



# Profile of Pre-9/11 Veterans: 2016

Prepared by the National Center for Veterans Analysis and Statistics  
March, 2017

# Introduction

**Pre-9/11 Veterans** are a cohort of interest being served by the Department of Veterans Affairs (VA). The National Center for Veterans Analysis and Statistics (NCVAS) produced this profile to meet the demands for data and understanding of the Pre-9/11 Veteran population. As of 2016, there are 2.9 million Pre-9/11 Veterans of which 2.6 million served only during Pre-9/11 time period. The dates for Pre-9/11 are August 1990 to August 2001. VA projects a Pre-9/11 Veteran population of just under 2.8 million by 2021.

VA continues to deliver a wide array of benefits and services to Veterans, eligible 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 allowance.

## **Key questions addressed in this profile are:**

- How many Pre-9/11 Veterans used VA benefits? How many did not?
- Which programs do Pre-9/11 Veterans use most?
- What are the demographic and socio-economic characteristics of Pre-9/11 Veterans and how do they differ from other Veterans and non-Veterans?
  - Gender
  - Age
  - Race
  - Marital Status
  - Education
  - Employment
  - Occupation
  - Health Insurance
  - Poverty
  - Income

# Data Source and Methods

- Demographic data for this analysis come from the 2016 American Community Survey (ACS) Public Use Microdata Sample.
  - ACS is an ongoing survey that provides annual data on the social and economic characteristics of the U.S. population.
  - ACS uses a series of monthly samples to produce annually updated data for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample.
- The universe for this analysis is the civilian population 17 years and older living in the United States and Puerto Rico.
  - In the section that compares Pre-9/11 Veteran and non-Veteran both populations are restricted to individuals under the age of 66.
- All comparative statements have undergone statistical testing and are significant at the 90% confidence level.
  - A “statistically significant difference” simply means there is statistical evidence that there is a difference; it does not mean the difference is necessarily large, important or significant in the usual sense of the word.
  - A “no statistically significant difference” means that there is statistical evidence that there is no difference in the comparative percentages/rate.
- For more information about the ACS, please see: <http://www.census.gov/acs/www/>
- The utilization data come from the United States Veterans Eligibility Trends & Statistics (USVETS) 2016 database and VetPop2016.

# Data Source and Methods (Cont'd)

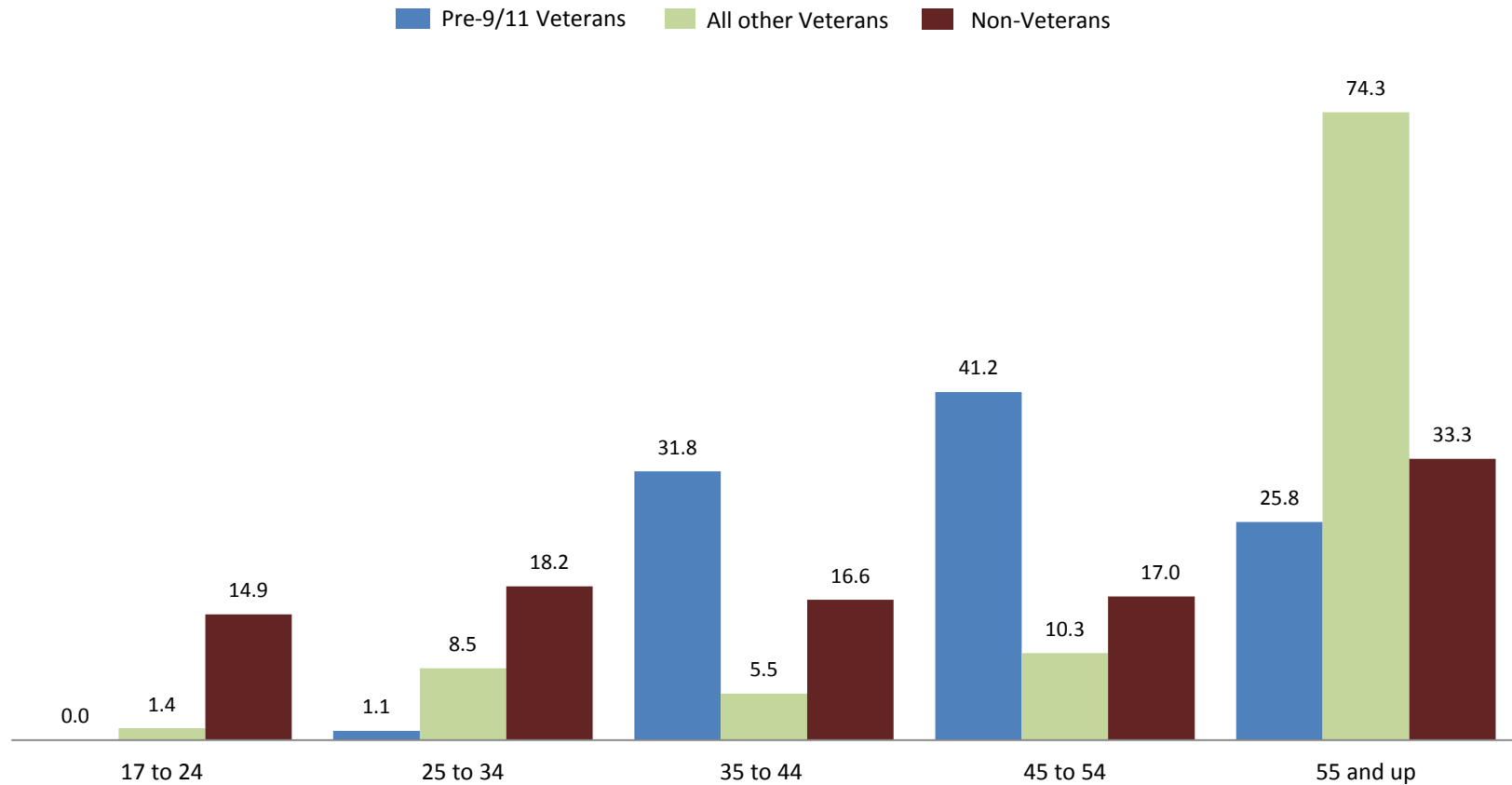
A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the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

# **Pre-9/11 Veterans and All Other Veterans Comparisons**

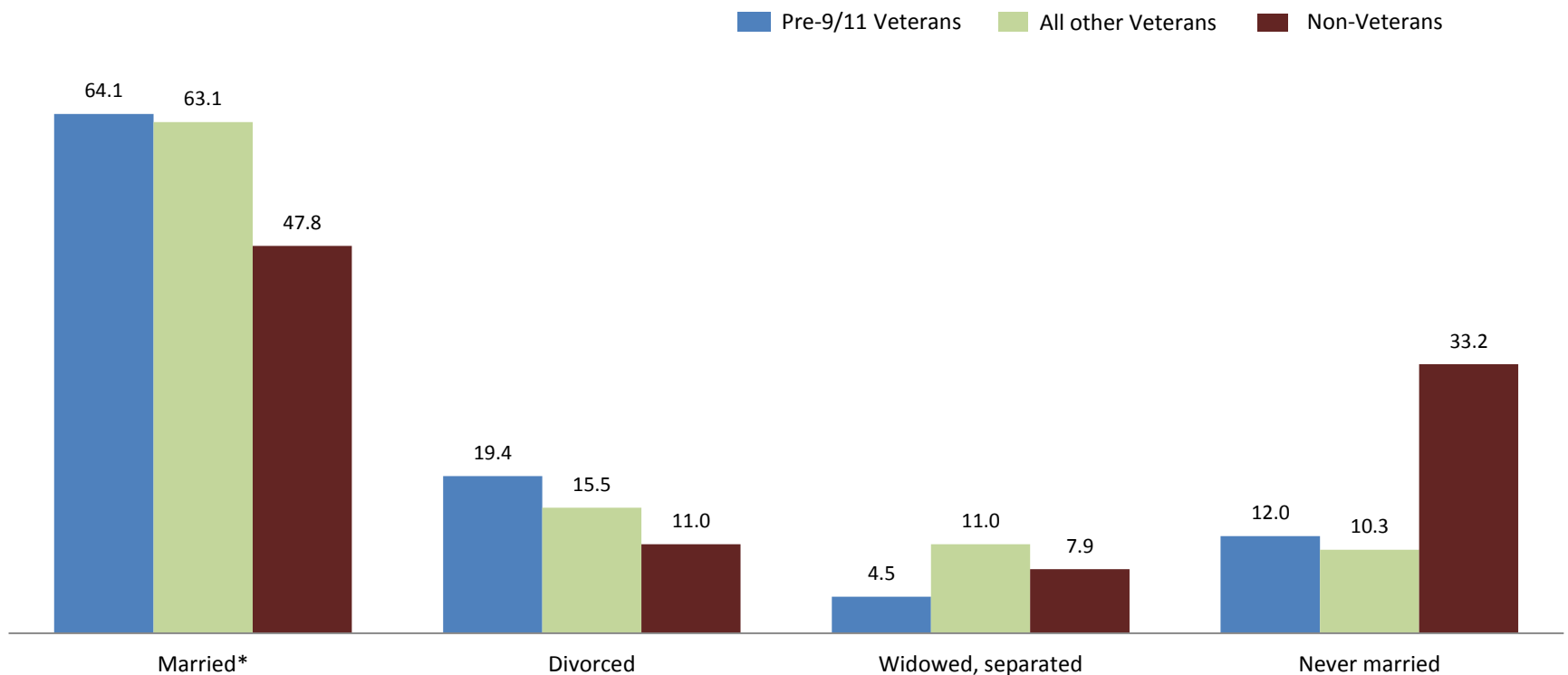
About 74 percent of Pre-9/11 Veterans were under age 55 while about 74 percent of all other Veterans were aged 55 and over.

