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FORUM ON HEALTH AND NATIONAL SECURITY

FINANCIAL STRESS AND BEHAVIORAL  
HEALTH IN MILITARY SERVICEMEMBERS:  
RISK, RESILIENCE, MECHANISMS AND  
TARGETS FOR INTERVENTION

EXECUTIVE SUMMARY

Center for the Study of Traumatic Stress  
Department of Psychiatry  
Uniformed Services University of the Health Sciences





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FINANCIAL STRESS AND BEHAVIORAL  
HEALTH IN MILITARY SERVICEMEMBERS:  
RISK, RESILIENCE, MECHANISMS AND TARGETS  
FOR INTERVENTION STRESS, RESILIENCE,  
AND WELL-BEING

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*From the Conference Series:*

FORUM ON HEALTH AND NATIONAL SECURITY

FINANCIAL STRESS AND BEHAVIORAL HEALTH IN  
MILITARY SERVICEMEMBERS:

RISK, RESILIENCE, MECHANISMS AND TARGETS FOR INTERVENTION  
STRESS, RESILIENCE, AND WELL-BEING

Editor's Note: This transcript has been edited, however, as in most transcripts some errors may have been missed. The editors are responsible for any errors of content or editing that remain.

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First Edition



## PREFACE

The goal of this Forum on Health and National Security was to address financial stress in the lives of servicemembers and identify knowledge gaps and opportunities for gaining new knowledge that can lead to new and improved intervention programs. Financial stress directly and indirectly affects servicemembers' mental and behavioral health as well as servicemember and family functioning. Understanding financial stress can aid in developing effective programs to mitigate this stress and help servicemembers and families in need. The Forum reviewed the complexity of defining financial stress and the interplay of financial stress in the "web" of life stressors that impact servicemembers and their families.

The Forum brought together military and civilian leaders and scientists with expertise in risk and resilience, behavioral health, economics, models of stress behavior, and suicide to address the financial challenges faced by servicemembers and their families. Participants were challenged to develop new perspectives by synthesizing knowledge across diverse disciplines to better understand the complex issues of financial stress and associated life stressors, and risk and resilience factors moderating this stress. The Forum attendees also reviewed critical literature assembled from detailed searches, contributions by attendees as well as case studies and illustrations of the interactions of financial stress with life stressors and events. The Forum succeeded in identifying gaps in our knowledge and research recommendations to better understand financial stress and inform programmatic interventions for military servicemembers and their families.

*Financial stress directly and indirectly affects servicemembers' mental and behavioral health as well as servicemember and family functioning.*



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## EXECUTIVE SUMMARY AND RECOMMENDATIONS

The Services and the Department of Defense (DOD) have extensive programs designed to ameliorate servicemembers' financial stress. However the key dynamics surrounding financial stress as a stressor by itself or in combination with other factors are not well understood. Financial stress impacts mental and behavioral health as well as servicemember and family function. Financial stress is usually embedded in a “web” of life stressors and adversities (e.g. change in station, loss of job of a spouse, deployment, school needs for children, and illness of a relative) that vary with the servicemember's age, family structure, career phase and life context and transitions. The challenges faced by servicemembers as a result of financial stress are modified by pre-existing risk and protective factors, present context and expectations of the future. This dynamic interplay can contribute to altered health, mental health, and individual and family functioning including risk for suicide.

Understanding the sources and types of financial stress and the web of interactions in which financial stress is embedded in the military member and family's life course, can inform scientific knowledge and planning for actionable programs for mitigating negative effects of financial stress on health and performance. Financial stress can be conceptualized in multiple ways: the actual dollar amount of financial stress, the servicemember's perception of financial stress and also the servicemember's experience of “comparative” financial stress (e.g. compared to others) can each influence health and behavior. Financial stress can also be conceptualized as financial “hardship” (absence of enough) or as time varying availability (cash flow problems). Indebtedness is another type of financial stress and common in younger servicemembers in particular. Those who are using (or qualify for but do not use) available financial support programs, e.g., school lunches, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), comprise another class/type of financial stress. Lack of financial resources can lead to poor nutrition and cutting back on other health related activities. Housing ownership, foreclosure, unanticipated costs for fuel/air conditioning/repairs, being “in over our heads” are an aspect of financial stress usually later in the career and often associated with family conflict.

