



Profile of Post-9/11 Veterans: 2015

Prepared by the National Center for Veterans Analysis and Statistics

March, 2017

Introduction

Post-9/11 Veterans are the youngest cohort 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 Post-9/11 Veteran population. Post-9/11 Veterans are those who have served after September 2001. As of 2015, there are 2.8 million Post-9/11 Veterans. As an end date to the Post-9/11 has not been established, the Post-9/11 cohort will continue to grow. VA projects a Post-9/11 Veteran population of just under 3.7 million by 2020.

VA continues to deliver a wide array of benefits and services 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 Post-9/11 Veterans used VA benefits? How many did not?
- Which programs do Post-9/11 Veterans use most?
- What are the demographic and socio-economic characteristics of Post-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 2015 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 Post-9/11 Veteran and non-Veteran both populations are restricted to individuals under the age of 55.
- 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) 2015 database and VetPop2014, the official Veteran population projection from the Department of Veterans Affairs (VA).

Data Source and Methods (Cont'd)

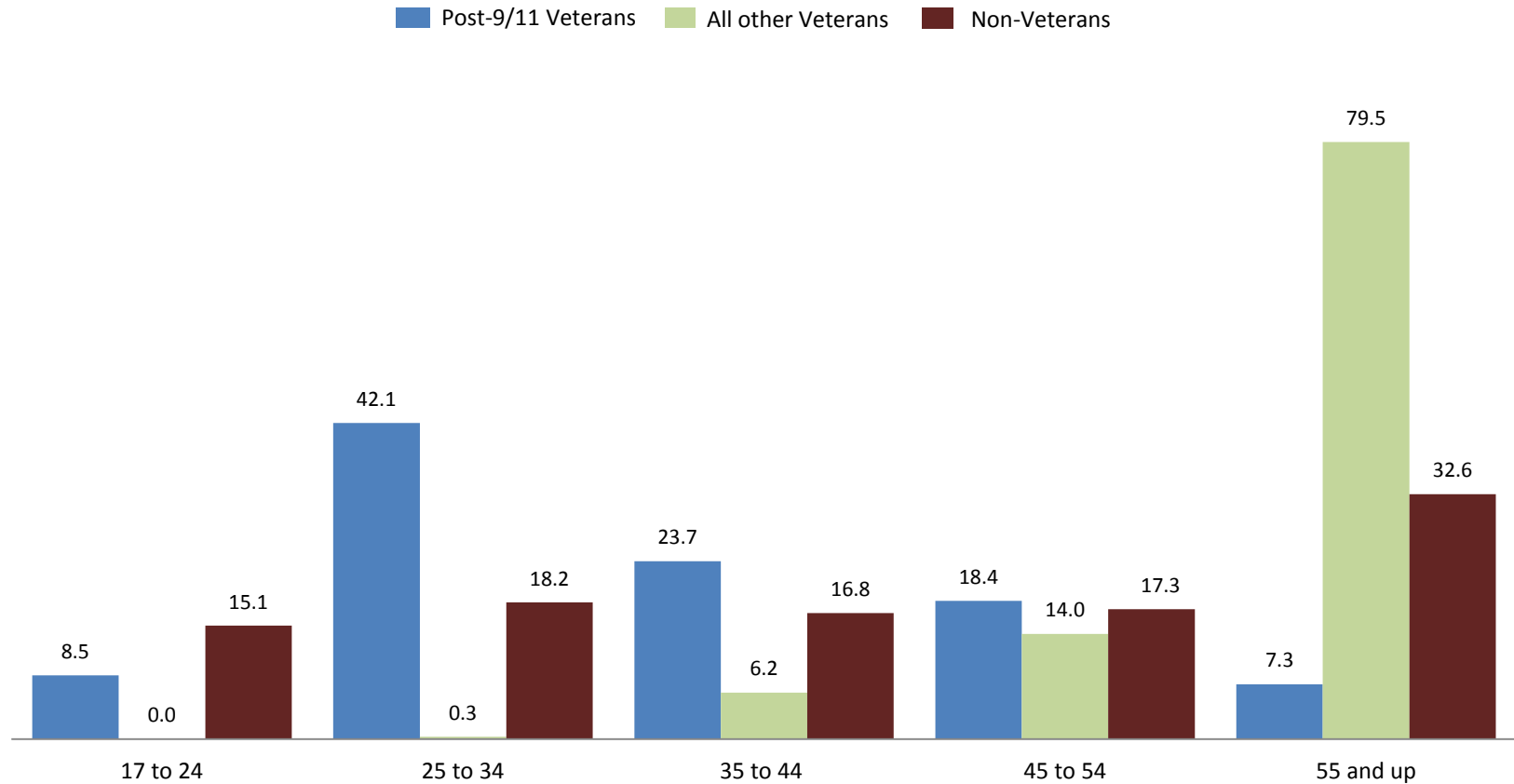
A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the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

Post-9/11 Veterans and All Other Veterans Comparisons

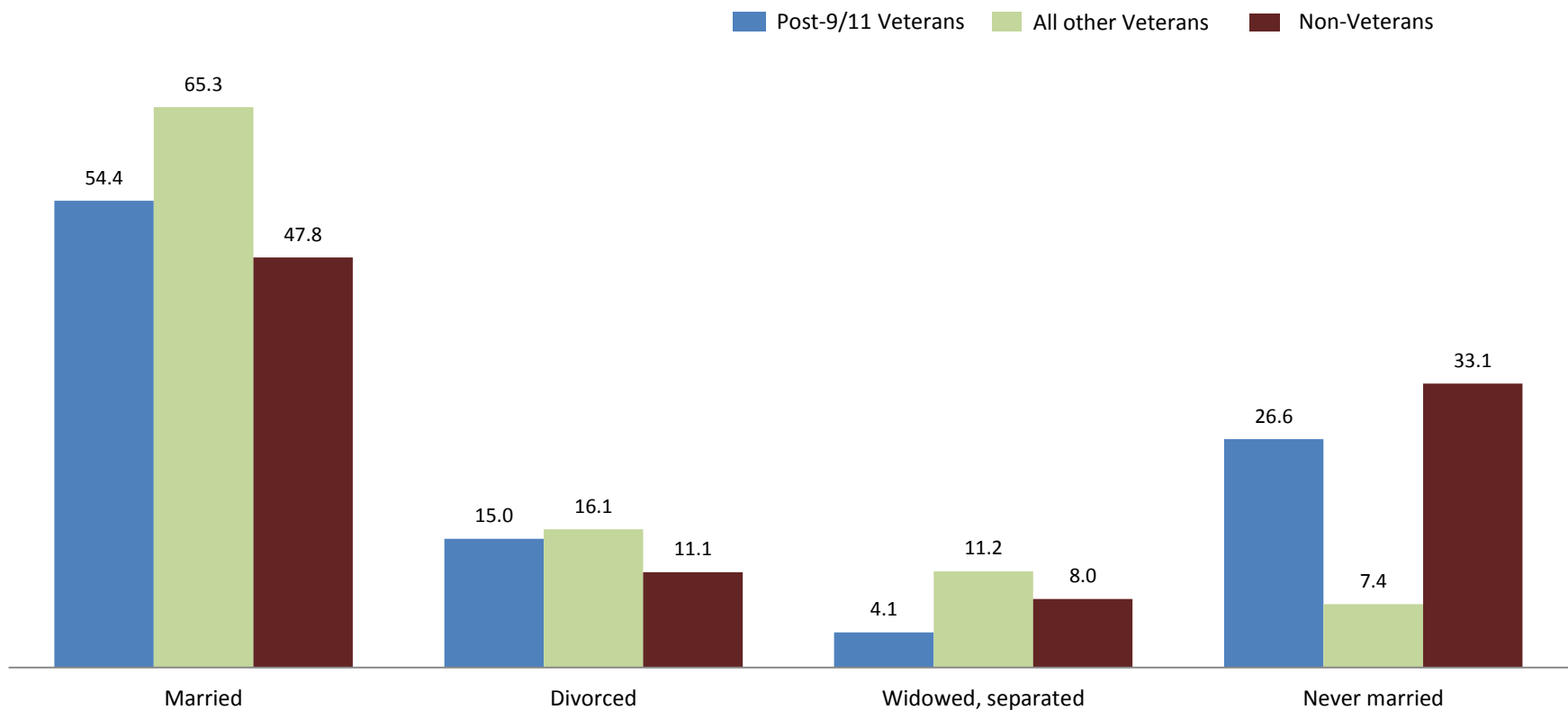
About 74 percent of Post-9/11 Veterans were under age 45 while about 79 percent of all other Veterans age 55 and over.

