Quick Takeaways:

- Reservists returning from deployment face unique financial challenges due to their dependence on civilian employment.
- A number of factors, including not returning to the pre-deployment job and having seen others killed or wounded in combat, are associated with increased financial difficulties.

Study:

Researchers used data from over 4,500 soldiers completing the Reintegration Unit Risk Inventory (R-URI) of Army Reserve and Army National Guard (ARNG) units during 2010. The R-URI screens for problem behaviors and attitudes during and post deployment. Based on their survey responses, soldiers were divided into four groups 1) Did not resume pre-deployment jobs and experienced financial hardships (6.4 percent); 2) resumed pre-deployment job and did not experience financial hardships (29.7 percent); 3) resumed pre-deployment job and experienced financial hardships (6.2 percent); and 4) did not resume pre-deployment job and did not experience financial hardships (57.7 percent). Researchers examined changes in employment and financial status in relation to deployment and post-deployment experiences.

Findings:

Overall, the financial health of the soldiers was positive with only 7.1 percent reporting financial difficulties during deployment. Post-deployment, that number increased to 11.8 percent, with approximately half of those reporting financial challenges during deployment as well. Not having resumed pre-deployment jobs was associated with more financial difficulties after deployment. Other factors associated with increased financial difficulties included having seen others wounded or killed in combat (3.49 times as likely); reported alcohol use and sleeping problems (twice as likely); and having suicidal thoughts (6 times as likely).

Resuming the pre-deployment job, perceived unit support, and trust in the chain of command were associated with decreased financial difficulties.

Conclusion:

The realities of recent conflicts have resulted in a shift in the nature of reserve military service. Reservists face frequent and lengthy deployments which often complicate their return to the civilian workforce. Helping reservists and their families prepare for the financial implications prior to deployment could improve financial stability later. Promoting social support, through the unit or by connecting reservists and their families to other programs would also be useful. Engaging employers as early in the process as possible may also increase the number of reservists who are able to return to their pre-deployment jobs and thus maintain financial stability.