**Age Distribution for Pre-9/11 Veterans, All Other Veterans, and Non-Veterans**  
(in percent)



# About 19 percent of Pre-9/11 Veterans were divorced compared with 16 percent of all other Veterans.

## Marital Status Distribution for Pre-9/11 Veterans, All Other Veterans, and Non-Veterans (in percent)



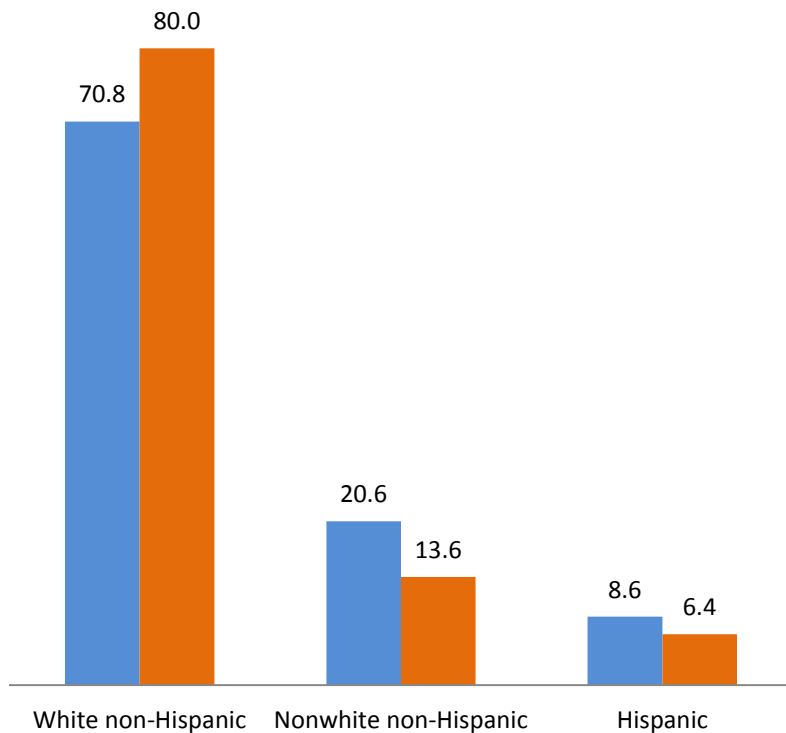
*\*No significant difference in the percentage of married between Pre-9/11 and all other Veterans.*

# Pre-9/11 Veterans were more racially diverse than all other Veterans regardless of gender.

**Race Distribution**  
(in percent)

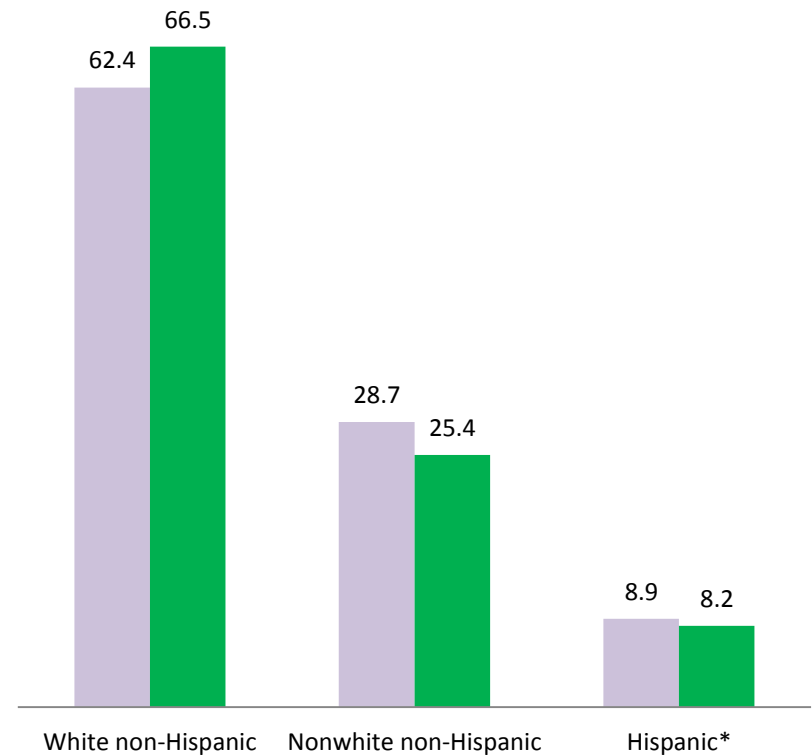
**Men**

■ Pre-9/11 Veterans ■ All other Veterans



**Women**

■ Pre-9/11 Veterans ■ All other Veterans



Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races.

*No significant difference in the percentage of Hispanic between female Pre-9/11 Veterans and all other female Veterans.*

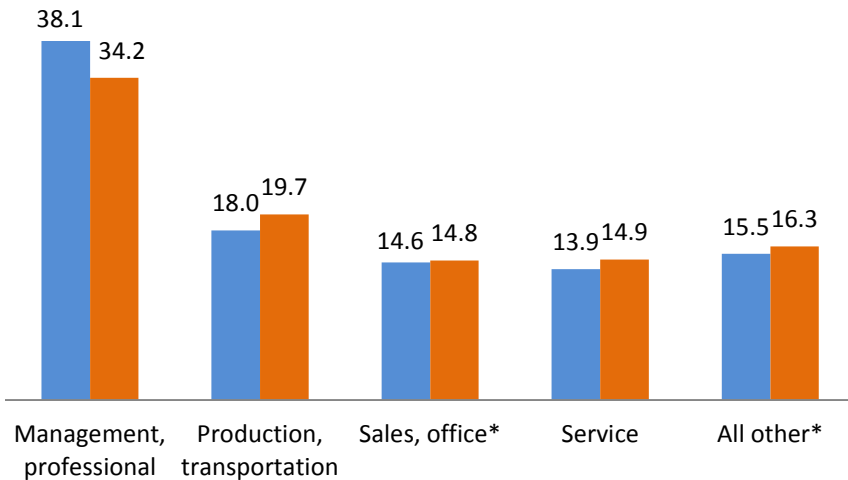


# Like other Veterans, Pre-9/11 Veterans worked more in “Management, professional” occupations.

## Occupations of Employed Veterans (in percent)

### Men

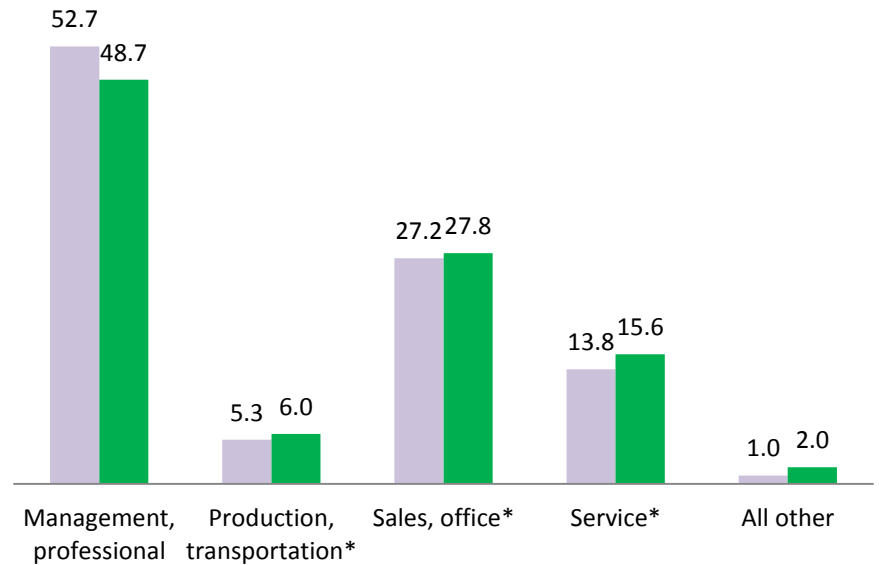
■ Pre-9/11 Veterans   ■ All other Veterans



*No significant difference in the percentage of sales/office and all other occupations between male Pre-9/11 Veterans and all other male Veterans.*

### Women

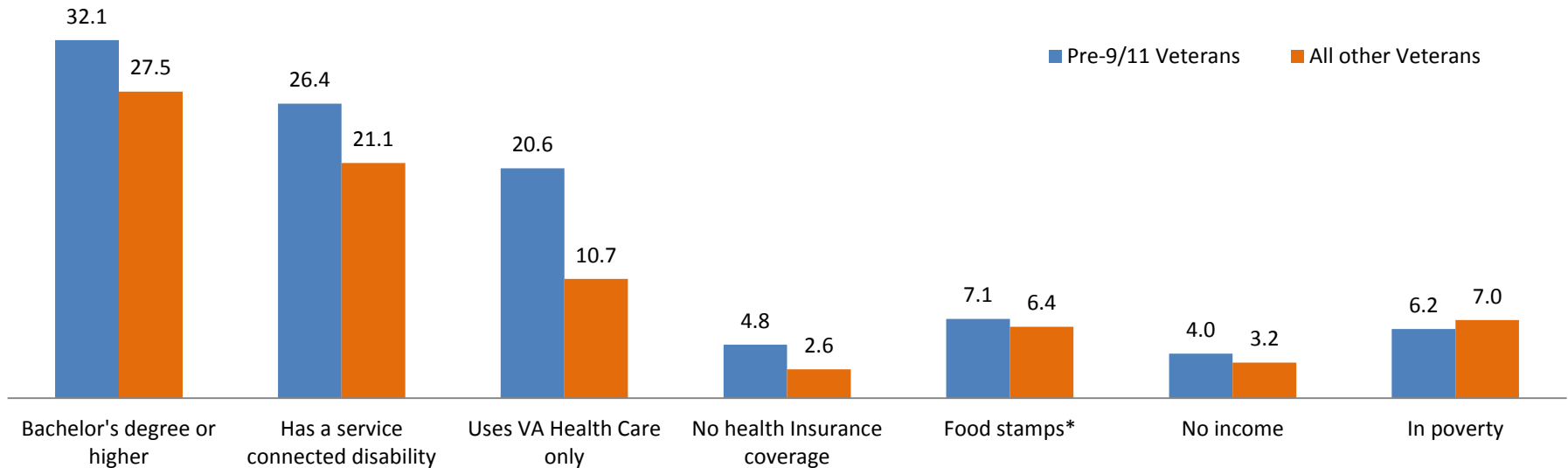
■ Pre-9/11 Veterans   ■ All other Veterans



*No significant difference in the percentage of production/transportation, sales/office and service occupations between female Pre-9/11 Veterans and all other female Veterans.*

A higher percentage of Pre-9/11 Veterans had a Bachelor's degree or higher, service-connected disability, lived in a household that receives food stamps, had no health insurance coverage and had no income compared to their counterparts.