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



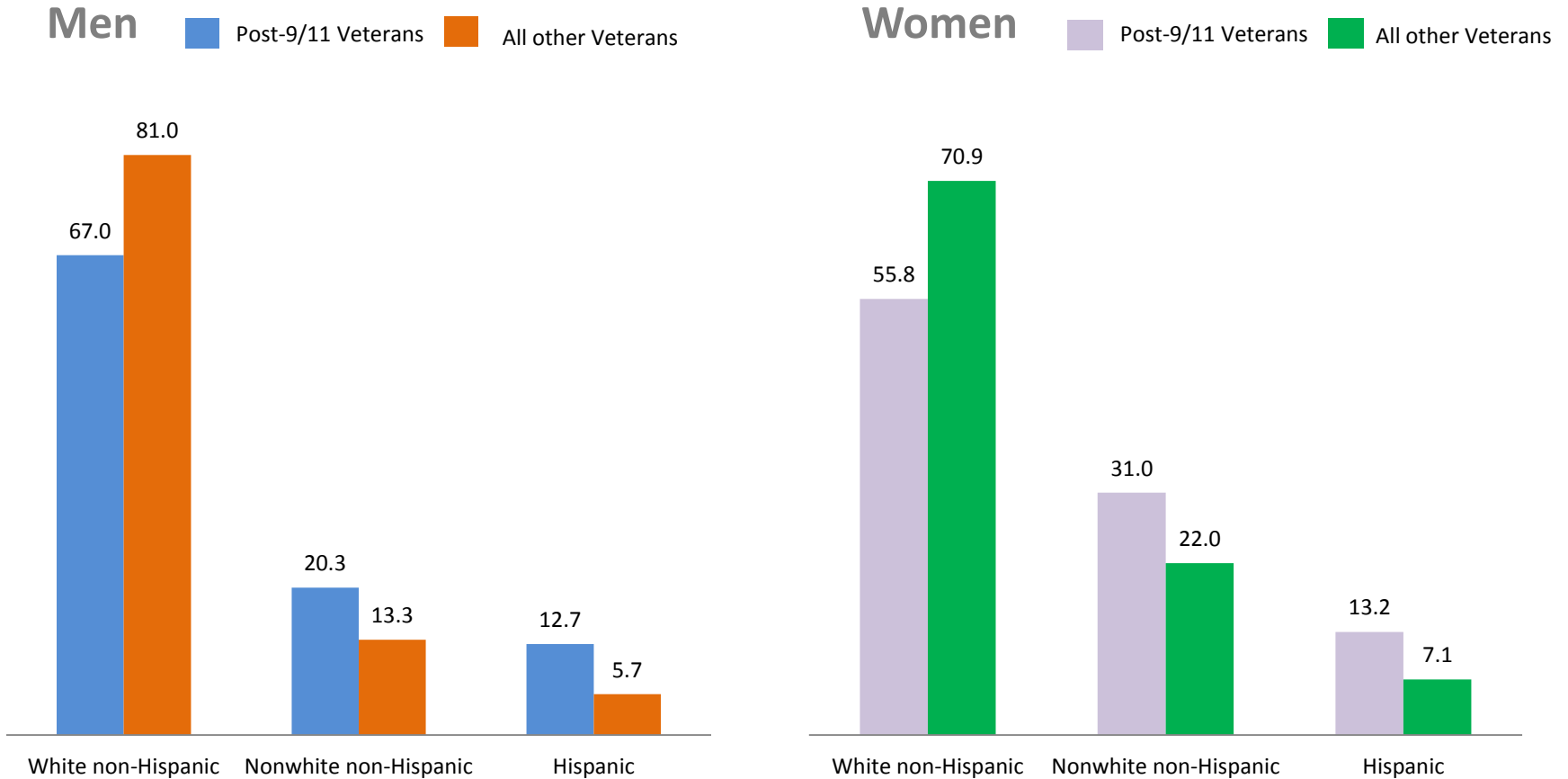
About 55 percent of Post-9/11 Veterans were married while about 66 percent of all other Veterans were married.

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



Post-9/11 Veterans were more racially diverse than all other Veterans.

Race Distribution
(in percent)



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

Men Post-9/11 Veterans worked more in “Service” and “All other” occupations than all other men Veterans. Women Post-9/11 Veterans held “Service” occupations more than all other Veteran women.

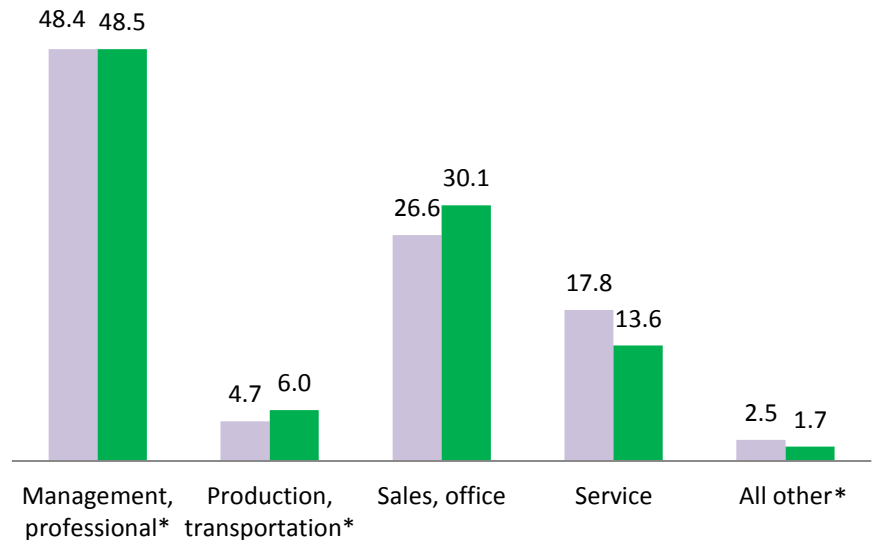
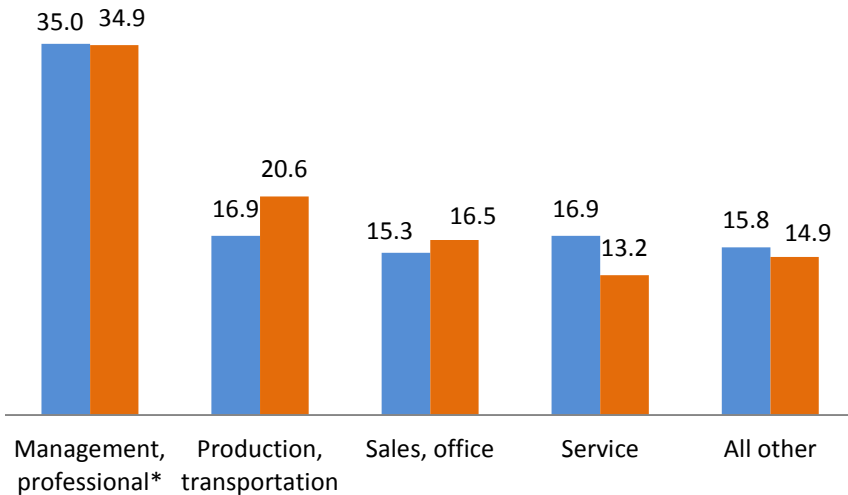
Occupations of Employed Veterans (in percent)

Men

Women

■ Post-9/11 Veterans ■ All other Veterans

■ Post-9/11 Veterans ■ All other Veterans

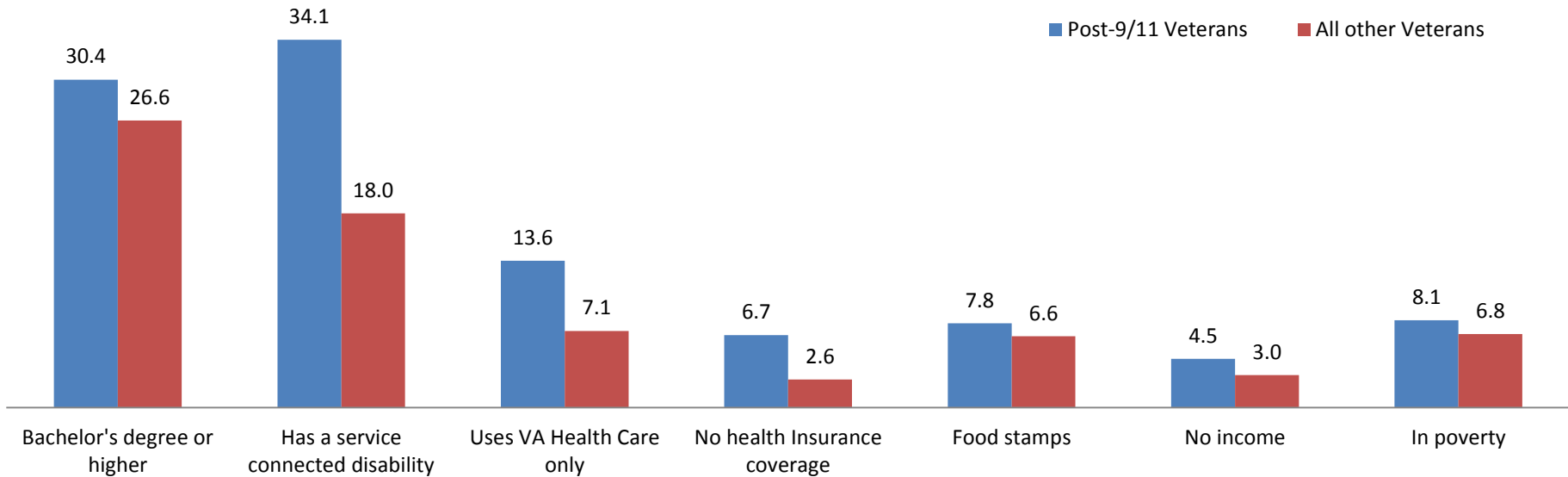


*Difference between men Post-9/11 Veterans and all other Veteran men is not statistically significant at the 90% confidence level.

*Difference between women Post-9/11 Veterans and all other Veteran women is not statistically significant at the 90% confidence level.

Higher percentage of Post-9/11 Veterans had a service-connected disability, used VA health care only, used food stamps, had no health insurance coverage and no income compared to their counterparts.

