

STATE OF VETERANS' BENEFITS 2026

Veterans' benefits are essential for managing long-term health.
New research details Veterans' experiences with the benefits
application process.



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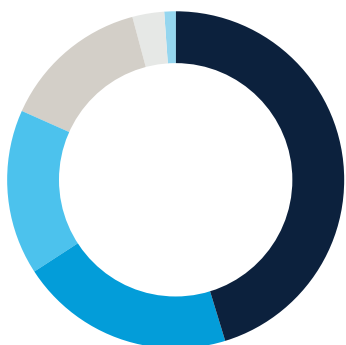
METHODOLOGY



This study was conducted by The Harris Poll on behalf of Veteran Benefits Guide from Nov. 24, 2025 to Dec. 3, 2025. The survey included a total of 2,000 U.S. Veterans aged 18+ who had served at least one year in the military. The 2,000 U.S. Veterans surveyed included those who have served in the Army (n=954), Navy (n=435), Air Force (n=331), Marine Corps (n=298), Coast Guard (n=67) and Space Force (n=20).

In addition to the above, groups of Veterans are delineated and discussed using the following terms:

- **Post-9/11 Veterans** (n=595), defined as those who last served between 2002-2025
- **Pre-9/11 Veterans** (n=1,405) defined as those who last served in 2001 or before.
- **Under-received Veterans** (n=482), defined as Veterans who are not receiving their full benefits (such as less than half, very little or none of what they expected).



THE SURVEY: 2,000 U.S. VETERANS

- Army (n=954)
- Navy (n=435)
- Air Force (n=331)
- Marine Corps (n=298)
- Coast Guard (n=67)
- Space Force (n=20)

EXECUTIVE SUMMARY





63%

of Veterans said that the benefits they received were less than what they expected.

13%

of Veterans said they received very little or none of what they expected.

Veterans are often underserved by the complicated disability benefits application process, citing barriers to accessing or maintaining their benefits. Many say that excessive benefit wait times lead to both financial as well as a social and emotional costs.

Survey responses expose a vast gap between Veterans' expectations regarding their benefits and the reality they receive. These outcomes are not inevitable: Veterans envision an improved disability benefits application process, including private industry partnerships, digital tools and simpler paperwork with clearer instructions.

The benefit promise vs. the Veteran's reality

Almost all Veterans (96%) said that benefits are a matter of respect for their service, not charity. However, 63% said that the benefits they received were less than what they expected, and 13% said they received very little or none of what they expected.

This isn't an individual problem: most Veterans say that they know they're not alone in their experiences. In fact, 85% of Veterans believe that most Veterans they know deserve more support than they are currently getting.

Key findings

Overall, Veterans report an overwhelming amount of effort to get fewer benefits than they expected. This results in significant social and emotional costs, including feeling a lack of respect for their service.

The too-complex system

Almost all Veterans said that the time and energy it takes to get their benefits is overwhelming, with 93% of Veterans saying that the effort it takes to get their benefits feels like a full-time job and 81% saying that navigating their benefits can "feel like a second deployment."

The complexity of the benefits application process was a common complaint: 84% of Veterans say that they need help to make sense of the benefits process and that it is just too complicated to do alone. Additionally, 60% reported experiencing barriers with accessing or maintaining their benefits. This number grows to 88% for under-received Veterans and 83% for post-9/11 Veterans.

Veterans' costs take several forms

Many Veterans report experiencing significant effects as a result of benefit wait times, including both financial and social-emotional costs.

The financial costs are easier to quantify: 65% of Veterans report financial impact, and this number increases for post-9/11 Veterans (80%) and women Veterans (79%). The estimated average financial loss with benefit wait times is \$18,642 for Veterans as a group. This number increases to over \$20,000 for under-received Veterans.

The emotional costs may be harder to measure, but they are no less significant: 79% of Veterans agree that when they get denied benefits, it feels like "being dismissed by the system." Additionally, 63% say that waiting for their benefits took a toll on their peace of mind.

Envisioning a way forward

Veterans' responses showed an eagerness to improve the benefits process, including working with private partners, prioritizing clarity and using modern tools such as apps.



96%

of Veterans agree with the statement “Every Veteran deserves a champion in their corner.”

87%

of Veterans cite that receiving their full benefits would improve their lives in some meaningful way.

Getting resources in the right corners

An overwhelming number support their fellow Veterans taking whatever actions they can to receive benefits, including private partnership and government help. Almost all Veterans (94%) say that they should be able to work with private partners if it helps them secure the benefits they deserve.

