Table 7-10.
Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Gender

|  | Total | Males | Females |
| :---: | :---: | :---: | :---: |
| Estimated Population |  |  |  |
| Not Applicable | 3,400,423 | 3,194,163 | 206,261 |
| Responding on Item | 21,795,613 | 20,518,270 | 1,277,342 |
| Not aware of VA insurance benefits | 34.5 | 34.4 | 36.7 |
|  | (0.4) | (0.4) | (2.0) |
| Didn't believe entitled or eligible | 13.0 | 12.7 | 17.5 |
|  | (0.3) | (0.3) | (1.6) |
| Did not know how to apply for benefits | 3.4 | 3.4 | 3.5 |
|  | (0.2) | (0.2) | (0.6) |
| Did not need any insurance | 9.1 | 9.3 | 6.8 |
|  | (0.3) | (0.3) | (0.8) |
| Did not need or want assistance from the | 3.7 | 3.6 | 4.5 |
| VA | (0.2) | (0.2) | (1.0) |
| Too much trouble or red tape | 0.8 | 0.7 | 1.5* |
|  | (0.1) | (0.1) | (0.5) |
| Never considered getting any insurance | 6.8 | 6.7 | 7.8 |
| from the VA | (0.3) | (0.3) | (1.2) |
| Elected to forgo coverage while on active | 0.7 | 0.8 | 0.1* |
| duty | (0.1) | (0.1) | (0.0) |
| Never converted active duty life insurance | 7.8 | 7.8 | 7.2 |
| policy to veterans policy | (0.2) | (0.3) | (1.1) |
| Allowed policy to lapse | 9.6 | 9.8 | 5.9 |
|  | (0.2) | (0.3) | (0.9) |
| Other | 25.3 | 25.3 | 25.8 |
|  | (0.4) | (0.4) | (2.0) |
| Unknown | 4.1 | 4.2 | 3.5 |
|  | (0.2) | (0.2) | (0.7) |

[^0]Table 7-11.
Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Ethnicity

|  | Total | Spanish, Hispanic, or Latino | Not Spanish, Hispanic, or Latino |
| :---: | :---: | :---: | :---: |
| Estimated Population |  |  |  |
| Not Applicable | 3,400,423 | 143,392 | 3,246,270 |
| Responding on Item | 21,795,613 | 978,797 | 20,743,963 |
| Not aware of VA insurance benefits | 34.5 | 35.3 | 34.5 |
|  | (0.4) | (2.2) | (0.5) |
| Didn't believe entitled or eligible | 13.0 | 14.0 | 12.9 |
|  | (0.3) | (1.9) | (0.3) |
| Did not know how to apply for benefits | 3.4 | 4.3 | 3.4 |
|  | (0.2) | (1.1) | (0.2) |
| Did not need any insurance | 9.1 | 8.5 | 9.1 |
|  | (0.3) | (1.3) | (0.3) |
| Did not need or want assistance from the | 3.7 | 3.7 | 3.6 |
| VA | (0.2) | (0.8) | (0.2) |
| Too much trouble or red tape | 0.8 | 0.9* | 0.8 |
|  | (0.1) | (0.5) | (0.1) |
| Never considered getting any insurance | 6.8 | 8.4 | 6.7 |
| from the VA | (0.3) | (1.3) | (0.3) |
| Elected to forgo coverage while on active | 0.7 | 0.6* | 0.7 |
| duty | (0.1) | (0.4) | (0.1) |
| Never converted active duty life insurance | 7.8 | 6.2 | 7.8 |
| policy to veterans policy | (0.2) | (1.1) | (0.3) |
| Allowed policy to lapse | 9.6 | 8.1 | 9.7 |
|  | (0.2) | (1.2) | (0.3) |
| Other | 25.3 | 24.3 | 25.4 |
|  | (0.4) | (1.8) | (0.4) |
| Unknown | 4.1 | 4.3 | 4.1 |
|  | (0.2) | (0.9) | (0.2) |

NOTE: Veteran may report more than one reason. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate a category of ethnicity.

