



Profile of Post-9/11 Veterans: 2016

Prepared by the National Center for Veterans Analysis and Statistics
March, 2018

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 2016, there are 4.2 million Post-9/11 Veterans of which 2.8 million served only during Post-9/11. 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 5.1 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 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 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 Post-9/11 Veteran and non-Veteran both populations are restricted to individuals under the age of 56.
- 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, the official Veteran population projection from the Department of Veterans Affairs (VA).

Data Source and Methods (Cont'd)

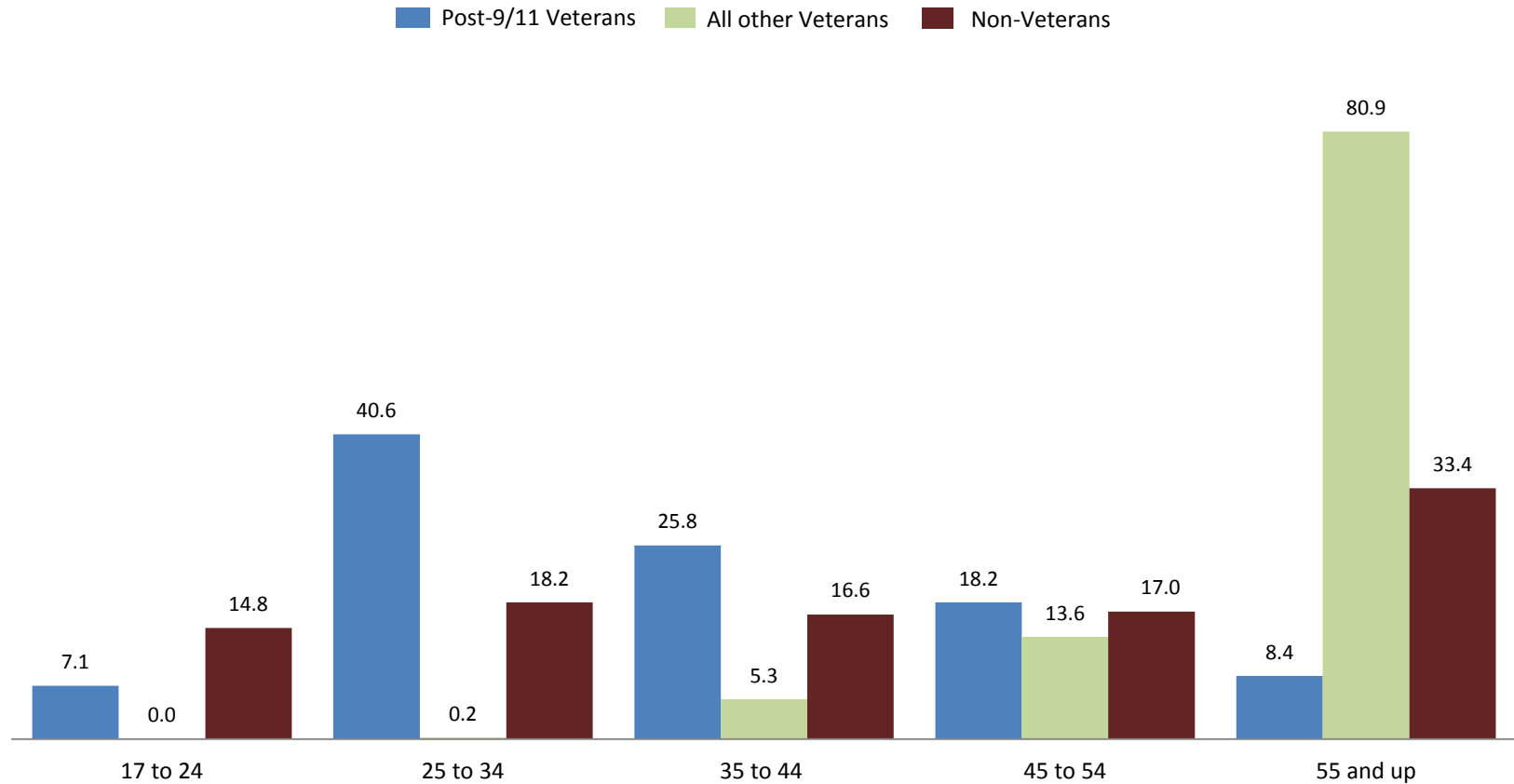
A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the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

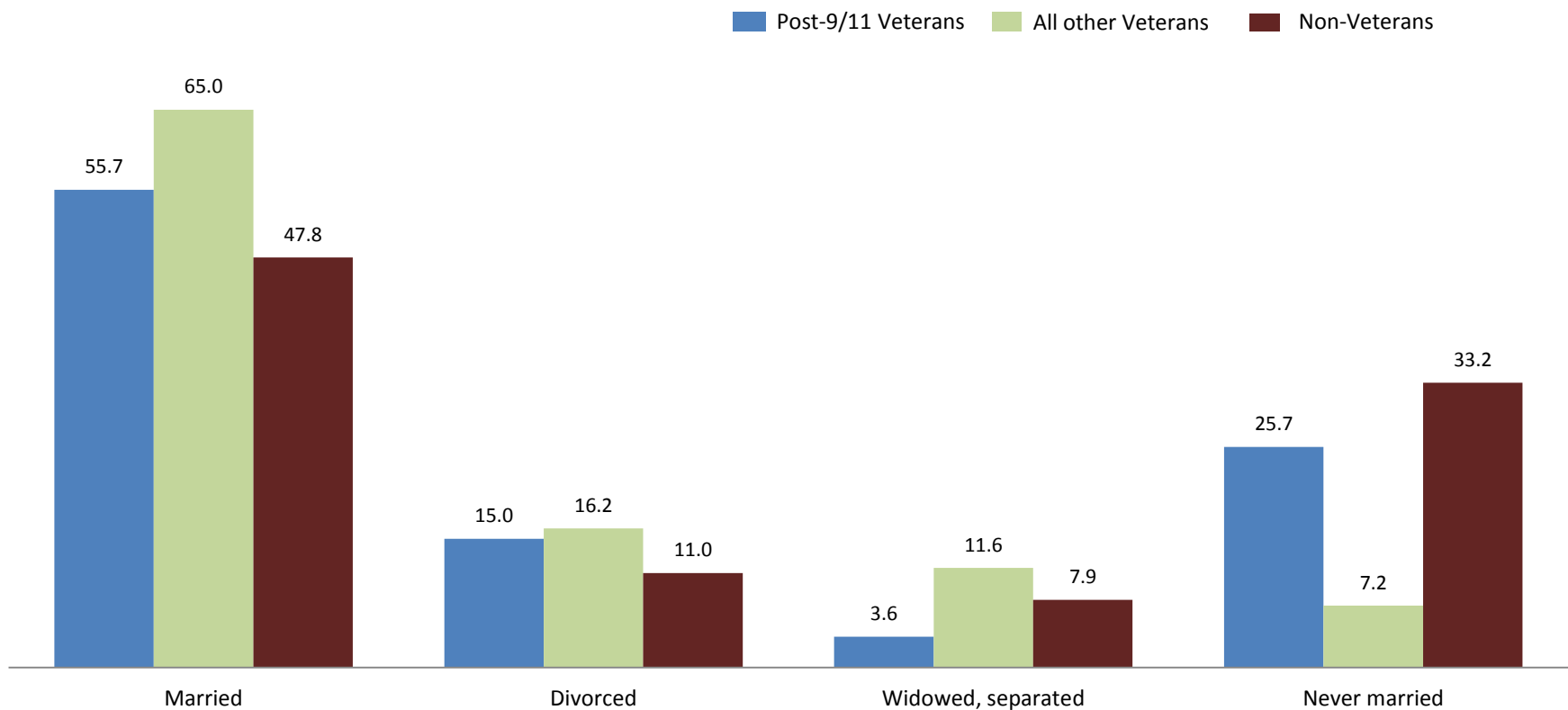
About 74 percent of Post-9/11 Veterans were under age 45 while about 81 percent of all other Veterans are aged 55 and over.

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



About 56 percent of Post-9/11 Veterans were married while about 65 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.

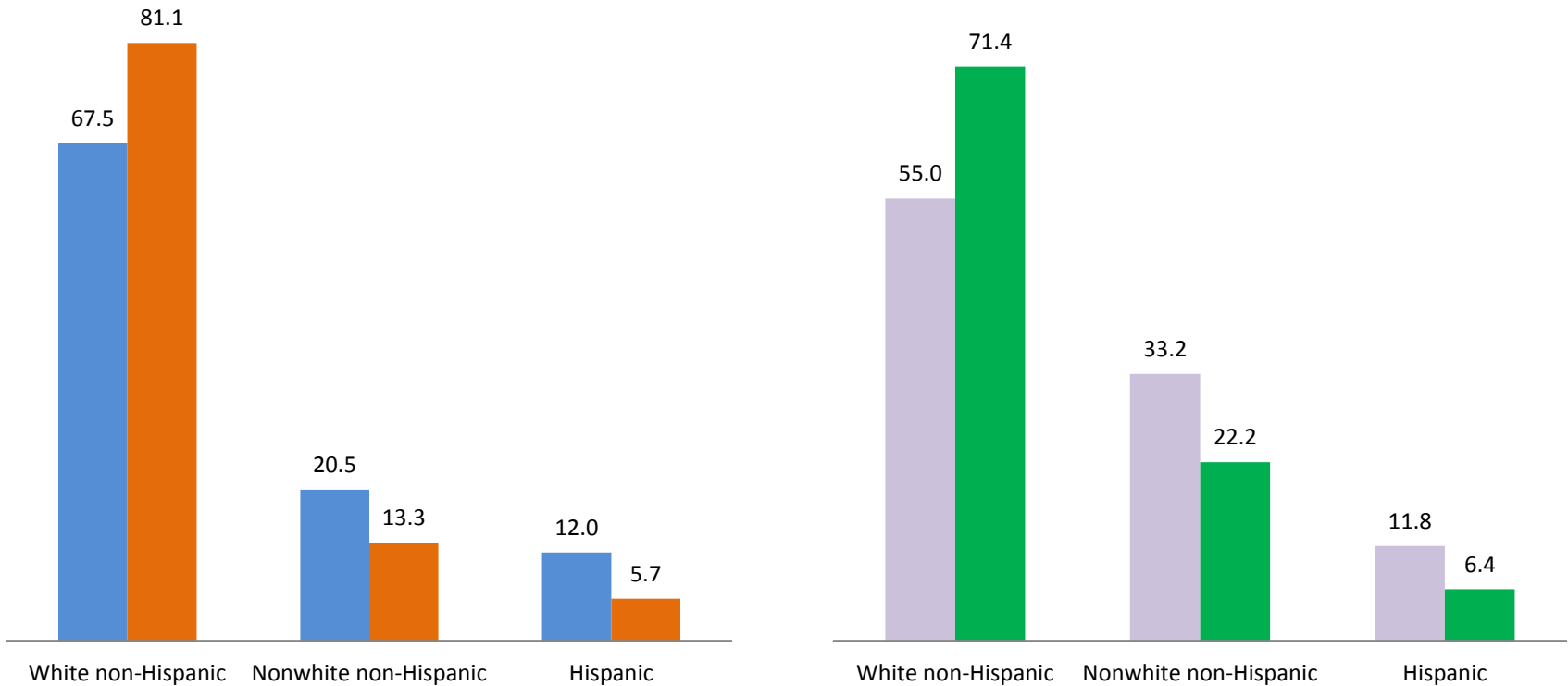
Race Distribution
(in percent)

