

Financial Benefits Available to Veterans Their Families, Dependents and Beneficiaries

PUBLIC HOUSING ADMINISTRATION

HOUSING AND HOME FINANCE AGENCY

Revised June 1950

FINANCIAL BENEFITS AVAILABLE TO VETERANS, THEIR FAMILIES, DEPENDENTS AND BENEFICIARIES

- I. Purpose of Bulletin. The purpose of this Bulletin is to acquaint the local staffs with the principal Federal financial benefits available to veterans, their families, dependents and beneficiaries as an aid to local management staffs in the computations of family income. This Bulletin is not intended for, nor should it be allowed to be used by, veterans seeking information to serve their individual purposes. Such veterans should be referred to the Veterans Administration.
- II. Type of Benefits. The benefits discussed in this Bulletin are in the nature of pensions, compensation, retirement pay and other direct income. Some of the benefits are administered by the Veterans Administration, and others by the Secretaries of the various uniformed services. Federal benefits which do not affect the determination of family income, such as medical treatment, hospital or domiciliary care, and guaranty of loans, are not included in this Bulletin.
- III. Verification of Veterans' Benefits. The work of the Veterans Administration has increased so sharply with the discharge of millions of World War II veterans that it should not be expected to handle requests for information if the information can possibly be obtained from some other source. While verification of tenant income is a responsibility which the local management cannot disregard, there will be, in the great majority of cases, adequate means of verifying a veterans' income, or his family's without sending inquiries directly to the Veterans Administration. Veterans or their dependents receive documents indicating their eligibility for, and specifying the amount of various benefits. By examination of checks and the documents in their possession satisfactory verification can generally be made.

In particular instances, however, verification may be possible only through inquiry to the Veterans Administration. For example, the veteran may receive a combination of benefits such as a disability allowance of 50% or more, a dependency allowance, one or more statutory awards, and benefits either under the G. I. Bill or Public Law 16, 78th Congress. In instances where the evidence presented by the veteran does not indicate clearly the type and amount of benefit payments comprising the family income, such cases should be referred to the regional Veterans Administration office for verification. Except for special cases over which the Veterans Administration's Central Office in Washington has exclusive jurisdiction, claims are processed and records are maintained by its regional offices.

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NOTE: This Bulletin supersedes Bulletin 65 dated November, 1949. It has been revised to reflect the provisions of PL 339, 81st Congress which liberalized compensation benefits for Veterans, their dependents and beneficiaries beginning December 1, 1949. This Bulletin now lists the benefits available to veterans of the Spanish-American War and World War I in addition to those available to Veterans of World War II.

IV. Benefits Available to Veterans1. Servicemen's Readjustment Act of 1944 - "G. I. Bill of Rights"

- a. Educational Benefits. Under the Servicemen's Readjustment Act of 1944, veterans of World War II, regardless of age, are entitled to one year of educational benefits for the first 90 days of service, plus additional time equal to the length of active service, but not to exceed four years. While the veteran is attending school, there is paid directly to him a subsistence allowance of \$75 per month, if he has no dependents, \$105 per month if he has one dependent, or \$120 if he has more than one dependent.

There is a total limit of \$210 per month upon the amount which veterans without dependents may receive from subsistence allowance and personal income. The limit increases to \$270 for a veteran with one dependent, and \$290 for a veteran with two or more dependents. (This limit applies to earnings or income of the veteran himself and not to earnings or income of his dependents). Thus, if the personal income of a veteran with no dependents exceeds \$135 (\$165 if he has one dependent, \$170 if two or more), his subsistence allowance is reduced sufficiently so that the total will not exceed \$210 (\$270 if he has one, \$290 if he has two or more dependents). If personal income exceeds \$210 (\$270 or \$290), the allowance is discontinued altogether.

Educational benefits may also take the form of on-the-job training for a period of not less than three months nor more than two years. Apprentice program supervised by State or Federal agencies may be carried on for the same length of time as school training. During such on-the-job training, subsistence allowance may be paid at the rate of \$65 a month for a veteran without dependents or \$90 a month for a veteran with one or more dependents. Subsistence when added to what the veteran earns may not exceed \$210, if he has no dependents, \$270 if he has one dependent, or \$290 if he has two or more dependents.

