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Administrative Burden: The Hidden Costs Associated with Participating in the Department of Veterans Affairs' Disability Compensation Process

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Walden University

College of Health Sciences and Public Policy

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Christopher A. Campagno

has been found to be complete and satisfactory in all respects,
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the review committee have been made.

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Walden University
2026

Abstract

Administrative Burden: The Hidden Costs Associated with Participating in the

Department of Veterans Affairs' Disability Compensation Process

by

Christopher A. Campagno

MPhil, Walden University, 2024

JD, Syracuse University College of Law, 2019

BA, University of Nevada Las Vegas, 2005

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

May 2026

Abstract

The U.S. Department of Veterans Affairs (VA) has characterized the Appeals Modernization Act (AMA) as a procedural success, citing reductions in remand rates and increases in grant rates. However, VA's reporting on AMA performance has generally focused on adjudicatory outcomes and has not addressed the administrative burden costs veterans incur while navigating the disability compensation process. Although current scholarship documents administrative burden in other public programs, little empirical work has examined how it manifests in VA's disability compensation process. The purpose of this general qualitative study was to examine how veterans describe the learning, psychological, and compliance costs they experienced while participating in VA's disability compensation process since the implementation of the AMA through the lens of the feedback theory and a constructivist paradigm. Semistructured interviews were conducted with 12 purposefully selected veterans who participated in VA's post-AMA disability compensation process. Data were analyzed using Braun and Clarke's reflexive thematic analysis and identified four interrelated themes related to informational complexity, psychological strain associated with procedural uncertainty, and compliance demands that were more difficult to manage for veterans with fewer resources. The findings clarify how procedural reforms intended to improve efficiency also generate administrative burdens that shape veterans' experiences. This research advances positive social change by amplifying veterans' voices, illuminating specific barriers that disadvantage veterans with fewer resources, and providing actionable insights for developing a more veteran-centered and equitable benefit delivery systems.

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Dedication

To those who bore the often immeasurable burden of military service. To the friends and families of those who served, including my beautiful wife and daughter—without you, none of this would be possible. And finally, to those who paid the ultimate sacrifice: you will never be forgotten.

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Chapter 1: Introduction to the Study

Introduction

The Department of Veterans Affairs (VA) administers one of the largest and most complex public benefit systems in the United States, providing over nine million veterans with health care, education benefits, and disability compensation benefits (U.S. Department of Veterans Affairs, n.d.b). To reform its appeals process, VA implemented the Appeals Modernization Act (AMA) in 2019, replacing its decades-old legacy system, which was criticized for inefficiency, unpredictability, and prolonged delays (House Committee on Veterans' Affairs, 2016). Since implementation, VA has reported improvements, such as reductions in remand rates and increases in initial grant rates, as well as shorter average wait times for both original claims and appeals (U.S. Department of Veterans Affairs, n.d.a). However, these performance indicators provide a narrow view of success, focusing on procedural metrics while omitting any assessment or description of the veteran experience.

This study focused on the phenomenon of administrative burden, which refers to the conflicts individuals face when interacting with the government (Burden et al., 2012). Administrative burden is conceptualized through three core dimensions: learning costs, psychological costs, and compliance costs (Moynihan et al., 2015). Research across various domains, such as tax credits (Bhargava & Manoli, 2015), food assistance (Bartlett et al., 2004), and unemployment benefits (Baekgaard et al., 2021), has demonstrated that administrative burden can deter program participation, reinforce inequality, and undermine the effectiveness of public services. Nevertheless, despite this growing body

of literature, little is known about how administrative burden manifests within VA's disability compensation process, particularly since the implementation of the AMA, a gap that persists despite evidence of burden in comparable domains such as education, housing, and immigration (Billings et al., 2022; DeLuca et al., 2023; Ling et al., 2024).

The need for this study arose from the lack of qualitative data concerning veterans' interactions with VA's disability compensation process. While the AMA has brought improvements in efficiency, it remains unclear whether the system is truly more accessible or whether administrative burden persists in new forms. Capturing the experiences of veterans is essential for understanding how policy design and administrative procedures shape outcomes, not only in terms of benefits granted, but also in how veterans perceive fairness, transparency, and institutional support (Mettler & SoRelle, 2018; Soss & Moynihan, 2014). This need is heightened by VA's failure to systematically collect or publish data on abandonment rates, psychological strain, or application drop-off, which obscures the full extent of administrative burden costs (U.S. Department of Veterans Affairs, n.d.a).

The social implications of this study are significant. By documenting how veterans describe the experience of navigating VA's disability compensation process, this research contributes to a more complete understanding of how bureaucratic systems affect potentially vulnerable populations. This study's findings inform future reforms aimed at reducing administrative burden, enhancing claimant support, and fostering a more veteran-centered approach to disability adjudication. In doing so, the study aligns with broader policy goals related to access, equity, and public trust in government

institutions (Herd & Moynihan, 2018; Michener, 2018). This chapter is organized as follows: background, problem statement, purpose of the study, research question, theoretical foundation, nature of the study, definitions, assumptions, scope and delimitations, limitations, significance, and summary.

Background

Over the past two decades, scholars have increasingly focused on the concept of administrative burden, defined as the learning, psychological, and compliance costs that individuals encounter when interacting with the government (Burden et al., 2012; Moynihan et al., 2015). This framework has been used to explain why individuals often fail to access government benefits for which they are eligible, with evidence pointing to the substantial impact of bureaucratic red tape, especially among potentially vulnerable populations (Bhargava & Manoli, 2015; Heinrich, 2018). Administrative burden research has spanned multiple domains including health care, tax policy, education, housing, immigration, and social welfare programs, consistently demonstrating that even well-intentioned policies can generate adverse effects when individuals experience confusion, stress, or procedural hurdles (Baekgaard et al., 2021; Bartlett et al., 2004; Billings et al., 2022; DeLuca et al., 2023; Ling et al., 2024; Madsen & Mikkelsen, 2022).

The concept of administrative burden has been thoroughly studied. However, this is one of the few studies, if not the only study, that views VA's disability compensation process through the lens of administrative burden, especially since the implementation of the AMA. Although the AMA was intended to improve timeliness and offer veterans more control over their claims, its impact on the veteran experience remains largely

unexamined. This study was designed to fill that specific gap in research, as well as the broader gap identified by Halling and Baekgaard (2024), who called for greater use of qualitative methods to explore the nature of administrative burden from the perspective of impacted citizens.

Despite the growth of literature exploring administrative burden, limited attention has been paid to how administrative burden manifests within VA's disability compensation process. This omission is notable, given that VA serves a potentially vulnerable population—veterans seeking compensation for physical disabilities and/or psychological trauma (Sayer et al., 2010; Seal et al., 2009). Although VA's disability compensation process is designed to be nonadversarial and claimant-friendly (*Gilbert v. Derwinski*, 1990), prior research suggests that veterans, like other citizens seeking government benefits, likely face delays, procedural complexity, and other forms of institutional red tape (Herd & Moynihan, 2018).

Since the implementation of the AMA, VA has highlighted improvements in processing times and reduced backlogs (U.S. Department of Veterans Affairs, n.d.a). However, these internal performance metrics offer little insight into whether veterans perceive the disability compensation process as more accessible, understandable, or supportive. Further, VA does not collect or publish data reflecting the administrative burdens veterans face, such as application abandonment, psychological stress, or procedural confusion.

Therefore, this study addressed a critical gap in the literature by using qualitative methods to explore the veteran experience in order to understand how administrative

burden manifests in VA's disability compensation process since the implementation of the AMA.

Problem Statement

Although VA has made significant procedural reforms through the implementation of the AMA, little is known about how these reforms have affected veterans participating in VA's disability compensation process. The AMA was designed to increase efficiency, reduce wait times, and offer veterans greater flexibility (U.S. Department of Veterans Affairs, n.d.a). While VA reports indicate that these goals have been met in part, citing faster decisions and lower remand rates, there is no evidence assessing whether the process has become less burdensome or more accessible from the veteran perspective. Absent from VA's official reporting is any analysis of potential confusion, emotional strain, or procedural complexity that may deter claimants from accessing benefits (Burden et al., 2012; Moynihan et al., 2015).

Recent studies have called attention to administrative burdens as a significant barrier to equitable access to government services. More specifically, across domains such as tax benefits (Bhargava & Manoli, 2015), unemployment insurance (Baekgaard et al., 2021), and education (Billings et al., 2022), researchers have found that administrative burden disproportionately affects marginalized populations, undermining the goals of public policy. However, there is a lack of empirical research applying this framework to VA's disability compensation process, despite the program's scale, complexity, and importance. This gap is particularly notable given that veterans often

face overlapping vulnerabilities, such as service-related physical injuries, mental health conditions, and socioeconomic hardships (Sayer et al., 2010; Seal et al., 2009).

The limited research that does examine administrative burden in reference to veterans fails to capture the experience of navigating the disability compensation process. Halling and Baekgaard (2024) argued that qualitative methods are essential to understanding administrative burden from the standpoint of impacted individuals, especially within bureaucratic systems where power is asymmetrical and outcomes hinge on claimant persistence. Similarly, Michener (2018) and Kopec (2023) emphasized the importance of experiential data in understanding how government processes shape political engagement, trust, and perceptions of legitimacy. To date, however, no qualitative study has directly examined how veterans describe the learning, psychological, and compliance costs associated with participating in VA's disability compensation process since the implementation of the AMA.

The problem this study explored remains current and highly relevant to the discipline of public policy and administration. It intersects with key areas of concern, including bureaucratic accountability, citizen-state interaction, policy implementation, and equity in public service programs. By focusing on the veteran experience, this study provided a more complete understanding of how policy reforms are implemented at the ground level and whether they fulfill their promises in practice. Addressing this research gap is essential for informing future policy improvements, ensuring institutional responsiveness, and upholding VA's mandate to serve those who have borne the burden of military service (U.S. Department of Veterans Affairs, n.d.a).

Purpose of the Study

The purpose of this qualitative study was to explore the experience of veterans to better understand the administrative burden costs associated with participating in VA's disability compensation process since the implementation of the AMA. Guided by a constructivist research paradigm, this study sought to understand the subjective meanings that veterans assign to their interactions with VA's claims and appeals procedures. Constructivism emphasizes the co-construction of knowledge through lived experience and personal interpretation, making it particularly well-suited for examining how individuals make sense of complex bureaucratic systems (Creswell & Poth, 2018; Merriam & Tisdell, 2016).

This study specifically focused on the phenomenon of administrative burden as experienced by veterans participating in VA's disability compensation process. Administrative burden, conceptualized through the three dimensions of learning, psychological, and compliance costs (Burden et al., 2012; Moynihan et al., 2015), serves as the central analytic lens for interpreting the veteran experience. While prior research has documented the presence of administrative burden in a variety of public programs, little is known about how it manifests within VA's disability compensation process, particularly following the implementation of the AMA.

Through in-depth, semistructured interviews with veterans who have participated in VA's disability compensation process since the implementation of the AMA, this study sought to uncover the challenges they encountered, the meanings they assigned to those experiences, and the broader implications for equity and access in public service

delivery. Participants were recruited using purposeful sampling, supplemented with snowball sampling to capture a diversity of service eras and disability types. Data were analyzed through Braun and Clarke's (2021) reflexive thematic analysis, which supports the identification of patterns in how veterans describe the learning, psychological, and compliance costs embedded in the process.

By adopting this approach, the study aimed to fill a critical gap in the available research by providing experiential evidence on how policy implementation affects citizen-state interactions in the context of veterans' benefits. The findings were intended to inform policy reforms, enhance claimant support, and contribute to a more veteran-centered approach to disability adjudication.

Research Question

How do veterans describe the learning, psychological, and compliance costs they experience while participating in VA's disability compensation process since the implementation of the AMA?

Theoretical Foundation

The theoretical foundation for this study is policy feedback theory (PFT), a framework that examines how public policies shape future political behavior, institutional development, and citizen-state interactions. Originally introduced by Schattschneider (1935), the concept was later expanded by scholars such as Lowi (1964), Wilson (1973), Pierson (1993), and Mettler (2005), who argued that policies are not only outputs of governance but also inputs that reshape political environments and influence civic behavior.

Mettler and SoRelle (2018) identify four significant lines of inquiry within PFT: how policies shape the meaning of citizenship, influence the form of governance, affect the power of groups, and shape political agendas and problem definitions. These areas of inquiry highlight the ways in which program design can either empower or alienate citizens. For example, Campbell (2012) demonstrated that social security, because of its size and generosity, fosters high levels of civic engagement among recipients, while Soss and Schram (2007) found that welfare reform, marked by stigma and complexity, generated weak or negative feedback effects.

The PFT also emphasizes that administrative processes mediate feedback effects. Bureaucratic complexity, discretion, and institutional culture shape whether citizens perceive government as accessible or alienating (Soss & Moynihan, 2014). Policies that impose high levels of administrative burden may diminish trust, generate frustration, and discourage future engagement with public institutions (Michener, 2018). Conversely, programs perceived as accessible and equitable may foster positive feedback by strengthening civic identity and political participation (Campbell, 2012).

Recent scholarship has called for expanding PFT beyond aggregate-level analyses to include experiential and qualitative perspectives. Kopec (2023), for example, argued that feedback effects are not uniform across populations, and qualitative inquiry is essential to understanding how marginalized groups interpret and respond to policy interventions. This perspective aligns with the constructivist paradigm of this study, which assumes that knowledge is co-constructed through individual experiences and interpretations (Creswell & Poth, 2018; Merriam & Tisdell, 2016).

This study applied PFT to VA's disability compensation process, with particular attention to how the AMA has shaped veteran perceptions of procedural fairness, institutional legitimacy, and governmental responsiveness. By using the phenomenon of administrative burden as the analytic lens, this study explored whether the disability compensation process produced positive or negative policy feedback effects. In doing so, the study aligned with the experiential turn in PFT, incorporating the lived experiences of veterans into the analysis of policy design and implementation.

Nature of the Study

This study employed a general qualitative research design grounded in a constructivist paradigm. The constructivist approach was selected because it recognizes that knowledge is socially constructed and best understood through individuals' subjective interpretations of their lived experiences (Creswell & Poth, 2018; Merriam & Tisdell, 2016). This paradigm is particularly well-suited for exploring how veterans perceive their interactions with VA's disability compensation process.

The phenomenon under investigation is the experience of administrative burden within VA's disability compensation process since the implementation of the AMA. Administrative burden refers to the learning, psychological, and compliance costs that individuals encounter when interacting with government systems (Burden et al., 2012; Moynihan et al., 2015). While VA has reported procedural efficiencies under the AMA, this study will seek to capture the veteran perspective by examining how those efficiencies translate into the lived experience.

Data were collected through semistructured interviews with 12 veterans who have filed disability claims or appeals since the implementation of the AMA. Participants were recruited using purposeful sampling, supplemented with snowball sampling to capture diversity in service eras and disability types. Interviews were conducted via Zoom, recorded with participant consent, and transcribed verbatim.

The data were analyzed using Braun and Clarke's (2021) reflexive thematic analysis, which guided a multiphase process of data familiarization, inductive coding, theme development, and interpretive analysis. Initial codes were generated inductively to remain closely grounded in participants' language and experiences. Themes were developed in relation to the three dimensions of administrative burden: learning, psychological, and compliance costs. The core components of PFT were then used as an interpretive lens to examine how administrative burden shapes trust in government, perceptions of inclusion or exclusion, and willingness to engage with public institutions. This analytic approach enabled a thorough exploration of how participation in the disability compensation process influences perceptions of government responsiveness, fairness, and accessibility.

By employing a general qualitative design, grounded in constructivism and informed by PFT, this study balanced methodological rigor with interpretive flexibility, ensuring that the findings remained closely tied to the lived experiences of veterans while contributing to broader theoretical and policy debates.

Definitions

Appeals Modernization Act (AMA): A federal law that restructured VA's disability compensation appeals process by introducing multiple review lanes intended to improve timeliness, predictability, and claimant choice (U.S. Department of Veterans Affairs, n.d.a).

Administrative burden: An individual's experience of policy implementation as costly or difficult, encompassing the learning, psychological, and compliance costs involved in accessing public services (Burden et al., 2012).

Compliance costs: The burdens associated with completing procedural requirements, such as submitting forms, gathering documentation, or attending appointments (Burden et al., 2012).

Learning costs: The time and effort individuals must invest to understand whether a program exists, how it functions, and whether they qualify for its benefits (Moynihan et al., 2015).

Psychological costs: The emotional toll associated with interacting with government systems, including stress, stigma, and perceived loss of autonomy (Moynihan et al., 2015).

Assumptions

This study relied on several foundational assumptions that were critical to its validity. First, it was assumed that participants provided honest and accurate accounts of their experiences with VA's disability compensation process. Given the subjective nature

of qualitative inquiry, the authenticity of participants' narratives is essential for drawing meaningful conclusions.

Second, it was assumed that participants understood the interview questions as intended. Because semistructured interviews allow for flexibility and participant-driven responses, mutual understanding between the participants and me was necessary to ensure that the data collected was both relevant and coherent.

Third, it was assumed that participants had sufficient engagement with VA's disability compensation process to speak knowledgeably about their experiences. This assumption supported the premise that their responses are informed by direct and meaningful interactions with the system.

Finally, it was assumed that my own background as a disabled veteran and administrative law attorney did not unduly bias the data collection or analysis. While this positionality provides valuable insight into the subject matter, measures such as reflexive journaling and exclusion criteria for participant selection were implemented to mitigate potential bias.

These assumptions were necessary because this study sought to uncover how administrative burden manifests within VA's disability compensation process through the veteran experience—an inherently subjective phenomenon that cannot be directly verified or quantified through external measures.

Scope and Delimitations

This study was limited to exploring the experiences of veterans who have participated in VA's disability compensation process since the implementation of the

AMA. This focus was chosen because, despite VA's reporting of procedural improvements, there remained a significant gap in understanding the administrative burdens faced by veterans when seeking benefits under the reformed system.

The participants of this study included veterans who had direct experience with VA's disability compensation process since the implementation of the AMA, excluding those whose experiences were solely within the legacy claims system. This boundary ensured that the data reflects experiences shaped specifically by the AMA framework. To avoid potential conflicts of interest, veterans with whom I had a prior personal or professional relationship with, such as having been represented in any legal capacity, were excluded from participation.

Participants were recruited using purposeful sampling, supplemented with snowball sampling to capture variation across service eras and disability types. The study was designed to elicit information-rich cases rather than to produce a statistically representative sample. Geographic diversity was not a limiting factor, since VA's disability compensation system operates under uniform federal law and policy.

The study was guided by PFT and framed within a constructivist paradigm. While these frameworks supported a focus on individual interpretations and the influence of policy design on civic behavior, other potentially relevant frameworks, such as institutional theory or street-level bureaucracy, were not applied. These alternatives may have provided complementary insights but fell outside the intended scope of this study.

Although the findings are not generalizable in a statistical sense, they are transferable to other settings with similar administrative structures or target populations.

Description of participant experiences was provided to allow readers to assess the applicability of findings to other contexts involving access to public services.

Limitations

As with any qualitative research, this study had inherent limitations related to its design, methodology, and scope. First, the use of a general qualitative research design meant that findings were not statistically generalizable to the broader veteran population. Instead, the focus was on depth and context, with transferability limited to settings that share similar institutional characteristics, populations, or administrative structures. Readers must determine applicability based on the contextual details provided.

Second, the study relied on voluntary participation and self-reported data collected through semistructured interviews. As such, participant responses may have been influenced by memory, interpretation, or emotion. These limitations were mitigated through careful interview design, verbatim transcription, and the use of Braun and Clarke's (2021) reflexive thematic analysis to ensure systematic and transparent coding.

Third, the relatively small and purposefully selected sample size presented limitations. While 12 participants were sufficient to achieve saturation, the diversity of the veteran experience meant that some perspectives remained underrepresented. This limitation reflected the interpretive focus of qualitative inquiry rather than an intent to capture all possible experiences.

Researcher positionality also presented potential bias. As a disabled veteran and practicing attorney who represents veterans in disability claims, I brought both personal and professional experiences related to the study topic. While this background offered

valuable insight, it also raised the potential for confirmation bias. To mitigate this risk and enhance the credibility, dependability, and trustworthiness of the findings, I maintained a reflexive journal, engaged in ongoing self-monitoring, and excluded any participants with whom I had a prior personal or professional relationship. In addition, systematic coding procedures and adherence to ethical research practices supported transparency and reduced the potential for undue influence, ensuring that the analysis remained rigorous while acknowledging the constraints inherent in qualitative inquiry.

Significance

This study contributed to the growing body of literature on administrative burden by extending its application to a previously underexplored context. While administrative burden has been widely studied across domains such as healthcare, education, and welfare programs, limited attention has been given to how it manifests within VA's disability compensation process. By centering the experiences of veterans, this study advanced the understanding of how administrative procedures shapes access to public services and influence citizen-state relationships.

In terms of practice and policy, the study provided policymakers with insight into how VA's disability compensation process is viewed and experienced by veterans. While VA metrics suggest that the AMA has improved overall efficiency, this study revealed that veterans encounter significant learning, psychological, and compliance costs when seeking benefits. These findings offered guidance for improving communication strategies, streamlining documentation requirements, enhancing claimant support, and addressing the emotional toll of navigating VA's disability compensation process. Such

improvements have the potential to enhance the veteran experience, increase claimant trust, and strengthen the effectiveness of VA's disability compensation process.

