

SOCIAL SECURITY: SERVING THOSE WHO SERVE OUR NATION



AMERICAN GI FORUM • GOLD STAR WIVES OF AMERICA, INC. • BLINDED VETERANS ASSOCIATION
• NATIONAL ASSOCIATION OF AMERICAN VETERANS • NATIONAL MILITARY FAMILY ASSOCIATION •
PARALYZED VETERANS OF AMERICA • SOCIAL SECURITY WORKS • STRENGTHEN SOCIAL SECURITY
CAMPAIGN • UNION VETERANS COUNCIL, AFL-CIO • VETSFIRST, A PROGRAM OF UNITED SPINAL
ASSOCIATION • VIETNAM VETERANS OF AMERICA • VOTEVETS.ORG

MAY 2011

ACKNOWLEDGMENTS

First and foremost, we express our gratitude to the veterans and their family members across America who spoke with Social Security Works about their personal experiences as Social Security beneficiaries. We are especially indebted to the individuals who generously have allowed us to profile their experiences in this report: Sherman Gillums, Jr., severely disabled as he prepared to deploy to Afghanistan; Terence Moakley, a disabled Vietnam-era veteran; Vivian Johnson and Sarah Slayton, both military widows caring for young children; and World War II veterans Dabney Montgomery, 87 years old, and Will Parry, 90 years old.* We thank them for their generosity and commitment to this project.

We also thank the many other individuals who contributed their time and expertise to this effort, especially: Bernard Edelman of Vietnam Veterans of America who provided extensive comments on this report; Brigadier General Pat Foote, USA (Ret), who shared with us her expertise about women veterans; and Susan Prokop of Paralyzed Veterans of America, who both gave extensive comments and helped in numerous other ways, including connecting Social Security Works with many groups serving veterans. In addition, we acknowledge our debt to the Social Security Administration's Office of Policy for the information and expertise provided by Anya Olson, Office of Retirement Policy.

The following organizations have partnered with Social Security Works for this report: American GI Forum; Gold Star Wives of America, Inc.; Blinded Veterans Association; National Association of American Veterans; National Military Family Association; Paralyzed Veterans of America; Social Security Works; Strengthen Social Security Campaign; Union Veterans Council, AFL-CIO; VetsFirst, a program of United Spinal Association; Vietnam Veterans of America; and VoteVets.org.

Finally, we acknowledge with gratitude, the report's principal author, Kelly A. Olsen, MSW, consultant to Social Security Works, who spoke with veterans and their families across America for this project; Daniel Marans, research associate with Social Security Works, who provided extensive research and analytic support; and Melissa Byrne, professional staff with Social Security Works, who first suggested a report on this topic.

Any errors in this report are those of Social Security Works alone.

Nancy J. Altman
Eric R. Kingson
Co-Directors,
Social Security Works



www.strengthensocialsecurity.org

1825 K Street NW, Suite 400
Washington, D.C. 20006 (202) 955-5665

* Veterans and their family members interviewed for this report and quoted herein shared their stories exclusively as individuals and not as representatives of any veterans' organizations with which they may be affiliated or from which they may receive earnings or compensation of any kind.

TABLE OF CONTENTS

Executive Summary: Veterans’ Stake in Social Security	1
Key Messages from Veterans and Their Families	2
Report Overview	3
Veterans’ Surviving Young Widows and Children	4
Young Survivors of Army Chief Warrant Officer Christopher C. Johnson	5
Young Survivors of Army Specialist Brent Slayton	7
Severely Disabled Veterans and Their Families	9
Disabled Veteran Sherman Gillums, Jr. and his Two Young Children	11
Disabled Veteran Terence Moakley, his Wife, Daisy, and their Youngest Daughter.....	13
Retired Veterans and Their Spouses or Widow(er)s.....	15
Retired Tuskegee Airmen Dabney Montgomery and His Wife, Amelia.....	16
Women Veterans	18
Strengthen Social Security for Veterans and Their Families	20
Endnotes	21
Veterans’ Population by State.....	25
Data Highlights from Social Security: Serving Those Who Serve Our Nation	BC

EXECUTIVE SUMMARY: VETERANS' STAKE IN SOCIAL SECURITY

Social Security is one of our nation's most important programs serving veterans and their dependents and survivors. Social Security currently pays benefits to over 9 million veterans—about 4 in 10 veterans today.¹ Furthermore, according to the Social Security Administration, “veterans and their families together make up 35 percent of the adult Social Security beneficiary population.”²

Since 1957, Social Security has provided the modest base of guaranteed monthly income that underlies other veterans' benefits.³ The average monthly benefit of Social Security beneficiaries who are veterans was \$1,289 in 2010, or about \$15,500 a year.⁴

Social Security also provides life, death and retirement insurance to the majority of American workers and their dependent family members. Workers and their dependents covered by Social Security's insurance protections include Active Duty and Reserve and Guard members from all branches of the Department of Defense (DOD) and those in the Department of Homeland Security's Coast Guard.

The vast majority of veterans who are not Social Security beneficiaries at this time will become so in the future. Social Security's insurance protections apply to veterans' dependent family members as well. For example, the vast majority of the Active Duty community's 700,000 spouses and 1.2 million children, and the Total Selected Reserve community's 400,000 spouses and 650,000 children, are eligible for Social Security's

disability and life insurance benefits if a service member retires, becomes severely disabled, or dies.⁵

Despite Social Security's longstanding and vital importance to the well-being of Americans who serve our nation and their families, little attention has been given to their stake in Social Security reform. Veterans and their families who shared their experiences in this report explain why Social Security's future is a vital personal issue, one of particular importance to all those who volunteer to place themselves in harm's way in service to our nation. Their stories illustrate that:

- Social Security is essential to veterans and their families.
- Social Security's disability and life insurance protections are especially important to those who place themselves in harm's way in service to the country.
- Every dollar counts; even small Social Security benefit cuts would mean real sacrifice in basic necessities and quality of life.
- Political leaders should restore fiscal discipline without going back on this country's promises to veterans, including the promise of Social Security.

Social Security Works and the Strengthen Social Security Campaign, a coalition of more than 300 national and state organizations, with memberships totaling more than 50 million Americans, have joined with veterans' organizations to issue this report, encouraging political leaders to give special attention to the stake of veterans in the future of Social Security. Our nation depends on an all-volunteer military force, whose members and their families depend on Social Security.

KEY MESSAGES FROM VETERANS AND THEIR FAMILIES

Although individuals of different ages and life experiences, living in different geographic regions of the United States, the veterans and their families profiled in this report echoed common themes about why their stake in the future of Social Security is a personal issue, as well as a national one.⁶

Social Security is essential to veterans and their families. They depend on Social Security to make ends meet and build a better future. Social Security disability benefits enabled paralyzed veterans Sherman Gillums, Jr. and Terence Moakley to make choices that restored their economic independence. Social Security benefits allowed retired veteran Dabney Montgomery to pay for emergency home repairs. And Social Security survivors benefits give Vivian Johnson and Sarah Slayton, both young military widows, the ability to invest in their childrens' care and development.

Social Security's disability and life insurance protections are especially important to those who place themselves in harm's way in service to our country. Today's military families, who face repeated combat tours and long separations, rely on Social Security to deliver monthly guaranteed income in the event of death or severe disability.

Every dollar counts. All those interviewed said that even small Social Security benefit reductions would mean real sacrifice in basic necessities or quality of life. For some, reductions would mean cutting back on groceries. Others said it would force them to drop

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive veterans of earlier wars were treated and appreciated by our nation."

-PRESIDENT GEORGE WASHINGTON

out of college or take their children out of sports or grief counseling.

