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ABSTRACT

A study compared the personal income and educational attainment of male war veterans and nonveterans as of March 1983. Using data from the March supplement of the 1983 Current Population Survey, the researchers compared the educational attainment and income of 9 separate age groups of a sample of 22,823 veterans and 47,792 nonveterans. For the most part, male war veterans had higher personal income and higher educational attainment than nonveterans. However, the relative difference in median income for Vietnam-era veterans whose 25 to 39 years old--was smaller than the relative difference between veterans and nonveterans of all ages combined. Since veterans were overrepresented in the relatively high-income-earning middle and older ages, part of the difference in income between veterans and nonveterans could be attributed to their age differences; if veterans had the same proportionate age distribution as nonveterans, then their median income would fall by one-fifth. The differences in educational attainment between veterans and nonveterans had also diminished; whereas veterans had distinctly higher educational attainment than nonveterans in 1973, the gap in median education virtually disappeared by 1983. (Appendixes to this report contain three tables summarizing educational attainment and income levels by age group as well as an explanation of the age-adjustment techniques used in the study to arrive at median education levels.) (MN)

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**PERSONAL INCOME AND EDUCATIONAL ATTAINMENT  
OF MALE WAR VETERANS AND NONVETERANS  
MARCH 1983**

Office of Information Management and Statistics  
Monograph 70-84-7

by

Robert E. Klein, Ph.D., Statistician

Office of Information Management and Statistics  
Statistical Policy and Research Service  
Statistical Review and Analysis Division (713)

July 1984

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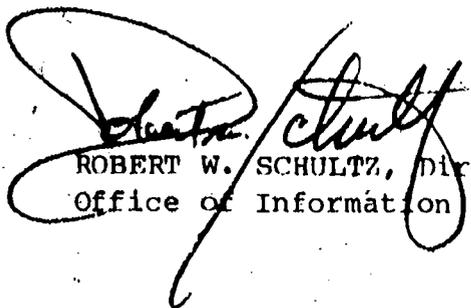
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## FOREWORD

Much attention has been given to the economic and social characteristics of war veterans and to the differences between veterans and nonveterans with respect to those characteristics. Notable among the characteristics which distinguish veterans and nonveterans are personal income and education. This report concerns the income and educational attainment of male war veterans. It focuses on the differences between veterans and nonveterans with respect to these important traits and explores how these differences have changed since 1972.

This report was written by Dr. Robert E. Klein of the Statistical Review and Analysis Division. Robert Langberg, whose earlier analytic work enhanced the current effort, and Sylvia Solomon, who diligently prepared the manuscript for publication, are thanked for their contributions.

  
ROBERT W. SCHULTZ, Director  
Office of Information Management and Statistics

## EXECUTIVE SUMMARY

Among the many ways male war veterans can be distinguished from their nonveteran counterparts is in terms of social and economic status. This report focuses on how male war veterans and nonveterans differ with respect to personal income and education. For the most part, male war veterans have higher personal income and higher educational attainment than nonveterans. But these differences between such veterans and nonveterans have diminished over the years.

The median personal income of male war veterans in 1982 was \$18,760, which was nearly 50 percent higher than the median personal income of nonveterans. Between 1972 and 1982, income for veterans and nonveterans increased by more than 90 percent. However, during this period the Consumer Price Index more than doubled, vitiating the gain in real terms. In fact, because of inflation, real median income for both veterans and nonveterans was about 17 percent lower in 1982 than it was ten years earlier.

Median personal income varies by age such that male war veterans and male nonveterans in the middle age range - 35 to 64 - earn more than those younger and older. For the most part, veterans of any given age have a higher median income than nonveterans of the same age. However, the relative difference in median income for Vietnam era veterans, those 25 to 39 years old, is smaller than the relative difference between veterans and nonveterans of all ages combined. Since veterans are "overrepresented" in the relatively high-income-earning middle and

older ages, part of the difference in income between veterans and nonveterans can be attributed to their age difference. Hypothetically, if veterans had the same proportionate age distribution as nonveterans, then veterans' median income falls by one-fifth.

Along with personal income, education is an important dimension of social and economic status. Between 1973 and 1983, indicators of educational attainment, such as median years of school completed and percent graduating from college, increased for veterans and nonveterans. In 1973, veterans had distinctly higher educational attainment than nonveterans, but by 1983, their education profiles were very similar. For example, by 1983, the gap in median education closed to the point that the median was the same for veterans and nonveterans. Furthermore, a slightly higher proportion of nonveterans were college graduates than veterans, which reverses the picture of a decade earlier. The contrast between veterans and nonveterans over the decade diminished largely because the educational attainment of the Vietnam era age group 25 to 39 increased and the proportion of 25 to 39 year-olds who are veterans declined.

Among the returns of education to the individual is earning potential. Level of education is correlated with personal income; median income increases as education increases. For example, veterans and nonveterans who are college graduates earn more than 1.5 times more than those who have only graduated from high school. Veterans do better than nonveterans: at each level of education, veterans earn, on average, 1.5 times more than nonveterans. Some of the difference in income between veterans and nonveterans can be explained by their differences in education, age, and their respective differences in the way education is distributed within age groups.

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## I. INTRODUCTION

War veterans differ significantly from nonveterans with respect to several social, economic, and demographic characteristics. This report concerns primarily the personal income and education of male war veterans who were twenty years old and older in 1983. The focus of the report is a comparison of veterans\* and nonveterans with respect to personal income and education. An important aspect of this comparison is to show how education is related to income for veterans and nonveterans, and to see if the differences between veterans and nonveterans with respect to education and income can be explained, in part, by the differences in their respective age distributions. Comparisons are made not only for 1983, but also over the last decade to gauge any significant changes in the achievements of veterans and nonveterans and to relate such differences to demographic shifts within this period.

