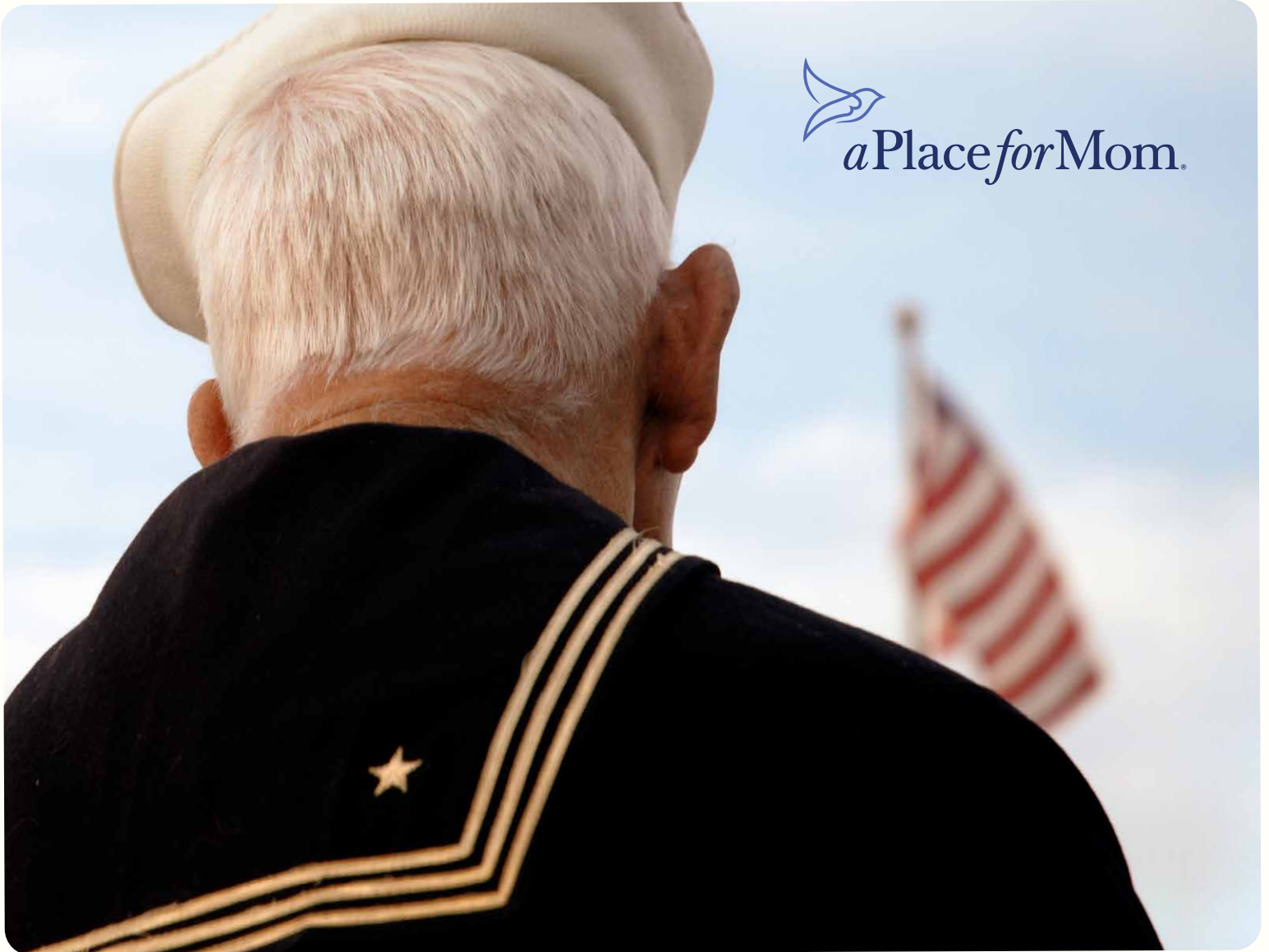




Veterans Benefits Guide: Information and Tips for Aging Veterans and Their Families

Table of contents

Overview of VA pension benefits	2
VA pension types	2
Eligibility requirements	3-5
Pension amounts	6-7
Examples: Using Aid and Attendance benefits to pay for senior care	8
How to apply for VA pension benefits	9-10
Helpful resources for veterans and their families	11

Overview of VA pension benefits

Senior care can be expensive, but some U.S. military veterans and surviving spouses may qualify for financial assistance through programs offered by the [U.S. Department of Veterans Affairs](#) (VA). While the VA does not provide a single dedicated long-term care benefit, certain pension programs may help reduce out-of-pocket costs for eligible individuals.

