



Unique Veteran Users Profile FY 2015

Prepared by the National Center for Veterans Analysis and Statistics
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Introduction

The Department of Veterans Affairs (VA) delivers a wide array of benefits and services to eligible Veterans, dependents, and survivors to help to ease the transition from the military to civilian life and to improve quality of life. These programs are overseen by three administrations:

- Veterans Health Administration (VHA) provides Health Care and Pharmacy services
- Veterans Benefits Administration (VBA) provides Compensation and Pension disability benefits, Education Assistance, Life Insurance, Vocational Rehabilitation/employment services, and Home Loan Guaranty assistance
- National Cemetery Administration (NCA) provides memorial benefits including graves, markers, flags, medallions, and burial allowances

The National Center for Veterans Analysis and Statistics (NCVAS) conducted a study of Veterans who have used at least one of 22 benefits or services provided by the VA during Fiscal Years 2005 through 2015. Veterans who used at least one benefit or service are termed 'users' and Veterans who did not are termed 'non-users'. Additionally, NCVAS highlighted some utilization characteristics of these Veterans. All year designations refer to Fiscal Years (FY).

Key questions addressed in this study are:

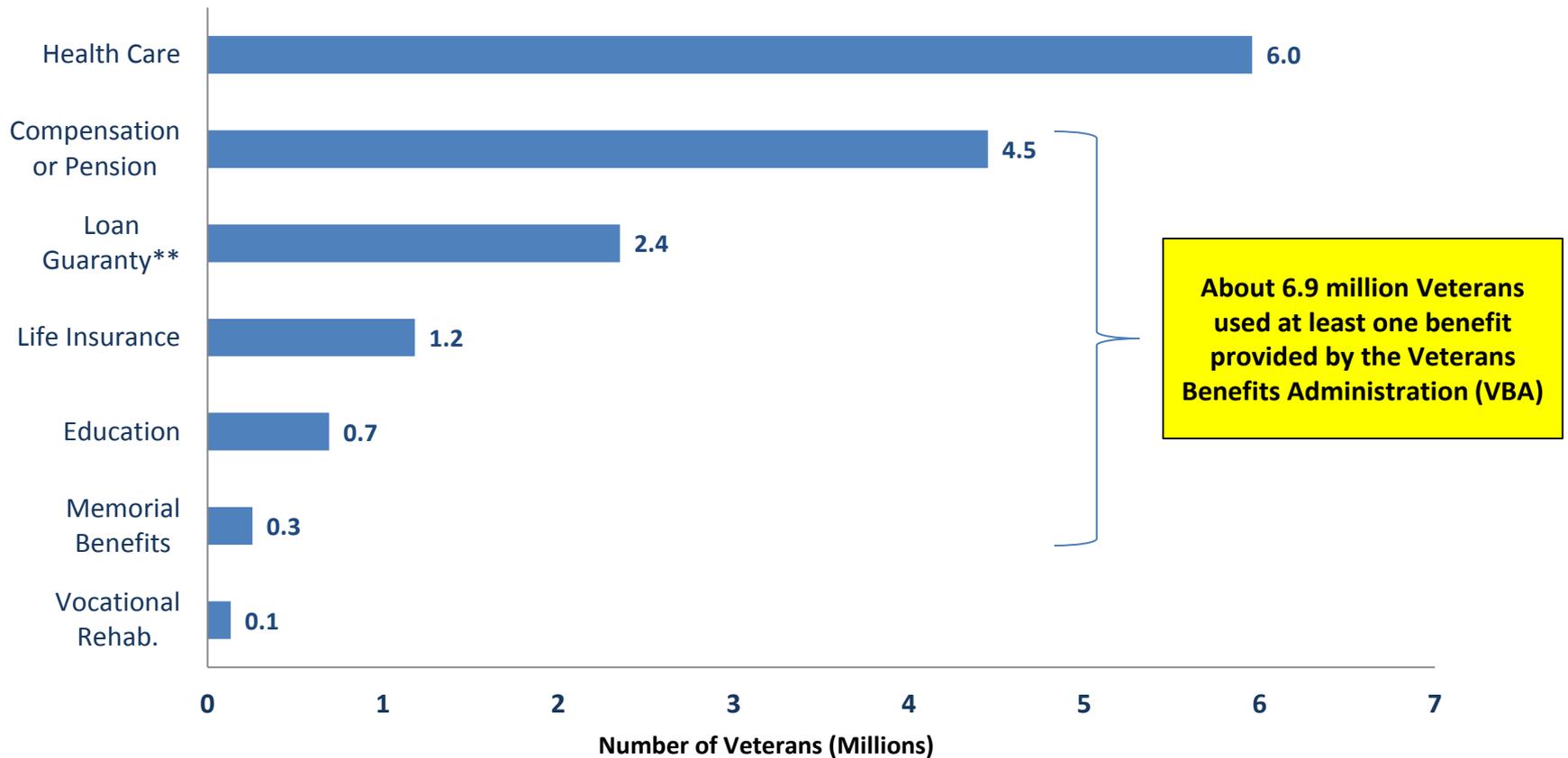
- How many Veterans used VA benefits? How many did not?
- Which programs do Veterans use most?
- What are the demographic and socio-economic characteristics of VA users and how do they differ from non-users?
 - Gender
 - Age
 - Military cohort
 - Race
 - Household income
 - Urban/Rural status
 - A rural area is defined as any locale with a population of less than 2,500 people
- Compensation & Health Care
 - How many Veterans receive disability Compensation and/or use VA Health Care?
 - How many disabled Veterans do not use VA Health Care?
 - Is the number of disabled Veterans not using VA Health Care going up or down?

Key Findings

- 44% (9.6 out of 21.7 million) of all Veterans used at least one VA benefit or service in FY 2015, which is up from 36% (9.1 out of 25.1 million) in FY 2006. Of the 9.6 million users, 43% used multiple benefits which is up from 31% in 2005
- The percent of female Veterans who used VA benefits increased from 33% in 2006 to 41% in 2015
 - The corresponding rate among male Veterans in 2006 and 2015 was 36% and 45%, respectively.
- Health Care and/or Disability Compensation accounted for 75% of all VA use in FY 2015, up from 67% in FY 2006
 - 26% of all VA users only received Health care benefits in FY 2015
 - 69% of Veterans receiving Disability Compensation used VA Health Care in FY 2015, up from 58% in FY 2006
- Median age of male Veterans who used at least one VA benefit is 64; median age of male non-users is 56
- Median age of female Veterans who used at least one VA benefit is 46; median age of female non-users is 47
- Veterans above the sex-adjusted, median age are more likely to use VA benefits and services.
- Veteran users tend to have lower household incomes than non-users

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

VA Benefits Utilization by Program - Veterans only: FY 2015



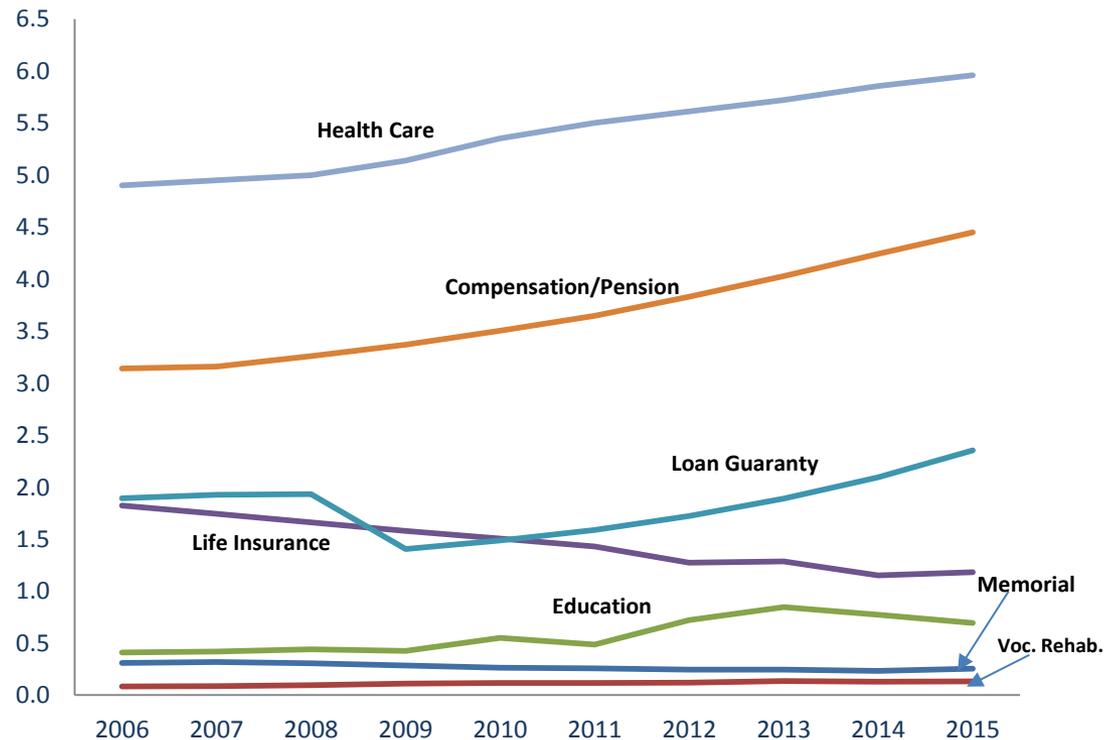
* The numbers from the chart do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