* Low precision and/or sample size for the denominator between 30 and 59

Table 7-12.
Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race

|  | Total All Races | Total One Race | White | Black or <br> African American |
| :---: | :---: | :---: | :---: | :---: |
| Estimated Population |  |  |  |  |
| Not Applicable | 3,400,423 | 3,200,421 | 2,890,774 | 268,647 |
| Responding on Item | 21,795,613 | 20,656,705 | 18,480,124 | 1,947,987 |
| Not aware of VA insurance benefits | $\begin{aligned} & 34.5 \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 34.2 \\ & (0.5) \end{aligned}$ | $\begin{aligned} & 34.1 \\ & (0.5) \end{aligned}$ | $\begin{aligned} & 35.9 \\ & (1.4) \end{aligned}$ |
| Didn't believe entitled or eligible | $\begin{aligned} & 13.0 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 12.8 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 12.9 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 12.6 \\ & (1.3) \end{aligned}$ |
| Did not know how to apply for benefits | $\begin{gathered} 3.4 \\ (0.2) \end{gathered}$ | $\begin{gathered} 3.4 \\ (0.2) \end{gathered}$ | $\begin{gathered} 3.1 \\ (0.2) \end{gathered}$ | $\begin{gathered} 5.5 \\ (0.8) \end{gathered}$ |
| Did not need any insurance | $\begin{gathered} 9.1 \\ (0.3) \end{gathered}$ | $\begin{gathered} 9.1 \\ (0.3) \end{gathered}$ | $\begin{gathered} 9.6 \\ (0.3) \end{gathered}$ | $\begin{gathered} 4.6 \\ (0.7) \end{gathered}$ |
| Did not need or want assistance from the VA | $\begin{gathered} 3.7 \\ (0.2) \end{gathered}$ | $\begin{gathered} 3.7 \\ (0.2) \end{gathered}$ | $\begin{gathered} 3.8 \\ (0.2) \end{gathered}$ | $\begin{gathered} 2.4 \\ (0.5) \end{gathered}$ |
| Too much trouble or red tape | $\begin{gathered} 0.8 \\ (0.1) \end{gathered}$ | $\begin{gathered} 0.8 \\ (0.1) \end{gathered}$ | $\begin{gathered} 0.7 \\ (0.1) \end{gathered}$ | $\begin{aligned} & 1.5^{*} \\ & (0.5) \end{aligned}$ |
| Never considered getting any insurance from the VA | $\begin{gathered} 6.8 \\ (0.3) \end{gathered}$ | $\begin{gathered} 6.8 \\ (0.3) \end{gathered}$ | $\begin{gathered} 6.8 \\ (0.3) \end{gathered}$ | $\begin{gathered} 6.0 \\ (0.9) \end{gathered}$ |
| Elected to forgo coverage while on active duty | $\begin{gathered} 0.7 \\ (0.1) \end{gathered}$ | $\begin{gathered} 0.7 \\ (0.1) \end{gathered}$ | $\begin{gathered} 0.7 \\ (0.1) \end{gathered}$ | $\begin{aligned} & 0.9^{*} \\ & (0.6) \end{aligned}$ |
| Never converted active duty life insurance policy to veterans policy | $\begin{gathered} 7.8 \\ (0.2) \end{gathered}$ | $\begin{gathered} 7.8 \\ (0.3) \end{gathered}$ | $\begin{gathered} 7.7 \\ (0.3) \end{gathered}$ | $\begin{gathered} 8.3 \\ (1.1) \end{gathered}$ |
| Allowed policy to lapse | $\begin{gathered} 9.6 \\ (0.2) \end{gathered}$ | $\begin{gathered} 9.6 \\ (0.2) \end{gathered}$ | $\begin{gathered} 9.7 \\ (0.3) \end{gathered}$ | $\begin{gathered} 9.4 \\ (1.1) \end{gathered}$ |
| Other | $\begin{aligned} & 25.3 \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 25.5 \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 25.7 \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 24.5 \\ & (1.4) \end{aligned}$ |
| Unknown | $\begin{gathered} 4.1 \\ (0.2) \end{gathered}$ | $\begin{gathered} 4.2 \\ (0.2) \end{gathered}$ | $\begin{gathered} 4.2 \\ (0.2) \end{gathered}$ | $\begin{gathered} 4.3 \\ (0.6) \end{gathered}$ |

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

Table 7-12. (continued)
Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race

|  | Minority Veterans (Other than Black or African American) |  |  |
| :---: | :---: | :---: | :---: |
|  | American Indian or Alaska Native | Asian | Native Hawaiian or Other Pacific Islander |
| Estimated Population |  |  |  |
| Not Applicable | 22,949 | 13,045 | 5,007 |
| Responding on Item | 136,903 | 60,158 | 31,534 |
| Not aware of VA insurance benefits | $\begin{aligned} & 30.0 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & 32.2 \\ & (6.1) \end{aligned}$ | $\begin{aligned} & \text { 46.4* } \\ & (14.2) \end{aligned}$ |
| Didn't believe entitled or eligible | $\begin{aligned} & 10.3 \\ & (2.7) \end{aligned}$ | $\begin{aligned} & 9.3^{*} \\ & (5.9) \end{aligned}$ | $\begin{aligned} & 7.0^{*} \\ & (5.2) \end{aligned}$ |
| Did not know how to apply for benefits | $\begin{aligned} & 5.3^{*} \\ & (1.9) \end{aligned}$ | $\begin{aligned} & 4.9^{*} \\ & (3.0) \end{aligned}$ | $\begin{aligned} & 0.0^{*} \\ & (N / A) \end{aligned}$ |
| Did not need any insurance | $\begin{aligned} & 10.1 \\ & (2.6) \end{aligned}$ | $\begin{gathered} 11.3^{*} \\ (5.8) \end{gathered}$ | $\begin{aligned} & 2.3^{*} \\ & (2.5) \end{aligned}$ |
| Did not need or want assistance from the VA | $\begin{aligned} & 5.0^{*} \\ & (2.7) \end{aligned}$ | $\begin{gathered} 13.0^{*} \\ (5.5) \end{gathered}$ | $\begin{gathered} 0.0^{*} \\ (N / A) \end{gathered}$ |
| Too much trouble or red tape | $\begin{aligned} & 4.1^{*} \\ & (1.6) \end{aligned}$ | $\begin{gathered} 0.0 \\ (N / A) \end{gathered}$ | $\begin{gathered} 0.0^{*} \\ (N / A) \end{gathered}$ |
| Never considered getting any insurance from the VA | $\begin{gathered} 9.8 \\ (2.7) \end{gathered}$ | $\begin{aligned} & 6.4^{*} \\ & (3.2) \end{aligned}$ | $\begin{gathered} 11.8^{*} \\ (8.5) \end{gathered}$ |
| Elected to forgo coverage while on active duty | $\begin{aligned} & 2.4^{*} \\ & (2.0) \end{aligned}$ | $\begin{aligned} & 0.6^{*} \\ & (0.7) \end{aligned}$ | $\begin{aligned} & 0.0^{*} \\ & (N / A) \end{aligned}$ |
| Never converted active duty life insurance policy to veterans policy | $\begin{gathered} 9.8 \\ (2.6) \end{gathered}$ | $\begin{gathered} 11.6^{*} \\ (4.5) \end{gathered}$ | $\begin{aligned} & 5.8^{*} \\ & (5.7) \end{aligned}$ |
| Allowed policy to lapse | $\begin{aligned} & 5.8^{*} \\ & (1.9) \end{aligned}$ | $\begin{aligned} & 2.4^{*} \\ & (1.9) \end{aligned}$ | $\begin{aligned} & 4.1^{*} \\ & (4.3) \end{aligned}$ |
| Other | $\begin{aligned} & 22.7 \\ & (3.3) \end{aligned}$ | $\begin{aligned} & 20.7 \\ & (6.0) \end{aligned}$ | $\begin{aligned} & 34.0^{*} \\ & (13.7) \end{aligned}$ |
| Unknown | $\begin{aligned} & 5.4^{*} \\ & \text { (1.9) } \end{aligned}$ | $\begin{aligned} & 0.8^{*} \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 4.2^{*} \\ & (4.2) \end{aligned}$ |

NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-12. (continued)
Percent Distribution of Veterans by Reasons Veterans Don't Have VA Life Insurance and Race


NOTE: Veteran may report more than one reason. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. * Low precision and/or sample size for the denominator between 30 and 59

Table 7-13.
Percent Distribution of Veterans by Understanding of Life Insurance Benefits and Age

|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | 55-64 <br> Years | $\begin{aligned} & 65-74 \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 25,196,036 | 2,288,572 | 3,030,297 | 5,415,134 | 4,945,979 | 5,256,419 | 4,116,133 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) |
| Strongly agree | 5.3 | 5.8 | 4.8 | 3.7 | 2.3 | 7.3 | 8.4 |
|  | (0.2) | (0.7) | (0.6) | (0.4) | (0.3) | (0.5) | (0.5) |
| Agree | 18.0 | 18.4 | 13.0 | 11.5 | 10.2 | 24.2 | 31.5 |
|  | (0.3) | (1.3) | (1.1) | (0.6) | (0.6) | (0.7) | (1.0) |
| Neither agree nor disagree | 15.1 | 16.8 | 15.5 | 15.3 | 14.5 | 14.5 | 15.4 |
|  | (0.3) | (1.1) | (1.1) | (0.6) | (0.7) | (0.6) | (0.7) |
| Disagree | 27.3 | 28.7 | 29.0 | 29.9 | 29.5 | 25.2 | 21.7 |
|  | (0.4) | (1.5) | (1.3) | (0.9) | (0.9) | (0.7) | (0.8) |
| Strongly disagree | 25.4 | 28.3 | 34.6 | 33.4 | 33.7 | 16.2 | 8.2 |
|  | (0.4) | (1.2) | (1.3) | (1.0) | (0.8) | (0.7) | (0.5) |
| Unknown | 8.9 | 2.1 | 3.2 | 6.1 | 9.8 | 12.5 | 14.8 |
|  | (0.2) | (0.4) | (0.5) | (0.5) | (0.5) | (0.6) | (0.7) |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to $0 \%$ or 100\%

Table 7-14.
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Gender, and Age

|  | Males |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | 55-64 <br> Years | $\begin{aligned} & 65-74 \\ & \text { Years } \end{aligned}$ | 75 Years <br> or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 23,712,433 | 1,914,125 | 2,585,338 | 5,117,945 | 4,847,543 | 5,170,379 | 3,940,074 |
| Total | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ |
| Strongly agree | $\begin{gathered} 5.3 \\ (0.2) \end{gathered}$ | $\begin{gathered} 5.8 \\ (0.8) \end{gathered}$ | $\begin{array}{r} 5.1 \\ (0.7) \end{array}$ | $\begin{gathered} 3.7 \\ (0.4) \end{gathered}$ | $\begin{gathered} 2.3 \\ (0.3) \end{gathered}$ | $\begin{gathered} 7.4 \\ (0.5) \end{gathered}$ | $\begin{gathered} 8.5 \\ (0.5) \end{gathered}$ |
| Agree | $\begin{aligned} & 18.1 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 17.8 \\ & (1.5) \end{aligned}$ | $\begin{aligned} & 13.2 \\ & (1.2) \end{aligned}$ | $\begin{aligned} & 11.5 \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 10.3 \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 24.3 \\ & (0.7) \end{aligned}$ | $\begin{aligned} & 31.7 \\ & (1.0) \end{aligned}$ |
| Neither agree nor disagree | $\begin{aligned} & 15.1 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 17.3 \\ & \text { (1.3) } \end{aligned}$ | $\begin{aligned} & 15.0 \\ & (1.2) \end{aligned}$ | $\begin{aligned} & 15.2 \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 14.5 \\ & (0.7) \end{aligned}$ | $\begin{aligned} & 14.5 \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 15.4 \\ & (0.7) \end{aligned}$ |
| Disagree | $\begin{aligned} & 27.2 \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 28.3 \\ & (1.7) \end{aligned}$ | $\begin{aligned} & 29.5 \\ & (1.6) \end{aligned}$ | $\begin{aligned} & 30.3 \\ & (0.9) \end{aligned}$ | $\begin{aligned} & 29.2 \\ & (0.9) \end{aligned}$ | $\begin{aligned} & 25.3 \\ & (0.7) \end{aligned}$ | $\begin{aligned} & 21.4 \\ & (0.7) \end{aligned}$ |
| Strongly disagree | $\begin{aligned} & 25.1 \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 28.5 \\ & (1.4) \end{aligned}$ | $\begin{aligned} & 33.9 \\ & (1.3) \end{aligned}$ | $\begin{aligned} & 33.1 \\ & (0.9) \end{aligned}$ | $\begin{aligned} & 33.9 \\ & (0.8) \end{aligned}$ | $\begin{aligned} & 16.1 \\ & (0.7) \end{aligned}$ | $\begin{gathered} 8.2 \\ (0.5) \end{gathered}$ |
| Unknown | $\begin{gathered} 9.1 \\ (0.2) \end{gathered}$ | $\begin{gathered} 2.4 \\ (0.5) \end{gathered}$ | $\begin{gathered} 3.3 \\ (0.5) \end{gathered}$ | $\begin{gathered} 6.2 \\ (0.5) \end{gathered}$ | $\begin{gathered} 9.8 \\ (0.5) \end{gathered}$ | $\begin{aligned} & 12.5 \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 14.8 \\ & (0.7) \end{aligned}$ |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-14. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Gender, and Age

