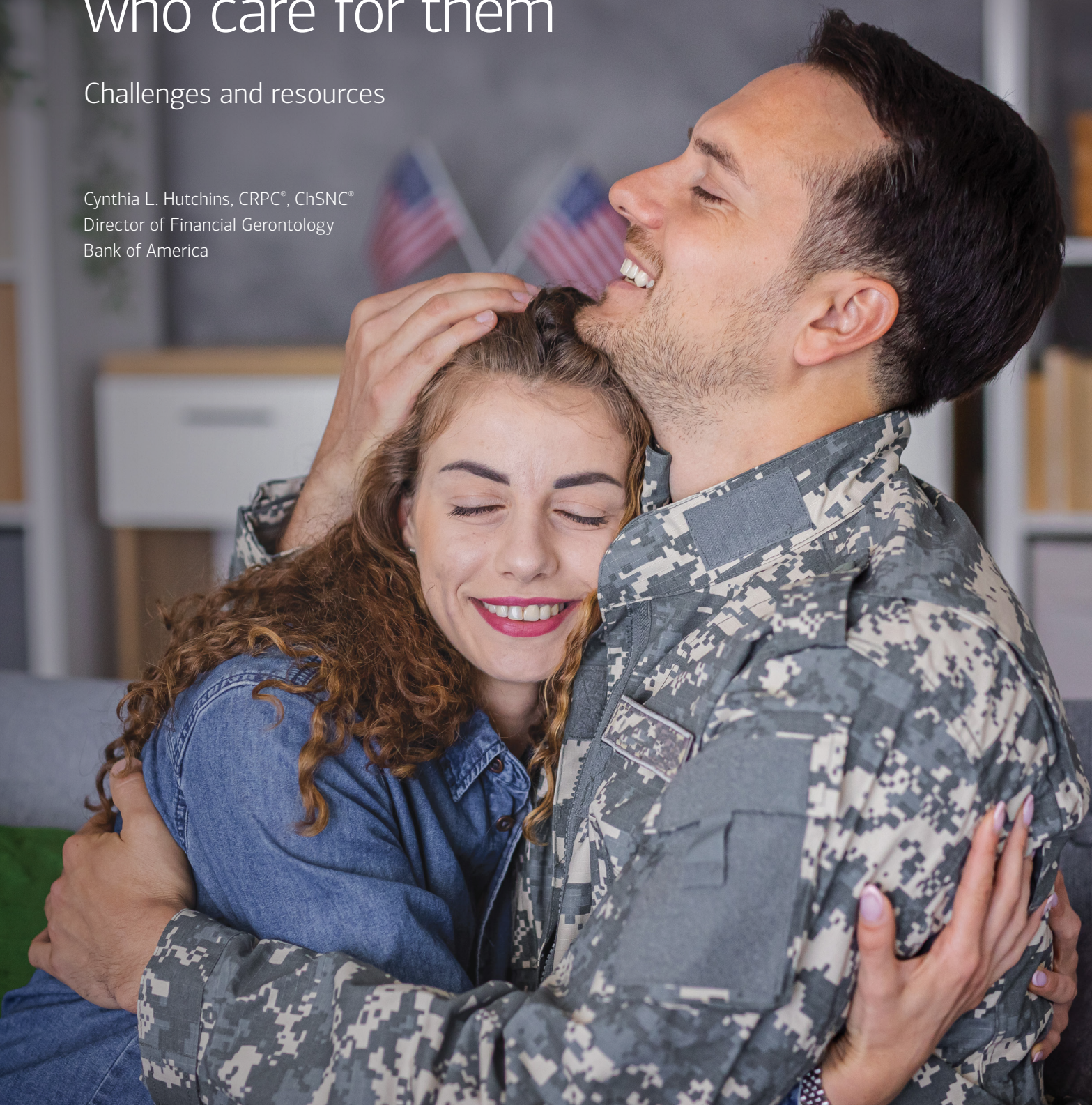


Veterans and the hidden heroes who care for them

Challenges and resources

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Executive summary

Across the United States, millions of family members serve as informal caregivers to injured, ill or aging veterans. These caregivers — often spouses, parents, adult children or friends — shoulder significant emotional, physical and financial burdens while helping veterans navigate the complex web of healthcare, benefits, and reintegration challenges following military service. The hidden cost of caregiving extends beyond the home, affecting workforce participation, mental health and economic stability for entire families.