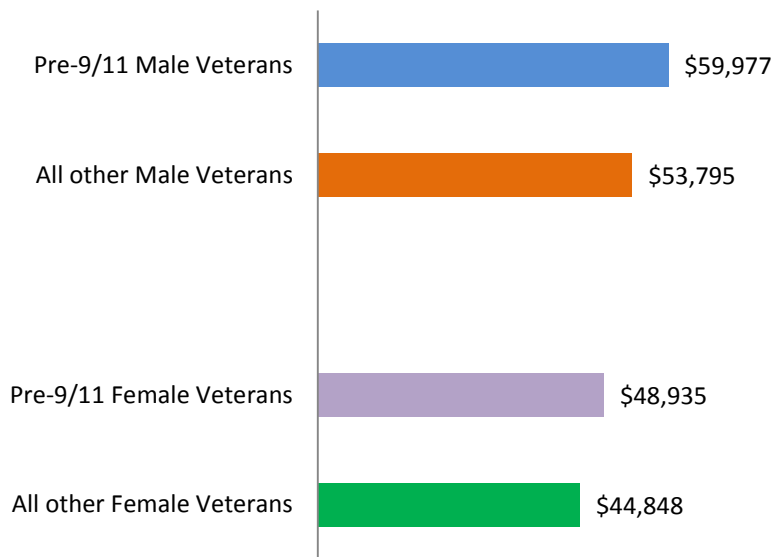
**Selected Characteristics of Veterans**  
(in percent)



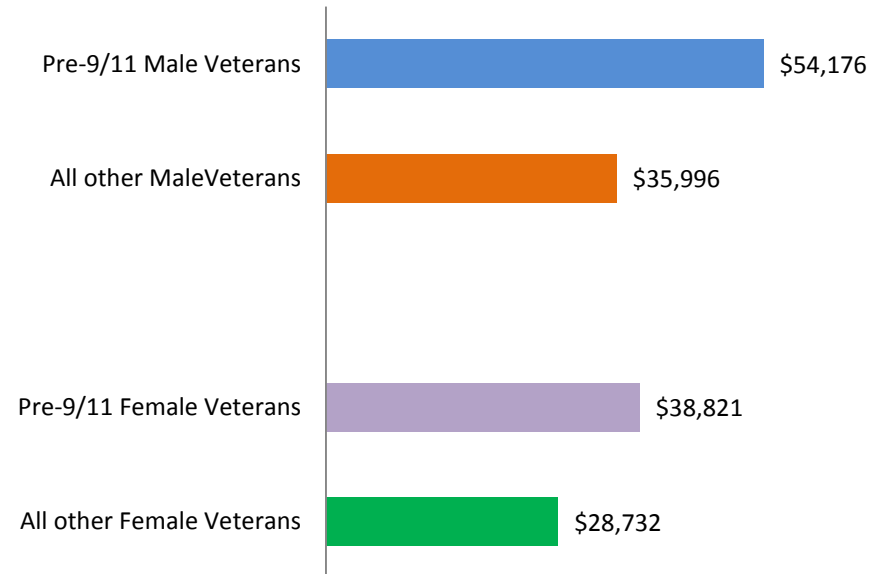
*No significant difference in the percentage of "In poverty" between Pre-9/11 Veterans and all other Veterans.*

# Pre-9/11 Veterans had higher median earnings and personal income than all other Veterans regardless of gender.

## Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



## Median Personal Income by Sex and Veteran Status

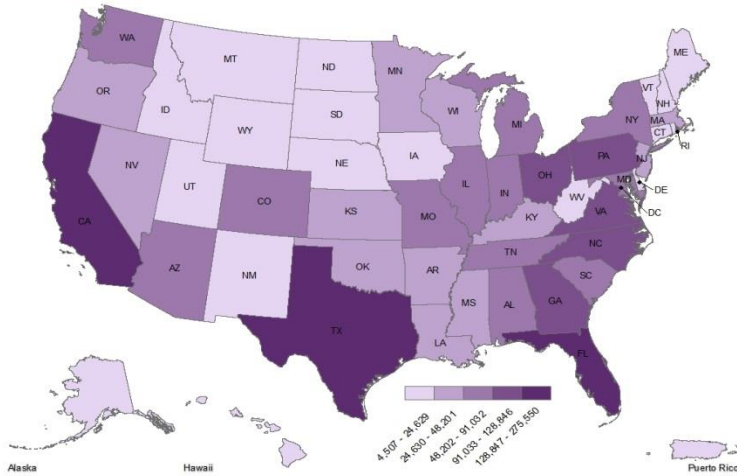


“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time” (YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

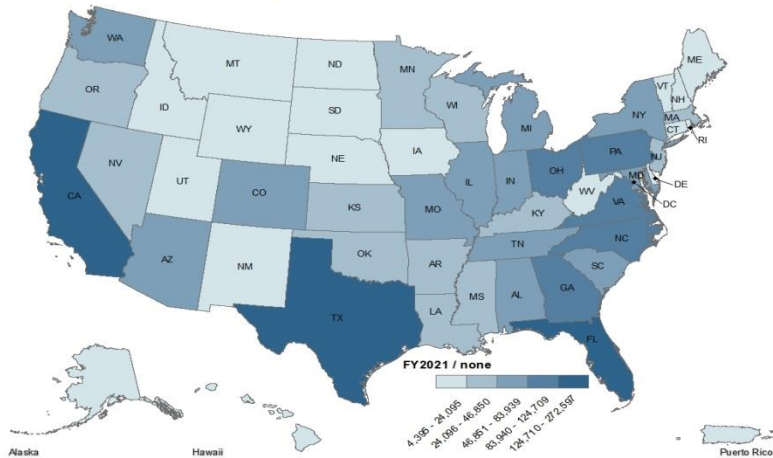
“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

# The Pre-9/11 Veteran population is expected to decrease 4 percent between 2016 and 2021.

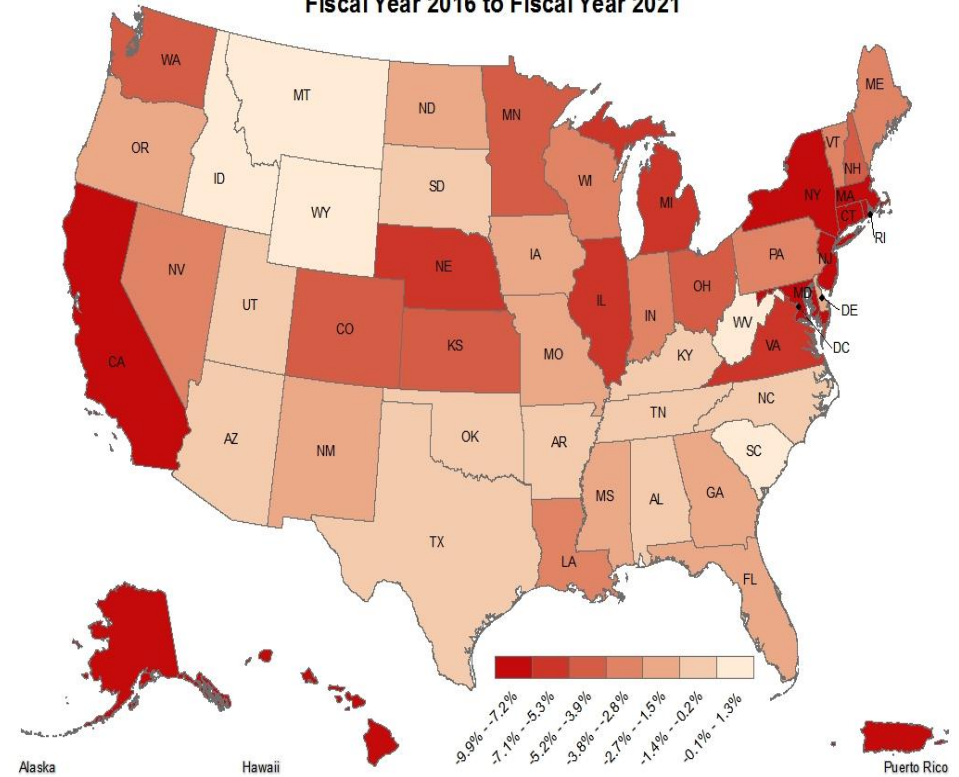
Pre-9/11 Veterans Population: Fiscal Year 2016



Pre-9/11 Veterans Population: Fiscal Year 2021



Percent Change in Pre-9/11 Veterans Population: Fiscal Year 2016 to Fiscal Year 2021

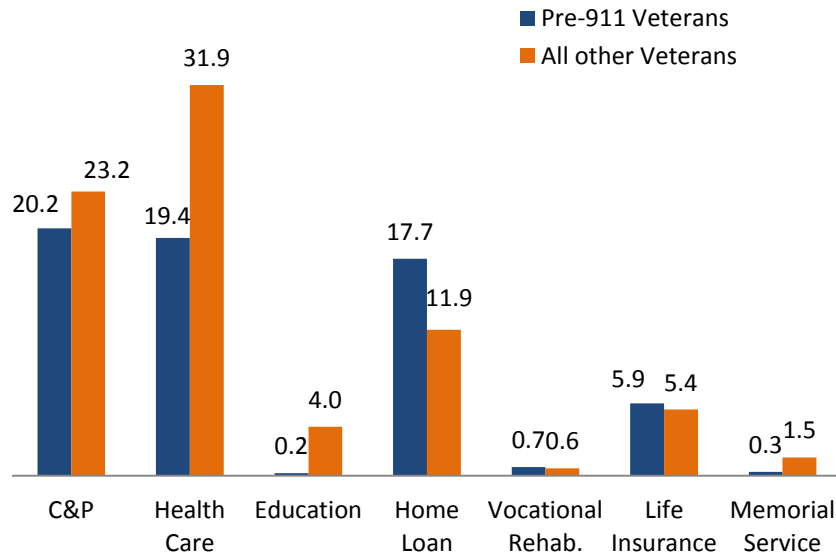


Wyoming and West Virginia are the places with largest increase in Pre-9/11 Veteran population at 1%. Alaska has the largest decrease in Veteran population at 10%.

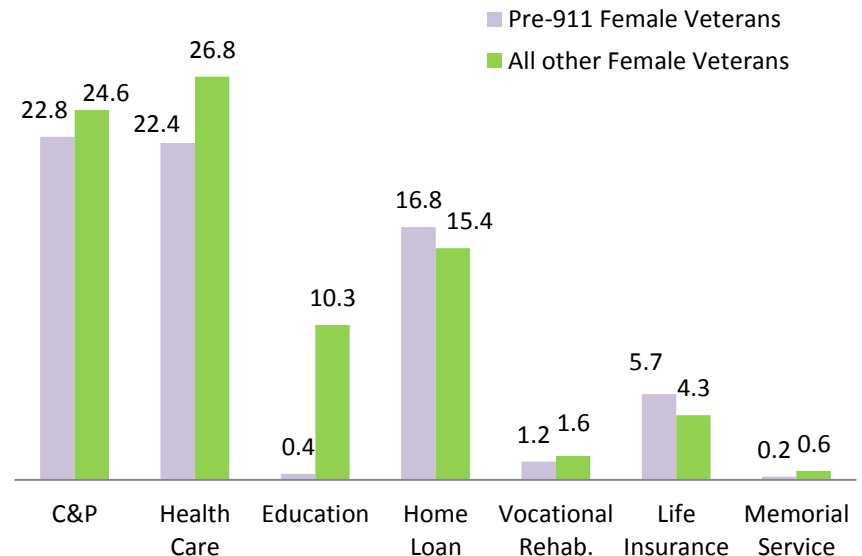
Regarding VA programs/benefits participation, a higher percentage of Pre-9/11 Veterans participate in the home loan guarantee and life insurance programs than their counterparts regardless of gender.