Political leaders should restore fiscal discipline without going back on this country's promises to veterans, including the promise of Social Security. Veterans and their families said leaders willing to consider benefit cuts do not understand the uncovered costs associated with a catastrophically disabled veteran's home care; how carefully a young widow has to budget in order to raise a family on her own; or the worry of a retiree who doesn't know how a spouse will make ends meet after he dies.

REPORT OVERVIEW

The remainder of this report is organized around the three major populations of veterans and their families receiving Social Security benefits:

- Veterans' surviving young widows and children;
- Severely disabled veterans and their families; and
- Retired veterans and their spouses or aged widow(er)s.

We address these populations in turn, briefly outlining benefit provisions and any issues of special relevance, then eligibility basics, number of beneficiaries, and average monthly benefits.

Veterans and/or their dependents follow each overview, sharing their personal experiences as Social Security beneficiaries. The report also discusses considerations of particular importance to women veterans. We conclude by urging political leaders to fully engage veterans and veterans' organizations in the national discussion about Social Security's future; we further urge political leaders to give the stake of veterans in the future of Social Security the overdue attention it deserves.

Before each interview for this report, we briefed the interviewee on the broad parameters of the current national Social Security debate. We let them know that political leaders are considering a range of Social



Security reform options, some of which would reduce benefits. We further explained that options reducing benefits vary by timeframe and target population—that is, some pertain only to certain types of beneficiaries, others only to future beneficiaries, and yet others only to certain types of future beneficiaries.

We made clear to interviewees that regardless of whether the changes would affect them individually, sharing their perspective provides political leaders a window on what benefit cuts might mean to others like themselves.

VETERANS' SURVIVING YOUNG WIDOWS AND CHILDREN

Social Security is the nation's largest and most important source of life insurance for young families. It provides a worker earning between \$25,000 and \$30,000, supporting a spouse and two young children with life insurance with a present value of well over \$400,000.⁷ The program's young survivors benefits are particularly important to the 4 in 10 active duty members who are married with children and the 1 in 20 who are single parents.⁸ Recognizing the importance of survivors benefits to military families, the Social Security Administration expedites the processing of survivors benefit claims for the families of service members who die while on active military service.⁹

The number of American servicemen and service-women killed on active duty in the wars in Iraq and Afghanistan was 5,885 as of February 20, 2011, leaving behind an estimated more than 4,000 children.¹⁰ Some estimate, however, that over any given period, the number of veterans who die before the age of 35 after returning home is as much as three times higher than the number killed on active duty in Iraq and Afghanistan.¹¹ Therefore, the number of children grieving the death of a parent with recent military service is likely to be much larger.

Surviving family members of veterans are eligible for a lump-sum death gratuity payment from the Department of Defense, and monthly Dependency and Indemnity

Compensation (DIC) benefits from the Department of Veterans Affairs (VA). If the service member was eligible for military retirement pay, then surviving family members may receive Survivor Benefit Plan (SBP) payments, which are reduced by the amount of DIC awarded.¹² Families eligible for Social Security benefits and compensation from the Department of Veterans Affairs' Veterans Benefits Administration receive both in full.¹³

Social Security benefits for the young survivors of veterans are based on the same eligibility rules and benefit formula applying to young survivors in general.¹⁴ "Mothers and fathers benefits" are paid to widow(er)s or surviving divorced spouses who are providing care to one or more surviving children under age 16 or disabled.¹⁵ Under current law, child survivor benefits normally end when children reach age 18 (unless they are disabled or are a few months short of their high school graduation).¹⁶

Specific data are not available on the benefits Social Security pays to veterans' young survivors. Nevertheless, monthly amounts paid to veterans' young survivors likely are comparable to those Social Security pays young survivors on average—\$842 for mothers or fathers and \$747 for children.¹⁷

The personal experiences of two young widows, Vivian Johnson and Sarah Slayton, demonstrate the importance of Social Security to veterans' young survivors.

Young Survivors of Army Chief Warrant Officer Christopher C. Johnson

Christopher C. Johnson joined the Marines out of high school in 1995 and later switched to the Army. An Army Chief Warrant Officer (CWO2), ex-Special Forces (Green Beret), and Bronze Star Medal recipient, he was in his twelfth year of military service when his CH-47 Chinook helicopter crashed in Al Taqqadum, Iraq on August 14, 2007. Two months later, Social Security was providing CW2 Johnson's dependents, his 31-year-old wife, Vivian, and their three children, ages 4, 6 and 10—with survivors benefits.

Vivian speaks softly and with an accent. She became an American citizen after her family emigrated from Vietnam when she was age 18. "When he was killed," Vivian recalls, "I was working part-time, but his salary

SERVICEMEMBER'S NAME: Christopher C. Johnson

RANK: Army Chief Warrant Officer. Died while serving on active duty in Iraq.

IMPORTANCE OF SOCIAL SECURITY:

Christopher Johnson's widow, Vivian, and their three children, receive over 40 percent of their income from Social Security survivors benefits.

is what supported our family. Today, over 40 percent of our income is from Social Security." The rest comes from the Department of Defense and Department of Veterans Affairs.

When asked what difference a lower Social Security benefit would make, Vivian says, "We'd have to cut back on groceries. Social Security keeps the children's lifestyle what their Daddy would have wanted for them: buying their own school supplies, playing sports like Little League, continuing the karate and music lessons that the children love. I would even cut back on groceries to keep from giving those up. They miss their Daddy; he attended their games, and he did karate. They know he will be proud and is watching. It keeps them busy, so they don't cry every night, and it helps me also to see the children enjoying life again."

When asked what she thinks of members of Congress who suggest Social Security benefit cuts for future



young survivors as a way to reduce government spending, Vivian's message to Washington is forceful and unequivocal: "Benefits should not be cut; they should be increased, if anything!" Although Vivian is grateful because Social Security gives the Johnson family some quality of life after losing their breadwinner, Vivian says their current income is nonetheless quite modest: "The children and I would like to visit Chris's grave in Arlington [National Cemetery] and to see his family in New Mexico, but we can't afford to travel."

Vivian believes political leaders who want to cut Social Security should find somewhere else to save money. "It is not the children's fault," she says. "We already

"It is an insult to our fallen warriors and to those still fighting that our government would even consider reducing benefits for families like ours."

sacrificed our loved one. He sacrificed his life—and in a way, a big part of ours—for this country. He had faith the country would take care of his beloved family if he didn't come back from the war. It is an insult to our fallen warriors and to those still fighting that our government would even consider reducing benefits for families like ours. We are left grieving with the huge loss that Chris' death brought to our lives."

Young Survivors of Army Specialist Brent Slayton

One of the youngest members of his Airborne School class to jump, Army Specialist Brent Slayton held a top secret security clearance and had received numerous military intelligence awards during his career. Just 24 years old in 2007 and in his fifth year of military service, he died while serving on active duty at Colorado's Fort Carson, where he and his family were stationed.

SERVICEMEMBER'S NAME: Brent Slayton

RANK: Army Specialist. Died while serving on active duty in Colorado.

IMPORTANCE OF SOCIAL SECURITY:

Brent Slayton's widow, Sarah, and two sons receive about 40 percent of their income from Social Security survivors benefits.



At the time of his death, Brent's wife, Sarah, already had her hands full—working full-time and caring for the couple's two young boys aged 5 and 6. Their younger son, diagnosed with autism, epilepsy and Attention-Deficit Hyperactivity Disorder (ADHD), received Supplemental Security Income (SSI) and required Sarah's special attention and care. And not long before Brent's death, the couple's third child died during delivery in an Army hospital.

"My husband's military salary was barely enough to raise a family on to begin with, which is why our son was getting SSI and I was working full-time. Even when you add up our veterans and Social Security benefits now, it's less than what my husband was making," says Sarah.

