



*Journal of International Students*  
Volume 16, Issue 16 (2026), pp. 59-88  
ISSN: 2162-3104 (Print), 2166-3750 (Online)  
jistudents.org  
<https://doi.org/10.32674/ry8dws18>

## **Rethinking Support for Asian International Students: Addressing Safety, Financial Stability, and Social Inclusion to Improve Health and Well-Being**

Kruti S. Chaliawala, PhD, CHES  
*Boise State University, USA*

ORCID: 0000-0002-4048-5052

**ABSTRACT:** *Asian international college students face challenges related to safety, finances, and social inclusion. This study analyzes the American College Health Association's National College Health Assessment data to inform interventions and policies and investigate how these factors affect stress levels among Asian international students. The feeling of being unsafe on campus at night (69.9%) and in the surrounding community (83.7%) was a contributing factor to high stress levels (n = 6038). A perceived lack of companionship (75.3%) and feelings of isolation (70.8%) were also strongly associated with higher stress levels (p < .001). Moreover, females (59.5%) and graduate students (61.7%) were highly likely to report higher stress levels. Additionally, microaggressions (OR = 2.87), discrimination (OR = 2.87), and finances (OR = 3.40) were identified as significant stressors among participants. Among the students who reported financial stress, 72.2% reported that finances caused moderate to high distress. These results indicate that Asian international students face a range of challenges in their host countries. This underscores the need to implement interventions or policies through a health equity framework.*

**Keywords:** Asian international students, discrimination, financial distress, immigration policy, perceptions of safety, social isolation, violence, US

**Received:** June 20, 2025 | **Revised:** Nov 19, 2025 | **Accepted:** Jan 10, 2026

**Academic Editors:** Helen Forbes-Mewett, Monash University, Australia | Krishna Bista, Morgan State University, USA | Tina Renier, UNESCO Inclusive Policy Lab

**How to Cite (APA):** Chaliawala, K. S. (2026). Rethinking support for Asian international students: Addressing safety, financial stability, and social inclusion to improve health and well-being. *Journal of International Students*, 16(6), 59-88. <https://doi.org/10.32674/ry8dws18>

---

## INTRODUCTION

During the 2022–2023 academic year, the United States (US) hosted approximately 1,057,188 international students, representing a 12% increase from the previous year and marking rapid growth following the onset of the COVID-19 pandemic (Institute of International Education [IIE], 2023a). These students constitute approximately 6% of the total U.S. higher education population and contribute nearly \$38 billion to the national economy (IIE, 2023a). Asia remained the leading region, with China and India as the two leading countries of origin for international students. Specifically, China accounted for 289,526 students (27% of all international students), and India sent 268,923 students, a 35% increase from the prior year (IIE, 2023b). Collectively, students from Asia constitute more than 70% of the international student body in the U.S., underscoring their vital role in enriching the academic landscape and cultural diversity of U.S. campuses and making substantial economic contributions (IIE, 2023b).

Nonetheless, the academic, cultural, and economic contributions that international students provide to host nations are frequently juxtaposed with various challenges that threaten their well-being. Asian international students often experience significant psychological and emotional distress during the process of acculturation, which involves adapting to a new cultural environment (Bethel, Ward, & Fetvadjev, 2020). Factors such as cultural dissonance, language barriers, and unfamiliar social norms can heighten their vulnerability to feelings of isolation, marginalization, and stress (Museus, Yi, & Saelua, 2017; Park & Shimada, 2022). These stressors become more pronounced when students encounter microaggressions, racial discrimination, or exclusionary attitudes, particularly during periods of social or political turmoil, such as the COVID-19 pandemic (Swartz et al., 2024; Nhan et al., 2025). Such experiences not only diminish psychological resilience but also may result in internalized racism, adversely impacting students' self-esteem, coping mechanisms, and overall mental health (Sanders et al., 2024).

Supportive and culturally responsive campus environments can mitigate these harms, but they are often insufficient without concurrent attention to the broader immigration policy context. Immigration policies ranging from visa regulations to poststudy work rights play a foundational role in shaping the lived realities of international students (ICEF Monitor, 2023). These policies influence not only students' ability to access education but also their experiences of safety,

financial stability, and social integration while living in the host country (Crumley-Effinger, 2024; Jacobs, 2022). In this context, international student mobility (ISM) is a defining characteristic of global higher education, facilitating knowledge exchange and promoting intercultural understanding (Beech, 2018). However, the ISM is increasingly shaped by national policy decisions and geopolitical dynamics. Policy frameworks governing visa issuance, work authorization, and residency pathways create both opportunities and challenges that directly impact international students' academic journeys and psychological well-being (Gelatt, 2023). The COVID-19 pandemic has served as a stress test for immigration systems worldwide, exposing the vulnerabilities of international students, particularly students of color, when faced with abrupt policy changes and institutional unpreparedness (Cheng et al., 2024; Mok et al., 2024; Rodriguez et al., 2025).

The global education-migration industry operates within this complex interplay of market demands and state regulatory controls. Immigration policies are not merely bureaucratic tools but also actively shape the landscape of international student life, determining who can migrate, under what conditions, and with what prospects (Baas, 2019; Beech, 2018). As geopolitical dynamics change, particularly in major emigration nations such as China and India, so do trends in student mobility and the corresponding institutional strategies for recruitment and retention (Choudaha, 2024; Kim & Park, 2024; Ma, 2025; Mok et al., 2024). Restrictive or inconsistent immigration policies can create climates of uncertainty, exclusion, and precarity. Such policies often limit students' ability to work, access financial resources, or establish long-term security, contributing to increased stress levels and mental health challenges (Park & Shimada, 2022; Ritter & Roth, 2021; Van De Walker, 2021). Therefore, immigration governance is not simply an administrative issue; it is a critical determinant of the safety, integration, and well-being of international students.