**VA Benefit Use by Program\* - Veterans only: FY 2016**  
(in percent)

**Total Veterans Population**



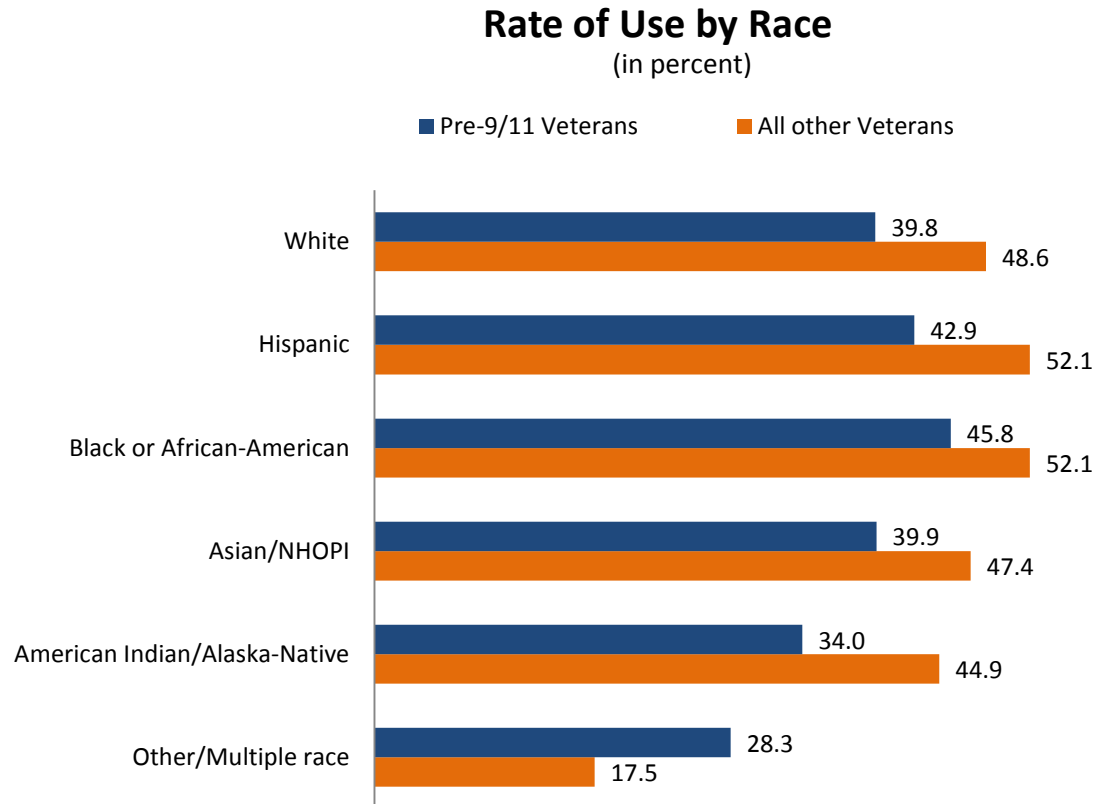
**Female Veterans Population**



About 35% of Pre-9/11 Veterans and all other Veterans used at least one benefit provided by the Veterans Benefits Administration (VBA).

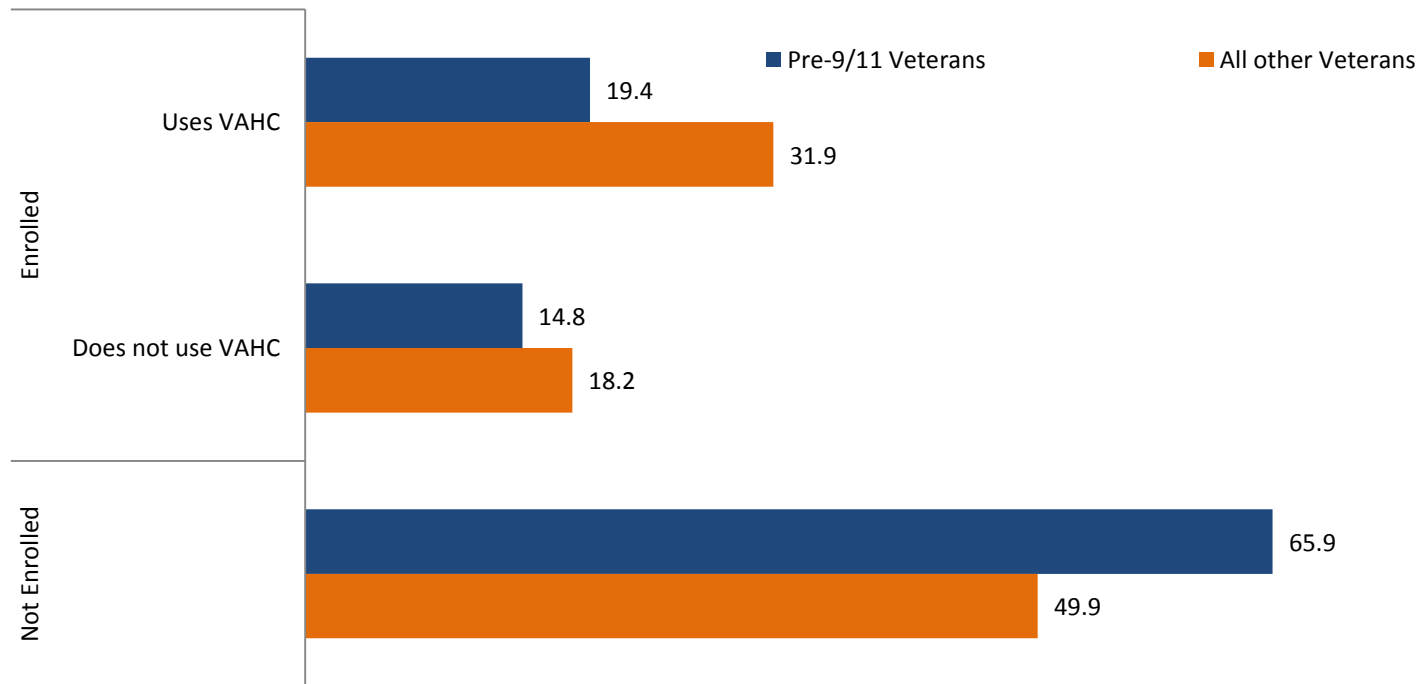
\* Numbers do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

# Pre-9/11 Veterans who were other or multiple races used at least one VA benefit program at a higher rate than all other Veterans of same race or ethnicity.



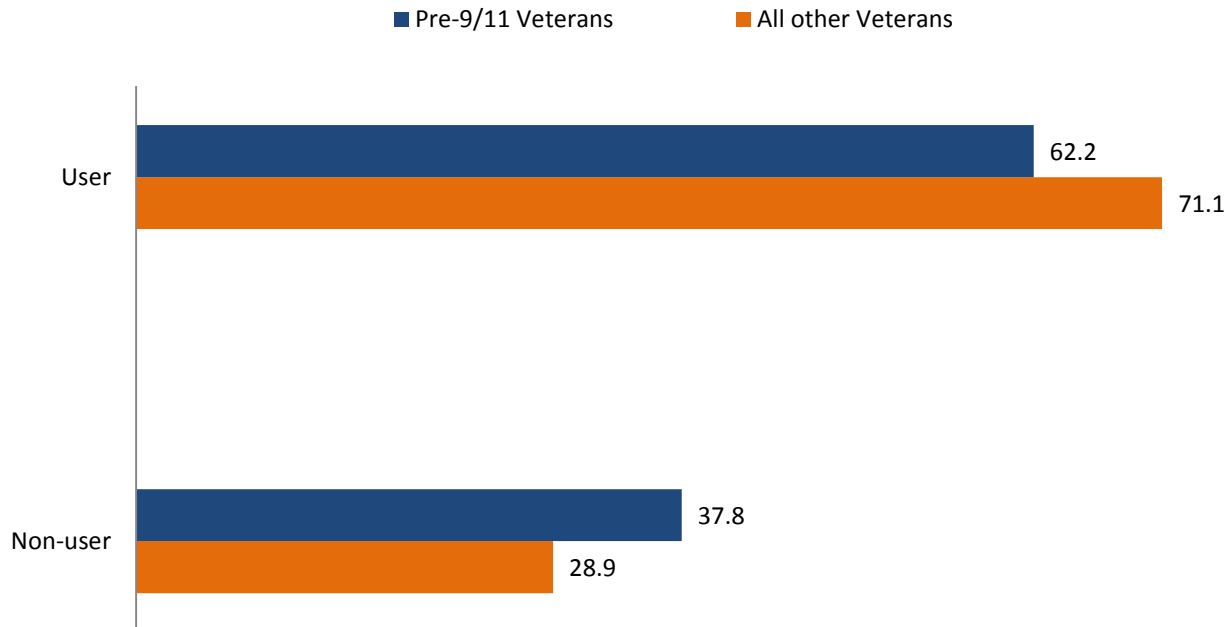
Lower percentage of Pre-9/11 Veterans enrolled in VA health care than all other Veterans. Of those enrolled in VA health care Pre-9/11 Veterans used VA health care at a lower rate than all other Veterans.

**VA Health Care Enrollment and Use**  
(in percent)



Among the service-connected disabled population, the Pre-9/11 Veterans used VA health care at a lower rate than all other Veterans.

**Service-Connected Disability: VA Health Care Veterans**  
(in percent)



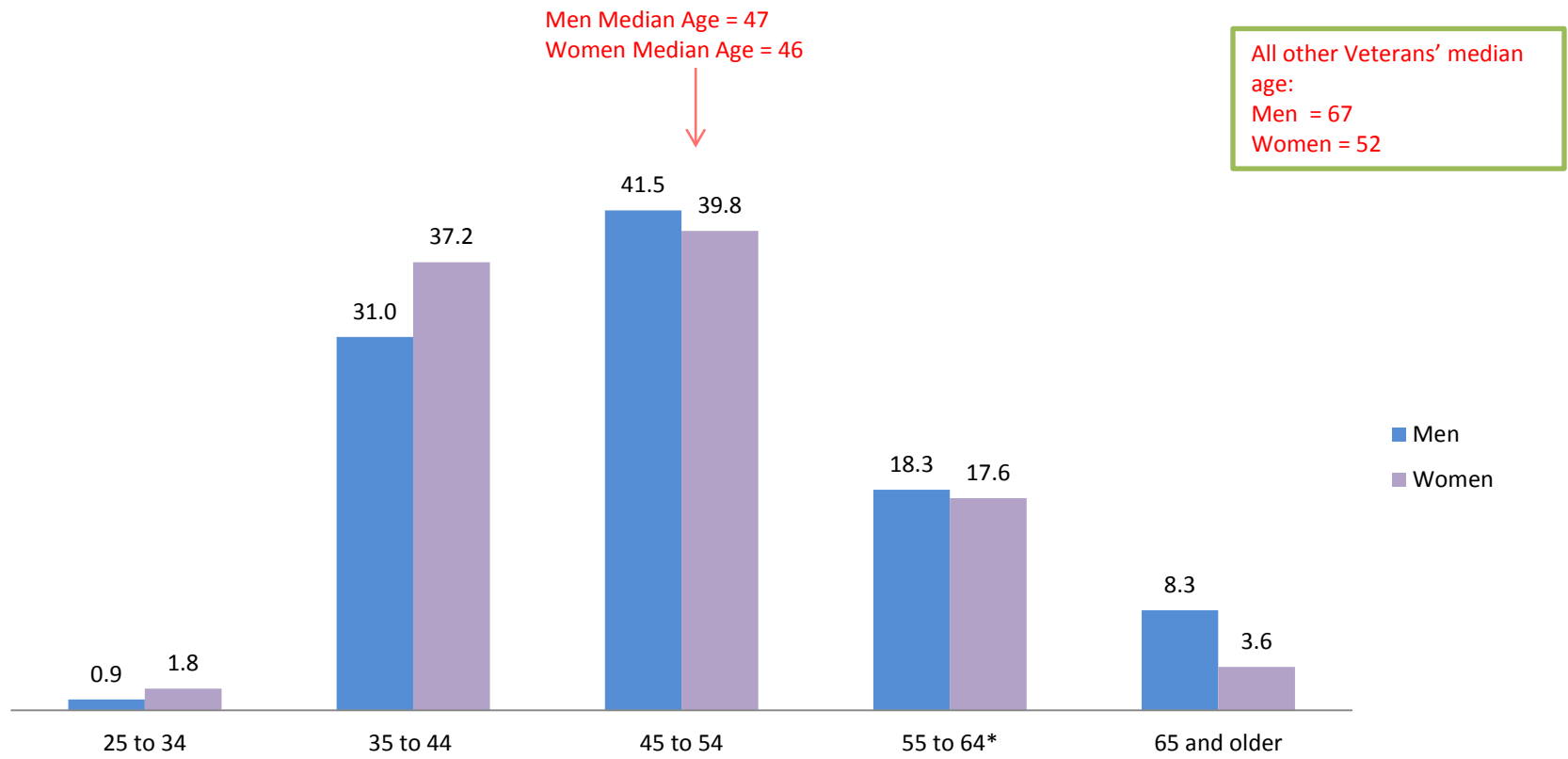
*About 36 percent of Post-9/11 Veterans had a service-connected disability versus 19 percent of all other Veterans.*