- b. Unemployment Allowances. Under the Servicemen's Readjustment Act, veterans of World War II who served and were discharged under conditions other than dishonorable after at least 90 days of service, 16 days of which were between and including September 16, 1940 and July 25, 1947, (or were discharged in less than 90 days because of service-incurred disability) may qualify for unemployment or self-employment allowances. Such veterans while totally unemployed may receive an allowance of \$20 per week for a period not exceeding 52 weeks, depending upon the length of active service.

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In the case of partial employment, the amount of wages for a week in excess of \$3 is deducted from the \$20 allowance. Self-employed veterans may receive an allowance if their net earnings for the previous month were less than \$100. The amount of the allowance payable for any month is the difference between their net earnings and \$100 for a maximum period of 10 $\frac{2}{5}$ months.

A veteran may not receive an unemployment allowance for the same period that an educational or vocational rehabilitation subsistence allowance is received. Unemployment and self employment allowances are payable only with respect to unemployment occurring not later than 2 years after discharge or release from active duty, or 2 years after July 25, 1947, whichever is later. They are payable for any week or month within this period up to the limit of the veterans' total eligibility but no payments may be made for any week which begins later than July 25, 1952, except for those who enlisted or reenlisted under the Armed Forces Voluntary Recruitment Act of 1945.

2. The Veterans Rehabilitation Vocational Training Act - Public Law 16, 78th Congress. The Veterans Administration is authorized to administer a vocational rehabilitation training program which is independent of the Servicemen's Readjustment Act. Vocational rehabilitation is provided for handicapped veterans with service-incurred or aggravated disabilities who are in need of such training in order to restore their employability. Veterans may receive training totaling four years. The rate of subsistence allowance is similar to that provided for educational benefits under the Servicemen's Readjustment Act of 1944.

Any veteran of World War II (and those qualifying under the Armed Forces Voluntary Recruitment Act of 1945) eligible for benefits under Public Law 16, 78th Congress, or under the Servicemen's Readjustment Act of 1944 may elect either benefit but may not receive benefits under the two Acts simultaneously.

3. The Armed Forces Voluntary Recruitment Act of 1945. The Armed Forces Voluntary Recruitment Act of 1945 provides that persons enlisting or re-enlisting in the armed forces between October 6, 1945 and October 5, 1946 may count the entire period of such enlistment or re-enlistment as war service for purposes of GI Bill benefits, regardless of the date the war was declared officially ended.
4. Compensation for Service-Connected Disability. Compensation may be paid for disability incurred in, or aggravated by active war service according to the degree of disability as rated by the

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Veterans Administration. Public Law 339, 81st Congress, provides for all World War II veterans with service-connected disabilities and for those World War I veterans whose disabilities have been determined by Veterans Administration to be service-connected, a new scale of compensation payments, effective on and after December 1, 1949 (see chart I attached).

Veterans receiving disability compensation are subject to regular and special re-examination, and as a result, compensation payments may be adjusted upward or downward. In cases of arrested tuberculosis, veterans receive compensation ratings which are adjusted according to periods of time established by law.

Veterans with dependents and whose disabilities have been rated by the Veterans Administration as 50 per cent or more, receive compensation in addition to the basic rates available to all such cases. The "dependency allowance" varies with the number and relationship of dependents as well as with the per cent of disability (See charts 2 and 3 attached).

5. Pension for Disability not Service-Connected.

- a. Veterans of World War I and II may receive pensions subject to income limitations, for permanent total disability not service-connected. The veteran must have been discharged other than dishonorably after a minimum of 90 days' service or else discharged sooner for line of duty disability.

The amount of this pension is \$60 per month. It is increased to \$72 at the age of 65 or after it has been paid continuously for 10 years. This pension is not payable if the annual income of the veteran exceeds \$1000 if unmarried, or \$2500 if married or there are minor children.