### **Mental Health, Psychological Well-being, and Stress**

International students, particularly those from Asian backgrounds, encounter a constellation of stressors that profoundly influence their mental health and psychological well-being (Chaliawala, Vidourek, & King, 2024; Yin, Ong, & Qiao, 2024). Restrictive immigration policies not only introduce logistical challenges but also foster climates of uncertainty and exclusion, which can have serious consequences for mental health outcomes (Ghafar Rogers, 2025; Park & Shimada, 2022). Among these students, elevated stress levels are frequently tied to chronic uncertainty regarding visa status, limited access to mental health resources, and culturally unresponsive support services (Abrams, 2022). A range of sociobehavioral factors also influences psychological well-being. Feelings of loneliness, a lack of social support, and limited companionship are consistently reported as major contributors to psychological distress among international students (Sawir et al., 2008; Smith & Khawaja, 2011; Yeh & Inose, 2003). These factors often compound other stressors, including cultural adjustment and language barriers. Moreover, demographic variables such as biological sex and

academic level interact with these stressors. For example, female students and those in earlier academic stages may experience higher levels of stress due to increased academic pressure, vulnerability during transitional phases, and more limited access to social networks (Chen, 1999; Misra & Castillo, 2004; Poyrazli & Grahame, 2007).

### **Perceptions of Safety, Discrimination, and Microaggressions**

Perceived safety plays a crucial role in shaping international students' daily experiences and overall sense of well-being. For Asian international students, concerns about personal safety are not merely due to unfamiliarity with local environments; they also involve cultural differences. However, they are often intensified at night and in off-campus spaces, where students may feel more vulnerable to harassment, bias, or violence (Museus, Yi, & Saelua, 2017; Park & Shimada, 2022; Swartz et al., 2024). These safety concerns are further compounded by growing anti-Asian sentiment in the U.S. and elsewhere, much of which has been fueled by xenophobic political rhetoric and exclusionary immigration narratives (Nhan et al., 2025; Swartz et al., 2024). Microaggressions, subtle, often unintentional acts of discrimination, along with overt experiences of racial discrimination, are common among Asian international students (Nhan et al., 2025; Swartz et al., 2024). These incidents contribute to a hostile campus climate and are closely associated with psychological stress, feelings of marginalization, and decreased academic engagement (Tausen, Misgano, & Wilson, 2023). Importantly, these experiences do not occur in isolation; instead, they reflect structural and institutional inequities that are often reinforced or left unchallenged by immigration and higher education policy frameworks (Wilczewski et al., 2023). As such, students' perceptions of safety and exposure to discriminatory incidents serve as critical indicators of their broader experiences on campus and in the community (Nhan et al., 2025; Swartz et al., 2024).

### **Social Isolation and Sense of Belonging**

Social isolation remains a consistent concern among international students, many of whom struggle to forge meaningful social connections due to cultural barriers, linguistic challenges, and exclusionary social dynamics (Sawir et al., 2008; Smith & Khawaja, 2011). Asian international students frequently report feeling left out, lacking companionship, or being isolated from peer networks, conditions that amplify mental health vulnerabilities and hinder integration into academic communities (Balin et al., 2016; Lee & Rice, 2007; Museus, Yi, & Saelua, 2017). These challenges are deeply influenced by immigration policies that may limit international students' ability to work, volunteer, or engage in civic life, thereby limiting opportunities for meaningful interaction and social belonging (Balin et al., 2016). Furthermore, cultural stigma surrounding help-seeking, alongside institutional neglect of the unique needs of international populations, may reinforce isolation and limit access to supportive services (Hyun et al., 2007; Leong & Lau, 2001; Mori, 2000; Yeh & Inose, 2002). Although

culturally engaging campus environments have been shown to enhance belonging and mitigate feelings of marginalization (Museus et al., 2017), their efficacy is often undermined by restrictive national-level immigration policies that perpetuate exclusion and insecurity.

### **Financial Distress**

Financial challenges represent another significant yet often underappreciated source of psychological distress for Asian international students. High tuition costs, limited access to scholarships, fluctuating exchange rates, and restricted eligibility for on-campus employment create a precarious financial environment (Balin et al., 2016; Park & Shimada, 2022). Immigration regulations that cap working hours or restrict off-campus employment compound these challenges, leaving many students with insufficient resources to meet basic needs or support themselves independently (IIE, 2023; Crumley-Effinger, 2024). These financial stressors are strongly linked to elevated levels of anxiety, depression, and overall psychological distress among international student populations (Nhan et al., 2025; Swartz et al., 2024), underscoring the need for policies that consider the economic realities faced by this group. The financial strain experienced by international students is a profound stressor that directly impacts mental health and academic persistence. Economic distress has been consistently associated with elevated levels of anxiety, sleep disturbances, and difficulty concentrating, factors that can significantly impair both academic performance and psychological well-being (Park & Shimada, 2022; Rajapaksa & Dundes, 2002; Gebhard, 2012). For many students, particularly those from low- and middle-income countries, financial insecurity is compounded by the high cost of tuition, limited access to financial aid, and restrictions on employment opportunities due to visa status (Balin et al., 2016; Olatunji et al., 2023). Abrupt changes in immigration policy, such as modifications to work authorization programs (e.g., OPTs or CPTs) or uncertainties around visa sponsorship, can further destabilize financial planning and heighten stress levels (Ritter & Roth, 2021). These pressures are particularly acute for students lacking familial financial support, making them vulnerable to both academic attrition and psychological distress. Additionally, a significant number of Asian international students depend on their parents to finance their education, with families often incurring considerable debt through bank or personal loans. This financial commitment imposes a heavy burden not only on the students, who may feel immense pressure to succeed but also on their families, who sacrifice substantially to support their children's academic pursuits (Brown, 2025; MSN News, 2025; Sheffield Hallam University, 2018; U.S. Citizenship and Immigration Services, n.d.).