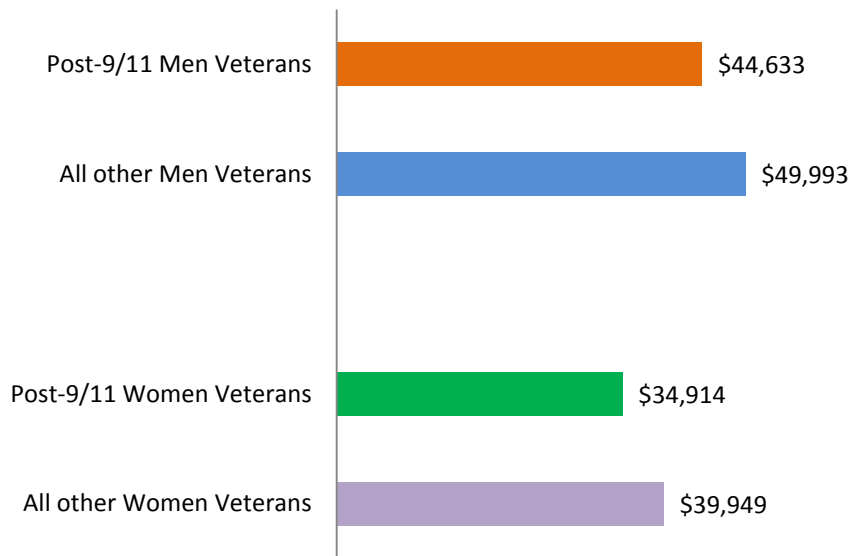
Selected Characteristics of Veterans (in percent)



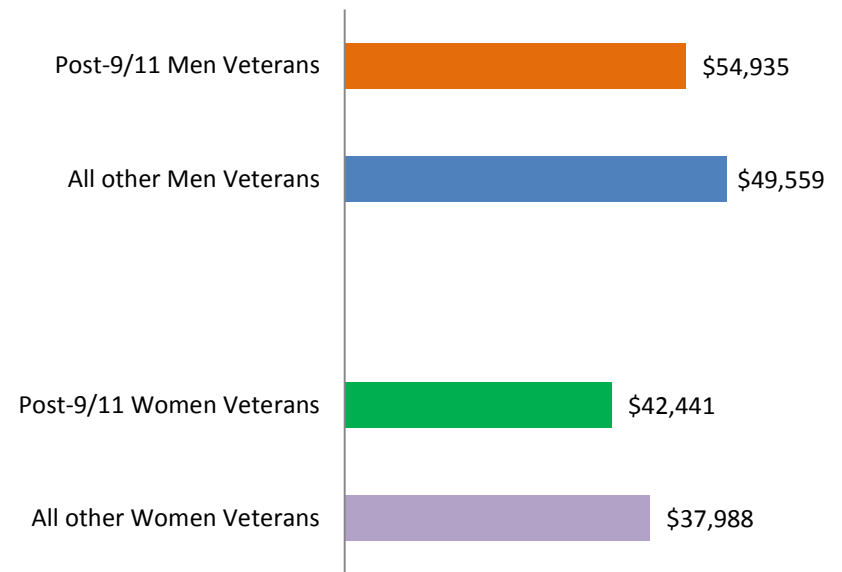
*Difference between Post-9/11 Veterans and all other Veterans is not statistically significant at the 90% confidence level.

Post-9/11 Veterans had lower median earnings and personal income than all other Veterans regardless of sex.

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



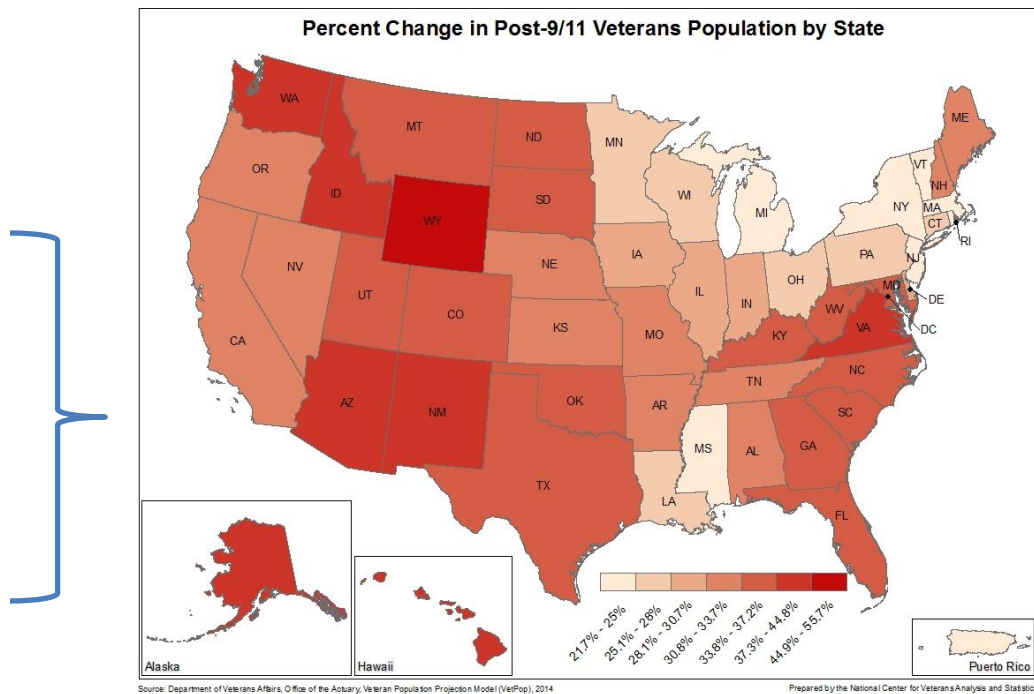
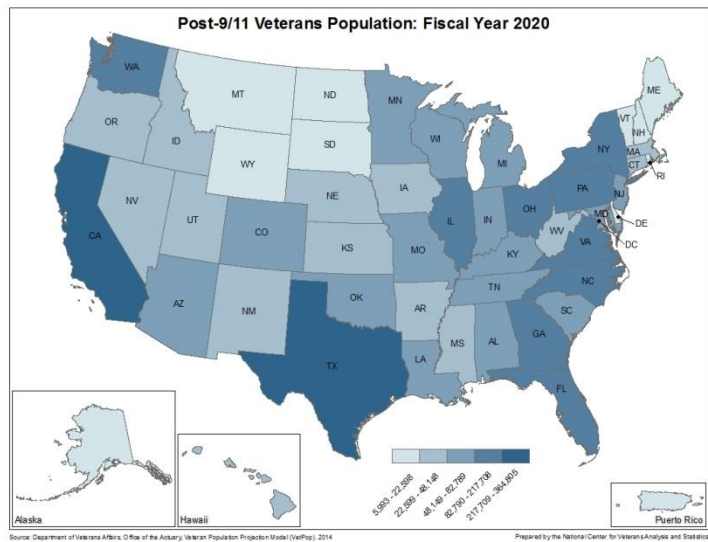
Median Personal Income by Sex and Veteran Status



“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 Post-9/11 Veteran population is expected to increase 33 percent between 2015 and 2020.

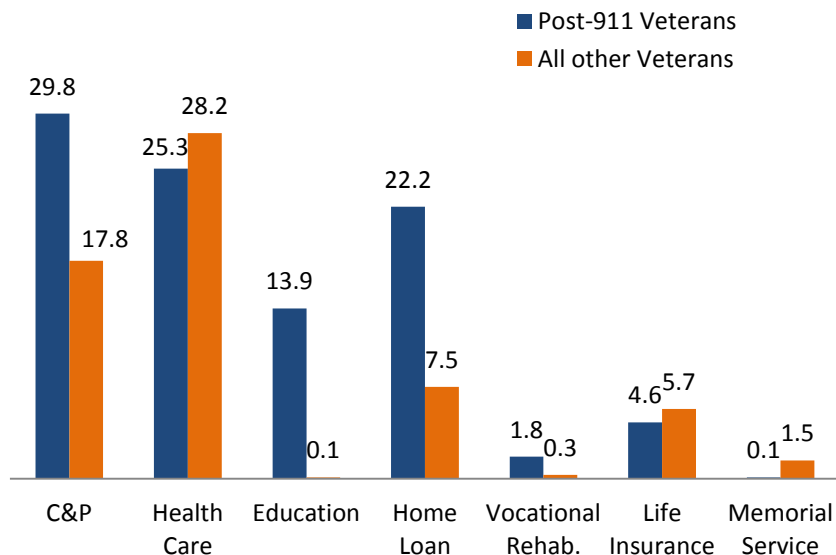


District of Columbia and Wyoming are the places with highest percent change in Post-9/11 Veteran population at 48% or higher.

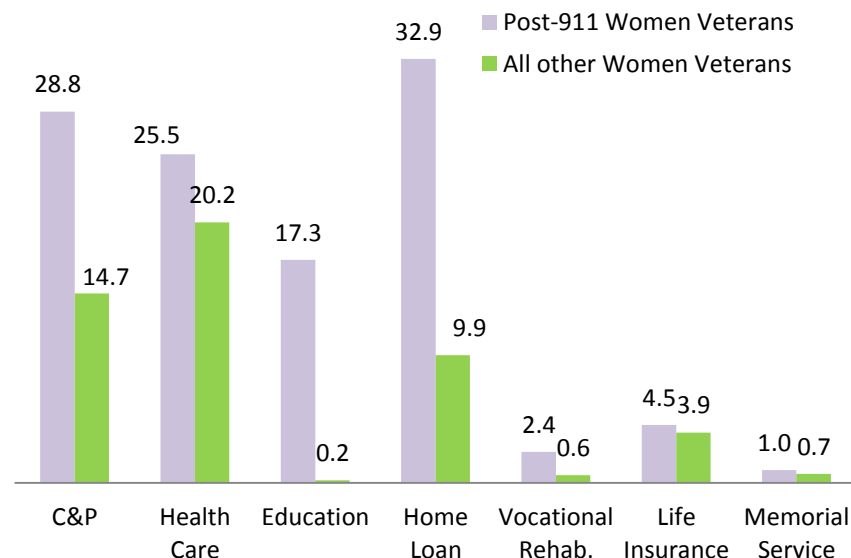
Regarding VA programs/benefits participation, a higher percentage of Post-9/11 Veterans used Compensation and Pension, Education and Home Loan than their counterparts regardless of gender.