Top three challenges veterans face when returning to civilian life

1. Translating military skills to civilian employment.

While military service fosters leadership, discipline and specialized skills, many roles — particularly in combat or logistics — lack direct civilian equivalents, making job matching difficult for employers and recruiters.¹

2. Invisible wounds and stigma around mental health.

Post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), depression, and moral injury are common among veterans, yet stigma and inadequate access to culturally competent care continue to hinder recovery and career reintegration.²

3. Navigating bureaucracy and fragmented systems.

Veterans frequently encounter complex, overlapping systems when seeking care or benefits through the Department of Veterans Affairs (VA), TRICARE (the health care program for the military and their families) and community providers. Delays, paperwork and lack of coordination increase frustration and reduce access to timely support.³

Top three challenges caregivers face

1. Emotional and mental health strains.

The constant vigilance and emotional intensity of caring for a wounded or ill veteran can often lead to depression, anxiety and burnout among caregivers, especially when social support is limited.⁴

2. Financial and employment instability.

Many caregivers reduce work hours or leave the workforce entirely to provide full-time care. Lost income, diminished retirement savings and lack of workplace flexibility compound long-term financial insecurity.⁵

3. Isolation and relationship challenges.

Caregivers frequently report social withdrawal, marital strain and a sense of invisibility within their communities. The isolation intensifies when navigating the bureaucracy of the VA, healthcare systems and benefit programs without adequate assistance.⁶

Most impactful resources

- **Program of Comprehensive Assistance for Family Caregivers (PCAFC).**
Administered by the Department of Veterans Affairs, PCAFC provides financial stipends, health insurance, respite care and training for eligible caregivers. va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers
- **American Red Cross Military and Veteran Caregiver Network (MVCN).**
Provides peer support, online communities and wellness resources to reduce isolation and promote connection among caregivers. redcross.org/military-veteran-caregiver-network.html
- **Real Warriors Campaign (Department of Defense).**
Encourages help-seeking behavior for mental health and offers confidential support and stories of recovery. health.mil/RealWarriors

Recommended actions for employers

1. **Adopt caregiver-friendly workplace policies** such as flexible scheduling, remote work options and paid leave.
2. **Partner with organizations** like SHRM Foundation of Hiring Our Heroes to support veteran and caregiver employment programs.
3. **Offer employee assistance programs** tailored to veteran families and mental health resilience.

Create volunteer opportunities for employees to connect with veterans and their families. For example, a veteran's appreciation dinner to honor their dedication, sacrifices and services may go a long way to help vets feel less isolated and more appreciated.



Conclusion

Veterans and their caregivers embody resilience, loyalty and sacrifice. Yet many veterans don't know where to turn and their caregivers feel unseen in the national dialogue on veterans' health and employment.

By improving workplace flexibility, strengthening mental health support and simplifying access to resources, employers, policymakers and communities can help sustain both the heroes who served and the hidden heroes who stand beside them.



Full report

Introduction

Injured and ill veterans face a complex array of challenges that extend well beyond the battlefield. Physical wounds, such as traumatic brain injuries, amputations and chronic pain are often compounded by invisible injuries like post-traumatic stress disorder (PTSD), depression and anxiety. These conditions can make reintegration into civilian life difficult, particularly when navigating employment, housing and health care systems.

These burdens are not carried alone. Family members and loved ones, most often spouses, parents and adult children, become caregivers who provide daily medical, emotional and logistical support. Caregivers frequently juggle these responsibilities while managing careers, raising children and maintaining their own health, often at significant personal and financial cost. This paper explores the challenges faced by veterans and their caregivers and the resources that exist to support them.



Challenges for veterans returning to the workforce and civilian life

For injured and ill veterans, the return to civilian employment is often more than a career transition — it's a critical part of regaining independence, restoring dignity and building long-term stability. Injuries such as limb loss, spinal cord trauma or traumatic brain injuries create profound barriers to traditional employment.

Returning to civilian life and to the workforce can present significant challenges for veterans. Adjusting from a structured military environment to civilian workplace norms and expectations may be challenging for many vets.⁷

Many struggle to translate their military experience to civilian roles. Although military service equips individuals with specialized skills and leadership experience, many military occupations lack direct civilian equivalents, making it challenging for recruiters and hiring managers to align veterans with appropriate roles.⁸ Many veterans are overlooked because their resumes use unfamiliar terminology. Many are underemployed or leave jobs early due to unstable supports, limited advancement opportunities or caregiving needs.⁹

Veterans returning to civilian life may have physical injuries, chronic pain, PTSD, traumatic brain injuries or other mental health concerns that may affect job performance, attendance and accommodations.¹⁰

Some employers may hold misconceptions regarding veterans' adaptability, mental health requirements and the workplace accommodations they may need, making reintegration into the workplace more difficult.¹¹

Recommended actions for employers

1. **Train HR teams and recruiters** to interpret military experience, ranks and Military Occupational Specialty (MOS) codes in civilian terms. Partner with organizations (like Hiring Our Heroes or the Department of Labor's VETS program) to use crosswalk tools that match military skills to civilian jobs.
2. **Create veteran-focused hiring pathways** by developing veteran internship or return-to-workforce programs that allow short-term skill alignment and culture adaptation before full-time hire. Transitional roles can improve retention and reduce turnover among veterans adapting to civilian workforce culture and expectations.
3. **Invest in retention** by offering mentor programs pairing veteran hires with experienced employees to foster inclusion and belonging.
4. **Provide access to Employee Assistance Programs (EAP)**, employee resource groups and accommodations for physical or mental health conditions. Normalizing mental health and offering flexibility reduces stigma and enhances productivity and morale for all employees.
5. **Create a Veteran Employee Resource Group (VERG)** for veterans to build community and to advise leadership on veteran inclusion. Companies can use these resource groups to shape policies and build retention programs that directly address veterans' needs and concerns.
6. **Collaborate** with local Chambers of Commerce, workforce boards and veteran service organizations to participate in job fairs and job training workshops.

