

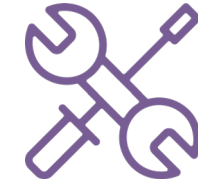
Welcome!



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Building Recovery Capital with Military Families

Building Recovery Capital with Military Families



Event Materials

Visit the **event page** to download a copy of the presentation slides and any additional resources.



Continuing Education

This webinar has been approved to offer continuing education credit. Please stay tuned for more information!



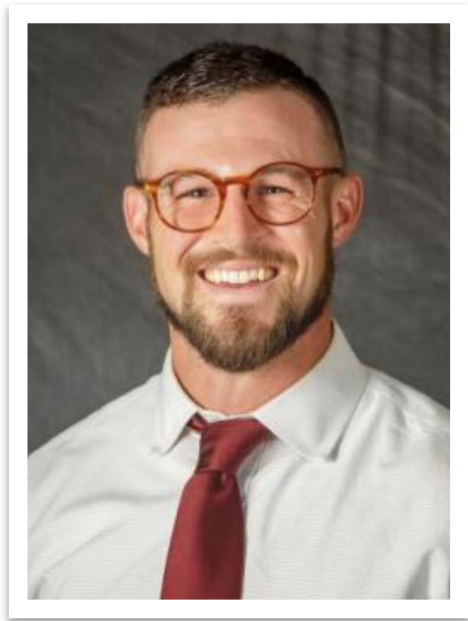
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Readiness. Knowledge. Network.

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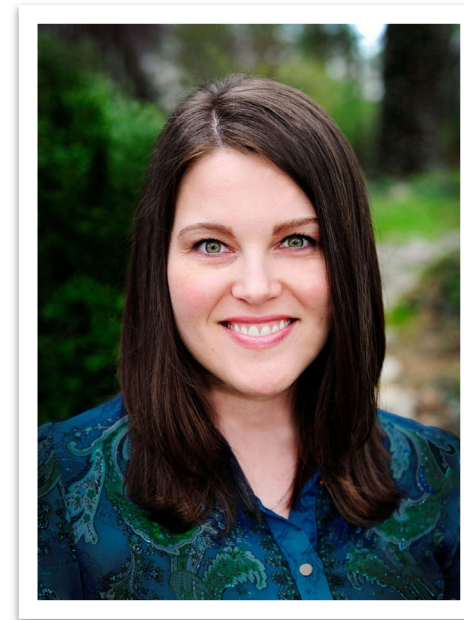
This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Military Family Readiness Policy, U.S. Department of Defense under Award Number 2023-48770-41333.

Today's Presenters



Alex Elswick, PhD

Assistant Extension Professor
Substance Use Prevention and Recovery
University of Kentucky



Nichole Huff, PhD, CFLE

Assistant Extension Professor
Family Finance and Resource Management
University of Kentucky

Learning Objectives

By the end of this webinar, attendees will be able to:

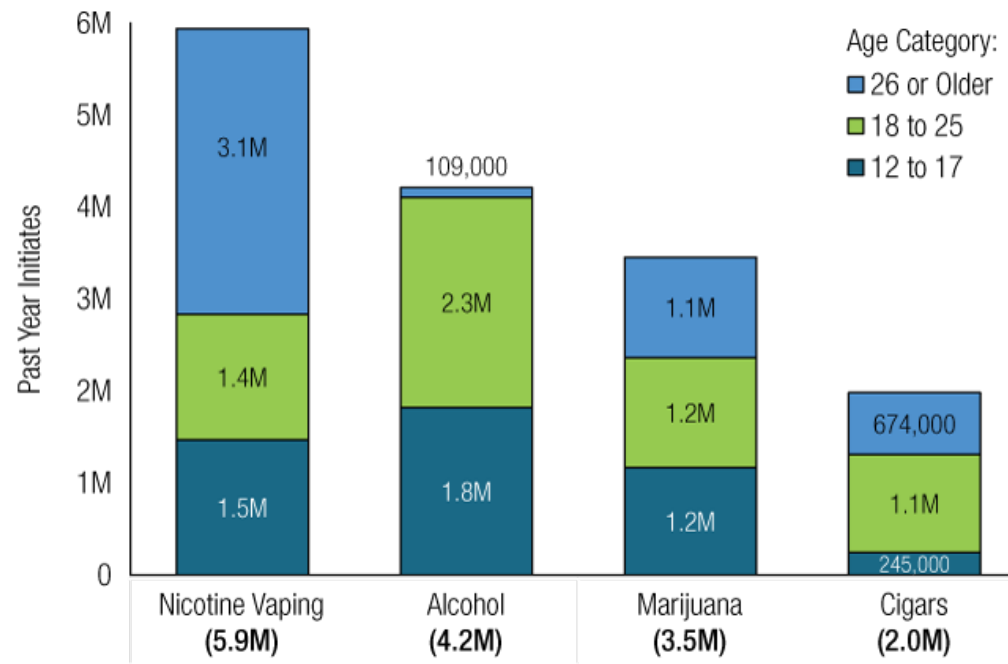
1. Understand the science of addiction and the impact of substance use disorder (SUD) on military family well-being.
2. Describe financial recovery capital and the relationship between financial stress and addiction.
3. Identify Extension tools designed to bolster financial management capability for individuals in SUD recovery.

Substance Use in the United States

Background

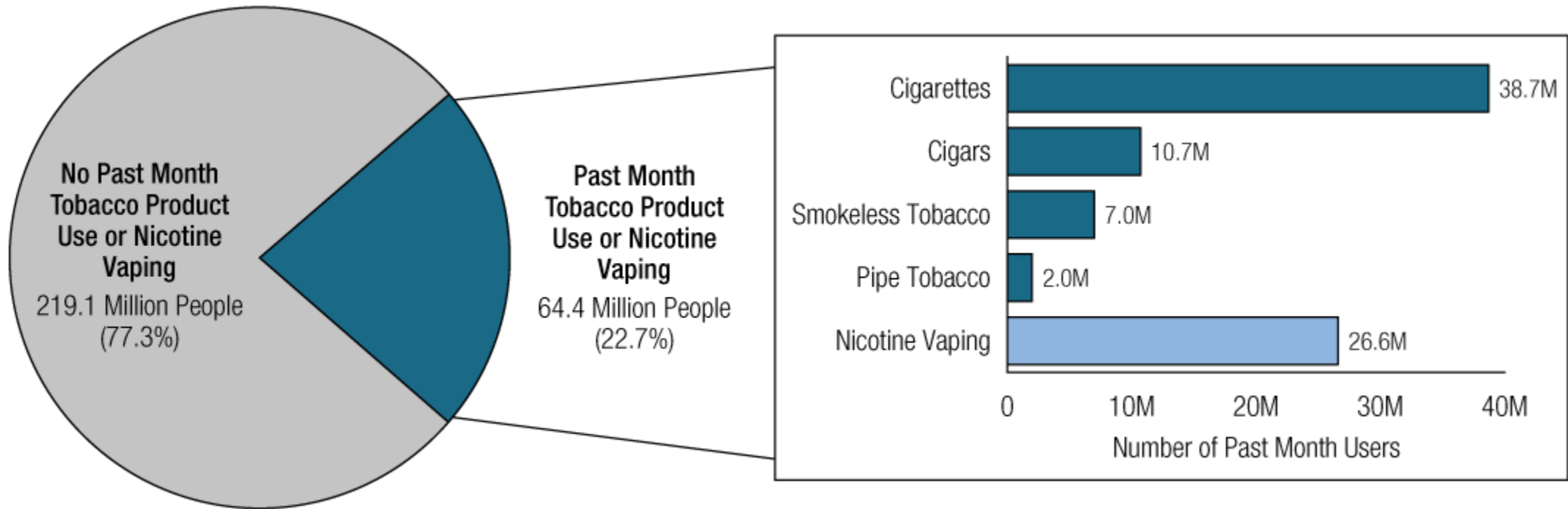
Substance Use in the United States

Among people aged 12 or older in 2023, 59.0% used tobacco, vaped nicotine, used alcohol, or used an illicit drug in the past month