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

Health Care and Disability Compensation/Pension account for the majority of VA utilization and show significant growth since 2006.*

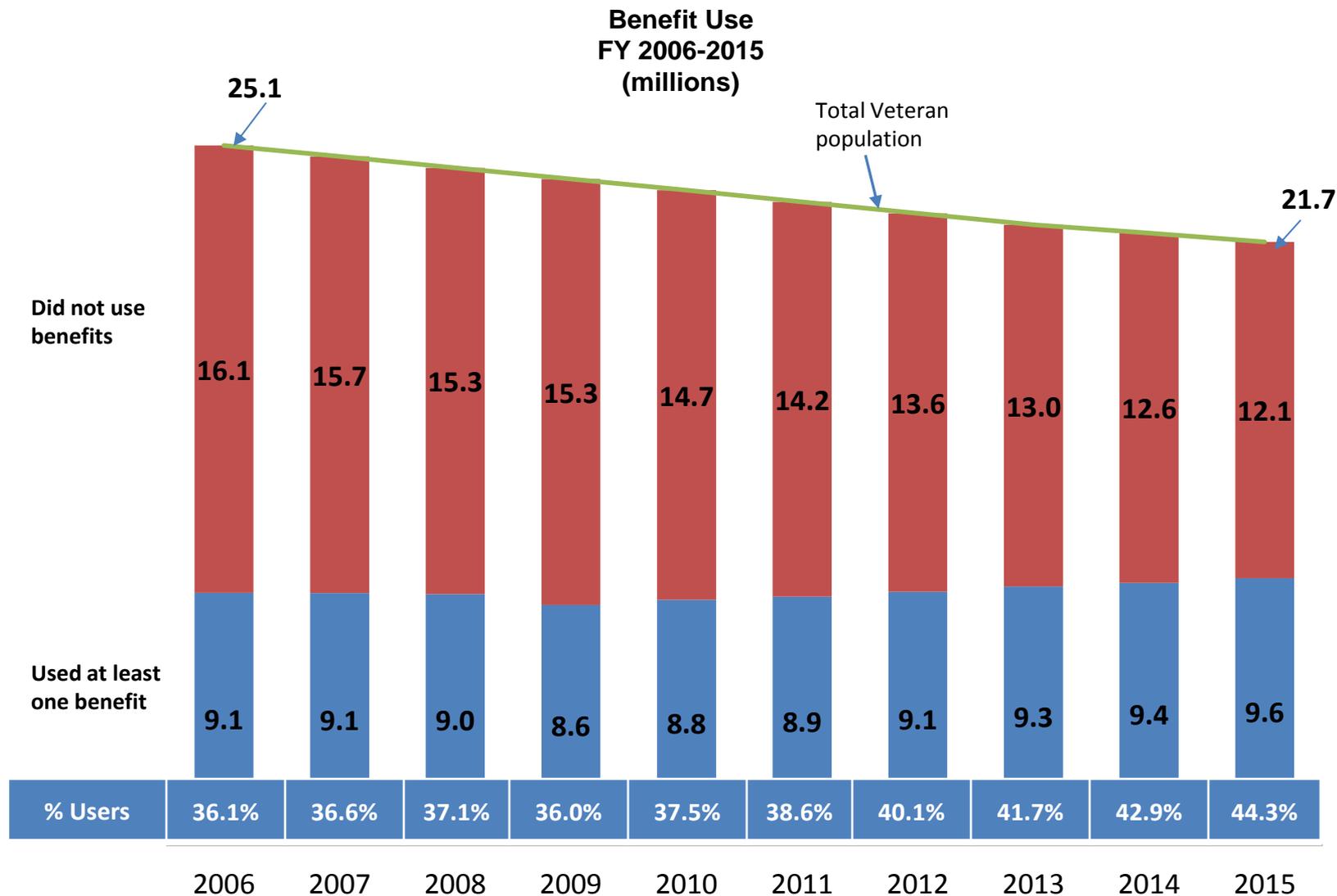
- Health Care and Disability Compensation/Pension, the largest programs, increased by 22% and 42% respectively.
- Life Insurance utilization is declining steadily largely due to the typically advanced age of VA life insurance policy holders
- Home Loan Guaranty showed slight variation through 2008 and a sharp decrease in 2009 consistent with the overall housing market, but afterward has been recovering steadily
- Education benefit use was stable through 2010, but trends upward markedly after 2011, followed by subtle decline in 2014
- Memorial Benefit and Vocational Rehabilitation use have remained relatively steady.

Number of Users by Program: FY 2006-2015

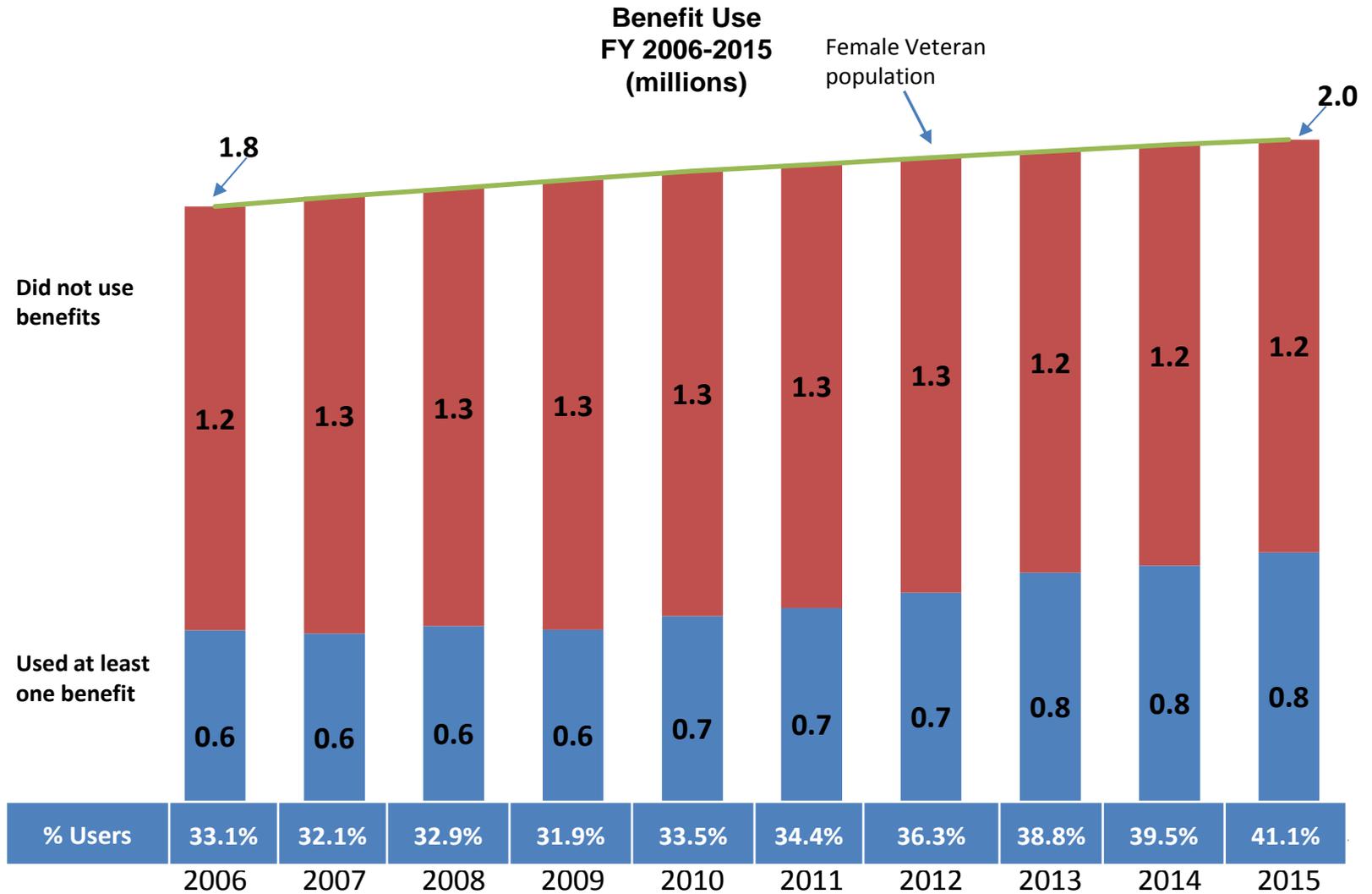


* The numbers from the chart do not sum to the total number of VA users each year. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

The number of Veterans using VA benefits increased slightly in recent years despite a 14% decline in the total Veteran population since 2006.