A variety of federal, military and nonprofit programs exist to help injured veterans re-enter the workforce, or, when employment is not feasible, to develop the skills necessary for independent living. These programs provide vocational rehabilitation,

personalized recovery planning, vocational training, assistive technology, mental health and wellness, legal guidance, advocacy services, housing assistance and peer support tailored to the needs of wounded warriors.

Resources

Program	Key Features	Visit
Gary Sinise Foundation	The R.I.S.E. program builds custom smart homes for severely injured veterans, provides mobility devices and funds home and vehicle adaptations.	naturalstoneinstitute.org/programs/r-i-s-e-program
Homes for Our Troops (HFOT)	This publicly funded program constructs specially adapted homes nationwide for severely injured post-9/11 veterans to restore independence and improve quality of life.	hfortusa.org
Paralyzed Veterans of America (PVA)	This free veterans' career program extends not only to veterans with spinal cord injuries but also to their caregivers and spouses. Services include career counseling, workplace accommodations, education navigation and virtual job support platforms. PVA's model is particularly significant because it recognizes the interdependence between disabled veterans and their family caregivers, extending support across the household.	pva.org/find-support/veterans-career-program/
Recovery Coordination Program (RCP)	The Department of Defense operates the Recovery Coordination Program (RCP) for severely or catastrophically injured service members. Central to this initiative are Recovery Care Coordinators (RCCs) who create individualized Comprehensive Recovery Plans (CRPs) that address employment, education and independent living goals. These plans serve as a roadmap that guides veterans and their families through medical, vocational and social transitions.	warriorcare.dodlive.mil/Care-Coordination/Recovery-Coordination/

Program	Key Features	Visit
Semper Fi & America's Fund	This program specifically focuses on catastrophically injured service members. It provides case management, financial assistance and career transition support, along with adaptive equipment and integrative wellness programs. This organization emphasizes lifetime support, ensuring that severely injured veterans receive guidance not only in the immediate aftermath of injury but throughout their long-term reintegration.	thefund.org
The National Resource Directory (NRD)	This government-maintained portal is jointly run by the Departments of Defense, Labor and Veterans Affairs. It connects veterans and caregivers with thousands of verified resources across employment, housing, education and rehabilitation. For catastrophically injured veterans, this directory acts as a one-stop resource to navigate both government and nonprofit services.	nrd.gov
The Social Security Administration's Ticket to Work program	Designed for veterans receiving SSDI or SSI due to severe injuries, this program provides access to Employment Networks that offer career counseling, job coaching, benefits counseling and workplace accommodations. It helps veterans return to work without immediately losing critical disability benefits, easing the financial risks associated with attempting employment after catastrophic injury.	choosework.ssa.gov/library/ticket-to-work-for-americas-veterans.html
The Transition Assistance Program (TAP)	Coordinated by the Department of Labor's Veteran's Employment and Training Service, TAP includes specialized workshops for wounded service members and caregivers. These workshops offer accessible online modules that address resume building, interviewing and credentialing in ways tailored to veterans with disabilities.	dol.gov/agencies/vets/programs/tap

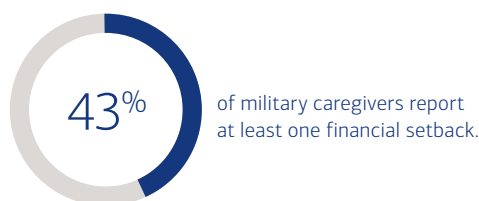
Program	Key Features	Visit
Tunnel to Towers Foundation	Tunnel to Towers provides mortgage-free smart homes for catastrophically injured veterans, builds accessible housing, and supports Gold Star and fallen first responder families as well as a mission to provide housing to homeless veterans.	t2t.org
Veteran Readiness and Employment program (VR&E)	Formerly known as Vocational Rehabilitation and Employment, this program is one of the VAs most comprehensive services for disabled veterans. It provides career counseling, job training, employment accommodations and resume support. For those unable to work in traditional environments, VR&E offers self-employment pathways and even the Independent Living Program (ILP), which emphasizes daily living skills, assistive technology and adaptations for veterans with the most severe injuries.	benefits.va.gov/vocrehab/independent_living.asp
Wounded Warrior Project	Warriors to Work program helps veterans translate military skills into civilian terms, develop resumes, prepare for interviews and connect with employers who are committed to hiring wounded veterans. Importantly, WWP provides holistic support, including mental health services, that helps sustain long-term employment outcomes.	woundedwarriorproject.org/programs/warriors-to-work

Caregivers of injured and catastrophically injured veterans

Challenges and resources

Caring for a veteran who has been injured or catastrophically injured in the line of duty is an act of devotion that often comes with immense personal cost. Spouses, parents, adult children and other loved ones frequently step into roles for which they had little preparation, providing medical, emotional and logistical support. The caregiving journey is shaped by unique challenges, including physical strain, financial insecurity, mental health concerns and bureaucratic complexity. Resources exist to support military and veteran caregivers, though navigating them can be overwhelming.