### **Health Equity Framework & Gap in Literature**

The current study is grounded in the health equity framework, which views immigration policy as a key social factor influencing health (World Health Organization [WHO], 2008). This framework shifts the focus from individual

challenges to broader structural conditions such as economic, social, political, and environmental factors that systematically create health disparities (WHO, 2008). For Asian international students in the U.S., immigration policies are crucial structural factors that limit access to vital resources, protection, and social opportunities, thereby impacting their psychological health and resilience (Maani et al., 2023; National Academies of Sciences, Engineering, and Medicine, 2021; Park & Shimada, 2022). Restrictive policies, such as strict visa regulations and limited job opportunities, are part of a larger network of psychosocial factors, including financial stability, personal safety, and social inclusion, that heighten vulnerability to psychological distress, such as anxiety and depression (Maani et al., 2023).

Despite substantial scholarships, three gaps in the literature are evident. First, much of the prior work has been descriptive or macrolevel and has rarely integrated how day/night and campus/community safety contexts map onto student well-being. Second, studies seldom focus on the racialized experiences of Asian international students, who navigate distinct forms of discrimination and hypervisibility/invisibility relative to broader international or minorized domestic populations. Third, the links between policy-proximate burdens (fees, processing uncertainty) and mental health, which use large, representative samples disaggregated by sex and academic level, are limited (Lee & Rice, 2007; Museus et al., 2017; Park & Shimada, 2022; Yao & Viggiano, 2019). The current study addresses these gaps by (a) centering on Asian international students, (b) disaggregating safety by setting and time, and (c) jointly modeling discrimination, isolation, and financial stress within a health-equity framework.

### **Research Questions:**

1. What are the perceptions of safety among Asian international college students on their college campuses and within surrounding communities, differentiated by daytime and nighttime?
2. What is the prevalence of violence, microaggressions, and discrimination experienced by Asian international college students in their academic and community environments?
3. What percentage of Asian international college students reported experiencing social isolation, including factors such as a lack of companionship, feelings of being left out, and isolation from social interactions?
4. What percentage of Asian international college students have experienced financial difficulties, and to what extent have these financial problems caused distress in the last 12 months?
5. How does the level of stress among Asian international college students vary on the basis of sociobehavioral factors such as perceived safety, experiences of social isolation, violence, microaggressions, discrimination, financial distress, and demographic characteristics, including biological sex and academic level?

## **METHOD**

The present study is a cross-sectional analysis that uses secondary data from the 2022 American College Health Association's National College Health Assessment (ACHA-NCHA) survey to identify patterns and associations. Institutional Review Board (IRB) approval was obtained from the university to conduct this analysis, which involved publicly available, deidentified data (IRB #2023--0755).

### **Participants**

The initial dataset included responses from 102,905 college students enrolled at institutions across the United States. For this analysis, the sample was refined to include only international students who reported holding a valid F-1 visa, yielding a subsample of 13,242. To further focus the analysis on Asian international students, the data were restricted to individuals who affirmed at least one of the following ethnicity options in response to the demographic item: East Asian (e.g., Chinese, Japanese, Korean), Southeast Asian (e.g., Cambodian, Vietnamese, Hmong, Filipino), South Asian (e.g., Indian, Pakistani, Nepalese, Sri Lankan), or other Asian (with an open-text response option). Students who selected one or more of these categories were included in the final analysis ( $N = 6,038$ ).

### **Procedure**

The ACHA-NCHA is a comprehensive national survey capturing a wide array of student health behaviors, perceptions, and conditions. The 2022 dataset was selected for its robust representation and contextual relevance, particularly given the substantial rebound in international student enrollment following the COVID-19 pandemic. In 2022, international enrollment reached 1,362,157 F-1 and M-1 visa holders, reflecting a return to prepandemic levels (Boundless, 2023; IIE, 2022). These dynamics provide critical insight into how international students adapted to academic and social life following the COVID-19 pandemic lockdown. The ACHA distributed the online survey to partner institutions during the Spring and Fall 2022 terms. Participation was voluntary and required informed consent. The responses were self-reported and anonymized, ensuring participant confidentiality and ethical use of the data.

### **Instruments**

The present study utilized select items from the American College Health Association's National College Health Assessment (ACHA-NCHA) to assess the experiences of Asian international students related to safety, discrimination, stress, finances, and sociodemographic characteristics. Verbal threat exposure was measured by a single item asking students if they had been verbally threatened within the past 12 months, excluding incidents involving intimate relationships (yes/no). Perceptions of safety were assessed through four items that

asked students to rate how safe they felt in different contexts: on campus during the day, on campus at night, in the surrounding community during the day, and in the surrounding community at night. Responses ranged from 1 (“Not safe at all”) to 4 (“Very safe”).

Loneliness was assessed via the UCLA Three-Item Loneliness Scale (Hughes et al., 2004), which includes three questions evaluating how often participants feel a lack of companionship, left out, or isolated from others. The response options included 1 (“Hardly ever”), 2 (“Some of the time”), and 3 (“Often”). Financial challenges, discrimination, and microaggressions were measured using a single item that asked participants whether they had experienced any of these in the past year (yes/no). For those who selected financial challenges, a follow-up question assessed the extent of associated distress via a four-point scale ranging from 1 (“No distress”) to 4 (“High distress”). The levels of stress were measured by a single item that asked the students to rate their stress levels over the past 30 days, with response options including 1 (“No stress”), 2 (“Low”), 3 (“Moderate”), and 4 (“High”).

