the benefits
3 ☐ Did not know how to apply for benefits
4 ☐ May have delayed my release from duty
5 ☐ Too much trouble to apply
6 ☐ Never considered applying
7 ☐ Did not need it
8 ☐ Already had a job to return to
9 ☐ Other
10 ☐ Don't know

42a. Is your current home — <i>Read list and mark (X) one.</i>	603 <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> 1 Owned free and clear BY YOU (and/or your spouse)? <input type="checkbox"/> 2 Mortgaged (or similar debt) BY YOU (and/or your spouse)? <input type="checkbox"/> 3 Rented BY YOU (and/or your spouse) for cash? <input type="checkbox"/> 4 Owned or rented BY SOMEONE ELSE in the household? <input type="checkbox"/> 5 Occupied BY YOU without the payment of cash rent? </div> <div style="font-size: 3em; line-height: 1;">}</div> <div> SKIP to c </div> </div>
b. Did you use the VA, FHA, or FmHA loan programs to finance or refinance your CURRENT HOME? <i>If "Yes," ASK: Was it VA, FHA, or FmHA?</i>	604 <div> <input type="checkbox"/> 1 Yes, VA <input type="checkbox"/> 2 Yes, FHA <input type="checkbox"/> 3 Yes, FmHA <input type="checkbox"/> 4 No </div>
c. Prior to your current home, did you use the VA, FHA, or FmHA loan programs to finance or refinance any home? <i>If "Yes," ASK: Was it VA, FHA, or FmHA?</i> <i>Mark (X) all that apply.</i>	605 <div> <input type="checkbox"/> 1 Yes, VA <input type="checkbox"/> 2 Yes, FHA <input type="checkbox"/> 3 Yes, FmHA <input type="checkbox"/> 4 No </div>
CHECK ITEM W <i>Refer to items 42b and 42c.</i> Has the sample person used the VA loan to finance or refinance his/her current home or any other home? <i>(Is a code 1 marked in 42b or 42c?)</i>	606 <div> <input type="checkbox"/> 1 Yes — ASK d <input type="checkbox"/> 2 No — SKIP to 42i </div>
42d. Did you use the VA loan program to finance the purchase or building of your first home?	607 <div> <input type="checkbox"/> 1 Yes <input type="checkbox"/> 2 No </div>
e. How many times have you used the VA program to finance, refinance, or build homes?	608 <div> <input type="checkbox"/> 1 Once — SKIP to g <input type="checkbox"/> 2 2 times <input type="checkbox"/> 3 3 times <input type="checkbox"/> 4 4 or more times </div>
f. Why did you use the program more than once? <i>Mark (X) all that apply.</i>	609 <div> <input type="checkbox"/> 1 Move related to military service <input type="checkbox"/> 2 Move related to military retirement <input type="checkbox"/> 3 Move related to job change (other than military) <input type="checkbox"/> 4 Move related to non-military retirement <input type="checkbox"/> 5 Refinanced existing loan <input type="checkbox"/> 6 Other </div>
g. How long ago did you LAST use the program?	610 <div> <input type="checkbox"/> 1 Within one year <input type="checkbox"/> 2 1–2 years <input type="checkbox"/> 3 3–5 years <input type="checkbox"/> 4 6–10 years <input type="checkbox"/> 5 11 or more years </div>
h. From the time that you LAST applied for a VA loan to the time that you closed the loan, how much time transpired?	611 <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> 1 1 month or less <input type="checkbox"/> 2 2 months <input type="checkbox"/> 3 3 months <input type="checkbox"/> 4 4 months or more <input type="checkbox"/> 5 Did not close the loan <input type="checkbox"/> 6 Don't know </div> <div style="font-size: 3em; line-height: 1;">}</div> <div> SKIP to 43a, page 26 </div> </div>
i. Turn to flashcard number 21. What was the MAIN reason you did NOT use a VA home loan to purchase a home? <i>Mark (X) only one.</i>	612 <div> <input type="checkbox"/> 1 My income has not been sufficient to own or operate a home <input type="checkbox"/> 2 I have not had a sufficient down payment <input type="checkbox"/> 3 I acquired a home without purchasing it (inherited, furnished with job, etc.) <input type="checkbox"/> 4 I live with relatives or friends <input type="checkbox"/> 5 I could not get a loan <input type="checkbox"/> 6 I do not desire to own a home <input type="checkbox"/> 7 I applied and was refused <input type="checkbox"/> 8 I did not know if I was eligible for a VA home loan at the time <input type="checkbox"/> 9 I did not know how to apply for a VA loan <input type="checkbox"/> 10 The seller would not sell VA <input type="checkbox"/> 11 The home did not qualify for a VA loan <input type="checkbox"/> 12 VA loans were not available in my area <input type="checkbox"/> 13 It took too long to process a VA loan (red tape) <input type="checkbox"/> 14 I was saving my VA loan eligibility for later use <input type="checkbox"/> 15 I had already used my VA loan eligibility <input type="checkbox"/> 16 Mortgage payments would have been too high with a VA home loan <input type="checkbox"/> 17 I did not need a VA home loan <input type="checkbox"/> 18 I preferred to use other financing <input type="checkbox"/> 19 Other </div>

43a. Do you currently have life insurance coverage?	613 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — <i>SKIP to 44</i>
b. What is the total face amount of your coverage?	614 1 <input type="checkbox"/> \$100—\$500 2 <input type="checkbox"/> \$501—\$1,000 3 <input type="checkbox"/> \$1,001—\$5,000 4 <input type="checkbox"/> \$5,001—\$10,000 5 <input type="checkbox"/> \$10,001—\$50,000 6 <input type="checkbox"/> \$50,001—\$100,000 7 <input type="checkbox"/> \$100,001 or more 8 <input type="checkbox"/> Don't know
c. What is the source of your life insurance policy? <i>Mark (X) all that apply.</i>	615 1 <input type="checkbox"/> Individual 2 <input type="checkbox"/> Group policy through employer 3 <input type="checkbox"/> Group policy through other organization 4 <input type="checkbox"/> Veterans group life insurance 5 <input type="checkbox"/> Other 6 <input type="checkbox"/> Don't know
CHECK ITEM X <i>Refer to item 43c.</i> Does the sample person have Veterans Group Life Insurance? (Is a code 4 marked in 43c?)	616 1 <input type="checkbox"/> Yes — <i>SKIP to 45a</i> 2 <input type="checkbox"/> No — <i>ASK 44</i>
44. Did you have a Veterans Group Life Insurance policy in effect after your separation from the service?	617 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
45a. The next set of questions are about any plans that you may have made for your burial. Have you decided on the type of burial or interment you will have?	618 1 <input type="checkbox"/> Yes — <i>ASK b</i> 2 <input type="checkbox"/> No — <i>SKIP to c</i>
b. Please turn to flashcard number 22. What type do you expect to have?	619 1 <input type="checkbox"/> Regular (underground) burial 2 <input type="checkbox"/> Mausoleum (casket remains above ground) 3 <input type="checkbox"/> Cremation (columbarium) 4 <input type="checkbox"/> Burial at sea 5 <input type="checkbox"/> Donate remains to science, medical school, etc. 6 <input type="checkbox"/> Other 7 <input type="checkbox"/> Don't know
c. Please look at flashcard number 22. At the present time which of the following would you prefer?	620 1 <input type="checkbox"/> Regular (underground) burial 2 <input type="checkbox"/> Mausoleum (casket remains above ground) 3 <input type="checkbox"/> Cremation (columbarium) 4 <input type="checkbox"/> Burial at sea 5 <input type="checkbox"/> Donate remains to science, medical school, etc. 6 <input type="checkbox"/> Other 7 <input type="checkbox"/> Don't know
CHECK ITEM Y <i>Refer to items 45b and 45c.</i> Does the sample person expect or prefer to have a regular burial or a cremation? (Is code 1 or 3 marked in items 45b or 45c?)	621 1 <input type="checkbox"/> Yes — <i>ASK d</i> 2 <input type="checkbox"/> No — <i>SKIP to f</i>
45d. In what type of cemetery or other facility do you plan to be buried or interred? <i>► If the response is Veterans cemetery, probe to determine whether the cemetery is a national or state cemetery.</i>	622 1 <input type="checkbox"/> Veterans National Cemetery } <i>ASK e</i> 2 <input type="checkbox"/> Veterans State Cemetery } 3 <input type="checkbox"/> Private Cemetery } <i>SKIP to f</i> 4 <input type="checkbox"/> Other }
e. Please turn to flashcard number 23. Which of the following is the MAIN reason why you would choose to be buried or interred in a Veterans' cemetery?	623 1 <input type="checkbox"/> Cost 2 <input type="checkbox"/> Family/friends buried in a Veterans Cemetery 3 <input type="checkbox"/> Location 4 <input type="checkbox"/> Veteran status 5 <input type="checkbox"/> Other
f. Were you aware that the VA provides free burial in Veterans national cemeteries to eligible veterans and their dependents?	624 1 <input type="checkbox"/> Yes — <i>ASK g</i> 2 <input type="checkbox"/> No — <i>SKIP to h</i>
g. What is the main reason why you would not choose to be buried in a Veterans' cemetery?	625 1 <input type="checkbox"/> Family buried elsewhere 2 <input type="checkbox"/> Want to be buried close to my home 3 <input type="checkbox"/> Religious reasons 4 <input type="checkbox"/> VA cemetery too far away 5 <input type="checkbox"/> Other problems with veterans cemeteries 6 <input type="checkbox"/> No interest in veterans cemetery 7 <input type="checkbox"/> Other
h. Do you intend to have your private burial place be marked with a headstone or marker provided by the VA?	626 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No

**CHECK
ITEM Z**

Refer to item 14a, page 4.
Is the sample person married?
(Is code 1 "married" marked in 14a?)

- 627 1 ☐ Yes — ASK 46a
2 ☐ No — SKIP to 47a

46a. Turn to flashcard number 1.
What number represents the last year or grade
of school your spouse completed?

Mark (X) only one.

- 628 1 ☐ No formal schooling
2 ☐ Elementary school
(grades 1—8)
HIGH SCHOOL
3 ☐ 9th
4 ☐ 10th
5 ☐ 11th
6 ☐ 12th
7 ☐ Trade/technical/vocational
after high school
COLLEGE
8 ☐ C1 — SKIP to c
9 ☐ C2
10 ☐ C3
11 ☐ C4
12 ☐ C5
13 ☐ C6 +
14 ☐ Don't know — SKIP to c
- } SKIP to c
} ASK b

b. What type of degree did your spouse receive
upon completion of his/her college courses?

Mark (X) all that apply.

- 629 1 ☐ None
2 ☐ Associate's degree
3 ☐ Bachelor's degree
4 ☐ Master's degree
5 ☐ Ph.D.
6 ☐ Other
630 7 ☐ Don't know

c. What is your (husband's/wife's) employment
status at this time — Is (he/she) employed full-
time, employed part-time, retired, not working
but looking for work, or something else?

