



Gold Star Wives of America, Inc.

Statement for the Record

Gold Star Wives of America, Inc.

Before the Joint Senate and House Committees on Veterans Affairs

March 2024 Hearings

Presented By Government Relations Committee

Gold Star Wives of America, Inc.

“With malice toward none; with charity for all; with firmness in the right, as God gives us to see right, let us strive to finish the work we are in; to bind up the nation’s wounds, to care for him who have borne the battle, his widow and his orphan.”

... President Abraham Lincoln, Second Inaugural Address, March 4, 1865

Introduction

*Gold Star Wives of America, Inc. exists to preserve and enhance benefits to surviving United States Military spouses and children; to help our members and their children face the future with courage and determination; and to honor the memory of our military spouses who made the ultimate sacrifice. **We are a non-profit organization and receive no federal grants.***

Our written testimony today will be addressing two of the inequities and concerns that currently exist:

Dependency and Indemnity Compensation (DIC)

Issues for Surviving Families of Veterans Mental Health Deaths

“...to care for him who have borne the battle, and for his widow and orphan....”

These words from Abraham Lincoln’s Second Inaugural Address in 1865 succinctly state the sacred promise our country has made to our veterans and survivors. Congress has always had an important role in ensuring that this promise is kept. This promise began with the Continental

Congress in 1780 when Congressional action created survivor benefits for certain Revolutionary War survivors. The need to keep this promise to care for the veterans and their survivors is critical.

Dependency and Indemnity Compensation (DIC)

In 1956, the death compensation was provided to survivors regardless of income. The amount was determined by wartime or peacetime service. Compensation was amended again in 1969 by Congress with a fixed rate of compensation assigned to each rank. In 1993, Congress established PL 102-568, which resulted in two types of DIC. The first is referred to as rank based DIC determined by pay grade of the deceased military service member/veteran. Rank based DIC is in the process of being phased out through attrition. The second type of DIC is flat rate DIC. All surviving spouses whose military spouse died on or after January 1, 1993 receive the monthly flat rate DIC regardless of rank.

As of August 31, 2020, the VA reported that there are 441,161 surviving spouses who receive DIC. The largest group of DIC recipients is the surviving spouses from World War II, the Korean Conflict, and Vietnam. Over 90% of these surviving spouses are over the age of 55, with 40% over the age of 75. Most are well past their most productive earning years. Prior to the Vietnam War, society encouraged women to work in the home, maintain the house, and raise the children. Because of the affects of Agent Orange used during the Vietnam War, many of these same women became the long term caregivers for their disabled Veteran spouses.

A 100% disabled, **married** Veteran receives monthly compensation in the amount of \$3,823.89. When that Veteran dies, the compensation for the surviving spouse left behind drops to 43% of a **single** Veteran's compensation (single = \$3,612.95). This means that the household income drops from \$3823.89 to only \$1612.75 per month. The annual household income of **\$45,886 drops to a mere \$19,353**, while the fixed expenses, such as the mortgage, remains the same. By contrast, if a Federal Government employee dies, the surviving spouse can receive up to 55% of the employee's salary.

Since the flat rate was implemented in 1993, the only changes to the DIC have been the Adjustment (COLA) increases. There has been no raise to either flat rate or rank based DIC and it is long overdue. When DIC is compared to payments to surviving spouses of other Federal employees, DIC lags behind by almost 12%.

Since 1993, surviving spouses of military Veterans are finding themselves falling further and further behind in meeting their financial obligations from month to month. Many surviving spouses of the WWII, Korea, and Vietnam eras are receiving only DIC; some receive DIC and minimum Social Security benefits. These DIC recipients struggle monthly with their budget of \$1,612.75, juggling bills to meet rising costs of housing, utilities, food, clothing and other personal living expenses. This scenario can lead too often to homelessness, a plight we do not wish to befall anyone, and least of all the surviving spouses of our military Veterans.