Caregivers of injured veterans often assume responsibilities similar to those of trained medical professionals—administering medications, managing medical equipment, transporting veterans to appointments and assisting with activities of daily living. For catastrophically injured veterans, such as those with spinal cord injuries, traumatic brain injuries or limb loss, the need for 24/7 care is common. The physical toll can result in caregivers developing their own health issues. The emotional weight is equally significant. Caregivers frequently cope with the veteran's PTSD, depression or moral injury. This can lead to secondary trauma, anxiety, and chronic stress and emotional exhaustion for caregivers themselves.¹²



Many of these caregivers report feelings of isolation, stress and depression as their responsibilities limit social interactions and personal time.¹³ The importance of self-care for these caregivers cannot be over emphasized. Without adequate self-care, the caregiver risks burnout, declining health and reduced ability to sustain care for their loved one. Neglecting self-care not only affects the caregiver, but it can also affect the care recipient. Burnout can result in decreased patience, increased mistakes, or even the need to relinquish caregiving responsibilities completely.¹⁴

In addition to the physical and emotional strain of caring for an injured veteran, many caregivers experience profound financial burdens associated with providing such care. Many of these caregivers reduce work hours or leave the labor force altogether. Many deplete their own personal savings to meet the care needs of wounded service members. A study of caregivers of veterans with traumatic brain injuries or multiple traumas revealed that 62% reported accumulating debt or depleting their own assets and 41% left the workforce.¹⁵

A recent AARP/National Alliance on Caregiving report found that caregivers of veterans spend about \$11,500 per year in out-of-pocket expenses, which is about 1.5 times higher than what other family caregivers spend. And approximately 43% of veteran and military caregivers report at least one financial setback, including taking on debt or depleting savings, as a result of their caregiving duties.¹⁶ Addressing this financial strain is of paramount importance to the wellbeing of both the caregiver and the veteran care recipient.

Recommended actions for employers

- 1. Adopt and publicize flexible work policies** that explicitly include caregiving for veterans. Examples might include telework, compressed schedules and predictable flexibility during rehabilitation or medical appointments.¹⁷
- 2. Provide HR and manager training** on the unique needs of veteran caregivers. Training should cover PTSD, traumatic brain injury, secondary trauma, and common challenges faced by caregiving spouses or parents.¹⁸ There are several training programs available to employers through PsychArmor, the Office of Personnel Management, and the Hidden Heroes program (Elizabeth Dole Foundation). Check the resource section that follows for descriptions and links.

Spouses, parents, adult children and other loved ones frequently step into roles of a veteran's caregiver, for which they have had little preparation, providing medical, emotional and logistical support.



Resources

Program	Key Features	Visit
AARP Family Caregiving	Offers guides, checklists and local connections to caregiver support groups.	aarp.org/caregiving
American Red Cross Military and Veteran Caregiver Network (MVCN)	Offers peer support, mentoring and online communities for caregivers of veterans.	redcross.org/military
ARCH National Respite Network	Maintains a locator tool to help families find respite programs nationwide.	archrespite.org
Blue Star Families	Connects military families with resources, peer communities and research-driven programs to reduce isolation and improve well-being.	bluestarfam.org
Eldercare Locator	A government-run service that connects caregivers to financial assistance, legal aid and housing services.	eldercare.acl.gov
Family Caregiver Alliance (FCA)	Provides educational materials, online support groups and state-specific resource lists.	caregiver.org
Fisher House Foundation	Provides free lodging near military and VA medical centers so families can be close to veterans during medical treatment.	fisherhouse.org
Hidden Heroes Campaign (Elizabeth Dole Foundation)	Provides advocacy, peer support and caregiver resources for families supporting wounded warriors.	hiddenheroes.org
Local Area Agencies on Aging (AAA).	Can be found in every community nationwide. They were funded under the Older Americans Act and these agencies connect caregivers to respite, meals and caregiver training.	agingcare.com/local/area-agency-on-aging
National Alliance for Caregiving (NAC)	Conducts research, advocacy and resource sharing for caregiver wellness.	caregiving.org

