



Unique Veteran Users Report FY 2013

Prepared by the National Center for Veterans Analysis and Statistics
August 2015

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 2013. 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:

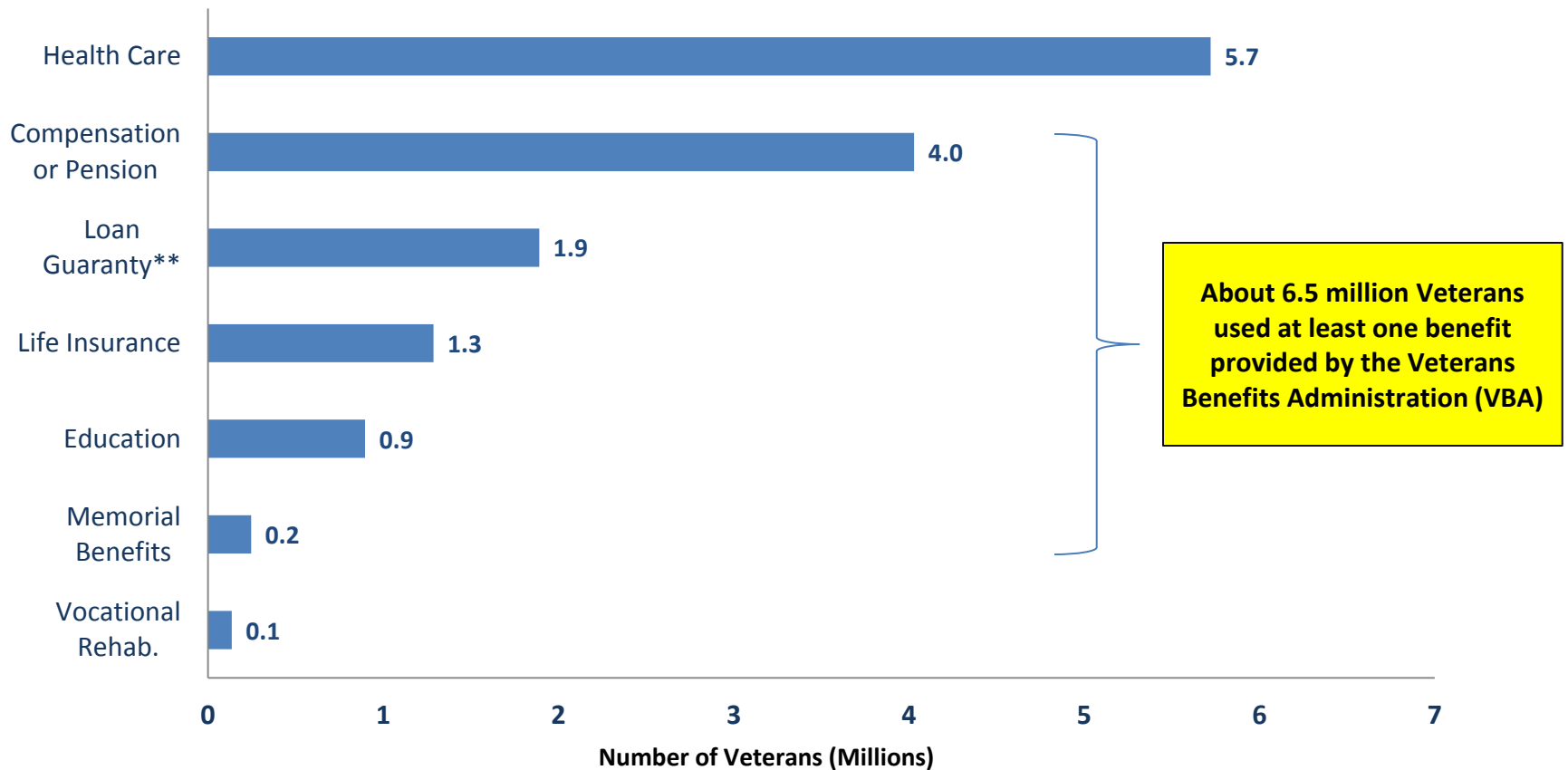
- How many Veterans used VA benefits? How many did not?
- Which programs do Veterans use most?
- What are the demographic and socio-economic characteristics of VA users and how do they differ from non-users?
 - Gender
 - Age
 - Military cohort
 - Race
 - Household income
- Compensation & health care:
 - 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

- Forty-two percent (9.3 out of 22.3 million) of all Veterans used at least one VA benefit or service in FY 2013, which is up from 36 percent (9.1 out of 25.5 million) in FY 2005. Of these 9.3 million, 40 percent used multiple benefits which is up from 30 percent in FY 2005.
- Women Veteran use of VA benefits increased by 13 percent since 2012 and by 44 percent since FY 2005.
- Health care and disability compensation accounted for 74 percent of all VA use in FY 2013, up from 65 percent in FY 2005.
 - Twenty-eight percent of all VA users only received health care benefits in FY 2013.
 - Sixty-seven percent of Veterans receiving disability compensation used VA health care in FY 2013, up from 57 percent in FY 2005.
- Median age of male Veterans who used at least one VA benefit is 63; median age of male non-users is 54.
- Median age of women Veterans who used at least one VA benefit is 44; median age of women Veterans non-users is 42.
- Veteran users tend to have lower household incomes than non-users.

Approximately 9.3 million Veterans used at least one VA benefit or service in FY 2013. Forty percent of all VA users received benefits or services from multiple programs.*

VA Benefits Utilization by Program - Veterans only: FY 2013

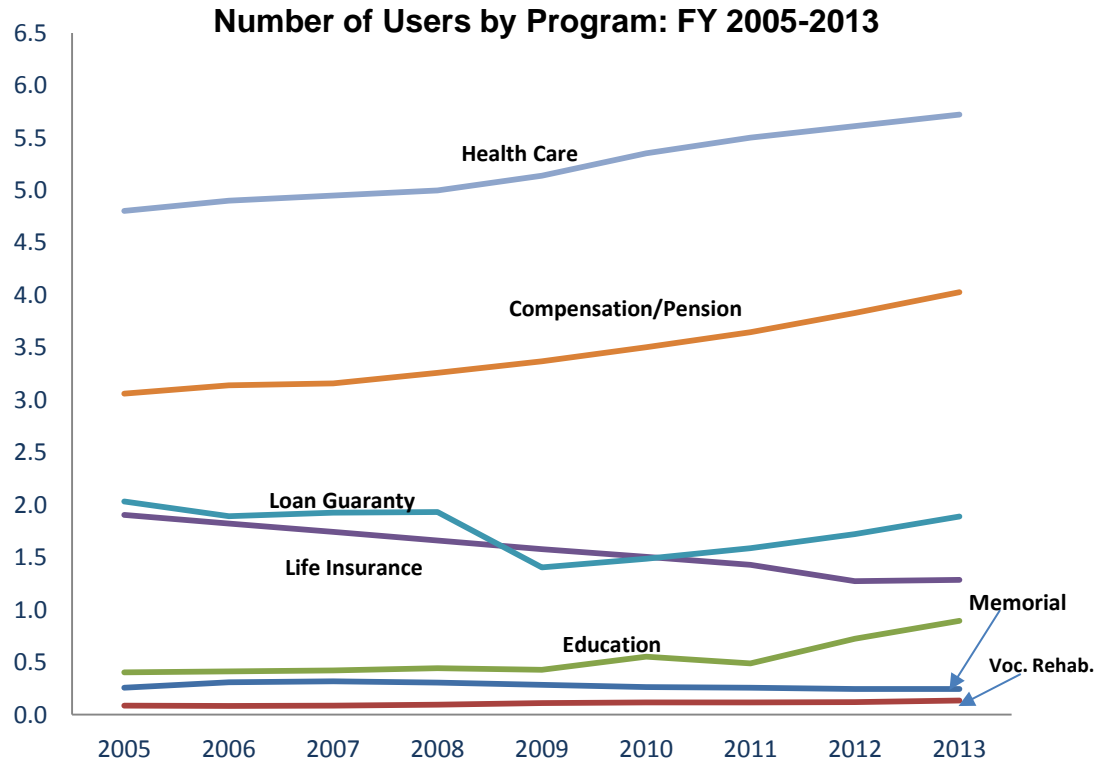


* The numbers from the chart do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

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

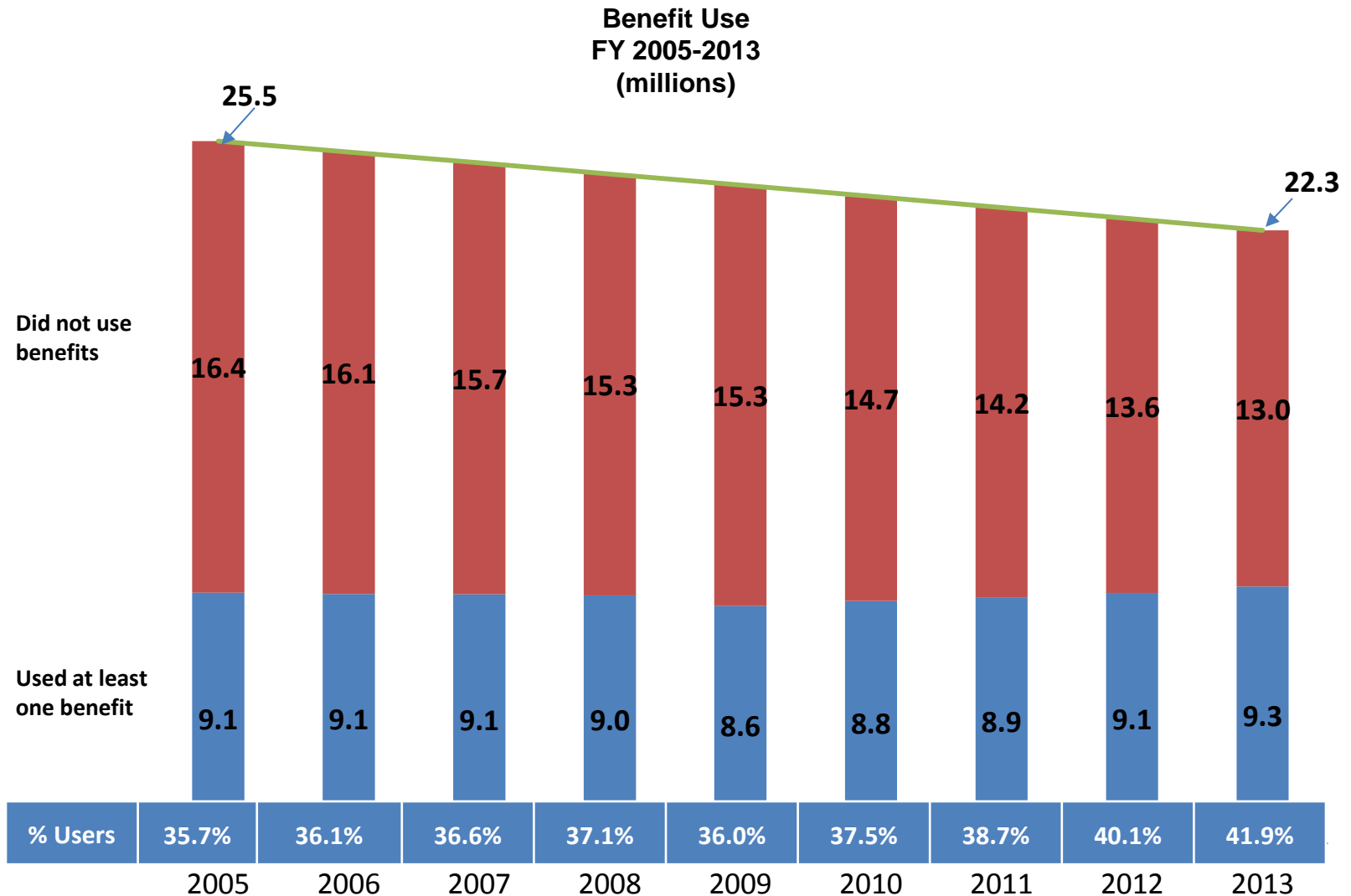
Health care and disability compensation/pension account for the majority of VA utilization and show significant growth since 2005.*

