

# Veteran Status and Material Hardship: The Moderating Influence of Disability

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SUMMARY: Data from the Survey of Program Participation collected between 1992 and 2004 was used to investigate the relationship between Veteran status and experience of material hardship. Researchers found that a household with a Veteran without a disability had a decreased likelihood of experiencing material hardship, but that households with a Veteran with a disability had an increased likelihood of experiencing material hardship.

#### **KEY FINDINGS:**

- The presence of a disabled Veteran in a household significantly increased the likelihood that the household would experience material hardship, though according to most measures, this increased risk was similar to that experienced by a household with a disabled non-Veteran.
- A non-disabled Veteran in a household seems to be a protective factor in that the likelihood of experiencing material hardship is lower for households with non-disabled Veterans than it is for households with no Veteran.
- Households with a disabled Veteran are estimated to experience significantly more material hardship (in all forms) than are households with a non-disabled Veteran.

#### **IMPLICATIONS FOR PROGRAMS:**

Programs could:

- Provide outreach to households with disabled Service members that educates regarding the availability of programs or services that may help prevent experiences of material hardship
- Recognize that access to benefits varies among Service members with different service experiences and educate Service members on navigating those differences
- Develop curricula that educates Service members with disabilities and their families about local resources for people with disabilities

#### **IMPLICATIONS FOR POLICIES:**

Policies could:

- Continue dedicating resources to helping Service members who have a work-limiting disability
- Recommend that programs for Service members leaving the military provide information about VHA benefits for Veterans, particularly directed to Veterans with disabilities
- Suggest professional development for community providers about how to best support Service members and Veterans with disabilities and their families

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25

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## METHODS

- Researchers utilized data from the Survey of Program Participation (SIPP) from 1992-2004 for this study.
- Interviews gathered information about demographics, income, employment, and other relevant topics.
- Data were analyzed to determine whether households of disabled and non-disabled Veterans differed in their experience of material hardship compared to households of disabled and non-disabled non-Veterans.

### PARTICIPANTS

- Of the households included in analysis, 13.67% contained a nondisabled Veteran, 2.71% contained a disabled Veteran, 1.21% included a nondisabled Veteran and disabled non-Veteran, 13.27% contained a disabled non-Veteran, and 69% contained neither a Veteran nor a person with a disability.
- In this sample, 72% of households were White only, 12% were Black only, 9% were Latino only, 2% were Asian-American only, and 5% were mixed race or ethnicity or another race or ethnicity.
- Demographic data regarding gender and service branch were not provided.

### LIMITATIONS

- This study utilizes cross-sectional data and therefore cannot provide information about causational relationships between disability and Veteran status and experience of material hardship.
- The outcomes do not distinguish among Veterans based on their military experiences, which may influence the results.
- Researchers were not able to take into account the ways in which participation in various programs available to Veterans, disabled and non-disabled, may affect the experience of material hardship.

## **AVENUES FOR FUTURE RESEARCH**

Future research could:

- Address the possible protective function of the benefits and programs available to Veterans
- Take into account a variety of characteristics of Veterans (including period of service and military experience) to explore the ways in which Veterans differ from one another in their experience of material hardship
- Explore whether nonparticipation in programs available for Veterans is a risk factor for the experience of material hardship and methods for increasing Veteran participation



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