- b. Veterans of the Spanish American War may receive pensions based on age (beginning at 62 years) or due to permanent disability not service-connected. Because of the double determining factor on which to base monthly compensation - that of age or permanent disability - and the scarcity of such veterans, no attempt will be made in this Bulletin to tabulate the various rates of compensation available to this group. It is suggested that these amounts be verified either by satisfactory evidence presented by the tenant, or, if necessary, through the local Veterans Administration Office.

6. Retirement Pay. Enlisted and officer personnel of all branches of the service are eligible for retirement after specified periods of service or for disability. Retirement pay is based on rank and length of service. (Cont'd)
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V. Benefits Available to Families and Dependents of Veterans.

1. National Service Life Insurance, World War II Veterans. Since October 1940 persons in the active military, naval and certain related services (serving under orders to active duty for a period of 31 days or more) have been eligible for insurance against their death. The insurance was issued for a specified term of years with the privilege of converting it to one of several permanent plans, within certain time limits. These permanent policies under NSLI are comparable to ordinary commercial insurance.

Payments under the original term insurance received as equal monthly installments for specified periods, or monthly payments for the life of the first beneficiary are considered as determinable income.

2. U. S. Government Life Insurance, World War I Veterans. Veterans who served in the armed forces between October 6, 1917 and July 2, 1921, or their widows or children, may be receiving monthly payments under U.S. Government Life Insurance. Upon proof of total permanent disability, the insured will be paid \$5.75 per thousand per month during such total permanent disability. Beneficiaries under U.S. Government Life Insurance may be receiving death benefits according to the mode of settlement selected.
3. Compensation for Widows, Children and Dependent Parents of World War I and II Veterans whose Death Resulted from Service. Compensation is payable to the unremarried widow, child or children, and dependent parents of a veteran who died as the result of injury or disease incurred in, or aggravated by active service, in line of duty. If discharged or released from active service, such discharge or release must have been under conditions other than dishonorable.

Families of World War I and II veterans who died under the above circumstances are entitled to pensions at the following monthly rates:

Widow, no child, \$75;

Widow and one child, \$~~100~~¹⁰⁵ (with \$~~15~~²⁰ for each additional child);

One child, no widow, \$58;

Two children, no widow, \$82 (equally divided);

Three children, no widow, \$106 (with \$20 for each additional child, total to be equally divided);

Dependent father or mother, \$60 (or both, \$35 each).

(Cont'd)

4. Pensions for Widows and Children of Veterans whose Deaths were not Due to World War I and II Service. The unremarried widow, and children of a person who served in the armed forces are entitled to a pension even though the veteran's death was not due to such service, under the following conditions:

- a. At the time of death the veteran was receiving or was entitled to receive compensation or retirement pay for disability incurred in such service, or
- b. The veteran (1) having served at least 90 days during the war period was discharged or released from active duty under conditions other than dishonorable, or (2) having been discharged for disability incurred in line of duty during such service, dies from a disease or disability not service-connected and at the time of death had a definitely ascertainable service-connected disability.

This pension is not payable to a widow without a child, or to a child if either of the individuals annual income exceeds \$1,000; nor is it payable to a widow with child or children whose annual income exceeds \$2,500. A widow loses her entitlement upon remarriage, and children, normally, become ineligible when they reach age 18.

The monthly rates:

Widow, no child, \$42;

Widow and one child, \$54 (with \$6 for each additional child);

One child, no widow, \$21.60;

Two children, no widow, \$32.40 (equally divided);

Three children, no widow, \$43.20 (equally divided)
(with \$4.80 for each additional child, the total amount to be equally divided).

5. Pensions for Widows and Children of Spanish American War Veterans Whose Deaths were not Due to Spanish American War Service. The widows and children of persons who served in the armed forces in line of duty are entitled to a pension, even though the veteran's death was not due to such service, under the following conditions:

- a. A veteran having been honorably discharged after having served 90 days or more unless discharged sooner for service-incurred disability;

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- b. The widow having been married to veteran prior to September 1, 1938; or dependent unremarried widow, age 60 years or over, married subsequent to December 31, 1937, if married 10 or more years prior to his death. (Continuous cohabitation required in either case). Unmarried children under the age of 18 (21 years if attending school approved by VA).