- 631 1 ☐ Employed full-time
2 ☐ Employed part-time
3 ☐ Retired
4 ☐ Unemployed/not working but looking for work
5 ☐ Unemployed, not looking for work
6 ☐ Student
7 ☐ Homemaker solely
8 ☐ Disabled/unable to work
9 ☐ Other

47a. What is YOUR current employment status — are
you employed full-time, employed part-time,
retired, not working but looking for work, or
something else?

- 632 1 ☐ Employed full-time } SKIP to 48a
2 ☐ Employed part-time }
3 ☐ Retired
4 ☐ Unemployed (not working but } SKIP to 49
looking for work) }
5 ☐ Unemployed, not looking for work — ASK b
6 ☐ Students
7 ☐ Homemaker solely
8 ☐ Disabled/unable to work... } SKIP to 49
9 ☐ Other }

b. Why aren't you looking for work?

Mark (X) only one.

- 633 1 ☐ Do not want to work
2 ☐ Must care for home, family, or relatives
3 ☐ Got discouraged and stopped looking
4 ☐ Lack training or skills
5 ☐ Do not need earnings
6 ☐ Suitable jobs not available
7 ☐ Other

48a. Will you be entitled to a pension from any
employer or union when you retire?

- 634 1 ☐ Yes
2 ☐ No
3 ☐ Don't know

b. Will you receive income from an IRA or
KEOGH account when you retire?

- 635 1 ☐ Yes
2 ☐ No
3 ☐ Don't know } SKIP to Check Item AA, page 28

49. For "RETIRED" in question 47a, read:
At what age did you retire?
For "DISABLED," "UNEMPLOYED," "STUDENT,"
"HOMEMAKER," or "OTHER" in question 47a,
read: At what age did you last work?

636 Years old

- 637 1 ☐ Never worked
2 ☐ Don't know

CHECK ITEM AA	Refer to item 4c on page 2 and 6d on page 3. Did the sample person serve during the Korean conflict, Vietnam and/or Post-Vietnam Era only? (Are codes 6, 8, 9, and/or 10 the only entries in 4c or 6d?)	638 1 <input type="checkbox"/> Yes — GO to Check Item BB 2 <input type="checkbox"/> No — SKIP to 54a, page 29
CHECK ITEM BB	Refer to item 47a, page 27. Is the sample person currently employed? (Is code 1 or 2 marked in 47a?)	639 1 <input type="checkbox"/> Yes — ASK 50a 2 <input type="checkbox"/> No — SKIP to 50b
	50a. Is this the only job you have had since you left the military?	640 1 <input type="checkbox"/> Yes — SKIP to 51a 2 <input type="checkbox"/> No
	Refer to 49, page 27. If "Never worked" is marked in 49, Skip to 51b. If "No" in 50a, include the word "Other" when asking b. b. How many (other) jobs or businesses have you had since you left the military? Include those lasting two consecutive months or more only.	641 1 <input type="checkbox"/> None — SKIP to 51b 2 <input type="checkbox"/> 1 3 <input type="checkbox"/> 2-3 4 <input type="checkbox"/> 4-5 5 <input type="checkbox"/> 6-9 6 <input type="checkbox"/> 10+
	51a. About how long was it from the time you left the military to the time you first worked at a job or business lasting two consecutive weeks or more?	642 1 <input type="checkbox"/> Less than 1 month 2 <input type="checkbox"/> 1-2 months . . . } SKIP to Check Item CC 3 <input type="checkbox"/> 3-5 months 4 <input type="checkbox"/> 6-11 months 5 <input type="checkbox"/> 1 year or more 6 <input type="checkbox"/> Don't know
	Read phrase "did not begin working sooner" if there is an entry in 51a, otherwise, read "have not worked." b. What is the primary reason you (did not begin working sooner/have not worked)? Mark (X) only one.	643 1 <input type="checkbox"/> Did not want to work 2 <input type="checkbox"/> No suitable jobs available 3 <input type="checkbox"/> No one would hire me 4 <input type="checkbox"/> Could not find the kind of job I wanted 5 <input type="checkbox"/> Child care problems 6 <input type="checkbox"/> Other personal, family reasons 7 <input type="checkbox"/> Health disability 8 <input type="checkbox"/> Attending school 9 <input type="checkbox"/> Retired 10 <input type="checkbox"/> Don't know 11 <input type="checkbox"/> Other
CHECK ITEM CC	Refer to item 50a and 50b above. Has the sample person had more than one job since leaving the military? (Is code 2 marked in 50a or a code 3-6 marked in 50b?)	644 1 <input type="checkbox"/> Yes — ASK 52a 2 <input type="checkbox"/> No — SKIP to 54a, page 29
	52a. You said you had more than one job or business since you left the military. Was there ever a period of 30 days or more when you did not have a job or business?	645 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No — SKIP to 54a, page 29
	b. How many times were you without a job or business for 30 days or more? Exclude paid vacation and sick leave.	646 1 <input type="checkbox"/> 1 2 <input type="checkbox"/> 2-3 3 <input type="checkbox"/> 4-5 4 <input type="checkbox"/> 6+
	c. What (is/were) the primary reason(s) you were without a job or business? If item 52b is marked "1," mark only one reason. All others, mark (X) all that apply.	647 1 <input type="checkbox"/> Plant closed, employer went out of business 2 <input type="checkbox"/> End of temporary job, end of seasonal work (e.g., construction, farming, etc.) 3 <input type="checkbox"/> Laid off for any other reason 4 <input type="checkbox"/> Discharged 5 <input type="checkbox"/> Compulsory retirement 6 <input type="checkbox"/> Didn't like work, hours, working conditions 7 <input type="checkbox"/> Dissatisfied with wages 8 <input type="checkbox"/> Interpersonal relations at work 9 <input type="checkbox"/> Health, disability 10 <input type="checkbox"/> Care for elderly parents 11 <input type="checkbox"/> Other family or personal reasons, child care 12 <input type="checkbox"/> Didn't like location, community 13 <input type="checkbox"/> Returned to school 14 <input type="checkbox"/> Voluntary retirement 15 <input type="checkbox"/> Respondent was self-employed AND sold business or dissolved partnership 16 <input type="checkbox"/> No opportunity for advancement 17 <input type="checkbox"/> Transportation problem 18 <input type="checkbox"/> Other

**CHECK
ITEM DD**

Refer to item 52a, page 28.

Has the sample person, since leaving the military, been unemployed for a period of 30 days or more?
(Is code 1 "Yes" marked in 52a?)

- 652 1 ☐ Yes — ASK 53a
2 ☐ No — SKIP to 54a

53a. Have you ever applied for a job training program called HIRE, Help through Industry Retraining and Employment, under the Comprehensive Employment and Training Act (CETA)?

- 653 1 ☐ Yes
2 ☐ No

b. Have you ever applied for the Emergency Veterans Job Training Program or the Veterans Job Training Program?

- 654 1 ☐ Yes
2 ☐ No

c. Have you ever applied for other job training programs offered by the Federal government, other than VA such as those under the Job Training Partnership Act?

- 655 1 ☐ Yes
2 ☐ No

d. Have you ever applied for other job training programs offered by the State government?

- 656 1 ☐ Yes
2 ☐ No

**CHECK
ITEM EE**

Refer to item 53b.

Has the sample person ever applied for the Emergency Veterans Job Training Program or the Veterans Job Training Program?
(Is code 1 "Yes" marked in 53b?)

- 657 1 ☐ Yes — ASK e
2 ☐ No — SKIP to Check Item FF

53e. Did you receive a certificate of eligibility?

- 658 1 ☐ Yes — ASK f
2 ☐ No — SKIP to 54a

f. Did you receive training under the Emergency Veterans Job Training Program or the Veterans Job Training Program?

- 659 1 ☐ Yes — SKIP to 54a
2 ☐ No — ASK g

g. Why did you not participate in the Emergency Veterans Job Training Program or the Veterans Job Training Program?

- 660 1 ☐ No suitable training programs
2 ☐ Found a better training program
3 ☐ Found another job
4 ☐ Took too long to find a training program
5 ☐ Too much red tape
6 ☐ Other

**CHECK
ITEM FF**

Refer to items 53a, 53c, and 53d.

Has the sample person ever applied for Help through Industry Retraining and Employment (HIRE) or Other Job Training programs offered by the Federal or State government?
(Is a code 1 "Yes" marked in 53a, 53c, or 53d?)

- 661 1 ☐ Yes — ASK h
2 ☐ No — SKIP to 54a

53h. Did you receive training under Help through Industry Retraining and Employment (HIRE) or other job training programs offered by the Federal or State government?

- 662 1 ☐ Yes
2 ☐ No

54a. One year ago, were you living at your present address?

- 663 1 ☐ Yes — SKIP to 55a, page 30
2 ☐ No

b. Were you living at a different address in this county?

- 664 1 ☐ Yes — SKIP to 55a, page 30
2 ☐ No

c. Were you living at a different address in this state?

- 665 1 ☐ Yes — SKIP to 55a, page 30
2 ☐ No

d. Were you living in a different state?

- 666 1 ☐ Yes — SKIP to 55a, page 30
2 ☐ No

e. Were you living in a different country?

- 667 1 ☐ Yes
2 ☐ No — Verify responses to items 54a—54e; if response is "No" after verification, ask 55a, page 30

55a. Five years ago, were you living at your present address?	668 1 <input type="checkbox"/> Yes — SKIP to Check Item GG 2 <input type="checkbox"/> No
b. Were you living at a different address in this county?	669 1 <input type="checkbox"/> Yes — SKIP to Check Item GG 2 <input type="checkbox"/> No
c. Were you living at a different address in this state?	670 1 <input type="checkbox"/> Yes — SKIP to Check Item GG 2 <input type="checkbox"/> No
d. Were you living in another state?	671 1 <input type="checkbox"/> Yes — SKIP to Check Item GG 2 <input type="checkbox"/> No
e. Were you living in another country?	672 1 <input type="checkbox"/> Yes — SKIP to 58 2 <input type="checkbox"/> No — Verify responses to 55a–55e; if response is "No" after verification, go to Check Item GG
CHECK ITEM GG Refer to items 54c, 54d, page 29, 55c, and 55d. Did the sample person live outside of his/her current county either 1 year or 5 years ago? (Is code 1 "Yes" marked in item 54c, 54d, 55c, or 55d?)	673 1 <input type="checkbox"/> Yes — ASK 56 2 <input type="checkbox"/> No — SKIP to Check Item HH
56. Have you moved (or lived) more than 100 miles from your current residence within the last 5 years? (If more than 1 move has occurred ask about the most recent.)	674 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
CHECK ITEM HH Refer to items 54d, page 29, and 55d. Did the sample person live in another State 1 year ago and 5 years ago? (Is code 1 "Yes" marked in 54d and 55d?)	675 1 <input type="checkbox"/> Yes — ASK 57a 2 <input type="checkbox"/> No — SKIP to 58
57a. You mentioned that both one year ago and five years ago you lived in another State. Was this the same State?	676 1 <input type="checkbox"/> Yes 2 <input type="checkbox"/> No
b. How many States have you lived in during the past five years?	677 1 <input type="checkbox"/> 1 2 <input type="checkbox"/> 2 3 <input type="checkbox"/> 3 4 <input type="checkbox"/> 4 5 <input type="checkbox"/> 5 6 <input type="checkbox"/> 6 or more 7 <input type="checkbox"/> Don't know
58. Did you ever consider the location of VA facilities in your past moves?	678 1 <input type="checkbox"/> Yes, did consider 2 <input type="checkbox"/> No, did not consider 3 <input type="checkbox"/> Never moved 4 <input type="checkbox"/> Don't know
NOTES	

INTRODUCTION

The next series of questions are about your family income, savings, investments, and other related items. When you answer the questions that refer specifically to your income, assets, and debts, include any financial information about yourself as well as any income, assets, or debts that you may receive or own jointly with another person. This would include your spouse, dependent children, and any other persons.
If sample person is married add: Do not include any information about income, assets, or debts that are owned solely by your spouse.

