United States General Accounting Office

GAO

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

March 1994

VA HEALTH CARE

A Profile of Veterans Using VA Medical Centers in 1991

GAO/HEHS-94-113FS

GAO

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

Health, Education, and
Human Services Division

B-251653

March 29, 1994

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

Dear Mr. Chairman:

This fact sheet provides a profile of veterans who, during 1991, used medical centers operated by the Department of Veterans Affairs (VA). It describes veterans' income, age, marital status, usage rates, disability status, employment, family size, and other characteristics. We developed this fact sheet using VA's patient treatment records and the Internal Revenue Service's tax records. We briefed the Committee on the results of our work on December 8, 1993, and March 17, 1994. This fact sheet documents the information presented in those briefings.

Background

VA operates 158 medical centers, consisting of 171 hospitals and more than 200 outpatient clinics. In 1991, about 2.2 million veterans made more than 20 million outpatient visits to these centers and had more than 970,000 hospital stays. Of these veterans, about 1 million had disabilities incurred or aggravated by military service (service connected), and 1.2 million had no disabling conditions related to military service (nonservice connected).

In 1992, VA began to study ways to revise and reform the laws governing veterans' eligibility for VA medical care. Generally, veterans are entitled to inpatient care if they have service-connected conditions or incomes below prescribed amounts.[1] In contrast, most veterans are eligible for outpatient care on a space-available basis; service-connected veterans have the highest priority, and income is a determining criterion for nonservice-connected veterans. Also, nonservice-connected veterans are required to pay a copayment if their income exceeds the prescribed levels.

In 1993, the President proposed a major reform of our nation's health care system. In general, his plan would establish a system of universal coverage, in which employers are responsible for financing coverage for their employees. It also would authorize VA to compete as a medical care provider for veterans and their dependents. For many veterans, this would provide their first opportunity to choose between VA and other providers.

[1]For example, effective January 1, 1994, a veteran without dependents was entitled to VA inpatient medical care if he or she had annual income below $19,913; the income threshold increased by $3,984 for the first dependent and $1,330 for each additional dependent.

Employment status and income levels are expected to be major factors affecting veterans' decisions.

GAO Methodology

Using the Internal Revenue Service's 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 family income (veteran and spouse) that covers four general income sources: employee compensation, retirement benefits, interest and dividends, and nonemployee compensation. Our family 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 (See app. I for details of our methodology).

Results

Of the 2.2 million veterans who used VA centers in 1991, two-thirds had family incomes under $20,000; in contrast, about 10 percent had family incomes over $40,000 (see app. II). Lower incomes tended to prevail among nonservice-connected, unmarried, younger veterans:

- Seventy-five percent of the nonservice-connected veterans had family incomes under $20,000 compared to 58 percent of the service-connected veterans. Of the service-connected veterans, those with disability ratings between 10 percent and 40 percent had higher incomes than veterans with ratings of 0 percent or 50 percent or more (see app. III). For service-connected and nonservice-connected veterans, the vast majority of income was related to employment or retirement, and a relatively small amount came from investments (see app. IV).
- Eighty-seven percent of the unmarried veterans had incomes under $20,000 compared to 35 percent of the married veterans (see app. V).
- Thirty-seven percent of the older veterans (aged 65 and over) had incomes under $10,000 compared to at least 45 percent of those under age 65 (see app. VI).

Of the 2.2 million veterans, 555,000 or about 25 percent used VA inpatient services. Inpatient usage rates, as measured by total days used, did not

vary widely for veterans of comparable income levels. For example, veterans with incomes under $10,000 accounted for 50 percent of the shorter inpatient stays (less than 7 days), 55 percent of the intermediate stays (between 8 and 21 days), and 60 percent of the stays over 21 days (see app. VII).

Almost all of the 2.2 million veterans used VA outpatient services. Outpatient usage rates, as measured by total visits made, did not vary widely for veterans of comparable income levels. For example, veterans with incomes under $10,000 accounted for 40 percent of all veterans visiting infrequently (less than twice a year), 41 percent of those visiting moderately (three to six visits), and 45 percent of those with seven or more visits a year (see app. VIII).

About 40 percent of the 2.2 million veterans were employed; 45 percent were retired. Of the employed veterans, about 46 percent were married. Of those married veterans, about 60 percent also had a spouse who was employed. Employed married veterans had higher incomes than employed single veterans, and those who also had an employed spouse had significantly higher incomes; about 45 percent of this latter group had incomes of $30,000 or more (see app. IX).

About 16 percent of the 2.2 million veterans had dependents (other than a spouse). Of these veterans, about 22 percent were single. Veterans with dependents had higher incomes than those without dependents. For example, 16 percent of the single veterans and 41 percent of the married veterans with dependents had incomes of $30,000 or more compared to 4 percent of the single veterans and 36 percent of the married veterans without dependents (see app. X).

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. We considered their comments.

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

Please contact me at (202) 512-7101 if you or your staff have any questions. Major contributors to this fact sheet are listed in appendix XI.

Sincerely yours,

Flora H. Milans for

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 Internal Revenue Service's (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 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. Income attributable to children or other dependents (except spouses) was not obtained because IRS officials advised 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 their 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 would not change significantly. We

expect that the distributions shown in our other tables would not change substantially either.

Our family income analyses, for example, 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 also used information returns and tax records to identify veterans' employment status. For our analyses, we considered veterans to be employed if they had employment income from sources other than self-employment. About 10 percent of these veterans reported to the IRS that they had self-employment income but, as noted above, this information was available only from individual taxpayers' returns and excluded from our analyses.

Our review relied almost entirely on computerized data from VA and federal tax records; we could not 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 the records to be very accurate based on interviews with individual veterans.

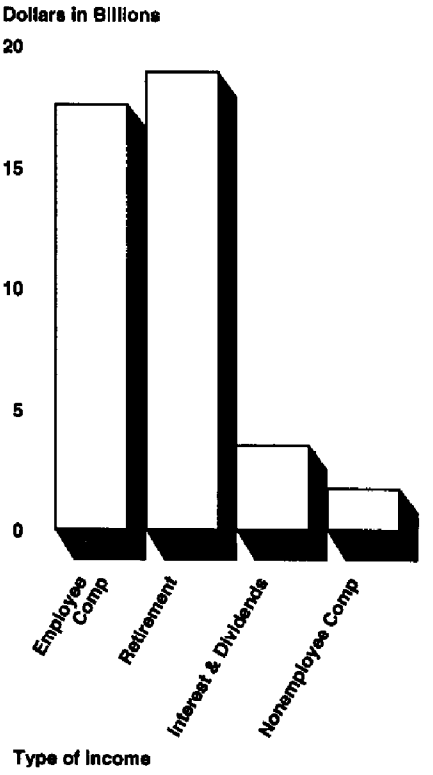
We did our work from December 1992 through February 1994 in accordance with generally accepted government auditing standards.

Income Status of Veterans Using VA Centers

This appendix contains information on the income status of the 2.2 million veterans who used VA medical centers in 1991. It shows the total dollars of income in relation to different sources of income and the percentage of veterans with incomes within different dollar ranges. 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.

In general, employee compensation and retirement income accounted for the vast majority of veterans' incomes, with slightly more retirement income than employee compensation (see fig. II.1). Of the 2.2 million veterans, 10 percent had incomes of $40,000 or more, accounting for almost 40 percent of the total income. By contrast, two-thirds had incomes under $20,000 (see fig. II.2). Also, 22 percent of the 2.2 million veterans had incomes under $5,000 (see fig. II.3).

Figure II.1: Income Sources for Veterans Using VA Medical Centers (1991)



Note: Total income = $41.7 billion.

