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VETERANS' ADMINISTRATION STUDY OF DEPENDENCY AND INDEMNITY COMPENSATION DENIALS

A REPORT SUBMITTED TO THE 94TH CONGRESS
BY THE ADMINISTRATOR OF VETERANS'
AFFAIRS, DECEMBER 1974, AS REQUIRED
BY PUBLIC LAW 93-295



MARCH 20, 1975

Printed for the use of the Committee on Veterans' Affairs

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FOREWORD

Public Law 93-295 directed the Administrator of Veterans Affairs to conduct a study of claims for dependency and indemnity compensation relating to veterans who at death were receiving disability compensation from the Veterans Administration based upon a rating total and permanent in nature.

The completed report is required under the law to be submitted to the Speaker of the House of Representatives and the President of the Senate not more than thirty days after the beginning of the Ninety-Fourth Congress. It is published here in its entirety.

RAY ROBERTS,
Chairman,
Committee on Veterans' Affairs.

EXHIBIT

The following is a list of the exhibits which have been received by the Court in the case of the People vs. John Doe, et al. The exhibits are as follows:

1. A letter from John Doe to Jane Doe, dated January 1, 1900.
2. A letter from Jane Doe to John Doe, dated January 2, 1900.
3. A letter from John Doe to Jane Doe, dated January 3, 1900.
4. A letter from Jane Doe to John Doe, dated January 4, 1900.
5. A letter from John Doe to Jane Doe, dated January 5, 1900.
6. A letter from Jane Doe to John Doe, dated January 6, 1900.
7. A letter from John Doe to Jane Doe, dated January 7, 1900.
8. A letter from Jane Doe to John Doe, dated January 8, 1900.
9. A letter from John Doe to Jane Doe, dated January 9, 1900.
10. A letter from Jane Doe to John Doe, dated January 10, 1900.

KATE J. DODGE

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PUBLIC LAW 93-295, STUDY OF DEPENDENCY AND INDEMNITY COMPENSATION DENIALS, CONCERNING THE RELATIONSHIP BETWEEN TOTAL SERVICE CONNECTED DISABILITY AND DENIAL OF SERVICE CONNECTED SURVIVOR BENEFITS

(Prepared by the Staff of the Compensation and Pension Service,
Veterans' Administration)

I. STUDY

PUBLIC LAW 93-295—STUDY OF DIC DENIALS

BACKGROUND

Section 207 of Public Law 93-295, enacted May 31, 1974, directed the Administrator of Veterans Affairs to conduct a detailed study of claims filed for Dependency and Indemnity Compensation relating to veterans who, at time of death within six months prior to the enactment of PL 93-295, were receiving disability compensation from the Veterans Administration based on a rating total and permanent in nature.

The Administrator was enjoined specifically to include the following information in this report:

1. The number of so described cases.
2. The number of cases in which the specified benefit was denied.
3. An analysis of the reasons for each such denial.
4. An analysis of any difficulty which may have been encountered by the claimant in attempting to establish that the death of the veteran concerned was connected with his or her military, naval or air service in the Armed Forces of the United States.
5. Data regarding the current financial status of the widow, widower, children and parents in each case of denial.

Dependency and Indemnity Compensation is a monthly payment made by the Veterans Administration to a widow, widower, child or eligible parent because of the service connected death of a veteran. The purpose of this benefit is to provide partial compensation to the designated survivors for the loss in financial support sustained as the result of the veteran's service connected death.

Income and need are not factors in determining a widow or child's entitlement since the Nation assumes, in part, the legal and moral obligation of the veteran to support his wife and children. Payments are made on the basis of the veteran's pay grade. Payment of DIC to surviving parents are determined on the basis of annual income.

The completed report is required under the law to be submitted to the Speaker of the House of Representatives and the President of the Senate not more than thirty days after the beginning of the Ninety-Fourth Congress.

PROCEDURES

To implement this study, computer print-outs were requested for identification of those veterans who at the time of their death prior to May 31, 1974 were receiving disability compensation from the Veterans Administration based upon a permanent and total disability evaluation. For Veterans Administration purposes, the term permanent and total disability is defined as "any impairment of mind or body which is sufficient to render it impossible for the average person to follow a substantially gainful occupation; provided, that permanent total disability shall be taken to exist when the impairment is reasonably certain to continue throughout the life of the disabled person".

Cases identified for review were those where the veteran was receiving compensation based on a disability or disabilities schedularly evaluated at 100%. Evaluations under paragraphs 16 (the schedular rating is less than 100% but the 100% rate of compensation is paid based on unemployability), 28 (pre-stabilization rating assigned at discharge from service), 29 (100% evaluation assigned where veteran is hospitalized for service connected disability), and 30 (convalescent rating subsequent to hospitalization not to exceed three months) of the Schedule of Rating Disabilities have not been included for the purposes of this study as evaluations under these paragraphs do not conform to the dual requirements of permanency and totality.

The computer print-outs were referred to the VA field stations of appropriate jurisdiction for review with the individual claims folders. To elicit the required information, data sheets were prepared and distributed to the field stations to be completed for each case reviewed. These completed data sheets were then returned to the VA Central Office where the information was tabulated and the necessary statistics compiled.

There were 3,146 cases reviewed for the purposes of this study. Of these, 170 cases were erroneously identified because of inaccurate or incomplete computer coding and did not meet the requirements set by law for this review. The cases reviewed in this study did not include any claims filed by widowers; therefore, the text refers to widows only.

SUMMARY FINDINGS

There were 2,976 cases reviewed meeting the requirements of PL 93-295, where the veteran at time of death was receiving disability compensation from the Veterans Administration based on a rating total and permanent in nature.

Data furnished by the field stations show that 1,697 claims for DIC benefits were received based on these 2,976 cases. The Veterans Administration has allowed service connected death benefits in 1,274 cases, 75.07% of all claims filed for Dependency and Indemnity Compensation.

In 735 of the cases allowed, 57.69%, the veteran's service connected disability was directly related to the cause of death; in 452 cases, 35.48%, the service connected disability was a contributory factor; and in 87 cases, 6.83%, the relationship was not indicated on the data sheet.

Claims for DIC benefits were disallowed in 423 cases, 24.93% of the claims filed, because there was not shown to be any relationship between the veterans' service connected disabilities and causes of deaths.

In analyzing the relationship between service connected disabilities and the causes of death, the service connected disabilities have been grouped in the following major systems: respiratory (non-malignant), psychiatric, neurological, musculoskeletal and other (including malignancy, cardiovascular, etc.). Causes of death include the following major systems: cardiovascular, respiratory (non-malignant), malignancy, accident, homicide, genitourinary, gastrointestinal and other. The following chart illustrates the incidence and relationship of service connected disability to cause of death.

Cause of death	Service connected disability					Total
	Respiratory non-malignant	Psychiatric	Neurological	Musculoskeletal	Other	
Cardiovascular.....	7	128	11	53	19	218
Respiratory, nonmalignant.....	0	24	7	13	9	53
Malignancy.....	1	30	5	9	9	54
Accident.....	2	19	0	5	3	29
Homicide.....	1	9	3	1	1	15
Genitourinary.....	0	1	0	5	0	6
Gastrointestinal.....	2	14	0	7	1	24
Other.....	0	15	1	3	2	21
Total.....	13	240	27	96	44	420

Note: Although 423 denials were reviewed, 3 claims from parents with excessive income were received for which a rating was unnecessary, resulting in 420 cases included in the above chart.

Of the 423 denials for DIC, it is shown that there were 390 claims, or 92.2% of the total, where no difficulties or delays were experienced.

In attempting to establish the death of the veteran to be service connected, claimants encountered delays in only eight instances. This represents 1.89% of the claims denied. Delays were met for the following reasons:

1. Death certificate not available (1).
2. Delayed autopsy report (3).
3. Medical evidence (non-VA) not available (3).
4. Additional evidence required from Service Department (1).