These types of financial stress (and others) also interact with economic issues occurring across the nation during any particular time. This occurs within a specific family and community setting and has a developmental component. A future time

*The key dynamics surrounding financial stress as a stressor by itself or in combination with other factors are not well understood.*

*Lack of or loss of future time perspective influences the ability to execute financial planning and maintain financial well-being.*

perspective is necessary to plan financially and is itself affected by one's present life context and events. Lack of or loss of future time perspective influences the ability to execute financial planning, and maintain financial well-being.

The Forum brought together Department of Defense and civilian leaders along with scientists with expertise in behavioral health, risk and resilience, economics, models of stress behavior, and suicide who understand the challenges faced by military servicemembers and their families. The participants were challenged to consider broad and creative perspectives ("out-of-the-box thinking") and to synthesize disparate knowledge to aid in the understanding of knowledge gaps on financial stress and servicemember's health and performance.

The Forum succeeded in its task. The Forum identified gaps in our knowledge and developed recommendations for research to better understand financial stress and to inform programmatic and intervention considerations for military servicemembers and their families.

## RECOMMENDATIONS

### Knowledge Gaps

- Studies should examine financial stress as part of a matrix of stressors including: pre-existing risk factors prior to entering the military, predisposing factors (debts, dependents), acute and precipitating, sustaining, modifying and mitigating factors and events (injury, career transitions, deployment, support).
- Financial stress needs to be operationalized in multiple ways. For example: absolute dollar of need; financial change over time; perspective of financial challenges compared to others; anticipated financial needs; financial limitations that are affecting life choices; financial loss/need associated with self-esteem/well-being; and others.
- Research studies and reviews need to examine the multiple adverse outcomes associated with various types of financial stress including: mental, behavioral and physical health (e.g., distress, increased substance/alcohol use and abuse, depression, suicidality, family violence), and functioning at home and work.
- To better identify interventions research should examine the various classes/types of financial stress and their associated multiple outcomes across time. Consideration of the type/class of financial stress, their differential trajectories across career and family time and the risk and protective factors for the various classes.
- Design research to also understand the cumulative effects of multiple stressors (i.e., load) on behavioral and health outcomes associated with various types of financial stress. High cumulative risk can overload the capacity of individuals and families and impair the ability to plan for the future and make optimal use of financial planning and supportive resources.
- Transitions are very important. Studies should identify critical transition times/risk points across the military career that are associated with increased risk of financial stress to servicemembers and families, such as basic training, deployment, PCS, demotion/promotion.
- Financial "shock" is often a part of leaving the military. This transition time is

particularly important and is a high risk time for a number of mental illnesses as well as suicidality.

- The perception of financial stress is itself a target for study. Research is needed to examine the perception and the relative experience of financial stress and its influence on health and behavior.
- Loss of reward — rather than financial impairment — is an additional perspective on financial stress that highlights changes in expectations. The literature on reward loss highlights the influence of context, the contextual factors of the loss and not just the loss itself, on subsequent outcomes. Contexts which are changing/unstable situations increase the influence of the environment on choices. Such a perspective can inform the effect of easy credit environments on particular individuals and timing of the effects. A better understanding of time periods which are heavily influenced by environmental contingencies can inform “the wrong person in the wrong place at the wrong time.”
- Some literature supports that losses are more potent on mental and behavioral health and performance than are gains. Financial loss may be one of a group of losses occurring at a particular time.
- Animal models can clarify and inform elements of the financial stress response in humans. Reward acquisition and loss in animal models has implications for understanding control and lack of control over financial gain and loss in humans and related issues of self-efficacy and power over ones future. Reward loss can induce stress-like behaviors such as aggression that are dependent on the context in which the loss of reward has occurred.
- Financial stress rarely operates “in a vacuum.” Identifying moderators, mediators, duration and joint effects are important research questions to identify risk and resilience factors and aid intervention development.
- Cumulative financial stress (i.e. across time) as load or strain may have additional effects beyond time limited financial stress. Understanding health effects associated with the buildup of financial stress and recovery from (“things are now back to manageable”) is important for identifying sustainment and recovery factors for financial stress.
- Understanding momentary time and context effects on financial choices requires additional research designs that focus on detailed data in smaller samples of servicemembers (e.g., intensive case control design). Such research is important to identify unique individual characteristics that are transient and require close assessment.
- DOD and the services can leverage existing military historical and administrative health and behavioral databases. Cross-linked data will facilitate analyses using “big data” to address factors related to financial stress. Defining types of financial stress is important to aligning queries of big data and to enable predictive analytics.
- Large data studies offer unique opportunities for understanding and developing decision support tools for leadership to identify those at increased risk of various types of financial stress and test interventions to mitigate risk. Developing and implementing across the services universal, centralized outcome variables

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which are collected administratively as part of usual personnel data is valuable to this effort. Such large data across time will enhance understanding of risk and resilience/protective factors as well as program effectiveness.

