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focus

What is the Focus?

The *Focus* newsletter highlights important issues in mental health, providing timely information on a range of topics, including supported education, organizational development and sustainability, peer-to-peer services, youth transition and system transformation. Have a suggestion for a topic? Let us know!



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The Challenge of Higher Education for Mental Health Consumers—A First Hand Perspective

The benefits of educational attainment are clear and widely recognized. People with better educations have access to better jobs, and earn more over the course of their lives. They also develop careers, and benefit from the sense of purpose and direction that accompany a life of meaningful work.

For people with mental health conditions, the benefits of higher education are no less essential, but they can be more difficult to attain. Not only are there barriers in terms of finding a campus that will provide the necessary accommodations and supports, but there is also the significant financial barriers to higher education that all students encounter. Ironically, these financial barriers can prevent people with mental health conditions, who as a group are under-employed and less wealthy than average, from accessing career fields that would lead to increased lifetime earnings.

In this issue of *Focus*, Paul Thornton, a consumer from Alabama, shares his own experience trying to find dedicated education funding for people with mental health conditions, discusses some of the potential sources of support, and proposes his own initiative to develop funding that specifically provides for the higher education of mental health consumers. *The opinions expressed are solely those of the author.*

The Challenge of Higher Education for Mental Health Consumers

by Paul Thornton

These days, getting a college degree or other post-secondary education is becoming more and more important. **As I know from personal experience, many jobs, even at the entry level, post a degree as a requirement.** For mental health consumers, this can be an almost insurmountable difficulty. Rates of higher education completion for consumers are much lower than for non-consumers, which often bars us from entering higher positions. The existence of a mental health condition is also a significant reason why students don't graduate, as 64% of young adults who are no longer in college are not attending college because of a mental health related reason (<https://www.csc.edu/bit/resources/statistics/index.csc>). As a result, many consumers do not get a well-paying job, are then less likely to achieve recovery, and are also more likely to stay on some form of public assistance.

The cost of higher education is also a barrier for mental health consumers, as it is for all students, with tuition costs having increased at a rate far outpacing inflation since 1980. The average cost of tuition, room, board and fees at a four year postsecondary institution is \$23,872 as of 2014! That is an enormous investment in human capital, and generally leaves students (whether they graduate or not) with a ton of student loan debt. And as consumers graduate at a rate far below that of non-consumers, consumers are more likely to be left with this debt without a commensurate increase in income to pay for it.

Unfortunately, public attitudes regarding mental health consumers tend to rely on the idea that they are a burden that society is forced to bear through public assistance programs. In reality, **mental health consumers are actually a resource that society should invest in.** Nearly 1 in 5 Americans will suffer from some form of mental illness each year, to some degree. These are your siblings, your children, your teachers, your colleagues. Some forms of mental illness can strike anyone at any time, and some are recurrent. A Serious Mental Illness (SMI) striking when a person is younger can wreck plans for a higher education. By failing to provide mental health consumers with the resources they need to gain a degree and contribute to society and the economy, we are missing out on a tremendous opportunity to benefit from investing in their capacity.



Where Are the Resources?

For my part, **I realized the difficulty of finding financial support for a higher education when I began searching for scholarships, grants, or other set-asides for persons recovering from an SMI when I decided to return to university a few years ago,** and found few, if any, that were for that purpose. Even at organizations that I thought would have set asides, like the Social Security Administration or my state's Department of Mental Health, none were to be found. There were a small number of private organizations that offered a few scholarships (none of which I was awarded), and although the sentiment behind those is deeply appreciated, it is simply not adequate to address the need for consumer higher education on a national

or even state scale.

There are relatively few programs in place to help consumers with a college education, and resources vary from state to state. State agency funding for workforce development, such as funding through the Alabama Department of Vocational Rehabilitation (ADRS) in my home state of Alabama, is dependent on legislative allocations. State mental health agencies do not typically provide financial assistance for consumers in higher education, as their focus is on direct service. (As resources vary from state to state, it's important to **check with mental health, vocational rehabilitation and mental health agencies in your state to find out what's available.**)

On the national level, the Social Security Administration (SSA) states that it will pay out total of about \$149 billion in disability insurance benefits to a monthly average of approximately 11 million disabled workers and their family members per month in FY 2017, as noted in the SSA budget at <https://www.ssa.gov/budget/FY17Files/2017BO.pdf>. This type of support provides resources for people with all types of disabilities, and is not specifically allocated to account for educational expenses. Additionally, Social Security Disability Insurance is related to work history, and may therefore be less beneficial for younger people with limited work experience. (Read more about SSI and SSDI at <https://www.ssa.gov/disability/>.) The US Department of Education does have some limited funding set aside for persons with a disability to return to college, which is administered by individual colleges.

In addition to state and federal resources, there are also a number of scholarships available to students with mental health needs. Here are a few **online resources with links to available scholarships**:

- “25 Great College Scholarships for Students Living with Mental Illness” - <http://www.top10onlinecolleges.org/scholarships-for/mental-illness/>
- “Scholarships for Students with Disabilities” - <http://www.bestcolleges.com/financial-aid/disabled-students/>
- “Mental Health Scholarships: Where Are They?” - <http://www.collegeresourcenetwork.com/blog/scholarship/mental-health-scholarships-where-are-they/>

Investing in Human Capital

So where does that leave consumers who are searching for assistance for higher education, consumer advocates, and others? For my part, **I strongly believe that there is a need for investment in higher education funding for mental health consumers.** I call this concept the Human Capital Initiative (HCI).

The HCI seeks to get more consumers into and graduated from college, for all of the benefits that would bring to individual consumers, the consumer movement, and society at large. Ideally, this initiative would entail coordi-



nated investment in students with mental health needs through tuition or certification assistance to eligible consumers. The cost savings going forward would be substantial, as employed mental health consumers would not have the need to access public services. **The return on investing in consumer education would more than make up for the initial investment, both in economic terms, and in terms of increased inclusion of people with mental health conditions in society.**

There may also be a role for consumer organizations to play in implementing a Human Capital Initiative. Potentially, government agencies, sponsors, and private funders could partner with consumer organizations to manage the funding process, award scholarships to academically oriented consumers, and promote the availability of financial support for students with mental health needs.



Not only is funding the education of mental health consumers through the HCI concept the right thing to do on the moral level, but it also makes sense from a financial standpoint. If consumers can increase their level of degree attainment, they can also increase the level of job attainment, and decrease the necessity of government assistance, which would help control ballooning costs of government assistance programs and federal deficits.

This would be achievable if we were to recognize the reality that many **consumers have the ability to meaningfully contribute to society and the economy.** They simply need a little assistance in reaching that milestone. As we are all aware, some of society's most brilliant or productive members have had some sort of mental illness, whether hidden or not. People like Dr. Kay Jamison, Charles Darwin, Jimi Hendrix and Ludwig von Beethoven. And although a college degree is not a surefire solution to mental illness, it is at least a step in the right direction, and more than is currently available to consumers.

As Mahatma Gandhi said, 'The true measure of a society can be found in how it treats its most vulnerable members.' Mental health consumers are certainly vulnerable members of our society, frequently misunderstood or left behind. **The time has come to recognize the true value of an educated consumer population, and to do what's right, fair and logical in supporting increased resources for consumer higher education.**



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