Although originally disallowed, there are still 25 cases, 5.9% of the disallowed claims, in which additional action has been initiated based on the following:

1. Claim reopened (1).
2. Claim in appeal status (20).
3. Claim under further development (2).
4. Case remanded by Board of Veterans Appeals (2).

A breakdown of the allowed DIC claims revealed that 793, 60.58%, were filed by widows alone; 332 claims, 25.36%, were filed by widows with child(ren); 62 claims, 4.74%, were received from a child or children with no widow involved; and 122 claims, 9.32%, were from parents. (NOTE: This total of 1,309 exceeds the total allowed claims of 1,274 because several cases involved multiple claimants.)

There were 265 DIC claims from widows with no dependents that were denied, constituting 62.6% of all denials. Of the widows report-

ing income, the greatest single source of income was shown to be Social Security benefits. The average was \$2,612 per year. Over one half of the widows reported receiving Social Security payments averaging \$1,523 annually. Only 32 widows reported income from other retirement or pension programs.

There were 82 DIC claims from widows with children that were denied, 19.4% of all denials. Of those reporting income, the average was \$2,720 per year exclusive of any amounts for children. Once again, the greatest single source of income was Social Security. Of these widows reporting income, 81% receive Social Security benefits averaging \$1,878 annually.

There were 34 DIC claims from children that were denied, 8.0% of all denials. Of those who reported income, the average was \$2,123 per year. Approximately 79% were shown to be in receipt of Social Security benefits averaging \$1,678 annually.

There were 36 DIC claims from parents that were denied, 8.5% of all denials. Of those reporting income, the average was \$1,802 per year, with 85.7% of the parents receiving Social Security benefits averaging \$1,802 annually.

Not included in the foregoing data were four DIC claims from both parents and children and two claims from both wives and parents. A complete breakdown and analysis of the financial status of each claimant are included in Section II of this report.

Note: Although DIC benefits were denied in these 423 cases because there was no relationship between service connected disability and cause of death, the majority of the claimants are eligible for death pension benefits from the Veterans Administration.

II. ANALYSES

DESCRIPTION OF CASES

Total computer printouts-----	3, 146
Identified not for review-----	170
Cases included in study-----	2, 976
Total DIC claims-----	1, 697
Allowed (75.07%)-----	1, 274
Denied (24.93%)-----	423
No DIC claim filed-----	1, 279
Total claimants-----	1, 309
Widow alone (60.58%)-----	793
Widow w/child(ren) (25.36%)-----	332
Child(ren) (4.74%)-----	62
Parent(s) (9.32%)-----	122

The VA has allowed service connection in 1,274, 75.07%, of all claims filed for DIC.

No claim for DIC was filed in 1,279 cases.

Service connection was established in 1,274 of the 2,976 cases reviewed for this study, representing 42.81% of the total.

Conversely, the VA denied 24.93% of the claims filed for DIC.

REASONS FOR DENIALS

Service connection established.....	1,274
Direct (57.69 percent).....	735
Contributory (35.48 percent).....	452
Not stated (6.83 percent).....	87
Service connection denied	423

In 420 of the 423 denials reviewed, there was found to be no relationship between the veterans' service connected disabilities and the cause of death. Three claims from parents for DIC were denied because of their excessive income, and no determination as to service connection for cause of death was required.

A complete breakdown of the service connected disabilities as corresponding to cause of death follows.

Service-connected disability

Tuberculosis—Cause of death:

Accident.....	2
Arteriosclerotic heart disease.....	4
Artery occlusion.....	1
Coronary thrombosis.....	1
Gastro hemorrhage.....	1
Homicide.....	1
Myocardial infarction.....	2
Peritonitis.....	1
Total.....	13

Anxiety neurosis, anxiety reaction, depressive reaction, psychoneurosis—

Cause of death:

	<i>Incidence</i>
Accident.....	4
Arteriosclerotic heart disease.....	5
Cancer, prostate.....	1
Cancer, kidney.....	1
Cancer, lung.....	4
Cancer, colon.....	2
Cancer, renal.....	1
Cancer, pancreas.....	1
Coronary occlusion.....	2
Cardiovascular arrest.....	2
Circulatory collapse.....	1
Myocardial infarction.....	9
Pneumonia.....	1
Peritonitis.....	1
Pulmonary edema.....	2
Rheumatic heart.....	1
Cerebral metastis.....	1
Total.....	39

Schizophrenia, Dementia praecox, Psychosis—Cause of death:

Accident	11
Arteriosclerotic heart disease	29
Bronchopneumonia	13
Brain tumor	1
Brain hemorrhage	1
Bleeding esophical varices	1
Cardiac arrest	10
Cancer, esophagus	2
Cancer, lung	5
Cancer, colon	3
Cancer, prostate	1
Cancer, neck	1
Cerebral hemorrhage	7
Coronary occlusion/insufficiency	7
Cirrhosis, liver	5
Coronary thrombosis	5
Congestive heart failure	1
Emphesema	1
Epileptic seizure	1
Encephalitis	1
Gastrointestinal hemorrhage	6
Homicide	8
Heart failure	11
Hypertensive heart disease	3
Myocardial stenosis	1
Myotropic sclerosis	1
Multiple sclerosis	1
Nephritis	1
Myocardial infarction	22
Natural causes (Unknown)	4
Pulmonary neoplasmorembolism	7
Retropehonal tumor	1
Ulcerative Colitis	1
Vascular disease	5
Electrolyte Imbalance	1
Total	179

Chronic brain syndrome, encephalopathy, brain trauma, intercranial injury—Cause of death:

Accident	4
Arteriosclerotic heart disease	3
Aspiration, esophageal secretion	1
Cancer, lung	3
Cancer, esophagus	1
Cancer, pancreas	1
Cardiac arrest	2
Congestive heart failure	1
Homicide	1
Idiopathic cardiomyopathy	1
Neoplasm w/metatasis	2
Natural causes (Unknown)	2
Myocardial infarction	2
Sepsis	1
Uremia	1
Total	26

Blindness—Cause of death:

Arteriosclerotic heart disease.....	2
Bronchopneumonia.....	3
Heart attack.....	2
Lung cancer.....	1
Leukemia.....	1
Pulmonary embolism.....	1
Total.....	10

Deafness, other hearing—Cause of death:

Arteriosclerotic heart disease.....	1
Cardio arrhythmia.....	1
Myocardial infarction.....	3
Natural causes (unknown).....	1
Sclerosis.....	1
Total.....	7

Parkinson's disease—Cause of death:

Myocardial infarction.....	1
Pulmonary embolism.....	1
Total.....	2

Transverse myelitis—Cause of death:

Cancer, spine.....	1
Myocardial infarction.....	1
Total.....	2

Polio—Cause of death:

Myocardial infarction.....	1
Ruptured aorta.....	1
Pulmonary embolism.....	1
Total.....	3

Epilepsy—Cause of death:

Arteriosclerotic heart disease.....	4
Heart failure.....	1
Homicide.....	3
Multiple myeloma.....	1
Myocardial infarction.....	1
Pulmonary disease.....	2
Ruptured anurysm aorta abdomen.....	1
Total.....	13

Hyperthyroidism—Cause of death:

Cancer, renal.....	1
Cancer, prostate.....	1
Total.....	2

Stricture anus and rectum—Cause of death:

Cancer, lung	1
Myocardial infarction	3
Pneumonia	1
Total	5

Arthritis, neuritis—Cause of death:

Accident	2
Acute renal failure	1
Arteriosclerotic heart disease	5
Cancer, esophegus	1
Cancer, lung	3
Cancer, prostate	2
Cancer (site not stated)	1
Cardiovascular thrombosis	3
Cardiac arrest	2
Coronary thrombosis	1
Coronary occlusion	1
Congestive heart disease	1
Intercranial hemitoma	1
Myocardial infarction	6
Peritonitis	1
Pneumonia	6
Pancreatitis	1
Urinary tract infection	3
Total	41

Multiple gunshot wounds, anatomical and loss of use of arms and legs—

Cause of death:

Abdominal anerysm	1
Arteriosclerotic heart disease	14
Accident	3
Brain hemorrhage	3
Cancer, lung	1
Cardiac arrest	4
Coronary occlusion	4
Cardiovascular accident	1
Cirrhosis, liver	4
Coronary thrombosis	1
Emphysema	1
Homicide	1
Liver failure	1
Myocardial infarction	8
Pneumonia	2
Parkinson's disease	1
Renal failure	1
Suicide	1
Total	52

*Service connected disability: One case each*¹

<i>Major service connection</i>	<i>Cause of death</i>
Emphesema-----	Arteriosclerotic heart disease.
Massive hernia, irreducible-----	Cardiovascular accident.
Rheumatic heart disease-----	Cancer, colon.
Epithelioma, cheek-----	Bronchopneumonia.
Muscular atropy-----	Arteriosclerotic heart disease.
Neuro syphilis-----	Bronchopneumonia.
Adeno-carcinoma-----	Accident.
Traumatic lesions—Monoplegia-----	Arteriosclerotic heart disease.
Impaired spincter control-----	Cancer, pancreas.
Laminectomy-----	Cancer, lung.
Myelomalacia-----	Myocardial infarction.
Peptic ulcer, peritonitis-----	Congestive heart failure.
Hemiplegia-----	Cancer, lung.
Narcolepsy-----	Pneumonia.
Loss of mandible-----	Coronary occlusion.
Pituitary adenoma-----	Arteriosclerotic heart disease.
Muscular dystrophy-----	Cancer, lung
Erthomelagia-----	Cancer, gall bladder.
Peripheal vascular disease-----	Cirrhosis, liver.
Paroxysmal seizure-----	Accident.
Sickle cell anemia-----	Homicide.
Adenocarcinoma, stomach-----	Pulmonary embolism.
Colostomy-----	Arteriosclerotic heart disease.
Reiters disease-----	Chronic alcoholism.
TB kidney-----	Cancer, rectum.
Renal TB-----	Accident.

¹ Number of cases: 26.

FINANCIAL STATUS OF CLAIMANTS

Widow only income

In this study there were 265 claims in which the widow was denied DIC benefits. The 265 widows constituted 62.6% of all denials recorded.

Of the 265 widow denials, 47, or 17.7%, did not furnish income data.

Of the 218 widows for which income data was available, there were 41, or 18.8%, who reported no income. The remaining 177 widows who reported income had an average income of \$2,612 per year.

Sources of income

Five major sources of income were designated for the purposes of this study:

1. Wages
2. Retirement or Pension
3. Interest on Savings
4. Social Security
5. Other (including rental income and miscellaneous sources)

It should be noted that many widows had income from two or more of the sources cited.

Thirty-three of the 177 widows, or 18.6%, reported income from wages. For these 33, the average wages were \$4,318 per year.

Thirty-two of 177 widows, or 18.1%, reported income from retirement or pension funds averaging \$1,298.

Seventy-four of 177, or 41.8%, had an average annual income of \$1,222 from interest on savings or investments.

One hundred twelve of 177, or 63.3%, were drawing an average of \$1,523 from Social Security annually.

Only 14 of 177 widows, or 7.9%, had income from other sources which averaged \$1,412.

Widows total income

The following table shows income reported by the 218 widows who reported income data. This table shows increments of total income, the number in each increment and the percentage of the total recorded in each increment.

TOTAL INCOME

Increment	Number	Percent
None	41	18.8
\$1 to \$500	12	5.5
\$501 to \$1,000	20	9.2
\$1,001 to \$1,500	41	18.8
\$1,501 to \$2,000	22	10.1
\$2,001 to \$2,500	22	10.1
\$2,501 to \$3,000	15	6.9
\$3,001 to \$3,500	9	4.1
\$3,501 to \$4,000	7	3.2
\$4,001 to \$4,500	5	2.3
\$4,501 to \$5,000	3	1.4
\$5,001 to \$5,500	1	.5
\$5,501 to \$6,000	3	1.4
\$6,001 to \$6,500	5	2.3
\$6,501 to \$7,000	4	1.8
\$7,001 to \$7,500	1	.5
\$7,501 to \$8,500	1	.5
\$8,501 to \$9,000	2	.9
\$10,001 to \$10,500	1	.5
\$14,000	2	.9
\$18,000	1	.5

NOTES

Average income:	
All cases	\$2,120
Those with income	2,627
Median income: Those with income	1,400

Widows—Income from wages

One hundred eighty-five of 218 widows, or 84.9%, reported no income from wages. The following table shows income from wages by increments, the number in each increment and the percentage of the total.

INCOME FROM WAGES

Increment	Number	Percent
None	185	84.9
\$1 to \$500	2	.9
\$501 to \$1,000	2	.9
\$1,000 to \$1,500	2	.9
\$1,501 to \$2,000	1	.5
\$2,001 to \$2,500	5	2.3
\$2,501 to \$3,000	1	.5
\$3,000 to \$3,500	2	.9
\$3,501 to \$4,000	4	1.8
\$4,000 to \$4,500	2	.9
\$5,501 to 6,000	4	1.8
\$6,001 to \$6,500	2	.9
\$6,501 to \$7,000	1	.5
\$7,001 to \$7,500	1	.5
\$7,501 to \$8,000	1	.5
\$8,001 to \$8,500	1	.5
\$8,501 to \$9,000	1	.5
\$14,500	1	.5

NOTES

Average:	
All widows	\$654
Those with wages	4,319
Median income from wages: Those with wages	2,500

Widows—Income from retirement or pension

Only 32 of 218 widows, or 14.7%, reported income from retirement or pension funds. The following table shows income from retirement by increments with number and percentage of total for each increment.

Increment	Number	Percent
None	186	85.3
\$251 to \$500	2	.9
\$501 to \$750	7	3.2
\$751 to \$1,000	3	1.4
\$1,001 to \$1,250	9	4.1
\$1,251 to \$1,500	1	.5
\$1,501 to \$1,750	2	.9
\$1,751 to \$2,000	3	1.4
\$2,001 to \$2,250	2	.9
\$2,501 to \$2,750	1	.5
\$2,751 to \$3,000	1	.5
\$4,001 to \$4,250	1	.5

NOTES

Average retirement:	
All cases	\$190
Those with retirement	1,298
Median income from retirement: Those with retirement	1,200

Widows—Income from interest

Seventy-four of 218 widows, or 33.9%, reported income in the form of interest on savings or investments. The following table shows income from interest by increments with the number and percentage in each increment.

INCOME FROM INTEREST

Increment	Number	Percent
None		
\$1 to \$250	144	66.1
\$251 to \$500	27	12.4
\$501 to \$750	10	4.6
\$751 to \$1,000	9	4.1
\$1,001 to \$1,250	4	1.8
\$1,251 to \$1,500	6	2.8
\$2,001 to \$2,250	2	.9
\$2,251 to \$2,500	3	1.4
\$2,501 to \$2,750	4	1.8
\$2,751 to \$3,000	1	.5
\$3,251 to \$3,500	4	1.8
\$4,251 to \$4,500	1	.5
Over \$5,000	1	.5
	2	.9

NOTES

Average income from interest:	
All cases	
Those with interest	\$415
Median income from interest:	1,222
Those with interest	\$500

Widows—Income from social security

The greatest single source of income was shown to be Social Security. A total of 112 widows of 218, or 51.4%, received income from this source. The following table reflects income from Social Security by increments with the number and percentage in each increment.