59a. During 1986, how much did you earn from all jobs before deductions for taxes or anything else? Include wages, salary, tips, bonuses, commissions, etc.

679 \$ _____ 00
680 ☐ None
☐ Don't know
☐ Refused

b. During 1986, how much did you receive in NET INCOME from working in your OWN business, professional practice, partnership, or farm?

COMPUTATION: Gross income \$ _____
Minus
Operating expenses ... \$ _____
Equals
Net income \$ _____

681 \$ _____ 00
682 ☐ None
☐ Don't know
☐ Refused
☐ Loss — Record amount of loss on money line
☐ Broke even

60a. Please look at flashcard number 24.

From which of the sources listed did you RECEIVE income in 1986?

(1) Supplemental Security Income (SSI) from the U.S. Government or from the State Government?

(2) Unemployment Insurance payments?

(3) Welfare payments or other public assistance?

(4) Workers Compensation or Black Lung Benefits?

(5) Social Security payments?

(6) U.S. Military Retirement?

(7) U.S. Civil Service Retirement?

(8) Compensation for Veterans with service-connected disabilities?

(9) Pensions for Veterans with nonservice-connected disabilities?

(10) National Guard or Reserve Forces Retirement?

(11) Railroad Retirement payments?

(12) Other retirement payments such as State or local government pensions, private pensions, annuities, etc.?

(13) Net Rental Income?

Gross minus expenses equals net

(14) All other income such as from estates, trusts, dividends, interest, royalties, or any other money income?

(15) None

Ask b for each category marked in a
b. How much did you receive altogether in 1986 from your (Read category marked in a)?

683 ☐ 684 \$ _____ 00
685 ☐ Don't know ☐ Refused

686 ☐ 687 \$ _____ 00
688 ☐ Don't know ☐ Refused

689 ☐ 690 \$ _____ 00
691 ☐ Don't know ☐ Refused

692 ☐ 693 \$ _____ 00
694 ☐ Don't know ☐ Refused

695 ☐ 696 \$ _____ 00
697 ☐ Don't know ☐ Refused

698 ☐ 699 \$ _____ 00
700 ☐ Don't know ☐ Refused

701 ☐ 702 \$ _____ 00
703 ☐ Don't know ☐ Refused

704 ☐ 705 \$ _____ 00
706 ☐ Don't know ☐ Refused

707 ☐ 708 \$ _____ 00
709 ☐ Don't know ☐ Refused

710 ☐ 711 \$ _____ 00
712 ☐ Don't know ☐ Refused

713 ☐ 714 \$ _____ 00
715 ☐ Don't know ☐ Refused

716 ☐ 717 \$ _____ 00
718 ☐ Don't know ☐ Refused

719 ☐ 720 \$ _____ 00
721 ☐ Don't know ☐ Refused

722 ☐ 723 \$ _____ 00
724 ☐ Don't know ☐ Refused

725 ☐ — SKIP to 61a, page 32

The next set of questions are about the assets and debts you may have as of today.

61a. Please look at flashcard number 25.
Including all of the assets that you may hold jointly with another person, which of the assets on the card do you own as of today?

Ask b for each item marked in a.
b. What is the combined value of all of your (Read category marked in a) as of today?

(1) Regular or Passbook Savings Accounts?

726

1 ☐

727

\$ _____ 00

728

1 ☐ Don't know
2 ☐ Refused

(2) U.S. Savings Bonds?

729

1 ☐

730

\$ _____ 00

731

1 ☐ Don't know
2 ☐ Refused

(3) Money Market Deposit Accounts?

732

1 ☐

733

\$ _____ 00

734

1 ☐ Don't know
2 ☐ Refused

(4) Certificates of Deposit or Savings Certificates?

735

1 ☐

736

\$ _____ 00

737

1 ☐ Don't know
2 ☐ Refused

(5) Interest Earning Checking Accounts?

738

1 ☐

739

\$ _____ 00

740

1 ☐ Don't know
2 ☐ Refused

(6) Money Market Funds?

741

1 ☐

742

\$ _____ 00

743

1 ☐ Don't know
2 ☐ Refused

(7) U.S. Government Securities?

744

1 ☐

745

\$ _____ 00

746

1 ☐ Don't know
2 ☐ Refused

(8) Municipal or Corporate Bonds?

747

1 ☐

748

\$ _____ 00

749

1 ☐ Don't know
2 ☐ Refused

(9) Individual Retirement Accounts?

750

1 ☐

751

\$ _____ 00

752

1 ☐ Don't know
2 ☐ Refused

(10) Stocks?

753

1 ☐

754

\$ _____ 00

755

1 ☐ Don't know
2 ☐ Refused

(11) Other Assets?

756

1 ☐

757

\$ _____ 00

758

1 ☐ Don't know
2 ☐ Refused

(12) None

759

1 ☐ — SKIP to 62a, page 33

62a. EXCLUDING the property that is used solely as your primary residence, do you own any **OTHER** real estate? This would include individually and jointly owned investment property and second or summer homes.

- 760 1 ☐ Yes — ASK b
2 ☐ No — SKIP to c

b.(1) What is the combined market value of (all of) this property as of today?

761 \$ 00

- 762 1 ☐ Don't know
2 ☐ Refused

(2) What is the amount remaining on (all of) the mortgages, including that on the primary residence, as of today?

763 \$ 00

- 764 1 ☐ Don't know
2 ☐ Refused

**COMPUTER
USE
ONLY**

765

c. Excluding your ordinary personal effects for daily living such as an automobile, clothing, and furniture, do you own either individually or jointly, any other property such as gifts, bequests, and inheritances other than cash or a business?

- 766 1 ☐ Yes — ASK d
2 ☐ No — SKIP to e

d. What is the total market value of your other property as of today?

767 \$ 00

- 768 1 ☐ Don't know
2 ☐ Refused

e. EXCLUDING any debts you may have for residential mortgages, do you have any outstanding debts such as car loans, credit cards, educational expenses, unpaid medical bills, or back taxes?

- 769 1 ☐ Yes — ASK f
2 ☐ No — SKIP to Check Item II

f. What is the total amount of your outstanding debt as of today?

770 \$ 00

- 771 1 ☐ Don't know
2 ☐ Refused

**CHECK
ITEM II**

Refer to item 14a, page 4.

Is the sample person's marital status "never married"?

(Is code 5 "never married" marked in 14a?)

- 772 1 ☐ Yes — SKIP to item 68a, page 36
2 ☐ No — ASK 63

63. What was your marital status as of December 31, 1986?

- 773 1 ☐ Married — ASK 64a, page 34
2 ☐ Widowed
3 ☐ Divorced
4 ☐ Separated
5 ☐ Never married
- } SKIP to Check Item JJ, page 35

NOTES

The next series of questions are about your spouse's 1986 income and assets. When answering these questions, please exclude any joint income, assets, or debts that you may have already told me about.

64a. During 1986, how much did your spouse earn from all jobs before deductions for taxes or anything else? Include wages, salary, tips, bonuses, commissions, etc.

774 \$ _____ 00
775 0 ☐ None
1 ☐ Don't know
2 ☐ Refused

b. During 1986, how much did your spouse receive in NET INCOME from working in his/her OWN business, professional practice, partnership, or farm?

COMPUTATION: Gross income \$ _____
Minus
Operating expenses ... \$ _____
Equals
Net income \$ _____

776 \$ _____ 00
777 0 ☐ None
1 ☐ Don't know
2 ☐ Refused
3 ☐ Loss — Record amount of loss on money line
4 ☐ Broke even

65a. Please look at flashcard number 24.
From which of the sources listed did your spouse RECEIVE income in 1986?

Ask b for each category marked in a.
b. How much did he/she receive altogether in 1986 from (Read category marked in a)?

(1) Supplemental Security Income (SSI) from the U.S. Government or from the State Government?

778 1 ☐ 779 \$ _____ 00
780 1 ☐ Don't know 2 ☐ Refused

(2) Unemployment insurance payments?

781 1 ☐ 782 \$ _____ 00
783 1 ☐ Don't know 2 ☐ Refused

(3) Welfare payments or other public assistance?

784 1 ☐ 785 \$ _____ 00
786 1 ☐ Don't know 2 ☐ Refused

(4) Workers Compensation or Black Lung Benefits?

787 1 ☐ 788 \$ _____ 00
789 1 ☐ Don't know 2 ☐ Refused

(5) Social Security payments?

790 1 ☐ 791 \$ _____ 00
792 1 ☐ Don't know 2 ☐ Refused

(6) U.S. Military Retirement?

793 1 ☐ 794 \$ _____ 00
795 1 ☐ Don't know 2 ☐ Refused

(7) U.S. Civil Service Retirement?

796 1 ☐ 797 \$ _____ 00
798 1 ☐ Don't know 2 ☐ Refused

(8) Compensation for veterans with service-connected disabilities?

799 1 ☐ 800 \$ _____ 00
801 1 ☐ Don't know 2 ☐ Refused

(9) Pensions for Veterans with nonservice-connected disabilities?

802 1 ☐ 803 \$ _____ 00
804 1 ☐ Don't know 2 ☐ Refused

(10) National Guard or Reserve Forces Retirement?

805 1 ☐ 806 \$ _____ 00
807 1 ☐ Don't know 2 ☐ Refused

(11) Railroad Retirement payments?

808 1 ☐ 809 \$ _____ 00
810 1 ☐ Don't know 2 ☐ Refused

(12) Other retirement payments such as State or local government pensions, private pensions, annuities, etc.?

811 1 ☐ 812 \$ _____ 00
813 1 ☐ Don't know 2 ☐ Refused

(13) Net Rental Income?
Gross minus expenses equals net

814 1 ☐ 815 \$ _____ 00
816 1 ☐ Don't know 2 ☐ Refused

(14) All other income such as from estates, trusts, dividends, interest, royalties, or any other money income?

817 1 ☐ 818 \$ _____ 00
819 1 ☐ Don't know 2 ☐ Refused

(15) None

820 1 ☐ — SKIP to Check Item JJ, page 35

**CHECK
ITEM JJ**

Refer to item 14a, page 4.
Is the sample person married?
(Is code 1 "married" marked in 14a?)

