

Background

- Instrumental activities of daily living (IADLs) can be significantly impacted as a result of a traumatic brain injury (TBI).
- Financial capacity (FC) is a core aspect of independent living which is frequently affected post-TBI. In a study examining 34 participants with moderate to severe TBI at 30 days and 6 months post-injury, it was estimated that up to 30% of persons with a TBI experience difficulties with managing finances independently (Martin et al., 2012).
- FC is a multidimensional construct, which encompasses the ability to efficiently manage one's finances. FC can range from making simple money/mathematical calculations to more complex tasks, such as decision-making regarding investments. Impairments in FC can impede a person's ability to function independently (Sunderaraman et al., 2018).
- One longitudinal study found that following a TBI, patients initially present with a loss of financial abilities, over time they may demonstrate some improvement in simple financial skills but continue to be impaired on more complex financial domains and overall financial capacity (Dreer et al., 2012).
- Performance-based tests of FC are rarely used in research on mild to moderate brain injury (TBI), but they may function as a link between cognitive impairment and real-world functioning (Clark et al., 2020).

Objective

Purpose: The goal of this study was to determine if there is a correlation between the Texas Functional Living Scale (TFLS) total score and the financial entrustment status of adults with chronic severe acquired brain injuries (ABI).

Hypothesis: Severely impaired performance on the TFLS total score (t-score < 25) will be correlated with financial entrustment.

Methodology

- All participants were enrolled in post-acute rehabilitation services at a multi-site day treatment program in New Jersey
- Archival data collected between 2012 and 2021 from neuropsychological evaluations of residential ABI patients
- Exclusion criteria included: those who were below the age of 18 or above the age of 75; individuals with missing data; individuals who were unable to complete the Texas Functional Living Scale (TFLS); and those with time since injury less than two years

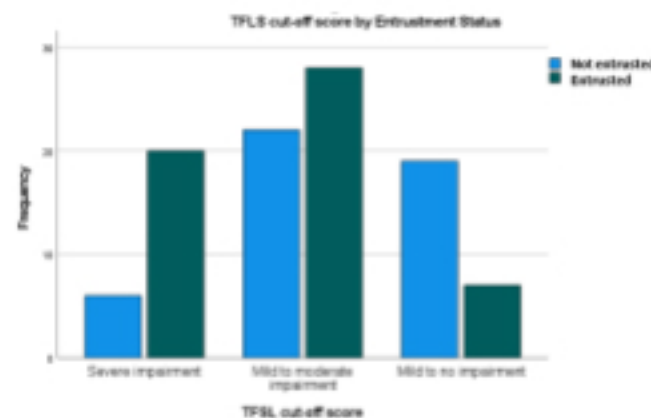
Sample Characteristics

- 102 Participants (31 Females, 71 Males), all of whom had chronic severe ABI
- Ages 26 to 75 years old ($M = 49.80$, $SD = 11.16$)
- Mean years of education = 12.60 ($SD = 2.03$)
- Entrusted participants= 55, Financially independent (Not entrusted)= 47
- Time post-injury in years ($M=23.43$, $SD=12.49$)

Measures

- Texas Functional Living Scale (TFLS): A total T-score >40 (independent functioning), T-score 26-40 (mild-to-moderate impairment) and T-score <25 (severe impairment)
- Qualitative Interviews with program directors and clinical case managers
- Financial Entrustment Status: Individuals become financially entrusted if there is concern from the clinical team or caregivers regarding the individual with ABI's ability to manage their own finances, generally resulting from an incident of concern (e.g. being taken advantage of in a scam/financial exploitation).
- Results of the Bancroft Risk Assessment form

Results



Independent samples t-tests $F(2, 100) = 4.214$, $p < .001$ suggested that those who are entrusted ($M = 29.47$, $SD = 9.31$) had lower TFLS total scores than those who were not entrusted ($M = 37.49$, $SD = 9.88$). The TFLS total t-score was positively correlated with years of education. Post-hoc independent samples t-test based on the TFLS cutoff scores revealed significant differences in entrustment status amongst individuals in the mild-moderate TFLS cutoff range $F(2, 48) = 2.169$, $p = .018$, whereas those who were not entrusted have higher scores ($M = 35.41$, $SD = 3.94$) than those who were entrusted ($M = 32.46$, $SD = 5.32$).

Discussion

- The results of the study supported the main hypothesis, in that participants who had lower TFLS total t-scores were more likely to be financially entrusted.
- Notably, there were six participants who had low TFLS total t-scores but were not entrusted. Conversely there were 11 participants who had higher TFLS total t-scores who were financially entrusted. Possible reasons and important points from this include:
 - Assessing financial abilities is beyond prospective memory or simple math/money calculations as measured on the TFLS.
 - Factors such as executive dysregulation, impulsivity, risk of exploitation, etc. and other factors are not considered in the TFLS and are among top reasons why individuals became entrusted in this sample.
- The TFLS total t-score was positively correlated with years of education, potentially due to other mediating variables such as cognitive reserve, which could be further explored in future studies.
- In addition to the TFLS, evaluations should also include assessments of a participant's behaviors and level of assistance required during the evaluation and in daily life.
- The scores earned on the TFLS may not directly relate to the person's day to day functioning.
- The level and quality of support provided by family members and clinical staff can also significantly impact a participant's level of independence

References

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