



Examining Veterans' Satisfaction with County Veteran Service Officers (CVSOs) & the Impact Service Officers Have on Veteran Clients' Well-Being

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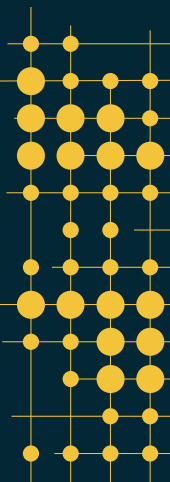
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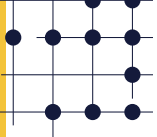
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We would like to thank our funders for providing the means to do this important and influential work. We also thank the CVSO staff members who assisted in this research through their feedback and access—you were essential to the study's success. Last, a special thanks to every veteran who participated in the study, through their survey or interview. We thank you for your service, your time, and for sharing your experiences.



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EXECUTIVE SUMMARY

County Veteran Service Officers (CVSOs) help veterans access service-connected benefits. This pilot study aimed to examine the impact CVSOs have on veteran clients' well-being, explore veteran clients' satisfaction with services, and consider how services might be improved. Data were collected from 565 veterans who had used CVSO services in three California counties within the last five years. Twenty participants also took part in qualitative interviews. Data were analyzed and seven findings identified.

Finding 1: Veterans in the study reported high satisfaction with CVSO services.

Veterans in the sample overwhelmingly reported (72%) that they were happy with the services they received from their CVSO. Most participants also reported that CVSO staff created a welcome environment (93%) and that CVSO staff were sensitive to their needs as veterans (91%).

Finding 2: Participants reported significant improvements to well-being when comparing their perceptions of their well-being before and after using CVSO services.

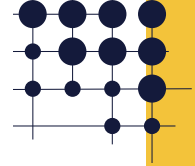
Participants described and reported significant improvements to their well-being, including financial, spiritual, physical, and mental health; social

improvements; and overall quality of life. They also described gaining access to needed physical and mental health services as a result of working with a CVSO.

Finding 3: Participants identified important opportunities for improvements to CVSO services.

Opportunities for improvements included addressing the difficulty of getting an appointment, long wait times, and, most frequently cited, a lack of follow-up communication. Even participants who reported satisfaction with services identified these areas of improvement, although many noted their awareness of CVSOs' lack of time and resources.

Finding 4: Participants' experiences with CVSOs was often dependent on individual staff members.



Findings demonstrated that veterans' experiences were very dependent on the staff members who they interacted with regarding their case. Participants who reported a positive experience described staff members who were able to demonstrate compassion, expertise, and strong communication skills. They also described staff members who took their time to explain the process, listened to the experiences of veterans, managed expectations, and provided timely follow-up communication.

Finding 5: Veterans described CVSOs' expertise as essential to their positive outcomes and success.

Veterans reported that the expertise of CVSO staff was highly impactful on their experiences applying for benefits. Their vast expertise was reflected in many aspects of the application process, including sharing knowledge about the process, conceptualizing and operationalizing military experiences and impact, explaining eligibility criteria, and fostering acceptance through relationship building.

Finding 6: Veterans reported that the services provided by CVSOs are vital and should be readily available.

Veterans overwhelmingly described CVSOs' assistance as an important service that should be readily available to veterans. Participants reported a great deal of gratitude for their own access to CVSOs, while also

describing them as an imperative service for all veterans.

Finding 7: Additional resources for CVSOs are needed.

Regardless of participant experiences, veterans reported that it appeared that the organizational demands CVSOs faced severely exceeded the resources and support they were provided. They described CVSOs as often trying everything they could do to help, but it being clear that they had a higher caseload than they could manage on their own.

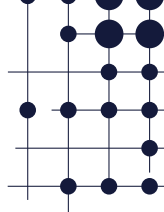
Several recommendations are outlined based on the study findings. These include 1) Expanding the reach and capacity of CVSOs through increased resources and support; 2) Providing additional training and implementing feedback and evaluation for CVSO staff; and 3) Continuing to collect outcome data.



INTRODUCTION

County Veteran Service Officers (CVSOs) provide critical support and advocacy for veterans, their dependents, and survivors. Currently, 56 of California's 58 counties employ CVSOs to assist veterans with navigating the complex systems of service-connected benefits while also providing healthcare, education, housing, and post-service support. CVSOs are trained and accredited professionals with expertise in the veteran benefits process, and they work directly with individual veterans and their families to assist in access to earned benefits.

Although CVSOs provide a vital service, it is often difficult to operationalize and measure their impact. This research aimed to build a foundation for understanding the potential effects of CVSO services. As such, the purpose of this pilot study was to examine the impact CVSOs have on veteran clients' well-being, explore veteran client satisfaction with services, and determine how services might be improved. The study findings come at an important time. States, as well as the federal government, are working to regulate and end predatory benefit services and practices aimed at veterans. For example, on February 10, 2026, California passed Senate Bill 694, which protects veterans from claim sharks by declaring it unlawful for them to obtain unauthorized access to Department of Veterans Affairs (VA) claims systems using a veteran's login credentials. The bill also prohibits these groups from charging fees beyond what a VA-accredited claims agent or attorney can legally charge to represent a veteran with a benefits claim. Access to trusted, expert, and reliable veteran benefits services will continue to be essential in caring for those with a history of military service.

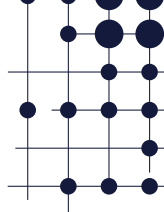


STUDY PROCEDURES

The first phase of the study included quantitative data collection through surveys. Data were collected from 565 veterans who had used CVSO services in three California counties within the last five years: Nevada County, a small county; Santa Clara County, a mid-sized county; and Los Angeles County, a large county. Potential participants received an invitation to participate in the study and were provided with a link to complete an online survey. Respondents answered questions about their experiences and satisfaction with CVSO services, employment, housing, food insecurity, financial health, physical and mental health, quality of life, and access to healthcare. Participants were asked to think about and report their experiences with these outcomes prior to working with CVSO services and today. The survey took approximately 30 minutes and participants received a \$25 gift card. Results were compared to explore the differences in well-being outcomes using descriptive statistics.

The second phase of the study used interviews to conduct a qualitative analysis. Respondents who completed the initial survey served as the sampling frame for recruitment. Participants who agreed to be contacted for a potential interview were recruited to participate in interviews with the researchers. The study team completed 20 interviews, that lasted 15–30 minutes each. All interviews were audio-recorded and transcribed. Participants were asked what brought them to use CVSO services, their experience and satisfaction, the impact on their well-being, and what, if any, improvements could be made. Transcripts were analyzed by the lead researcher using line by line coding and the themes identified.





STUDY SAMPLE

The majority of the sample were over age 50 (65%), male (86%), white (60%), married (53%), and 31% had a bachelor's degree. Thirty-eight percent of the sample were retired and 31% were employed full-time. The most represented military branch in the sample was the Army (38%), followed by the Navy (26%). Over 70% of the sample had deployed at least once and almost half reported experiencing combat. The majority of the sample (92%) left the military with an honorable discharge. Demographic and military background variables are displayed in [Tables 1](#) and [2](#).

Over half of the sample (57%) came to CVSO services to apply for a new benefit, almost 30% were looking to upgrade benefits, and 13% needed assistance with both. As a result of their work with CVSO services, 40% of the sample reported that they received all the requested benefits, 44% indicated they received some of them, and 15% said their request for benefits had been denied. It is important to note that claim results are not an outcome of this study. Claims are approved and denied for a variety of reasons, many of which are outside of the control of CVSOs. While it is true that application mistakes can result in the denial of a claim, the variability in factors attributable to claim outcomes, as well as the inability to operationalize and track such factors, make claim outcomes an inadequate and unreliable measure of CVSOs' impact.