VA Benefit Utilization by Program* - Veterans only: FY 2015
(in percent)

Total Veterans Population



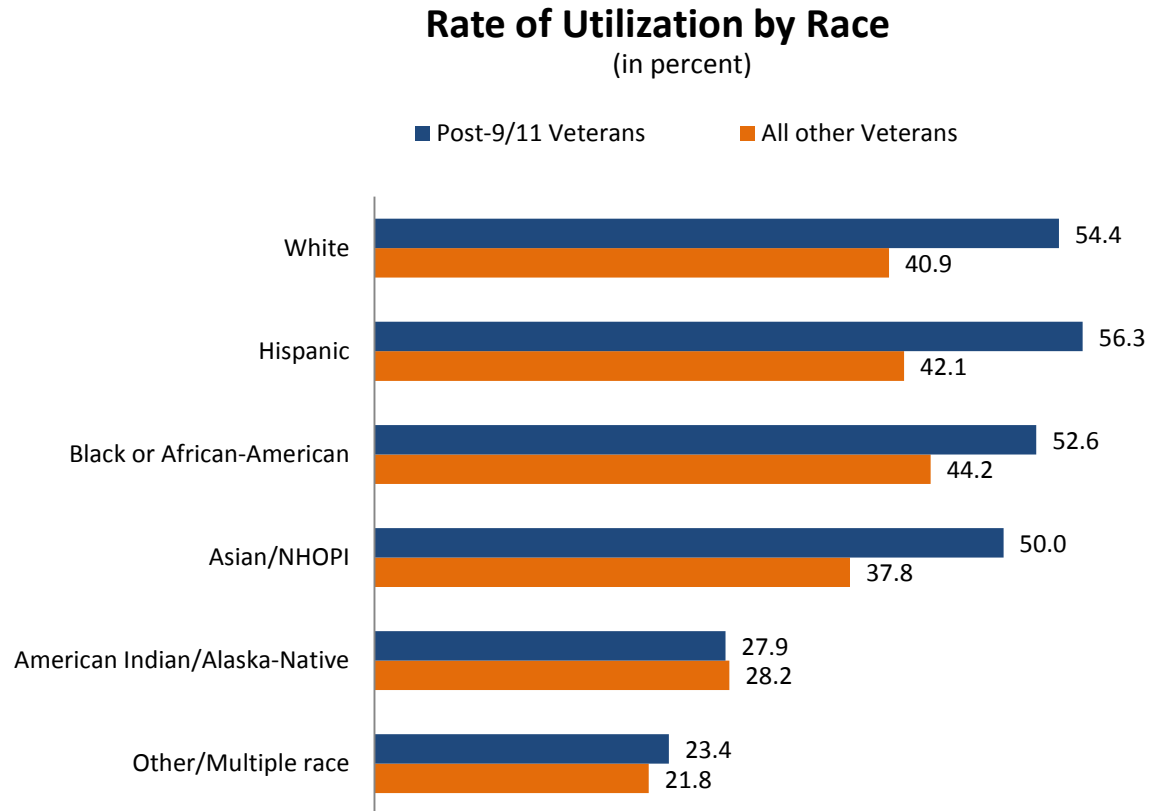
Women Veterans Population



About 50% Post-9/11 Veterans and 27% of all other Veterans used at least one benefit provided by the Veterans Benefits Administration (VBA).

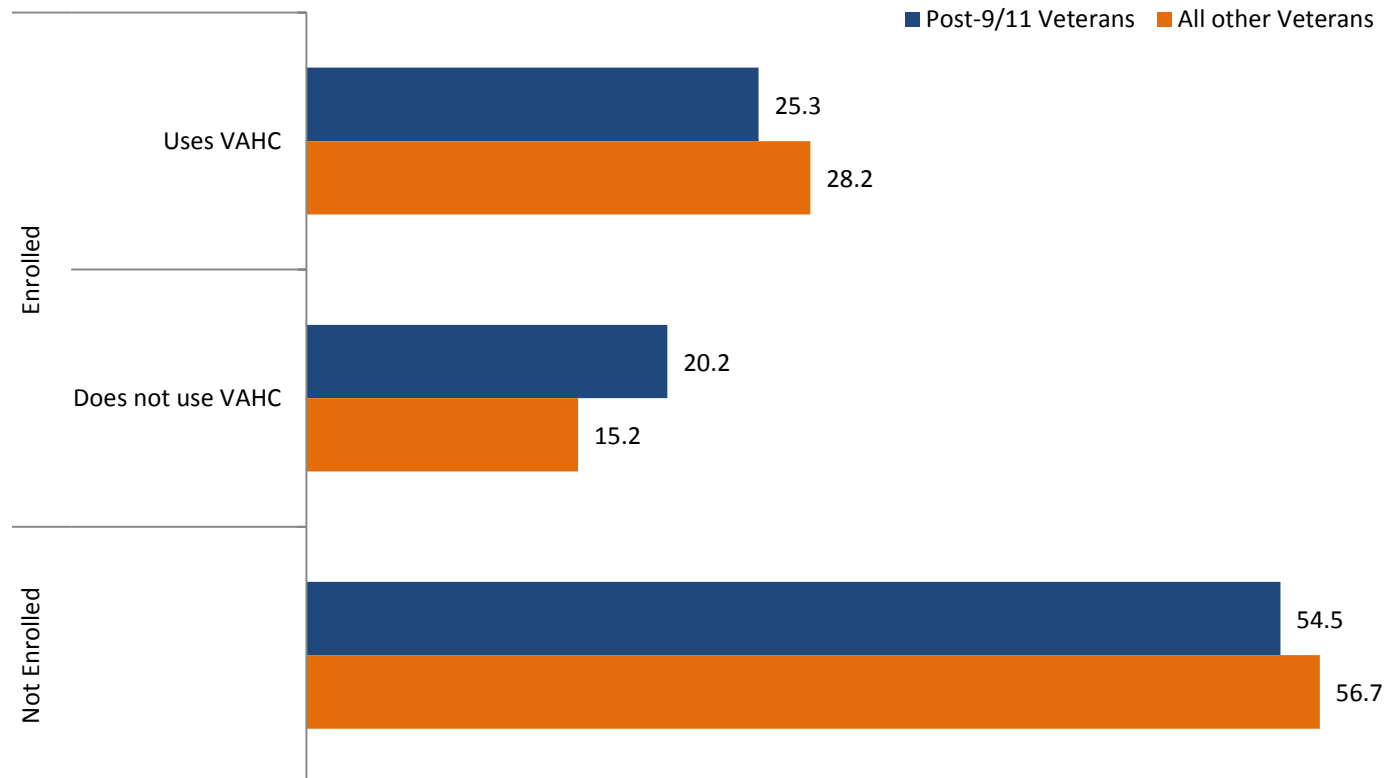
* Numbers do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

White, Hispanic and Asian/NHOPI Veterans used at least one VA benefit program at a higher rate than all other Veterans of same race or ethnicity.



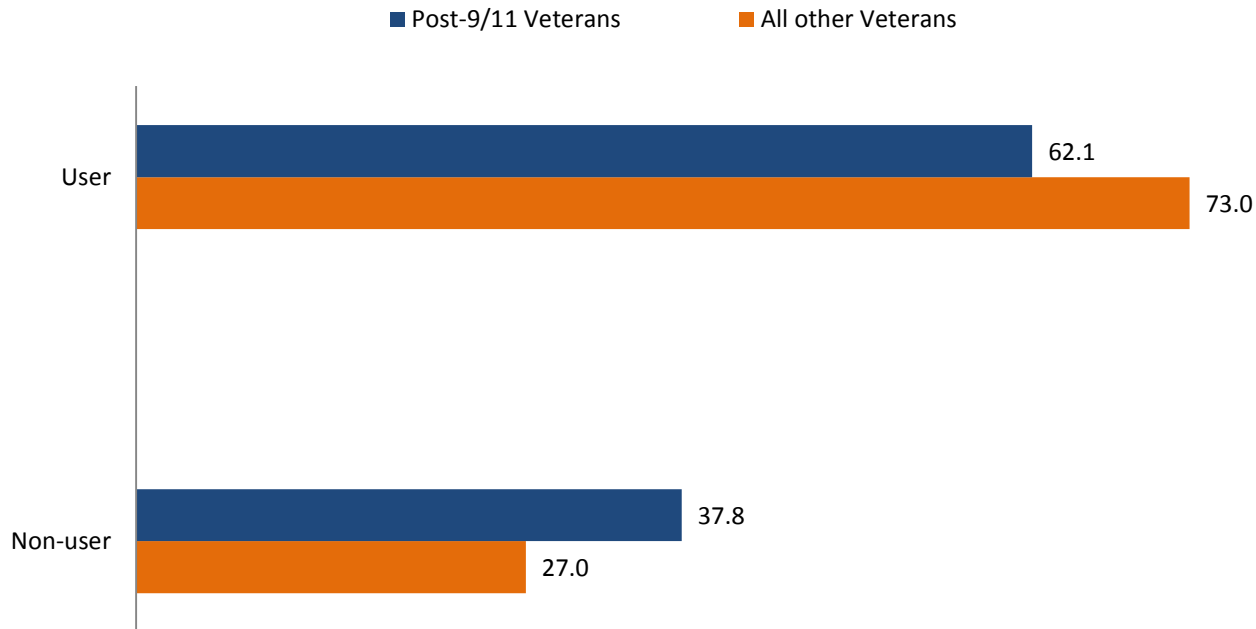
Higher percentage of Post-9/11 Veterans enrolled in VA health care than all other Veterans. Of those enrolled in VA health care Post-9/11 Veterans utilized VA health care at a lower rate than all other Veterans.