INCOME FROM SOCIAL SECURITY

Increment	Number	Percent
None		
\$401 to \$500	107	49.1
\$501 to \$600	1	.5
\$601 to \$700	2	.9
\$701 to \$800	6	2.8
\$801 to \$900	2	.9
\$901 to \$1,000	3	1.4
\$1,001 to \$1,100	8	3.7
\$1,101 to \$1,200	7	3.2
\$1,201 to \$1,300	13	6.0
\$1,301 to \$1,400	12	5.5
\$1,401 to \$1,500	5	2.3
\$1,501 to \$1,600	3	1.4
\$1,601 to \$1,700	11	5.1
\$1,701 to \$1,800	3	1.4
\$1,801 to \$1,900	5	2.3
\$1,901 to \$2,000	3	1.4
\$2,001 to \$2,100	2	.9
\$2,101 to \$2,200	6	2.8
\$2,201 to \$2,300	2	.9
\$2,301 to \$2,400	2	.9
\$2,401 to \$2,500	2	.9
\$2,501 to \$2,600	2	.9
\$2,601 to \$2,700	4	1.9
\$2,701 to \$2,800	2	.9
\$2,801 to \$2,900	4	1.9
\$2,901 to \$3,000	1	.5
	1	.5

NOTES

Average income from social security:	
All cases	
Those with social security	\$785
Median income from social security: Those with social security	1,523
	1,325

Widows—Income from other sources

Only 14 of the 218 widows, or 6.4%, reported income from other sources, primarily rental income. The following table reflects this income by increments showing the number and percentage in each increment.

INCOME—OTHER SOURCES

Increment	Number	Percent
None.....	204	93.6
\$100.....	2	.9
\$300.....	1	.5
\$400.....	1	.5
\$500.....	1	.5
\$700.....	1	.5
\$800.....	1	.5
\$1,100.....	2	.9
\$2,200.....	1	.5
\$2,400.....	1	.5
\$2,900.....	1	.5
\$2,000.....	2	.9

NOTES

Average income, other sources:

All cases.....\$91

Those with this income.....\$1,412

Median income, other sources: Those with this income.....\$800

Widows—Assets and corpus of estate

Of the 265 widows denied DIC, no report of assets or estate was available for 61, or 23.0%, of the group. Of the remaining 204 widows, a total of 100, or 49%, reported no assets or estate other than home or automobile.

Assets and estate data were tabulated under the following major headings:

1. Savings
2. Stocks or Bonds
3. Property (other than home or car)
4. Other assets (not specified)

Seventy-one widows, or 32.6%, reported savings averaging \$12,224 for those with savings.

Twenty-six widows, or 11.9%, reported stocks or bonds averaging \$29,515.

Twenty-six widows, or 11.9%, reported property with an average value of \$14,503.

Six widows, or 2.8%, reported other assets averaging \$67,829.

Assets and estate savings

Seventy-one widows of 204, or 34.8%, reported savings averaging \$12,224. One hundred thirty-three widows, or 65.2%, had no savings. The following table shows savings by increments with the number and percentage in each increment.

SAVINGS

Increment	Number	Percent
None	133	65.2
Less than \$1,000	8	3.9
\$1,001 to \$2,000	10	4.9
\$2,001 to \$3,000	11	5.4
\$3,001 to \$4,000	3	1.5
\$4,001 to \$5,000	4	2.0
\$5,001 to \$6,000	3	1.5
\$6,001 to \$7,000	3	1.5
\$7,001 to \$8,000	3	1.5
\$8,001 to \$9,000	2	1.0
\$9,001 to \$10,000	4	2.0
\$11,000 to \$12,000	1	.5
\$14,001 to \$15,000	2	1.0
\$15,001 to \$16,000	1	.5
\$16,001 to \$17,000	1	.5
\$17,001 to \$18,000	1	.5
\$19,001 to \$20,000	2	1.0
\$20,001 to \$21,000	2	1.0
\$23,001 to \$24,000	1	.5
\$30,000	2	1.0
\$38,000	1	.5
\$40,000	1	.5
\$45,000	1	.5
\$52,000	1	.5
\$60,000	1	.5
\$68,000	1	.5
\$127,000	1	.5

NOTES

Average savings:	
For all cases	\$4,254
Those with savings	\$22,224
Median savings: those with savings	\$5,000

Assets and estate stocks and bonds

Twenty-six widows of 204, or 12.75%, reported assets in the form of stocks and bonds with an average value of \$29,515. There were 178 widows of the 204, or 87.25%, who had no such assets. The following table shows the value of stocks and bonds by increments with the number and percentage for each increment.

STOCKS AND BONDS

Increment	Number	Percent
None	178	87.3
\$1 to \$1,000	3	1.5
\$1,001 to \$2,000	2	1.0
\$4,001 to \$5,000	2	1.0
\$6,001 to \$7,000	1	.5
\$8,001 to \$9,000	1	.5
\$9,001 to \$10,000	1	.5
\$11,001 to \$12,000	1	.5
\$16,001 to \$17,000	1	.5
\$17,001 to \$18,000	1	.5
\$18,001 to \$19,000	1	.5
\$19,001 to \$20,000	1	.5
\$21,001 to \$22,000	1	.5
\$24,001 to \$25,000	1	.5
\$26,000	1	.5
\$29,000	1	.5
\$31,000	1	.5
\$37,000	1	.5
\$44,600	1	.5
\$58,000	1	.5
\$58,700	1	.5
\$60,000	1	.5
\$250,000	1	.5

NOTES

Average value stocks and bonds:	
All cases	\$3,762
Those with stocks and bonds	29,515
Median value stocks and bonds: Those with stocks and bonds	18,000

Assets and estate property

Twenty-six widows of 204, or 12.75%, reported assets in the form of property (averaging \$14,503), excluding the home, its furnishings and automobile. A total of 178 widows, or 87.25%, had no property assets. The following table shows the value of property by increments with the number and percentage of total for each increment.

PROPERTY, OTHER THAN HOME AND/OR CAR

Increment	Number	Percent
None	178	87.3
\$1,001 to \$2,000	3	1.5
\$2,001 to \$3,000	1	.5
\$3,001 to \$4,000	5	2.5
\$4,001 to \$5,000	2	1.0
\$5,001 to \$6,000	1	.5
\$6,001 to \$7,000	1	.5
\$7,001 to \$8,000	2	1.0
\$12,001 to \$13,000	1	.5
\$13,001 to \$14,000	1	.5
\$19,001 to \$20,000	2	1.0
\$22,001 to \$23,000	1	.5
\$30,000	3	1.5
\$34,000	1	.5
\$40,000	1	.5
\$60,000	1	.5

NOTES

Average value of property:	
All cases	\$1,848
Those with property	14,503
Median value of property: Those with property	7,000

Assets and estate, other not specified

Only 6 of 204, or 2.9%, reported unspecified assets. One hundred ninety-eight widows reported nothing in this category. The following is the list of the six other assets as reported.

\$2,000	1
\$2,600	1
\$13,275	1
\$37,600	1
\$41,500	1
\$310,000	1
Average other assets—All cases	\$1,995
Average other assets (those with other assets)	\$67,829
Median other assets (those with other assets)	\$13,275

Widows—Expenses

Because there was no need to report expenses in most cases, this data for widows who have been denied DIC is not of sufficient quantity to be of statistical value. There were 20 claims where expenses were reported. These 20 cases are listed herein along with total income and total assets as reported by these widows.