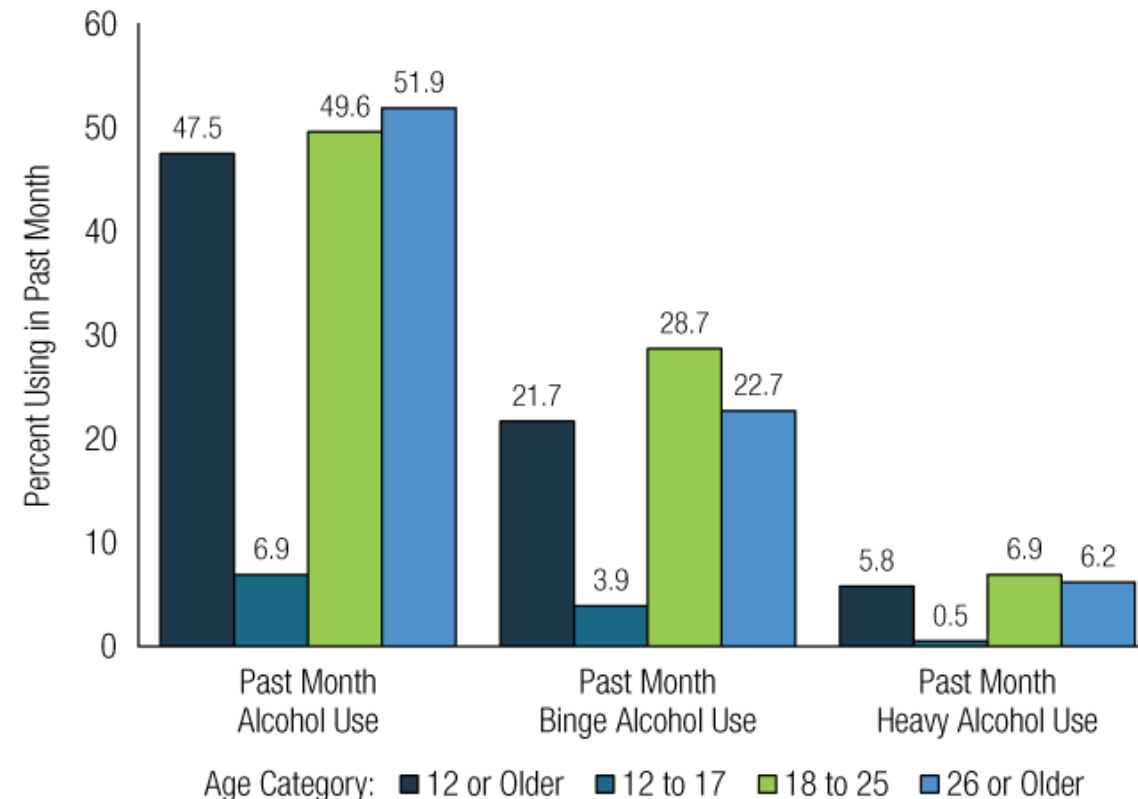
Tobacco Use in the United States

Among people aged 12 or older in 2023, 22.7% used tobacco products or vaped in the past month



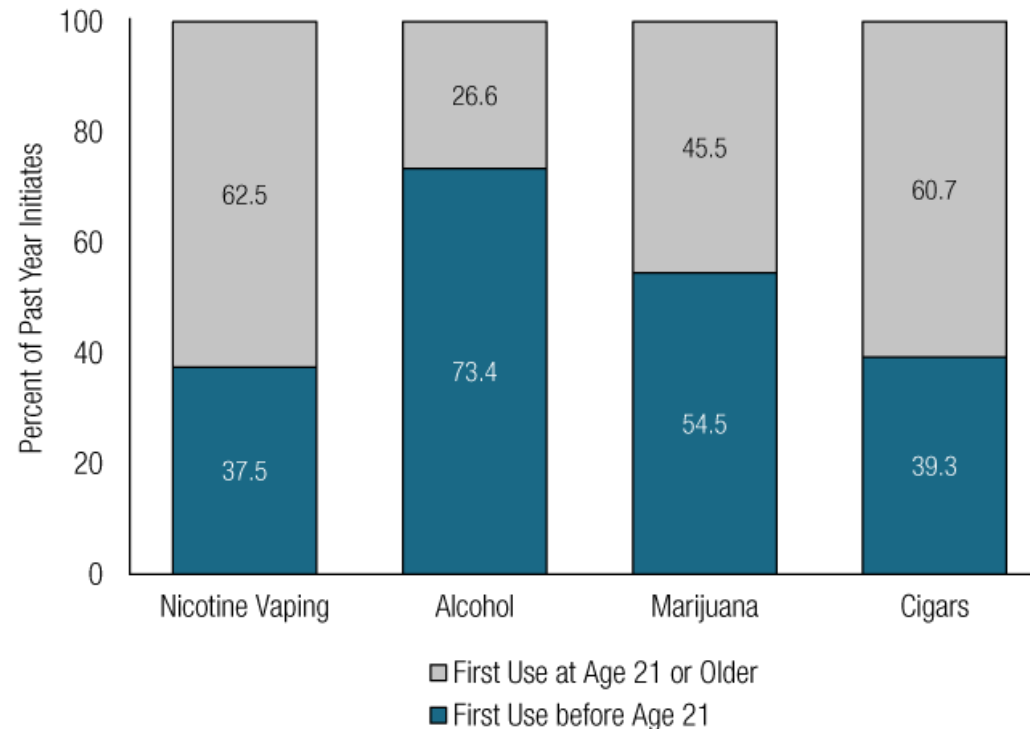
Alcohol Use in the United States

Among people aged 12 or older in 2023, 47.5% drank alcohol in the past month, 21.7% were binge drinkers in the past month, and 5.8% were heavy alcohol users in the past month



Initiation of Substance Use in the United States

Among people aged 12 or older in 2023, 47.5% drank alcohol in the past month, 21.7% were binge drinkers in the past month, and 5.8% were heavy alcohol users in the past month