Finally, the study holds implications for positive social change by amplifying the voices of veterans and uncovering hidden barriers within a system designed to support them. Identifying and addressing administrative burdens may lead to a more equitable and accessible disability compensation process, thereby fostering trust in public institutions and improving outcomes for the veteran population. More broadly, the study contributed to scholarship on policy feedback by showing how program design and administrative processes can generate either positive or negative civic effects, depending on how burdens are experienced and addressed.

Summary

The implementation of the AMA marked a significant shift in VA's disability compensation process, promising greater efficiency, reduced wait times, and more claimant control. While VA has reported positive outcomes based on internal metrics such as shorter decision times and reduced remand rates, these indicators do not capture the veteran experience. Missing from the existing literature is an understanding of how these reforms have affected veterans' ability to access benefits, navigate procedures, and interact with the disability compensation process on a personal level.

The phenomenon of administrative burden provides a useful lens for examining these challenges. Research across other domains has shown that administrative burdens often reduce participation, especially among vulnerable populations. However, little is known about how administrative burden manifests in VA's disability compensation

process, particularly since the implementation of the AMA. This study addressed that gap by exploring the veteran experience to better understand the learning, psychological, and compliance costs associated with participating in VA's disability compensation process.

Guided by PFT and a constructivist research paradigm, this study sought to uncover how veterans interpret procedural complexity, emotional strain, and informational barriers, and how those experiences shape perceptions of fairness, accessibility, and institutional responsiveness. By documenting these experiences, the study contributed to both theoretical and practical knowledge, offering insight into how policy reforms are implemented at the ground level and how they may influence trust in government and civic engagement.

Chapter 2 provides a detailed review of the theoretical and empirical literature that informs this study, including key developments in administrative burden research, PFT, and VA's disability compensation process.

Chapter 2: Literature Review

Introduction

Since the implementation of the AMA, VA has regularly published data indicating that the AMA has been a procedural success, showing a reduction of remand rates by about 20% and an increase of grant rates by 10% when compared to the legacy system (U.S. Department of Veterans Affairs, n.d.a). Additionally, VA has praised the AMA, citing generally positive survey results (U.S. Department of Veterans Affairs, n.d.a). However, in analyzing and measuring the effectiveness of the AMA, VA's reporting is predominantly silent as to the administrative burden costs associated with participating in its disability compensation process (U.S. Department of Veterans Affairs, n.d.a).

A growing body of literature underscores the influence of administrative burden on public service access and outcomes. Burden et al. (2012) and Moynihan et al. (2015) identified three key dimensions of administrative burden: learning costs (e.g., lack of program awareness), psychological costs (e.g., stigma and stress), and compliance costs (e.g., procedural hurdles). Studies across various domains, such as tax credits (Bhargava & Manoli, 2015), nutrition assistance (Moynihan et al., 2015), and unemployment benefits (Baekgaard et al., 2021), consistently revealed that administrative burdens depress participation rates, frustrate stakeholders, and obstruct intended policy goals. Although the idea of administrative burden has been applied to a range of policy areas, including education (Billings et al., 2022), housing (DeLuca et al., 2023), immigration (Ling et al., 2024), and veteran reintegration (Resnik et al., 2012), existing literature has

yet to explore its implications in the context of VA's disability compensation process. This omission is particularly notable considering the complexity of the disability compensation process and the extensive evidence linking administrative burdens to reduced uptake, diminished autonomy, and harm to vulnerable populations—like those with disabilities (Herd & Moynihan, 2018; Moynihan et al., 2015).

Therefore, the purpose of this study was to explore the veteran experience to better understand the administrative burden costs associated with participating in VA's disability compensation process since the implementation of the AMA. This chapter is organized as follows: literature search strategy, theoretical foundations, administrative burden defined, administrative burden in practice, the Department of Veterans Affairs, and the disability compensation process.

Literature Search Strategy

This study combined aspects of public policy, public administration, and disability studies. As such, a comprehensive literature search strategy was necessary to cover all three fields. Searches were conducted within each discipline, as well as across multidisciplinary research databases.

The Walden University Library served as the primary resource for this research, providing access to a wide range of databases. The databases utilized included: EBSCO, which encompasses both Academic Premier and Business Search Premier, as well as ProQuest Dissertations & Theses Full Text, which offers an extensive collection of theses and dissertations. Additionally, the Google search engine, to include Google Scholar, was employed to access a broad range of online sources, ensuring a comprehensive literature

review. The key search terms included *administrative burden in public policy*, *administrative burden in government services*, *administrative burden in disability claims*, *cost of administrative burden*, *VA disability claims backlog*, *veterans disability compensation process*, *administrative barriers in VA claims*, and *Veterans Appeals Improvement and Modernization Act of 2017*.

Although the AMA was signed into law in 2017, it was not implemented until 2019. Consequently, very few studies exist on the AMA's impact on VA and the disabled veterans it was created to help. Moreover, given the relatively short timeframe since implementation, the long-term effects of administrative burden remain uncertain, and many of VA's structural and procedural adaptations are still evolving.

In addition, while the theory of administrative burden has been extensively developed and applied across various domains, its application within the context of VA's disability compensation process remains underexplored. Thus, much of the existing knowledge surrounding administrative burden must be generalized from other programs, which may not fully capture the unique characteristics of the veteran population or VA's institutional structure.

Finally, the absence of data from VA regarding the veteran experience is a limiting factor. Information such as abandonment rates and/or psychological toll is not systematically collected or reported, making it difficult to measure the full extent of administrative burden within VA's disability compensation process. This challenge is exacerbated by the fact that veterans may be reluctant to report negative experiences due to stigma, mistrust, or concern that criticism could jeopardize their access to benefits.

Theoretical Foundation

This study addressed the administrative burden costs associated with VA's disability compensation process since the implementation of the AMA, a pivotal change in law and policy. Thus, PFT served as this study's theoretical foundation. As the name suggests, PFT focuses on understanding the feedback effects of policies. As noted by Mettler and SoRelle (2018), the four significant lines of inquiry within PFT are: how policies shape the meaning of citizenship, influence the form of governance, affect the power of groups, and influence political agendas and policy problem definitions.

Origins of Policy Feedback Theory

The study of policy feedback began with Schattschneider (1935), who stated, "new policies create new politics" (p. 288). This foundational insight inspired further research by Lowi (1964) and Wilson (1973), each of whom expanded on the notion that public policies do not exist in a vacuum; rather, they actively shape the political landscape and influence future policymaking. Despite the significance of these early contributions, political scientists and other scholars were slow to explore the full implications of policy feedback. Nevertheless, interest in the concept gained traction as governments around the world began to expand in both size and influence. This shift in political context was captured by Pierson (1993), who argued that the growth of government made it increasingly difficult to deny that public policies were "not only outputs of but important inputs into the political process, often dramatically reshaping social, economic, and political conditions" (p. 595).

Building on this foundation, subsequent research turned to the effects of policy feedback among the general public. In one such study, Campbell (2012) explored how the characteristics of a policy, such as its size and generosity, affect its ability to generate feedback. For example, because Social Security payments are generally considered both substantial and generous, policy surrounding Social Security leads to heightened political engagement, especially among older Americans (Campbell, 2012). In contrast, the Family and Medical Leave Act, which offers a relatively modest benefit, fails to produce meaningful engagement, as recipients are not sufficiently motivated to become political allies or opponents (Howard, 2007).

Over the years, researchers shifted the focus of policy feedback studies toward the internal politics of administrative organizations. For instance, Soss and Moynihan (2014) observed that administrative organizations are shaped by distinct power dynamics, authority structures, and ideological orientations. Their work builds upon the earlier insights of Catlin (1937), who emphasized the idea that administrative bodies wield significant power in determining who gets what, when, and how. Moreover, Soss and Moynihan (2012) demonstrated that the observations of Lowi (1964) and Wilson (1973) remained relevant, specifically in relation to their observation that administrative organizations do not operate in isolation, but influence foundational concepts such as democracy and citizenship, thereby opening new avenues for both theoretical inquiry and empirical research into policy feedback (Soss and Moynihan, 2012).

Theoretical Propositions of Policy Feedback Theory

The PFT suggests that public policies are not merely outcomes of political processes but also active forces that shape future political behavior, institutional structures, and citizen-state relationships (Schneider & Ingram, 1993). At its core, PFT holds that the design and implementation of policy can generate feedback effects that influence how individuals perceive government, understand their roles as citizens, and choose to engage, or disengage, from political and administrative processes (Mettler & SoRelle, 2018; Pierson, 1993).

One of the central propositions of PFT is that the characteristics of a policy, such as its visibility, accessibility, and generosity, affect its capacity to foster political engagement and civic identity (Soss & Schram, 2007). For example, policies that are more generous and broadly distributed, like Social Security, tend to generate stronger positive feedback effects by reinforcing beneficiaries' connection to government and encouraging political mobilization (Campbell, 2012). In contrast, policies that are more limited in scope or stigmatized, such as welfare reform, may produce weak or even negative feedback effects, discouraging public engagement and reinforcing marginalization (Soss & Schram, 2007).

Another key proposition is that administrative processes play a critical role in mediating feedback effects. As Soss and Moynihan (2014) emphasize, the structure, ideology, and internal politics of administrative organizations influence not only policy outcomes but also the ways in which citizens experience governance. Bureaucratic complexity, discretion, and institutional culture can either facilitate or hinder access to

benefits, shaping whether individuals perceive the state as responsive or alienating (Soss & Moynihan, 2014). These experiences, in turn, contribute to broader attitudes about citizenship, trust in government, and future participation in civic life.

Finally, PFT holds that feedback effects are not experienced uniformly across populations. Scholars such as Kopec (2023) have called for greater attention to how policy impacts are perceived by vulnerable or marginalized groups. Expanding PFT to include more qualitative and experiential data allows for a deeper understanding of how different populations interpret and respond to the policies that affect their lives. In doing so, PFT not only explains how policies shape politics, but also underscores the importance of inclusivity and variation in the citizen-policy relationship (Michener, 2018).

Previous Applications of Policy Feedback Theory

The PFT has been applied across a variety of domains, including many adjacent to this study, such as Social Security (Campbell, 2003), the GI Bill (Mettler, 2005), and welfare reform (Soss & Schram, 2007). A notable example can be found in Campbell's (2003) work, *How Policies Make Citizens*, in which she explored how policy can reshape political behavior. Campbell (2003) argued that Social Security played a critical role in mobilizing elderly citizens, not only by providing essential financial support but also by fostering a sense of political efficacy. As beneficiaries began to recognize the direct connection between government policy and their well-being, many became more politically active and influential, particularly in defending and expanding these benefits (Campbell, 2003).

Similarly, Mettler (2005) examined the far-reaching implications of the GI Bill—one of the first major public policy initiatives of the modern era. Mettler’s analysis revealed that the policy produced substantial long-term feedback effects, particularly through its transformative impact on higher education (Mettler, 2005). The GI Bill significantly expanded access to college for groups that had previously been excluded, including racial and ethnic minorities. Beyond the educational benefits, Mettler (2005) found that recipients of the GI Bill developed a more favorable view of government, having experienced its ability to facilitate upward mobility. This in turn led to increased levels of civic engagement and political participation among veterans, many of whom had not previously been involved in political life (Mettler, 2005). Thus, the policy not only empowered individuals economically, but also altered the landscape of political participation in the United States.

In contrast, Soss and Schram (2007) offered a more skeptical view of the power of policy to shape public opinion, focusing their analysis on welfare reform during the 1990s. Unlike Social Security or the GI Bill, welfare reform appeared to produce only limited feedback effects. Soss and Schram (2007) argued that this was largely due to the public’s general disengagement from policies that do not directly impact them. Furthermore, they noted that even when policy changes do affect individuals’ lives, the resulting outcomes are often ambiguous, making it difficult for citizens to trace those outcomes back to specific governmental actions. As a result, welfare reform failed to significantly alter public attitudes or spark widespread political mobilization (Soss & Schram, 2007).

These studies illustrate the diverse ways in which public feedback can, and sometimes cannot, shape political behavior and public opinion. While programs like Social Security and the GI Bill demonstrate the potential for policies to generate strong positive feedback, fostering political engagement and reshaping attitudes toward government, not all policies produce such outcomes (Campbell, 2003; Mettler, 2005). As Soss and Schram (2007) highlight, the degree of visibility, personal relevance, and clarity of a policy's impact all influence whether it will produce meaningful feedback effects. These insights are crucial for understanding how policies function not only as tools of governance, but also as instruments that mold the civic identities and behaviors of those they touch (Michener, 2018; Pierson, 1993).

Rationale for Policy Feedback Theory

Historically, PFT has concentrated on large-scale government programs and the influence of public interest groups, focusing on how policies shape political engagement and institutional development (Campbell, 2003; Pierson, 1993). These foundational studies primarily relied on quantitative methods and aggregate-level analyses, emphasizing the structural impact of highly visible and broadly accessed programs such as Social Security (Mettler & Soss, 2004). While valuable, this body of work tended to treat policy recipients as a single group, with limited attention given to how different populations interpret and respond to policy interventions.

However, more recently, researchers have challenged this narrow application of PFT by emphasizing the importance of experiential and qualitative insights. Kopec (2023), for example, argued that feedback effects are not uniform, and that qualitative

approaches are necessary to understand the “perceptions and experiences of different groups” (p. 2). This argument reflects a broader shift in the literature, one moving away from viewing citizens as passive recipients of policy and toward recognizing them as active participants who interpret government action through the lens of their own experiences.

This expanded understanding of PFT is especially relevant in the context of VA’s disability compensation process. Veterans interact with VA not only through formal decisions, but also through procedural requirements, documentation requests, and communication with staff, each of which can generate learning, psychological, and compliance costs. These interactions shape the veteran perception of government responsiveness and fairness, ultimately influencing how they engage with public systems. Thus, incorporating experiential data into PFT is essential for capturing the full range of policy effects.

Accordingly, this study built on the emerging direction of PFT by examining the feedback effects of VA’s disability compensation process through the perspectives of those most directly impacted. In doing so, it addressed a gap in the literature and contributed an understanding of how administrative processes shape civic identity and political engagement.

Additionally, this study was grounded in a constructivist research paradigm, which holds that reality is socially constructed and best understood through the subjective meanings individuals assign to their experiences (Creswell & Poth, 2018; Merriam & Tisdell, 2016). Constructivism aligns closely with the experiential turn in PFT, as both

emphasize how people interpret, respond to, and internalize public policies through lived experience (Merriam & Tisdell, 2016; Mettler & SoRelle, 2018). This study adopts a constructivist lens to center the veteran experience in navigating VA's disability compensation process, underscoring that administrative burden and policy feedback are products of both institutional design and personal perception. This philosophical orientation further supports the study's qualitative methodology, which seeks to explore how veterans describe the administrative burdens they face and how these burdens influence their relationship with government.

Literature Review

Administrative Burden Defined

Administrative burden refers to an individual's experience of policy implementation as onerous (Burden et al., 2012). The individual, as it pertains to this definition, is any person or entity subject to policy implementation, including government agencies (Heinrich, 2018). However, the definition is more commonly used to describe citizen-state interaction, where individuals engage with public programs and experience varying degrees of procedural difficulty (Burden et al., 2012; Jakobsen et al., 2019). The term onerous is somewhat ambiguous, but in the context of citizen-state interaction, it is often associated with red tape, or bureaucratic inefficiencies that lack substantive value for stakeholders (Bozeman, 2012; Moynihan et al., 2015). Red tape, in this sense, represents the burdensome compliance costs embedded in public service delivery (Bozeman, 2012). Thus, in its simplest form, administrative burden encompasses the

obstacles and challenges individuals encounter when interacting with the government (Burden et al., 2012; Heinrich, 2018; Moynihan & Herd, 2010).

One way to observe the impact of administrative burden is to compare the participation rates of universal government programs, such as Social Security and Medicare, with means-tested programs such as the Supplemental Nutrition Assistance Program (SNAP). This observation was documented by Moynihan et al. (2015), who noted that Social Security, with a near 100% participation rate, compared to a 40-60% participation rate for Supplemental Security Income, 60% for SNAP, 30-60% for unemployment insurance benefits, and 50-70% for Medicaid. The difference in participation rates between these programs is explainable, as means-tested programs require more bureaucratic processes to distinguish between eligible and ineligible recipients (Moynihan et al., 2015). These processes impose higher learning, psychological, and compliance costs on participants—the key dimensions of administrative burden (Burden et al., 2012; Heinrich, 2018; Jakobsen et al., 2019). As such, administrative burden serves as a key explanatory factor in the reduced participation rates observed across means-tested programs (Burden et al., 2012; Moynihan et al., 2015).

Learning Costs

“Learning costs arise from engaging in search processes to collect information about public services, and assessing how they are relevant to the individual” (Moynihan et al., 2015, p. 45). There are, in theory, multiple approaches to measuring learning costs (Burden et al., 2012; Jakobsen et al., 2019). However, one of the most effective

approaches is to study the impact of a target population's knowledge, or lack of knowledge, surrounding government programs and services (Moynihan et al., 2015). An example of learning costs can be seen when reviewing the historical data from the Earned Income Tax Credit (EITC), the nation's largest means-tested cash transfer program (Plueger, 2009). Specifically, in 2005, the EITC had an incomplete take-up rate of 25%, or 6.7 million nonclaimants (Moynihan et al., 2015; Plueger, 2009). This is significant because, according to Bhargava and Manoli (2015), that equates to roughly \$1,096 per year, or 33 days of unclaimed income per nonparticipant. Thus, it can be argued that, if all 6.7 million nonclaimants knew about the EITC and their potential eligibility, an additional \$7 billion may have been released into the economy by the government (Bhargava & Manoli, 2015; Moynihan et al., 2015).

However, the challenges posed by learning costs are not limited to tax credits; they also affect workforce development programs (Heckman & Smith, 2004). A clear example of this can be seen in the Job Training Partnership Act, which aimed to prepare individuals for employment but struggled with awareness issues (Guttman, 1983). Unfortunately, only 36% of male adults, 46% of female adults, and 55% of youth were aware that they potentially qualified for the program, indicating significant informational barriers that limited access (Heckman & Smith, 2004). As a result, the program suffered from low participation rates (Guttman, 1983; Heckman & Smith, 2004), leaving many unemployed individuals without access to federally funded job training opportunities that could have improved their employment prospects.

Beyond tax credits and job training initiatives, learning costs may also present significant barriers in access to essential nutrition assistance programs (Moynihan et al., 2015). A 2004 study examining SNAP illustrated how misinformation about eligibility prevents many from receiving crucial food aid (Bartlett et al., 2004). Notably, out of the six million seemingly eligible households who chose not to participate in the program, over half believed they were ineligible for benefits or were unsure, highlighting the burden of information gaps (Bartlett et al., 2004; Moynihan et al., 2015). In fact, a substantial number of nonparticipant households had significant misconceptions of the program rules (Bartlett et al., 2004). For example, 40% believed employment barred eligibility, and 19% believed they were ineligible due to receiving other forms of government assistance, two factors that, on their own, would not disqualify a household from receiving SNAP benefits (Bartlett et al., 2004). In other words, a lack of knowledge about SNAP eligibility requirements led millions of Americans to forgo government-provided food assistance, a common outcome of the high learning costs associated with complex public aid programs (Bartlett et al., 2004; Moynihan et al., 2015).

A second approach to measuring the impact of learning costs is to document changes in participation rates following modifications to an agency's policies or procedures (Bhargava & Manoli, 2011). For example, in a field experiment conducted in collaboration with the Internal Revenue Service (IRS), Bhargava and Manoli (2011) found that even minor changes to the IRS mailing processes were estimated to improve the Earned Income Tax Credit (EITC) take-up rate by roughly 3%. There are many potential causes for this estimated improvement, but the most obvious explanation is a

widespread lack of awareness surrounding the existence and eligibility requirements of the EITC program (Bhargava & Manoli, 2011). In fact, across a sample of 877 responses, only 54% claimed to be aware of the EITC. Moreover, while 65% of the sample respondents appeared to be eligible for the EITC based on self-reported data, only 45% of respondents indicated that they believed they were either “definitely” or “probably” eligible (Bhargava & Manoli, 2011).

To further examine the impact of potential changes to IRS mailing processes, Bhargava and Manoli (2011) targeted an experimental sample of roughly 35,000 California residents who filed a tax return, failed to claim an EITC credit, and failed to respond to an IRS notice indicating likely EITC eligibility. Although this sample initially failed to respond to the first IRS notice, response rates increased by 47% when the notice was simplified, and by 35% when additional benefit details were included (Bhargava & Manoli, 2011). These results emphasize how administrative design can either mitigate or reinforce learning costs (Bhargava & Manoli, 2011). Simply stated, these findings suggest that by slightly modifying government notices to account for learning costs, the government could improve the EITC take-up rate by roughly 3%, providing an estimated 200,000 taxpayers the EITC benefits they are eligible for (Bhargava & Manoli, 2011; Plueger, 2009).

