United States General Accounting Office

GAO

Fact Sheet for the Chairman
Committee on Veterans' Affairs
House of Representatives

August 1994

VETERANS' HEALTH CARE

A Profile of Married Veterans Using VA Medical Centers in 1991

GAO/HEHS-94-223FS

GAO

United States
General Accounting Office
Washington, D.C. 20548

Health, Education, and
Human Services Division

B-258050

August 26, 1994

The Honorable G.V. (Sonny) Montgomery
Chairman, Committee on Veterans Affairs
House of Representatives

Dear Mr. Chairman:

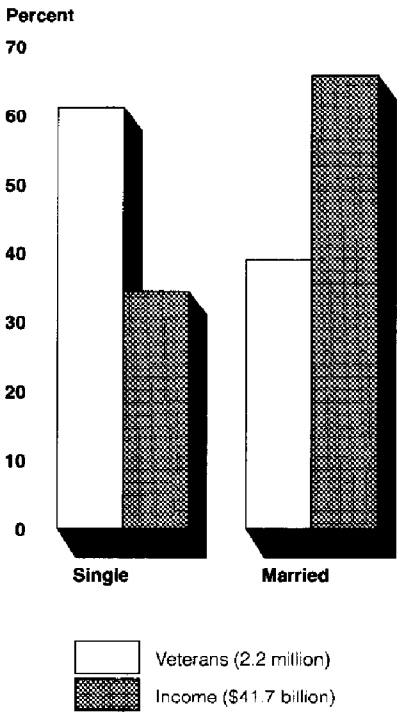
In March 1994, we provided a profile of veterans who used medical centers during 1991 that were operated by the Department of Veterans Affairs (VA).[1] The profile focused on veterans' family incomes and showed how family income varied in relation to a range of characteristics, including employment status. This fact sheet focuses on married veterans, analyzing the percentage of family income attributable to veterans and spouses, and comparing married veterans' incomes with those of single veterans. In addition, this fact sheet further refines veterans' employment status to differentiate between veterans receiving employee compensation and those with self-employment income.

Background

In 1991, VA's 158 medical centers, consisting of 171 hospitals and over 200 outpatient clinics, served about 2.2 million veterans. As our March 1994 profile shows, these veterans had family incomes totalling $41.7 billion (see app. I for our definition of family income). Of the 2.2 million veterans, about 40 percent were married, and these veterans' family incomes accounted for the majority of the income, as figure 1 shows.

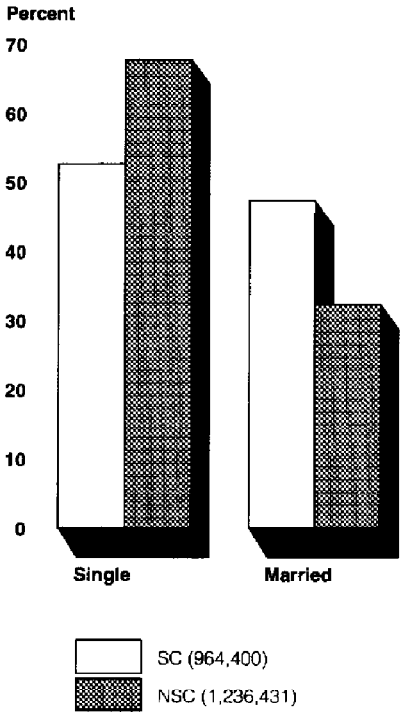
[1]VA Health Care: A Profile of Veterans Using VA Medical Centers in 1991 (GAO/HEHS-94-113FS, Mar. 29, 1994).

Figure 1: Marital Status of Veterans Using VA Medical Centers (1991)



Of the 2.2 million veterans, about 1 million had conditions that were incurred or aggravated by military service (service-connected) and 1.2 million had conditions unrelated to military service (nonservice-connected). Almost one-half of the service-connected veterans and about one-third of the nonservice-connected veterans were married, as shown in figure 2.

Figure 2: Marital Status of Veterans Using VA Medical Centers, by Disability Status (1991)



Note: SC=service-connected; NSC=nonservice-connected.

Methodology

Using IRS' information returns master file, we measured incomes that veterans who use VA facilities may typically have available to spend on health care. We used selected sources of income from that file to develop an estimate of income (veteran and spouse) that covers four general income sources: employee compensation, retirement benefits, interest and dividends, and nonemployee compensation. Our income analyses are not intended to provide an economic measure of veterans' income. For example, we excluded certain potentially nonrecurring or needs-based income sources, such as capital gains and losses and welfare benefits. While the income sources we used in our analyses represent the vast majority of these veterans' family incomes available for health care expenditures, we recognize that the incomes of some veterans' families may be understated or overstated because all income sources were not included.

Furthermore, our treatment of interest and dividend income results in an inaccurate assignment of that income between veterans and their spouses to the extent that bank accounts and other assets are jointly owned by husband and wife. This is because we assigned interest and dividend income to the individual listed as the payee on the relevant information return. However, ownership of bank accounts or other financial assets cannot be determined from information returns and tax records. Interest and dividend income accounts for less than 10 percent of married veterans' family incomes. Therefore, a more precise allocation of interest and dividend income would not significantly change the overall distribution of total income between veterans and their spouses. (See app. I for details of our methodology.)

Results

The individual incomes of the 855,000 married veterans were considerably higher than the individual incomes of their spouses and the incomes of the 1.3 million single veterans (see app. II). Our analyses show the following:

- About one-third of the 855,444 married veterans who used VA centers in 1991 had incomes below $10,000, compared with almost two-thirds of the spouses. In contrast, about 20 percent of the married veterans had incomes over $30,000 compared with about 5 percent of the spouses.
- About one-third of the married veterans had incomes less than $10,000 compared with about two-thirds of the single veterans. By contrast, about 20 percent of the married veterans had incomes of $30,000 or more compared with about 5 percent of the single veterans.

The income status of married veterans increased dramatically when married veterans' and their spouses' incomes were combined to form a family income (see app. III). We found that

- About 10 percent of veterans had family incomes under $10,000 compared with 29 percent of married veterans who had individual incomes below that amount (see fig. III.1). In contrast, 37 percent of veterans had family incomes of $30,000 or more compared with less than 20 percent of married veterans with personal incomes above these levels.
- Veterans' income accounted for the majority of the family income of married couples. About two-thirds of the veterans had over 60 percent of their families' incomes, with those in the lower income ranges generally accounting for slightly higher shares. By comparison, about one-fifth of the spouses had over 60 percent of the families' incomes.

In general, married veterans with service-connected disabilities had higher incomes than married veterans without service-connected disabilities. Of the 456,135 disabled veterans, about 24 percent had incomes less than $10,000 compared with 35 percent of the nondisabled veterans. By contrast, 25 percent of the disabled veterans had incomes of $30,000 or more compared with 12 percent of the nondisabled veterans. However, the incomes for spouses of disabled veterans did not vary greatly from the incomes of nondisabled spouses (see app. IV).

As our March 1994 profile shows,[2] about 40 percent of the 2.2 million veterans had received employee compensation; that is, wages or salaries paid by an employer. In addition, more than 8 percent of the 2.2 million veterans had self-employment income. Over one-third of these veterans also had employee compensation, while the rest had only self-employment income. The percentage of self-employed veterans did not vary greatly between those with service-connected disabilities and those without such disabilities (see app. V).