Males

■ Post-9/11 Veterans ■ All other Veterans

Females

■ Post-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.

Male Post-9/11 Veterans worked more in “Management, Professional” and “Service” occupations than all other male Veterans. Female Post-9/11 Veterans held “All other” occupations more than all other Veteran female.

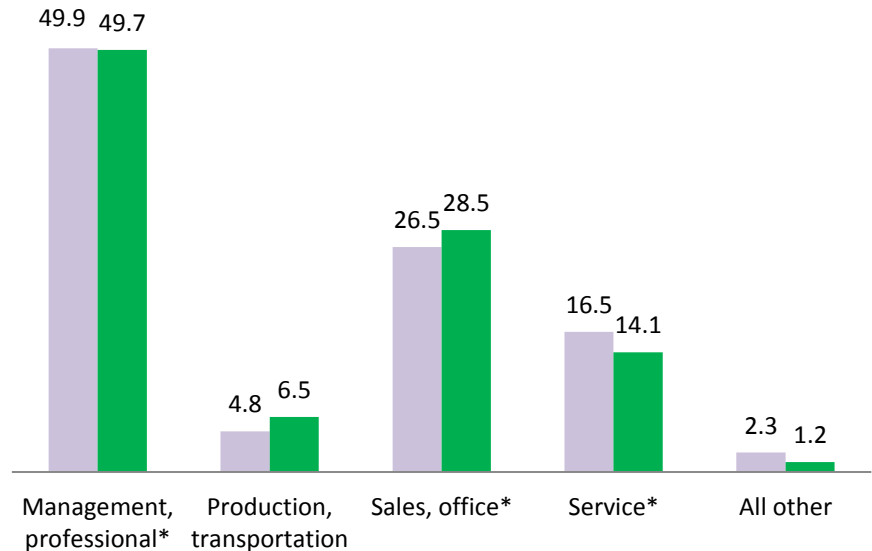
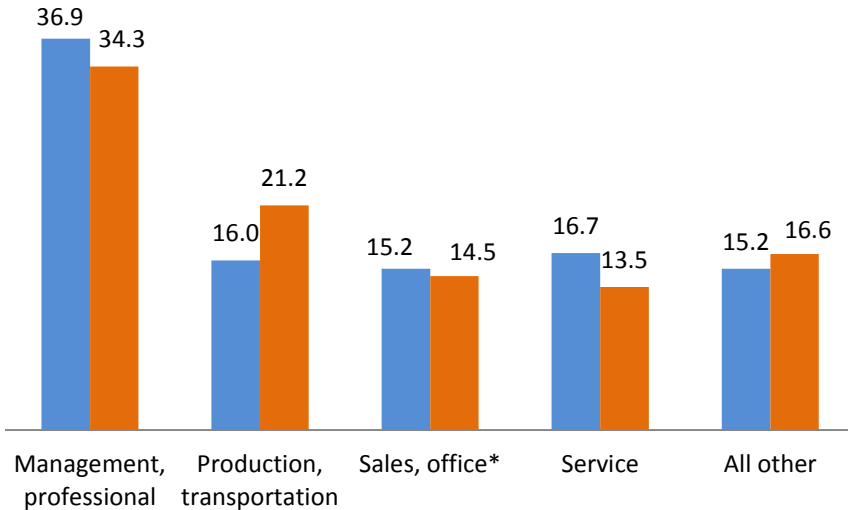
Occupations of Employed Veterans (in percent)

Men

Women

■ Post-9/11 Veterans ■ All other Veterans

■ Post-9/11 Veterans ■ All other Veterans

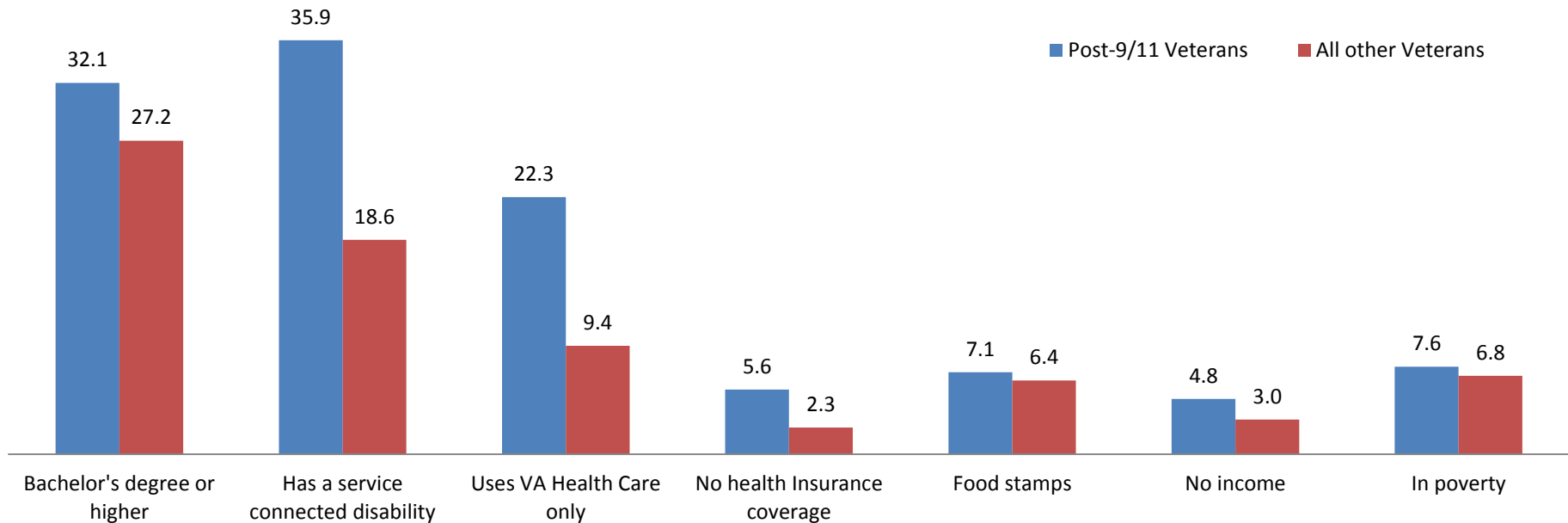


*Difference between male Post-9/11 Veterans and all other male Veterans is not statistically significant at the 90% confidence level.

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

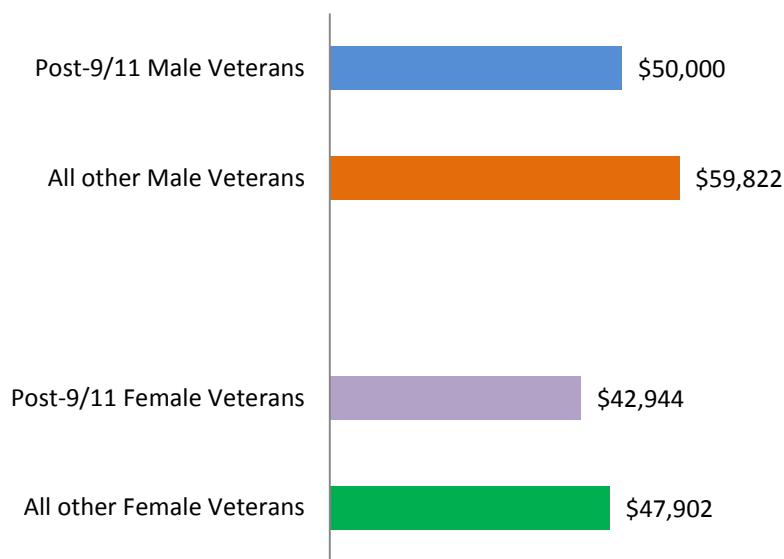
A higher percentage of Post-9/11 Veterans had a service-connected disability, used VA health care only, lived in a household that received food stamps, had no health insurance coverage, lived in poverty and had no income compared to their counterparts.