- Health care and disability compensation, the largest programs, increased by 19% and 32% respectively.
- Life insurance utilization is declining steadily largely due to the 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
- Memorial benefit and vocational rehabilitation use have remained fairly steady



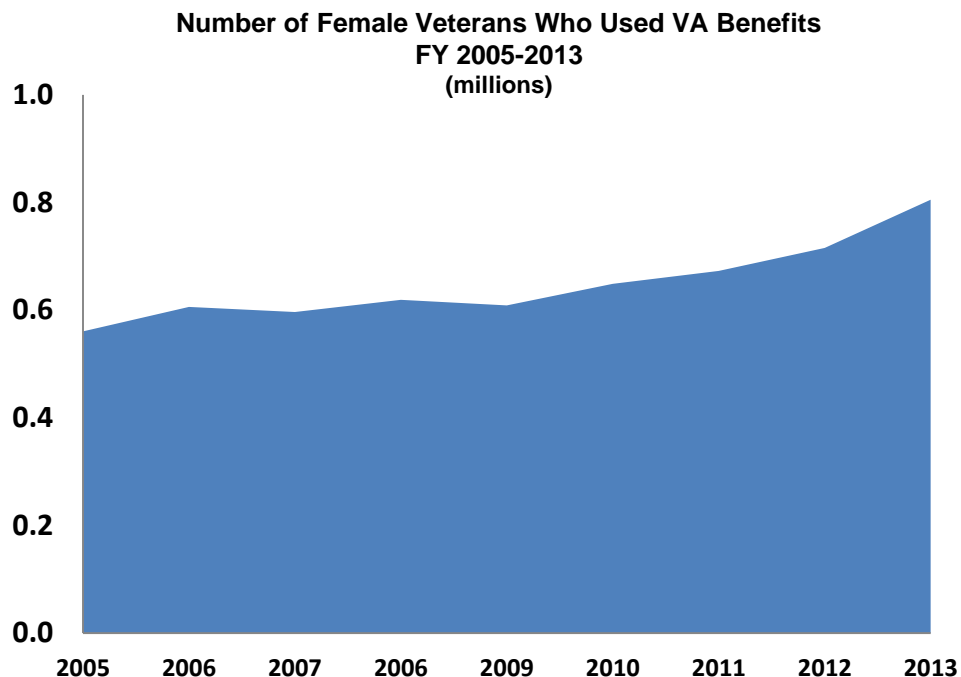
* The numbers from the chart do not sum to the total number of VA users each year. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

The number of Veterans using VA benefits remained stable despite more than a 12 percent decline in the total Veteran population since 2005.



Surge in women Veteran use doubled growth rate of women Veteran population.

- Number of women Veterans grew at an average annual rate of 1.2 percent between FY 2005 and 2013, while the number who used VA benefits has grown at a rate of **4.7 percent**.
- The utilization rate of VA benefits among women Veterans increased from 30.9 percent in 2005 to 40.2 percent in 2013.
- Number of women Veteran users increased by 43.6 percent since 2005 while number of women Veteran non-users decreased by only 4.4 percent.
- Women Veterans made up 8.6 percent of all users in 2013, up from 6.1 percent in 2005.



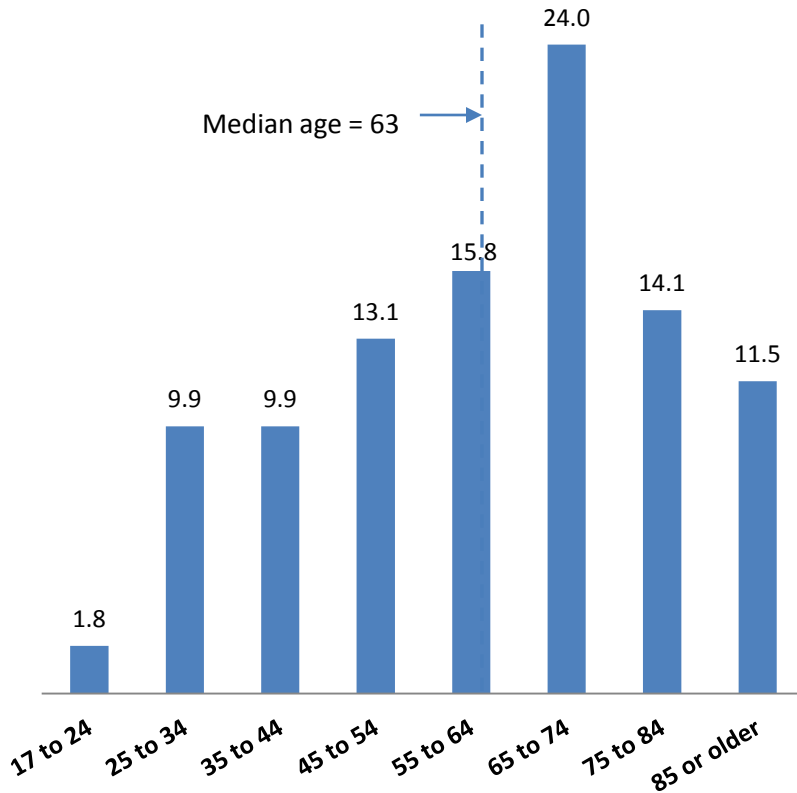
**Veterans who Used VA Benefits and Services
by Gender FY 2005-2013**

GENDER	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of VA Users	9,122,468	9,075,987	9,061,661	9,024,460	8,632,416	8,820,123	8,938,745	9,113,125	9,346,942
Male	8,561,889	8,469,960	8,465,123	8,405,267	8,023,588	8,171,208	8,265,883	8,397,575	8,541,826
Female	560,579	606,027	596,538	619,193	608,828	648,915	672,862	715,550	805,116

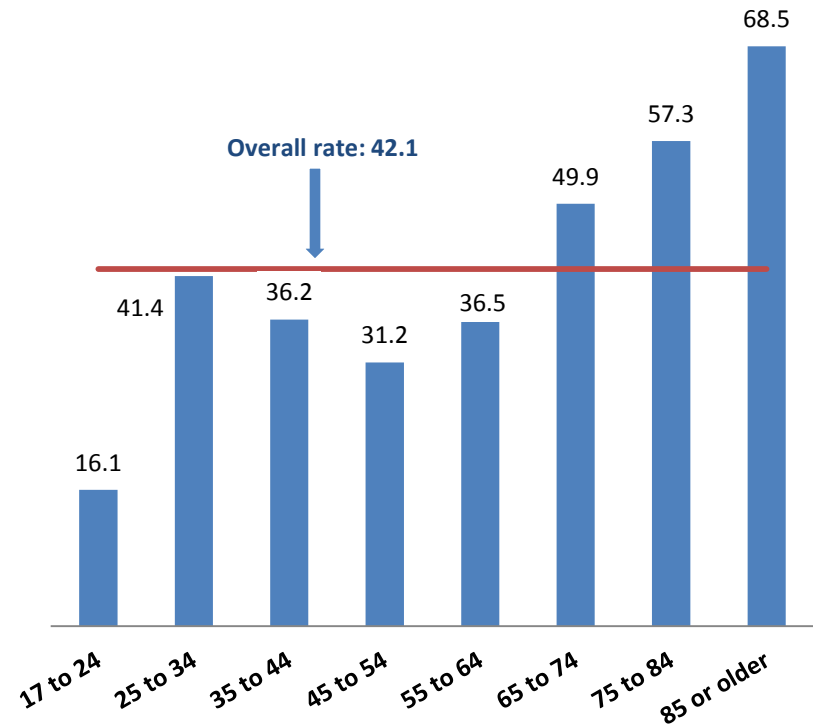
Male Veterans over the age of 65 were more likely to use benefits than younger Veterans.

Male Veteran Users FY 2013

Age Distribution of Male Users
(in percent)

