Spring 5-10-2019

BGSU Student Perceptions of Mental Health Care and Associated Barriers

Adriana Italiano
aitalia@bgsu.edu

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Bowling Green State University

Honors Project

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Introduction

It has been estimated that half of adults within the United States with mental disorders do not seek any treatment (Eisenberg et al., 2011). Of the remaining individuals that do seek the necessary services for treatment, there is a "median delay of 11 years between onset of mental disorders and accessing services" (Eisenberg et al., 2007). In the midst of university life, college students carry a heavy burden; the stress of academics, involvement, GPA, as well as their social and family life can allow these students to develop a disorder or fall deeper into their diagnosis. Today's campus communities, especially at Bowling Green State University (BGSU), have a wide variety of on-campus and off-campus services that can impact the way a student moves forward with their mental illness. But, with the many social factors and financial barriers, such as health insurance and out-of-pocket costs, that can impede access and treatment, it is vital to evaluate student perceptions of how these on- and off-campus resources are being sought and utilized.

Research Questions

To analyze these student perceptions, I conducted a research study on BGSU undergraduate students. I used the following research questions to guide my study:

1) What are BGSU students' perceptions and opinions surrounding mental health care services both on and off campus?
2) What are BGSU students' perceptions and opinions surrounding the social factors and financial barriers that one may encounter when attempting to seek mental health care treatment?
3) What role, if any, does insurance status play in how college students at BGSU seek and respond to mental health treatment?
4) What role, if any, do student demographic data play in how college students at BGSU seek and respond to mental health treatment?

By implementing the knowledge gained from the annotated bibliography process and literature review, I developed, conducted, and analyzed focus groups and a supplemental survey to assess BGSU students. As the literature review will explain, the need for mental health services for college and university students is great and the ability to make these resources available with little to no barriers associated can help students thrive.

Literature Review

It is estimated that between 12-18% of all college and university students suffer from a diagnosable mental illness (Mowbray, 2006). With this need and the increasing stressors related to college and university life, including academic stress and competition, financial struggles, and the demand of professors and other academic staff (Mowbray, 2006), mental health resources and services both on- and off-campus are imperative to the treatment and academic success of college and university students. However, multiple factors impact the utilization of these services and the specific barriers associated with the usage of both on- and off-campus services can directly impact a student's choice to seek out treatment (Mowbray, 2006). In the following sections, I will discuss the need for mental health services for college students, the studied service utilization among students, and the potential cost barriers, specifically relating to insurance, that students may encounter when attempting to seek out and receive mental health care and treatment.

Need

As already introduced, the need for mental health services on college and university campuses is imperative to the academic and social success of students. To reiterate this point, Bains et al. (2017) explained, "among children and adolescents under 18 years of age, 1 in 5 requires services for mental, emotional, or behavioral issues and of these only 1 in 5 actually receives services" (p. 584). This drastic need may translate into college-aged individuals and can lead to a major impact on one's academic and social life. Because of this, the need for mental health services and resources is extremely imperative. As described by Blanco et al. (2008), "The importance of the mental health of college students is highlighted by studies suggesting that psychiatric disorders interfere with college attendance and reduce the likelihood of successful college completion, while other studies suggest that college students have higher rates of substance use and alcohol use disorders" (p. 1430). Because of these effects on college-aged individuals, it is pivotal to assess the need of both on- and off-campus mental health services. Once this need is investigated, examining the utilization of these services can lead to the potential barriers that are associated with these services.

Service Utilization

Moving forward, the assessment of service utilization is an important aspect of university mental health care. Evaluating the awareness that students have of local campus and community services is a major facet of my research and is important to analyze both the knowledge and usage of these services among students. Through the research of Eisenberg et al. (2007), of the 2,785 students who completed the survey, 49% said that they would know where to go for mental health care while at the University, 59% were aware of the free services offered on campus, and 94% had some form of health insurance (e.g., Medicaid, parents' plans, employer plans, and University-offered plans). This shows that the concepts of increasing awareness and the usage of mental health services can be improved. To support this further, Hyun et al. (2007), explained through their findings, 39% of respondents were unaware of on-campus counseling services and 44% "responded that they had had an emotional or stress-related problem that significantly affected their well-being or academic performance within the past year" (p. 113). Through applying this in my own research, potential barriers to service can be examined and evaluated specifically for the BGSU student population.

Associated Barriers

There are a multitude of reasons as to why individuals choose to not seek services for their mental health. These factors, both social and financial, are key aspects surrounding the utilization of on- and off-campus mental health services. Specifically focusing on insurance, coverage for mental health treatment, either through university-sponsored, private, or government plans, can play a major role in a students' ability to seek services. University-sponsored insurance plans are a growing area, and usually impact a students' entrance into the university or college. As described through the research of McIntosh et al. (2012), the authors discussed university-sponsored health insurance plans:

> Some students opt in for the convenience and affordability of these plans. University-sponsored plans represent good options, particularly for older students who are less likely to be included on their parents' insurance plans. However, when students on university-sponsored are unable to stay and thrive in the academic environment because of severe

symptoms or intensive treatment needs, they face a dilemma. Because their health coverage is predicated upon enrollment at school, these students lose access to treatment when they are most in need of it. (p. 597)

Bishop et al. (2014), also discussed the role that mental health insurance plays in seeking treatment and the acceptance of insurance plans in psychiatric practices. Through their analysis, using data from The National Ambulatory Medical Care Survey (NAMCS) on physicians and the characteristics surrounding their practice, the authors concluded that for the years 2005-2010, "The percentage of psychiatrists who accepted private non-capitated insurance was lower than that for other physicians in all years and decreased by 17.0%, from 72.3% in 2005-2006 to 55.3% in 2009-2010" (p. 177). Through the data, even though many students are required to have health insurance prior to enrollment, it may not be accepted at specific psychiatric services, leading to a larger need of on-campus and community resources that cater to this specific student population. Through my research specifically at BGSU, I delved deeper into these associated barriers and analyzed their effects on students' awareness and utilization of on- and off-campus mental health service utilization.

Methodology
For this project, I worked closely with both of my Honors Project advisors, Dr. Jessica Turos, Associate Director of the Office of Academic Assessment and Roc Starks, instructor in the College of Business Finance and Insurance Department. Upon approval from the BGSU Institutional Review Board (IRB), which was granted in September 2018, I began the formal preparation and recruitment process for my focus groups. I recruited for my focus groups solely through online communication. With pre-approved templates, found in **Appendix A**, I posted Campus Updates, sent emails to undergraduate students, and posted on social media pages. I utilized both my personal pages as well as the "Class Of" pages for current BGSU students. Students were asked to sign up via a Qualtrics link and provide their name, email, and select the date in which they would be attending. Once participants selected the focus group that they would be attending, students received a reminder email. Students who participated in the focus groups were required to be a current undergraduate student.

When participants arrived on the day of the focus group, they signed in with their name, email, current undergraduate year, and major. Focus group participants by undergraduate year and major are listed in **Appendix B**. Participants received two copies of the informed consent form, allowing them time to read through it, process it, ask questions, and then return one copy to me signed before the focus group began. The participants then kept the additional copy of the informed consent for their records. A copy of this is found in **Appendix C**. Food was provided at every focus group and upon completion, each student received a $5 Amazon e-gift card for their participation. During the focus group, a protocol was followed. This protocol is found in **Appendix D.** Each focus group consisted of 10 identical questions and follow up questions were asked to encourage dialogue and gain additional information.

While the risk to participate in my mixed-methods study was not more than a minimal level to subjects, some of the questions asked could potentially cause emotional stress. Because this study is asking about the utilization and barriers to access surrounding mental health services on- and off-campus of Bowling Green State University, there was a potential for participating

students to disclose information that could be emotionally triggering to themselves or others. Questions surrounding the personal importance of mental health, barriers to access, potential financial struggles, and the impact that mental health can have on academic and social success could lead students to disclose personal information regarding their mental health status as well as emotionally triggering information. To help with this, I provided a Debriefing Form during the focus group with a list of BGSU and community resources that participants can contact if any emotional distress occurs, as shown in **Appendix E**.

Twenty-two total students attended the four scheduled focus groups. Once the focus groups were completed, I transcribed all of the data. Names were not tied to student responses and each participant was listed as "Participant 1, 2, etc." After transcription, the focus group data were imported into Excel for analysis. For the analysis of the focus group data, I completed a three-step coding process. This process included: 1) Open-Coding, 2) Focused-Coding, and 3) Theme Development. For open-coding, I reviewed the data and coded data pieces to label what the quote was discussing. During focused-coding, I began to group similar codes together to begin searching for trends. I then transitioned into theme development in which, based off of my research questions, I began delving deeper into the quotes and their similarities, grouping them together to make themes and/or sub-themes. These themes are discussed in the results section of this report.

Additionally, undergraduate students could also participate in a survey in order to gather information and evaluate BGSU students' knowledge and opinions surrounding both on- and off-campus mental health services and their associated social and financial barriers. Demographic data was also collected to evaluate the student population. Recruitment for this survey was the same for the focus groups and completely electronically via social media, email, and campus updates. Students wishing to participate were able to click on the link and agree to the informed consent prior to beginning the survey. The survey consisted of 17 questions and are listed in **Appendix F**. The survey was open for 14 days and closed at 11:59 PM on the 14th day. Upon completion of the survey, participants could opt-in to the chance to win a $15 Amazon e-gift card by providing their name and email in a separate survey. Those participants were then added to random number generator and one winner was selected. One hundred and ninety-four BGSU undergraduate students participated in this supplemental survey. The data from this survey are also discussed in the results section of this report.

Results
Twenty-two students throughout four focus groups provided details regarding their perceptions of mental health care services both on BGSU's campus and off-campus in the Bowling Green community. Additionally, 194 BGSU undergraduate students participated in the supplemental survey. After the coding process took place, themes were discovered in accordance to the associated research question. These themes provided a strong basis for understanding BGSU students' perceptions and opinions about mental health care services and the impact that insurance plays. The participants' direct quotes are indicated by the focus group transcript and line numbers (e.g., T1, L1-5). Additionally, to be gender inclusive, I used the pronouns they/them/their when referring to an individual participant.

Research Question 1: What are BGSU students' perceptions and opinions surrounding mental health care services both on and off campus?

Importance of Mental Health Care in College
Focus group participants discussed the potential importance for mental health care during their collegiate career. Students indicated the major reasons for this importance was due to their transition to BGSU and university life, as well as the stressors that they encounter while in college. Students who participated in the survey portion of this study were asked to rank their agreement level to the statement "My mental health is important to me." Of those surveyed, 94.33% of students indicated that their mental health is important to them. The results of this question are listed below in **Table 1.**

Table 1: My Mental Health is Important to Me

Level of Agreement	N	%
Strongly agree	109	56.19%
Agree	74	38.14%
Neither agree nor disagree	5	2.58%
Disagree	0	0.00%
Strongly disagree	6	3.09%
Grand Total	**194**	**100.00%**

Focus group participants explained that their overall transition to a university, both socially and academically, can lead to seeking out mental health care services during their time on campus.

Transition to University Life
Multiple students from the focus groups detailed that the changing in environment, schedule, and academic rigor when a student transitions into university life can impact their mental health. Participants explained that this change from high school to college can also impact their mental health, leading to those students to further discuss the importance of their own mental health and mental health services during this time. One student explained that the transition and overall uncertainty for the future while in college made them believe that mental health care is important:

> I was gonna say that exact thing basically just, I think, this time of our lives are, is your biggest changing period, and you're going through a lot of self-identity um, confusion. And figuring out what your purpose is and what you wanna do address of your life and it can be scary, you feel like you're forced to figure out what you're gonna do with the rest of your life at this point and sometimes you don't know and it's just like you feel down yourself. (T2, L79-83)

Another participant discussed how the environment, and its change during college, can impact their mental health and how its handled during their academic career:

> I think going off of that, like we...depending on the environment you grew up in and how much mental health was emphasized growing up for you, so it can either be an easier transition or a harder transition. So sometimes it's like, we might ignore our mental health because it's like we think we should ignore it or some of us were like... Yeah, I'll go straight for the health center. Because you know, I'm struggling. (T1, L81-85)

This student explained that the transition to adulthood, and the change in healthcare, is also an indication to the importance of mental health care while in college:

> So, one of big things that I thought they helpful for is I had to been kicked all out of all my pediatric doctors because we've heard 18 and became adults and having them available on campus made that bridge easier. (T3, L71-73)

A participant also explained how the transition from moving away from their family, and the adjustment to university life is also a reason for the importance of mental health care:

> So, for me personally, just being a first-year and I'm usually very family-oriented person, and I live … away from my family and only see them now a couple of times, maybe in a few months. So that's been a huge like adjustment for me. And they've always been like a support system for mental health, so kinda not having them there is hard, but having it replaced by another, like support system is helpful. (T3, L96-100)

Students within the focus groups also explained that the stressors encountered during their time at college, and BGSU specifically, led to the belief that that mental health care is important during their time at a university.