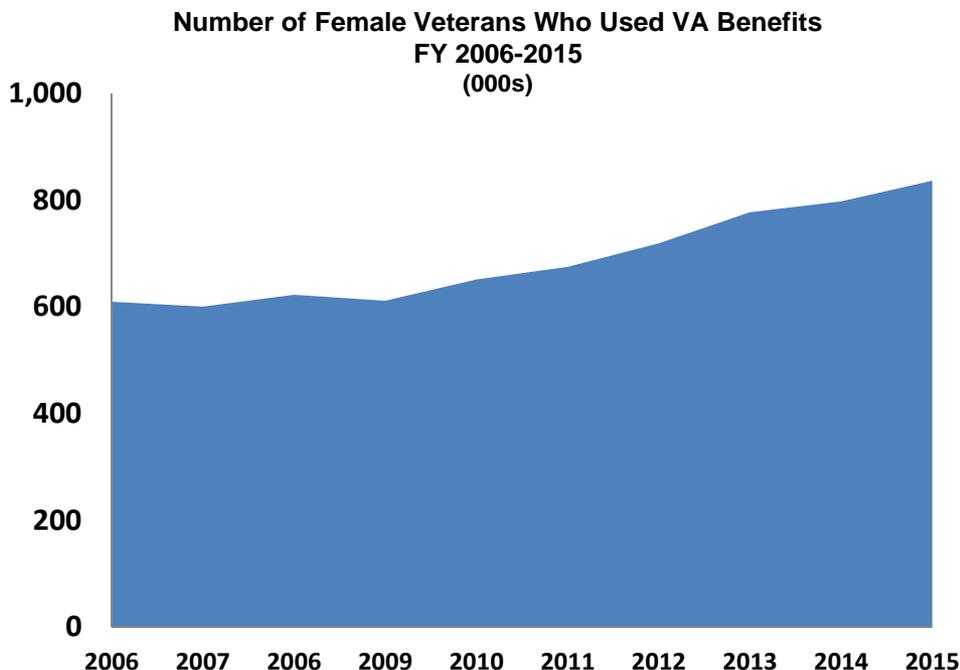


The total number of female Veterans has grown by less than 11% while the number of female Veterans using VA benefits has grown by over 37% since 2006.



The rate of growth in the number of female Veterans who used VA is over 3 times the rate of growth of the overall female Veteran population.

- Number of female Veterans grew at an average annual rate of 1.0% between FY 2006 and 2015, while the number who used VA benefits has grown at a rate of **3.6%**
- The utilization rate of VA benefits among female Veterans increased from 33.1% in 2006 to 41.1% in 2015
- Number of female users increased by 37.2% since 2006 while the overall number of female Veterans increased by only 6.8%
- Female Veterans made up 8.7% of all users in 2015, up from 6.7% in 2005



**Veterans who Used VA Benefits and Services
by Gender FY 2006-2015**

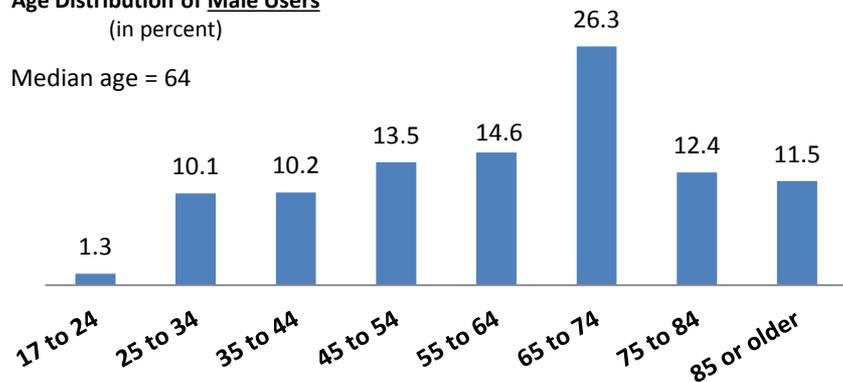
GENDER	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Number of VA Users	9,073,720	9,059,485	9,022,235	8,629,929	8,816,911	8,934,511	9,109,685	9,296,947	9,426,808	9,595,046
Male	8,464,189	8,459,096	8,399,687	8,018,511	8,165,710	8,259,727	8,390,828	8,519,817	8,629,413	8,758,855
Female	609,531	600,389	622,548	611,418	651,201	674,784	718,857	777,130	797,395	836,191

Female Veterans tend to be younger and slightly less likely to use VA benefits than male Veterans.

FY 2015

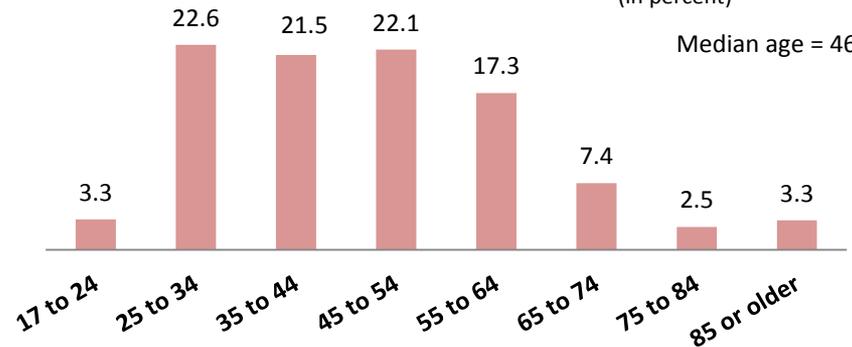
Age Distribution of Male Users
(in percent)

Median age = 64

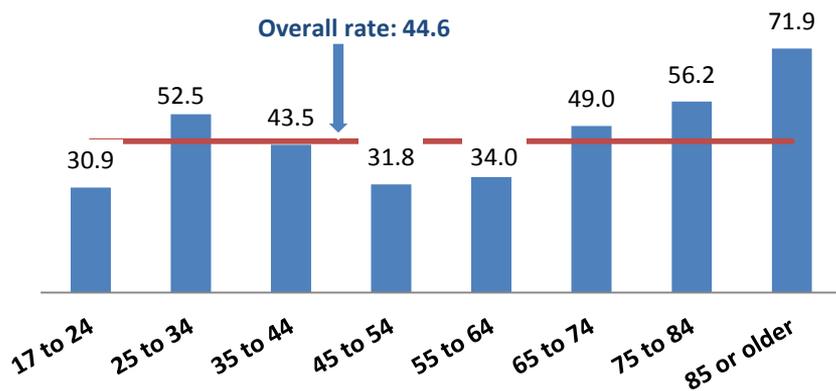


Age Distribution of Female Users
(in percent)

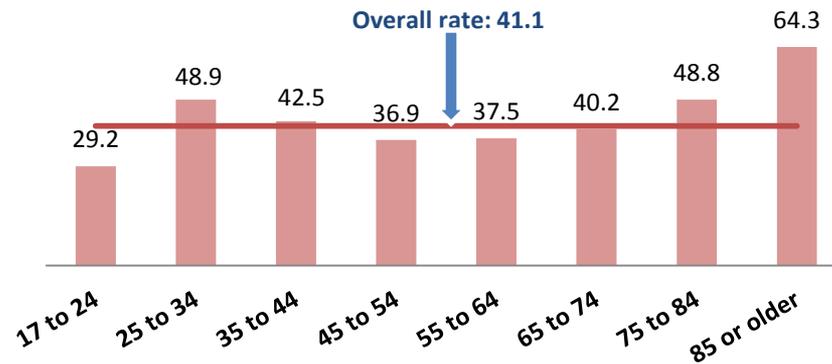
Median age = 46



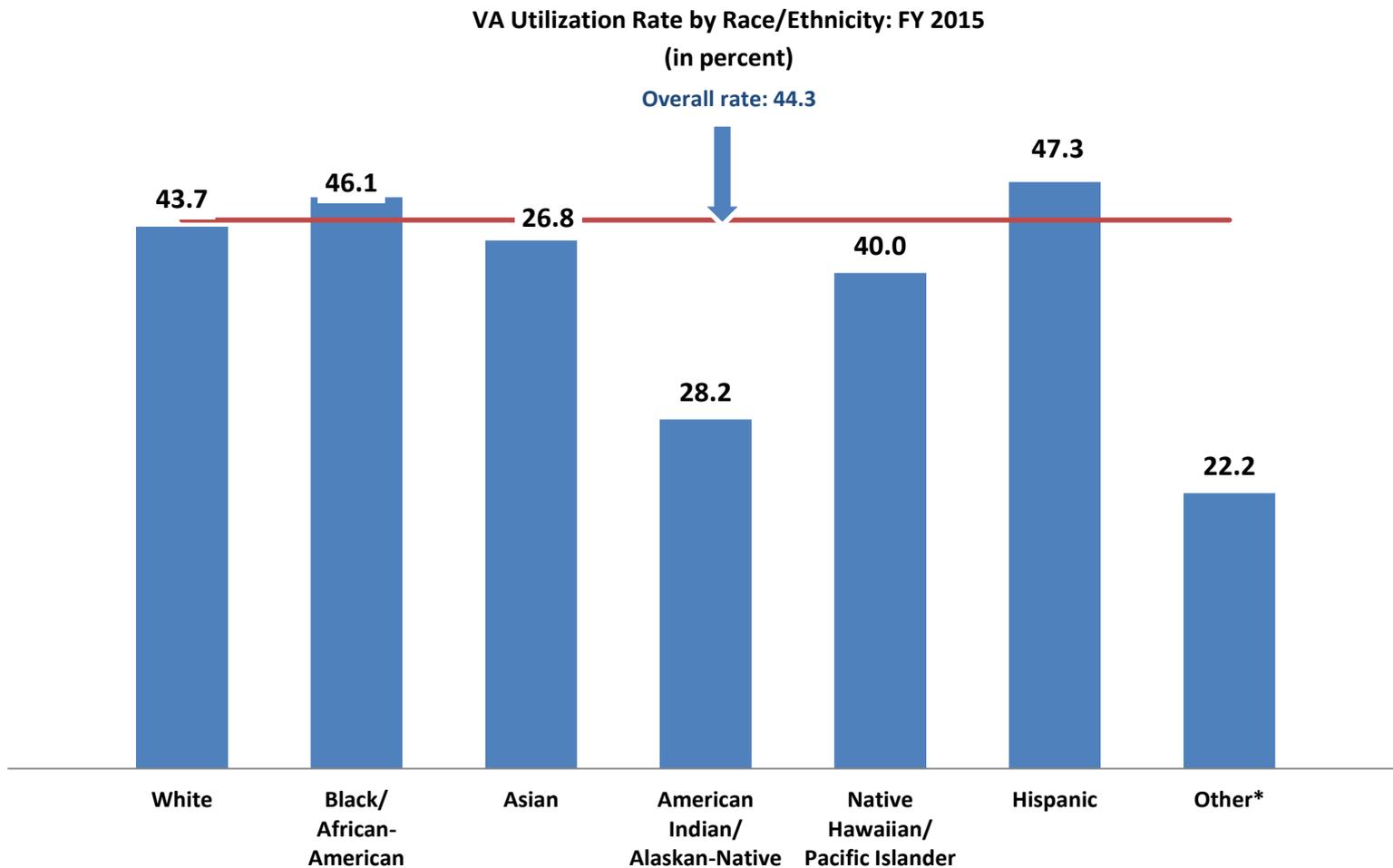
VA Benefit Utilization Rate for Male Veterans
by Age Group
(in percent)