Selected Characteristics of Veterans (in percent)

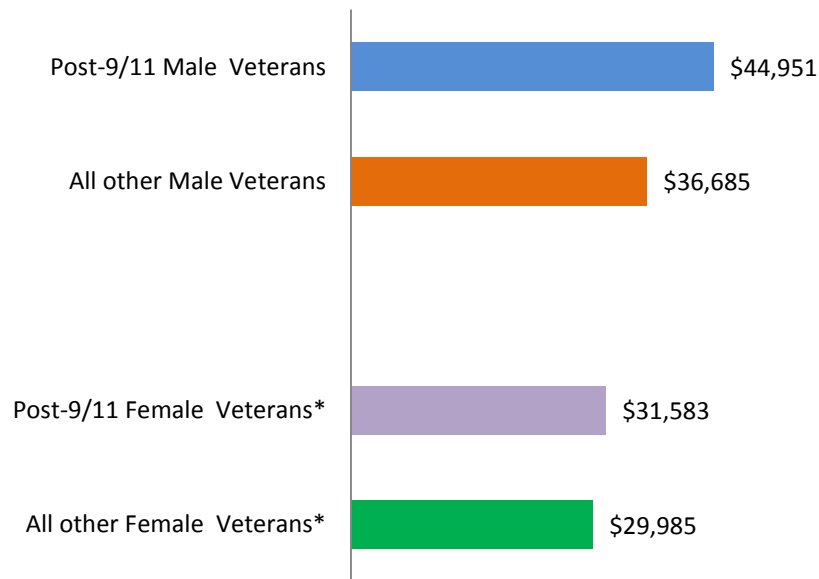


Post-9/11 Veterans had higher median personal incomes and lower median earnings than all other Veterans regardless of gender.

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



Median Personal Income by Sex and Veteran Status



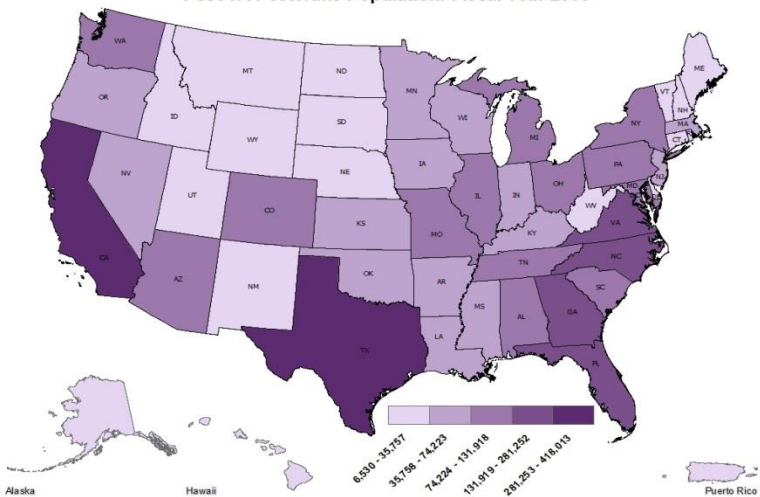
*Difference between female Post-9/11 Veterans and all other female Veterans is not statistically significant at the 90% confidence level.

“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.

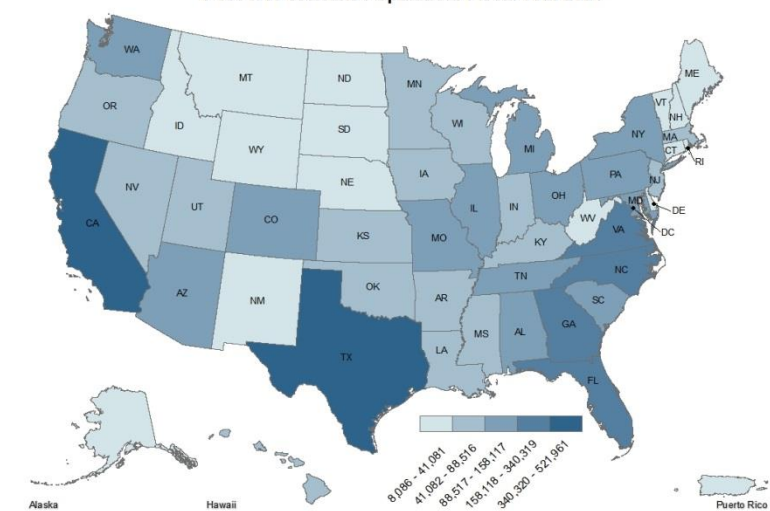
“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

The Post-9/11 Veteran population is expected to increase 22 percent between 2016 and 2021.

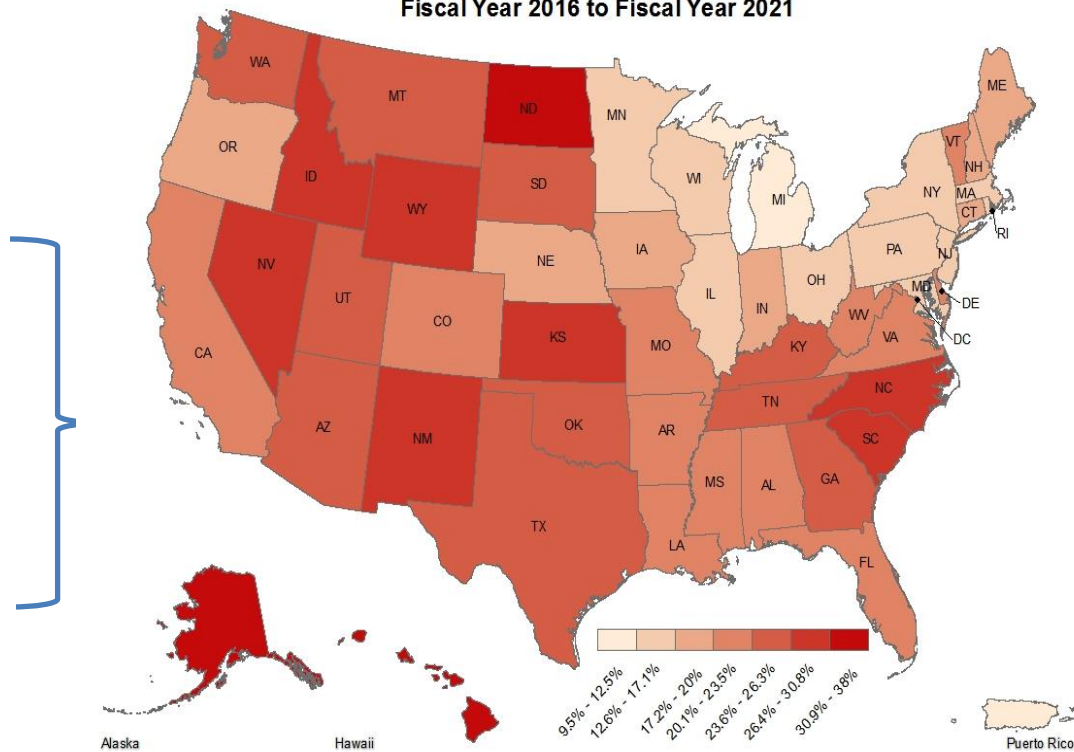
Post-9/11 Veterans Population: Fiscal Year 2016



Post-9/11 Veterans Population: Fiscal Year 2021



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

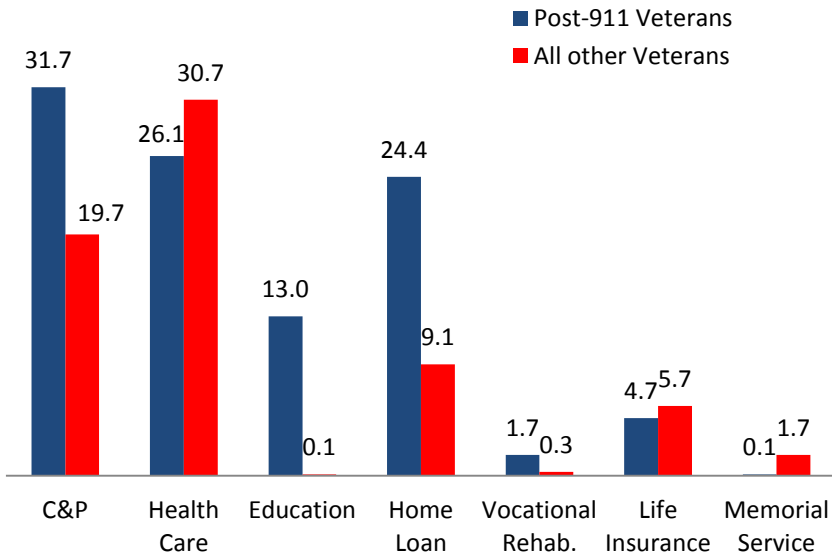


Hawaii and Alaska are the places with highest percent change in Post-9/11 Veteran population at 34% or higher.

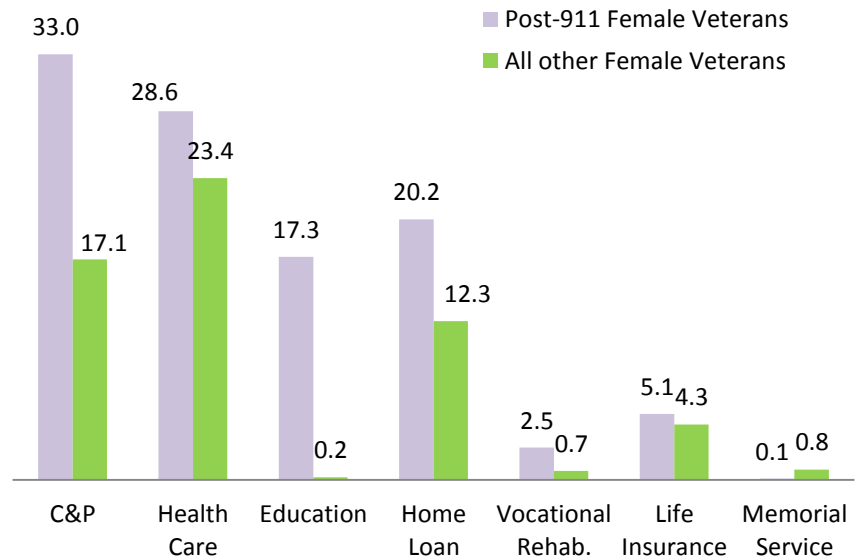
Regarding VA programs/benefits participation, a higher percentage of Post-9/11 Veterans used Compensation and Pension, Education, Home Loan, and Vocational Rehabilitation than their counterparts regardless of gender.

