



**STATEMENT OF
TRAGEDY ASSISTANCE PROGRAM FOR SURVIVORS (TAPS)
BEFORE THE
HOUSE OF REPRESENTATIVES
COMMITTEE ON VETERANS' AFFAIRS
SUBCOMMITTEE ON ECONOMIC OPPORTUNITY**

HEARING ON PENDING LEGISLATION

**PRESENTED BY
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DEPUTY DIRECTOR, POLICY**

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The Tragedy Assistance Program for Survivors (TAPS) is the national provider of comfort, care, and resources to all those grieving the death of a military loved one. TAPS was founded in 1994 as the 501(c)(3) non-profit organization to provide 24/7 care to all military survivors regardless of the duty status of the service member at the time of death, the survivors' relationship to the deceased, or the circumstances of the service member's death.

TAPS provides comprehensive support through services and programs that include peer-based emotional support, casework assistance, educational assistance, and community-based grief and trauma resources all at no cost to military survivors. TAPS provides additional programs including but not limited to a 24/7 National Military Survivor Helpline; national, regional, and community programs including military survivor seminars, retreats, and Good Grief Camps for children to facilitate a healthy grief journey; and information and resources provided through the TAPS Institute for Hope and Healing. TAPS provides a significant service to military survivors by facilitating meaningful connections to other survivors with shared loss experiences.

TAPS was founded in 1994 by Bonnie Carroll following the 1992 death of her husband, Brigadier General Tom Carroll, who was killed along with seven other soldiers when their Army National Guard plane crashed in the mountains of Alaska. Since its founding, TAPS has provided care and support to more than 100,000 bereaved military survivors. In 2020 alone, TAPS connected with 7,583 newly bereaved loved ones - an average of 21 new survivors every day.

As the national non-profit organization providing grief support and casework assistance to all those impacted by a death in the military, many TAPS volunteers and staff members have grown with their grief by engaging with TAPS programs and services and now support the mission by caring for other newly bereaved survivors.

Chairman Levin, Ranking Member Moore, and distinguished members of the House Committee on Veterans' Affairs, the Tragedy Assistance Program for Survivors (TAPS) is grateful for the opportunity to testify on issues and concerns of importance to the families we serve, all those who have served and died.

The mission of TAPS is to offer comfort and support for surviving families of military loss regardless of the location or manner of their death. Part of that commitment includes advocating for improvements in programs and services provided by the Federal government through the Department of Defense (DoD), the Department of Veterans Affairs (VA), Department of Education (DoED), Department of Labor (DOL), Department of Health and Human Services (HHS), as well as State and local governments.

TAPS and the VA have mutually benefited from a long-standing collaborative working relationship. In 2019, TAPS and the VA entered into a new and expanded Memorandum of Agreement that formalized their partnership with the intent to provide extraordinary services through closer collaboration.

Under this agreement, TAPS continues to work with military survivors to identify resources available within the VA and private sector. TAPS also collaborates with the VA in the areas of education, burial, benefits and entitlements, grief counseling, survivor assistance, and other areas of relevance to all military survivors.

TAPS appreciates the opportunities provided by the quarterly Department of Veterans Affairs (VA) and Department of Defense (DoD) Survivors Forum, which work as a clearinghouse for information on government and private sector programs and policies affecting surviving families. TAPS partners with the VA/DoD Survivors Forum to share information with our colleagues on TAPS programs and services that support all military loved ones following the death of a service member and specific resources available for the COVID-19 global crisis.

TAPS President and Founder, Bonnie Carroll, serves on the Department of Veterans Affairs Federal Advisory Committee on *Veterans' Families, Caregivers, and Survivors* where she chairs the Subcommittee on Survivors. The Committee advises the Secretary of the VA, through the Chief Veterans Experience Officer, on matters related to Veterans' families, caregivers, and survivors across all generations, relationships, and Veteran status. Ms. Carroll also serves as a PREVENTS Ambassador for the VA's initiative on preventing suicide.

MILITARY SURVIVOR-RELATED LEGISLATION

TAPS applauds Chairman Levin and Ranking Member Moore for their steadfast leadership on military survivor-related issues. We thank you and members of this committee for introducing key pieces of legislation during the 117th Congress that address important issues to our survivor community. TAPS has worked closely with Congressional Members and their staff on many of these important bills. We look forward to getting them passed and signed into law this year.