VA Benefit Utilization Rate for Female Veterans
by Age Group
(in percent)



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

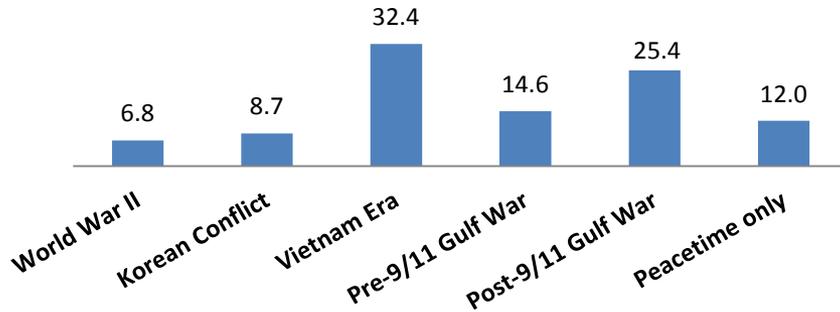


**Includes Veterans of two or more races.*

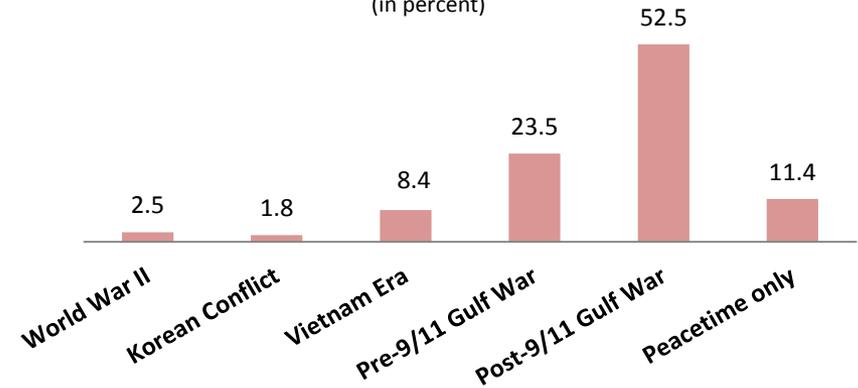
The majority of male Veterans served during the Vietnam Era, however, male WWII Veterans are much more likely to use VA benefits and service. Female Veterans who served during the Post-9/11 Gulf War make up the majority of the female Veteran population and are more likely to use VA benefits or services than from other cohorts.

FY 2015

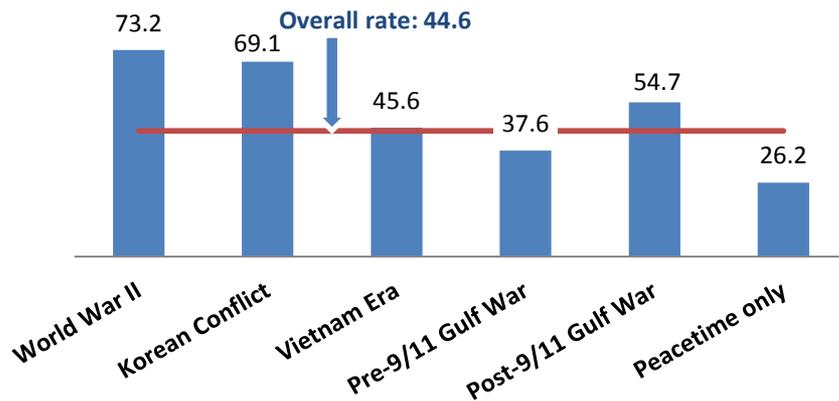
Distribution of Male VA Users by Period of Military Service
(in percent)



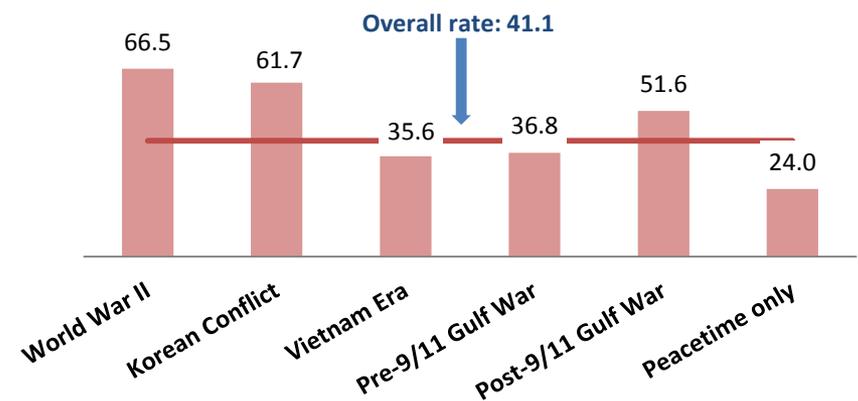
Distribution of Female VA Users by Period of Military Service
(in percent)



VA Benefit Utilization Rate for Male Veterans
by Period of Service
(in percent)



VA Benefit Utilization Rate for Female Veterans
by Period of Service
(in percent)



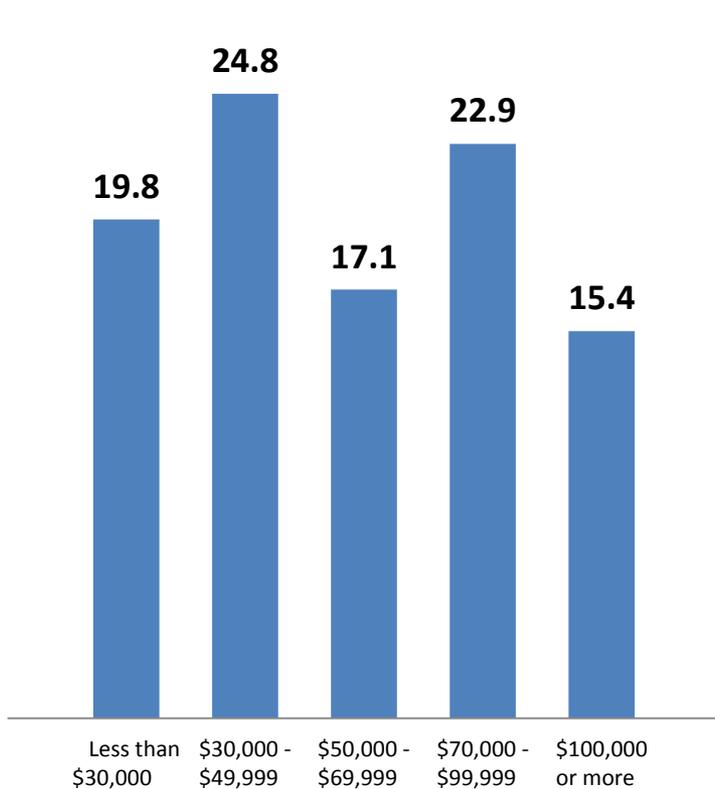
45% of VA users have household incomes below \$50,000 compared to 39% of Veterans who did not use VA benefits in 2015.