Psychological Costs

“Psychological costs include the stigma of applying for or participating in a program with negative perceptions, a sense of loss of power or autonomy in interaction with the state, or the stresses of dealing with administrative processes” (Moynihan et al.,

2015, pp. 45-46). An example of psychological costs can be seen in a 2004 study examining participation in SNAP (Bartlett et al., 2004). According to the study's findings, approximately 240,000 households that were potentially eligible for SNAP abandoned the benefits application process because of the extended wait times before benefits would be made available (Bartlett et al., 2004). Additionally, another 180,000 households reported that prolonged delays at local food stamp offices prevented them from completing their applications (Bartlett et al., 2004). In total, an estimated 420,000 households ultimately abandoned their efforts to obtain government assistance, citing bureaucratic hurdles such as lengthy processing delays and excessive wait times (Bartlett et al., 2004). These two factors are frequently referenced in discussions of the psychological costs associated with interacting with government agencies, particularly in the context of social welfare programs (Bartlett et al., 2004; Moynihan et al., 2015).

In 2020, a quantitative study was conducted to provide empirical support for prior assumptions about the emotional toll of time-consuming and burdensome interactions with government agencies (Hattke et al., 2020). For this study, researchers divided 136 participants into six groups, each exposed to different levels of bureaucratic complexity and administrative red tape (Hattke et al., 2020). Although the authors acknowledged certain limitations in measuring participants' emotional responses, their findings demonstrated that bureaucratic encounters are psychologically exhausting (Hattke et al., 2020). These experiences triggered a range of negative emotions, including confusion, frustration, and anger, which impaired individuals' ability to differentiate between

necessary administrative procedures and excessive, dysfunctional red tape (Hattke et al., 2020).

The link between administrative burden and psychological strain has been further explored through efforts to assess how modifying compliance demands can alleviate stress among benefit recipients (Baekgaard et al., 2021). In a 2021 study, researchers analyzed the impact of reducing compliance demands within Denmark's unemployment insurance program during the nation's COVID-19 lockdown (Baekgaard et al., 2021). To maintain their eligibility for unemployment benefits, recipients were required to submit applications for multiple jobs each week and document their job search activities through an online portal (Baekgaard et al., 2021). The unemployed Danish were constantly operating under the pressure of looming deadlines, as they were never more than a few days away from a cutoff that, if missed, would result in the immediate loss of their benefits (Baekgaard et al., 2021). Importantly, as explained by Christensen et al. (2020), the psychological burden of these compliance demands is particularly significant for recipients of means-tested programs such as unemployment benefits. This is because the very conditions that lead individuals to require government assistance often also impair their ability to "plan activities ahead of time, act on those plans, and stay on task despite impulses and temptations to do something else when things get frustrating" (Christensen et al., 2020, p. 130). Thus, unsurprisingly, the researchers found that easing compliance requirements within Denmark's unemployment benefits system significantly enhanced recipients' sense of autonomy and was closely linked to a measurable reduction in stress levels (Baekgaard et al., 2021).

Building on this research, a subsequent study conducted in Denmark explored the relationship between autonomy and administrative burden, or, as the study's authors phrased it, locus of control (Madsen & Mikkelsen, 2022). As explained by Rotter (1966), locus of control refers to an individual's perception of the extent to which they have control over their own life outcomes. In this study, Madsen and Mikkelsen (2022) surveyed 5,000 individuals applying for unemployment insurance, gathering data on their experiences with learning and compliance costs. Upon analyzing the results, the authors found that when individuals perceive a program's rules and requirements as excessively burdensome, they experience significant psychological strain (Madsen & Mikkelsen, 2022). This, in turn, diminishes their motivation and ability to secure employment (Madsen & Mikkelsen, 2022). The burdens embedded within the unemployment insurance system counter its fundamental purpose—encouraging recipients to actively seek employment (Madsen & Mikkelsen, 2022). Ultimately, this study provides evidence of the unintended consequences associated with administrative burden. When public service providers impose complex rules and excessive demands on beneficiaries, they risk creating obstacles that undermine the individuals the programs are designed to support (Madsen & Mikkelsen, 2022).

However, the psychological costs associated with administrative burden extend beyond long wait times, confusion, and the erosion of personal autonomy. In fact, stigma may be the most prevalent and debilitating aspect of psychological costs, exerting an influence on an individual's willingness to engage with public assistance programs (Manchester & Mumford, 2010; Stuber & Schlesinger, 2006). Early research by scholars

such as Moffitt (1983) identified social stigma as one of the primary psychological costs associated with navigating administrative processes. However, more recent scholarship, including the work of Stuber and Schlesinger (2006) and Manchester and Mumford (2010), has expanded upon this concept by introducing the notion of personal stigma. Unlike social stigma, which is imposed externally, personal stigma arises when individuals internalize negative societal beliefs or stereotypes directed toward a stigmatized group (Bhargava & Manoli, 2011; Stuber & Schlesinger, 2006).

One example of the stigma associated with social benefits emerged from a field experiment conducted in collaboration with the IRS (Bhargava & Manoli, 2011). In this study, researchers sought to explore the public perceptions of individuals who receive the EITC (Bhargava & Manoli, 2011). The survey, which gathered responses from 35,000 California residents, revealed that a substantial segment of the population holds negative perceptions of individuals receiving this benefit. Notably, 32% of respondents, representing more than 11,000 individuals, either “disagreed” or “strongly disagreed” with the statement: society respects those who receive EITC benefits (Bhargava & Manoli, 2011). These findings underscore a troubling societal perception that individuals who rely on government assistance are not respected, reinforcing the stigma surrounding social safety net programs (Bhargava & Manoli, 2011).

The impact of stigma was also evident in 2018, when 65% of Florida voters approved a constitutional amendment aimed at restoring voting rights to individuals with felony convictions (Selin, 2019). However, despite strong public support for the amendment, fewer than 0.2% of those eligible under the new law, just 2,000 out of 1.4

million individuals, registered to vote (Selin, 2019). In fact, when one individual with a felony conviction was asked about his ability to vote, he responded, “I don’t even think about it actually . . . I mean, I’ve been failing at that kind of stuff so long, I just assume I can’t vote. I don’t think I can have that right ever again” (Selin, 2019). This statement illustrates the deep-rooted stigma and psychological barriers faced by individuals who were once excluded from civic participation. Even when legal restrictions are lifted, the lasting effects of personal stigma can discourage eligible individuals from exercising their rights (Selin, 2019).

Finally, a study conducted by Thomsen et al. (2020) examined the concept of coproduction, a process in which citizens collaborate with public employees to produce and deliver public services. Their findings indicate that individuals are more likely to experience stigma and other psychological costs when they are encouraged to coproduce services that generate private benefits for relatives and friends, rather than contributing to collective benefits for a larger community (Thomsen et al., 2020). This study revealed that psychological costs are most pronounced when individuals are perceived as leveraging public resources for personal gain or the benefit of their close social circles, rather than for the welfare of the broader community (Thomsen et al., 2020).

Compliance Costs

“Compliance costs are the burden of following administrative rules and requirements. For example, for those applying to a program for services, these are the costs of completing forms, or providing documentation of status” (Moynihan et al., 2015, p. 46). An example of compliance costs can be seen in a 2004 study on SNAP (Bartlett et

al., 2004). According to the study's findings, approximately three million households initiated, but failed, to complete the benefits application process (Bartlett et al., 2004). Among these, 10%, or roughly 300,000 households, cited the difficulty of acquiring necessary documents as a primary reason for abandoning their applications (Bartlett et al., 2004). Additionally, another 5%, representing approximately 150,000 households, reported that the inability to afford childcare or eldercare presented a significant barrier to completing the application process (Bartlett et al., 2004). Ultimately, an estimated 450,000 households were unable to access government-provided food assistance due to the actual or perceived burden of compliance costs associated with applying for public benefits (Moynihan et al., 2015; Bartlett et al., 2004).

Another example of compliance costs is provided by a field experiment conducted in collaboration with the IRS (Bhargava & Manoli, 2011). In this experiment, approximately 35,000 California residents were surveyed to investigate why potentially eligible participants failed to claim the EITC (Bhargava & Manoli, 2011). The results revealed that the median respondent estimated that 15% of all EITC claims would be audited, a figure that is eight times higher than the actual audit rate of 1.8% (Bhargava & Manoli, 2011). In other words, the perceived compliance costs associated with filing for EITC benefits were not only grossly exaggerated but also served as a major factor contributing to the low participation rates among eligible tax filers (Bhargava & Manoli, 2011).

In 2021, an Australian study determined that the Commonwealth's child support system could be manipulated by aggrieved fathers to inflict both financial and

psychological harm on their ex-partners (Cook, 2021). Specifically, the author empirically demonstrated that because the burdens imposed on child support applicants were designed to limit Commonwealth expenditures, the state had little incentive to reduce the burdens that aggrieved fathers could impose on mothers (Cook, 2021). In fact, for women with malicious ex-partners, the study found that the administrative costs associated with the system significantly outweighed its benefits (Cook, 2021). Importantly, this study built on the work of Herd and Moynihan (2018), who indicated that government burden costs could be influenced by third parties and by the capacity and willingness of administrative agencies to manage these burdens (Herd & Moynihan, 2018).

A year later, a separate Australian study revealed significant compliance costs associated with attempting to access benefits through the National Disability Insurance Scheme (Yates et al., 2022). According to multiple participants, enrollment in the National Disability Insurance Scheme was incredibly time-consuming and felt akin to managing a full-time job (Yates et al., 2022). One participant summed up the compliance costs when she remarked, “It just takes a lot of work . . . Initially, I did a whole lot of research to understand what it was and how it was going to help me” (Yates et al., 2022, p. e2313). Moreover, the study argued that women and other marginalized groups may be disproportionately impacted by compliance costs due to the gendered nature of caregiving (Yates et al., 2022). This finding corroborated other research indicating that women face greater challenges in self-advocacy as a result of systemic bias (Amanatullah & Tinsley, 2013; Pardal et al., 2020).

In conclusion, the body of research presented above demonstrates that administrative burdens, whether manifesting as learning, psychological, or compliance costs, profoundly affect citizen–state interactions and the overall effectiveness of public programs (Burden et al., 2012). Evidence from studies on tax credits, job training, social welfare, and even child support and disability benefits indicates that these burdens not only discourage eligible individuals from accessing critical services, but also contributes to negative perceptions and stigmatization (Burden et al., 2012; Herd & Moynihan, 2018). As administrative processes become more complex and onerous, the gap between policy intent and practical outcomes widens, ultimately undermining the goals of social equity and efficient governance (Burden et al., 2012; Herd & Moynihan, 2018).

Administrative Burden in Practice

The study of administrative burden has been used to better understand and improve citizen-state interactions within a wide variety of government domains. These domains include education, housing, immigration, and veteran reintegration.

Education

Paying for college is one of the most significant obstacles students face when deciding whether to pursue postsecondary education (Page & Scott-Clayton, 2016). Consequently, most prospective college students complete the Free Application for Federal Student Aid (FAFSA) to secure financial support. Yet, the FAFSA process is widely regarded as both complex and opaque (Bill & Melinda Gates Foundation, 2015). To help students navigate these complexities, many high schools employ college advisers or other staff members, often through initiatives such as the College Advising Corps

(CAC), to assist with the FAFSA process (Dunlop Velez, 2016). However, research by Billings et al. (2022) revealed that the administrative burdens associated with navigating the FAFSA process affect not only the students but the staff who support them through the CAC.

Through semistructured, one-on-one interviews, Billings et al. (2022) learned that members of the CAC experienced significant learning costs as they attempted to remain informed about the financial aid process. They also incurred compliance costs because assisting students with creating accounts and filing applications demanded considerable time and resources. Finally, CAC advisors faced psychological costs, as they endured stress stemming from self-doubt, challenging family situations, and general frustration. Nevertheless, their awareness of these administrative burdens enabled them to adopt strategies that mitigated some of the negative impacts (Billings et al., 2022).

For instance, to mitigate the compliance costs associated with financial aid advising, CAC advisors organized events designed to assist as many prospective students and families as possible. By hosting these events, CAC advisors were able to serve multiple students and families concurrently, substantially reducing the time required to counsel each individual separately. Furthermore, to alleviate both the learning and psychological costs related to financial aid advising, CAC advisors tapped into a network of financial aid experts for support, enabling them to ask questions and seek guidance as needed. Moreover, CAC advisors collaborated with the State Financial Aid Agency to deliver presentations at their schools, offering much-needed reassurance that their students were receiving accurate and timely information (Billings et al., 2022).

While this research demonstrated the presence of administrative burden in education, it also highlighted the ways in which awareness of these challenges allowed experts to mitigate their impact. By recognizing the learning, compliance, and psychological costs associated with financial aid advising, CAC advisors were able to develop strategies that improve accessibility and support for students navigating the FAFSA process. This suggests that, although administrative burdens can create significant obstacles, proactive interventions and informed support systems can help minimize their effects (Billings et al., 2022).

Housing

The Housing Choice Voucher (HCV) program is the nation's largest housing assistance program, providing resources to over 2.3 million American families (U.S. Department of Housing and Urban Development, n.d.). Unlike other forms of low-income housing assistance, HCV recipients are not required to reside in designated developments. Thus, vouchers, at least in theory, have the potential to reduce neighborhood inequality by providing low-income families with greater geographical choice and improved access to higher-opportunity neighborhoods (Schwartz, 2013). However, as explained by DeLuca et al. (2023), for the HCV program to be successful, several key conditions must be met: public housing authorities must administer the program in a manner that truly supports choice; private landlords in higher-opportunity neighborhoods must be willing to accept vouchers; and low-income tenants must be capable of navigating the often-complicated rental housing market. Nonetheless, according to the authors, these necessary steps are impeded by significant administrative

burdens, limiting the potential positive impact of the HCV program (DeLuca et al., 2023).

In response to these challenges, an innovative intervention known as Creating Moves to Opportunity (CMTO) was deployed in the Seattle-King County metropolitan area. Aware of the difficulties associated with participating in the HCV program, CMTO employed expert staff specifically tasked with reducing the administrative burden associated with the program. To assess the effectiveness of this intervention, DeLuca et al. (2023) designed a mixed-methods randomized controlled trial that incorporated semistructured interviews with the initiative's participants.

To address the various facets of administrative burden, the CMTO expert staff implemented a multipronged strategy. First, to reduce learning costs, the expert staff stepped in to serve as liaisons between participants and private landlords. For instance, when a participant's credit score was too low, or a property exceeded the fair market value limit, the staff actively advocated on the participants' behalf, often identifying workable solutions. Moreover, they shared listings of available housing and accompanied participants to property showings, where they engaged directly with landlords to explain the CMTO program—thereby increasing the likelihood of a successful placement (DeLuca et al., 2023).

Similarly, to reduce compliance costs, the expert staff assisted participants with completing lease applications and served as references for rental applications, reducing the time and effort required for participants to fill out forms and request assistance. As one participant explained, “Being a parent and working, I’m kind of like spread thin, so

that [CMTO] really you know helped me be solid when it went to apartment hunt” (DeLuca et al., 2023, p. 197).

Finally, to reduce psychological costs, the CMTO expert staff emphasized high-quality, supportive communication with participants. By ensuring that participants understood each step of the process, they became more engaged and better prepared for housing showings and negotiations. Additionally, when participants felt adequately supported, they persisted in their housing search longer than they likely would have on their own, thereby increasing the likelihood of a successful placement (DeLuca et al., 2023).

The challenges faced by low-income families in securing housing through the HCV program demonstrate the significant administrative burden that can limit access to vital resources. However, the success of the CMTO initiative illustrates that awareness of these burdens allows experts to develop targeted interventions that mitigate their impact. By addressing learning, compliance, and psychological costs, CMTO staff were able to improve housing search outcomes and increase the likelihood of successful placements. This suggests that while administrative burdens can create significant barriers, proactive strategies and dedicated support systems can enhance program effectiveness and expand opportunities for those in need (DeLuca et al., 2023).

Immigration

Like many other populations, undocumented immigrants faced significant economic and social challenges during the COVID-19 pandemic. However, they were largely excluded from numerous federal and state relief programs, including Economic

Impact Payments and provisions under the Coronavirus Aid, Relief, and Economic Security Act (Ojeda et al., 2020). Yet, in April 2020, California became the first state to extend government relief specifically to undocumented immigrants through its Disaster Relief Assistance for Immigrants (DRAI) program. This program was significant, not only because it was not means-tested, but also because applying for and receiving benefits would not affect an individual's immigration status (California Department of Social Services, n.d.). Nevertheless, despite these important protections, a study conducted by Ling et al. (2024) revealed that significant administrative burdens still affected undocumented immigrants.

For example, regarding learning costs, participants reported that from an early age they were taught to associate accessing essential resources, such as healthcare and public safety services, with an increased risk of deportation. Multiple participants explained that during their childhood, when they fell ill, their parents preferred to use home remedies rather than seeking hospital care, knowing that a visit to the hospital might trigger inquiries about their immigration status. Similarly, several participants revealed that they were advised to avoid any trouble at all costs, as involving the police in any situation could lead to the loss of both their homes and their families. In relation to the DRAI program, many participants reported that language barriers posed significant challenges, since the non-English service lines were inadequately staffed (Ling et al., 2024).

In terms of psychological costs, participants described a pervasive fear and stigma associated with using government services, as they felt that these benefits were not intended for them. This gave them a feeling of being criminalized just for existing. One

participant explained that, because he was in the process of adjusting his immigration status, he was reluctant to engage with multiple government programs, fearing that such involvement might negatively affect his status. Another participant shared that their parents forbade them from applying for the DRAI program out of fear that doing so would expose their immigration status to public scrutiny (Ling et al., 2024).

With respect to compliance costs, the authors noted that immigration laws frequently undergo arbitrary and seemingly punitive rule changes. For example, in August 2020, the United States Citizenship and Immigration Services announced that Deferred Action for Childhood Arrivals would need to be renewed on an annual basis rather than every 2 years, effectively doubling the time and financial resources required for an undocumented immigrant to maintain their status. For the participants, long wait times and busy phone lines were common obstacles encountered when attempting to apply for the DRAI program. In fact, one participant noted that, in order to complete her intake, she and her mother collectively logged over 900 phone calls (Ling et al., 2024). These experiences illustrate how compliance costs not only drain time and financial resources but also compound the sense of frustration and exclusion that characterizes administrative burden.

Veteran Reintegration

Over two million American servicemembers participated in combat operations in the Middle East during both Operation Iraqi Freedom and Operation Enduring Freedom (Institute of Medicine, 2010). The long-term impact of these conflicts appears to be more substantial than that of previous wars, with estimates indicating that over 790,000

veterans have experienced service-related health issues prompting them to seek benefits (Institute of Medicine, 2010). Among those seeking benefits, 35% reported experiencing some form of mental health condition, with posttraumatic stress disorder being the most prevalent, affecting more than 21% of this population (Seal et al., 2009). These health conditions can intensify the psychological costs of administrative burden by adding stress, eroding confidence in navigating complex processes, and making the procedural demands of VA's disability compensation system even more daunting.

As noted by Resnik et al. (2012), returning veterans often face a range of reintegration challenges, including marital and financial instability, alcohol or substance misuse, and an increased risk of motor vehicle accidents. Survey data show that 52% of veterans reported problems with controlling anger, 49% experienced reduced participation in community activities, 42% struggled in intimate relationships, 20% encountered employment challenges, and another 20% faced legal issues (Sayer et al., 2010). These difficulties can exacerbate learning costs, as veterans experiencing stress or instability may struggle to locate accurate information, understand eligibility rules, or follow complex instructions for accessing benefits.

Unfortunately, the very conditions most commonly reported by these veterans make reintegration into civilian life more difficult, including navigating the process of seeking benefits. Herd and Moynihan (2018) demonstrated this dynamic, illustrating how compliance costs can discourage participation unless third parties, such as advocacy groups or service providers, help individuals navigate complex requirements. Recognizing the need for more effective support, Resnik et al. (2012) developed a

computer adaptive test to assess community reintegration among veterans. By tailoring questions to each respondent's answers, this tool reduced the burden of lengthy assessments and demonstrated how thoughtful design can minimize unnecessary compliance demands.

These findings illustrate that reintegration challenges are not only social or psychological but are deeply connected to administrative burden. Health conditions, instability, and stigma can magnify learning, psychological, and compliance costs, creating barriers that undermine access to VA benefits. This reinforces the importance of studying how VA's disability compensation process either mitigates or intensifies these burdens, a focus that frames the next section of this chapter.

Department of Veterans Affairs

Although the nation has provided some form of compensation for veterans since the Revolutionary War, the modern department is generally traced back to 1917, when the Bureau of War Risk Insurance began overseeing the salaries, benefits, and insurance of World War I veterans (Glasson, 1918; Weber & Schmeckebier, 1934). However, following the war, it became clear that the Bureau of War Risk Insurance was not adequately equipped to address the increasing educational and disability needs of veterans (Ridgway, 2011). Consequently, at the recommendation of President Harding, Congress established a more focused bureau in 1921—the Veterans' Bureau (Weber & Schmeckebier, 1934).

However, the establishment of the Veterans' Bureau was fraught with challenges. By 1923, public sentiment toward the Bureau had deteriorated so significantly that

Congress convened a committee to investigate the numerous complaints (Weber & Schmeckebier, 1934). Following the investigation, the director of the newly formed Veterans' Bureau was convicted of fraud, prompting Congress to conclude that a complete reorganization and codification of the governing laws was necessary (Ridgway, 2011). This process culminated in the World War Veterans' Act of 1924, which established much of the framework of the modern VA (World War Veterans' Act of 1924, 1924). In fact, less than 6 years after this reorganization, President Hoover issued Executive Order 5398 on July 21, 1930, titled *Consolidation and Coordination of Governmental Activities Affecting Veterans*, which officially established the Veteran's Administration (Hoover, 1930).

