



# Social Security Disability and Veterans Affairs Disability – How Do They Compare?

Both the **Social Security Administration (SSA)** and the **Department of Veterans Affairs (VA)** administer programs that pay disability benefits to eligible individuals. The differences between the programs these agencies administer can be confusing. Each agency must follow its own definition of disability, as directed by laws drafted by Congress. Therefore, an individual who is eligible for benefits under a program administered by one agency is not automatically eligible for benefits under a program administered by the other agency.

Veteran’s disability, ranging from 10 to 100%, in 10% increments. A Veteran’s rating may change over time depending on his or her condition(s). This rating will not change based on a Veteran’s earnings.

A high VA compensation rating, even 100%, does not mean the Veteran will qualify for SSDI benefits under the Social Security Act. A Veteran also must apply for each benefit separately because eligibility rules are different.

The chart below compares VA disability compensation benefits and SSDI benefits.

## Social Security Disability Insurance (SSDI) Benefits

Social Security uses a specialized definition of disability developed over the years by Congress in the Social Security Act (Act). To be “disabled” under the Act, an individual must show the inability to perform substantial gainful activity due to a medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of at least 12 months. The amount of monthly earnings considered Substantial Gainful Activity (SGA) depends on the nature of a person’s disability and generally changes with updates to the national average wage index. For more information on SGA, visit <https://www.ssa.gov/oact/cola/sga.html>.

## VA Disability Compensation Benefits

The VA provides disability compensation to Veterans based on the severity of disabilities resulting from injuries or diseases incurred while on active military service, or that were made worse by active military service. To qualify for disability benefits through the VA, a Veteran must show a service-connected disabling condition that was incurred or aggravated by military service. The VA pays benefits on a graduated scale based on the degree of a

	VA Disability	SSDI
Injury/Illness (or aggravation of) must be due to military service	✓	✗
Impairment must prevent the ability to work at substantial gainful activity level at time of application	✗	✓
Disabling condition must last (or be expected to last) at least 12 months or end in death	✗	✓
Age, education, and work history can affect eligibility	✗	✓
Monthly benefit amount and eligibility are not affected by the other program <sup>1</sup>	✓	✓
Offers partial payments based on scale of disability	✓	✗
All or nothing disability payments	✗	✓

<sup>1</sup>. SSDI and VA Disability only

The VA and SSA work cooperatively to expedite processing of disability claims. The VA shares the medical evidence it uses to make its decisions with SSA when a Veteran files an SSDI claim with SSA. In addition, SSA gives priority processing to disability claims of Military Casualty/Wounded Warriors (MC/WW) and for Veterans with a 100% Permanent and Total (P&T) rating, expediting the claim through all levels of case development and adjudication.<sup>2</sup>

Visit the **VA Disability Compensation** website\* and **SSA's Veterans** website\* to learn more and apply for benefits.

\*Websites:

[\*\*https://www.va.gov/disability\*\*](https://www.va.gov/disability)

[\*\*https://www.ssa.gov/people/veterans\*\*](https://www.ssa.gov/people/veterans)

<sup>2</sup>. SSA automatically and electronically verifies an MC/WW or 100% P&T rating with the Department of Defense for purposes of confirming the rating. An individual who qualifies for expedited processing based on an MC/WW or 100% P&T rating does not automatically qualify for SSDI benefits. He or she must meet SSA's program requirements to qualify for SSDI benefits.



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