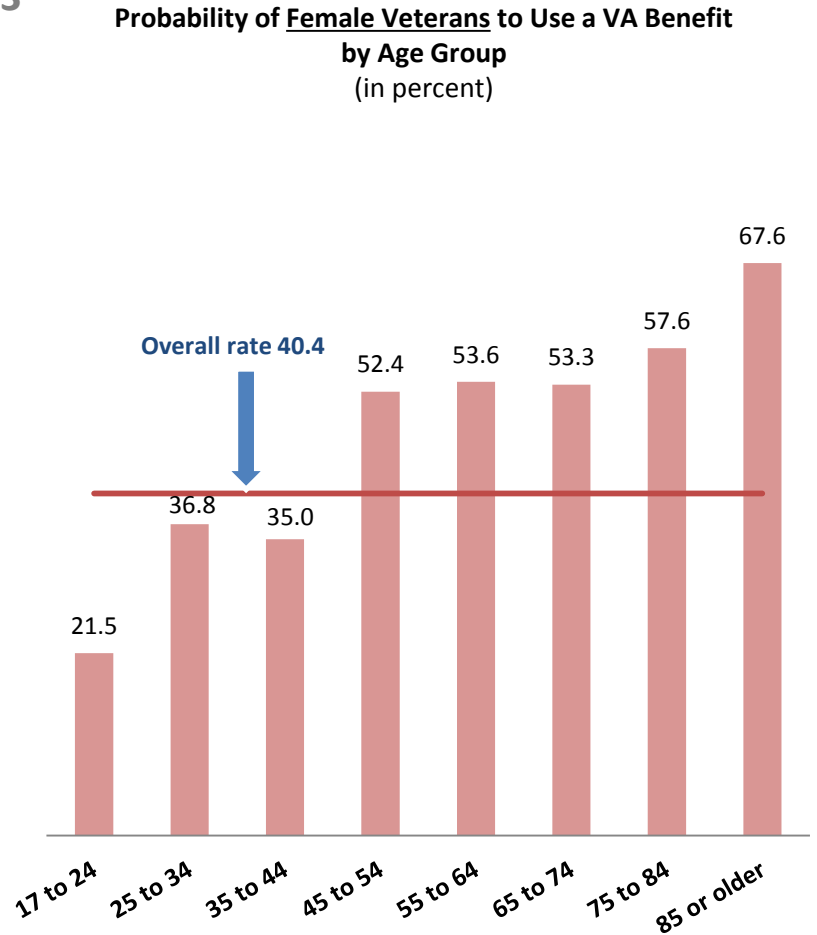
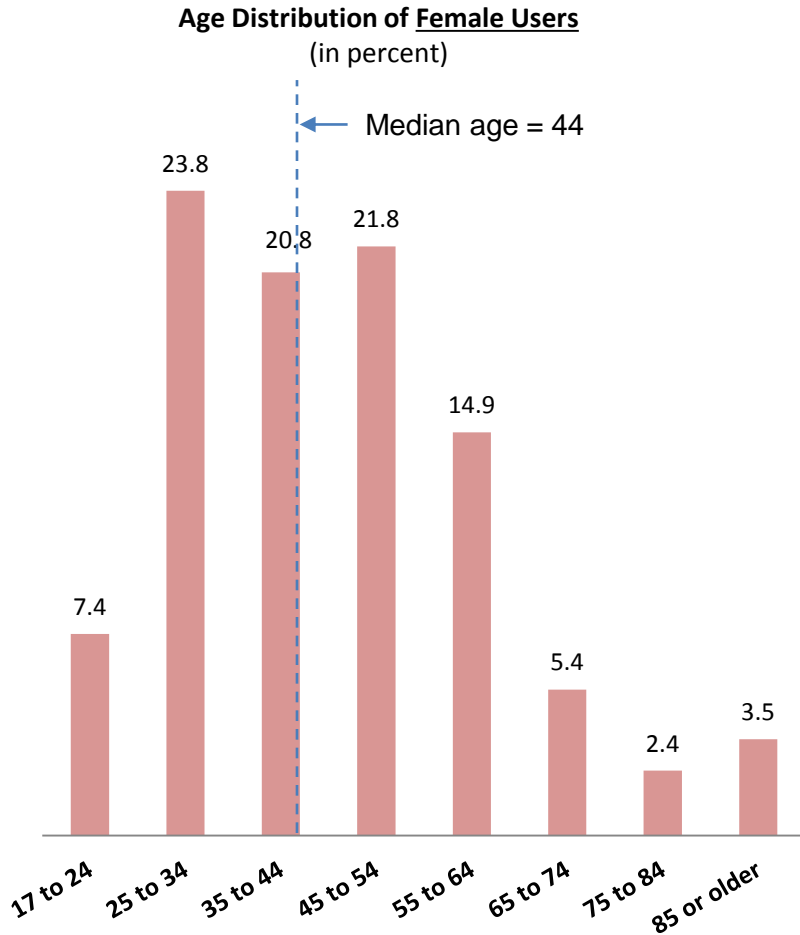


Probability of Male Veterans to Use a VA Benefit
by Age Group
(in percent)



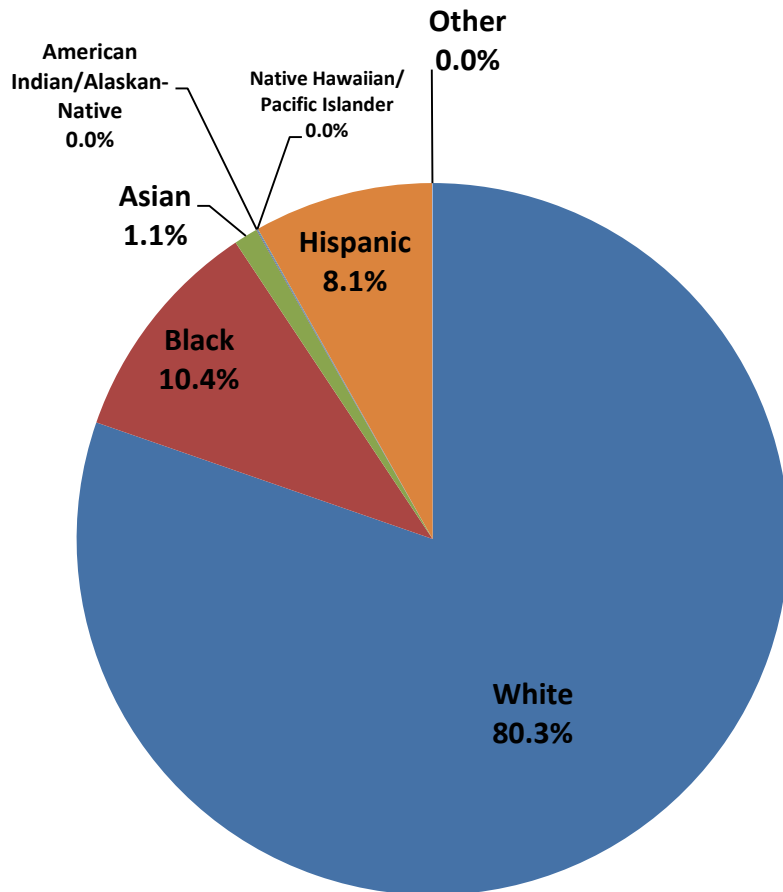
Women Veterans tend to be younger and slightly less likely to use VA benefits than male Veterans.

Female Veterans FY 2013

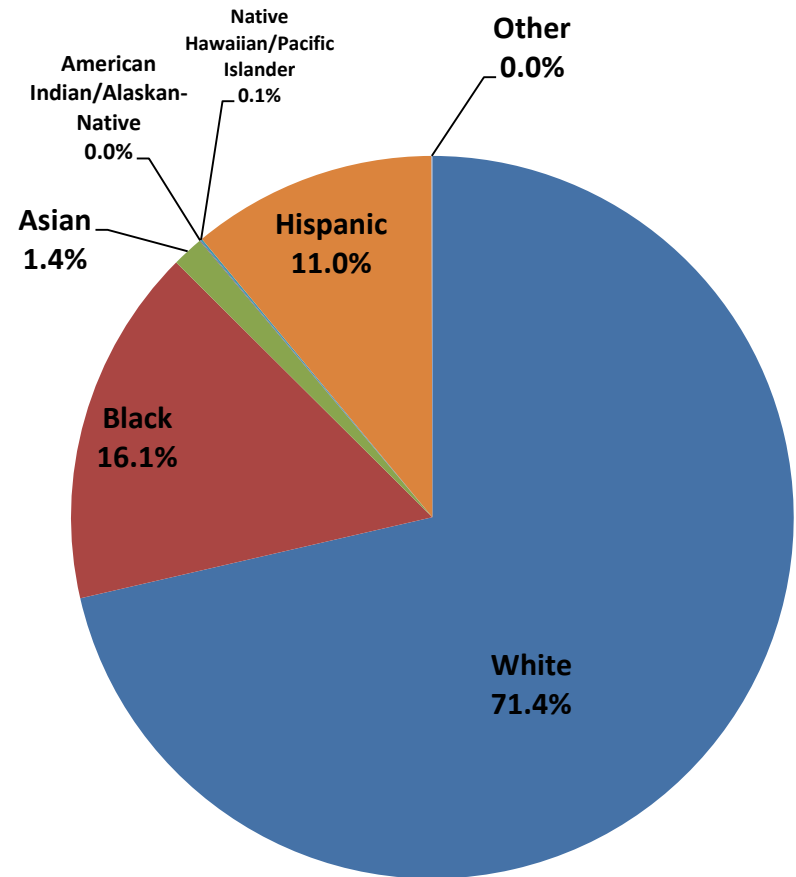


Women Veterans who used VA benefits were more racially diverse than male Veteran users.

Male Users FY 2013



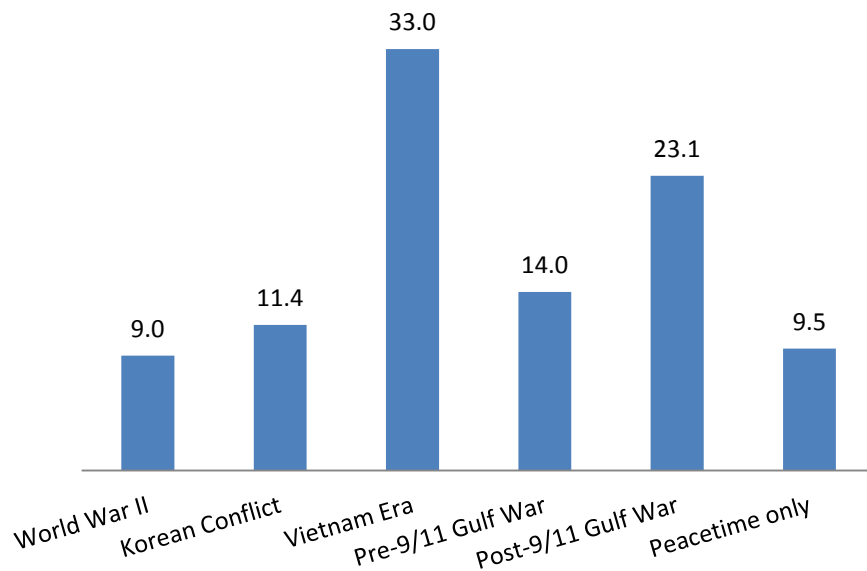
Female Users FY 2013



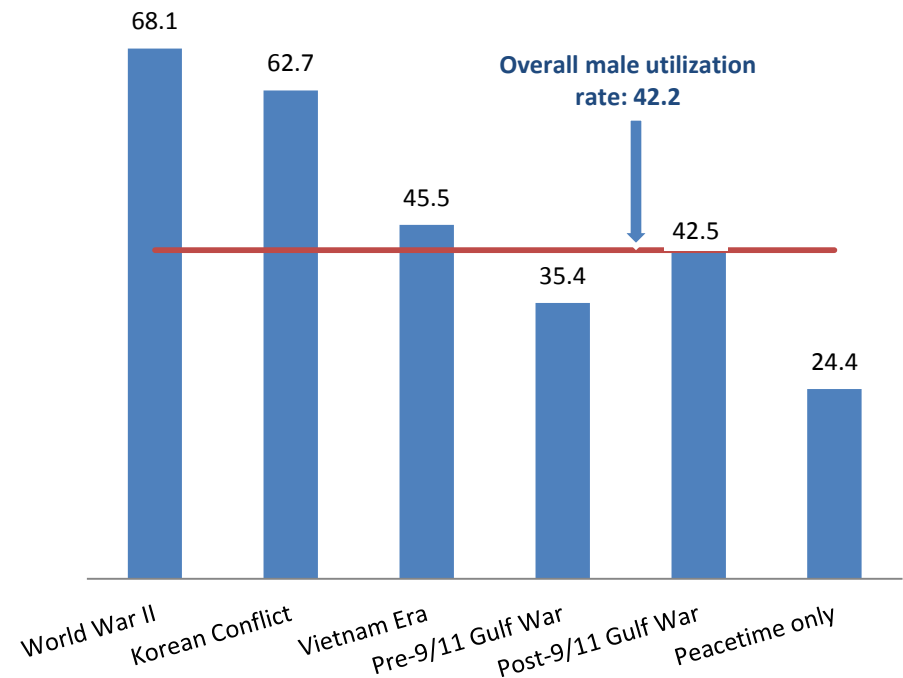
Most male Veteran users served during the Vietnam era; however, Veterans who served during World War II and Korean Conflict were more likely to use VA benefits than other cohorts.