EXPENSES

Annual income	Assets	Annual expenses
None	None	\$3,000
None	None	2,700
\$150	\$17,581	3,100
\$675	16,311	2,900
\$880	39,000	1,400
\$1,308	None	2,300
\$1,495	37,845	2,500
\$1,762	108	1,938
\$1,812	None	7,200
\$1,852	1,400	2,500
\$1,937	None	2,700
\$1,947	None	2,000
\$2,300	19,000	5,100
\$2,375	23,500	3,600
\$2,562	15,000	3,500
\$2,600	40,100	2,700
\$3,208	37,600	5,000
\$3,914	40,000	2,400
\$4,087	83,000	6,400
\$5,549	5,400	5,400

Widows with children—Income

In this study there were 82 claims where the widow and child(ren) were denied DIC benefits. These 82 claims were 19.4% of all denials recorded.

Of the 82 claims denied, 12 widows with children, or 14.6%, did not report any income information.

Of the 70 widows with children for which income data was reported, 15, or 21.4%, reported no income. The remaining 55 widows reported an average income of \$2,720 per year.

NOTE: The income information in this portion of the study is representative of the income of the widow only, and does not include any income of the children.

Sources of income

Five primary sources of income were reported in this study:

1. Wages.
2. Retirement or Pension.
3. Interest on Savings.
4. Social Security.
5. Other Miscellaneous Income.

Only 9 of 55 widows with children, or 16.4%, reported income from wages. For these 9, the average was \$4,034.

Only 6 of 55 widows with children, or 10.9%, reported income from retirement or pension funds. This income averaged \$1,696 for each of the 6 widows.

Fourteen of 55, or 25.5%, had an average income of \$457 from interest on savings or investments.

Forty-seven of 55 widows, or 85.5%, were receiving an average of \$1,878 from Social Security annually.

Only 3 of 55 widows, or 5.5%, had income from other unidentified sources averaging \$1,549.

Widows with children—Total income

The following table shows income as reported by the 70 widows with children who furnished income data. This table shows increments of total income, the number in each increment and the percentage of the total recorded in each increment.

TOTAL INCOME

Increment	Number	Percent
None	15	21.
\$251 to \$500	2	2.9
\$501 to \$750	3	4.3
\$751 to \$1,000	4	5.7
\$1,001 to \$1,250	4	5.7
\$1,251 to \$1,500	2	2.9
\$1,501 to \$1,750	6	8.6
\$1,751 to \$2,000	3	4.3
\$2,001 to \$2,250	6	8.6
\$2,251 to \$2,500	4	5.7
\$2,501 to \$2,750	3	4.3
\$2,751 to \$3,000	3	4.3
\$3,001 to \$3,250	1	1.4
\$3,501 to \$3,750	1	1.4
\$3,751 to \$4,000	2	2.9
\$4,501 to \$4,750	2	2.9
\$4,751 to \$5,000	1	1.4
\$5,001 to \$5,250	1	1.4
\$5,251 to \$5,500	1	1.4
\$5,501 to \$5,750	2	2.9
\$6,001 to \$6,250	1	1.4
\$6,251 to \$6,500	2	2.9
\$10,900	1	1.4

NOTES

Average Total Income:	
All cases	\$2,113
Those with income	2,720
Median total income: Those with income	2,220

Widows with children—Income from wages

Forty-six of 55 widows with children, or 83.6%, reported no income from wages. Only 9, or 16.3%, had income from wages averaging \$4,034. The following table shows income from wages by increment, the number in each increment and the percentage of the total.

INCOME FROM WAGES

Increment	Number	Percent
None	46	83.6
\$501 to \$1,000	1	1.8
\$1,501 to \$2,000	2	3.6
\$2,501 to \$3,000	1	1.8
\$3,001 to \$3,500	1	1.8
\$4,001 to \$4,500	1	1.8
\$4,501 to \$5,000	2	3.6
\$10,979	1	1.8

NOTES

Average Income from wages:	
All cases	\$519
Those with wages	4,034
Median income from wages: Those with wages	3,500

Widows with children—Income from retirement or pension

Only 6 of 55 widows with children, or 10.9%, reported income from retirement or pension funds. Forty-nine, or 89.1%, had no pension or retirement income. The following table shows income from retirement by increments with the number and percentage of the total for each increment.

INCOME FROM RETIREMENT OR PENSION

Increment	Number	Percent
None.....	49	89.1
\$901 to \$1,000.....	1	1.8
\$1,101 to \$1,200.....	1	1.8
\$1,201 to \$1,300.....	1	1.8
\$1,301 to \$1,400.....	2	3.6
\$4,101 to \$4,200.....	1	1.8

NOTES

Average income from retirement:	
All cases.....	\$145
Those with retirement.....	\$1,696
Median income from retirement: Those with retirement.....	\$1,300

Widows with children—Income from interest on savings

There were 14 of 55 widows with children, or 25.5%, who had income from interest on savings or investments. Forty widows, or 74.1%, had no such income. The following table shows income from interest by increments with the number and percentage of the total.

INCOME FROM INTEREST

Increment	Number	Percent
None.....	41	74.6
\$101 to \$200.....	2	3.6
\$201 to \$300.....	2	3.6
\$301 to \$400.....	2	3.6
\$401 to \$500.....	2	3.6
\$501 to \$600.....	4	7.3
\$701 to \$800.....	1	1.8
\$901 to \$1,000.....	1	1.8

NOTES

Average income from interest:	
All cases.....	\$91
Those with interest.....	457
Median income from interest: Those with interest.....	450

Widows with children—Income from social security

The greatest source of income for widows with children was Social Security. A total of 47 of the 55 widows with income, or 85.5%, were receiving this benefit. Only 8, or 14.5%, did not receive Social Security. The following table reflects income from Social Security by increment, showing the number and percentage of the total in each increment.

INCOME—SOCIAL SECURITY

Increment	Number	Percent
None	8	14.8
\$401 to \$500	1	1.8
\$501 to \$600	2	3.6
\$601 to \$700	3	5.5
\$701 to \$800	2	3.6
\$901 to \$1,000	3	5.5
\$1,001 to \$1,100	2	3.6
\$1,101 to \$1,200	1	1.8
\$1,201 to \$1,300	3	5.5
\$1,301 to \$1,400	2	3.6
\$1,401 to \$1,500	1	1.8
\$1,501 to \$1,600	2	3.6
\$1,601 to \$1,700	4	7.3
\$1,901 to \$2,000	3	5.5
\$2,001 to \$2,100	2	3.6
\$2,101 to \$2,200	3	5.5
\$2,201 to \$2,300	1	1.8
\$2,301 to \$2,400	1	1.8
\$2,401 to \$2,500	2	3.6
\$2,501 to \$2,600	2	3.6
\$2,801 to \$2,900	1	1.8
\$3,201 to \$3,300	1	1.8
\$3,601 to \$3,700	1	1.8
\$3,701 to \$4,000	1	1.8
\$4,001 to \$4,100	1	1.8
\$4,301 to \$4,400	1	1.8
\$4,401 to \$4,500	1	1.8

NOTES

Average income from social security:

All cases..... \$1, 248

Those receiving social security..... 1, 878

Median income from social security: Those receiving social security..... 1, 650

Widows with children—Income from other sources

Only 3 widows with children, or 5.5%, reported income from other sources, two cases from rentals and one from welfare payments. The following table reflects this income by increments.

INCOME FROM OTHER SOURCES

Increment	Number	Percent
None	52	94.5
\$500 (rentals)	1	1.8
\$1,746 (rentals)	1	1.8
\$2,400 (welfare)	1	1.8

NOTES

Average income:

Other—All cases..... \$66

Other—Those with other..... 1, 549

Median income—Other: Those with other..... 900

Widows with children—Assets and estate

Of the 82 widows with children denied DIC, no report of assets and estate was available for 17, or 20.7%, of the group. Of the remaining 65, a total of 42, or 64.6%, reported no assets or estate.