After Brent's sudden death, "I had to learn how to do it by myself," she explains. Today, at the age of 29, Sarah describes life after his death: "I'm a single mom

with two boys, 8 ½ and almost 10, one with special needs. Since 2008, I've been working part-time and going to college full-time. I knew I had to go back to college for a better future.”

Social Security benefits are “drastically important” to the well-being of her sons, Sarah says. “It’s about 40 percent of our income. I don’t know how we would have made ends meet without it.” What difference would a small percentage cut have made to their lives? “I couldn’t have gone back to school to better myself at all. You have to think about how much child care costs. It’s so expensive; when you’re a single mom, every dime counts... every single *penny* counts.”

“When I moved off post after my husband passed away, my landlord asked how much I made a month. When I told her, she said, ‘I don’t know how you survive; I make more than that in a week.’” Sarah exhales and adds, “And in situations like mine, my children have been through something traumatic. It’s extremely hard for me to budget for sports like baseball and soccer. They’re really expensive for us, but I have to do it because my sons need things that are positive for them, to keep them on the right track.”

When asked whether the Department of Veterans Affairs’ deceased veteran’s life insurance payment covers a lot of costs for surviving families, Sarah quickly put those benefits in context: “There’s expenses you don’t realize unless you’ve been through it—funeral costs beyond what the Army covers, grieving programs for the kids to attend, and moving expenses. Most importantly, the life insurance is there to help give the surviving spouse the time he or she needs with their children while taking care of final affairs and learning to take care of everything alone.”

When asked what she thinks of members of Congress who propose cuts in guaranteed Social Security

“My husband’s military salary was barely enough to raise a family on... our veterans and Social Security benefits [are] less than what my husband was making.”

benefits for future young survivors like herself as a way to reduce government spending, Sarah says: “The people in Washington who are more fortunate want to take benefits away so it can make them look good. I see lots of single moms like myself struggling to go to college, or who want to go back to school and can’t because they don’t have child care help. If Congress wants to do something about government spending, then maybe they should help single parents go back to school and better themselves, maybe give them a way to feed their kids while they’re doing it. [Members of Congress considering benefit cuts] are not thinking about these children at all.”

SEVERELY DISABLED VETERANS AND THEIR FAMILIES

Social Security is the nation's largest and most important source of disability insurance for American families. A worker earning between \$25,000 and \$30,000, supporting a spouse and two young children holds disability insurance, through Social Security, with a present value of well over \$400,000.¹⁸

Social Security benefits for disabled veterans and their dependent family members are based on the same eligibility rules and benefit formula as apply to workers and their families in general, and the Social Security Administration expedites the processing of disability claims for military service members who become disabled while on active military service.¹⁹

The U.S. has led two ongoing major military operations since 2001 and 2003, respectively, and over recent decades experienced major improvements in trauma and psychiatric medicine. These developments have elevated the importance of Social Security disability benefits to veterans and their families.²⁰

Today, approximately 771,000 veterans receive Social Security disabled worker benefits, averaging \$1,100-\$1,200 per month.²¹ Benefits are generally payable to workers and their dependents if a worker has a medical condition that prevents work for a year or more. Benefits usually continue until the disabled worker is able to resume working on a regular basis.

Social Security disability claims among veterans and their families are expected to grow. The Department

of Veterans Affairs' Veterans Benefits Administration received 1,013,712 disability claims in 2009 and projects to receive 1,318,753 in 2011—a 30 percent increase.²² Although the Department of Veterans Affairs and Social Security Administration make disability determinations independently, and one's determination does not guarantee the other's, growing numbers of Department of Veterans Affairs disability claims usually parallel growing numbers of veterans and their dependents receiving Social Security disability benefits.

With 4 in 10 active duty members married with children and another 1 in 20 as single parents, many who become disabled while on active military service count on Social Security's disability program to provide income for their dependent family members as well.²³ Spouses or divorced spouses providing care to one or more of the disabled worker's children (under age 16 or disabled) are generally eligible for "mothers and fathers benefits." Children's benefits based on a breadwinner's disability normally stop at age 18 (unless children are disabled or a few months short of their high school graduation).²⁴

Specific data are not available on the benefits Social Security pays to disabled veterans' dependents. Nevertheless, monthly amounts paid to disabled veterans' dependents likely are comparable to those Social Security pays disabled workers' dependents on average—\$244 for mothers and fathers and \$318 for children,²⁵ significantly lower than the average young survivor benefit amounts described above (see *Veterans' Surviving Young Widows and Children* section of this report).

An unmarried worker severely disabled before age 22 may receive Social Security benefits based on a disabled, retired or deceased parent's earnings record, if it results in a higher benefit than would be payable based on his or her own.²⁶ Because the minimum age for enlistment in the United States military is 18 (17 with parental consent), this special provision for higher benefits is especially relevant for young Americans in uniform.

Once disabled workers (veterans or non-veterans) begin receiving Social Security disability benefits, they may participate in Social Security's special work incentive programs. These programs are open to all disabled workers and are designed to help persons with disabilities attempt to return to the workforce without risking loss of their Social Security or Medicare benefits.²⁷ Some veterans participate in Social Security's work incentive programs in addition to work incentive and training

programs offered by the Department of Veterans Affairs and other agencies and organizations.²⁸

The experience of Sherman Gillums, Jr. demonstrates how Social Security provides guaranteed monthly income for severely disabled veterans and their families, while Social Security's special work incentives and training programs coordinate with other programs to serve the needs of severely disabled veterans.

Like Sherman Gillums, Jr.'s experience, Terence Moakley's is instructive of how Social Security benefits can help veterans rebuild their economic independence after a severe disability. Moakley's experience also highlights the economic challenges facing dependent child beneficiaries as they reach college age and the retirement security concerns facing spouses who take time away from the paid workforce to serve as a disabled worker's primary caregiver.

Disabled Veteran Sherman Gillums, Jr. and his Two Young Children

During his short but successful career in the Marines, Chief Warrant Officer 2 Sherman Gillums, Jr., who enlisted at the age of 17, ascended quickly into leadership, and, in the process, earned two Navy and Marine Corps Commendation Medals, one Navy and Marine Corps Achievement Medal, and a War on Terrorism Service Medal. Four months after the September 11, 2001 attacks, as he

SERVICEMEMBER'S NAME: Sherman Gillums, Jr.

RANK: Chief Warrant Officer 2, U.S. Marine Corps, until catastrophically injured.

IMPORTANCE OF SOCIAL SECURITY:

Social Security's disability benefits and Ticket to Work program served as a family lifeline, helping him return to school, find work and return to self-sufficiency.



prepared to deploy to Afghanistan with the 1st Marine Division, this proud father of a 2-year-old daughter and 6-year-old son sustained a cervical spine injury during a three-vehicle collision that paralyzed him and ended his military career at age 29.

Today, at 38, Sherman holds a master's degree in Global Business Strategies from the University of San Diego and works as Acting Associate Executive Director for Veterans' Benefits at Paralyzed Veterans of America in Washington, D.C.²⁹

His road to self-sufficiency was paved by willpower and endurance beyond that ever previously needed in his military career. Experiences acquired during his military service, however, served him as he regained basic functioning, learned to drive again, navigated the transition from military officer to civilian professional,

moved across the country, worked full-time in a demanding occupation, and most important to him, remained active in his kids' lives.

Social Security disability benefits help make a full life possible for countless other catastrophically disabled veterans like Sherman. Five years of Social Security, he says, served as “the bridge to quality of life for me and my children that ultimately saved the government money.”

Sherman explains, “I lived alone. Instead of eating fast food, I could afford a food delivery service to provide me with balanced meals to rebuild my health. Instead of risking bed sores by transferring into taxis, I could afford to hire a wheelchair service, which greatly reduced the chance of injury. Instead of worrying about losing benefits and having to reapply if I tried to work and couldn't, Ticket to Work [a Social Security work incentive program] gave me the opportunity to test whether I could work again. Then, once I got a job and realized I needed a less physically demanding one—instead of dropping out of the workforce permanently—Social Security helped me go back to school to make myself more competitive in the job market.”