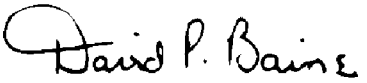
We did not obtain formal agency comments on this fact sheet; however, we did discuss the information presented in this fact sheet with responsible agency officials and incorporated their comments where appropriate.

As arranged with your office, unless you announce its contents earlier, we plan no further distribution of this fact sheet until 30 days after its issue date. At that time, we will send copies to the Secretary of Veterans Affairs. We also will make copies available to others upon request.

[2]VA Health Care (GAO/HEHS-94-113FS, Mar. 29, 1994).

If you have any questions about this fact sheet, please contact Paul Reynolds, Assistant Director, at (202) 512-7101. Other major contributors to this fact sheet include Thomas Bloom, John Kirstein, Richard Meehl, and Wayne Turowski.

Sincerely yours,



David P. Baine
Director, Federal Health
Care Delivery Issues

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Abbreviations

IRS	Internal Revenue Service
VA	Department of Veterans Affairs

Scope and Methodology

We used a two-step process to obtain data needed to develop a profile of veterans using VA medical centers. First, we used VA's patient treatment records and identified the universe of veterans who used VA centers and obtained various characteristics, such as age and utilization information. Second, we used the IRS' tax records to obtain income information and marital and dependent status.

Using VA's patient treatment records for 1991, we identified 2.2 million veterans who used VA's inpatient and outpatient health care facilities. We selected 1991 because it was the latest year for which federal tax records were available when we started our field work. Of these veterans, 964,400 had disabilities that were incurred or aggravated by military service, and 1,236,431 veterans had no disabling conditions related to military service. We did not obtain treatment information for veterans who used only nursing homes or domiciliaries.

Using the information returns master file, we measured income that these veterans may typically have had available for health care expenditures. These records from the IRS contained information reported by third-party payers for four general income categories: employee compensation, retirement benefits, interest and dividends, and nonemployee compensation for veterans and their spouses. Data on income attributable to children or other dependents (except spouses) were not obtained because IRS officials advised us that they could not readily provide such data. Third-party tax data are year-end statements of income filed by employers, banks, companies, and other payers. These documents are used by IRS primarily as an enforcement tool for auditing income reported on individual tax returns. Further, the IRS performs accuracy checks on these reports before posting the data to its files.

The income sources we used in our analyses represent the vast majority of these veterans' family incomes. However, our family income analyses are not intended to provide a complete economic measure of veterans' incomes. This is because all income sources were not included. We examined tax return data relating to most of the excluded income sources and found that approximately 12 percent of the families in our population reported net income in excess of $1,000 (averaging about $8,700) from these sources. Another 5 percent of the families reported net losses in excess of $1,000 (averaging about $8,200) from these sources. We performed some sensitivity analyses and concluded that the distribution of incomes shown in tables III.1 and III.2 of our March 1994 report will not

change significantly. We also expect that the distributions shown in our other report tables will not change substantially.

Our family income analyses, for example, also excluded potentially nonrecurring sources of unearned income, such as prizes and awards or unemployment compensation. We also excluded certain nontaxable income sources for which information returns are not available, such as VA benefits, welfare benefits, workers compensation, and tax-exempt interest income. Also, the following types of taxable income, which represent data available only from individual taxpayers' returns, were not included in determining veterans' income levels:

- capital gains and losses;
- sole proprietorship income and losses;
- income or losses from partnerships, S corporations, estates, trusts, rents, and royalties;
- net farm income or losses; and
- alimony received.

We assigned interest and dividend income to the individual who was listed as the payee on the relevant information return. However, information returns and tax records did not allow us to precisely determine ownership of bank accounts or other financial assets. Without reviewing individual account registrations or other asset information, we could not verify the allocation of income from these specific assets. In cases where bank accounts or other financial assets were jointly owned by the veteran and the spouse, we allocated the income derived from these assets to the individual designated as the payee for tax purposes; we assigned none of the income to the other person. In reality, either the veteran or the spouse has as much claim to that income as the designated payee.

Our review relied almost entirely on computerized data in VA and federal tax records; we were unable to independently verify the data. The Internal Revenue Code does not permit us to disclose tax data in a form that would identify individual taxpayers. Without such disclosures, we could not verify specific veterans' income amounts. However, IRS data show that the overall payer accuracy rate for information returns is at least 95 percent. Therefore, we are confident that the data are reasonably accurate for the income items that we have included in our analysis. Also, the Veterans Benefits Administration has used similar tax records to detect inaccuracies in pension beneficiaries' reported incomes and has found that

the records are very accurate, based on interviews with individual veterans.

We did our work from April 1994 through July 1994 in accordance with generally accepted government auditing standards.

Individual Income Status of Married Veterans Using VA Medical Centers

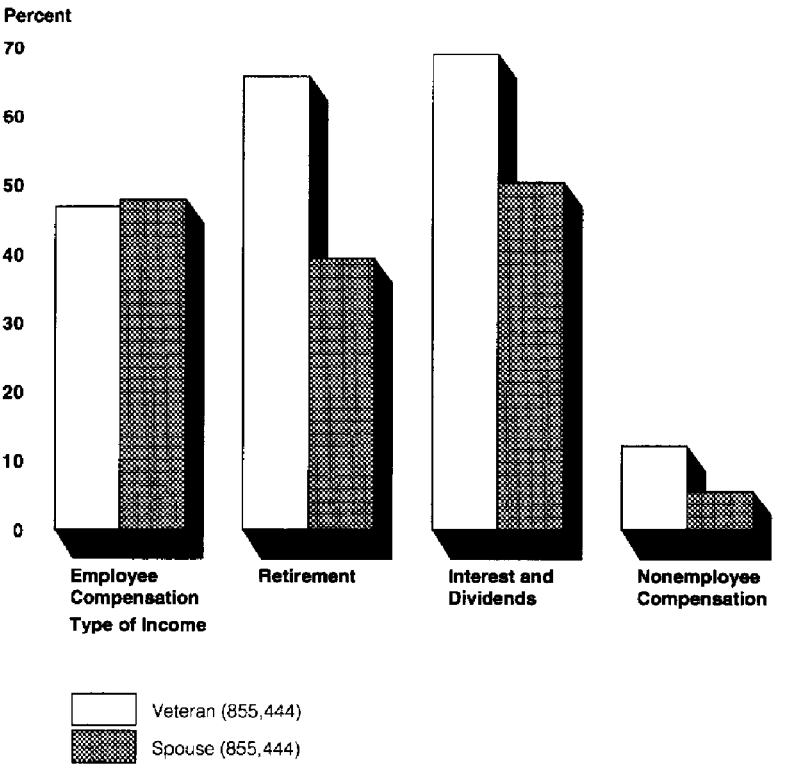
This appendix contains information on the income status of the 855,444 married veterans who used VA medical centers in 1991. It shows the percentage of veterans and spouses who had individual incomes from each source and the total dollar amounts of the income. Income sources are employee compensation, retirement income, interest and dividends, and nonemployee compensation; the latter source refers to payments such as fees or commissions paid to people not considered to be employees for services rendered in a trade or business. The appendix also shows the percentage of veterans and spouses with individual incomes within different dollar ranges and the percentage with income from each source within different dollar ranges.

In general, two-thirds of the married veterans had retirement income and interest and dividends, while less than one-half of the spouses had such income (see fig II.1). By contrast, about one-half of the veterans and spouses had employee compensation. Veterans' income accounted for two-thirds of the $27.3 billion in total income for married couples; retirement income represented a large percentage of this difference between veterans' and spouses' incomes (see fig. II.2). Also, veterans had almost $2 billion more in employee compensation than spouses, even though fewer veterans received employee compensation.