821

- 1 ☐ Yes — ASK 66a
2 ☐ No — SKIP to 68a, page 36

66a. The next set of questions are about the assets and debts that your spouse may have as of today.
Please look at flashcard number 25.
Excluding any assets that you and your spouse may own jointly, which of these assets does your spouse own as of today?

Ask b for each item marked in a.
b. What is the combined value of all of your spouse's (Read category marked in a) as of today?

(1) Regular or Passbook Savings Accounts?

822 1 ☐

823 \$ _____ 00
824 1 ☐ Don't know
2 ☐ Refused

(2) U.S. Savings Bonds?

825 1 ☐

826 \$ _____ 00
827 1 ☐ Don't know
2 ☐ Refused

(3) Money Market Deposit Accounts?

828 1 ☐

829 \$ _____ 00
830 1 ☐ Don't know
2 ☐ Refused

(4) Certificates of Deposit or Savings Certificates?

831 1 ☐

832 \$ _____ 90
833 1 ☐ Don't know
2 ☐ Refused

(5) Interest Earning Checking Accounts?

834 1 ☐

835 \$ _____ 00
836 1 ☐ Don't know
2 ☐ Refused

(6) Money Market Funds?

837 1 ☐

838 \$ _____ 00
839 1 ☐ Don't know
2 ☐ Refused

(7) U.S. Government Securities?

840 1 ☐

841 \$ _____ 00
842 1 ☐ Don't know
2 ☐ Refused

(8) Municipal or Corporate Bonds?

843 1 ☐

844 \$ _____ 00
845 1 ☐ Don't know
2 ☐ Refused

(9) Individual Retirement Accounts?

846 1 ☐

847 \$ _____ 00
848 1 ☐ Don't know
2 ☐ Refused

(10) Stocks?

849 1 ☐

850 \$ _____ 00
851 1 ☐ Don't know
2 ☐ Refused

(11) Other Assets?

852 1 ☐

853 \$ _____ 00
854 1 ☐ Don't know
2 ☐ Refused

(12) None

855 1 ☐

— SKIP to 67a, page 36

67a. EXCLUDING any jointly owned property you may have already reported and the property that is used solely as your spouse's primary residence, did your spouse own any OTHER real estate? This would include investment property and second or summer homes.	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 856 1 <input type="checkbox"/> Yes — ASK b 2 <input type="checkbox"/> No — SKIP to c </div>																																												
b.(1) What is the combined market value of (all of) this property as of today?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 857 \$ _____ 00 </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 858 1 <input type="checkbox"/> Don't know 2 <input type="checkbox"/> Refused </div>																																												
(2) What is the amount remaining on (all of) the mortgages, including that on the primary residence, as of today?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 859 \$ _____ 00 </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 860 1 <input type="checkbox"/> Don't know 2 <input type="checkbox"/> Refused </div>																																												
C. EXCLUDING your spouse's ordinary personal effects for daily living such as an automobile, clothing, and furniture, does your spouse currently own any other property such as gifts, bequests, and inheritances other than cash or a business?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 862 1 <input type="checkbox"/> Yes — ASK d 2 <input type="checkbox"/> No — SKIP to e </div>																																												
d. What is the total market value of your spouse's other property as of today?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 863 \$ _____ 00 </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 864 1 <input type="checkbox"/> Don't know 2 <input type="checkbox"/> Refused </div>																																												
e. EXCLUDING any residential mortgages your spouse may be responsible for, does your spouse have any outstanding debts such as car loans, credit cards, educational expenses, unpaid medical bills, or back taxes?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 865 1 <input type="checkbox"/> Yes — ASK f 2 <input type="checkbox"/> No — SKIP to 68a </div>																																												
f. What is the total amount of your spouse's outstanding debt as of today?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 866 \$ _____ 00 </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 867 1 <input type="checkbox"/> Don't know 2 <input type="checkbox"/> Refused </div>																																												
68a. INCLUDING YOURSELF, how many people depend on your income for at least half of their support?	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> 868 1 <input type="checkbox"/> 1 — SKIP to 69a, page 37 2 <input type="checkbox"/> 2 3 <input type="checkbox"/> 3 4 <input type="checkbox"/> 4 5 <input type="checkbox"/> 5 6 <input type="checkbox"/> 6 7 <input type="checkbox"/> 7 8 <input type="checkbox"/> 8 9 <input type="checkbox"/> 9 10 <input type="checkbox"/> 10 or more </div>																																												
b. EXCLUDING yourself, what are the ages of your dependents? (Record the ages for a maximum of ten dependents.)	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%; text-align: center;">Dependent No.</th> <th style="width: 10%;"></th> <th style="width: 40%;"></th> </tr> </thead> <tbody> <tr> <td style="border: 1px solid black; padding: 2px;">869</td> <td style="border-bottom: 1px solid black; text-align: center;">1</td> <td style="border: 1px solid black; padding: 2px;">879</td> <td style="border-bottom: 1px solid black; text-align: center;">1 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">870</td> <td style="border-bottom: 1px solid black; text-align: center;">2</td> <td style="border: 1px solid black; padding: 2px;">*</td> <td style="border-bottom: 1px solid black; text-align: center;">2 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">871</td> <td style="border-bottom: 1px solid black; text-align: center;">3</td> <td style="border: 1px solid black; padding: 2px;"></td> <td style="border-bottom: 1px solid black; text-align: center;">3 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">872</td> <td style="border-bottom: 1px solid black; text-align: center;">4</td> <td style="border: 1px solid black; padding: 2px;"></td> <td style="border-bottom: 1px solid black; text-align: center;">4 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">873</td> <td style="border-bottom: 1px solid black; text-align: center;">5</td> <td style="border: 1px solid black; padding: 2px;"></td> <td style="border-bottom: 1px solid black; text-align: center;">5 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">874</td> <td style="border-bottom: 1px solid black; text-align: center;">6</td> <td style="border: 1px solid black; padding: 2px;"></td> <td style="border-bottom: 1px solid black; text-align: center;">6 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">875</td> <td style="border-bottom: 1px solid black; text-align: center;">7</td> <td style="border: 1px solid black; padding: 2px;">880</td> <td style="border-bottom: 1px solid black; text-align: center;">7 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">876</td> <td style="border-bottom: 1px solid black; text-align: center;">8</td> <td style="border: 1px solid black; padding: 2px;">*</td> <td style="border-bottom: 1px solid black; text-align: center;">8 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">877</td> <td style="border-bottom: 1px solid black; text-align: center;">9</td> <td style="border: 1px solid black; padding: 2px;"></td> <td style="border-bottom: 1px solid black; text-align: center;">9 <input type="checkbox"/></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">878</td> <td style="border-bottom: 1px solid black; text-align: center;">10</td> <td style="border: 1px solid black; padding: 2px;">881</td> <td style="border-bottom: 1px solid black; text-align: center;">10 <input type="checkbox"/></td> </tr> </tbody> </table>		Dependent No.			869	1	879	1 <input type="checkbox"/>	870	2	*	2 <input type="checkbox"/>	871	3		3 <input type="checkbox"/>	872	4		4 <input type="checkbox"/>	873	5		5 <input type="checkbox"/>	874	6		6 <input type="checkbox"/>	875	7	880	7 <input type="checkbox"/>	876	8	*	8 <input type="checkbox"/>	877	9		9 <input type="checkbox"/>	878	10	881	10 <input type="checkbox"/>
	Dependent No.																																												
869	1	879	1 <input type="checkbox"/>																																										
870	2	*	2 <input type="checkbox"/>																																										
871	3		3 <input type="checkbox"/>																																										
872	4		4 <input type="checkbox"/>																																										
873	5		5 <input type="checkbox"/>																																										
874	6		6 <input type="checkbox"/>																																										
875	7	880	7 <input type="checkbox"/>																																										
876	8	*	8 <input type="checkbox"/>																																										
877	9		9 <input type="checkbox"/>																																										
878	10	881	10 <input type="checkbox"/>																																										
c. Which of these dependents are your children? Mark (X) for children only, otherwise leave blank.																																													

69a. Please turn to flashcard number 26.
Which of the people on this card live with you?

- (1) Spouse
(2) Children under 18
(3) Children over 18
(4) Parents
(5) Other relatives
(6) Other non-relatives
(7) None
(8) Don't know

882 *

1 ☐

2 ☐

3 ☐

4 ☐

5 ☐

6 ☐

883 7 ☐

8 ☐

} SKIP to 70a

b. How many (Read item marked in a) live with you?

884

885

886

887

888

The next series of questions are about your dependent child(ren)'s 1986 income and assets. When answering these questions, exclude any joint income, assets, or debts that you may have already told me about.

70a. Did you have any children who depended upon you for at least half of their support in 1986?

889

1 ☐ Yes — ASK b

2 ☐ No — SKIP to Check Item KK, page 38

b. During 1986, did your dependent children earn any wages or salaries?

890

1 ☐ Yes — ASK c

2 ☐ No — SKIP to d

c. During 1986, how much did your dependent children earn from all jobs before deductions for taxes or anything else? Include wages, salary, tips, bonuses, commissions.

891

\$ 00

892

0 ☐ None

1 ☐ Don't know

2 ☐ Refused

d. During 1986, did your dependent children work in their own business or farm?

893

1 ☐ Yes — ASK e

2 ☐ No — SKIP to 71a, page 38

e. During 1986, how much did your dependent children receive in NET INCOME from working in their OWN business, professional practice, partnership, or farm?

894

\$ 00

COMPUTATION:

Gross income \$

Minus

Operating expenses ... \$

Equals

Net income \$

895

0 ☐ None

1 ☐ Don't know

2 ☐ Refused

3 ☐ Loss — Record amount of loss on money line

4 ☐ Broke even

NOTES

71a. Please look at flashcard number 24.
From which of the sources listed did your dependent children RECEIVE income in 1986?

Ask b for each category marked in a.
b. How much did they receive altogether in 1986 from (Read category marked in a)?

(1) Supplemental Security Income (SSI) from the U.S. Government or from the State Government?

896 1 ☐

897 \$ 00

898 1 ☐ Don't know 2 ☐ Refused

(2) Unemployment insurance payments?

899 1 ☐

900 \$ 00

901 1 ☐ Don't know 2 ☐ Refused

(3) Welfare payments or other public assistance?

902 1 ☐

903 \$ 00

904 1 ☐ Don't know 2 ☐ Refused

(4) Workers Compensation or Black Lung Benefits?

905 1 ☐

906 \$ 00

907 1 ☐ Don't know 2 ☐ Refused

(5) Social Security payments?

908 1 ☐

909 \$ 00

910 1 ☐ Don't know 2 ☐ Refused

(6) U.S. Military Retirement?

911 1 ☐

912 \$ 00

913 1 ☐ Don't know 2 ☐ Refused

(7) U.S. Civil Service Retirement?

914 1 ☐

915 \$ 00

916 1 ☐ Don't know 2 ☐ Refused

(8) Compensation for veterans with service-connected disabilities?

917 1 ☐

918 \$ 00

919 1 ☐ Don't know 2 ☐ Refused

(9) Pensions for Veterans with nonservice-connected disabilities?