Within the study sample, 74% of veterans reported having access to healthcare benefits, 48% to education benefits, 79% to disability compensation, and 11% to pension benefits. CVSOs provided significant assistance with benefit access within the sample. Of those who had healthcare benefits, half had been assisted by a CVSO in gaining those benefits, and 80% of those with disability benefits had been assisted by a CVSO. This finding is displayed in [Figure 1](#). Importantly, two out of five veterans in the sample had tried unsuccessfully to file a benefits claim prior to seeking out the assistance of a CVSO ([Figure 2](#)).



Table 1**CHARACTERISTICS OF VETERAN SAMPLE**

AGE	18 - 29	6.4%
	30 - 39	12.7%
	40 - 49	16.2%
	50 - 59	17.5%
	60 - 69	17.8%
	70 and older	29.4%
BIOLOGICAL SEX	Male	86.0%
	Female	14.0%
RACE	American Indian or Alaska Native	1.2%
	Asian	12.9%
	Black or African American	10.4%
	Native Hawaiian or Other Pacific Islander	2.7%
	White	60.1%
	Middle Eastern or North African	0.7%
	Hispanic, Latino or Spanish	21.9%
MARITAL STATUS	Single	24%
	Married	53%
	Divorced	14%
	Separated	2%
	Widowed	2%
	Domestic Partnership	4%
EDUCATION	Some High School	0.4%
	GED or High School Diploma	20.0%
	Some College or Associates Degree	26.0%
	Bachelors Degree	31.2%
	Masters or Higher	22.5%

Table 1

CHARACTERISTICS OF VETERAN SAMPLE (CONTINUED)

EMPLOYMENT	Full-time	31%
	Part-time	8%
	Retired	38%
	Unemployed and Seeking Employment	14%
	Unemployed and NOT Seeking Employment	10%
MONTHLY TAKE HOME PAY	Less Than \$1,000	7.6%
	\$1,000 - \$2,499	11.7%
	\$2,500 - \$4,999	29.7%
	\$5,000 - \$7,499	21.2%
	\$7,500 - \$9,999	12.5%
	\$10,000 or More	17.5%

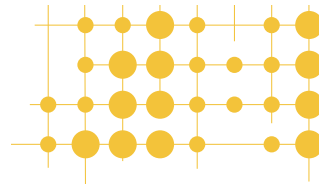


Table 2 **MILITARY BACKGROUND**

SERVICE BRANCH	Air Force	19.6%
	Army	38.1%
	Coast Guard	1.4%
	Marine Corps	14.4%
	Navy	25.8%
	Space Force	0.7%
DEPLOYMENTS	None	28.7%
	1	30.7%
	2	16.3%
	3	10.7%
	4	5.4%
	5 or More	8.2%
SERVED IN COMBAT	Yes	49.2%
	No	50.8%
STATUS AT SEPARATION/ DISCHARGE	Active Duty	68.4%
	Reserve	25.8%
	National Guard	5.7%
MILITARY DISCHARGE	Honorable	91.7%
	General, Under Honorable Conditions	5.3%
	Other Than Honorable	1.8%
	Bad Conduct Discharge	0.2%
	Dishonorable Discharge	0.4%
	Dismissal	0.2%
	Uncharacterized	0.2%
	Other	0.5%

Table 2**MILITARY BACKGROUND (CONTINUED)**

SEPARATION/ DISCHARGE REASON	End of Military Commitment	64.4%
	Retirement	11.9%
	Medical Retirement	1.8%
	Medical Separation	5.9%
	Administrative/Chapter Separation	7.3%
	Other	8.7%

	MEAN (SD)	RANGE	% 5 OR LESS	% 20+ YEARS
YEARS IN SERVICE	7.86 (8.05)	1 - 42	58.6%	10.2%
YEARS SINCE LEFT SERVICE	36.79 (17.99)	3 - 75	2.5%	77.3%

Figure 1

IF YOU WERE AWARDED THIS BENEFIT, DID CVSO ASSIST YOU IN ACQUIRING YOUR CURRENT BENEFIT?

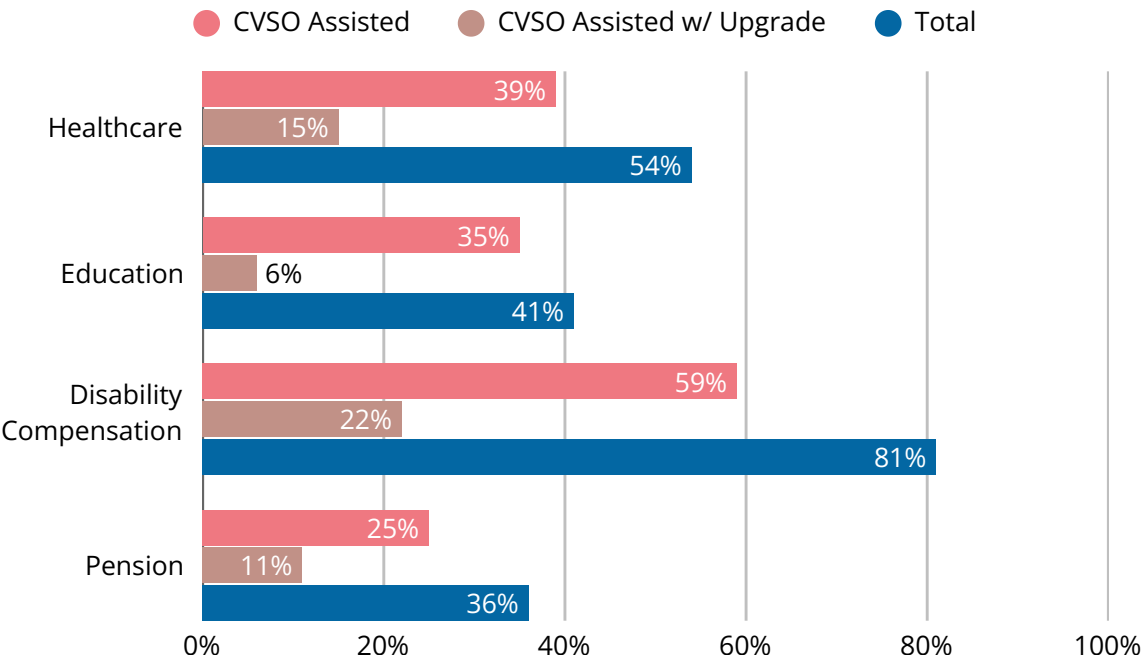
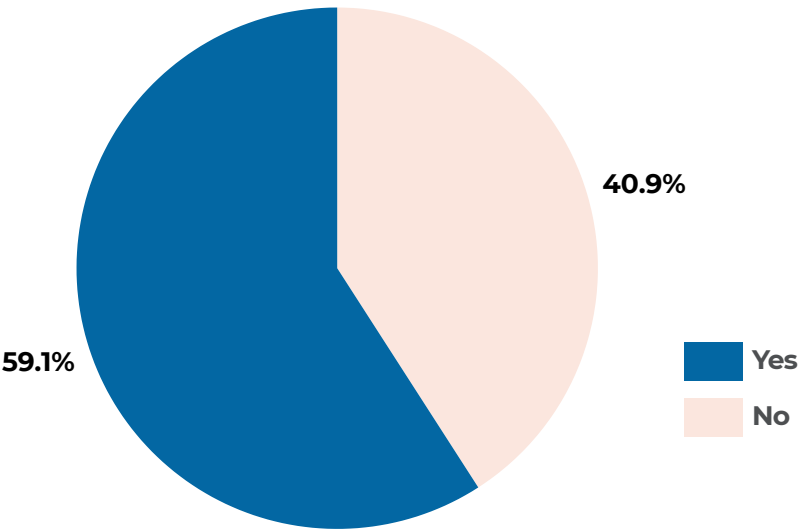
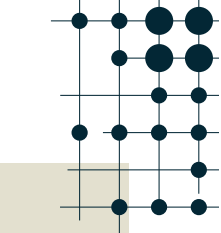