|  | Females |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 45-54 } \\ & \text { Years } \end{aligned}$ | 55-64 <br> Years | $\begin{aligned} & \text { 65-74 } \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 1,483,603 | 374,447 | 444,959 | 297,190 | 98,436 | 86,040 | 176,060 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) | (N/A) |
| Strongly agree | 4.4 | 5.7* | 2.4* | 5.1* | 2.9* | 2.4* | 7.3* |
|  | (0.7) | (1.9) | (0.7) | (1.8) | (2.4) | (2.0) | (2.5) |
| Agree | 16.0 | 21.2 | 12.1 | 12.2 | 3.0* | 20.8 | 26.9 |
|  | (1.3) | (3.6) | (2.3) | (2.5) | (2.3) | (5.4) | (4.3) |
| Neither agree nor disagree | 16.2 | 14.1 | 18.1 | 16.4 | 16.7 | 15.0* | 14.6 |
|  | (1.4) | (2.8) | (2.6) | (2.5) | (4.5) | (5.4) | (3.2) |
| Disagree | 27.6 | 30.8 | 26.2 | 22.9 | 44.7 | 18.2* | 27.5 |
|  | (1.4) | (3.5) | (3.0) | (3.6) | (7.6) | (6.0) | (4.0) |
| Strongly disagree | 30.5 | 27.4 | 38.6 | 39.4 | 24.5 | 26.4 | 7.9* |
|  | (1.8) | (3.6) | (3.4) | (4.2) | (5.1) | (6.7) | (2.5) |
| Unknown | 5.2 | 0.8* | 2.6* | 4.0* | 8.2* | 17.2* | 15.9 |
|  | (0.6) | (0.8) | (1.1) | (1.6) | (3.6) | (5.4) | (3.3) |

[^1] 30 and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-15.
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Ethnicity, and Age

|  | Spanish, Hispanic, or Latino |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | 55-64 <br> Years | 65-74 <br> Years | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 1,122,190 | 202,187 | 203,328 | 281,544 | 181,496 | 155,411 | 94,148 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | ( $N / A$ ) | (N/A) | ( $N / 4$ ) | (N/A) | (N/A) | (N/A) | (N/A) |
| Strongly agree | 6.8 | 12.1* | 8.7* | 5.4* | 3.6* | 5.3* | 4.4* |
|  | (1.2) | (3.8) | (3.3) | (2.1) | (1.9) | (2.2) | (2.3) |
| Agree | 21.7 | 28.4 | 16.7* | 17.8 | 15.2 | 30.2 | 28.4 |
|  | (2.0) | (4.7) | (5.1) | (3.3) | (3.3) | (4.9) | (6.6) |
| Neither agree nor disagree | 13.7 | 14.9 | 15.2 | 13.1 | 11.7 | 13.5* | 14.5* |
|  | (1.3) | (4.2) | (4.4) | (2.6) | (3.2) | (4.1) | (4.7) |
| Disagree | 27.0 | 22.1 | 25.2 | 32.8 | 28.6 | 26.8 | 19.8 |
|  | (2.1) | (4.6) | (5.4) | (4.1) | (4.9) | (4.7) | (5.0) |
| Strongly disagree | 22.3 | 18.4 | 29.3 | 27.8 | 22.9 | 11.9 | 15.0* |
|  | (1.8) | (4.1) | (5.4) | (4.0) | (3.9) | (3.6) | (5.1) |
| Unknown | 8.5 | 4.1* | 4.8* | 3.1* | 18.0 | 12.2* | 17.8* |
|  | (1.1) | (1.9) | (2.6) | (1.6) | (4.1) | (4.2) | (6.9) |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-15.
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Ethnicity, and Age

|  | Not Spanish, Hispanic, or Latino |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 55-64 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 65-74 \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 23,990,234 | 2,083,419 | 2,821,806 | 5,117,761 | 4,741,847 | 5,086,024 | 4,007,196 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | ( $\mathrm{N} / 4$ ) | ( $N / 4$ ) | (N/A) | ( $N / 4$ ) | (N/A) | ( $\mathrm{N} / 4$ ) | (N/A) |
| Strongly agree | 5.2 | 5.2 | 4.5 | 3.7 | 2.3 | 7.4 | 8.5 |
|  | (0.2) | (0.7) | (0.6) | (0.4) | (0.3) | (0.5) | (0.5) |
| Agree | 17.8 | 17.3 | 12.8 | 11.2 | 10.0 | 24.1 | 31.6 |
|  | (0.3) | (1.3) | (1.0) | (0.6) | (0.6) | (0.7) | (1.1) |
| Neither agree nor disagree | 15.2 | 17.0 | 15.4 | 15.5 | 14.7 | 14.5 | 15.4 |
|  | (0.3) | (1.2) | (1.1) | (0.7) | (0.7) | (0.6) | (0.7) |
| Disagree | 27.3 | 29.4 | 29.4 | 29.8 | 29.4 | 25.2 | 21.8 |
|  | (0.4) | (1.5) | (1.3) | (0.8) | (0.9) | (0.8) | (0.8) |
| Strongly disagree | 25.6 | 29.3 | 34.9 | 33.7 | 34.2 | 16.3 | 8.0 |
|  | (0.3) | (1.2) | (1.2) | (1.0) | (0.8) | (0.8) | (0.5) |
| Unknown | 8.9 | 2.0 | 3.1 | 6.2 | 9.4 | 12.5 | 14.8 |
|  | (0.2) | (0.4) | (0.4) | (0.5) | (0.6) | (0.6) | (0.7) |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16.
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Total One Race |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | $\begin{aligned} & \text { 45-54 } \\ & \text { Years } \end{aligned}$ | 55-64 Years | 65-74 <br> Years | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 23,857,126 | 2,062,249 | 2,808,103 | 5,056,422 | 4,701,909 | 5,077,142 | 4,020,621 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | (N/A) | ( $N / A$ ) | ( $N / 4$ ) | ( $N / 4$ ) | ( $N / 4$ ) | ( $N / A$ ) | ( $N / 4$ ) |
| Strongly agree | 5.2 | 5.1 | 4.5 | 3.5 | 2.3 | 7.3 | 8.5 |
|  | (0.2) | (0.7) | (0.6) | (0.4) | (0.3) | (0.5) | (0.5) |
| Agree | 17.9 | 17.6 | 12.9 | 11.1 | 10.0 | 24.1 | 31.5 |
|  | (0.3) | (1.4) | (1.1) | (0.6) | (0.6) | (0.8) | (1.0) |
| Neither agree nor disagree | 15.2 | 17.0 | 14.9 | 15.6 | 14.5 | 14.6 | 15.4 |
|  | (0.3) | (1.3) | (1.1) | (0.6) | (0.7) | (0.6) | (0.7) |
| Disagree | 27.4 | 29.4 | 29.7 | 30.0 | 29.8 | 25.4 | 21.6 |
|  | (0.4) | (1.5) | (1.3) | (0.9) | (0.9) | (0.7) | (0.8) |
| Strongly disagree | 25.4 | 29.0 | 35.2 | 33.6 | 33.9 | 16.0 | 8.2 |
|  | (0.4) | (1.3) | (1.3) | (1.0) | (0.8) | (0.7) | (0.5) |
| Unknown | 8.9 | 2.0 | 2.8 | 6.1 | 9.6 | 12.6 | 14.7 |
|  | (0.2) | (0.4) | (0.4) | (0.5) | (0.6) | (0.6) | (0.7) |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to $0 \%$ or 100\%