VA Health Care Enrollment and Utilization
(in percent)



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

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

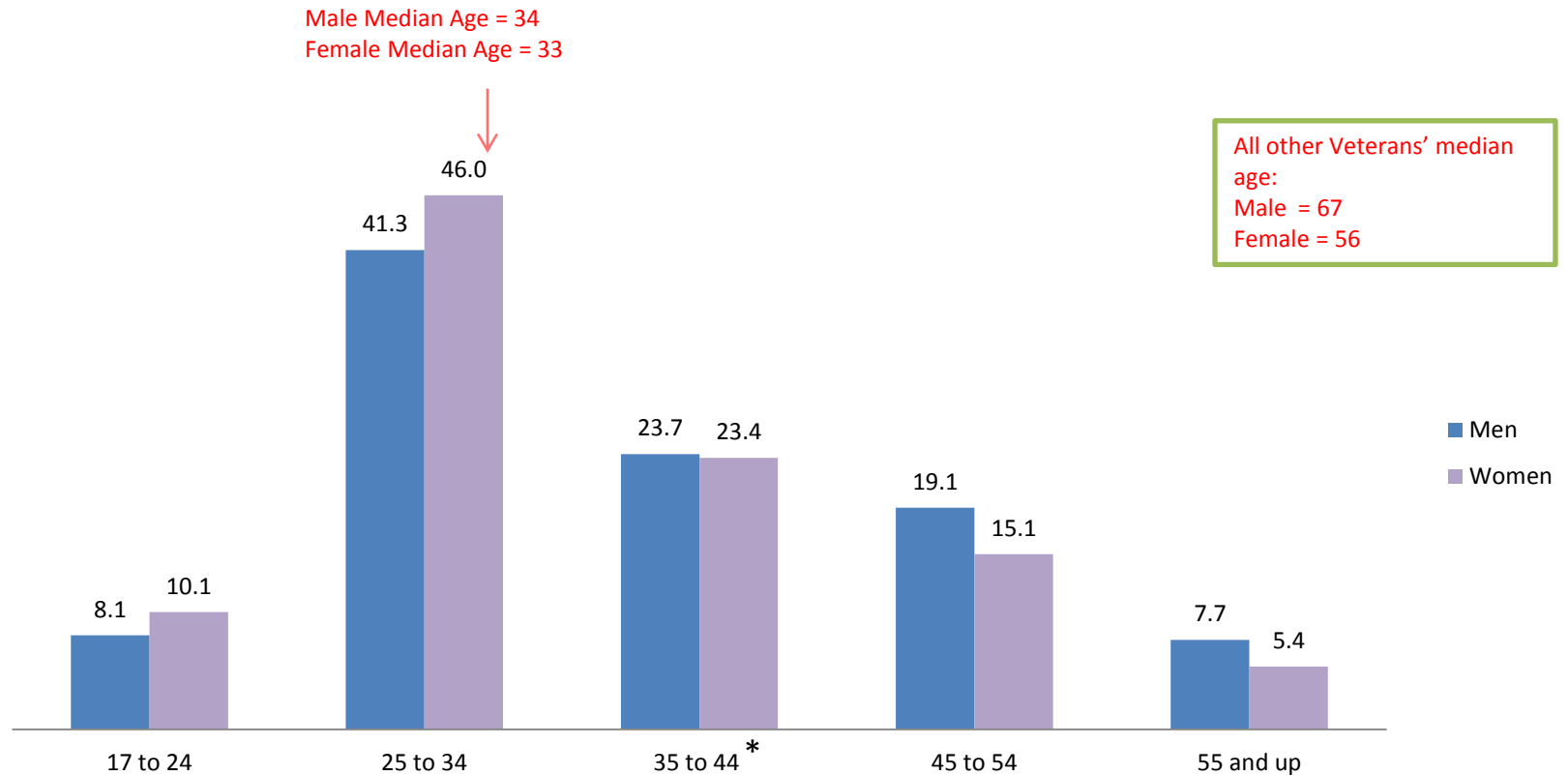


About 30 percent of Post-9/11 Veterans had a service-connected disability versus 18 percent of all other Veterans.

Post-9/11 Veteran Gender Comparisons

For the Post-9/11 Veteran population, a higher percentage women than men Veterans were age 34 or younger. About 50 percent of the total Post-9/11 population is age 34 or younger.

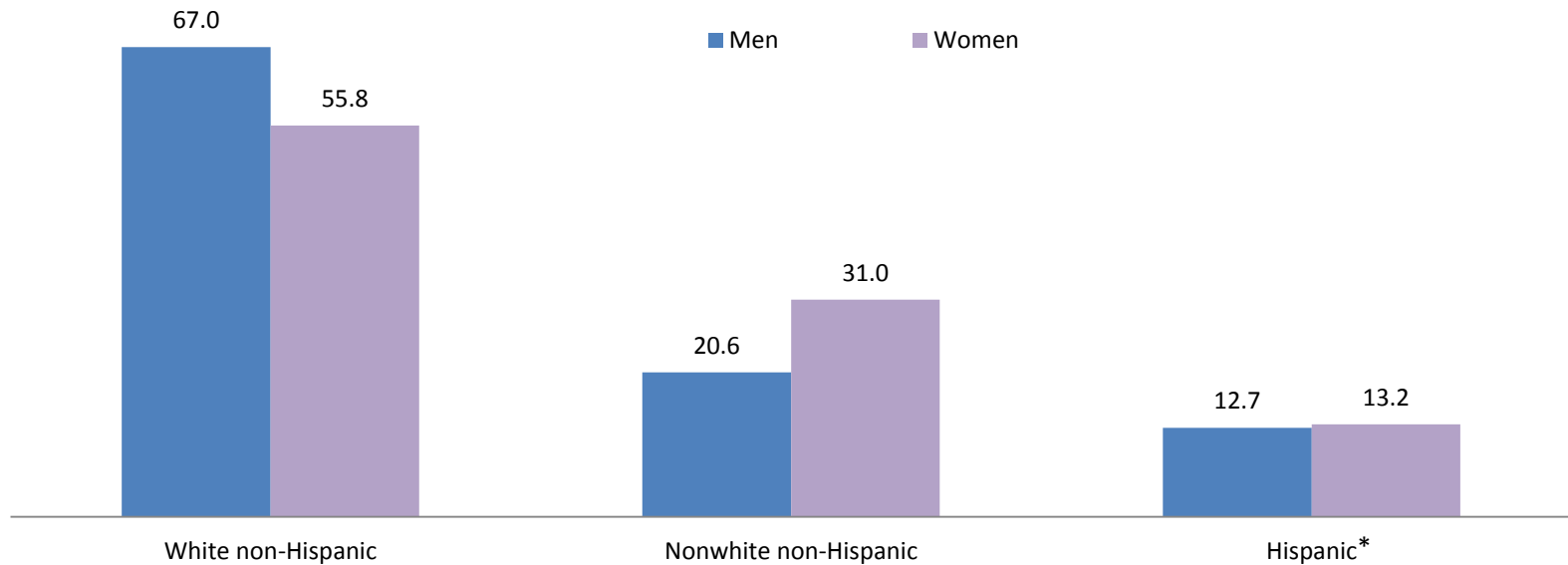
Age Distribution (in percent)



*Difference between men Post-9/11 Veterans and women Post-9/11 Veterans is not statistically significant at the 90% confidence level.

Post-9/11 women Veterans were more racially diverse than their men counterparts.

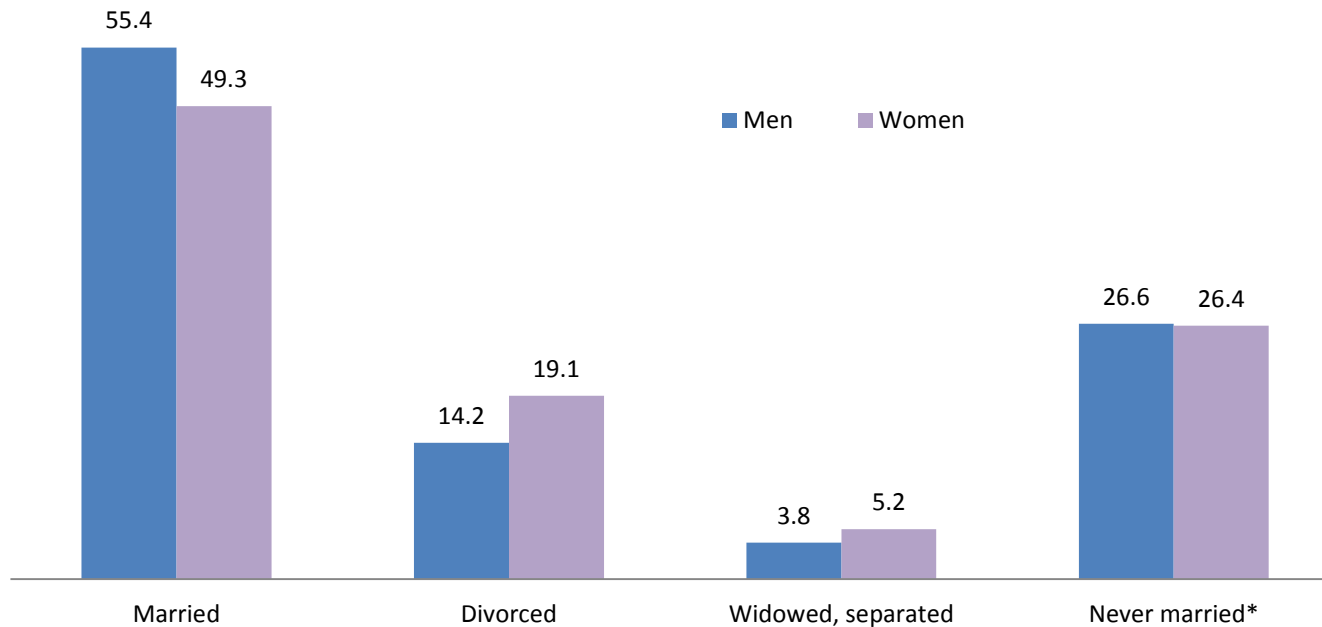
Race Distribution
(in percent)



*Difference between men Post-9/11 Veterans and women Post-9/11 Veterans is not statistically significant at the 90% confidence level.

Post-9/11 men Veterans were more likely to be married. Women Veterans were more likely to be divorced, widowed or separated.

Marital Status Distribution
(in percent)

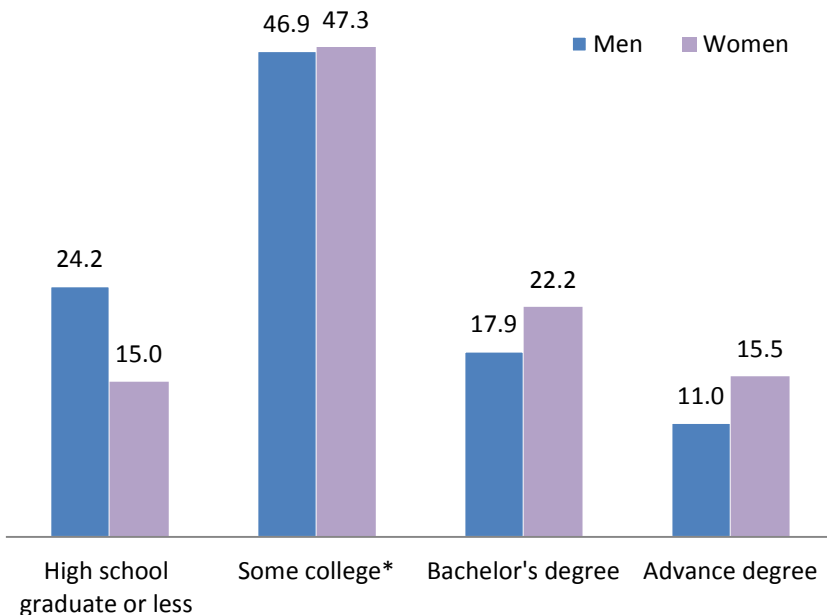


*Difference between men Post-9/11 Veterans and women Post-9/11 Veterans is not statistically significant at the 90% confidence level.