Figure II.2: Income Ranges for Veterans Using VA Medical Centers (1991)

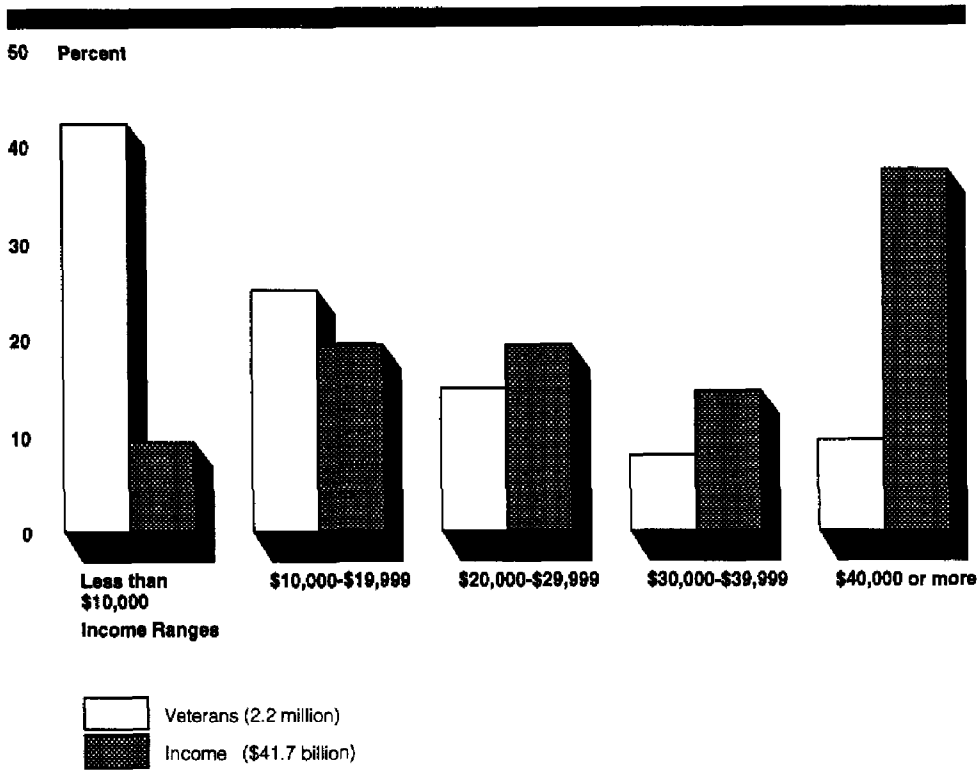


Figure II.3: Veterans Using VA Medical Centers, Incomes Under $10,000 (1991)

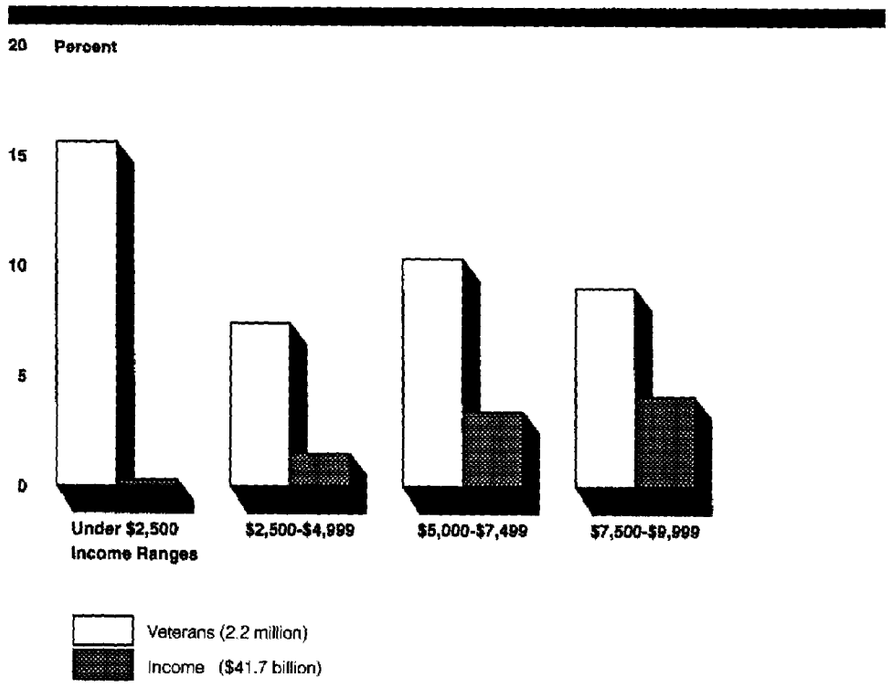
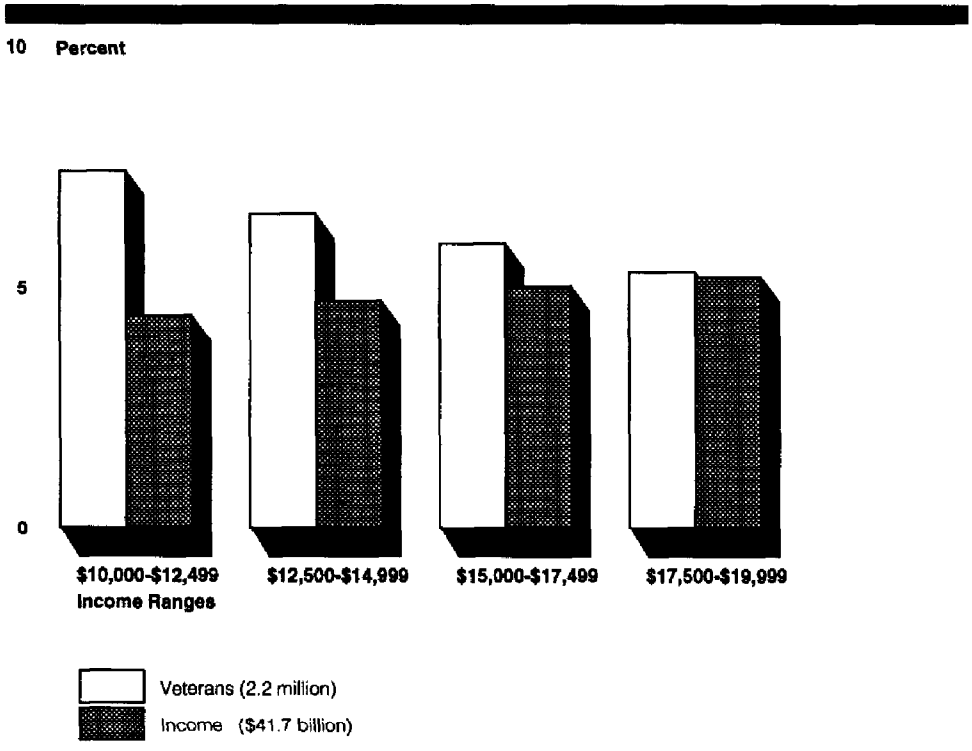


Figure II.4: Veterans Using VA Medical Centers, Incomes $10,000 to $19,999 (1991)



Income Levels for Veterans by Disability Rating

This appendix provides information on the income levels of the 1 million 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 to those of the 1.2 million nonservice-connected veterans. For the service-connected veterans, it also compares the income levels of veterans reported in VA's patient treatment records to have disability ratings of 0, 10, 20, 30, 40, and 50 percent or more. These ratings are intended to represent an average earning loss a veteran would experience in civilian occupations because of the disability.

In general, it shows that service-connected veterans had higher incomes, as a group, than nonservice-connected veterans (see fig. III.1). Also, the incomes of service-connected veterans were more evenly distributed among the different income levels than the incomes of the nonservice-connected group. However, the majority of veterans in both groups had incomes under $20,000—58 percent of the service-connected and 75 percent of the nonservice-connected (see table III.1). Moreover, incomes of 17 percent of the service-connected were less than $5,000 compared to 28 percent of the nonservice-connected veterans (see table III.2). Of the 1 million 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 tables III.3 to III.6).

Figure III.1: Service-Connected (SC) **Disability Status of Veterans Using VA Medical Centers** (1991)

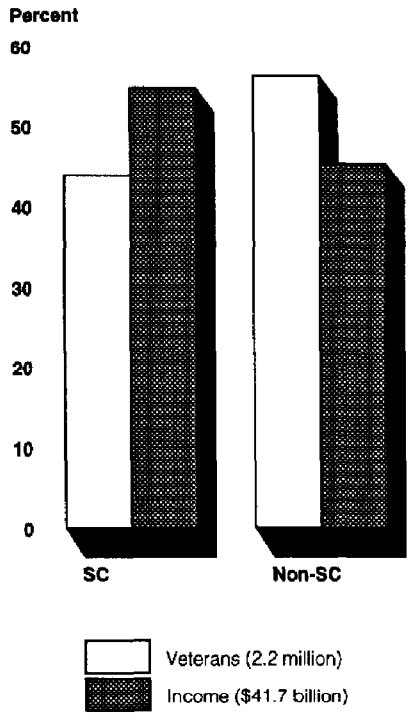


Table III.1: Income Ranges of Veterans Using VA Medical Centers, by Disability Status (1991)

	Percent of Veterans by Disability Status	
Family income	**Service connected[a]**	**Nonservice connected**
Under $10,000	34	49
$10,000-$19,999	24	26
$20,000-$29,999	17	13
$30,000-$39,999	11	6
$40,000 or more	14	6
Total	**100**	**100**

[a]Of the 2.2 million veterans using VA facilities in 1991, almost 1 million had service-connected disabilities.