- An important aspect of gaining new knowledge is having a mechanism to pass this knowledge to those who can develop and test “tools” for intervention as well as mechanisms for implementation. Without this mechanism new knowledge is lost or rejected because it is experienced as a burden on those who are working diligently to implement present programs and do not have the new knowledge in a useable manner. This is a critical step for moving from filling knowledge gaps to programs, interventions and implementation. Consideration of this system’s step is central to the effort to effectively move further knowledge of financial stress to successful action.

### **Programs, Interventions and Implementation**

- Planning and inclusion of ongoing quality assessment and continuous quality improvement is needed in programs prior to program roll-out. Fidelity of measurements changes over time and should be monitored on a continuous basis to ensure accurate measures of program effectiveness. Understanding who does not use a program and what percent of people who need the program do not use it is important to developing effective programs.
- Continuous Quality Improvement (CQI) — addressing improving quality with evidence — when well implemented is a research strategy to develop effective programs. This quality management process requires close collaboration of researcher/SME and leadership to continuously ask the questions, “How are we doing?” and “Can we do it better?”
- Programs can be evaluated best when leadership and evaluation research is aligned. “Pragmatic trials” can be part of program roll outs. Often one can embed experiments into routine clinical or personnel programs to enable comparing usual care/programs with trial care or programs initiated in a staged roll out. This is possible in the military because of the amount of data the military collects routinely. Leadership support is critical to this type of design.
- The complexity of financial stress and its web highlight the value of wrap around (i.e., broad based) programs which can show effectiveness across multiple outcomes and with multiple stressors. Universal interventions (those that target more than one outcome) are valuable for their efficiency. Identifying, testing and evaluating universal training (active skills training) and prevention programs should be part of planned financial management and planning education across the career and family life cycle.
- Program evaluation is critical to efficient operations and providing effective interventions. Identifying programs that are effective is intrinsic to sustaining useful and cost effective interventions.
- Financial education programs require close integration into the military culture. This can increase their being experienced as a routine part of training and education and is important to engaging servicemembers and families. Consideration of differences between services and within the services can enhance program effectiveness.

- Innovative involvement of leadership can help make programs uniquely effective and enhance unit cohesion. Such programs require close attention to possible stigma and to ensuring equity across servicemembers.
- Enhancing the systematic coordination of financial education programs to target critical time points may increase their impact. Such programs hold promise of reaching the greatest number of servicemembers and families during times in their careers when they are at greatest risk of the negative effects of financial stress.
- Not all those who can use the present programs do so. Studies need to assess program utilization and identify why people who need services are not using the available services and why others seek help. For example, do servicemembers and families know what programs exist and are they able to easily access programs? It is important to address the actual availability (as well as utilization) of resources compared to the perception of available resources.
- The perception of financial stress and how a servicemember evaluates their financial stress compared to others will change over career and family time. These changes can identify opportunities for education and intervention.
- Financial stress as related to perceived wealth relative to others often has an accompanying lack of self-efficacy and decreased self-esteem that may result. The possible value of financial programs that foster skills that build self-confidence to handle current and future financial stress may alter this particular type of financial stress.
- Financial stress can be a result of impulsiveness and lack of planning. Research can inform who is at risk of this type of financial stress and when. For these servicemembers and families (and at the times of this risk) financial programs which can assist financial self-monitoring may be most helpful. Electronic apps and tools may appeal to some for this task.
- The use of new mobile and online technology can be helpful to some as part of changing financial stress. These should be part of a program to foster a sense of self-sufficiency in the management of finances.
- Easy access to credit (i.e., “Pay Day Lender”) is a contextual contributor to higher rates of financial stress for some. Knowing who is at most risk in this context is important. Understanding the when, where, and who of this risk can better suggest intervention needs.
- Linking older and younger adults is a frequently used intervention for decreasing stigma and increasing coping skills for multiple types of stressors and adversities. Increased use of this often informal mechanism can strengthen programs.

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