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | White |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | 55-64 <br> Years | 65-74 <br> Years | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 21,370,897 | 1,705,598 | 2,222,340 | 4,443,378 | 4,350,828 | 4,699,355 | 3,834,299 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | ( $\mathrm{N} / \mathrm{A}$ ) | ( $N / A$ ) | ( $N / A$ ) | ( $\mathrm{N} / 4$ ) | ( $N / A$ ) | ( $N / A$ ) | ( $N / A$ ) |
| Strongly agree | 5.1 | 4.8 | 3.7 | 3.4 | 2.1 | 7.4 | 8.7 |
|  | (0.2) | (0.7) | (0.6) | (0.4) | (0.3) | (0.5) | (0.5) |
| Agree | 17.7 | 17.4 | 11.6 | 10.3 | 9.8 | 24.0 | 31.3 |
|  | (0.3) | (1.4) | (1.0) | (0.6) | (0.6) | (0.8) | (1.1) |
| Neither agree nor disagree | 15.2 | 17.4 | 14.5 | 15.4 | 14.4 | 14.6 | 15.8 |
|  | (0.3) | (1.4) | (1.2) | (0.7) | (0.7) | (0.6) | (0.7) |
| Disagree | 27.0 | 29.3 | 29.4 | 29.7 | 29.7 | 25.0 | 21.3 |
|  | (0.4) | (1.6) | (1.5) | (0.9) | (1.0) | (0.8) | (0.7) |
| Strongly disagree | 25.8 | 29.3 | 37.9 | 35.0 | 34.3 | 16.2 | 8.4 |
|  | (0.4) | (1.4) | (1.6) | (1.0) | (0.8) | (0.8) | (0.5) |
| Unknown | 9.2 | 1.8 | 2.9 | 6.3 | 9.7 | 12.7 | 14.5 |
|  | (0.2) | (0.5) | (0.5) | (0.5) | (0.6) | (0.6) | (0.7) |

NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. N/A: Standard Errors not available when estimate is equal to $0 \%$ or 100\%

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Black or African American |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | 45-54 <br> Years | 55-64 <br> Years | 65-74 <br> Years | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 2,216,634 | 318,905 | 525,978 | 549,554 | 302,760 | 342,836 | 163,301 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
|  | ( $N / A$ ) | ( $\mathrm{N} / \mathrm{A}$ ) | ( $N / A$ ) | ( $N / 4$ ) | ( $N / A$ ) | ( $N / A$ ) | ( $N / A$ ) |
| Strongly agree | 5.9 | 6.9* | 7.6 | 4.4 | 4.3* | 7.2* | 4.7* |
|  | (0.7) | (2.4) | (1.9) | (1.3) | (1.4) | (2.5) | (1.8) |
| Agree | 18.8 | 18.1 | 16.5 | 16.2 | 12.9 | 24.9 | 35.6 |
|  | (1.2) | (3.3) | (2.8) | (2.3) | (2.3) | (3.9) | (4.6) |
| Neither agree nor disagree | 15.2 | 14.6 | 17.3 | 16.1 | 14.6 | 14.1 | 7.9* |
|  | (1.2) | (2.9) | (2.5) | (2.2) | (2.6) | (2.5) | (3.1) |
| Disagree | 31.0 | 29.2 | 31.8 | 33.8 | 30.4 | 28.5 | 29.3 |
|  | (1.6) | (4.2) | (3.9) | (2.8) | (3.1) | (3.3) | (5.3) |
| Strongly disagree | 22.5 | 29.0 | 25.0 | 24.3 | 28.6 | 14.4 | 2.7* |
|  | (1.3) | (4.5) | (3.2) | (2.6) | (3.5) | (2.9) | (1.5) |
| Unknown | 6.5 | 2.3* | 1.8* | 5.3* | 9.1 | 11.0 | 19.7 |
|  | (0.8) | (1.3) | (0.8) | (1.6) | (2.5) | (2.2) | (5.3) |