Veterans and spouses received higher levels of income from employee compensation than they received from any other source (see table II.1). Of the 855,444 married veterans, less than one-third had incomes below $10,000 compared with almost two-thirds of the spouses. By contrast, about 20 percent of the married veterans had incomes of $30,000 or more compared with about 5 percent of the spouses (see fig. II.3).

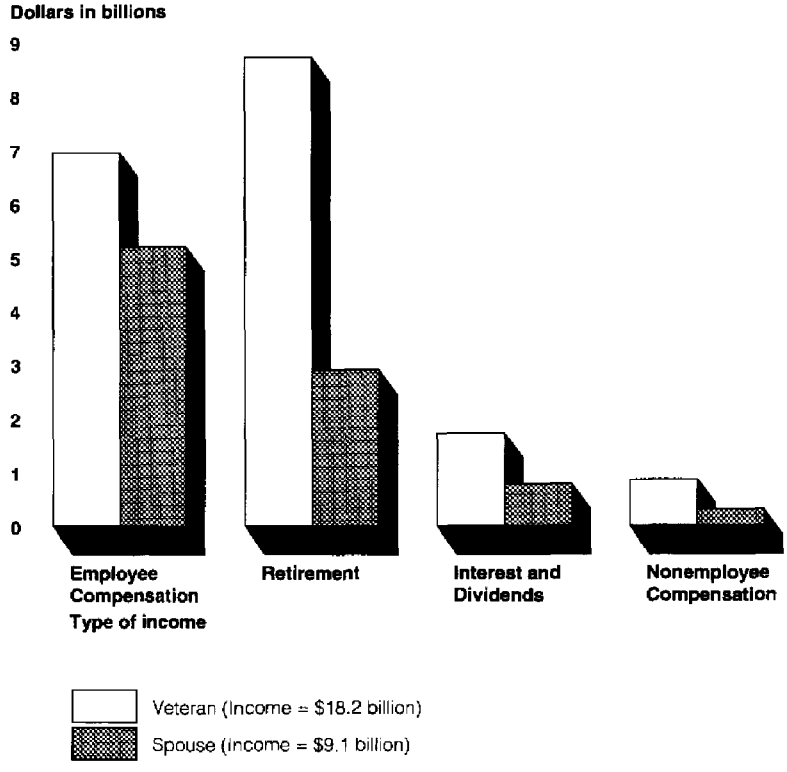
Overall, married veterans' individual incomes greatly exceeded the incomes of single veterans (see fig. II.4). Less than one-third of the married veterans had individual incomes less than $10,000 compared with about two-thirds of the single veterans. By contrast, about 20 percent of the married veterans had incomes of $30,000 or more compared with about 5 percent of the single veterans.

Figure II.1: Income Sources for Married Veterans Using VA Medical Centers, by Veteran and Spouse (1991)



Note: Married veterans = 855,444

Figure II.2: Income Sources for Married Veterans Using VA Medical Centers, by Veteran and Spouse Income (1991)



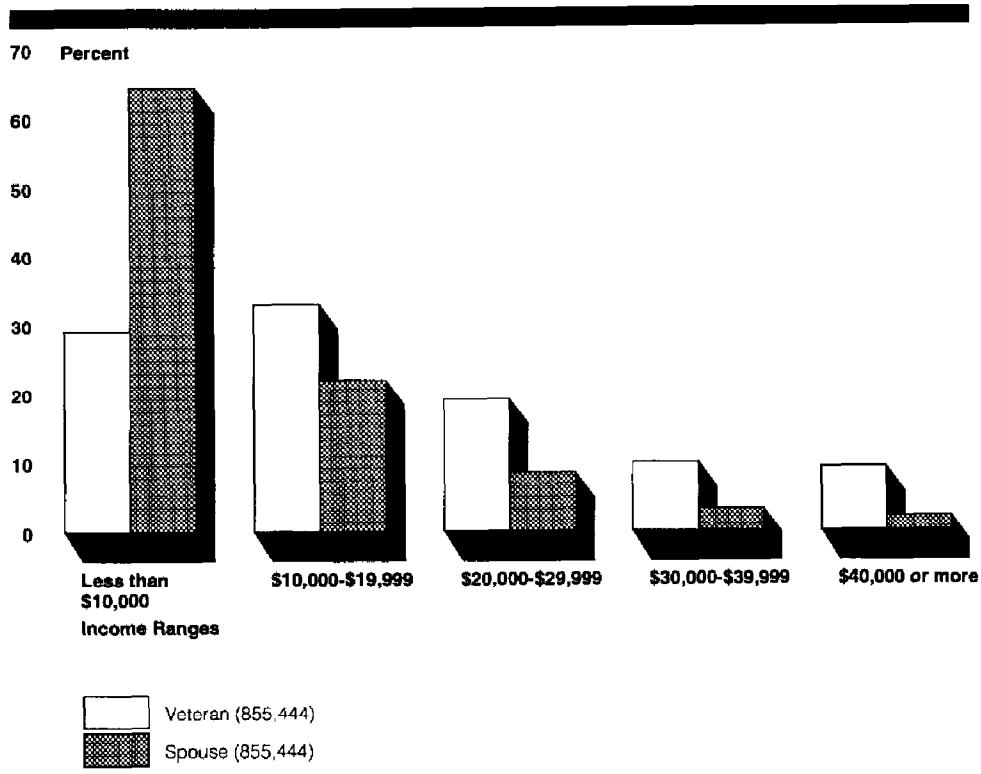
Note: Total family income for married veterans is $27.3 billion.

Table II.1: Income Sources for Married Veterans Using VA Medical Centers, by Veteran and Spouse (1991)

	Percent with income[a]							
	Employee compensation		Retirement		Interest and dividends		Nonemployee compensation	
Range by source	**Veteran**	**Spouse**	**Veteran**	**Spouse**	**Veteran**	**Spouse**	**Veteran**	**Spouse**
Under $10,000	39	49	46	86	92	96	80	86
$10,000 to $19,999	26	31	39	10	6	3	10	8
$20,000 to $29,999	18	13	10	2	2	1	4	3
$30,000 to $39,999	11	5	3	1	0	0	2	1
$40,000 or more	6	2	2	1	0	0	4	2
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Veterans	400,495	408,796	560,836	336,569	588,200	429,064	102,405	48,091