When asked what he thinks of members of Congress who propose cuts in guaranteed Social Security benefits for disabled veterans as a way to reduce government spending, Sherman expresses concern about the impact such reductions could have on military morale, retention and recruitment: “If that's a way this country decides to help control government costs, that needs to be made explicit [and] presented upfront, before we sign on the dotted line to risk our lives as service men and women. And not just having it in writing or explained to us by the recruiter—have a disabled veteran right there to tell those kids what it's like living on disability benefits now and how much less they'll get if they're disabled. And if the

“Before we sign on the dotted line... have a disabled veteran right there [with the recruiter] to tell those kids what it's like living on disability benefits now and how much less they'll get if they're disabled.”

new recruits sign on after that, I'd say it's fair; they know what they're signing up for.”

“Veterans' economic security is a national issue; people have to be willing to serve,” Sherman contends. “As a father, I have to ask myself whether to encourage my son and daughter to join the armed forces when they're old enough. As an individual, I'd put my life on the line out of patriotism alone, but as a parent, your instinct is to protect both your country and your children. Those don't feel so much like competing objectives if you know the country will provide some quality of life if the worst happens in the line of duty. But parents don't want to be told the country's leaders have decided the lost lives and limbs of their adult children serving in uniform are less valuable than those of past generations.”

Disabled Veteran Terence Moakley, his Wife, Daisy, and Their Youngest Daughter

Terence (Terry) Moakley was 22 years old when he joined the U.S. Marine Corps in 1966, the year American B-52s bombed North Vietnam for the first time.³⁰ One year later, during a one-day pass from base in Quantico, Virginia, Terry found himself fighting for his life instead of his country. “I’d dived many times before,” he says, recounting the accident into the Rappahannock River that severed his spinal cord. “No one knows exactly what went wrong.”



SERVICEMEMBER’S NAME: Terence Moakley
RANK: Lance Corporal, U.S. Marine Corps, until catastrophically injured.

IMPORTANCE OF SOCIAL SECURITY:
Social Security’s disability benefits enabled him to return to school and regain economic self-sufficiency for over 30 years. At 63, he resumed Social Security disabled worker benefits because his condition worsened, and his wife and 14-year old daughter received Social Security as his dependents.

Months later, a United Spinal Association representative told Terry about Social Security disability benefits and helped him apply. After his release from 20 consecutive months of hospitalization, Terry used his Social Security income to rebuild economic independence.

“While the VA [Department of Veterans Affairs] paid my tuition, Social Security helped cover my living expenses and enabled me to pursue a graduate degree from Hofstra University at my own pace. I’m a C6 quadriplegic and, at the time, I lived with family members. I couldn’t have worked [for additional income] through my masters [program]; everything slows down when you’re a quadriplegic, from physically getting to my classes to having to hire someone to type all my papers.”

After several false starts, interrupted by injury-related illnesses, Terry had achieved both a master's degree and full economic independence by 1976. Over the next three decades, Terry devoted his career to broadening opportunities and accessibility for Americans with disabilities on local, state and national levels. "Social Security was tremendously critical to my graduate degree, and I used that education every single day I worked."

By the time Terry was laid off at age 63 during the recent economic downturn, his injury-related lung, joint and spinal conditions had deteriorated severely, so he resumed Social Security disability benefits. Today, at age 66, he receives Social Security retirement benefits as well as benefits from the Veterans Benefits Administration. Even though Terry is retired and dealing with serious health problems, he continues to apply his education and professional experience to making a difference for persons with disabilities. He serves on the boards of several non-profit organizations, including United Spinal Association and VetsFirst, where he is Chairman of the Board.³¹

Although Terry and his family enjoy a modest standard of living, he worries about their future. He explains, "My daughter's Social Security benefit will end next year [when she graduates from high school], and Daisy's ended over a year ago [when their daughter turned 16]. Daisy is still my primary caregiver, and because she's taking care of me instead of working a paid job with a [retirement] plan, her own future is going to suffer. When Daisy's older, and I'm not on this earth anymore, she'll probably get 80-85 percent of her income from Social Security and 15-20 percent from the VA [as a surviving spouse]—and it won't be enough."

Terry's concerns about his wife and daughter intensified when he recently searched for, but didn't find, veterans

“Children receiving Social Security should continue to get it through college; that’s one way our leaders can show they really care about veterans’ families and the nation’s future.”

programs to assist his daughter in paying for college or his wife in completing her nursing degree. When asked whether he thinks Congress should consider reinstating Social Security benefits for college students up to age 22, which were eliminated in the early 1980s in order to reduce government spending,³² Terry says "Yes, children receiving Social Security should continue to get it through college; that's one way our leaders can show they really care about veterans' families and the nation's future."

RETIRED VETERANS AND THEIR SPOUSES OR WIDOW(ER)S

Social Security is the nation's largest and most important source of retirement income for American families, including many retired veterans and their aged spouses and widow(er)s. Data are not available on the average monthly benefit paid to *retired* veterans alone.³³ However, monthly amounts paid to retired veterans likely are comparable to those Social Security pays retired workers on average—\$1,176, or \$14,112 a year.³⁴

Generally, retired veterans who meet the basic eligibility requirement for military retirement of “twenty years on active duty — or equivalent time spent in what is known as ‘qualifying service’ as a reservist” are eligible for retirement income from the VA and the DOD, as well as Social Security.³⁵ Their aged spouses and widow(er)s are eligible for military and Social Security benefits as well. However, because most retired veterans are not military retirees, Social Security provides income to more aged veterans and their spouses and widow(er)s than military retirement programs do.³⁶

Social Security benefits for veterans' aged widow(er)s and retired veterans and their dependents are based on the same eligibility rules and benefit formula as apply to workers in general. Starting at age 62, a spouse who has not worked outside the home or who has low lifetime earnings can be entitled to a percentage of the retired worker's full benefit. Eligible spouses receive these benefits until the retired worker dies, at which point the spouse begins receiving widow(er) benefits. Starting at age 60 (or 50, if disabled) the widow of a deceased worker who has worked

long enough under Social Security can be entitled to a percentage of the deceased worker's full benefit amount.³⁷

Specific data are not available on the benefits Social Security provides veterans' aged spouses and aged widow(er)s. Nevertheless, monthly amounts paid to them likely are comparable to those Social Security pays aged spouses and aged widow(er)s on average—\$580 and \$1,124, respectively.³⁸

Spouse and widow(er) provisions are an especially important source of retirement security and peace of mind for veterans receiving Social Security, as they are more likely to be married than non-veterans.³⁹ Additionally, because the spouses of military service members experience lower employment rates and lifetime earnings, on average, than those married to civilians, veterans' spouses are less likely to receive significant Social Security retirement benefits based on their own earnings record, qualify for pension benefits through an employer, or accumulate wealth via employer-sponsored retirement savings plans like 401(k)s.⁴⁰ For many spouses and widow(er)s, of retired veterans and non-veterans alike, Social Security benefits provide the vast majority of income in old age. For too many, Social Security provides their only income.

Dabney and Amelia Montgomery's experience demonstrates the importance of Social Security benefits in old age for veterans and their spouses. Their story also illustrates how Social Security is often the main or only source of income for a veteran's surviving spouse.