Demographic information was also collected. Assigned sex at birth (Male/Female/Intersex), transgender identity (Yes/No), and current gender identity were measured via categorical options. Sexual orientation was captured via one item, with categories including heterosexual, bisexual, gay, lesbian, pansexual, queer, questioning, and an option for self-description. Age was reported in years, and academic standing was determined by one question, which included undergraduate, graduate, and nondegree-seeking statuses. International student status was assessed by asking whether participants currently held a visa to study or work in the United States (No/Yes). Ethnic identity was measured through one item, in which students could select all that applied from the following categories: East Asian, Southeast Asian, South Asian, or Other Asian.

## **Data Analysis**

Following IRB approval (2023--0755), the data were analyzed via SPSS Version 26. Continuous variables were dichotomized via a median split approach to support binary logistic regression analyses (DeCoster et al., 2011; Rucker, McShane, & Preacher, 2015). Although dichotomization can reduce variability (MacCallum et al., 2002; Royston, Altman, & Sauerbrei, 2006), it facilitates a more straightforward interpretation and aligns with practices commonly used in related research (DeCoster, Iselin, & Gallucci, 2009). Before the statistical analyses were conducted, missing data were reviewed. Cases with extensive missing data for core variables were excluded listwise. Because missing data rates remained under 5% for all variables, imputation was deemed unnecessary, which is consistent with recommended methodological standards (Tabachnick & Fidell, 2019). Descriptive statistics were computed for the demographic variables. Research questions one through four were addressed via frequency distributions and descriptive statistics. A univariate logistic regression was conducted for the last research question.

**Table 1: Participant Demographic Characteristics (N = 6,038)**

<b>Demographic Characteristic</b>	<b>Category</b>	<b>n</b>	<b>%</b>
<b>Racial Identity</b>	East Asian	2,666	44.2
	South Asian	2,664	44.1
	Southeast Asian	708	11.7
	Other Asian	124	2.1
<b>Biological Sex</b>	Female	3,238	53.7
	Male	2,782	46.2
	Intersex	6	0.1
<b>Transgender Identity</b>	Yes	147	2.4
	No	5,872	97.6
<b>Gender Identity</b>	Woman	3,165	52.5
	Man	2,750	45.7
	Nonbinary	50	0.8
	Genderqueer	18	0.3
	Agender	15	0.2
	Genderfluid	13	0.2
	Trans man	4	0.1
	Trans woman	4	0.1
	Another identity	5	0.1
	<b>Sexual Orientation</b>	Straight	5,125
Bisexual		412	6.9
Questioning		131	2.2
Gay		105	1.8
Lesbian		48	0.8

	Pansexual	44	0.7
	Queer	44	0.7
	Asexual	32	0.5
	Not listed	29	0.5
<b>Year in School</b>	1st year undergraduate	735	12.2
	2nd year undergraduate	496	8.2
	3rd year undergraduate	491	8.1
	4th year undergraduate	383	6.3
	5th year or more undergraduate	64	1.1
	Master's (MA, MS, MPH, etc.)	2,361	39.1
	Doctorate (PhD, EdD, etc.)	1,442	23.9
	Not seeking a degree	20	0.3
	Other	42	0.7

*Note. The percentages are based on valid responses; the percentage of missing data for each characteristic ranged from 0.1% to 1.1%.*

## RESULTS

A total of 6,038 participants who self-identified as Asian international students were analyzed (*Table 1*). The ages of the participants ranged from 18 to 91 years, with a mean age of 24.44 years ( $SD = 5.06$ ). The variance in age was 25.60, suggesting moderate variability within the sample. The students were evenly divided between East Asian (44.2%) and South Asian (44.1%) identities, with a smaller representation from Southeast Asian (11.7%) and other Asian (2.1%) backgrounds. Most participants identified as female (53.7%) or male (46.2%), with a small proportion identifying as intersex (0.1%) or transgender (2.4%). The participants represented a range of academic levels. A significant portion were enrolled in master's (39.1%) and doctoral (23.9%) programs, with the remainder spread across undergraduate levels and a small number not currently seeking a degree. Approximately 47.5% ( $n = 2857$ ) reported a moderate level of stress,

28.4% ( $n = 1712$ ) reported a low level of stress, and 20.4% ( $n = 1227$ ) reported a moderate level of stress.

**Perceptions of Safety**

Among the 6038 Asian international students, 23.1% ( $n = 1387$ ) perceived the campus as somewhat safe and unsafe during the daytime, and 65.9% ( $n = 3956$ ) perceived it as safe at night. Simultaneously, 55.6% ( $n = 3341$ ) perceived the community as somewhat safe to unsafe during the day, and 80.8% ( $n = 4852$ ) perceived it as safe at night. A detailed breakdown of the frequency and percentage across the categories of perceived safety is presented in *Table 2*.