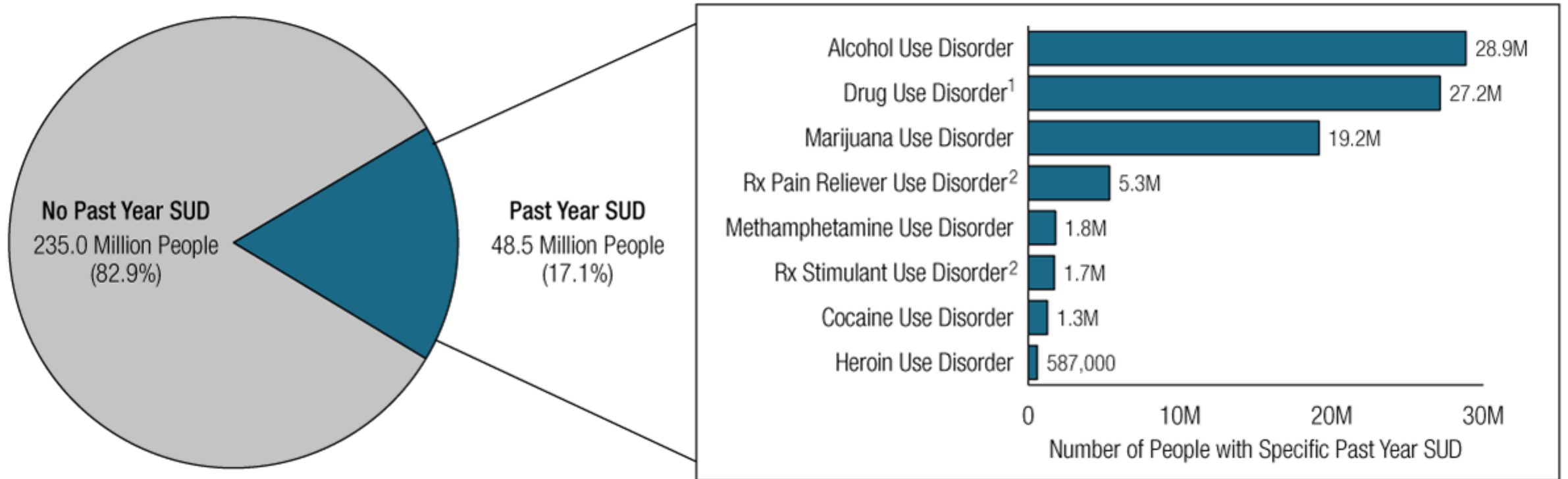


Substance Use Disorders in the United States

Background

SUD in the United States

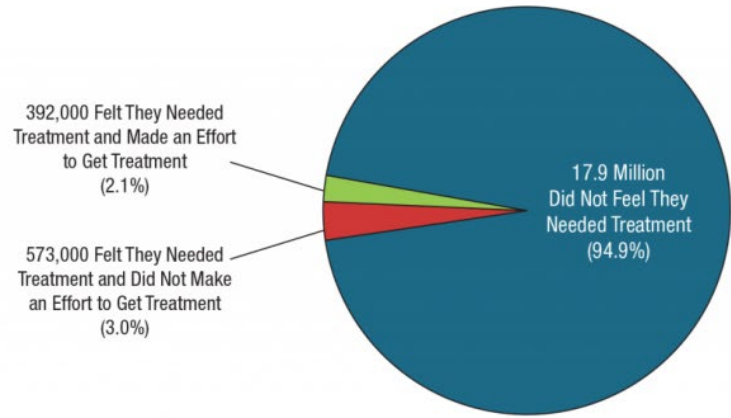
Among people aged 12 or older in 2023, 17.1% had a SUD in the past year



The Treatment Gap in the United States

Of the 18.9 million people who needed treatment but did not receive it, 95% felt they didn't need treatment

FFR1.66 Perceived Need for Substance Use Treatment among People Aged 12 or Older Who Needed but Did Not Receive Specialty Substance Use Treatment in the Past Year: 2018



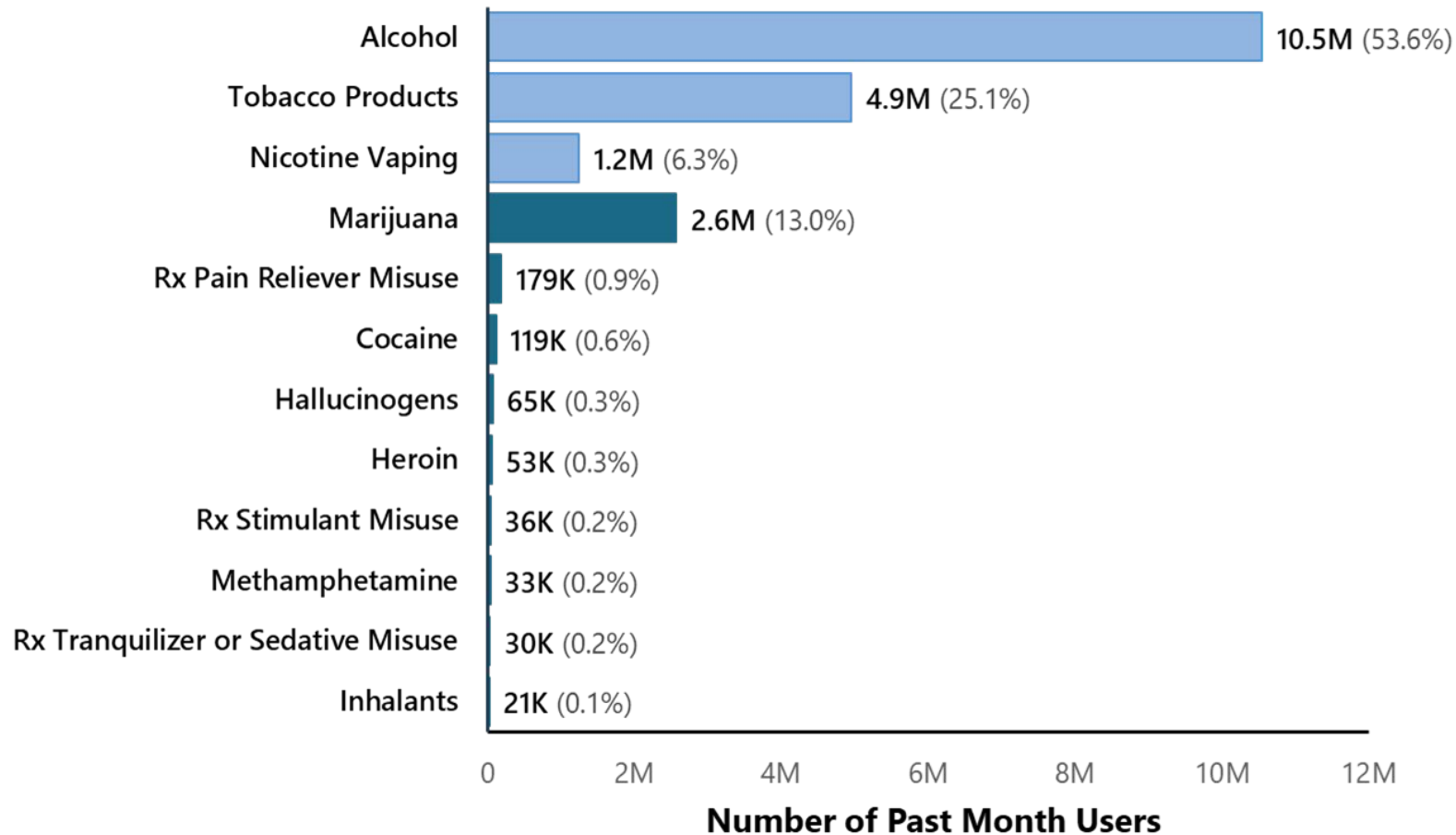
18.9 Million People Needed but Did Not Receive Specialty Substance Use Treatment



