One of the most immediate ways to have one’s outlook on life and death change is to be faced with the experience of a traumatic incident coupled with grief and/or loss. Nothing alters the way we perceive life and how we approach it like that of being confronted with a threat to our safety, the safety of our loved ones, or the safety of those for whom we are responsible. The impact can be devastating especially if the tragic event was unexpected. We are promptly reminded of the fact that life is short and tomorrow is promised to no one.

One of the ways many of us deal with the effects of trauma and loss is by spending money. We become painfully aware that life should be enjoyed to its fullest. After facing death or tragedy, the concept of delayed gratification goes out of the window because it doesn’t fit into the randomness of the “bad” things life brings. In other words, delaying our need for immediate gratification by waiting for the “good” things to come may elude us if death come first. One’s outlook on life now includes a sense of a fore-shortened future, which is a common perception of people who are exposed to trauma and loss. Those who fall into this category may include emergency service workers, firefighters, and children who grow up in violent urban areas. But not group is faced with the cumulative and unpredictable exposure to violence and tragedy as are police officers.

In my experience at the Metropolitan Police Employee Assistance Program, I have debriefed and counseled those officers who became keenly aware of their own mortality after they’d been involved in shootings or witnessed too much carnage in the streets. If the shooting was fatal, or if the officer himself was shot, the awareness they acquire alters not only their perceptions but their consciousness. I have described it for officers as moving to another level of consciousness as it relates to the tenuousness of their existence. As they patrol through the dangers and unpredictability of their “work environment,” they have a new understanding of the uncertainty of survival, especially after facing death.

After being involved in these types of life-altering critical incidents, officers find many ways to comfort, medicate, act out, de-stress, or escape. One of the less-acknowledged ways they do this is through spending money, particularly on “big-ticket” items such as cars, motorcycles, and expensive clothing. They learn to live life by enjoying the time they have as best they can before it’s too late. From their perspective, spending lots of money, no matter how recklessly, ensures a well-lived life of quality, regardless of how short. It may even bring back a renewed sensation of life after coming so close to death. Unfortunately, this kind of spending can obviously place a person in great debt. The spending not only becomes a way to comfort or destress, but a way to fill a void or heal an emotional or psychological wound. Using money to repair such a complicated well of pain and loss can keep one stuck in a never-ending cycle of spending. Depending on the extent of the loss, the length of exposure and intensity of the trauma, the spending can have devastating and rippling effects on the police officer’s financial stability and family life.

Like any other hard-working member of American society, a police officer wants a quality life for himself and for his family. The demands of balancing shift work and part-time jobs to supplement income, maintain mortgages in neighborhoods that promote peace of mind, and the proverbial child payments, already create strains the can affect an officer’s financial...
stability. These factors can limit the options available to officers in terms of outlets for the stress and trauma they encounter. It becomes easy to turn to alcohol, gambling and “out-of-control” spending. The spending in turn creates a cycle where the demands interfere with maintaining the standards of a quality life. As the cycle progresses, family members begin to satisfy their feelings of neglect by spending as well. Compensation is taking place within the family as it is affected secondarily by the rippling effects of the officer’s stress and trauma, acted out by spending. If not addressed in a timely manner, a spending problem can even suspend plans for retirement if the officer continues to depend on the income to “maintain,” i.e., to heal not only their emotional wounds but the voids within the family created by being physically and emotionally unavailable. I have counseled officers who have spent hundreds of dollars on their children unnecessarily, putting themselves in serious financial trouble.

In summary, police officers, unlike any other member of the work force, are exposed to traumatic critical incidents that cause them to comfort themselves in a number of ways. Because they are exposed to situations where their lives are “on the line” and the demands grueling, their work environments are unique. They are left with few options available to them as a means of coping. Spending money is one of the least talked about ways in which police officers cope with stress and trauma. It can affect their financial stability and quality of family life. With proper training and education, the men and women of law enforcement can begin to recognize how they adopt self-destructive ways of dealing with unresolved wounds they may have suffered during their careers, as well as those stemming from their personal lives and families of origin.

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