

2025 Veteran Voices: Summer Feedback Giveaway

Introduction

The 2025 Veteran Voices: Summer Feedback Giveaway survey aimed to learn more about what Veterans and those connected to them actually know about the benefits associated with a VA disability rating. The goal was to understand not just how many people in our audience live with a VA-rated disability, but also how familiar they are with certain programs, eligibility rules, and processes. We wanted to know whether Veterans felt their benefits were fair and whether they were aware of additional opportunities for which they might qualify. This survey also provided participants with an opportunity to share their personal experiences, frustrations, and advice.

Methodology

The survey, which ran from July 1 to July 29, 2025, was hosted on Typeform. We invited our Veteran.com email list, which comprises approximately 96,000 subscribers, most of whom are Veterans, active-duty servicemembers, members of the National Guard/Reserves, military spouses, or civilians. The survey was also posted publicly on Veteran.com, allowing anyone interested to participate. In total, 1,945 people started the survey, and 1,339 completed it, resulting in a completion rate of 68.8%.

The survey included 31 questions, but not everyone saw the same ones. We used “logic branching” to show people different questions based on their earlier answers. For example, if someone said they were not recipients of a VA disability rating, they would skip follow-up questions asking about their rating, the claims process, etc. However, the logic branching eventually shifted all respondents back to certain general knowledge questions.

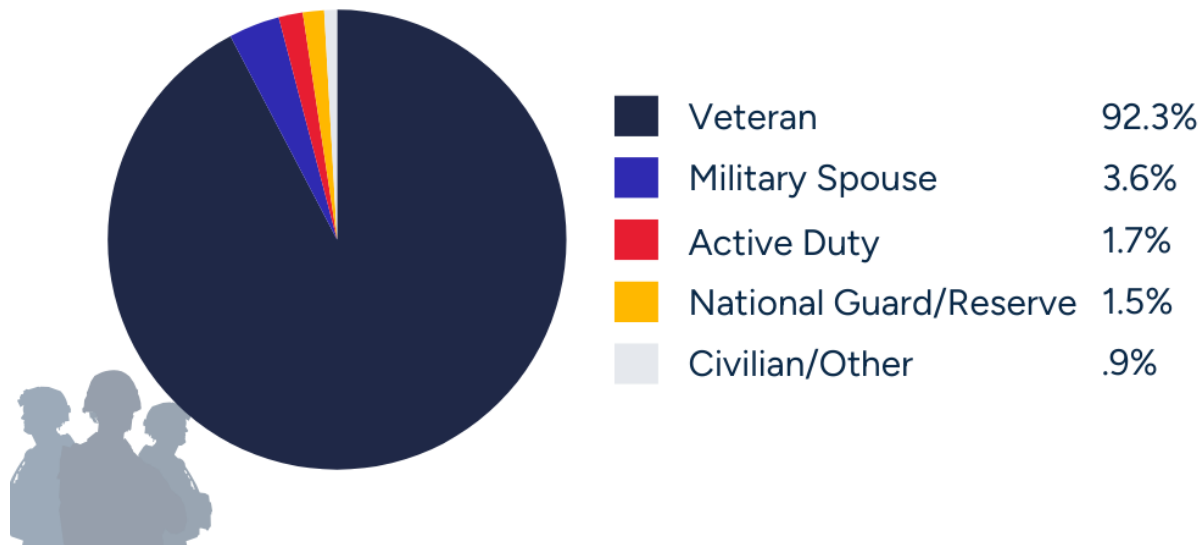
The survey began with background and service-related questions, moved on to VA benefits knowledge, and concluded with where participants obtain their information. Participants who completed the survey were eligible to enter a drawing to win one of two \$500 Visa gift cards.

We only included fully completed surveys in this report. No responses were weighted or adjusted. Questions ranged from “Yes/No” to multiple-choice, and wrapped up with some open-ended responses. Margins of error (MOE) are calculated for each question based on a total U.S. military/Veteran population of about 17.9 million people and a 95% confidence level. For the largest response groups, the MOE is around $\pm 2.7\%$, while smaller groups have higher margins.

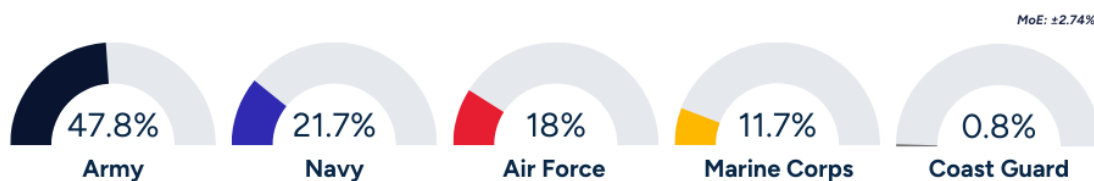
Findings

Demographics

We began by asking about service status. Of the 1,339 respondents (MOE $\pm 2.68\%$), the vast majority (92.31%) identified themselves as Veterans. Military spouses made up 3.58%, active-duty members 1.72%, National Guard/Reserve members 1.49%, and civilians or others 0.9%.