While Veterans want to use modern tools such as apps to access their benefits, they are also concerned about data privacy. Nearly all (95%) Veterans want simple and transparent modern tools for easier benefit access and understanding, and even 97% want to know how their personal information is being used when anyone helps with their benefits.

Positive pathways into future progress

Veterans want to receive their full benefits, but they aren't focused only on themselves; they also want the system to improve for the sake of future Veterans. Almost all Veterans (95%) say that when they succeed, it strengthens the entire community. Just slightly fewer Veterans (93%) say that present success is not enough; they also want to help improve the system for the next generations.

It's clear that the majority of Veterans see receiving their full benefits as a vital requirement for their long-term health. Specifically, 87% of Veterans say it would improve their lives in some meaningful way, 74% say it would help their emotional beings and 68% say it would help their sense of trust and community.



SECTION I: THE BENEFIT PROMISE VS. THE VETERAN'S REALITY

Many Veterans say that they are not receiving the benefits they expect.



Benefits earned, benefits deserved

First, Veterans see their benefits as something they deserve: 96% of Veterans say that getting their benefits is a sign of respect, not an act of charity. When Veterans don't receive benefits, or when they struggle to navigate the process, they can question if their service was truly appreciated. In fact, 68% agree that the benefits process made them question if their service was valued, and this number increased for under-received Veterans (88%) and post-9/11 Veterans (73%).

Access doesn't mean success

Even those who do receive some benefits often say they're not receiving what they expected. Out of the Veterans who say they've received benefits, 63% of Veterans report receiving less than what they expected; this goes up to 70% for post-9/11 Veterans. Additionally, over 10% of Veterans say they received very little to none of what they expected of their benefits.

When Veterans do not receive the benefits they deserve, their view of the benefits system is damaged, as 76% reported feeling that the promise of benefits rings hollow, only honoring them with words more than actions. Millennial and Gen X Veterans especially relate to this, with 83% of each group agreeing.



63%
VETERANS

**Reported receiving less benefits
than they expected.**

**Increases to 70% for post-9/11
Veterans.**

10%
VETERANS

**Say they received very little to
none of what they expected of their
benefits.**

Some benefits are good, but more are needed

Even when Veterans receive some benefits, they're aware that they're not receiving enough. In fact, 63% desire more benefits, most commonly in the forms of financial benefits (42%), health/end-of-life benefits (38%) and career/reintegration benefits (28%). Under-received Veterans and post-9/11 Veterans find themselves especially in need of more benefits compared to their other vets.

Most also feel that other Veterans are experiencing similar struggles. Specifically, 85% feel that the support is lacking not just for them, but for most Veterans they know, saying that their fellow Veterans deserve more support than what they're getting.

Declining confidence in the benefits system

Their experience with the benefits process causes many Veterans to lose faith in the system, with 69% saying that if the Veterans' benefits system was a business, they would not be a customer there. This increases to 76% of millennial and 76% of Gen X Veterans.



69%
VETERANS

Say that if the Veterans' benefits system was a business, they would not be a customer there.

This increases to 76% of Millennial and 76% of Gen X Veterans.

SECTION II: **THE TOO-COMPLEX SYSTEM**

Veterans say that the benefits process is too complex and involves lengthy wait times, leading to financial and social-emotional costs.



Veterans didn't sign up for this level of complexity

The vast majority of Veterans find the benefits process too complicated to navigate alone, with 93% of Veterans reporting feeling that the effort it takes to get their benefits feels like a full-time job. Furthermore, 81% say that navigating their benefits can "feel like a second deployment." Under-received Veterans (91%) and Gen X Veterans (87%) especially agree.

Complexity was a major theme, as 94% say that paperwork shouldn't be harder than basic training, with 84% saying it is too complicated to go through this process alone.

Benefits process delays

Time delays were another major complaint. Citing an inefficient process, 69% of all Veterans and 82% of millennial Veterans say that they spend too much time waiting for answers or updates about their benefits. The process is plagued by systemic delays: 43% reported they spent over six months waiting to receive their benefits and 23% of those who had to wait over 12 months to receive them. Additionally, 60% of Veterans reported barriers with accessing or maintaining benefits, with slow response times or long waits for decisions being the most cited barrier.