Stressors During College
Focus group participants also explained that the stressors that occur in college can be demanding and impact their mental health and its importance during their time at BGSU. Students discussed that prioritization, stressful social environments, and college being an overall stressful time as a student contributed to their perceptions about mental health care while at a university. To show this, one student expressed the difficulty to prioritize mental health care as a college student:

> I think it's hard to prioritize your mental health when you have so much going on at school. People work during school and take classes full time, so it's hard to make it an important thing but it definitely needs to be like some kind of priority to yourself, I think, but it's sometimes hard to do that. (T3, L89-92)

Another participant explained that university life leads to a stressful environment and the access to services is imperative during this time:

> So, I think that college is a very stressful environment, by nature, so to have an outlet that a student can share those stresses with someone, anyone, is extremely important, especially if that person has a hard time socially, um that is the access of that person is important. (T1, 68-70)

A student from a different focus group agreed, detailing that mental health services are important on a college campus due to the hardships that students face:

> I think they're very important um, because people come from a lot of different experiences and probably have face of hardships in their lives and like, college is a really stressful time, or can be really stressful so I think it's a good thing to have for people to just use that resource to get help when they need it. (T3, L66-69)

From this, students also delved deeper into their own awareness of mental health care services both on BGSU's campus and off-campus within the Bowling Green community. Participants detailed how they came to know (or not know) of local services and their significance as a student.

Awareness of Mental Health Services
Focus group participants explained of their knowledge of the local mental health care services in the BGSU and the Bowling Green community. Survey participants were asked to explain their current knowledge of on-campus and Bowling Green local services. These responses are broken down between on-campus and off-campus services.

On-Campus Services
During the focus groups, students were asked to discuss their knowledge and awareness of the mental health services that are currently on BGSU's campus. These responses included the BGSU Counseling Center, BGSU Psychological Services Center, and the Falcon Health Center. From the survey, students were asked to indicate which mental health services they were aware of on BGSU's campus. In order to interpret the data which included seven options of on-campus resources, I grouped awareness into levels. Low awareness is indicated by knowledge of less than or equal to one on-campus resource. Medium awareness is indicated by knowledge of two to four on-campus resources. High awareness is indicated by acknowledgement of five or more on-campus resources. All participating students were aware of at least one service. From the survey, 75.26% of students had an awareness level of medium or low. These results are in **Table 2.**

Table 2: On-Campus Awareness

Awareness	N	%
Low	14	7.22%
Medium	132	68.04%
High	48	24.74%
Grand Total	**194**	**100.00%**

Participants' knowledge and current awareness of these services varied within the focus group as well. This student discussed their awareness of the walk-in hours of the BGSU Counseling Center:

Yeah, there is a Counseling Center, which does have walk in hours and everything. I haven't been there yet, but I did talk to one of their representatives, and we talked about the stigma of mental health... It's like, yes, I think I have it, but I also don't wanna admit I have it to having a problem, but I don't wanna admit it. (T1, 201-204)

Another participant explained what they knew about the BGSU Psychological Services Center:

There's also Psychological Services which isn't necessarily the same thing as the Counseling Center. They do do therapy, but they focus more behavioral therapy and cognitive, like, I don't know the correct words for it, but cognitive, changing your thought process around things. So not necessarily mindfulness, but similar things like that. (T1, L217-220)

A student in a different focus group discussed their current perceptions of on-campus services. They expressed that the counseling center's communication of their services have led to an awareness, or lack thereof:

… I think a lot of people don't think that they're very good ones. Um, I mean, a lot of my friends who said that like, oh like the counseling services, they're not a great, and again, everybody's experience is different and everybody has completely different needs for their own mental health, so, cannot speak to but uh, that I, at least, in my experience, I have found that they've been really accommodating but again, I think it just depends on what people need, and I think that maybe if the counseling services were able to communicate exactly what they can provide for students, just so people can gauge better like, will this actually helped me or what is it something different that I need from my own where I am a part of my mental health. (T2, L259-267)

Students in the focus group were also surprised by the services offered on BGSU's campus. This student was not aware of the Psychological Services Center:

…Up until 30 seconds ago, I didn't know that we had a psychological services center…Like I didn't know that they offered like psychiatric testing and I feel like that'd personally be helpful for me. And I thought that it was just a counseling center, I didn't know that there was anything else. (T3, 174-181)

While focus group participants were able to explain their current perceptions of on-campus services, their awareness of off-campus services within the Bowling Green community was also discussed.

Off-Campus Services
Students who participated in the focus groups expressed their current ideas and awareness of the local off-campus services found within the Bowling Green community. From the survey, students were asked to indicate which mental health services they were aware of off-campus. In order to interpret the data which included 12 options of off-campus resources, I decided to group awareness into levels. Low awareness is indicated by knowledge of less than or equal to two off-campus resources. Medium awareness is indicated by knowledge of three to six off-campus

resources. High awareness is indicated by acknowledgement of seven or more off-campus resources. From the survey, 88.66% of students had an awareness level of medium or low. A total of 10 students (0.05%) were not aware of any off-campus services. These results are in **Table 3.**

Table 3: Off-Campus Awareness

Awareness	N	%
Low	68	35.05%
Medium	104	53.61%
High	22	11.34%
Grand Total	**194**	**100.00%**

As shown with the survey results, students were less familiar with mental health services outside of BGSU, and multiple students explained the disconnect as an on-campus student to the local community. One student, with their on-campus experience, explained some local mental health services to the group:

> Um, in the Bowling Green area, I know like since being an RA, there was a service called the LINK which you could also refer residents to if they were needing mental health services when it wasn't between 9 to 5 for the Counseling Center, um that's been taken over by different organizations now, so… (T1, L234-237)

The LINK was a mental health crisis center that does not exist in Wood County anymore. The same student also indicated that through the Falcon Health Center (an on-campus resource) that they have a greater awareness:

> Yeah, Unison, um, and so, I know through Falcon Health Center because I work there as well, that's a resource that we've promoted. And then there's a local psychiatrist or counselors in the area that students could go to if they were interested. (T1, L251-253)

To delve deeper to this point, focus group participants also discussed the on-campus and off-campus services that they have utilized and their associated experiences during their time at BGSU.

Utilization of Mental Health Services
Students who participated in the focus group were given an opportunity to discuss the services that they have utilized during their time at BGSU. Survey participants were able to indicate their utilization for both on- and off-campus services. Participants were also allowed a space to discuss their own experiences and perceptions around their utilization, if any, of these services. These experiences, both positive and negative, are discussed and divided into on-campus and off-campus subthemes.

On-Campus Services

Focus group participants had varying levels of utilization for BGSU on-campus mental health services. Some students shared their involvement with the BGSU Counseling Center, Psychological Services Center, and the Falcon Health Center, while others have never visited. From the survey, students were asked to indicate which mental health services they have utilized on-campus. In order to interpret the data, which included seven options of on-campus resources, I decided to group utilization into levels. Participants who have not utilized any on-campus services are indicated by the term "none." Low utilization is indicated by usage of one on-campus resource. Medium utilization is indicated by usage of two to three on-campus resources. There was no high utilization. From the survey, 50.52% of students had never used an on-campus service for their mental health. These results are in **Table 4.**

Table 4: On-Campus Utilization

Utilization	N	%
None	98	50.52%
Low	61	31.44%
Medium	35	18.04%
Grand Total	194	100.00%

As seen from the survey, on-campus utilization was low. Focus group participants also detailed this in our conversations. This student explained their lack of utilization and their feelings of not using these on-campus options:

> So, I, I personally haven't used any of the service is here and, and I haven't had much time I'm involved in things and it's, I don't even know where it is, so I just haven't really gotten around to going there. And I'm a little nervous about it as well. (T1, 193-195)

Another participant explained their routine utilization:

> Yeah, um, I've used the counseling services since uh, fall semester last year, and I still use them, I go bi-weekly there um, and I go in the summer too, so I've just been seeing a counselor there and I also use one of their um, group, group support groups spring semester. (T2, L223-225)

A students' decision to go to a certain on-campus service is dependent on multiple factors. Since the BGSU Counseling Center cannot prescribe medication, the ability to receive the proper medication for a diagnosed mental illness could be a key factor in a decision to seek care. This student expressed:

> I've only ever gone to the health center just to get back on medication or for my mental health. I've never used the counseling services, so I'm not really sure how that works but yeah, the health centers where I go. (T3, L140-142)

Some focus group participants used multiple on-campus services. This student detailed:

…I started at the Counseling Center…the problem there was that they just kind of assumed that all of my problems were because of school and that's just a lie. Okay, so, so I stopped going there and then had a lot of problems and I ended up going to Psychological Services Center for psychiatric testing, which was really helpful and then I went there for counseling for year and a half… And then I go to the Falcon Health Center to get medication... (T3, L157-166)

In addition to the services provided through BGSU, students also could choose to utilize a mental health service in the Bowling Green community and beyond.

Off-Campus Services
Students had the opportunity to discuss their service utilization for off-campus mental health services. These services, in which I classified as any mental health service not associated with BGSU's campus, included home providers, community counselors and therapists, and faith-based practices, among others. From the survey, students were asked to indicate which mental health services they have utilized off-campus. In order to interpret the data of the 12 service options for off-campus resources, I decided to group utilization into levels. Participants who have not utilized any off-campus services are indicated by the term "none." Low utilization is indicated by usage of one off-campus resource. Medium utilization is indicated by usage of two to three off-campus resources. There was no high utilization. From the survey, 78.35% of students had never used an off-campus service for their mental health. These results are in **Table 5.**

Table 5: Off-Campus Utilization

Utilization	N	%
None	152	78.35%
Low	36	18.56%
Medium	6	3.09%
Grand Total	194	100.00%

Some focus group participants did utilize services outside of campus. This student explained how faith played a role in their choice:

I used my church counselor…For me, faith plays a big role thing. So not only am I getting it from a counselor he knows and stuff about psychology, but they also know what I value with like my faith so he can tie them in and be using them both to help me. (T4, L253-265)

Other students elaborated on their choice to seek mental health care external to BGSU. This participant discussed that availability and time played a factor in seeking care off-campus:

> Until I was able to get into the Falcon Health Center, I used my regular doctor for
> medication and it's not always as the best. And then before college, I went to [an off-
> campus resource]. (T3, L246-248)

Another student explained their off-campus service utilization:

> I have, um, I see a counselor through my dad's work's, like employee assistance
> program… it's a great thing because they help you find a counselor or something and then
> you get five free visits and they also help you find a place that takes your insurance so
> that you can keep going after your five visits too... (T2, L230-234)

Though focus group participants may have used different mental health care services, if any, the
students also expressed ideas and methods for improvement for the aforementioned services.

Improvement of Services
Participants in the focus groups were asked for any ways in which BGSU and local off-campus
mental health care options could improve their services. Students explained a multitude of ways
that services could increase awareness and utilization. Responses are divided between BGSU on-
campus and off-campus services.

On-Campus Services
Students within the focus groups detailed potential ways of improvement for BGSU on-campus
mental health services. Participants discussed customer service, ways to increase awareness, and
ideas for encouraging utilization as key areas to improve for on-campus services. Ideas ranged in
size from moving mental health service locations to including more in class discussion and a
greater on-campus representation and presentation. This student believed that moving the BGSU
Counseling Center and increasing privacy for students may increase utilization and awareness:

> … And maybe you push for a little more privacy so, don't have 10 students sit in the
> lobby area waiting to speak to a counselor, 'cause it's like you see their faces, and it can
> make people uncomfortable or they may not even want to sit in that waiting room
> because we they're like okay, there's too many people that will see me that they see me on
> campus, they're gonna think of me as a person that had to go, kind of goes with those
> with the negative connotation of it all. (T4, L678-683)

Another student expressed that introducing more partnerships with the BGSU Counseling Center
and other on-campus office or student organizations could help:

> … Personally, I like to see the Counseling Center partner with different organizations
> more like for example, they could partner with the Office of Recreation and Wellness,
> have different events. Hey, go work out, go on a walk, go for a run, it's okay. And all that
> contributes to increased mental health. (T1, L624-630)

This participant discussed that greater utilization of current BGSU Counseling Center initiatives
could also increase awareness:

> Yeah, I know, um the Counseling Center has a little of it, kind of learning session… and they… taught us about noticing mental health, like with your friends and peers. So, I think if they utilize that more people knew more about that session, it would help to probably gain more notice of counseling center. (T1, L632-636)

A student also explained that the conversation of mental health and BGSU services must also include faculty. They offered:

> I guess just like making a resources um, more available. I didn't even know [The Psychological Services Center] existed…And maybe just being more open, professors being more open to working with students on these kind of things and communicating with them that they are open to having mental health days 'cause there's a lot of classes where it's like participation is mandatory or like, you have to show up every day, and I get why they wanna do that, 'cause they want students to be engaged but it's also just like sometimes that's not always the best… (T3, L413-422)

This student offered an idea to help students that may be at-risk:

> I, I feel like there almost seems to be an algorithm where if your GPA from one semester is drastically worse than the one from the previous semester that like flags the system, like there's probably something more going on, 'cause usually, if your grades drop drastically there's probably something going on and that's like one way to reach out to students individually. (T3, L221-224)

In addition to on-campus services, focus group participants also discussed ways to improve off-campus mental health service utilization and awareness.