[^2] and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | American Indian or Alaska Native |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 45-54 } \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 55-64 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 65-74 } \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 159,851 | 21,672 | 43,906 | 39,035 | 25,879 | 16,066 | 12,054 |
| Total | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{gathered} \hline \text { NR } \\ (N / A) \end{gathered}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \text { NR } \\ (N / A) \end{gathered}$ |
| Strongly agree | $\begin{gathered} 4.3 \\ (1.1) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & 1.3^{*} \\ & \text { (1.3) } \end{aligned}$ | $\begin{aligned} & 5.0^{*} \\ & (2.7) \end{aligned}$ | $\begin{aligned} & 8.6^{*} \\ & \text { (4.5) } \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Agree | $\begin{aligned} & 23.5 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} 24.4^{*} \\ (9.2) \end{gathered}$ | $\begin{aligned} & 26.2 \\ & (6.8) \end{aligned}$ | $\begin{aligned} & 8.7^{*} \\ & (5.5) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Neither agree nor disagree | $\begin{aligned} & 13.3 \\ & (2.5) \end{aligned}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{gathered} 13.5 * \\ (5.6) \end{gathered}$ | $\begin{gathered} 21.4^{*} \\ (6.4) \end{gathered}$ | $\begin{gathered} 11.0^{*} \\ (6.3) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Disagree | $\begin{aligned} & 31.3 \\ & (4.4) \end{aligned}$ | $\begin{aligned} & \mathrm{NR} \\ & (N R) \end{aligned}$ | $\begin{gathered} 24.8^{*} \\ (9.4) \end{gathered}$ | $\begin{gathered} 23.0 \\ (6.0) \end{gathered}$ | $\begin{aligned} & 40.4^{*} \\ & (12.4) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |
| Strongly disagree | $\begin{aligned} & 19.9 \\ & \text { (3.4) } \end{aligned}$ | $\begin{aligned} & \mathrm{NR} \\ & (N R) \end{aligned}$ | $\begin{gathered} 26.0^{*} \\ (7.6) \end{gathered}$ | $\begin{gathered} 19.9 * \\ (6.5) \end{gathered}$ | $\begin{gathered} 30.0^{*} \\ (9.7) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |
| Unknown | $\begin{gathered} 7.7 \\ (2.3) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} 10.0^{*} \\ (5.5) \end{gathered}$ | $\begin{aligned} & 4.6^{*} \\ & (2.4) \end{aligned}$ | $\begin{aligned} & 1.3^{*} \\ & \text { (1.4) } \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |

[^3] and 59 ; NR: Sample size for the denominator less than 30 ; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Asian |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 45-54 } \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 55-64 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \mathbf{6 5 - 7 4} \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 73,202 | 14,311 | 8,781 | 9,794 | 17,815 | 11,566 | 9,893 |
| Total | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ |
| Strongly agree | $\begin{gathered} 11.2^{*} \\ (3.7) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Agree | $\begin{aligned} & 19.2 \\ & (4.0) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & \text { (NR) } \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Neither agree nor disagree | $\begin{aligned} & 18.0 \\ & (5.0) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |
| Disagree | $\begin{aligned} & 29.3 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & \text { (NR) } \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \mathrm{NR} \\ & (N R) \end{aligned}$ |
| Strongly disagree | $\begin{aligned} & 17.4 \\ & (4.2) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |
| Unknown | $\begin{aligned} & 4.9^{*} \\ & (1.9) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |

[^4] and 59 ; NR: Sample size for the denominator less than 30 ; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Native Hawaiian or Other Pacific Islander |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 45-54 } \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 55-64 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 65-74 \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 36,541 | 1,763 | 7,098 | 14,661 | 4,627 | 7,319 | 1,074 |
| Total | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ | $\begin{gathered} \hline \mathrm{NR} \\ (N / A) \end{gathered}$ |
| Strongly agree | $\begin{aligned} & 0.8^{*} \\ & (0.8) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ |
| Agree | $\begin{gathered} 34.2^{*} \\ (9.8) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N / A) \end{gathered}$ |
| Neither agree nor disagree | $\begin{gathered} 16.4^{*} \\ (9.5) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ |
| Disagree | $\begin{aligned} & 23.9 * \\ & (12.0) \end{aligned}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |
| Strongly disagree | $\begin{gathered} 23.6^{*} \\ (8.3) \end{gathered}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \mathrm{NR} \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ |
| Unknown | $\begin{aligned} & 1.1^{*} \\ & (0.8) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{aligned} & \text { NR } \\ & (N R) \end{aligned}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ | $\begin{gathered} \mathrm{NR} \\ (N R) \end{gathered}$ | $\begin{gathered} \text { NR } \\ (N R) \end{gathered}$ |