Retired Tuskegee Airmen Dabney Montgomery and his Wife, Amelia

Dabney Montgomery, age 87, was deployed to Italy in 1943 as a Ground Crewman, part of a group of path-breaking African American soldiers now known as the Tuskegee Airmen. In 2007, the Tuskegee Airmen, including Dabney, were awarded the Congressional Gold Medal “in recognition of their unique military record, which inspired revolutionary reform.”⁴¹

In Dabney’s words, the Tuskegee Airmen “put the lie” to those white Americans at the time who didn’t believe black men were capable of performing such service. The Tuskegee Airmen’s record of success in escorting bombers during World War II is unmatched by any other fighter group.⁴²



SERVICEMEMBER’S NAME: Dabney Montgomery
RANK: Private First Class, Tuskegee Airmen, World War II.
IMPORTANCE OF SOCIAL SECURITY: Having lost retirement savings to a market downturn, Social Security currently provides 70 percent of his and his wife Amelia’s retirement income.

Home from the war, Dabney became active in the Civil Rights Movement after he was turned away from registering to vote in his hometown of Selma, Alabama. A Witness to the 1963 March on Washington, Dabney was one of Dr. Martin Luther King, Jr.’s bodyguards during the historic 1965 March on Selma, the social action that paved the way for the 1965 Voting Rights Act.

Always active in bettering the world, Dabney volunteered for 50 years with Harlem youth and spent his professional career with the City of New York as an employee, first with the Department of Social Services and then the Housing Authority. A member of the International Brotherhood of Teamsters, Local 237, he retired as a Housing Assistant in management and began receiving Social Security retirement benefits at age 65 in 1988. After “retirement,” Dabney worked part-time in social work helping the elderly, both because he enjoyed it and to supplement his retirement income.

Today, Dabney and his wife, Amelia, receive 70 percent of their income from Social Security, with the rest from Dabney's employer pension. "Even though our income is very modest," says Dabney, "we felt secure because we had money put aside in Amelia's IRA [Individual Retirement Account] that we weren't touching. I'm 19 years older than my wife, and we knew that Amelia would need those savings to supplement her Social Security when I depart from this earth."

But, by 2003, those savings were gone. The financial advisor they trusted, who had assured the couple their account was adequately diversified, proved to have been guiding them to financial ruin. An incredulous tone underlies Amelia's voice: "By the end of 2003, it was lost. All of it, completely gone."

What does Dabney think of scaling back the Social Security benefits promised under current law for tomorrow's retirees in order to reduce the federal deficit or control government spending? "These politicians who want to cut or privatize Social Security don't have to worry about food, healthcare, losing their homes," replies Dabney. "It's nothing but pretense when politicians use concern for future generations to dictate how much of our money Wall Street will be gambling with, how many more years people will have to work before they can retire, [and] how much less seniors can have to live on."

When asked if the Montgomery's and future retirees like themselves could live on less, Dabney says, "I worked 72 years. My wife and I have to budget carefully to make it from one check to another. We own our home, but we had to do major repairs, and that has to come out of our checks. If we had to live on just 5 or 10 percent less Social Security right now, we'd have to cut back on everything – home repairs, heat, food, a decent standard of living. A few dollars doesn't sound like much to a U.S. Senator. For me, it's the difference between having the money to hire someone to shovel our steps in the winter or not. I'm 87 years old; I can't shovel snow anymore."

WILL PARRY of Seattle, Washington, served in World War II in the Atlantic and Pacific theaters aboard a corevette and an attack transport ship. He earned \$21 a month when he entered military service as an apprentice seaman. Today at age 90, Will depends on his Social Security benefit of \$1,291 per month, in addition to a small \$200 monthly pension from his work at a corrugated box factory and another very modest pension of \$870.

"Social Security is over half of my income," said Will. "And most importantly, Social Security always arrives in the correct amount, on the correct date, and in the correct bank account, with administrative overhead of about 1 percent. Show me the private insurance company that can match that record." Will is a widower who worked until he was age 75. He has two grown children and three grandchildren.

Dabney continues, "We missed those few dollars from not getting a cost of living increase [from Social Security] this year. Our checks didn't go up but prices did. The cost of milk has gone up; heating oil has gone up. We worry about those things, but what I worry about most is my wife's future. We've worked and saved and budgeted our money carefully throughout the 39 years of our marriage, and when I depart from this life, I don't know what Amelia is going to do, how she's going to make ends meet."

WOMEN VETERANS

“Social Security is meant to be the base of income, but for too many women veterans, it is their main or only source,” observes Brigadier General Pat Foote, USA (Ret), who served over 30 years of active duty with the United States Army and currently serves on a number of boards, including the Alliance for National Defense, the Army Women’s Foundation Advisory Board, and the Board of Directors of the Friends of the World War II Memorial Foundation.⁴³

Women currently comprise 200,888, or 14.3 percent, of the Department of Defense’s active duty force and

“Congress’ first cut should be to eliminate the health and retirement benefits for themselves that go beyond what’s available to regular federal employees. Members of Congress should lead by example.”

**-BRIGADIER GENERAL PAT FOOTE,
USA (RET)**

8 percent of all veterans.⁴⁴ By 2035, the Department of Veterans Affairs anticipates women will comprise 15 percent of the total veteran population.⁴⁵

“Many who serve, men and women alike, don’t become military retirees because they don’t have enough service time; it’s their savings, Social Security and retirement benefits from civilian work that will mostly determine their retirement income,” says Brigadier General Foote.

“Making the transition from military service to economically-secure civilian employment is a challenge for many veterans, men and women alike. When you add the challenges facing women veterans in particular (like lower employment rates than male veterans) to those disproportionately facing American women in general (like primary responsibilities for child-rearing), women veterans are a group at risk, now and in old age. We’re seeing this in the alarming and unprecedented rise in the percent of homeless veterans who are women.”⁴⁶



Commissioned in 1960, Brigadier General Foote commanded soldiers at the company, battalion, brigade and major installation levels of authority. She was the first woman Army officer to serve on the faculty of the U.S. Army War College, the first woman officer to command an Army brigade in Europe, and the first and only woman to be appointed the Army Deputy Inspector General for Inspections.

Brigadier General Foote counts among the many lessons from her long and distinguished military career one on the importance of Social Security to veterans: “Social Security is the difference in quality of life—the difference in how well veterans take care of themselves

and those who depend on them. And because women veterans face particular challenges, Social Security is especially vital to women veterans.”

When asked what message she has for Congressional leaders who are considering Social Security benefit cuts, Brigadier General Foote responds, “Instead of targeting veterans’ very modest base of essential income protection, start with members of Congress’ own retirement package. Congress’ first cut should be to eliminate the health and retirement benefits they get that go beyond what’s available to regular federal employees. Members of Congress should lead by example.”

STRENGTHEN SOCIAL SECURITY FOR VETERANS AND THEIR FAMILIES

America's Social Security benefits are modest, yet vitally important to those who place themselves in harm's way in service to our nation. Whether receiving Social Security as a retiree, disabled worker or survivor, veterans and their family members told us time and again, that every dollar of Social Security counts in meeting basic expenses, attaining quality of life, and building a better future for themselves and those who depend on them; even small Social Security benefit cuts would mean real sacrifice.

All said political leaders should restore fiscal discipline without going back on this country's promises to veterans, including the promise of Social Security. In addition, a number identified areas of need for Social Security benefit extensions and increases, especially for spouses who provide primary care to severely disabled veterans and for children ineligible for scholarships that fully cover post-secondary educational and living expenses.⁴⁷

Despite veterans' and their families' message that Social Security is essential, some political leaders are considering options that would cut Social Security benefits even more than they are being cut under current law. (Social Security's retired worker benefits are being cut by 13 percent under current law, because the retirement age is being raised from 65 to 67. Benefits would be cut

Veterans and their family members told us time and again... even small Social Security benefit cuts would mean real sacrifice.

another 13 percent if the retirement age were increased from 67 to 69, as some in Congress propose.)⁴⁸

Considering how our nation depends on an all-volunteer military force, whose members and their families depend on Social Security, we urge political leaders to fully engage veterans and veterans' organizations in the national discussion about Social Security's future. On behalf of the veterans and family members who shared their experiences for this report, and millions of others like them now and in the future, we further urge political leaders to give the stake of veterans in the future of Social Security the overdue attention it deserves.