Figure 2

PREVIOUS UNSUCCESSFUL CLAIM ATTEMPT





FINDINGS

Finding 1: Veterans in the study reported high satisfaction with CVSO services

Satisfaction with CVSO services can be viewed in [Figure 3](#). Veterans in the sample overwhelmingly reported (72%) that they were happy with the services they received from CVSOs. Most participants also reported that CVSO staff created a welcome environment (93%) and were sensitive to their needs as veterans (91%). Veterans in the sample who were awarded benefits were more likely to be satisfied with CVSO services. However, this was not the only driver of satisfaction. Nine percent of the veterans who reported that all the benefits they had requested were awarded, and 12% who indicated that some had been awarded, stated that they were dissatisfied with the services. Importantly, 44% of participants whose benefits were denied reported satisfaction with CVSO services. There were no significant differences with satisfaction with services between counties. Veterans who participated in interviews described their high levels of satisfaction with services.

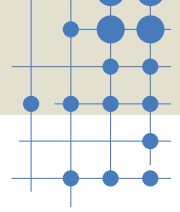
"The CVSO and the whole team got me moving in the right direction. So, I'm really grateful to everybody over there."

"It seemed like they were happy to do their job ... you can tell that right away in your ... first interaction. And they knew what they were talking about, which is great, because I'm really looking for guidance and expertise."

"What made my experience good on this end is [the CVSO] actually listened and talked with me and then walked me through some of the things that I was talking about. No way was he trying to steer me in a direction, he just wanted to guide me."

Participants who had great experiences with CVSOs highlighted their care, compassion, and expertise. They appreciated that their CVSO communicated with them thoughtfully, followed up on their application, managed expectations,

Two out of five veterans in the sample had tried unsuccessfully to file a benefits claim prior to seeking out the assistance of a CVSO.



and helped them conceptualize their military experiences and health challenges. For many participants, their CVSO was highly impactful.

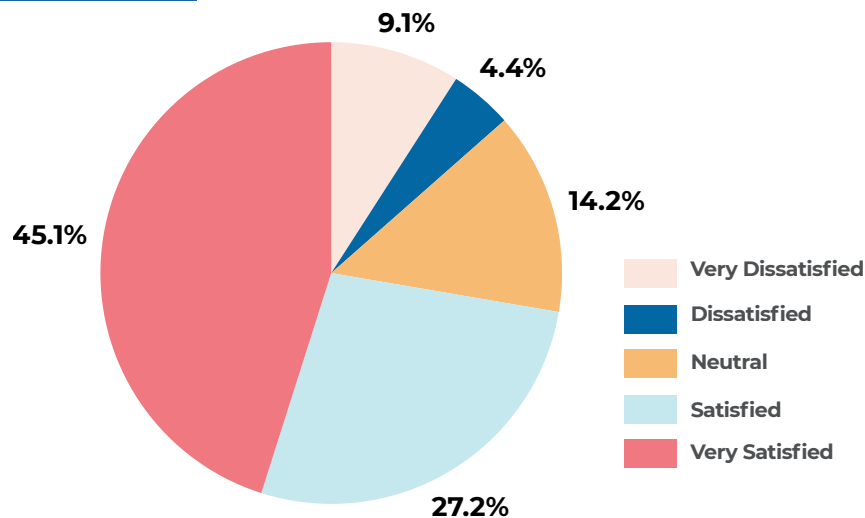
“When I met with [my CVSO], he was very good about talking with me about everything that had happened with me. He spent a great amount of time, you know, [going over everything].”

“My CVSO ... brought a lot of insight and knowledge on how the process works, so he helped me a lot. I wouldn't be where I am if it wasn't for his knowledge and information and his assistance.”

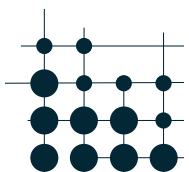
“My CVSO was terrific. She was excellent and even went above [the assistance with benefits] and got me [connected to] counseling.”

Figure 3

SATISFACTION WITH CVSO SERVICES



“...I wouldn't be where I am if it wasn't for his knowledge & information & his assistance.”



Finding 2: Participants reported significant improvements to well-being when comparing their perceptions of their well-being before and after using CVSO services.

Veterans in the study were asked to retrospectively report on their well-being before they engaged with CVSO services to obtain benefits and to report on their current well-being. Participants reported significant improvements. The purpose of these research questions was to explore the impact of CVSO services on well-being, but several limitations should be noted when interpreting these results. Because this is a cross-sectional study (i.e., with one data point) in which participants were asked to retrospectively think back on their lives, the study could not capture changes in real time. The study also relies on participants' perceptions of their past experiences. Therefore, these results provide an exploratory and introductory look into how veterans' lives may have improved through their work with CVSO services to obtain benefits. The limitations of the study's design do not allow us to attribute changes solely to CVSO services or benefits, as other factors may have influenced the results that have not been considered.

Participants described and reported significant improvements to their well-being, including to their financial, spiritual, physical, and mental health; social improvements; and overall quality of life. They also described obtaining access to needed physical and mental health services as a result of their work with CVSOs.

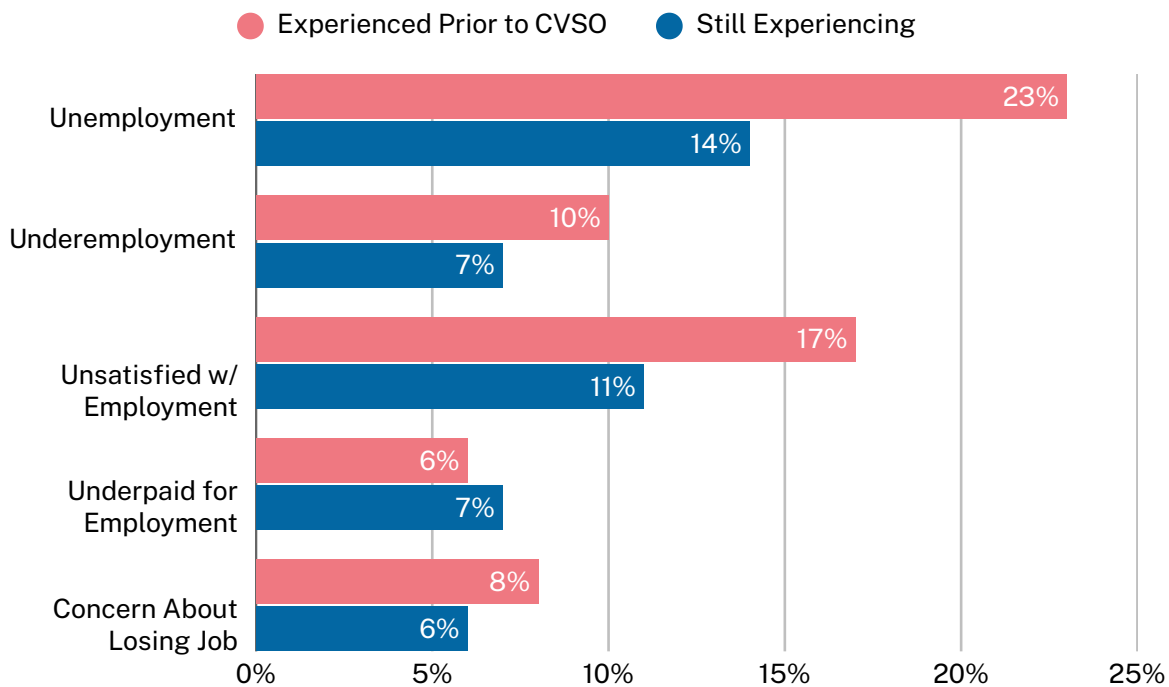
"I can't even imagine what my life would be like right now without the help from the CVSO, and obviously them helping me with [getting access to] the VA."