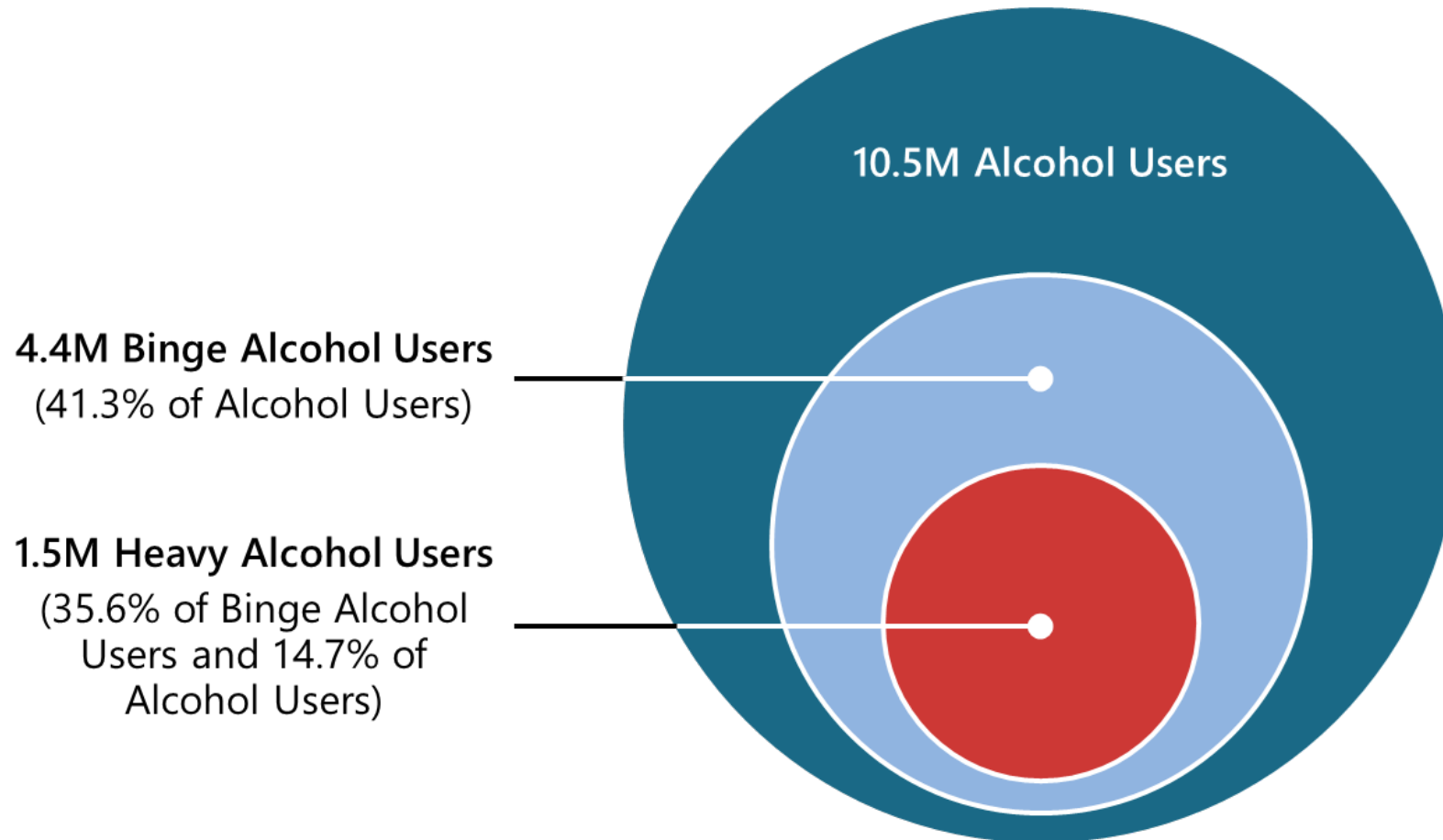
Substance Use in the Military

Background

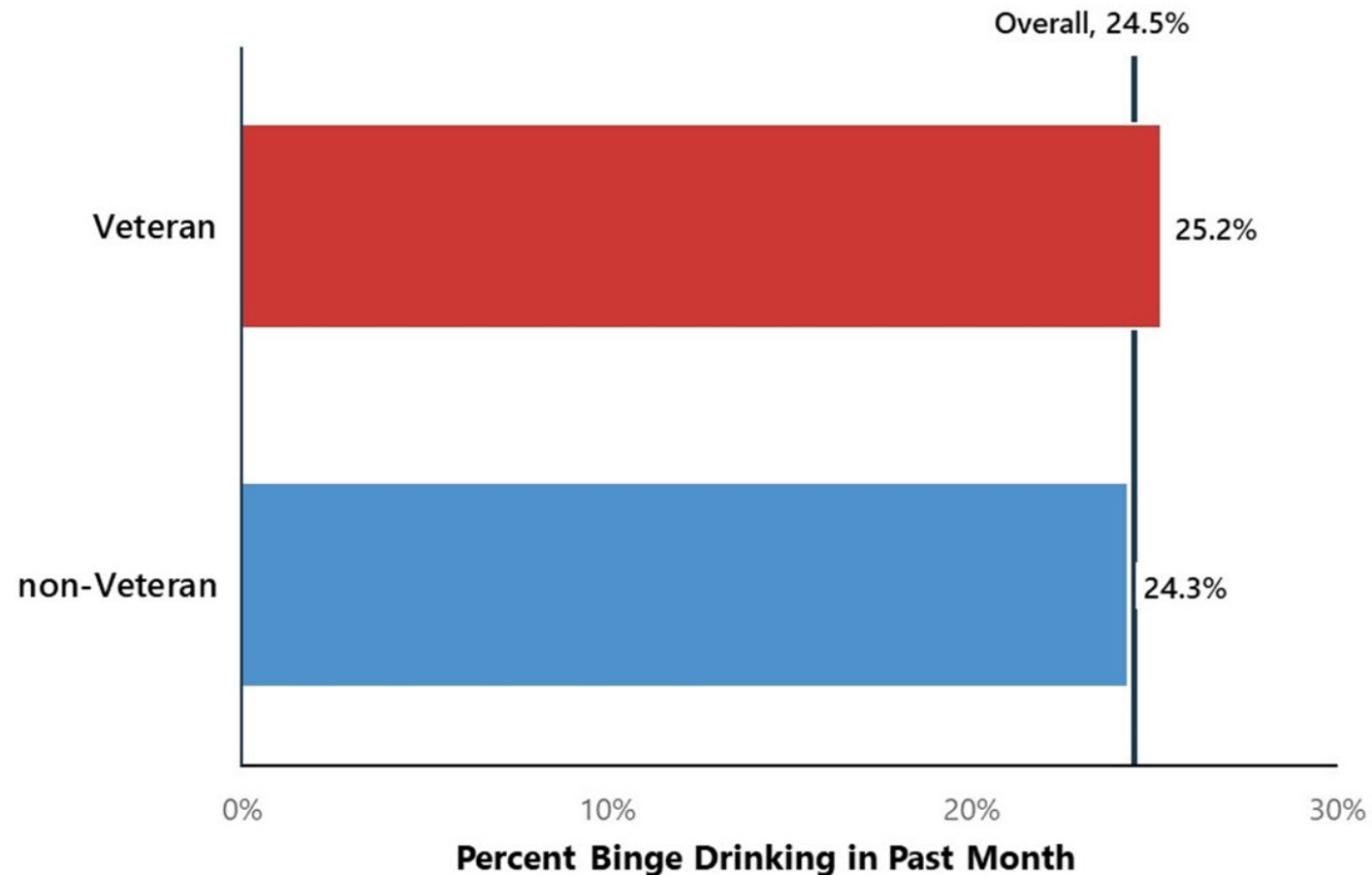
Past Month Substance Use: Among Veterans Aged 18 and Older



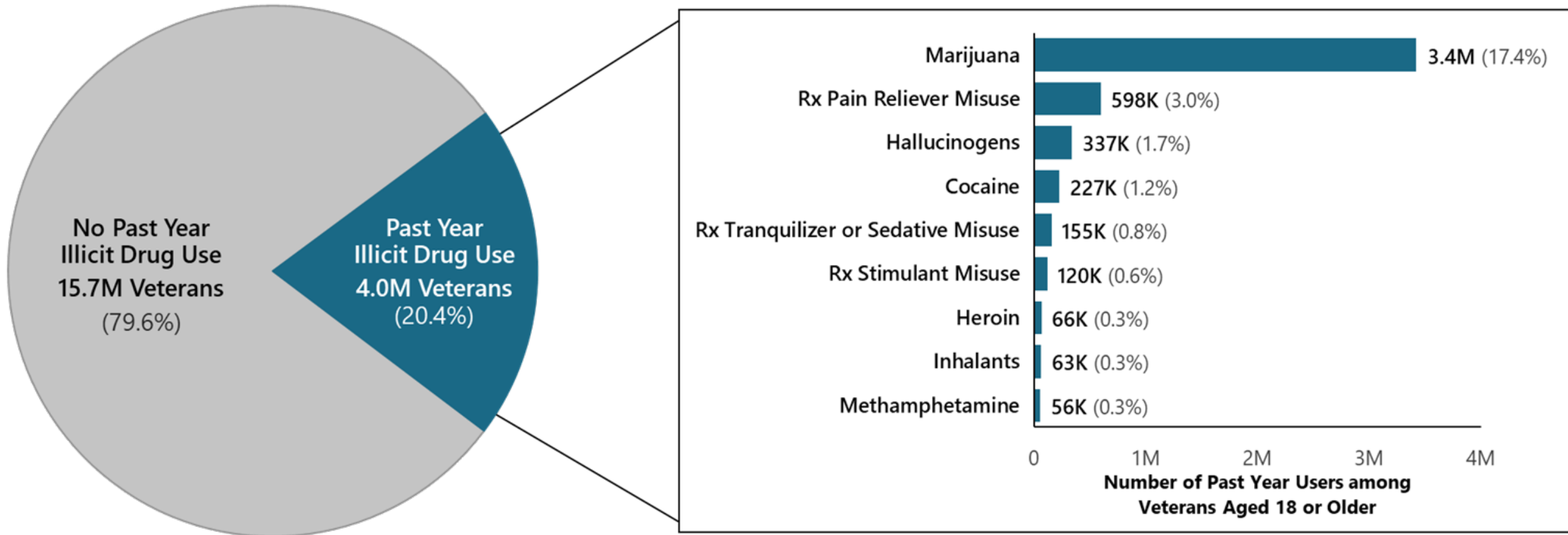
Past Month Alcohol Use and Heavy Alcohol Use: Among Veterans Aged 18 and Older