Table III.2: Veterans Using VA Medical Centers, Incomes Less Than $20,000, by Disability Status (1991)

	Percent of Veterans by Disability Status	
Family Income	**Service connected[a]**	**Nonservice connected**
Under $2,500	11	19
$2,500 to $4,999	6	9
$5,000 to $7,499	9	11
$7,500 to $9,999	8	10
Under $10,000	34	49
$10,000 to $12,499	7	8
$12,500 to $14,999	6	7
$15,000 to $17,499	6	6
$17,500 to $19,999	5	5
$10,000-$19,999	24	26
$20,000 or more	42	25
Total	**100**	**100**

[a]Of the 2.2 million veterans using VA centers in 1991, almost 1 million had service-connected disabilities.

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

	Percent of Veterans by Disability Rating[a]		
Family Income	**0**	**10-40**	**50 or more**
Under $10,000	40	28	42
$10,000-$19,999	24	23	24
$20,000-$29,999	16	19	15
$30,000-$39,999	9	13	9
$40,000 or more	12	18	11
Total	**100[b]**	**100[b]**	**100[b]**

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

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

Table III.4: Income Ranges of Disabled Veterans Using VA Medical Centers, by All Rating Classes (1991)

	Percent of Veterans by Disability Rating[a]						
Family income	**0**	**10**	**20**	**30**	**40**	**10-40**	**50 or more**
Under $10,000	40	29	26	29	26	28	42
$10,000-$19,999	24	23	23	23	24	23	24
$20,000-$29,999	16	18	19	18	19	19	15
$30,000-$39,999	9	12	13	12	13	13	9
$40,000 or more	12	17	19	17	18	18	11
Total	**100[b]**	**100[b]**	**100**	**100[b]**	**100**	**100[b]**	**100[b]**

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

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

Table III.5: Income Ranges Less Than $20,000, Disabled Veterans Using VA Medical Centers, by Rating Class (1991)

	Percent of Veterans by Disability Rating[a]		
Family income	**0**	**10-40**	**50 or more**
Under $2,500	14	10	13
$2,500 to $4,999	7	5	7
$5,000 to $7,499	10	7	12
$7,500 to $9,999	8	7	10
Under $10,000	40[b]	28[b]	42
$10,000 to $12,499	7	6	7
$12,500 to $14,999	6	6	6
$15,000 to $17,499	6	6	6
$17,500 to $19,999	5	6	5
$10,000-$19,999	24	23[b]	24
$20,000 or more	36	49	35
Total	**100**	**100**	**100[b]**

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

[b]Percentages do not add due to rounding.

Table III.6: Income Ranges Less Than $20,000, Disabled Veterans Using VA Medical Centers, by All Rating Classes (1991)

	Percent of Veterans by Disability Rating[a]						
Family Income	**0**	**10**	**20**	**30**	**40**	**10-40**	**50 or more**
Under $2,500	14	10	9	10	9	10	13
$2,500 to $4,999	7	5	5	5	5	5	7
$5,000 to $7,499	10	7	6	7	7	7	12
$7,500 to $9,999	8	7	6	7	6	7	10
Under $10,000	40[b]	29	26	29	26[b]	28[b]	42
$10,000 to $12,499	7	6	6	6	6	6	7
$12,500 to $14,999	6	6	6	6	6	6	6
$15,000 to $17,499	6	6	6	6	6	6	6
$17,500 to $19,999	5	6	5	6	6	6	5
$10,000-$19,999	24	23[b]	23	23[b]	24	23[b]	24
$20,000 or more	36	48	51	48	50	49	35
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100[b]**

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

[b]Percentages do not add due to rounding.

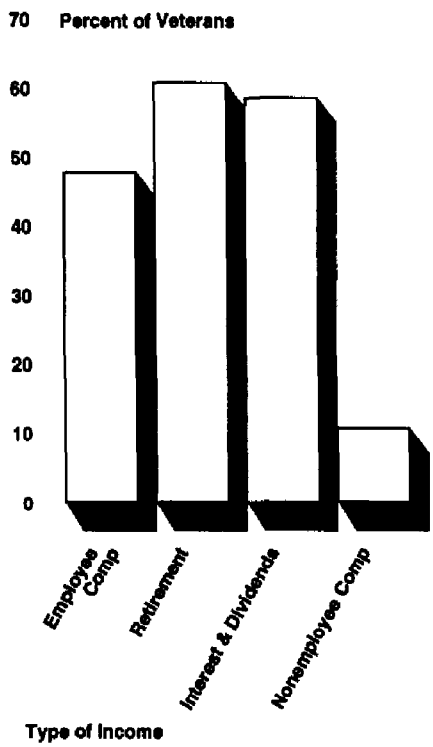
Income Levels for Veterans by Income Source

This appendix contains information on the income sources of the 2.2 million veterans who used VA medical centers in 1991. It shows the percentage of veterans who had income from each source and the percentage of veterans with income from each source within different dollar ranges.

In general, it shows that the majority of veterans have retirement income and interest and dividends, while almost half have employee compensation (see figure IV.1). Of the 1 million veterans with earnings from employment, more than two-thirds had less than $20,000 in employee compensation (see table IV.1). Most veterans had less than $10,000 in retirement, interest and dividends, and nonemployee compensation.

Almost 70 percent of the service-connected veterans have retirement income and interest and dividends compared to less than 55 percent of the nonservice-connected veterans (see figure IV.2). However, service-connected and nonservice-connected veterans generally receive higher levels of income from employee compensation than they receive from any other source (see table IV.2). More veterans in the 50 percent or more disability rating group have retirement income, as well as interest and dividends, than veterans in the other rating groups (see tables IV.3 and IV.4).

Figure IV.1: Income Sources for Veterans Using VA Medical Centers (1991)



Note: Veterans = 2.2 million.

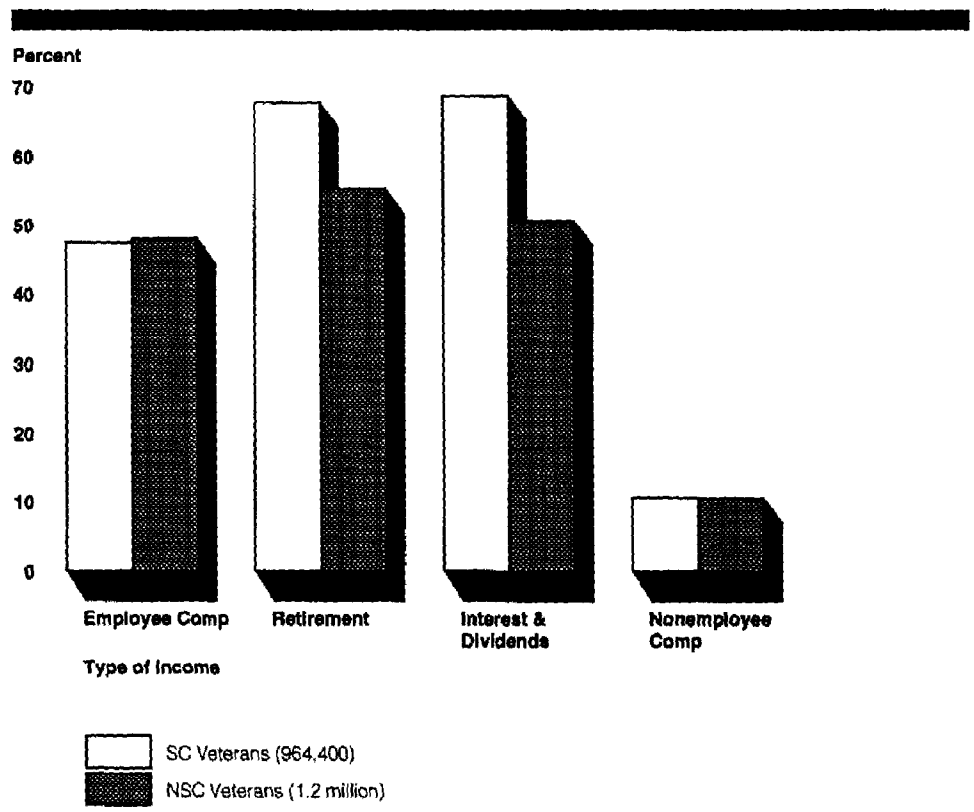
Table IV.1: Income Sources for Veterans Using VA Medical Centers, by Income Levels (1991)

	Percent of Veterans with Income[a]			
Range by source	**Employee compensation**	**Retirement**	**Interest & dividends**	**Nonemployee compensation**
Under $10,000	43	54	93	82
$10,000 to $19,999	25	32	5	9
$20,000 to $29,999	14	9	1	4
$30,000 to $39,999	9	3	1	2
$40,000 or more	9	2	1	3
Total	**100**	**100**	**100[b]**	**100**

[a]Of the 2.2 million veterans using VA centers in 1991, about 1 million veterans (and spouses) had employee compensation, about 1.3 million had retirement income, almost 1.3 million had interest and dividend income, and about 232,000 had nonemployee compensation.