Male Veterans FY 2013

Male Users by Period of Military Service
(in percent)



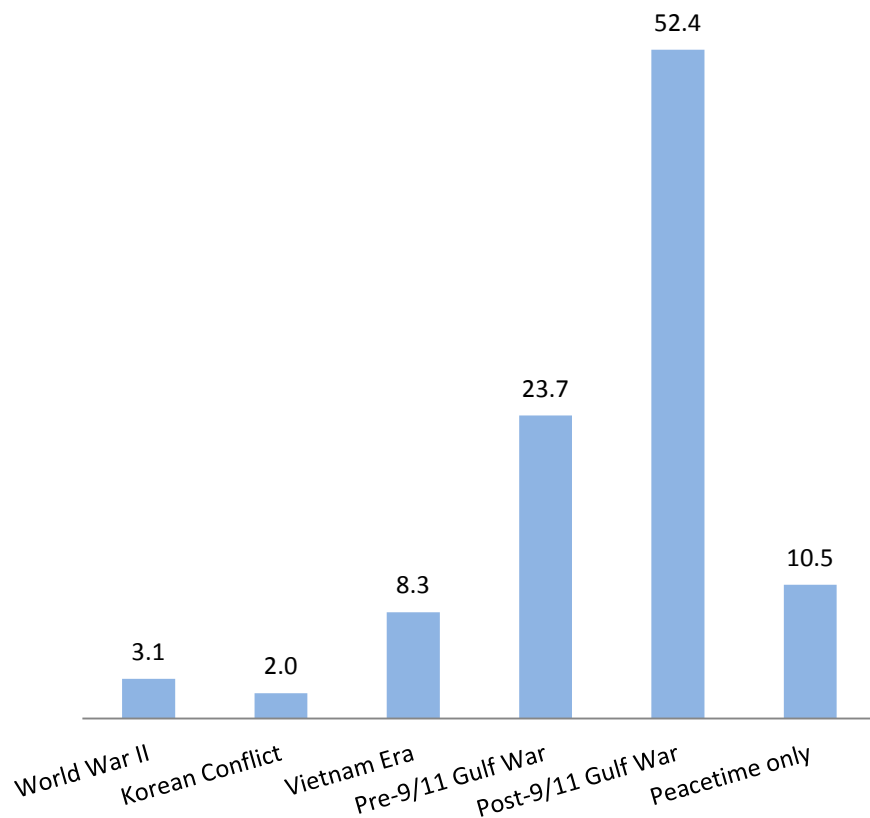
Probability of Male Veterans to Use a VA Benefit
by Period of Military Service:
(in percent)



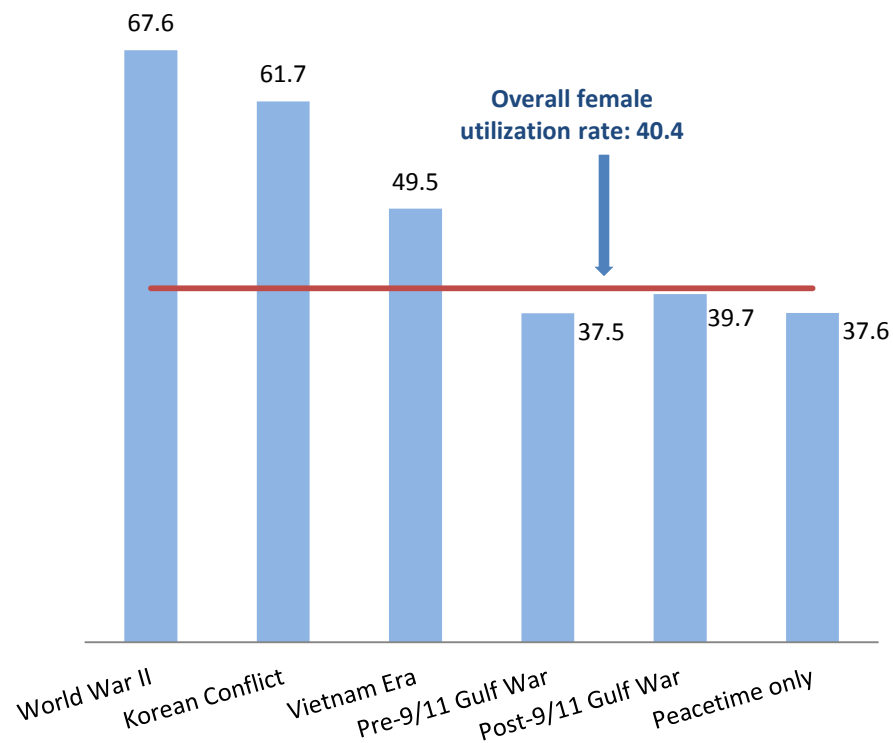
Most women Veteran users served during the Post-9/11 Gulf War era; however, women Veterans who served during World War II, Korean Conflict, and Vietnam eras were more likely to use VA than other cohorts.

Female Veterans FY 2013

Female Users by Period of Military Service
(in percent)



Probability of Female Veterans to Use a VA Benefit by Period of Military Service
(in percent)

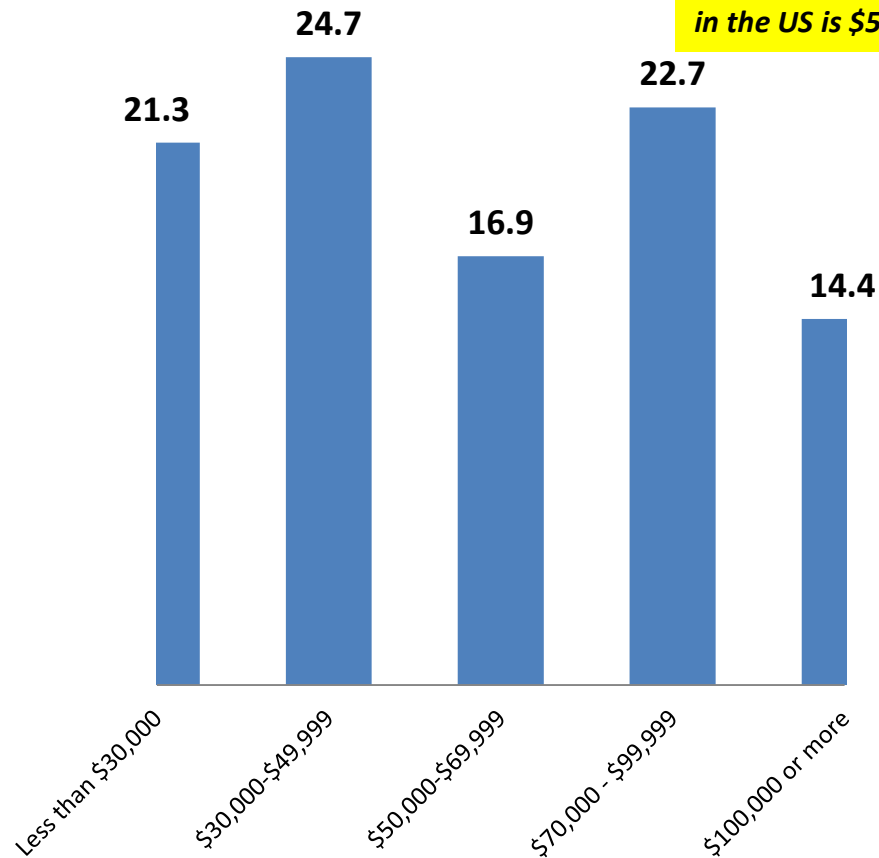


Forty-six percent of VA users have household incomes below \$50,000 compared to 40 percent of Veterans who did not use VA benefits in 2013.

Distribution of Household Income: FY 2013

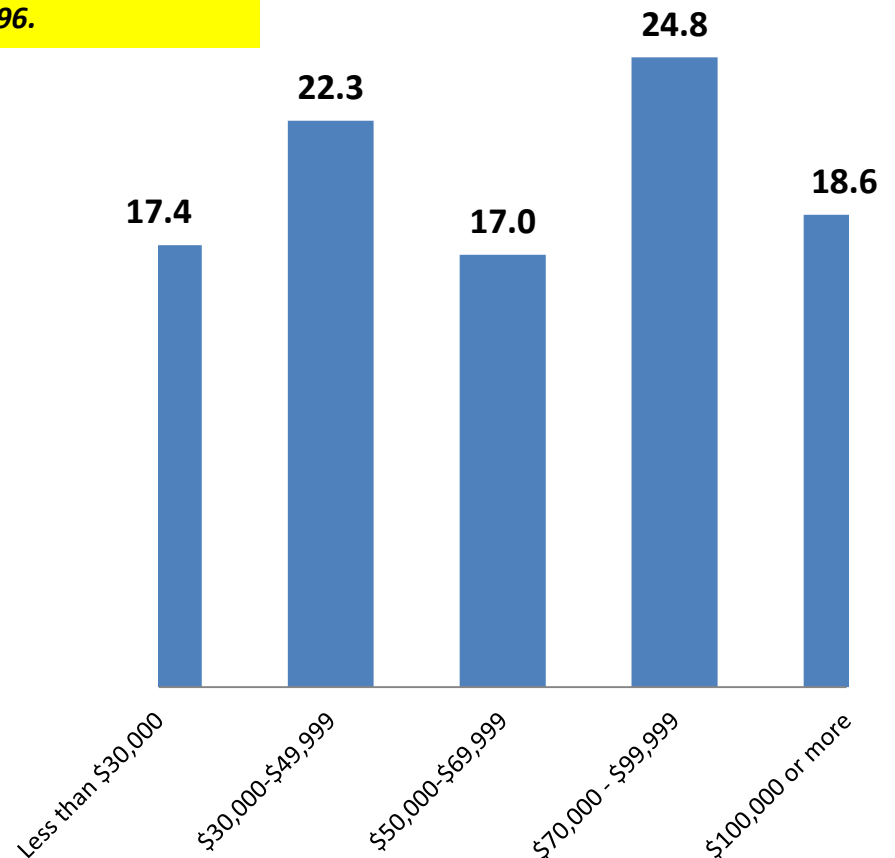
(in percent)

VA Users



According to American Community Survey 2013, the median household income among Veterans in the US is \$55,196.