The newly established VA would be put to the test in 1941, when the United States entered World War II. Like the aftermath of World War I, the influx of veterans returning from combat in the Second Great War spurred a strong public demand for benefits (Ridgway, 2011). In response, the American Legion proposed the GI Bill, which President Roosevelt signed on June 22, 1944. Officially titled the Servicemember's Readjustment Act, this legislation marked the beginning of a new era in veteran benefits (An Act to Provide Federal Government Aid, 1944).

Nevertheless, despite the swift passage of the GI Bill, the post-World War II era proved to be a challenging period for the fledgling VA. In 1954, the Comptroller General of the United States issued a report detailing numerous problems with VA's adjudication process, including the unreliability of decisions made immediately after World War II, when the agency was overwhelmed with returning veterans (U.S. General Accounting

Office, 1954). In response to this report, President Eisenhower commissioned the former VA administrator, Omar Bradley, to study the veterans' benefits system and recommend improvements (Ridgway, 2011). Colloquially known as the Bradley Report, the study recommended sweeping changes, including reducing the agency's size and refocusing its efforts (Bradley, 1956). Yet, despite these recommendations, Congress codified the existing regulations into statutory law, thereby shielding VA from further presidential intervention and formalizing the early framework of the disability compensation process we recognize today (Ridgway, 2011).

Disability Compensation Process

VA's disability compensation process is unique when compared to those of other agencies, such as the Social Security Administration, as VA's process is both pro-claimant and nonadversarial (*Gilbert v. Derwinski*, 1990). The process not only employs a favorable standard of proof, but also applies the benefit of the doubt doctrine, which notes that, "after careful consideration of all procurable and assembled data, if a reasonable doubt arises regarding service origin, the degree of disability, or any other point, such doubt will be resolved in favor of the claimant" (Reasonable doubt, 2025). These relaxed standards reflect VA's mission to fulfill President Lincoln's promise "to care for him who shall have borne the battle, and for his widow, and his orphan" (U.S. Department of Veterans Affairs, n.d.b, para. 1).

The nonadversarial nature of the disability compensation process was designed, in part, to enable veterans to file and adjudicate their own claims without incurring attorney fees. As early as the Civil War, Congress had grown wary of attorneys exploiting

veterans for profit. Consequently, the process was crafted “to function . . . with a high degree of . . . solicitude for the claimant” (*Walters v. National Association of Radiation Survivors*, 1985). Indeed, in 1864, to deter attorney involvement in the disability compensation process, Congress imposed an exorbitantly low cap on the fees payable for assisting a veteran (Whelan, 2013). The nation’s sentiments at the time were aptly captured by Senator Bragg, who proclaimed on the Senate floor that attorneys are “friends of soldiers” in the same way that “vultures are the friends of dead bodies” (Glasson, 1918, pp. 214–215).

Nevertheless, despite the legislative branch’s best efforts, the disability compensation process continued to grow in complexity. On November 18, 1988, President Reagan signed the Veterans’ Judicial Review Act into law, establishing a new federal appellate court solely tasked with overseeing decisions made by VA (Veterans’ Judicial Review Act, 1988). Before the passage of this act, Congress and the Federal Circuit famously observed that VA stood in “splendid isolation” as the only federal administrative agency whose major functions were insulated from judicial review (*Gardner v. Brown*, 1993). Moreover, one of the most impactful provisions of the Judicial Review Act was the removal of the fee cap, which, for the first time, allowed attorneys to charge more than \$10 for representing veterans in disability compensation claims, ushering in a new era of complex legal battles within VA’s disability compensation process (Representation of parties; fee agreements, n.d.). Due in large part to these reforms, the system’s complexity continued to increase over time.

Over the ensuing decades, the proliferation of laws and regulations grew steadily, and by 2016, it became clear that VA was facing a significant problem. Not only was the backlog of appeals increasing, but veterans were, on average, waiting 7 years for their claims to be fully resolved by the Board of Veterans' Appeals, VA's appellate body (Dodaro, 2018). In an effort to correct these issues, VA proposed legislative changes to its disability compensation process in Congress, asserting that "additions to the [current] process have made it complicated, opaque, unpredictable, and less veteran-friendly. It makes adversaries out of veterans and VA and it is ridiculously slow . . ." (House Committee on Veterans' Affairs, 2016). Ultimately, after months of planning, the AMA emerged from Congress and was signed into law by President Trump on August 23, 2017 (H.R. 2288, 2017).

While the AMA modified nearly every aspect of VA's former disability compensation process, now known as the legacy system, the most significant change was in the way a veteran may appeal an unfavorable decision. According to VA, the key feature of the AMA was the introduction of differentiated lanes, which provide veterans with clear options after receiving an initial decision on their claim (House Committee on Veterans' Affairs, 2016). The first lane allows a veteran to file for a higher-level review. Although this lane does not permit the submission of new evidence, it affords the veteran the benefit of having a more experienced VA employee review their claim for a second time, effectively giving them a second bite at the apple (Higher-level review by the agency of original jurisdiction, 2022). The second lane allows the veteran to file a supplemental claim. Unlike a higher-level review, a supplemental claim requires the

submission of new and relevant evidence. This new evidence reopens the previously denied claim, leading to a new decision (Options following decision by agency of original jurisdiction, 2017). Finally, under the third lane, a veteran may file a Notice of Disagreement, thereby requesting a review of their claim by the Board of Veterans' Appeals. However, this lane has three lanes itself, a hearing lane, an evidence lane, and a direct review lane, each governed by its own set of rules regarding evidence submission and case development (Filing of appeal, 2022).

Although President Trump signed the AMA into law in 2017, it was not implemented until February 2019. Since then, VA has consistently reported AMA metrics to Congress, highlighting improvements in processing times. As of the first quarter of 2025, evidence suggests that the AMA has successfully reduced the average wait time for veterans seeking benefits, with new claims now receiving decisions in an average of 120 days. Similarly, the backlog at the Board of Veterans' Appeals has decreased, with the direct lane averaging 495 days, the evidence submission lane 726 days, and the hearing lane 804 days (U.S. Department of Veterans Affairs, n.d.a). While these reductions in wait times mark a significant step forward, they do not tell the full story. Absent from VA's reporting is any assessment of administrative burden and/or the complexity, confusion, and stress that may persist despite VA's newfound procedural efficiencies. Understanding administrative burden is essential, as reducing wait times alone does not equate to a more accessible or just system.

Summary

Administrative burden is defined as the frictions individuals face when interacting with the government, consisting of three measurable costs (Burden et al., 2012; Heinrich, 2018; Moynihan & Herd, 2010). Learning costs stem from a lack of awareness or understanding of eligibility and procedures; psychological costs include stigma, stress, and loss of autonomy; and compliance costs involve the time and effort needed to meet documentation and procedural requirements (Moynihan et al., 2015). Administrative burden has been shown to reduce participation in public programs—especially in means-tested services such as SNAP, the EITC, and unemployment insurance (Moynihan et al., 2015). Administrative burden disproportionately affects vulnerable populations across various domains, such as education, housing, immigration, and veteran reintegration, undermining access to services and diminishing the effectiveness of public programs (Herd & Moynihan, 2018).

However, what remains underexplored is the specific experience of administrative burden within VA's disability compensation process, particularly since the implementation of the AMA. While VA has reported improvements in processing times and procedural efficiency, it has not assessed the impact of these changes on the veteran experience. There is a notable absence of data on veteran emotional responses, system navigation challenges, and/or potential abandonment of claims, factors that are critical to understanding the full implications of administrative burden (Herd & Moynihan, 2018). Thus, although much is known about how administrative burden manifests in other public

service domains, its role in VA's disability compensation process remains a significant research gap.

Given the limited research on administrative burden within VA's disability compensation process, this study sought to address that gap by capturing the experiences of veterans participating in VA's disability compensation process since the implementation of the AMA. While previous studies have successfully documented administrative burdens in various public service domains, they have largely relied on quantitative data or focused on more generalized populations. In contrast, this study employed a qualitative methodology to explore how veterans personally experience learning, psychological, and compliance costs within VA's disability compensation process.

Chapter 3 outlines the methods used to investigate these experiences, including participant selection, data collection procedures, and the analytical framework guiding this research. By centering the veteran experience, the study will provide deeper insight into the real-world implications of policy changes and will offer a more complete understanding of the post-AMA landscape.

Chapter 3: Research Method

Introduction

The methodological framework guiding this study was designed to explore the experience of veterans to better understand the administrative burden costs associated with participating in VA's disability compensation process since the implementation of the AMA. A general qualitative research design was selected to facilitate a nuanced understanding of the veteran experience, particularly as it relates to the procedural and institutional complexities of VA's disability compensation process. This approach is especially well-suited for uncovering the administrative burdens that veterans may encounter as they interact with the government and its varying layers of bureaucracy.

Qualitative inquiry enabled the collection of narrative data that reflected both the emotional and cognitive experiences of the study's participants. Through in-depth, semistructured interviews, this study was designed to capture the voices of veterans across various eras, branches, and disability types. The study was designed to be grounded in PFT and constructivism, with these frameworks informing the research design, data collection, and analytic strategies. In particular, PFT guided the interpretation of the veteran narrative by focusing attention on how administrative burden influences trust in government, perceptions of inclusion or exclusion, and civic engagement. This chapter is organized as follows: research design and rationale, role of the researcher, methodology, procedures for recruitment, participation, and data collection, data analysis, issues of trustworthiness, ethical considerations, and summary.

Research Design and Rationale

This study was guided by the following research question: How do veterans describe the learning, psychological, and compliance costs they experience while participating in VA's disability compensation process since the implementation of the AMA? Given the focus on understanding the participants' perceptions, this study employed a qualitative research methodology. According to Creswell and Poth (2018), qualitative methods are best suited for exploring complex, context-dependent experiences, particularly when the research aims to understand how individuals interpret their interactions with the world around them. Unlike quantitative approaches, which focus on measurement, generalizability, or hypothesis testing, qualitative research allows for the collection of descriptive data that highlights the subjective and often nuanced nature of the human experience. A mixed methods approach was considered for this study, but ultimately deemed inappropriate, as the study's primary goal is to capture the detailed personal narratives of the participants, rather than to integrate numerical and qualitative data sources.

Within the qualitative tradition, several distinct approaches exist, including phenomenology, grounded theory, narrative inquiry, ethnography, and case study. According to Merriam and Tisdell (2016), a general qualitative research design is appropriate when the research is focused on understanding how people make sense of their experiences but does not fully align with the philosophical or procedural requirements of a more specific approach. Similarly, Percy et al. (2015) emphasized that general qualitative studies are suitable when the researcher aims to discover and interpret

meaning without adhering to the more structured demands of a named tradition. This study's goal was not to develop formal theory (as in grounded theory), extract the essential structure of a phenomenon (as in phenomenology), or trace the story arc of individual lives (as in narrative inquiry). Instead, the study sought to explore how veterans describe their experience when navigating VA's disability compensation process, and how those experiences shape broader perceptions of the government and its programs.

A general qualitative approach is especially appropriate given the study's grounding in a constructivist research paradigm, which assumes that knowledge is co-constructed through interaction between the researcher and participants. According to Lincoln and Guba (1985), constructivist inquiry recognizes that individuals construct meaning from their experiences, and that these meanings are shaped by context, history, and relationships. As the researcher, I played an active role in co-constructing meaning with participants by asking open-ended questions, remaining reflexively aware of my positionality, and interpreting data through an iterative and flexible analytic process.

The decision to use a general qualitative design was also informed by the study's theoretical foundation. The PFT served as the guiding framework of the study, focusing attention on how a veteran's experience within VA's disability compensation process influences their trust in government, feelings of inclusion or exclusion, and civic engagement. The phenomenon under investigation, administrative burden, is measured by analyzing the learning, psychological, and compliance costs associated with interacting with the government (Herd & Moynihan, 2018). This phenomenon served as the

organizational structure for the interviews and informed both the development of the research question and the subsequent analysis.

By employing a general qualitative design, the study was able to explore the veteran narrative with both depth and flexibility, while maintaining a close alignment between the research paradigm, theoretical framework, and methodological strategies. This approach supports a contextualized understanding of how veterans interpret their experiences within VA's disability compensation process, and how those interpretations are shaped by both policy design and institutional interaction.

Role of the Researcher

The researcher serves as the primary instrument of data collection and analysis (Patton, 2015). Unlike quantitative approaches that rely on standardized instruments and detached observation, qualitative inquiry depends heavily on the researcher's ability to build rapport, ask thoughtful questions, and interpret the meaning from a participant's narrative (Creswell & Poth, 2018). This active, interpretive role requires a high level of reflexivity, as the researcher's background, perspectives, and positionality inevitably shape the research process (Berger, 2015). As emphasized by Patton (2015), the researcher's presence, judgment, and engagement are central to the credibility and richness of qualitative findings.

As the researcher, I conducted in-depth interviews with participants to gather detailed accounts of their experiences with VA's disability compensation process since the implementation of the AMA. Each interview was recorded with participants' consent, ensuring an accurate and complete record of their responses. Following data collection, I

transcribed and carefully review each interview to identify emerging themes and patterns. Throughout this process, I engaged in ongoing reflection to remain aware of how my own interpretations could influence my analysis. This included maintaining a reflexive journal to document my thoughts, decisions, and emotional responses during the research process, a strategy that enhanced transparency and supported reflexivity in qualitative inquiry (Ortlipp, 2008). However, my role as the researcher extended beyond data collection to include coding, organizing, and interpreting the data in a manner that both respects the participants' voices and addresses the study's research question.

As a disabled veteran who has participated in VA's disability compensation process, I acknowledge that personal bias may exist. I am also an attorney who represents veterans navigating VA's disability compensation process. While this professional background informs my understanding of the process, I took deliberate steps to separate my advocacy role from my role as the researcher. I kept a reflective journal throughout the study to record my thoughts, reactions, and potential biases. This practice helped me remain aware of how my experiences might shape the research and support a more thoughtful and balanced approach to data collection and analysis (Creswell & Poth, 2018; Ortlipp, 2008). To maintain objectivity and appropriate boundaries throughout the research, I ensured that no participants had any prior personal or professional relationship with me. This was addressed in the study's exclusion criteria, which specify that individuals currently or previously represented by me in any legal capacity, or with whom I had any prior personal relationships, are ineligible to participate. This precaution helped reduce the risk of undue influence or bias in the interview process.

Methodology

This section outlines the research design and methodology employed to explore the veteran experience to better understand the administrative burden costs associated with participating in VA's disability compensation process since the implementation of the AMA. A general qualitative approach was selected to enable deep, contextual exploration of individual experiences, perspectives, and interpretations. Given the complexity of VA's disability compensation process, and the individual nature of each veteran's interactions with it, a qualitative method provided the most appropriate framework for inquiry. Specifically, this study relied on semistructured interviews to generate rich, narrative data from purposefully selected participants who had direct experience participating in VA's disability compensation process.

Participant Selection

The purpose of this study was to explore the experience of veterans to better understand the administrative burden costs associated with participating in VA's disability compensation process. Thus, the population of this study consisted of veterans who have participated in VA's disability compensation process since the implementation of the AMA. Because VA is a federal agency, and the AMA is a federal law, participant recruitment was not limited to any state or region within the United States. To avoid potential conflicts of interest and ensure objectivity, veterans who had a prior personal or professional relationship with me, such as having been represented by me in any legal capacity, were excluded from participation.

Sampling

Purposeful sampling was used to recruit participants for this study, consistent with its foundational role in qualitative research. As Suri (2011) emphasized, the logic of purposeful sampling lies in the strategic selection of information-rich cases that offer valuable insights into the phenomenon under study. This is particularly critical in research that seeks to understand complex, context-dependent experiences, like the experience of veterans participating in VA's disability compensation process.

In contrast to probabilistic or exhaustive sampling methods, purposeful sampling is well-suited to the goals of qualitative research and synthesis, where the objective is to construct meaning and uncover patterns across diverse experiences (Patton, 2002; Suri, 2011). Both Patton (2002) and Suri (2011) underscored the need for conceptual alignment between the sampling strategy and the study's overarching goals, and highlight the flexibility offered by purposeful sampling in shaping samples that reflect variation, intensity, or typicality in experience.

Suri (2011), drawing on Patton's (2002) 16 purposeful sampling strategies, adapts these techniques for use in qualitative research. Strategies such as maximum variation, intensity, typical case, critical case, and snowball sampling offer researchers targeted methods for capturing diversity and depth. For example, maximum variation sampling allows for the identification of common themes across a broad range of participant experiences, while intensity sampling focuses on particularly rich or illuminating cases that typify, without exaggerating, the phenomenon in question. These sampling types are especially relevant for this study, where capturing a range of service eras and disability

types was essential to exploring the administrative burden costs associated with participating in VA's disability compensation process.

Moreover, Suri (2011) challenged the assumption that rigorous research must involve exhaustive sampling, arguing instead that justified and well-aligned purposeful strategies can yield findings that are both credible and contextually meaningful. This view is echoed by scholars such as Malterud et al. (2016), who introduce the concept of information power, the idea that the more relevant information a sample holds for the research question, the fewer participants are needed. Alongside concepts like data saturation (the point at which no new insights emerge) and data sufficiency (whether the evidence is adequate to support claims), these ideas reinforce the value of thoughtful, strategically bounded sample design in qualitative work (Malterud et al., 2016; Suri, 2011).

Ultimately, the use of purposeful sampling in this study reflected commitment to interpretive depth, conceptual fit, and ethical inclusivity (Suri, 2011). By employing a combination of sampling strategies, this research aimed to contribute context-sensitive findings that inform policy, practice, and further research into the veteran experience when navigating VA's disability compensation process.

Number of Participants

Patton (2015) stated that sample size in qualitative research should be determined based on the purpose of the study, the depth of inquiry required, and the resources available. Rather than aiming for statistical generalizability, qualitative inquiry emphasizes the richness and relevance of the data. Accordingly, the appropriate number

of participants depends on what the researcher seeks to understand, the significance of the phenomenon under study, and the anticipated complexity of participants' experiences (Patton, 2015).

The sample size for this study was estimated to be 15 participants. This number was selected to allow for in-depth exploration of the veteran experience while maintaining manageability in terms of data collection and analysis. Qualitative research often relies on small, purposefully selected samples that are information-rich and provide insight into the research questions (Patton, 2015). In this case, it was estimated that 15 participants would likely offer sufficient variation in background and experience to support nuanced thematic analysis, while also allowing for saturation, defined as the point at which no new themes or insights emerge (Guest et al., 2006).

Participants for this study included veterans who have participated in VA's disability compensation process since the implementation of the AMA. Eligibility criteria required that participants had first-hand experience navigating the claims or appeals process since the implementation of the AMA. Although not intended to be a complete representation of the veteran population, ideally, this sample will reflect a diverse range of service eras and disability types, enhancing the credibility and transferability of the study's findings. To achieve diversity, I recruited participants through multiple channels, such as veteran service organizations (VSO), social media platforms, and word-of-mouth referrals, with the aim of reaching veterans with varied military backgrounds and types of disabilities. In line with the principles of purposeful sampling, participants were selected

based on their ability to provide detailed descriptions of their interactions with VA and their experience with its disability compensation process.

Additionally, in line with the broader strategies of purposeful sampling, I also utilized snowball sampling to identify additional participants. Snowball sampling involves asking study participants or key informants to refer others who have relevant experiences or insights (Patton, 2002). This approach is particularly effective when studying populations, such as disabled veterans, that may be difficult to access through formal recruitment channels or when trust is a significant factor in participation. As Patton (2002) notes, snowball sampling is a purposeful technique used to build a sample by leveraging participants' social networks to locate individuals with deep, experience-based knowledge of the phenomenon under study. In the context of this research, it will allow for the inclusion of veterans with varied experiences that may not have been made aware of the study by other means. By incorporating this technique, the study maintained conceptual alignment with its qualitative goals while enriching the diversity and depth of the sample. However, it is important to once again note, the goal of the study was not to generalize the experience of all disabled veterans, but to better understand the administrative burden costs associated with participating in VA's disability compensation process since the implementation of the AMA.

Saturation

The final sample size was determined based on the point of saturation, which is defined as diminishing returns in the data, where additional interviews no longer produced new themes (Guest et al., 2006). According to Patton (2015), saturation is

achieved when additional data no longer yields new insights or reveals novel themes relevant to the research questions. In qualitative research, this signals that the data collected are sufficiently rich and comprehensive to support meaningful analysis.

In this study, saturation was considered reached when participant responses began to converge and recurring themes emerge across interviews. I monitored the data during collection and analysis for repetition in participants' accounts and for the stabilization of emerging themes. Once it appeared that additional interviews were unlikely to contribute substantially new information, data collection was concluded.

It was estimated that saturation would be achieved with approximately 15 participants, based on guidance from prior qualitative research on interview-based studies (Guest et al., 2006). This planned sample size reflected both methodological rigor and practical considerations, while aiming to ensure that the data collected was sufficient to address the study's analytical and interpretive goals (Creswell & Poth, 2018).