Post-9/11 women Veterans were more likely to hold a college degree than their men colleagues.

Distribution of Education Attainment

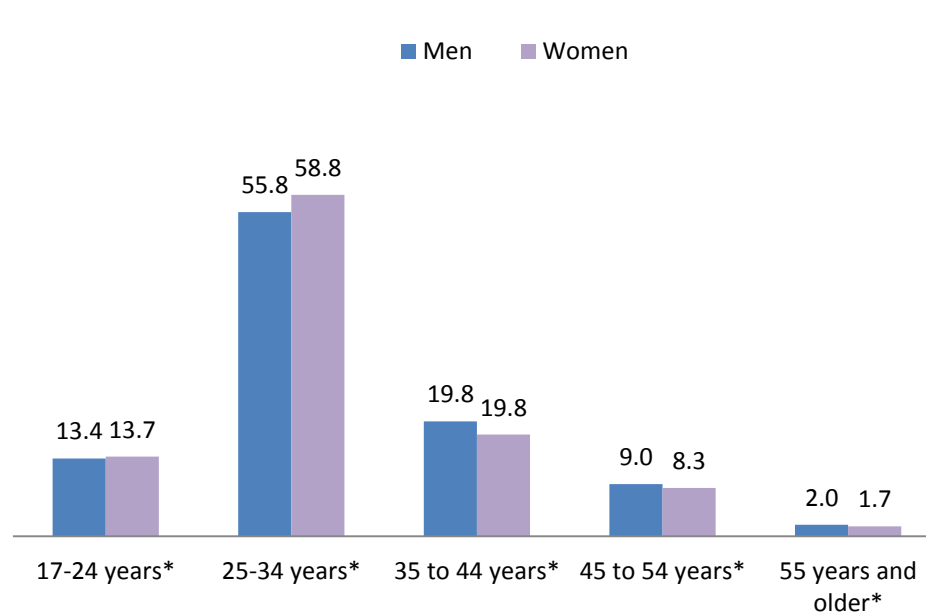
(in percent)



“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.

Enrolled in College by Age

(in percent)

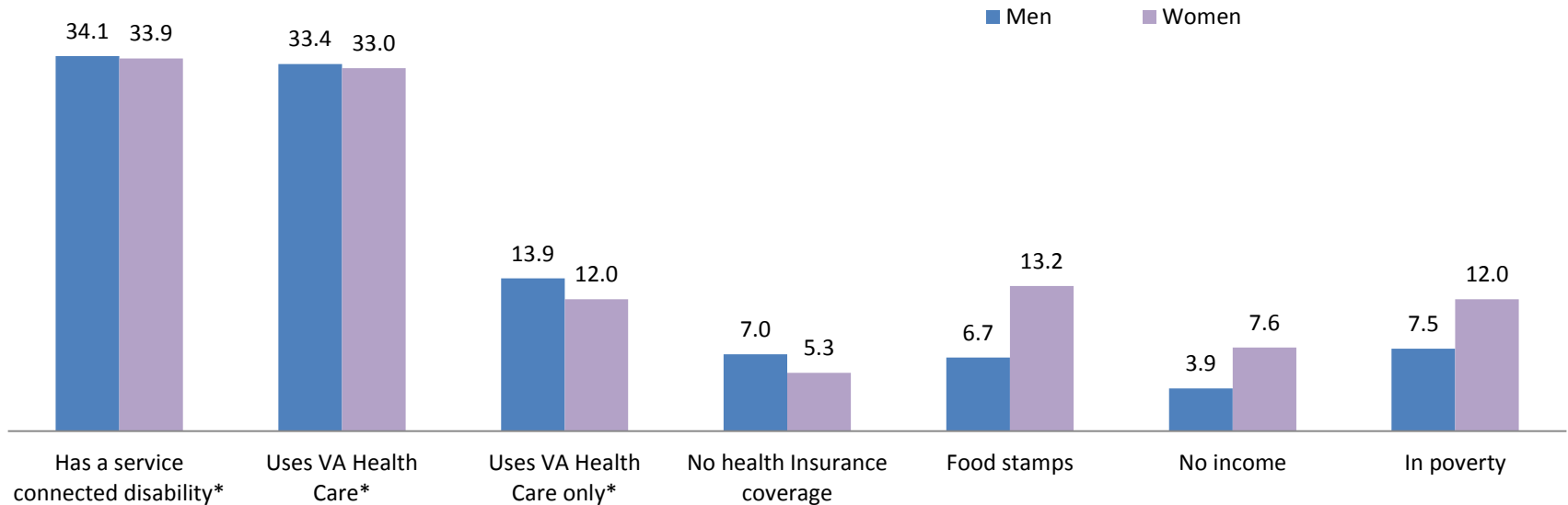


“Enrolled in College” includes enrollment in graduate years (freshman to senior) or enrollment in graduate or professional school (beyond a Bachelor’s degree).

*Difference between men Post-9/11 Veterans and women Post-9/11 Veterans is not statistically significant at the 90% confidence level.

A higher percentage Post-9/11 women Veterans lived in poverty, used food stamps and had no income compared to their male colleagues. A higher percentage Post-9/11 men Veterans had no health insurance coverage than women Veterans.

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



*Difference between men Post-9/11 Veterans and women Post-9/11 Veterans is not statistically significant at the 90% confidence level.

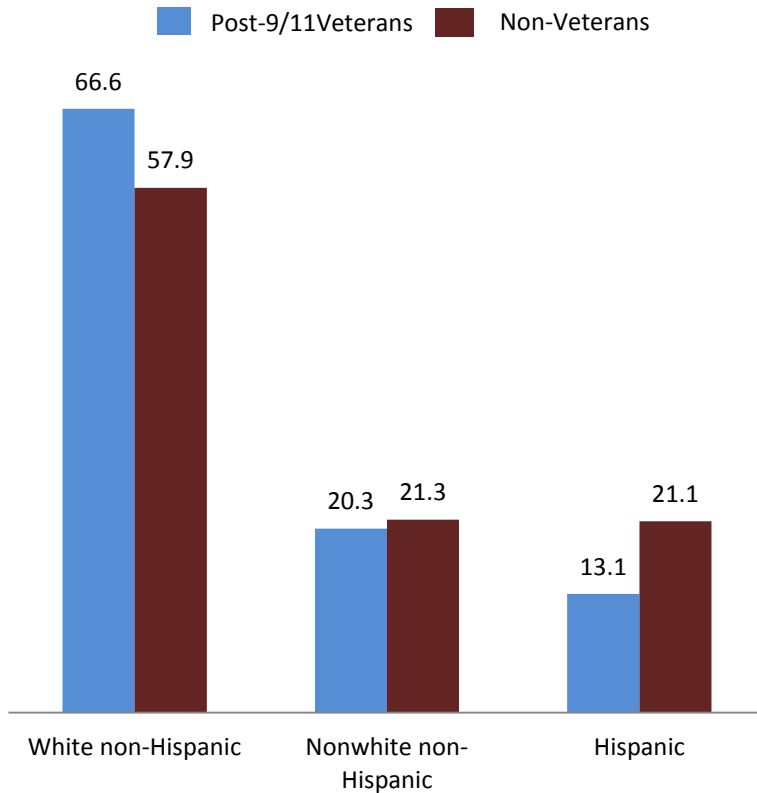
Post-9/11 Veteran and non-Veteran Comparisons

Note: In this section both the Veteran and Non-Veteran populations are aged 54 and younger.

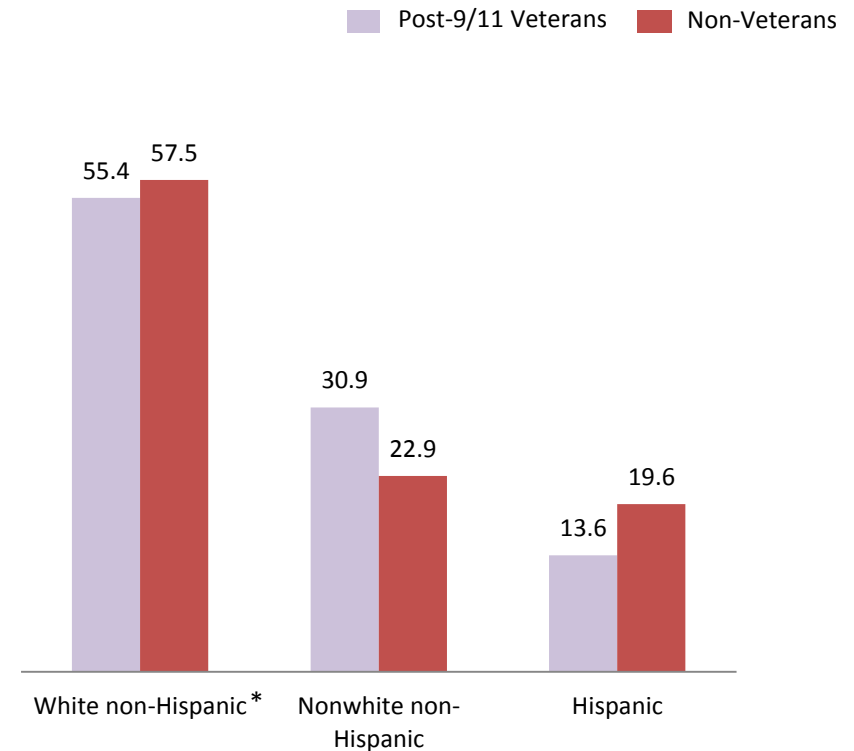
Post-9/11 men Veterans were more likely to be White non-Hispanic than men non-Veterans. Post-9/11 women Veterans were more likely to be Nonwhite non-Hispanic than women non-Veterans.