**Table 2: Percentages and frequency of perceptions of safety reported by Asian international students.**

Perceptions of Safety		Frequency ( $n$ )	Percentage (%)
On my campus (daytime)	Not safe at all	29	0.5
	Somewhat unsafe	133	2.2
	Somewhat safe	1,225	20.4
	Very safe	4,625	76.9
	Total	6,012	100.0
On my campus (nighttime)	Not safe at all	192	3.2
	Somewhat unsafe	962	16.0
	Somewhat safe	2,802	46.7
	Very safe	2,043	34.1
	Total	5,999	100.0
In the community surrounding my campus (daytime)	Not safe at all	111	1.8

---

	Somewhat unsafe	656	10.9
	Somewhat safe	2,574	42.8
	Very safe	2,670	44.4
	Total	6,011	100.0
In the community surrounding my campus (nighttime)	Not safe at all	823	13.7
	Somewhat unsafe	1,740	29.0
	Somewhat safe	2,289	38.1
	Very safe	1,152	19.2
	Total	6,004	100.0

---

*Note: Percentages represent valid percentages (excluding missing data). Missing cases were minimal and not included as per reporting norms.*

### **Experiences of Violence, Discrimination, and Microaggressions in the Last 12 Months**

The participants were asked about their experiences related to violence, discrimination, and microaggressions over the past 12 months. With respect to nonintimate partner violence, specifically verbal threats, 6.4% ( $n = 384$ ) of the Asian international students indicated that they had been verbally threatened. With respect to discrimination, which is defined as unjust or prejudicial treatment based on group membership, 13.9% ( $n = 828$ ) reported experiencing such challenges in the past year. Similarly, for microaggressions, defined as subtle or indirect offensive comments or actions that reinforce stereotypes, 15.4% ( $n = 918$ ) reported experiencing microaggressions within the last 12 months. Missing data were minimal, ranging from 0.8% to 1.0% across these items.

### **Loneliness & Social Isolation**

The participants responded to three items assessing different dimensions of loneliness: lack of companionship, feeling left out, and feeling isolated from

others. For the item assessing how often participants felt they lacked companionship, 31.0% ( $n = 1,864$ ) reported "hardly ever," 50.7% ( $n = 3,047$ ) reported "some of the time," and 18.2% ( $n = 1,093$ ) indicated feeling this way "often." Regarding feelings of being left out, 35.4% ( $n = 2,126$ ) of the respondents reported "hardly ever," 48.5% ( $n = 2,912$ ) reported "some of the time," and 16.1% ( $n = 968$ ) indicated feeling this way "often." For feelings of isolation from others, 36.9% ( $n = 2,215$ ) reported "hardly ever," 45.5% ( $n = 2,734$ ) reported "some of the time," and 17.6% ( $n = 1,054$ ) reported feeling isolated "often." The percentage of missing data for these items ranged from 0.5% to 0.6%.

### **Financial Problems & Distress**

When asked to report the financial hardships Asian international students experienced in the last 12 months, 45.2% ( $n = 2,705$ ) of the participants reported financial problems or challenges. Among those who experienced financial challenges, the extent to which these issues caused distress varied: 2.5% ( $n = 67$ ) reported no distress, 25.3% ( $n = 678$ ) reported minimal distress, 42.0% ( $n = 1,125$ ) reported moderate distress, and 30.2% ( $n = 811$ ) reported high distress related to financial problems.

### **Univariate logistic regression**

Univariate logistic regression analysis was conducted to examine the associations between stress levels (categorized dichotomously as no/low stress vs. moderate/high stress) and sociodemographic factors, including perceived safety on campus during the day and night, perceived safety in the community during the day and night, feelings of lack of companionship, feeling left out, feeling isolated from others, sex, year in school (undergraduate vs. graduate), experience of verbal threats, financial problems/challenges, microaggressions, discrimination, and distress caused by finances. All analyses were conducted at a significance level of  $\alpha = 0.05$  and are presented in *Table 3*.

Among the students who perceived daytime campus conditions as unsafe, 25.1% ( $n = 1028$ ) reported moderate to high stress, whereas 18.7% ( $n = 359$ ) reported safe conditions, with an odds ratio (*OR*) of 1.465 (95% *CI* [1.280, 1.676]), indicating higher odds of stress among those who felt unsafe. The perceptions of nighttime campus safety demonstrated even greater differences. Among the students reporting moderate to high stress, 69.9% ( $n = 2853$ ) perceived nighttime conditions as unsafe, whereas 57.5% of the students reported lower stress levels. Those who felt unsafe had significantly greater odds ( $OR = 1.713$ , 95% *CI* [1.531, 1.917]) of reporting moderate-to-high stress.

Similarly, the perceptions of community safety during the day revealed that 59.4% ( $n = 2429$ ) of the students reporting moderate to high stress levels felt unsafe, whereas 47.4% ( $n = 912$ ) of those reporting low stress levels reported high stress levels, resulting in an odds ratio of 1.623 (95% *CI* [1.455, 1.810]). Community nighttime safety perceptions revealed that 83.7% ( $n = 3421$ ) of the

students reporting moderate-to-high stress felt unsafe, whereas 74.6% (n = 1431) of the students reported lower stress (*OR* = 1.751, 95% *CI* [1.534, 1.998]).

**Table 3: Odds ratios, chi-square values, and effect sizes of various variables with levels of stress as the outcome.**

<b>Risk Factors (Categories)</b>	<b>Odds Ratio (95% CI)</b>	<b><math>\chi^2</math></b>	<b>Phi</b>
<b>Safety</b>			
On-campus daytime safety (Safe/Unsafe)	1.465 (1.280, 1.676)	31.026	0.072
On-campus nighttime safety (Safe/Unsafe)	1.713 (1.531, 1.917)	88.653	0.122
Community daytime safety (Safe/Unsafe)	1.623 (1.455, 1.810)	76.177	0.113
Community nighttime safety (Safe/Unsafe)	1.751 (1.534, 1.998)	69.955	0.108
<b>Loneliness</b>			
Lack of companionship (No/Yes)	2.448 (2.182, 2.745)	239.851	0.200
Feeling left out (No/Yes)	2.943 (2.628, 3.295)	362.720	0.246
Isolation from others (No/Yes)	2.774 (2.480, 3.104)	327.120	0.233
<b>Financial Stability</b>			
Financial problems (No/Yes)	2.110 (1.884, 2.364)	170.013	0.169
Financial distress (No Distress/Distress)	3.404 (2.818, 4.112)	171.215	0.253
<b>Verbal threat (No/Yes)</b>	1.772 (1.381, 2.273)	20.708	0.059