Fry Scholarship Enhancement Act (Draft Text)

(TAPS Supports)

TAPS appreciates the committee for including the draft text of the *Fry Scholarship Enhancement Act (S.1096)* in this hearing. The draft text expands eligibility for the Marine Gunnery Sergeant John David Fry Scholarship to the families of those who die in the 120 Day Release from Active Duty (REFRAD) period. This bill will provide long overdue parity to these surviving families.

If a veteran dies from a service-connected injury or illness within the 120 Day REFRAD period they are considered an active duty death for all benefits, except the Fry Scholarship. These benefits include: Servicemembers' Group Life Insurance (SGLI); Dependency and Indemnity Compensation (DIC); Survivor Benefit Plan (SBP); Death Gratuity; TRICARE for Life; Morale, Welfare and Recreation (MWR) privileges; and burial benefits. The only difference is that these families are eligible for Chapter 35 instead of Fry.

A long term TAPS goal is to sunset Chapter 35 and move everyone to Chapter 33. Even if we must consider a lower scale, such as 70 percent as opposed to 100 percent of the benefit. Short term, guaranteeing in-state tuition for families receiving Chapter 35 is a low cost lift that will drastically improve education options for surviving families and reduce their need for student loans.

Astrid Rushford, Surviving Spouse of TSGT Richard Rushford

"My husband attempted suicide in December 2001 while on active duty in the Air Force. He did not die immediately and the Air Force chose to retire him when he was on life support. A few hours later he died 'in the line of duty' but was no longer considered active duty by less than 8 hours. My family received every other active duty benefit, except the Fry Scholarship. I cannot afford to go to college, and wish the benefit would be extended to my children and myself. I would like to be a nurse."

Coleen Bowman, Surviving Spouse of CSM Robert Bowman

“By expanding the Fry Scholarship to those who die in the 120 Day REFRAD period, you will allow my girls and me to be eligible to either finish or pursue our education. My daughter, Katie, was 26 years old when she transferred her remaining GI Bill benefits to her youngest sister to allow her to use them. Katie found herself in a position in her life where she was not going to be able to continue college. When she realized she was going to age out of her education benefits, it made sense to pass them along to her little sister who just started college out-of-state.

I also transferred the education benefits that I had to my youngest daughter. I spent 20 years and 4 days being an Army wife to a wonderful man. I was young when we married, and chose to start our family and stay home to raise our girls. When my husband died, I still had two young girls at home and no college education to help secure a good paying job, so I could finish raising our girls. Had my girls and I been eligible for the Fry Scholarship, we all would have benefited tremendously.

While I am thankful for the many benefits we have received since my husband's death in 2013, it has not been an easy journey overall. Affording college education has made it more complicated. As my youngest daughter starts her college career, I am feeling the financial stress, but know that I will find a way to get her whatever she needs to complete her college education. This is one of the ways she has continued to honor her Dad's legacy, by living her best life to make him proud.”

Draft - Chapter 35 for High School Students

(TAPS Supports)

The intent of VA educational benefits is to cover post high school education. However, there is a loophole from the 1950s that allows students to receive Dependents' Educational Assistance (DEA) while still in high school. The original intent was to allow widows, who were still in high school, to utilize VA college education benefits for remedial training. While TAPS supports the need for remedial training, usually provided by colleges, we do not believe the intent was to pay for surviving children who are in high school. Those children are already eligible to receive Dependency and Indemnity Compensation (DIC) if they are over 18 but still in high school. This technicality takes away from the purpose of DEA, which is to assist in the cost of paying for a college education.

As part of this process, State Approving Agencies (SAA) are required to approve the educational institution. This is an undue burden on the SAAs, whose job is to approve college, technical and trade programs, not high schools. The SAAs should be focused on making sure survivors and veterans have access to quality higher education. TAPS supports maintaining the intent of the program, to pay for higher education, and supports closing this loophole.

Draft - Childcare Vouchers

(TAPS Supports With Changes)

TAPS is supportive of this draft but requests the inclusion of Fry Scholarship recipients and Chapter 35 recipients. While veterans may be single parents, Fry Scholarship recipients are guaranteed to be single parents as the other parent is deceased. In many cases, survivors have a much larger need for child care vouchers than veterans.

The average post 9/11 military widow is 25 years old with 2 children. Most put off going back to school to pursue higher education until their children are in high school or college, due to the demands of being a single parent and not having adequate support. Granting childcare vouchers to surviving spouses using education benefits would allow many of them to go back to school earlier, providing a pathway to financially support themselves and their families.

Jessica Johns, Surviving Spouse of 1LT Jonathan Rozier

“Even though I have graduated, there were times I had to take my children to review sessions with me. I took them to class on more than one occasion. The childcare vouchers would have freed up some income to pay for the extra sitter hours I needed.”