Distribution of Household Income: FY 2015

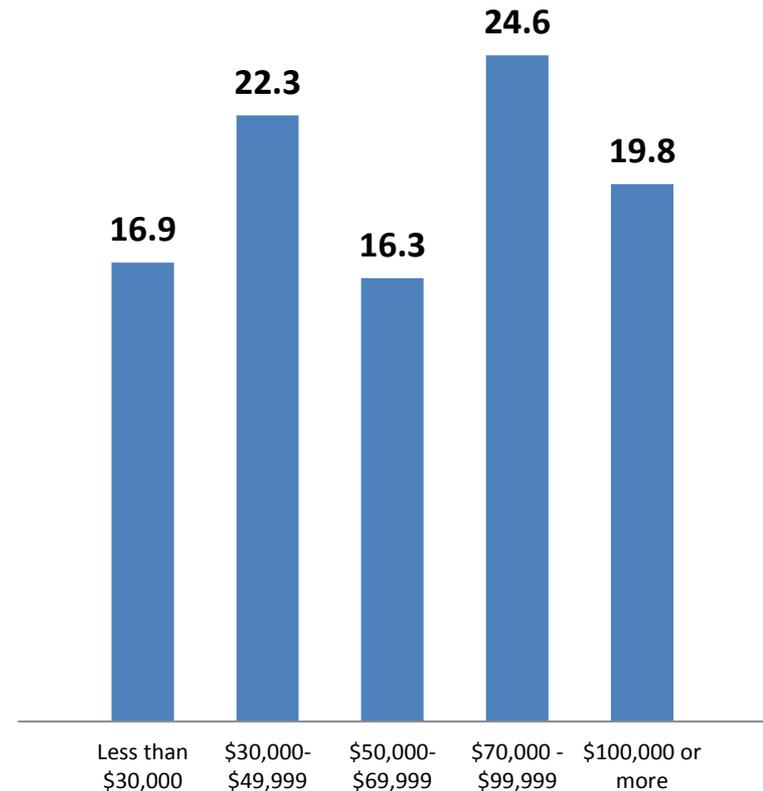
(in percent)

According to American Community Survey 2015, the median household income among Veterans in the US is \$58,592

VA Users



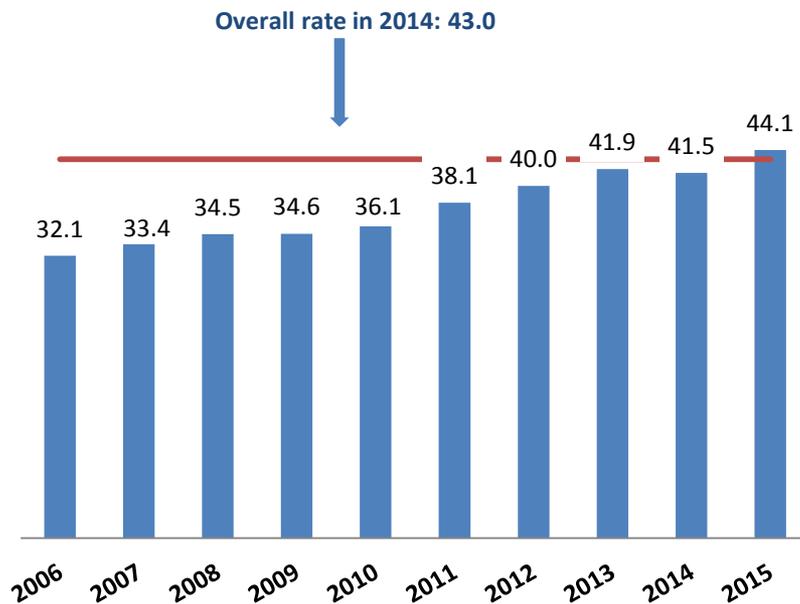
VA Non-users



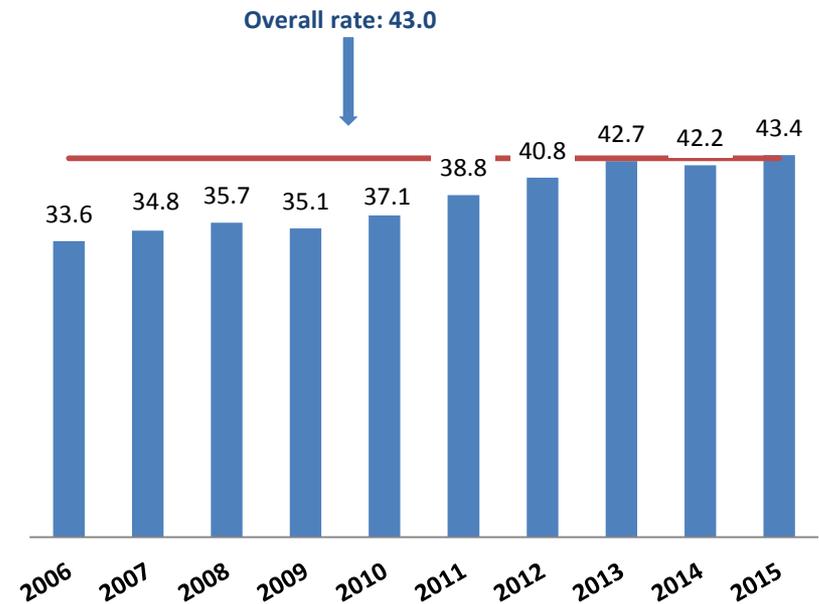
The trend in overall VA utilization does not differ by whether the Veteran lives in an urban or rural area.

Veteran Users by Urban/Rural status

Probability of Rural Veterans to Use a VA Benefit by Year (in percent)



Probability of Urban Veterans to Use a VA Benefit by Year (in percent)

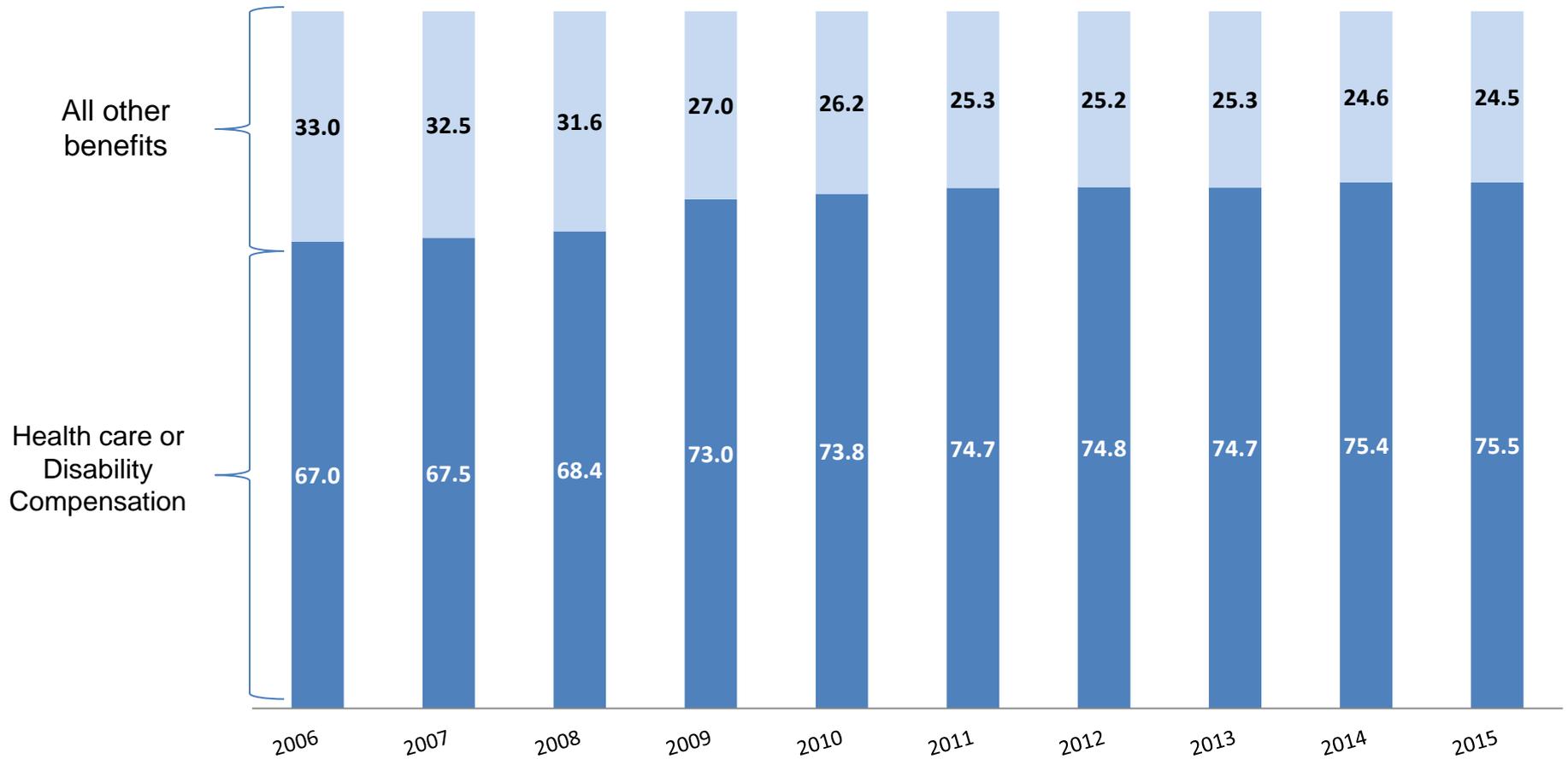


VA Health Care and Disability Compensation

Health Care and Disability Compensation benefits account for the largest share of VA utilization.