Employment. When comparing participants' responses about their employment prior to using CVSO services to obtain benefits to their current employment experiences, a significant reduction in employment challenges were reported. This included a 40% decrease in unemployment and a 35% decrease in dissatisfaction with employment (**Figure 4**).

Financial Security. Financial well-being was greatly improved when comparing veterans' reporting on their experiences prior to using CVSO services to gain access to benefits to their current financial state. This included a 35% reduction

Figure 4

EMPLOYMENT EXPERIENCES PRIOR AND AFTER CVSO ASSISTANCE



in not having enough money at the end of the month, a 31% reduction in being behind on bills, and a 23% reduction in financial stress (**Figure 5**). Over one-third of participants reported their financial situation had improved due to their work with CVSO services (**Figure 6**). For those whose financial situation improved, 34% reported significant improvement and 37% moderate improvement.

"Because [of] things that I've been putting on hold for a long time, I was able to start planning on how to move forward with, so there is a bit of a relief there to know that I have the resources to go forward a little bit faster." [On improved financial security]

Over one-third of participants reported that their financial situation improved due to their work with CVSO services.

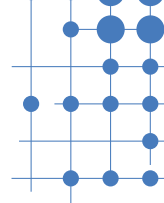
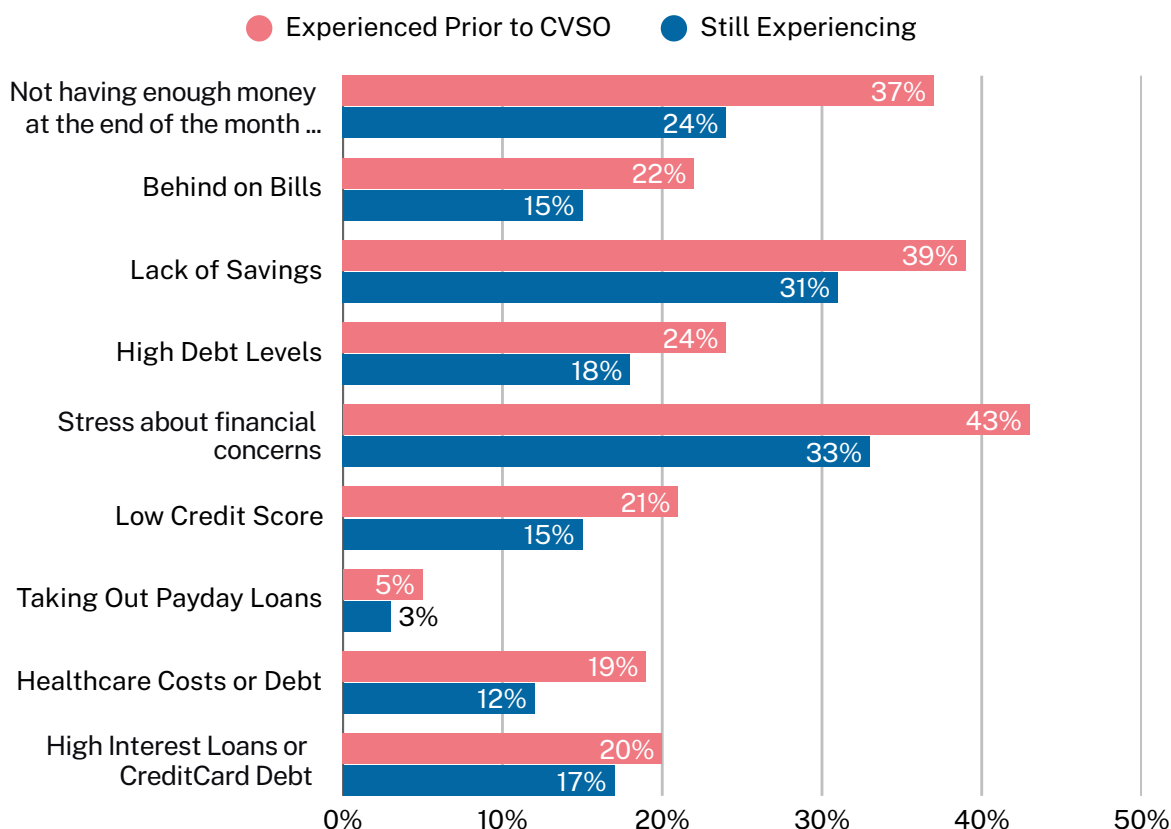


Figure 5

FINANCIAL WELL-BEING EXPERIENCES PRIOR AND AFTER CVSO ASSISTANCE



Education. Twelve percent of the sample were assisted by CVSOs in obtaining education benefits. Participants who received this assistance reported significant improvements in their educational situations, with 46% reporting significant improvements and 38% reporting moderate ones.

Housing. Participants reported experiencing strong indicators of housing insecurity prior to working CVSO services to obtain benefits. Examples include frequent moves (43%), inability to pay for housing (39%), having to live somewhere they didn't want to (37%), difficulty securing housing (24%), having to stay with friends or family to avoid homelessness (22%), and being evicted (21%). Twelve percent reported current housing insecurity, demonstrating a significant reduction.

"Prior to [working with the CVSO] getting started on the benefits, I was in a homeless shelter...which was very difficult. So honestly, it's like night and day difference. I would not be where I am if it wasn't for the VA [benefits]. I would be homeless."



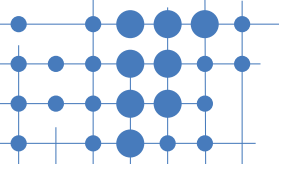
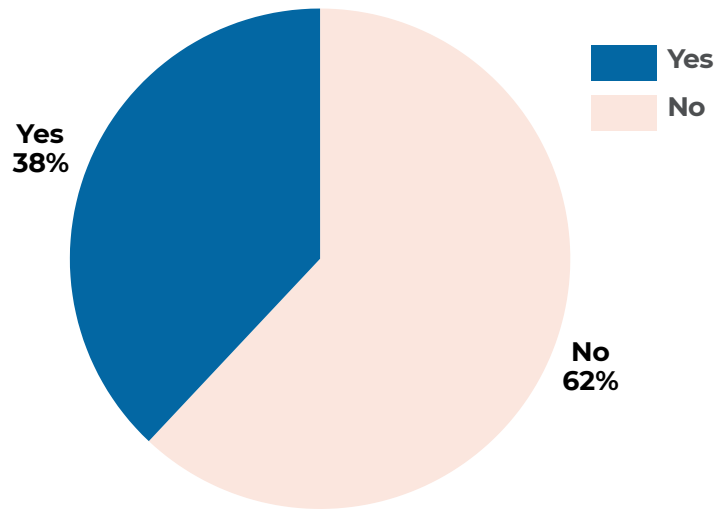


