

Financial Stress & Suicide Risk

THE **USAA** 
EDUCATIONAL
FOUNDATION®

Understanding the Connection

A recent study of U.S. Veterans found that certain financial hardships were associated with higher odds of suicide, particularly when multiple financial stressors occurred together.

While the findings do not show that financial stress causes suicide, they highlight the importance of recognizing financial distress early.

TOP 5 FINANCIAL STRESSORS

! +30%



51–100 Drop In
Credit Score

! +40%



Delinquent Housing
Payments

! +70%



Late Credit
Payments

! +90%



Auto
Repossessions

! +180% (2.8x)



100+ Drop In
Credit Score

WHAT HAPPENS WHEN MULTIPLE FINANCIAL STRESS FACTORS ARE PRESENT?

1–2 STRESSORS



+70%

INCREASED RISK
OF SUICIDE

*Manageable with
early action.*

3+ STRESSORS



+140%

INCREASED RISK
OF SUICIDE

*High risk of
cascading consequences.*



KEY FINDINGS

- Financial stressors are associated with higher odds of suicide.
- Rising financial stress over time, along with declining credit scores, showed the strongest association with suicide risk.
- Verified past-year financial stressors were more common among those who died from suicide than those who didn't.
- Clinical care may have protective effects for those experiencing financial stressors.



CONCLUSIONS

- Verified past-year financial stressors were more common among those who died from suicide than those who didn't.
- Clinical care may have protective effects for those experiencing financial stressors.
- The link between financial stressors and suicide risk was weaker among VA users compared to non-VA users.



**YOU ARE
NOT ALONE.**

If you or someone you
know needs help, contact
the Veterans Crisis Line.



Dial 988, then press 1



Text 838255



Chat online at
VeteransCrisisLine.net

SOURCE

Eibogen EB, Gilbert TA, DeBeer BB, et al.
Financial Stressors and Suicide.
JAMA Netw Open. 2026;9(7):e2620981.
doi:10.1001/jamanetworkopen.2026.20981

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