Data for this report come from the March Supplement of the 1983 Current Population Survey. Education, defined as the highest grade of school completed, and age at last birthday are obtained for 1983, whereas personal income is money income from all sources for the calendar year 1982. Personal income is the sum of the amounts received in cash from the following sources: money wages in salary; net income from nonfarm self-employment; net income from farm self-employment; social security or railroad retirement; Supplemental Security Income (SSI); public assistance or welfare payments; interest (on savings or other interest-yielding investments); dividends, income from estates or trusts, or net rental income; veterans' payments or

\* In this report, the term "veterans" refers to male war veterans who served in the armed forces during a designated period of conflict. These are, most notably: WWI (April 6, 1917 - November 11, 1918); WWII (September 16, 1940 - July 25, 1947); Korean conflict (June 27, 1950 - January 31, 1955) and the Vietnam era (August 5, 1964 - May 7, 1975). Other (nonwar) veterans are excluded in this report. The term "nonveterans" refers to male nonveterans only.

unemployment and workers' compensation; private retirement and disability pensions or government retirement and disability pensions; and alimony or child support, regular contributions from persons not living in the household, and other periodic income.

## II. PERSONAL INCOME OF WAR VETERANS AND NONVETERANS

Notable among the characteristics which distinguish veterans from nonveterans is personal income. Veterans have had higher personal income than nonveterans for many years. In 1982, this trend continued. Median personal income for veterans in 1982 was \$18,760, up 1.5 percent from \$18,490 in 1981 (Table 1). Median personal income for nonveterans in 1982 was only \$12,710, yet this represents a 3.1 percent increase over their median income in 1981 (\$12,330). Consequently, the proportionate increase in median personal income between 1981 and 1982 of nonveterans was twice that of veterans. While median personal income increased for both veterans and nonveterans between 1981 and 1982, the increase in the cost-of-living during that time vitiated the gain. Between 1981 and 1982, the Consumer Price Index increased 6 percent. If this increase is taken into account, both veterans and nonveterans actually lost purchasing power. In real terms, the median income of veterans actually declined by more than 4 percent. The decline for nonveterans was less than 3 percent.

TABLE 1  
MEDIAN PERSONAL INCOME OF  
MALE WAR VETERANS AND NONVETERANS, 1981 AND 1982

<u>Year</u>	<u>War Veterans</u>	<u>Nonveterans</u>
1982	\$18,760	\$12,710
1981	\$18,490	\$12,330