When asked about the branch of service (n=1,279; MOE $\pm 2.74\%$), 47.77% had served in the Army, followed by 21.66% in the Navy, 18% in the Air Force, and 11.7% in the Marine Corps. The Coast Guard and Space Force each represented less than 1%.

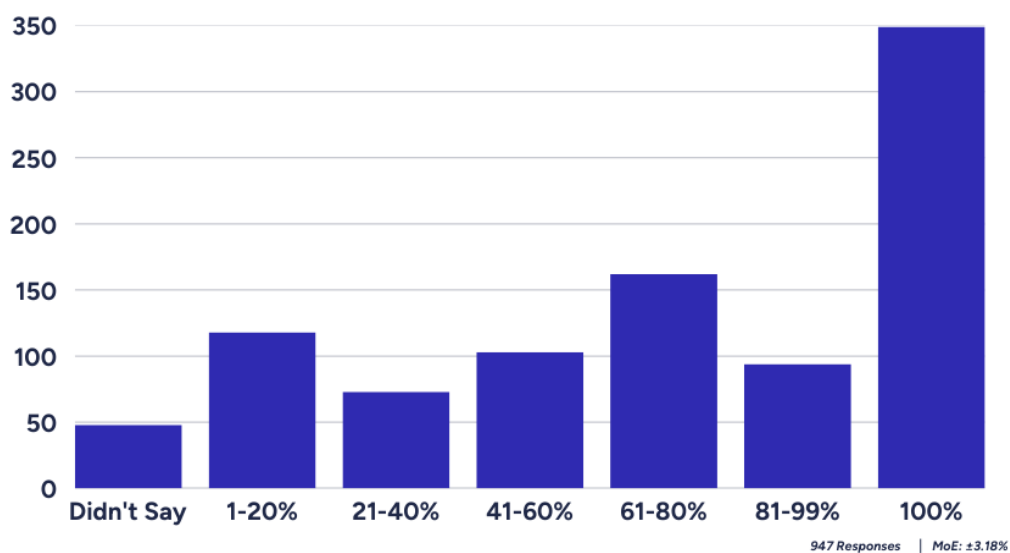


VA Disability

Three-quarters of respondents (n=1,279; MOE $\pm 2.74\%$) said they currently receive VA disability compensation (74.04%), while 22.28% did not, and 3.67% were in the process of applying.



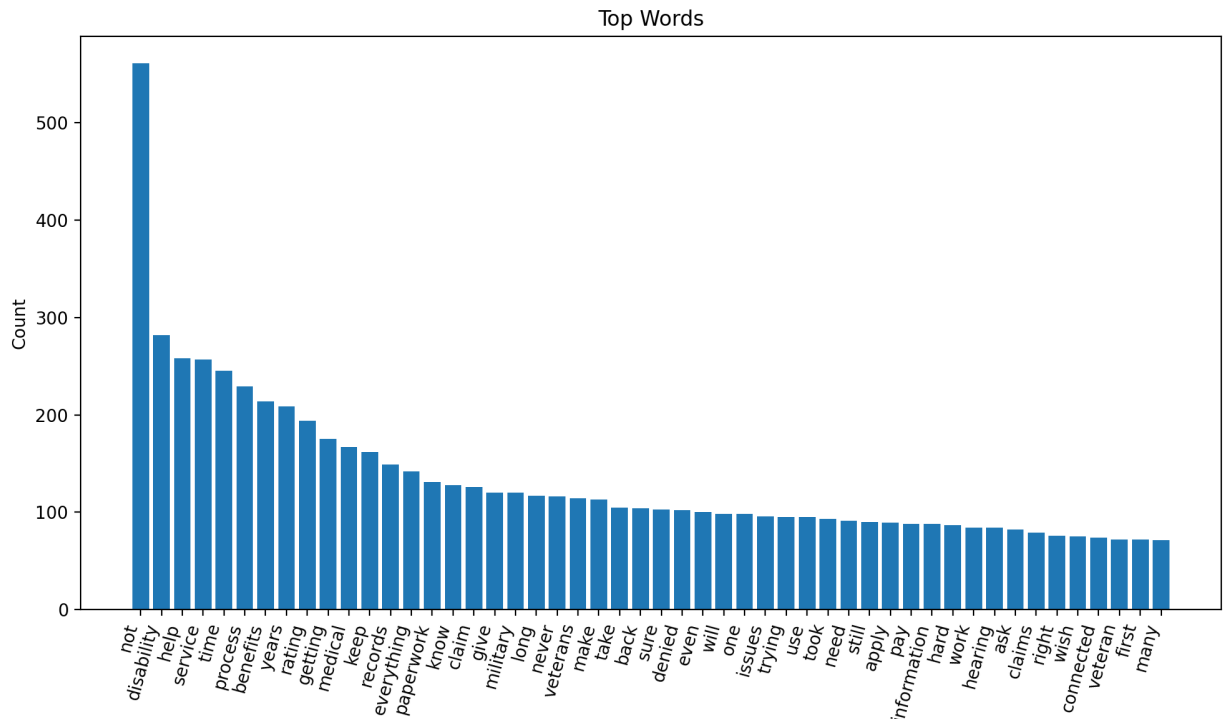
Among those receiving benefits (n=947; MOE ±3.18%), the most common disability rating was 100% (36.85%), followed by 61–80% (17.11%) and 1–20% (12.46%).