<b>Microaggression (No/Yes)</b>	2.876 (2.386, 3.465)	132.066	0.149
<b>Discrimination (No/Yes)</b>	2.879 (2.366, 3.504)	119.732	0.142
<b>Demographics</b>			
Sex (Male/Female)	0.483 (0.433, 0.540)	170.259	0.168
Student year (Undergraduate/Graduate)	1.101 (1.1059, 1.145)	21.865	0.061

*Note: All the values were significant at  $p < 0.001$ .*

Indicators of social isolation strongly correlated with perceived stress. Specifically, 75.3% ( $n = 3077$ ) of the students who experienced a lack of companionship reported moderate to high stress, whereas 55.5% ( $n = 1063$ ) reported lower stress ( $OR = 2.448$ , 95%  $CI [2.182, 2.745]$ ). The feeling left out was notably pronounced, with 72.7% ( $n = 2970$ ) of the students reporting moderate to high levels of stress, whereas 47.4% ( $n = 910$ ) of the low-stress group reported moderate to high levels of stress ( $OR = 2.943$ , 95%  $CI [2.628, 3.295]$ ). Similarly, feeling isolated from others correlated significantly, with 70.8% ( $n = 2893$ ) of the students reporting moderate to high levels of stress along with feeling isolated compared with 46.7% ( $n = 895$ ) of those reporting low stress ( $OR = 2.774$ , 95%  $CI [2.480, 3.104]$ ).

Adverse experiences such as verbal threats, financial challenges, microaggressions, discrimination, and financial distress significantly predict higher stress levels. Students who were verbally threatened (301, 7.4%) had 1.772 times higher odds (95%  $CI [1.381, 2.273]$ ) of reporting moderate/high stress. Financial challenges doubled the odds of high stress ( $OR = 2.110$ , 95%  $CI [1.884, 2.364]$ ). Experiencing financial distress (78.5%, 1613) substantially increased the odds of a moderate to high level of stress by more than three times compared with those who had no financial troubles (21.5%, 443) ( $OR = 3.404$ , 95%  $CI [2.818, 4.112]$ ). Experiences of microaggressions ( $OR = 2.876$ , 95%  $CI [2.386, 3.465]$ ) and discrimination ( $OR = 2.879$ , 95%  $CI [2.366, 3.504]$ ) significantly increased the odds of high stress.

Differences in biological sex and academic status were notable. Compared with males, female students reported moderate to high stress at 59.5% ( $n = 2438$ ) and 58.4% ( $n = 1125$ ) ( $OR = 0.483$ , 95%  $CI [0.433, 0.540]$ ), indicating that female students were significantly more likely to report higher stress levels. Graduate students reported greater stress (61.7%,  $n = 2505$ ) than did undergraduate students (38.3%,  $n = 1556$ ), with an odds ratio of 1.101 (95%  $CI [1.059, 1.145]$ ).

## **DISCUSSION**

The present study aimed to explore perceptions of safety, the prevalence of various adversities, experiences of social isolation and financial difficulties, and variations in stress levels among Asian international college students. Using data from a large sample ( $N = 6038$ ), the findings provide insight into the multifaceted challenges contributing to stress among this demographic group, which is consistent with the literature on international student experiences (Chen, 1999; Gebhard, 2012; Misra & Castillo, 2004). These challenges are often amplified by the complex landscape of immigration policies and global geopolitical shifts, which significantly shape the international student experience (Baas, 2019; Beech, 2018; Brunner et al., 2024; Jacobs, 2022; Kim & Park, 2024; Ma, 2025; Mok et al., 2024; Rodriguez et al., 2025).

### **Perceptions of Safety**

The current findings indicate that Asian international college students who perceived both their campus and surrounding communities as unsafe were more likely to report moderate to high levels of stress, whether during the daytime or nighttime. For example, 25.1% of those reporting moderate/high stress perceived campuses as unsafe during the daytime, whereas 18.7% of those reporting no/low stress perceived them as unsafe. Similarly, at night, 69.9% of the students felt unsafe on campus and reported moderate to high levels of stress, whereas 57.5% of the students reported no-to-low stress. This extends to community perceptions, with 59.4% of respondents feeling unsafe in the community during the day and 83.7% at night, who reported high levels of stress. These results align with prior research that highlights safety concerns among Asian American and international Asian students (Ding et al., 2018; Maffini, 2018). The perceived lack of safety can be a significant stressor affecting students' overall well-being and sense of belonging (Museus et al., 2017). It is plausible that hostile rhetoric surrounding immigration and specific immigration policies may contribute to an environment where international students feel less safe or targeted, impacting their sense of security both on and off campus (Park & Shimada, 2022; Ritter & Roth, 2021; Van De Walker, 2021).

### **Prevalence of Violence, Microaggressions, and Discrimination**

Students reporting moderate/high stress were notably more likely to report having been verbally threatened (7.4% vs. 4.3% for no/low stress), experiencing financial problems (51.0% vs. 33.0%), microaggressions (19.0% vs. 7.6%), and discrimination (17.2% vs. 6.7%) in the past 12 months. The substantial odds ratios ( $OR = 2.88$  for microaggressions and discrimination) underscore the potent impact of these experiences on stress. These findings resonate strongly with existing research identifying discrimination and microaggressions as significant stressors for Asian international college students, particularly amid recent global events and political climates (Lee & Rice, 2007; Nhan et al., 2025; Rodriguez et

al., 2025; Swartz et al., 2024). Restrictive immigration policies and the associated nativist discourse can legitimize or amplify prejudiced attitudes, contributing to a hostile environment where international students, particularly those of Asian descent, may experience increased discrimination and microaggressions (Cress & Ikeda, 2003; Ghafar Rogers, 2025; Ritter & Roth, 2021). The pervasive nature of such experiences may contribute to mental health challenges (Cress & Ikeda, 2003; Ghafar Rogers, 2025).