# **Pre-9/11 Veteran Gender Comparisons**

For the Pre-9/11 Veteran population, a higher percentage of female than male Veterans were age 44 or younger. About 40 percent of the total Pre-9/11 population were aged 44 or younger.

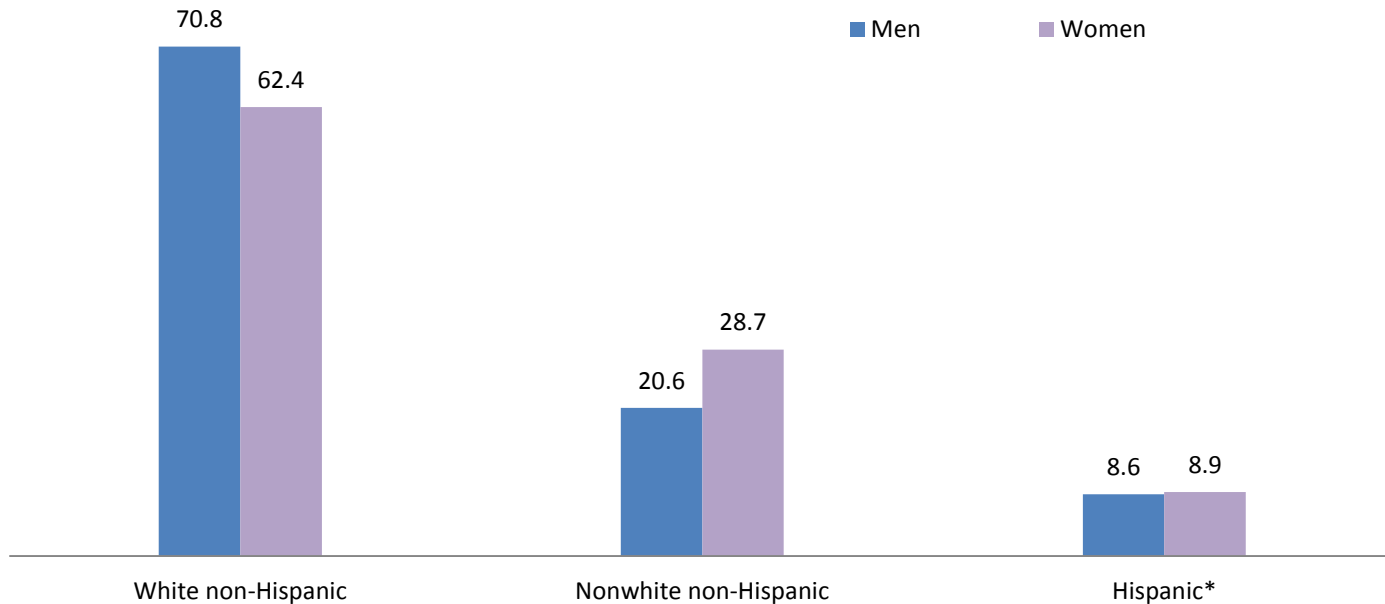
### Age Distribution (in percent)



*Age group 55 to 64 percentages are not significantly different between male and female Pre-9/11 Veterans.*

# Pre-9/11 female Veterans were more racially diverse than their male counterparts.

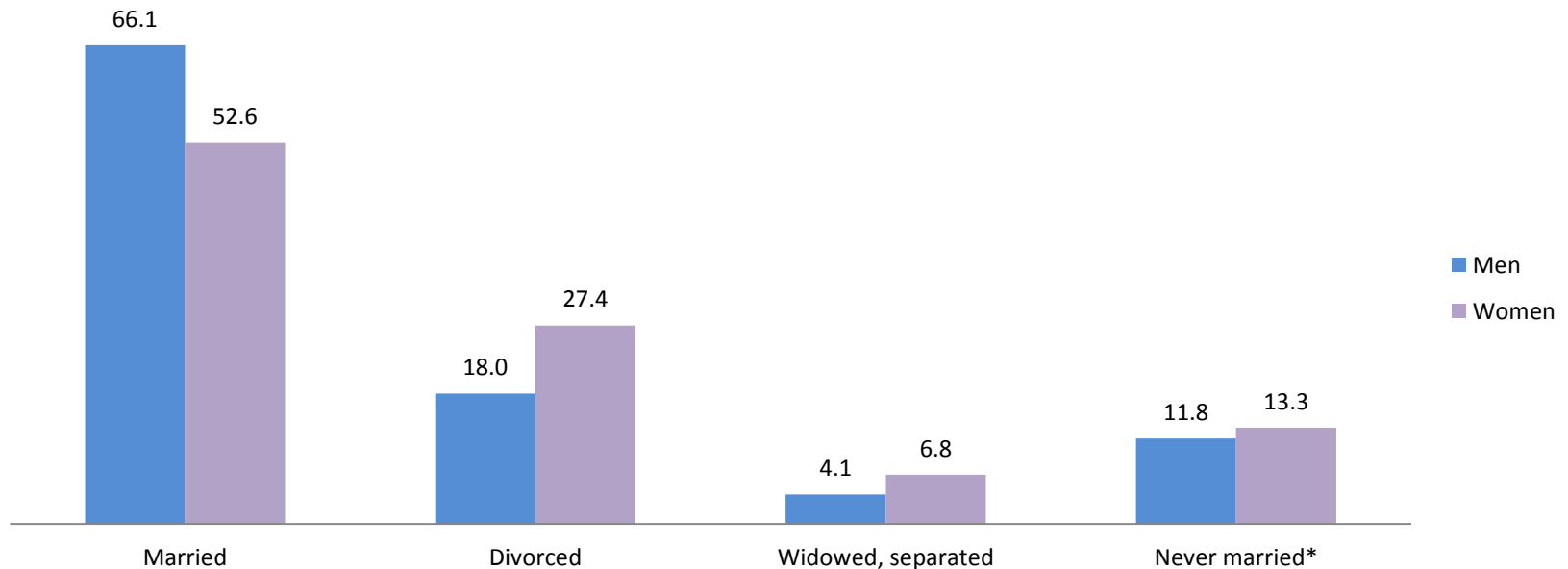
**Race Distribution**  
(in percent)



*No significant difference in the percentage of Hispanics by gender.*

# Pre-9/11 male Veterans were more likely to be married. Female Veterans were more likely to be divorced and widowed or separated.

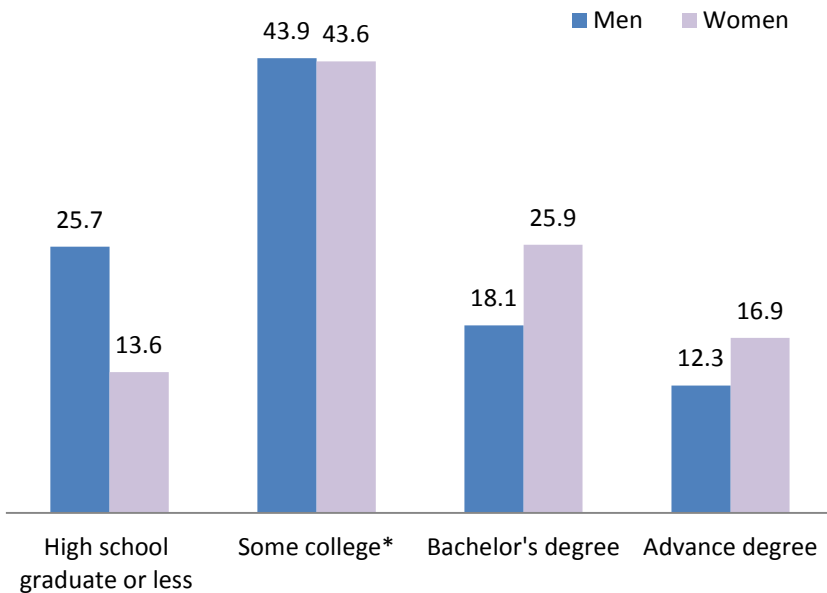
**Marital Status Distribution**  
(in percent)



*No significant difference among never married Pre-9/11 female and male Veterans.*

# Pre-9/11 female Veterans were more likely to hold a college degree than their male colleagues.

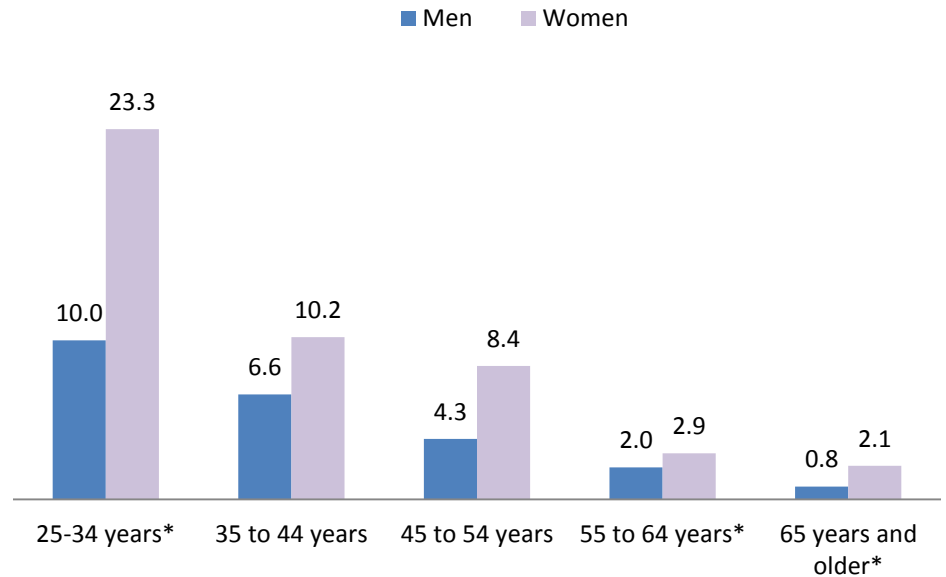
**Distribution of Education Attainment**  
(in percent)



“Educational Attainment” refers to the highest level of education an individual has completed. “Advanced Degree” refers to Master’s, PhD, JD, MD, or other professional degree.