Patience gets tested by a confusing system

Over months and even years of trying to navigate the complicated benefits process, Veterans find their patience tested. The resilience required to navigate the system wears thin over time, with 79% agreeing that the benefits process tested their patience more than boot camp. Over half reported dealing with administrative barriers with accessing or maintaining benefits (52%), increasing to over seven in 10 (72%) of post-9/11 Veterans dealing with those barriers.

Furthermore, 61% of Veterans and 68% of Gen X Veterans feel simply lost, citing that they are unsure where to find reliable information regarding their benefits.

Discouragement is a byproduct of confusion

When Veterans are confused, they feel discouraged. Look to the 68% of Veterans who reported feeling that they aren't able to get the most out of their benefits, agreeing that paperwork and red tape discourage them from applying for what they've earned. This is especially true for under-received Veterans, with 85% saying they feel discouraged.

For Veterans who have not applied for benefits, the top reason cited why they haven't done so yet is that they don't believe they qualify (36%). Furthermore, 22% feel that they don't even know where to start.

Post-9/11 Veterans struggle to find footing with the benefits process

As a group, post-9/11 Veterans especially feel slighted by the benefits system. Three quarters (75%) say they feel that they are overlooked in the benefits conversation, and a similar number (73%) say they feel that the system was not built with their generation's needs in mind. Additionally, 63% of post-9/11 Veterans say they rely more on online communities and social media than on traditional Veteran forms of support.

Navigating benefits can feel like another battle after service. Veterans say:

Paperwork shouldn't be harder than basic training.

94%

Getting Veterans' benefits shouldn't feel like a full-time job.

93%

It is too complicated to go through this process alone.

84%

Navigating Veterans' benefits can feel like a second deployment.

81%

SECTION III: **VETERANS' COSTS TAKE MANY FORMS**

While Veterans can incur a significant financial cost while waiting for benefits, social-emotional and interpersonal costs are also high.



The big money loss of waiting

The estimated average financial loss for Veterans with benefit wait times is \$18,642, an average that jumps up to over \$20,000 for under-received Veterans. Even 11% report having lost over \$250,000 from waiting for their benefits. The loss experienced is vast, with 65% of Veterans reporting some kind of financial impact from waiting for or being denied benefits, especially post-9/11 Veterans (80%) and women Veterans (79%).

All this time has ripple effects. Many report that waiting for their benefits left them behind on bills or debt payments (30%), forced them to dip into saving or retirement funds (28%) or pushed them into asking for financial help from family or friends (24%).

The longer Veterans wait, the less confident they become

These long wait times also have an emotional cost. The blow to confidence and emotional well-being hits hard: 79% agree that when they get denied benefits, it feels like "being dismissed by the system." This is particularly true for Gen X, with 87% of Veterans saying they feel dismissed by the system.

It's not just feeling dismissed: 65% of Veterans admit that the waiting affected their outlooks, stating that they felt forgotten. This is especially true for women Veterans and post-9/11 Veterans, with 71% of each group agreeing.

Additionally, 20% of those who have not yet applied for benefits believe that their need for benefits isn't strong enough compared to others, citing that they did not want to take away the benefits from a fellow Veteran.

The social-emotional cost can also become a tension point at home

The emotional toll on Veterans can also affect their loved ones at home, as 63% of Veterans say that waiting for their benefits took a toll on their peace of mind. This is especially true for under-received Veterans (84%) and post-9/11 Veterans (73%).

Millennial Veterans have felt these costs especially so in their day-to-day lives, with 76% reporting that waiting for their benefits has strained relationships at home. This is still true for 48% feeling the strain of the benefits process in their homes.



\$18,642

Estimated average financial loss for Veterans with benefit wait times.

This number jumps to over \$20,000 for under-received Veterans.

SECTION IV: **GETTING RESOURCES IN THE RIGHT CORNERS**

Veterans want to explore all pathways to receiving their benefits, including private partnerships.





94%

of Veterans agree that they should be able to work with private partners if it helps them secure the benefits they deserve.

80%

of Veterans agree that private industry partnerships can greatly improve the Veterans' benefit system.

Veterans want to see Veterans succeed

An overwhelming number support their fellow Veterans taking whatever actions they can to receive benefits, with 96% agreeing with the statement “Every Veteran deserves a champion in their corner.” Veterans also don’t believe that getting benefits must follow one single path; different people might find that different methods work for them. Overall 95% agree that Veterans should be able to have the right to choose who helps them access their benefits.