Race Distribution (in percent)

Men



Women



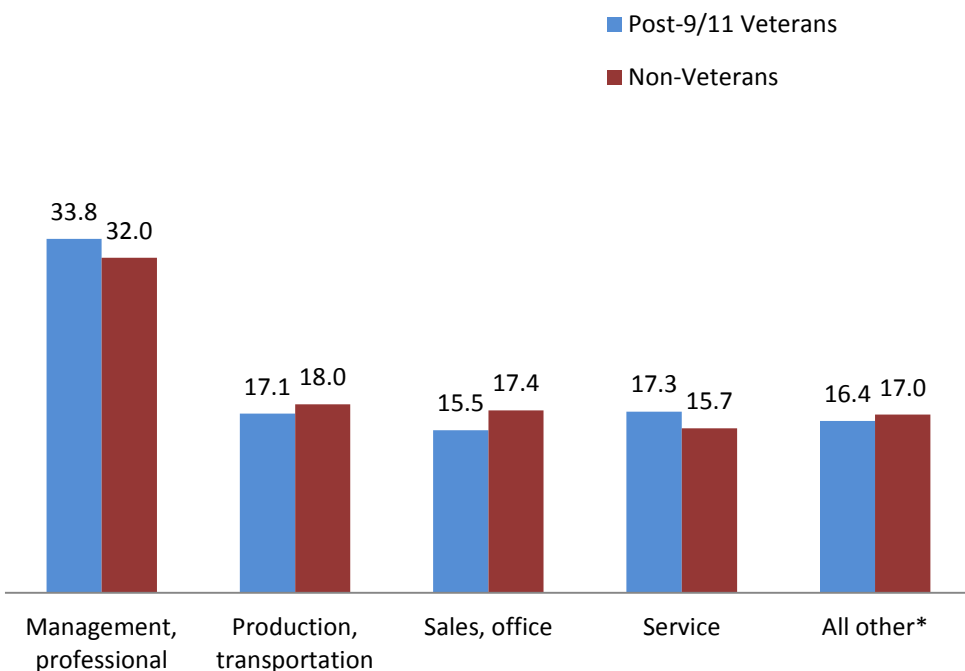
*Difference between women Post-9/11 Veterans and women non-Veterans is not statistically significant at the 90% confidence level.

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

Employed Post-9/11 male Veterans are more likely to be in management/professional and service occupations as employed male non-Veterans. Employed Post-9/11 male Veterans working in government are three times higher than employed male non-Veterans.

Occupation of Employed Men

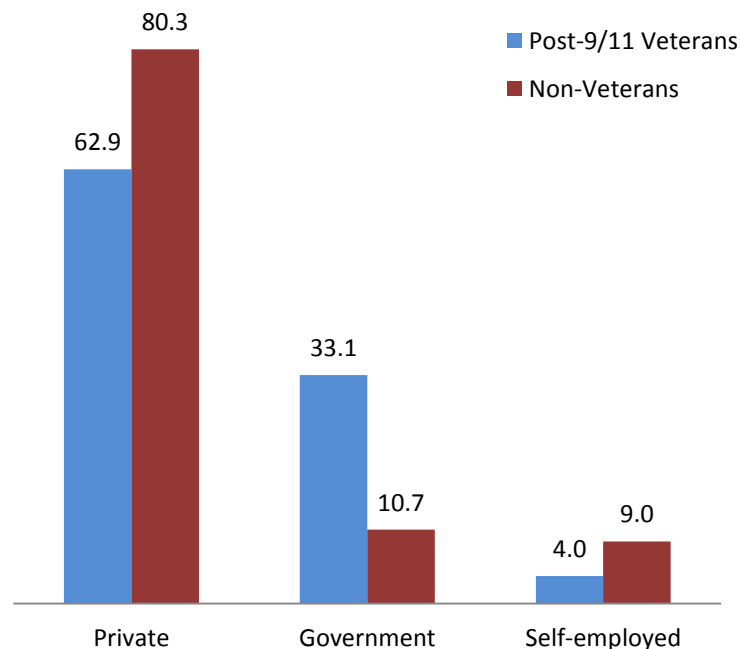
(in percent)



*Difference between Post-9/11 Veterans and non-Veterans is not statistically significant at the 90% confidence level.

Class of Worker of Employed Men

(in percent)



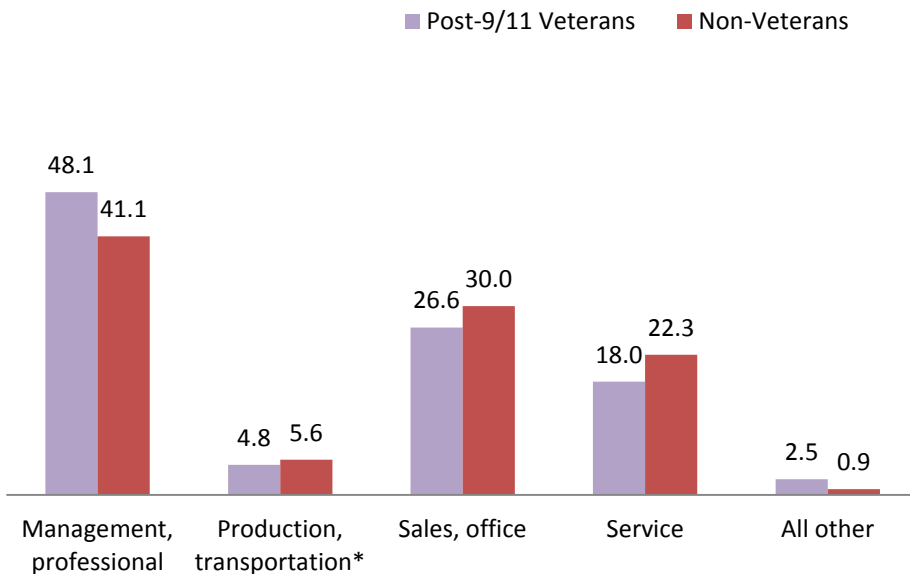
Notes:

(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 Post-9/11 women Veterans are more likely in managerial/professional occupations than the employed women non-Veterans. Employed Post-9/11 women Veterans working in government is almost three times higher than employed women non-Veterans.

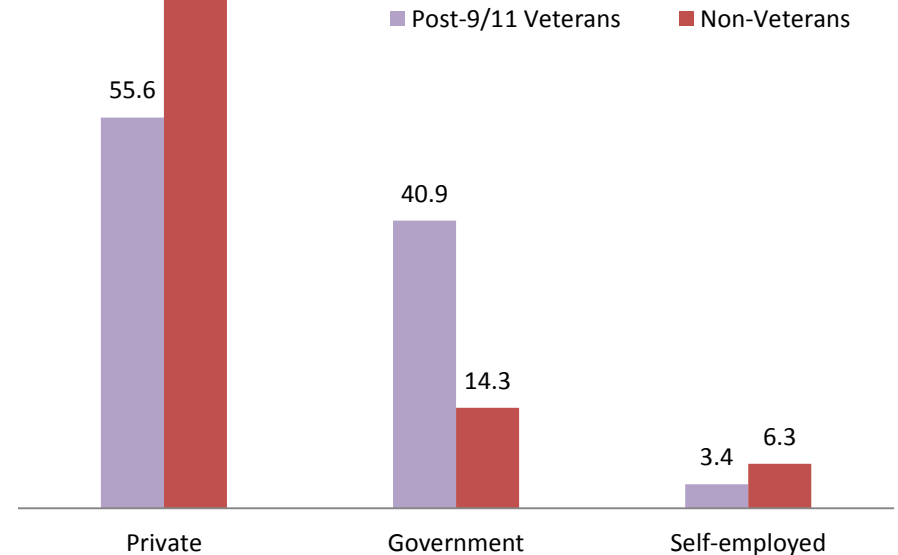
Occupation of Employed Women

(in percent)



Class of Worker of Employed Women

(in percent)



*Difference between women Post-9/11 Veterans and non-Veteran women is not statistically significant at the 90% confidence level.

Notes:

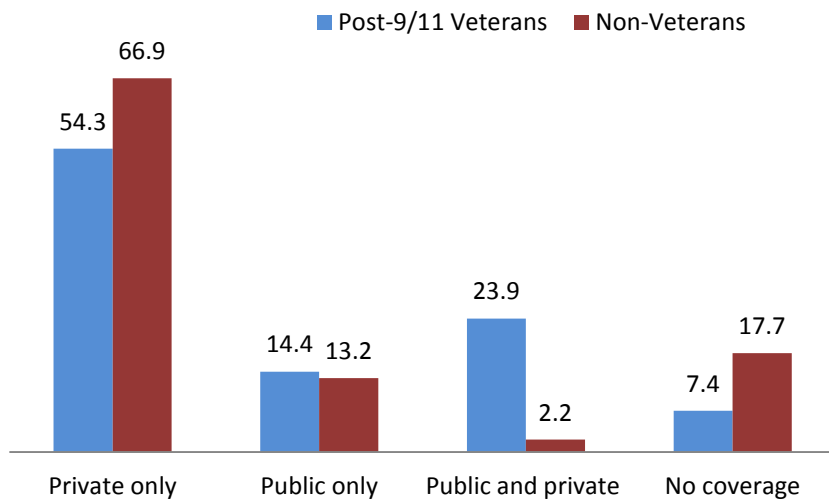
- (1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government.
- (2) There was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

A higher percentage Post-9/11 Veterans had both public and private health insurance compared to non-Veterans regardless of gender. Post-9/11 Veterans had lower uninsured rates than non-Veterans regardless of gender in 2015.