Asset and estate data were tabulated under the following major categories:

1. Savings
2. Stocks or Bonds
3. Property (other than home or car)
4. Other Assets (not specified)

Thirteen widows, or 15.9%, reported savings averaging \$6,900.
Four widows, or 4.9%, reported stocks or bonds averaging \$13,800.
Six widows, or 7.3%, reported property with an average value of \$12,416.
One widow, or 1.2% of the total, reported unidentified assets of \$8,504.

Widows with children—Savings

Thirteen widows with children, or 21.3%, reported assets in savings averaging \$6,900. Fifty-two widows, or 80.0%, had no savings. The following table shows savings by increments with the number and percentage of the total.

SAVINGS

Increment	Number	Percent
None	52	80.0
\$1 to \$500	1	1.5
\$1,501 to \$2,000	1	1.5
\$2,001 to \$2,500	1	1.5
\$2,501 to \$3,000	1	1.5
\$3,501 to \$4,000	1	1.5
\$4,501 to \$5,000	1	1.5
\$5,001 to \$5,500	1	1.5
\$7,001 to \$7,500	1	1.5
\$7,501 to \$8,000	1	1.5
\$8,501 to \$9,000	1	1.5
\$10,501 to \$11,000	1	1.5
\$11,501 to \$12,000	1	1.5
\$21,000	1	1.5

NOTES

Average savings:	
All cases	\$1,380
Those with savings	6,900
Median savings: Those with savings	5,250

Widows with children—Stocks and bonds

Only 4 of 65 widows with children, or 6.2%, reported assets in stocks and bonds with an average of \$13,800. Sixty-one widows, or 93.8%, had no stocks or bonds. The following table shows the value of stocks and bonds by increments with the number and percentage in each increment.

STOCKS AND BONDS

Increment	Number	Percent
None	61	93.9
\$6,000	1	1.5
\$7,200	1	1.5
\$20,000	1	1.5
\$22,000	1	1.5

NOTES

Average value stocks and bonds:	
All cases	\$849
Those with stocks and bonds	13,800
Median value stocks and bonds: Those with stocks and bonds	7,200

Widows with children—Property

Six widows with children, or 9.8%, reported assets in the form of property, excluding the home, furnishings and automobiles, with an average value of \$12,416. A total of 59, or 90.8%, had no property assets. The following table shows the value of property by increment showing the number and percentage of the total.

PROPERTY

Increment	Number	Percent
None	59	90.8
\$5,000	1	1.5
\$7,000	1	1.5
\$8,000	1	1.5
\$12,500	1	1.5
\$20,000	1	1.5
\$22,000	1	1.5

NOTES

Average value of property:	
All cases	\$1, 146
Those with property	12, 416
Median value of property: Those with property	8, 000

Widows with children—Other assets

One widow with children, or 1.5%, showed assets other than defined above. The value of these unidentified assets was reported as \$8,504.

Widows with children—Expenses

Because there was no need to report expenses in most cases, this data for widows with children who were denied DIC is not of sufficient quantity to be of statistical value. There were 8 claims where expenses were reported. These 8 claims are listed below with total income, total assets and annual expenses as reported.

EXPENSES

Annual income	Assets	Annual expenses
\$2,130	\$20, 000	\$8, 000
\$2,130	20, 000	8, 000
\$2,163	33, 000	10, 000
\$2,400	None	3, 100
\$2,530	12, 000	4, 500
\$4,700	None	1, 700
\$5,413	NA	6, 300
\$6,340	21, 000	3, 000

Children only—Income

In this study there were 34 claims where children only were denied DIC benefits. These 34 claims represent 8.0% of all denials recorded.

Of the 34 denials, 5, or 14.7%, reported no income information.

Of the 29 children for which income data was furnished, there were 4, or 13.8%, who reported no income. The remaining 25 children who reported income had an average of \$2,123 per year.

Sources of income

Five major sources of income were reported in this study:

- 1. Wages
- 2. Retirement or Pension
- 3. Interest on Savings
- 4. Social Security
- 5. Other Sources (not identified)

Only 3 children of 29, or 10.3%, reported income from wages. These averaged \$2,517 per year.

Only 3 children of 29, or 10.3%, reported income from pensions averaging \$1,131.

No children had interest income.

Twenty-three of 29 children, or 79.3%, had Social Security income averaging \$1,678 annually.

Only 2 children, or 6.9%, had other income, averaging \$1,772 annually.

Children—Total income

The following table shows income reported in the 29 claims where children reported income. This table shows increments of total income, the number in each increment and the percentage of the total recorded in each increment.

TOTAL INCOME		
Increment	Number	Percent
None	4	13.8
\$501 to \$1,000	4	13.8
\$1,001 to \$1,500	8	27.6
\$1,501 to \$2,000	6	20.7
\$2,001 to \$2,500	3	10.3
\$4,001 to \$4,500	1	3.5
\$4,501 to \$5,000	1	3.5
\$5,001 to \$5,500	1	3.5
\$6,001 to \$6,500	1	3.5

NOTES	
Average income:	
All cases	\$1,846
Those with income	2,154
Median income: Those with income	1,700

Children—Income from wages

Three of 29 children, or 10.3%, reported income from wages. The following table shows income from wages by increment, the number in each increment and the percentage of the total.

INCOME FROM WAGES		
Increment	Number	Percent
None	26	89.7
\$500	1	3.5
\$1,000	1	3.5
\$6,050	1	3.5

NOTES	
Average income from wages:	
All cases	\$260
Those with wages	2,517
Median income from wages: Those with wages	1,000

Children—Income from pensions

Only 3 of 29 children, or 10.3%, reported income from pensions. The following table shows this income by increment, the number in each increment and the percentage of the total.

INCOME FROM PENSIONS

Increment	Number	Percent
None.....	26	89.7
\$528.....	1	3.5
\$1,176.....	1	3.5
\$1,689.....	1	3.5

NOTES

Average income from pensions:	
All cases.....	\$117
Those with pensions.....	1,131
Median income from pensions: Those with pensions.....	1,176

Children—Income from interest

None of the 29 children who reported income had income from interest on savings or investments.

Children—Income from social security

The greatest single source of income was Social Security. A total of 23 of 29 children, or 79.3%, received income from this source. The following table shows Social Security income by increments with the number and percentage of the total.

INCOME FROM SOCIAL SECURITY

Increment	Number	Percent
None.....	6	20.7
\$501 to \$750.....	2	6.9
\$751 to \$1,000.....	3	10.3
\$1,001 to \$1,250.....	2	6.9
\$1,251 to \$1,500.....	6	20.9
\$1,501 to \$1,750.....	2	6.9
\$1,751 to \$2,000.....	2	6.9
\$2,001 to \$2,250.....	3	10.3
\$2,251 to \$2,500.....	1	3.4
\$3,751 to \$4,000.....	1	3.4
\$4,001 to \$4,250.....	1	3.4

NOTES

Average income from social security:	
All cases.....	\$1,331
Those with social security.....	1,678
Median income from social security: Those with social security.....	1,500

Children—Income, other sources

Only 2 of 29 children, or 6.9%, received income from other sources. One child received \$684 from a trust fund and the other child reported \$2,860 a year from Workman's Compensation.

Children—Assets or estate

Of the 34 children in this study, no report of asset information was received from 10, or 29.4%. Of the remaining 24 cases, only 6, or 25%, reported assets or estate.

Assets or estate were tabulated under the following groups:

1. Savings
2. Stocks or Bonds
3. Property (other than home or car)
4. Other Assets (not specified)

Three of 24 children, or 12.5%, reported savings averaging \$1,795.

Four of 24, or 16.7%, reported stocks or bonds averaging \$125.

No children reported assets in property or other miscellaneous holdings.

Assets and estate—Savings

Three of 24, or 12.5% reported savings. One child reported \$385, the second \$2,000, and the third had \$3,000 in savings accounts.

