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September 21, 2014

## Ranks of unemployable vets swelled by seniors

Veterans Administration (VA) benefits are part of a complex system that includes benefits exclusively for seniors (pension) and for those generally younger veterans with service connected conditions (compensation). The *LA Times* recently reported on a benefit that seems to be available to seniors and younger veterans, the “individual unemployability” benefit. ([www.latimes.com/nation/la-na-adv-veteran-unemployability-20140907-story.html](http://www.latimes.com/nation/la-na-adv-veteran-unemployability-20140907-story.html)).

A veteran who is awarded compensation benefits due to a service connected injury receives a rating based upon the mix of conditions presented and verified. If the disability rating of a veteran reaches a certain threshold, usually 60% or 70%, then they may be deemed unemployable if it is decided that their disabilities are too severe to allow the veteran to work. Being classified unemployable adds another \$1,100 to \$1,900 to the veteran’s monthly disability pay (tax free money) often on top of Social Security. The article by Alan Zarembo begins with an example of a 90 year old man, no longer working, who had his monthly income increased to \$3,000 as a result of being declared unemployable.

Zarembo points out that senior citizens have made the individual unemployability benefit the fastest growing portion of the VA disability system. Government data shows that the number of “unemployable” veterans has increased to 321,451, nearly tripling since 2000; 56 percent of the beneficiaries are at least 65 years old, and eleven percent are 80 and older. The annual cost of this particular portion of the VA system benefits costs at least \$4 billion. Although the unemployability benefit was first introduced in 1934 when Social Security did not exist, it was in 1945 that the benefit was extended to veterans of all ages, not just those who wanted to work but could not. Much of the controversy surrounding this benefit and the inclusion of seniors revolves around the fact that many older persons still work or still want to work. Advocacy groups attack any attempts at age caps as unfair to veterans who want to keep working but disability prevents them from doing so.

Most elected officials do not seem concerned about the cost of giving older veterans the unemployability rating regardless of the increased cost to the system. Setting limits might discourage veterans from seeking help, even if some are older and no longer working. Since many of the disabled veterans are from the Vietnam war era, some older veterans who later developed symptoms of common conditions that are presumed service connected due to exposure to Agent Orange, might not have been collecting compensation for many years but are now very disabled. Some “hidden” disabilities such as PTSD might have affected their earning potential for many years previously. Joe Meredith, who served in Vietnam and now works helping veterans obtain disability benefits sees it as a way to “right the wrongs of the past—a draft system biased against the underclass and poor treatment after the war.”

The Government Accountability Office (GAO) report from 2006 indicates that “the current state of science, technology, medicine and the labor market” is not reflected in the VA compensation program. However, another study for the VA found that veterans in the unemployable category had a higher mortality rate than other vets with similar disability ratings.

Although this program could create an issue where younger disabled veterans will not have an incentive not to work, it appears that the system is working in general, and the veterans who are receiving the individual unemployability benefit are deserving of it. In any event, this benefit is unlikely to change in the foreseeable future, which is good news for veterans who are the beneficiaries.