Program	Key Features	Visit
National Military Family Association (NMFA)	Provides scholarships, camps and family support.	militaryfamily.org
Psychology Today Therapist Finder	Helps locate licensed counselors by ZIP code.	psychologytoday.com/us/therapists
SAMHSA Helpline (1-800-662-4357)	Offers free, confidential service for mental health and substance use treatment referrals.	samhsa.gov/find-help/helplines
Semper Fi & America's Fund	Provides direct financial assistance, grants and family support for catastrophically injured service members and caregivers.	thefund.org
VA Aid and Attendance (A&A) and Housebound Allowance	May provide monthly financial payments in addition to VA pensions. These payments are designed to help veterans or surviving spouses who need assistance with activities of daily living or are bedridden or housebound. Payments can be used to offset caregiver costs, including family provided care.	va.gov/pension/aid-attendance-housebound
VA Program of Comprehensive Assistance for Family Caregivers (PCAFC)	May provide a monthly stipend based on the veteran's level of need and caregiver's location, CHAMPVA health insurance for eligible caregivers without other coverage, travel lodging and subsistence reimbursement when accompanying veterans to medical appointments, respite care (up to 30 days per year) to reduce caregiver burnout, and training and support to strengthen and enhance caregiving skills.	va.gov/family-and-caregiver-benefits/health-and-disability/comprehensive-assistance-for-family-caregivers
VA Program of General Caregiver Support Services (PGSCC)	Open to caregivers of veterans of all service eras and may provide skills training and coaching on managing caregiving tasks, peer mentoring with experienced caregivers, support groups and referrals to community resources and access to online courses and VA Caregiver Support Line (1-855-260-3274).	caregiver.va.gov

Program	Key Features	Visit
Veteran Directed Home and Community Based Care (VDC/VD-HCBS)	Gives veterans a flexible budget that can be used to pay for personal care or to hire caregivers (including family members). Check with your local VA Medical Center to see if VDC is available in your state. Disabled American Veterans (DAV) Caregiver Support provides no-cost support via trained specialists, assistance with benefits navigation and tools to reduce caregiver stress. These tools can indirectly reduce financial strain by assisting the caregiver or the veteran with accessing all of the benefits they are entitled to.	dav.org/get-help-now/dav-caregivers-support

Resources for employers

Program	Key Features	Visit
Hidden Heroes/ Employer Toolkit	The Hidden Heroes Program (Elizabeth Dole Foundation) offers a toolkit for employers which includes sample training materials, guidelines and protocols to training managers to understand caregiver roles, accommodations and culture.	hiddenheroes.org/wp-content/uploads/2019/09/Military-Caregiving-Employer-Toolkit.pdf
Office of Personnel Management Employment Training (VET) Modules	Tailored for hiring managers and HR professionals, including content covering veteran employment, military caregivers and related policies. These modules are designed for federal HR, but the content (policy, best practices, discrimination/rights and accommodations) could be adapted for non-federal employers.	opm.gov/policy-data-oversight/training-and-development/reference-materials/online-courses/veterans-employment-training/index.htm
Psycharmor	Offers free, online, employer-focused courses designed specifically for employers, HR and leadership to understand veterans, military culture and the needs of caregivers. Example courses include: “Veteran hiring and retention,” “Military family member or caregivers” and “Finding the Words: Leaders,” a course on communication in challenging contexts.	learn.psycharmor.org/collections/employers learn.psycharmor.org/courses/creating-a-veteran-hiring-program

Isolation, relationship challenges and mental health strains of veterans and their caregivers

Veterans often face significant mental health challenges after military service. These challenges include PTSD, depression, substance use and anxiety. Many times, these conditions are compounded by the stress of reintegration into civilian life, difficulties in finding employment, and physical disabilities and injuries. These issues are not experienced alone, as the ongoing responsibility of supporting an injured or ill veteran frequently affects the caregiver as they share the burden of managing the logistical and emotional aspects of care and experience strain on their social connections, family relationships and mental health. These challenges, when not addressed, can have serious negative affects on both the caregiver and the care recipient.

Isolation is a common problem among the veteran caregiver population as the intensity of their caregiving often limits their opportunity for socialization, employment and community involvement. The U.S. Department of Veterans Affairs reported that many caregivers experience social isolation, loneliness and chronic stress because of caregiving demands. Such reduced social contact can diminish resilience, increase psychological distress and deprive caregivers of the critical support networks that they need.¹⁹ One of the most pressing concerns among veterans is PTSD.

According to the U.S. Department of Veterans Affairs, between 11% and 20% of veterans of Operation Iraqi Freedom and Enduring Freedom experience PTSD in a given year.²⁰ Symptoms such as nightmares, hypervigilance and social withdrawal can take its toll on the veteran and leave the caregivers feeling helpless and isolated as well as placing strain on relationships with the care recipient and other family members. Consequently, the caregivers themselves may experience elevated rates of depression, anxiety and burnout, especially when the veteran refuses or delays seeking treatment. The VA Caregiver Support Program can provide counseling, respite services and training to help to alleviate these issues.²¹

Suicide among the veteran population is significantly and tragically higher than in the general population. The Veterans Crisis Hotline offers 24/7 confidential support to veterans and caregivers.²² These types of crisis support resources are essential, and they also highlight the ongoing need for preventive and accessible mental health care for veterans, their caregivers and their families.