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

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



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

Table IV.2: Income Sources for Veterans Using VA Medical Centers, by Income Level, Source, and Disability Status (1991)

	Percent of Veterans With Income							
	Employee compensation[a]		Retirement[b]		Interest & dividends[c]		Nonemployee compensation[d]	
Range by source	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	37	48	49	59	90	95	83	82
$10,000-$19,999	23	27	33	31	6	3	9	10
$20,000-$29,999	16	13	12	7	2	1	3	3
$30,000-$39,999	12	6	4	2	1	1	2	2
$40,000 or more	13	6	3	1	1	1	3	3
Total	**100[e]**	**100**	**100[e]**	**100**	**100**	**100[e]**	**100**	**100**

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

[a]Of the 1 million veterans (and spouses) who had employee compensation, about 456,000 had service-connected disabilities.

[b]Of the 1.3 million who had retirement income, about 653,000 had service-connected disabilities.

[c]Of the 1.3 million who had interest and dividend income, about 662,000 had service-connected disabilities.

[d]Of the 232,000 who had nonemployee compensation, about 102,000 had service-connected disabilities.

[e]Percentages do not add to 100 due to rounding.

Table IV.3: Income Sources for Service-Connected Veterans Using VA Medical Centers, by Rating Class (1991)

	Percent of Veterans by Disability Rating		
Type of income	**0**	**10 to 40**	**50 or more**
Employee compensation	47	55	35
Retirement	64	65	75
Interest/dividends	60	69	74
Nonemployee compensation	11	12	8

Table IV.4: Income Sources for Service-Connected Veterans Using VA Medical Centers, by All Rating Classes (1991)

	Percent of Veterans by Disability Rating						
Type of income	**0**	**10**	**20**	**30**	**40**	**10 to 40**	**50 or more**
Employee compensation	47	56	57	53	52	55	35
Retirement	64	61	63	68	71	65	75
Interest/dividends	60	67	69	69	72	69	74
Nonemployee compensation	11	12	12	11	12	12	8

Income Levels for Veterans by Marital Status

This appendix contains information on the income levels of the 1.3 million single veterans and the 900,000 married veterans who used VA medical centers in 1991. It shows the total dollars of income for these veterans and the percentage of veterans with incomes within different dollar ranges.

In general, married veterans had higher incomes than single veterans. For example, married veterans accounted for 40 percent of all veterans and 65 percent of total incomes (see fig. V.1). Almost 90 percent of the single veterans had incomes under $20,000 compared to 35 percent of the married veterans (see table V.1). Moreover, 62 percent of the single veterans had incomes under $10,000; whereas, 10 percent of the married had incomes under $10,000 (see table V.2). For both single and married veterans, nonservice-connected veterans' incomes were generally lower than those for service-connected veterans (see tables V.3 and V.4).

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

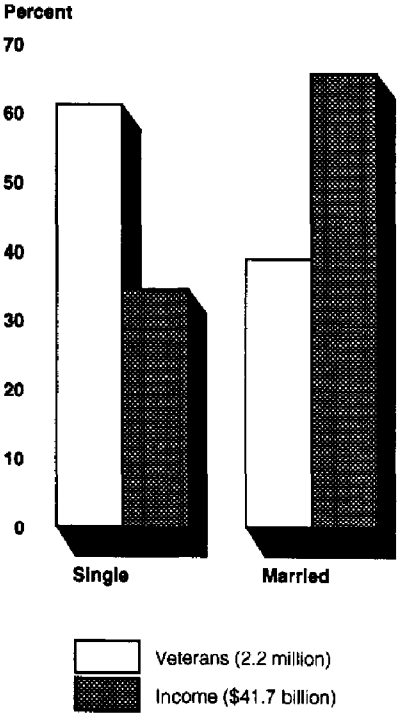


Table V.1: Income Ranges of Veterans Using VA Medical Centers, by Marital Status (1991)

	Percent of Veterans[a]	
Family Income	**Single**	**Married**
Under $10,000	62	10
$10,000-$19,999	25	25
$20,000-$29,999	8	27
$30,000-$39,999	3	16
$40,000 or more	2	21
Total	**100**	**100[b]**

[a]Of the 2.2 million veterans using VA centers, about 1.3 million were single.

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

Table V.2: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Marital Status (1991)

	Percent of Veterans[a]	
Family Income	**Single**	**Married**
Under $2,500	24	3
$2,500 to $4,999	11	2
$5,000 to $7,499	15	2
$7,500 to $9,999	12	4
Under $10,000	62	10[b]
$10,000 to $12,499	9	5
$12,500 to $14,999	7	6
$15,000 to $17,499	5	7
$17,500 to $19,999	4	8
$10,000-$19,999	25	25[b]
$20,000 or more	12	64
Total	**100[b]**	**100[b]**

[a]Of the 2.2 million veterans using VA centers, about 1.3 million were single.

[b]Percentages do not add due to rounding.

Table V.3: Income Ranges of Veterans Using VA Medical Centers, by Marital and Disability Status (1991)

	Percent of Veterans			
	Single[a]		Married[b]	
Family income	SC	NSC	SC	NSC
Under $10,000	58	65	8	14
$10,000-$19,999	26	24	21	30
$20,000-$29,999	9	7	26	28
$30,000-$39,999	4	2	18	14
$40,000 or more	3	2	27	15
Total	**100**	**100**	**100**	**100[c]**

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

[a]Of the 1.34 million single veterans using VA centers, about 508,000 had service-connected disabilities.

[b]Of the 855,000 married veterans using VA centers, about 456,000 had service-connected disabilities.

[c]Percentages do not add to 100 due to rounding.

Table V.4: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Marital and Disability Status (1991)

	Percent of Veterans			
	Single[a]		Married[b]	
Family income	SC	NSC	SC	NSC
Under $2,500	20	26	2	4
$2,500 to $4,999	10	12	1	2
$5,000 to $7,499	15	15	2	3
$7,500 to $9,999	12	12	3	5
Under $10,000	58[c]	65	8	14
$10,000 to $12,499	9	9	4	6
$12,500 to $14,999	7	7	5	7
$15,000 to $17,499	6	5	6	8
$17,500 to $19,999	4	4	7	9
$10,000-$19,999	26	24[c]	21[c]	30
$20,000 or more	16	10	71	56
Total	**100**	**100[c]**	**100**	**100**

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

[a]Of the 1.34 million single veterans using VA centers, about 508,000 had service-connected disabilities.

[b]Of the 855,000 married veterans using VA centers, about 456,000 had service-connected disabilities.

[c]Percentages do not add due to rounding.

Income Levels for Veterans by Age

This appendix provides information on the income levels of the 2.2 million veterans who used VA medical centers in 1991, by three age groups—54 years of age and under, ages 55 to 64, and age 65 and older. It shows the total dollars of income for veterans in these age groups and the percentage of veterans with incomes within different dollar ranges. Also, it compares income levels for service-connected and nonservice-connected veterans within the groups.

In general, veterans aged 65 and older were the largest age group and had higher incomes than the other two age groups (see fig. VI.1). About two-thirds of the veterans in each group had incomes under $20,000 (see table VI.1). However, more than 20 percent of the veterans under age 65 had incomes under $2,500 compared to 6 percent of those aged 65 and older (see table VI.2). Within each age group, service-connected veterans had generally higher incomes than nonservice-connected veterans (see tables VI.3 and VI.4).