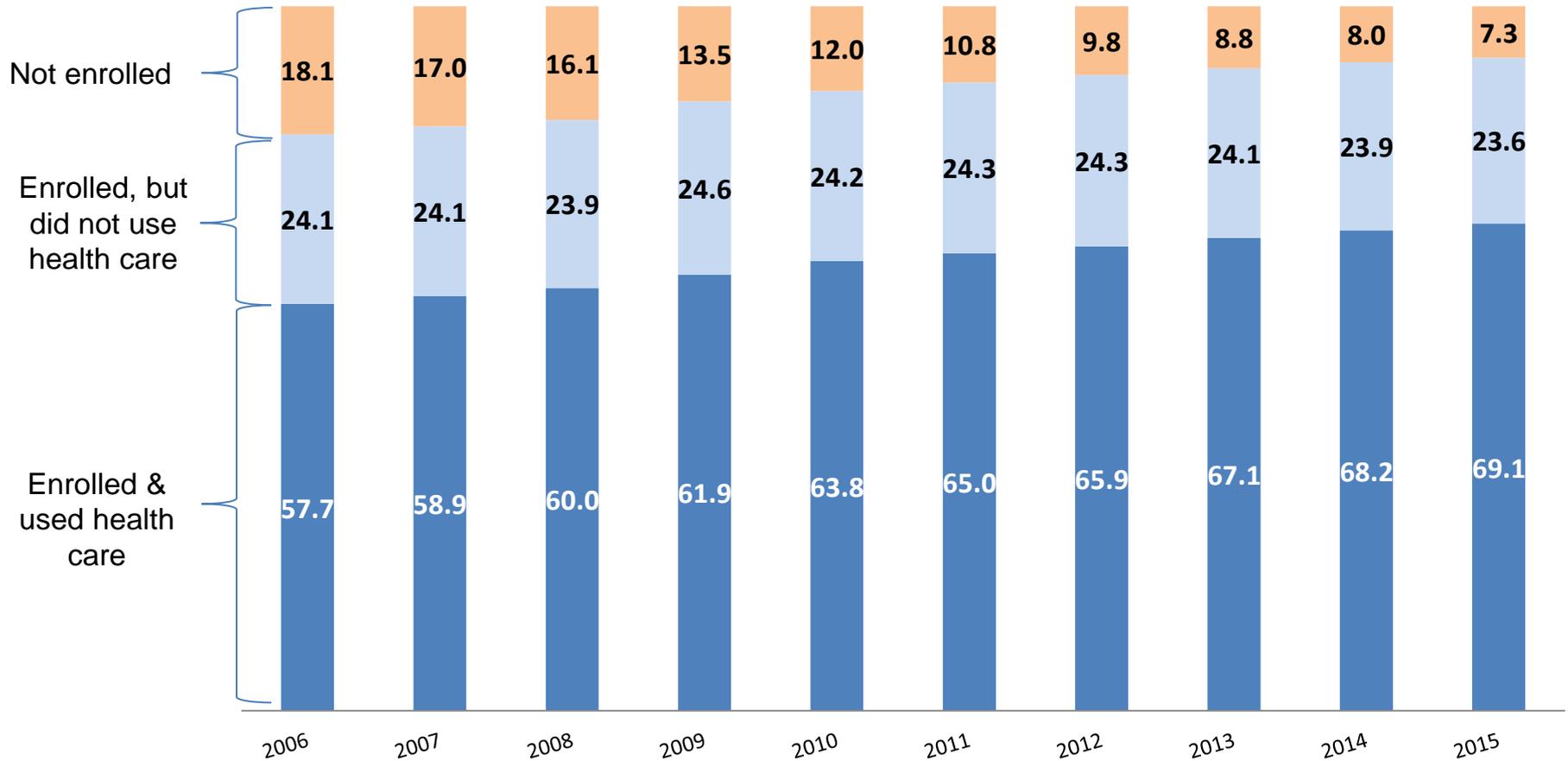
Utilization by Health Care or Compensation and all other benefits

(in percent)



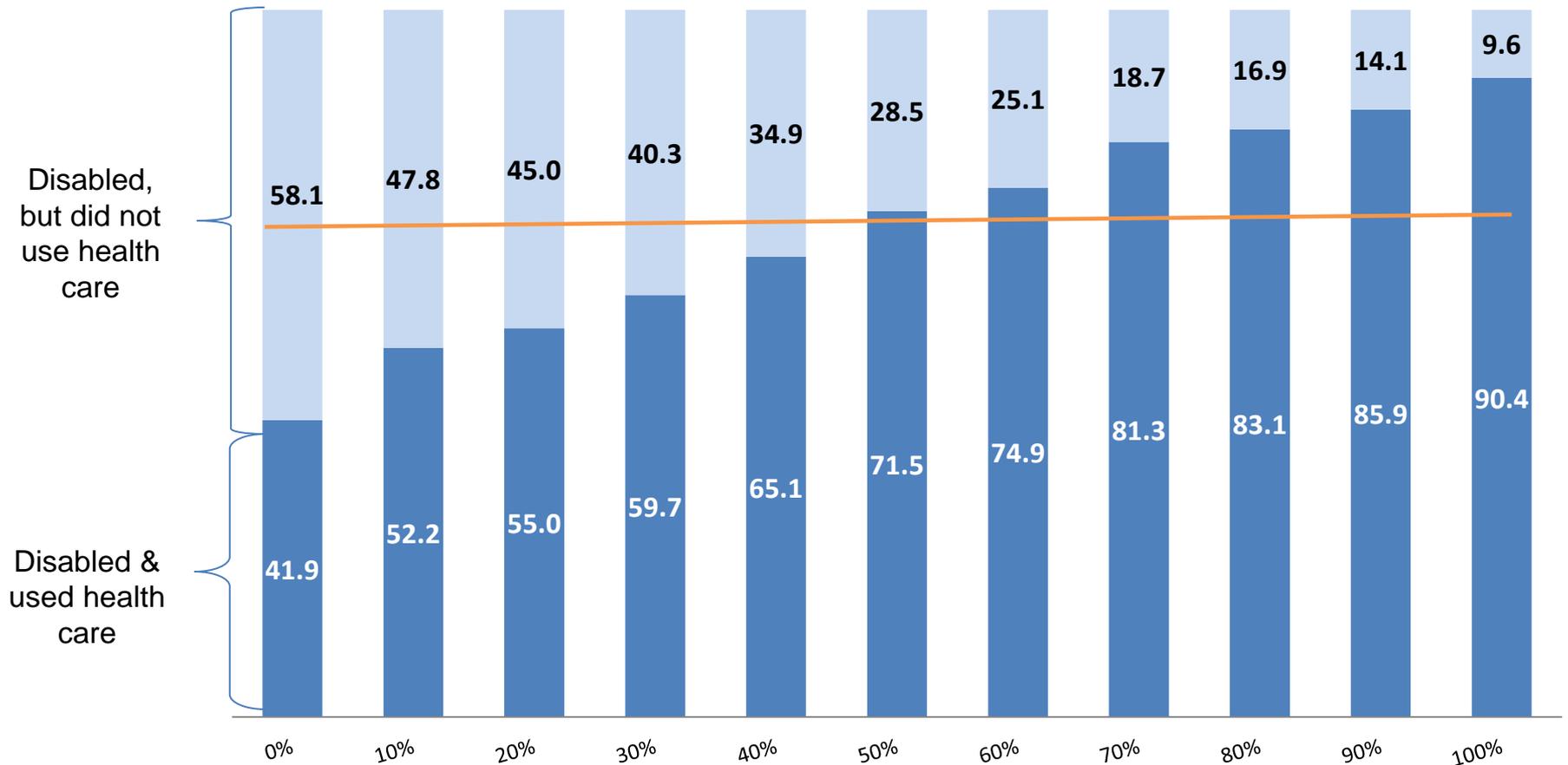
Service-connected disabled Veterans using VA Health Care increased from 58% in 2006 to over 69% in 2015. Almost 93% of service-connected disabled Veterans were enrolled in VHA Health Care system in 2015.