Assets and estate—Stocks and bonds

Four of 24, or 16.7%, reported assets in the form of stocks or bonds. Three had assets of \$100 each and the fourth of \$200.

Assets and estate—Property

None.

Assets and estate—Other assets

Other.

Children—Expenses

No data were received concerning annual living expenses for children.

Parents—Income

In this study there were 36 claims where parents were denied DIC benefits. The 36 parents represent 8.5% of all denied claims.

Of the 36 parents whose claims were denied, 8, or 22.2%, did not furnish income information.

Of the 28 parents reporting income, there were 3, or 10.7%, who reported no income. The remaining 25 parents who reported income averaged \$1,802 per year.

Sources of income

Five primary sources of income were considered in this study:

1. Wages
2. Retirement or Pensions
3. Interest on Savings
4. Social Security
5. Other Sources (unspecified)

None of the parents reported income from wages.

Four of 28, or 14.3%, reported income from retirement or pension funds, averaging \$1,269.

Two of 28, or 7.1%, had an average income of \$678 from interest on savings or investments.

Twenty-four of 28, or 85.7%, reported an average of \$1,802 from Social Security.

Four of 28 parents, or 14.3%, had income averaging \$886 from other sources, chiefly rentals and old age assistance programs.

Parents—Total income

The following table shows income reported by the 28 parents who furnished income data. This table shows increments of total income, the number in each increment and the percentage of the total recorded in each increment.

TOTAL INCOME

Increment	Number	Percent
None	3	10.7
\$751 to \$1,000	3	10.7
\$1,001 to \$1,250	3	10.7
\$1,251 to \$1,500	4	14.3
\$1,501 to \$1,750	4	14.3
\$1,751 to \$2,000	4	14.3
\$2,001 to \$2,250	2	7.1
\$2,251 to \$2,500	1	3.6
\$2,501 to \$2,750	2	7.1
\$3,751 to \$4,000	2	7.1

NOTES

Average income:	
All cases	\$1,609
Those with income	\$1,802
Median income: Those with income	\$1,650

Parents—Income from wages

None of the parents had income from wages.

Parents—Income from retirement or pension programs

Four of 28 parents, or 14.3%, reported income from retirement or pension funds. The following table shows income from retirement by increment with the number and the percentage of the total.

INCOME FROM RETIREMENT OR PENSION

Increment	Number	Percent
None	24	85.7
\$132	1	3.6
\$784	1	3.6
\$2,028	1	3.6
\$2,131	1	3.6

NOTES

Average retirement:	
All cases	\$181
Those with retirement	1,269
Median retirement: Those with retirement	1,300

Parents—Income from interest

Only two of 28 parents had income from interest on savings or investments.

INCOME FROM INTEREST

Increment	Number	Percent
None	26	92.9
\$627	1	3.6
\$729	1	3.6

NOTES

Average income from interest:	
All cases	\$48
Those with interest	678
Median income from interest: Those with interest	678

Parents—Income from social security

The greatest single source of income for parents is Social Security. A total of 24 of 28 parents, or 85.7%, receive this benefit. The following table reflects income from Social Security by increment, with the number and the percentage in each increment.

INCOME FROM SOCIAL SECURITY

Increment	Number	Percent
None	4	14.3
\$601 to \$700	2	7.1
\$701 to \$800	2	7.1
\$801 to \$900	1	3.6
\$901 to \$1,000	1	3.6
\$1,001 to \$1,100	1	3.6
\$1,101 to \$1,200	2	7.1
\$1,201 to \$1,300	1	3.6
\$1,301 to \$1,400	1	3.6
\$1,401 to \$1,500	1	3.6
\$1,501 to \$1,600	2	7.1
\$1,601 to \$1,700	1	3.6
\$1,701 to \$1,800	3	10.7
\$1,801 to \$1,900	1	3.6
\$1,901 to \$2,000	1	3.6
\$2,001 to \$2,100	1	3.6
\$2,201 to \$2,300	1	3.6
\$2,301 to \$2,400	1	3.6
\$2,601 to \$2,700	1	3.6

NOTES

Average income from social security:	
All cases	\$1,253
Those with social security	1,461
Median income from social security: Those with social security	1,500

Parents—Income, other sources

Only 4 of 28 parents had income from other sources. Two parents had rental income, one received old age assistance and the fourth source was unspecified. The following table reflects income from other sources.

INCOME, OTHER SOURCES

Increment	Number	Percent
None	24	85.7
\$600	1	3.6
\$671	1	3.6
\$1,050	1	3.6
\$1,224	1	3.6

NOTES

Average income, other:	
All cases	\$127
Those with other	886
Median income, other: Those with other	860

Parents—Assets or estate

Of the 36 parents denied DIC, a report of assets or estate was not available for 26, or 72.2%, of the group. Only 11 parents reported assets, of which 7 reported none and four had assets.

Four parents reported assets as follows.

Assets or estate—Savings

Two parents reported savings, one with \$500, the other with \$3,700 in savings.

Assets or estate—Stocks or bonds

None of the parents reported any stocks or bonds.

Assets or estate—Property

None of the parents reported any property (other than the home; furnishings and automobile).

Assets or estate—Other assets

Two parents reported other assets. Both were proceeds from insurance policies, valued at \$5,863 and \$10,000.

Parents—Expenses

Data regarding annual expenses of parents who were denied DIC is not of sufficient quantity to be of statistical value. There were 5 cases when expenses were indicated and they are listed below showing income, assets and expenses.

EXPENSES

Annual income	Assets	Annual expenses
\$1,224	None	\$1,200
\$1,344	\$5,863	3,100
\$1,406	None	2,000
\$1,692	None	1,600
\$1,800	3,760	3,300

Parent and child

Included in the denials of DIC were four cases which involved both a parent and a child. A summary of income and asset information is set forth below.

1. The veteran was service connected for paralysis, arm and leg. The cause of death was myocardial infarction. Income of \$1,806 was reported consisting of \$720 in interest and \$1,086 in Social Security payments. Assets consisted of \$10,000 insurance. The claim was denied because the veteran's death was not related to his service-connected disability.

2. The veteran was service connected for psychosis and died of arteriosclerotic heart disease. Income reported was \$1,383 in Social Security payments. No assets or estate information was furnished. DIC was denied because the veteran's death was not related to his service connected disability.

3. The veteran was service connected for schizophrenia. The cause of death was ulcerative colitis. Income reported was \$1,855 Social Security payments. Assets were \$1,918 in savings. DIC was denied because the veteran's death was not related to his service connected disability.

4. The veteran was service connected for schizophrenia. His death was caused by an abdominal hemorrhage resulting from an accident. No income or asset information was reported. The cause of death was not shown to be related to the veteran's service connected disability.

Widow and parent

Included in this study were two claims from both a widow and parent which were denied DIC.

1. The veteran was service connected for myelitis. Death was caused by cancer. Both widow and parent were denied DIC; the widow because she did not meet the one year marriage requirement and there was no child. The parent was denied because of excessive income.

2. The veteran was service connected for defective vision. The cause of death was a heart attack. The widow reported income of \$1,093 from Social Security, with no assets reported. DIC was denied because the veteran's death was not shown to be related to his service connected disability.