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

Total Veterans Population



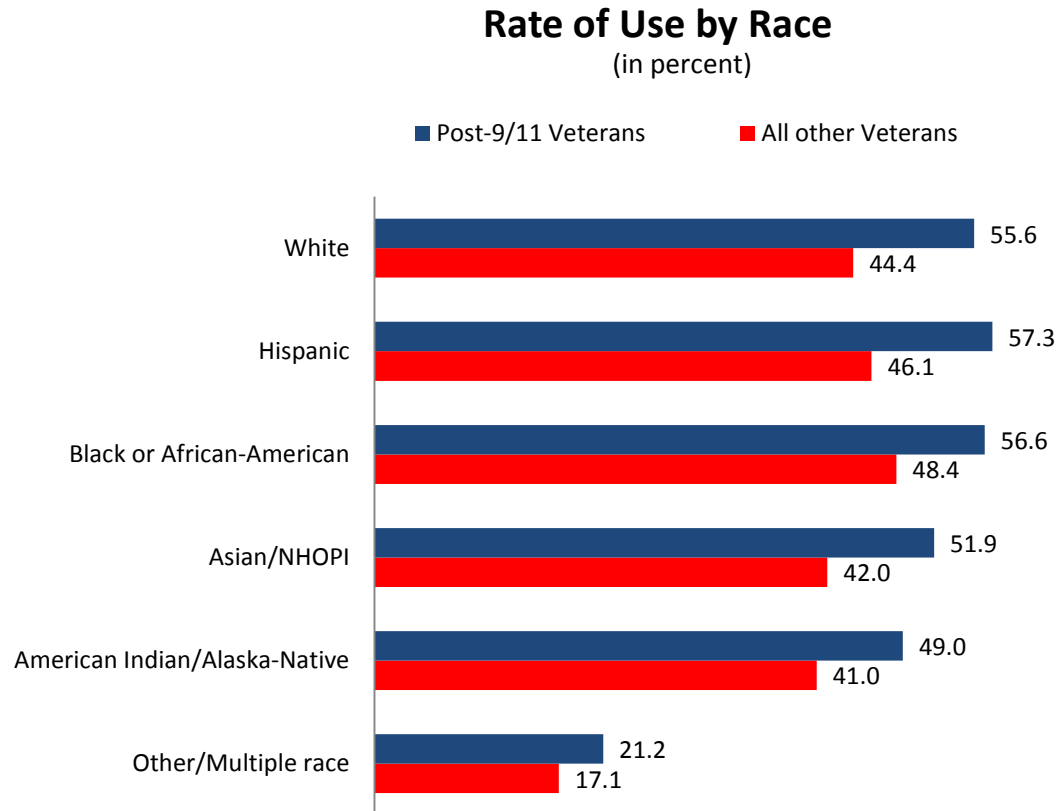
Female Veterans Population



About 49% Post-9/11 Veterans and 29% of all other Veterans used at least one benefit provided by the Veterans Benefits Administration (VBA).

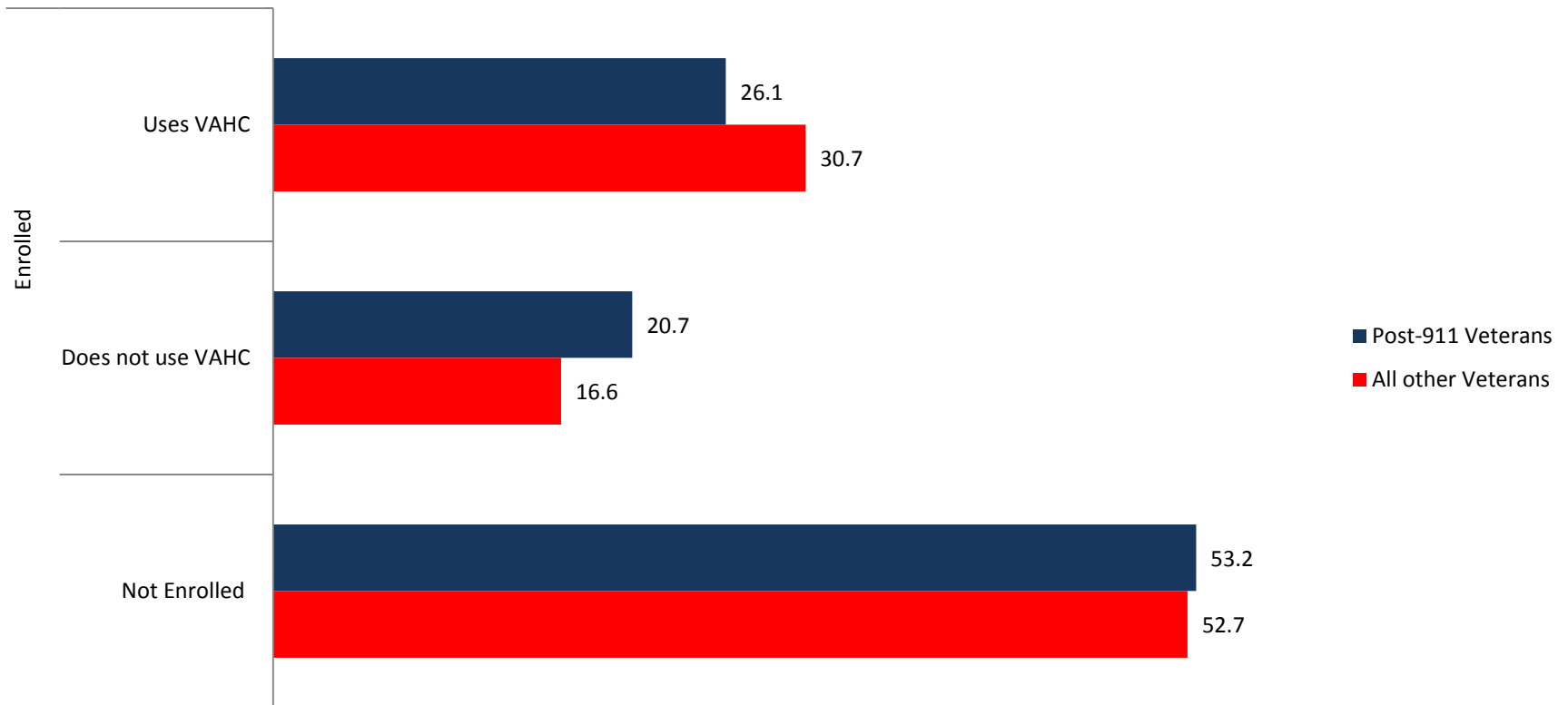
* Numbers do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.

Post-9/11 Veterans used at least one VA benefit or service at a higher rate than all other Veterans regardless of their race/ethnicity.



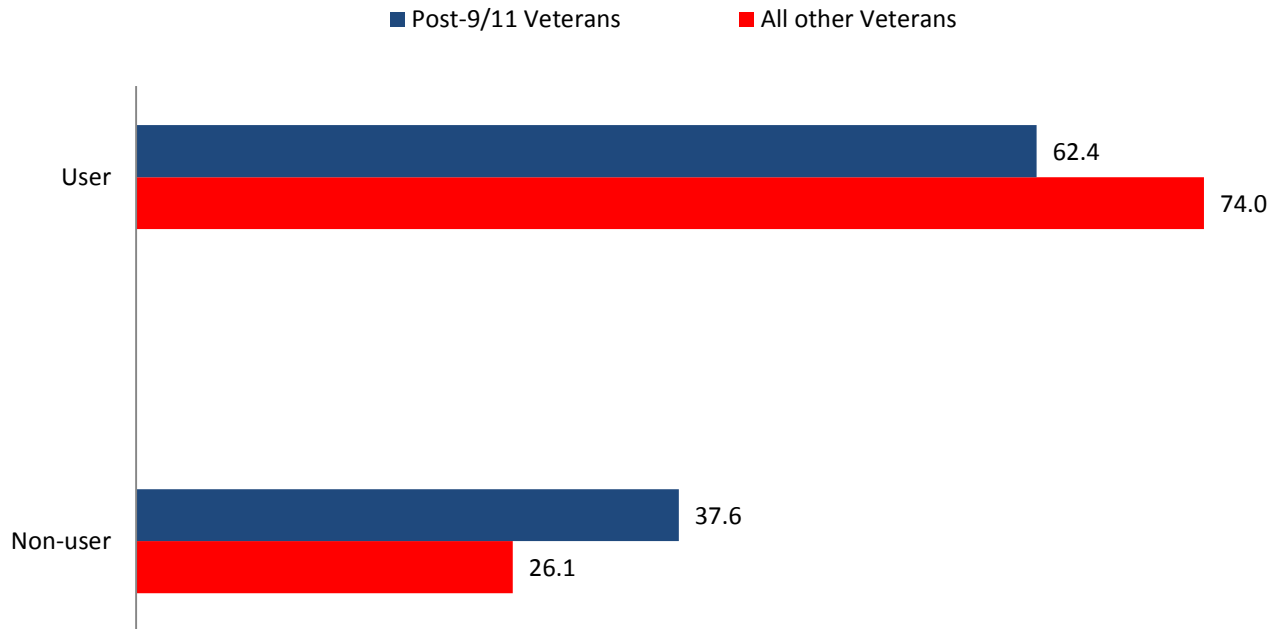
A lower percentage of Post-9/11 Veterans enrolled in VA health care than all other Veterans. Of those enrolled in VA health care Post-9/11 Veterans used VA health care at a lower rate than all other Veterans.