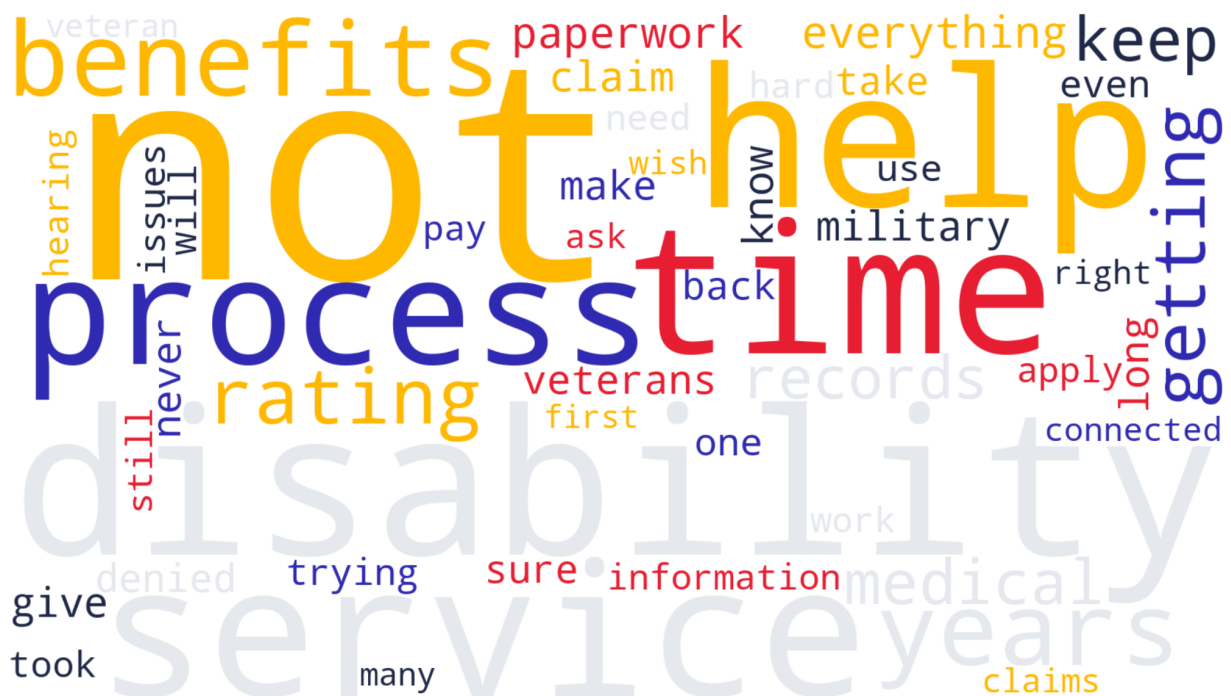
We also asked if participants were a dependent or surviving dependent of a veteran (n=345; MOE ±5.28%). Most — 84.64% — said no, while 10.72% were surviving dependents and 4.64% were dependents of a living veteran.

Several questions invited open-ended feedback. Respondents shared their experiences with the most challenging part of obtaining disability pay (n=1,047; MOE ±3.03%), what they wish they had known when starting the VA disability process (n=1,046; MOE ±3.03%), and advice they would give other veterans (n=1,046; MOE ±3.03%).

Due to the volume of respondents, we analyzed the responses in two ways. First, we compiled all the written responses to the three questions and tallied the number of times each word was used in each response.