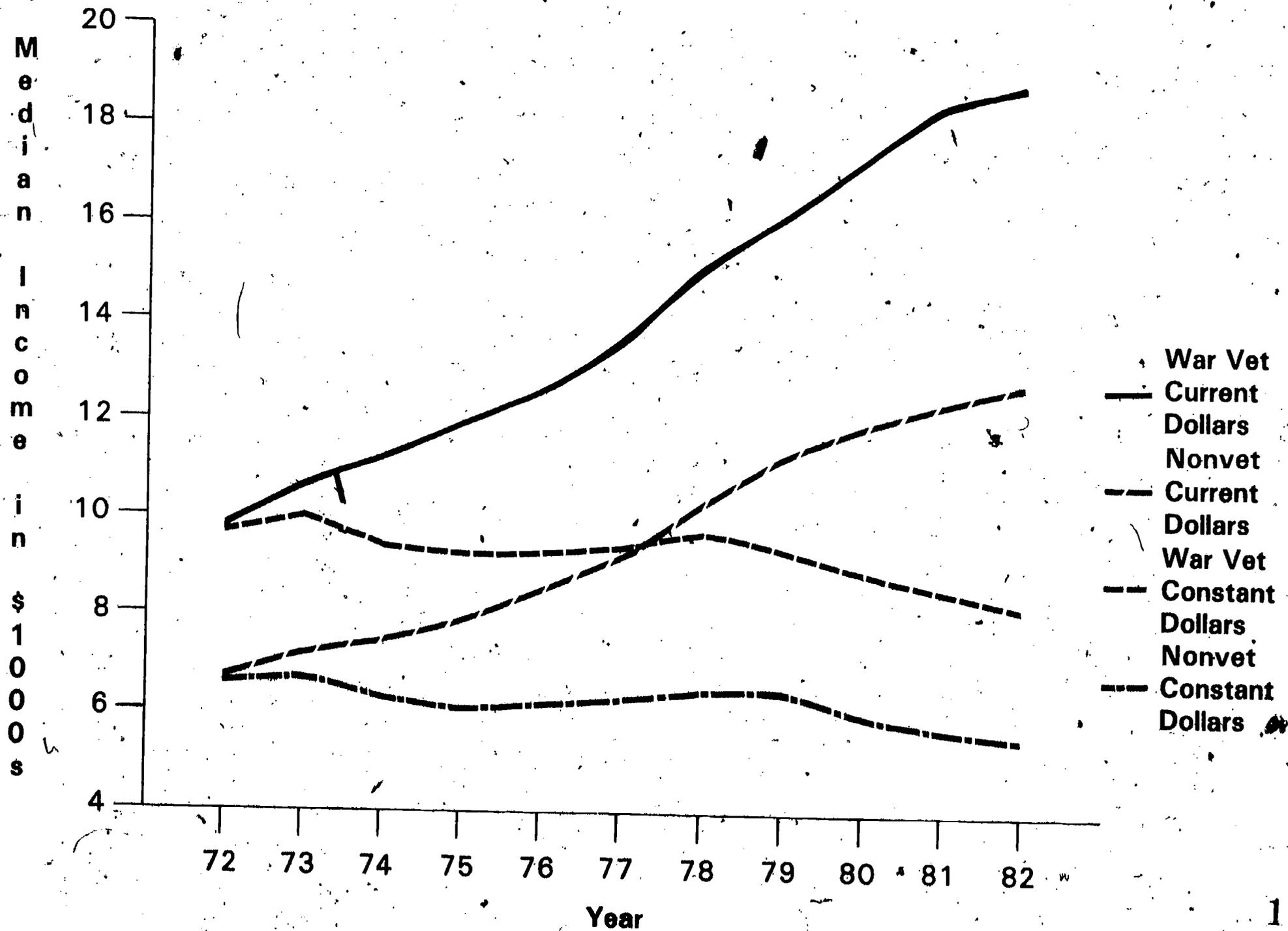
## Median Personal Income, 1972 to 1982

Looking at median personal income over the last decade for which data are available, 1972 to 1982, reveals that veterans have higher income than nonveterans in each year of the decade, both in current dollars and in constant dollars (Figure 1). For each year in the decade, veterans' median personal income is roughly 40 to 50 percent higher than median personal income of nonveterans. Although median income in current dollars has risen steadily over the decade for both veterans and nonveterans, income in real terms has fluctuated during the period. In current dollars, median income has risen nearly 94 percent for veterans over the decade (\$9,700 in 1972 to \$18,800 in 1982) and about 92 percent for nonveterans (from \$6,600 to \$12,700). In real terms, however, median income for veterans and nonveterans peaked in 1973. Real median income for both veterans and nonveterans was about 17 percent lower in 1982 than it was in 1972. From its peak in 1973, real median personal income declined by 19 percent for veterans and 20 percent for nonveterans by 1982.

## Patterns of Median Personal Income by Age

Both veterans and nonveterans in their thirties, forties, and fifties have higher median personal incomes than those who are younger and older (Table 2). For example, veterans under 30 and veterans over 65 have a median income under \$13,000; veterans

**Figure 1**  
**Median Personal Income in Current and Constant Dollars**



70 and older have a median income below \$9,000. In contrast, veterans between 35 and 54 have median incomes ranging, roughly, from \$22,000 to \$25,000, peaking at \$24,610 for the 40-44 year-old group.

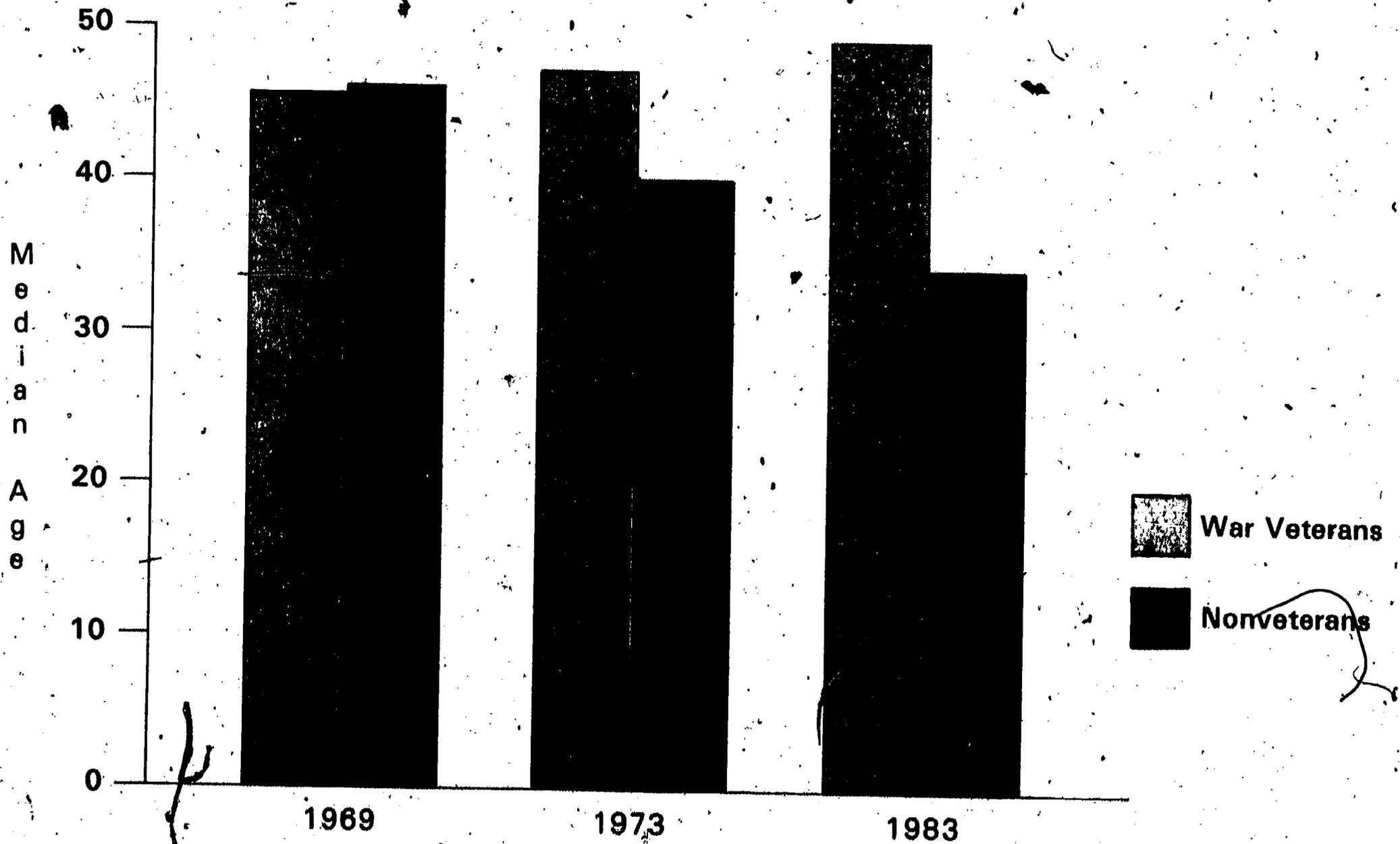
TABLE 2  
 MEDIAN PERSONAL INCOME IN 1982 BY AGE IN 1983  
 FOR MALE WAR VETERANS AND NONVETERANS