This guide explains four VA pension programs that older veterans and their spouses commonly use to help pay for care:

1. [Veterans Pension](#)
2. [Aid and Attendance benefit \(A&A\)](#)
3. [Housebound allowance](#)
4. Survivors Pension

Each program has unique eligibility rules and payment structures. This guide explains how they work, who may qualify, how to apply, and important steps to take throughout the process.

VA pension types

Veterans Pension

The Veterans Pension is a needs-based monetary benefit for wartime veterans who meet specific service, clinical, and financial requirements.¹ Eligibility for the Veterans Pension is a prerequisite for Aid and Attendance and Housebound benefits.

Aid and Attendance benefit

The Aid and Attendance benefit is an increased monthly pension for individuals who require help with [activities of daily living](#) (ADLs), such as bathing, dressing, eating, or mobility.² Higher payments through this benefit are intended to offset the cost of necessary services and supports.

Housebound allowance

The Housebound allowance is an increased monthly pension for individuals who are substantially confined to their home because of a permanent disability.² Unlike Aid and Attendance, needing assistance with ADLs is not an eligibility requirement for the Housebound allowance.

Only one supplemental benefit — Aid and Attendance or Housebound — can be added to a VA pension.

Survivors Pension

The Survivors Pension is a needs-based monetary benefit for surviving spouses of wartime veterans.³ Eligibility is based on the late veteran's service record and the surviving spouse's income and net worth. A Survivors Pension recipient may also qualify for increased pension amounts through the Aid and Attendance benefit or the Housebound allowance if they meet the clinical requirements.

Eligibility requirements

Eligibility for the Veterans Pension, Aid and Attendance benefit, or Housebound allowance, is based on three categories:

1. Service requirements
2. Clinical requirements
3. Financial requirements

Applicants must meet all three to qualify.



1. Service requirements

A veteran must have:⁴

- Served at least 90 days of active duty, including at least one day during a VA-recognized wartime period
- Received an honorable or general discharge

Veterans who entered active duty after Sept. 7, 1980, generally must also have served for 24 continuous months, or the full period for which they were called to active duty.

VA-recognized wartime periods

Wartime period	Dates
World War II	Dec 7, 1941 - Dec 31, 1946
Korean conflict	Jun 27, 1950 - Jan 31, 1955
Vietnam War (in Vietnam)	Nov 1, 1955 - May 7, 1975
Vietnam War (outside Vietnam)	Aug 5, 1964 - May 7, 1975
Gulf War	Aug 2, 1990 - present

A surviving spouse may qualify for the Survivors Pension if:

- They didn't remarry after the veteran's death.
- The late veteran met the service and discharge criteria outlined above.

2. Clinical requirements

Veterans and surviving spouses must meet certain clinical requirements to qualify for pension benefits.

Veterans Pension

Veterans must meet at least one of the following criteria:

- Be age 65 or older
- Be totally and permanently disabled
- Live in a nursing home due to disability
- Receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)



Aid and Attendance benefit

In addition to the clinical requirements for the Veterans Pension above, a veteran must meet at least one of the following criteria to qualify for Aid and Attendance:

- Need help with ADLs
- Be bedridden due to illness
- Live in a nursing home due to disability
- Have a severe visual impairment

A surviving spouse who qualifies for the Survivors Pension may also qualify for the Aid and Attendance benefit if they meet one of these clinical requirements.

Housebound benefit

In addition to the clinical requirements for the Veterans Pension above, a veteran must:

- Have a permanent disability that substantially confines them to their home
- Leave home only for medical care or essential treatment

A surviving spouse who qualifies for the Survivors Pension may also qualify for the Housebound benefit if they meet these clinical requirements.

3. Financial requirements

The net worth limit for all VA pension benefits discussed in this guide is \$163,699 from Dec. 1, 2025, to Nov. 30, 2026.⁵ Each year, the net worth limit is adjusted to reflect changes in the cost of living.

Net worth consists of:

- Income, including Social Security benefits and any income an applicant's dependents receive
- Assets such as savings, investments, and property other than one's primary residence (minus the amount of any mortgages)

Net worth excludes:

- The applicant's primary residence
- One vehicle
- Basic household items

Unreimbursed medical expenses may help reduce an applicant's countable annual income, such as:

- [Senior living](#) or [home care](#) costs
- Out-of-pocket medical expenses
- Medicare premiums
- Physician-prescribed services or supplies

However, only the amount of qualifying out-of-pocket medical expenses that exceed 5% of one's Maximum Annual Pension Rate or MAPR (more on that to come) can be deducted.

Look-back and penalty periods

Like Medicaid, the VA reviews an applicant's financial transactions during the three years immediately preceding their pension claim. If the VA finds that an applicant transferred assets for less than fair market value during this three-year look-back period and those assets would've placed their net worth above the limit, then the VA will impose a penalty period of up to five years.⁵ During this time, the applicant will be ineligible for pension benefits.