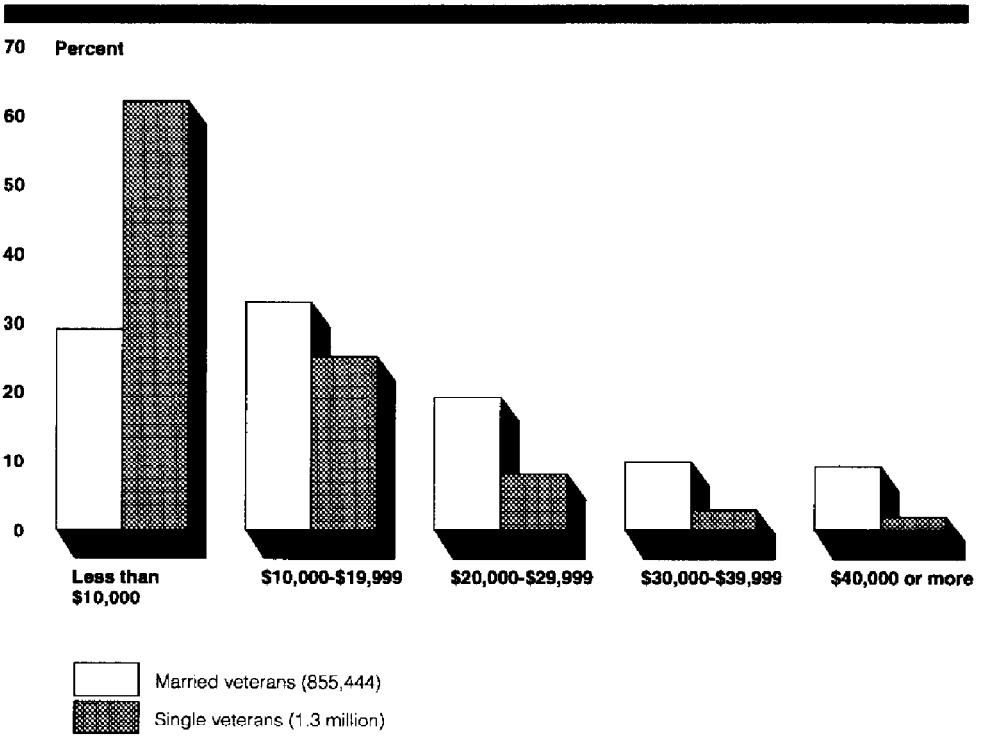
[a]855,444 married veterans using VA centers in 1991.

Figure II.3: Income Ranges for Married Veterans Using VA Medical Centers, by Veteran and Spouse (1991)



Note: Married Veterans = 855,444

Figure II.4: Income Ranges of Veterans Using VA Medical Centers, by Marital Status (1991)



Family Income Status of Married Veterans Using VA Medical Centers

This appendix contains information on the income levels of the 855,444 married veterans who used VA medical centers in 1991. It shows the percentage of veterans with incomes within different dollar ranges and the percentage of married veterans' family incomes attributable to veterans, by family income ranges.

The income status of married veterans increased dramatically when combined with their spouses' incomes into a family income. About 10 percent of veterans had family incomes under $10,000 compared with 29 percent of married veterans who had individual incomes below that amount (see fig. III.1). In contrast, 37 percent of veterans had family incomes of $30,000 or more compared with less than 20 percent of married veterans with personal incomes above these levels.

Veterans' income accounted for the majority of the income for married couples (see tables III.1 and III.2). About two-thirds of the veterans had over 60 percent of the family income. By comparison, about one-fifth of the spouses had over 60 percent of the family income.

Figure III.1: Income Ranges for Veterans Using VA Medical Centers, by Veteran Income Only and by Family Income (1991)

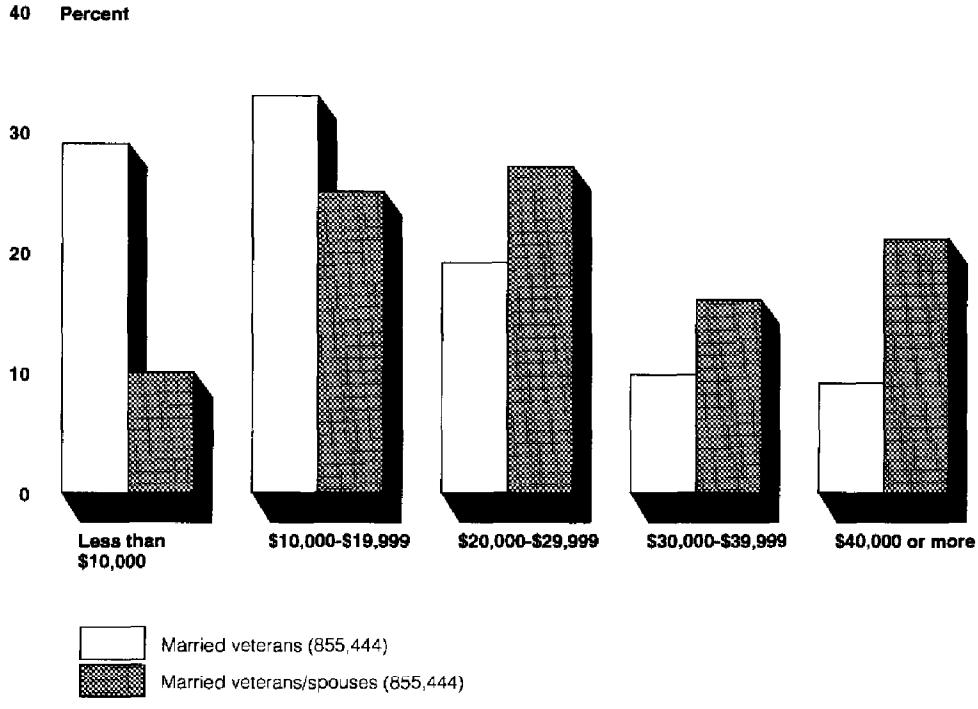


Table III.1: Percent of Married Veterans' Family Income Attributable to Veterans, by Income Range (1991)

	Family income[a]				
Percent of family income, by veteran	**Under $10,000**	**$10,000-$19,999**	**$20,000-$29,999**	**$30,000-$39,999**	**$40,000 or more**
20 or less	24	9	6	6	6
21 to 40	5	9	13	12	11
41 to 60	7	16	18	20	22
61 to 80	11	24	24	23	26
81 or more	53	43	40	39	36
Total[b]	**100**	**100**	**100**	**100**	**100**
Veterans	89,917	216,331	227,794	138,859	182,543

[a]855,444 married veterans.

[b]Percentages may not add to 100 due to rounding.

Table III.2: Percent of Married Veterans' Family Income Attributable to Veterans, by Income Range (1991)

	Family income[a]				
Percent of family income, by veteran	**Under $10,000**	**$10,000-$19,999**	**$20,000-$29,999**	**$30,000-$39,999**	**$40,000 or more**
10 or less	22	7	3	3	2
11 to 20	3	2	2	3	3
21 to 30	2	3	5	5	4
31 to 40	2	6	8	7	6
41 to 50	3	8	8	9	9
51 to 60	4	8	9	11	13
61 to 70	6	10	11	11	14
71 to 80	6	14	13	12	13
81 to 90	6	10	17	16	12
91 or more	48	32	23	24	24
Total[b]	**100**	**100**	**100**	**100**	**100**
Veterans	89,917	216,331	227,794	138,859	182,543

[a]855,444 married veterans.

[b]Percentages may not add to 100 due to rounding.