920 1 ☐

921 \$ 00

922 1 ☐ Don't know 2 ☐ Refused

(10) National Guard or Reserve Forces Retirement?

923 1 ☐

924 \$ 00

925 1 ☐ Don't know 2 ☐ Refused

(11) Railroad Retirement payments?

926 1 ☐

927 \$ 00

928 1 ☐ Don't know 2 ☐ Refused

(12) Other retirement payments such as State or local government pensions, private pensions, annuities, etc.?

929 1 ☐

930 \$ 00

931 1 ☐ Don't know 2 ☐ Refused

(13) Net Rental Income?

932 1 ☐

933 \$ 00

934 1 ☐ Don't know 2 ☐ Refused

(14) All other income such as from estates, trusts, dividends, interest, royalties, or any other money income?

935 1 ☐

936 \$ 00

937 1 ☐ Don't know 2 ☐ Refused

(15) None

938 1 ☐ — Go to Check Item KK

**CHECK
ITEM KK**

Refer to item 68c, page 36.
 Does the sample person have any dependent children now?
 (Is there an entry in 68c?)

939 1 ☐ Yes — ASK 72a, page 39
 2 ☐ No — SKIP to closing statement, page 40

The next set of questions are about the assets and debts your dependent children may have as of today.

72a. Please look at flashcard number 25.

Excluding any assets that you and your child(ren) may own jointly, which of these assets do(es) your dependent child(ren) own as of today?

Ask b for each item marked in a.

b. What is the combined value of all of your child(ren)'s (Read category marked in a) as of today?

(1) Regular or Passbook Savings Accounts?

940

1 ☐

941

\$ _____ 00

942

1 ☐ Don't know
2 ☐ Refused

(2) U.S. Savings Bonds?

943

1 ☐

944

\$ _____ 00

945

1 ☐ Don't know
2 ☐ Refused

(3) Money Market Deposit Accounts?

946

1 ☐

947

\$ _____ 00

948

1 ☐ Don't know
2 ☐ Refused

(4) Certificates of Deposit or Savings Certificates?

949

1 ☐

950

\$ _____ 00

951

1 ☐ Don't know
2 ☐ Refused

(5) Interest Earning Checking Accounts?

952

1 ☐

953

\$ _____ 00

954

1 ☐ Don't know
2 ☐ Refused

(6) Money Market Funds?

955

1 ☐

956

\$ _____ 00

957

1 ☐ Don't know
2 ☐ Refused

(7) U.S. Government Securities?

958

1 ☐

959

\$ _____ 00

960

1 ☐ Don't know
2 ☐ Refused

(8) Municipal or Corporate Bonds?

961

1 ☐

962

\$ _____ 00

963

1 ☐ Don't know
2 ☐ Refused

(9) Individual Retirement Accounts?

964

1 ☐

965

\$ _____ 00

966

1 ☐ Don't know
2 ☐ Refused

(10) Stocks?

967

1 ☐

968

\$ _____ 00

969

1 ☐ Don't know
2 ☐ Refused

(11) Other Assets?

970

1 ☐

971

\$ _____ 00

972

1 ☐ Don't know
2 ☐ Refused

(12) None

973

1 ☐

— SKIP to 73a, page 40

73a. EXCLUDING any joint property you may have already reported and is used solely as your child(ren)'s principal residence, do(es) your child(ren) own any **OTHER** real estate? This would include investment property and second or summer homes.

- 974 1 ☐ Yes — ASK b
2 ☐ No — SKIP to c

b.(1) What is the combined market value of (all of) this property as of today?

975 \$ 00

- 976 1 ☐ Don't know
2 ☐ Refused

(2) What is the amount remaining on (all of) the mortgages, including that on the primary residence, as of today?

977 \$ 00

- 978 1 ☐ Don't know
2 ☐ Refused

979

**COMPUTER
USE
ONLY**

c. Excluding your child(ren)'s ordinary personal effects for daily living such as an automobile, clothing, and furniture, do(es) your child(ren) own any other property such as gifts, bequests, and inheritances other than cash or a business?

- 980 1 ☐ Yes — ASK d
2 ☐ No — SKIP to e

d. What is the total market value of your child(ren)'s other property?

981 \$ 00

- 982 1 ☐ Don't know
2 ☐ Refused

e. EXCLUDING any residential mortgages, do(es) your child(ren) have any outstanding debts such as car loans, credit cards, educational expenses, unpaid medical bills, or back taxes?

- 983 1 ☐ Yes — ASK f
2 ☐ No — SKIP to closing statement

f. What is the total amount of your child(ren)'s outstanding debt as of today?

984 \$ 00 — End interview by reading the closing statement

- 985 1 ☐ Don't know
2 ☐ Refused

CLOSING STATEMENT

This concludes our interview. (Give the sample person a copy of the VA pamphlet.) Here is a pamphlet that explains VA benefits. Thank you for your cooperation. (Enter the ending time in the Record of Interview section and mark Section D, Description of Contact, on the cover page.)

NOTES

Appendix III: Validation Study

VALIDATION STUDY OF THE 1987 SURVEY OF VETERANS (SOV III)

-- FINAL REPORT --

Prepared for



**Department of
Veterans Affairs**

**Prepared by
Booz-Allen & Hamilton Inc.**

June 1989

EXECUTIVE SUMMARY

I. INTRODUCTION

The Veterans Administration (VA) has contracted Booz·Allen & Hamilton Inc. to conduct a validation study of the 1987 Survey of Veterans (SOV III). The purpose of the study is to analyze areas where results of the SOV III are apparently discrepant with estimates based on other sources of data, and to make recommendations concerning the disposition of the SOV III. The specific areas examined are:

- **The number of veterans who used VA hospitals in a 12 month period**
The SOV III reports that 463,000 veterans had used VA hospitals during the 12 months prior to the survey, while VA patient records indicate as many as 626,000 for the same fiscal year.
- **The number of veterans who ever participated in the GI Bill**
The SOV III reports that 10,282,000 veterans received GI Bill and other educational benefits; VA administrative records place the number at about 20,000,000.
- **The number of female veterans**
The SOV III reports 661,000 female veterans, while the VA demographic model estimates 1.2 million.
- **The number of Post-Vietnam era veterans**
The SOV III reports 1.5 million while the VA demographic model estimates 2.5 million.

II. APPROACH

To meet the objectives of the study, Booz·Allen has:

- Examined survey materials, records and reports pertaining to the SOV III and relevant surveys, censuses and other sources of data on veteran populations.
- Conducted interviews with key research personnel in the Veterans Administration, Census Bureau and other organizations.
- Analyzed selected data items from the SOV III and VA data records.

III. FINDINGS

The SOV III appears to be methodologically sound.

Several key population estimates based on the results of the SOV III conform closely to those based on the VA demographic model.

The difference between the SOV III estimates of VA hospital usage and those based on VA records can be explained by non-reporting due to deaths and transfers to long-term facilities.

- VA records account for all veterans hospitalized, regardless of the condition of their discharge, while the SOV III results reflect veterans discharged and living in private households following their hospitalization.
- Net of deaths and transfers to long-term institutions, the hospitalization estimate based on VA records is within sampling error of the SOV III estimate.
- The fact that VA records report on a fiscal year, rather than the exact same 12 months reported by SOV III respondents, will have little effect because of the stability of the number of VA hospital patients over time.
- There is no reason to assume misreporting or recall problems as possible explanations for the apparent difference between the VA and SOV III estimates.

The difference between the SOV III estimates of GI Bill beneficiaries and those based on VA records can be primarily explained by deaths and dependencies, with further possible adjustments for other contributing factors.

- VA records account for all veterans and their qualified dependents who ever received GI Bill benefits, while the SOV III results reflect veterans currently living in private households who have received GI Bill benefits.
- Adjustments for deaths and dependencies substantially narrow the difference between SOV III results and VA records, but the difference remains larger than sampling error.

- Accounting for long-term institutionalized veterans who were not included in the SOV III sample would bring estimates based on VA records and the SOV III closer to convergence; however, the size of that population is not readily quantifiable.
- Inaccurate reporting by SOV III respondents, due to difficulties in recalling and correctly identifying specific programs, may account for a shortfall in the estimated number of beneficiaries.
- Inaccuracies in the estimate based on VA records, due primarily to the limited usefulness of the records in pinpointing exactly when the 20 millionth beneficiary occurred and, to a lesser extent, other contributing factors such as double-counting of individuals, could account for much of the remaining difference.

The difference between the SOV III and VA demographic model estimates of the female veteran population is most likely the result of methodological differences; the magnitude of the impact of these methodological differences cannot be readily determined.

- Since the VA demographic model is based largely on 1980 Census results, the difference between the estimates of the female veteran population based on the VA demographic model and the SOV III may be a reflection of methodological differences between the 1980 Census and the SOV III.
- Regardless of the methodological differences between the 1980 Census and the SOV III, there is no evidence of gross design flaws or procedural problems that would account for the difference between the two estimates of female veterans; it would therefore be premature to conclude that one estimate is necessarily more accurate than the other.
- Without follow-up personal screening to verify veteran status, the identification of female veterans on the 1980 Census may have been vulnerable to the occurrence of false positives.
- The SOV III incorporated a secondary level of screening that reduced the chances of false positives.
- Both the SOV III and the 1980 Census were vulnerable to the possibility of false negatives.
- The SOV III estimates of the female veteran population were based on a far smaller number of interviews than the VA demographic model estimates.

- Other surveys and records have resulted in estimates of the female veteran population that are between the SOV III estimates and those based on the VA demographic model.
- Regardless of any vulnerabilities of the 1980 Census to the occurrence of false positives, the VA demographic model employs adjustments based on administrative records, providing it with a source of information independent of household screening, and therefore possibly greater accuracy than the SOV III.
- There is no means of readily quantifying the impacts of methodological differences on the SOV III and VA demographic model estimates of the female veteran population; further research is needed to more fully resolve the disparities between the estimates.

The difference between the SOV III and VA demographic model estimates of the Post-Vietnam era veteran population is most likely related to coverage issues of the sampling frame, and perhaps to the SOV III screening procedures; it is distinctly possible that the SOV III undercounted young veterans.

- The CPS (and hence SOV III) may undercount Post-Vietnam era veterans because they are young and mobile, and therefore more difficult to locate and interview than other veteran age groups.
- The VA demographic model employs adjustments based on military separation records and estimated mortality and should be most accurate for recent periods of service.

IV. RECOMMENDATIONS

We recommend that the Veterans Administration proceed with the publication of the SOV III results, with detailed documentation of the areas that disagree with other sources of data.

We recommend empirical investigations of the remaining areas of disparate estimates as preparation for future surveys of veterans.

- Further investigative action is not warranted at this time for estimates of hospitalizations.
- We recommend further research to minimize possible survey coverage problems and to avoid misreporting of veteran status for female veterans and for Post-Vietnam era veterans.
- For more accurate estimates of educational program beneficiaries in future surveys, we recommend further research into the crafting of questionnaire items.