VA Non-users

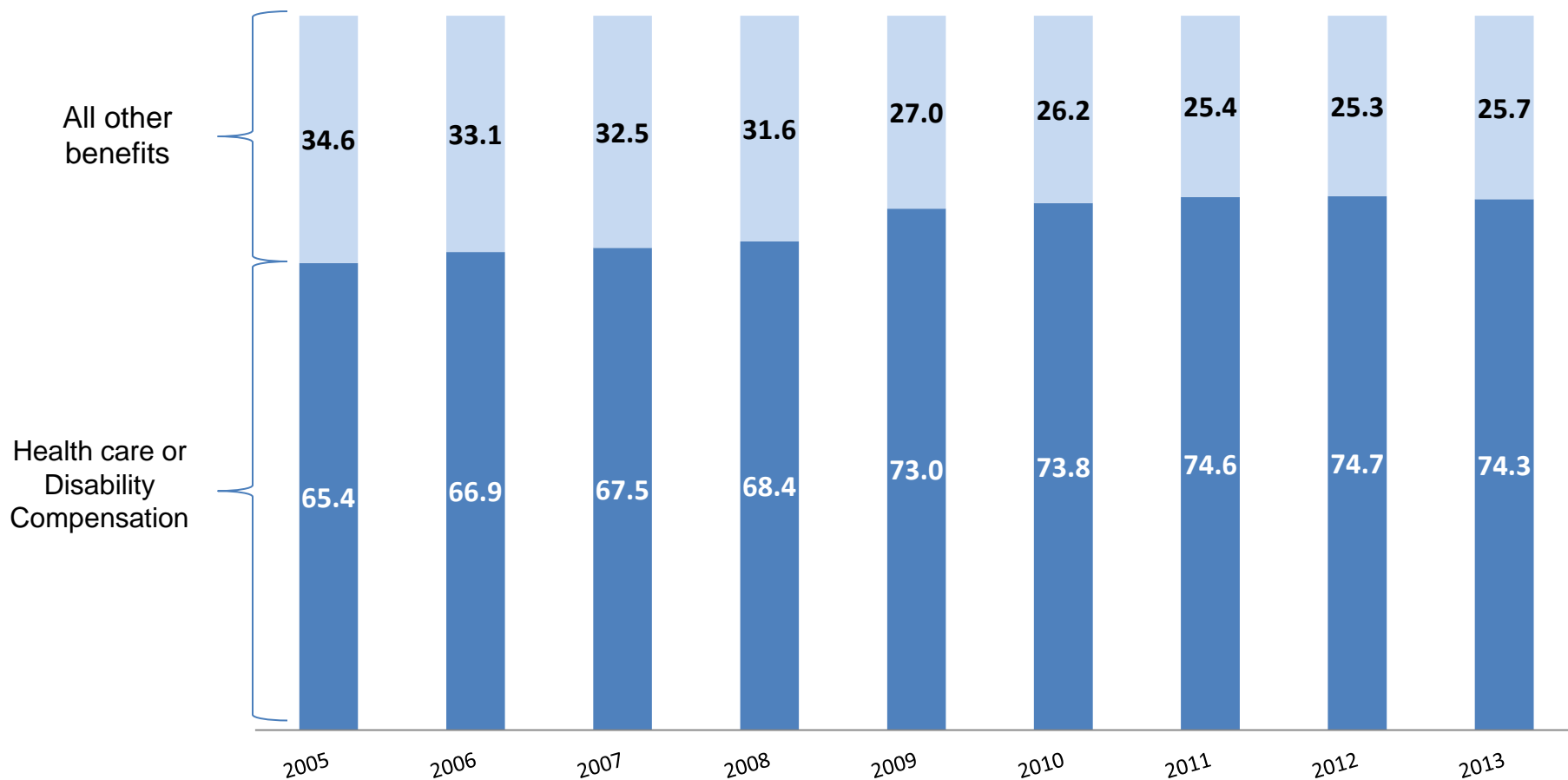


Health Care and Disability Compensation

Health care and disability compensation benefits account for the largest share of VA utilization.

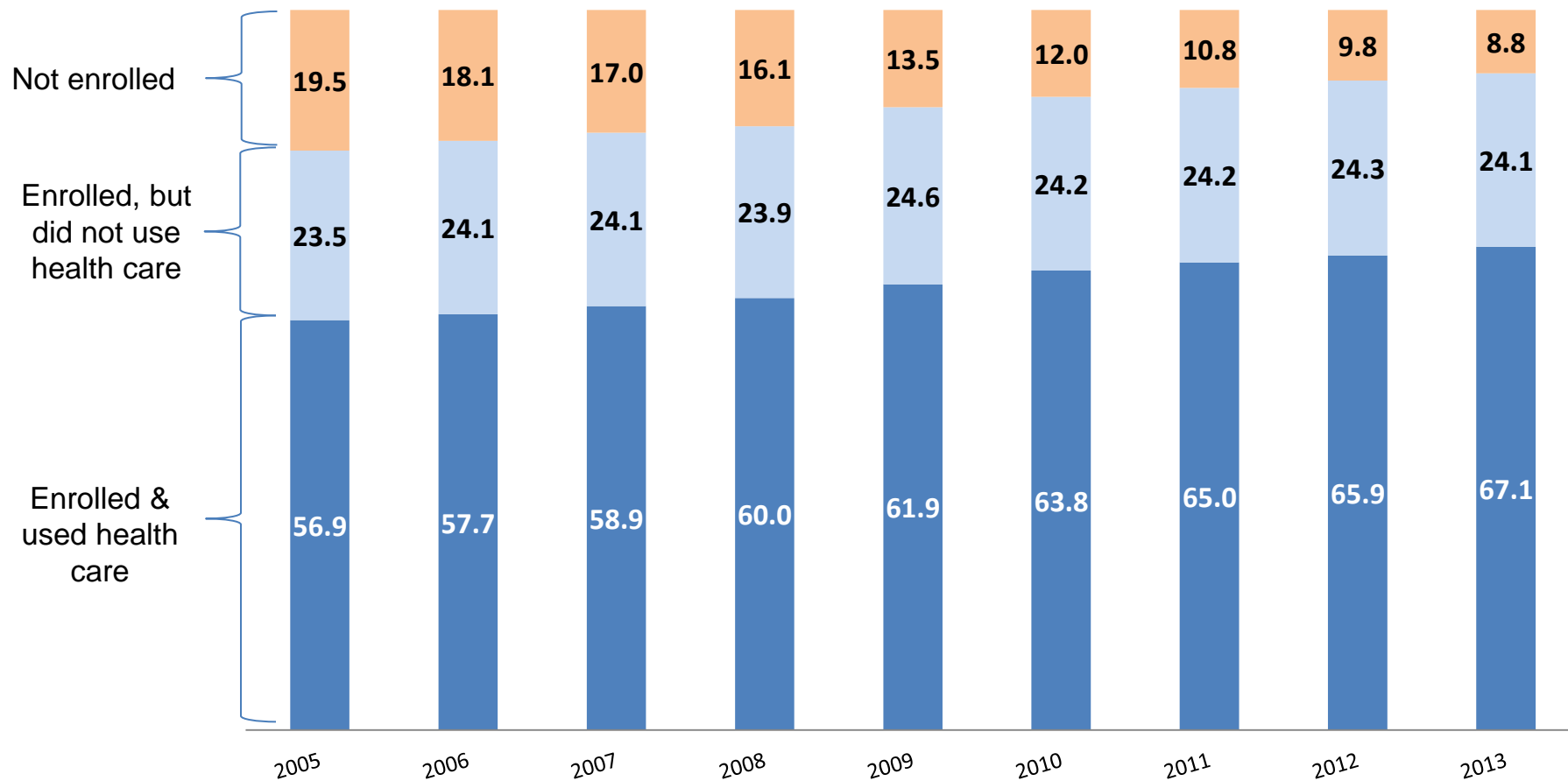
Utilization by Health Care or Compensation and all other benefits

(in percent)



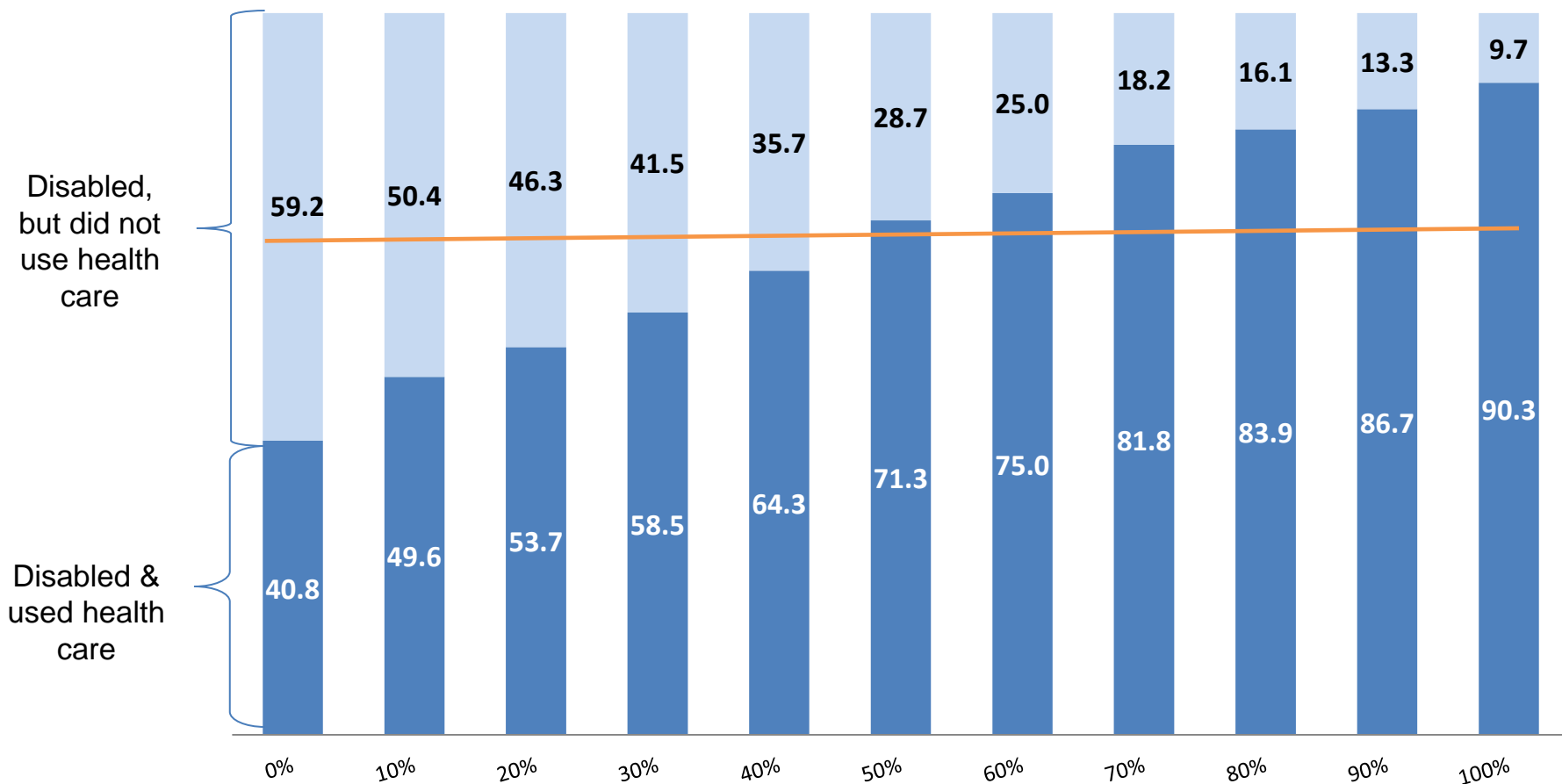
Service-connected disabled Veterans using VA health care increased from 57% in 2005 to 67% in 2013. Over 90 percent of disabled Veterans were enrolled in VHA health care system in 2013.