VA Health Care Enrollment and Use
(in percent)



Among the service-connected disabled population, the 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)

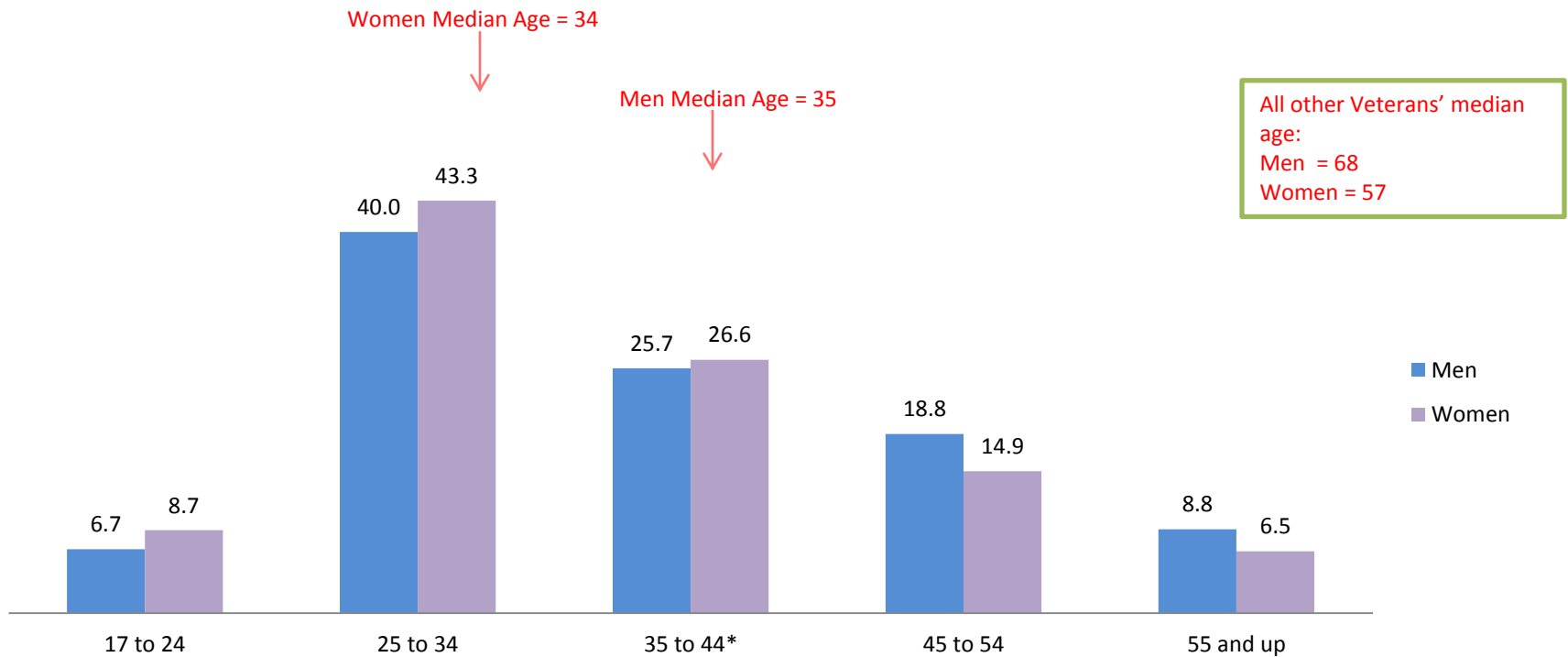


About 36 percent of Post-9/11 Veterans had a service-connected disability versus 19 percent of all other Veterans.

Post-9/11 Veteran Gender Comparisons

For the Post-9/11 Veteran population, a higher percentage female than male Veterans were age 34 or younger. About 48 percent of the total Post-9/11 population is age 34 or younger.

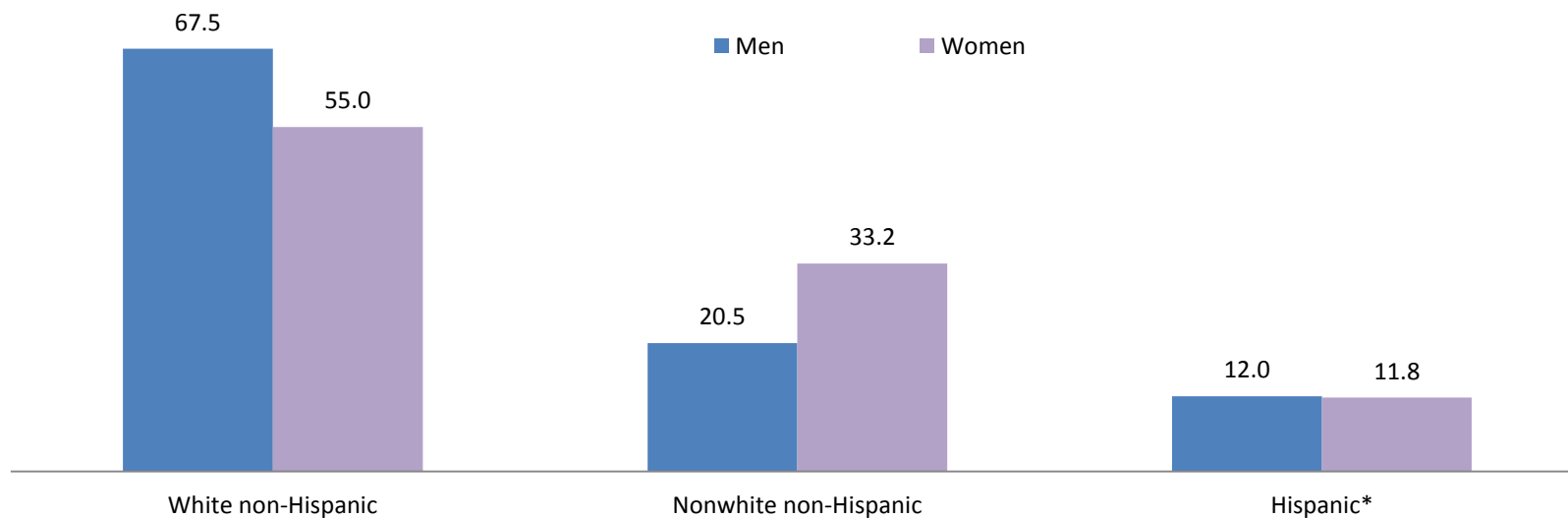
Age Distribution (in percent)



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

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

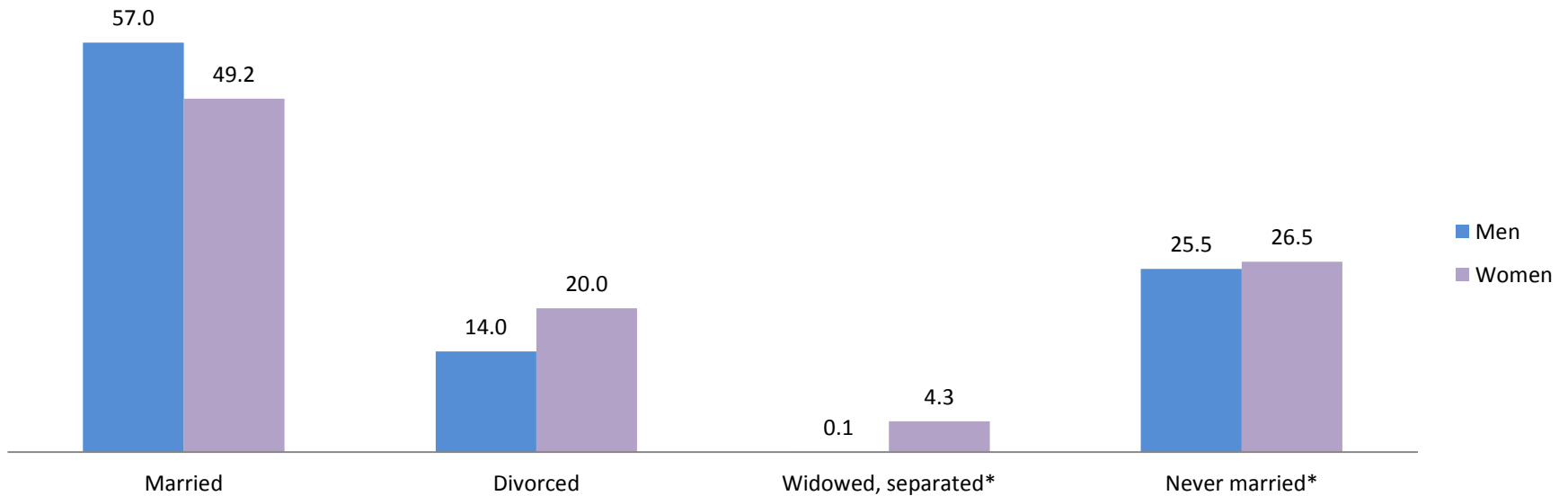
Race Distribution
(in percent)



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

Post-9/11 male Veterans were more likely to be married. Female Veterans were more likely to be divorced.

Marital Status Distribution
(in percent)

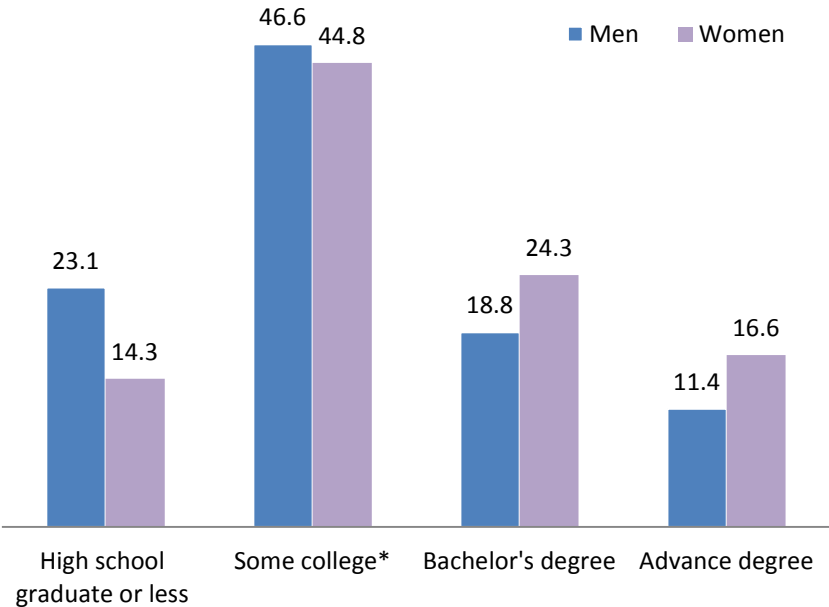


*Difference between male Post-9/11 Veterans and female Post-9/11 Veterans is not statistically significant at the 90% confidence level.