ENDNOTES

- ¹ Olsen, Anya and Samantha O’Leary, “Military Veterans and Social Security: 2010 Update,” *Social Security Bulletin*, Vol. 71, No. 2, 2011, Social Security Administration, Office of Retirement and Disability Policy, Table 1: Characteristics of military veterans and Social Security beneficiaries, 2010, (accessed 05/13/11 at: <http://www.ssa.gov/policy/docs/ssb/v71n2/v71n2p1.pdf>)
- ² *Ibid*, p. 1.
- ³ See note 1, *supra*, stating that “Individuals with active-duty military service or active-duty training have been covered under the Social Security program since January 1, 1957,” (p. 6) and “Social Security has covered inactive-duty service in the armed forces reserves (such as weekend drills) since 1988” (p. 18).
- ⁴ See note 1, *supra*, p. 5.
- ⁵ “Over 1.4 million men and women are on active duty,” reports the United States of America Department of Defense as of 02/07/11 (<http://www.defense.gov/about/>). Spouse and child estimates are from *Demographics 2009, Profile of the Military Community*, Office of the Deputy Under Secretary of Defense (Military Community and Family Policy), under contract with ICF International, United States of America Department of Defense (accessed 03/16/11 at: http://cs.mhf.dod.mil/content/dav/mhf/QOL-Library/PDF/MHF/QOL%20Resources/Reports/2009_Demographics_Report.pdf). Child figure cited here includes only those ages 18 and younger, although in some instances, Social Security benefits may be payable to children older than age 18.
- ⁶ Veterans and their family members interviewed for this report and quoted herein shared their stories exclusively as individuals and not as representatives of any veterans’ organizations with which they may be affiliated or from which they may receive earnings or compensation of any kind.
- ⁷ Calculation is based on a 30-year-old worker with earnings between \$25,000 and \$30,000, a 28-year-old spouse, a child age two, and an infant under the age of one. Source: Clingman, Michael, Orlo Nichols, and Chris Chaplain. 2007. “Illustrative Benefits for Retired Workers, Disabled Workers, and Survivors Scheduled Under Current Law.” Actuarial Note No. 2007.4. Social Security Administration, Office of the Chief Actuary: Baltimore, MD.
- ⁸ *Demographics 2009, Profile of the Military Community*, Office of the Deputy Under Secretary of Defense (Military Community and Family Policy), under contract with ICF International, United States of America Department of Defense (accessed 03/16/11 at: http://cs.mhf.dod.mil/content/dav/mhf/QOL-Library/PDF/MHF/QOL%20Resources/Reports/2009_Demographics_Report.pdf).
- ⁹ Social Security Administration, “News Release: Social Security Expedites Survivors and Disability Applications for Military Service Members,” May 25, 2007 (accessed 03/16/11 at: <http://www.socialsecurity.gov/pressoffice/pr/memorial-day2007-pr.htm>).
- ¹⁰ The count as of February 20, 2011 is 5,885 total fatalities from Operation Iraqi Freedom and Operation Enduring Freedom. Source: The Washington Post, “Faces of the Fallen” (accessed 05/18/11 at: <http://projects.washingtonpost.com/fallen/>). Number of children of fallen servicemen is from the following: “More than 4,100 children are grieving the death of a parent who served in the military and died in Iraq or Afghanistan, estimates the Tragedy Assistance Program for Survivors (TAPS).” Source: Tragedy Assistance Program for Survivors (TAPS), “Child Traumatic Grief: TAPS Offers Webinar Training November 16,” Press Release November 12, 2010 (accessed 03/16/11 at: <http://www.taps.org/release.aspx?id=4698>).
- ¹¹ Glantz, Aaron “After Service, Veteran Deaths Surge,” *The New York Times*, October 16, 2010 (accessed 3/09/11 at: <http://www.nytimes.com/2010/10/17/us/17bcvets.html>).
- ¹² Department of Defense, “A Survivor’s Guide to Benefits: Taking Care of Our Families,” February 23, 2011, pp. 13-17 (accessed 05/13/11 at: <https://cs.mhf.dod.mil/content/dav/mhf/QOL Library/Project%20Documents/MilitaryHOMEFRONT/Service%20Providers/Casualty%20Assistance/Survivors%20Guide.pdf>).
- ¹³ Reno, Virginia P. Anita Cardwell, and Joni Lavery, “Survivor Benefits for Families of Deceased Servicemembers and Overseas Contract Workers,” *Social Security Brief* No. 23, October 2006, National Academy of Social Insurance, Washington, DC: November 2006 (accessed 03/16/11 at: <http://www.nasi.org/research/2006/survivor-benefits-families-deceased-servicemembers-overseas>).
- ¹⁴ An estimated 97 percent of covered workers ages 20–49 have Social Security survivor protection. Source: Lavery, Joni and Virginia P. Reno “Children’s Stake in Social Security” *Social Security Brief* No. 27, National Academy of Social Insurance, Washington, DC: February 2008 (accessed 03/16/11 at: http://www.nasi.org/sites/default/files/research/SS_Brief_027.pdf).
- ¹⁵ Aged widows and widowers can be eligible for benefits if the aged widow(er) is age 60 or older. (The same sometimes applies to surviving aged divorced spouses.) In certain cases, benefits based on a deceased worker’s earnings record are

payable as early as age 50 if the widow or widower is disabled, even if not caring for a child under age 16. Although unusual, benefits also may be payable to dependent parents based on a deceased worker's earnings record.

¹⁶ For such students, "benefits will continue until the child graduates or until two months after the child becomes age 19, whichever is first." Source: Social Security Administration, "Benefits For Your Children," Online Disability Planner (accessed 03/16/11 at: <http://www.socialsecurity.gov/dibplan/dfamily4.htm>). A dependent child can be a worker's biological child or an adopted child, or, in some cases, a stepchild or grandchild.

¹⁷ Average mothers and fathers benefits based on 2009 data, the most recent available. Source: Social Security Administration, Table 5.F6—Average monthly benefit for survivors, by type of benefit, December 1940—2009, selected years (in dollars), *Annual Statistical Supplement to the Social Security Bulletin, 2010*, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5f.html#table5.f6>).

Average benefits for all children of deceased workers is based on 2009 data, the most recent available. Source: Social Security Administration, Table 5.F4—Number of children and total monthly benefits, by type of benefit, December 1940—2009, selected years (in dollars), *Annual Statistical Supplement to the Social Security Bulletin, 2010* Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5f.html#table5.f4>).

Monthly family benefits are subject to a maximum based on the deceased earner's wage record.

¹⁸ Calculations based on same worker and family example as in note 7, supra.

An estimated 91 percent of covered workers ages 21–64 are insured against disability. Source: Lavery, Joni and Virginia P. Reno "Children's Stake in Social Security" *Social Security Brief No. 27*, National Academy of Social Insurance, Washington, DC: February 2008 (accessed 03/16/11 at: http://www.nasi.org/sites/default/files/research/SS_Brief_027.pdf).

¹⁹ Social Security Administration, "Disability Benefits for Wounded Warriors," Social Security Online (accessed 03/16/11 at: <http://www.socialsecurity.gov/woundedwarriors/>).