Off-Campus Services
Participants in the focus groups, while less familiar with off-campus mental health services, still offered methods for improvement. The students explained that including off-campus options into the conversation of mental health services is important and working with students and BGSU's campus to familiarize students with these options could be a major improvement. A participant offered that the on-campus culture makes it difficult to learn about off-campus services:

> I think it's hard to encourage like off-campus sources, because a lot of times like the university wants to promote like university resources, so a lot of times you just see the Counseling Center and Psychological Services you don't see, and then when the counseling center has a huge wait, like they don't refer you to an outside source still. (T1, L258-261)

In addition to this, one student noted:

> I feel like just like, with off-campus, I feel like it's easier to use on-campus stuff, 'cause you know about it or like, off campus, if you're not from around here, you don't know what doctors, you don't know which doctors are good, you don't know which ones are bad, you don't know anything about this area… (T3, L487-490)

To combat this, one student offered the following idea for improvement:

> And so like honestly, maybe having the resource of like getting to know the local like
> medical offices or even having just like a list of things, because like a lot of doctors'
> offices aren't on the internet or if they are, they're just like a web page… (T3, L496-502)

Through this, focus group participants offered their perceptions surrounding the importance, utilization and awareness of both BGSU on-campus and off-campus mental health services in the community. The next section details the social and financial barriers that may block a student from seeking out the aforementioned services.

Research Question 2: What are BGSU students' perceptions and opinions surrounding the social factors and financial barriers that one may encounter when attempting to seek mental health care treatment?

Barriers to Mental Health Care
Survey participants were asked to indicate which barriers in seeking mental care that they have encountered, if any. Participants could select more than one barrier. Participants indicated that family (18.85%), academics (17.49%), and fiscal (14.48%) barriers were the most prevalent. Of the participants, 16.67% indicated having no barriers. These results are in **Table 6.**

Table 6: Barriers in Seeking Mental Health Care

Barrier	N	%
Academic	64	17.49%
Employment	28	7.65%
Family	69	18.85%
Fiscal	53	14.48%
Friends	23	6.28%
Peers	15	4.10%
Social	42	11.48%
None	61	16.67%
Other	11	3.01%
Grand Total	**366**	**100.00%**

A deeper analysis of these barriers is showcased through the focus group data below.

Social Barriers
Students participating in the focus groups extensively detailed the barriers that can impede their decision and ability to seek mental health care while in college. For this purpose, I classified all barriers that did not involve financial hardship or difficulty as social barriers because they all aligned with social aspects. Participants explained that academics, relationships, stigma and

social pressures, as well as resource connections all played a major role in their ability and willingness to seek mental health treatment.

University Life
Focus group participants explained the impact that university academics and involvement has as a barrier to mental health care for college students. Many discussed the impact that their studies have on their mental health and how university life can be a major barrier when attempting to seek out mental health care. Students also explained the time commitment to studies and extracurriculars that can add difficulty to seeking and maintaining care. One student, when asked about the impact of academics on their mental health, responded:

> And I think, flipping that question backwards, instead of how mental health affects academics, I feel like academics affects mental health too, because like if you're taking 18 or 21 credit hours, that definitely takes a toll on your mental health. (T1, L638-640)

This student discussed the time barrier with campus organizations and involvement:

> …I feel like organizations definitely affect your mental health because they're a time commitment, so it's another thing you have to put in your schedule that you have to not be doing homework, not being in class to do. And then on top of just meetings and events like a lot of times you're given other responsibilities or taking on leadership positions and stuff like that you're given other responsibilities, and that's able to take a toll on your mental health… (T1, L682-688)

Another participant explained all of the experiences of university life and life as a student can impact mental health:

> …I do so many things at this point in life, and I'm thinking, once I'm an adult with my degree, I'm gonna have a job and that job is just gonna be my life, 40 hours a week job. And like, if I have kids, I'll run them place to place, but I'm not gonna be in four clubs and I'm not gonna have three jobs that I'm not gonna have like homework to do and class, I'm not gonna have all those things, I'm just gonna have work. And like a family, so it's like that to me is almost less stress than we're under right now… (T4, L558-564)

Students within the focus group also discussed how academics and university employment play into difficulties scheduling and finding availability for care. This student explained:

> Trying to fit all that into college and jobs, I'm pretty sure this is the first semester that I've worked less than three jobs… So, like, on top of having a really crammed schedule, and then being able to fit like the limited availability into your limited availability, it just, it is hard. (T3, L337-343)

One participant referenced the additional stress of not performing well academically with their changes in mental health:

So I think it's really impacted just like my academics, there's been like, I definitely feel like I'm pretty smart or I'm talented, or I least try in my class, you know, like really hard, and there's semesters where I've got in a 4.0, but then there's also semesters where I specifically been struggling with depression and have like gotten almost a D or almost not passed a class and that definitely affects my academics or like, I just got back on my medication, and the beginning of the semester I was really struggling with my grades and now I'm just really working hard to pick them back up 'cause I'm feeling better now but it definitely, it can affect like how successful you are at college… (T3, L522-529)

A student also explained how academic success can be a barrier for mental health and vice versa:

I think that mental health is very important to academics, because if you're suffering from mental health issues, there's no way that you're gonna be able to put the energy that you need or normally would put it into academics… it's like a ball and chain, honestly, there's no way that you're gonna be able to get to that level, that productivity that you should be at if you are suffering and that goes for really anything that you're doing, there's just no way that the level of productivity, efficiency, and success is gonna be there. (T2, L532-537)

One participant also discussed the impact that comparison can play when examining other students' success on campus:

I think it's also hard… seeing other people that like are doing the same things that you are or even more, and they're doing it, and like, they're doing, getting good grades and their big leadership positions, and organizations. And they eat healthy and go to the gym all the time and you're just like, well if they can do it, like so can I, like why am I so stressed out about it and feeling like I can't do it, but I think it's just also comparing yourself to other people really stinks in that situation (T2, L411-416).

Faculty, and the role they play with students, was also discussed as barrier in relation to academics. Some participants explained that classroom rules and accommodations are oftentimes not met for mental health needs or care. One student expressed:

So I think a lot of students have the bad mental help days to where they have a breakdown or something and they literally cannot make it to class but that's not an excuse to a lot of the professors here, they don't feel like that's a reason to like excuse you for the day. Or maybe give you a little bit extra time to get an assignment done or something, some of the jobs, some of the jobs do accept it but again, some of those don't, and as college students, it could be hard to juggle being a full-time college student and having to hold a full or a part-time job. So yeah, they expect us to transition into the adult life, which I do understand because we are becoming adults, but at the same time, the things that we have to withstand can be overwhelming if you're not used to having that much on your plate. (T4, L526-534)

Similarly, this participant explained of faculty:

> I think too, with certain professors, at times, I understand, here's the semester, you gotta have in work for that certain class, but some professors might not be as organized, some might not be as mindful of certain things, and some students are stressed…So I just think at times we also need a hold accountable our professors with their rate of work because sometimes, they might bring too much in, especially if you are taking 18 to 21 credit hours or more, it could be really stressful on a person. (T1, L642-650)

In addition to these academic barriers, focus group participants also detailed ways in which relationships can serve as a barrier for mental health care. Students delved deeper into how family, friendship, and romantic relationships can impact their mental health care.

Relationships
Focus group participants discussed how the relationships in their lives can play a major role in their mental health care. Students offered opinions about how their families impact their mental health and the decision to seek care and/or treatment. This student expressed:

> I think…we're away from family here. I'm not around my family at all times, which back home, I was... So here... Not being around family, it just takes a toll on you know, my mental health, I guess. (T1, L93-95)

Another participant explained that they utilize on-campus mental health care services because of their family's attitude toward mental health care and receiving treatment:

> … I also come from a family where they don't really believe in counseling or any of that... (T2, L247-253)

Contrary, this student responded on how moving away from her family to start at BGSU helped their mental health:

> So, for me, my home life was more stressful to me, so coming to college has actually helped my mental health, because I was away from my family, which caused me a lot of like, um, mental health problems. So, coming here, it was good 'cause I got to express myself in different ways, and not necessarily feel like I needed to focus on my mental health where in high school I was constantly thinking about that. (T4, L111-115)

Students in the focus groups also revealed how friendships also can add an additional barrier. One participant explained that their mental health is depicted through their social life:

> So…if you're at a low point mentally, you don't really wanna leave your bed a lot of the times, and I know that I've stayed in certain nights and just felt sad light when all my friends were hanging out and stuff like that. So, I think that having good mental health has kind of a direct link to your social life. (T2, L552-555)

Another student echoed this point, explaining how their friendships and peer interactions are dependent on their mental health:

… You're definitely not gonna have, um, be able to put the right amount of energy to your friends or people that you care about, even if you know how they care about you and they like get where you're coming from, and still um, difficult to be able to be a good friend, or be able to hang out them when you're, or when you're not able to really check in and help yourself. (T2, L557-562)

Participants also expressed how their friends' mental health also plays a role in their personal relationships:

Yeah, it's so difficult… with friends… like the other day I had were my friends like text me and they were feeling really down on themselves and going through a lot, but I was also going through a lot, and so I'm just like, I wanna be there for them and go over and help them out all the time but it's just like I also have to get my stuff done and take care of my mental health as well. So, it's just like, its hard being a good friend sometimes. (T2, L564-569)

In the focus groups, it was also discussed how feeling like a burden can impact friendships:

… I feel like that a lot with my friends, just 'cause like, they are always the first people that I go to for things, but um, sometimes when I'm having a really bad week, like I feel like I'm just draining them of like energy, I just feel like I'm just constantly in a bad mood or constantly complaining or constantly doing things like that and though I know that they're gonna care about me and love me no matter what I still just can't help but feel terrible for feeling like a burden or feeling guilty for crying or just stuff like that. And I mean, again I... It's a rational thing rationally, they're obviously not gonna feel like I'm the worst person in the world for crying to them but still it's hard to not feel like a burden. (T2, L586-593)

Focus group participants also highlighted how romantic relationships can be a barrier with mental health care. Students discussed how their significant others impact their mental health and its affects. This student expressed how relationships increase their mental health concerns:

Sometimes I feel like I'm being a terrible girlfriend because I'm just sad a lot of the times that I have these anxiety attacks and everything, and like, I want to be a good girlfriend and everything but I'm kind of weighing myself down and then it leads to a lot of guilt, I think. So, I think that's a really big thing. (T1, L571-575)

Similarly found when discussing friendships, one student explained that feeling like a burden in a relationship also affects their mental health and care:

Yeah, I'm the same way, I kind of actually feel like a burden, which you know you're not, but it's hard to not feel like that. (T2, L581-582)

In addition to these feelings, focus group participants also expressed the impact of stigma and social pressures acting as a burden on their mental health care.

Stigma and Social Pressure
Participants in the focus groups also explained that the social pressure and stigma attached to mental health can have an impact on their choice to seek care. Students initially explained that seeking mental health care can be difficult when there is an attached stigma and the worry of others' perceptions. One participant said:

> Yeah, some people may be worried about what people think, but they know what people know they're going there. (T1, L369-370)

Other participants also noted that the social inequality among physical health and mental health can also add a barrier to mental health care and adds to the stigma. One student said:

> So, if mental health was taken just the serious as um physical health, I think that would help a lot, especially with where the suicide rate is with teenagers and basically any demographic… So, I feel like our system is kind of behind… (T1, L535-538)

Another participant explained:

> Even if we were just from an official standpoint, if mental and physical health were at the same level of not even, I mean, it would be great to have it from a social standpoint, too, but even just from ... An official standpoint, it would make so much of a difference. (T1, L540-542)

Focus group participants also explained that social pressures can make mental health care and support for it more difficult. One student said that because of this, mental health care in college is even more important:

> …I definitely think I was going along with the stigma, just families or people that you're close to that kind of see it is a shameful thing or maybe something that isn't necessary so you can't really get the type of funding and support that you would need to even go, um, it's very difficult, but is why I think it's very important, even more important that colleges are able to provide that because it gives students a way to use services like that by themselves. (T2, L316-323)

Students also delved into the difficulties overcoming these social pressures and stigmas:

> I feel like there's a stigma that you have to overcome, like I don't feel like those people wanna be like, oh yeah, I go to counseling and I go to therapy. It's just something that a lot people don't wanna talk about unfortunately… (T3, L295-299)

In addition to these difficulties, students also explained how the connections made, or lack thereof, with their mental health resources also can lead to a barrier to care.