**Service-connected Disabled Veterans Receiving Compensation
by VHA Enrollment and Utilization Status**
(in percent)



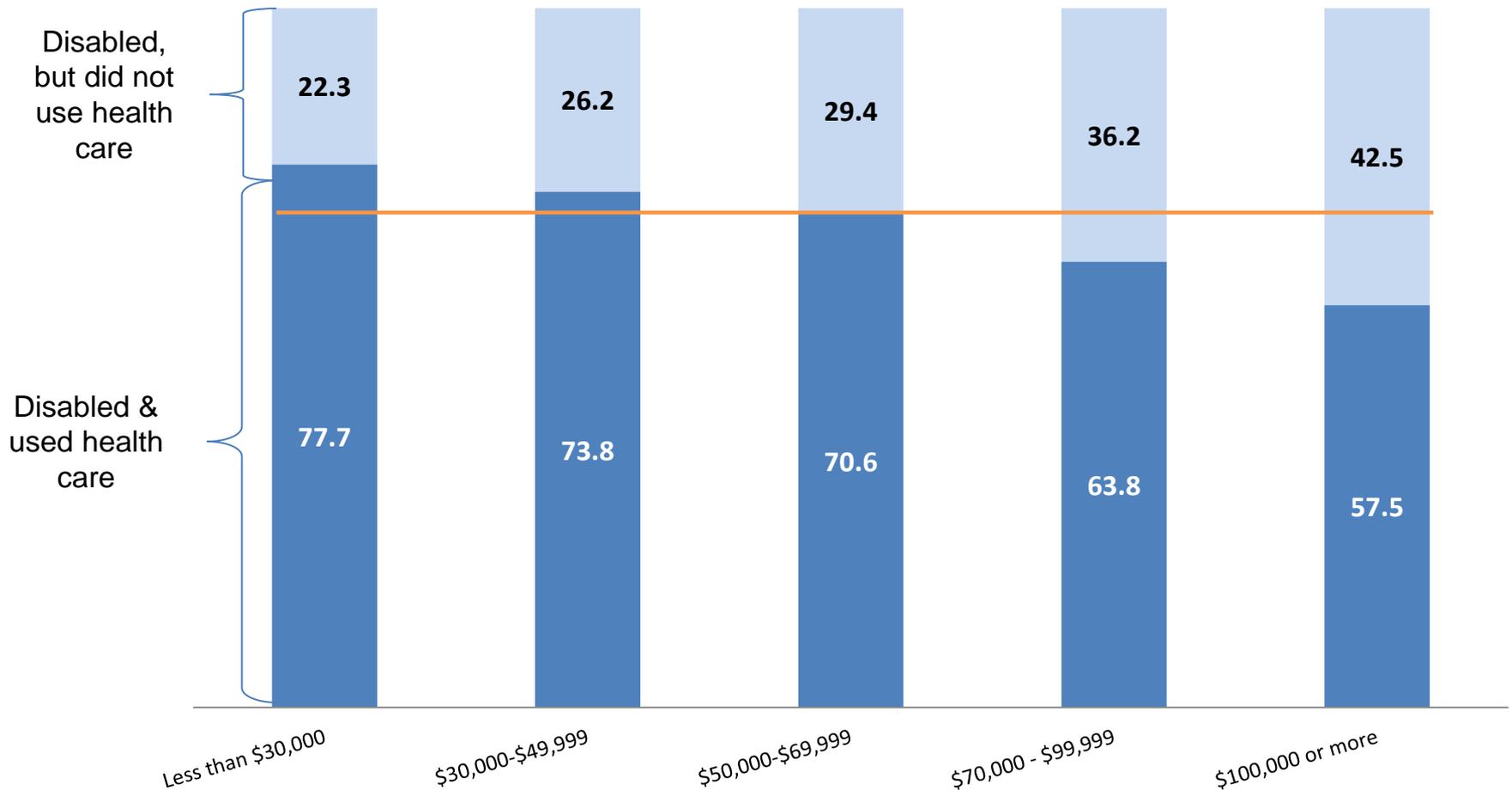
Likelihood of Service-connected disabled Veterans seeking VA Health Care generally increases with the Veteran's disability rating.

Veterans Receiving Compensation and VA Health Care Use by Service-connected Disability Rating: FY 2015 (in percent)



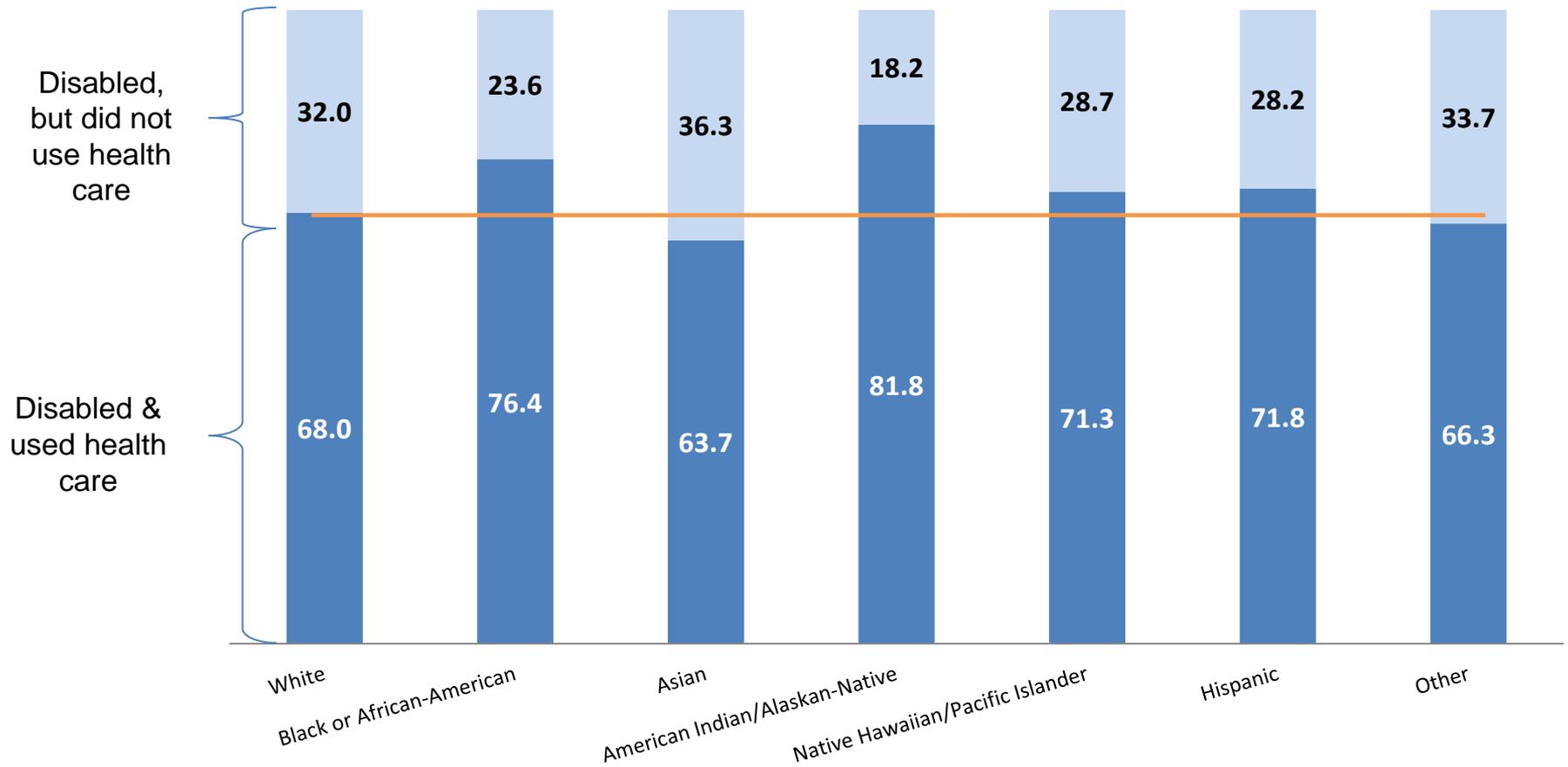
As a disabled Veteran's household income increases, the likelihood to use VA Health Care decreases.

Service-connected Disabled Veterans Receiving Compensation and VA Health Care Use by Household Income: FY 2015 (in percent)



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

Service-connected Disabled Veterans Receiving Compensation and VA Health Care use by Race/Ethnicity: FY 2015
(in percent)



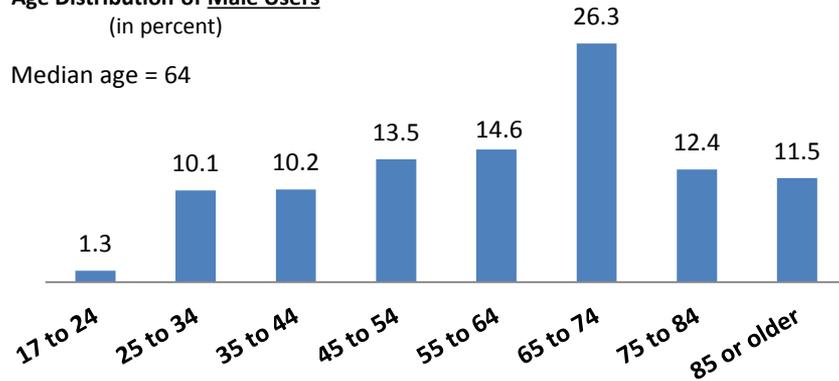
Comparison of VA Users and Non-Users FY 2015

Used VA Benefits: 9,595,046
Did not use VA Benefits: 12,085,488

Male Veterans who use VA benefits tend to be older than those who do not. However, among female Veterans, VA beneficiaries are slightly younger than non-beneficiaries.

Age Distribution of Male Users
(in percent)

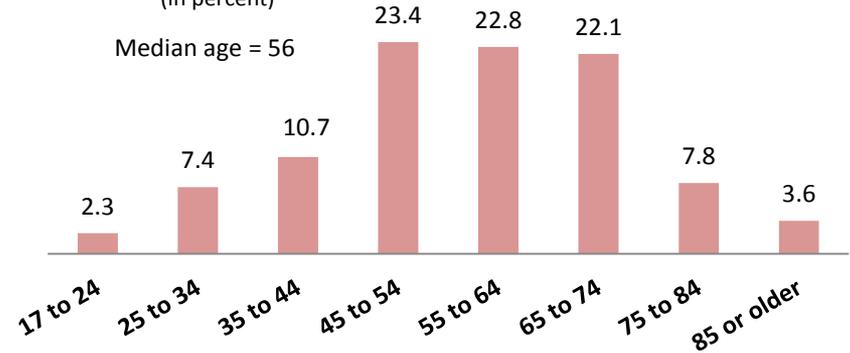
Median age = 64



FY 2015

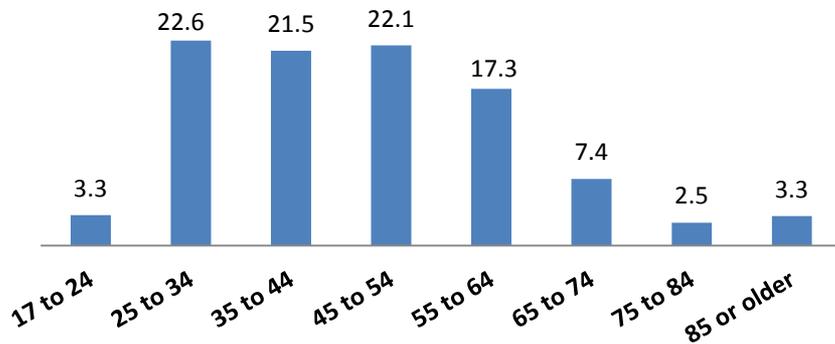
Age Distribution of Male Non-Users
(in percent)