<u>Age</u>	<u>War Veterans</u>	<u>Nonveterans</u>
20-24	a/	\$6,790
25-29	\$12,720	14,620
30-34	18,690	18,040
35-39	22,700	20,600
40-44	24,610	20,140
45-54	22,730	18,690
55-64	19,270	13,410
65-69	12,410	10,480
70 and over	8,760	7,820
Total	\$18,760	\$12,710
25-39	\$19,640	\$16,870

a/ Not computed because base less than 75,000 cases

Veterans seem to fare better than their similar-aged nonveteran counterparts. For each age group over 30, the median income of veterans is higher than that of nonveterans. For the group aged 25-29, however, the median income of nonveterans is about 15 percent higher than the median of their veteran counterparts, perhaps due, in part, to advantages nonveterans might have over veterans in getting an early start in the civilian labor force or in getting an education without interruption. Vietnam

**Figure 2**  
**Median Age of Male War Veterans and Nonveterans:**  
**1969, 1973, and 1983**



era veterans, aged 25 to 39, have a median personal income 16 percent higher than that of their nonveteran counterparts: \$19,640 for veterans compared with \$16,870 for nonveterans. This relative advantage is attributed entirely to the income achievement of veterans in their thirties.

The difference between the median income of male war veterans and nonveterans 20 years old and over is, in large measure, due to the difference in the age structure of the two groups. Veterans are older than nonveterans. The median age of the noninstitutionalized veteran population has risen steadily over the past fourteen years, from 45.7 in 1969 to 54.6 in 1983.<sup>1/</sup> In contrast, the nonveteran population has gotten younger, with median age declining between 1969 and 1983 from 46.2 to 34.4 (Figure 2). In 1983, about 37 percent of veterans were in the high-earning age groups 35 to 54, compared to about 28 percent of nonveterans (Table 3). Moreover, a greater proportion of nonveterans were under 30 and over 70, which are generally the age groups with the lowest income. If the median personal income of veterans is recomputed by assuming that veterans have the same proportionate age distribution as nonveterans, then the median falls from \$18,760 to \$14,970. Age adjustment reduces the difference between the median income of veterans and nonveterans from \$6,050 to \$2,260.

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<sup>1/</sup> This figure differs slightly from previously published figures which were estimated from projections of 1980 Census data.

TABLE 3  
 PERCENTAGE DISTRIBUTION OF MALE WAR VETERANS AND  
 NONVETERANS BY AGE, 1983

Age	War Veterans	Nonveterans
20-24	0.0%	20.1%
25-29	4.0	17.8
30-34	10.8	13.6
35-39	13.7	9.1
40-44	4.6	8.0
45-54	19.1	10.8
55-64	32.8	5.8
65-69	8.4	4.2
70 and Over	6.5	10.6
Total	99.9% <u>a/</u>	100.0%
Number (in thousands)	22,823 <u>b/</u>	47,792

a/ Does not sum to 100.0% due to rounding.

b/ This number differs slightly from previously published figures which were estimated from projections of 1980 Census data.

### III. EDUCATION OF WAR VETERANS AND NONVETERANS

#### Education in 1973 and 1983

Along with personal income, education is an important indicator of social and economic well-being. Over the last decade, the education levels of both war veterans and nonveterans has increased, but the difference between them has diminished. Between 1973 and 1983, the median number of years of school completed for veterans increased from 12.5 to 12.7; veterans completing college went from 15.7 to 20.8 percent of the veteran population; and the proportion of veterans not reaching high school declined from 15.3 percent to 11.3 percent (Table 4). In 1973, veterans had higher educational attainment than nonveterans. The proportion of veterans completing at least high

school was 24% greater than non-veterans, the proportion finishing college was 11% greater, while the proportion not reaching high school was 47% lower. The military selection process, which makes educationally deficient individuals unqualified for service, accounts for some of the difference between veterans and nonveterans at the lowest level of education.

TABLE 4  
 PERCENTAGE DISTRIBUTION OF MALE WAR VETERANS AND NONVETERANS  
 BY EDUCATION, 1973 AND 1983

Years of School Completed	1973		1983	
	War Veterans	Nonveterans	War Veterans	Nonveterans
Elementary: 0-8	15.3%	29.0%	11.3%	15.9%
High School: 1-3	15.3	15.2	12.2	12.5
High School: 4	38.5	27.3	37.5	32.7
College: 1-3	15.2	14.4	18.2	17.6
College: 4 or more	15.7	14.1	20.8	21.3
Total	100.0%	100.0%	100.0%	100.0%
Number (in thousands)	24,719	32,986	22,823	47,792
Median Years of School Completed	12.5	12.2	12.7	12.7

By 1983, the education profile of war veterans was very similar to that of nonveterans. The median years of education for veterans and nonveterans was the same, 12.7. And although about 16 percent of nonveterans went only as far as elementary school, compared to 11.3 percent of veterans, a slightly higher proportion of nonveterans completed college - 21.3 percent compared to 20.8 percent for veterans. Apparently nonveterans caught up with veterans during the Vietnam conflict. The gain in educational attainment shown by veterans, many of whom have taken advantage of veterans' education benefits, has been paralleled by the gain shown by nonveterans who were able to continue their post-secondary education uninterrupted by military service. This can be inferred from observing the pattern of age-specific education.