²⁰ All else equal, today's historically high wounded-in-action in-theater survival rate increases the likelihood of servicemembers returning from war with severe physical injuries causing permanent or prolonged periods of disability. "We are saving lives of wounded troops who would not have survived even 10 years ago. The wounded-in-action in-theater survival rate [for Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF)] has been 97 percent, compared with 75 percent in World War II and 81 percent in Vietnam." Source: Cassells, S. Ward (2008) "Statement on Future of Military Health System by the Honorable S. Ward Cassells, MD, Assistant Secretary of Defense for Health Affairs [April 2007 through April 2009], Before the Subcommittee on Military Personnel; Armed Services Committee, United States House of Representatives, March 12, 2008."

Contemporary medicine increasingly screens for, recognizes, and treats mental illnesses. More men and women in uniform than ever before are diagnosed with combat-related mental and emotional disorders, such as Post-Traumatic Stress Disorder (PTSD) and severe traumatic brain injury. As of June 30, 2010, the Department of Veterans Affairs treated 594,000 Operation Enduring Freedom/Operation Iraqi Freedom veteran patients. Of those treated, 50 percent were diagnosed with at least one mental health condition by the Department of Veterans Affairs. Of those, 29 percent were diagnosed with PTSD by the Department of Veterans Affairs. (Source: Reno, Jamie "VCS Releases New Mental Health Statistics Obtained Under FOIA from VA," *Veterans for Common Sense*: November 2, 2010, accessed 03/09/11 at: <http://www.veteransforcommonsense.org/index.php/veterans-category-articles/1979-jamie-reno>). Although many who experience mental and emotional disorders continue to function occupationally, others experience severe mental illnesses causing, or contributing to, severe disabilities. The growing recognition of mental illnesses over recent decades has led to more Social Security disability determinations than would have previously been made.

²¹ See note 1, supra, p. 7. "Table 3—Characteristics of veterans under age 66 who report receiving Social Security disability benefits, 2010;" and "Chart 1—Average monthly Social Security benefit amounts, by age in 2010." Average benefit range estimated by principal author, based on ages 49 and younger and ages 50-61. Note that this average is roughly equivalent to the average benefit received by all disabled worker men. Source: Social Security Administration, Table 5.E—Number and percentage distribution, by primary insurance amount and type of benefit, December 2009, *Annual Statistical Supplement to the Social Security Bulletin, 2010* Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5e.html>).

²² Statement of Michael Walcoff, Acting Under Secretary for Benefits, Veterans Benefits Administration, U.S. Department of Veterans Affairs, before the Senate Committee on Veterans' Affairs, July 14, 2010 (accessed 03/16/11 at: http://veterans.senate.gov/hearings.cfm?action=release.display&release_id=fd5705a7-d80f-4340-b156-7e021b95f1d4).

²³ See note 8, supra.

²⁴ See note 16, supra.

²⁵ Average spouses' monthly benefit amounts from 2009 data, the most recent available. Social Security Administration, Table 5.F1—Number of wives and husbands and total monthly benefits, by type of benefit, December 1950—2009, *Annual Statistical Supplement to the Social Security Bulletin, 2010*, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5f.html#table5.f1>).

Benefits for disabled workers' spouses are payable if the spouse is providing care to a disabled worker's dependent child under age 16 or disabled, and/or if the spouse is age 62 or older. Divorced spouses are also eligible in some instances.

Estimates are not available for veterans' children in particular. Average children's benefits based on 2009 data, the most recent available. Social Security Administration, Table 5.F4—Number of children and total monthly benefits, by type of benefit, December 1940—2009, selected years (in dollars), *Annual Statistical Supplement to the Social Security Bulletin, 2010*, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5f.html#table5.f4>).

Benefits for disabled workers' dependent children normally stop when children reach age 18 unless they are disabled. A dependent child can be a worker's biological child or an adopted child, or, in some cases, a stepchild or grandchild. Children under age 18, if under age 19 if still in school, must be in elementary or secondary school full time. In rare instances, benefits are payable to dependent parents based on a disabled worker's earnings record. (For more information, see Social Security Administration, Social Security Online, *Benefits for Your Children: Disability Planner*, accessed 03/16/11 at: <http://www.socialsecurity.gov/dibplan/dfamily4.htm>).

Monthly family benefits are subject to a maximum based on the disabled earner's wage record.

²⁶ Such disabled young adults receive "adult disabled children's" benefits.

²⁷ Social Security's Ticket to Work program provides employment services, vocational rehabilitation services, and other support services necessary to achieve a vocational (work) goal and also provides benefits and health care coverage during trial work periods designed to help with the transition back to work. Source: Social Security Administration, "The Ticket To Work Program And Other Work Incentives," *Electronic Fact Sheet*, SSA Publication No. 05-10060, Social Security Online: December 2008 (accessed 03/16/11 at <http://www.socialsecurity.gov/pubs/10060.pdf>).

²⁸ Examples include the U.S. Department of Veterans Affairs' Veterans Benefits Administration's Vocational Rehabilitation and Employment (VR&E) VetSuccess Program.

²⁹ Sherman Gillums Jr.'s shared his experiences, views, and concerns as an individual veteran. His views and opinions do not necessarily reflect those of his employer, Paralyzed Veterans of America, or its membership, or those of any other veterans organization with which he is or has been affiliated.

³⁰ Source: Public Broadcasting Service, *American Experience, Vietnam Online* (accessed 03/15/11 at: <http://www.pbs.org/wgbh/amex/vietnam/timeline/t13.html#a>).

³¹ Terence Moakley's views and concerns do not necessarily reflect those of United Spinal Association, VetsFirst, or any other veterans organization for which he provides leadership or with which he is or has been affiliated. He shared his experiences, views, and opinions as an individual veteran.

³² Legislation in 1981 repealed the provision of Social Security benefits (after 1983) for dependent young adult children, up to age 22, who are enrolled in post-secondary education.

³³ As previously discussed, data are only available on the average monthly Social Security *disability, retirement, and survivor* benefits paid to veterans: \$1,289 in 2010, or about \$15,500 a year, as described in the Executive Summary. Source: See note 1, supra p. 5.

³⁴ Retired worker benefits obtained from: "Table 2—Social Security benefits, September 2010." Source: Social Security Administration, "Monthly Statistical Snapshot, December 2010," Office of Research, Statistics, & Policy Analysis: January 2011 (accessed on 02/07/11 at: http://www.socialsecurity.gov/policy/docs/quickfacts/stat_snapshot/).

³⁵ Army Times: November 30, 2006, accessed 03/20/11 at: http://www.armytimes.com/careers/retirement/military_retirement_2007hbm/).

³⁶ Although military retirees ages 62 and older are eligible for Social Security retirement benefits, it is not the case that most retired veterans eligible for Social Security are also eligible for military retirement benefits. The Office of Management and

Budget's FY 2002 baseline projections state that "about 7 percent of veterans are military retirees ..." FY 2002 baseline projections, United States Office of Management and Budget, Washington, DC: 2001, p. 177 (accessed 05/18/11 at: <http://www.cfo.doe.gov/budget/02budget/appendix/Clinton%20Baseline.pdf>).

³⁷ Spouses may claim Social Security benefits based on a retired worker's earnings record if spouses are age 62 or older, or younger than 62, if they are taking care of a retired worker's child under age 16 or disabled. Others who may be eligible for benefits based on a worker's retirement include former spouses; children up to age 18, or up to 19 if they are full-time students who have not yet graduated from high school; and disabled children, even if they are age 18 or older. Also note that Social Security retirement benefits are available for retired workers and their dependents as early as age 62, but are reduced, based on age, when claimed before full retirement age (age 67 for persons born 1960 and later).

³⁸ For data on spouses: Social Security Administration, Monthly Statistical Snapshot, December 2010, Table 2. Social Security benefits, December 2010, (released January 2011), accessed 02/11/11 at: http://www.socialsecurity.gov/policy/docs/quick-facts/stat_snapshot/. Note table footnote stating that spouses who are dually entitled to a spouse benefit as well as a higher retired worker benefit are usually counted only once in the statistics, as a retired-worker. Hence, average monthly benefits paid to dually entitled spouses are not included in the \$580 figure.