Figure VI.1: Age Ranges of Veterans Using VA Medical Centers (1991)

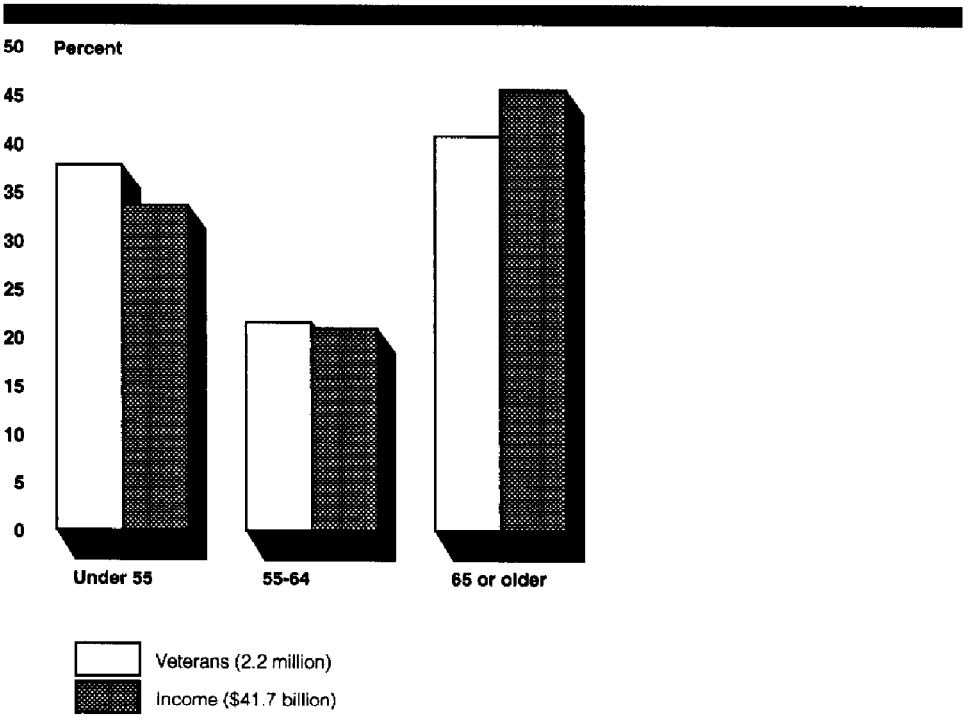


Table VI.1: Income Ranges of Veterans Using VA Medical Centers, by Age Group (1991)

	Percent of Veterans[a]		
Family income	**Under 55**	**55-64**	**65 or older**
Under $10,000	47	45	37
$10,000 to $19,999	22	23	29
$20,000 to $29,999	13	14	18
$30,000 to $39,999	8	8	8
$40,000 or more	10	11	9
Total	**100**	**100[b]**	**100[b]**

[a]Of the 2.2 million veterans using VA centers, 831,000 were under 55 years of age; 473,000 were between 55 and 64 years of age; and 897,000 were 65 or older.

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

Table VI.2: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Age Group (1991)

	Percent of Veterans[a]		
Family income	**Under 55**	**55-64**	**65 or older**
Under $2,500	23	21	6
$2,500 to $4,999	7	6	9
$5,000 to $7,499	9	9	12
$7,500 to $9,999	8	9	10
Under $10,000	47	45	37
$10,000 to $12,499	7	7	8
$12,500 to $14,999	6	6	8
$14,500 to $17,499	5	5	7
$17,500 to $19,999	4	5	6
$10,000 to $19,999	22	23	29
$20,000 or more	31	32	34
Total	**100**	**100**	**100**

[a]Of the 2.2 million veterans using VA centers, 831,000 were under 55 years of age; 473,000 were between 55 and 64 years of age; and 897,000 were 65 or older.

Table VI.3: Income Ranges of Veterans Using VA Medical Centers, by Age Group and Disability Status (1991)

	Percent of Veterans					
	Under 55[a]		55-64[b]		65 or older[c]	
Family Income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	40	52	35	52	29	43
$10,000-$19,999	20	24	21	24	28	30
$20,000-$29,999	14	12	15	13	20	16
$30,000-$39,999	11	6	11	6	10	6
$40,000 or more	15	6	18	6	12	5
Total	**100**	**100**	**100**	**100[d]**	**100[d]**	**100**

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

[a]Of the 831,000 veterans under 55 years of age, about 368,000 had service-connected disabilities.

[b]Of the 473,000 veterans between 55 and 64 years of age, about 172,000 had service-connected disabilities.

[c]Of the 897,000 veterans aged 65 or older, about 425,000 had service-connected disabilities.

[d]Percentages do not add to 100 due to rounding.

Table VI.4: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Age Group and Disability Status (1991)

	Percent of Veterans					
	Under 55[a]		55-64[b]		65 or older[c]	
Family Income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $2,500	18	26	14	25	5	8
$2,500 to $4,999	6	8	5	7	7	10
$5,000 to $7,499	9	9	8	10	10	14
$7,500 to $9,999	8	8	8	10	8	11
Under $10,000	40[d]	52[d]	35	52	29[d]	43
$10,000 to $12,499	6	8	6	7	7	9
$12,500 to $14,999	5	6	5	6	7	8
$15,000 to $17,499	5	5	5	6	7	7
$17,500 to $19,999	4	4	5	5	7	6
$10,000-$19,999	20	24[d]	21	24	28	30
$20,000 or more	40	24	45	25	43	26
Total	**100**	**100**	**100[d]**	**100[d]**	**100**	**100[d]**

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

[a]Of the 831,000 veterans under 55 years of age, about 368,000 had service-connected disabilities.

[b]Of the 473,000 veterans between 55 and 64 years of age, about 172,000 had service-connected disabilities.

[c]Of the 897,000 veterans aged 65 or older, about 425,000 had service-connected disabilities.

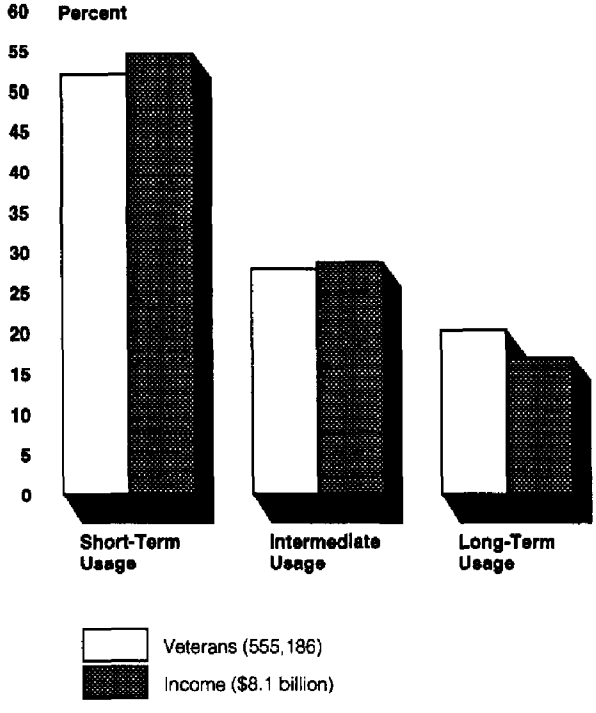
[d]Percentages do not add due to rounding.

Income Levels for Veterans by Use of Inpatient Services

This appendix contains information on the income levels of the 555,000 veterans who used VA inpatient medical centers in 1991. Veterans are classified into one of these groups based on their inpatient care usage rates, expressed in days. The three groups are short-term usage (1 to 7 days), intermediate usage (8 to 21 days), and long-term usage (more than 21 days). This appendix shows the total dollars of income for veterans in the three groups and the percentage of veterans with incomes within different dollar ranges. Also, it compares income levels for service-connected and nonservice-connected veterans with each usage group; inpatient care for service-connected veterans includes treatment for service-connected disabilities and conditions unrelated to military service.

Of the 555,000 veterans who used VA inpatient medical centers, more than half had short-term usage rates (see fig. VII.1). The incomes of veterans in the three usage groups was skewed toward the lower income levels (see tables VII.1 and VII.2). The incomes of service-connected veterans were generally higher than nonservice-connected veterans within each group (see tables VII.3 and VII.4).

Figure VII.1: Veterans' Use of VA Inpatient Medical Services (1991)



Notes: Short-term usage = 1 to 7 days. Intermediate usage = 8 to 21 days. Long-term usage = more than 21 days.

Table VII.1: Income Ranges of Veterans Using VA Medical Centers, by Inpatient Usage Rates (1991)

	Percent of Veterans by Usage Rates[a]		
Family income	**Short-term**	**Intermediate**	**Long-term**
Under $10,000	50	55	60
$10,000 to $19,999	26	25	22
$20,000 to $29,999	13	12	10
$30,000 to $39,999	6	5	4
$40,000 or more	6	4	4
Total	**100[b]**	**100[b]**	**100**

[a]Of the 555,000 veterans, 289,000 had short-term usage rates; 154,000 had intermediate usage rates; and 112,000 had long-term usage rates.