Instrumentation

Data for this study was collected using semistructured interviews. Semistructured interviews were selected for their ability to provide both consistency across participants and the flexibility to explore individual experiences in depth (Kvale & Brinkmann, 2009). This format is particularly appropriate given the study's constructivist paradigm, which emphasizes participants' meaning-making processes and contextual interpretations of their experiences.

I developed the interview guide to be structured around the three primary dimensions of administrative burden: learning costs, psychological costs, and compliance

costs. These domains reflect the core conceptual categories identified by Herd and Moynihan (2018) and were used to explore how veterans experience and navigate VA's disability compensation process. Additional questions invited participants to reflect on their broader perceptions of VA and the government, consistent with the study's guiding theoretical framework, PFT. This framework informed the design of questions and intended to elicit how the participants' experiences shaped their views of public institutions, perceptions of government responsiveness, and the likelihood of future engagement. Basic demographic information was also collected to contextualize participant responses and support thematic interpretation across varied backgrounds.

The initial draft of the interview guide was informed by a review of relevant literature on veterans' interactions with public programs, administrative burden, and feedback effects. To establish content validity, the guide was reviewed by an expert validation panel comprised of a qualitative methodologist, a VA disability subject matter expert, and the members of my dissertation committee. These reviewers provided feedback on questions, clarity, alignment, and the overall flow of the interview. Their input informed revisions that enhanced the guide's sensitivity to the veteran experience and its ability to generate data responsive to the study's research question. Once these steps were complete, the content validity of the instrument was deemed sufficient to address the study's research question based on its theoretical grounding, expert validation, and ability to generate reflective and contextually rich narratives from participants (Lewis, 2015; Patton, 2015).

Procedures for Recruitment, Participation, and Data Collection

The following section describes the processes used to identify and recruit eligible participants, obtain their informed consent, and collect data in a manner consistent with ethical research practices. These procedures are presented in three parts: recruitment, participation, and data collection.

Recruitment

Participants were recruited using multiple strategies to reach a diverse group of veterans who have participated in VA's disability compensation process since the implementation of the AMA. A participation flyer (Appendix A) was distributed through VSOs, veteran-focused social media platforms, and community networks. The flyer provided a brief overview of the study, eligibility requirements, and the researcher's contact information for veterans interested in participating.

When a potential participant inquired about the study, I conducted an eligibility screening. To avoid conflicts of interest, veterans with whom I had any professional or personal relationship, such as those previously represented in a legal capacity, were excluded. Veterans who met eligibility criteria were sent the informed consent form.

To ensure recruitment yielded the necessary number of participants, additional strategies were employed, including wider distribution of recruitment materials and the use of snowball sampling, whereby enrolled participants shared study information with peers who met the eligibility requirements.

Participation

Participation in the study involved one semistructured interview conducted remotely via Zoom. After reviewing the recruitment email, eligible veterans were asked to sign and return the informed consent form before an interview is scheduled.

Interviews were arranged at times convenient for participants and lasted approximately 45-60 minutes. Participation was entirely voluntary; veterans were informed of their right to decline to answer any question or withdraw from the study at any time without consequence. Upon completion of the interview, participants received a \$25 electronic gift card as compensation for their time.

After the interview was transcribed, participants were contacted once more via email for transcript validation (Appendix B). This step allowed them to review their transcript for accuracy and provide corrections or clarifications. The study concluded for each participant at that point, with no further follow-up required.

Data Collection

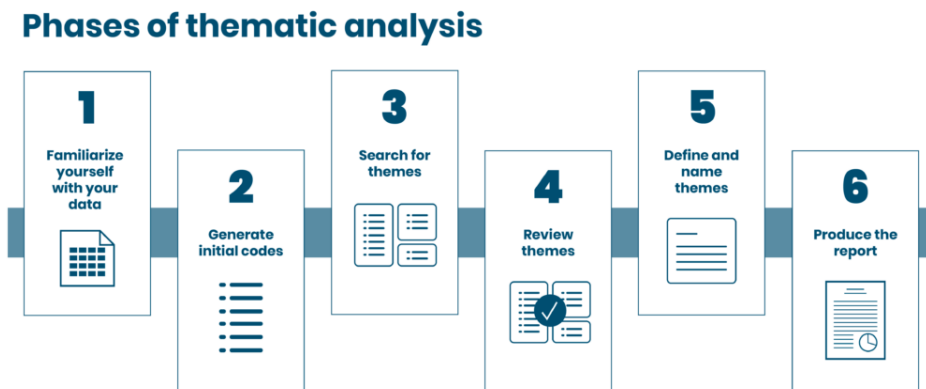
Data were collected through individual, semistructured interviews guided by the interview protocol (Appendix C). With permission, each session was audio recorded via Zoom and supplemented with handwritten notes. Recordings were transcribed verbatim via Zoom's transcription feature to preserve accuracy. To ensure confidentiality, all personally identifying information was removed from transcripts, and participants were assigned alphabetical codes. All digital files were securely stored on password-protected devices. Data collection concluded once thematic saturation occurred.

Data Analysis Plan

To ensure a rigorous and comprehensive analysis, the interview data underwent a multiphase coding process. Coding is a foundational component of qualitative research that involves organizing and interpreting textual data to identify meaningful patterns, themes, and categories (Corbin & Strauss, 2014; Saldaña, 2021). This systematic approach enabled the move from raw data to abstract thematic interpretation while maintaining close engagement with participants' words and experiences.

Specifically, Braun and Clarke's (2021) reflexive thematic analysis was used to guide the analytic process through six phases. This approach offered a flexible yet structured framework for developing interpretive themes while emphasizing the active and reflective role of the researcher. Reflexive thematic analysis is particularly well-suited for studies grounded in a constructivist or interpretivist paradigm, as it prioritizes meaning over mechanistic coding and supports deep engagement with the participants' narratives (Braun & Clarke, 2021).

As shown in Figure 1, the six phases are: data familiarization and writing familiarization notes; systematic data coding; generating initial themes from coded and collated data; developing and reviewing themes; refining, defining and naming themes; and produce the report (Braun & Clarke, 2021).

Figure 1*Phases of Thematic Analysis*

Note. Steps of thematic analysis (Fleming, 2023). Reprinted from *Qualitative methods for the quantitatively inclined* by C. E. Fleming, 2023, *Center for Engaged Learning Blog*, Elon University. <https://www.centerforengagedlearning.org/qualitative-methods-for-the-quantitatively-inclined/>. Reprinted with permission (Appendix D).

In the first phase, transcripts were read and reread to gain familiarization with the data. Initial impressions and analytic memos will be recorded to capture early insights (Braun & Clarke, 2021). In the second phase, codes were generated inductively by identifying features of the data that are relevant to the research questions. Open coding was used to examine transcripts line by line, breaking the data into discrete units of analysis. This approach allowed data to emerge directly from veterans' accounts, while also providing flexibility to move beyond verbatim transcription (Bingham, 2023). In conjunction with the broader open coding strategy, *in vivo* coding was employed to capture participants' exact words and phrases as codes, preserving culturally and

emotionally significant language and ensuring that the voice of the veteran remains central in the analysis (Manning, 2017). These complementary methods are particularly well suited to this study, as open coding facilitates the emergence of unanticipated or nuanced meanings, while in vivo coding foregrounds the authenticity of veterans' own language as they describe their experiences navigating VA's disability compensation process. In this way, the initial codes remained closely tied to participants' language and were constructed to capture meanings across the data set (Braun & Clarke, 2021).

The third phase involved developing themes, guided by the three dimensions of administrative burden: learning costs, compliance costs, and psychological costs. Initial codes generated during open and in vivo coding were examined in relation to these dimensions, allowing the analysis to organize participants' accounts around theoretically informed categories while remaining attentive to the nuances of their lived experiences. As explained by Saldaña (2021), theme development emerges through an iterative process of coding, categorization, and analytic reflection, in which researchers move from descriptive codes toward interpretive patterns that capture broader meanings in the data. In this study, careful reflection focused on how veterans' descriptions align with, extend, or complicate the phenomenon of administrative burden.

In the fourth phase, themes were reviewed for coherence and distinctiveness. This will involve evaluating whether the themes accurately represent the coded data and refining, merging, or discarding themes as needed to ensure conceptual clarity and fidelity to participants' accounts (Braun & Clarke, 2021). During the fifth phase, themes were defined and named. This phase involves deep conceptual work to articulate the

essence of each theme and clarify how it contributed to understanding the veteran experience within VA's disability compensation process (Braun and Clarke, 2021). And finally, the sixth phase focused on producing a report, where themes were illustrated with vivid, compelling data extracts. Reflexive commentary will also be incorporated to center the interpretive nature of the analysis and the researcher's influence on theme construction (Braun & Clarke, 2021).

Throughout the analytic process, coding remained inductive to ensure that themes are grounded in veterans' own words and experiences. The PFT will then serve as an interpretive lens during theme development, review, and reporting. Constructs such as learning, psychological, and compliance costs will be used to interrogate and elaborate themes. For instance, by examining how learning costs relate to perceptions of government responsiveness, how psychological costs influence trust and belonging, and how compliance costs shape willingness to engage with VA or other agencies. In this way, the analysis remained rooted in participants' narratives while also connecting findings to the broader theoretical framework guiding the study.

In summary, reflexive thematic analysis, guided by PFT, allowed for deep engagement with participants' narratives. This approach facilitated the development of interpretive themes that illustrated how veterans experience VA's disability compensation process and situate those experiences within broader issues of administrative burden, trust in government, and civic engagement. By maintaining an inductive coding process, and applying PFT as an interpretive framework, the analysis

balanced rigor and reflexivity, ensuring that findings were both grounded in participants' words and connected to theory.

Issues of Trustworthiness

To strengthen trustworthiness, I used transcript validation as a key strategy. Transcript validation involved providing participants with draft transcripts of their interviews to ensure the accuracy of their statements (Lincoln & Guba, 1985). This process helped ensure that the data accurately reflected the intended meaning of the participants, thereby supporting the credibility of the study.

Transferability

In qualitative research, transferability is supported by the researcher's ability to offer detailed, context-rich descriptions that allow readers to assess the applicability of findings to other settings (Patton, 2015). One way to bolster transferability is by grounding the study in a coherent theoretical framework (Miles et al., 2013). In this case, analysis of the data was expected to affirm the relevance of PFT, as the findings were expected to illustrate how existing policies may shape the formation and execution of future policies.

Dependability

A qualitative study must be conducted in a thorough and rigorous manner to be dependable (Miles et al., 2013). The research questions, methodology, and theoretical framework should align with the purpose of the study to produce a valid study (Maxwell, 2012; Patton, 2015). The purpose of this study was to explore the experience of veterans to better understand the administrative burden costs associated with participating in VA's

disability compensation process since the implementation of the AMA. Therefore, I used a general qualitative research study to determine how veterans describe the learning, psychological, and compliance costs they experience while participating in VA's disability compensation process. This methodological choice was intentionally aligned with PFT, which frames administrative burden as shaping trust in government, perceptions of inclusion or exclusion, and civic engagement. By grounding the research design in both PFT and the central research question, this study strengthened its dependability through clear theoretical and methodological coherence.

To enhance dependability, it is essential that data collection procedures are conducted with care and precision (Miles et al., 2013). In this study, participant interviews were recorded, transcribed, and securely stored in both electronic and physical formats. Data collection and analysis activities were documented using software to establish a clear audit trail. As the sole data collector, I conducted interviews during a consistent time frame, using a standardized set of questions to promote uniformity across participant responses.

Confirmability

Confirmability refers to the extent to which a study's interpretations and conclusions are clearly grounded in its data (Patton, 2015). In this study, interview questions were closely aligned with the research question, ensuring that data collection will directly inform the analysis (Caelli et al., 2003). To support transparency, the data remained available for review, and verbatim excerpts from participant interviews were included where appropriate to substantiate key findings (Elo et al., 2014). Kvale and

Brinkmann (2009) emphasized the importance of researchers acknowledging their own positionality and potential biases throughout the research process. As both a disabled veteran who has personally navigated VA's disability compensation system and an attorney who represents fellow veterans in similar claims, I recognized my personal connection to the subject matter and remained mindful of its influence during the study.

Ethical Considerations

All research involves some degree of bias, as the researcher's background, assumptions, and positionality inevitably shape the research process (Peshkin, 1988). Recognizing this, particular attention was given to minimizing unnecessary bias in this study. As a disabled veteran and attorney who currently represents veterans in VA disability claims, I acknowledged the potential for my professional and personal experiences to influence data collection and interpretation. To mitigate this, I maintained a reflexive journal throughout the study, recording my thoughts, observations, and emerging interpretations. According to Berger (2015), reflexivity enables researchers to recognize how their positionality influences all stages of the research process, from the framing of research questions to data analysis. Similarly, Ortlipp (2008) emphasized that keeping a reflexive journal allows researchers to make their decision-making processes and potential biases visible, ultimately contributing to the trustworthiness of the study. I revisited my journal regularly to monitor any potential biases and to ensure that my engagement with the participants' narratives remained grounded in their experiences, rather than my own assumptions or expectations.

In addition to reflexive journaling, I employed bracketing as a strategy to further mitigate the influence of personal biases throughout the research process. Bracketing is a technique commonly used in qualitative research that involves the intentional identification and temporary suspension of the researcher's preconceived notions, assumptions, and prior knowledge about the topic under investigation (Tufford & Newman, 2010). The goal of bracketing is not to eliminate bias entirely, but to acknowledge its presence and actively manage its potential influence on the study. Ahern (1999) emphasizes that bracketing requires ongoing self-awareness and a deliberate effort to separate the researcher's perspective from the participants' lived experiences. Likewise, Fischer (2009) notes that successful bracketing enhances the trustworthiness of qualitative findings by promoting a more faithful representation of participants' perspectives. In this study, I began the bracketing process by documenting my prior experiences and assumptions related to VA's disability compensation process and revisited these reflections regularly to remain mindful of how they might shape the collection and interpretation of data.

Given that the study involves a potentially vulnerable population, special care was taken to safeguard the rights and well-being of participants. The research protocol was reviewed and approved by Walden University's Institutional Review Board, which ensured compliance with ethical standards related to autonomy, informed consent, and confidentiality. In qualitative research, ethical responsibility extends beyond procedural approval to include relational ethics, which was described by Tracy (2010) as attentiveness to power dynamics, vulnerability, and mutual respect throughout the

research process. Participants received an informed consent form outlining the purpose of the study, the voluntary nature of their participation, and the steps taken to protect their anonymity and privacy. Special attention was given to building trust and ensuring that participants feel empowered to share their experiences without fear of judgment or reprisal.

To minimize the risk of influencing the participants' responses, interviews were guided by open-ended, semistructured questions designed to elicit authentic, participant-driven narratives. This approach is consistent with qualitative interviewing best practices, which emphasize the value of allowing participants to express their lived experiences in their own terms (Kvale & Brinkmann, 2009). By fostering an open dialogue rather than a rigid interrogation, the interview format encouraged participants to shape the direction and content of their narratives. This not only enhanced the authenticity and depth of the data collected but also contributed to the overall credibility and trustworthiness of the research (Lincoln & Guba, 1985; Patton, 2015).

Finally, to support recruitment and ensure an adequate number of participants, a \$25 gift card was offered as a form of remuneration. Modest financial incentives are commonly used in qualitative research to recognize participants' time and contributions, particularly in studies involving individuals who may face logistical or socioeconomic barriers to participation (Head, 2009). According to Grant and Sugarman (2004), while compensation can ethically acknowledge participant effort, it also raises concerns about undue influence, especially if the amount is perceived as coercive. To mitigate this risk, the value of the gift card was deliberately set at a modest level, sufficient to express

appreciation without pressuring otherwise unwilling individuals to participate. Similarly, Grady (2005) argues that researchers must distinguish between incentives that compensate and those that compel, noting that ethical acceptability depends not only on the amount but also on the clarity of the consent process.

While incentives can improve participation rates, they may also introduce questions about data quality or authenticity if individuals enroll primarily for financial reasons (Head, 2009). To address this tradeoff, the study's informed consent process emphasized the voluntary nature of participation and makes clear that the gift card is a token of appreciation rather than a wage. Additionally, participants were assured that they can withdraw at any time without penalty, which is consistent with ethical guidelines for minimizing coercion and protecting participant autonomy. Establishing rapport and ensuring transparency about the study's goals and the researcher's positionality further supported trust-building, which Lincoln and Guba (1985) identify as essential to enhancing credibility in qualitative research. Participants were deidentified in the study reports to ensure confidentiality. The data were only accessed by the researcher and supervising faculty members and will be retained for at least 5 years. Taken together, all these strategies aimed to balance the practical need to recruit participants with the ethical imperative to protect autonomy and preserve the trustworthiness of the data.

Summary

This chapter detailed the methodological approach used to explore how veterans describe their experiences with VA's disability compensation process since the implementation of the AMA. Grounded in a general qualitative research design, and

informed by a constructivist paradigm, the study prioritized depth of understanding over breadth, focusing on how participants interpret and assign meaning to their experiences. The rationale for using a qualitative approach is directly tied to the study's aim of uncovering the administrative burden costs associated with participating in VA's disability compensation process.

Key components of the methodology included the use of purposeful sampling to recruit veterans from across the United States who had first-hand experience navigating VA's disability compensation process since the implementation of the AMA. Data were collected through semistructured interviews conducted via Zoom, allowing for flexibility and participant-driven narratives. A multiphase, reflexive thematic analysis supported the identification of recurring patterns and themes, while strategies such as reflexive journaling and maintaining an audit trail enhanced the study's trustworthiness and analytical rigor.

Additionally, special attention was paid to ethical considerations, including informed consent, confidentiality, and the voluntary nature of participation. My dual identity as a disabled veteran and attorney was acknowledged and managed through ongoing reflection and boundary-setting practices. These methodological choices, grounded in PFT and a constructivist paradigm, laid the foundation for a meaningful, ethically sound exploration of the Veteran experience. The findings of this research will be presented in Chapter 4.

Chapter 4: Results

Introduction

The purpose of this qualitative study was to explore how veterans experienced administrative burden while participating in VA's disability compensation process since the implementation of the AMA. The central research question guiding this inquiry was: How do veterans describe the learning, psychological, and compliance costs they experience while participating in VA's disability compensation process since the implementation of the AMA?

This chapter presents the results derived from semistructured interviews with veterans who have participated in VA's disability compensation process since the implementation of the AMA. Consistent with Braun and Clarke's (2021) reflexive thematic analysis, the focus of this chapter is on the participants' descriptions of their lived experiences, as reflected in the data. Interpretation of the findings in relation to existing literature, PFT, and broader policy implications is reserved for Chapter 5. This chapter is organized as follows: settings, demographics, data analysis, evidence of trustworthiness, results, and summary.

Setting

At the time of the study, no unusual personal or organizational conditions were identified that were believed to have influenced the participants' experiences with VA's disability compensation process. Participants described their interactions with VA as occurring during routine post-AMA operations, and no significant changes in policy, personnel, or adjudicatory procedures were reported during the period of data collection.

Accordingly, the findings are presented as reflecting the participants' experiences within the ordinary functioning of the AMA framework.

Demographics

Data collection concluded after 12 interviews, at which point saturation was reached. Consistent with the approach described in Chapter 3, saturation was identified as the point at which participant responses began to converge and no substantively new codes or categories were emerging. As interviews progressed, recurring patterns related to learning, psychological, and compliance costs, as well as broader forms of policy feedback, were consistently observed across participants. At that point, additional interviews were determined to be unlikely to yield new analytic insight, and data collection concluded in accordance with established qualitative research practices emphasizing conceptual depth rather than predetermined sample size.

The study sample consisted of 12 U.S. military veterans who had pursued disability compensation claims and/or appeals. As shown in Table 1, participants represented a diverse range of military branches and adjudicatory experiences, all of which are relevant to understanding interactions with VA's disability compensation process. Branches of service included the U.S. Army ($n = 6$), U.S. Navy ($n = 3$), U.S. Air Force ($n = 2$), and Army or Air National Guard components ($n = 2$), with one participant reporting service in more than one branch or component, and no participants reported service with the Space Force. Highest ranks attained ranged from E-4 (Specialist or equivalent) to E-6 (Staff Sergeant or equivalent).

Table 1*Participant Military Service Characteristics*

Characteristic	n
Branch of Service	
U.S. Army	6
U.S. Navy	3
U.S. Air Force	2
Army or Air National Guard	2

Note. One participant reported service in more than one branch or component. No participants reported service with the Space Force.

As shown in Table 2, service eras spanned multiple periods of U.S. military engagement, including the Gulf War era ($n = 1$), Operation Iraqi Freedom and Operation Enduring Freedom ($n = 9$), and the broader post-9/11 era without combat deployment ($n = 2$), with some participants reporting overlapping or mixed eras of service.

Table 2*Participant Service Eras*

Service Era	n
Gulf War era	1
Operation Iraqi Freedom/Operation Enduring Freedom	9
Post-9/11 era without combat deployment	3

Note. Some participants reported overlapping or mixed eras of service.

As shown in Table 3, the majority of participants reported at least one overseas deployment ($n = 9$), and combat deployments were reported by participants ($n = 7$). Combat-related recognition included Combat Action Badges or equivalent combat indicators ($n = 4$). No participant reported receipt of a Purple Heart.