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



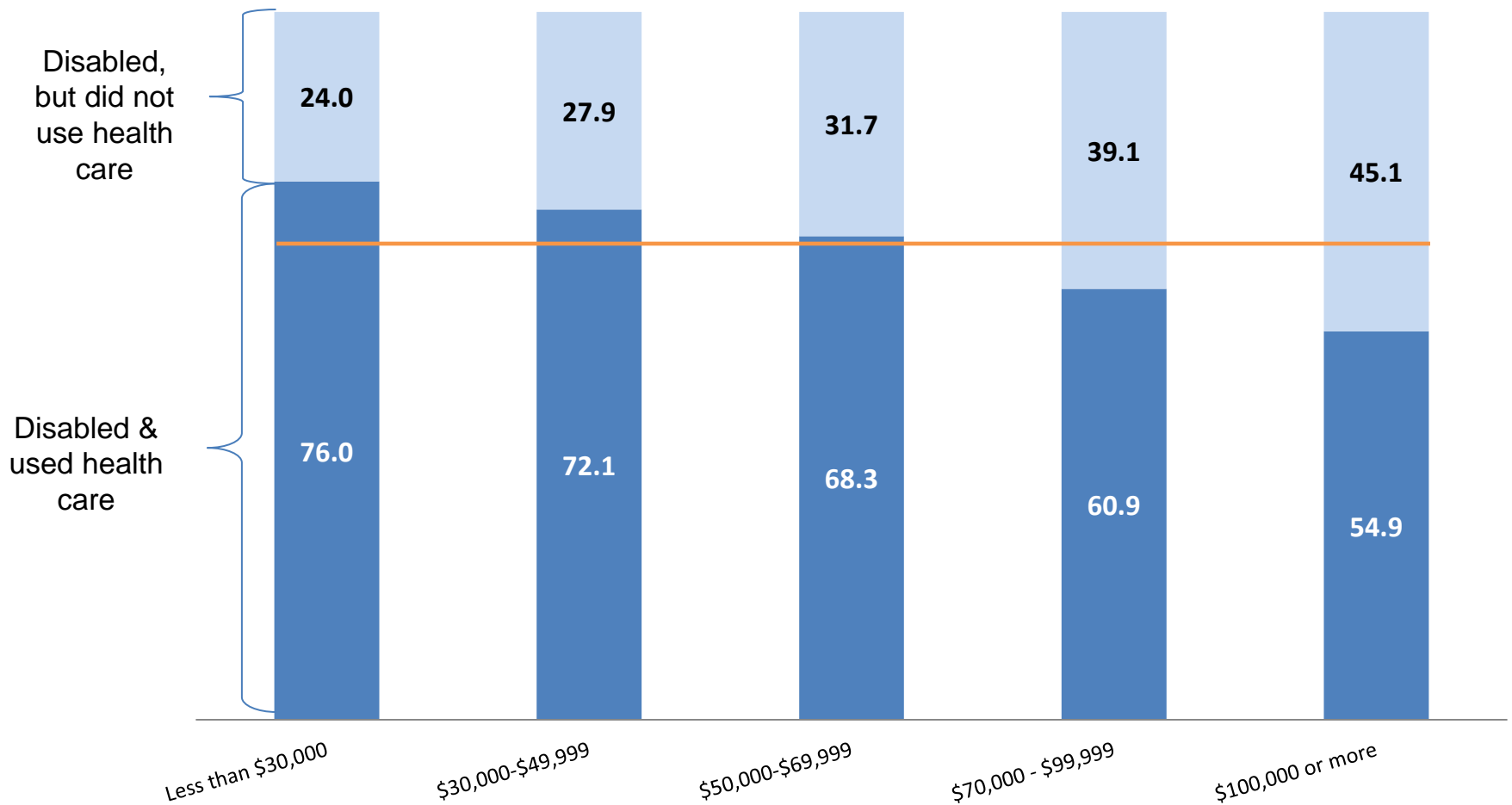
Likelihood of service-connected disabled Veterans seeking VA health care generally increases with the Veteran's disability rating.

**Veterans Receiving Compensation and VA health care Use
by Service-connected Disability Rating: FY 2013**
(in percent)



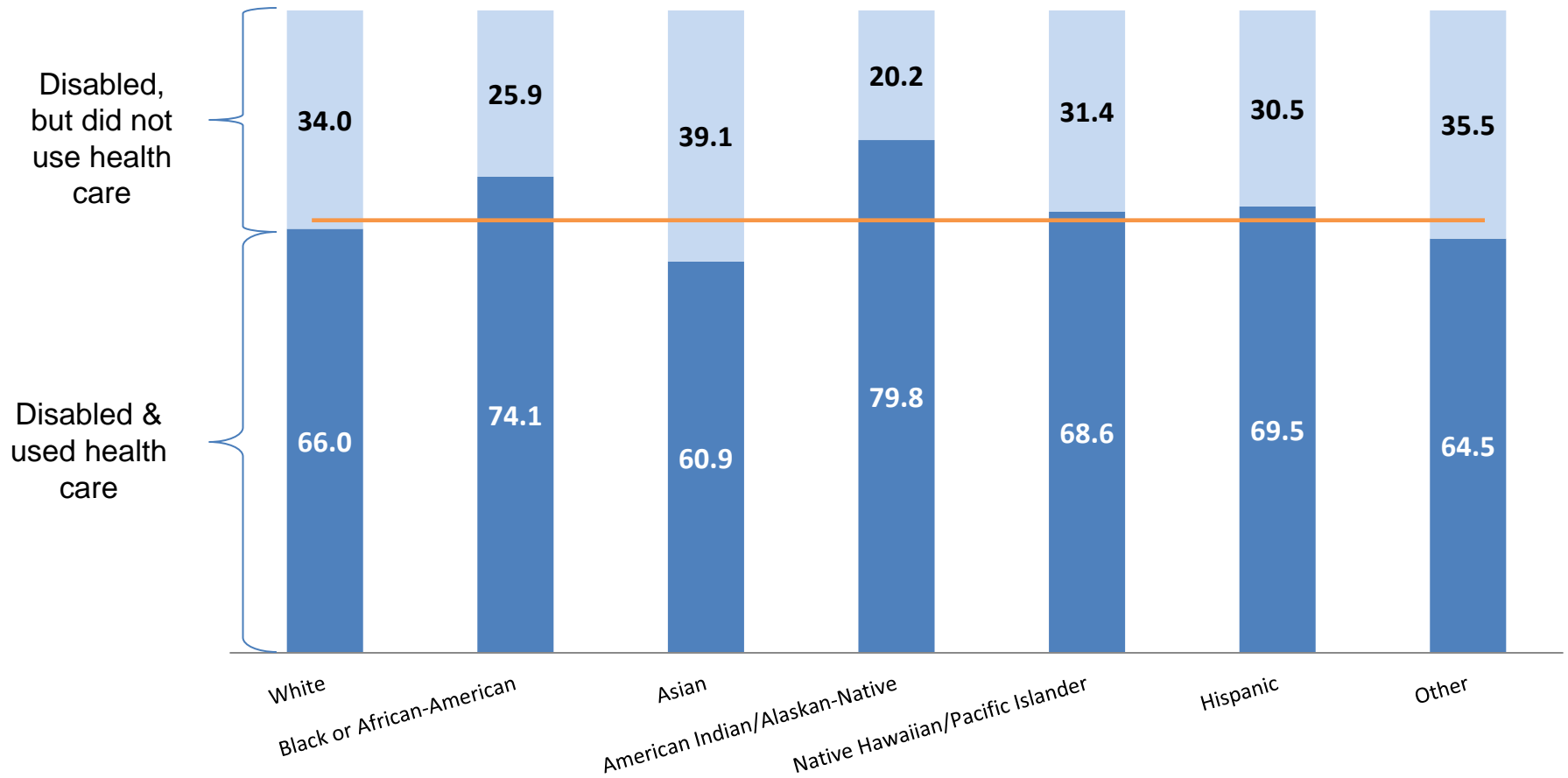
As a disabled Veteran's household income increases, the likelihood to use VA Health care decreases.

Service-connected Disabled Veterans Receiving Compensation and VA Health Care Use by Household Income: FY 2013 (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 AIAN 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 2013 (in percent)



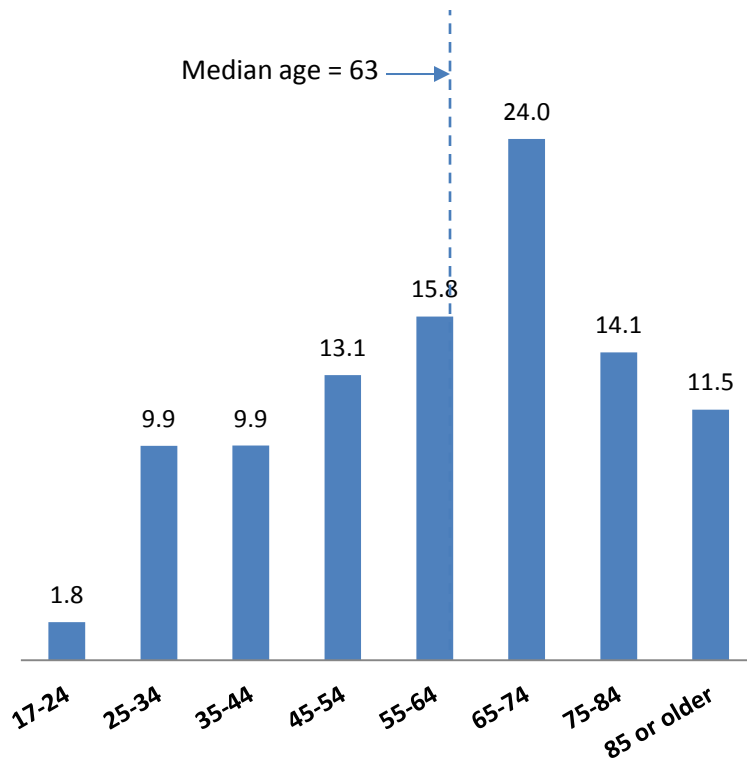
Comparison of VA Users and Non-Users FY 2013

Used VA Benefits: 9,346,942
Did not use VA Benefits: 12,952,408

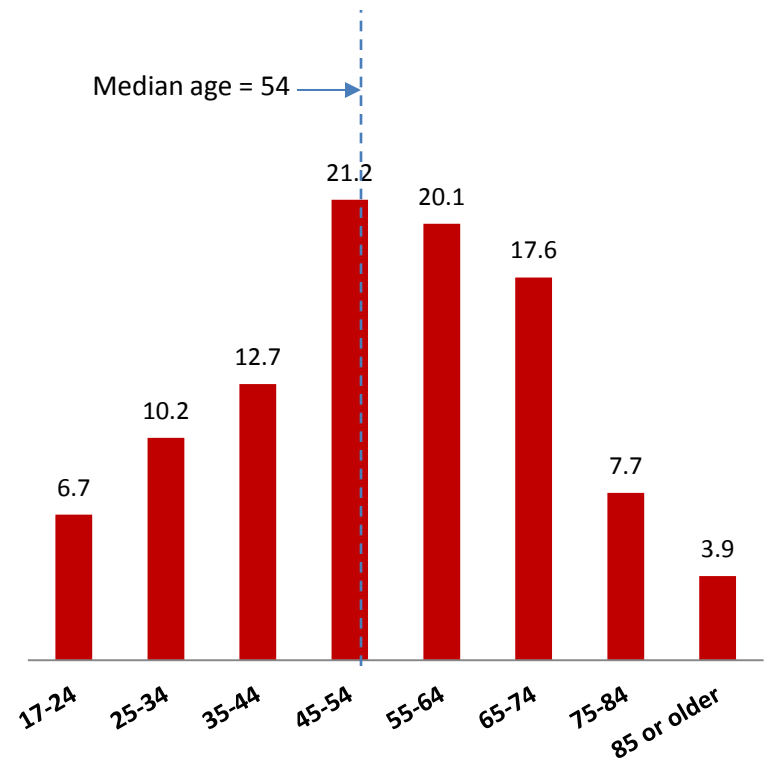
Male Veterans who used VA benefits tend to be older than non-users. The median age for male users is 63 years, compared to a median age of 54 years for non-users.

