

**Testimony of Betsey Mercado, Executive Director  
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**House Veterans' Affairs Subcommittee on Economic Opportunity**

Reviewing President Biden's Strategy to Reduce Veteran Suicide by Addressing Economic Risk  
Factors

**June 10, 2022**

Good morning Chairman Levin, Ranking Member Moore and members of the subcommittee. I am grateful for the opportunity to discuss the importance of upstream approaches that address economic risk factors in an effort to reduce veteran suicide.

I'm Betsey Mercado, a military spouse of over 20 years, co-founder and Executive Director of the Objective Zero Foundation. We are a technology-based nonprofit with the mission of connecting the military community to mental health and wellness resources and to a network of peer and civilian support to prevent suicide through the Objective Zero App. In just over five years, we've seen over 20,000 service members, veterans, family members, and caregivers download the app and take advantage of vital evidence-based and informed tools, training, and resources as an upstream approach to suicide prevention.<sup>1</sup>

I co-founded our organization over five years ago with service members, veterans, and military spouses, researching and contributing to the development of a technology-based solution to address lack of social connectedness and access to resources within the military and veteran community.<sup>2</sup> I've served as the lead evaluator as part of the Centers for Disease Control and Prevention and CDC Foundation's Veteran Suicide Prevention Evaluation Project for two years and am currently supervising our third year of the project.<sup>3</sup> Our organization contributes to the public health approach to suicide prevention and understands the importance of collaboration between organizations to reduce risk factors.

We've learned many lessons over the last five years, first among them is that not everyone that reaches out for support or needs support is dealing with mental health issues. We've also learned that peer support and connection to resources helps mitigate many of the risk factors associated with suicide in our community.

Our approach – leveraging technology and the power of peer support in a judgment free space – was a radical departure from previous approaches to military suicide prevention. Objective Zero exists because we believed that conventional approaches to suicide prevention were ineffective and that new ways of thinking about the problem of military suicides were required in

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<sup>1</sup> <https://www.objectivezero.org>

<sup>2</sup> <https://www.cdc.gov/violenceprevention/pdf/suicideTechnicalPackage.pdf>

<sup>3</sup> <https://www.cdcfoundation.org/blog/strengthening-evaluation-capacity-among-veteran-organizations-improve-outcomes>

order to deploy innovative solutions upstream of the point of need. Our technology platform reaches a highly vulnerable demographic: service members and veterans 64 percent being male ages 24 to 47 years old. A majority of our app community members served on active duty. They typically have combat experience and seek to connect with fellow combat veterans. Our approach removes the stigma of asking for support and connects them with the right services when they are often needed the most.

President Biden's public health approach strategy to reduce service member and veteran suicide outlines a decisive departure from conventional ways of thinking about suicide prevention. It recognizes and leverages lessons learned both in the public and private sectors and outlines several priorities that align with our own mission and focus. The strategy's five goals are clearly designed to make a meaningful change in the rate of suicide in the veteran and military community. These strategic goals nest well with our own, especially when it comes to Priority Goal 4: Addressing Upstream Risk and Protective Factors.<sup>4</sup> The implementation principles underpinning these goals rightly move from awareness into activation, engages in and embraces cross-sectoral public/private partnerships, and prioritize evidence-based approaches to suicide prevention. President Biden is correct when he says, "What's needed now is a comprehensive, cross-sector, national effort – a public health strategy that unites us around a common mission to reduce military and veteran suicide." We believe that this strategy is a roadmap to return rates of suicide in the military to where they were prior to 2001.

I would like to amplify three potential paths that can contribute to reducing veteran suicide that focus on addressing economic risk factors and supports President Biden's strategy:

1. Upstream Approach leveraging technology
2. Access to resources
3. Collaboration

First, leveraging technology in the upstream approaches of this strategy can amplify its effectiveness. Technology can be a bridge over otherwise impassable barriers for our veterans. Technology reaches veterans where they are, making the connection to telehealth, as well as tools, resources, and support, building resilience and skills to overcome whatever challenges they may experience.

Instrumental to President Biden's strategy is implementation of policies and programs that promote veteran economic well-being as an upstream protective factor. Our own experience with Objective Zero supports this: not too long ago a homeless veteran in the Pacific Northwest reached out for help through the Objective Zero App to find safe shelter for the night, not knowing where to turn to for help. This veteran had a car and a cell phone and little else. One of our volunteers connected to his call for help, assisting this veteran to not only find a bed for a night, but employment opportunities and stable housing. In this particular instance, our volunteer was able to respond to a veteran in need. Oftentimes it is not a lack of resources that is the

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<sup>4</sup><https://www.whitehouse.gov/wp-content/uploads/2021/11/Military-and-Veteran-Suicide-Prevention-Strategy.pdf>

issue, but the ability to navigate to them. If an individual finds themselves in crisis, perhaps under the influence of drugs or alcohol, or is otherwise not in the right headspace, it can be extremely difficult to find the appropriate resource that can help at the point of need. With tens of thousands of military and veteran service organizations, it is overwhelming to know where to seek help or to find a local resource that meets their needs.