#### Age-Specific Education in 1983

For men under 40, nonveterans generally have higher educational attainment than veterans. Although a greater proportion of veterans in age groups under 40 finished at least high school, a greater proportion of nonveterans have attained post-secondary levels of education (Table 5). For example, nonveterans 30 to 34 have the highest educational attainment of any group: more than 35 percent completed college compared with 16.3 percent of their veteran counterparts, and their median education level, 13.9 (the highest of any group), is one year greater than that of veterans 30-34 (Figure 3). While nonveterans under 40 have attained education levels superior to their veteran counterparts, veterans in the middle and older ages have higher educational achievement than nonveterans of similar age. In each age group over 40, veterans have attained a higher median education level and have greater proportions with college than nonveterans. The largest difference between veterans and nonveterans for age groups over 40 is for WW II or Korean Conflict servicemen aged 55

to 64. Nearly three-quarters of the men in the 55 to 64 age group are veterans. Veterans of that age are better educated than nonveterans of that age in part because many nonveterans did not meet the minimal education required for service, despite nearly universal conscription. For example, nearly 38 percent of nonveterans 55-64 have not gone beyond elementary school, in contrast to 15.8 percent of veterans.

TABLE 5  
SELECTED MEASURES OF EDUCATION BY AGE  
FOR MALE WAR VETERANS AND NONVETERANS, 1983

Age	War Veterans Percent Completing at least:			Nonveterans Percent Completing at least:		
	High School: 4	College: 1-3	College: 4 or more	High School: 4	College: 1-3	College: 4 or more
20-24	a/	a/	a/	83.5%	42.0%	9.9%
25-29	92.0%	39.8%	9.8%	85.3	45.8	26.2
30-34	92.0	45.9	16.3	85.3	56.3	35.3
35-39	92.7	53.8	27.5	77.0	47.7	33.3
40-44	92.9	50.7	30.9	71.8	39.4	28.3
45-54	79.7	40.1	23.7	60.9	31.3	21.5
55-64	68.0	33.6	20.0	46.3	19.1	12.0
65-69	61.2	28.2	15.2	49.3	19.6	11.0
70 and over	47.8	24.8	16.0	36.7	17.3	10.3
Total	76.5%	39.0%	20.8%	71.6%	38.9%	21.3%

a/ Not computed because base is less than 75,000 cases.

Because veterans are older than nonveterans, one might expect that part of the overall difference between veterans and nonveterans with respect to education is due to their age difference. Adjusting for the age difference between veterans and nonveterans diminishes the educational attainment of veterans. Although median education remains unchanged, the proportion of veterans having completed at least college declines by more than one quarter, from 20.8 percent to 15 percent (Table 6).