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The stress of caring for a veteran with mental health challenges oftentimes leads to caregiver burnout, isolation and neglect of their own health. Caregivers of veterans with PTSD or traumatic brain injury are at greater risk for chronic stress, anxiety, relationship strain and depression than are non-caregivers.²³ Organizations such as the Wounded Warrior Project²⁴ and the Disabled American Veterans Caregiver Support Program offer peer support networks and connections, mental wellness programs, workshops, and other mental health resources to veterans and their caregivers and families.²⁵

Addressing the mental health challenges of veterans and their caregivers is essential and requires a comprehensive approach that acknowledges the interconnectivity between the struggles veterans experience and the effects and ramifications on the caregivers and their families. While federal programs provide essential services, addressing the full spectrum of challenges requires partnership with nonprofit and community organizations to fill important gaps. These organizations provide peer support, culturally competent care and advocacy. Caregivers can be the linchpin in a veteran's recovery and these organizations help to ensure that they have access to mental health support. These services are not only vital to the caregiver but also play an essential role in the health, stability and well-being of the veterans that they support.





Recommended actions for employers

1. Employers can strengthen their Employee Assistance Programs (EAP) to **include stress-reduction counseling** and trauma-informed care for caregivers.²⁶
2. To counter caregiver isolation, employers can **sponsor caregiver affinity groups** or connect employees to existing national caregiver networks, such as the Hidden Heroes Campaign (Elizabeth Dole Foundation) and the American Red Cross Military and Veteran Caregiver Network. These peer connections foster belonging, mutual empathy and emotional relief from isolation.²⁷
3. **Introduce relationship-supportive policies** that help relieve caregiver stress and support family relationships and workplace engagement. Flexible scheduling allows caregivers to attend therapy or family counseling sessions. If possible, add relationship and family mental-health services to employee health plans and seek out veteran-competent providers. Resources such as the Real Warriors Campaign can promote family resilience and communication.²⁸
4. Recognizing that caregiving stress affects family relationships as well as workplace engagement, employers can **train managers and HR professionals to recognize caregiver burnout**, including signs of emotional exhaustion and isolation. Free tools like the Hidden Heroes Employer Toolkit and PsychArmor's Employer Education Collection offer evidence-based guidance to train managers to respond with empathy, provide flexibility and refer employees to assistance programs early.
5. **Publicly recognize and support military caregivers** by observing National Family Caregivers Month (November) and Military Caregiver Recognition Day (March 4). These observances acknowledge the caregivers' dual service and raise awareness across the workforce. Sharing stories of resilience fosters empathy and strengthens workplace culture.
6. **Evaluate and evolve support programs** by periodically assessing the effectiveness of caregiver-support initiatives using employee feedback and satisfaction metrics.²⁹ Regular evaluation ensures responsiveness to changing family needs and advances a sustainable caregiving culture in the workplace.

Resources

Program	Key Features	Visit
American Red Cross Military and Veteran Caregiver Network	Offers peer support, mentoring and connections for caregivers dealing with veteran mental health challenges.	redcross.org/get-help/military-families/whole-health/military-veteran-caregiver-network.html
Blue Star Families	Provides caregiver support programs, mental health awareness campaigns and community connections for veterans and military families.	bluestarfam.org
Caregiver.org – Caregiving and Veterans	Offers information and guidance for caregivers of veterans, including managing stress and accessing mental health care.	caregiver.org/resource/caregiving-and-veterans
Cohen Veterans Network (CVN)	Offers nationwide mental health clinics for veterans and family therapy regardless of discharge status.	cohenveteransnetwork.org
Disabled American Veterans (DAV) – Caregiver Support	Provides advocacy, peer networks and caregiver support services to reduce isolation and stress.	dav.org/get-help-now/dav-caregivers-support
Give an Hour	Connects veterans and their families with licensed volunteer mental health professionals who provide free counseling services.	giveanhour.org
Hidden Heroes Campaign (Elizabeth Dole Foundation).	Provides peer-to-peer support, mental health resources and advocacy for caregiver well-being.	hiddenheroes.org
Make the Connection	Offers educational materials, personal stories, and a local mental health resource finder for veterans and caregivers.	maketheconnection.net
Military OneSource	Provides free, confidential counseling (phone, video or in-person) to service members, veterans (up to one year post separation from service) and their families. Funded by the Department of Defense.	militaryonesource.mil