Debt, underemployment, unemployment, financial shocks, homelessness, and food insecurity are but some of the economic risk factors that can lead a veteran to that downward spiral to suicide. Research shows that a veteran is most at risk six to twelve months after separating from the military and younger veterans experience the most risk, and the Objective Zero App specifically reaches this demographic. We also know that education levels also contribute to financial stressors like underemployment or underemployment after the military which can cause a ripple effect from financial instability to lack of health care.<sup>5</sup> A recent RAND study illustrates this well, indicating that oftentimes post-service income is lower than active duty salaries and monetary benefits. Military skills must be marketable and transition support is necessary for many leaving the military, regardless of discharge type.<sup>6</sup>

One of my fellow co-founders medically retired out of the Army due to injuries sustained in combat. He went through the transition program before leaving the military and left with the impression that because he was an infantryman, his post-Army job option was limited to becoming a security guard. This non-commissioned officer led troops in combat, was an experienced and trained recruiter, and honorably served his country. Shortly after his medical retirement in 2014, dealing with physical and mental health issues, with no job prospects and feeling like a failure, this NCO found himself staring at his own pistol. Although he did the right thing and reached out for help, he found that he could not get an appointment to be seen for several days. He shared his struggles over social media, where a fellow soldier noticed and reached out, and the two were able to connect over the phone and spoke for over six hours. It sparked the idea that you don't need to be a mental health professional in order to be there, listen, and connect peers to appropriate resources. From this experience we learned that the simple act of listening can save lives.

I believe that although an ample ecosystem of economic resources already exists, they remain inaccessible to many veterans as they simply don't know how to navigate to them. Programs that focus on peer support can improve not only a veteran's social connectedness, but their connection to economic resources. We do know one limitation to technology itself is the ability to access it. The cost to own a cell phone, computer, or tablet, and access to affordable reliable internet service can limit how a veteran can connect to life-saving resources. Research shows that income relates to the lack of technology access. Approximately 25 percent of Americans earning less than \$30,000 do not own a smartphone and over 40 percent do not have access to broadband internet. Many people are using their phones to do tasks such as apply for jobs

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<sup>5</sup> <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2770538>

<sup>6</sup> [https://www.rand.org/pubs/research\\_reports/RRA361-1.html](https://www.rand.org/pubs/research_reports/RRA361-1.html)

rather than using a computer.<sup>7</sup> In other words, even applying for a job is made difficult due to economic factors.

An important consideration when it comes to economic risk factors is to remember that veterans and service members do not exist in a vacuum. Other variables, such as the economic stability of their family, factor into their calculus. As a military spouse, I think it is also worth addressing underemployment and unemployment of fellow spouses due to frequent moves and unpredictability of the service member's job and schedule. Spouses are losing out on thousands of dollars in income each year and tend to have lower incomes even after two years after a move.<sup>8</sup> Oftentimes, the cost of childcare is too high and a job barely covers that cost. That is lost income, less money in retirement or savings, and an important factor to consider. Connecting spouses to remote employment opportunities that allow for moves or the resources listing job opportunities that transfer are two ways I see spouses overcoming unemployment. These same job opportunities should be available for the spouses of transitioning service members and veterans, offering financial stability even after service.

Finally, cooperation and collaboration in public-private partnerships will ultimately be the decisive factor in whether this strategy succeeds or fails. Before a man or woman has the title, 'veteran,' they were first a Soldier, Sailor, Airman, Marine, Coastie, or Guardian. Consequently, any approach that is upstream of the veteran must account for the fact that they were a service member first, and these upstream approaches must by necessity link public and private agencies to help mitigate the transition between active service into the veteran community for both the veteran and their family. An upstream approach to veteran suicide prevention starts while a person is still in uniform. Educating service members and families in financial readiness and realistic expectations of transition as well as the many resources available to them both during and after service may mitigate economic risk factors.

Engaging and leveraging partnerships within and outside of government will be essential for this strategy to be effective. We will accomplish more through cooperation and collaboration than through siloed efforts. Public-private partnerships leverage the power of diversity of approaches while balancing the need for unity of effort. Additionally, many of the people working in this space have the experience and perspective in overcoming many of the challenges that our service members, veterans, and their families face.

When thinking about the causes and consequences of veteran suicide it is important to remember that military and veteran suicide is a multivariate problem; there is often no single cause, but rather a series of co-dependent variables which can lead someone to the downward spiral to suicide. Too often research and suicide prevention strategies focus solely on proximate causes of suicide – the most recent factor that influenced a veteran to take that very final act. Isolating variables and focusing on proximate causes ignores the cumulative and sometimes

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<sup>7</sup><https://www.pewresearch.org/fact-tank/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/>

<sup>8</sup> [https://www.rand.org/pubs/research\\_reports/RRA361-1.html](https://www.rand.org/pubs/research_reports/RRA361-1.html)

exponential effect of the multiple causes that brought that veteran to where they felt their life was no longer of value. It is also important to know that the consequences of suicide in our veteran and military community are not limited to those individuals that die by suicide; rather, entire families and even entire communities are affected and veteran and military suicides have far reaching and long lasting consequences for all those that survive suicides. This underscores the importance of finding upstream approaches that combat the antecedent causes and risk factors that lead someone to suicide.

Thank you for this opportunity to share more about addressing economic risk factors within the veteran community.