Figure 6

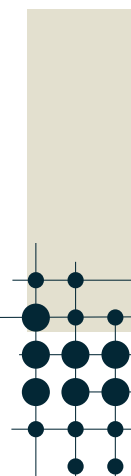
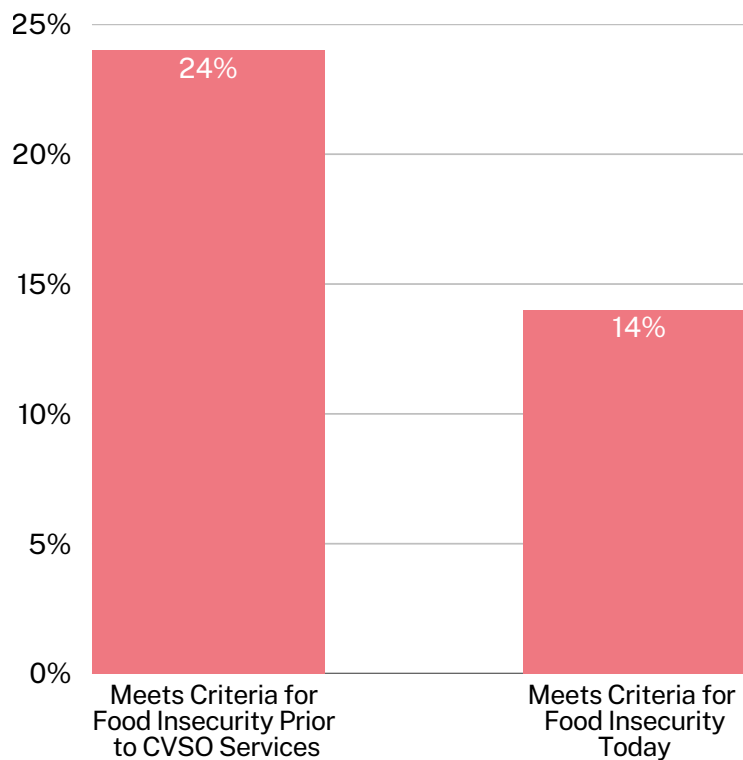
DID YOUR WORK WITH CVSO HELP TO IMPROVE YOUR FINANCIAL SITUATION?



Food Insecurity. When comparing participants' responses about their access to food prior to using CVSO services to obtain benefits to their current food experiences, a 42% reduction in food insecurity was reported ([Figure 7](#)).

Figure 7

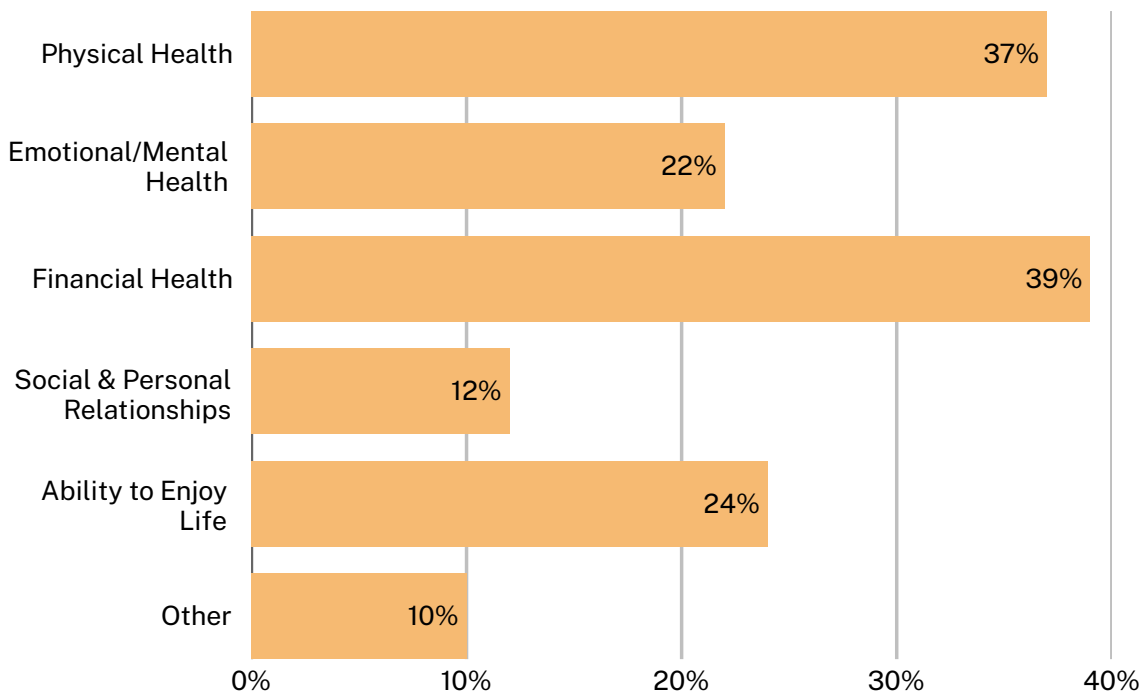
FOOD INSECURITY PRIOR TO CVSO SERVICE AND AFTER



Quality of Life. Over half the sample (51%) indicated that their quality of life had improved since working with CVSO services to obtain benefits. When asked to specify which aspects of their quality of life had improved, almost 40% of the sample reported improved financial health and physical health. A quarter of the said they were now able to enjoy their life due to their work with CVSO services (**Figure 8**).

Figure 8

WHERE QUALITY OF LIFE IMPROVED AFTER WORK WITH CVSO

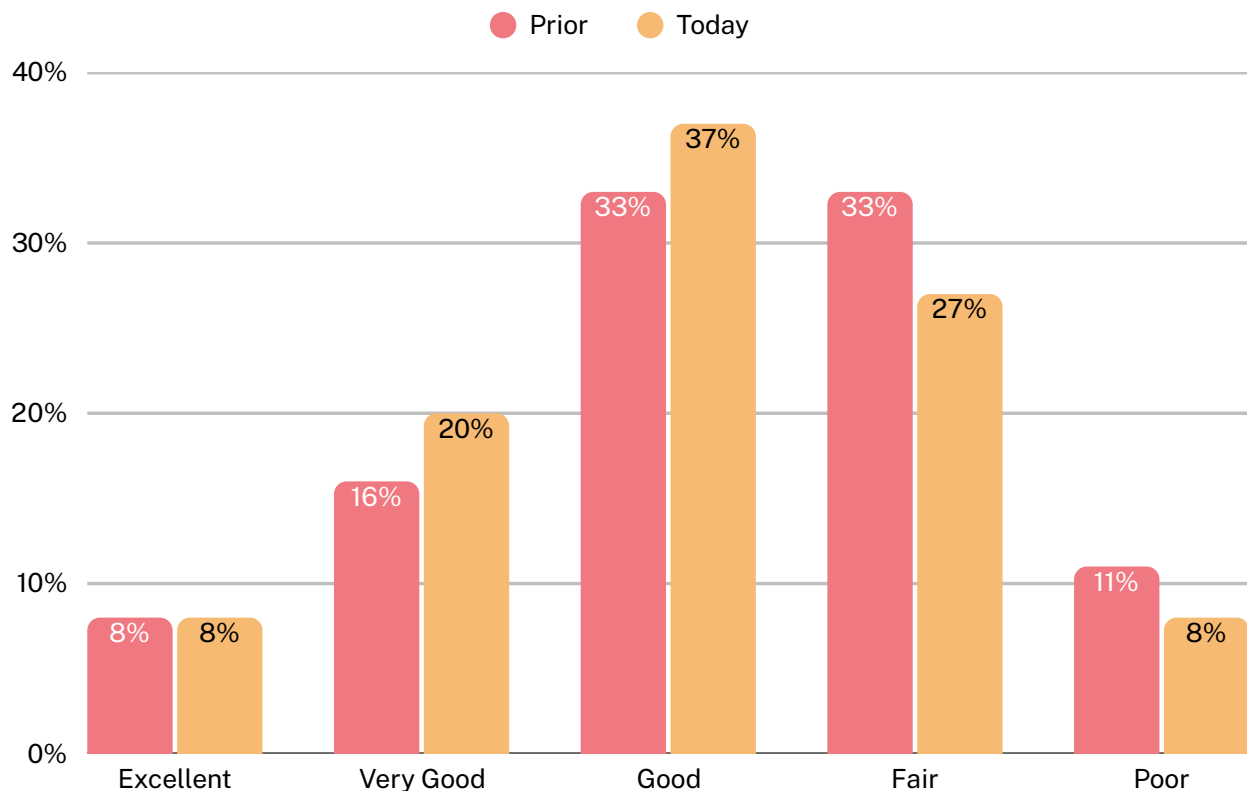


Over half the sample indicated that their quality of life had improved since working with CVSO services to obtain benefits.