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

Distribution of Education Attainment

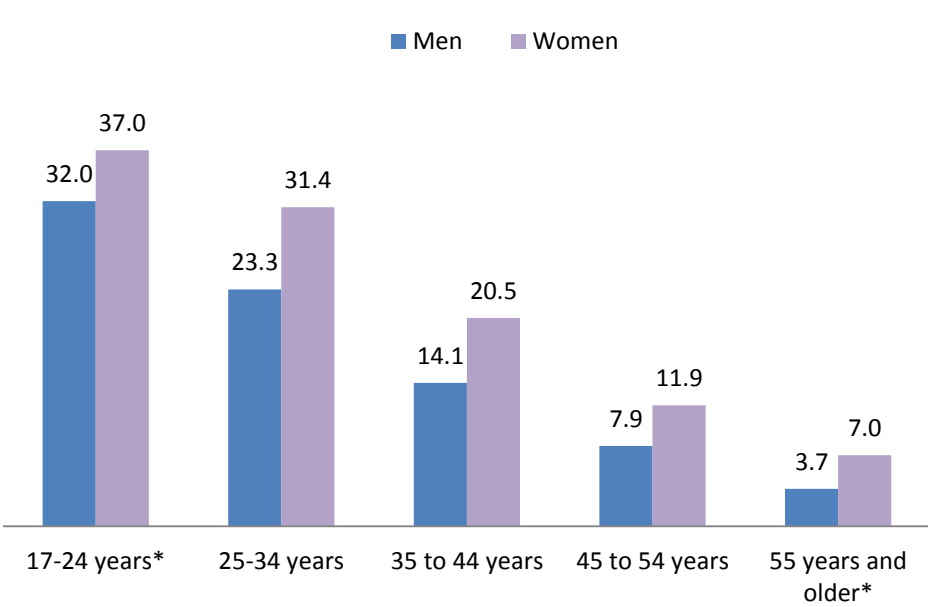
(in percent)



“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.

Enrolled in College by Age

(in percent)

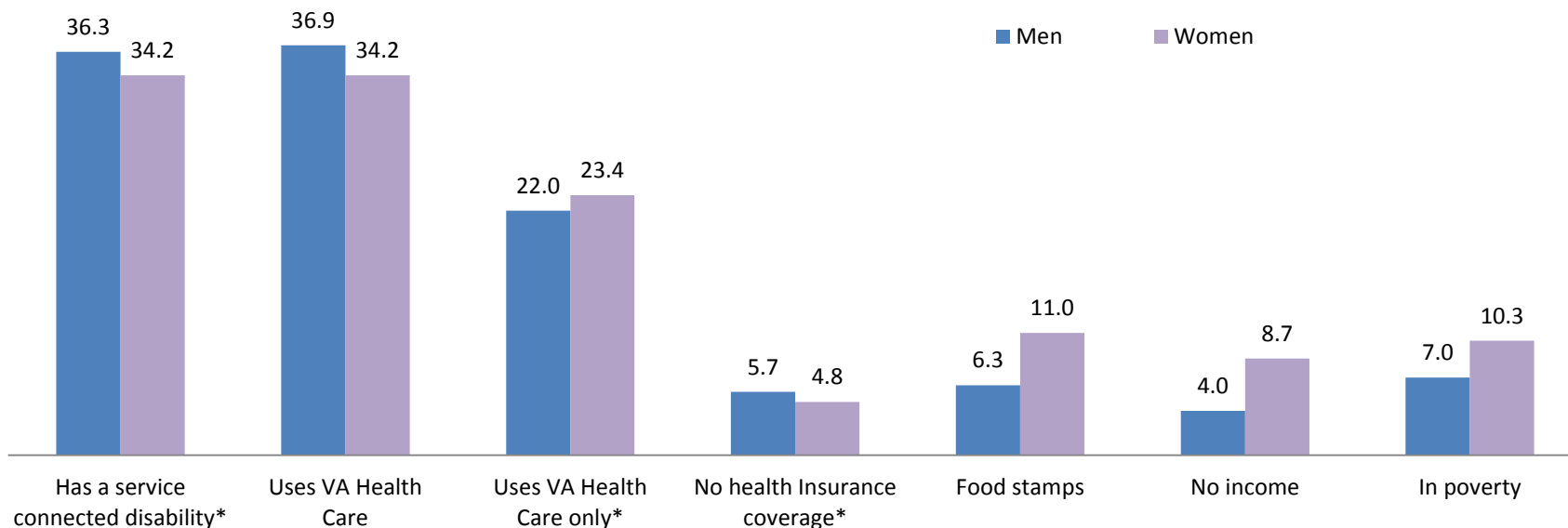


“Enrolled in College” includes enrollment in undergraduate years (freshman to senior) or enrollment in graduate or professional school (beyond a Bachelor’s degree).

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

A higher percentage Post-9/11 female Veterans lived in poverty, lived in a household that received food stamps and had no income compared to their male colleagues. A higher percentage Post-9/11 male Veterans used VA health care than female Post-9/11 Veterans.

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



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

Post-9/11 Veteran and non-Veteran Comparisons

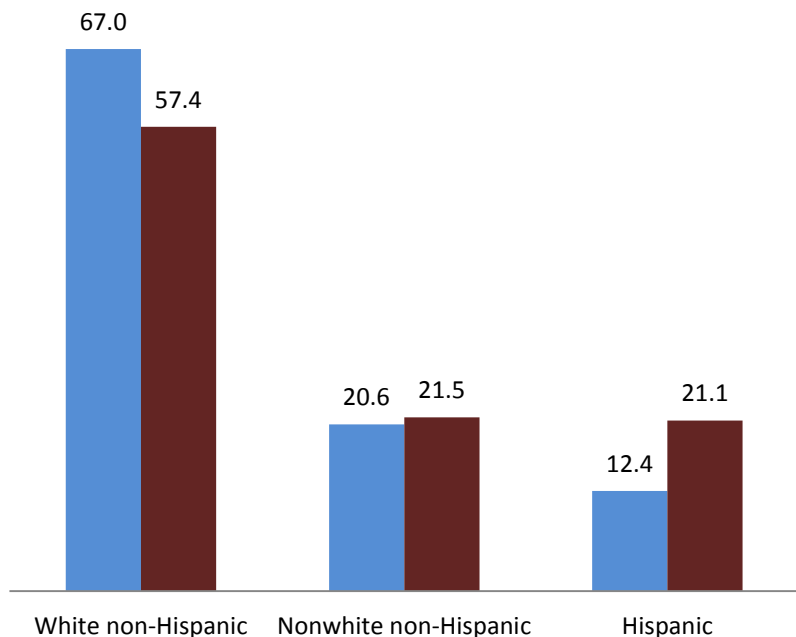
Note: In this section both the Veteran and Non-Veteran populations are aged 55 and younger.

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

Race Distribution (in percent)

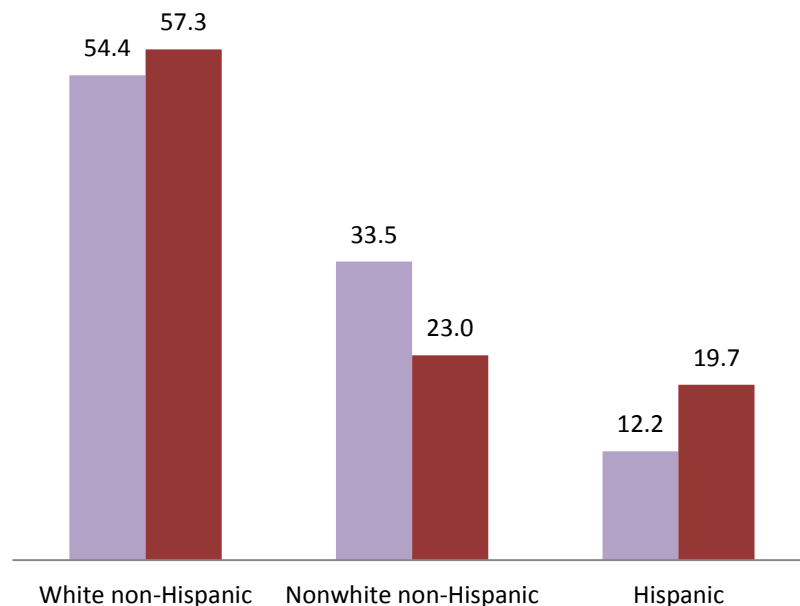
Men

Post-9/11 Veterans Non-Veterans



Women

Post-9/11 Veterans Non-Veterans

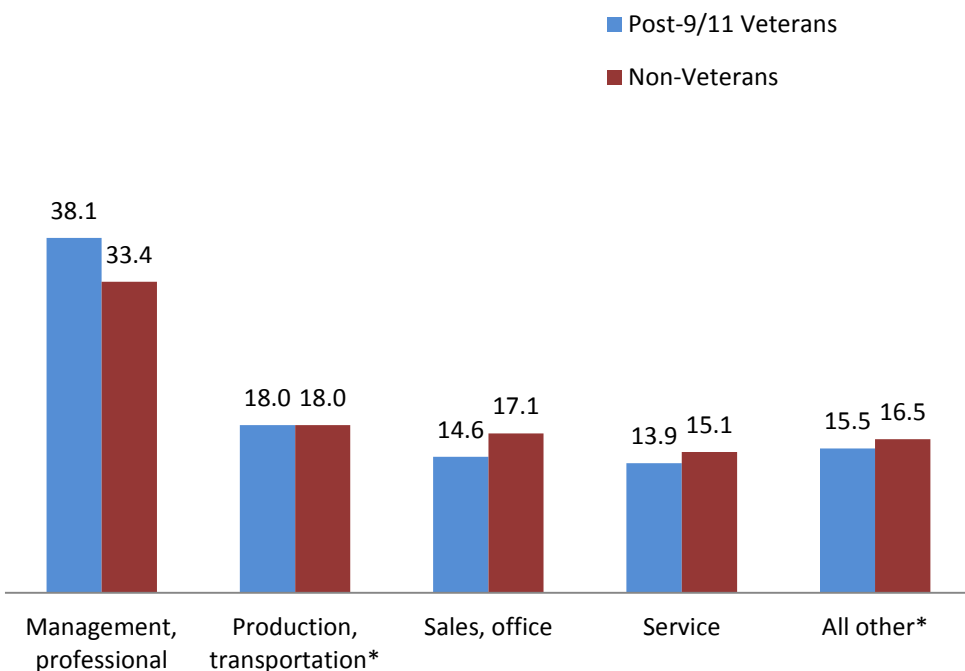


Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races. 24

Employed Post-9/11 male Veterans are more likely to be in management/professional, sales and service occupations than employed male non-Veterans. The percentage of employed Post-9/11 male Veterans working in government are two times higher than employed men non-Veterans.

