



How High Stress and Skyrocketing Tuition Contribute to a Growing Mental Health Crisis on College Campuses

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The number of college students seeking help for mental health problems has risen significantly since the 2009 Great Recession. According to a 2015 report by the Center for Collegiate Mental Health, students' visits to campus counseling centers have risen by 30% since 2009, while college enrollment climbed just 5%. A 2018 report from the American College Health Association finds that the greatest increases involved diagnoses of anxiety, depression, and panic attacks. That same report notes that more than six in ten college students said they had experienced "overwhelming anxiety" in the past year, and four in ten said they felt so stressed and depressed that they had struggled to function.

Mental health professionals find that today's college students are experiencing more stress and higher financial burdens than many of their predecessors. After growing up during the Great Recession and watching family members lose jobs and homes, they often experience great uncertainty about future careers and feel pressure to excel academically or risk losing job opportunities. Many also accumulate student loan debts that lead to cumulative disadvantage.

My research examines how the chronic stress of disadvantaged family backgrounds and long-term involuntary unemployment and poverty can damage the subsequent mental health of young adults in the United States. As a country, we are failing to adequately manage what some experts are calling a mental health crisis on college campuses, and advocates, policymakers, and health professionals need to do more.

Schools are a Gateway to Mental Health Services

Increased mental health challenges on college campuses may arise from a combination of worsening personal and financial stress coupled with a greater awareness of the availability of mental health services and the reduced stigma about acknowledging problems like depression and anxiety. Schools are a gateway to documented mental health problems and services, because teachers and counselors notice the developing symptoms and trajectories of students receiving treatments, which often improve performance and cognitive ability, social functioning, and cohesion. Universities want to retain their students and have them be successful academically, but if mental health problems are left untreated such success becomes harder to achieve.

Crucial steps for campus services involve adequately staffing counseling centers and reductions in wait times for appointments. Nationwide, students often have to wait up to seven business days for their first appointment with a college counselor, according to a 2017 report from the Association for University and College Counseling Center Directors. At some colleges, unfortunately, the wait can be longer than two months. Hiring additional therapists can increase access, reduce wait times, and keep students healthier and enrolled,

which can be an excellent return on an investment for a college.

If mental health services were not offered in the school setting, many low-income children who are otherwise unlikely to utilize specialty mental health services could fall through the cracks. If institutions do not have their own counseling services, they must link to community resources. The National Alliance for Mental Illness (NAMI) on Campus can raise awareness and guide students to help and to raise awareness. Whether colleges act directly or through partners, the benefits of providing students with support and counseling programs far outweigh the costs.

The Rising Cost of a College Education and Student Debt Crisis Will Harm Health

College education increases the probability of employment, higher occupational prestige, and financial success in the future, which are all predictors of better health and well-being. But the cost of a college education has doubled since the 1980s, even after inflation. The average cost of in-state tuition and fees for a 4-year degree at a public university is over \$40,000 and out-of-state students pay around \$90,000, while a 4-year degree from a private university is upwards of \$150,000. Millennials have the highest levels of student loan debt due to the large increases in college tuition and a lack of wage growth. Student loans are now the largest part of non-housing debt, more than credit cards and car loans.

In the United States, increasingly costly college education undermines opportunities for upward mobility across generations, and widens health disparities and racial gaps. U.S. policymakers have proposed expanding Pell Grant funds—which can be used for tuition and fees, room and board, transportation, books, supplies and more—for those who demonstrate financial need. Other proposals range from reducing tuition costs and providing more scholarships to student loan debt forgiveness and free in-state college educations at 2-year and 4-year public institutions similar to the American K-12 public education system.

To be sure, would-be students may also face discrimination or a lack of access to information about college through familial and peer networks. To achieve a higher education and other credentials prized in the labor market, more funding is needed to provide scholarships, grants, and tutoring, and more broadly to improve the quality of elementary and high school instruction in low-income zip codes. Public policies need not only to broaden access to education, but also create better bridges from school to work for youths and young adults through internships during their time in school and clear pathways after they graduate, especially if that happens during economic downturns with high unemployment.

In sum, investing to support students before college, to make degrees more affordable, and for student mental health services and job supports, will head off future financial and health problems for young Americans—with clear benefits for the economy and society as a whole.

Read more in Krysia Mossakowski, “Disadvantaged Family Background and Depression among Young Adults in the United States: The Roles of Chronic Stress and Self-Esteem.” *Stress and Health* 31 (2015): 52-62; Krysia Mossakowski and Nicholas Gibson, “Poverty and Mental Illness in America” in *Poverty and Health: A Crisis among America's Most Vulnerable* (Volume 1: Risks and Challenges), edited by Kevin M. Fitzpatrick (Praeger, 2013): 31-54; and Krysia Mossakowski, “Stress and Mental Illness” in *The Wiley-*

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***Blackwell Encyclopedia of Health, Illness, Behavior and Society*, edited by William C. Cockerham, Robert Dingwall, and Stella Quah (Blackwell Publishing Ltd, 2014).**