Physical and Emotional Health. Participants were asked to think about their perceptions of their physical and emotional health before accessing CVSO services and report their perceptions of their health today. Results showed a 14% increase in veterans in the sample who reported their physical health as good, very good, or excellent (**Figure 9**) and a 43% increase in veterans in the sample who report their emotional health as good, very good, or excellent (**Figure 10**).

“My physical, my mental, my psychological—it’s impacted my life tremendously in a positive manner...”

Figure 9 PHYSICAL HEALTH PRIOR TO CVSO SERVICE AND TODAY



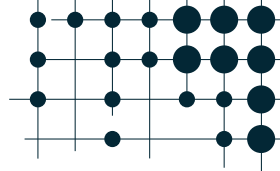
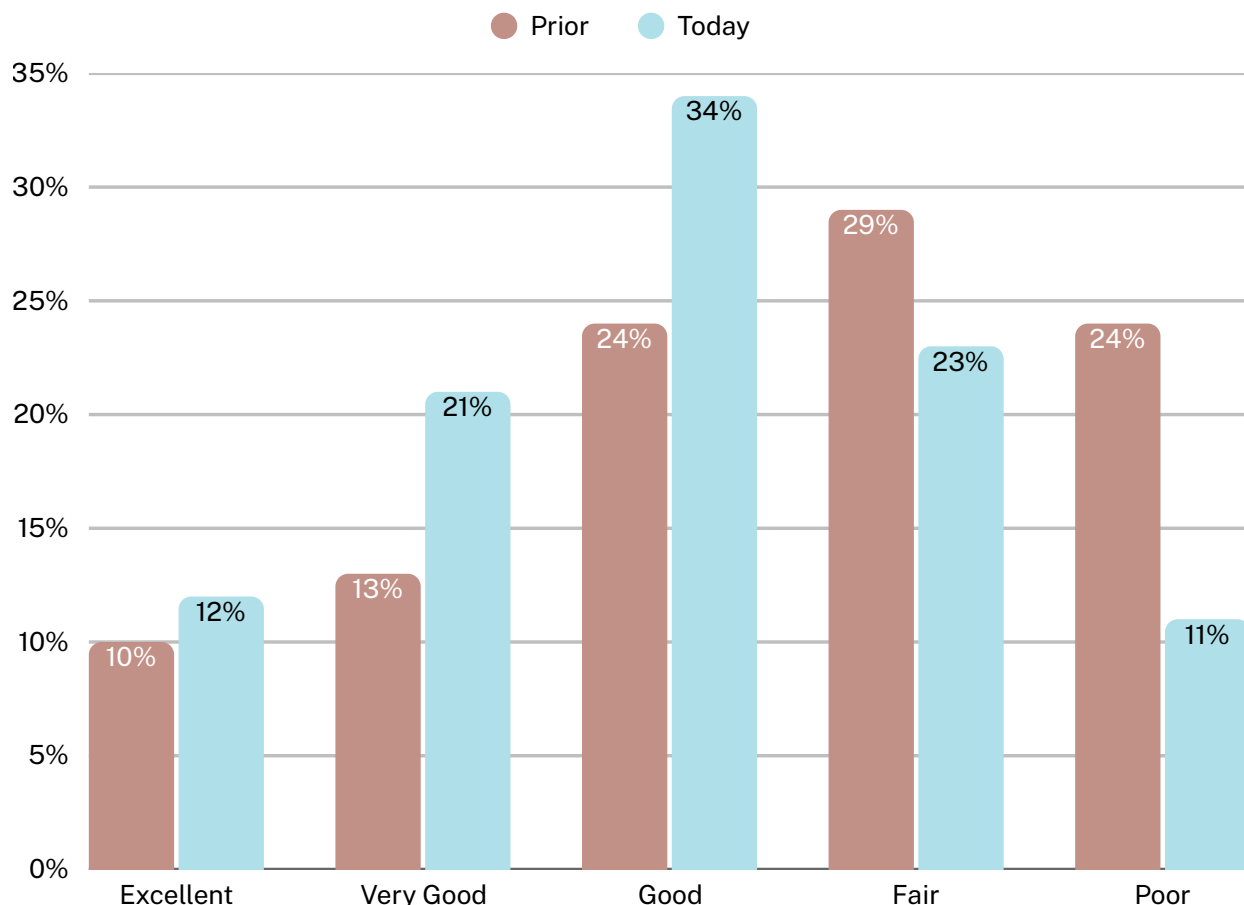


Figure 10

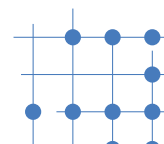
MENTAL/EMOTIONAL HEALTH PRIOR TO CVSO SERVICE AND TODAY

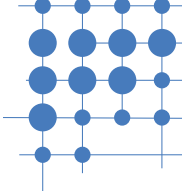


Care Access and Needs. Table 3 displays changes in access to care and needs when comparing participants' responses about their experiences prior to working with CVSO services and today. Results show important changes in access to health care (+8%), having a primary care provider (+11%), access to dental care (+14%), access to mental health care (+27%), going without needed care (-51%), and unmet physical (-43%) and mental health (-55%) needs.

"My physical, my mental, my psychological—it's impacted my life tremendously in a positive manner, of course. Because before that, forget it. I mean, I couldn't get ... I couldn't get the proper psychological care."

"It's helped me. It's added context to personal and professional experiences in my life ... where I may not have handled situations in the right way. I burned bridges. I've lost jobs because of ... ways I'd handled situations, and to be more in



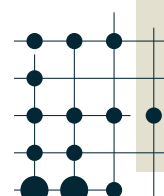


control of myself and feel more healthy and whole and prepared, I think it's just an invaluable gift to have, frankly.” [On a CVSO helping him accept and understand his challenges and ultimately get treatment]

Table 3 CARE ACCESS & NEEDS PRIOR & AFTER CVSO SERVICES

	% PRIOR	% TODAY	+/- %
Have Access to Healthcare	90.6%	97.8%	+8%
Have A Primary Healthcare Provider	86.2%	95.4%	+11%
Have Access to Dental Care	73.9%	83.8%	+14%
Have Access to Counseling or Mental Health Care	72.3%	91.7%	+27%
Go Without Care You Needed	30.7%	14.9%	-51%
Visit the ER or Urgent Care due to Lack of Health Care	11.9%	8%	-32%
Have Physical Health Needs that were/are Unmet	25.4%	14.5%	-43%
Have Mental or Emotional Needs that were/are Unmet	33.5%	15.1%	-55%

When comparing participants’ responses about their access to care and needs prior to using CVSO services to their current access and needs, there was a 51% decrease in going without needed care, a 43% decrease in unmet physical health needs, and a 55% decrease in unmet mental health needs.



"It's definitely changed my life, [accessing benefits] in such a positive way ... [the] financial benefits from the VA, just that alone. It's changed my life. But then having my VA stuff, like, helps a lot. It's taken off such a burden for me. It's like, the military, I still carry my burdens from the military even today, even after getting out two years ago. It definitely helps me. Gives me security, it helps me be able to ... I guess, find the tools to, like, heal, I guess? Having that has changed my life, definitely."