Median age = 56



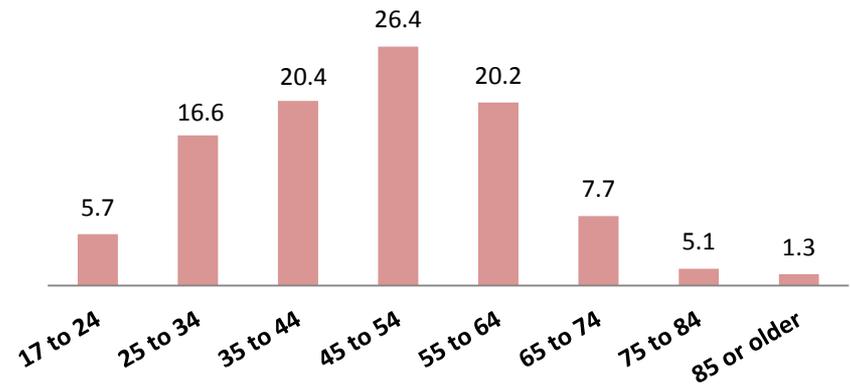
Age Distribution of Female Users
(in percent)

Median age = 46



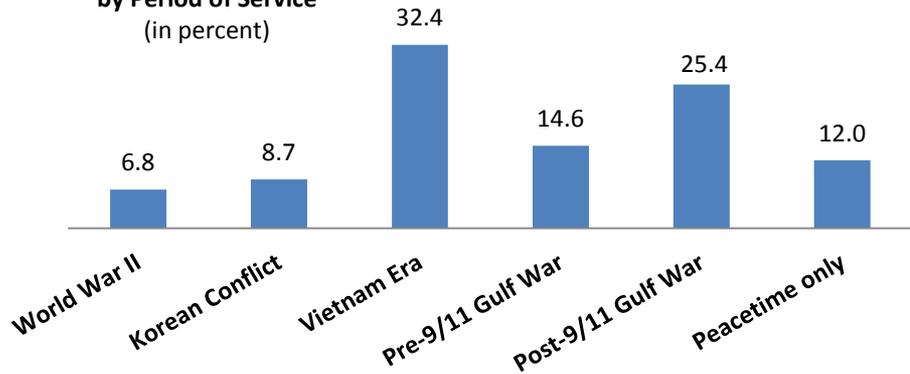
Age Distribution of Female Non-Users
(in percent)

Median age = 47

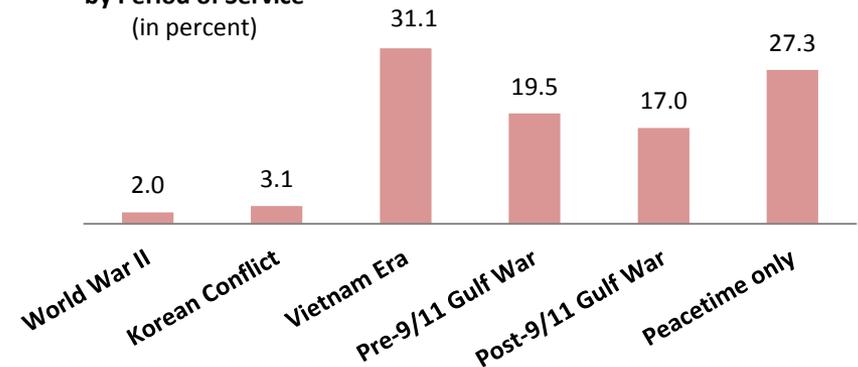


Post-9/11 Gulf War era Veterans make up over half of all female Veterans who use VA benefits and services. Vietnam and Post-9/11 Gulf War era Veterans make up a large majority of male VA beneficiaries.

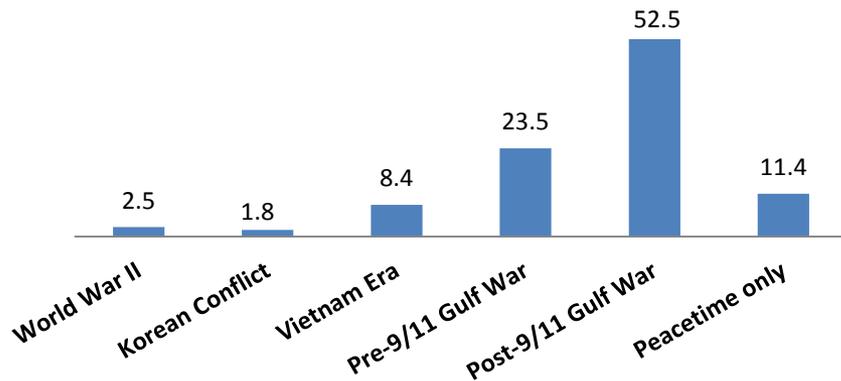
**Distribution of Male Users
by Period of Service**
(in percent)



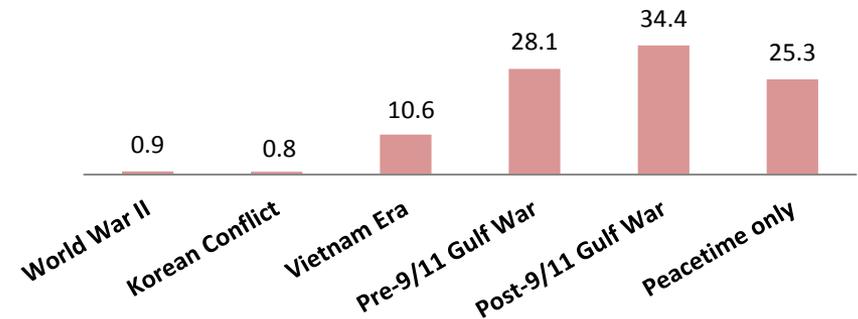
**Distribution of Male Non-Users
by Period of Service**
(in percent)



**Distribution of Female Users
by Period of Service**
(in percent)



**Distribution of Female Non-Users
by Period of Service**
(in percent)



Data Sources

A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the overall total even if he/she used multiple programs.

- **Health Care:** All Veterans who received either VA inpatient care, VA outpatient care, purchased (fee basis) care, VA long-term services and support, or VA pharmacy care were included. VA Health Care enrollees who did not seek care from VA during the current year were not included. Veterans who only sought care from a VHA Vet Center were not included.
- **Memorial Affairs:** All Veterans who were interred in a National, State, Interior, or Military cemeteries, or Veterans who were interred in private cemeteries and requested headstones/markers from VA were included. Due to data unavailability, Veterans who only received Presidential Memorial Certificates or a flag were not included.
- **Compensation & Pension:** All Veterans who received VA disability compensation or pension payments were included. Veterans who received Special Adaptive Housing benefits were also included in the analysis. Veterans with pending or denied claims were not included.
- **Education:** All Veterans who received benefits for Chapter 30, 32, 33, 1606, and 1607 education programs were included.
- **Vocational Rehabilitation:** All Veterans who participated in various stages of the Vocational Rehabilitation and Employment program were included.
- **Loan Guaranty:** All Veterans who had an active, new or re-financed VA-guaranteed home loan were included.
- **Life Insurance:** All Veterans who had an active VA life insurance policy or were in receipt of a benefit from a policy that was administered or supervised by VA were included. VA insurance programs included in the analysis were National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), Veterans' Reopened Insurance (VRI), Service-Disabled Veterans Insurance (S-DVI), Veterans' Mortgage Life Insurance (VMLI), Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). The analysis does not include Service-members' Group Life Insurance (SGLI) and Family Service-members' Group Life Insurance (FSGLI).

Methodology and Assumptions

- Records from each utilization source were combined using the Veteran's Social Security Number (SSN) as the primary identifier
- Veteran records from each input source were verified against official Social Security Administration data to validate SSN, name, date of birth, and gender
- Missing SSN or SSNs determined to be incorrect by SSA were omitted from the analysis
- Estimates for Veterans who did not use any VA benefits or services were derived using the *United States Veterans Eligibility Trends & Statistics 2015 v2.0* (USVETS) database and VetPop2014. Counts from USVETS were adjusted to be consistent with total population estimates from VetPop14
 - The methodology used to validate Veterans' records in USVETS was revised. Thus, the number of VA users from 2005-2014 has been revised to reflect these changes.
 - The adjustment was applied to aggregate counts of non-users, non-enrolled, and age 45 or older, who are Veterans whose records are most incomplete
- Some data elements were not available for all Veteran records. A minimum of 70% coverage was assumed to be an appropriate sample of all Veteran users to create frequency distributions.
 - 0.01 percent of user records had unknown gender. Of those, 99% were age 55 or older and assumed to be male
 - Race/ethnicity information is available only in aggregate estimates at the national level

Contact Information

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National Center for Veterans Analysis and Statistics

For questions, please email us at VANCVAS@va.gov