*No significant difference for Pre-9/11 Veterans by gender in the percentage of “Some college”.*

**Enrolled in College by Age**  
(in percent)

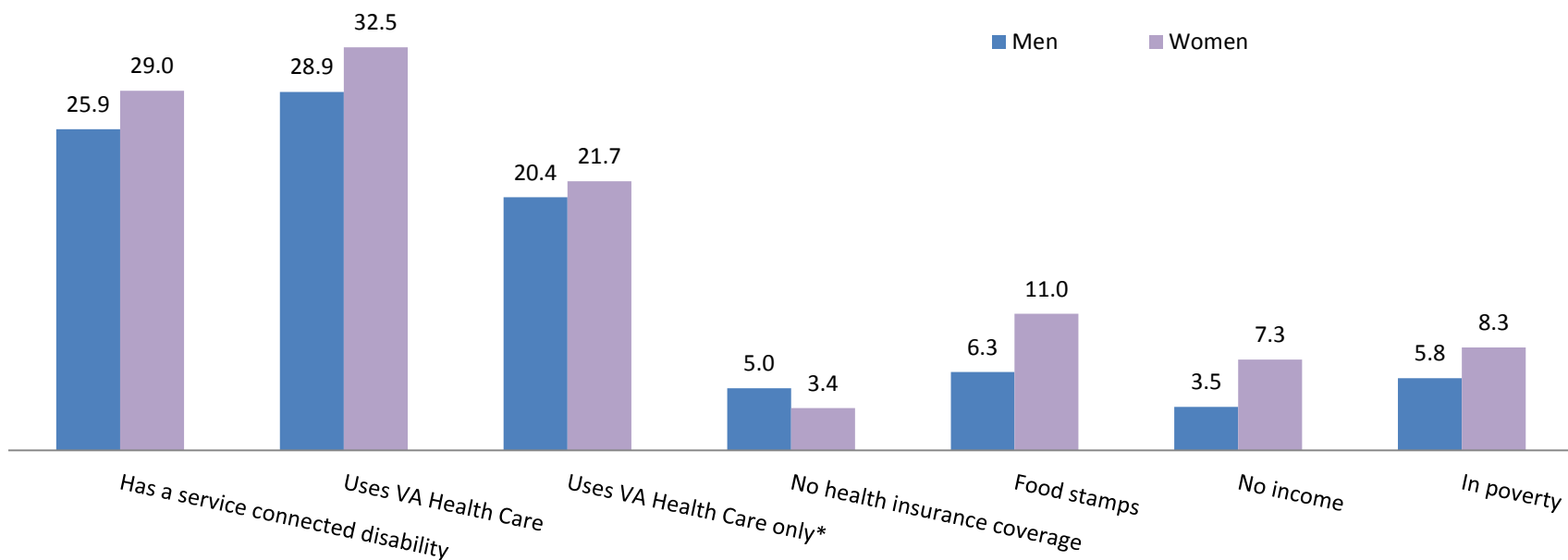


“Enrolled in College” includes enrollment in undergraduate years (freshman to senior) or enrollment in graduate or professional school (beyond a Bachelor’s degree).

*No significant difference for Pre-9/11 Veterans enrolled in college by gender in age groups 25-34, 55-64 and 65 and older.*

A higher percentage of Pre-9/11 female Veterans lived in poverty, used food stamps and had no income compared to their male colleagues. A higher percentage of Pre-9/11 male Veterans have a service connected disability than female Veterans.

**Selected Characteristics of Pre-9/11 Veterans**  
(in percent)



*No significant difference for Pre-9/11 Veterans by gender in the percentages of “Uses VA Health Care”, “Uses VA Health Care only” and “No health insurance coverage” .*

# **Pre-9/11 Veteran and non-Veteran Comparisons**

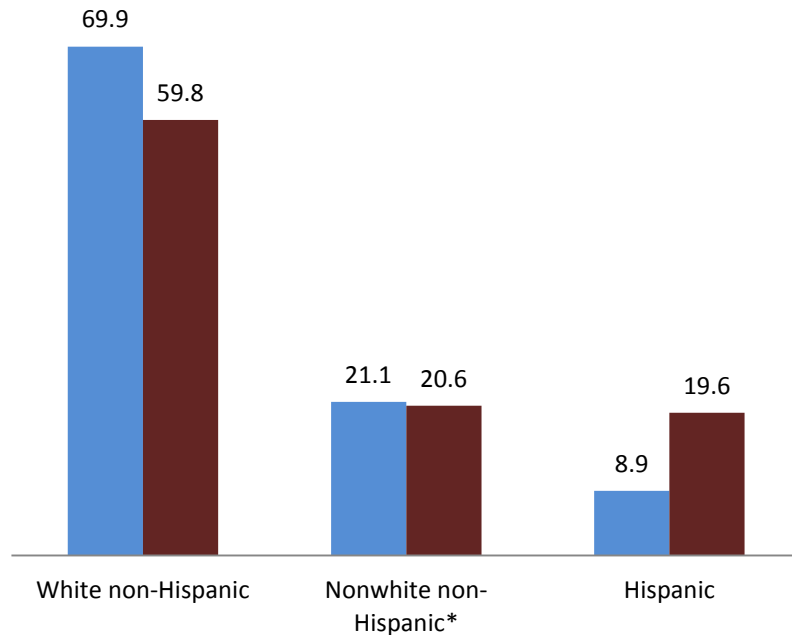
Note: In this section both the Veteran and Non-Veteran populations are aged 65 and younger.

Pre-9/11 male Veterans were more likely to be White non-Hispanic than male non-Veterans. Pre-9/11 female Veterans were more likely to be Nonwhite non-Hispanic than women non-Veterans.

### Race Distribution (in percent)

#### Men

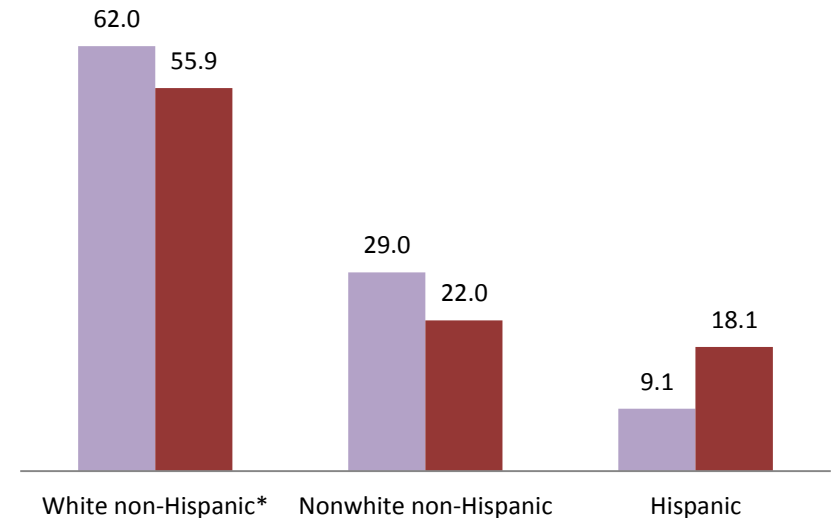
Pre-9/11 Veterans Non-Veterans



*No significant difference for Pre-9/11 male Veterans and male non-Veteran in the percentage of "Nonwhite non-Hispanic."*

#### Women

Pre-9/11 Veterans Non-Veterans



*No significant difference for Pre-9/11 female Veterans and female non-Veteran in the percentage of "White non-Hispanic."*

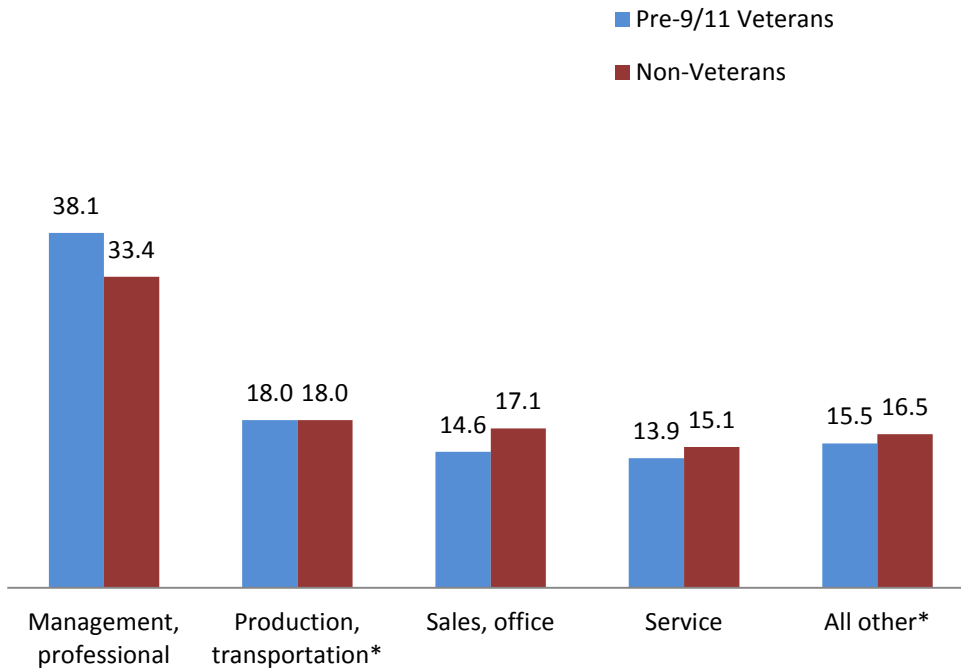
Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races. 24



Employed Pre-9/11 male Veterans are more likely to be in management/professional occupations as employed male non-Veterans. Employed Pre-9/11 male Veterans working in government are two times higher than employed men non-Veterans.