Example:

Net worth calculation for a single veteran applying for Veterans Pension

Step 1: Calculate total countable resources

Annual countable income: \$10,000

Countable assets: \$160,000

Total countable resources: \$10,000
+ \$160,000 = \$170,000

Step 2: Calculate deductible medical expenses

Unreimbursed medical expenses:
\$12,000

Maximum Annual Pension Rate
(MAPR): \$17,441

5% of the MAPR: \$872

Deductible medical expenses:
\$12,000 - \$872 = \$11,128

Step 3: Calculate net worth for VA purposes

Total countable resources:
\$170,000

Deductible medical expenses:
\$11,128

Net worth:
\$170,000 - \$11,128 = \$158,872
Net worth is below the VA limit.

Pension amounts

Understanding how the VA calculates pension amounts can help you estimate what support your parent or loved one may receive.

Pension awards are determined by subtracting an applicant's countable annual income after any allowable deductions from their Maximum Annual Pension Rate. The result is the applicant's annual benefit amount, which will be paid in monthly installments. These payments are exempt from taxation.⁶

If an applicant's countable income is greater than their MAPR, the VA will not issue payment, even if the applicant meets all other requirements. MAPRs are also adjusted annually to reflect cost of living changes.

Tip: Net worth is not fixed, and circumstances can change over time. A veteran or surviving spouse's net worth may currently be above the limit set by Congress. As they spend down their savings and/or as their medical expenses increase, their net worth may change. This means that they may eventually meet the financial eligibility criteria and qualify for VA pension benefits.

The following tables provide MAPRs and maximum monthly payment amounts for various VA pension programs and dependent/marital statuses. **Note:** These figures represent maximum potential benefits, not guaranteed payments. An applicant would have to have no annual countable income to receive the full amounts displayed below.

2026 Maximum Annual Pension Rates (MAPRs) for Veterans Pension⁵

Dependent/marital status	MAPR	Maximum monthly payment
Single veteran	\$17,441	\$1,453
Veteran with one dependent	\$22,839	\$1,903
Two veterans married to each other	\$22,839	\$1,903

2026 Maximum Annual Pension Rates (MAPRs) for Aid and Attendance benefit⁵

Dependent/marital status	MAPR	Maximum monthly payment
Single veteran	\$29,093	\$2,424
Veteran with one dependent	\$34,488	\$2,874
Two veterans married to each other, only one qualifies for A&A	\$34,488	\$2,874
Two veterans married to each other, both qualify for A&A	\$46,143	\$3,845

2026 Maximum Annual Pension Rates (MAPRs) for Housebound allowance⁵

Dependent/marital status	MAPR	Maximum monthly payment
Single veteran	\$21,313	\$1,776
Veteran with one dependent	\$26,710	\$2,225
Two veterans married to each other, only one qualifies for Housebound	\$26,710	\$2,225
Two veterans married to each other, both qualify for Housebound	\$30,580	\$2,548
Two veterans married to each other, one qualifies for Housebound, one qualifies for A&A	\$38,350	\$3,195

2026 Maximum Annual Pension Rates (MAPRs) for Survivors Pension⁷

Dependent/marital status	MAPR	Maximum monthly payment
Single surviving spouse	\$11,699	\$974
Surviving spouse with one dependent	\$15,311	\$1,275
Single surviving spouse who qualifies for A&A	\$18,697	\$1,558
Surviving spouse who qualifies for A&A with one dependent	\$22,304	\$1,858
Single surviving spouse who qualifies for Housebound	\$14,298	\$1,191
Surviving spouse who qualifies for Housebound with one dependent	\$17,902	\$1,491

Examples: Using Aid and Attendance benefits to pay for senior care

These examples can help you understand how the VA determines benefit amounts and what your loved one might expect based on their own needs and financial situation.



Sue and Dave: Married couple moving into assisted living

Dave is a veteran who served in Vietnam and is already receiving the Veterans Pension. He has diabetes and is experiencing memory loss.

Dave recently admitted to his doctor that he sometimes forgets to eat and check his blood sugar. He also shared that he hasn't been bathing regularly because he's scared he'll fall in the shower and Sue is unable to help. His doctor suggested moving to an [assisted living community](#) for safety and for help with ADLs. Even though Dave and his wife consider themselves independent, Dave is likely to meet the clinical requirements for the Aid and Attendance benefit.

If approved, Dave and Sue could receive up to \$2,874 per month, which could help pay for care in assisted living.