[^5] and 59 ; NR: Sample size for the denominator less than 30 ; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Total Two or More Races |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | 45-54 <br> Years | 55-64 <br> Years | 65-74 <br> Years | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 557,540 | 78,796 | 89,712 | 157,263 | 108,727 | 84,493 | 37,654 |
| Total | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ |
| Strongly agree | $\begin{array}{r} 5.8 \\ (1.7) \end{array}$ | $\begin{gathered} 14.9^{*} \\ (8.0) \end{gathered}$ | $\begin{aligned} & 2.9^{*} \\ & \text { (1.4) } \end{aligned}$ | $\begin{aligned} & 7.2^{*} \\ & \text { (4.3) } \end{aligned}$ | $\begin{aligned} & 0.5^{*} \\ & (0.4) \end{aligned}$ | $\begin{aligned} & 5.4^{*} \\ & (2.1) \end{aligned}$ | $\begin{aligned} & 3.3^{*} \\ & (1.7) \end{aligned}$ |
| Agree | $\begin{aligned} & 16.1 \\ & (1.7) \end{aligned}$ | $\begin{gathered} 16.6^{*} \\ (5.7) \end{gathered}$ | $\begin{gathered} 12.5 * \\ (3.9) \end{gathered}$ | $\begin{aligned} & 15.9 \\ & (4.5) \end{aligned}$ | $\begin{aligned} & 14.7 \\ & (3.1) \end{aligned}$ | $\begin{aligned} & 19.2 \\ & (3.9) \end{aligned}$ | $\begin{gathered} 22.2 * \\ (8.0) \end{gathered}$ |
| Neither agree nor disagree | $\begin{aligned} & 17.4 \\ & (2.1) \end{aligned}$ | $\begin{gathered} 13.1^{*} \\ (4.9) \end{gathered}$ | $\begin{aligned} & 30.5 \\ & (6.3) \end{aligned}$ | $\begin{aligned} & 12.8 \\ & (3.1) \end{aligned}$ | $\begin{aligned} & 21.3 \\ & (5.6) \end{aligned}$ | $\begin{gathered} 13.5^{*} \\ (4.2) \end{gathered}$ | $\begin{gathered} 11.5 * \\ (4.7) \end{gathered}$ |
| Disagree | $\begin{aligned} & 25.1 \\ & (1.6) \end{aligned}$ | $\begin{aligned} & 29.5 \\ & (6.0) \end{aligned}$ | $\begin{aligned} & 23.4 \\ & (5.4) \end{aligned}$ | $\begin{aligned} & 24.0 \\ & (4.3) \end{aligned}$ | $\begin{aligned} & 23.2 \\ & (3.7) \end{aligned}$ | $\begin{aligned} & 23.0 \\ & (3.7) \end{aligned}$ | $\begin{aligned} & 34.5 \\ & (7.8) \end{aligned}$ |
| Strongly disagree | $\begin{aligned} & 27.8 \\ & (2.7) \end{aligned}$ | $\begin{aligned} & 25.3 \\ & (6.7) \end{aligned}$ | $\begin{aligned} & 19.9 \\ & (5.3) \end{aligned}$ | $\begin{aligned} & 36.3 \\ & (5.2) \end{aligned}$ | $\begin{aligned} & 31.0 \\ & \text { (4.3) } \end{aligned}$ | $\begin{aligned} & 25.3 \\ & (4.4) \end{aligned}$ | $\begin{gathered} 13.6^{*} \\ (8.5) \end{gathered}$ |
| Unknown | $\begin{gathered} 7.9 \\ (1.3) \end{gathered}$ | $\begin{aligned} & 0.6^{*} \\ & (0.5) \end{aligned}$ | $\begin{gathered} 10.7 * \\ (4.4) \end{gathered}$ | $\begin{aligned} & 3.8^{*} \\ & (1.5) \end{aligned}$ | $\begin{gathered} 9.3 \\ (2.8) \end{gathered}$ | $\begin{aligned} & 13.6 \\ & (3.8) \end{aligned}$ | $\begin{gathered} 14.9^{*} \\ (7.2) \end{gathered}$ |

[^6] and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | American Indian or Alaska Native/White |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | $\begin{aligned} & 35-44 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & 45-54 \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 55-64 } \\ & \text { Years } \end{aligned}$ | $\begin{aligned} & \text { 65-74 } \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 360,755 | 35,271 | 58,036 | 87,335 | 85,549 | 71,406 | 22,264 |
| Total | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ |
| Strongly agree | $\begin{gathered} 3.3 \\ (0.9) \end{gathered}$ | $\begin{aligned} & 9.4^{*} \\ & (5.7) \end{aligned}$ | $\begin{aligned} & 3.7 * \\ & (2.2) \end{aligned}$ | $\begin{aligned} & 1.2^{*} \\ & (0.6) \end{aligned}$ | $\begin{aligned} & 0.3^{*} \\ & (0.3) \end{aligned}$ | $\begin{aligned} & 5.7^{*} \\ & \text { (2.4) } \end{aligned}$ | $\begin{aligned} & 5.6^{*} \\ & (2.7) \end{aligned}$ |
| Agree | $\begin{aligned} & 13.6 \\ & (1.9) \end{aligned}$ | $\begin{aligned} & 9.3^{*} \\ & (5.7) \end{aligned}$ | $\begin{aligned} & 7.6^{*} \\ & (3.0) \end{aligned}$ | $\begin{gathered} 14.1^{*} \\ (5.3) \end{gathered}$ | $\begin{aligned} & 16.0 \\ & (3.7) \end{aligned}$ | $\begin{aligned} & 14.3 \\ & (3.7) \end{aligned}$ | $\begin{gathered} 22.6^{*} \\ (6.8) \end{gathered}$ |
| Neither agree nor disagree | $\begin{aligned} & 16.8 \\ & (2.8) \end{aligned}$ | $\begin{gathered} 14.7 * \\ (6.3) \end{gathered}$ | $\begin{gathered} 25.7 * \\ (8.9) \end{gathered}$ | $\begin{aligned} & 13.9 \\ & (3.3) \end{aligned}$ | $\begin{gathered} 16.6^{*} \\ (5.3) \end{gathered}$ | $\begin{gathered} 13.8^{*} \\ (4.7) \end{gathered}$ | $\begin{gathered} 19.4^{*} \\ (7.1) \end{gathered}$ |
| Disagree | $\begin{aligned} & 27.8 \\ & (2.1) \end{aligned}$ | $\begin{gathered} 33.1 * \\ (9.4) \end{gathered}$ | $\begin{aligned} & 28.1 \\ & (7.2) \end{aligned}$ | $\begin{aligned} & 27.6 \\ & (5.2) \end{aligned}$ | $\begin{aligned} & 26.0 \\ & (3.7) \end{aligned}$ | $\begin{aligned} & 24.5 \\ & (4.5) \end{aligned}$ | $\begin{gathered} 37.2^{*} \\ (6.7) \end{gathered}$ |
| Strongly disagree | $\begin{aligned} & 29.1 \\ & (2.7) \end{aligned}$ | $\begin{gathered} 33.1^{*} \\ (9.2) \end{gathered}$ | $\begin{gathered} 22.4 \\ (6.1) \end{gathered}$ | $\begin{aligned} & 39.7 \\ & (5.4) \end{aligned}$ | $\begin{aligned} & 30.1 \\ & (4.8) \end{aligned}$ | $\begin{aligned} & 26.8 \\ & (4.1) \end{aligned}$ | $\begin{aligned} & 3.3^{*} \\ & (1.9) \end{aligned}$ |
| Unknown | $\begin{gathered} 9.3 \\ (1.6) \end{gathered}$ | $\begin{aligned} & 0.5^{*} \\ & (0.5) \end{aligned}$ | $\begin{gathered} 12.4^{*} \\ (5.6) \end{gathered}$ | $\begin{aligned} & 3.5^{*} \\ & (1.6) \end{aligned}$ | $\begin{gathered} 10.9^{*} \\ (3.5) \end{gathered}$ | $\begin{aligned} & 14.8 \\ & (4.1) \end{aligned}$ | $\begin{gathered} 11.9^{*} \\ (7.0) \end{gathered}$ |