Lindsey McKenna, Surviving Spouse of SSG Robby McKenna Jr.

“Childcare would be an amazing benefit. There were numerous times my teachers graciously allowed me to bring my son to school because my 'affordable' and unreliable babysitter would just not show up. If my class had a lab attached to it, I would not be able to attend if I had him with me. I had to push back nursing school until he was school-age, so I knew he would have a guaranteed place all day at school. I would use the school's before and after school program for the days when my classes ran later. It costs \$16 a day for the school program, which can add up fast!”

Katie Hubbard, Surviving Spouse of CSM James Hubbard Jr.

“I’m a homeschooling single mom who will be going back to school again. I’ve had to stop a program because of a lack of funds to pay for long hours of babysitters, when changes happened to the ones I had used. I’ve also had to scramble at the last minute to find a sitter for a presentation. Having a childcare voucher would have made things easier, by having funds available for those unexpected weeks of needing a sitter.

Knowing I had extra money available for childcare needs would have eliminated one more stressor. It would have allowed more time to focus and be successful in class, than worrying about getting extra hours of work to pay for extra daycare and still having enough time to study, write papers, or focus in class. I could have even scheduled at least one or two days with set hours with a sitter with him, so I could have worked on papers/projects or scheduled meetings for school, instead of staying up way too late after he was asleep while I tried to stay awake. One less burden makes for lower dropout rates and higher graduation rates, leading to higher chances at the careers we are aiming for.”

Kristy DiDomenico, Surviving Spouse of SFC Jason DiDomenico

“As a mother of two young children, ages 8 and 9, having help with childcare would greatly help me. I am a full-time student, and also a full-time homeschooling mother. I wake up at 6:30, go to school, come home, homeschool my two little girls, then start my own homework. This in addition to making sure my kids are fed and our home is clean. I work almost every day until midnight and then wake up and do it all again; there is no free time. I am sleep deprived and very stressed. It is an extremely unhealthy lifestyle and I have little time for self-care.

When informing my little girls that their daddy was dead, who were 4 and 6 at the time of their father's untimely and tragic passing, one of the first things they asked me was ‘but Mommy, what if something happens to you?’ Having help with my kids would help me greatly and allow me to get 8 hours of sleep at night, so that I can be more healthy and able to be here for my children as they grow.”

In addition, TAPS would like to ensure surviving children who are using benefits are also eligible. Eligibility for surviving children for the Fry Scholarship ends at age 33 or does not ever end due to the Forever GI Bill, so many of them have families of their own while using benefits.

Emily McClimans, Surviving Daughter of CPT Joshua McClimans

“My dad passed away in Afghanistan when I was 13 years old. I am now a 23-year-old mom and in graduate school obtaining my master’s degree to be a speech-language pathologist. Although the GI Bill helps tremendously with the cost of tuition, my living expenses greatly surpass the allotted monthly housing allowance. Each month, my daughter’s daycare costs \$1,200 for full-time care while I attend school. I am forced to take out student loans to cover the expense of daycare. It is so important that the GI Bill is able to financially support surviving spouses and children on multiple levels as we age. Our access to an affordable education should not be hindered because of the cost of childcare. Adjusting award amounts to include even a portion of the overall childcare expenses would help significantly— and put a lot less financial strain on survivors.”

Draft - EDU Transfer

(TAPS Supports With Concerns)

Transferability has always been a complicated issue. Service members are encouraged to transfer one month to each child or spouse as a placeholder, knowing they can adjust those months as those children get closer to college age. Sadly, we have seen many cases where the service member passes before reallocating those remaining months.

While TAPS supports the intent of the legislation, our concerns are when there are multiple transferred entitlement beneficiaries. Family dynamics are complicated, and grief tends to exacerbate that dynamic. Frequently, we see situations where there are multiple children from the same service member living in different households or children living with a parent that was not the spouse of the service member. TAPS wants to ensure that the benefits are split equitably in situations like this, so that all eligible beneficiaries get the same number of months of the transferred entitlement. Due to changes in the Forever GI Bill (Section 110) those beneficiaries can then reallocate amongst themselves as they see fit.

CONCLUSION

The Tragedy Assistance Program for Survivors thanks the leadership of the House Committee on Veterans’ Affairs and its distinguished members for holding this hearing to discuss the myriad of important pieces of legislation that have been recently introduced. TAPS appreciates the opportunity to testify and provide a statement in support of important survivor-related legislation.