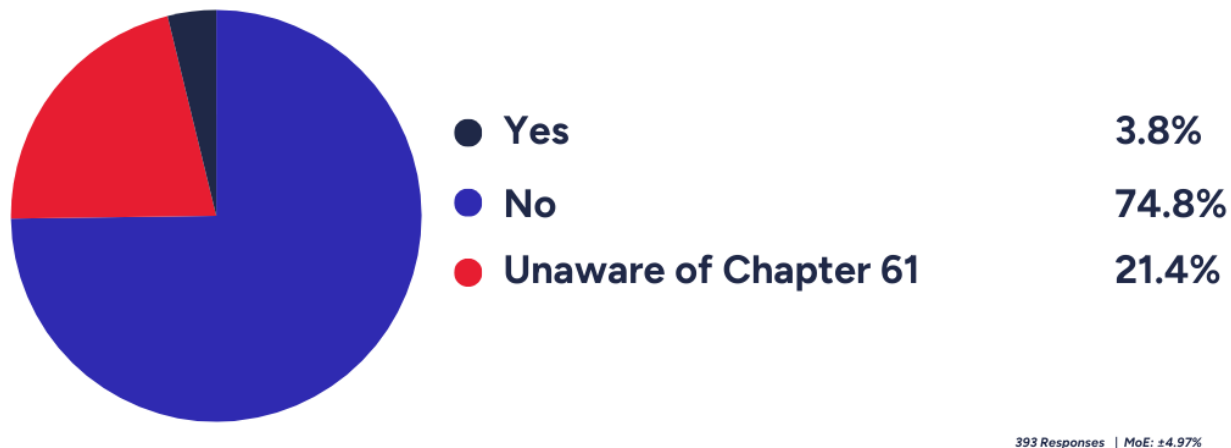


Following that total of words, we took the top 50 words and summarized them into a word-cloud grouping to highlight the frequency of certain words.



Medical Retirement (DoD Disability)

Another aspect of being a servicemember or veteran applying for disability involves possibly receiving disability payments through the Department of Defense (DoD), known as Chapter 61 benefits or medical retirement. Only 3.82% reported being medically retired under Chapter 61 (n=393; MOE $\pm 4.97\%$), while nearly three-quarters were not, and 21.37% didn't know the term.



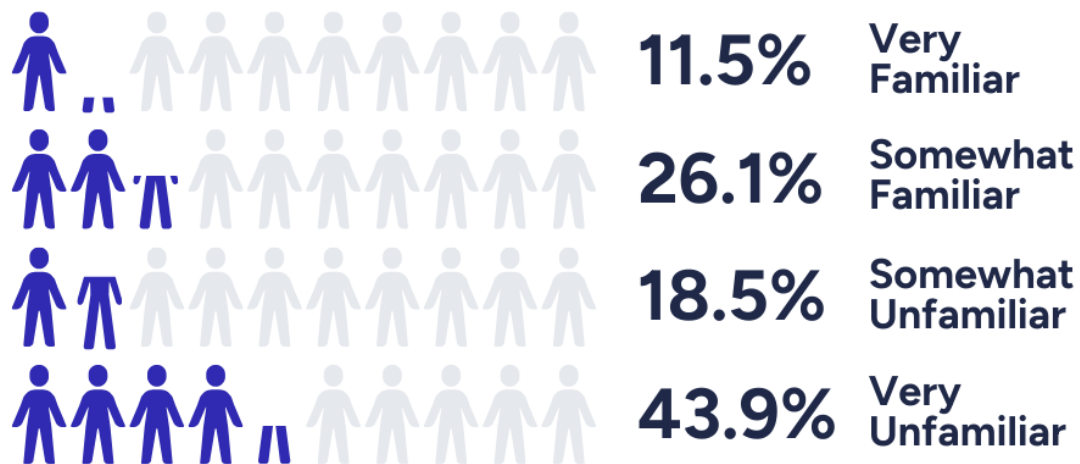
Similarly, most respondents (n=1,339; MOE $\pm 2.68\%$) were very unfamiliar with the differences between VA disability compensation and DoD medical retirement (55.49%).



VA Disability Ratings and Appeal Process

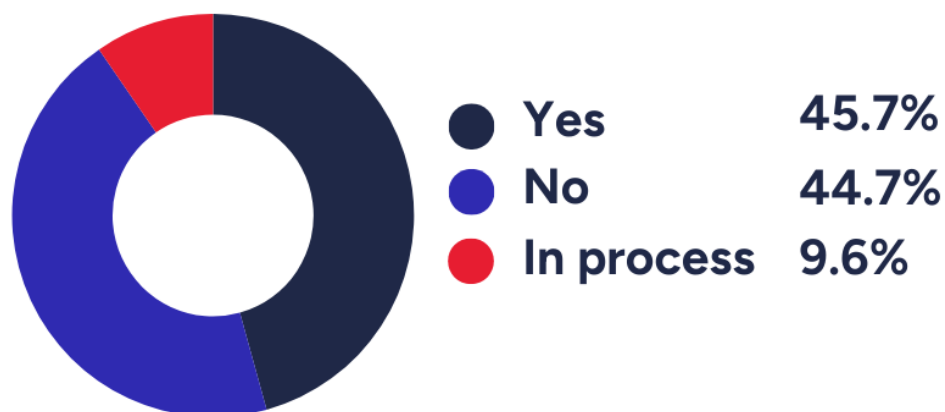
Several questions touched on the VA disability ratings process. Topics included questions about combined disability ratings, the appeal process, ratings reevaluation, and general sentiment and awareness of how the VA awards disability ratings.