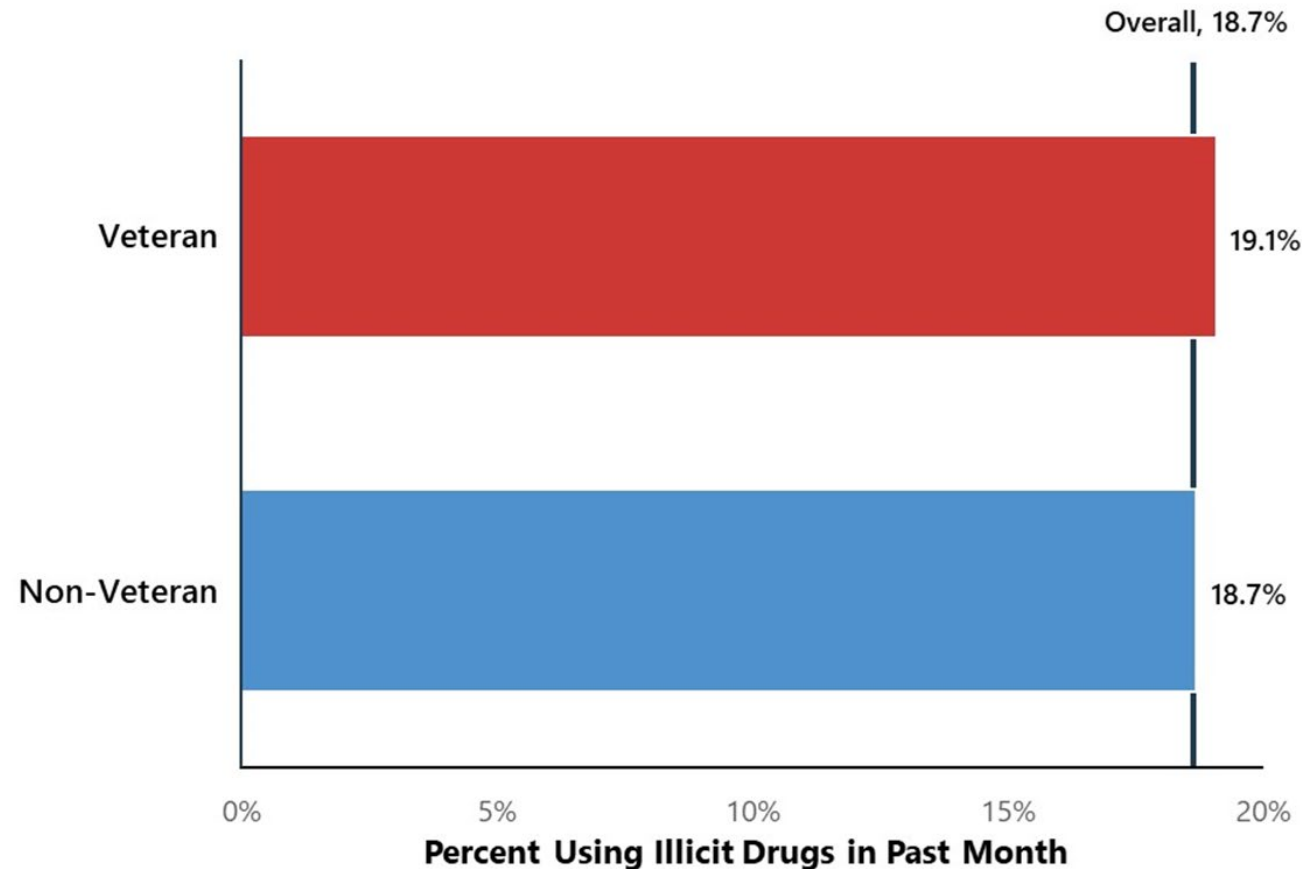
Binge Alcohol Use in the Past Month by Veteran Status: Among Adults Aged 18 or Older



Past Year Illicit Drug Use: Among Veterans Aged 18 or Older



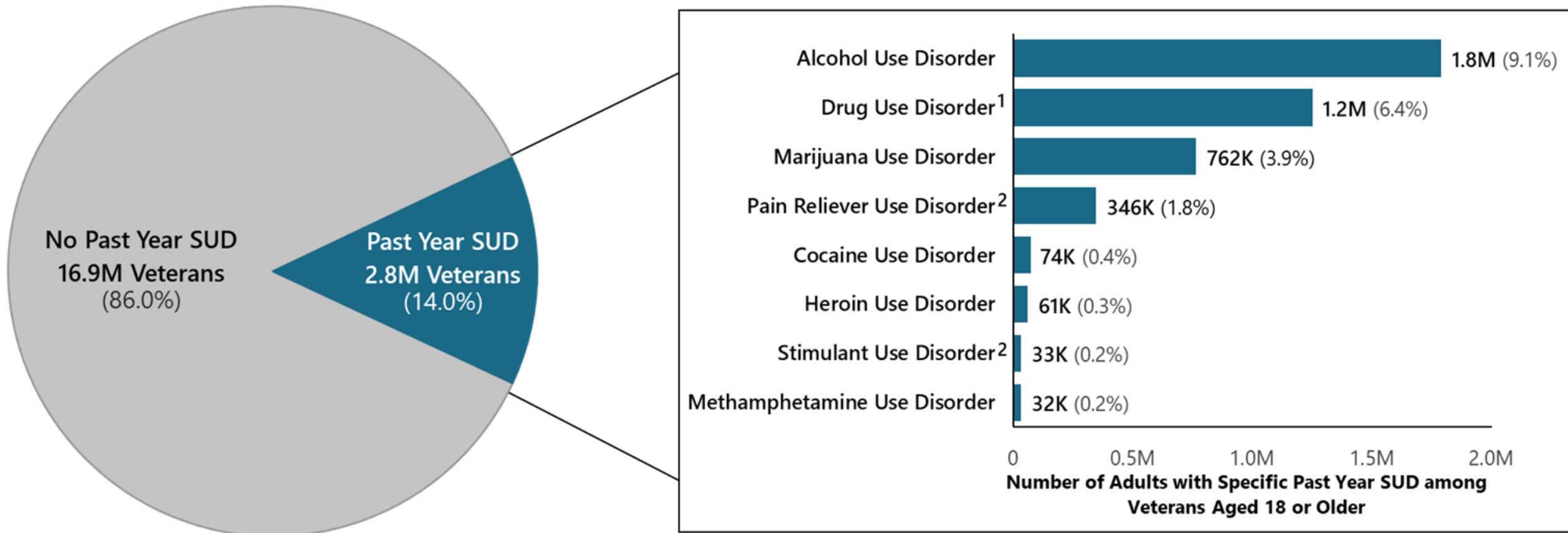
Illicit Drug Use in the Past Month by Veteran Status: Among Adults Aged 18 or Older