VALIDATION STUDY OF THE 1987 SOV III

- REPORT CONTENTS -

INTRODUCTION	1
APPROACH	3
FINDINGS	4
RECOMMENDATIONS	17
APPENDICES	19

I. INTRODUCTION

The Veterans Administration (VA) has contracted Booz•Allen & Hamilton Inc. to conduct a validation study of the 1987 Survey of Veterans (SOV III). The purpose of the study is to analyze areas where results of the SOV III disagree with estimates based on other sources of data, and to make recommendations concerning the disposition of the SOV III. More specifically, the Veterans Administration has asked Booz•Allen to:

- Examine areas where results from the 1987 Survey of Veterans (SOV III) are apparently inconsistent with Veterans Administration (VA) records, censuses and other surveys.
- Review and evaluate hypotheses and explanations concerning the differences.
- Guide the VA toward an understanding of the differences so that publication of the SOV III can proceed.

1. 1987 Survey of Veterans Background

The 1987 Survey of Veterans (SOV III) was designed by the Veterans Administration and conducted by the Census Bureau. The sample consisted of 11,439 individuals who were identified as veterans in the Current Population Survey (CPS) by the Census Bureau between April 1986 and January 1987. These persons were contacted and personal interviews were conducted in July, August, and September of 1987. Interviewers administered a 73 item questionnaire to a total of 9,442 respondents.

2. Study Purpose and Scope

Analyses of the results of the SOV III revealed that, in several instances, numerical estimates based on the survey results appeared inconsistent with VA administrative records and other sources of information on the veteran population. The objective of this study is to provide guidance to the VA concerning the nature of these apparent discrepancies so that the VA can make decisions concerning the disposition of the SOV III.

The specific areas of apparent disagreement among the various data sources that we examined are:

- **The number of veterans who used VA hospitals in a 12 month period**

The SOV III reports that 463,000 veterans had used VA hospitals during the 12 months preceding the survey, while VA patient records indicate as many as 626,000 for the same fiscal year.

- **The number of veterans who ever participated in the GI Bill**

The SOV III reports that 10,282,000 veterans received GI Bill and other educational benefits; VA administrative records place the number at about 20,000,000.

- **The number of female veterans**

The SOV III reports 661,000 female veterans, while the VA demographic model estimates 1.2 million.

- **The number of Post-Vietnam era veterans**

The SOV III reports 1.5 million while the VA demographic model estimates 2.5 million.

II. APPROACH

To meet the objectives of the study, Booz•Allen has taken a three-pronged approach to garnering a full understanding of the relevant sources of data, the design and execution of the SOV III, the possible explanations for the apparent discrepancies, and the longer-term implications for future survey research efforts. Specifically, we have:

- Examined survey materials, records and reports pertaining to the SOV III and relevant surveys, censuses and other sources of data on veteran populations.

We have identified how various data bases were constructed, what data were entered into them, and how the data were measured, edited and assembled. We have examined the sampling and screening methods and the applicable questionnaire-item contents used in the 1980 Decennial Census (the basis of the VA demographic model), the 1986 Current Population Survey, the SOV III and other relevant surveys. Appendix A lists the materials examined.

- Conducted interviews with key research personnel in the Veterans Administration, Census Bureau and other survey research organizations.

In order to strengthen our understanding of the methods used in the construction of the various databases under examination and to evaluate possible explanations for the apparent discrepancies between the SOV III results and estimates derived from other data sources, we conducted a series of in-depth interviews with key research personnel from the Census Bureau, the Veterans Administration and other organizations. Each person interviewed was a specialist either in the design and production of the SOV III, the use of VA administrative records, or the conduct of surveys directly relevant to the veteran population. Appendix B lists the personnel interviewed.

- Analyzed selected data items from the SOV III and VA data records.

We have closely analyzed tabular data based on the SOV III results and VA administrative records, respectively, in order to draw comparisons between those two data sources and to clarify the nature of the apparent discrepancies at a fine degree of detail. Appendix C lists the specific data items that we have analyzed.

III. FINDINGS

The SOV III appears to be methodologically sound.

Based on our examination of the SOV III survey materials and other relevant reports, records and documents, as well as the results of our interviews with key research personnel directly involved in the production of the SOV III concerning the sampling plan, weighting procedures, administration and data management of the survey, we have concluded that the SOV III is methodologically sound. We have uncovered no evidence of gross design flaws, procedural errors or other problems that would call into question the integrity of the survey.

Several key population estimates based on the results of the SOV III conform closely to those based on the VA demographic model.

Although four areas have been identified where the results of the SOV III are at variance with expectations based on other data sources, there is close conformity between SOV III estimates and VA estimates in certain key areas. Table 1 displays VA demographic model¹ estimates and SOV III estimates of the veteran population by sex, period of service and age. The third column of the table displays the difference between the VA model and SOV III estimates, and the fourth column expresses the difference as a percentage of the VA estimate, or a "discount rate." For instance, the SOV III estimate of the total veteran population "discounts" the VA estimate by 4.8%.

As indicated in Table 1, disparities between the VA model and the SOV III figures occur with respect to the female veteran population, the Post-Vietnam era veteran population and the number of veterans in the three youngest age categories. Most of the younger veterans, of course, served during the Post-Vietnam era, so that any apparent disparities in the estimates for those two areas are closely intertwined. For the total veteran population, male veterans, wartime veterans and veterans age 35 or older, the VA model and SOV III estimates are very close to each other.

¹ The VA demographic model is based largely on 1980 Census estimates and includes adjustments based on military service separation data and estimated mortality.

TABLE 1

Estimates Based on VA Records and SOV III Results for
Total Veterans by Sex, Period of Service and Age (in 1,000s)

	VA Model Estimate [1]	SOV III Estimate [2]	Difference [1-2]	Discount Rate [(1-2)/1]
<u>Grand Total</u>	27,469	26,143	1,326	4.8%
Male	26,276	25,482	794	3.0%
Female	1,193	661	532	44.6%
<u>Total Wartime</u>	21,646	21,787	(141)	-0.7%
WWII	9,765	9,974	(209)	-2.1%
Korea	5,034	5,337	(303)	-6.0%
Vietnam	8,270	8,172	98	1.2%
<u>Total Peacetime</u>	5,823	4,356	1,467	25.2%
Post Vietnam	2,473	1,505	968	39.1%
Other Peacetime	3,350	2,851	499	14.9%
<u>Age</u>				
Under 25	326	261	65	19.9%
25-29	1,198	810	388	32.4%
30-34	1,681	1,386	295	17.5%
35-39	2,775	2,614	161	5.8%
40-44	3,240	3,033	207	6.4%
45-49	2,442	2,301	141	5.8%
50-54	2,754	2,667	87	3.2%
55-59	3,314	3,294	20	0.6%
60-64	3,753	3,895	(142)	-3.8%
65-69	3,197	3,372	(175)	-5.5%
70-74	1,597	1,569	28	1.8%
75+	1,192	941	251	21.1%

Note: Period and age specific figures for SOV III estimates are reconstructed from percentage tables and are therefore subject to slight rounding errors. All other figures are based on raw estimates.

The difference between the SOV III estimate of VA hospital usage and that based on VA records can be explained by non-reporting due to deaths and transfers to long-term facilities.

- VA records account for all veterans hospitalized, regardless of the condition of their discharge, while the SOV III results reflect veterans discharged and living in private households following their hospitalization.

According to VA patient records, approximately 626,000 veterans had been in a VA facility for at least one overnight stay during the 1987 fiscal year. The SOV III, however, estimated that 463,000 veterans had used VA hospitals during the 12 months preceding the survey period. This difference of 163,000 is due, in large part, to the fact that the VA hospital records account for all veterans who spent time in the hospital during fiscal '87, regardless of the disposition of their discharge, while the SOV III results reflect only those veterans whose permanent residences were private households following their hospitalization. Not counted in the SOV III were those whose hospital discharge condition was death, as well those who were transferred from the hospital to a long-term institution and therefore not living in a private residence at the time of the survey.

- Net of deaths and transfers to long-term institutions, the hospitalization estimate based on VA records is within sampling error of the SOV III estimate.

Once discharge conditions of death and transfers to long-term facilities are taken into account, the difference between VA hospital record estimates and those derived from the SOV III is narrowed to less than two standard errors of the SOV III estimate. VA records indicate that some 47,000 hospital discharges were condition of death during the period in question and an additional 35,000 were because of transfers to long-term institutions. When these quantities are subtracted from the 163,000 difference between the SOV III and VA record totals, a difference of only 81,000 remains. The standard error of the SOV III estimate is approximately 53,000; the difference of 81,000 is therefore within the sampling variance (2 standard errors) of the SOV III estimate. Another, but not readily measurable number of veterans that would possibly account for some of the difference in the estimates are those who were not transferred directly from a VA hospital to a long-term institution, but who were nevertheless institutionalized at the time the Current Population Survey was conducted. For instance, someone could be discharged to a private hospital or sent home, and subsequently institutionalized. Additionally, some number of veterans who had been hospitalized during the year prior to the survey might not have been included in the SOV III estimate because they were unavailable for participation in the survey due to a temporary absence from their households.

- The fact that VA records report on a fiscal year, rather than the exact same 12 months reported by SOV III respondents, will have little effect because of the stability of the number of VA hospital patients over time.

If the number of veterans who stayed in VA hospitals fluctuated greatly from year to year, some difference between the VA record-based estimate and the SOV III estimate of hospitalized veterans might have occurred because the twelve-month periods for which respondents were asked to report their hospitalizations did not correspond exactly with the period of time covered by the VA administrative records. We have found, however, that the number of hospitalizations in VA facilities has been relatively stable over time, and we have therefore concluded that the slight differences in time periods covered would have little distorting effect. Table 2 shows the number of VA hospital discharges and individuals hospitalized for 1985-1988, which encompasses the SOV III study period. While the ratio of discharges per patient has increased slightly during the four-year span, the total number of patients decreased by less than 2%.

- There is no reason to assume extraordinary misreporting or recall problems as possible explanations for the apparent difference between the VA and SOV III estimates.

The questionnaire items on the SOV III instrument that pertain to hospitalizations conform to a standard format and do not contain flaws that would lead to obviously erroneous results. Furthermore, the questions address a relatively recent event in the respondent's life, and one of sufficient import that it is unlikely that large numbers of respondents would fail to report it because of chance recall problems. We therefore conclude that it is not likely that misreporting or recall problems contributed in any significant way to the difference between the SOV III and VA record estimates of hospitalizations.

TABLE 2
VA Hospital Discharges and Patients, 1985-1988

<u>Year</u>	<u>Discharges</u>	<u>Patients</u>
1985	1,031,298	634,782
1986	1,055,251	633,761
1987	1,055,830	626,386
1988	1,071,147	625,723

Source: Veterans Administration

The difference between the SOV III estimates of GI Bill beneficiaries and those based on VA records can be primarily explained by deaths and dependencies, with further possible adjustments for other contributing factors.

- VA records account for all veterans and their qualified dependents who ever received GI Bill benefits, while the SOV III results reflect veterans currently living in private households who have received GI Bill benefits.