First, the survey asked about combined disability ratings. When asked about combined ratings (n=1,339; MOE $\pm 2.68\%$), 43.91% said they were very unfamiliar, 26.06% somewhat familiar, 18.52% somewhat unfamiliar, and 11.5% very familiar.



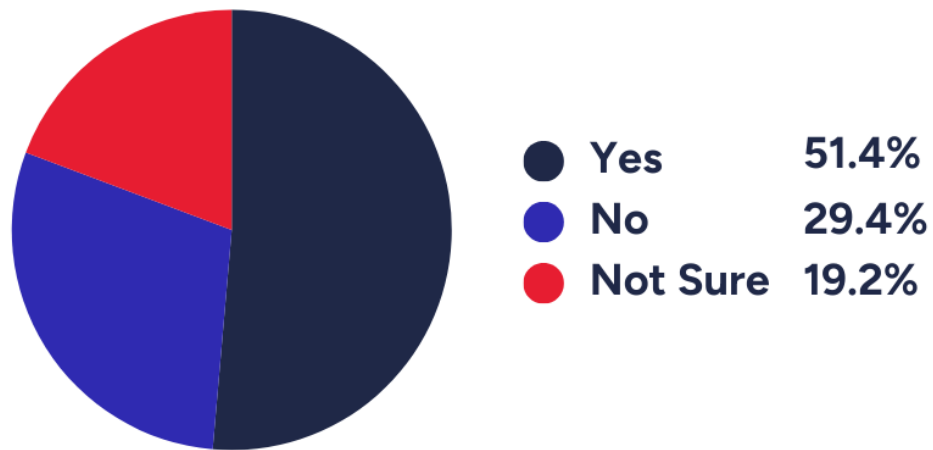
1,339 Respondents | MoE: $\pm 2.68\%$

One section focused on the feeling of fairness in the VA disability rating awarded. Opinions on fairness were divided (n=1,046; MOE $\pm 3.03\%$): 45.7% felt their rating and pay were fair, 44.74% felt they were not, and 9.56% were still in the filing process. Those who felt their rating was unfair (n=468; MOE $\pm 4.53\%$) provided written explanations.



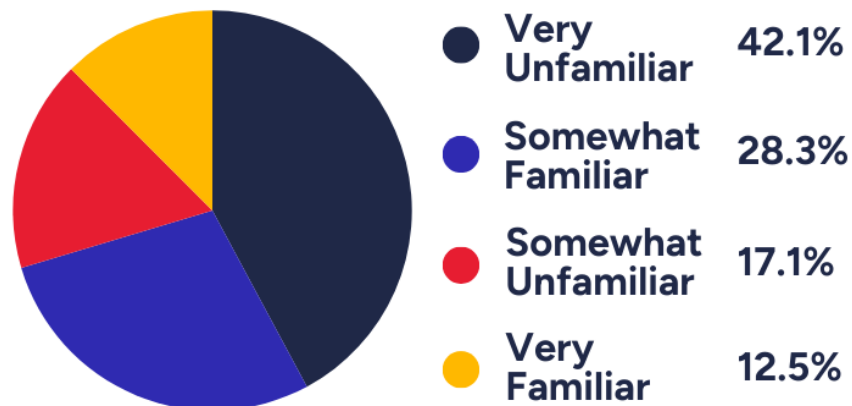
1,046 Respondents | MoE: $\pm 3.03\%$

The first question regarding a change in VA disability ratings asked about the personal knowledge of reducing or reevaluating ratings over time. Knowledge was pretty straightforward (n=1,339; MOE $\pm 2.68\%$) with 51.38% saying they did know ratings could be evaluated or reduced over time, while 29.35% were unaware, and 19.28% were not sure if that could happen.



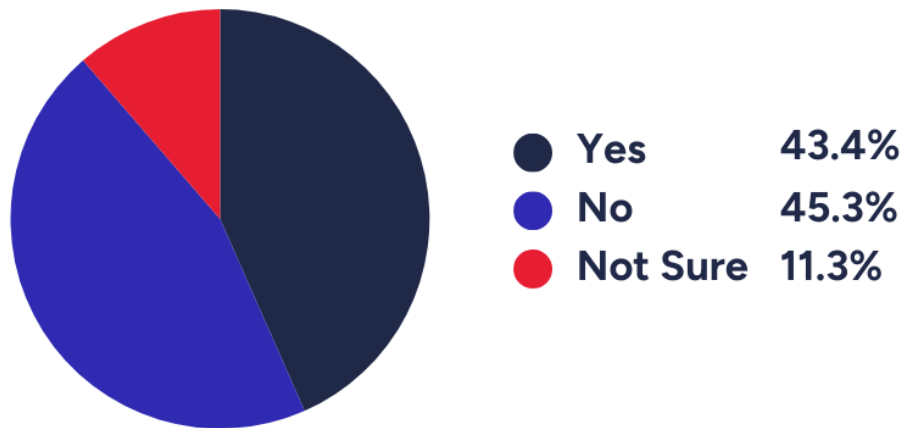
1,339 Respondents | MoE: $\pm 2.68\%$

Knowledge of the appeal process, including experiences with appeals and sentiments, was the focus of several survey questions. Knowledge of the appeals process was low ($n=1,339$; MOE $\pm 2.68\%$), with 42.12% very unfamiliar and 28.33% somewhat familiar.