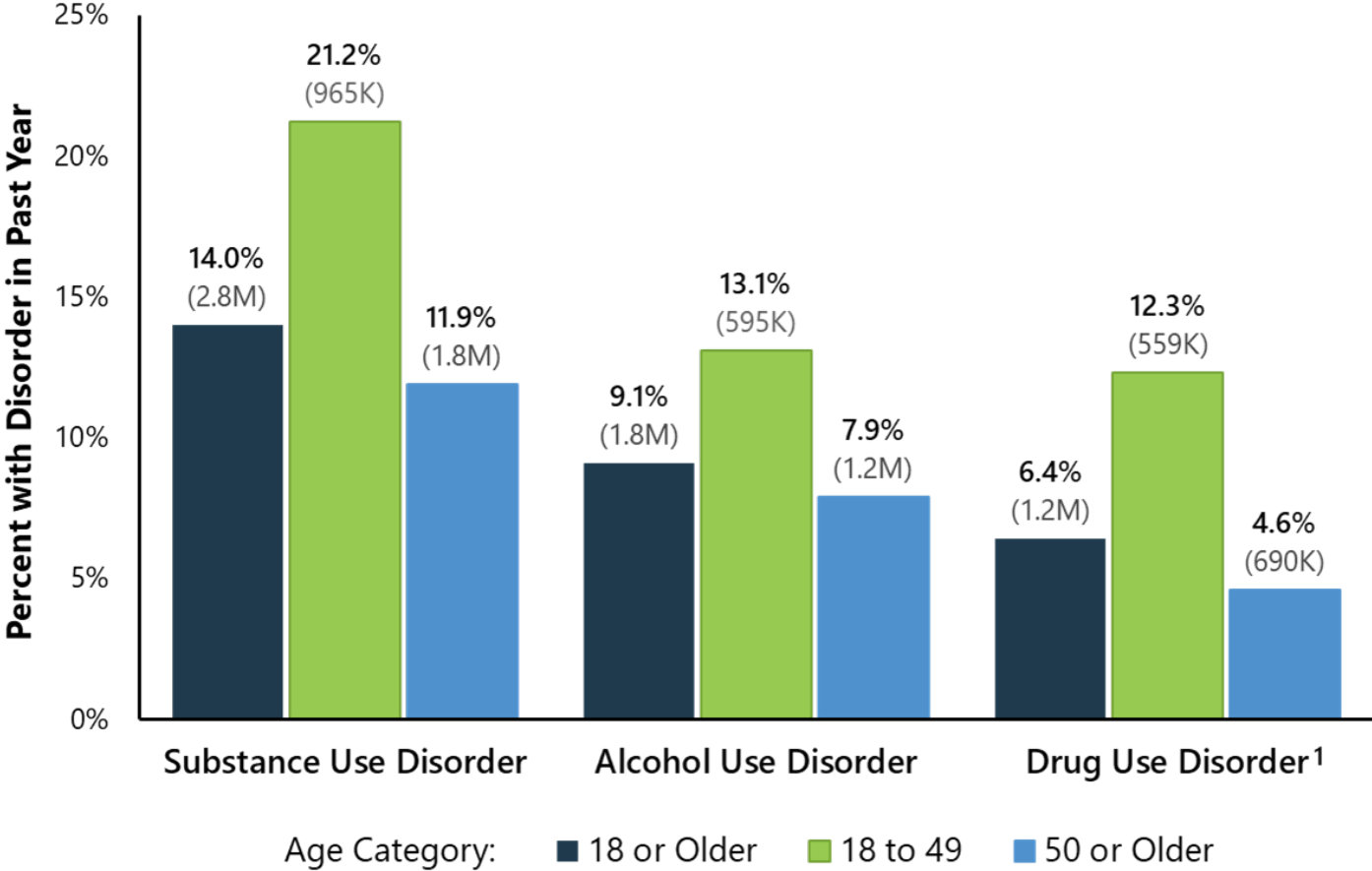
Substance Use Disorder in the Military

Background

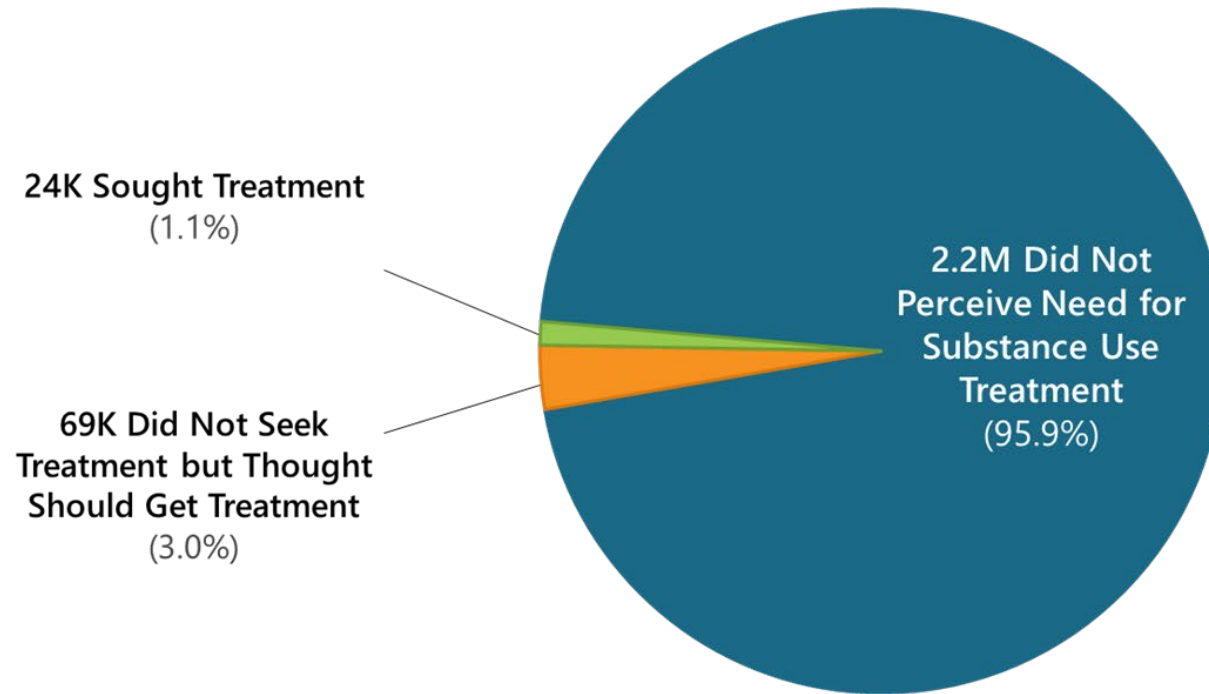
Past Year Substance Use Disorder: Among Veterans Aged 18 or Older



Past Year Substance Use Disorder: Among Veterans Aged 18 or Older continued



Perceived Need for Treatment: Among Veterans Aged 18 or Older with a Past SUD who did not Receive SUD Treatment in the Past Year



2.3 Million Veterans with a Substance Use Disorder Who Did Not Receive Substance Use Treatment

Military Families are at Increased Risk of SUD

Risk Factors for SUD

Individual

Genetic Predisposition

Family history

Impulsivity

Low Dopamine tone

Comorbid mental disorders

Trauma (ACEs)

Age of first use

Family/Community

Parental substance use/SUD

Peer substance use

Parental/community attitudes toward substance use

Low neighborhood attachment

Transitions

Moving residences

Moving Schools

Adolescence

(Military) Risk Factors for SUD

Individual

Genetic Predisposition

Epigenetics of MI

Trauma (ACEs)

