



INDIVIDUAL UNEMPLOYABILITY

TDIU VERSUS 100 PERCENT SCHEDULAR

Both may pay at the 100 percent rate, but the legal basis and work implications differ.

38 C.F.R. 4.16

SIDE BY SIDE

DO NOT TREAT THE TWO PATHS AS INTERCHANGEABLE

TDIU

- Based on inability to secure and follow substantially gainful employment due to service-connected disability
- Employment and earnings remain central
- May be schedular under 4.16(a) or referred under 4.16(b)
- VA may verify employment through wage matching

100 PERCENT SCHEDULAR

- Based on rating-schedule criteria for one or more disabilities
- No general unemployability requirement
- Work alone does not automatically remove the schedular rating
- Condition-specific rating and protection rules still apply

CHECK SEPARATELY

RELATED ISSUES

1

SMC-S

A TDIU based on one disability may have distinct SMC-S implications.

2

PERMANENCE

Neither label alone answers whether VA has found the total disability permanent.

3

FUTURE REVIEWS

Review protections and examination rules depend on the record and applicable law.

4

EMPLOYMENT CHANGES

TDIU recipients should understand VA employment-verification rules.