Veterans support private partnerships if they help fellow Veterans get their benefits

In terms of private partnerships, the majority think they should be an option. Veterans want many pathways to success, including government help and private partnerships. Not only did 94% agree that they should be able to work with private partners if it helps them secure the benefits they deserve, but 80% of respondents even agreed that private industry partnerships can greatly improve the Veterans’ benefit system.

Almost all (96%) Veterans agree that government and private companies should work together to better serve Veterans, and 85% say that the government and private companies should work to modernize Veteran support.

Survey responses also demonstrated an interest in private support organizations like VBG. Out of the Veterans who had not yet heard of VBG, 68% say they are interested in learning more or using a private partner like VBG.

Veterans push to make the resources they use easier

Veterans want to make the benefits process easier by using modern digital tools and simplifying paperwork. Specifically, 95% of Veterans asked for simple and transparent modern tools that make their benefits easier to understand and access. They are even ready to trade some financial burden for clarity, as 70% are willing to pay a small fee if it means getting their full benefits. This rises to 82% for millennial Veterans, 78% of under-received Veterans and 77% of Gen X Veterans, as well as Marine Corps Veterans (75%).

Overall, Veterans’ two big priorities for improving the benefits process lie with faster decisions and wait times (46%) as well as simpler paperwork and clearer instructions (44%). Simplifying the process is the answer, with 78% citing that as the way to improve things.

Veterans want transparent and secure access to their resources

While Veterans want to use digital tools, they are concerned about data privacy. Nearly all (97%) stand firm on protecting their data, stating that they should always know exactly how their personal information is being used by anyone assisting with their benefits. Human support advocacy remains important, however, with 65% saying it is a priority to improving the benefits process — under-received Veterans agree even more strongly at 70%.

Concerns for data privacy are balanced with the convenience of digital tools. Showing a shift toward modernizing the process, 78% want to be able to manage their benefits entirely online or through an app. This holds especially true for millennial (87%) and Gen X (83%) Veterans, as well as post-9/11 Veterans (80%), women Veterans (83%) and Veterans in the Northeast (83%).

SECTION V:

POSITIVE PATHWAYS INTO FUTURE PROGRESS

Despite current struggles, Veterans can see a way forward to a better future.





93%

of Veterans say that receiving full benefits would make a meaningful difference.

The community is better when Veterans are taken care of

Veterans recognize the powerful and positive ways they can impact the world around them, with 95% agreeing that when they succeed, it strengthens the community. Additionally, 68% say that they would have an improved sense of trust and community from receiving their full benefits. This is felt the most by nearly three-quarters of post-9/11 Veterans (74%). Additionally, almost half of Veterans who haven't received their benefits (49%) say that receiving their full benefits would remind them that the community hadn't forgotten them.

Veterans turn experience into advocacy

Veterans want to help others as well as themselves, as 93% say that the present success is not enough, expressing desire to help improve the system for the next generations. This extends even further, with 77% of Veterans who received or applied for benefits saying that their experiences motivated them to speak up for their fellow Veterans. This is especially true for post-9/11 and women Veterans.

The biggest impact of receiving full benefits for those who haven't received them yet would be the validation of their service, with 55% of that cohort agreeing. Furthermore, 84% of Veterans who haven't received their full benefits say it would bring them emotional validation. This highlights the importance of Veteran advocacy and support from start to finish with the benefits process.

Helping Veterans brings about positive change and lifts emotional well-being

The positive effects of Veterans receiving their benefits ripples out to the community around them. Almost all (94%) of respondents said that when their benefits work, it helps their whole family, not just themselves. Those who have received benefits have already seen this: Furthermore, 90% who have received benefits say that receiving their benefits made a difference.

Looking to the future, 87% of Veterans say that receiving their full benefits would improve their lives in some meaningful way, with 74% citing emotional well-being and 68% citing sense of trust and community. This is especially true for Veterans who have not yet received their full benefits (93%).



CONCLUSION



It is clear there is a lot that is not working in the current benefits system. The complexity of the application process, long wait times, and the gap between benefits expected and benefits received all have negative effects on Veterans' physical, emotional and financial health.

However, Veterans see a way forward. They are asking to work with private partners, use digital tools and receive simplified paperwork. Encouragingly, Veterans don't just want support for themselves; they want the same support for other Veterans, too.

When they receive support, the positive benefits are significant and affect not only the Veterans themselves, but also their families and community.



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87% of Veterans say that receiving their full benefits would improve their lives in some meaningful way.

74% of Veterans say it would help their emotional well-being.

68% of Veterans say it would help their sense of trust and community.



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