Program	Key Features	Visit
National Resource Directory (NRD)	Includes a searchable database with thousands of vetted resources for veterans and caregivers, including mental health and caregiver support. Maintained by the VA, Department of Defense and Department of Labor).	nrd.gov
Program of Comprehensive Assistance for Family Caregivers (PCAFC)	Provides financial stipends, training and mental health services for eligible caregivers of seriously injured veterans.	va.gov/family-and-caregiver-benefits/health-and-disability/comprehensive-assistance-for-family-caregivers
PsychArmor Institute	Provides free online training for caregivers, veterans and healthcare providers to better understand veteran mental health and resilience strategies.	psycharmor.org
Real Warriors Campaign	This Department of Defense initiative promotes psychological resilience, help-seeking behavior and mental health resources for service members, veterans and caregivers.	health.mil/Military-Health-Topics/Centers-of-Excellence/Psychological-Health-Center-of-Excellence/Real-Warriors-Campaign
Tragedy Assistance Program for Survivors (TAPS)	Provides compassionate care, grief counseling and peer-based emotional support to families and caregivers of fallen service members.	taps.org
VA Caregiver Support Program	Provides counseling, training, respite services and peer support for caregivers of veterans.	caregiver.va.gov
VA Mental Health Services	Provides comprehensive mental health care, therapy, medication, PRSD/TBI treatment and counseling.	va.gov/health-care/health-needs-conditions/mental-health

Program	Key Features	Visit
Veterans Crisis Line	Offers 24/7 confidential crisis support via phone, chat or text (dial 988, then press 1) for veterans, caregivers and families.	veteranscrisisline.net
Wounded Warrior Project–Family Support	Provides programs for spouses and caregivers, including mental health workshops and relationship support.	woundedwarriorproject.org/programs/family-support
Wounded Warrior Project–Mental Wellness	Provides workshops, peer groups, telehealth and resiliency programs for veterans struggling with PTSD, depression or anxiety.	woundedwarriorproject.org/programs/mental-wellness

Resources for employers

Program	Key Features	Visit
American Red Cross Military and Veteran Caregiver Network	Offers a nationwide support system for caregivers.	redcross.org/get-help/military-families/whole-health/military-veteran-caregiver-network.html
Hidden Heroes Campaign (Elizabeth Dole Foundation)	Provides a national caregiver support network.	hiddenheroes.org
Hidden Heroes Employer Toolkit	Provides managers with guidance and training to help them respond to employees who are caregivers.	hiddenheroes.org/wp-content/uploads/2019/09/Military-Caregiving-Employer-Toolkit.pdf
PsychArmor Employer Education Collection	Offers managers with guidance and training to address caregiver burnout through empathy, flexibility, and referrals to support programs.	learn.psycharmor.org/collections/employers
Real Warriors Campaign	Promotes family resilience and communication.	health.mil/Military-Health-Topics/Centers-of-Excellence/Psychological-Health-Center-of-Excellence/Real-Warriors-Campaign

Navigating the bureaucracy

One of the most daunting challenges that veterans and their caregivers face is navigating the complexities of bureaucratic systems. While these systems and services are designed to support veterans, they often require applications, adherence to eligibility criteria and piles of paperwork. In many cases, caregivers are the primary advocates responsible for coordinating services, ensuring access to benefits and managing communications across multiple agencies. Understanding which benefits a veteran is eligible for and how to apply can be difficult and overwhelming.

The VA itself acknowledges that veterans and their families face challenges with documentation, appeals and long wait times.³⁰ As an example, the VA Caregiver Support Program offers counseling, training and respite services, but requires a detailed application and periodic reassessment. This creates stress and frustration for families who are already dealing with the strain of caregiving.³¹ Veterans who are filing disability claims must work through a multilayered process of medical exams, evidence collection and appeals. These can take months, and in some cases, even years.³²

Caregivers who are already strained with the day-to-day administration and management of care find themselves in the role of case managers rather than family members and loving caregivers. Caregivers often have difficulty coordinating care across agencies and understanding complex benefit rules. These challenges exacerbate their already daunting emotional and physical burdens.³³ These processes may be particularly difficult and overwhelming for those caregivers and veterans dealing with catastrophic injuries, as eligibility for specialized programs such as the Program of Comprehensive Assistance for Family Caregivers depends on technical definitions of disability and service connection.³⁴

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Resources

Program	Key Features	Visit
American Red Cross Military and Veteran Caregiver Network	Offers peer mentorship and group support to help caregivers navigate benefit applications and connect to local VA or nonprofit partners. Provides guidance for managing multiple bureaucratic systems.	redcross.org/get-help/military-families/whole-health/military-veteran-caregiver-network.html
Disabled American Veterans (DAV) Benefits and Caregiver Support	Offers free professional help in filing and appealing VA claims. DAV service officers work directly with veterans and caregivers to prepare forms, gather documentation and represent families during the VA process.	dav.org/get-help-now/dav-caregivers-support
Hidden Heroes Campaign (Elizabeth Dole Foundation)	Provides advocacy and peer support for military caregivers. Helps families understand policies affecting caregivers, connects them to local caregiver coordinators and amplifies caregiver voices in government to push for streamlined processes.	hiddenheroes.org
Military OneSource	Offers confidential help with navigating benefits and services. Provides phone and online consultations to clarify eligibility, connect families to local offices and explain required paperwork.	militaryonesource.mil
National Resource Directory	A federal database of vetted services across government, nonprofit and community organizations. Allows veterans and caregivers to search for help with benefits navigation, legal aid, employment, housing and health care.	nrd.gov
Rosalyn Carter Institute Operation Family Caregiver	Provides free confidential coaching for military caregivers, including practical strategies for managing stress related to bureaucracy. Coaches help families to set priorities, organize paperwork and problem-solve barriers to accessing benefits.	operationfamilycaregiver.org

