

**Oral Testimony March 3, 2016**

**Good morning distinguished members of Congress. I am honored to be here today to testify on behalf of Gold Star Wives of America, Incorporated.**

**My name is Chris Kinnard. My husband, Specialist James Edward Kinnard, was killed in action in Vietnam on March 7, 1969. 47 years ago this week!**

**Gold Star Wives appreciates and is thankful for all the public laws, which have been passed in the years since 1946, providing benefits for surviving spouses and children of our military service members. Unfortunately, there are still some inequities which we need to address today.**

**One area is Dependency Indemnity Compensation or (DIC).**

**When DIC is compared to payments made to surviving spouses of other federal employees, DIC lags behind almost 12%. The current monthly rate for DIC is 43% of the monthly pay of a fully disabled single veteran. Other Federal survivor programs provide 55% of the retirement pay of the Federal employee to the widow. An increase of approximately \$345 per month would bring DIC in parity with other Federal survivor programs. The current bill to increase DIC is HR 2539 which needs a Senate companion bill.**

**Another area is Survivor Benefit Plan/DIC offset in which current law requires a dollar reduction in SBP for each dollar received in DIC.**

**This offset is detrimental to surviving spouses facing a variety of unique challenges. One is the survivor without children whose offset is partial or total. Another is a survivor who turned their survivor benefit over to their children. There is no offset here; however, when the children reach the age of majority the survivor benefit is gone forever.**

**Another is the spouse of a retired fully disabled veteran. While he is alive the VA disability pay and the DOD retirement pay are not offset. When the service member passes away, the survivor benefit is offset by DIC. A family's income**

may drop a devastating 66%; which inevitably causes a drastic reduction in their quality of life. This has resulted in the surviving spouses of men and women who have dedicated their lives to serving our country to lose their homes.

Actually, the ONLY way for a single surviving spouse to receive full DIC and full SBP, is to remarry after the age of 57. The catch here is, any premiums paid to the surviving spouse at time of the service member's death, must be paid back to the DOD.

The current bills to repeal the Survivor benefit plan/DIC offset are HR 1594 and S 979. Gold Star Wives have been asking for this repeal since 2003.

The Special Survivor Indemnity Allowance (SSIA) which Congress provided to those who suffer the DIC offset to SBP has been helpful. However, SSIA will expire October 2017. When it does, these survivors will have a monthly cut in pay of \$310. We are hoping for an end to the SBP/DIC offset. If this does not happen, Gold Star Wives does support a 5 year extension of the SSIA which has been introduced to Congress with HR 4519.

We are grateful for the recent expansion of the Fry Scholarship for post 9-11 surviving spouses under The Veterans Choice Act 2014. Currently the language does not allow enough time for the earliest post 9-11 surviving spouses to utilize this important education benefit. We applaud Congress for passing HR 3016 which provides additional time for these survivors and we respectfully encourage the Senate to follow suit. Allowing military spouses additional time to pursue their education is key in affording them economic and social mobility to provide for themselves and their families.

### **Conclusion**

Gold Star Wives is requesting that our military service members, who gave their lives in service of our country and defending our freedoms, be honored by funding and passing the bills that will correct these inequities to their surviving spouses. I am available for any questions you might have.