**Figure 3**  
**Schooling Completed by Age:**  
**Veterans and Nonveterans, 1983**

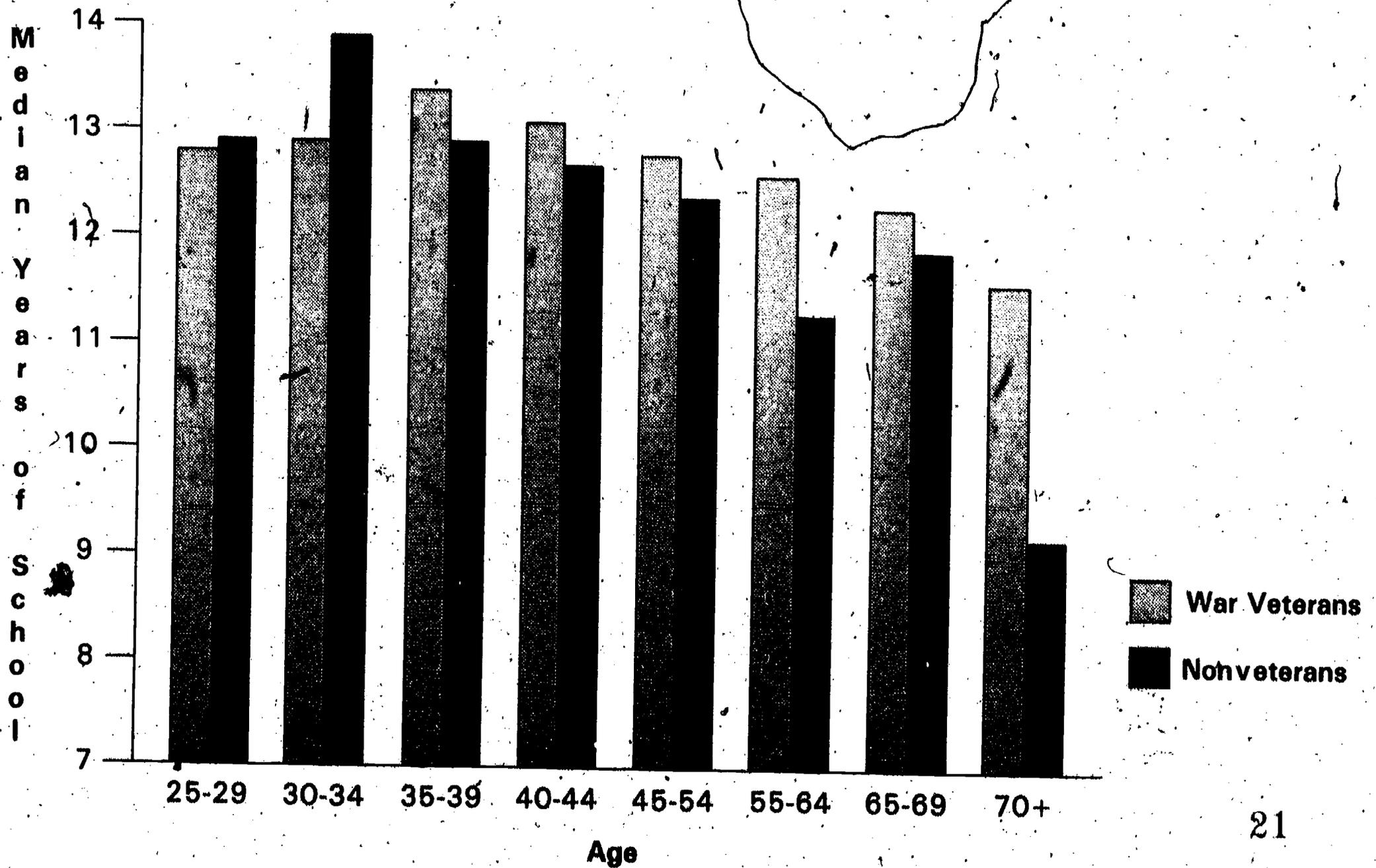


TABLE 6  
 PERCENTAGE DISTRIBUTION OF MALE WAR VETERANS BY EDUCATION  
 IN 1983, WITH AND WITHOUT AGE ADJUSTMENT

Years of School Completed	Unadjusted	Age-Adjusted <sup>a/</sup>
Elementary: 0-8	11.3%	7.1%
High School: 1-3	12.2	10.7
High School: 4	37.5	46.9
College: 1-3	18.2	20.3
College: 4 or more	20.8	15.0
Total	100.0%	100.0%
Median Number of Years of School Completed	12.7	12.7

<sup>a/</sup> Assumes that veterans have the same age distribution as nonveterans but within each age group retain their own proportionate education distribution.

#### Education and Income

One important value of education is its potential payoff in personal income; level of education is highly correlated with personal income. For war veterans, median personal income increases steadily as level of education increases, from \$8,810 for those who have not gone beyond elementary school to over \$30,000 for college graduates (Table 7). Veterans with one to three years of college received \$3,330 more than those who only graduated from high school, but earned at least \$8,500 less than veterans who were college graduates. For the most part, median income increases with education for nonveterans as well. A difference of more than \$15,000 separate nonveterans in the lowest education group from those in the highest. The one exception to the steady rise in income with increasing education is nonveterans who have completed one to three years of college, whose median income is \$870 less than the median for high school graduates. The low income of college students who were not full-time workers or of those who received little or

no compensation while pursuing their education helps explain this observation. It is the case, however, that at each education level, veterans have a higher median income than nonveterans. For the groups below the college level, the proportionate difference between veterans and nonveterans increases steadily as education increases. Since age, education, and veteran status are related to income, part of the overall difference in median income between veterans and nonveterans can be explained by the difference between them in age and education.

TABLE 7  
 MEDIAN PERSONAL INCOME (1982) BY EDUCATION FOR  
 MALE WAR VETERANS AND NONVETERANS, 1983

<u>Years of School Completed</u>	<u>War Veterans</u>	<u>Nonveterans</u>
Elementary: 0-8	\$ 8,810	\$7,340
High School: 1-3	12,780	9,810
High School: 4	18,160	13,340
College: 1-3	21,490	12,470
College: 4+	30,000+	22,630
Total	\$18,760	\$12,710

For example, 46.6 percent of veterans 25 years of age and older earn \$20,000 or more compared with 35.8 percent for nonveterans. Adjustment for the differences in the education distribution of veterans and nonveterans <sup>2/</sup> lowers this proportion to 44.9 percent. Furthermore, adjustment for differences in the education and age

<sup>2/</sup> This assumes that the proportion of veterans 25 years old and older in each education group is the same as that for nonveterans, but that the proportionate income distribution of veterans within each education group remains unchanged.

distribution taken together <sup>3/</sup> reduces the proportion of veterans earning \$20,000 or more even further to 37.5; this is nearly a 20 percent decline from the original 46.6 percent. Thus, some of the differences in personal income between veterans and nonveterans can be attributed to their differences with respect to age and education.

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<sup>3/</sup> This assumes that veterans have the same distribution of education within each age group as nonveterans, but that they retain their own proportionate income distribution within each combination of age and education group.

#### IV. SUMMARY

This report, which focuses on the personal income and education of male war veterans and nonveterans, shows that for the most part, veterans fare better than nonveterans. For example, median personal income of veterans was 50 percent higher than the median of nonveterans in 1982. For each year in the decade 1972 to 1982, veterans' income was roughly 40 to 50 percent higher than the income of nonveterans. Yet, while median income in current dollars has risen steadily over this period for veterans and nonveterans alike, income in real terms has fluctuated. If inflation is taken into account, income actually has declined for both groups since 1973. In fact, between 1981 and 1982, real income declined somewhat more for veterans than for nonveterans.

While the overall difference in median income between veterans and nonveterans is quite telling, part of the difference can be explained by the age difference between them. Veterans are more highly concentrated in the relatively more prosperous middle and older age groups. For men 25 to 39 in 1982 (roughly the Vietnam era generation), veterans have higher median income than nonveterans, but only because veterans 30 and older were better off than nonveterans over 30.

Between 1973 and 1983, educational attainment of both veterans and nonveterans has risen. Generally, veterans have fared better than nonveterans. However, the difference between them has diminished considerably over the decade. In fact, by 1983 median education for veterans and nonveterans was the same. The contrast in education between veterans and nonveterans diminished largely because of the achievements of nonveterans 25 to 39 vis-a-vis veterans of the same age. Despite

the diminution of overall education differences, veterans seemingly are better able to translate education into personal income. At each level of education, veterans have higher median personal income than nonveterans of comparable education.

## V. APPENDIX

### Age-Adjusting Median Education

In this report, differences between veterans and nonveterans with respect to personal income and education have been adjusted for age differences between the two groups. To illustrate the age-adjustment technique, known as direct standardization, the age-adjustment of veterans' median education is presented.