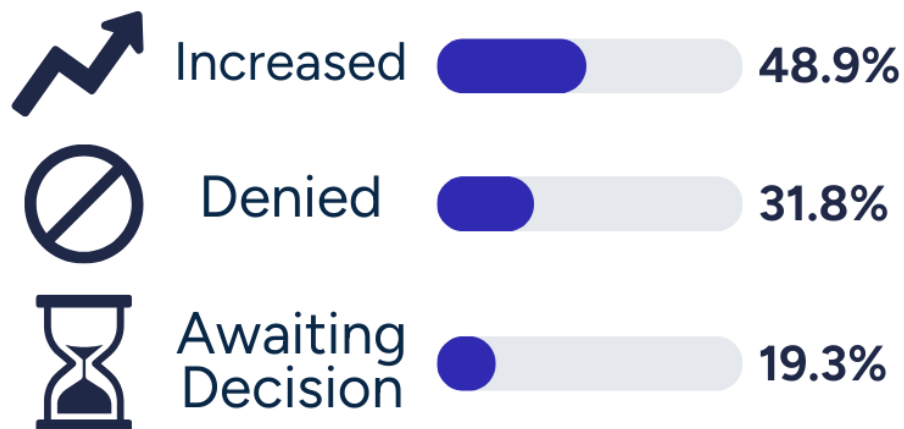
1,339 Respondents | MoE: $\pm 2.68\%$

Following that question, the survey asked how many respondents tried to increase or appeal a rating ($n=1,339$; MOE $\pm 2.68\%$). The data showed a nearly even split between those who had and those who had not, with 43.39% saying they had tried appealing their rating, 45.26% saying they hadn't, and 11.3% being unsure.



1,339 Respondents | MoE: $\pm 2.68\%$

Of those who appealed (n=581; MOE $\pm 4.04\%$), 48.88% experienced an increase, 31.84% were denied, and 19.28% were still awaiting a decision. Reasons for denial were collected in open-ended form (n=184; MOE $\pm 6.96\%$).



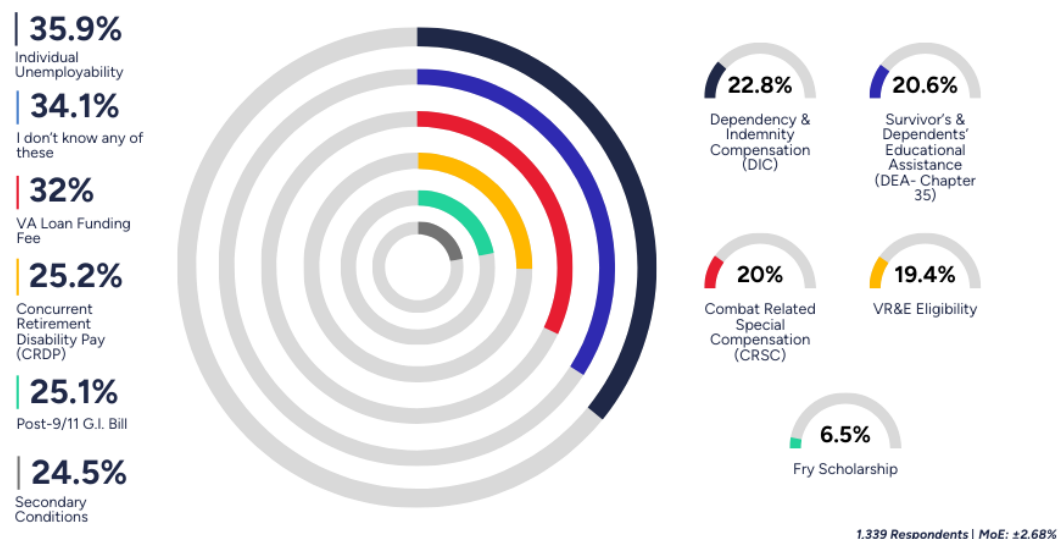
581 Respondents | MoE: $\pm 4.04\%$

Understanding of the secondary condition claims process varied (n=559; **MOE $\pm 4.09\%$**): **29.43%** found it somewhat clear, **28.62%** found it somewhat confusing, 25.4% found it very confusing, and 16.64% found it very clear.

