

## CONTRA COSTA TIMES

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Posted on Thu, Dec. 22, 2005

## 2 million veterans, widows miss out on VA pensions

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Knight Ridder Newspapers

**RENO, Nev.** - Nearly 2 million poor veterans or their impoverished widows are likely missing out on as much as \$22 billion a year in pensions from the U.S. government, but the Department of Veterans Affairs has had only limited success in finding them.

Widows are hardest hit. According to a VA estimate, only one in seven of the survivors of the nation's deceased soldiers, sailors, airmen and Marines who likely could qualify for the pension actually get the monthly checks.

What's more, participation in the program is falling, according to a Knight Ridder analysis of VA records.

The reason for the lax participation, a VA study said, is that poor veterans generally "are completely unaware that the program exists."

"Veterans simply don't know about it," said Despina Hatton, who runs a senior law program for residents of Washoe County, Nev., that seeks to help veterans or their widows receive the benefit.

They're people such as Rose Davidson, a 72-year-old widow of a World War II sailor who lives in Sparks, Nev., on \$9,732 a year in Social Security benefits. Frail, legally blind, suffering from dementia and in need of regular assistance at home, she could be eligible for \$1,608 more a year under the VA's formulas. That would boost her income by about 17 percent.

But her daughter said that neither she nor her mother had ever heard of the VA pension until recently. She's working to apply.

"I didn't have a clue," said Linda Doty, Davidson's daughter. "And at one time, when her thoughts were all together, my mom was pretty good at learning all the options that might be open to her. When you make so little, \$100 a month is a lot of money. Now, she just lives day to day."

The VA knows that many veterans and widows are missing out on the benefit.

"We obviously are here for any veteran or survivor who qualifies," said Tom Pamperin, a VA pension official. "But so many of these people - we don't know who they are, where they are."

Indeed, a VA report from late 2004 recommended that the agency "improve its outreach efforts" with public service announcements and other pilot programs.

While it made limited efforts to reach veterans or their widows through existing channels, it is "difficult to determine" whether such efforts have been successful, Pamperin said.

The numbers don't suggest they have been. In fiscal 2005, there were fewer veterans and widows added to the pension rolls than there were in 2004, according to the Knight Ridder analysis of VA data.

World War II and Korean War veterans are dying and rapidly falling off the rolls. At the same time, the department said it's been "reasonably successful" in signing up new Vietnam veterans.

Nonetheless, one VA estimate of the program shows the potential pool of poor veterans and widows without the pensions has remained unchanged the last four years. The total number of pension cases fell to 541,000 in fiscal 2005, the sixth straight year of declines.

The VA actuary's office predicts that pension participation is likely to drop further, losing between 7,000 and 8,000 enrollees a year and falling below 500,000 participants by 2012, according to a VA actuary report obtained by Knight Ridder.

At the same time, the separate 2004 report estimated, based on census and other data, that an additional 853,000 veterans and

1.1 million survivors - generally widows - could get the pension but don't. Of all those likely eligible, only 27 percent of veterans and 14 percent of widows receive the money.

The VA-commissioned analysis of the program concluded that "the rate of participation in the VA pension program is so low that the program cannot meet its legislative intent."

Given how much such under-served vets and widows typically receive, the VA would be on the hook for another \$22 billion a year if everybody who deserved a pension got a pension. Given that the VA expects to spend only \$3.4 billion of its annual budget of about \$70 billion on pension benefits next year, that kind of outlay would break the bank.

"The number is what the number is," Pamperin said of the \$22 billion figure. He said that participation in other federal poverty-related programs is also low.

Pensions aren't the only thing that veterans are failing to tap.

Last year, Knight Ridder reported an estimated 572,000 veterans might be missing out on VA disability-compensation payments, which range from \$112 to \$2,393 a month. The estimate was based on an analysis of VA survey data obtained under the Freedom of Information Act. It resulted in legislation that's passed the Senate and awaits action in the House of Representatives that would require the VA to boost outreach efforts for its compensation program.

The VA's pension program is targeted at veterans who served their country during wartime but have fallen into poverty. It's also there for the widows of veterans who have fallen on hard times.