"And really ... it's really helped. I mean, ... I quit drinking. My relationship with my wife got better. I think part of that was ... I wasn't very good at sharing, like ... Yeah. And, experiences, you know, I kept it all inside. And ... between the counseling, you know, [CVSO staff] ... helping me, with anything that I needed, my wife started to understand, so I'd understand some of the things that I had been through."

Finding 3: Veteran study participants identified important opportunities for improvements to CVSO services.

Veterans in the study identified several areas where improvements can be made. Approximately 14% of the sample reported dissatisfaction with services, with an additional 14% reporting neutral satisfaction (see Figure 3). Opportunities for improvements included addressing the challenges of getting appointments, long wait times, and, most frequently cited, a lack of follow-up communication. Even participants who reported satisfaction with services identified these as areas of improvement, although many noted their awareness that CVSO staff lacked time and resources.

"I think after the initial appointment, I didn't really hear from them. Just reaching back out would have been more helpful, because I think I only heard from [them] when I did my appointment, and that's it. I didn't really hear from them again."

"There's quite a few times where action items were needed to have been in, and it was impossible to do on the phone, or, when you would send them an email, it'd be two or three weeks before they responded to you."

The most frequently cited improvement needed was to responsiveness and follow-up communication.



Some participants described experiences where they felt CVSOs did not have the necessary expertise or appeared not to care about helping the veteran or their experience. Interview participants described this in several ways.

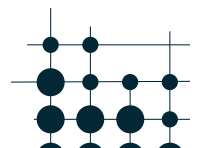
"I don't think he [the CVSO] was qualified to be in the office."

"Communication wasn't strong, but we were able to accomplish what we wanted to accomplish, which was improve my disability rating. They were competent in completing the operation, it just left an unsatisfactory taste in my mouth, I think probably because of the human interaction. Just his lack of empathy and his—for lack of a better term—give-a-[expletive] attitude."

When veterans reported dissatisfaction with CVSO services, they described the negative impact associated with that experience. Those who reported this experience described becoming frustrated and feeling like it wasn't even worth the effort to get their needed benefits.

"Where I'm like, okay, I've finally got to the point where I'm accepting I need to do this, I need to do it sooner, and I'm not 100% positive I'm gonna be in that space at 90 days, where I'm like, yes, let's do this." [On the stress of not being able to get an appointment.]

"I'm at the point right now where, like, I pretty much gave up."



Finding 4: Participants' experiences with CVSOs was often dependent on individual staff members.

The discrepancies between Findings 1 and 3 may be attributable to the varying skillsets, expertise, and style of CVSOs. These findings demonstrate that veterans' experiences were highly dependent on the staff member who they interacted with regarding their case. Participants who reported a positive experience described staff members who were able to demonstrate compassion, expertise, and strong communication skills. They also describe staff members who took their time to explain the process, listened to the experiences of veterans, managed expectations, and provided timely follow-up communication. It was not uncommon to have participants who used the same CVSO office but had very different experiences based on the staff member who assisted them. As one veteran stated:

"Not all CVSOs are created equal either. I mean, [my CVSO] happens to be exceptional in terms of understanding the nuances. Others who are maybe less experienced or not as insightful, might miss the boat on this type of thing, so that's something that you have to be aware of and take that into consideration."

This participant described working with a CVSO to obtain his benefits and had a wonderful experience. After that, he attempted to help a family member use CVSO services but the relative was assigned a different CVSO. He described his unsatisfactory experience with the help his family member received:

"When we've tried to communicate with him. The guy that did it. He ... we just get nothing back from him. ... So, it's really the communication piece, right?"

Individual CVSOs made all the difference in veterans' experiences. Those who demonstrated expertise and compassion, had strong communication skills, managed expectations, and provided follow-up communication had a strong impact.

Finding 5: Veterans described CVSOs' expertise as essential to their positive outcomes and success.

Veterans reported the expertise of CVSOs as vital and highly impactful to their experience of applying for benefits. This expertise was vast and was reflected in many aspects of the process. Several are outlined below.

Process Expertise. Veterans often described the VA benefits application process as confusing, overwhelming, difficult, frustrating, and complex. Participants reported that the expertise CVSOs had in this process was essential. This included how to complete paperwork; meet deadlines; understand requests and communication from the Veterans Benefits Administration (VBA); be aware of timelines, expectations, and eligibility guidelines; and much more. Most participants reported that they would not have been able to complete the documentation without this expertise. In fact, many reported having first attempted the application on their own before quickly realizing they needed assistance.

"I probably would have gone down a whole bunch of dead ends, went round and round, got frustrated, just abandoned it." [On if he hadn't used the CVSO services.]

"I don't think I could have gotten started by myself. I mean ... It just looks so overwhelming, you know? I mean [my CVSO] would sit down with me and explain to me how the system works, and what to expect, and what we have to fill out, and kind of the timeline of how this works, and I could not have done that. She knew how to get right to the right people, the right office. And I couldn't have."

"I don't think I could have gotten started by myself. I mean ... It just looks so overwhelming you know?"



"When you're going through the process, you start getting bombarded with emails from the VA [VBA], about your claim and the different forms you have to complete, and the language is very tricky. If you don't comprehend what it says, you think that you're doing something illegal, that you're not qualified, so immediately I would call him [CVSO] like, what is this? And he would calm me down and explain ... this is all it means."

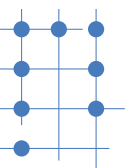
Conceptualizing and Operationalizing Military Experiences and Impact. The VBA benefits process often requires documentation communicating how military experiences and injuries impact daily life. This requires conceptualizing and operationalizing these experiences and their impact in a way that is measurable for review. This is often a difficult task. Veterans describe CVSOs' considerable expertise in listening to their experiences and being able to translate that successfully in a way that was appropriate for review but also made sense to them. This was not only helpful for the application process but provided needed validation and compassion for the veterans' experiences.

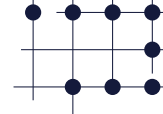
"...I think it made a difference in my quality of life. Not just financially, but emotionally."

*"They asked questions about what my experience was, and they put it into writing that was very relevant to my cases. And, I can't say enough that, with her support and with her ability to write properly to the hearing officers." **Interviewer:** It sounds like their expertise in being able to document what you're experiencing helped you ... your case, but then also made you feel validated? Am I describing that correctly?" "Yes, very correct."*

"And [my CVSO] was very ... she was very good at drawing [me] out to realize what had happened during this time in [the military], she was just very intuitive. And it really made a difference. I think it made a difference in my quality of life. Not just financially, but emotionally."

Eligibility Expertise. Many veterans in the study reported they would not have known benefits were available to them if it weren't for their work with their CVSO. These veterans described life improvements that would not have happened if they hadn't been made aware of these possible opportunities.



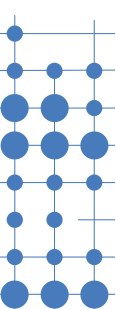


"I didn't have any real engagement with CVSOs because I felt that my branch of service [a uniformed service] isn't held in the same level as Army, Navy, Air Force, Marines, Coast Guard-type services. I thought kind of like I was a lesser of a veteran. There was a gentleman who represented the county at the time and I happened to be there for an event of which they were participating, and I started talking to him, and he said, 'I believe I can help you.' And that got the ball rolling."

Acceptance through Relationship Building. Many veterans described the decision to apply for benefits as emotionally challenging. They often did not want to have to ask for help, did not feel like they needed or deserved benefits, became too overwhelmed by the thought of having to think about their military experiences, or just did not want to have any further associations with the military. Veterans reported experiences with CVSOs who got to know them, built trusting relationships with them, and were there for them when they were ready. Discussions and relationships with CVSOs often helped these veterans overcome their unwillingness to ask for help or accept assistance from the VBA. Veterans described CVSOs as validating their concerns, providing information rather than pressuring decisions, accepting that certain benefits were earned, and supporting veterans as they faced challenges throughout the process.