Provider Connections
Focus group participants detailed how the connection with their mental health professionals and resources can provide an additional barrier to care. Multiple students discussed that the

connection that a patient has with their mental health professional is important to their mental health care. Participants went on to explain that the possible disconnect between the resource and the patient can lead to another barrier. One student expressed:

> …My really good friend, [they] went to like a therapist and [they] just didn't like really connect with her that well. So, I think that's something; I don't think one therapist can fit like anybody, or like everybody with mental health 'cause everybody is different and you just kind of like connect with different people in different ways, so like you definitely have to find the right therapist for you. Um, and he didn't have that experience when he went to therapy. (T3, L312-316)

Not having a connection between provider and patient can make mental health care more difficult. This participant explained their frustration:

> It definitely is really frustrating like after you've tried two [professionals] and I don't want to wanna start over again. (T3, L 318-319)

Another student discussed the importance of having a connection with their mental health provider:

> …The one time that I did go to our counseling center, it's like me and the person didn't like click, and I guess I want like me and my therapist or counselor or whatever, I want us to click. I wanna like them and be able to feel like I can talk to them and that they're not sitting there with a pad and paper and just making me uncomfortable. And so, they just made me uncomfortable. (T4, L319-323)

Focus group participants provided their perceptions and opinions surrounding their academic and social barriers surrounding mental health care. The next section provides details of the financial barriers for mental health care and its perceptions around the accessibility and burden to students.

Financial Barriers
Another facet of barriers for students seeking mental health care is the financial impact and potential hardship. Many focus group participants detailed the financial difficulties that they have faced or have seen others face while attempting to seek care. Students expressed that with financial hardship their accessibility and ability to use certain mental health resources were impeded when factoring in the cost of care. Additionally, focus group participants highlighted the burden behind this cost of care and impact on the students. For many participants, the cost of mental health care directly related to their accessibility and willingness for care.

Accessibility
Students were asked during the focus groups about their financial decisions regarding care. When prompted, many participants explained that with an increased hardship and cost of care, their mental health care became less accessible. As already revealed, accessibility to mental health care is imperative during a students' college years. With this, students detailed the

struggle with balancing their financial capabilities and ability to access resources for mental health care. One student said:

> I think financial issues are a big one because through my experiences and experiences of my close friends, counseling and therapy and things like that are extremely expensive. And if you can't make it work with your insurance, it's a big struggle to continue going. Or go in the first place. (T2, L325-328)

Another participant expressed that mental health care should be more accessible on the basis of cost:

> I definitely think that…counseling or therapy or any type of that like emotional support should be a lot like cheaper… Because I think that, at this point, societally, I guess, it's still not really seen as like an important thing. Like my personal opinions, I think that everyone should have access to these type of things, so it's kind of disheartening to know that it's always seen as something extra, or something that very few people use when in reality, I feel like a lot more people are affected by mental health struggles than you would think they would be. (T2, L350-356)

This student explained that choosing off-campus services comes with a greater cost:

> I think cost is a big factor… personally, I wouldn't want to go to an off-campus source due to the cost. (T1, L263-264)

One participant discussed the frustration when wanting to receive mental health care, but the financial cost is impeding access to the provider:

> …when you like reach and come to the conclusion that you want to get help. If you can't, that's a terrible thing. And especially like money and things like that, it's really upsetting because if you find a counselor that sounds great, and they're like $300 per visit, it's like, then what do you do? (T2, L343-346)

As seen through these quotes, the balance of accessibility and affordability is a difficult act. Students in the focus group also detailed the burden that these financial barriers have on their lives and mental health journeys.

Burden
In part with this theme, the financial burden that many students face when attempting to seek mental health care became prevalent during the focus groups. When survey participants were asked if cost ever played a factor in their decision to seek mental health care, more than 50% responded with "yes." See **Table 7** below for further results.

Table 7: Has Cost Ever Played a Factor?

Cost Factor	N	%
Yes	100	51.55%
No	79	40.72%
Unsure	14	7.22%
Prefer not to say	1	0.52%
Grand Total	**194**	**100.00%**

Participants expressed the difficulty of this financial hardship and its impact on them. This student explained that the coordination of insurance, cost, and accessibility is difficult for both the student and the parents involved:

> The financial is a big factor. Like, uh, personally, I don't go anywhere that doesn't either except insurance, doesn't get employee benefits from like, my parents, or is it you know, just free... I am still dependent on my parents and I don't want them to have to pay a ridiculous amount of money for me to say my problems in front of people. I think especially when, I'm sure a lot of us have part-time jobs, with minimum wage, so that it's kinda hard to afford [care]… (T1, L358-363)

One student also noted that the burden may not always fall on the parents of the student:

> A lot of universities expect the students' parents or guardian to step in, but you know, by this time, we're sort of adults, a lot of times, a lot of students are on their own, they don't have that parent or guardian to you know, pay that extra money, and then if they don't, they're kind of just out of luck. (T4, L461-464)

This participant also explained that the burden falls on more than the parents of the student and that burden can impact the students' willingness to receive care and look for support:

> …For my experience… my family… didn't really think [counseling is] a necessary thing. Um, I did go see an outside like therapist, for like only a couple of times and every time it was also always a conversation with my parents. Like, oh, do you know how expensive this is, like, wow, I'm just paying a lot for these things and obviously that makes you not wanna do it if um someone who's providing it for you is complaining about it versus uh, if it was more easily accessible financially for people… (T2, L437-L446)

This financial burden when attempting to receive mental health care can be increased or decreased with the insurance status of the family and student. The next research question investigated the role that insurance plays for BGSU students and their mental health care.

Research Question 3: What role, if any, does insurance status play in how college students at BGSU seek and respond to mental health treatment?

Provider and Type
Many focus group participants explained that their current insurance status also plays a significant role in their mental health care decisions. To gather more information of students' current insurance status, survey participants were asked to provide their current source of primary coverage. Of the students surveyed, 58.25% reported that an employer or private insurer was the source of their insurance. Additionally, 23.71% did were unsure of their insurance source. See **Table 8** for further results.

Table 8: Source of Insurance

Insurance Provider	N	%
Employer	86	44.33%
Federal or State Government	25	12.89%
Private or Self-Funded	27	13.92%
University-Sponsored	5	2.58%
None	5	2.58%
Unsure	46	23.71%
Grand Total	**194**	**100.00%**

Focus group participants also detailed their insurance source and their experiences with their current insurance status. The following sections detail different sources of insurance that were explained in the focus groups: University-Sponsored Insurance, Private and Parent Insurance, and Employee Benefits. Furthermore, students also explained the impact of their insurance sources and its role in seeking mental health care.

University-Sponsored Insurance
Some students in the focus groups are disclosed that they are covered through the BGSU student insurance program. With this disclosure, participants explained their experiences with this source of coverage. One student explained that there are restrictions that impacts their utilization:

> You have to go to the Falcon Health Center and even if you have the school insurance, they still have a co-pay of like what is it $50 I think. (T4, L431-432)

Another participant shared similar sentiments of these restrictions, but included that a secondary insurer provides some additional coverage:

> Yeah. Now, I originally just had the student insurance so when that happened, I always had... It would only take off like $20, and I would still have $100 to pay, so I'm just like, okay, so this is pointless…but now I have the second insurance that pays the rest. (T4, L444-447)

The same student discussed their feelings towards the university-sponsored plans and their coverage costs:

> I don't think students should have to pay for those honestly, because it's a resource that the university is giving to help but then it's like, you're kind of hurting the student in return by making them have to pay for like what you're giving them… (T4, L423-425)

Another student also gave feedback:

> I know the student insurance can't cover you know, all the resources but I feel like some of the main ones should probably be what the campus offers so if they offer something, it should be covered with the student insurance versus the students having to pay for that extra…(T4, L390-392)

Students in the focus group also gave some examples of their experiences with private and parent insurance plans.

Private and Parent Insurance
Some participants also explained that their coverage came from a private or parent source. Students expressed how these plans can be of help, but also hinder their accessibility to mental health care. One participant noted how their parent's plan did not accept specific mental health care providers:

> I think so too, with our parent's health insurance…I am [on it], but like I was prescribed by my doctor to go a health care center and we were looking around. I'm from [an urban] area and insurance in that area, it's pretty high. So, we checked out different areas and a lot of them you had to pay out of your own pocket. Only a couple really were from insurance. But I think that can deter somebody, is if you have to pay straight out of pocket. (T1, L448-453)

Another student explained that falling under their parents' plan is difficult with not wanting to disclose treatment to their parents:

> …I didn't even know this, but everything's billed through your insurance basically until eventually, your parents find out 'cause they get the bill, because most of us are probably still on our parents health insurance. But when you go to the counseling center, like it doesn't, it's just free because you pay for it with your tuition, so it doesn't go through your insurance. Your parents don't have to necessarily know. So, I think that's something that depending on where you grew up, like what your background is, and what your parents' views are on mental illness. (T1, L397-404)

Focus group participants also discussed their experiences with employee benefit programs.

Employee Benefit and Assistance Plans
Students within the focus groups also detailed how employee benefit plans, whether through their own work or their parents, have provided assistance and accessibility with mental health

care. These plans are supplemental to their primary insurance coverage and can provide additional resources. One participant explained that their parent's employee assistance plan helped with the process of receiving mental health care:

> …My parents are very supportive of me getting help that I need and everything. And also, to have a dad who has this like employee assistance program, it works that I've been able to make it work for me, but I think that for people who don't have that experience, and don't have insurance that can cover these things, that would be extremely difficult… (T2, L461-467)

Another student said:

> I guess for me, once my mom's benefits run out, I'm going to have to pay like a hundred dollars per session. And that's likely going to deter me from continuing with that just because it's not something I can personally afford. (T1, L493-495)

With this, focus group participants also detailed how their insurance coverage has an impact on their mental health care and the costs associated with treatment.

Impact on Mental Health Care
Students also described how their insurance status and coverage source can impact their mental health care. Survey participants were asked if their health insurance status has ever played a factor in seeking mental health care. Of the students surveyed, 36.08% answered "yes." See **Table 9** for additional information.

Table 9: Has Health Insurance Ever Played a Factor?

Health Insurance Factor	N	%
Yes	70	36.08%
No	102	52.58%
Unsure	21	10.82%
Prefer not to say	1	0.52%
Grand Total	**194**	**100.00%**

Focus group participants also detailed the impact that their health insurance has played on their mental health care. Some students discussed that, even with their current insurance coverage, mental health care is still extremely expensive. One student explained how the cost impacts their prioritization of care:

> It definitely like, kind of, like, makes me wanna go less but I definitely make myself prioritize that and pay the money 'cause it's important um, and I can see why some people maybe would stop taking those services 'cause if they don't have that money they wouldn't be able to but I make enough that I can pay that bill, I guess, but it is something I think about. (T3, L479-482)

Another participant responded on how their insurance impact the medication they need:

> Personally, [my insurance] makes a really big difference in [my mental health] because like, all my medication is covered 100% by my insurance and like especially going through a lot of changes that could be a lot of money and having insurance where it's all paid for, I'm not afraid to make sure I'm doing what's right for myself instead of just being like, okay, this one's fine. And like, insurance has made it easier, like obviously, like the counseling center and [the Psychological Services Center] would be free for us, but like the health center is definitely not. And if I didn't have insurance, I feel bad, but for about how much it costs like even with our insurance. (T3, L445-451)

This participant shared their experiences:

> When I was in high school, I had a therapist and I could only have 20 visits a year with her until they started charging, which is, might sound like a lot but that wasn't even once every two weeks and I needed it maybe once a week to twice a week. And so, if I used the 20 it would have been $120 a visit to go see her and we were like, Who I, who can afford that that's ridiculous for me to talk to her for 45 minutes. $120, so it like, no, it's ridiculous how expensive it is after the insurance covered part. (T4, L272-277)

This same student believes that insurance impacts their accessibility to mental health care:

> If I had better insurance, I probably would have continued to go to counseling, but I mean, I'm not gonna be able to pay. (T4, L384-385)

Through these impacts, it can be observed how insurance plays a major role mental health care for college students at BGSU. The next research question investigates the role that BGSU student demographic data plays in their current mental health care.

Research Question 4: What role, if any, do student demographic data play in how college students at BGSU seek and respond to mental health treatment?

In order to explore the role that student demographic data plays in how BGSU students seek and respond to their mental health care, I asked specific demographic questions in my survey. The use of this information allowed for a broader understanding of the participants taking the survey, as well as their utilization of mental health resources and the importance of their mental health. The survey asked consenting participants to provide their college affiliation, current undergraduate class standing, gender, LGBTQ+ status, ethnicity, and current primary health insurance source. Please refer to **Appendix E** for the survey questions. Students' demographic information is summarized in **Tables 10** through **14.** Students' insurance source can be seen in **Table 8**. From these data, I gathered a greater understanding of the sample. Similarly to BGSU, a majority of the students who completed my survey came from the College of Arts and Sciences with 40.41% of the sample. However, there is representation from all colleges. All class standings also participated with a majority percentage (57.59%) of the sample coming from upperclassmen. Also similar to BGSU, there was a majority amount of cis-gender female women who completed the survey. However, there is representation from both cis-gender male and

gender non-binary students. Of the students surveyed, 17.62% identified as a member of the LGBTQ+ community. Additionally, a majority of students surveyed (85.22%) were white students. This aligns with BGSU being a predominately white institution (PWI).