Occupation of Employed Men

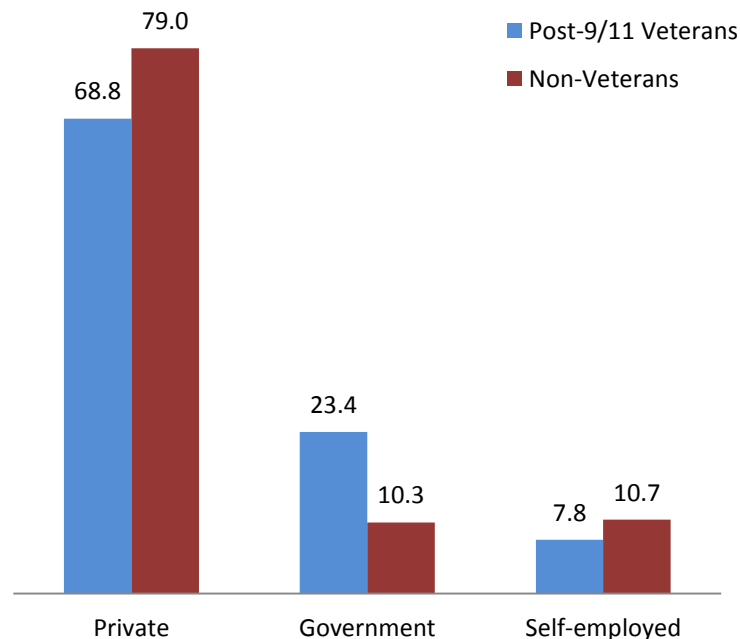
(in percent)



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

Class of Worker of Employed Men

(in percent)



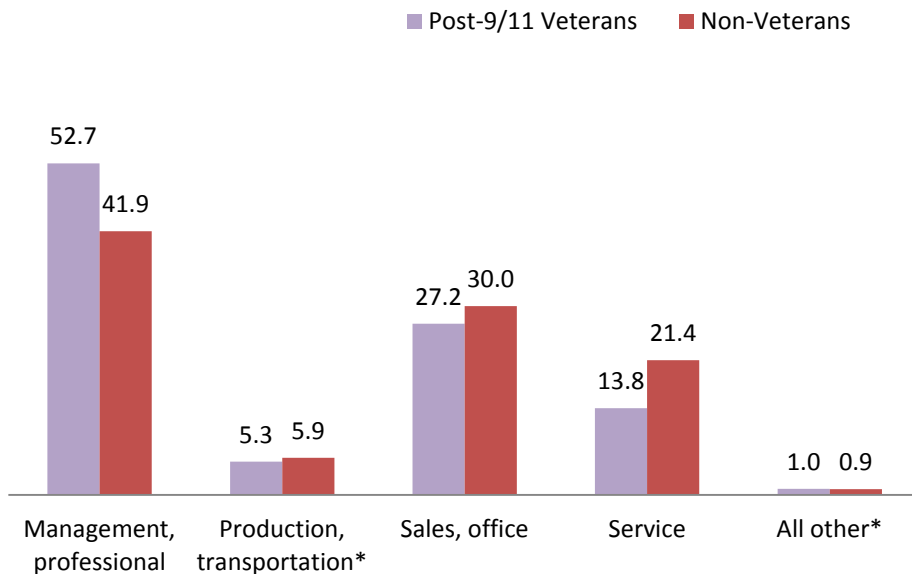
Notes:

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

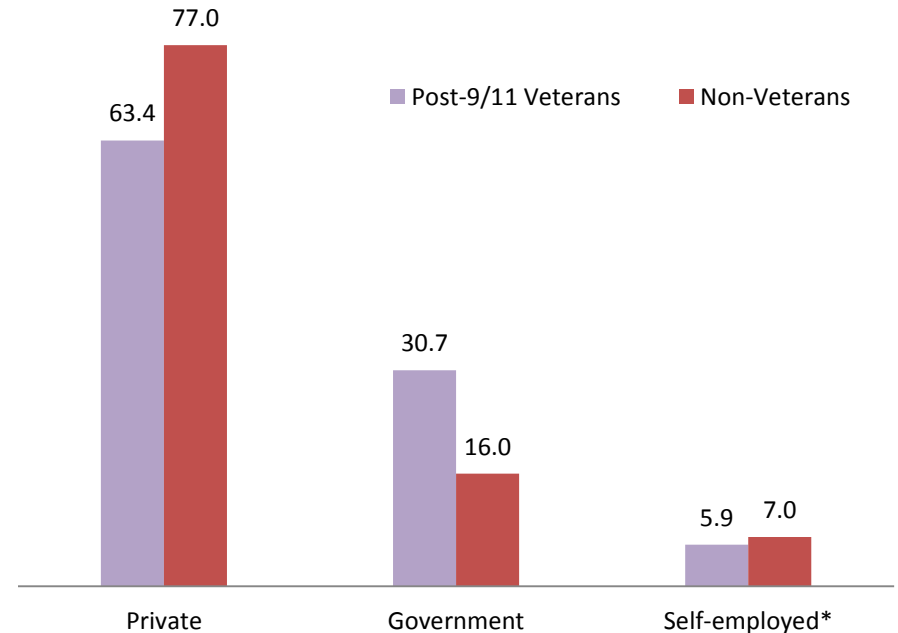
Occupation of Employed Women

(in percent)



Class of Worker of Employed Women

(in percent)



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

Notes:

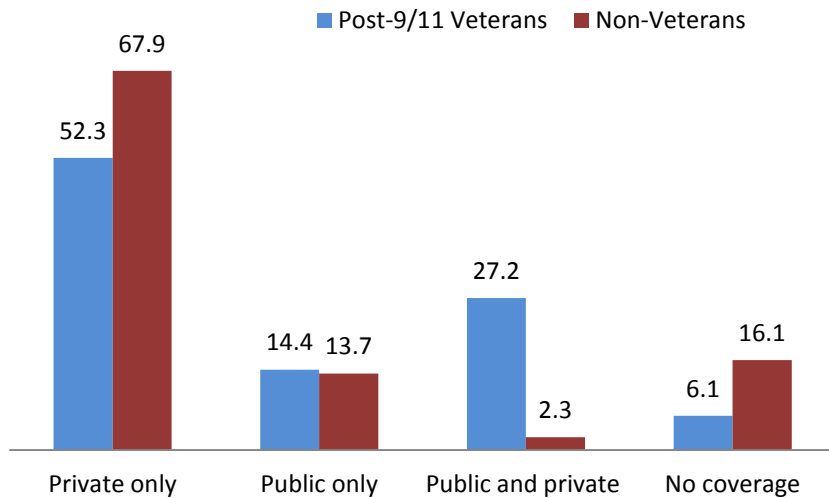
- (1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government.
- (2) There was 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 2016.

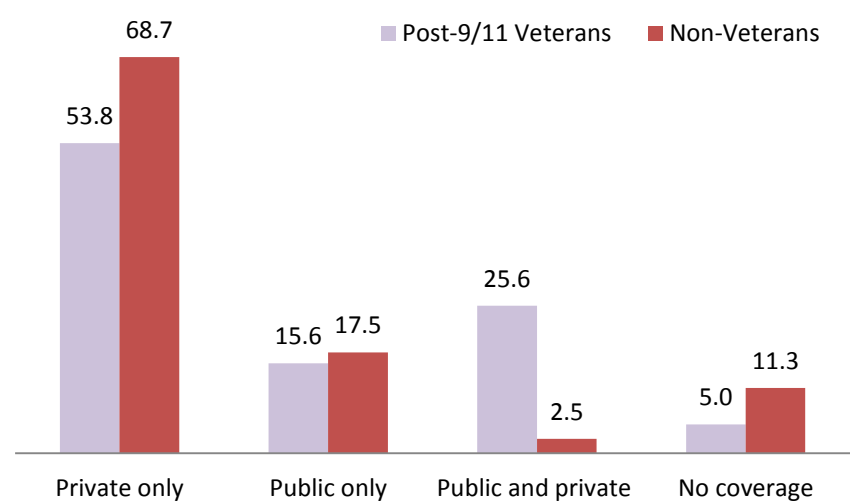
Health Insurance Coverage Distribution

(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	8.0	19.9
35 to 44 Years Old	4.7	17.3

Women

Age	Post-9/11 Veterans (%)	Non-Veterans (%)
25 to 34 Years Old	6.2	13.0
35 to 44 Years Old	3.8	12.1

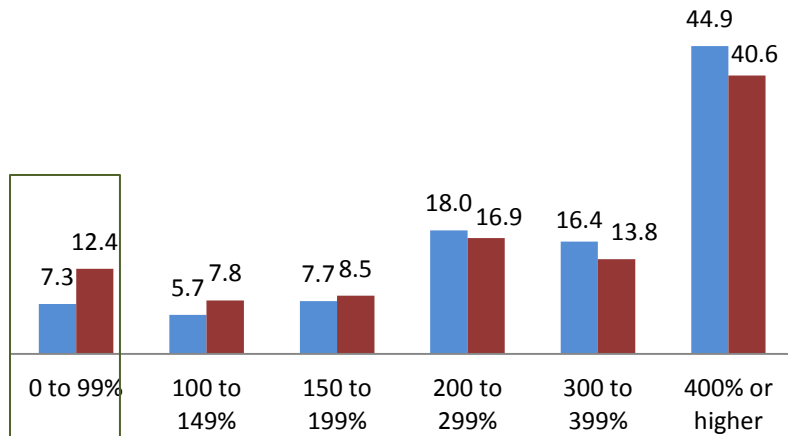
A higher percentage Post-9/11 Veterans lived above 400% of poverty level compared to non-Veteran regardless of gender. Fewer Post-9/11 Veterans lived at or below poverty level than non-Veterans regardless of sex.