Age Distribution Male Veterans: FY 2013 (in percent)

Male VA Users

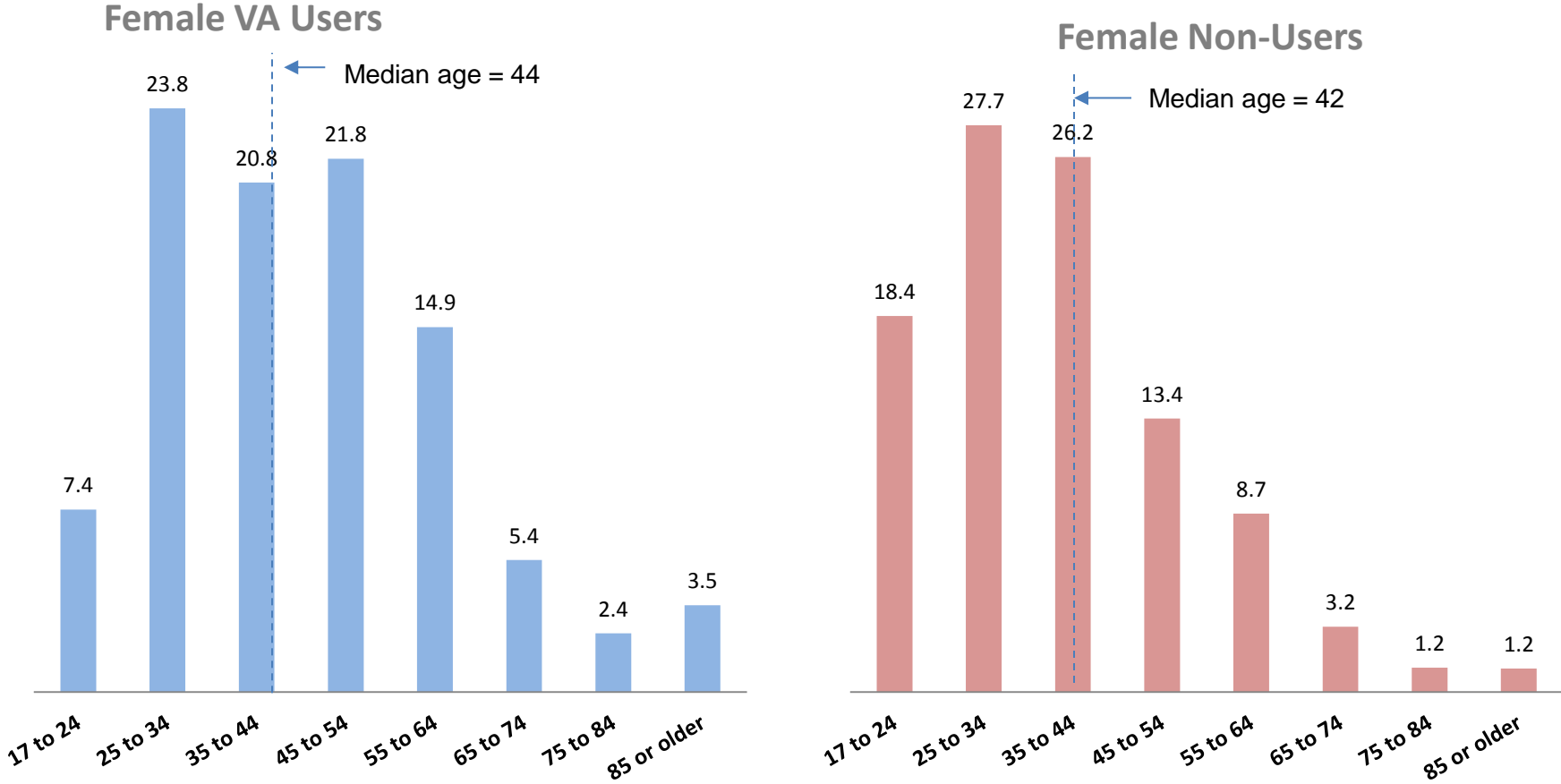


Male Non-Users



Age distribution of VA users and non-users among women Veterans is similar, but women Veteran users tend to be slightly older.

Age Distribution of Female Veterans: FY 2013 (in percent)



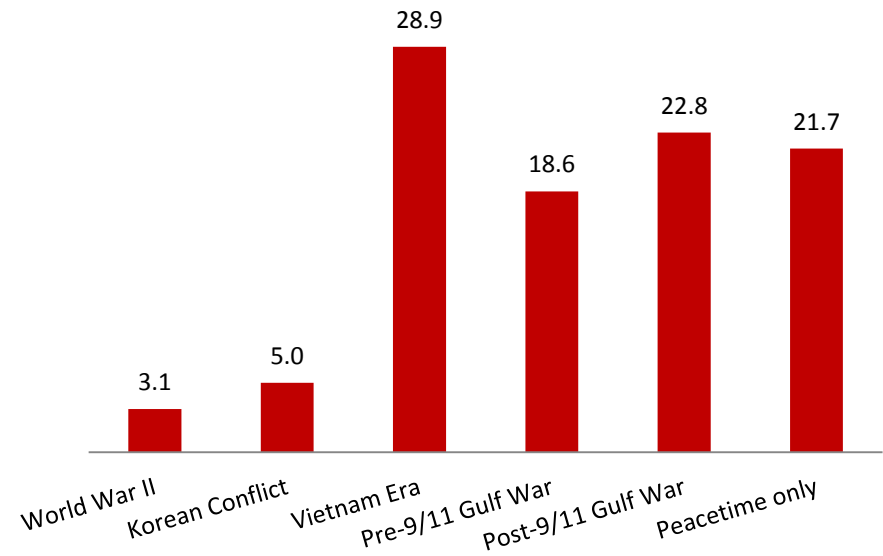
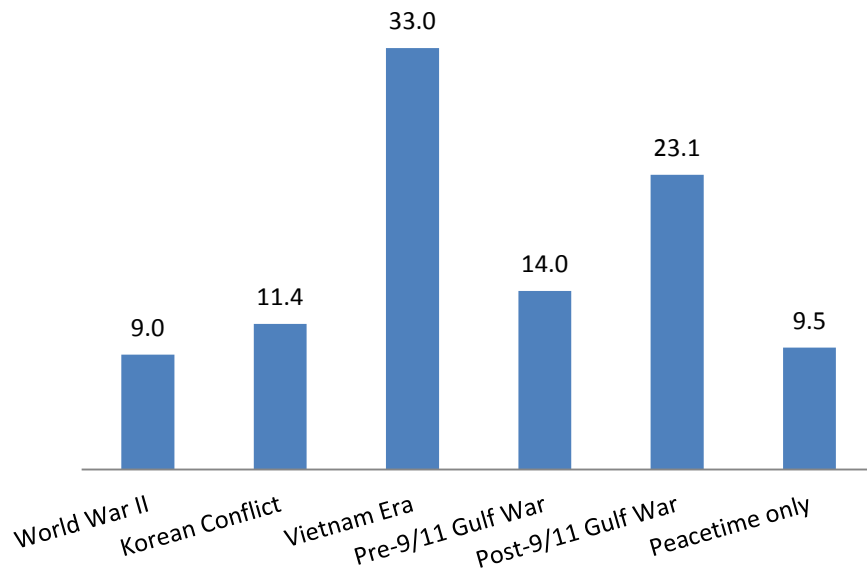
Source: U.S. Veterans Eligibility Trends and Statistics, 2013
Prepared by the National Center for Veterans Analysis and Statistics

The majority of male Veterans who used VA served during the Vietnam era. The majority of non-users served during Peacetime or the Vietnam era.

Period of Military Service: FY 2013
(in percent)

