

# Debt keeps many from overseas duty

By Thomas Watkins  
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**SAN DIEGO** — Thousands of U.S. troops are being barred from overseas duty because they are so deep in debt they are considered security risks, according to an Associated Press review of military records.

The number of troops held back has climbed dramatically in the past few years. And while they appear to represent a very small percentage of all U.S. military personnel, the increase comes at a time when the armed forces are stretched thin by the wars in Iraq and Afghanistan.

"We are seeing an alarming trend in degrading financial health," said Navy Capt. Mark Patton, commander of San Diego's Naval Base Point Loma.

The Pentagon contends that financial problems can distract personnel from their duties or make them vulnerable to bribery and treason. As a result, those who fall

heavily into debt can be stripped of the security clearances they need to go overseas.

While the number of revoked clearances has surged since the beginning of the Iraq war, military officials said there is no evidence that service members are deliberately running up debts to stay out of harm's way.

Officials also said the increase also has not undermined the military's fighting ability, though some said it has complicated the job of assembling some of the units needed in Iraq or Afghanistan.

The problem is attributed to a lack of financial smarts among recruits; reckless spending among those exhilarated to make it home alive from a tour of duty; and the profusion of payday lenders — businesses that allow military personnel to borrow against their next paycheck at extremely high interest rates.

The debt problems persist de-

spite crackdowns on payday lenders and improvements in the financial counseling the Pentagon routinely offers to the troops.

Data supplied to the AP by the Navy, Marines and Air Force show that the number of clearances revoked for financial reasons increased every year between 2002 and 2005, climbing ninefold from 284 at the start of the period to 2,654 last year. Partial numbers from this year suggest the trend continues.

More than 6,300 troops in the three branches lost their clearances during that four-year period. Roughly 900,000 people are serving in the three branches, though not all need clearances.

The figures gathered by the AP represent just a piece of the problem, because the Army — which employs an additional 500,000 people and accounts for the vast majority of the 160,000 U.S. troops in Iraq and Afghanistan — rejected repeated requests over

the past month to supply its data, saying such information is confidential.

At Point Loma, Patton said clearance revocations in such key areas as military police forces have gotten so common that he often looks for two sailors to fill a single posting.

Still, he has never heard of anyone racking up bills to get out of combat, he said.

"There are folks who find ways of avoiding being deployed, as there always will be, but I've never seen any do it through finances," he said.

Security clearances are revoked when service members' debt payments amount to 30 percent to 40 percent of their salary. The exact amount depends on the military branch.

There are three levels of clearance — confidential, secret and top secret. Not all troops need clearance. Marine infantrymen don't, but some Marine specialists, such as those in intelligence, do. So do many jobs in the Navy and Air Force.

Financial problems are the overwhelming reason security clearances are revoked. Other reasons include criminal activity, questionable allegiance and ill health.

A key reason the military revokes clearances on financial grounds is the fear that troops in

debt might be tempted to sell secrets or equipment to the enemy.

Also, "when they are over there fighting, we like them to have their heads in the game," said Maj. Gen. Michael Lehnert, commander of Marine Corps bases in the western U.S. "We like to have them ... not worrying about whether they are going to be able to make the mortgage payment or car payment."

Members of the brass also blame runaway interest rates at payday lending businesses, many of which are clustered outside bases around the country. Several states have cracked down on payday lending practices, and Oct. 17, President Bush signed legislation limiting how much these businesses can charge military personnel.

Some personnel fall into debt upon returning from combat.

"It can be hard to cut that sense of elation and desire to live for the moment," Lehnert said. "Some tend to get themselves overextended financially."

Also, when they go to war, they get combat pay, and none of their income is taxed. That can lead them to overspend when they come home. □

Associated Press writers Pauline Jelinek in Washington, Melissa Nelson in Pensacola, Fla., and Estes Thompson in Raleigh, N.C., contributed to this report.

# New tape test throws some women for a loop

By Kelly Kennedy  
STAFF WRITER

Last month, just to be sure, Staff Sgt. Errica McKinney did a quick tape test to make sure her body-fat measurements met regulation 600-9.