PTSD

TBI

Chronic pain

1/7 US soldiers have opioid Rx

Family/Community

Parental/community attitudes toward substance use

Military drinking culture

Availability of alcohol on base

Military stigma regarding SUD

Low neighborhood attachment

Transitions

Deployments

Post-Deployments

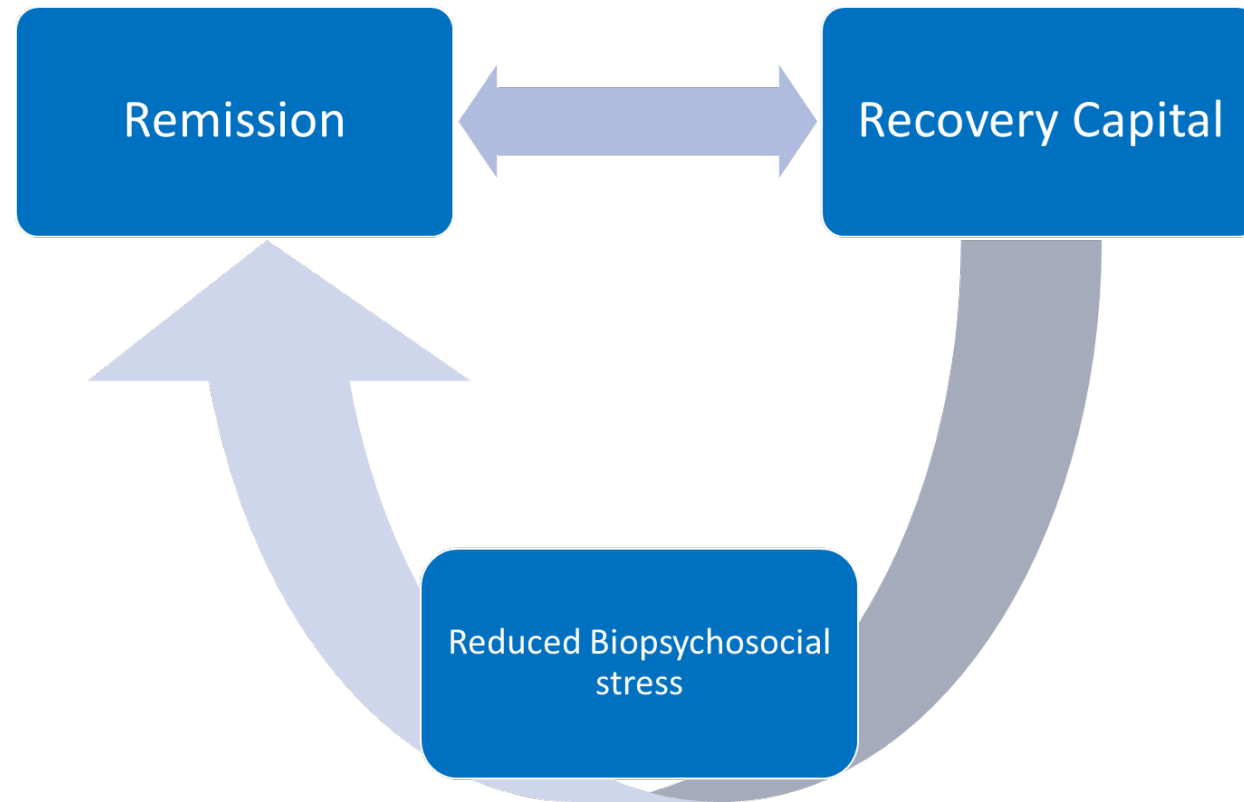
Military Families are at Increased Risk of PTSD

Because of increased biopsychosocial stress!

The Problem

1. Military families experience disproportionate stress (risk for SUD)
2. Most military families with SUD will not receive treatment (or even seek it)

The Solution





Recovery Capital Mediates Challenge Vs. Threat Response

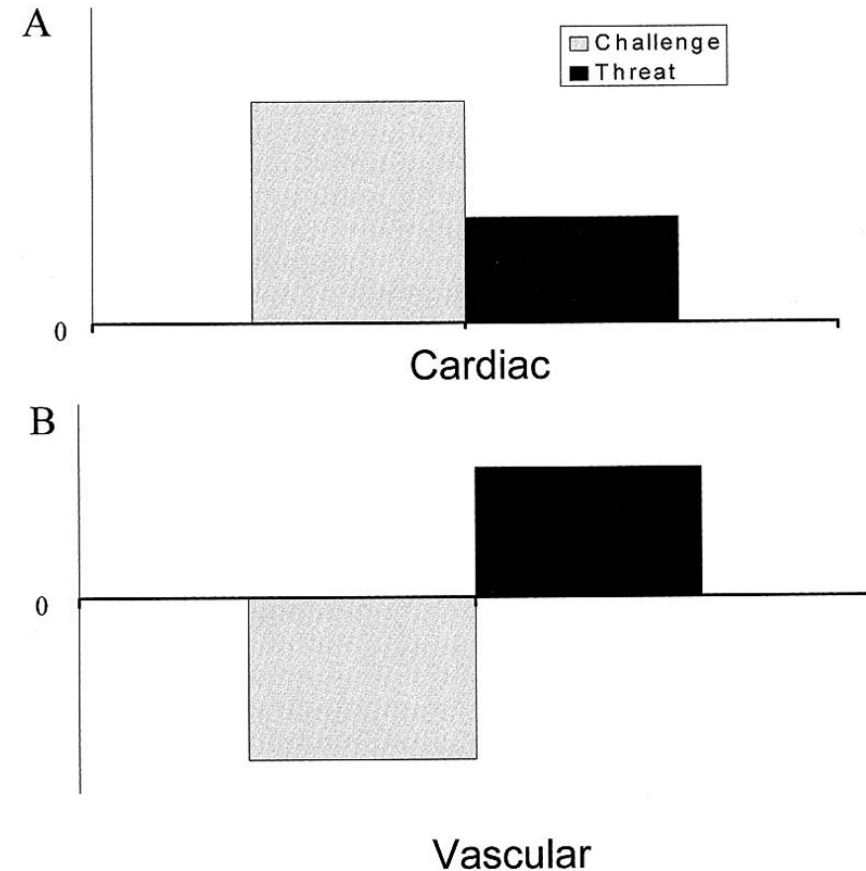
Recovery Capital (bio-, psycho-, social-factors) determine whether a stimulus is responded to as a “challenge” or a “threat.”

Challenge is associated with:

- Increased heart rate
- Decreased/stable blood pressure

Threat is associated with:

- Increased heart rate
- Increased blood pressure*



Biopsychosocial Stress and Substance Use



Photo by Олег Копьёв / Adobe Stock

QUESTIONS

PROFIT:

Helping Clients Build Financial Recovery Capital

How can we leverage
Cooperative Extension
to address the opioid epidemic?

Financial Stress: Recovery & SUD Recurrence

Financial stress is a predictor of recurrence for people with substance use disorder (SUD).

Our Goal: To use financial literacy education to promote client resiliency by building **recovery capital**.



Eight Dimensions of Wellness*



*Source: Adapted from Swarbrick, M. (2006). A Wellness Approach. *Psychiatric Rehabilitation Journal*, 29(4), 311-314.

Understanding Financial Stress





PROFIT

**Promoting Recovery Online through
Financial Instruction and addiction Training**

This work was supported by the USDA National Institute of Food and Agriculture.

PROFIT



ADDICTION 101



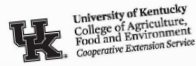
- Reduce stigma
- Identify salient risk factors
- Understand addiction as a chronic disorder



RECOVERING YOUR FINANCES

UNIT 3: UNDERSTANDING CREDIT

FRM - KM.005



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

"EVERY TIME YOU BORROW MONEY, YOU'RE ROBBING YOUR FUTURE SELF." - NATHAN W. MORRIS

Credit is the ability to borrow money with the promise to pay it back, plus extra in finance charges, at an agreed upon time. Debt is the money you owe. A loan is a legal contract that you must pay back.

Credit can seem like a quick fix or easy answer when money issues loom. However, poor use of credit can rapidly make a financial situation worse. Credit itself isn't good or bad. How we use credit is what makes the difference.

TYPES OF CREDIT

There are three main types of credit: installment credit, revolving credit, and alternative credit.

Installment credit is a specific amount of money that will be paid over a set period. Auto loans, mortgages, student loans, personal loans, and installment credit, also called closed-end credit.

Revolving credit is a credit line with a maximum amount, and you can choose to pay it all or just in part, and any amount up to the credit limit stays open whether you use it or not. Usually this type of credit account stays open whether you use it or not through the application process. A credit card or home equity line of credit is an example of revolving credit. Another example is a secured credit card or damaged credit to build credit history.

Alternative (high-cost) credit usually has higher interest rates and shorter terms since it doesn't require lengthy credit checks, it costs more because of the risk. Examples of alternative credit include payday loans, rent-to-own loans, and pawn loans.

