



Highlights of [GAO-04-814](#), a report to congressional committees

Why GAO Did This Study

The National Defense Authorization Act for Fiscal Year 2004 noted that it was the sense of the Congress that “the sacrifices made by the members of the Armed Forces are significant and are worthy of meaningful expressions of gratitude by the United States, especially in cases of sacrifice through loss of life.” In addition to offering expressions of gratitude, the government offers a variety of benefits, including Social Security benefits, to survivors of servicemembers who die while on active duty.

GAO was asked to address two questions: (1) To what extent are the survivor benefits provided to servicemembers different from those provided to federal, state, and city government employees in general and (2) To what extent do federal, state, and city governments supplement their general survivor benefits for employees in high-risk occupations?

What GAO Recommends

GAO is making no recommendations. The Department of Defense reviewed a draft of this report and provided technical comments, which were incorporated as appropriate.

www.gao.gov/cgi-bin/getrpt?GAO-04-814.

To view the full product, including the scope and methodology, click on the link above. For more information, contact Derek Stewart at (202) 512-5559 or stewartd@gao.gov.

MILITARY PERSONNEL

Survivor Benefits for Servicemembers and Federal, State, and City Government Employees

What GAO Found

The military provides survivor benefits that are comparable in type but not in amount to those provided by 61 civilian government entities (federal government, 50 states and the District of Columbia, and 9 cities with populations of at least 1 million) when employees die in the line of duty.

- Social Security payments, a death gratuity, burial expenses, and life insurance are four types of lump sum survivor benefits provided by the military and at least some civilian government entities; the federal government and some states additionally provide a lump sum payment through their retirement plans. Recurring payments are also provided by Social Security to the survivors for deceased servicemembers and most deceased government employees in the 61 civilian government entities GAO studied. Other types of recurring payments are specific to the military or civilian government entities. GAO identified two programs with recurring payments for the military and two other types of programs for the civilian government entities.
- For the four hypothetical situations GAO used to examine the amount of cash payments provided to survivors, survivors of deceased servicemembers almost always obtain higher lump sums than do the survivors of the deceased employees from the 61 civilian government entities. The amount of recurring payments to deceased servicemembers' survivors in three of the four situations exceeds those provided by the federal government, typically exceeds those provided by at least one-half of the states, but are typically less than those provided by over one-half the cities.
- The military also provides more types of noncash survivor benefits than do civilian government entities, with some benefits being comparable in type and others differing among the entities.

The survivors of civilian government employees in some high-risk occupations may receive supplemental benefits—a death gratuity, higher life insurance, higher benefits from the retirement plan, or a combination of the three—beyond those that the entities provide to civilian government employees in general. For example, survivors of federal, state, and city government law enforcement officers and firefighters who die in the line of duty may be entitled to a lump sum payment of more than \$267,000 under the Public Safety Officers' Benefits Act. Further, 34 states and 5 cities provide survivors of employees in high-risk occupations with additional cash benefits that are not available to survivors of state and city employees in general. The addition of these supplemental cash benefits to those provided to the survivors of deceased general government employees can result in lump sum and recurring payments being generally higher for survivors of government employees in high-risk occupations than for servicemembers' survivors.