### Occupation of Employed Men

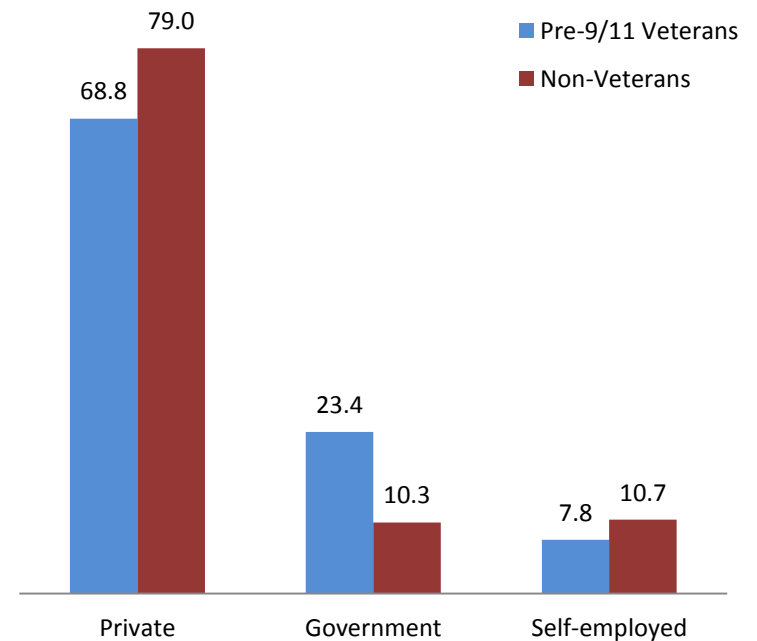
(in percent)



*No significant difference in percentages of production, transportation and all other occupations between Pre-9/11 and non-Veterans men .*

### Class of Worker of Employed Men

(in percent)



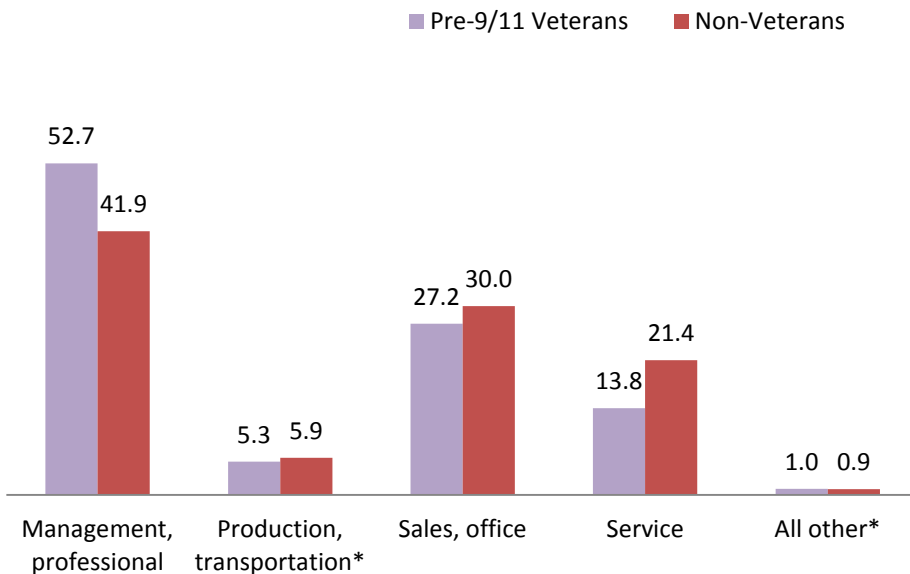
Notes:

- (1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government.
- (2) There was no significant difference by "Management, professional" and "All other" occupations.

Employed Pre-9/11 female Veterans are more likely in managerial/professional occupations than the employed female non-Veterans. Twice as many employed Pre-9/11 female Veterans are working in government than employed female non-Veterans.

### Occupation of Employed Women

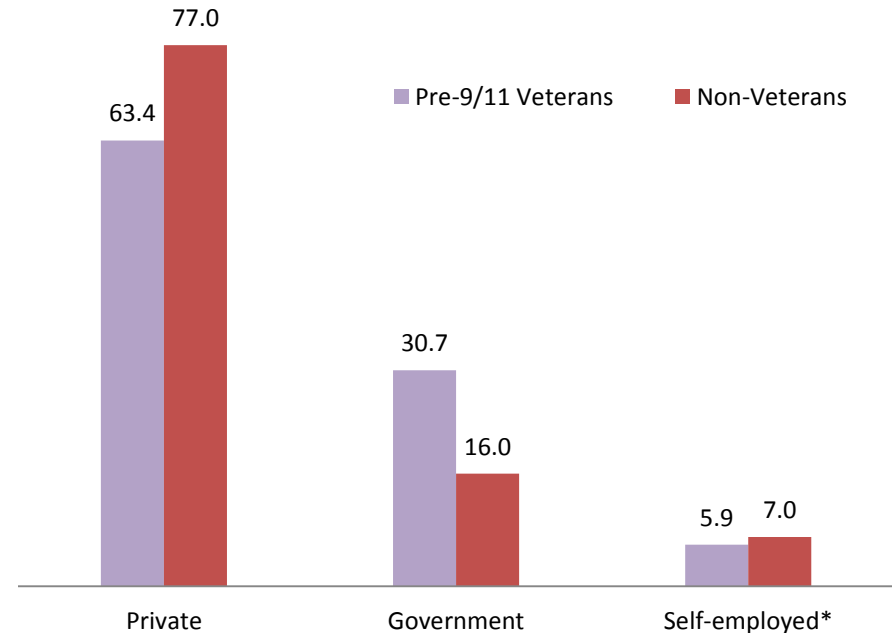
(in percent)



*No significant difference in the percentage of “Production, transportation” and “all other” occupations between employed Pre-9/11 female Veterans and employed female non-Veterans.*

### Class of Worker of Employed Women

(in percent)



*No significant difference in the percentage of self-employed between Pre-9/11 female Veterans and female non-Veterans.*

**Notes:**

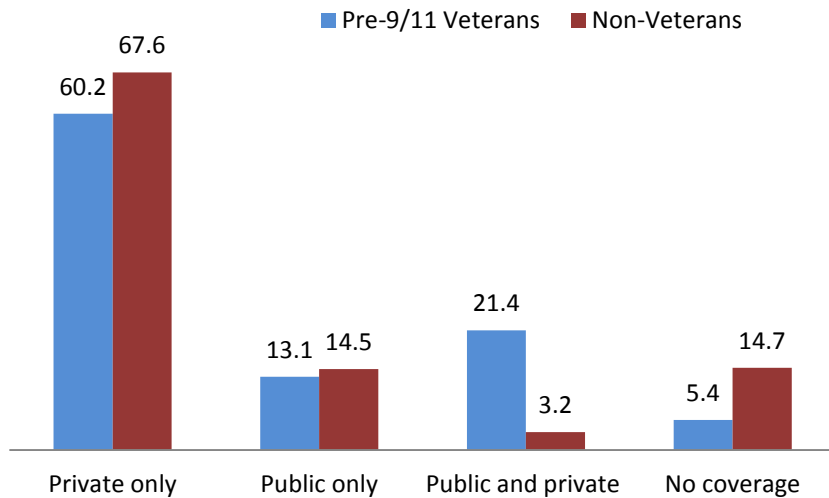
(1) “Service” occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The “All other” occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. “Government” includes local, state, and Federal government.

A higher percentage of Pre-9/11 Veterans had both public and private health insurance compared to non-Veterans regardless of gender. Pre-9/11 Veterans had lower uninsured rates than non-Veterans regardless of gender in 2016.

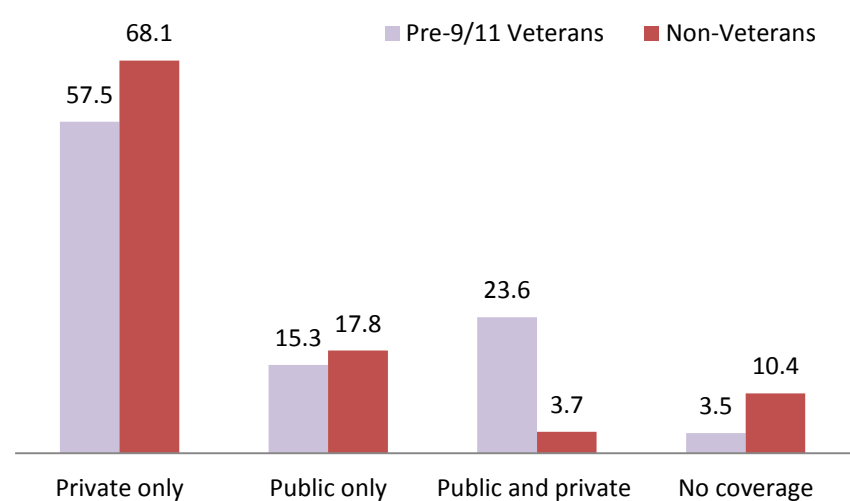
### Health Insurance Coverage Distribution

(in percent)

#### Men



#### Women



### No Health Insurance Coverage by Veteran Status

(in percent)

#### Males

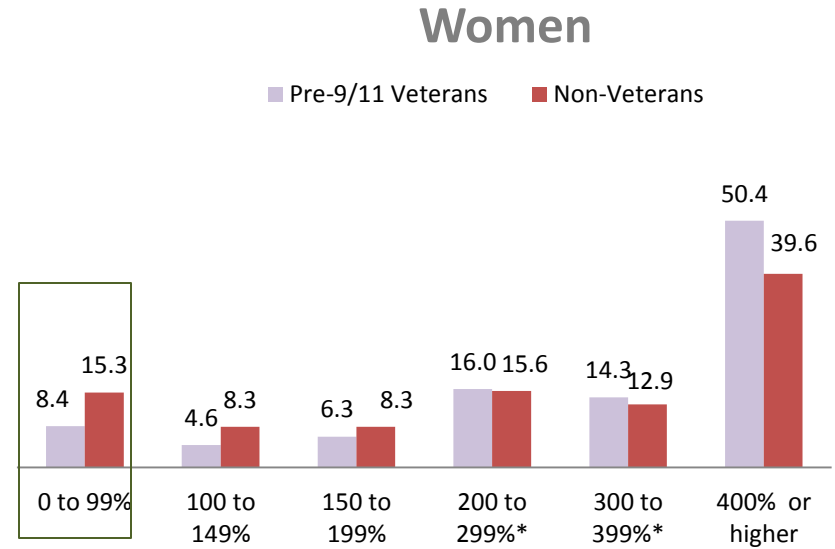
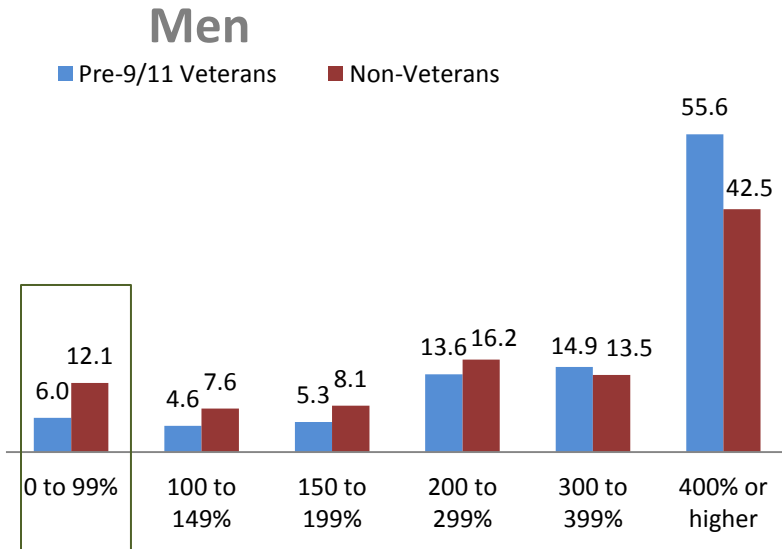
Age	Pre-9/11 Veterans (%)	Non-Veterans (%)
35 to 44 Years Old	7.8	17.3
45 to 54 Years Old	4.9	13.1

#### Women

Age	Pre-9/11 Veterans (%)	Non-Veterans (%)
35 to 44 Years Old	5.3	12.1
45 to 54 Years Old	2.5	9.6

A higher percentage of Pre-9/11 Veterans lived above 400% of poverty level compared to non-Veterans. Fewer Pre-9/11 Veterans lived at or below poverty level than non-Veterans.