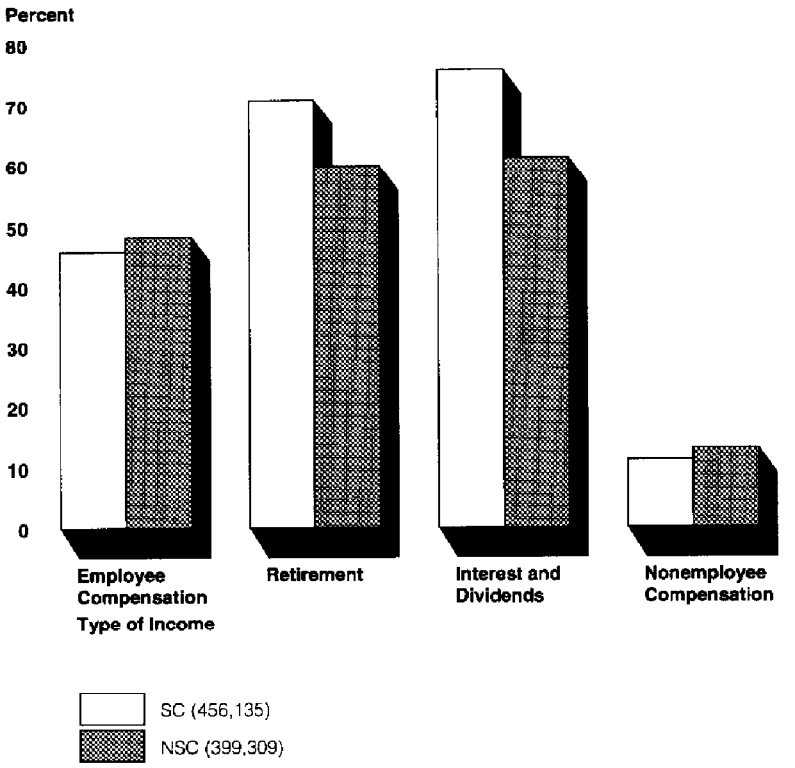
Income Status of Married Veterans by Disability Rating

This appendix provides information on the income levels of the 456,135 married service-connected veterans who used VA medical centers in 1991. It shows the percentage of veterans with incomes within specified dollar ranges and compares their incomes with those of the 399,309 married nonservice-connected veterans. For the service-connected veterans, it also compares the income levels of veterans reported in VA's patient treatment file to have disability ratings of 0, 10 to 40, and 50 percent or more. These ratings are intended to represent an average earning loss a veteran would experience in a civilian occupation because of the disability.

Income Sources for Married Veterans, by Disability Rating

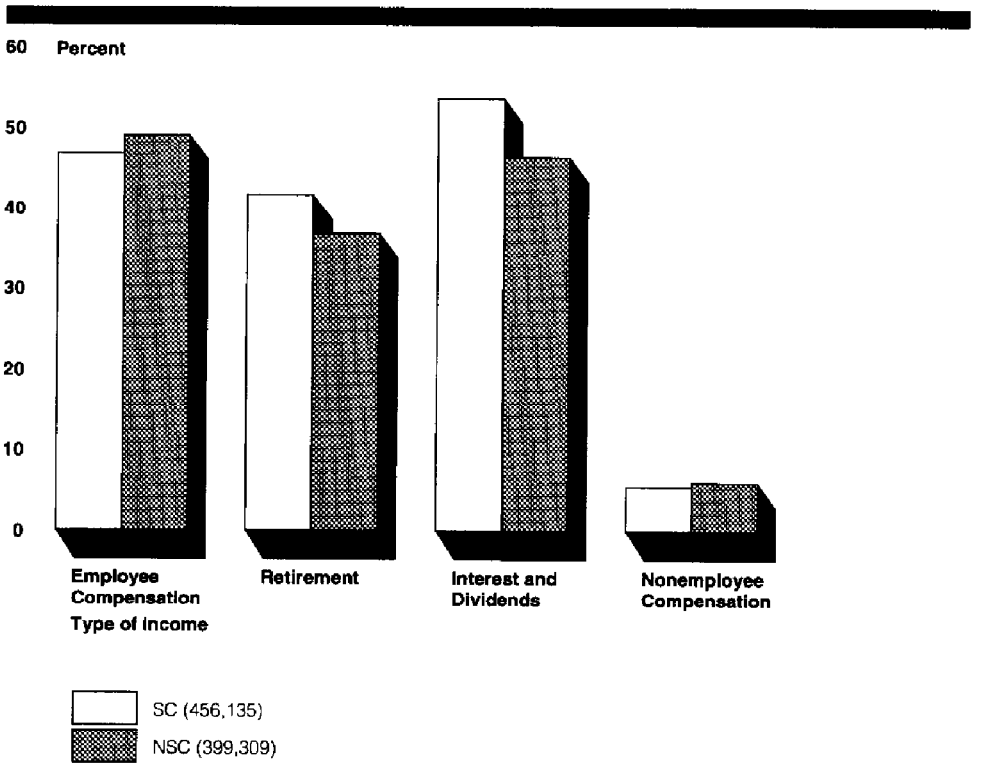
In general, over 70 percent of the service-connected veterans had retirement income and interest and dividends compared with about 60 percent of the nonservice-connected veterans. The percentages of veterans and spouses with employee compensation did not vary by disability status (see figs. IV.1 and IV.2). Married service-connected veterans and spouses generally had greater incomes by source than nonservice-connected veterans and spouses (see figs IV.3 and IV.4).

Figure IV.1: Income Sources for Married Veterans Using VA Medical Centers, by Disability Status (1991)



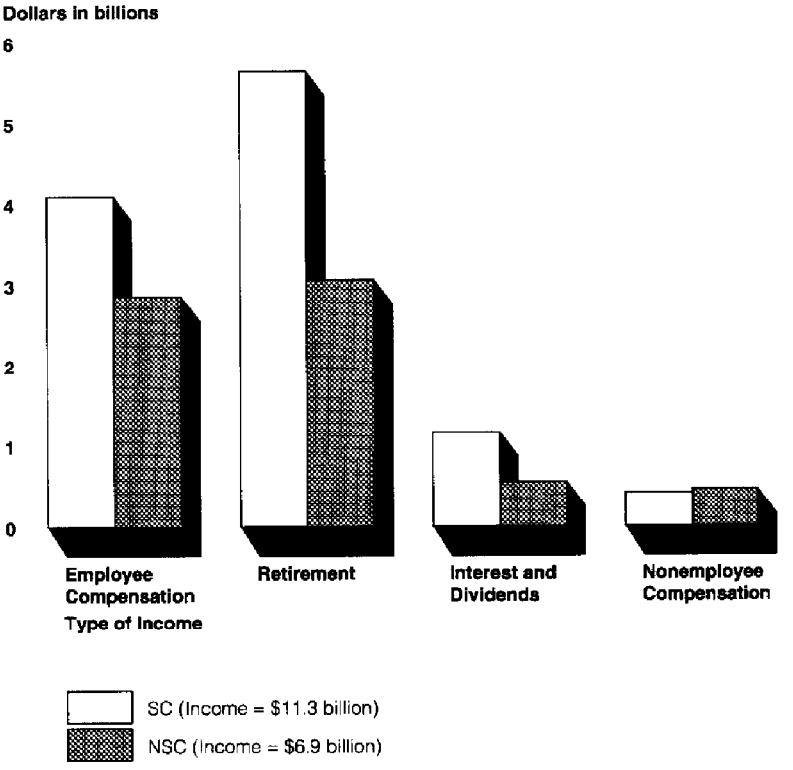
Note: SC=service-connected; NSC=nonservice-connected.