Recall that age is related to both education and veteran status. Veterans are older and, generally, are better educated than nonveterans. Part of the contrast between veterans and nonveterans with respect to education can therefore be attributed to their age difference. If data are available showing the distribution of education within age groups for veterans and nonveterans, then the overall median number of school years completed for each population, veterans and nonveterans, is ultimately a function of the education distribution within each age group as well as the number of persons within each age group.

The median is computed from the overall education distribution, which is the sum of the products of the proportionate education distribution within each age group and the number in the given age group. The difference in median education between veterans and nonveterans as a valid measure of the difference in their educational attainment is therefore confounded by the effect of their age difference.

Difference in median education between the two populations can be gauged in the absence of the age difference by assuming that veterans have the same proportionate age distribution as nonveterans. The adjusted median education of veterans is then computed from an overall education distribution, which is the product of the education distribution within each age group and the number in each age group adjusted on the basis of the proportionate age distribution of nonveterans. The computation of the age-adjusted number of veterans in a given combination of education and age categories is done simply in two steps, which can be expressed mathematically as follows:

$$1. \tilde{n}_{i \cdot v} = (n_{i \cdot nv} / N_{nv}) (N_v)$$

where,  $n_{i \cdot nv}$  = number of nonveterans in the  $i^{\text{th}}$  age group

$N_{nv}$  = total number of nonveterans

$N_v$  = total number of veterans

$\tilde{n}_{i \cdot v}$  = adjusted number of veterans in the  $i^{\text{th}}$  age group

$$2. \tilde{n}_{ijv} = (\tilde{n}_{i \cdot v}) (n_{ijv} / n_{i \cdot v})$$

where,  $n_{ijv}$  = number of veterans in the  $j^{\text{th}}$  education category of the  $i^{\text{th}}$  age group

$n_{i \cdot v}$  = number of veterans in the  $i^{\text{th}}$  age group

$\tilde{n}_{ijv}$  = adjusted number of veterans in the  $j^{\text{th}}$  education category of the  $i^{\text{th}}$  age group

In step one, the number of veterans in a given age group is computed on the basis of the proportion of nonveterans in that age group. With this number as a base, in step two, the number of veterans in a given education category within that age group is computed if one uses the original proportion of veterans in that education category for the age group.

The technique can be illustrated if one uses college graduates who are 35-39 years old:

The proportion of nonveterans who are 35-39 is  $4,345,000/47,792,000$ , or 9.1 percent. Since there are 22,823,000 veterans, 2,076,893 veterans would be 35-39 if veterans had the same proportionate age distribution as nonveterans (i.e.  $22,823,000 \times .091$ ). The proportion of veterans 35-39 who are college graduates is  $859,000/3,128,000$ , or 27.5 percent. The age-adjusted number of veterans 35-39 who are college graduates is 571,146 (i.e.  $2,076,893 \times .275$ ).

These numbers in terms of the mathematical expressions noted earlier for 35-39 age group are as follows:

$$\begin{aligned}
 \tilde{n}_{i \cdot v} &= (n_{i \cdot nv} / N_{ny}) (N_v) \\
 &= (4,345,000 / 47,792,000) (22,823,000) \\
 &= (.091) (22,823,000) \\
 &= 2,076,893
 \end{aligned}$$

where  $i$  is 35-39 age group.

Repeating the calculations for each age group and summing across all age groups gives the adjusted number of all veterans in that education group. If this is done for all education categories across all age groups, then an adjusted overall education distribution for veterans is obtained. Median education is computed in the usual way from this age-adjusted education distribution to yield the age-adjusted median education.

2.

$$\begin{aligned}\tilde{n}_{ijv} &= (\tilde{n}_{i \cdot v}) (n_{ijv}/n_{i \cdot v}) \\ &= (2,076,893) (859,000/3,128,000) \\ &= (2,076,893) (.275) \\ &= 571,146\end{aligned}$$

where j is college graduates

TABLE A1  
PERSONAL INCOME IN 1982 OF MALE WAR VETERANS AND NONVETERANS IN THE UNITED STATES, BY AGE IN 1983

Personal Money Income in 1982	TOTAL		Age in March 1983								
	20 Years & Over		20-24 Years		25-29 Years		30-34 Years		35-39 Years		
	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans	
Number (000's)											
Total	22,823	47,792	7	9,600	916	8,520	2,465	6,512	3,128	4,345	
\$1 - \$999 or Less	790	3,250	-	1,355	71	567	99	326	97	218	
\$1,000 - \$1,999	219	1,178	-	647	31	148	31	90	15	57	
\$2,000 - \$2,999	262	1,546	-	690	6	205	32	102	34	58	
\$3,000 - \$3,499	221	1,029	-	345	6	112	24	70	20	66	
\$3,500 - \$3,999	199	901	-	262	16	80	18	66	10	43	
\$4,000 - \$4,499	263	949	-	321	9	107	14	66	17	38	
\$4,500 - \$4,999	306	867	1	237	17	85	34	69	9	31	
\$5,000 - \$5,499	395	1,179	-	364	15	119	20	108	34	60	
\$5,500 - \$5,999	293	837	-	181	24	90	11	72	12	38	
\$6,000 - \$6,499	439	1,022	1	274	13	131	22	67	36	50	
\$6,500 - \$6,999	327	787	-	217	22	91	20	59	14	32	
\$7,000 - \$7,499	396	958	-	246	15	168	43	83	32	36	
\$7,500 - \$7,999	305	701	-	176	14	87	23	65	14	36	
\$8,000 - \$8,999	613	1,710	-	397	15	296	64	143	44	67	
\$9,000 - \$9,999	615	1,686	2	444	39	299	43	168	63	103	
\$10,000 - \$12,499	1,853	5,012	-	1,194	133	1,050	189	572	191	329	
\$12,500 - \$14,999	1,545	3,408	-	663	88	736	191	418	189	256	
\$15,000 - \$19,999	3,152	6,341	-	831	165	1,609	481	1,171	444	576	
\$20,000 - \$24,999	2,966	5,068	1	485	99	1,174	438	967	536	657	
\$25,000 - \$29,999	2,484	3,292	-	165	52	691	295	673	500	494	
\$30,000 and Over	5,180	6,071	1	106	66	675	373	1,157	817	1,100	
Median	\$18,760	\$12,710	a/	\$ 6,790	\$12,720	\$14,620	\$18,690	\$18,040	\$22,700	\$20,600	