Program	Key Features	Visit
VA Benefits and Services	Provides access to applications for health care, disability compensations, pensions, education, housing assistance and more. Offers official forms and step-by-step instructions for filing claims and accessing earned benefits.	va.gov/benefits
VA Caregiver Support Program	Offers navigation assistance for caregiver benefits, including eligibility assessments, enrollment in caregiver programs, training and connections to local VA coordinators who guide families through paperwork and ongoing requirements.	caregiver.va.gov
VA Disability Compensation	Helps veterans file for disability benefits, track claims and manage appeals. Provides structured guidance on required evidence and medical exams.	va.gov/disability
VA Program of Comprehensive Assistance for Family Caregivers (PCAFC)	Provides stipends, health insurance and respite services for qualifying caregivers. Includes detailed application support and follow-up reviews requiring careful documentation.	va.gov/family-and-caregiver-benefits/health-and-disability/comprehensive-assistance-for-family-caregivers

Opportunities for improvement: navigating complex systems and bureaucracy

Veterans and their caregivers often face a maze of overlapping systems—Department of Veterans Affairs (VA), health and benefits programs, TRICARE coverage, Department of Defense (DoD) transition services, state veteran agencies and nonprofit supports. Although each entity provides critical resources, the absence of integration among them creates confusion, redundant paperwork and delays that erode trust and discourage participation.³⁵

For veterans and caregivers, already overburdened by emotional and financial strain, navigating this bureaucratic landscape can be overwhelming. To improve accessibility and coordination, greater data integration, connectivity, coordination and compatibility among federal systems is essential. A unified digital platform that links VA, TRICARE and community resources would allow veterans and caregivers to almost have a “one stop shop” where they could manage benefits, track claims and schedule appointments. The VA.gov modernization initiative has made progress toward this goal but remains limited in scope.³⁶ Expansion of this platform to include cross-agency data sharing and case tracking would significantly reduce administrative barriers.

Another opportunity lies in enhancing care coordination roles. Dedicated care navigators (trained professionals or peer mentors) can guide families through eligibility requirements, benefits applications and appeals processes. Embedding these navigators within the VA medical centers, employer programs and community organizations would reduce bureaucracy and improve outcomes.³⁷

Finally, reform efforts should emphasize plain-language communication and proactive outreach. Many veterans and caregivers miss vital benefits because information is scattered, inconsistent or overly technical. Simplifying forms, adopting trauma-informed communication (an approach to interaction that recognizes how trauma can affect a person’s thoughts, emotions, behavior and ability to process information) and coordinating outreach with trusted nonprofits could make the system more humane and accessible.³⁸

Streamlining bureaucratic systems isn’t merely a matter of efficiency—it’s an issue of respect and responsibility. Veterans and their caregivers have already faced extraordinary challenges in service to the nation; they should not have to fight another battle to access the care, benefits and support they have rightfully earned.

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Conclusion

There has been growing recognition of the unique burdens that are born by injured and ill veterans and their caregivers. They embody both the visible and invisible costs of military service. For many, their daily lives are shaped by profound physical, psychological and relationship challenges that may extend far beyond the battlefield. For some, recovery is not a finite process but a lifelong journey. For veterans and their caregivers alike, recovery requires constant adaptation, emotional resilience and social support.

From federal programs to nonprofit initiatives to peer-based systems, a comprehensive network of interventions exists to address both practical and emotional needs. The intersection of caregiving, mental health and economic stability demands a unified strategy that connects medical systems, community organizations and employers in a continuum of care.

Employers occupy a critical role in this continuum. By implementing flexible work policies, training managers to recognize caregiver strain and partnering with veteran-support networks, organizations can transform workplaces into sources of stability rather than stress. Supporting caregivers isn't merely a matter of corporate compassion, it's a matter of workforce sustainability, family health and national readiness.

Ultimately, the well-being of veterans is inseparable from the well-being of those who care for them. A truly comprehensive national approach must recognize caregiving as shared service to the nation — one that deserves enduring respect, practical resources and collective responsibility. Only through sustained collaboration among policymakers, employers, healthcare providers and community leaders can we ensure that both veterans and their caregivers are able to thrive.

While gaps in accessibility and complex bureaucratic navigational challenges still exist, organizations and government agencies continue to work toward streamlining systems and providing assurance that veterans and caregivers have clear, consistent access to benefits and services that honor the sacrifice of those who have served and of the hidden heroes who stand beside them as their loving caregivers.

Supporting caregivers isn't merely a matter of corporate compassion, it's a matter of workforce sustainability, family health and national readiness.



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