Figure IV.2: Income Sources for Spouses of Married Veterans Using VA Medical Centers, by Veterans' Disability Status (1991)



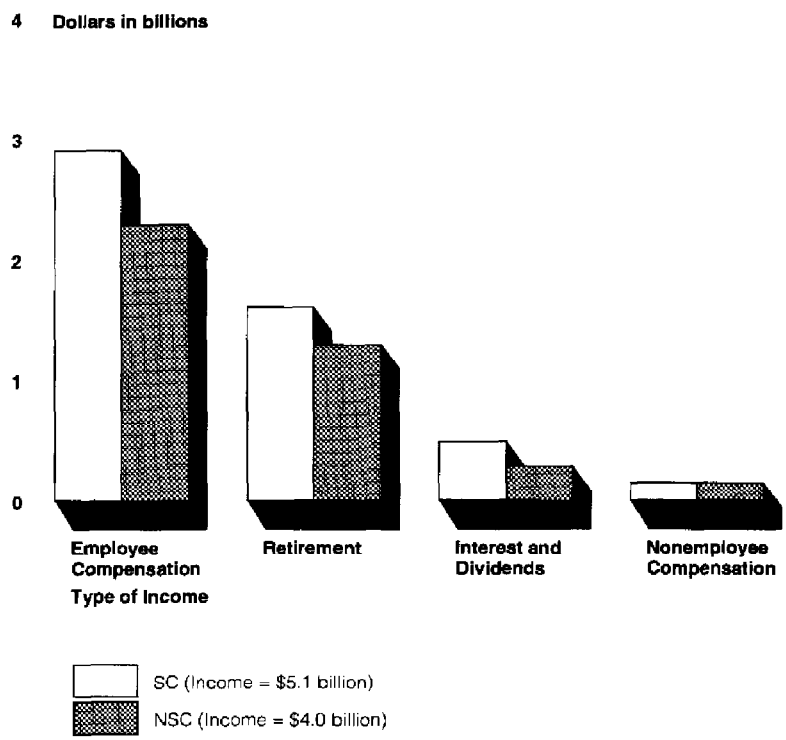
Note: SC=service-connected; NSC=nonservice-connected.

Figure IV.3: Income Sources of Married Veterans Using VA Medical Centers, by Veterans' Disability Status (1991)



Note: SC=service-connected; NSC=nonservice-connected.

Figure IV.4: Income Sources of Spouses of Married Veterans Using VA Medical Centers, by Veterans' Disability Status (1991)



Note: SC=service-connected; NSC=nonservice-connected.

Income Ranges for Married Veterans, by Disability Rating

In general, service-connected and nonservice-connected veterans generally received higher levels of employee compensation and retirement income than their spouses. Also, spouses of service-connected veterans tended to have higher levels of employee compensation than the spouses of nonservice-connected veterans with comparable levels of other types of income (see tables IV.1 and IV.2).

Married veterans with service-connected disabilities generally had higher incomes than married veterans without such disabilities. Of the 456,135 service-connected veterans, about 24 percent had incomes less than $10,000 compared with 35 percent of the nonservice-connected veterans. By contrast, 25 percent of the service-connected veterans had incomes of $30,000 or more compared with 12 percent of the nonservice-connected veterans (see fig. IV.5). However, the incomes for spouses of

service-connected veterans did not vary greatly from the incomes of nonservice-connected veterans' spouses (see fig. IV.6).

Of the 456,135 married service-connected veterans, those with disability ratings between 10 percent and 40 percent had higher incomes than veterans in the 0 percent or 50 percent or more groups (see table IV.3). However, the incomes of the spouses of service-connected veterans did not vary greatly by disability rating class.

Table IV.1: Income Sources for Married Veterans Using VA Medical Centers, by Disability Status, Veterans Only (1991)

	Percent with income[a]							
	Employee compensation		Retirement		Interest and dividends		Nonemployee compensation	
Range by source	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	33	44	41	51	90	94	81	79
$10,000 to $19,999	23	28	40	38	7	4	10	11
$20,000 to $29,999	20	16	12	8	2	1	4	4
$30,000 to $39,999	15	7	4	2	1	0	2	2
$40,000 or more	8	4	3	1	1	0	4	4
Total[b]	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Veterans	208,524	191,971	322,349	238,487	344,788	243,412	50,841	51,564

[a]855,444 married veterans using VA centers in 1991.

[b]Percentages may not add to 100 due to rounding.

Note: SC=service-connected; NSC=nonservice-connected.

Table IV.2: Income Sources for Married Veterans Using VA Medical Centers, by Disability Status, Spouse Only (1991)

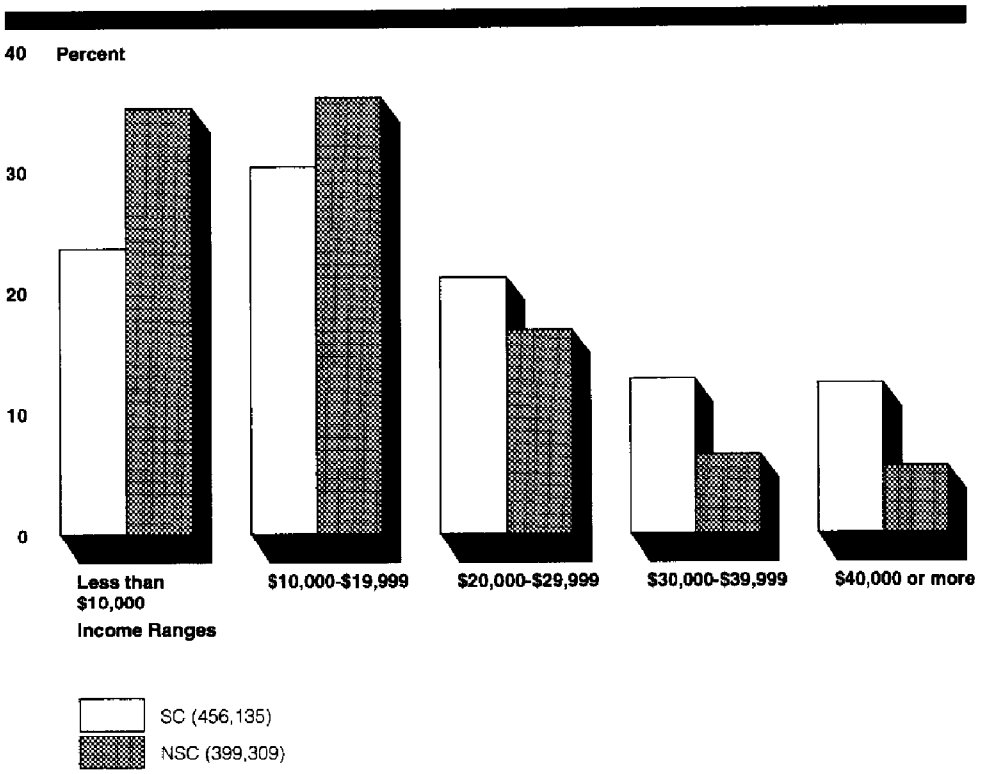
	Percent with Income							
	Employee compensation[a]		Retirement		Interest and dividends		Nonemployee compensation	
Range by source	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	45	53	86	87	96	97	86	86
$10,000 to $19,999	32	31	11	10	3	2	7	8
$20,000 to $29,999	15	11	2	2	1	1	3	3
$30,000 to $39,999	6	4	1	1	0	0	1	1
$40,000 or more	3	2	1	1	0	0	2	2
Total[b]	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Veterans	213,015	195,781	189,672	146,897	244,123	184,941	24,627	23,464

[a]855,444 married veterans using VA centers in 1991.

[b]Percentages may not add to 100 due to rounding.