VA Disability Benefit Program Awareness

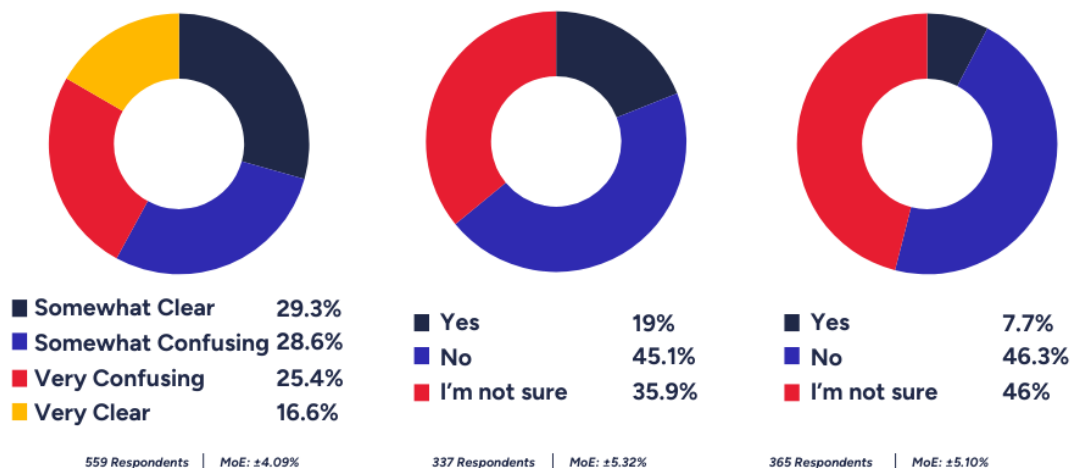
The main purpose of this survey was to gain an understanding of how much Veterans receiving VA disability knew about other programs and benefits linked to the disability program. To do this, the survey asked several questions about how dependents affect VA disability benefits, as well as questions on programs that assist in employment, home buying, education, and additional retirement benefits.

To begin, the survey asked respondents to select all VA disability topics they were aware of (n=1,339; MOE $\pm 2.68\%$). The most common were Individual Unemployability (35.85%), “I don’t know about any” (34.06%), and VA Loan Funding Fee (32.04%). Respondents also selected Concurrent Retirement Disability Pay (25.17%), Post-9/11 G.I. Bill (25.09%), Secondary Conditions (24.50%), Dependency and Indemnity Compensation (22.78%), Survivors and Dependents’ Educational Assistance (20.61%), Combat Related Special Compensation (20.01%), VR&E Eligibility (19.42%), and Fry Scholarship (6.50%).



For respondents who indicated that they were familiar with Concurrent Retirement Disability Pay (CRDP), Combat-Related Special Compensation (CRSC), and Secondary Conditions, the survey inquired whether they were recipients of these respective programs. When asking about CRDP (n=337; MOE $\pm 5.32\%$), 45.1% said no, 35.91% weren’t sure, and 18.99% said yes. For CRSC (n=365; MOE $\pm 5.10\%$), nearly equal numbers said no (46.3%) or weren’t sure (46.03%), and just 7.67% said yes.

Respondents answered about their awareness of the claim process related to secondary conditions (n=559; MOE $\pm 4.09\%$), and a majority said they were confused by the process (28.62%, somewhat confused; 25.40%, very confusing) while the remaining understood the process (29.34% somewhat clear; 16.64% very clear).



Two questions addressed dependents and their impact on VA disability benefits. When asking about respondents' awareness of how life changes like marriage, divorce, or having a child affect benefits, the results were mixed (n=1,339; MOE ±2.68%): 44.29% did not know, 34.43% did, and 21.28% were unaware these events had any impact.



1,339 Respondents | MoE: ±2.68%

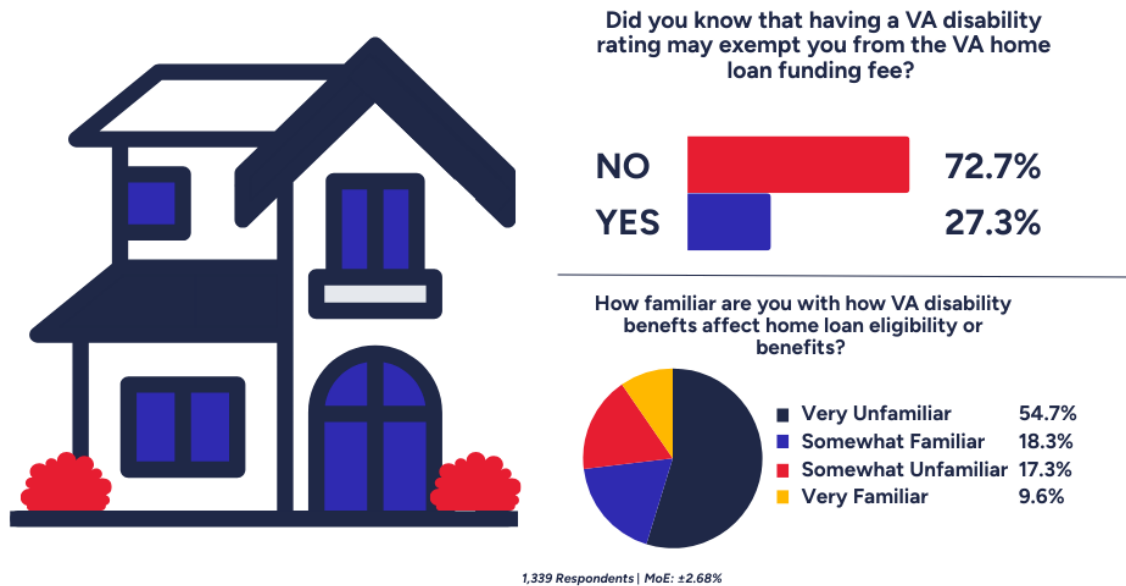
Awareness was a key theme. Most respondents (n=1,047; MOE ±3.03%) already knew they could receive extra compensation for dependents (77.36%), though 22.64% did not.



