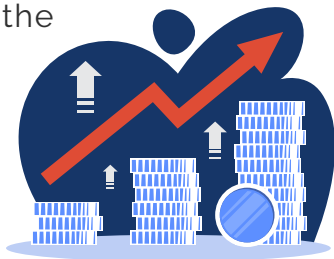


# A LOOK AT INDIVIDUAL UNEMPLOYABILITY

## WHAT IS INDIVIDUAL UNEMPLOYABILITY?

**Individual Unemployability (IU)** is a unique part of VA's disability compensation program. It allows VA to pay certain Veterans compensation at the 100 percent rate, even though VA has not rated their service-connected disabilities at that level.



## WHO IS ELIGIBLE FOR INDIVIDUAL UNEMPLOYABILITY?

- You must be a Veteran.
- You must be unable to hold a job as a result of service-connected disabilities. This means maintaining substantially gainful employment. (VA considers odd jobs as marginal employment. They do not affect your eligibility for IU.)
- You must have either:
  - One disability that is rated at 60 percent or more.
  - Multiple disabilities, with one disability rated at 40 percent or higher, and a total rating of 70 percent or more.



## WHAT ARE THE EVIDENCE REQUIREMENTS?

- You must have evidence of at least one service-connected disability that meets the scheduler requirements.
- You must prove the service-connected disability or disabilities alone prevent getting or keeping substantially gainful employment. This can be due to inability to perform either mental or physical tasks.
- There are certain circumstances where this benefit may be granted with a lower disability rating than required. Evidence must show that applying the normal requirements is unreasonable. Examples include major interference with employment and frequent hospitalizations.



These are considered on a case by case basis.

## HOW TO APPLY

- Apply online using eBenefits at: [www.ebenefits.va.gov](http://www.ebenefits.va.gov)
- Work with an accredited representative or agent.
- Submit VA Form 21-8940
- Go to a VA regional office and have a VA employee help you.
- For more info on how to apply, visit: [va.gov/disability/how-to-file-claim/](http://va.gov/disability/how-to-file-claim/)

You will also find tips on making sure your claim is ready to be processed by VA.