Table 3*Participant Deployment History and Combat Recognition*

Characteristic	n
Deployment History	
At least one overseas deployment	9
Combat deployment	7
Combat-Related Recognition	
Combat Action Badge or equivalent	4

Note. Some participants reported both overseas and combat deployments. No participant reported receipt of a Purple Heart.

Participants' post-service circumstances varied. Educational attainment ranged from some college coursework to completed bachelor's and master's degrees. As shown in Table 4, employment status at the time of participation included full-time employment ($n = 7$), unemployment ($n = 4$), and at-home or self-employed status ($n = 1$). These characteristics provide important context for participants' engagement with VA's disability compensation process.

Table 4*Participant Employment Status*

Employment Status	n
Full-time employment	7
Unemployed	4
At-home or self-employed	1

With respect to gender, 83% of participants identified as male ($n = 10$) and 17% as female ($n = 2$). Although women were numerically underrepresented in the sample, this distribution reflects broader patterns within the veteran population. According to VA, women comprised approximately 11.3% of the total U.S. veteran population in 2023

(U.S. Department of Veterans Affairs, 2023). This context is provided to situate the sample demographics and does not suggest that women veterans' experiences with the disability compensation process are uniform or fully represented within this study.

All participants had direct experience with filing claims and/or appeals under the AMA. As shown in Table 5, appeal lanes utilized included Supplemental Claims ($n = 7$), Higher-Level Review ($n = 4$), and appeals to the Board of Veterans' Appeals ($n = 5$), with several participants reporting use of multiple appeal lanes over time.

Table 5

VA Appeal Lanes Utilized by Participants

Appeal Lane	n
Supplemental Claim	7
Higher-Level Review	4
Board of Veterans' Appeals	5

Note. Some participants reported use of multiple appeal lanes over time.

Data Collection

Data were collected through one-time, semistructured interviews conducted remotely via the Zoom videoconferencing platform. Each participant completed a single interview lasting approximately 45 to 60 minutes. The semistructured interview protocol served as the primary data collection instrument and allowed for consistency across interviews while permitting flexibility in follow-up questions based on participants' individual experiences.

In addition to interview data, demographic and background information was collected from all 12 participants. Specifically, data were obtained for age, gender, branch of service, total length of military service, highest rank attained, era of service,

deployment history, combat recognition, educational attainment, employment status, and VA appeal lane utilization. Complete demographic data were available for 100% of the study sample, and no participant records were excluded due to missing demographic information.

Interviews were audio recorded with participants' consent and used to produce verbatim transcripts for analysis. Transcripts were reviewed for accuracy prior to coding and deidentified to protect participant confidentiality. Audio files and transcripts were securely stored and accessible only to the researcher and supervising faculty. Recruitment, screening, interviewing, recording, and data management procedures were implemented as outlined in Chapter 3, and no variations from the approved data collection plan occurred.

During the data collection process, several individuals attempted to participate in the study but did not meet eligibility criteria because they were not members of the U.S. military. These individuals were identified through the screening questions administered prior to scheduling interviews and were excluded before any data collection occurred. None of these individuals participated in interviews or received compensation. As a result, all data included in the study were collected exclusively from eligible veteran participants who met the study's inclusion criteria.

Data Analysis

Data were analyzed using Braun and Clarke's (2021) reflexive thematic analysis, as described in Chapter 3. Following transcription, interview transcripts were read and reread to support familiarization with the data, and initial analytic notes were recorded to

capture early impressions. Coding was conducted inductively, using a combination of open coding and in vivo coding to examine transcripts line by line and remain closely grounded in participants' language and descriptions of their experiences with VA's disability compensation process.

After initial coding, codes were reviewed and organized into deductively defined categories reflecting the three dimensions of administrative burden: learning costs, psychological costs, and compliance costs. Themes were iteratively reviewed, refined, and defined to ensure coherence and fidelity to the data, with reflexive journaling used throughout the analytic process to support transparency and analytic rigor.

Codes

Analysis involved inductive, line-by-line coding using participants' own words to capture how administrative burden was experienced and described. These initial codes reflected the participants' language around confusion, effort, emotional strain, time delays, and reliance on informal support. Examples of frequently occurring in vivo codes included having to "figure it out yourself," experiencing the process as "cumbersome," and describing it as "mentally draining" or "frustrating." These inductive codes were then organized into four deductive categories drawn from administrative burden and PFT: learning costs, compliance costs, psychological costs, and policy feedback and broader reflections.

Learning costs encompassed participants' descriptions of difficulty understanding eligibility requirements, appeal options, evidentiary standards, and procedural steps. Participants frequently described information as poorly explained or insufficient, noting

reliance on peers, online searches, or trial-and-error to navigate the process. One participant characterized the experience as “a black box,” explaining that after submitting materials, “you don’t really know what’s going on in the rater’s mind,” and that there was little guidance on “how to fill out the form” or what decision-makers were actually looking for.

Psychological costs reflected the emotional and cognitive strain associated with navigating the system. Participants commonly described anxiety, stress, frustration, and erosion of trust, particularly during periods of prolonged silence or unclear communication. Several participants noted that the process required sustained mental effort, with one explaining that it “took just as much mental focus as if I’m getting my mind right for combat.” Although emotional responses varied in intensity, psychological costs were present across nearly all accounts.

Compliance costs captured the time, effort, and administrative labor required to participate in the disability compensation process. Codes within this category reflected extensive documentation demands, difficulty locating older records, managing deadlines, navigating online portals, and responding to repeated or redundant VA requests. Participants described assembling large volumes of evidence, tracking claims over extended periods, and correcting administrative errors, often emphasizing that claims “could not be left unattended” without risking delay. These accounts highlighted how responsibility for managing procedural complexity was frequently shifted to claimants as a condition of accessing benefits.

Finally, policy feedback and broader reflections captured how participants interpreted their experiences with VA's disability compensation process in relation to government responsibility, fairness, and trust in public institutions. Participants reflected on whether the process aligned with their expectations of how the government should treat veterans and how administrative encounters shaped broader attitudes toward VA and the state. One participant described the compensation system as "two sides of a house," explaining that while they trusted VA's medical care, the compensation side felt like "a different beast" that was harder to trust and less transparent. These reflections illustrate how administrative burden extended beyond procedural difficulty, influencing participants' perceptions of institutional legitimacy and government responsiveness.

Themes

Through iterative coding and constant comparison across interviews, I identified a set of four interrelated themes that explain how these participants understand administrative burden to be produced and sustained within VA's disability compensation system. These themes do not merely describe veterans' frustrations; rather, they articulate the mechanisms through which learning, compliance, and psychological costs are generated, compounded, and internalized over time. Collectively, they represent the core findings of the study and directly answer the research questions concerning how these veterans understand, navigate, and experience the claims and appeals process.

Administrative Burden Begins With Learning That Is Deferred, Fragmented, and Experiential

Across participants, learning costs emerged not as a temporary onboarding problem but as a persistent structural feature of the system. Participants consistently distinguished between knowing that a benefit exists and knowing how to secure it. Formal information, such as transition assistance briefings or initial ratings decisions, was often described as overwhelming, mistimed, or insufficient. One participant explained that disability compensation was only “briefly mentioned” during separation, but that “the information was just surface level, they did not explain fully the whole process.” Another described the transition period as cognitively burdensome, recalling “the overwhelming information that we’re given to sift through.”

As a result, procedural literacy rarely preceded participation. Instead, participants reported that meaningful understanding of the system developed only after encountering denial, delay, or administrative error, effectively transforming the claims process itself into the primary site of learning. Several participants emphasized that appeals knowledge emerged only through adverse experiences. One participant explained that awareness of the modernized appeals system came only “after encountering delay in the traditional appeal system,” describing the moment as “a setback” that forced deeper awareness. Another similarly reflected, “I didn’t really have a clear understanding of any of that,” but had “since started understanding, because I’m going through several supplementals at this moment.”

This pattern reveals a core mechanism of administrative burden: learning is deferred until the system begins to impose consequences. Appeals literacy, evidentiary strategy, and regulatory understanding are acquired reactively, through experience with failure rather than through institutional guidance. Participants repeatedly described being compelled into self-directed research in the absence of usable instruction. One noted that “so many things are poorly explained or not explained at all,” requiring veterans to go “on a deep Google dive” to locate the right forms, while still finding “nowhere that tells you verbatim how to fill it out to get it processed correctly.”

Learning costs are therefore not only high, but path-dependent, shaping subsequent engagement in ways that privilege persistence and prior exposure over clarity or eligibility. In practice, participants reported that successful navigation often depended on informal networks rather than institutional support. As one participant explained, he first learned about the system through conversations with other veterans because VA employees “don’t know how the process actually works.”

Compliance Costs Are Driven by Burden Displacement Rather Than Rule Complexity Alone

A second theme shows that compliance costs are experienced less as adherence to neutral requirements and more as the obligation to correct the system’s own failures. Participants described repeated cycles of submission, loss, re-collection, and restart, in which responsibility for assembling records, identifying errors, and satisfying nexus demands was implicitly shifted from VA onto the claimants themselves. One participant explained that after preparing materials for submission, “everything that I had planned to

submit was deleted, so I had to re-upload everything” and begin again under a compressed deadline. Others emphasized that compliance often required significant independent effort simply to determine the correct procedural steps. The process was described as “very cumbersome and confusing,” forcing participants to locate records with minimal institutional guidance or support.

Participants often sought assistance from representatives, including VSOs, accredited agents, and attorneys, to help navigate the disability compensation process. However, administrative burden costs persisted even among participants with representation, indicating that assistance mitigated, but did not eliminate, the underlying burden. One participant noted that confusion over required forms and claim status produced ongoing uncertainty, as “it’s difficult trying to figure out where you’re at in the process and how it gets kicked back.” Similar to the CMTO expert staff who worked to reduce learning, compliance, and psychological costs in the housing voucher program discussed in Chapter 2, representatives in the VA disability context attempted to reduce administrative burden for participants.

Yet, unlike the CMTO intervention, which significantly improved outcomes through comprehensive support, representation in the VA disability context appeared to offer only partial relief. Participation was frequently described as resembling full-time work, requiring sustained monitoring, repeated documentation, and ongoing advocacy. One participant captured this burden as fundamentally structural rather than incidental, explaining that the process demands persistence because “you have to be willing to stick it out and be your own advocate.” This theme demonstrates that administrative burden is

produced not simply by procedural demands, but by institutional practices that displace responsibility downward while maintaining formal appearances of due process.

Psychological Costs Reflect Inverted Presumptions and Sustained Uncertainty

Psychological costs emerged as both an independent burden and a cumulative effect of learning and compliance demands. Participants consistently described emotional strain rooted in uncertainty, perceived disbelief, and fear of re-evaluation. Anxiety and stigma were not episodic reactions to denial, but enduring features of participating in a system that appeared to assume ineligibility rather than entitlement. One participant described the process as “a real black box,” emphasizing that “you’re just waiting and you don’t know what’s going on.” Another reflected that the experience created the feeling that “you have to prove yourself over and over again,” rather than being treated as credible from the outset.

By statute, VA is obligated to give veterans the benefit of the doubt when evaluating disability claims, particularly when evidence is in approximate balance (Reasonable doubt, 2025). This legal standard reflects an acknowledgment that entitlement should not be defeated by evidentiary ambiguity and that adjudication should presume legitimacy rather than suspicion. Yet participants described experiences that contradicted this presumption. Rather than feeling that the system was designed to affirm their claims when evidence was ambiguous, participants experienced VA as operating from a default position of skepticism. As one participant explained, “it feels like they’re looking for reasons to deny you,” such that approval had to be fought for and legitimacy had to be repeatedly reestablished.

This inverted presumption manifested not only in claim denials but in the ongoing psychological burden of feeling disbelieved, scrutinized, and suspect. One participant described the process as emotionally exhausting because “it’s always on you to catch what they missed,” producing a sustained posture of defensiveness rather than support. The result was an enduring state of uncertainty that extended beyond individual claim outcomes, shaping how participants understood their relationship to the institution itself. Rather than experiencing VA as a system designed to support those who served, participants described navigating an adversarial environment in which the burden of proof remained squarely on their shoulders and institutional doubt, rather than institutional support, was the prevailing orientation.

Administrative Burden Produces Policy Feedback That Reframes Citizenship and Responsibility

The data indicated that administrative burdens generate a powerful form of policy feedback. Over time, participants learned not only how to navigate the system, but what the system taught them about the nature of government responsibility. Across interviews, participants described coming to understand disability compensation as adversarial by design, where outcomes depended less on eligibility than on surviving institutional friction. One participant described the claims process as “a long road” and warned others to “prepare for battle” to secure a benefit “you naturally thought you were entitled to.” Participants described these challenges not as incidental complexity but as structural deterrence: “They’ll put up roadblocks,” one participant noted, “discouraging a high percentage” of veterans from seeing a claim through to the end.

As a result, participants recalibrated their expectations of the state and increasingly relied on self-advocacy, representatives, and peer networks rather than institutional guidance. Several described the absence of formal navigational support, explaining that there “wasn’t really a standard of what to do,” and that it was “more or less just peers helping you out.” Another participant noted bluntly that, without a representative, “I don’t even know if I would know how to navigate the system, there’s just not much help.” In this way, institutional burden produced compensatory dependence on informal networks rather than VA-provided clarity.

Through this process, citizenship itself was reframed from a relationship grounded in entitlement and institutional obligation, to one defined by lowered expectations and individual endurance. One participant described the normalization of bureaucratic delay as a broader lesson about governance, stating, “I don’t have any expectations of quality or efficiency from them.” Another reflected that participation confirmed what they already believed about public institutions: “It’s just an enormous bureaucracy, it’s slow. A bunch of government workers who want to meet the bare minimum standard of quality.”

This theme emerged unexpectedly during data analysis. While the study was designed to examine participants’ experiences of administrative burden within VA’s disability compensation process, the degree to which these experiences fundamentally altered participants’ understanding of their relationship to the state was not anticipated. The interviews revealed that administrative burden functioned not merely as a procedural obstacle but as a formative civic experience that communicated broader lessons about

government responsibility and institutional care. One participant, when asked directly whether the process reflected the government's responsibility to veterans responded, "Yes and no, sometimes it feels like we're being slapped in the face."

Participants did not simply describe navigating a difficult system; they described being transformed by it, learning that the state would require constant vigilance and proof rather than offering presumptive support. As one participant summarized, VA may have "a really good mission," but "the way they process things is obviously poor." This theme reflects a core tenet of PFT: administrative processes do not merely distribute benefits; they communicate who the government views as deserving, whose time and capacity matter, and what citizens can realistically expect from institutions intended to serve them.

Discrepant Cases

A small number of participants ($n = 3$) diverged from the dominant pattern of high administrative burden costs associated with participating in VA's disability compensation process. These discrepant cases were not defined by an absence of learning, compliance, or psychological costs, but by participants' descriptions of the process as manageable and not persistently confusing or discouraging. In these accounts, participants acknowledged procedural complexity, documentation demands, and time delays, but framed these challenges as expected features of bureaucracy rather than as institutional failures. Psychological strain was described as temporary or manageable, and participants reported few moments of uncertainty about how to proceed.

This relative manageability appeared to be associated with participants' access to informal support, such as peer veterans or prior familiarity with VA processes, which

helped reduce learning costs and buffer psychological burden. These discrepant cases were intentionally retained and integrated into the analysis to refine theme development, illustrating that administrative burden may be moderated by individual and contextual resources rather than eliminated by system design. Including these cases strengthened analytic rigor by clarifying that reduced perceptions of burden reflected compensatory strategies external to VA, reinforcing the conclusion that administrative burden is structurally produced even when experienced unevenly.

Evidence of Trustworthiness

The trustworthiness of this qualitative study was supported through multiple strategies designed to enhance rigor, transparency, and analytic integrity. Consistent with Lincoln and Guba's (1985) criteria for qualitative research, this study addressed credibility, transferability, dependability, and confirmability to ensure that the findings accurately reflected participants' experiences and were grounded in systematic and reflexive research practices. The strategies described below were implemented as outlined in Chapter 3, with no substantive modifications required during data collection or analysis.

Credibility

Credibility was supported through the use of in-depth, semistructured interviews that allowed participants to describe their experiences in their own words. Each participant completed a single interview, providing focused but detailed accounts of their interactions with VA's disability compensation process. Transcript validation was offered to all participants to support accuracy and clarify meaning; while not all participants

elected to review their transcripts, the opportunity was consistently provided. Reflexive journaling was used before, during, and after interviews to support ongoing self-reflection, document analytic decisions, and acknowledge the researcher's positionality throughout the research process. These strategies strengthened confidence that the findings accurately reflected participants' intended meanings.

Transferability

Transferability was addressed by providing detailed descriptions of participants and the context in which the study was conducted, enabling readers to assess the potential applicability of the findings to other settings. Participant characteristics, including service era, gender, and experience with VA disability claims and appeals, were reported to situate accounts within specific administrative and service-related contexts. Purposeful sampling was used to include participants with varied pathways through the disability compensation process, capturing differences in claim outcomes, appeal strategies, and levels of engagement. This approach was intended to emphasize patterns that emerged across diverse experiences rather than producing a single, uniform narrative of VA disability claims.

Dependability

Dependability was supported through the consistent use of data collection and analytic procedures across the study. All interviews were conducted using the same semistructured protocol, allowing participants to address common topics while retaining flexibility to elaborate on experiences most salient to them. Analytic procedures were applied systematically to all transcripts in multiple phases, consistent with Braun and

Clarke's (2021) reflexive thematic analysis. An audit trail was maintained throughout the research process, including interview recordings, verbatim transcripts, analytic notes, and coding documentation, to provide transparency and allow the analytic process to be traced and evaluated.

Confirmability

Confirmability was supported by grounding analytic claims in participants' accounts and by maintaining reflexive documentation throughout data collection and analysis. Reflexive journaling was used to document researcher positionality and to critically examine how prior knowledge and assumptions might shape analytic decisions. Analytic memos were maintained separately from raw transcripts to preserve a clear distinction between participants' accounts and interpretive work. Participant quotations were intentionally selected to illustrate analytic claims and to demonstrate how findings were derived from the data rather than imposed upon it.

Results

This section reports findings addressing the research question: How do veterans describe the learning, psychological, and compliance costs they experience while participating in VA's disability compensation process since the implementation of the AMA? The findings reflect patterns identified across veterans' accounts of claims and appeals experiences. To align with administrative burden, findings are organized around three primary domains: learning costs, psychological costs, and compliance costs. In addition, to align with PFT, participants reflected on how their experiences with these

costs shaped broader perceptions of VA disability compensation, government responsibility, and institutional trust.

Within each section, findings are presented through analytic themes that capture recurring patterns in the participants' descriptions of the process. Excerpts from interview data are used to illustrate each finding, and discrepant experiences are noted to reflect variation across interviews. This section focuses exclusively on reporting participants' experiences and perspectives; interpretation of these findings in relation to existing literature and theoretical frameworks is addressed in Chapter 5.

Learning Cost

Participants described substantial learning costs associated with navigating VA's disability compensation process under the AMA. Learning burdens were characterized by fragmented information, reliance on informal knowledge sources, and the need to acquire procedural understanding through trial and error rather than through clear institutional guidance.

Navigational Opacity and Fragmented Instructions

Most participants reported that they were introduced to VA disability compensation only superficially during transition, with limited explanation of eligibility, documentation requirements, or long-term implications. Transition briefings were described as rushed, overly broad, or easy to overlook amid competing separation demands. Several participants explained that although VA benefits were technically mentioned, the process itself was not meaningfully taught.

One participant explained that while information was provided during out-processing, “it was explained in such a simplistic way that you didn’t really understand what you were supposed to do once you were on your own.” Another noted that the appeals process only became understandable years later, after repeated denials, stating that “you learn the system after it starts testing you.” A different participant described being rushed through separation with little instruction, explaining that “most of what I learned came later, from other people who had already gone through it.”

Even participants who attended multiple transition classes reported that the system was explained in overly broad terms, leaving them unprepared to navigate claims independently. Learning costs were compounded by the lack of standardized explanations across time and locations. Participants described receiving inconsistent or incomplete guidance depending on who provided assistance, which created confusion about what steps were required and when.

Reliance on Informal Knowledge Networks

In the absence of clear institutional guidance, participants consistently relied on informal networks to learn how to file and appeal claims. Fellow participants, VSOs, and peer mentorship emerged as primary sources of actionable knowledge. Several participants explained that they did not meaningfully understand appeal options or evidentiary standards until speaking with others who had already navigated the system.

One participant described learning more from conversations with coworkers than from any official VA source, stating that “talking to other people who’d already done it was the only way I figured out which forms actually mattered.” Another explained that

without help from a local advisor, “the whole process would’ve been overwhelming, I wouldn’t have known where to start.”

This reliance on informal knowledge created uneven access to information across participants. Those with strong social ties to other participants were better positioned to navigate the system, while those without such connections faced steeper learning curves.

Trial-and-Error Learning and Retrospective Understanding

Participants frequently described learning the system retrospectively, only after denials, delays, or administrative errors occurred. Several participants explained that they did not understand appeal lanes, evidentiary requirements, or deadlines until encountering problems that forced further investigation.

