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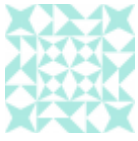
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Individual Unemployability-Understanding the basics



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As a VA claims processor, Veterans often ask me about Individual Unemployability (IU), also called Total Disability based on Individual Unemployability (TDIU). The following is a more formal version of what I tell them.

What is IU?

Individual Unemployability allows VA to pay certain Veterans at the 100-percent disability rate even though their service-connected disabilities are not rated as 100-percent disabling. Veterans may be eligible for this rating increase if they are either unemployed or unable to maintain substantially gainful employment as a result of their service-connected disability (or disabilities).

What is substantially gainful employment?

Substantially gainful employment is simply full-time employment that provides a wage greater than the poverty level. (Note: In 2014, the U.S. Census Bureau considered [a poverty-level, yearly wage](#) for a person under the age of 65 to be \$12,316.) For instance, if a Veteran has been trained to drive a truck, but can't work because of service-connected back and stomach conditions, he or she may qualify for IU.

Are there any other eligibility requirements?

In order to qualify for IU, you must have one of the following:

- 1) a 60-percent or more disability evaluation based on a single service-connected disability or,
- 2) a 70-percent combined disability evaluation based on multiple service-connected disabilities, with at least one disability rated at 40 percent or more.

In these cases, VA will consider a Veteran's eligibility for IU, if there is evidence showing he or she cannot work due to service-connected disabilities. In both instances, VA reviews all the evidence of record and decides if a Veteran's disability is, **by law**, severe enough to grant IU.

Let's use a hypothetical situation. Say a Veteran claims he can't work and doesn't understand why he isn't getting IU. He is service-connected at 30 percent for post-traumatic stress disorder (PTSD) and 10 percent for irritable bowel syndrome (IBS).

Since the Veteran has only two service-connected disabilities, both the Veteran's PTSD and IBS have to be evaluated at a higher combined rate *and* be the reason he can't work to receive IU.

How is the way VA decides total disability different from other agencies?

The law requires different criteria for other government agencies that process disability benefit claims. The [Social Security Administration](#), for example, requires a claimant to be totally disabled after considering age, education, and prior work experience in order to be eligible for social security disability. VA only considers service-connected disabilities when considering entitlement to IU, and those disabilities must be the reason the Veteran can no longer be gainfully employed. IU is meant to compensate a Veteran for service-connected disability or disabilities which do not meet the schedular requirements for a total evaluation at the 100-percent rate.

If you think you fall into this category, I encourage you to work with a Veterans Service Organization, a state or county service officer, or see your public contact team at your nearest regional office. You can also find more information on our IU website, http://www.benefits.va.gov/compensation/claims-special-individual_unemployability.asp. I am also happy to answer your questions in the comments section.