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

Table VII.2: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Inpatient Usage Rates (1991)

	Percent of Veterans by Usage Rates[a]		
Family income	**Short-term**	**Intermediate**	**Long-term**
Under $2,500	18	20	23
$2,500 to $4,999	9	10	11
$5,000 to $7,499	12	14	15
$7,500 to $9,999	11	11	11
Under $10,000	50	55	60
$10,000 to $12,499	8	8	8
$12,500 to $14,999	7	7	6
$15,000 to $17,499	6	5	5
$17,500 to $19,999	5	5	4
$10,000 to $19,999	26	25	23
$20,000 or more	24	20	17
Total	**100**	**100**	**100**

[a]Of the 555,000 veterans, 289,000 had short-term usage rates; 154,000 had intermediate usage rates; and 112,000 had long-term usage rates.

Table VII.3: Income Ranges of Veterans Using VA Medical Centers, by Inpatient Usage Rates and Disability Status (1991)

	Percent of Veterans by Usage Rates					
	Short-term[a]		Intermediate[b]		Long-term[c]	
Family income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	43	55	50	58	56	62
$10,000-$19,999	26	26	25	24	23	22
$20,000-$29,999	15	11	13	10	11	9
$30,000-$39,999	8	4	6	4	5	4
$40,000 or more	8	4	6	3	5	3
Total	**100**	**100**	**100**	**100[d]**	**100**	**100**

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

[a]Of the 289,000 short-term users, about 120,000 had service-connected disabilities.

[b]Of the 154,000 intermediate users, about 60,000 had service-connected disabilities.

[c]Of the 112,000 long-term users, about 42,000 had service-connected disabilities.

[d]Percentages do not add to 100 due to rounding.

Table VII.4: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Inpatient Usage Rates and Disability Status (1991)

	Percent of Veterans by Usage Rates					
	Short-term[a]		Intermediate[b]		Long-term[c]	
Family income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $2,500	14	21	16	23	20	24
$2,500 to $4,999	8	10	9	11	10	12
$5,000 to $7,499	11	13	14	14	15	15
$7,500 to $9,999	10	11	11	11	11	11
Under $10,000	43	55	50	58[d]	56	62
$10,000 to $12,499	8	8	8	8	7	8
$12,500 to $14,999	7	7	6	7	6	6
$15,000 to $17,499	6	6	6	5	5	5
$17,500 to $19,999	5	5	5	4	4	4
$10,000-$19,999	26	26	25	24	23[d]	22[d]
$20,000 or more	31	19	25	17	21	16
Total	**100**	**100**	**100**	**100[d]**	**100**	**100**

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

[a]Of the 289,000 short-term users, about 120,000 had service-connected disabilities.

[b]Of the 154,000 intermediate users, about 60,000 had service-connected disabilities.

[c]Of the 112,000 long-term users, about 42,000 had service-connected disabilities.

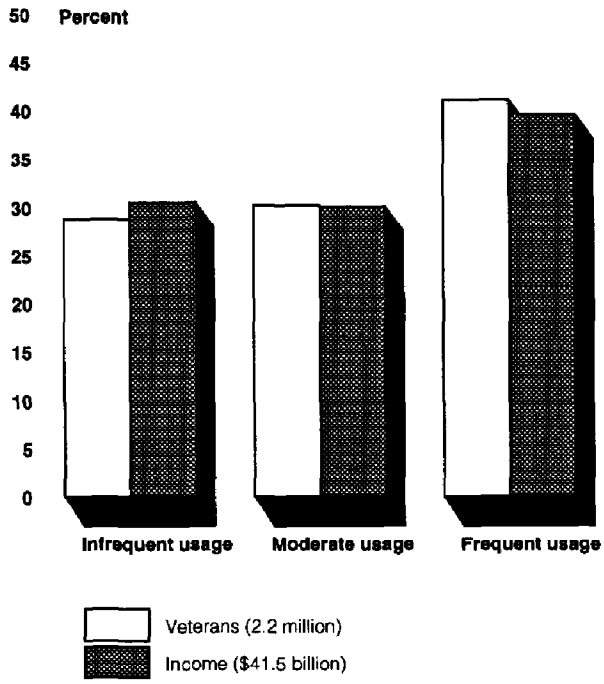
[d]Percentages do not add due to rounding.

Income Levels for Veterans by Use of Outpatient Services

This appendix contains information on the income levels of the almost 2.2 million veterans who used VA outpatient medical services in 1991. Veterans are classified into one of three groups based on the number of outpatient care visits. The groups are infrequent usage (one to two visits), moderate usage (three to six visits), and frequent usage (more than six visits). This appendix shows the total dollars of income for veterans in the three groups and the percentage of veterans with incomes within different dollar ranges. Also, it compares income levels for service-connected and nonservice-connected veterans in each usage group; outpatient care provided to service-connected veterans includes treatment for service-connected disabilities and conditions unrelated to military service.

Of the almost 2.2 million veterans who used VA outpatient services, about 60 percent had between one and six outpatient clinic visits (see figure VIII.1). The incomes of these veterans in each outpatient usage group showed a similar distribution pattern, which was skewed toward the lower income levels (see tables VIII.1 and VIII.2). The incomes of service-connected veterans were generally higher than nonservice-connected veterans within each usage group (see tables VIII.3 and VIII.4).

Figure VIII.1: Veterans' Use of VA Outpatient Medical Services (1991)



Notes: Infrequent usage = 1-2 visits. Moderate usage = 3-6 visits. Frequent usage = more than 6 visits.

Table VIII.1: Income Ranges of Veterans Using VA Medical Centers, by Outpatient Usage Rates (1991)

	Percent of Veterans by Usage Rates[a]		
Family Income	**Infrequent**	**Moderate**	**Frequent**
Under $10,000	40	41	45
$10,000 to $19,999	24	26	26
$20,000 to $29,999	15	15	14
$30,000 to $39,999	9	8	7
$40,000 or more	12	10	8
Total	**100**	**100**	**100**

[a]Of the 2.2 million veterans, 630,000 had infrequent usage rates; 659,000 had moderate usage rates; and 896,000 had frequent usage rates.

Table VIII.2: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Outpatient Usage Rates (1991)

	Percent of Veterans by Usage Rates[a]		
Family Income	**Infrequent**	**Moderate**	**Frequent**
Under $2,500	16	15	16
$2,500 to $4,999	7	7	8
$5,000 to $7,499	9	10	12
$7,500 to $9,999	8	9	10
Under $10,000	40	41	45[b]
$10,000 to $12,499	7	7	8
$12,500 to $14,999	6	7	7
$15,000 to $17,499	6	6	6
$17,500 to $19,999	5	5	5
$10,000 to $19,999	24	26[b]	26
$20,000 or more	36	33	29
Total	**100**	**100**	**100**

[a]Of the 2.2 million veterans, 630,000 had infrequent usage rates, 659,000 had moderate usage rates, and 896,000 had frequent usage rates.

[b]Percentages do not add due to rounding.

Table VIII.3: Income Ranges of Veterans Using VA Medical Centers, by Outpatient Usage Rates and Disability Status (1991)

	Percent of Veterans by Usage Rates					
	Infrequent[a]		Moderate[b]		Frequent[c]	
Family Income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	30	45	32	48	38	52
$10,000-$19,999	21	25	23	27	25	27
$20,000-29,999	17	14	17	14	16	12
$30,000-$39,999	13	7	12	6	9	5
$40,000 or more	19	8	16	5	11	4
Total	**100**	**100[d]**	**100**	**100**	**100**	**100**

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

[a]Of the 630,000 infrequent users, about 226,000 had service-connected disabilities.

[b]Of the 659,000 moderate users, about 283,000 had service-connected disabilities.

[c]Of the 896,000 frequent users, about 449,000 had service-connected disabilities.

[d]Percentages do not add to 100 due to rounding.