The monthly rates are:

Widow, any age, \$48;

Wife, during service, \$60 (with \$7.20 for each child);

No widow, one child to age 16, \$55.20 (with \$7.20 for each additional child to age 16);

One child, age 16 or over, \$25.92;

Two children, age 16 or over, \$38.88;

Three children, age 16 or over, \$51.84 (with \$5.76 for each additional child, age 16 or over).

VI. General Information

1. Apportionment

Where a veteran, receiving pension or compensation, and his wife are not living together because of estrangement, or where the child or children are not in the veteran's custody, or in the case of death where the child or children are not in custody of the widow, the amount of the pension or compensation may be apportioned as prescribed by the Administrator of Veterans affairs.

2. Peacetime Service

Pension and compensation rates for disabilities sustained during military or naval service during time of peace are paid for at 80 per cent of the wartime rate. The rate is \$12 per 10 per cent of disability. Additional rates are provided for dependents, where the veterans' disability is rated at 50 per cent or more.

There is also provision for payment of pension or compensation for disabilities sustained during peacetime at the wartime rate under certain conditions such as unusually hazardous duty, simulated warfare, etc.

Payments to the widow, children or dependent parents of a veteran who dies as a result of injury or disease incurred in, or aggravated by peacetime service are made at 80 per cent of the wartime rates.

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CHART I

Service-Connected Disability Compensation Rates Authorized for Wartime and Peacetime Service for Veterans of World War I and II, effective December 1, 1949.

<u>Percentage of Disability</u>	<u>Wartime Rates</u>	<u>Peacetime Rates</u> ^{1/}
10	\$15.00	\$12.00
20	30.00	24.00
30	45.00	36.00
40	60.00	48.00
50	75.00	60.00
60	90.00	72.00
70	105.00	84.00
80	120.00	96.00
90	135.00	108.00
100	150.00	120.00

(Cont'd)

^{1/} Peacetime rates are 80% of wartime rates.

CHART 2

Wartime Rates of Compensation, Effective December 1, 1949, for Veterans with Service-Connected Disabilities of 50% or More, Plus Dependency Allowances. 1/

Dependents	Regular Rates (not including Statutory Awards)					
	50%	60%	70%	80%	90%	100%
None	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
S-W	85.50	102.60	119.70	136.80	153.90	171.00
S-W-1C	92.50	111.00	129.50	148.00	166.50	185.00
S-W-2C	97.75	117.30	136.85	156.40	175.95	195.50
S-W-3 or more C	103.00	123.60	144.20	164.80	185.40	206.00
S-W-1P	91.25	113.10	131.95	150.80	169.65	188.50
S-W-1P-1C	101.25	121.50	141.75	162.00	182.25	202.50
S-W-1P-2C	106.50	127.80	149.10	170.40	191.70	213.00
S-W-1P-3 or more C	111.75	134.10	156.45	178.80	201.15	223.50
S-W-2P	103.00	123.60	144.20	164.80	185.40	206.00
S-W-2P-1C	110.00	132.00	154.00	176.00	198.00	220.00
S-W-2P-2C	115.25	138.30	161.35	184.40	207.45	230.50
S-W-2P-3 or more C	120.50	144.60	168.70	192.80	216.90	241.00
S-1C	82.00	98.40	114.80	131.20	147.60	164.00
S-2C	87.25	104.70	122.15	139.60	157.05	174.50
S-3 or more C	92.50	111.00	129.50	148.00	166.50	185.00
S-1P	83.75	100.50	117.25	134.00	150.75	167.50
S-1P-1C	90.75	108.90	127.05	145.20	163.35	181.50
S-1P-2C	96.00	115.20	134.40	153.60	172.80	192.00
S-1P-3 or more C	101.25	121.50	141.75	162.00	182.25	202.50
S-2P	92.50	111.00	129.50	148.00	166.50	185.00
S-2P-1C	99.50	119.40	139.30	159.20	179.10	199.00
S-2P-2C	104.75	125.70	146.65	167.60	188.55	209.50
S-2P-3 or more C	110.00	132.00	154.00	176.00	198.00	220.00