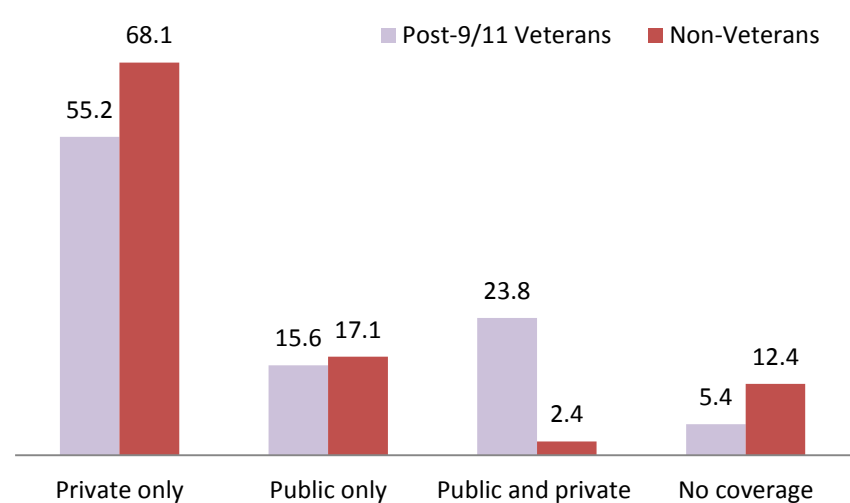
Health Insurance Coverage Distribution

(in percent)

Men



Women



No Health Insurance Coverage by Veteran Status

(in percent)

Men

Age	Post-9/11 Veterans (%)	Non-Veterans (%)
25 to 34 Years Old	9.8	22.3
35 to 44 Years Old	5.4	18.3

Women

Age	Post-9/11 Veterans (%)	Non-Veterans (%)
25 to 34 Years Old	6.2	14.3
35 to 44 Years Old	4.2	12.8

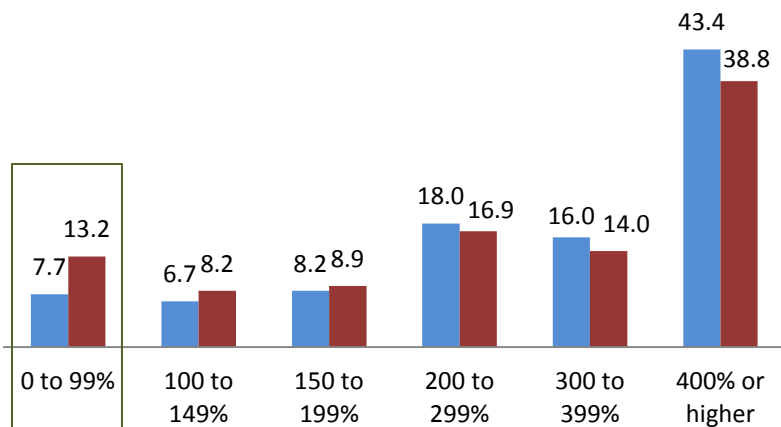
A higher percentage Post-9/11 men Veterans lived above 400% of poverty level compared to non-Veteran men. Fewer Post-9/11 Veterans lived at or below poverty level than non-Veterans regardless of sex.

Poverty Level Distributions

(in percent)

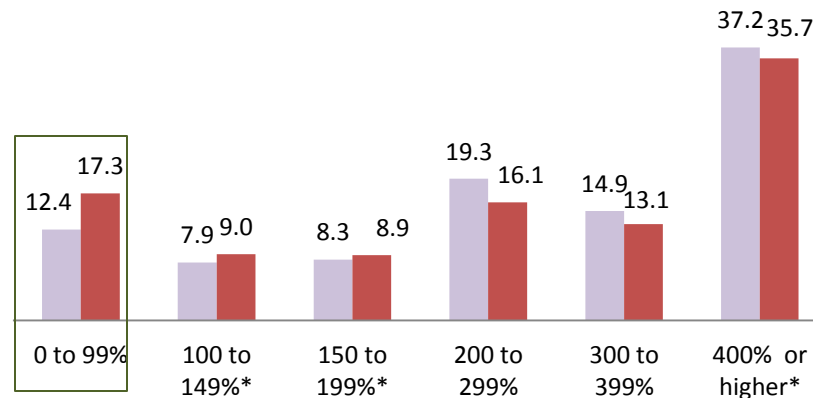
Men

■ Post-9/11 Veterans ■ Non-Veterans



Women

■ Post-9/11 Veterans ■ Non-Veterans



*Difference between women Post-9/11 Veterans and non-Veteran women is not statistically significant at the 90% confidence level.

Men

Age	Post-9/11 Veterans	Non-Veterans
25 to 34 Years Old	8.7	12.1
35 to 44 Years Old	7.1	10.7

In-Poverty by Veteran Status

(in percent)

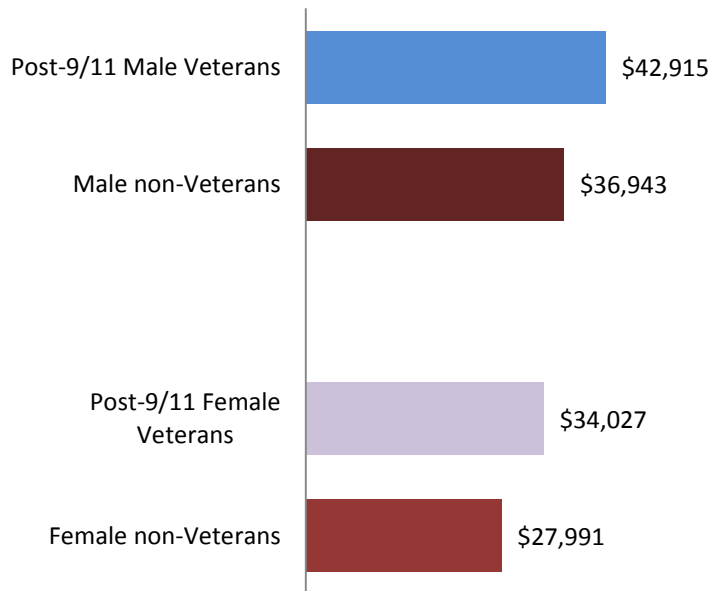
Women

Age	Post-9/11 Veterans	Non-Veterans
25 to 34 Years Old	13.6	18.3
35 to 44 Years Old	9.9	15.2

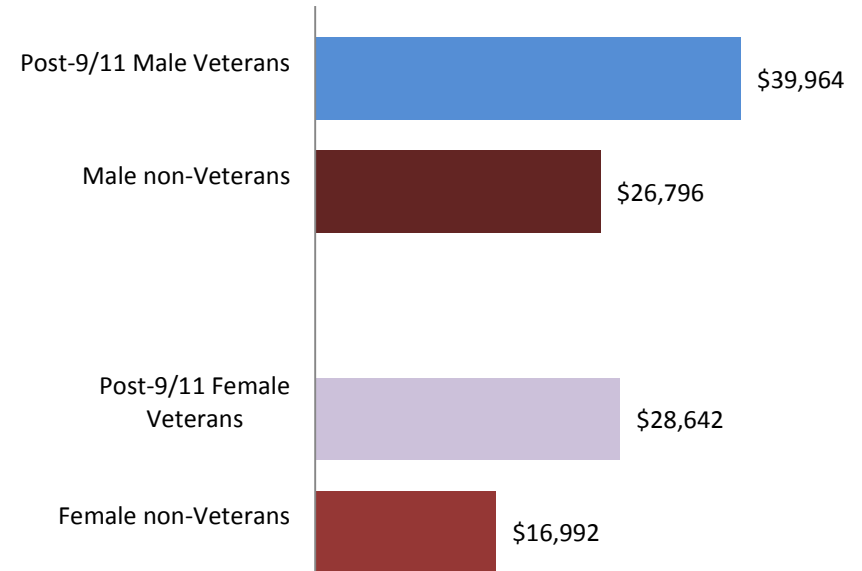
Note: Families in the "0 to 99 percent" are in poverty. Categories above 100% are used by public and private programs to determine eligibility. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index. The official poverty definition uses 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>.

Post-9/11 Veterans had higher median earnings and personal incomes than non-Veterans regardless of sex.

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.

Summary of Post-9/11 Veterans and Non-Veterans Comparisons

According to data from the 2015 American Community Survey, Post-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.

Post-9/11 male Veterans were more likely to be white non-Hispanic, work in management and service occupations, and more likely to work for local, state, or Federal governments than their non-Veteran counterparts. Post-9/11 male Veterans who worked year-round and full-time earned about \$6,000 more than similar non-Veterans. The median age of Post-9/11 male Veterans in 2015 was 34 years while the median age of male non-Veterans was 41 years.

Post-9/11 women 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. Post-9/11 women 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. Post-9/11 women Veterans who worked year-round and full-time earned about \$6,000 more than similar non-Veterans. The median age of Post-9/11 women Veterans was 33 and women non-Veterans was 46 in 2015.

Summary of Post-9/11 Veterans and All Other Veterans Comparisons

Post-9/11 Veterans are the youngest cohort of Veterans with a median age of 34 years old. This group was more likely to be nonwhite non-Hispanic, to be single, to be uninsured, to have no income and to live in a household receiving food stamps than all other Veterans in 2015. Employed Post-9/11 Veterans were more likely to work in service occupations than their Veteran counterparts.

Post-9/11 male Veterans who worked year-round and full-time earned about \$5,400 less than other Veterans. This may be because the median age of Post-9/11 male Veterans was 33 years while the median age of all other male Veterans was 67 years in 2015. As for Post-9/11 women Veterans, the personal income was about \$4,500 less than all other women Veterans. This could be attributed to the aging of the other female Veterans and a higher number of females serving in Post-9/11 Era.

Within the Post-9/11 Veteran population, women had higher educational attainment but were poorer and more likely to be in a household receiving food stamps than men Veterans in 2015. Post-9/11 men Veterans were more likely to have no health insurance coverage than women Veterans.

As for users of VA programs, about 54 percent of Post-9/11 Veterans and 41 percent of all other Veterans used at least one VA benefit or service. The Post-9/11 Veterans used the C&P program more than all other Veterans. More Post-9/11 Veterans had a service connected disability (SCD) than other Veterans; however, these Post-9/11 Veterans used VA health care less than other SCD Veterans.

Contact Information

Department of Veterans Affairs
Office of Policy and Planning
National Center for Veterans Analysis and Statistics

For general inquiries, please email us at VANCVAS@va.gov