III. COMPENDIUM

COMPOSITE STATISTICS

	Number	Percent
Disallowed DIC claims:		
SC established.....	1,274	75.07
SC denied.....	423	24.93
Total DIC claims.....	1,697	
Direct service connection.....	735	57.69
Contributory service connection.....	452	35.48
Not stated.....	87	6.83
No DIC claim filed.....	1,279	
Claimants:		
Widow alone.....	793	60.58
Widow with child(ren).....	332	25.36
Child(ren).....	62	4.74
Parent(s).....	122	9.32

DISALLOWED DIC CLAIMS

	Widow	Widow and child	Child or children	Parent(s)	Parent and child	Widow and parent
Total number disallowed.....	265	82	34	36	4	2
Percent of total.....	62.6	19.4	8.0	8.5	1.0	.5
Number of cases, no income information available.....	47	12	5	8	1	1
Percent of each group.....	17.7	14.6	14.7	22.2	25.0	50.0
Number of claimants reporting no income.....	41	15	4	3	0	0
Percent reporting.....	18.8	21.4	13.8	10.7	0	0
Sources of income:						
Number reporting wages.....	33	9	3	0	0	0
Percent of total.....	18.6	16.4	10.3	0	0	0
Number reporting retirement or pension.....	32	6	3	4	0	0
Percent of total.....	18.1	10.9	10.3	14.3	0	0
Number reporting interest.....	74	14	0	2	1	0
Percent of total.....	41.8	25.5	0	7.1	25.0	0
Number reporting social security.....	112	47	23	24	3	1
Percent of total.....	63.3	25.5	79.3	85.7	75.0	100.0
Number reporting other sources.....	14	3	2	4	0	0
Percent of total.....	7.9	5.5	6.9	14.3	0	0
Average income:						
Total income:						
Average, all cases.....	2,120	2,113	1,846	1,609	1,441	1,093
Average, those reporting.....	2,627	2,720	2,154	1,802	1,921	1,093
Median, those reporting.....	1,400	2,200	1,700	1,650	1,855	1,093
Wages:						
Average, all cases.....	654	519	260	0	0	0
Average, those reporting.....	4,319	4,034	2,517	0	0	0
Median, those reporting.....	2,500	3,500	1,000	0	0	0

DISALLOWED DIC CLAIMS—Continued

	Widow	Widow and child	Child or children	Parent(s)	Parent and child	Widow and parent
Average Income—Continued						
Retirement or pension:						
Average, all cases.....	190	145	177	181	0	0
Average, those receiving.....	1,298	1,696	1,131	1,269	0	0
Median, those receiving.....	1,200	1,300	1,176	1,300	0	0
Interest:						
Average, all cases.....	415	91	0	48	180	0
Average, those receiving.....	1,222	457	0	678	720	0
Median, those receiving.....	500	450	0	678	720	0
Social security:						
Average, all cases.....	785	1,248	1,331	1,253	1,081	1,093
Average, those receiving.....	1,523	1,878	1,678	1,461	1,442	1,093
Median, those receiving.....	1,325	1,650	1,500	1,500	1,383	1,093
Other sources:						
Average, all cases.....	91	66	104	127	0	0
Average, those reporting.....	1,412	1,549	1,772	886	0	0
Median, those reporting.....	800	900	1,088	860	0	0
Assets:						
Savings:						
Number with savings.....	71	13	3	2	0	0
Percent no savings.....	65.2	84.1	87.5	92.9	0	0
Average, all cases.....	4,254	1,380	158	382	0	0
Average, those reporting.....	12,224	6,900	1,795	2,100	0	0
Median, those reporting.....	5,000	5,250	2,000	1,600	0	0
Stocks and bonds:						
Number with stocks and bonds.....	26	4	4	0	0	0
Percent no stocks and bonds.....	87.3	95.1	83.3	0	0	0
Average value, all cases.....	3,762	849	14	0	0	0
Average value, those reporting.....	29,515	13,800	125	0	0	0
Median value, those reporting.....	18,000	7,200	100	0	0	0
Property:						
Number with property.....	26	6	0	0	0	0
Percent no property.....	87.3	92.7	0	0	0	0
Average value, all cases.....	1,848	1,146	0	0	0	0
Average value, those with property.....	14,503	12,416	0	0	0	0
Median value, those with property.....	7,000	8,000	0	0	0	0
Other:						
Number with other.....	6	1	0	2	0	0
Percent no other.....	97.1	98.8	0	92.9	0	0
Average value, all cases.....	1,995	130	0	1,442	0	0
Average value, those reporting.....	67,829	8,504	0	7,931	0	0
Median value, those reporting.....	13,275	8,504	0	7,931	0	0

Service-connected disability

Cause of death	Respiratory nonmalignant	Psychiatric	Neurological	Musculoskeletal	Other	Total
Cardiovascular.....	7	128	11	53	19	218
Respiratory, nonmalignant.....	0	24	7	13	9	53
Malignancy.....	1	30	5	9	9	54
Accident.....	2	19	0	5	3	29
Homicide.....	1	9	3	1	1	15
Genitourinary.....	0	1	0	5	0	6
Gastrointestinal.....	2	14	0	7	1	24
Other.....	0	15	1	3	2	21
Total.....	13	240	27	96	44	420

Note: Although 423 denials were reviewed, 3 claims from parents with excessive income were received for which a rating was unnecessary, resulting in 420 cases included in the above chart.

Comments

S. 3072, which became PL 93-295, as initially presented, provided that certain non-service connected deaths would be conclusively presumed service connected if the veteran (a) was discharged or retired for a service connected disability permanent and total in nature, and at the time of his death was in receipt of or entitled to receive compensation for a service connected disability permanent and total in nature; or (b) had been in receipt of or entitled to receive compensation for a permanently and totally service connected disability for 20 or more years.

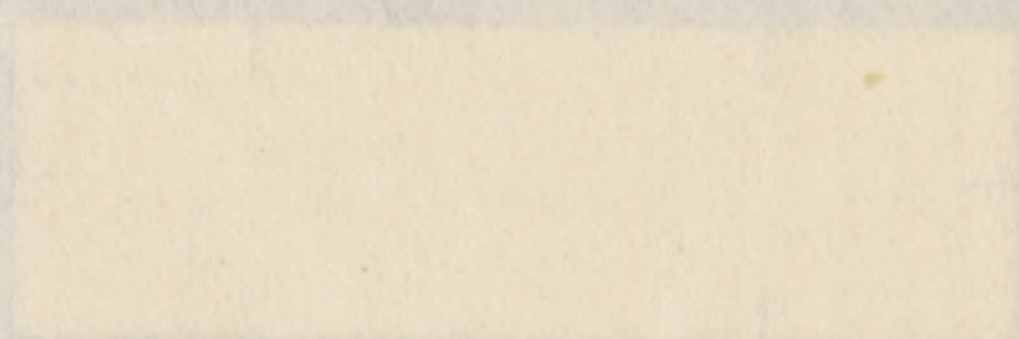
PL 93-295, as enacted, directed the Administrator of Veterans Affairs to conduct a study of claims for DIC relating to veterans who at death were receiving disability compensation from the VA based upon a rating total and permanent in nature. This study shows that the Veterans Administration has allowed 75.07% of the claims filed for Dependency and Indemnity Compensation during the period considered.

Where service connected disability is found to be the principal or contributory cause of death, such death is considered to be service connected. These determinations are made on a very liberal basis. For example, there are disabilities which by their very nature are so overwhelming that eventual death can be anticipated irrespective of coexisting conditions. Even though such disabilities are non-service connected and are the primary cause of death, consideration is given as to whether the coexisting service connected conditions were of such severity as to have had a material influence in accelerating death. Where death has been so accelerated, it is considered service connected. Review of selected cases involved in this study confirmed that these principles were consistently adhered to and uniformly applied.

Automatic concession of service connection would place the survivors of certain veterans who die of a non-service connected cause on a parity with the survivors of veterans who die of an actually service connected cause.

In the cases of veterans with wartime service, such presumption would have the effect of providing substantially greater benefits for widows and children with no statutory requirement as to need, and would provide basic eligibility to parents for benefits where none now exists. In the cases of veterans with service during peacetime only, such presumption would provide basic eligibility for widows, children and parents for monetary death benefits where no benefit entitlement now exists.







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