Lorraine: Surviving spouse in need of home care

Lorraine is the widow of a Korean War veteran. She didn't remarry after her husband's death. She's very active for her age but has late-stage macular degeneration, which causes vision loss. Her net worth is \$77,000.

Lorraine is likely to meet the service requirement based on her late husband's military record and the net worth limit for the Survivors Pension. She's also likely to meet the clinical criteria for Aid and Attendance benefits due to her visual impairment.

If her application is approved, Lorraine may receive up to \$1,558 per month. These payments could be used however she wishes, including paying for [in-home care](#) to help her with daily tasks like transportation for errands and appointments, meal preparation, and household chores.



How to apply for VA pension benefits

This checklist explains each part of the application process so you can help your loved one prepare and submit a claim.

Step 1: Review eligibility

Before you begin the application, make sure your loved one meets the VA's basic requirements for the Veterans Pension, including their service history, health needs, and financial eligibility. Aid and Attendance or the Housebound benefit can only be added if they first qualify for the Veterans Pension.

The same approach applies if your loved one hopes to apply for the Survivors Pension. Confirm that they qualify based on the late veteran's service record and meet the financial eligibility requirements. Aid and Attendance or the Housebound benefit can only be added if they first qualify for the Survivors Pension.

Step 2: Gather documents

Required items may include:

- The veteran's Social Security number or VA file number
- Military service record, including a certified copy of the veteran's DD214 (aka discharge papers)⁸
- Financial information on assets and income
- Marriage certificate (if applicable)
- Documentation of unreimbursed medical expenses

How to apply for VA pension benefits

- Medical records

Step 3: Submit an intent to file

Submitting an Intent to File ([VA Form 21-0966](#)) is beneficial because it establishes an earlier effective date. This gives veterans and their families up to one year to gather their documents and submit a completed application. If the application is approved, then they'll receive retroactive payment from the date they submitted their intent to file.

Step 4: Consider filing a Fully Developed Claim

A Fully Developed Claim (FDC) includes all the evidence needed to support an application for benefits, including:⁹

- All required forms
- All supporting documentation
- All medical evidence

Providing all documentation at once reduces the burden on the VA and often reduces the application processing time as well. If the VA doesn't have all the evidence needed for the FDC, then the application will be processed as a standard claim.

Step 5: Complete and submit application

Pension applications (including FDCs) can be completed and submitted [online at VA.gov](#). You can also download the Application for Veterans Pension ([VA Form 21P-527EZ](#)) and submit the completed form online via [AccessVA](#), in person at a [VA regional benefit office](#), or by mail to:

Department of Veterans Affairs
Pension Intake Center
P.O. Box 5365
Janesville, WI 53547-5365

Step 6: Consider requesting priority processing

In certain time-sensitive circumstances, applicants can request expedited processing of an existing claim by filing a Priority Processing Request ([VA Form 20-10207](#)). Common reasons an applicant may qualify for priority processing include being 85+, having a terminal illness, experiencing extreme financial hardship, or being a Medal of Honor or Purple Heart recipient.¹⁰

Step 7: Respond to VA requests promptly

VA reviews can be slow, so send in any extra documents they request right away to keep the process moving. In some cases, VA medical appointments may be necessary to help decide a claim.

Helpful resources for veterans and their families

The resources below can help you understand VA pension eligibility requirements, prepare documents, and navigate each step of the application process with confidence.

Veterans Service Organization (VSO)

representatives provide free, accredited assistance with application preparation, form submission, understanding benefits, and responding to requests from the VA. They're typically located at VA regional benefit offices, state and county veterans agencies, or organizations such as the American Legion, Veterans of Foreign Wars, and Disabled American Veterans.

VA-accredited claims agents and attorneys

often assist with eligibility interpretation and post-denial reviews. They may charge for their services, but only after the VA has decided on the initial claim, the VA has received a fee agreement signed by both the applicant and the accredited agent/attorney, and the VA has received a completed Appointment of Individual As Claimant's Representative ([VA Form 21-22a](#)).¹¹ Federal regulations prohibit attorneys and claims agents from charging families for help with submitting an initial claim.¹²

A Place for Mom Senior Living Advisors

can help connect families with accredited VSOs, attorneys, and VA agents in their area. APFM doesn't provide legal advice or submit VA claims.



Get expert senior living advice at no cost to your family, as we are paid by communities and home care providers in our network. Connect with a Senior Living Advisor today at **1-866-204-4606**.

References

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12. U.S. Department of Veterans Affairs. [Tips on fee agreements for veterans claims](#).

This document is provided for informational purposes only. A Place for Mom does not provide legal advice, nor is it accredited by the VA. For professional advice regarding veterans benefits, please consult an accredited VA representative, VSO, and/or elder law attorney for professional guidance.