For data on non-disabled widows: principal author's calculation based on Social Security Administration, Table 5.F8—Number of widow(er)s and total monthly benefits, by type of benefit, December 1950–2009, *Annual Statistical Supplement to the Social Security Bulletin, 2010*, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, Washington, DC: February 2011 (accessed 03/09/11 at: <http://www.socialsecurity.gov/policy/docs/statcomps/supplement/2010/5f.html#table5.f8>).

³⁹ See note 1, supra, p 2.

⁴⁰ Nelson Lim, Daniela Golinelli, Michelle Cho, "Working Around the Military," Revisited Spouse Employment in the 2000 Census Data, Prepared for the Office of the Secretary of Defense, Rand National Defense Research Institute, Santa Monica, CA: 2007.

⁴¹ "Congressional Gold Medal to the Tuskegee Airmen," Public Law 109–213—April 11, 2006 (accessed 03/15/11 at: <http://www.gpo.gov/fdsys/pkg/PLAW-109publ213/pdf/PLAW-109publ213.pdf>).

⁴² Tuskegee Airmen Inc. and the Tuskegee University Office of Marketing and Communication, "Tuskegee Airmen Facts" (accessed on 02/11/11 at: http://www.tuskegee.edu/about_us/legacy_of_fame/tuskegee_airmen/tuskegee_airmen_facts.aspx).

⁴³ Brigadier General Foote shared her expertise, experiences, and views as an individual and not as a representative of any veterans organizations for which she provides leadership or with which she is or has been affiliated.

⁴⁴ See note 8, supra.

Quick Facts, National Center for Veterans Analysis and Statistics, United States Department of Veterans Affairs, p.15 (accessed 03/15/11 at: http://www.va.gov/vetdata/docs/QuickFacts/population_quickfacts.pdf).

⁴⁵ Ibid., *Quick Facts*.

⁴⁶ For more information, see "Domestic Disservice: Homeless Women Veterans Need More Help—Growing Numbers are on the Street," Folayemi Agbede, Center for American Progress, Washington, DC: November 10, 2010 (accessed 03/15/11 at: http://www.americanprogress.org/issues/2010/11/domestic_disservice.html).

⁴⁷ For information about eligibility for the Marine Gunnery Sergeant John David Fry Scholarship and all other educational benefits offered by the U.S. Department of Veterans Affairs, see The GI Bill Website at: <http://www.gibill.va.gov/>. "Public Law 111-32, the Marine Gunnery Sergeant John David Fry Scholarship, amends the Post-9/11 GI Bill (chapter 33) to include the children of service members who die in the line of duty after September 10, 2001" (U.S. Department of Veterans Affairs, *Fact Sheet—Post-9/11 GI Bill: Marine Gunnery Sergeant John David Fry Scholarship*, accessed 04/22/11 at: http://www.gibill.va.gov/documents/factsheets/fry_scholarship.pdf).

⁴⁸ See Social Security Administration, "Effect of Early or Delayed Retirement on Retirement Benefits," 2010. Available at http://www.ssa.gov/OACT/ProgData/ar_drc.html. Each one-year increase represents a cut of 6 percent to 7 percent.

VETERANS' POPULATION BY STATE

The table shows the population of veterans in all 50 states and the District of Columbia. (It does not include veterans living abroad.) The number of veterans receiving Social Security benefits by state is not available, but nationwide about 4 out of 10 veterans receive benefits. The vast majority of those veterans not yet receiving Social Security benefits will receive them in the future.

STATE	NUMBER OF LIVING VETERANS
Alabama	405,624
Alaska	77,025
Arizona	556,729
Arkansas	254,664
California	1,971,959
Colorado	421,342
Connecticut	229,734
Delaware	78,247
District of Columbia	37,268
Florida	1,650,876
Georgia	773,858
Hawaii	116,166
Idaho	136,625
Illinois	782,747
Indiana	491,605
Iowa	234,552
Kansas	225,091
Kentucky	335,670
Louisiana	304,889
Maine	138,551
Maryland	471,238
Massachusetts	393,722
Michigan	703,970
Minnesota	381,309
Mississippi	205,644

STATE	NUMBER OF LIVING VETERANS
Missouri	505,916
Montana	102,015
Nebraska	145,237
Nevada	243,867
New Hampshire	127,964
New Jersey	443,161
New Mexico	174,687
New York	950,417
North Carolina	765,942
North Dakota	56,310
Oklahoma	324,714
Oregon	333,752
Pennsylvania	964,132
Rhode Island	71,216
South Carolina	406,729
South Dakota	71,762
Tennessee	495,766
Texas	1,693,791
Utah	153,623
Vermont	52,082
Virginia	822,312
Washington	632,210
West Virginia	167,182
Wisconsin	417,654
Wyoming	55,850

Source: National Center for Veterans Analysis and Statistics, Department of Veterans Affairs, September 2010

Social Security: Serving Those Who Serve Our Nation

DATA HIGHLIGHTS

Serving Our Nation's Veterans

- Social Security currently pays benefits to over 9 million veterans—about 4 in 10 veterans.
- Thirty-five percent of adult Social Security beneficiaries are veterans and their families.
- The average monthly benefit of Social Security beneficiaries who are veterans was \$1,289 in 2010, or \$15,500 a year.
- Nearly all veterans who are not Social Security beneficiaries at this time will become so in the future.
- Social Security provides income to many more aged veterans and their spouses and widow(er)s than military retirement programs do, because most retired veterans are not military retirees.

Insuring Today's Military Community

- Social Security's life insurance, disability insurance, and old age annuity protections apply to members of today's military community and their dependent family members.
- The vast majority of the Active Duty community's 1.4 million members, 700,000 spouses and 1.2 million children, and the Total Selected Reserve community's 1.1 million members, 400,000 spouses and 650,000 children, are eligible for Social Security's disability and life insurance benefits if a service member becomes severely disabled or dies.
- Recognizing the importance of Social Security's life insurance and disability insurance protection for military families, the Social Security Administration expedites the processing of disability and survivors' benefit claims for the families of service members who die or are severely disabled while on active military service.

Serving Veterans' Surviving Young Widows and Children

- A service member earning between \$25,000 and \$30,000 who is supporting a spouse and two young children holds life insurance, through Social Security, with a present value of well over \$400,000.
- Social Security's young survivors' benefits are particularly important to the 4 in 10 active duty members who are married with children and the 1 in 20 who are single parents.
- The number of American servicemen and servicewomen killed on active duty in the wars in Iraq and Afghanistan was 5,885, in February 2011, leaving behind an estimated more than 4,000 children.
- Although data is not available on the benefits Social Security pays to veterans' young survivors in particular, average monthly amounts likely are comparable to those Social Security pays young survivors overall—\$842 for mothers and fathers and \$747 for children.

Serving Severely Disabled Veterans and Their Families

- A service member earning between \$25,000 and \$30,000 who is supporting a spouse and two young children holds disability insurance, through Social Security, with a present value of well over \$400,000.
- Approximately 771,000 veterans receive Social Security disabled worker benefits, averaging \$1,100-\$1,200 per month.
- The U.S. Department of Veterans Affairs Veterans Benefits Administration received 1,013,712 disability claims in 2009 and projects to receive 1,318,753 in 2011—a 30 percent increase. Although the VA and Social Security Administration make disability determinations independently, and one's determination does not guarantee the other's, growing numbers of VA disability claims usually parallel growing numbers of veterans and their dependents receiving Social Security disability benefits.



STRENGTHEN
SOCIAL
SECURITY

www.strengthensocialsecurity.org