The SOV III results indicate that approximately 10,282,000 veterans have received GI Bill and other educational benefits. According to VA administrative records, however, more than 20,000,000 veterans have received those benefits. A major portion of this apparent discrepancy can be attributed to the fact that the VA records account for all veterans who ever received GI Bill and related benefits, while the SOV III reports only on those recipients living in private households at the time of the survey. Similar to the case of hospitalizations discussed earlier, deceased and institutionalized veterans are not included in SOV III estimates, but are nevertheless reflected in the VA administrative records. Also counted in the VA records, but not in the SOV III estimates, are those qualified dependents of veterans who, while not veterans themselves, had received educational benefits.

- Adjustments for deaths and dependencies substantially narrow the difference between SOV III results and VA records, but the difference remains larger than sampling error.

Deaths and dependencies account for a large portion of the difference between the SOV III estimate and the VA record counts of educational program beneficiaries, but not sufficiently large enough to bring the two counts within the sampling error of the SOV III estimate. The VA has estimated that approximately 6 million beneficiaries are now deceased, and another half million were dependencies (the estimated 6 million mortalities figure is based on yet another set of VA estimates that include data on WWII, the origin of which is somewhat obscure). This narrows the difference between the SOV III and VA record counts of beneficiaries from nearly 10 million to about 3 million. This is still far in excess of the sampling error of the SOV III estimate; two standards errors equal approximately 500,000.

- Accounting for long-term institutionalized veterans who were not included in the SOV III sample would bring estimates based on VA record and the SOV III closer to convergence; however, the size of that population is not readily quantifiable.

It is possible that the nonresidential veteran population (i.e., veterans living in institutions at the time of the survey) could account for a portion of the 3,000,000 difference, but not a substantial portion. According to 1980

Census figures, only about 400,000 veterans lived in quarters other than private households; even if all of those individuals had received educational benefits (which is highly unlikely), a difference of 2,600,000 would nevertheless remain.

- Inaccurate reporting by SOV III respondents, due to difficulties in recalling and correctly identifying specific programs, may account for a shortfall in the estimated number of beneficiaries.

Unlike the questions about hospitalizations, which address only the twelve months prior to the survey, the questionnaire items pertaining to educational benefits cover a much longer period of time for many respondents. Older veterans may be asked to recall events that occurred several decades before the interview. Such a requirement for accurate recall of distantly past events introduces the opportunity for error, and it is quite possible that recall problems contribute to the apparent discrepancy in the number of educational program beneficiaries. The question series (39a-39e) on the SOV III questionnaire that asks about post-service educational experiences contains two conditional branching items (39a and 39d) that, if answered incorrectly, could cause the respondent to bypass the question (39e) that identifies the specific educational program in which the respondent participated. That question (39e) itself contains ten choices, providing the respondent with the opportunity to either overlook and therefore fail to report the correct program, or to confuse the correct program with one of the other choices. Such errors are common under conditions of possibly strenuous recall efforts and their impact on the SOV III could be to result in an apparent undercount of GI Bill beneficiaries. The magnitude of such a shortfall, however, cannot be readily ascertained.

- Inaccuracies in the estimate based on VA records, due primarily to the limited usefulness of the records in pinpointing exactly when the 20 millionth beneficiary occurred and, to a lesser extent, other contributing factors such as double-counting of individuals, could account for much of the remaining difference.

We have no reason to assume that the difference between the SOV III estimate of educational program beneficiaries and the count based on VA records should be attributed solely to any inaccuracies in the SOV III estimate. The VA has recognized that its estimate of 20,000,000 beneficiaries is not iron-clad since it is an estimated total based on records for a number of programs accumulated over a relatively long period of time, and many of the records for pre-1970 periods are paper copies rather than automated data records. Because of the nature of the files, double-counting of beneficiaries is possible when individuals receive benefits under one program that is subsequently closed, and then later receive other benefits from a different program. This could account for some, but not likely very much, of the difference between the VA and SOV III estimates. The VA has also indicated that the quality of its records do not provide for determining exactly when the 20 millionth beneficiary

actually occurred; the margin of error surrounding that estimate is more than plus or minus a year. An inaccuracy of a few years with regards to when the 20,000,000 millionth beneficiary occurred could account for a substantial portion of the apparent difference.

The difference between the SOV III and VA demographic model estimates of the female veteran population is most likely the result of methodological differences; the magnitude of the impact of these methodological differences cannot be readily determined.

The SOV III reports a total of 661,000 female veterans, while estimates based on the VA demographic model places the figure at approximately 1.2 million. Unlike the situations of hospitalizations and GI Bill beneficiaries, mortality cannot account for any substantial portion of the difference, since both the VA model and the SOV III figures are estimates of currently living veterans. Nor would institutionalized veterans that may be reflected in the VA model estimate but not in the SOV III estimate account for much of the difference; even if as many as 25% of the estimated 400,000 veterans living in quarters other than private households were female (which is highly unlikely), a difference of more than 400,000 would remain.

We have concluded that the difference between the VA demographic model estimate, based largely on the 1980 Census results with adjustments for separations and mortality, and the SOV III estimate is the result of methodological differences in the design and conduct of the 1980 Census and the SOV III, respectively. While we have seen no evidence of design flaws or gross procedural errors in the conduct of either study, we have focused on a number of design and execution differences between the two that could result in disparate estimates. For instance, while the screening methods used in both studies are vulnerable to occurrences of false negatives that could result in undercounting female veterans, whether or not they are equally vulnerable remains unanswered. We can surmise, however, that the methods used to screen female veterans in 1980 Census, which provides the basis of the VA demographic model, presents more opportunity for occurrences of false positives than exist in the CPS/SOV III. We have further concluded that quantification of these effects is possible only through empirical testing; in the final chapter of this report, we offer some suggestions concerning possible methods of conducting such tests.

- Since the VA demographic model is based largely on 1980 Census results, the difference between the estimates of the female veteran population based on the VA demographic model and the SOV III may be a reflection of methodological differences between the 1980 Census and the SOV III.

The VA demographic model of the veteran population is based largely on the results of the 1980 Census, and incorporates adjustments for data on military service separations and estimated mortality. Therefore, the difference between the SOV III estimate of the female veteran population

and that derived from the VA demographic model may be due to differences between the 1980 Census and the SOV III -- including the 1986 Current Population Survey, which provided the basis of the SOV III sample -- with respect to sampling design, screening methods, questionnaire items and other methodological factors.

- Regardless of the methodological differences between the 1980 Census and the SOV III, there is no evidence of gross design flaws or procedural problems that would account for the difference between the two estimates of female veterans; it would therefore be premature to conclude that one estimate is necessarily more accurate than the other.

While the methodologies of the 1980 Census and the SOV III may have differed and resulted in different estimates of the female veteran population, there is no reason to assume that either study was subject to gross design flaws or procedural errors. Both the Census and the Current Population Survey, which provided the basis of the SOV III sample, are subject to rigorous checking and editing procedures. The results of our examination of the survey instruments indicate that neither the 1980 Census nor the CPS/SOV III contain erroneous questionnaire items or skip patterns for the items that determine veteran status. While false negatives could have resulted in the SOV III from interviewers failing to correctly follow the instructions for questionnaire item 4C or check-item B, which determine the respondent's veteran status, the results of the SOV III reinterviewing effort did not reveal conformity problems with those items.

- Without follow-up personal screening to verify veteran status, the identification of female veterans on the 1980 Census may have been vulnerable to the occurrence of false positives.

Veteran status was determined in the 1980 Census through the Census long-form, a mail questionnaire completed by one household member who reported for all other household members. Persons identified either by themselves or by other household members as veterans were not subsequently screened in person to verify their veteran status.

Lack of follow-up personal screening may have left the identification of female veterans on the 1980 Census vulnerable to occurrences of false positives. For instance, there were no means of correcting the recorded veteran status of women who were incorrectly identified as veterans, either by themselves or by other household members, because they had served in a civilian organization such as the USO or some other service-related capacity. There was, however, a mechanism for correcting the veteran status of those incorrectly identified as veterans because they were on active military duty at the time of the Census. For persons identified on the long-form as veterans who had "armed forces" listed as their employer in Question 28a, a correction was made during data processing so that they would not be counted as veterans.

- The SOV III incorporated a secondary level of screening that reduced the chances of false positives.

In contrast with the 1980 Census, the SOV III incorporated a personal screening to verify the veteran status. Persons were first identified as veterans on the household roster of the 1986 Current Population Survey (CPS), either by themselves or by another household member. Those identified as veterans were subsequently administered the SOV III questionnaire, which contained several more items than the Census long-form for confirming veteran status, and which was administered in person by an interviewer.

The results of the secondary screening indicated that women were more frequently identified incorrectly as veterans by the CPS than were men. That is, of those initially identified as veterans by the CPS, women had a greater tendency than men to be determined ineligible during subsequent SOV III screening. While approximately 7% of all men initially identified as veterans by the CPS were later determined to be ineligible, 16% of the women were screened out of the sample.

- Both the SOV III and the 1980 Census were vulnerable to the possibility of false negatives.

The secondary level of screening employed by the SOV III did not correct false negatives that may have resulted from female veterans failing to be identified by the CPS. Households that did not report the presence of a female veteran in the CPS interview were not contacted for the SOV III. It is possible that some female veterans did not consider themselves (or were not considered by a household respondent) veterans of active military duty because they had not served in actual combat, because they belonged to a unit that was only recently granted veteran status, or because of a perceived stigma associated with women who served in the military.

As with the SOV III, if a woman was not identified as a veteran on the Census long-form, she would not have been included in the count of female veterans in the 1980 Census. Whether or not the 1980 Census and the SOV III were equally prone to the occurrence of false negatives cannot be readily determined without further, empirical testing.

- The SOV III estimates of the female veteran population were based on a far smaller number of interviews than the VA demographic model estimates.

Fewer than 300 female veterans were interviewed for the SOV III, resulting in very small cell sizes across age groups. Consequently, the

weighted estimates of the female veteran population based on the SOV III may be subject to considerable sampling error. The VA demographic model estimates of the female veteran population for 1987 were based on approximately 220,000 positive responses to the 1980 Census long-form.

As shown in Appendix D, the degree of disparity between the VA demographic model and SOV III estimates varies among age and service period cohorts; the VA model and SOV III estimates are within sampling error for the largest service period cohort as well as four of the five largest age cohorts. This suggests that some of the greater disparities between the VA demographic model and SOV III estimates in the smaller cohorts may be due in part to sampling error attributable to small cell sizes in the SOV III.

- Other surveys and records have resulted in estimates of the female veteran population that are between the SOV III estimates and those based on the VA demographic model.

It should be noted that the 1984 Survey of Female Veterans, which like the SOV III involved a secondary screening and direct contact with the person identified as a veteran, resulted in estimates of the female veteran population that were between the SOV III and VA demographic model estimates. The estimate derived from the Survey of Female Veterans, adjusted for "liberal assumptions concerning sample loss (*Survey of Female Veterans*, Appendix B, p.3)" due to denial and telephone non-coverage, is approximately 744,000. Another study, the National Survey of Vietnam Generation Veterans, produced estimates of the Vietnam era female veteran population that were between the SOV III estimates and those based on the VA demographic model.