Table 10: College Affiliation

College	N	%
Arts and Sciences	78	40.41%
Business	24	12.44%
Education and Human Development	47	24.35%
Health and Human Services	31	16.06%
Musical Arts	4	2.07%
Technology	9	4.66%
Grand Total	**193**	**100.00%**

Table 11: Undergraduate Status

Class Standing	N	%
First-year	43	22.51%
Sophomore	38	19.90%
Junior	50	26.18%
Senior	60	31.41%
Grand Total	**191**	**100.00%**

Table 12: Gender

Gender	N	%
Cis-gender Female	151	77.84%
Cis-gender Male	35	18.04%
Non-Binary	8	4.12%
Grand Total	**194**	**100.00%**

Table 13: Do you Consider Yourself a Member of the LGBTQ+ Community?

LGBTQ+	N	%
Yes	34	17.62%
No	154	79.79%
Prefer not to say	5	2.59%
Grand Total	**193**	**100.00%**

Table 14: Ethnicity

Ethnicity	N	%
American Indian or Alaskan Native	3	1.48%
Asian	6	2.96%
Black or African American	12	5.91%
Hispanic or Latino/a/x or Spanish Origin	7	3.45%
Prefer not to say	2	0.99%
White	173	85.22%
Grand Total	**203**	**100.00%**

With this information, I utilized pivot tables to delve deeper into the relationships between demographic information and BGSU students' perceptions of overall mental health importance and their utilization of on- and off-campus resources. I combined each demographic question with students' importance placed on mental health in college, as seen in **Table 1** and utilization of on- and off-campus resources, as seen in **Tables 4** and **5**. I then grouped these tables into their corresponding group for analysis.

Student Demographic Data and Importance of Mental Health Care
To investigate the relationship between these demographic data and students' perceptions behind the importance of mental health, I began with evaluating survey responses asking students to gauge their agreement with the statement "My Mental Health is Important to Me." From this analysis, I developed pivot tables to show data across the specific demographic areas of interest: College affiliation, undergraduate status, gender, member of the LGBTQ+ community, and ethnicity. This breakdown is included in **Tables 15** through **20**. A majority of students across all demographic information agreed with the statement that mental health is important. Within the largest college of Arts and Sciences, 96.16% of survey respondents agreed/strongly agreed. In the College of Musical Arts, 100% of respondents agreed/strongly agreed. With undergraduate status, 100% of all sophomore and junior students surveyed also agreed/strongly agreed. It is also important to note that almost 10% of first-year student respondents strongly disagreed with the statement. The majority of cis-gender female and cis-gender male respondents agreed, with 94.7% and 94.28% of participants respectively. Over 97% of members of the LGBTQ+ community also agreed. Although a smaller representation, 89.28% of students of color surveyed responded that their mental health is important. Finally, when examining health insurance status and students' perceptions of mental health importance, 88% of students with government-sponsored insurance and 92.6% of students with private or self-funded insurance agreed with the statement. The majority of students across all demographics perceive their mental health to be important. From this, I examined utilization of both on- and off-campus services.

Table 15: College Affiliation and Importance of Mental Health Care

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly Disagree		Grand Total	
College	n	%	n	%	n	%	n	%	n	%	N	%
Arts & Sciences	43	55.13%	32	41.03%	0	0.00%	0	0.00%	3	3.85%	78	100.00%
Business	15	62.50%	7	29.17%	2	8.33%	0	0.00%	0	0.00%	24	100.00%
Education & Human Development	26	55.32%	17	36.17%	1	2.13%	0	0.00%	3	6.38%	47	100.00%
Health & Human Services	18	58.06%	12	38.71%	1	3.23%	0	0.00%	0	0.00%	31	100.00%
Musical Arts	3	75.00%	1	25.00%	0	0.00%	0	0.00%	0	0.00%	4	100.00%
Technology	4	44.44%	4	44.44%	1	11.11%	0	0.00%	0	0.00%	9	100.00%
Grand Total	109	56.48%	73	37.82%	5	2.59%	0	0.00%	6	3.11%	193	100.00%

Table 16: Undergraduate Status and Importance of Mental Health Care

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Grand Total	
Class Standing	n	%	n	%	n	%	n	%	n	%	N	%
First-year	24	55.81%	14	32.56%	1	2.33%	0	0.00%	4	9.30%	43	100.00%
Sophomore	21	55.26%	17	44.74%	0	0.00%	0	0.00%	0	0.00%	38	100.00%
Junior	32	64.00%	18	36.00%	0	0.00%	0	0.00%	0	0.00%	50	100.00%
Senior	30	50.00%	25	41.67%	4	6.67%	0	0.00%	1	1.67%	60	100.00%
Grand Total	107	56.02%	74	38.74%	5	2.62%	0	0.00%	5	2.62%	191	100.00%

Table 17: Gender and Mental Health Care Importance

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Grand Total	
Gender	n	%	n	%	n	%	n	%	n	%	N	%
Cis-gender Female	89	58.94%	54	35.76%	4	2.65%	0	0.00%	4	2.65%	151	100.00%
Cis-gender Male	17	48.57%	16	45.71%	1	2.86%	0	0.00%	1	2.86%	35	100.00%
Non-Binary	3	37.50%	4	50.00%	0	0.00%	0	0.00%	1	12.50%	8	100.00%
Grand Total	109	56.19%	74	38.14%	5	2.58%	0	0.00%	6	3.09%	194	100.00%

Table 18: Member of the LGBTQ+ Community and Mental Health Care Importance

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Grand Total	
LGBTQ+	n	%	n	%	n	%	n	%	n	%	N	%
Yes	14	41.18%	19	55.88%	0	0.00%	0	0.00%	1	2.94%	**34**	**100.00%**
No	95	61.69%	49	31.82%	5	3.25%	0	0.00%	5	3.25%	**154**	**100.00%**
Prefer not to say	0	0.00%	5	100.00%	0	0.00%	0	0.00%	0	0.00%	**5**	**100.00%**
Grand Total	**109**	**56.48%**	**73**	**37.82%**	**5**	**2.59%**	**0**	**0.00%**	**6**	**3.11%**	**193**	**100.00%**

Table 19: Ethnicity and Mental Health Care Importance

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Grand Total	
Ethnicity	n	%	n	%	n	%	n	%	n	%	N	%
Student of Color	16	57.14%	9	32.14%	2	7.14%	0	0.00%	1	3.57%	**28**	**100.00%**
White	92	56.10%	65	39.63%	2	1.22%	0	0.00%	5	3.05%	**164**	**100.00%**
Grand Total	**108**	**56.25%**	**74**	**38.54%**	**4**	**2.08%**	**0**	**0.00%**	**6**	**3.13%**	**192**	**100.00%**

Table 20: Insurance Status and Mental Health Care Importance

	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly disagree		Grand Total	
Insurance Provider	n	%	n	%	n	%	n	%	n	%	N	%
Employer	53	61.63%	30	34.88%	2	2.33%	0	0.00%	1	1.16%	**86**	**100.00%**
Federal or State Government	10	40.00%	12	48.00%	1	4.00%	0	0.00%	2	8.00%	**25**	**100.00%**
Private or Self-Funded	15	55.56%	10	37.04%	2	7.41%	0	0.00%	0	0.00%	**27**	**100.00%**
University-Sponsored	5	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	**5**	**100.00%**
None	2	40.00%	2	40.00%	0	0.00%	0	0.00%	1	20.00%	**5**	**100.00%**
Unsure	**24**	**52.17%**	**20**	**43.48%**	**0**	**0.00%**	**0**	**0.00%**	**2**	**4.35%**	**46**	**100.00%**
Grand Total	**109**	**56.19%**	**74**	**38.14%**	**5**	**2.58%**	**0**	**0.00%**	**6**	**3.09%**	**194**	**100.00%**

Student Demographic Data and Utilization of On-Campus Services
Furthering the analysis, I began to investigate the impact that BGSU student demographics have on the utilization of on-campus mental health care services. From the discussion in previous research questions, it was shown that while a majority of students perceived their mental health to be important, actual utilization of services was rather low. To gauge this utilization and to interpret the data, which included seven options of on-campus resources, I decided to group utilization into levels. Participants who have not utilized any on-campus services are indicated by the term "none." Low utilization is indicated by usage of one on-campus resource. Medium

utilization is indicated by usage of two to three on-campus resources. There was no high utilization.

From the data in **Tables 21** through **26**, I once again used the demographic information of college affiliation, undergraduate status, gender, LGBTQ+ community, ethnicity, and insurance status to analyze these utilization levels. Of the survey respondents, 100% of students in the College of Musical Arts did not utilize on-campus services. The College of Arts and Science had the largest utilization with 30.77% of students reporting medium utilization. First-year students had the lowest utilization with 65.12% who have not utilized any on-campus resources. Cisgender males also had the lowest utilization with 65.71% reporting that they have not used any on-campus mental health care services. Of the gender non-binary students, 37.5% of respondents have medium utilization. The majority of straight-identifying students (51.95%) reported no utilization, while 32.35% of the LGBTQ+ community members surveyed signaled a medium utilization. Additionally, the majority of students of color respondents (60.71%) have utilized at least one on-campus mental health service. Finally, 55.56% of students with private insurance reported using none of the on-campus resources and 40.00% of students with university-sponsored insurance signified utilization of at least one on-campus service. While a majority of all students surveyed perceived mental health to be important, as we can see, their utilization of on-campus mental health care services does not seem to match. To further continue this analysis, I also investigated off-campus service utilization.

Table 21: College Affiliation and Utilization of On-Campus Services

	None		Low		Medium		Grand Total	
College	**n**	**%**	**n**	**%**	**n**	**%**	**N**	**%**
Arts and Sciences	32	41.03%	22	28.21%	24	30.77%	**78**	**100.00%**
Business	12	50.00%	9	37.50%	3	12.50%	**24**	**100.00%**
Education and Human Development	26	55.32%	15	31.91%	6	12.77%	**47**	**100.00%**
Health and Human Services	19	61.29%	10	32.26%	2	6.45%	**31**	**100.00%**
Musical Arts	4	100.00%	0	0.00%	0	0.00%	**4**	**100.00%**
Technology	5	55.56%	4	44.44%	0	0.00%	**9**	**100.00%**
Grand Total	**98**	**50.78%**	**60**	**31.09%**	**35**	**18.13%**	**193**	**100.00%**

Table 22: Undergraduate Status and Utilization of On-Campus Services

	None		Low		Medium		Grand Total	
Class Standing	**n**	**%**	**n**	**%**	**n**	**%**	**N**	**%**
First-year	28	65.12%	12	27.91%	3	6.98%	43	**100.00%**
Sophomore	16	42.11%	11	28.95%	11	28.95%	38	**100.00%**
Junior	29	58.00%	13	26.00%	8	16.00%	50	**100.00%**
Senior	23	38.33%	24	40.00%	13	21.67%	60	**100.00%**
Grand Total	**96**	**50.26%**	**60**	**31.41%**	**35**	**18.32%**	**191**	**100.00%**

Table 23: Gender and Utilization of On-Campus Services

Gender	None		Low		Medium		Grand Total	
	n	%	n	%	n	%	N	%
Cis-gender Female	73	48.34%	49	32.45%	29	19.21%	151	100.00%
Cis-gender Male	23	65.71%	9	25.71%	3	8.57%	35	100.00%
Non-Binary	2	25.00%	3	37.50%	3	37.50%	8	100.00%
Grand Total	98	50.52%	61	31.44%	35	18.04%	194	100.00%

Table 24: Member of the LGBTQ+ Community and Utilization of On-Campus Services

LGBTQ	None		Low		Medium		Grand Total	
	n	%	n	%	n	%	N	%
Yes	14	41.18%	9	26.47%	11	32.35%	34	100.00%
No	80	51.95%	50	32.47%	24	15.58%	154	100.00%
Prefer not to say	3	60.00%	2	40.00%	0	0.00%	5	100.00%
Grand Total	97	50.26%	61	31.61%	35	18.13%	193	100.00%

Table 25: Ethnicity and Utilization of On-Campus Services

Ethnicity	None		Low		Medium		Grand Total	
	n	%	n	%	n	%	N	%
Student of Color	11	39.29%	9	32.14%	8	28.57%	28	100.00%
White	86	52.44%	51	31.10%	27	16.46%	164	100.00%
Grand Total	97	50.52%	60	31.25%	35	18.23%	192	100.00%

Table 26: Insurance Status and Utilization of On-Campus Services

Insurance Provider	None		Low		Medium		Grand Total	
	n	%	n	%	n	%	N	%
Employer	43	50.00%	32	37.21%	11	12.79%	86	100.00%
Federal or State Government	10	40.00%	8	32.00%	7	28.00%	25	100.00%
Private or Self-Funded	15	55.56%	4	14.81%	8	29.63%	27	100.00%
University-Sponsored	3	60.00%	1	20.00%	1	20.00%	5	100.00%
None	3	60.00%	1	20.00%	1	20.00%	5	100.00%
Unsure	24	52.17%	15	32.61%	7	15.22%	46	100.00%
Grand Total	98	50.52%	61	31.44%	35	18.04%	194	100.00%

Student Demographic Data and Utilization of Off-Campus Services
To continue the investigation of BGSU student demographics and its role in how students seek mental health care, I completed the same process for off-campus utilization. From the survey, students were asked to indicate which mental health services they have utilized off-campus. In order to interpret the data which included 12 options of off-campus resources, I decided to group utilization into levels. Participants who have not utilized any off-campus services are indicated by the term "none." Low utilization is indicated by usage of one off-campus resource. Medium utilization is indicated by usage of two to three off-campus resources. There was no high utilization.