She was scheduled to leave for the Basic Noncommissioned Officer Course on Oct. 18, and she wanted to make sure she was qualified.

In September, she was. But when the new fitness regulations — including a new tape test — went Armywide in October, she missed the mark.

"I went from 1.7 percent under the mark to 4 percent over," said McKinney, with the 55th Combat Camera unit. "I was flagged, and I didn't get to go to BNCOC."

That marked the first time McKinney had failed the tape test in 12 years, though, at 5 feet 5 inches and 190 pounds, she always missed the weight standards and had to be taped.

"I know I could stand to lose a few pounds," she said, "but the Army wants you to have a big butt and a small waist, according to these standards."

As Army officials predicted when they enacted new fitness regulations Oct. 10, some people who before could pass the tape test now cannot. But it works in

reverse, too: Some women who didn't pass before will now.

Allowable body-fat percentages have not changed, but the way women are measured has. Rather than taking measurements from the neck, forearm, wrist and hips, women are now taped at the neck, hips and waist — thereby incorporating the best predictor of future health problems.

Army officials say the new test is a better measure of a person's health because, by measuring the waist, the test shows where people store their weight.

According to Col. Gaston Bathalon, deputy commander at the U.S. Army Institute of Environmental Medicine, several studies show that people who carry excess weight around their waists — as opposed to in the hips or legs — face higher risks of heart disease. For men, beer bellies shouldn't go above 40 inches. For women, the magic number is 35. Men's tape tests have not changed.

"This is setting them up for healthy lifestyles beyond their careers," said Lt. Col. Teresa Hall, chief of the Army's health promotion policy branch.

But Maj. Elena Howard with 4th Brigade, 91st Division, said it's setting Army women up to look like Barbie — and she suggested "Army Pretty," rather than

"Army Strong," as a new recruiting campaign.

"The example in the new reg doesn't really reflect what a normal human looks like," she said. "Normal people don't have really big butts and really small waists."

Howard, who said she passed the tape test, said she hasn't seen anyone pass under the new standards who failed under the old standard.

"Lots of people are worried about it and think it's insane," she said.

But researchers say the new regulations make it easier for women to pass the test — or not have to take the tape test at all.

When Army scientists began looking at fitness standards and saw that 54 percent of women in the Army failed the weight test in 1998, something seemed off-balance — and it wasn't the scales.

"Over half the women in the Army had to be tape-tested," Bathalon said. "We were surprised by the proportion of women who were needlessly taped. That's a large burden on our training

NCOs and certainly our women for having to go through that."

Most female soldiers who failed the weight-scales test passed the tape test, Bathalon said. But 92 percent of men who fail the tape test and have to go on the weight-control program have waists over 40 inches.

"These are men who need intervention," Bathalon said.

For women, only 78 percent of those who took the tape test had waist circumferences above 35 inches.

To avoid needlessly tape-testing women who will pass the body-fat index, the Army has adjusted the weight tables based on the new tape-testing standards.

Women are now able to weigh five to 19 extra pounds, depending on their heights and ages.

Bathalon said researchers watched as soldiers were weighed and taped after their physical fitness training tests, but also showed up to do random weigh-ins when soldiers were brought in for drug testing. Then they used the Dual Energy X-Ray Absorptiometry body-fat test — what

Bathalon called the "gold standard" — to tweak the tape-test system so it better calculates body-fat measurements.

In the past, the Army based body-fat measurements on water-displacement tests that did not predict body fat as well.

The new taping system, which incorporates information gained in the X-Ray test, is used throughout the Defense Department, rather than different tape tests, body-fat indexes and weight standards for each service. Each commander is required to report where his soldiers stand for fitness: Have they passed the weight test? The body-fat index test? Have they been flagged as non-promotable? Are they in the weight-control program?

The first report is due March 31, but it will include only the last three months of 2006, when the regulation was in place.

Hall said she suspects a lot of women will be eager to weigh in under the new standards, but said there might be a few surprises for those who carry most of their weight around their middles: "Some women who were just barely making it before may not make it with the new standards," she said. "You still have to exercise, diet and just be motivated." □

**Women are now taped at the neck, hips and waist — thereby incorporating the best predictor of future health problems.**