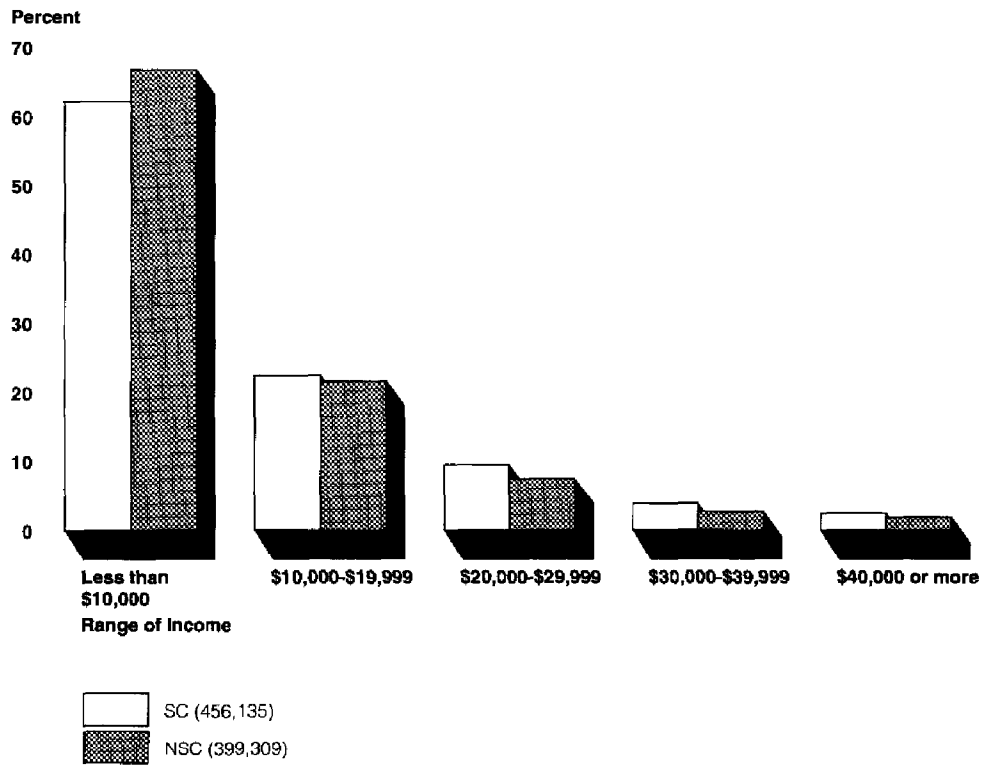
Note: SC=service-connected; NSC=nonservice-connected.

Figure IV.5: Income Ranges for Married Veterans Using VA Medical Centers, by Disability Status (1991)



Note: SC=service-connected; NSC=nonservice-connected.

Figure IV.6: Income Ranges for Spouses of Married Veterans Using VA Medical Centers, by Disability Status (1991)



Notes: Married nonservice-connected veterans = 399,309.
SC=service-connected; NSC=nonservice-connected.

Table IV.3: Income Ranges of Married Disabled Veterans and Spouses Using VA Medical Centers, by Rating Class (1991)

	Percent of veterans and spouses by disability rating[a]					
	0		10-40		50 or more	
Income	**Veteran**	**Spouse**	**Veteran**	**Spouse**	**Veteran**	**Spouse**
Under $10,000	24	63	19	63	32	61
$10,000 to $19,999	32	22	29	22	31	23
$20,000 to $29,999	21	9	23	9	18	10
$30,000 to $39,999	11	4	15	4	10	4
40,000 or more	11	2	14	2	9	3
Total[b]	**100**	**100**	**100**	**100**	**100**	**100**

[a]Of the 456,135 married disabled veterans using VA medical centers in 1991, 68,958 (or 15.1 percent) had ratings of 0 percent; 258,826 (or 56.7 percent) had ratings of 10 to 40 percent; and 128,351 (or 28.1 percent) had ratings of 50 percent or more.

[b]Percentages may not add to 100 due to rounding.

Family Income Status for Married Veterans, by Disability Rating

In general, the relationship between family incomes and those of service-connected and nonservice-connected veterans did not vary greatly. That is, about two-thirds of the service-connected veterans accounted for over 60 percent of their family incomes compared with a slightly lower percentage of nonservice-connected veterans' family incomes (see tables IV.4 and IV.5). However, service-connected veterans generally accounted for larger percentages of family income in the higher income ranges than did nonservice-connected veterans.

Table IV.4: Percent of Married Service-Connected Veterans' Family Income Attributable to Veterans, by Income Range (1991)

	Family income[a]				
Percent of family income, by veteran	**Under $10,000**	**$10,000-$19,999**	**$20,000-$29,999**	**$30,000-$39,999**	**$40,000 or more**
20 or less	24	9	5	5	4
21 to 40	5	8	12	11	9
41 to 60	7	15	16	18	21
61 to 80	12	24	24	23	28
81 or more	53	44	43	43	38
Total[b]	**100**	**100**	**100**	**100**	**100**
Veterans	34,654	96,080	117,798	83,779	123,824

[a]456,135 married service-connected veterans.

[b]Percentages may not add to 100 due to rounding.

Table IV.5: Percent of Married Nonservice-Connected Veterans' Family Income Attributable to Veterans, by Income Range (1991)

	Family income[a]				
Percent of family income, by veteran	**Under $10,000**	**$10,000-$19,999**	**$20,000-$29,999**	**$30,000-$39,999**	**$40,000 or more**
20 or less	25	9	6	7	8
21 to 40	5	9	14	14	13
41 to 60	6	16	19	22	23
61 to 80	11	24	25	24	24
81 or more	53	42	37	34	32
Total[b]	**100**	**100**	**100**	**100**	**100**
Veterans	55,263	120,251	109,996	55,080	58,719

[a]399,309 married nonservice-connected veterans.

[b]Percentages may not add to 100 due to rounding.

Employment Status of Veterans Using VA Medical Centers

This appendix contains information on the income levels of the 2.2 million veterans who used VA medical centers in 1991, based on their employment status and disability rating. Employment status includes employed veterans (those receiving employee compensation or self-employment income); retired veterans (those receiving pension or retirement income but no employee compensation or self-employment income); and unemployed veterans who have no pension or retirement income, employee compensation, or income from sources such as self-employment income, which we did not consider in our March 1994 report.[3] This appendix also shows the percentage of veterans who were employed, self-employed, or both, by disability status. It also compares service-connected veterans' employment status by disability rating class.

In our March 1994 report, we defined employment status as including employed veterans (those receiving employee compensation); retired veterans (those receiving pension or retirement income but no employee compensation); and other veterans who had no pension or retirement income or employee compensation, but who may have had income from sources not included in our analysis, such as self-employment income. Appendix IX of our earlier report showed the total dollars of employee compensation for veterans and their spouses and the percentage of veterans (and spouses) that had incomes within different dollar ranges. It also compared income levels for veterans in the three groups by disability rating and marital status.

Our March 1994 report also showed that about 40 percent of the 2.2 million veterans were employed and that they accounted for about 50 percent of the total income of this group (see fig. V.1). Of the employed veterans, 3 percent also had self-employment income. In addition, another 5 percent had only self-employment income. The percentages of self-employed veterans were fairly evenly distributed among the employed, retired, and other veteran categories (see fig. V.2).

Our analysis showed that over 8 percent of the 2.2 million veterans had self-employment income (see table V.1). Over one-third of these veterans also had employee compensation, while the rest had only self-employment income.

[3]VA Health Care (GAO/HEHS-94-113FS, Mar. 29, 1994).