1,047 Respondents | MoE: ±3.03%

The survey also aimed to examine other VA disability-linked programs to gauge awareness, particularly the additional VA mortgage program benefits. A large majority (n=1,339; MOE

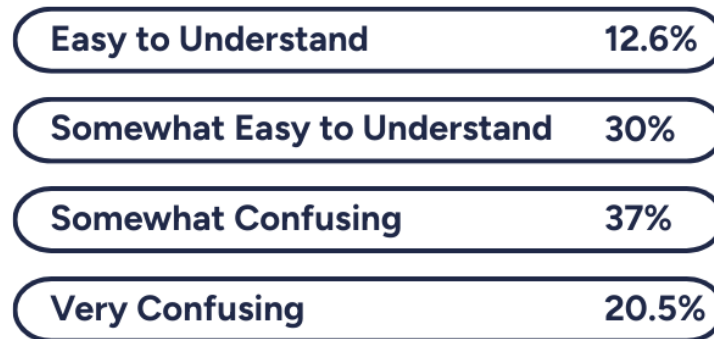
±2.68%) was unaware that a VA disability rating can exempt them from the VA home loan funding fee (72.24%). Likewise, more than half (n=1,339; MOE ±2.68%) were very unfamiliar with how VA disability affects home loan eligibility (54.74%).



Paperwork and VA Benefits

Apart from awareness and understanding of VA disability and its other related benefits programs, the survey also asked respondents about their paperwork/application processes for respective benefits, as well as how they learn about VA programs.

Filling out VA forms was often seen as somewhat confusing (37.04%) or very confusing (20.46%), while 29.95% found them somewhat easy and 12.55% found them easy (n=1,339; MOE ±2.68%).



1,339 Respondents | MoE: $\pm 2.68\%$

When asked where they obtain benefits information (n=1,339; MOE $\pm 2.68\%$), most respondents (63.18%) cited VA.gov or other official VA sources, followed by military news sites (35.47%) and Veteran Service Organizations (34.95%).



1,339 Respondents | MoE: $\pm 2.68\%$

Help with claims was mixed (n=1,339; MOE $\pm 2.68\%$): 44.21% filed alone, 31.29% used paid help, and 24.50% didn't know help was available. Finally, most respondents (n=1,339; MOE $\pm 2.68\%$) used the VA's online portal (82.37%) rather than other platforms (17.63%).

Conclusion

The survey concluded that the majority of respondents appeared to be generally unfamiliar with several key aspects of the VA disability program. Not one additional program outside of VA disability compensation had a collective awareness greater than 36%. For the respondents who were aware of programs like CRDP and CRSC and filing secondary conditions, a large percentage of the responses expressed a lack of awareness about whether they had received it or not (35.9% and 46%). Survey data showed that nearly three-fourths of respondents (72.7%) were unaware of the waived VA loan funding fee, and 72% were unaware of any additional benefits or impact on VA loan eligibility. were unaware of the additional financial benefits available to VA disability recipients through the VA mortgage program.

Regarding VA disability ratings, their calculation, the appeals process, and general sentiment about the process, the survey elicited a range of responses. 62.4% of respondents expressed unfamiliarity with their understanding of combined VA disability ratings and how they're calculated. Additionally, the majority of respondents (59.2%) expressed an unfamiliarity with the appeals process. While 51.4% reported being aware that their VA disability ratings could be re-evaluated or changed over time, sentiments regarding fairness in the appeals process were nearly identical, with 45.7% finding the process fair and 44.7% not finding it fair.

In the written responses, the key sentiment from respondents was that they found the application process difficult due to the paperwork requirements. That sentiment was shared by 57.5% of the respondents, who found the application paperwork confusing. 44.21% of respondents filed alone, while 31.29% used paid help, and 24.50% didn't know help was available.

The topic of where respondents found their information revealed that 63% obtained their information from the VA. The second-highest selected source of information came from military websites and blogs (35.5%), with Veteran Service Organizations (VSOs) in third place (35%).