Tables 27 through **32** show the relationship between these utilization levels and the student demographic information of college affiliation, undergraduate status, gender, LGBTQ+ community, ethnicity, and insurance status. A majority of students across all of the colleges reported no utilization of off-campus services. Additionally, the majority of all class standings also reported no utilization. Sophomores stated highest rate of utilization, with just 5.26%. Of the gender non-binary students surveyed, 25.00% have the highest rate of utilization for mental health services. Members of the LGBTQ+ community reported that 14.7% have utilized at least one off-campus resource. Also, 32.14% of students of color also signaled utilization of at least one off-campus mental health care service. A vast majority of students, regardless of their insurance source and status, reported no utilization of off-campus services. Of the students with government insurance, 32% have utilized at least one off-campus resource. Furthermore, 29.63% of students with private or self-funded insurance also reported utilization of at least one off-campus mental health service.

From these demographic indicators, it is shown that, while a majority of the BGSU students surveyed believe that their mental health is important, their utilization tells a different story. Moreover, the audiences that are utilizing these services are considered marginalized groups, including students of color and members of the LGBTQ+ community. Through this research, the BGSU student perceptions of on- and off-campus mental health care services has been analyzed.

Table 27: College Affiliation and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
College	**n**	**%**	**n**	**%**	**n**	**%**	**N**	**%**
Arts and Sciences	60	76.92%	17	21.79%	1	1.28%	**78**	**100.00%**
Business	18	75.00%	3	12.50%	3	12.50%	**24**	**100.00%**
Education and Human Development	36	76.60%	11	23.40%	0	0.00%	**47**	**100.00%**
Health and Human Services	24	77.42%	5	16.13%	2	6.45%	**31**	**100.00%**
Musical Arts	4	100.00%	0	0.00%	0	0.00%	**4**	**100.00%**
Technology	9	100.00%	0	0.00%	0	0.00%	**9**	**100.00%**
Grand Total	**151**	**78.24%**	**36**	**18.65%**	**6**	**3.11%**	**193**	**100.00%**

Table 28: Undergraduate Status and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
Class Standing	n	%	n	%	n	%	N	%
First-year	38	88.37%	5	11.63%	0	0.00%	43	100.00%
Sophomore	28	73.68%	8	21.05%	2	5.26%	38	100.00%
Junior	40	80.00%	9	18.00%	1	2.00%	50	100.00%
Senior	44	73.33%	13	21.67%	3	5.00%	60	100.00%
Grand Total	150	78.53%	35	18.32%	6	3.14%	191	100.00%

Table 29: Gender and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
Gender	n	%	n	%	n	%	N	%
Cis-gender Female	118	78.15%	29	19.21%	4	2.65%	151	100.00%
Cis-gender Male	28	80.00%	6	17.14%	1	2.86%	35	100.00%
Non-Binary	6	75.00%	1	12.50%	1	12.50%	8	100.00%
Grand Total	152	78.35%	36	18.56%	6	3.09%	194	100.00%

Table 30: Member of the LGBTQ+ Community and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
LGBTQ	n	%	n	%	n	%	N	%
Yes	29	85.29%	4	11.76%	1	2.94%	34	100.00%
No	118	76.62%	31	20.13%	5	3.25%	154	100.00%
Prefer not to say	4	80.00%	1	20.00%	0	0.00%	5	100.00%
Grand Total	151	78.24%	36	18.65%	6	3.11%	193	100.00%

Table 31: Ethnicity and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
Ethnicity	n	%	n	%	n	%	N	%
Student of Color	19	67.86%	8	28.57%	1	3.57%	28	100.00%
White	131	79.88%	28	17.07%	5	3.05%	164	100.00%
Grand Total	150	78.13%	36	18.75%	6	3.13%	192	100.00%

Table 32: Insurance Status and Utilization of Off-Campus Services

	None		Low		Medium		Grand Total	
Insurance Provider	**n**	**%**	**n**	**%**	**n**	**%**	**N**	**%**
Employer	67	77.91%	16	18.60%	3	3.49%	86	100.00%
Federal or State Government	17	68.00%	6	24.00%	2	8.00%	25	100.00%
Private or Self-Funded	19	70.37%	7	25.93%	1	3.70%	27	100.00%
University-Sponsored	4	80.00%	1	20.00%	0	0.00%	5	100.00%
None	5	100.00%	0	0.00%	0	0.00%	5	100.00%
Unsure	40	86.96%	6	13.04%	0	0.00%	46	100.00%
Grand Total	**152**	**78.35%**	**36**	**18.56%**	**6**	**3.09%**	**194**	**100.00%**

From these demographic indicators, it is shown that, while a majority of the BGSU students surveyed believe that their mental health is important, their utilization tells a different story. Moreover, the audiences that are utilizing on-campus services are considered marginalized groups, including students of color and members of the LGBTQ+ community. Additionally, students of color are using off-campus services at higher rates. Through this research, the BGSU student perceptions of on- and off-campus mental health care services has been analyzed.

Discussion
This research project was designed to investigate and analyze BGSU student perceptions of mental health care and its available services both on- and off-campus. From these findings within Research Question 1, it can be shown that a majority of students (94.33%) do believe that their mental health care is important to them. This importance stems from the transition to university life and the stressors associated with a collegiate career. Oftentimes, college is a turning point of growing independence for many students, and this can translate into a stressful and pressured environment. Moving to BGSU from home, a new transition to university-level academics, new social circles and the associated social pressures can all increase the importance for mental health care while at BGSU. From this, it can also be observed how the awareness and utilization levels of on- and off-campus mental health care services do not match the preceding statement, and both are distinctly lower than would initially be thought in comparison to the high level of agreeance of the importance of mental health. With over 92% and 64% of surveyed students having a medium to high awareness level of both on-campus and off-campus mental health services, students are at least somewhat aware of their mental health care options. However, knowing that these services exist and reaching out for utilization purposes are not the same thing. With the majority of students (50.22%) never utilizing any on-campus mental health service and more than 78% never utilizing any off-campus resource, there is an obvious disjoint in the relationship between student and provider. These major takeaways from the findings showcase that there must be some associated barriers blocking this utilization.

Aligning with Research Question 2, students both in the focus group and those that participated in the survey indicated that there are additional barriers that impact their mental health care during their time at BGSU. Social and academic barriers are the most significant, and students elaborated that these key obstacles decrease their accessibility and longevity of care. A major

theme among these barriers that I think is important to address is the concept of being a burden. Whether financially or emotionally, students continually explained that a greater reason around not receiving mental health care, as well as in general with their own mental health struggles, was that they did not want to be a burden to someone else. Focus group participants expressed that they did not want the financial hardship to fall on their parents because they are not currently in the financial position to afford care. Additionally, students shared that a major barrier to their care included the social burden of feeling like "too much" for their friends, peers, and social circles. Stigma also plays an essential role here. Students described not being accepted by parents for their mental health care decisions, the struggle of receiving care because of what other think, and even the unequal perceptions surrounding mental and physical health. Similarly, the connections students have with their providers, and their own perceptions of that forming relationship can impact decisions on receiving or continuing treatment I think that this is important because these feelings and barriers are integral to the relationship of other barriers. Financial hardships and barriers to resources were explained to be a major reason for not receiving care and the feelings of being a "burden" only can amplify both the need for care and the inaccessibility of mental health services.

As the survey showcased, BGSU students do believe in the importance of their mental health care. In the focus groups, participants highlighted college as the "biggest changing period" and a time for self-identity, so it would be assumed that utilization would grow during this transitional phase. According to data from Research Question 3, the impact of a students' financial and insurance status was shown to be an integral piece of the discussion as to why students are not utilizing their mental health care resources. The cost of care is high; medication, doctors' visits, treatments, and therapy can take on a massive debt. Health insurance, while having the ability to help with that debt, can also hinder a students' accessibility to care. Some insurance plans only cover a certain number of visits or medications, have additional out-of-pocket costs with high deductibles and exclusions, and have greater potential for parent's family members to be increasingly involved in the students' treatment. Additionally, the difficulties that can occur when a student may not connect with their provider or have to trial multiple medications for multiple months. All of these can impact both accessibility and continuing utilization for the student.

Also investigated within my study and aligning with Research Question 4, is the role that BGSU student demographic data plays in mental health care. As already discovered, utilization rates for on-campus resources are higher in marginalized groups including students of color, members of the LGBTQ+ community, and gender non-binary students. As many would characterize these groups as greater "at-risk" communities, I think it is important to explore the communities that have lower utilization and may still be assumed to be of lesser risk. Of the cis-gender males surveyed, 65.71% and 80% have never utilized any on- and off-campus mental health resource. Additionally, 52.44% and 67.88% of white students have also never utilized any on- or off-campus service. Mental health affects us all; accessibility and utilization efforts must work to impact all BGSU students.

BGSU is a place where all should feel like they have a seat at the table in the conversation of their mental health. It is my hope that through this study, BGSU will begin to expand that table and add more to people the conversation. The Bowling Green community and BGSU should

work to bridge the gap between mental health services. Bowling Green is also the home of students and it should include accessibility to all. Through this, a greater conversation can begin. Increasing campaigns and having a stronger presence of the importance to *take care* of students' mental health versus a general importance mental health in general can help to work against the stigma and social pressure. Many students know that their mental health is important, but may not know how to actually take care of themselves. It is essential that we continue the conversation and show that mental health struggles while at BGSU and during their collegiate career are normal and that there are resources, regardless of income and insurance, that can help.

Additionally, there needs to be a greater emphasis on the affordability of mental health care for college students. Students should never have to choose between their medication bill and their rent. Ensuring that students have the necessary psychiatric and medical care, in addition to counseling and behavioral therapy on campus can help to ease that burden. By giving students all of the necessary resources to fully care for their mental health, at a reduced or subsidized price, can work to increase student success, retention, and even graduation rates. When students are mentally healthy, they can continue to grow and thrive in other areas.

To continue this work and conversation, future research in the areas of service utilization on BGSU's campus and in the surrounding community must further develop. Including the impact on student success can also gain momentum for further recommendations. Through the evaluation of the direct effect that mental health care barriers have on student success through GPA and/or test scores, retention from year-to-year, and graduation rates can help to gauge the effectiveness of the BGSU campus and Bowling Green community resources. To continue the conversation means continuing to open doors and opportunities for students to feel less like a burden and more in control of their mental health and student experience.

Conclusion
Twenty-two students throughout four focus groups provided details regarding their perceptions of mental health care services both on BGSU's campus and off-campus in the Bowling Green community. Additionally, 194 BGSU undergraduate students participated in the supplemental survey. Through these studies, I analyzed the importance of mental health care, awareness and utilization of on- and off-campus mental health services, the associated social and financial barriers, the impact of insurance, and the role that BGSU student demographic data plays in mental health care and treatment. From this, it can be shown that while students have an awareness of mental health services and an overall agreement that mental health care is important, BGSU student utilization is low. Social and financial barriers impact utilization and insurance coverage can also play a significant role in a students' decision to seek care. Finally, through student demographic analysis, marginalized groups such as students of color, members of the LGBTQ+ community, and gender non-binary students had higher utilization of mental health care services.

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      psychiatrists and the implications for access to mental health care. *JAMA Psychiatry,*

      71(2), 176-181. doi:10.1001/jamapsychiatry.2013.2862

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      Mental health of college students and their non-college-attending peers. *Arch Gen*

      Psychiatry, 65(12), 1429-1437. doi:10.1001/archpsyc.65.12.1429

Eisenberg, D., Golberstein, E., & Gollust, S. E. (2007). Help-seeking and access to mental

      health care in a university student population. *Medical Care, 45*(7), 594-601.

      doi:10.1097/MLR.0b013e31803bb4c1

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      college students in the United States. *The Journal of Nervous and Mental Disease,*

      199(5), 301-308. doi:10.1097/NMD.0b013e3182175123

Hyun, J., Quinn, B., Madon, T., & Lustig, S. (2007). Mental health need, awareness, and use of

      counseling services among international graduate students. *Journal of American College*

      Health, 56(2), 109-118. doi:10.3200/JACH.56.2.109-118

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      limitations of university-based health insurance for students with mental illnesses.

      Journal of American College Health, 60(8), 596-598.

      doi:10.1080/07448481.2012.726301

Mowbray, C. T., Megivern, D., Mandiberg, J. M., Strauss, S., Stein, C. H., Collins, K…Lett,

R. (2006). Campus mental health services: Recommendations for change. *American*

Journal of Orthopsychiatry, 76(2), 226-237. doi:10.1037/0002-9432.76.2.226

Appendix A: Pre-Approved Templates

Social Media Post for Focus Groups:

Hi friends! Please consider helping out a fellow falcon and participating in my research study! For my Honors Project, I am developing focus groups to investigate student mental health service utilization both on campus and in the Bowling Green community! The focus groups will only take an hour of your day and there's free pizza! If you are over the age of 18 and registered as an undergraduate student – I would love to hear from you! Just by participating, you will receive a $5 Amazon e-gift card, how cool!

