

***Gold Star Wives of America, Inc***

200 N. Glebe Road, Suite 435

Arlington, VA, 22203

1 (888) 751-6350

 **The Need for the Eliminate of the Remarriage Penalty for Surviving Spouses**

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**Objective:** Change current law that unfairly binds young surviving spouses to widowhood. Under current law, if surviving spouses remarry before the age of 57 they forfeit lifesaving benefits afforded to them.

**Background:** Congressional research and surviving spouse experience shows age 57 is an arbitrary age that unfairly penalizes surviving spouses. There isn’t any specific rationale requiring surviving spouses to remain unmarried. Please help us remove the remarriage limitation completely, especially the age limit on all benefits including Dependency and Indemnity Compensation (DIC), home loans, educational benefits, Survivor Benefit Plan (SBP), Special Survivor Indemnity Allowance (SSIA), burial benefits, and Tri-care.

F**acts:**

* There should be no increase in cost as the government anticipates paying these benefits over the lifetime of the surviving spouse.
* There are less surviving spouses under the age of 57 than those who are able to keep their benefits upon remarriage. (321,621 under 57 or 7.70%, vs. 3572,427 or 91.90% over 57; recipients of DIC; approximately $557,104,431.00 vs $6,159,387,257.00 per year, according to the VA Benefits Annual Report September 2018).
* Our marriage contract with our deceased service members is not voided upon a remarriage. The burden and trauma of loss continues forever.
* The bereaved should be entitled to special consideration.
* Surviving spouses are unfairly burdened by the law.
* A new marriage does not remove any suffering, hardship, or vulnerability.
* DIC is a compensation for loss. The loss of a service member does not go away with a remarriage.
* The law compromises the civil right to remarry.
* It strips family identity and a choice between finances and family which burdens the surviving spouse.
* SBP is insurance paid for by military members and should not be subject to elimination due to a remarriage. Other insurance policies get paid regardless.
* Surviving spouses over 57 actually benefit from a remarriage as they get to keep their benefits intact AND are not subject to the SBP/DIC offset.
* Surviving spouses become vulnerable if they lose benefits to a remarriage.
* Other countries have recognized the remarriage concern and have taken steps to alleviate the unfair remarriage issues.
* The current law forces surviving spouses to be dependent on another (new) spouse despite their loss.