Table VIII.4: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Outpatient Usage Rates and Disability Status (1991)

	Percent of Veterans by Usage Rates					
	Infrequent[a]		Moderate[b]		Frequent[c]	
Family Income	SC	NSC	SC	NSC	SC	NSC
Under $2,500	11	19	11	18	12	19
$2,500 to $4,999	5	8	6	9	6	9
$5,000 to $7,499	7	10	8	11	10	13
$7,500 to $9,999	6	8	7	10	9	11
Under $10,000	30[d]	45	32	48	38	52
$10,000 to $12,499	6	8	6	8	7	8
$12,500 to $14,999	5	7	6	7	6	7
$15,000 to $17,499	5	6	6	6	6	6
$17,500 to $19,999	5	5	5	5	5	5
$10,000-$19,999	21	25[d]	23	27[d]	25[d]	27[d]
$20,000 or more	49	29	45	25	37	22
Total	**100**	**100[d]**	**100**	**100**	**100**	**100[d]**

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

[a]Of the 630,000 infrequent users, about 226,000 had service-connected disabilities.

[b]Of the 659,000 moderate users, about 283,000 had service-connected disabilities.

[c]Of the 896,000 frequent users, about 449,000 had service-connected disabilities.

[d]Percentages do not add due to rounding.

Income Levels for Veterans by Employment Status

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. Employment status includes employed veterans (those receiving employee compensation); retired veterans (those receiving pension or retirement income but no employee compensation); and other veterans who have no pension or retirement income or employee compensation, but who may have income from sources not included in our analysis, such as self-employment income. This appendix shows the total dollars of employee compensation for veterans and their spouses and the percentage of veterans (and spouses) with incomes within different dollar ranges. Also, it compares income levels for veterans in the three groups by disability rating and marital status.

About 40 percent of the 2.2 million veterans were employed, and they had about 50 percent of the total income (see fig. IX.1). The percentages of service-connected and nonservice-connected veterans who are employed were roughly equal (see fig. IX.2). Of the 1 million service-connected veterans, more veterans in the 10 percent to 40 percent groups were employed, but more veterans in the 50 percent or more group were retired than those in other groups (see tables IX.1 and IX.2).

Of the employed veterans, married veterans with employed spouses had significantly higher incomes than single veterans or married veterans when only the veteran or spouse was employed (see tables IX.3 and IX.4). Of the employed veterans, those with service-connected disabilities generally had higher incomes than nonservice-connected veterans (see tables IX.5 and IX.6).

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

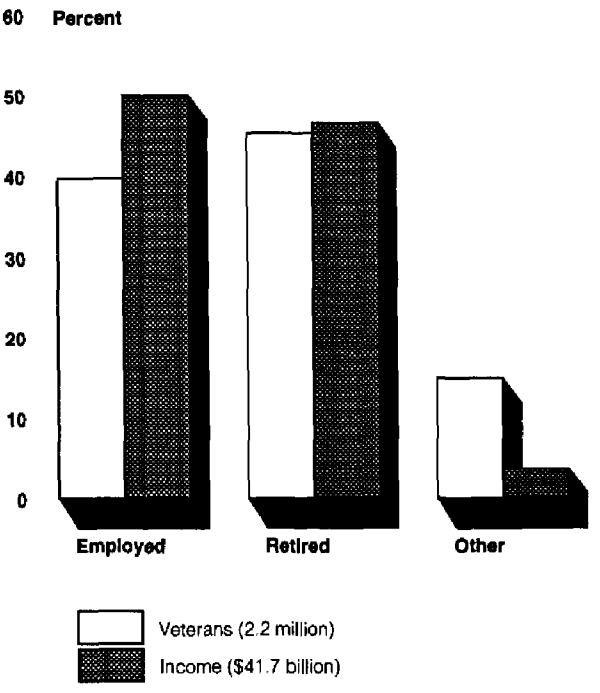


Figure IX.2: Employment Status of Veterans Using VA Medical Centers, by Disability Status (1991)

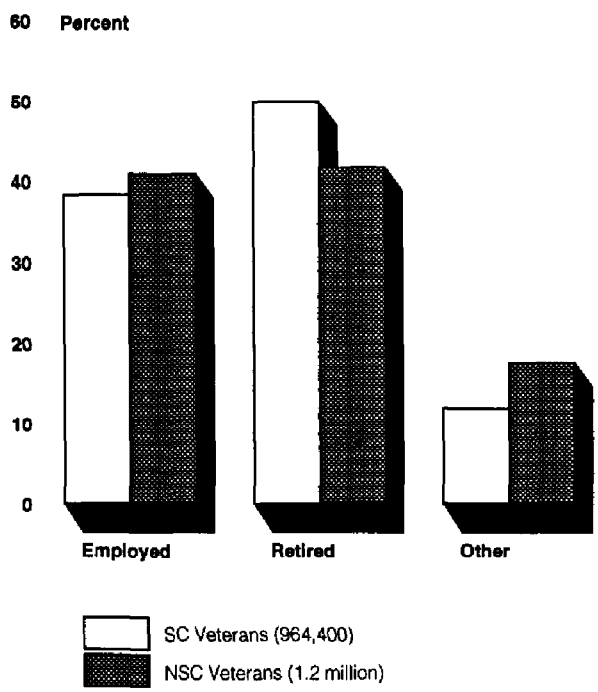


Table IX.1: Employment Status of Veterans Using VA Medical Centers, by Rating Class (1991)

	Percent of Veterans by Disability Rating[a]		
Employment status	**0**	**10 to 40**	**50 or more**
Employed	39	47	24
Retired	48	44	62
Other	13	10	15
Total	**100**	**100[b]**	**100[b]**

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

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

Table IX.2: Employment Status of Veterans Using VA Medical Centers, by All Rating Classes (1991)

	Percent of Veterans by Disability Rating[a]						
Employment status	**0**	**10**	**20**	**30**	**40**	**10 to 40**	**50 or more**
Employed	39	48	49	44	42	47	24
Retired	48	42	41	46	49	44	62
Other	13	10	9	10	9	10	15
Total	**100**	**100**	**100[b]**	**100**	**100**	**100[b]**	**100[b]**

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

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

Table IX.3: Income Ranges of Veterans Using VA Medical Centers, by Marital Status and Employment Status (1991)

	Percentage of Employed Veterans (and Spouses)[a]			
Employee compensation	**Single veteran**	**Married veteran**	**Married veteran's spouse**	**Married veteran and spouse**
Under $10,000	56	43	50	12
$10,000 to $19,999	25	24	31	22
$20,000 to $29,999	11	16	12	21
$30,000 to $39,999	5	10	4	18
$40,000 or more	3	7	2	27
Total	**100**	**100**	**100[b]**	**100**

[a]Of the 2.2 million veterans, about 875,000 were employed, including 474,000 (54 percent) who were single and 400,000 (or about 46 percent) who were married. Of the more than 400,000 married employed veterans, 235,000 (or about 59 percent) had a spouse who was also employed. In addition, of the 329,000 unemployed veterans, 173,000 married veterans (or about 53 percent) were unemployed but had a spouse who was employed.

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

Table IX.4: Income Ranges Less Than $20,000, Veterans Using VA Centers, by Marital Status and Employment Status (1991)

	Percentage of Employed Veterans (and Spouses)[a]			
Employee compensation	Single veteran	Married veteran	Married veteran's spouse	Married veteran and spouse
Under $2,500	24	15	15	2
$2,500 to $4,999	13	10	11	3
$5,000 to $7,499	11	10	12	4
$7,500 to $9,999	9	8	11	4
Under $10,000	56[b]	43	50[b]	12[b]
$10,000 to $12,499	8	7	10	5
$12,500 to $14,999	7	6	8	5
$15,000 to $17,499	6	6	7	6
$17,500 to $19,999	5	5	6	6
$10,000 to $19,999	25[b]	24	31	22
$20,000 or more	18	33	19	66
Total	**100[b]**	**100**	**100**	**100**

[a]Of the 2.2 million veterans, about 875,000 were employed, including 474,000 (54 percent) who were single and 400,000 (or about 46 percent) who were married. Of the more than 400,000 married employed veterans, 235,000 (or about 59 percent) had a spouse who was also employed. In addition, of the 329,000 unemployed veterans, 173,000 married veterans (or about 53 percent) were unemployed but had a spouse who was employed.

[b]Percentages do not add due to rounding.

Table IX.5: Income Ranges of Veterans Using VA Medical Centers, by Marital, Employment, and Disability Status (1991)

	Percentage of Employed Veterans (and Spouses)							
	Single veteran[a]		Married veteran[b]		Married veteran's spouse[c]		Married veteran and spouse[d]	
Employee compensation	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	51	59	38	47	47	53	10	15
$10,000-$19,999	24	26	21	27	30	32	17	26
$20,000-$29,999	13	10	18	15	14	10	20	23
$30,000-$39,999	7	4	14	6	6	3	20	16
$40,000 or more	4	2	9	4	3	2	34	19
Total	**100[e]**	**100[e]**	**100**	**100[e]**	**100**	**100**	**100[e]**	**100[e]**

Note: SC = service connected; NSC nonservice connected.