[^7]Table 7-16. (continued)
Percent Distribution of Veterans by Understanding of Life Insurance Benefits, Race, and Age

|  | Race Unknown |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Less Than 35 Years | 35-44 <br> Years | 45-54 <br> Years | 55-64 <br> Years | $\begin{aligned} & \text { 65-74 } \\ & \text { Years } \end{aligned}$ | 75 Years or Older |
| Estimated Population |  |  |  |  |  |  |  |
| Responding on Item | 781,370 | 147,527 | 132,483 | 201,450 | 135,343 | 94,784 | 57,858 |
| Total | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ | $\begin{aligned} & \hline 100.0 \\ & (N / A) \end{aligned}$ |
| Strongly agree | $\begin{gathered} 8.2 \\ (1.7) \end{gathered}$ | $\begin{gathered} 10.5^{*} \\ (4.1) \end{gathered}$ | $\begin{gathered} 11.9 * \\ (4.9) \end{gathered}$ | $\begin{aligned} & 6.6^{*} \\ & (3.1) \end{aligned}$ | $\begin{aligned} & 6.4^{*} \\ & (3.0) \end{aligned}$ | $\begin{aligned} & 9.4^{*} \\ & \text { (3.7) } \end{aligned}$ | $\begin{aligned} & 3.1^{*} \\ & \text { (1.8) } \end{aligned}$ |
| Agree | $\begin{aligned} & 22.6 \\ & (1.9) \end{aligned}$ | $\begin{aligned} & 30.7 \\ & (5.3) \end{aligned}$ | $\begin{aligned} & 15.5 \\ & (4.6) \end{aligned}$ | $\begin{aligned} & 18.1 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & 12.8 \\ & (3.8) \end{aligned}$ | $\begin{aligned} & 35.5 \\ & (6.8) \end{aligned}$ | $\begin{aligned} & 36.6 \\ & (8.2) \end{aligned}$ |
| Neither agree nor disagree | $\begin{aligned} & 12.8 \\ & (1.3) \end{aligned}$ | $\begin{gathered} 15.1^{*} \\ (4.8) \end{gathered}$ | $\begin{gathered} 16.8^{*} \\ (5.8) \end{gathered}$ | $\begin{gathered} 9.9 \\ (2.6) \end{gathered}$ | $\begin{gathered} 11.3^{*} \\ (3.4) \end{gathered}$ | $\begin{gathered} 12.0^{*} \\ (4.7) \end{gathered}$ | $\begin{gathered} 15.6^{*} \\ (5.9) \end{gathered}$ |
| Disagree | $\begin{aligned} & 23.2 \\ & (2.0) \end{aligned}$ | $\begin{aligned} & 18.1 \\ & (5.2) \end{aligned}$ | $\begin{aligned} & 18.7 \\ & (4.8) \end{aligned}$ | $\begin{aligned} & 31.7 \\ & (4.6) \end{aligned}$ | $\begin{aligned} & 23.4 \\ & (5.3) \end{aligned}$ | $\begin{gathered} 15.9 * \\ (4.9) \end{gathered}$ | $\begin{gathered} 18.9^{*} \\ (7.1) \end{gathered}$ |
| Strongly disagree | $\begin{aligned} & 24.0 \\ & (2.2) \end{aligned}$ | $\begin{aligned} & 20.1 \\ & (4.9) \end{aligned}$ | $\begin{aligned} & 30.5 \\ & (6.1) \end{aligned}$ | $\begin{aligned} & 26.8 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & 30.2 \\ & (5.7) \end{aligned}$ | $\begin{aligned} & 20.5 \\ & (6.0) \end{aligned}$ | $\begin{aligned} & 2.2^{*} \\ & \text { (1.4) } \end{aligned}$ |
| Unknown | $\begin{gathered} 9.2 \\ (1.3) \end{gathered}$ | $\begin{aligned} & 5.5^{*} \\ & (2.5) \end{aligned}$ | $\begin{aligned} & 6.6^{*} \\ & (4.0) \end{aligned}$ | $\begin{aligned} & 6.9^{*} \\ & (2.1) \end{aligned}$ | $\begin{aligned} & 15.9 \\ & (3.9) \end{aligned}$ | $\begin{aligned} & 6.8^{*} \\ & (4.2) \end{aligned}$ | $\begin{gathered} 23.5^{*} \\ (7.9) \end{gathered}$ |

[^8]
[^0]:    NOTE: Veteran may report more than one reason. * Low precision and/or sample size for the denominator between 30 and 59

[^1]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between

[^2]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30

[^3]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30

[^4]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30

[^5]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30

[^6]:    NOTE: The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30

[^7]:    NOTE: Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to $0 \%$ or 100\%

[^8]:    * Low precision and/or sample size for the denominator between 30 and 59 ; N/A: Standard Errors not available when estimate is equal to $0 \%$ or $100 \%$