Only 15% of those receiving DIC also receive SBP. Those that receive SBP include those widows of military spouses who attained full retirement status both pre and post 9/11; AND widows of active duty deaths post 9/11. **85% of surviving spouses do NOT qualify for SBP because their spouse died on active duty prior to 9/11; or because their non-retired spouse died due to service connected (such as Agent Orange and other toxins). For many of these widowed, the DIC is their only source of income.**

The following is an example of one of our Gold Star Wives today and the impact on her life.

A member of GSW is now in her 70's and relies on DIC and Social Security. In order to make ends meet she still has to work part time by house sitting and running errands for neighbors. An increase in DIC, which would amount to just a few hundred dollars a month, would allow her to not have to keep looking for ways to supplement her income to pay her bills. This should not be happening to a surviving spouse in the United States of America.

It is incumbent upon Congress to take action to rectify this inequity by increasing the current amount of DIC paid at least to a level comparable to other Federal employees. This would be in keeping with the promise our country made to its Veterans and survivors. Our widows from WWII, Korea, and Vietnam eras are now in their seventies through nineties. These are the survivors who need the increase the most.

Passage of **The Caring for Survivors Act of 2023** would increase the DIC from 43% to at least 55% of a single 100% disabled Veterans' compensation. Bringing DIC compensation to at least 55% would provide parity with other Federal survivor programs.

Issues for Surviving Families of Veterans Mental Health Deaths

We need to address a major problem that not only has consequences for some survivors, but it also impacts veterans with mental health. That problem is the death of a veteran who did not have a 100% VA rating. A service connected-connected Veteran may have a rating from 70% to 90% and a Military Base access privilege ID is still not available to the surviving family.

Only surviving spouses of active duty deaths and survivors of veterans rated at a 100% can get an ID. A rating change can only occur after death if there is an open claim. This is all too common a scenario when dealing with a mental health death of a Veteran. The way to fix this is to either have an automatic 100% rating when it is decided the death is service-connected or a DOD ID policy change that includes "veteran service-connected surviving spouses."

We know that data is not kept regarding the number of Veterans, or surviving spouses, from service-connected mental health deaths. Mental health deaths can also occur from substance abuse, poor decision-making, and suspected suicide (and suicide). We know that the Veterans Administration and our Government has a high priority to prevent active duty and Veteran suicide. We need this critical data which could be used to **prevent** these deaths, get a clearer picture of what is happening, and know how many survivors had a veteran with a rating under 100%. We also need to know how many survivors are denied claims due to mental health claims.

A young member of GSW and mother of two children with disabilities:

In 2019, I lost my husband to a PTSD death. The VA gave him a rating of 90% when he got out and that rating stayed until death. He was in a crisis at the end, and he asked for an increase in rating to 100%; he was denied, and he died less than a year later. At the time of death, his rating should have automatically be increased to 100%. At the least, when I was awarded DIC due to his death, his rating should have been raised to 100%.

When he died, I was unable to focus on grieving and healing because all my attention was on how I was going to survive caring for two children with significant disabilities. I worried about homelessness, keeping my car, and, most importantly, health insurance to keep my children alive. Due to the needs of my children with disabilities, I am unable to work. I immediately applied for DIC. Almost three years later he was rated as service connected.

Conclusion

Gold Star Wives of America, Inc. is appreciative for the work Congress has done to provide vital benefits and support for surviving spouses and children of our military members who gave their lives in service for our country. It is our duty to stand together with you to ensure that President Lincoln’s words still ring true that we provide for our brave men and women who answer the call to service, believing that our Nation will take care of their wounds both seen and unseen, and will properly care for their loved ones they leave behind.

We honor their memories by asking for your help to properly care for our Veterans and their surviving families. President John F. Kennedy said: “A nation reveals itself not only by the citizens it produces, but also by the citizens it honors, the citizens it remembers.”

Our benefits are not “entitlements”, but have been earned through the blood, sweat, and (our) tears of their service and sacrifice. While our spouses paid the ultimate sacrifice, we are the ones left behind to live that sacrifice each and every day.

Contributors

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