Male VA Users

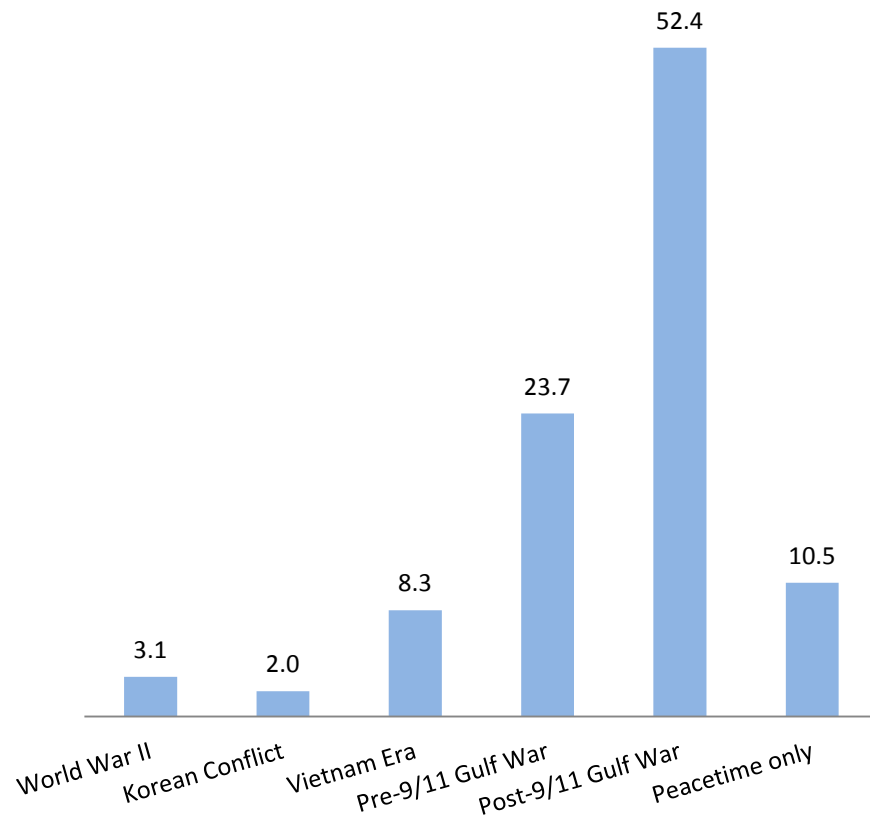
Male Non-Users



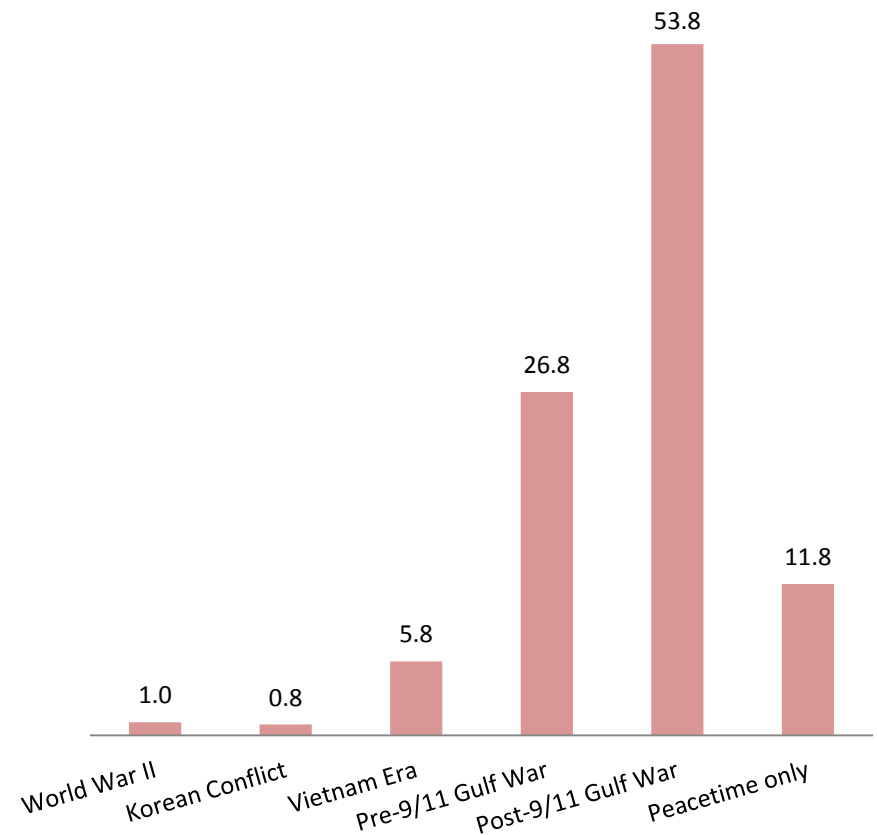
There is no remarkable difference in the distribution of women Veterans by military service cohort between VA users and non-users.

Period of Military Service: FY 2013
(in percent)

Female VA Users

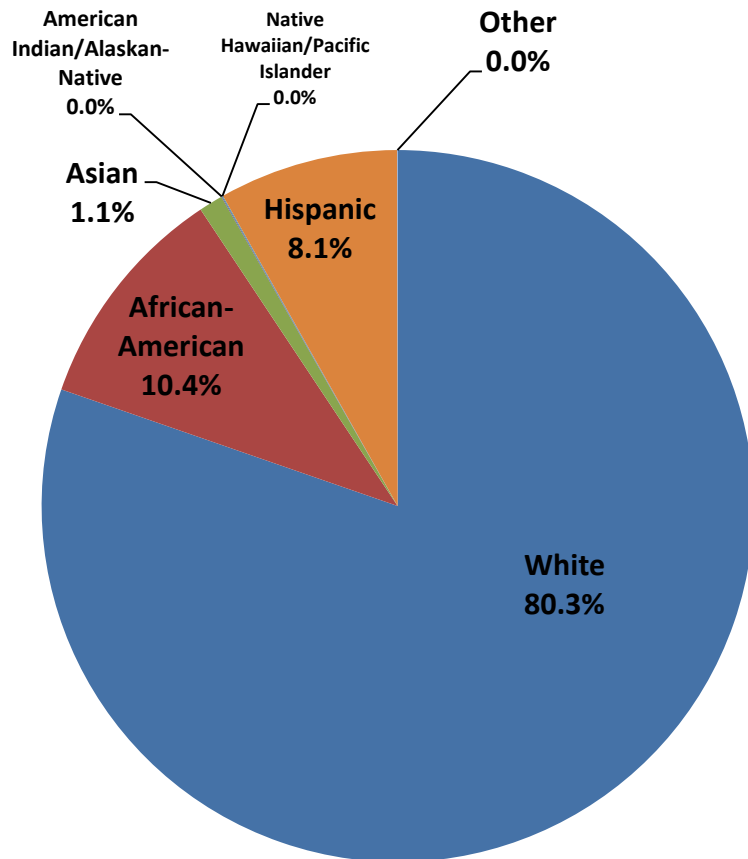


Female Non-Users

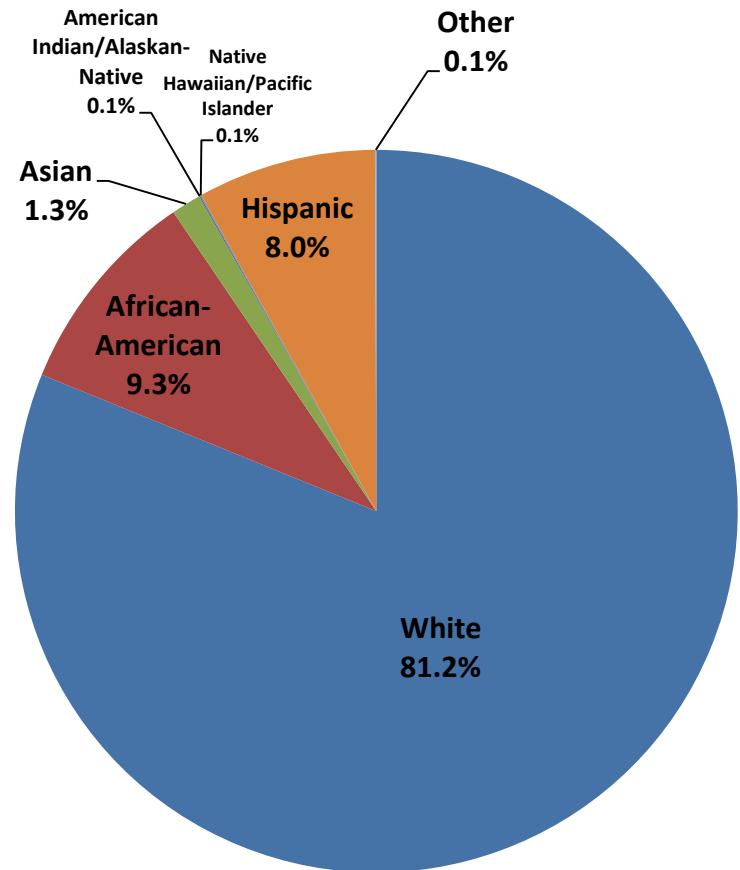


For male users and non-users there is very little difference in race and ethnicity distribution.

Male Users FY 2013

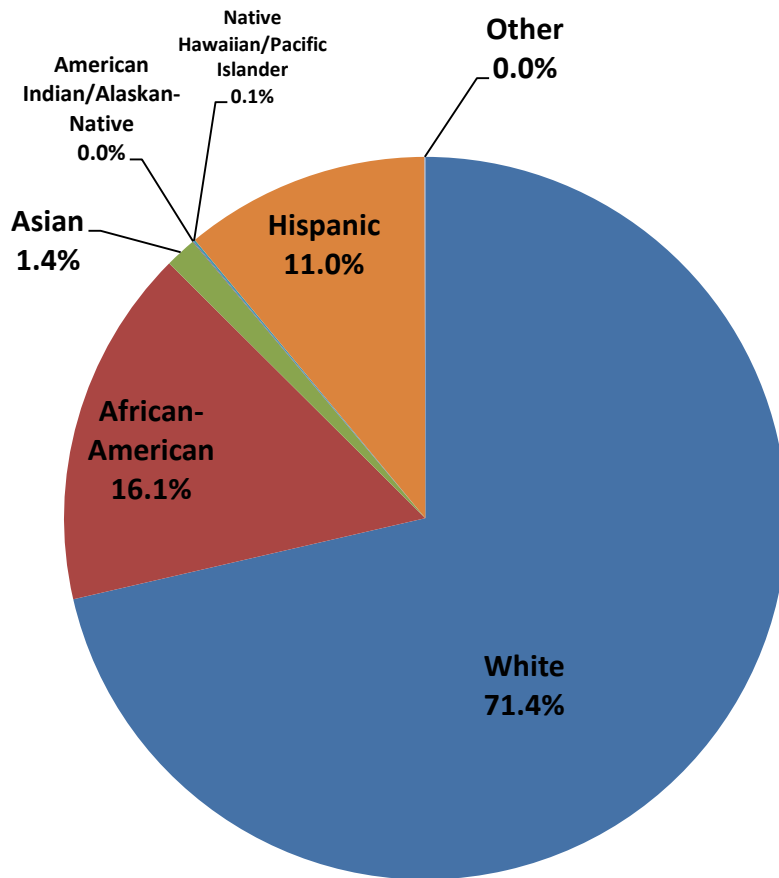


Male Non-users FY 2013

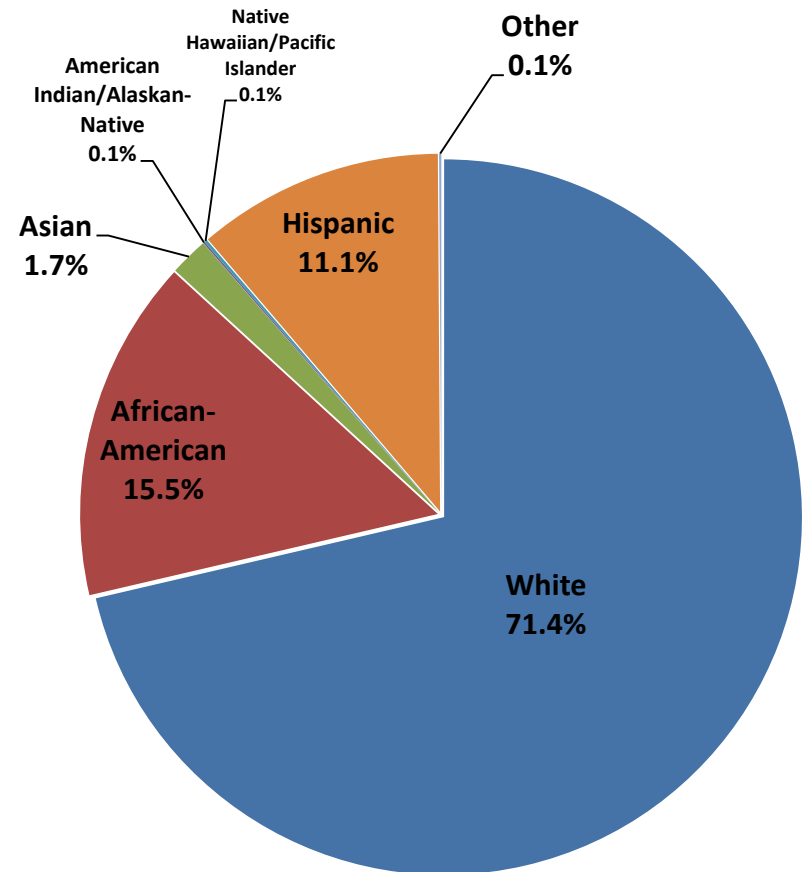


The racial distribution of users and non-users is almost the same among women Veterans.

Female Users FY 2013



Female Non-users FY 2013



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 2013* (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. This revisions resulted in an increase in the number of validated records. Thus, the number of VA users from 2005-2012 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.
 - Only 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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For general inquiries, please email us at VANCVAS@va.gov