### **Social Isolation**

Consistent with previous research on international student social adjustment (Gebhard, 2012; Sawir et al., 2008; Smith & Khawaja, 2011), social isolation was identified as a critical factor associated with stress. Students reporting moderate to high stress were significantly more likely to report a lack of companionship (75.3% vs. 55.5% for low to no stress), feeling left out (72.7% vs. 47.4%), and feeling isolated from others (70.8% vs. 46.7%). The strong effect sizes and odds ratios (ranging from 2.45 to 2.94 for individuals reporting moderate to high stress levels) underscore the profound impact of social disconnection on stress. Challenges in forming social networks and friendships, particularly intercultural ones, can impede adaptation and increase feelings of loneliness (Glass et al., 2014; Rajapaksa & Dundes, 2002; Yeh & Inose, 2003). Immigration policies, such as visa restrictions on family reunification or limitations on poststudy work opportunities, can sever social ties and reduce opportunities for long-term integration, thereby intensifying feelings of loneliness and isolation. Furthermore, policy uncertainties can create an environment where international students are hesitant to form deep connections if they perceive their stay as precarious (Crumley-Effinger, 2024; Park & Shimada, 2022).

### **Financial Difficulties and Distress**

Financial challenges and their associated distress are significantly linked to higher stress levels among Asian international students, corroborating findings from other studies (Chen, 1999; Olatunji et al., 2023). The results demonstrated that 51.0% of the students who reported moderate to high stress levels also reported financial problems, whereas 33.0% reported no or low stress levels. Moreover, a striking 78.5% of the students reporting moderate/high stress reported financial distress versus 51.7% of their counterparts. The odds ratio ( $OR = 3.40$ ) for financial distress underscores its substantial contribution to elevated stress levels. International students often face unique financial challenges, including tuition costs, living expenses, and restrictions on employment, which are worsened by fluctuating economic and geopolitical conditions (Baas, 2019; Beech, 2018; Choudaha, 2024; Ma, 2025). Immigration policies directly regulate international students' ability to work, both on and off campus, and can impose strict limits on their earning potential (Baas, 2019; Beech, 2018). Many Asian international students rely heavily on their parents for tuition, who often take out substantial bank or personal loans to cover these costs, placing a significant

financial burden on both the students and their families (Brown, 2025; MSN News, 2025; Sheffield Hallam University, 2018; U.S. Citizenship and Immigration Services, n.d.). Under strict immigration policies, which limit international students' ability to work or earn sufficient income, it becomes exceedingly difficult for them to help relieve this parental financial burden, thereby intensifying their financial distress. Changes in these policies, such as stricter visa regulations or reduced opportunities for practical training, can significantly exacerbate financial insecurity and distress, making it harder for students to cover living expenses and tuition fees (Crumley-Effinger, 2024; Yao & Viggiano, 2019).

### **Variation of Stress Levels by Socio-behavioral and Demographic Factors**

The results of the present study confirmed that a range of sociobehavioral factors, including perceived safety, social isolation, and experiences of adversity (such as verbal threats, financial problems, microaggressions, and discrimination), are significantly associated with varying levels of stress. In addition to these factors, demographic characteristics also play a role.

Univariate logistic regression analysis revealed that females were disproportionately reported to have moderate/high levels of stress (59.5% compared with 41.6% of no/low-stress individuals), suggesting that female Asian international students may face unique or intensified stressors. This aligns with a broader understanding of biological sex-based health disparities (Maani et al., 2023; National Academies of Sciences, Engineering, and Medicine, 2021; World Health Organization, 2008). These disparities can be intensified by immigration policies that may present specific challenges or vulnerabilities, such as barriers to obtaining dependent visas for family members or increased exposure to discrimination in particular contexts related to their immigrant status (Abraído-Lanza, Armbrister, & Mendoza-Gray, 2025).

Additionally, graduate students are more likely to report moderate to high stress than undergraduate students are, indicating distinct challenges or adaptation processes across academic levels (Oswalt & Riddock, 2007). This could be attributed to differing levels of autonomy, social support systems, or academic pressures unique to each stage of study (Hyun et al., 2007; Nilsson et al., 2008; Poyrazli & Grahame, 2007). Immigration policies, particularly those governing student visas (e.g., F-1 visa regulations) and postgraduation work opportunities (e.g., Optional Practical Training, OPT), can create unique pressures for graduate students, who may have to navigate the immigration system earlier (2 years of education for Master's vs. 4 years for Bachelors) than undergraduate students (Dartmouth Office of Visa and Immigration Services, n.d.; Study in the States, n.d.; U.S. Citizenship and Immigration Services, n.d.). These pressures may include stricter academic progression requirements or concerns about future employment prospects in the United States, which can influence their overall stress burden (Crumley-Effinger, 2024; Yao & Viggiano, 2019).

The current study advances the literature in three concrete ways. First, by treating immigration policy as a social determinant of health within a health-

equity framework and empirically connecting policy-proximal conditions (e.g., work authorization pathways, visa processing burdens, and the public safety climate) to multiple well-being indicators among Asian international students, the findings establish a linkage that prior research typically addresses only conceptually (Galea & Vaughan, 2019; WHO Commission on Social Determinants of Health, 2008). Second, using a large, nationally representative student health dataset, safety measures such as campus/day–night and off-campus/day–night safety perceptions alongside discrimination, loneliness, and basic-needs stressors were integrated, which are rarely executed at this scale in studies focused specifically on Asian international students (Gelatt, 2023; Ma, 2025). Third, policy salience is presented by situating results against current U.S. immigration changes that can intensify financial strain (e.g., filing-fee increases) or uncertainty at school-to-work transition points (e.g., H-1B selection rules), thereby clarifying how macro conditions plausibly “get under the skin” to shape mental health and academic outcomes among these students (DHS, 2024; USCIS, 2024, 2025).