If you are interested, please go to this link:
https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Questions? Please contact me, Adriana Italiano, at aitalia@bgsu.edu or 330-272-8419!

Social Media Post for Survey:

Hi friends! Please considering helping out a fellow falcon and participating in my research study! For my Honors Project, I am developing a survey to investigate student mental health service utilization both on campus and in the Bowling Green community! The survey will only take about 10 minutes and is confidential! If you are over the age of 18 and registered as an undergraduate student – I would love to hear from you! Just by participating, you can opt to participate in a raffle for a $15 Amazon e-gift card*, how cool!

To participate, please go to this link:
https://bgsu.az1.qualtrics.com/jfe/form/SV_8qSMfLw8Ujn1Zbf

Questions? Please contact me, Adriana Italiano, at aitalia@bgsu.edu or 330-272-8419!

*Chance of winning the gift card is less than 5%.

Recruitment Email Template:

Subject: Participate in a Research Study and Win Up to $15 in Amazon Gift Cards!

Hello!

My name is Adriana Italiano and I am a senior at BGSU on an Individual Planned Program track. I am completing my Honors Project "BGSU Student Perceptions of Mental Health Services and Associated Barriers" and would like to invite you to participate! I am facilitating four focus groups to discuss the mental health service utilization among BGSU students on-campus and in the Bowling Green community.

The focus groups will only take an hour of your time and free pizza will be served! Also, just for your participation, you will receive a $5 Amazon e-gift card!

If you would like to sign up, please go to this link:
https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Can't make the focus group? That's okay! Please participate in my additional survey! This survey takes approximately 10 minutes and is completely confidential! By participating, you can opt into a drawing to win a $15 Amazon e-gift card*!

To participate in the survey, please go to think link:
https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Questions? Please contact me, Adriana Italiano, at aitalia@bgsu.edu or 330-272-8419!

*Chance of winning the gift card is less than 5%.

Reminder Email Template:

Subject: Reminder! Participate in a research study for your chance to win!

Hello!

My name is Adriana Italiano and I writing to remind you of an opportunity to participate in a research study! I am completing my Honors Project "BGSU Student Perceptions of Mental Health Services and Associated Barriers" and would like to invite you to participate! I am facilitating four focus groups to discuss the mental health service utilization among BGSU students on-campus and in the Bowling Green community.

The focus groups will only take an hour of your time and free pizza will be served! Also, just for your participation, you will receive a $5 Amazon e-gift card!

If you would like to sign up, please go to this link:
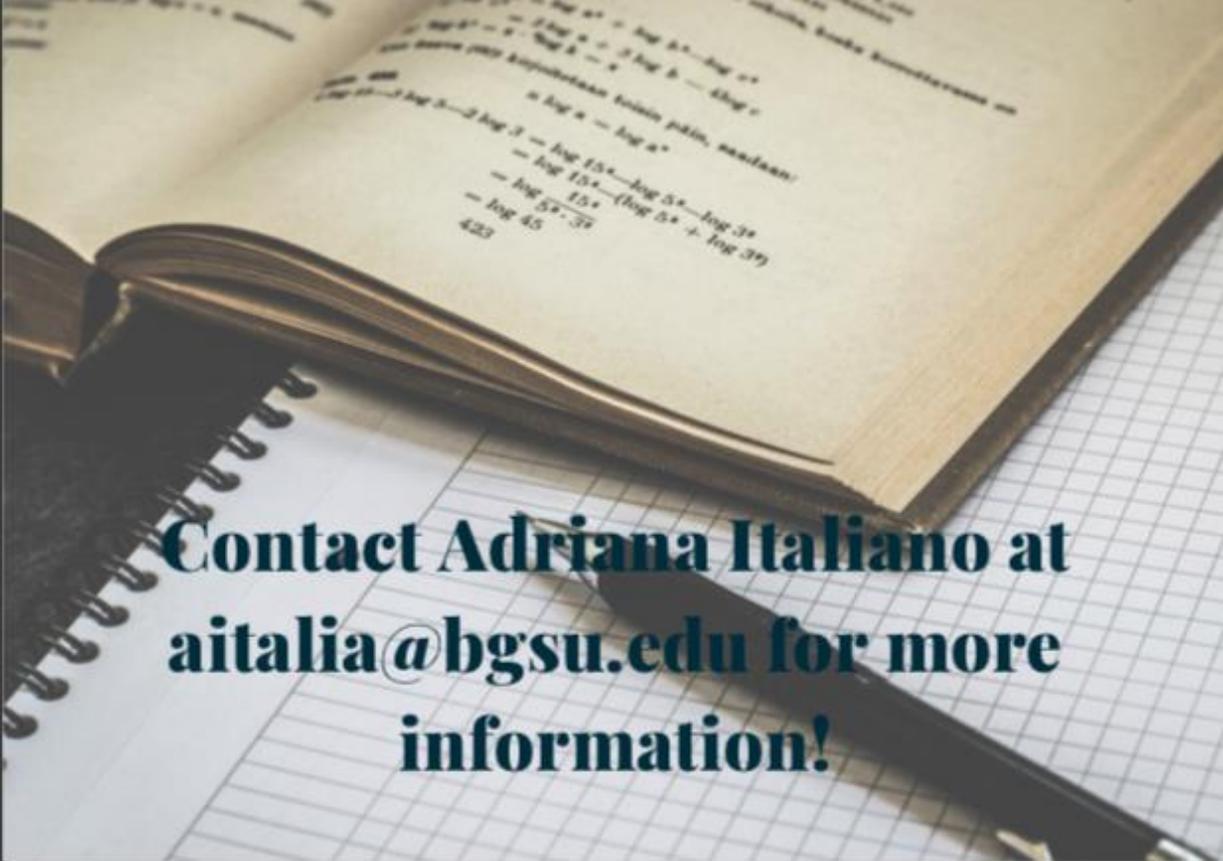https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Can't make the focus group? That's okay! Please participate in my additional survey! This survey takes approximately 10 minutes and is completely confidential! By participating, you can opt into a drawing to win a $15 Amazon e-gift card*!

To participate in the survey, please go to think link:
https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Questions? Please contact me, Adriana Italiano, at aitalia@bgsu.edu or 330-272-8419!

*Chance of winning the gift card is less than 5%.

Campus Update:

Subject: Participate in a Research Study and Win Up to $15 in Amazon Gift Cards!

Attend one of four focus groups to discuss the mental health service utilization among BGSU students on-campus and in the Bowling Green community. The focus groups will only take an hour of your time and free pizza will be served! Also, just for your participation, you will receive a $5 Amazon e-gift card! If you would like to sign up, please go to this link: https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Can't make the focus group? That's okay! Please participate in my additional survey! This survey takes approximately 10 minutes and is completely confidential! By participating, you can opt into a drawing to win a $15 Amazon e-gift card*! To participate in the survey, please go to think link: https://bgsu.az1.qualtrics.com/jfe/form/SV_2axMstcnin6beXb

Questions? Please contact me, Adriana Italiano, at aitalia@bgsu.edu or 330-272-8419!

*Chance of winning the gift card is less than 5%.

Participate in a Research Study!

Complete a survey about BGSU & community mental health services and enter to win a $15 Amazon e-giftcard!*

*Chance of winning the gift card is less than 5%

Questions? Email aitalia@bgsu.edu

Appendix B: Focus Group Participants by Year and Major

YEAR	MAJOR
First-Year	Multi-Platform Journalism
First-Year	Software Engineering
First-Year	Social Work
First-Year	Not Disclosed
Sophomore	Construction Management
Sophomore	Film Production
Sophomore	Biology
Sophomore	Accounting
Sophomore	Insurance Pre-Law
Junior	Dietetics
Junior	Computer Science
Junior	Philosophy, Politics, Economics, and Law
Senior	AYA Integrated Language Arts Education
Senior	Biology & Psychology
Senior	Electronics and Computer Engineering Technology
Senior	Computer Science
Senior	Psychology
Senior	Visual Communications Technology
Senior	Visual Communications Technology
Senior	Liberal Studies
Senior	Criminal Justice Pre-Law
Not Disclosed	Biology

Appendix C: Focus Group Informed Consent

Purpose: You are invited to participate in a research study investigating and evaluating Bowling Green State University (BGSU) students' knowledge and opinion of both on- and off-campus mental health services and their associated social and financial barriers. The information gathered from the focus groups will be used for a final Honors Project report.

Risks & Benefits: The risks associated with this survey are minimal and should not exceed that of everyday life. Given the focus of this research project, some participants may feel slight discomfort answering questions related to mental health and experiences. If you feel any discomfort during or after this focus group session, you may contact the BGSU Counseling Center at 419-372-2081. The major benefit of this study is the contribution to the knowledge to BGSU professionals, staff, and other parties of the mental health service utilization among students. It is estimated that between 12-18% of all college and university students suffer from a diagnosable mental illness (Mowbray, 2006). With this need and the increasing stressors related to college and university life, including academic stress and competition, financial struggles, and the demand of professors and other academic staff (Mowbray, 2006), mental health resources and services both on- and off-campus are imperative to the treatment and academic success of college and university students. These findings can better help the researcher better understand student mental health service utilization and identify potential recommendations.

Participation & Participant Rights: Your participation will take approximately one hour and will encompass introductions and responses to focus group questions related to on- and off-campus mental health services in the BGSU community. The focus group will be audio recorded. Your participation in this study is entirely voluntary and you can stop at any time. You do not need to respond to every question. Deciding to participate or not will not have any negative effects on academic status here at BGSU. You may ask questions regarding the research and they will be answered fully and completely.

Confidentiality: Information maintained by the researcher will be accessible to only the primary investigator and their faculty advisor. All physical records (including this consent form) will be stored in a locked cabinet and digital records will be password-protected on a shared-drive. Any information that you share throughout your participation in this study will be analyzed in aggregate with the other participants. As it cannot be guaranteed that other focus group members will maintain confidentiality, you should not share anything you do not feel comfortable sharing within the focus group setting. In the event that you are quoted in publications from this study, all identifying information will be removed.

Eligibility Criteria: All participants must be over the age of 18 and registered as an undergraduate student at BGSU.

Contact Information: If you have any questions about this research project, please contact Adriana Italiano, Principal Investigator, at aitalia@bgsu.edu or 330-272-8419. You also may contact the faculty advisor for this project, Dr. Jessica Turos, at jmturos@bgsu.edu or 419-372-2239. If you have any questions about your rights as a participant in this research, please contact the Institutional Review Board at 419-372-7716 or at orc@bgsu.edu.

Indication of Consent: Your signature indicates that you have read the information provided above, have had your questions answered, and have decided to participate. You also are providing consent to record your responses and use the information gathered for research and publication.

Appendix D: Focus Group Protocol

Purpose: The purpose of this focus group is to investigate BGSU students' knowledge and opinion of both on- and off-campus mental health services and their associated social and financial barriers.

Introduction: Hello! My name is Adriana Italiano, my pronouns are she/her/hers and I am a senior Honors Student on an Individualized Planned Program track. I am completing my Honors Project this semester. If at any time, you have any questions or would like to discuss something further, please do not hesitate to ask. The purpose of this focus group is to examine BGSU student perceptions about on- and off-campus mental health resources and the associated social and financial barriers that can occur. The information gathered from this focus group will be combined with the information gathered from other focus groups and then analyzed, with the findings being conveyed in my Honors Project report.

As discussed in the informed consent form, I will be audio recording this focus group. Your name will not be tied back to your individual responses. What questions do you all have? Feel free to grab some pizza and pop as we get ready to begin.

Ground Rules: This focus group is intended to gain students' honest answers and feedback on mental health services and their barriers at and surrounding BGSU. I would like to remind everyone that respecting others and their ideas is imperative to the success of this focus group. Do not be afraid of conflicting ideas, but we request your civility and respect towards one another at all times. This focus group is completely voluntary. Due to the nature of the topic surrounding mental health, there is the possibility of emotionally-triggering information. You are free to abstain from answering any question for any reason at any time and please see the debriefing form for additional on-campus and community resources to contact in the case of any discomfort or stress. I ask that you please respect the confidentiality of this focus group and do not disclose the names or information of others in this room. You are, however, encouraged to share the ideas generated from the focus group. Please refrain from sharing any identifying information stated by your peers in this group setting. This focus group is about you and your experiences, so please also refrain from using other individuals' experiences as sources of information. My goal in this focus group is to create an open atmosphere for all to share and explain ideas, so your respect and attentiveness is vital to this process. Can I see a show of hands of those who agree with this?

Finally, I thank you in advance for ensuring that your cell phones, tablets, or other electronics are silenced for the duration of our discussion.

I will be asking a series of ten questions. These questions are identical throughout the focus groups and I have additional follow-up questions in the case of encouraging dialogue and conversation. As also mentioned in the informed consent, you all will receive a $5 Amazon e-gift card for your participation today. Are there any final questions before we begin?

Let's get started by introducing ourselves! Please state your name, pronouns, class standing, and major, along with your favorite BG event that you've attended.