The program provides a monthly check to bring incomes up to a certain level. A veteran can make up to \$10,579 a year and qualify for the VA pension, while veterans' widows can make up to \$7,094 a year. Vets or widows who are homebound or in need of extra assistance can receive more.

In Reno, the reason why so many veterans are missing out on the program seems obvious to Hatton, who runs the senior law program.

VA literature lists the program among the dozens it provides. But the program's name confuses many veterans: It's called a "disability pension," but a person doesn't have to be disabled to receive it. Further, a "Summary of VA Benefits" on the department's Web site doesn't spell out a central criterion of the program: that veterans can qualify based on their age. (The age requirement is listed in other parts of the VA Web site, and the VA said this week that it will correct the error.)

Basically, a poor veteran who's 65 or older and served during a war, in combat or not, is eligible for the program.

Hatton's team, however, discovered that a majority of the poor elderly veterans in Reno had never heard of the program. Working with researchers from the Sanford Center for Aging at the University of Nevada, Reno, Hatton set out to measure how many veterans were missing out and to help them sign up.

Starting in the sweltering heat of August 2004 and using a county meals-on-wheels list, researchers fanned out across the city, asking senior citizens about their involvement with the VA.

Most were living at or under the poverty level, in subsidized housing, small trailers or dilapidated houses. They lived alone, TV sets tuned to daytime talk shows, and were generally puzzled why researchers from the local university were asking about VA pensions.

One elderly World War II vet, Merrill Robinson, invited the researchers into his small apartment, where he was getting around in a motorized wheelchair as he made breakfast. A collection of family photos was on top of his television, which was showing "The View."

Researcher Teresa Sacks asked Robinson if he wanted to read the consent form.

"You can probably read it to me, because I can't see," he said.

Then, after explaining that she came with no guarantees of additional benefits, Sacks lead Robinson through the interview, asking when he joined the military ("It's been so long, I can't remember," the World War II vet said) and his familiarity with VA benefits. He was "somewhat" familiar with VA benefits and did rely on the VA health system.

But the totally disabled veteran, who lived in subsidized housing and had a nurse come to help with some of his activities, wasn't

familiar with the pension program.

As she walked out of the house, Sacks said, "He's almost a slam-dunk" - meaning that he certainly should qualify for some benefits. (It took several months to get the application through the VA, but Robinson is now eligible for a pension benefit of \$58 a month, or \$696 a year.)

The project proceeded, door to door. One elderly veteran came to the door naked, inviting Sacks in (he did put on some sweatpants). Another veteran, tipping back a Bud at 10 a.m. - "I drink beer, so I'm doin' alright," he said - insisted that he knew nothing about the pension program. But when Sacks looked through his stack of mail she found he already was receiving a monthly pension check.

So far, the researchers have helped 11 veterans or widows get their benefits, in amounts ranging from \$144 a year to \$5,748 a year.

For Gordon Croft, being awarded the largest benefit means his income will jump from \$6,816 a year to \$12,564. Croft, a veteran of the Korean War who suffers from arthritis, emphysema, osteoporosis and other conditions, had no idea that he could qualify for a VA pension.

And while he does get medical care through the VA, the pension side of the VA didn't know about him. "That's something I always find kind of peculiar," said Heather Traverso, one of the researchers. "Why don't the two sides of the agency communicate?"

Croft lives in a tiny apartment with a small old television and his bed in the living room. He found out late last month that he qualified for the pension.

"I won't go hog wild," he said this week. "The money is in the bank."

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How to get help:

Veterans and their widows or other dependents might be eligible for the Department of Veterans Affairs pension if they meet certain requirements.

They include: Veterans must have served during a time of war, even if not in combat, and they must be either permanently disabled or 65 or older. In addition, their incomes must fall under a certain level. Widows of veterans can also apply, although their incomes must be even lower.

If you are a veteran and think you may qualify for the benefit, go to the VA's Web site:  
[www.vba.va.gov/bln/21/Milsv/Docs/Pensoneg.doc](http://www.vba.va.gov/bln/21/Milsv/Docs/Pensoneg.doc)

If you are a widow of a veteran, go here:

[www.vba.va.gov/bln/21/Milsv/Docs/Dpeneg.doc](http://www.vba.va.gov/bln/21/Milsv/Docs/Dpeneg.doc)

The VA also has a toll-free number for more information: 1-800-827-1000.