



U.S. Department  
of Veterans Affairs

# VA PENSION PROGRAM

## Income for Wartime Veterans

<https://www.benefits.va.gov/pension/vetpen.asp>

**VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans.**

### Eligibility

Generally, a **Veteran must have at least 90 days of active duty service, with at least one day during a wartime period to qualify for a VA Pension.** *If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a wartime period.*

In addition to meeting minimum service requirements, the Veteran must be:

- Age 65 or older, **OR**
- Receiving Social Security Disability Insurance, **OR**
- Receiving Supplemental Security Income, **OR**
- Totally and permanently disabled, **OR**
- A patient in a nursing home receiving skilled nursing care

Your yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. **SEE BELOW** for more about income and net worth limitation, and see an example of how VA calculates the VA Pension benefit.

### Additional Pension Allowances

Veterans or surviving spouses who are eligible for VA pension and are housebound or require the aid and attendance of another person may be eligible for an additional monetary payment. See chart below

### How To Apply

You can apply for Veterans Pension [online](#) or download and complete [VA Form 21P-527EZ](#), "Application for Pension". You can mail your application to the [Pension Management Center \(PMC\) that serves your state](#). You may also visit your local regional benefit office and turn in your application for processing. You can locate your local regional benefit office using the [VA Facility Locator](#)

To apply for increased pension based on A&A or Housebound payments, write to the [PMC](#) that serves your state and provide medical evidence, such as a doctor's report, that validates the need for an increased benefit.

**YUBA-SUTTER VETERANS SERVICE OFFICE - 5730 Packard Ave. Suite 300, Marysville CA 95901 - (530) 749-6710**

## Eligible Wartime Periods

Under current law, VA recognizes the following wartime periods to determine eligibility for VA Pension benefits:

- Mexican Border Period (May 9, 1916 – April 5, 1917 for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

## How to Calculate Veterans Pension

Your yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. If eligible, your pension benefit is the difference between your “countable” income and the annual pension limit set by Congress. VA generally pays this difference in 12 equal monthly payments.

## Income and Net Worth Limitations

**Countable income** includes income from most sources as well as from any eligible dependents. It generally includes earnings, disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business. Some expenses, such as unreimbursed medical expenses, may reduce your countable income.

**Net worth** includes assets such as bank accounts, stocks, bonds, mutual funds, annuities, and any property other than your residence and a reasonable lot area. You should report all of your net worth. VA will determine whether your assets are of a sufficiently large amount that you could live off of them for a reasonable period of time.

## Hypothetical Example VA Pension Benefit Calculation

Your pension is calculated to be an amount equal to the **difference** between your **countable family income** and the [annual pension](#) limit set by Congress.

- If, for example, the **annual income limit** on December 1, 2005, for a Veteran and spouse, as set by Congress, is **\$13,855** and your income combined with your spouse's income is \$10,855, your VA pension will be \$3,000 ( $\$13,855 - \$10,855 = \$3,000$ ) paid in monthly installments.
- If your total **countable family income** is **more** than \$13,855 in this example, then you are **not eligible** for a VA Pension for that year. You may reapply again at any time your countable income falls below the limit.

- **A portion of your unreimbursed medical expenses** (what you paid out of pocket after medical insurance pays) may **reduce** your countable income. Using the example above for combined family income (\$10,855):
  - If your medical expenses for a year are \$8,000 and your medical insurance pays \$6,400 of that, your **unreimbursed medical expense is \$1,600**.
  - That **portion** of your unreimbursed medical expenses (\$1,600 in the example above) which is **more than 5%** of the maximum rate of pension, or **\$693** in this example ( $\$13,855 \times .05 = \$693$ ), may be deducted from your total combined income which then increases the amount VA will pay to you.
  - Since the \$1,600 out of pocket expenses is greater than \$693, you may reduce your family income by \$907 ( $\$1,600 - \$693$ ). So, your income for VA pension purposes is now **\$9,948** ( $\$10,855 - \$907$ ).
  - Your VA pension would then be \$13,855 (maximum rate for a veteran with a spouse) minus \$9,948 (total family income after deducting unreimbursed medical expenses), or **\$3,907** for that year.

## Veterans Pension Rate Table Veteran - Alone & With Dependents

### Maximum Annual Pension Rate (MAPR) Category      Amount

If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$13,166
<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 659</i>	
With One Dependent	\$17,241
<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 863</i>	
Housebound Without Dependents	\$16,089
Housebound With One Dependent	\$20,166
A&A Without Dependents	\$21,962
A&A With One Dependent	\$26,036
Two Vets Married to Each Other	\$17,241
Two Vets Married to Each Other One H/B	\$20,166
Two Vets Married to Each Other Both H/B	\$23,087
Two Vets Married to Each Other One A/A	\$26,036
Two Vets Married to Each Other One A/A One H/B	\$28,953
Two Vets Married to Each Other Both A/A	\$34,837
<b>Add</b> for Early War Veteran (Mexican Border Period or WW1) to any category above	\$2,991
<b>Add</b> for Each Additional Child to any category above	\$2,250