Figure V.1: Employment Status of Veterans Using VA Medical Centers (1991)

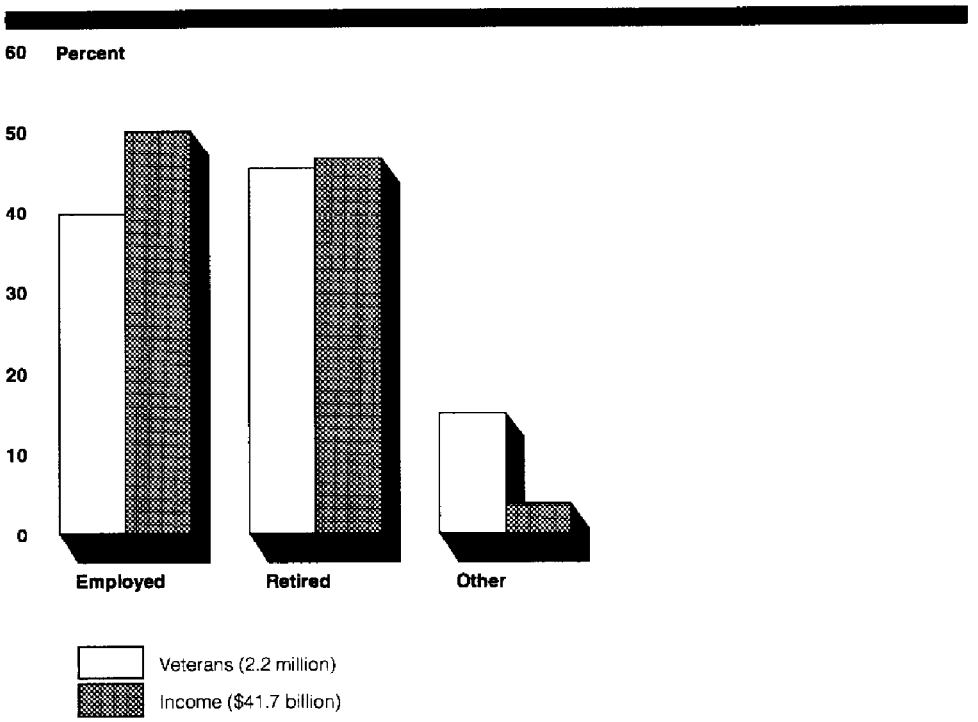
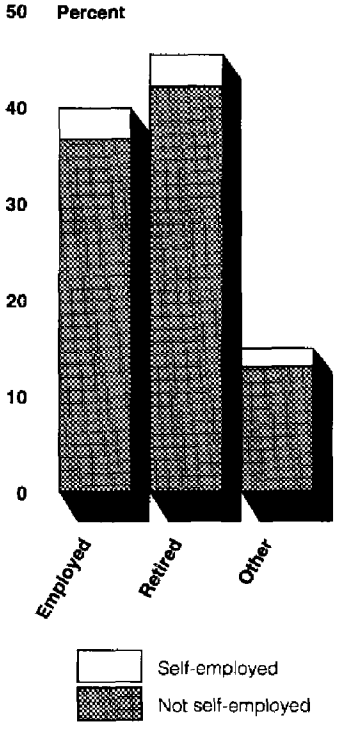


Figure V.2: Self-Employment Status of Veterans Using VA Medical Centers (1991)



Note: Total veterans = 2.2 million.

Table V.1: Employment Status of Veterans Using VA Medical Centers (1991)

Employment status	Percent of all veterans[a]
Employed	37
Self-employed	3
Employed and self-employed	5
Retired	42
Unemployed	13
Total	**100**

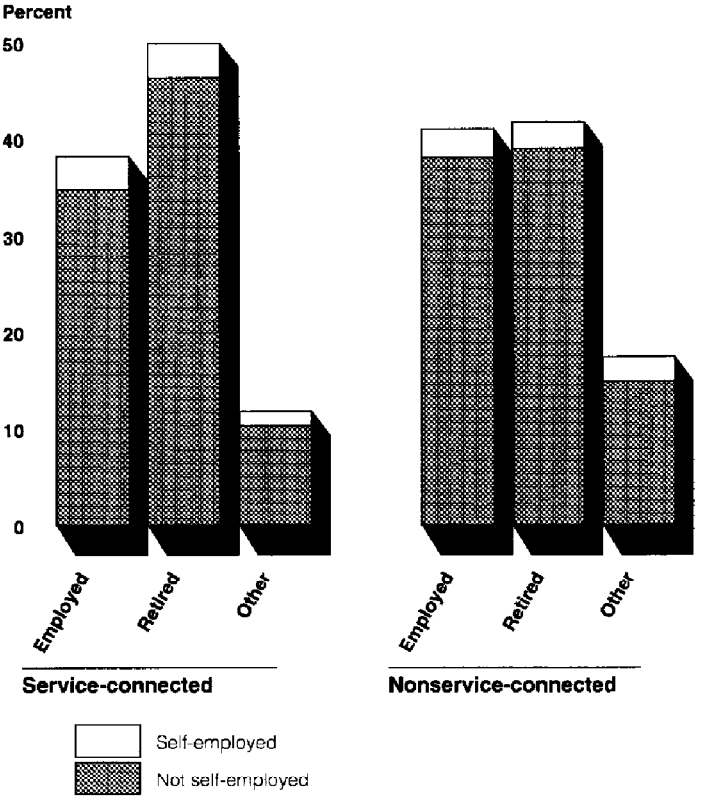
[a]2.2 million veterans using VA medical centers in 1991.

Employment Status for Veterans, by Disability Rating

In general, the percentages of self-employed veterans by employment status did not vary greatly between service-connected and nonservice-connected veterans (see fig. V.3). The percentages of service-connected and nonservice-connected veterans who were

self-employed were roughly equal (see table V.2). Of the almost 1 million service-connected veterans, more veterans in the 10 percent to 40 percent groups were self-employed, whereas a greater percentage of the veterans with disability ratings of 50 percent or more were either retired or unemployed than those in the other groups (see table V.3).

Figure V.3: Self-Employment Status of Veterans Using VA Medical Centers, by Disability Status (1991)



Notes: Total veterans = 2.2 million.
Service-connected veterans = 964,400; nonservice-connected veterans = 1.2 million.

Table V.2: Employment Status of Veterans Using VA Medical Centers, by Disability Status (1991)

	Percent of veterans by disability status[a]	
Employment status	**Service-connected**	**Nonservice-connected**
Employed	35	38
Self-employed	5	5
Employed and self-employed	4	3
Retired	46	39
Unemployed	10	15
Total	**100**	**100**

[a]Of the 2.2 million veterans using VA medical centers in 1991, 964,400 were service-connected and 1.2 million were nonservice-connected.

Table V.3: Employment and Self-Employment Status of Veterans Using VA Medical Centers, by Rating Class (1991)

	Percent of veterans, by disability rating[a]		
Employment status	**0**	**10 to 40**	**50 or more**
Employed	36	42	22
Self-employed	5	6	4
Employed and self-employed	4	4	2
Retired	44	40	59
Unemployed	11	8	14
Total[b]	**100**	**100**	**100**

[a]Of the disabled veterans using VA facilities in 1991, about 170,000 had ratings of 0 percent; about 500,000 had ratings of 10-40 percent; and 300,000 had ratings of 50 percent or more.

[b]Percentages may not add to 100 due to rounding.

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