

Eligibility for Survivors Pension

A VA Survivors Pension offers monthly payments to qualified unremarried surviving spouses of wartime Veterans who meet certain income and net worth limits set by Congress.

You may be eligible for this benefit if you haven't remarried after the Veteran's death, and if the deceased Veteran didn't receive a dishonorable discharge and their service meets at least one of these requirements.

Note: Eligible surviving spouses must have been married to the Veteran at the time of death – divorce severs eligibility to all VA benefits. The surviving spouse must have been married to the Veteran for at least one year prior to the Veteran's death.

At least one of these must be true:

- The Veteran entered active duty on or before September 7, 1980, and served at least 90 days on active military service, with at least 1 day during a covered wartime period, **or**
- The Veteran entered active duty after September 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least 1 day during a covered wartime period **or**
- The Veteran was an officer and started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months

Under current law, the VA recognizes the following wartime periods to decide eligibility for VA pension benefits:

- Mexican Border period (May 9, 1916, to April 5, 1917, for Veterans who served in Mexico, on its borders, or in adjacent waters)
- World War I (April 6, 1917, to November 11, 1918)
- World War II (December 7, 1941, to December 31, 1946)
- Korean conflict (June 27, 1950, to January 31, 1955)
- Vietnam War era (August 5, 1964, to May 7, 1975)
- Gulf War (August 2, 1990, to September 10, 2001)
- War on Terror (September 11, 2001 – open)

And this must be true for you:

- Your yearly family income and **net worth** meet certain limits set by Congress. Your net worth includes all personal property you own (except your house, your car, and most home furnishings), as well as all income for the current year. For **2024**, the total net worth threshold for a Surviving spouse [with or without dependent(s)] is \$155,356.00. **And**
- A Surviving Spouse must also fall below a separate **annual countable income threshold**, which varies based on the Surviving Spouse's dependents and their need for Aid & Attendance or Housebound status.

Reference: <https://www.va.gov/pension/survivors-pension/>

VA Aid and Attendance benefits and Housebound allowance

VA Aid and Attendance or Housebound benefits provide monthly payments **added to the amount of a monthly VA pension** for qualified Veterans and survivors. If you need help with daily activities, or you're housebound, you may qualify.

You may be eligible for this benefit if you **get a VA pension** and you meet at least one of these requirements. **At least one of these must be true:**

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, **or**
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, **or**
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, **or**
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

Housebound benefits eligibility

You may be eligible for this benefit if you **get a VA pension** and you spend most of your time in your home because of a permanent disability (a disability that doesn't go away).

Note: You can't get Aid and Attendance benefits and Housebound benefits at the same time.

Please be aware that a Surviving Spouse MUST meet the qualifications for pension in order to apply for the additional benefit of Aid and Attendance.

To verify a Surviving Spouse's eligibility, to file a claim or make an appointment, or for any questions, please contact the Anderson County VA office at 864-260-4036, or the VA office located in the county in which you live.

Please know that all income and net worth thresholds adjust and change each year based on cost of living adjustments. All VA Forms and applications are updated on a regular basis, as well and the most updated version of all forms can be found on [va.gov](https://www.va.gov).

Reference: <https://www.va.gov/pension/aid-attendance-housebound/>

In order to properly complete the application paperwork for a Survivors pension (with or without Aid & Attendance), below is a general list of documents and information we need. PLEASE contact the VA office before gathering the information below, as every Surviving Spouse and claimant is different.

To Verify Personal Information:

- Veteran's DD-214 (discharge from active duty)
- Marriage Certificate to the Veteran
- Veteran's Death Certificate
- Prior marriage information (if Veteran and/or surviving spouse of the Veteran were previously married, we need to know who they were married to, the place and date of when they married and place and date of when that marriage ended, by divorce or death)
- If applicable, the Power of Attorney for any relative or individual who is assisting the Surviving Spouse with the VA pension process
- Voided check or routing number and account number for the bank account any VA benefit can be sent to
- Medicare Card and any other health insurance cards

To Verify Income:

- **2024** Social Security Income Verification Letter for the Surviving Spouse, if in receipt of SSA income or SSI – this letter is typically mailed out at the end or beginning of the year (or can be obtained from the Social Security office) and lists the monthly benefit the individual will receive for the year
- A bank statement or proof of any other regular, monthly income for **2024** that the Surviving Spouse receives (i.e. pensions, income from rental property, income from employment, interest or dividends, etc.)
- A statement or proof of any discontinued income from the last calendar year (any income received in 2023 that they are no longer receiving),
- Proof of any major transfer of assets within the last three calendar years (i.e. sale of a home, purchasing an annuity, or using assets to establish a trust)

To Verify Assets:

- **FULL** bank statements for **ONE** month (most recent month) for every cash asset account (i.e. checking account, savings account, stocks or bonds, CD or IRA, Money Market, etc.)
- Proof of the value of land or property that is either: 1) land over 2 acres that can be sold separately from the Surviving Spouse's primary residence, or 2) rental property, a second home or vacation home, etc.

To Verify Need for Aid & Attendance:

- **VA Form 21-2680 “Examination for Housebound Status or Permanent Need for Regular Aid and Attendance”** – this medical VA form is to be filled out and signed by the Surviving Spouse’s physician or physician at a living facility (if applicable)
- If the Surviving Spouse is in a nursing home, assisted living facility, or similar facility, the following VA Forms should be completed by the facility:
 - **VA Form 21-0779 “Request for Nursing Home Information in Connection with Claim for Aid & Attendance”** – to be completed if the facility is providing skilled nursing home care or intermediate nursing care to the Surviving Spouse, and/or
 - **VA Worksheet for a Residential Care, Adult Daycare, or Similar Facility** - to be completed by a licensed facility, providing assistance with daily living activities
- If the Surviving Spouse is receiving in-home care, the following VA Form should be completed by the caregiver or in-home care company:
 - **VA Worksheet for In-Home Attendant Expenses**