Focus Group Questions:
1) Why do you believe mental health services are or are not important on a college campus?
      a) What has led you to this belief?
2) How important has your mental health been to you during your time as a college student?
      a) Why?
      b) What stressors have you encountered that have forced you to prioritize your mental
      health?
3) What on-campus services have you utilized for your mental health while at BGSU?
      a) Off campus?
      b) Why did you choose to go there?
      c) What could be done to increase awareness of these services?
      d) What feedback do you have for these services?
4) What barriers have you seen other people, if any, encounter when attempting to receive
mental health care?
      a) What are some factors or barriers that you have encountered to receiving mental health
      care?
      b) What are your thoughts on these barriers?
      c) What would you like to see changed about these factors or barriers?
5) How does or how would insurance status play a role in your mental health care decisions?
      a) Why?
      b) What out-of-pocket costs have you encountered?
            i. How have those had an impact on your service utilization?
            ii. What feedback would you have to improve this?
6) How important, if at all, is it for college students to use their local mental health services?
7) What impact, if any, does mental health play in your academic success on campus?
8) What impact, if any, does mental health play in your social/peer success on campus?
9) What final feedback do you have for BGSU to improve, if necessary, the experiences of
students attempting to gain mental health care services on- and off-campus?
10) Do you have any final questions, comments, or concerns?

Conclusion: Thank you for participating in this focus group today and taking the time to share
your ideas with me. I am so excited and cannot wait to share our results. Again, please refer to
the debriefing form that I have passed out with a list of on-campus and community resources for
any emotional stress or discomfort. If you have any additional comments or questions, I have the
contact information of my Honors Project advisor, Dr. Jessica Turos, and she would be more
than happy to answer or discuss anything of concern. Again, thank you so much for your
participation!

Appendix E: Debriefing Form

Thank you for agreeing to participate in this research study. The purpose of this study is to investigate Bowling Green State University students' knowledge and opinion of both on- and off-campus mental health services and their associated social and financial barriers. The information gathered from the focus groups will be used for a final Honors Project report.

Due to the nature of the topic surrounding mental health, if you feel any discomfort during or after this focus group session, you may contact any of the following Bowling Green State University (BGSU) and surrounding Bowling Green community services:

BGSU Counseling Center
104 College Park Office Building
Phone: 419–372–2081
Website: https://www.bgsu.edu/counseling-center.html

BGSU Police Department
100 College Park Office Building
Phone: 419–372–2346
Website: https://www.bgsu.edu/public-safety/bgsu-police.html

BGSU Falcon Health Center
838 E Wooster St, Bowling Green, OH 43402
Phone: 419–372–2271
Website: http://falconhealth.org

Wood County Crisis Line
Phone: 419-502-HOPE (4673)

The Link – Behavioral Connections
1022 N Prospect St, Bowling Green, OH 43402
Phone: 419–352–1545
Website: http://www.harbor.org/harbor-wood-county.html

The National Alliance on Mental Illness Wood County
541 W Wooster St #2, Bowling Green, OH 43402
Phone: 419–352–0626
Website: http://namiwoodcounty.org

If you have any questions about this research project, please contact Adriana Italiano, Principal Investigator, at aitalia@bgsu.edu or 330-272-8419. You may also contact the faculty advisor for this project, Dr. Jessica Turos, at jmturos@bgsu.edu or 419-372-2239. If you have any questions about your rights as a participant in this research, please contact the Institutional Review Board at 419-372-7716 or at orc@bgsu.edu.

Thank you again for your participation in this research project.

Appendix F: Survey Protocol & Questions

Q1

INFORMED CONSENT
BGSU Student Perceptions of Mental Health Services and Associated Barriers
BGSU Honors College Project
024 Founders Hall, 707 E. Wooster Street,
Bowling Green, Ohio 43403

Informed Consent for All Participants
Purpose: The purpose of the "BGSU Student Perceptions of Mental Health Services and Associated Barriers" survey is to gather information and evaluate Bowling Green State University students' knowledge and opinions surrounding both on- and off-campus mental health services and their associated social and financial barriers. Demographic data is also collected in order to evaluate the populations behind both on- and off-campus mental health services utilization as well as the potential social and fiscal barriers to service that BGSU students may encounter. The information gathered from this survey will be combined with the information gathered from four focus groups and then analyzed, with the findings being conveyed in a final Honors Project report. These findings can better help the researcher understand student mental health service utilization and identify potential recommendations.
Procedure: Participation consists of completing an online survey. Participants must be at least 18 years of age and have undergraduate status at Bowling Green State University. The entire survey takes approximately 10 minutes to complete. It is asked that participants please complete the survey in one session and only complete the survey once. The questions are designed to be answered using your own personal experiences, meaning there are no right or wrong answers. Please answer each question as honestly as possible.

Voluntary Nature: Participation in this survey is completely voluntary and participants are free to withdraw at any time. Participants may decide to skip any questions or cancel their

participation at any time. Deciding to participate or not will not have any negative effects on academic status here at Bowling Green State University.

Confidentiality Protection: Participants' names will not be connected to any answers or the findings of this survey. All responses will be kept confidential on a secure online survey site. All data will be aggregated and reported in a manner that protects the identities of individual participants. The raw data will be maintained on the principal investigator's password-protected computer and only be accessible to the principal investigator and her faculty advisor. At the end of the survey, there will be one question regarding participation in a $15 Amazon gift card raffle for the completion of the survey. If "yes" is selected, participants will be taken to a different web page asking for a BGSU e-mail address. E-mail addresses will not be linked to survey responses. The odds of winning the $15 Amazon gift card is less than 5%.

As with all online surveys, after completion, it is recommended that participants clear their browser cache and page history. If there are any questions regarding the process for clearing these, please contact BGSU Information Technology Services (ITS) at 419 - 372 - 0999.

Risks: The risks associated with this survey are minimal and should not exceed that of everyday life. Given the focus of this research project, some participants may feel slight discomfort answering questions related to mental health and experiences. If you experience any discomfort, please contact the Bowling Green State University Counseling Center at 419 - 372 - 2081 or visit their website at: https://www.bgsu.edu/counseling-center.html. As a reminder, participation in this survey is voluntary.

Benefits: The major benefit of this study is the contribution to the knowledge to BGSU professionals, staff, and other parties of the mental health service utilization among students. It is estimated that between 12-18% of all college and university students suffer from a diagnosable mental illness (Mowbray, 2006). With this need and the increasing stressors related to college and university life, including academic stress and competition, financial struggles, and the demand of professors and other academic staff (Mowbray, 2006), mental health resources and services both on- and off-campus are imperative to the treatment and academic success of college and university students. However, multiple factors impact the utilization of these services and the specific barriers associated with the usage of both on- and off-campus services can directly impact a student's choice to seek out treatment (Mowbray, 2006). By providing these findings from the primary investigator, BGSU officials can better understand student mental health service utilization and work to develop and improve programming.

Contact Information: If you have any questions about this research project, please contact Adriana Italiano, Principal Investigator, at aitalia@bgsu.edu or 330 - 272 - 8419. You may also contact the faculty advisor for this project, Dr. Jessica Turos, at jmturos@bgsu.edu or 419 - 372 - 2239. If you have any questions about your rights as a participant in this research, please contact the Institutional Review Board at 419 - 372 - 7716 or at orc@bgsu.edu. Thank you for your time.

Indication of Consent: I have been informed of the purpose, procedures, risks and benefits of this survey. I am at least 18 years of age and am an undergraduate student at Bowling Green

State University. I have had the opportunity to have all of my questions answered and I have been informed that my participation is completely voluntary.

○ Yes, I consent to participate in this research project. (1)

○ No, I do not consent to participate in this research project. (2)

Skip To: Q2 If INFORMED CONSENT BGSU Student Perceptions of Mental Health Services and Associated Barriers BGSU... = Yes, I consent to participate in this research project.
Skip To: End of Survey If INFORMED CONSENT BGSU Student Perceptions of Mental Health Services and Associated Barriers BGSU... = No, I do not consent to participate in this research project.

Q2 Please indicate your college affiliation. [Select all that apply.]

☐ Arts and Sciences (1)

☐ Business (2)

☐ Education and Human Development (3)

☐ Firelands (4)

☐ Health and Human Services (5)

☐ Honors College (6)

☐ Musical Arts (7)

☐ Technology, Architecture, and Applied Engineering (8)

☐ Other (9) _____

Q3 Please indicate your undergraduate status. (by credits)

○ First-year (1)

○ Sophomore (2)

○ Junior (3)

○ Senior (4)

Q4 Please indicate your gender.

○ Cis-gender Male (1)

○ Cis-gender Female (2)

○ Non-Binary (3)

○ Prefer to self-describe (4) _____

○ Prefer not to say (5)

Q5 Do you consider yourself a member of the Lesbian, Gay, Bisexual, and/or Transgender (LGBT) community?

○ Yes (1)

○ No (2)

○ Prefer to self-describe (3) _____

○ Prefer not to say (4)

Q6 Please indicate your ethnicity. [Select all that apply.]

☐ American Indian or Alaskan Native (1)

☐ Asian (2)

☐ Black or African American (3)

☐ Hispanic or Latino/a/x or Spanish Origin (4)

☐ Native Hawaiian or Other Pacific Islander (5)

☐ White (6)

☐ Prefer to self-describe (7) _____

☐ Prefer not to say (8)

Q7 Please indicate which entity your current primary health insurance status is through.

○ Employer (1)

○ Federal or State Government (2)

○ Private or Self-Funded (3)

○ University-Sponsored (4)

○ Unsure (5)

○ None (6)

Q8 Which mental health service providers are you aware of on BGSU's campus? [Select all that apply.]

☐ Alcohol Education Services (1)

☐ Counseling Center (2)

☐ The Falcon Health Center (3)

☐ Psychological Services Center (4)

☐ University Police Department (5)

☐ The Wellness Connection (6)

☐ The Women's Center (7)

☐ Other (8) _____

Q9 Which mental health service providers are you aware of in the Bowling Green city community (off-campus)? [Select all that apply.]

☐ Behavioral Connections (1)

☐ Bowling Green City Police Department (2)

☐ Bowling Green Pregnancy Center (3)

☐ Catholic Charities (4)

☐ The Cocoon Shelter (5)

☐ The Link Crisis Hotline (6)

☐ National Alliance on Mental Illness (NAMI) Wood County (7)

☐ Planned Parenthood (8)

☐ Wood County Alcohol, Drug, and Mental Health Board (9)

☐ Wood County Hospital (10)

☐ Wood County SAAFE Center (11)

☐ Other (12) _____

Q10 Which mental health service providers have you utilized on-campus during your time at BGSU? [Select all that apply]

☐ Alcohol Education Services (1)

☐ Counseling Center (2)

☐ The Falcon Health Center (3)

☐ Psychological Services Center (4)

☐ University Police Department (5)

☐ The Wellness Connection (6)

☐ The Women's Center (7)

☐ I have not utilized any of these service providers. (8)

☐ Other (9) _____

Q11 Which mental health service providers have you utilized off-campus during your time at BGSU? [Select all that apply]

☐ Behavioral Connections (1)

☐ Bowling Green City Police Department (2)

☐ Bowling Green Pregnancy Center (3)

☐ Catholic Charities (4)

☐ The Cocoon Shelter (5)

☐ The Link Crisis Hotline (6)

☐ National Alliance on Mental Illness (NAMI) Wood County (7)

☐ Planned Parenthood (8)

☐ Wood County SAAFE Center (9)

☐ Wood County Alcohol, Drug, and Mental Health Board (10)

☐ Wood County Hospital (11)

☐ I have not utilized any of these service providers. (12)

☐ Other (13) _____

Q12 Please indicate your agreement with the following statement: My mental health is important to me.

○ Strongly disagree (1)

○ Disagree (2)

○ Neither agree nor disagree (3)

○ Agree (4)

○ Strongly agree (5)

Q13 Has cost ever played a factor into your decision to seek mental health care?

○ Yes (1)

○ No (2)

○ Unsure (3)

○ Prefer not to say (4)

Q14 Has your health insurance status ever played a factor into your decision to seek mental health care?

○ Yes (1)

○ No (2)

○ Unsure (3)

○ Prefer not to say (4)

Q15 Which barriers in seeking mental health care have you encountered, if any? [Select all that apply.]

☐ Academic (1)

☐ Employment (2)

☐ Family (3)

☐ Fiscal (4)

☐ Friends (5)

☐ Peers (6)

☐ Social (7)

☐ None (8)

☐ Other (9) _____

Q16 Would you like to be entered into a raffle for a $15 Amazon gift card (Your BGSU e-mail is necessary to register)?

○ Yes (1)

○ No (2)

Skip To: End of Block If Would you like to be entered into a raffle for a $15 Amazon gift card (Your BGSU e-mail is necess... = Yes
Skip To: End of Survey If Would you like to be entered into a raffle for a $15 Amazon gift card (Your BGSU e-mail is necess... = No
End of Block: Default Question Block

Start of Block: Block 1

Q18 Please provide your BGSU email for entry into the $15 Amazon gift card raffle. You will be notified via email if you are drawn as a winner.
_____

End of Block: Block 1