Free Guide

VA Benefits For Senior Living

Many veterans and surviving spouses qualify for benefits that can significantly offset the cost of senior living — and most families never apply, simply because they don't know the program exists.

Aid & Attendance Pension

The most relevant benefit for senior living is the VA Aid & Attendance pension, an additional monthly payment on top of a standard VA pension for veterans and surviving spouses who need help with daily activities, are housebound, or reside in a nursing home.

Who May Qualify

- Wartime veterans with at least 90 days of active duty, one day during a wartime period.
- Surviving, unremarried spouses of a qualifying veteran.
- Applicants who require help with daily activities such as bathing, dressing, or eating.
- Applicants whose income and assets fall within the VA's published limits.

What It Can Help Cover

- A portion of monthly assisted living or memory care costs.
- In-home caregiving support.
- Certain medical and personal care expenses not covered elsewhere.

Getting Started

- Gather DD-214 discharge papers, marriage certificate (if applicable), and recent medical records.
- Ask your community advisor whether they work with a VA-accredited claims agent — many do, at no cost to you.
- Apply early: processing can take several months, and benefits may be back-dated to the application date.

This guide is educational and not a substitute for guidance from an accredited VA claims agent or the Department of Veterans Affairs.