One participant described submitting claims for years without realizing continued appeals were possible, explaining that “I thought once it was denied, that was it.” Another reported that appeal options became clear only after attempting to correct an effective-date error, noting that “trying to fix VA’s mistake is what made me finally learn how the system actually works.” Others described having to read regulations, conduct online research, or use AI tools to interpret procedural requirements.

Learning costs were therefore cumulative, increasing with each interaction rather than decreasing over time. Participants frequently described the process as a mystery, where even well-prepared submissions seemed to disappear once filed.

Discrepant Experiences: Prior Knowledge as a Buffer

A small number of participants described lower learning costs due to prior familiarity with VA systems, military administrative roles, or early access to

knowledgeable advocates. These participants acknowledged that the process remained complex but reported greater confidence navigating forms, deadlines, and appeal lanes.

Notably, even these participants emphasized that their relative ease stemmed from experience rather than system clarity. As one participant explained, “It wasn’t that VA explained it better, I just knew what to expect this time.” Learning costs were reduced but not eliminated, suggesting that procedural complexity remained embedded in the system itself.

Psychological Cost

Participants reported significant psychological costs associated with the disability compensation process. These costs included anxiety, frustration, emotional exhaustion, and diminished trust, often intensified by uncertainty, delays, and repeated requests for documentation.

Anxiety, Stress, and Emotional Exhaustion

Participants consistently described the claims and appeals process as emotionally taxing. Anxiety was commonly linked to prolonged timelines, unclear status updates, and fear of denial. Several participants explained that long periods without communication created distress, particularly when claims stalled without explanation.

One participant described feeling resignation and hopelessness, stating that “even when you have strong evidence, you know approval isn’t guaranteed.” Another explained that stress intensified during long gaps between updates, leading to constant monitoring: “I was checking the status all the time and losing sleep because nothing was happening.”

Others described the process as mentally draining, requiring sustained vigilance over months or years.

The emotional burden was not limited to initial filings. Appeals, repeated examinations, and evidence reconstruction prolonged stress and made it difficult for participants to disengage psychologically from the process.

Traumatization and Emotional Labor

For some participants, psychological costs were intensified by the need to repeatedly recount traumatic experiences as part of the claims and appeals process. Participants pursuing claims related to mental health conditions described distress associated with revalidating trauma in order to be believed, particularly when required to restate events across multiple submissions or examinations.

One participant explained that repeatedly explaining experiences of military sexual trauma was “deeply distressing” and created fear and hesitation about continuing the process. Another described anger and disappointment when conditions supported by strong evidence remained unresolved for years, noting that “the longer it dragged out, the worse it felt.”

These accounts suggest that the process itself can function as a source of secondary harm, particularly when claims involve sensitive or traumatic service-related events. Participants described how repeated narration, prolonged uncertainty, and perceived disbelief intensified emotional strain rather than alleviating it, especially when claims required revisiting experiences they had worked to avoid or compartmentalize.

Erosion and Differentiation of Trust

Participants frequently distinguished between trust in VA healthcare and trust in VA compensation systems. While many expressed appreciation for medical care, trust in the compensation process was more fragile. Several participants described the claims system as rigid, adversarial, or overly bureaucratic.

One participant explained that the need to constantly prove service connection undermined confidence in the system's fairness, stating that "it feels like the default is disbelief." Another described feeling like "just a number," with little opportunity for clarification or meaningful interaction. Others expressed concern that disability ratings could be reduced based on medical records, creating lingering uncertainty even after benefits were granted.

Trust erosion was often tied to perceived inconsistency. Participants described seeing similarly situated individuals receive different outcomes, reinforcing doubts about fairness and reliability.

Discrepant Experiences: Emotional Resilience and Support

Some participants reported managing psychological stress more effectively when claims progressed steadily or when they had strong support from family or peers. Seeing forward movement in a claim helped offset frustration, and external encouragement played a role in sustaining engagement.

However, even these participants acknowledged that the process was demanding and emotionally consuming. As one noted, "Progress helps, but the stress never really goes away."

Compliance Cost

Participants described compliance costs as among the most burdensome aspects of the disability compensation process. These costs included substantial time investment, extensive documentation requirements, sustained vigilance over deadlines, and repeated procedural demands across multiple stages of review.

Time, Vigilance, and Administrative Labor

Many participants described managing claims as equivalent to a second job. The process required sustained attention to deadlines, frequent monitoring of claim status, and coordination of appointments, examinations, and records. Participants reported spending weeks or months actively engaged in compliance activities, with some estimating dozens of hours devoted solely to tracking submissions, responding to requests, and ensuring procedural requirements were met.

One participant explained that claims “can’t be left alone, if you stop paying attention, something goes wrong.” Another described spending hours each day drafting language carefully to meet perceived VA expectations. For some, compliance demands extended beyond paperwork to include significant travel time, with one participant estimating “dozens of hours just driving to exams.”

Participants emphasized that vigilance itself was a form of labor. Regularly checking claim status, responding promptly to correspondence, and anticipating potential requests were described as necessary to prevent further delay, reinforcing the sense that compliance required constant attention rather than periodic engagement.

Evidence Gathering and Record Reconstruction

Gathering evidence was a major source of burden. Participants described difficulty locating service records, obtaining nexus letters, and securing documentation from private or community care providers. Several participants reported that records were incomplete, inaccessible, or lost, requiring veterans to reconstruct evidence long after service.

One participant described having to retrieve decades-old records for a condition VA had treated continuously, stating that “I had to prove something VA already knew.” Another explained that delays in accessing a claims file prevented meaningful participation in appeals, increasing stress and risk of missed deadlines.

Evidence gathering was further complicated by uncertainty about what constituted sufficient documentation. Participants described confusion regarding evidentiary standards, leading some to over-submit materials in an effort to avoid denial. This uncertainty increased both the time and emotional burden associated with compliance.

Repetition and Redundancy

Participants frequently described having to resubmit information already provided, repeat examinations for the same conditions, or restate service narratives across multiple forms and appeal lanes. This repetition was widely viewed as unnecessary and demoralizing, particularly when prior submissions were acknowledged but not meaningfully incorporated into decisions.

One participant explained that “VA acknowledged the error but didn’t fix it,” forcing repeated relitigation across supplemental claims and higher-level reviews. These

experiences reinforced the perception that compliance demands were embedded in the system's structure rather than arising from individual errors, contributing to increased frustration and diminished confidence in procedural fairness.

Considering Withdrawal

Several participants reported considering stopping or delaying claims due to compliance fatigue. Some paused claims for years after initial denials, assuming further efforts would fail or were unlikely to succeed. Others described withdrawing secondary claims because repeated scheduling problems, administrative delays, or appointment cancellations interfered with employment or daily responsibilities.

Persistence often required external encouragement, legal assistance, or peer support. As one participant stated, "If other people hadn't pushed me to keep going, I would have stopped."

Discrepant Experiences: Delegation and Institutional Buffering

A small number of participants reported lower perceived compliance burdens, primarily when procedural responsibilities were delegated to a VSO or attorney. In these cases, representatives handled form completion, deadline tracking, and evidence submission, reducing participants' direct involvement in administrative tasks.

However, these participants emphasized that compliance demands were not eliminated but transferred. Reduced burden depended on access to external assistance rather than on clarity or simplicity of the system itself. Participants without such support consistently described substantially higher compliance costs.

Policy Feedback and Broader Reflections

Participants' experiences with learning, psychological, and compliance costs shaped broader views of VA disability compensation and the government's responsibility to veterans. These cumulative interactions influenced how participants evaluated the system's legitimacy, reliability, and fairness over time. Rather than viewing disability compensation as a neutral administrative process, participants described forming judgments about VA based on repeated encounters with complexity, delay, and perceived burden shifting.

Many participants emphasized that their views were shaped less by any single decision outcome than by the overall experience of navigating the system. Repeated exposure to uncertainty, documentation demands, and procedural opacity informed how participants assessed whether the system operated in a manner consistent with its stated purpose

Conditional Legitimacy and Differentiated Trust

Participants generally supported the principle of disability compensation but questioned its implementation. Many described VA as effectively operating as two separate systems, healthcare and compensation, with substantially greater trust placed in healthcare than in the claims and appeals process. As one participant explained, "I trust VA doctors way more than the benefits side. The medical care feels like it's trying to help you; the claims side feels like a different beast."

Several participants argued that the burden of proof was improperly placed on participants, particularly when service records were incomplete, missing, or poorly

documented. In these cases, participants viewed the requirement to reconstruct events or obtain nexus evidence as inconsistent with the government's responsibility to those who served. One participant stated bluntly, "VA loses the records, and then it's somehow my job to prove what happened." Trust in the compensation system was therefore often conditional rather than absolute. As one participant explained, "I don't trust the system, I trust individual people when they actually listen." Participants described confidence as fluctuating based on individual interactions, responsiveness, and the perceived fairness of decision making, rather than reflecting stable institutional trust.

Reduced Future Engagement and Strategic Behavior

Experiences with administrative burden influenced how participants approached future claims and interactions with VA. Some participants reported becoming more strategic over time, delaying filings until evidence was fully assembled, choosing appeal lanes cautiously, or seeking legal representation earlier in the process. One participant explained, "Now I wait until I have everything lined up, because filing too early just creates more problems."

Others described disengagement following negative experiences, particularly when early claims were denied, delayed, or appeared to be ignored. For these participants, initial interactions shaped expectations about the likelihood of success. One participant described stepping away for years after an early denial, explaining, "I figured if they didn't care the first time, why would they care the next?" These patterns reflected learned caution and adaptation rather than increased confidence in the system.

Recommendations and Reflections

Participants consistently suggested improvements focused on transparency, simplification, and access to records. Clearer explanations of appeal options, reduced redundancy in evidence submission, and faster access to service and medical records were viewed as critical. As one participant stated, “If VA just explained what they actually need and why, it would save everyone time.” Another emphasized that access to records was foundational, noting, “You can’t participate in your own claim if you can’t see your own file.”

In addition to procedural changes, participants highlighted the importance of informal and institutional support. Several emphasized the value of peer mentorship as a critical source of guidance and reassurance, particularly for navigating complex procedural requirements. One participant explained, “Other veterans are the only reason I stayed in the process.” Others warned against predatory claims-assistance services that exploit administrative complexity, while highlighting the role that knowledgeable, veteran-informed staff within VA can play in shaping perceptions of fairness, trust, and legitimacy.

Discrepant Experiences: Buffered Trust Through Prior Positive Engagement

A small number of participants described more neutral or cautiously positive policy feedback, typically following steadier claim progression or earlier favorable outcomes. In these cases, prior positive engagement with VA, particularly in healthcare or earlier compensation interactions, appeared to buffer broader distrust of the system.

One participant explained, “Because my earlier claims went smoothly, I don’t see the whole system as broken, just inconsistent.”

These participants distinguished individual outcomes from systemic performance. While acknowledging procedural complexity, they expressed conditional confidence based on personal experience rather than general confidence in the compensation system. Trust was therefore situational and dependent on prior interactions, not on perceptions of institutional reliability.

Summary

In response to the research question examining how participants describe the learning, psychological, and compliance costs experienced while navigating VA’s disability compensation process under the AMA, the findings indicate that participants encountered substantial, interrelated, and cumulative forms of administrative burden across all three domains.

Participants described learning costs as pervasive and ongoing rather than confined to an initial transition from service. They reported limited formal instruction about disability compensation, fragmented and inconsistent guidance thereafter, and unclear explanations of eligibility, evidentiary standards, and appeal options. As a result, participants relied heavily on informal knowledge networks, online research, and trial-and-error learning. Learning often occurred only after denials, delays, or administrative errors had already imposed consequences, rendering learning costs cumulative rather than corrective.

Psychological costs were significant and persistent. Participants reported anxiety, frustration, emotional exhaustion, and erosion of trust, particularly during prolonged uncertainty and limited communication. For some, psychological burden was intensified by repeated recounting of traumatic experiences, especially in mental health claims. Although intensity varied, psychological costs were widespread and closely linked to delay, uncertainty, and perceived procedural unfairness rather than to claim outcomes alone.

Compliance costs emerged as especially burdensome and labor-intensive. Managing claims and appeals required sustained time, vigilance, and administrative effort over extended periods, including gathering records, tracking deadlines, responding to repeated requests, and navigating redundant procedures. These demands often interfered with employment, health management, and daily responsibilities, leading some participants to delay, pause, or withdraw from claims altogether.

Collectively, learning, psychological, and compliance costs shaped broader perceptions of VA disability compensation and government responsibility. While participants generally supported the principle of disability compensation, many expressed conditional trust in its implementation and distinguished between VA healthcare and compensation processes. Administrative burden influenced future engagement, with some participants becoming more strategic and others disengaging following negative experiences.

Chapter 5 interprets these findings in relation to the administrative burden framework, PFT, and existing empirical literature. The discussion considers how policy

design shapes participant experiences and examines the broader implications of administrative burden for institutional trust, engagement, and the relationship between veterans and the disability compensation system.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

The purpose of this qualitative study was to explore how veterans described the learning, psychological, and compliance costs they experienced while participating in VA's disability compensation process since the implementation of the AMA. Using a general qualitative research design and semistructured interviews, the study sought to center the veteran experience in order to better understand how administrative processes are navigated and perceived. The study was conducted to address a gap in the literature regarding administrative burden within VA's disability compensation process, as existing evaluations of the AMA have largely emphasized procedural efficiency while overlooking the lived experiences of veterans interacting with the system.

The findings indicate that veterans experienced substantial and interrelated learning, psychological, and compliance costs while navigating VA's disability compensation process under the AMA. Veterans described learning costs as pervasive, driven by fragmented and inconsistent information, limited formal instruction, and reliance on informal networks and trial-and-error to understand eligibility, evidentiary standards, and appeal options. Psychological costs were reported as significant and persistent, including anxiety, frustration, emotional exhaustion, and erosion of trust, often intensified by uncertainty, prolonged delays, and repeated requests for information. Compliance costs emerged as especially burdensome, with participants describing extensive time investment, ongoing vigilance, documentation demands, and repetitive procedural requirements that interfered with employment, health management, and daily

life. These findings illustrate how administrative burden was experienced cumulatively across domains, shaping not only veterans' navigation of the claims and appeals process but also broader perceptions of fairness, government responsibility, and institutional trust. This chapter is organized as follows: interpretation of findings, limitations of the study, recommendations, implications, and conclusion.

Interpretation of the Findings

This section interprets the findings presented in Chapter 4 by situating participants' experiences within the peer-reviewed literature reviewed in Chapter 2 and within the study's conceptual and theoretical frameworks. Drawing on administrative burden and PFT, the analysis examines how participants' descriptions of learning, psychological, and compliance costs confirm, extend, and refine existing understandings of how administrative processes shape participation in public benefit systems. Rather than re-presenting the findings, this section compares participants' accounts with established scholarship to clarify points of convergence, identify areas where participants' experiences complicate prior assumptions, and interpret how administrative encounters within VA's disability compensation process may generate broader feedback effects related to trust, engagement, and perceptions of government responsibility.

Learning Costs and the Problem of Informational Opacity

Participants' accounts of learning costs align with administrative burden literature emphasizing that information barriers can depress access and frustrate intended policy goals (Bhargava & Manoli, 2011, 2015; Moynihan et al., 2015). Veterans described fragmented, inconsistent, and often insufficient explanations regarding eligibility,

evidentiary standards, and appeal options. These learning costs were frequently expressed in in vivo terms as having to “figure it out yourself,” with participants describing the process as “cumbersome” and poorly explained. This mirrors research showing that even when benefits exist, program complexity and unclear communication force individuals to incur additional search and comprehension costs simply to understand how to participate (Moynihan et al., 2015). One participant noted that there was “no standard of what to do,” leaving individuals dependent on informal trial-and-error rather than institutional clarity.

However, the present findings also extend prior literature by demonstrating that learning costs within VA disability compensation are not limited to initial program awareness. Instead, veterans described learning demands as cumulative and iterative, often increasing after denials, administrative errors, or prolonged delays. This aligns with the broader concept that administrative burden is experienced as onerous citizen-state interaction (Burden et al., 2012; Heinrich, 2018), but it adds a VA-specific nuance: learning costs persisted even among veterans who were already engaged with the system and were actively seeking to correct or advance claims. Participants emphasized that understanding was often acquired only through continued exposure, with one describing the process as “a long road” requiring sustained navigation rather than one-time onboarding. The results therefore complicate a narrow reading of learning costs as a front-end barrier only.

Participants’ reliance on informal networks (peers, VSOs, and work colleagues) to interpret requirements parallels research in other domains showing that third parties can

mitigate burdens, especially when program demands exceed individuals' administrative capacity (Herd & Moynihan, 2018). In this study, veterans consistently described learning through peer networks, with assistance functioning as a form of compensatory administrative capacity. Yet, because access to informed networks varied, reliance on informal guidance introduced inequity: participants with stronger ties to knowledgeable peers had clearer pathways through the process, while others faced steeper learning curves. This finding is consistent with scholarship emphasizing that burdens often fall most heavily on vulnerable groups and those with fewer resources (Herd & Moynihan, 2018; Moynihan et al., 2015), and it extends that concern into VA's post-AMA disability compensation environment.

Psychological Costs as Stress, Uncertainty, and Secondary Harm

Veterans' descriptions of psychological costs strongly confirm the literature identifying stress, frustration, and diminished autonomy as central psychological dimensions of administrative burden (Moynihan et al., 2015). Participants reported anxiety linked to prolonged timelines, unclear status updates, and uncertainty, patterns consistent with research documenting psychological exhaustion in bureaucratic encounters and the emotional toll of complexity (Hattke et al., 2020). In this study, participants frequently described the process as "mentally draining" and "frustrating," noting that prolonged silence and unclear communication required sustained emotional vigilance. These accounts resemble findings from benefits systems where looming deadlines, opaque communication, and high demands erode perceived control and increase stress (Baekgaard et al., 2021; Madsen & Mikkelsen, 2022). One participant

emphasized that navigating the process demanded “just as much mental focus as if I’m getting my mind right for combat,” illustrating the intensity of the psychological effort involved.

The present findings extend this literature by highlighting that, in the VA disability compensation context, psychological costs can be intensified by requirements that implicate trauma narratives. Participants described distress associated with repeatedly recounting traumatic experiences, particularly for mental health claims, and experiencing delays that prolonged emotional strain. These dynamics were often expressed through in vivo codes reflecting the emotional labor of revalidation, with participants conveying a sense of being required to justify and relive experiences in order to remain legible to the system. While the literature in Chapter 2 emphasizes stigma and stress in public assistance contexts (Manchester & Mumford, 2010; Stuber & Schlesinger, 2006), this study adds a VA-specific mechanism: psychological costs were not only linked to stigma or delay, but also to procedural repetition and the cognitive burden of sustained evidentiary re-confirmation in high-stakes disability determinations.

At the same time, the findings do not suggest uniform psychological effects. Some participants reported greater resilience or reduced distress when claims progressed steadily or when support systems were present. Participants noted that peer networks and representatives could partially mitigate feelings of isolation and uncertainty, reducing the psychological intensity of the process even when burdens remained. This variation aligns with administrative burden scholarship that cautions against treating recipients as a

homogeneous group and underscores the need to examine differential experiences (Kopec, 2023; Michener, 2018).

Compliance Costs as Sustained Administrative Labor

The compliance cost findings strongly confirm core claims in administrative burden literature: compliance demands can function as procedural hurdles that shift time, effort, and organizational work onto claimants (Moynihan et al., 2015). Participants described the process as requiring constant vigilance, extensive documentation, repeated submissions, and coordination of appointments and examinations, often over extended periods. These experiences were frequently coded in vivo as “cumbersome” and impossible to manage passively, with participants emphasizing that claims “could not be left unattended” without risking delay or disruption. These descriptions are consistent with evidence from other benefit systems where compliance obligations become so time-consuming that recipients experience the process as equivalent to a second job, and where documentation requirements deter participation (Bartlett et al., 2004; Moynihan et al., 2015).

The results also extend the compliance cost literature by illustrating burden dynamics that appear uniquely pronounced in VA disability compensation: record reconstruction long after service, uncertainty about evidentiary sufficiency prompting over-submission, and perceived repetition across lanes and stages. Participants described difficulty locating older records and assembling extensive documentation, noting that the process required retrieving evidence from years earlier with minimal institutional guidance. These patterns echo the broader concept of red tape as burdensome compliance

costs lacking clear substantive value (Bozeman, 2012), but they are expressed here through distinctly VA-specific demands such as evidentiary “nexus” expectations and iterative correction of administrative errors. Importantly, participants’ reports that the process required sustained monitoring reflect the conceptualization of compliance costs as ongoing, not episodic, particularly when beneficiaries perceive that inattention risks delay or adverse outcomes.

The study further supports Herd and Moynihan’s (2018) emphasis on third-party mitigation of burden. Participants who delegated administrative tasks to VSOs or attorneys described lower perceived compliance costs and greater capacity to manage procedural requirements. However, these accounts suggest that burdens were mitigated rather than eliminated, reinforcing the conclusion that access to assistance can moderate compliance demands while leaving structural administrative complexity intact.