[a]Of the 474,000 single employed veterans, about 160,000 had a service-connected disability.

[b]Of the 165,000 married employed veterans, about 82,000 had a service-connected disability.

[sc]Of the 173,000 married unemployed veterans whose spouses were employed, about 87,000 had a service-connected disability.

[d]Of the 235,000 married employed veterans whose spouses were also employed, about 126,000 had a service-connected disability.

[e]Percentages do not add to 100 due to rounding.

Table IX.6: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Marital, Employment, and Disability Status (1991)

	Percentage of Employed Veterans (and Spouses)							
	Single veteran[a]		Married veteran[b]		Married veteran's spouse[c]		Married veteran and spouse[d]	
Employee compensation	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $2,500	22	24	14	15	15	16	2	2
$2,500 to $4,999	12	14	9	11	10	12	2	3
$5,000 to $7,499	9	11	8	11	11	13	3	4
$7,500 to $9,999	8	10	7	9	10	12	3	6
Under $10,000	51	59	38	47[e]	47[e]	53	10	15
$10,000 to $12,499	7	9	5	8	9	10	4	6
$12,500 to $14,999	6	7	5	7	8	9	4	7
$15,000 to $17,499	6	6	5	6	7	7	4	7
$17,500 to $19,999	5	4	5	6	6	5	5	7
$10,000-$19,999	24	26	21[e]	27	30	32[e]	17	26[e]
$20,000 or more	25	15	41	26	23	15	73	58
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100[e]**

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

[a]Of the 474,000 single employed veterans, about 160,000 had a service-connected disability.

[b]Of the 165,000 married employed veterans, about 82,000 had a service-connected disability.

[c]Of the 173,000 married unemployed veterans whose spouses were employed, about 87,000 had a service-connected disability.

[d]Of the 235,000 married employed veterans whose spouses were also employed, about 126,000 had a service-connected disability.

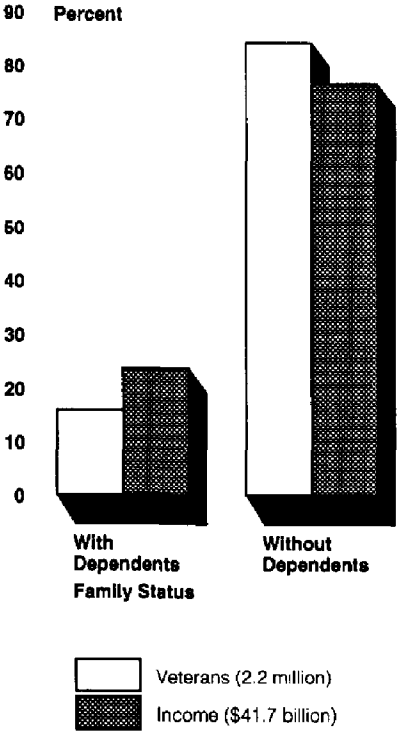
[e]Percentages do not add due to rounding.

Income Levels for Veterans by Family Size

This appendix contains information on the income levels of the 2.2 million veterans who used VA medical centers in 1991, based on their family size. It shows the total dollars of income for veterans with dependents and those without dependents. For each group, it shows the percentage of veterans with incomes within specified dollar ranges. Also, it compares income levels for these groups by disability rating and marital status.

In general, veterans with dependents had higher total income than veterans without dependents (see fig. X.1). Single veterans without dependents had significantly lower incomes than single veterans with dependents or married veterans (see tables X.1 and X.2). Service-connected veterans generally had higher incomes than nonservice-connected veterans within each group (see tables X.3 and X.4).

Figure X.1: Family Status of Veterans Using VA Medical Centers (1991)



Note: Spouses are not included for married veterans.

Table X.1: Income Ranges of Veterans Using VA Medical Centers, by Family Class (1991)

	One or More Dependents[a]		No Dependents[b]	
Family Income	**Single**	**Married[c]**	**Single**	**Married**
Under $10,000	30	14	64	9
$10,000 to $19,999	35	24	24	26
$20,000 to $29,999	18	22	7	29
$30,000 to $39,999	10	16	2	16
$40,000 or more	6	25	2	20
Total	**100[d]**	**100[d]**	**100[d]**	**100**

[a]Of the 2.2 million veterans, about 353,000 had one or more dependents, including 76,000 single veterans and 276,000 married veterans.

[b]Of the more than 1.8 million veterans without dependents, about 1.3 million were single and about 580,000 were married.

[c]Spouses are not included for married veterans.

[d]Percentages do not add to 100 due to rounding.

Table X.2: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Family Class (1991)

	One or More Dependents[a]		No Dependents[b]	
Family Income	**Single**	**Married[c]**	**Single**	**Married**
Under $2,500	7	4	25	2
$2,500 to $4,999	6	2	11	1
$5,000 to $7,499	8	3	16	2
$7,500 to $9,999	9	4	12	3
Under $10,000	30	14[d]	64	9[d]
$10,000 to $12,499	10	5	9	5
$12,500 to $14,999	9	6	7	6
$14,500 to $17,499	9	6	5	7
$17,500 to $19,999	7	6	4	8
$10,000 to $19,999	35	23	24[d]	26
$20,000 or more	35	63	11	65
Total	**100**	**100**	**100[d]**	**100**

[a]Of the 2.2 million veterans, about 353,000 had one or more dependents, including 76,000 single veterans and 276,000 married veterans.

[b]Of the more than 1.8 million veterans without dependents, about 1.3 million were single and about 580,000 were married.

[c]Spouses are not included for married veterans.

[d]Percentages do not add due to rounding.

Table X.3: Income Ranges of Veterans Using VA Medical Centers, by Family Class and Disability Status (1991)

	One or More Dependents[a]				No Dependents			
	Single[b]		Married[c]		Single[d]		Married[e]	
Family income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $10,000	25	34	10	17	60	67	6	12
$10,000-$19,999	31	38	20	28	26	24	22	31
$20,000-29,999	21	17	21	23	8	6	28	30
$30,000-$39,999	14	7	18	14	3	2	18	14
$40,000 or more	10	5	31	18	3	1	25	13
Total	**100[f]**	**100[f]**	**100**	**100**	**100**	**100**	**100[f]**	**100**

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

[a]Spouses are not included for married veterans.

[b]Of the 76,000 single veterans with one or more dependents, about 30,000 had a service-connected disability.

[c]Of the 276,000 married veterans with one or more dependents, about 149,000 had a service-connected disability.

[d]Of the 1.3 million single veterans with no dependents, about 479,000 had a service-connected disability.

[e]Of the 579,000 married veterans with no dependents, about 307,000 had a service-connected disability.

[f]*Percentages do not add to 100 due to rounding.*

Table X.4: Income Ranges Less Than $20,000, Veterans Using VA Medical Centers, by Family Class and Disability Status (1991)

	One or More Dependents[a]				*No Dependents*			
	Single[b]		Married[c]		Single[d]		Married[e]	
Family Income	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**	**SC**	**NSC**
Under $2,500	6	8	3	5	21	27	1	3
$2,500 to $4,999	5	7	2	3	10	12	1	2
$5,000 to $7,499	6	9	2	4	16	16	2	3
$7,500 to $9,999	8	10	3	5	13	12	3	4
Under $10,000	25	34	10	17	60	67	6[f]	12
$10,000 to $12,499	8	11	4	6	9	9	4	6
$12,500 to $14,999	8	10	5	7	7	7	5	7
$15,000 to $17,499	8	9	5	7	5	5	6	8
$17,500 to $19,999	7	7	5	7	4	3	7	9
$10,000 to $19,999	31	38[f]	20[f]	28[f]	26[f]	24	22	31[f]
$20,000 or more	44	28	70	55	14	9	72	57
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

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

[a]Spouses are not included for married veterans.

[b]Of the 76,000 single veterans with one or more dependents, about 30,000 had a service-connected disability.

[c]Of the 276,000 married veterans with one or more dependents, about 149,000 had a service-connected disability.

[d]Of the 1.3 million single veterans with no dependents, about 479,000 had a service-connected disability.

[e]Of the 579,000 married veterans with no dependents, about 307,000 had a service-connected disability.

[f]Percentages do not add due to rounding.

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