### Poverty Level Distributions (in percent)



*There is no significant difference in percentages between women Pre-9/11 Veterans and non-Veterans in the 200 to 299 and 300- to 399 percent poverty levels.*

#### Men

Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	6.9	10.1
45 to 54 Years Old	5.6	9.7

### In-Poverty by Veteran Status (in percent)

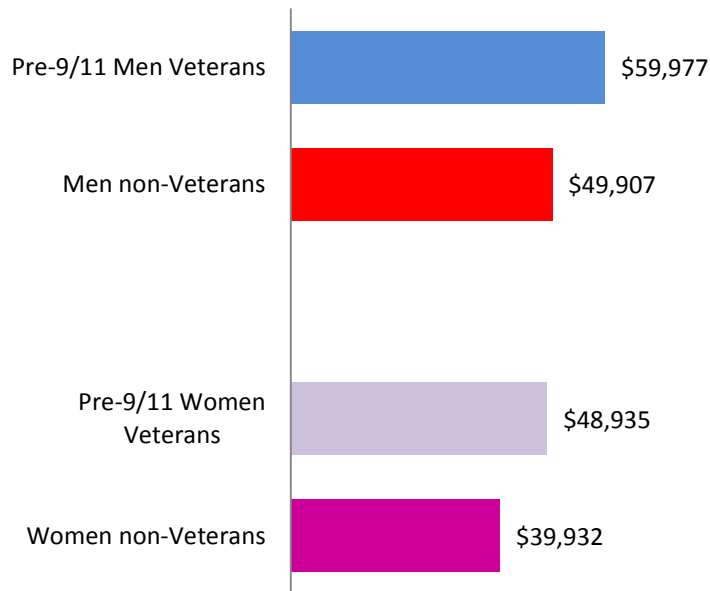
#### Women

Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	9.8	14.3
45 to 54 Years Old	7.9	11.6

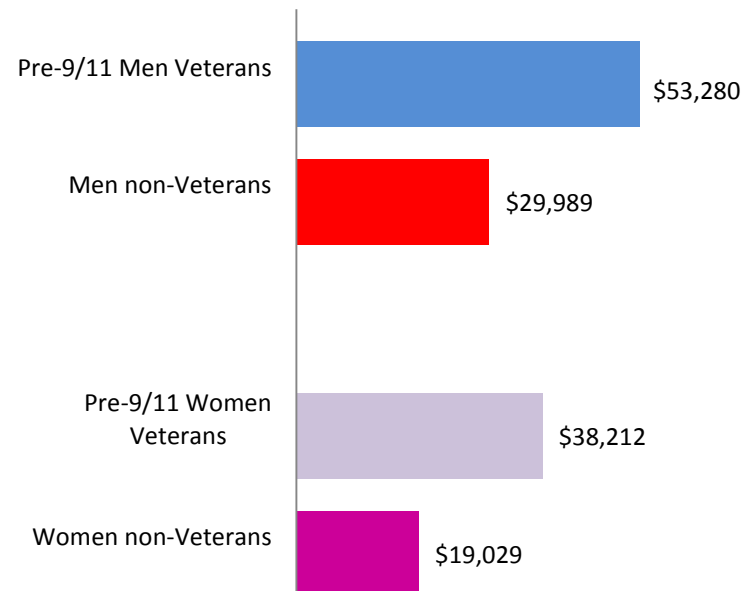
*Note: Families in the "0 to 99 percent" are in poverty. Categories above 100% are used by public and private programs to determine eligibility. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). For more information, visit: <http://www.census.gov/hhes/www/poverty/about/overview/measure.html>.*

# Pre-9/11 Veterans had higher median earnings and personal incomes than non-Veterans regardless of gender.

## Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



## Median Personal Income by Sex and Veteran Status

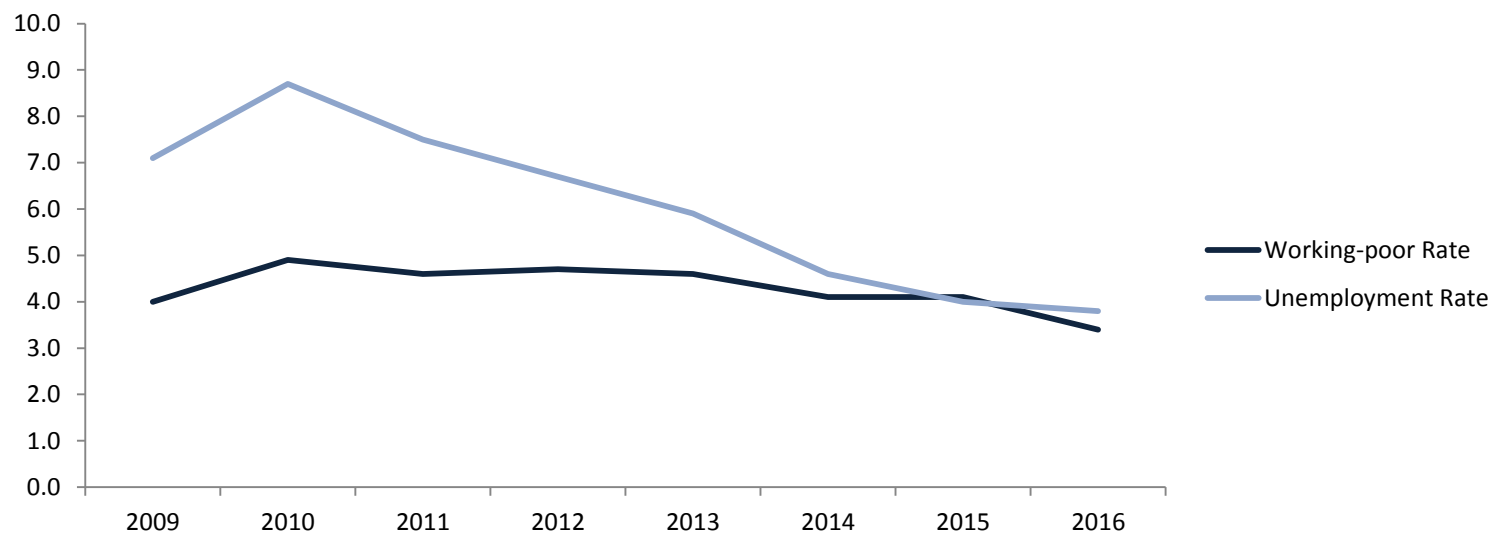


“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time” (YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

# Unemployment rates for Pre-9/11 Veterans declined from year to year from 2010 to 2015. The working-poor rate remained relatively the unchanged for the same time period.

Working-poor and Unemployment Rates of Pre-9/11 Veterans in the Labor Force, 2009-2016



Notes: (1) Working-poor are people who are in the labor force and whose income falls below the poverty level.

(2) People in the labor force are those who worked or looked for work sometime during the survey year.

(3) For in-depth report on working-poor Veterans see: [https://www.va.gov/vetdata/docs/SpecialReports/The\\_Veteran\\_Working\\_Poor.pdf](https://www.va.gov/vetdata/docs/SpecialReports/The_Veteran_Working_Poor.pdf)

*Note: The differences in the year to year working-poor rate for 2010 to 2015 are not statistically significant.*

*The differences in the in the year to year unemployment rate for 2015 to 2016 are not statistically significant.*

# Summary of Pre-9/11 Veterans and Non-Veterans Comparisons

According to data from the 2016 American Community Survey, Pre-9/11 Veterans were more likely to be white non-Hispanic, more likely to be divorced, more likely to be insured, less likely to live in poverty, and had higher personal incomes than non-Veterans.

Pre-9/11 male Veterans were more likely to be white non-Hispanic, work in management occupations, and more likely to work for local, state, or Federal governments than their non-Veteran counterparts. Pre-9/11 male Veterans who worked year-round and full-time earned about \$10,100 more than similar non-Veterans. The median age of Pre-9/11 male Veterans in 2016 was 47 years while the median age of male non-Veterans was 41 years.

Pre-9/11 female Veterans were more likely to be non-white non-Hispanic, less likely to be uninsured, less likely to live in poverty, and had higher personal incomes than women non-Veterans. Pre-9/11 female Veterans were more likely to be divorced, work in management and professional occupations and more likely to work in local, state, or Federal government than women non-Veterans. Pre-9/11 female Veterans who worked year-round and full-time earned about \$9,000 more than similar non-Veterans. The median age of Pre-9/11 female Veterans and women non-Veterans was 46 in 2016.

# Summary of Pre-9/11 Veterans and All Other Veterans Comparisons

Pre-9/11 Veterans was more likely to be nonwhite, to be divorced, to be uninsured, to have no income and have a bachelor's degree or higher than all other Veterans in 2016. Employed Pre-9/11 Veterans were more likely to work in management occupations than their Veteran counterparts.

Pre-9/11 male Veterans who worked year-round and full-time earned about \$6,200 more than other Veterans. This may be because the median age of Pre-9/11 male Veterans was 47 years while the median age of all other male Veterans was 67 years in 2016. As for Pre-9/11 female Veterans, the who worked year-round and full-time earned about \$4,100 more than all other female Veterans. This could be attributed to the aging of the other female Veterans and a higher number of women serving in Pre-9/11 Era.

Within the Pre-9/11 Veteran population, women had higher educational attainment but were poorer and more likely to be in a household receiving food stamps than male Veterans in 2016. Pre-9/11 male Veterans were more likely to have a service connected disability (SCD) than female Veterans.

As for users of VA programs, about 41 percent of Pre-9/11 Veterans and 49 percent of all other Veterans used at least one VA benefit or service. The Pre-9/11 Veterans used the VA home loan guarantee and life insurance program more than all other Veterans. The percentage of those with SCD is similar between Pre-9/11 Veterans and other Veterans; however, these Pre-9/11 Veterans used VA health care less than other SCD Veterans.



# Contact Information

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