

# Marketplace

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## DEBT OF SERVICE: PERSONAL FINANCE IN THE MILITARY

### 'I will take care of my son'

When members of the Armed Forces are seriously wounded, their families and friends face putting aside their own careers and goals to lend support. Jeff Tyler reports on the impact of a soldier's injury on his mother and sister's bottom line.

*TEXT OF STORY*

**TESS VIGELAND:** Service members in Iraq and Afghanistan are surviving injuries that would have killed them in previous wars. Medical and technical advances save soldiers whose bodies are burned, skulls punctured, or limbs severed. But many wounded soldiers will need constant care the rest of their lives. Friends and family often put aside their own careers and retirement plans to look after them. Legislation introduced in the House this year might give financial support to these caregivers. Marketplace's Jeff Tyler considers the impact of a war injury on an entire family's bottom line.



Elizabeth Bagley and her mother, Nellie Bagley, put their individual pursuits on hold to help in the care of their wounded brother and son, Jose Pequeno. A military policeman, Jose suffered a serious brain injury from an ambush in Iraq. He is now out of the hospital and renting a home near Tampa, Fla., with his mother. (Jeff Tyler)

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**JEFF TYLER:** Three years ago, Nellie Bagley was working full time as a quality control supervisor in New Hampshire. Then in March of 2006, she got the news about her son. Jose Pequeno, a military policeman, had been ambushed and seriously wounded in Iraq.

**NELLIE BAGLEY:** That was the end of my work. I mean, they held my job for six months because we thought that it was going to be a short stay.

It wasn't. Jose suffered a traumatic brain injury. He underwent 17 surgeries, moving from hospital to hospital. Every step of the way, Nellie was there. Told that contact with family members is the best medicine, she spent night and day at his bedside.

**NELLIE BAGLEY:** What choice do you have? Put him in a nursing home? I would never do that to my son. Never. As long as I have my breath, I will take care of my son.

The military pays for Jose's medical care. But there's no financial support for Nellie.

**PAUL RIECKHOFF:** We need to understand that when a soldier is wounded, the entire family is affected. It's not just that individual soldier.

That's Paul Rieckhoff, executive director of Iraq and Afghanistan Veterans of America. He says many parents and spouses have to give up their jobs to care for a wounded veteran full-time.

**RIECKHOFF:** Especially with the traumatic brain injuries, where folks can't feed themselves, can't wash themselves, can't support themselves. And it's the mother or the father, or sometimes even the grandparents who are single-handedly responsible for keeping that person alive and taking care of them.

When I visited last September, Jose was at the VA Polytrauma Center in Tampa. Lying in bed in the ICU, Jose was connected to a heart monitor and a feeding tube. He had some movement in his right hand. But that's it. He made sounds, but not words.

**NELLIE BAGLEY:** He doesn't speak. But he communicates very well with us.

Jose's sister, Elizabeth, would visit at least once a day.

**ELIZABETH BAGLEY:** How are you doing? Are you behaving?

Taking care of Jose has taken over their lives. Elizabeth had been pursuing a business degree at college.

**ELIZABETH BAGLEY:** That went out the window. Got rid of my apartment. I ended up selling off my car. And, what we did get as financial support from the military while he was active duty went toward the bills. Once that stopped, then my mother and I were put in predicament of, OK, how are we going to pay the bills now?

Jose's disability benefits go to support his two kids who don't live with him. There's no financial support for the extended family. Nellie's had to drain her savings.

**NELLIE BAGLEY:** We went through the retirement. When you take it out early, you got a penalty. So we lose that.

She also lost her health insurance when she left her job. Now she bears the financial burden of her diabetes. To cut costs, Nellie and Elizabeth ate soup or macaroni and cheese.

**ELIZABETH BAGLEY:** We ended up going a couple days without food just because we needed the money.

Fortunately, Nellie had a free room at Fisher House, a charity that provides temporary housing for the families of wounded vets. Twenty-four-year-old Elizabeth got a job in the hospital cafeteria.

**ELIZABETH BAGLEY:** I'm supporting my mother, myself, and of course, we both have bills. There's no extra little frivolities that normal people would be able to do, because every penny is needed to support the family while we take care of my brother.

Jose is now out of the hospital. Nellie rented a house for them near Tampa. But that's not the end of the journey.

**NELLIE BAGLEY:** I don't think people really understand that it's not an injury that

is three weeks, or six weeks or two months. These are guys that are not going to be able to take care of themselves for the rest of their life.

The local American Legion has lent a hand. It's started a campaign, selling BBQ sauce to raise money for Jose to buy the house they now rent. With or without the financial assistance, Nellie plans to stay with her son.

In Tampa, I'm Jeff Tyler for Marketplace Money.

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