1/ Computed from unrounded data and rounded to the nearest ten dollars.

a/ Median not computed when base is less than 75,000.

TABLE A1 (continued)  
PERSONAL INCOME IN 1982 OF MALE WAR VETERANS AND NONVETERANS IN THE UNITED STATES, BY AGE IN 1983.

Personal Money Income in 1982	Age in March 1983									
	40-44 Years		45-54 Years		55-64 Years		65-69 Years		70 and Over	
	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans	War Veterans	Non-Veterans
Number (000's)										
Total	1,060	3,801	4,363	5,139	7,478	2,765	1,913	2,032	1,493	4,078
\$1 - \$999 or Less	42	167	187	304	246	152	29	50	19	111
\$1,000 - \$1,999	3	50	40	65	75	38	13	21	9	62
\$2,000 - \$2,999	9	49	52	93	80	71	22	46	27	232
\$3,000 - \$3,499	4	45	35	78	73	65	28	47	32	201
\$3,500 - \$3,999	4	28	19	64	58	50	36	75	38	233
\$4,000 - \$4,499	5	48	43	59	103	66	31	46	41	198
\$4,500 - \$4,999	1	43	23	57	93	52	69	46	59	247
\$5,000 - \$5,499	9	52	47	67	144	88	45	74	81	247
\$5,500 - \$5,999	4	30	26	37	93	56	47	74	76	259
\$6,000 - \$6,499	8	45	52	66	154	53	62	91	91	245
\$6,500 - \$6,999	4	35	31	53	101	35	68	49	67	216
\$7,000 - \$7,499	13	43	47	67	93	44	77	74	76	197
\$7,500 - \$7,999	12	47	48	69	94	33	36	45	64	143
\$8,000 - \$8,999	13	107	77	114	203	134	109	103	80	349
\$9,000 - \$9,999	14	77	74	107	207	106	80	117	93	265
\$10,000 - \$12,499	77	308	278	422	621	258	213	302	151	577
\$12,500 - \$14,999	56	230	212	323	489	225	217	194	103	363
\$15,000 - \$19,999	133	483	572	712	950	323	257	248	150	388
\$20,000 - \$24,999	129	507	585	653	942	300	160	128	76	197
\$25,000 - \$29,999	152	415	568	523	793	185	76	59	48	87
\$30,000 and Over	368	992	1,347	1,206	1,866	431	238	143	104	261
Median	\$24,610	\$20,140	\$22,730	\$18,690	\$19,270	\$13,410	\$12,410	\$10,480	\$ 8,760	\$ 7,820

1/ Computed from unrounded data and rounded to the nearest ten dollars.

a/ Median not computed when base is less than 75,000.

TABLE A2  
EDUCATION OF MALE WAR VETERANS AND NONVETERANS IN THE UNITED STATES, BY AGE, 1983

Level of Educational Attainment	Total 20 Years & Over	Age in March 1983								
		20-24 Yrs.	25-29 Yrs.	30-34 Yrs.	35-39 Yrs.	40-44 Yrs.	45-54 Yrs.	55-64 Yrs.	65-69 Yrs.	70 and Over
<b>VETERANS</b>										
Number (000's)	22,823	7	916	2,465	3,128	1,060	4,363	7,478	1,913	1,493
Elementary: 0-8 yrs ....	2,585	-	9	28	54	23	362	1,182	397	530
High School: 1-3 yrs ....	2,786	1	64	168	175	52	522	1,210	346	248
4 yrs ....	8,564	5	478	1,137	1,218	447	1,729	2,574	632	344
College: 1-3 yrs ....	4,151	1	275	730	822	210	714	1,019	248	132
4 yrs or more ....	4,737	-	90	402	859	328	1,036	1,493	290	239
Median School years Completed	12.7 yrs.	a/	12.8 yrs.	12.9 yrs.	13.4 yrs.	13.1 yrs.	12.8 yrs.	12.6 yrs.	12.3 yrs.	11.6 yrs.
<b>NONVETERANS</b>										
Number (000's)	47,792	9,600	8,520	6,512	4,345	3,801	5,139	2,765	2,032	5,078
Elementary: 0-8 yrs ....	7,602	347	435	377	478	529	1,196	1,036	701	2,503
High School: 1-3 yrs ....	5,990	1,230	815	581	520	546	814	448	329	707
4 yrs ....	15,612	3,988	3,365	1,891	1,274	1,230	11,521	753	604	986
College: 1-3 yrs ....	8,397	3,081	1,673	1,366	626	422	502	196	174	357
4 yrs or more ....	10,191	954	2,232	2,297	1,447	1,074	1,106	332	224	525
Median School years Completed	12.7 yrs.	12.8 yrs.	12.9 yrs.	13.9 yrs.	12.9 yrs.	12.7 yrs.	12.4 yrs.	11.3 yrs.	11.9 yrs.	9.2 yrs.

a/ Median not computed when base is less than 75,000.