- Regardless of any vulnerabilities of the 1980 Census to the occurrence of false positives, the VA demographic model employs adjustments based on administrative records, providing it with a source of information independent of household screening, and therefore possibly greater accuracy than the SOV III.

Although estimates of the female veteran population derived from the VA demographic model may be susceptible to the effects of false positives, the VA model has the advantage of incorporating information that is independent of censuses and surveys, and is used to adjust the data derived from the 1980 Census. The basis of the VA model estimates is a detailed count of veterans by age and sex as reported from a combination of questions on age, sex and veteran status in the 1980 Census. The demographic model used to create estimates of the veteran population adjusts the 1980 figures each year by adding figures for new separatees from the armed forces as reported by the Defense Data Manpower Center (of the Department of the Defense) and subtracts the number of veteran deaths using standard actuarial estimates of mortality by sex. The SOV III

estimates incorporate no adjustments based on information derived independently of the survey.

- There is no means of readily quantifying the impacts of methodological differences on the SOV III and VA demographic model estimates of the female veteran population; further research is needed to more fully resolve the disparities between the estimates.

While we have identified a number of methodological differences between the derivation of the SOV III and VA demographic model estimates of the female veteran population, it is not readily possible to quantify the impacts that those differences ultimately may have had on the estimates. Further research would be needed to determine exactly how each of the differences cited might influence the formulation of the estimates. For instance, empirical studies would be needed to determine if the potential vulnerabilities to false positives and false negatives that we have identified are, in fact, problematic, and the degree to which the estimates may be inflated or deflated by the effects of those vulnerabilities. In the final chapter of this report, we recommend possible courses of action to further investigate these issues.

The difference between the SOV III and VA demographic model estimates of the Post-Vietnam era veteran population is most likely related to coverage issues of the sampling frame, and perhaps to the SOV III screening procedures; it is distinctly possible that the SOV III undercounted young veterans.

According to the VA demographic model, some 2.5 million veterans served in active military service during the Post-Vietnam era. The SOV III reports 1.5 million for the same period. Like the issue of the female veteran population estimates, mortality and institutionalization are not viable hypotheses for explaining the difference between the two estimates. Furthermore, differences between the 1980 Census and CPS/SOV III with respect to screening and interview administration methods, as well as questionnaire item wording, should play only a minor role in creating the disparity between the two estimates since the VA demographic model estimate of the Post-Vietnam era veteran population is based primarily on military separation records and estimated mortality. There are no indicators of that data being either biased or inaccurate. However, there is a possibility that the SOV III may have undercounted Post-Vietnam era veterans because of coverage problems with young respondents.

- The CPS (and hence SOV III) may undercount Post-Vietnam era veterans because they are young and mobile, and therefore more difficult to locate and interview than other veteran age groups.

Post-Vietnam era veterans are concentrated in younger age groups. The CPS, which provided the basis for the SOV III, is susceptible to undercounts of young populations, especially young, black males. This

susceptibility would carry over to the SOV III results and, given the rising number of minority members among service personnel, could contribute to the disparity between the VA demographic model estimate and the SOV III estimate of Post-Vietnam era veterans. Conversely, the VA demographic model should be most accurate for estimates of Post-Vietnam era veterans, relative to other periods of service, since it incorporates separation data. We therefore conclude that there exists a distinct possibility that the SOV III has undercounted Post-Vietnam era veterans. It should be noted, however, that the weighting methods used for the SOV III incorporate assumptions about undercoverage by age, gender and ethnicity. To be reflected in the population estimates, any undercoverage of veterans would therefore have to be greater than the expected undercoverage among the general population for the same cohort.

- The VA demographic model employs adjustments based on military separation records and estimated mortality and should be most accurate for recent periods of service.

The estimate of the Post-Vietnam era veteran population derived from the VA demographic model is based primarily on separation of service data and estimated mortality and relies less on 1980 Census data. As an estimate of the most recent period of service, it should be less prone to sources of enumeration error than estimates tied more closely to 1980 Census data.

IV. RECOMMENDATIONS

We recommend that the Veterans Administration proceed with the publication of the SOV III results and include detailed documentation of the areas that disagree with other sources of data.

Although the disparities between estimates based on the SOV III results and other sources of data have not been fully resolved, we believe that the publication of the SOV III should proceed and should contain detailed descriptions of the areas of disagreement, the degree to which they have been resolved, and the possible explanations for any remaining differences. This recommendation is based on our findings that the SOV III is methodologically sound and we have uncovered no evidence of gross design flaws, procedural errors or other problems that would call into question the integrity of the results. Complete resolution of all areas of controversy requires further exploratory research and empirical hypothesis testing that, while worthwhile in anticipation of future veterans surveys, would unduly delay publication of the SOV III results.

We recommend empirical investigations of the remaining areas of disparate estimates as preparation for future surveys of veterans.

Further investigation and possible resolution of the remaining areas where SOV III estimates disagree with those of other data sources will aid the Veterans Administration in the design of future surveys.

- Further investigative action is not warranted at this time for estimates of hospitalizations.

Given the degree of convergence between the estimates based on VA records and the SOV III results once mortality and transfers to institutions are taken into account, we recommend no further investigative action.

- For more accurate estimates of educational program beneficiaries in future surveys and comparability of those estimates to existing VA records, we recommend further examination of the VA records and research into the crafting of questionnaire items.
 - Benefits records should be closely examined to ascertain any degree of double counting of recipients and to more closely pinpoint exactly when the 20 millionth recipient occurred.
 - Beneficiaries identified through records could be administered the questionnaire items pertaining to educational benefits, then probed concerning the reasons for their answers and for any recall or comprehension problems that they encountered while trying to answer the questions.

- Qualitative interviews could explore veterans' understanding of the VA educational benefits programs and result in findings that would aid in the design of questionnaires and questionnaire item wording for future surveys.
- We recommend further research to minimize possible survey coverage problems and to avoid misreporting of veteran status for female veterans.
 - The efficacy for female veterans of the screening procedures used in the 1980 Census and the CPS/SOV III, respectively, can be evaluated by contacting a number of households, some of which are known to be the residences of female veterans. Respondents, both female veterans and other household "informants," would be questioned about veteran status and subsequently be debriefed concerning their reasons for answering the questions the ways that they did.
 - Individual-depth or focus-group interviews would explore female veterans' understanding of veteran status, with particular emphasis on the concept of "active duty." Women of various ages and military experiences would be interviewed, as well as members of their households who would potentially be the respondents to household screenings or self-administered Census forms. This could help to explain screening and questionnaire item response patterns and could aid in the design of future questionnaires.
- We recommend further research to minimize possible survey coverage problems and to avoid misreporting of veteran status for Post-Vietnam era veterans.
 - Similar to the case of female veterans, the screening procedures used in the 1980 Census and the CPS/SOV III can be evaluated by contacting a number of households that include the homes of known Post-Vietnam era veterans. Respondents could subsequently be debriefed concerning their answers.
 - Individual-depth or focus-group interviews would explore Post-Vietnam veterans' (and those of other household members) understanding of veteran status. Again, this would help to explain screening and questionnaire item response patterns and would aid in the design of questionnaires for future surveys.
 - Age, race, and mobility (if available) data for veterans should be analyzed in order to further explore the issue of coverage as related to the geographic mobility of young veterans.

APPENDIX A

Survey materials, records and reports examined

- 1987 National Survey of Veterans draft report
- 1977 National Survey of Veterans report
- 1979 National Survey of Veterans report
- Survey of Female Veterans report
- Evaluation of Female Veteran Population Estimates report
- Survey of Aging Veterans report
- Veterans Benefits Under Current Educational Programs Fiscal Year 1987
- Patient Treatment File Coding Instructions
- 1987 SOV III Tabulation Recode Specifications
- September, 1987 Summary Tables
- 1987 Current Population Survey questionnaire
- 1980 Census questionnaire
- SOV III questionnaire

APPENDIX B

Key research personnel interviewed (in alphabetical order)

<u>Name</u>	<u>Organization</u>	<u>Topic(s)</u>
• Chip Alexander	Census Bureau	SOV III, CPS, 1980 Census
• John Boyle	Louis Harris (formerly)	Female veterans
• Stephen Dienstfrey	Veterans Admin.	All data discrepancies
• Ronald Dopkowski	Census Bureau	SOV III, CPS, 1980 Census
• Fred Gephard	Veterans Admin.	GI Bill recipients
• Lynne Heltman	Veterans Admin.	Female veterans, VA demographic model
• Dave Hubble	Census Bureau	CPS, SOV III data weighting methods
• Bob Ketels	Veterans Admin.	GI bill recipients
• Dick Kulka	RTI (formerly)	Female and post- Vietnam veterans
• Bill Malloy	Veterans Admin. (retired)	VA demographic model
• Mark Russell	Veterans Admin.	VA demographic model
• Don Stockford	Veterans Admin.	VA hospital usage
• Frank Vitrano	Census Bureau	SOV III, CPS, 1980 Census

APPENDIX C

Analyzed data items from the SOV III results and VA Summary Tables for September, 1987

- Total veterans by age and period of service
- Male veterans by age and period of service
- Female veterans by age and period of service
- Post-Vietnam era veterans by age

APPENDIX D

Estimates Based on VA Records and SOV III Results for Female Veterans by Period of Service and Age

	VA Model Estimate [1]	SOV III Estimate [2]	Difference* [1-2]	Discount Rate [(1-2)/1]
<u>Grand Total</u>	1,192,500	661,000	531,500	44.6%
<u>Total Wartime</u>	704,600	536,732	167,868	23.8%
WWII	353,900	295,467	58,433	16.5%
Korea	113,400	83,947	29,453	26.0%
Vietnam	262,400	176,487	85,913	32.7%
<u>Total Peacetime</u>	487,900	124,268	363,632	74.5%
Post Vietnam	285,000	107,082	177,918	62.4%
Other Peacetime	202,900	17,186	185,714	91.5%
<u>Age</u>				
Under 25	29,400	23,100	6,265	21.3%
25-29	127,300	48,253	79,047	62.1%
30-34	161,000	70,066	90,934	56.5%
35-39	115,500	89,896	25,604	22.2%
40-44	82,700	35,694	47,006	56.8%
45-49	65,500	18,508	46,992	71.7%
50-54	69,200	27,101	42,099	60.8%
55-59	76,300	48,914	27,386	35.9%
60-64	129,200	122,285	6,915	5.4%
65-69	155,900	111,709	44,191	28.3%
70-74	77,200	40,321	36,879	47.8%
75+	103,300	26,440	76,860	74.4%

*Differences in **bold** are within 2 standard errors of SOV III estimates.

Note: Period and age specific figures for SOV III estimates are reconstructed from percentage tables and are therefore subject to slight rounding errors. All other figures are based on raw estimates. Figures for VA Model estimates were expressed in 100s on source documents.

Department of Veterans Affairs
Washington DC 20420

1987 Survey of Veterans
IM&S M-70-89-1
July 1989

