



NATIONAL COALITION *for* HOMELESS VETERANS

“Financial Well-Being and Post-Deployment Adjustment among Iraq and Afghanistan War Veterans”

Elbogen, E.B.; Johnson, S.C. CAPT.; Wagner, H.R.; Newton, V.M.; Beckham, J.C / [Full Report](#)

Quick Takeaways:

- Financial management and stability is linked to positive post deployment adjustment for Operation Iraqi Freedom (OIF) and Operation Enduring Freedom (OEF) veterans
- Post-Traumatic Stress Disorder (PTSD), Major Depressive Disorder (MDD), and Traumatic Brain Injury (TBI) are linked to negative post deployment issues
- Data indicated that those who lacked finances to cover basic needs were more likely to develop post-deployment adjustment issues regardless of diagnoses

Study:

This study is one of the first of its kind to look at post-deployment issues relating to financial situations and PTSD, MDD, and TBI. It is associated with the National Post-Deployment Adjustment Survey (NPDAS) as part of a larger study with the National Institute of Mental Health. The authors focused on the following research questions:

- “Do psychological injuries such as PTSD, MDD or TBI relate to financial characteristics of veterans?”
- “Does a veteran having money to cover basic needs relate to few post-deployment adjustment problems?”
- “How does poor money management, as opposed to lower income alone, link to worse outcomes for veterans?”
- “What are some possible pathways between financial strain and post-deployment problems?”

To learn more about post-deployment adjustment with OIF-OEF veterans, 3,000 veterans who served after September 11, 2001 were selected from the U.S Department of Veterans Affairs Environmental Epidemiological Service with 1,388 participating in the survey. Sex, race and military branch were representative of the current composition of the U.S. Armed Forces.

The researchers used several measures to analyze the data. The Quality of Life Index was used to inquire about material security (basic needs). The Quality of Life Interview was used to measure veterans’ ability to make ends meet. The Financial Capacity Instrument was used to collect information on whether participants wrote bad checks, were victims of money scams, had their utilities shut off or were referred to a collection agency. The Drug Misuse Screening Test and the Alcohol Use Disorder Identification Test were used to analyze drug and alcohol use. Using the Conflict Tactics Scale, authors were able to determine serious aggression (using a weapon, having caused serious harm) versus other physical aggressions (kicking, slapping, getting into fights). PTSD was measured with the Davidson Trauma Scale while the Patient Health Questionnaire was used to assess depressive symptoms. To look at TBI, the authors evaluated questions involving head injuries from *Recommendations for Diagnosing a Mild Traumatic Brain Injury: A National Academy of Neuropsychology Education Paper*.



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Findings and Results:

Of those who responded, 72% stated they were content with their financial status and 58% of the 72% indicated they were always able to afford basic needs (clothes, food, transportation, medical needs). Despite the overall financial satisfaction, respondents showed a high likelihood of having experienced financial hardship or difficulty meeting basic needs. The following is the breakdown of burdens and financial difficulties:

- Medical and psychiatric treatment costs were a burden to 43% of participants
- Loss of employment was indicated by 13% of those surveyed
- 15% of respondents wrote bad checks
- 21% had been referred to a collection agency
- 5% had their utilities shut off
- A debt greater than \$40,000 was reported by 10% of participants

Of those examined, 20% screened positive for PTSD, 17% met criteria for TBI, and 24% presented symptoms of MDD. Concerning alcohol use, 27% met the criteria for misuse, with 7% meeting the criteria for drug misuse. Four percent stated they were homeless for at least one day in the past year.

When looking at the data of those with probable psychiatric and TBI issues, it was shown that they were substantially less likely to have income to cover basic needs (overall 39%) and were less satisfied with their current financial situation (52%). They were more likely to engage in alcohol and drug use, violent behavior and experience other post-deployment adjustment issues. Interestingly, those not diagnosed with the above mentioned conditions but lacking financial stability also showed an increase in post-deployment adjustment issues of a similar nature. The full report of the study details these findings with extensive charts of comparisons and percentages.

Next Steps:

This study showed a strong correlation between financial stability and post-deployment adjustment. The similarities recorded between those with PTSD, MDD and TBI in regards to post-deployment adjustment issues and those with financial strain can be surprising. The authors suggest that this could be related to the lack of financial management education for those exiting service. They add that there could be a connection to financial mismanagement between those with PTSD, MDD and TBI but that poor financial issues could be caused by the above issues. The study suggests that more information on financial management be given to all of those exiting service with specific emphasis those with disabilities.

Source: Elbogen, Eric B., et al. "Financial Well-Bring and Postdeployment Adjustment Among Iraq and Afghanistan War Veterans." *Military Medicine*. 177.6. (2012): 669-675. Web. 20 June 2014.
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