One other type of credit is a charge card. **Charge cards** are like credit cards, but you must use it to pay for purchases. However, on a charge card you must pay the balance in full each month.

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Option 1: Store Special Financing Offer

Offer details:

- 12 months, no interest, no money down!
- If not paid in full in 12 months, interest will be charged to your account from the purchase date. APR is 29.99%. Minimum interest charge is \$2.
- The minimum monthly payment is \$40.

What they didn't tell you:

- The minimum payment does not pay off the purchase by the end of the promotional period. Interest will be charged, and payoff will take 9 years and 5 months.

Calculating the cost:
13 payments X \$40/month = \$4,520 total
\$3,020 in total interest/fees

Option 2: Rent-to-Own

- Payment is \$54.10 semi-monthly for a total of 42 payments (about 1 year and 7 months).
- You will not own the merchandise until the total amount is paid in full.
- A 6 months same-as-cash offer is available.

What they didn't tell you:

- The monthly payment would be \$108.20.

Calculating the cost:
42 payments X \$54.10/payment = \$2,272.20 total
\$772.20 in total interest/fees



UNIT 3: UNDERSTANDING CREDIT

FRM - KM.005



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

ACTIVITY - CREDIT CHOICES

Scenario: You just moved into a new apartment. It is unfurnished, and you don't have any living room furniture. You found a living room set you like for \$1,500. Read the details of the four credit offers on the next page and compare the options. (Note: All offers assume you make no late payments.)

- Which offer has the lowest total cost? _____
- Which offer has the lowest total interest and fees? _____
- Which offer has the lowest APR? _____
- Which offer can be paid off in the fewest payments? _____
- Which offer can be paid off in the least amount of time? _____
- Which offer has the lowest monthly payment? _____
- Which option would you choose to finance the purchase? _____
- Why did you make this choice? _____



Furniture Set
\$1,500

Are there other options or ways to save money?

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RECOVERING YOUR FINANCES



Recovering Your Finances includes 8 units, each with:

- PowerPoint Slide Deck
- Facilitator's Guide
- Publication
- Activity Worksheets
- Evaluation
- Marketing Tools



Recovering Your Finances topics include:

- money
- budgeting
- credit
- credit reports
- prioritizing
- banking
- earnings
- saving





PROFIT@uky.edu



PROFIT: Promoting Recovery Online through Financial Instruction & addiction Training

Self-paced

\$10 Enroll Now



PROFIT: Promoting Recovery Online through Financial Instruction and addiction Training is a self-paced asynchronous online course designed to provide research-based professional development for individuals who work with substance use recovery audiences. PROFIT was developed by Extension Specialists at the University of Kentucky Cooperative Extension Service and features the UK FCS programs Addiction 101 and Recovering Your Finances.

The course contains 16 modules, each with a 5- to 7-minute video and online quiz to gauge user understanding. The course is expected to take approximately 2 hours to complete. A digital certificate will be awarded upon the successful completion of all 16 modules. The certificate can be downloaded and printed for a record of continuing education.

Users who have completed the PROFIT Memorandum of Understanding (MOU) will receive digital access to the Recovering Your Finances curriculum at the conclusion of the course. There is no cost for registration; however, users without a @uky.edu email address will be charged a nominal \$10 digital seat fee through UK Online. This fee will be reimbursed after completion of the course through funding made possible by the USDA National Institute of Food and Agriculture.

This course is approved to offer 2 hours of continuing education credits by the Kentucky Board of Alcohol and Drug Counselors.

Questions may be directed to profit@uky.edu.

Sign up for this course today!

Military OneSource and SECO Resources

- Military Policy and Treatment for Substance Use <https://www.militaryonesource.mil/health-wellness/prevention-care/military-policy-and-treatment-for-substance-use/>
- Support for Concerns about Substance Use or Abuse during and after Transition from the Military <https://myseco.militaryonesource.mil/portal/module/support-substance-use-or-abuse-during-transition>
- Managing Stress and Other Confidential Counseling During and After Transition from the Military <https://myseco.militaryonesource.mil/portal/module/counseling-during-transition-from-the-military>
- How to find Local Mental Health Services During and After Transition from the Military <https://myseco.militaryonesource.mil/portal/module/find-local-mental-health-services-after-military>

Career Readiness Resources

- SECO Education & Career Guidance, Military Spouse Employment Partnership, MyCAA Scholarship <https://myseco.militaryonesource.mil/portal/article/about-spouse-education-career-opportunities>
- SECO career path assessments <https://myseco.militaryonesource.mil/portal/topic/career-paths>
- SECO listing of specialized career coaching packages <https://myseco.militaryonesource.mil/portal/article/military-spouse-career-coaching-packages>
- Installation employment assistance <https://myseco.militaryonesource.mil/portal/module/find-employment-help-on-your-installation>
- Military Family Readiness System resources & Employment Readiness programs on base <https://myseco.militaryonesource.mil/portal/article/military-family-readiness-system-services>
- Hiring our Heroes MilSpouse Roadmap. Assessing options for education and/or career reskilling or upskilling <https://www.milspouseroadmap.org/journeys/up-skilling/>

Questions



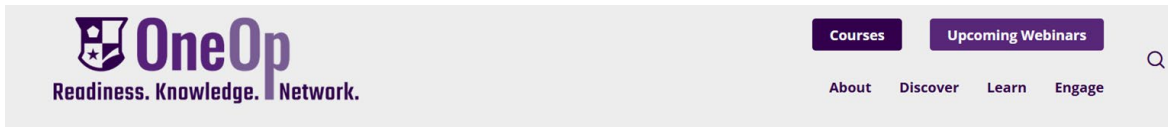


Download a copy of the webinar slides and any additional resources!

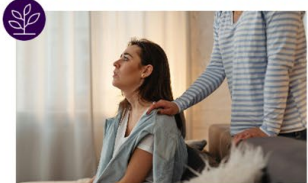
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On-Demand Webinars



Drug Trends in Military Adults: Essential Insights for Mental Health Professionals

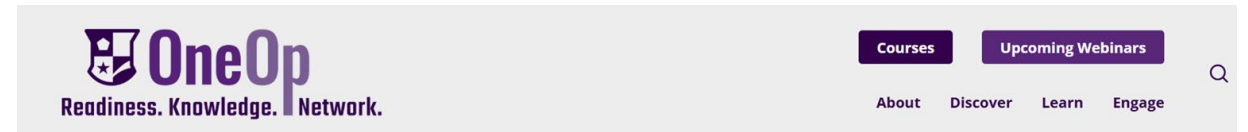


DETAILS
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[Health and Well-Being](#)

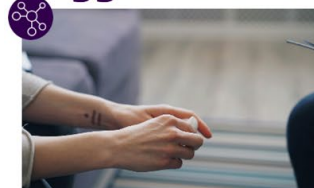
MORE INFO
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<https://oneop.org/learn/160056/>



Drug Trends and Impacts on Military Adults: Practical Suggestions for Mental Health Professionals



DETAILS
Category:
[Community Engagement](#)

MORE INFO
Format



<https://oneop.org/learn/160083/>

Upcoming Event



Strengthening Food Security and Nutrition Readiness in the Force

March 27, 2025 at 11 am EST - 12:30 pm EST

This roundtable will highlight specific strategies implemented at Fort Campbell, Fort Drum and Fort Bragg. Attend this webinar to hear directly from registered dietitians, researchers and other health professionals working on these installations and learn how they fostered relationship building and leveraged partnerships to implement their programs.

Continuing education credit will be available for this session!

Continuing Education



This webinar has been approved for 1.5 continuing education (CE) credits from the following organizations:

- American Association for Family and Consumer Sciences
- Association for Financial Counseling & Planning Education
- Commission for Case Manager Certification
- National Council on Family Relations
- The Center for Financial Certifications (FinCert.org)
- The Patient Advocate Certification Board
- Society for Human Resource Management
- University of Texas at Austin, Steve Hicks School of Social Work
- Certificate of attendance

Evaluation Link

Go to the event page for the evaluation and post-test link.

[Continuing Education](#)

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