Interpretation in Relation to PFT

This study’s theoretical foundation, PFT, emphasizes that policies shape citizen-state relationships and broader attitudes toward government through lived interactions with administrative systems (Mettler & SoRelle, 2018; Pierson, 1993; Soss & Moynihan, 2014). The findings provide qualitative support for the proposition that administrative processes mediate feedback effects by shaping whether individuals perceive the state as responsive or alienating (Soss & Moynihan, 2014). Participants’ experiences with learning, psychological, and compliance costs influenced how they evaluated VA disability compensation as an institution and the government’s responsibility toward veterans. In this study, participants frequently described the compensation process as “a

different beast,” suggesting that administrative burden communicated distinct messages about institutional trust and responsibility compared to other areas of VA service delivery.

Consistent with PFT’s focus on meanings of citizenship and perceptions of governance (Mettler & SoRelle, 2018), participants frequently distinguished between trust in VA healthcare and trust in VA compensation. This differentiation suggests that the state is not experienced as a single entity; rather, participants described different feedback effects from different components of VA. Such differentiation is consistent with PFT scholarship emphasizing that administrative organizations have distinct internal dynamics and authority structures that shape public experience (Soss & Moynihan, 2014). Participants’ reflections captured this divide in experiential terms, expressing that while medical care was viewed as supportive, the compensation side felt less transparent and more difficult to trust.

The findings also support PFT’s proposition that policy experiences influence future engagement behaviors (Pierson, 1993; Soss & Schram, 2007). Participants described becoming more strategic in their approach to the system, learning through experience that claims required careful monitoring and sustained self-advocacy. Some described “preparing for battle” or adjusting expectations based on earlier setbacks, while others sought representation sooner to reduce administrative burden. These behavioral adaptations reflect feedback effects operating through administrative encounters rather than through formal policy benefits alone. In this sense, the study extends PFT by

providing experiential evidence consistent with Kopec's (2023) call for qualitative approaches that examine how vulnerable populations interpret and respond to policy.

Notably, the study does not claim that participants' administrative experiences directly caused political participation changes. Rather, the findings indicate that participants formed judgments about legitimacy, fairness, and responsiveness based on repeated encounters with complexity and perceived burden shifting. One participant described having "no expectations of quality or efficiency" from the institution, underscoring how administrative experiences shaped civic interpretations of state capacity. This interpretation remains within the scope of the data while supporting PFT's foundational claim that policies are inputs into civic perceptions, not merely outputs of politics (Pierson, 1993).

Confirming, Disconfirming, and Extending Knowledge

Overall, the findings confirm a core component of administrative burden: learning, psychological, and compliance costs shape access to public programs and can frustrate intended policy goals (Burden et al., 2012; Moynihan et al., 2015). Participants consistently emphasized that even basic procedural understanding required significant independent effort, reinforcing the extent to which administrative participation depended on self-directed navigation rather than institutional clarity. The results also confirm empirical work demonstrating that bureaucratic complexity is emotionally exhausting and undermines perceived autonomy (Hattke et al., 2020; Madsen & Mikkelsen, 2022). Participants frequently characterized participation as psychologically exhausting,

underscoring the sustained emotional strength required to navigate prolonged uncertainty and procedural complexity.

The findings extend existing knowledge by applying administrative burden and PFT to VA disability compensation under the AMA, an area I identified in Chapter 2 as underexplored, particularly given that official evaluations emphasize efficiency metrics while overlooking lived experience. Participants' accounts suggest that procedural success as measured through system-level outcomes may coexist with persistent administrative burdens at the individual level. Participants' accounts suggest that procedural success as measured through system-level outcomes may coexist with persistent "cumbersome" and opaque administrative demands at the individual level, indicating that improved metrics may not translate into reduced burden for claimants. This does not disconfirm VA's reporting on procedural indicators; rather, it adds an experiential dimension that helps explain why improved system metrics may not translate into reduced burden for claimants.

Finally, the findings underscore variation and buffering mechanisms, extending scholarship that emphasizes unequal burden distribution (Herd & Moynihan, 2018; Kopec, 2023). Participants with prior knowledge or access to advocates experienced moderated costs, while those without such resources described steeper learning curves and greater compliance fatigue. Several noted that peer networks or representatives served as compensatory administrative capacity, whereas others emphasized that without such support there was "not much help." This variation supports the conclusion that administrative burden in VA disability compensation is not solely a function of individual

motivation; it is shaped by structural features of the process and by differential access to supportive resources.

Limitations of the Study

As with all qualitative research, this study was subject to limitations related to its design, methodology, and scope that may affect trustworthiness. First, the use of a general qualitative research design limits the statistical generalizability of the findings. Rather than aiming for representativeness, the study prioritized depth and contextual understanding. As a result, transferability is limited to settings with similar institutional characteristics, populations, or administrative structures, and readers must determine applicability based on the contextual information provided.

Second, the study relied on voluntary participation and self-reported data collected through semistructured interviews. Participants' accounts may have been influenced by memory, interpretation, or emotional responses to prior experiences with VA's disability compensation process. Although careful interview design, verbatim transcription, and reflexive thematic analysis were used to support analytic rigor, these strategies could not fully eliminate the subjectivity inherent in retrospective self-reporting.

Third, the study involved a relatively small, purposefully selected sample. While the sample size was sufficient to support in-depth qualitative analysis, the diversity of veteran experiences means that some perspectives may remain underrepresented. In particular, the majority of participants served during the OIF/OEF era, which may limit the extent to which the findings reflect the experiences of veterans from earlier service

periods. This limitation reflects the interpretive focus of qualitative inquiry and the study's emphasis on depth rather than breadth.

Finally, my positionality also presented a potential limitation to trustworthiness. As a disabled veteran and practicing attorney who represents veterans in disability claims, I brought both personal and professional experiences relevant to the study topic. While this positionality provided valuable contextual insight, it also raised the potential for confirmation bias. To mitigate this risk, reflexive journaling, ongoing self-monitoring, and the exclusion of participants with whom I had prior personal or professional relationships were employed. Despite these safeguards, my positionality remained an important consideration when interpreting the findings.

Recommendations

Future research could build on the findings of this study by addressing several limitations related to sample size, scope, and veteran representation. First, studies employing a larger and more diverse sample of participants could enhance understanding of how administrative burden is experienced across a broader range of service eras and backgrounds. While this study primarily included veterans from the OIF/OEF era, future research could intentionally include older veterans to examine whether administrative burden is experienced differently across generational cohorts with varying levels of familiarity with government systems and benefit programs.

Second, future research could replicate this qualitative approach within other VA-administered programs, particularly veteran health care. Examining administrative burden within VA's health care system would allow researchers to assess whether similar

learning, psychological, and compliance costs arise in service delivery contexts beyond disability compensation, thereby extending the applicability of administrative burden research within veteran-serving institutions.

Third, comparative studies examining veterans' experiences before and after the implementation of the AMA could offer valuable insight into how procedural reforms have altered the nature of administrative burden over time. Qualitative comparisons between pre-AMA and post-AMA claimants could help distinguish which burdens are legacy features of the system and which may be attributable to changes introduced under the AMA framework.

Finally, future research could employ mixed-methods designs that combine qualitative interviews with administrative or survey data to further examine the relationship between administrative burden and outcomes such as claim persistence, trust in government, or program engagement. Such approaches could complement the depth of qualitative findings while extending their relevance across larger populations.

These directions for future research remain grounded in the strengths and limitations of the present study and align with existing calls in the literature for more nuanced, context-sensitive examinations of administrative burden in public benefit systems.

Implications

The findings of this study yield several implications relevant to positive social change, theory, methodology, and practice. Because this research centers on veterans' descriptions of their experiences with VA's disability compensation process since the

implementation of the AMA, the implications are grounded in participants' accounts rather than evaluative judgments about policy effectiveness. The sections that follow describe the potential impact of the findings at the individual, organizational, and policy levels, as well as their contributions to administrative burden scholarship, PFT, and practice within veteran-serving institutions.

Implications for Positive Social Change

This study holds implications for positive social change by amplifying veterans' voices and illuminating how administrative burden is experienced within VA's disability compensation process since the implementation of the AMA. At the individual level, documenting veterans' experiences may contribute to greater awareness of the learning, psychological, and compliance costs associated with pursuing disability benefits, potentially validating veterans' experiences and reducing feelings of isolation or self-blame. At the organizational level, the findings may inform VA administrators and policymakers about aspects of the disability compensation process that function as barriers despite procedural reforms, highlighting areas where claimant support, communication, or process design could be improved. At the policy level, this study contributes to the broader conversation about equity and access in public benefit systems by demonstrating how administrative structures shape citizen experiences and trust in government institutions. While the study does not evaluate specific reforms, its findings may support future efforts to design more veteran-centered administrative processes.

Methodological and Theoretical Implications

Methodologically, this study contributes to the existing literature regarding administrative burden by applying a qualitative approach to a policy domain that has been largely examined through quantitative or administrative data. By centering the veteran experience, the study demonstrates the value of qualitative inquiry for capturing dimensions of administrative burden, particularly psychological and learning costs, which may be difficult to observe through formal metrics alone. Theoretically, the findings extend applications of PFT by illustrating how administrative experiences within a disability compensation system may influence veterans' perceptions of government responsiveness, fairness, and inclusion. Rather than treating administrative burden solely as a barrier to participation, this study highlights its potential role in shaping broader civic attitudes and relationships with the state.

Implications for Practice

The findings of this study offer practical implications for agencies and professionals involved in the administration of disability compensation benefits. Veterans' accounts suggest that efforts to reduce administrative burden may require attention not only to efficiency and timeliness but also to clarity of information, consistency of communication, and the emotional demands placed on claimants. Practitioners, VSOs, and policymakers may use these insights to inform training, outreach strategies, and claimant-facing materials. Although this study does not prescribe specific policy changes, it underscores the importance of incorporating claimant

perspectives into ongoing efforts to improve the accessibility and perceived legitimacy of VA's disability compensation process.

Conclusion

This qualitative study examined how veterans describe the learning, psychological, and compliance costs they experience while navigating VA's disability compensation process following the implementation of the AMA. By centering veterans' experiences, the study addressed a gap in the existing literature, which has largely evaluated the AMA through procedural efficiency metrics while giving limited attention to administrative costs borne by claimants. The findings demonstrate that administrative burden remains a consequential feature of veterans' interactions with VA disability compensation, even within a reformed appeals framework.

Veterans described learning costs as persistent and cumulative, shaped by fragmented information, limited formal instruction, and reliance on informal knowledge networks to interpret eligibility requirements, evidentiary standards, and appeal options. Psychological costs were experienced as significant and enduring, including anxiety, emotional exhaustion, frustration, and erosion of trust, often intensified by prolonged uncertainty, procedural repetition, and, for some veterans, the emotional labor associated with recounting traumatic experiences. Compliance costs emerged as especially burdensome, with veterans describing the claims and appeals process as requiring sustained vigilance, extensive documentation, and ongoing administrative labor that interfered with health management, employment, and daily life.

Critically, these costs were not experienced in isolation. Veterans' accounts illustrated how learning, psychological, and compliance costs interacted and compounded over time, producing cumulative administrative burden that shaped not only how veterans navigated the disability compensation process, but also how they evaluated the legitimacy, fairness, and responsiveness of VA as an institution. While many veterans continued to support the principle of disability compensation, trust in the system's implementation was frequently conditional and informed by repeated administrative encounters. Consistent with PFT, veterans adapted their future engagement based on these experiences, becoming more strategic in their interactions, seeking external assistance, or disengaging following negative outcomes.

These findings confirm core propositions of administrative burden, while extending its application to VA disability compensation under the AMA. Although the AMA has been associated with improvements in procedural performance, veterans' experiences indicate that gains in efficiency do not necessarily translate into reduced administrative burden. This distinction underscores the importance of evaluating policy reforms not only through aggregate outcomes and system-level metrics, but also through the lived experiences of those required to navigate administrative systems in practice.

This study highlights the central role of administrative design in shaping veteran experiences and citizen–state relationships. By documenting how administrative burden is produced, experienced, and interpreted under the AMA, the study contributes to a more nuanced understanding of how policy reforms operate beyond formal rules and timelines. These findings underscore the value of incorporating experiential perspectives into

evaluations of public programs and provide a foundation for future research and policy discussions aimed at creating more accessible, transparent, and responsive systems for veterans seeking disability compensation.

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<https://www.loc.gov>

Appendix A: Participation Flyer

HELP IMPROVE THE VETERAN EXPERIENCE

-AND BE PAID FOR YOUR TIME-

WHY & HOW

- Veterans are invited to participate in a research study examining the VA's disability compensation process following the implementation of the Appeals Modernization Act (AMA) in 2019.
- This doctoral study, conducted through Walden University's School of Public Policy and Administration, aims to better understand the administrative burdens veterans may experience when seeking disability compensation. **The findings will help identify opportunities for improving the process for future claimants.**

DO YOU QUALIFY?

- Are you a Veteran?
- Have you participated in VA's disability compensation process at any time since 2019?



QUALIFYING PARTICIPANTS WILL BE COMPENSATED

- One-time, Zoom interview: no travel required
- One hour long
- Responses will be confidential
- \$25 Payment** made upon completion via digital gift card



Scan the code above to sign up or contact:

✉ christopher.campagno@waldenu.edu

☎ 702-325-6005

Appendix B: Transcript Validation

[date]

Dear Participant,

Thank you again for taking the time to participate in my research interview. As part of the study process, I am sharing the transcript of your interview for your review. This step helps ensure that the transcript accurately reflects your responses and provides you with the opportunity to clarify or correct any information if you wish.

Please review the attached transcript and let me know if any edits are needed. If no changes are necessary, you are welcome to reply with a simple confirmation email. You may choose not to review the transcript; participation in this step is optional. If you do choose to review the transcript, I kindly ask that you complete this within two weeks.

If you have any questions about this process or the study in general, please feel free to reach out.

Thank you, once again, for your time and consideration.

C. A. Campagno

Christopher A. Campagno, Esq.

Appendix C: Interview Guide

This interview guide consists of two parts: the protocol and the interview questions. While they are closely connected, each serves a distinct purpose. The protocol is intended for the researcher's use only. It is divided into sections that include prompts, suggested areas of focus, and guidance to help keep the interview organized and flowing. In addition to providing direction during the conversation, the protocol contains the introduction questions as well as the demographic questions that will be asked at the conclusion of the interview. The interview questions, on the other hand, are the specific questions that will be provided to participants ahead of time. Sharing these questions in advance allows participants to reflect on their experiences and prepare thoughtful responses. During the interview, I will rely on the protocol as a flexible roadmap, while using the interview questions to ensure consistency across participants. In short, the protocol serves as a behind-the-scenes guide for the researcher as the interviewer, whereas the interview questions are the structured prompts participants will see and respond to.

Interview Protocol

At the start of each interview, it is important to reiterate the voluntary nature of participation and to confirm the participant's consent. Participants should also be reminded that they may skip any question or stop the interview at any time without consequence. Confidentiality and privacy should be emphasized and maintained, and demographic questions should be reserved for the end of the interview as planned. Finally, the interviewer should remain mindful of time management to ensure that all key

areas are covered, while still allowing participants the space to elaborate on their experiences. Each interview should conclude with a genuine expression of thanks for the participant's time and contributions.

A. Introduction

1. Tell me a little about yourself, and what you did in the military.
2. Tell me about your transition from military to civilian life.

Prompt: When you think about your time since leaving the service, what kinds of support or resources have been most important to you?

B. Learning Costs

Focus: understanding program eligibility, processes, and information barriers

1. Describe how you first learned about VA disability compensation benefits and the Appeals Modernization Act (AMA) process?

Note: The AMA refers to the Appeals Modernization Act, a 2017 law that was implemented in 2019. The AMA overhauled VA's disability compensation process by creating multiple review options to give veterans more ways to challenge VA decisions on their disability claims.

2. What was your understanding of the different appeal options (e.g., Higher-Level Review, Supplemental Claim, Board appeal) when you filed?

Prompt: How did you learn about these appeal options?

3. Tell me about your experience filing your disability claim or appeal with VA.

Prompt: How easy or difficult was it for you to understand what evidence or forms were needed?

Prompt: Did you seek help to understand the claims or appeals process? If so, from whom, and why?

Prompt: Were there points during your experience where you felt unsure or confused about what to do next?

C. Psychological Costs

Focus: emotional strain, stigma, loss of autonomy, and perceptions of fairness

1. What kinds of emotions did you experience while navigating your claim or appeal?

Prompt: Did the process ever feel frustrating, overwhelming, or discouraging? If so, can you describe a specific instance?

2. How did participating in the compensation process affect your trust in VA or in public institutions more generally?

Prompt: Did you ever feel that the process was unfair or that your voice wasn't heard? What made you feel that way?

3. In what ways, if any, has the stigma around applying for VA disability benefits influenced your experience with the process?

Note: Stigma is a negative social attitude or mark of disapproval attached to a person or group based on a characteristic, condition, or behavior that is seen as undesirable. It often leads to stereotypes, prejudice, and discrimination, which can cause individuals to feel shame, isolation, or reluctance to seek help.

D. Compliance Costs

Focus: time, paperwork, appointments, procedural complexity

1. How would you describe the amount of time and effort required to complete your claim or appeal?
2. Describe any challenges you faced in gathering evidence, filling out forms, or meeting deadlines.
3. Tell me about any steps in the process that felt unnecessarily difficult or repetitive

Prompt: Did logistical issues—such as attending appointments, dealing with technology, or following up with VA—present any problems?

4. Did you ever think about stopping or actually stop pursuing your claim or appeal?

What led you to that point?

E. Policy Feedback and Broader Reflections

Focus: perceptions of government, civic engagement, and future interactions

1. How has your experience with VA's disability compensation process influenced your view of government programs?
2. If you had to go through the process again, what would you do differently?
3. How would you describe VA's disability compensation process to other veterans?
4. Do you feel that the current process reflects the government's responsibility to veterans? Why or why not?
5. If you could change anything about VA's disability compensation process, what would it be and why?
6. Is there anything else you'd like to share about your experience that we haven't covered?

F. Demographic Data

The following questions will help contextualize participant responses and support thematic interpretation across varied backgrounds.

1. Age:
2. Gender:
3. Branch of Military Service (e.g., Army, Navy, Air Force, Marines, Coast Guard):
4. Total Years of Military Service:
5. Highest Rank Held:
6. Era(s) of Service (e.g., OIF/OEF, Gulf War, Vietnam):

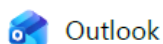
7. Did you deploy to a combat zone:
8. Were you ever awarded a Purple Heart or other combat-related recognition:
9. Highest Level of Education Completed:
10. Employment Status (Employed full-time, Part-time, Retired, Unemployed, Student):
11. Which appeal lane(s) did you use, if any? (Higher-Level Review / Supplemental Claim / Board Appeal):

Interview Questions

1. Describe how you first learned about U.S. Department of Veterans Affairs (VA) disability compensation process and the Appeals Modernization Act (AMA)?
2. What was your understanding of the different appeal options (e.g., Higher-Level Review, Supplemental Claim, Board appeal) when you filed?
3. Tell me about your experience filing your disability claim or appeal with VA.
4. What kinds of emotions did you experience while navigating your claim or appeal?
5. How did participating in the compensation process affect your trust in VA or in public institutions more generally?
6. In what ways, if any, has the stigma around applying for VA disability benefits influenced your experience with the process?
7. How would you describe the amount of time and effort required to complete your claim or appeal?

8. Describe any challenges you faced in gathering evidence, filling out forms, or meeting deadlines.
9. Tell me about any steps in the process that felt unnecessarily difficult or repetitive.
10. Did you ever think about stopping or actually stop pursuing your claim or appeal?
What led you to that point?
11. How has your experience with VA's disability compensation process influenced your view of government programs?
12. If you had to go through the process again, what would you do differently?
13. How would you describe VA's disability compensation process to other veterans?
14. Do you feel that the current process reflects the government's responsibility to veterans? Why or why not?
15. If you could change anything about VA's disability compensation process, what would it be and why?
16. Is there anything else you'd like to share about your experience that we haven't covered?

Appendix D: Email Granting Permission to Reproduce Figure 1



Request for Permission to Reproduce Image in Dissertation

From Sophia Grabiec <sgrabiec@elon.edu>

Date Fri 1/9/2026 12:49 PM

To Christopher Campagno <christopher.campagno@waldenu.edu>

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- **Chicago Author–Date (18th ed.)**
Figure 1. Steps of thematic analysis. From CJ Eubanks Fleming, 2023, “Qualitative Methods for the Quantitatively Inclined.” *Center for Engaged Learning* (blog). Elon University, July 18, 2023. <https://www.centerforengagedlearning.org/qualitative-methods-for-the-quantitatively-inclined/>.
- **APA (7th ed.)**
Figure 1. Steps of thematic analysis (Fleming, 2023). Reprinted from *Qualitative methods for the quantitatively inclined* by C. E. Fleming, 2023, *Center for Engaged Learning Blog*, Elon University. <https://www.centerforengagedlearning.org/qualitative-methods-for-the-quantitatively-inclined/>
- **MLA (9th ed.)**
Fig. 1. Steps of thematic analysis. CJ Eubanks Fleming. *Qualitative Methods for the Quantitatively Inclined*. *Center for Engaged Learning Blog*, Elon University, 18 July 2023, www.centerforengagedlearning.org/qualitative-methods-for-the-quantitatively-inclined/.

We wish you the best with your dissertation project!

Sincerely,
 Sophie Grabiec
 (on behalf of the Center for Engaged Learning publishing team)

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