An example was a participant who went to a CVSO because he wanted the veteran designation added to his license plate so he could get into national parks. The CVSO asked him how he was doing otherwise, built a relationship with him, and helped him realize and accept that he had injuries that were impacting his life and that he wasn't getting the care he needed for it. Over time, he came around to accepting it was a good idea to apply for benefits, which were eventually awarded. He got the care he needed and described incredibly positive impacts to his life and well-being. The participant was very grateful for the experience. An additional participant described a similar experience:

"It [CVSO services] was a godsend because, when I got out of the military, I had so much anger and hatred towards the military, because I had such a negative experience. I barely started tapping into my benefits. Then I learned about all this [CVSO services]. And even when he [my CVSO] reached out to me and asked 'are you ready to file your claim?' I wasn't ready. I was still very angry. I was in denial of my PTSD. Having to dig into that, it was very retraumatizing, scary, and depressing. I would just put it away for months. He would reach out to me again, '[Name], are you ready?' I go, 'dude I can't do it yet.' He was so patient. It took





about a year of him talking to me, letting me know that everything that I went through was not my fault. He connected me to the help that I so desperately needed."

CVSOs' expertise had a very positive impact on veterans. Participants reported feeling heard and seen, and like they had a partner guiding them through a complex bureaucratic process.

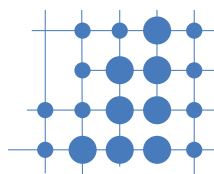
Finding 6: Veterans reported that the services provided by CVSOs are vital and should be readily available.

Veterans overwhelmingly described CVSOs' assistance as an important service and one that should be readily available to veterans. Participants reported a great deal of gratitude for their own access to CVSO services while also describing them as an imperative service for veterans. When asked whether such services should be readily accessible to all veterans, every interview participant enthusiastically responded "yes," "absolutely," "without a doubt," or "definitely."

"Absolutely, absolutely. Being able to talk to someone that really understands and is able to communicate that smartly to the service, I think is very beneficial."

"Absolutely. You have to ... you have to have a coach."

Veterans described CVSO services as an essential service that all veterans should have access to.





Finding 7: Additional resources for CVSOs are needed.

Regardless of participant experiences, veterans reported that the organizational demands that CVSOs faced appeared to severely exceed the resources and support provided. They describe CVSOs as often trying everything they could do to help, but it being clear they had a higher caseload than they could manage on their own.

"Please put it out there that more CVSOs need to be hired, because my CVSO, I feel so bad for him. Because he's only one person, and he's covering a lot in the county. And he won't stop working, he won't sleep, just to help us."

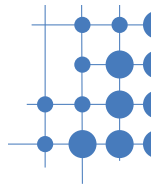
"They have a lot of clients and not too many agents, so it's difficult to get an appointment. It takes over a month to get an appointment there. But they do every week have an open house where you can go in and just wait to get seen and that has worked out very well for me."

"I'm thinking the only thing [on improving services] is more resources, more staff so that the initial turnaround time isn't bad."

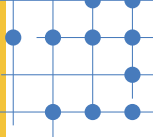
"I think the hardest part is that they're [CVSO services] just hard to find sometimes."

"I know that his time [my CVSO] is extremely limited. He's the only guy who was doing things at the time at [location redacted], and, therefore, it was hard to see him."

"I tried to call to make an appointment, but appointments were booked really far out, so they told me about the walk-in thing, which was actually on Zoom, which made life so much easier. But I waited on zoom for two hours before it was my turn."



Participants described CVSOs as clearly needing additional resources to meet the needs of veterans seeking their services.



RECOMMENDATIONS

Expand the Reach and Capacity of CVSOs through Increased Resources and Support

Findings were clear that CVSOs provide a vital and much needed service that positively impacts veterans' well-being. Results also demonstrated that CVSOs face demands for which current resources are inadequate. Many of the improvements needed to CVSO services are related to this lack of resources. Most veteran clients who work with CVSOs demonstrated improvements in education, housing, physical and mental health, financial health, and overall well-being. While we were unable to study within this research, it is likely that CVSO services that help connect veterans to benefits create improvements to well-being that reduce the cost burden on states' and counties' budgets, as these veterans become less dependent on local support. Further investment in CVSO services could be a promising mechanism for preventing negative outcomes post-service. Assisting veterans in connecting to benefits immediately after leaving the military could prevent negative outcomes by supporting education, housing, health, and financial goals early on, and resources could be used to better target this time frame. Further, results demonstrate that providing additional funding for CVSO services that increase staff and the availability of services would increase the number of veterans who benefit from assistance and improve their experience with services. Exploring ways to expand and increase CVSO services is highly recommended.

Additional Training and Implementation of Feedback and Evaluation for CVSO Staff

Results showed that CVSOs varied in their expertise, communication skills, and ability to connect with veteran clients. While many participants described extraordinary CVSOs, some did not meet expectations and had a negative impact on their clients. While understanding the benefits system is an important part of this job, it appeared that strong communication and relationship-building skills, an ability to manage large caseloads and make veterans feel comfortable, an understanding of veterans' experiences, and an ability to follow up were equally important aspects of these services. CVSO offices might consider



focusing on additional training aimed at creating continuity across these aptitudes and across offices. Having mechanisms that allow offices to identify CVSOs struggling in these areas may also be helpful. This might include providing clients with opportunities to give feedback on their experiences with CVSOs, options to report unprofessional behavior, and evaluation of outcomes related to CVSOs' caseloads (such as application mistakes, client attrition, unanswered communications). Such mechanisms can allow leadership to respond to staff who may be struggling and to implement needed training or changes.

Continued Collection of Outcome Data

This study was a small pilot that builds a foundation for exploring the impact of CVSO services. The continued collection of outcome data can assist CVSOs in demonstrating how to improve and increase access to services, while also showing the well-being and economic impacts of these services. It is very important to note that examining these services requires that several outcomes be measured. The approval rate of benefits applications alone is an unreliable and inappropriate evaluation of CVSO services. Benefits are approved and denied for a variety of reasons outside the CVSOs' control. While approval rates can be one metric used as an outcome, they require context as well as consideration of other metrics. For example, benefits applications that are denied or sent back due to mistakes and missing paperwork or missed deadlines may be reflective of a CVSO's work. The job of the CVSO is to provide a supportive environment where they can use their expertise to assist veterans in submitting a correct and appropriate application package. It is important that outcome metrics focus on outputs CVSOs *have control over*.

Additional metrics that may assist in demonstrating the importance of CVSO services include longitudinal data examining how the benefits process affects veterans' well-being over time, and how connecting veterans to benefits reduces dependency on county, state, or federal programs and provides economic benefits for those entities. Feedback surveys and interviews can assist in learning how such improvements can be made in CVSO services.

CONCLUSIONS

CVSOs provide critical support to veterans navigating the complicated and bureaucratic process encountered when accessing earned benefits. The study findings demonstrate what a vital and needed resource these services are for the veteran population.

While this study specifically assessed the impact and work of CVSOs, all of the findings converge to one point: **much greater support and resources are needed for CVSOs**. Stronger investment in county service programs has the potential to greatly impact the well-being of veterans, and serve as an upstream prevention effort that could reduce the number of veterans who experience challenges.

**Examining Veterans' Satisfaction with County Veteran Service Officers
(CVSOs) & the Impact Service Officers Have on Veteran Clients' Well-Being**

August 2026