Poverty Level Distributions

(in percent)

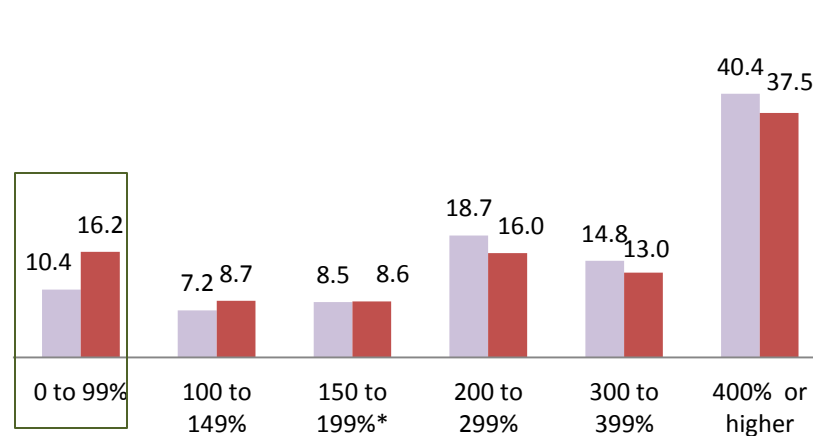
Men

■ Post-9/11 Veterans ■ Non-Veterans



Women

■ Post-9/11 Veterans ■ Non-Veterans



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

Men

Age	Post-9/11 Veterans	Non-Veterans
25 to 34 Years Old	8.0	10.7
35 to 44 Years Old	7.1	10.1

In-Poverty by Veteran Status

(in percent)

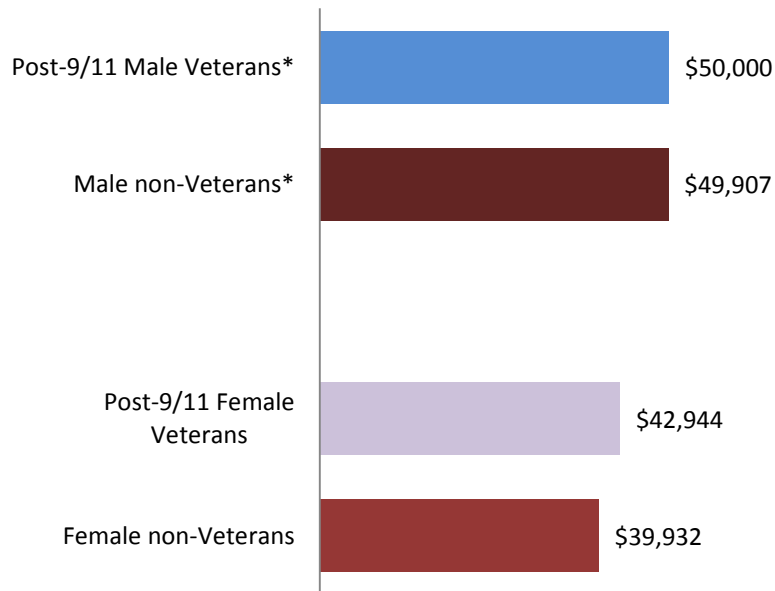
Women

Age	Post-9/11 Veterans	Non-Veterans
25 to 34 Years Old	13.0	17.0
35 to 44 Years Old	7.5	14.3

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.

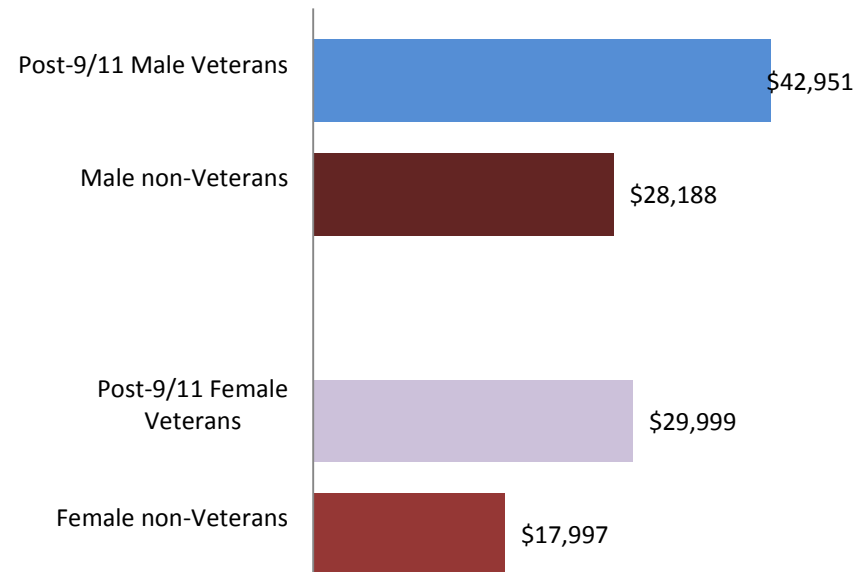
Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



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

“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.

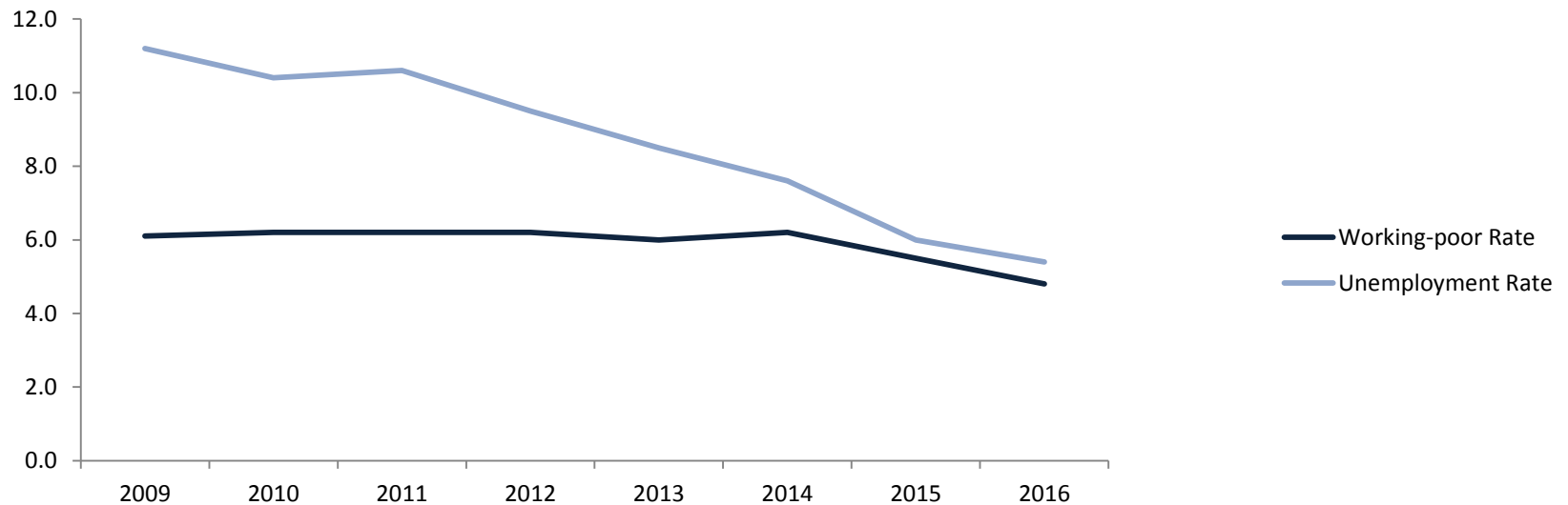
Median Personal Income by Sex and Veteran Status



“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 Post-9/11 Veterans remained steady with slight decreases from 2011 to 2013, 2014 to 2016. The working-poor rate remained relatively unchanged from 2009 to 2015, with a slight decrease from 2015 to 2016.

Working-poor and Unemployment Rates of Post-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

Note: The differences in the year to year working-poor rate for 2009 to 2015 are not statistically significant.

The differences in the in the year to year unemployment rate for 2009 to 2010, 2010 to 2011 and 2013 to 2014 are not statistically significant.

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

According to data from the 2016 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 personal income was about \$14,700 more than similarly aged non-Veterans. The median age of Post-9/11 male Veterans in 2016 was 35 years while the median age of male non-Veterans was 41 years.

Post-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 female non-Veterans. Post-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 female non-Veterans. Post-9/11 female Veterans who worked year-round and full-time earned about \$3,000 more than similarly aged non-Veterans. The median age of Post-9/11 female Veterans was 34 and female non-Veterans was 46 in 2016.

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 35 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 2016. 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 almost \$10,000 less than other Veterans. This may be because the median age of Post-9/11 male Veterans was 35 years while the median age of all other male Veterans was 68 years in 2016. As for Post-9/11 female Veterans, the personal income was about \$5,000 less than all other female 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, female had higher educational attainment but were poorer and more likely to be in a household receiving food stamps than male Veterans in 2016. Post-9/11 male Veterans were more likely to use VA health care than female Veterans.

As for users of VA programs, about 56 percent of Post-9/11 Veterans and 45 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 all other Veterans with a SCD.

Contact Information

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