CODE: S...Self W...Wife C...Child P...Parent

(Cont'd)

1/ In addition to the above rates, certain statutory amounts are payable for specific disabilities such as \$42 per month for the loss of foot, hand or eye. For example, a veteran with a 50% disability, with a wife and 2 children receiving a monthly regular compensation of \$97.75 may also be entitled to a statutory award of \$42 for the loss of a foot, thus making his total monthly disability compensation \$139.75; or he may be entitled to more than one statutory award but in no event may his combined regular and statutory compensations exceed \$360.

CHART 3

Peacetime Rates of Compensation, Effective December 1, 1949, for Veterans with Service-Connected Disabilities of 50% or More, Plus Dependency Allowances. 1/

Dependents	Regular Rates (not including Statutory Awards)					
	50%	60%	70%	80%	90%	100%
None	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
S-W	68.40	82.08	95.76	109.44	123.12	136.80
S-W-1C	74.00	88.80	103.60	118.40	133.20	148.00
S-W-2C	78.20	93.84	109.48	125.12	140.76	156.40
S-W-3 or more C	82.40	98.88	115.36	131.84	148.32	164.80
S-W-1P	75.40	90.48	105.56	120.64	135.72	150.80
S-W-1P-1C	81.00	97.20	113.40	129.60	145.80	162.00
S-W-1P-2C	85.20	102.24	119.28	136.32	153.36	170.40
S-W-1P-3 or more C	89.40	107.28	125.16	143.04	160.92	178.80
S-W-2P	82.40	98.88	115.36	131.84	148.32	164.80
S-W-2P-1C	88.00	105.60	123.20	140.80	158.40	176.00
S-W-2P-2C	92.20	110.64	129.08	147.52	165.96	184.40
S-W-2P-3 or more C	96.40	115.68	134.96	154.24	173.52	192.80
S-1C	65.60	78.72	91.84	104.96	118.08	131.20
S-2C	69.80	83.76	97.72	111.68	125.64	139.60
S-3 or more C	74.00	88.80	103.60	118.40	133.20	148.00
S-1P	67.00	80.40	93.80	107.20	120.60	134.00
S-1P-1C	72.60	87.12	101.64	116.16	130.68	145.20
S-1P-2C	76.80	92.16	107.52	122.88	138.24	153.60
S-1P-3 or more C	81.00	97.20	113.40	129.60	145.80	162.00
S-2P	74.00	88.80	103.60	118.40	133.20	148.00
S-2P-1C	79.60	95.52	111.44	127.36	143.28	159.20
S-2P-2C	83.80	100.56	117.32	134.08	150.84	167.60
S-2P-3 or more C	88.00	105.60	123.20	140.80	158.40	176.00

CODE: S...Self W...Wife C...Child P...Parent

1/ In addition to the above rates, certain statutory amounts are payable for specific disabilities such as \$33.60 per month for the loss of a foot, hand or eye. For example, a veteran with a 50% disability, with a wife and 2 children receiving a monthly regular compensation of \$78.20 may also be entitled to a statutory award of \$33.60 for the loss of a foot, thus making his total monthly disability compensation \$111.80; or he may be entitled to more than one statutory award but in no event may his combined regular and statutory compensations exceed \$288. All peacetime rates are 80% of wartime rates.

PUBLIC HOUSING ADMINISTRATION
HOUSING AND HOME FINANCE AGENCY **WASHINGTON 25, D. C.**

8-17-50

Bulletin No. 65

Transmittal No. 2

CORRECTION NOTICE:

1. The following change should be made in Bulletin 65, Financial Benefits Available to Veterans, Their Families, Dependents and Beneficiaries, dated 6-20-50.

Section V, Paragraph 3, Line 11 should be changed to read "Widow and one child, \$105 (with \$25 for each additional child)."