

## **2026 VA Disability Rates Increase: What Veterans Can Expect**

**BLUF:** Plan on about a **+2.7% COLA** for **VA disability compensation in 2026**—final number is set mid-October and, if Congress passes the annual VA COLA bill (standard practice), VA comp, DIC, and clothing allowance will rise by the same percentage **effective Dec 1, 2025 (paid Jan 2026)**.

### **What's driving it**

- The COLA is based on the **CPI-W average for July–September**; August's CPI-W ran about **2.8%**. [TSCL's latest model](#) points to **2.7% for 2026**.

### **What it means for your wallet**

- Quick math: **current monthly × 1.027 = estimated 2026 amount**.
  - \$1,000/mo → + **~\$27**
  - \$2,000/mo → + **~\$54** (mirrors the 2026 Social Security COLA increase).

### **Timeline (typical)**

1. **Mid-Oct:** SSA announces the COLA % (this sets the VA % once the VA COLA bill passes).
2. **Dec 1, 2025:** New VA rates take effect.
3. **Jan 2026 payments:** You see the increase in your bank account.

### **Action steps (do these now)**

- **Verify direct deposit** and dependent info in [VA.gov](#) so your increase is accurate on day one.
- **Know your estimate:** Multiply your current rate by **1.027** to budget ahead.
- **Consider a rating increase** if your symptoms have worsened—COLA helps, but a properly supported [VA disability claim increase](#) plus COLA helps more (Strategy + Education + Medical Evidence).

Note for many vets on Social Security, too: the SSA plans to **stop mailing paper checks** (transition to electronic payment). If that's you, get your deposit method set up to avoid interruptions.

I'll keep you posted the moment the final COLA is locked. You served. You deserve. Thanks for serving our country and may God bless you and your family. -Brian Reese