Although direct associations between specific racial identities (East Asian, South Asian, Southeast Asian, and Other Asian) and stress levels were not individually examined in the analysis, the overall prevalence of microaggressions (15.4%) and discrimination (13.9%) among Asian international students, which are strongly linked to increased stress, is highly relevant. The broader sociopolitical environment, which is significantly shaped by immigration policies and geopolitics, can disproportionately impact different racial subgroups within the international student population, influencing their experiences of discrimination and thus their stress burden (Cheng et al., 2024; Kim & Park, 2024; Mok et al., 2024; Rodriguez et al., 2025). The hostile environment or policies targeting specific nationalities or ethnic groups can create a climate of fear and insecurity, leading to heightened experiences of prejudice and stress for affected Asian international students (Salzburg Global Seminar, 2024).

## **Implications**

The findings of the current study, viewed through the lens of health equity, offer critical implications for policy, institutional practice, and future research. By positioning immigration policy as a key social determinant of health (National Academies of Sciences, Engineering, and Medicine, 2021; WHO, 2008), the results underscore the need for systemic interventions that move beyond individual support to address the structural factors contributing to international student distress.

First and foremost, immigration policy should be recognized as a form of public health policy. The data linking financial distress, discrimination, and feelings of insecurity to high stress levels suggest that policies governing international students have direct health consequences. To this end, policymakers should create transparent, stable, and less precarious visa and postgraduate employment pathways. The uncertainty surrounding regulations for F-1 visas and practical training opportunities (OPT/CPT) is a significant structural stressor

(Crumley-Effinger, 2024; Park & Shimada, 2022). Predictable policies would empower students to plan their futures, relieve long-term anxiety, and mitigate the financial distress that is strongly correlated with poor mental health. Recent policy developments further illustrate these dynamics. The 2024 USCIS fee rule increased costs for OPT (Form I-765) and H-1B registration, reinforcing evidence that financial strain contributes to poorer mental health outcomes. Integrity-focused but capacity-neutral H-1B reforms (effective March 4, 2024) leave OPT-to-H-1B bottlenecks intact, underscoring the need for stabilizers such as STEM graduates and multiyear bridge work authorizations (AILA, 2024; DHS, 2024; DHS, 2024b; Fragomen, 2024; USCIS, 2024). Adjudication delays and expanded security vetting, such as domestic H-1B renewals and F/M/J screening, intensify uncertainty, suggesting the importance of publishing processing-time benchmarks and creating student-specific expedited lanes (U.S. Department of State, 2023, 2024, 2025a, 2025b). Proposals to curtail OPT (e.g., H.R. 2315) risk exacerbating financial and psychological stress, while codifying OPT with integrity safeguards offers a harm-reducing alternative (Congress.gov, 2025; GovInfo, 2025). The September 2025 announcement of a \$100,000 fee on many new H-1B petitions introduces additional volatility, supporting targeted exemptions for U.S.-educated early-career STEM graduates and relief for small employers (The White House, 2025a, 2025b; USCIS, 2025; Reuters, 2025).

Governmental bodies must consider how geopolitical rhetoric and policy decisions impact the lived experiences of international students in the U.S. Hostile narratives targeting specific countries can fuel xenophobia and discrimination (Mok et al., 2024; Ritter & Roth, 2021), directly affecting students' sense of safety and belonging. Inclusive and welcoming national messaging is a crucial component of creating a healthy environment for student populations (American Psychological Association, 2023; US Department of Education, 2025). Persistent anti-Asian bias further elevates safety concerns, indicating that immigration process reforms must be paired with civil rights enforcement and campus safety investments (Advancing Justice—AAJC, 2025; Stop AAPI Hate, 2024). Since financial distress is a strong predictor of stress, policies should be reviewed to better address the economic vulnerability of international students. This could involve expanding on-campus work permits, considering eligibility for need-based aid, or creating frameworks that do not place the main financial burden of US higher education solely on students and families from abroad (Balin et al., 2016; Yao & Viggiano, 2019).

Although higher education institutions operate within the constraints of federal immigration policy, they may be able to develop programs to help these students. The data from this study point to clear opportunities for universities to develop targeted interventions for at-risk subgroups. Students experiencing financial distress would benefit from emergency grants, subsidized housing, and tailored financial literacy programs. Those reporting discrimination or microaggressions require robust bias response systems and platforms for intercultural dialog that address race and belonging (Museus et al., 2017; Stop AAPI Hate, 2024). To combat social isolation, institutions should invest in peer mentorship programs and inclusive campus events that foster genuine connection

rather than symbolic multiculturalism (Glass et al., 2014; Sawir et al., 2008). Additionally, universities must provide structurally competent services, including legal aid and visa advising, and culturally responsive mental health care that acknowledges visa anxiety and discrimination as legitimate clinical concerns (Ghafar Rogers, 2025; Park & Shimada, 2022). These protective “micclimates” can buffer students from broader systemic harm and promote resilience. Institutions should also leverage their collective influence to advocate for immigration reform, shifting the rationale from economic utility to health equity and student well-being (Yao & Viggiano, 2019).

Finally, the current study highlights significant associations between various sociodemographic and behavioral variables; however, further research is needed to deepen the understanding and inform more targeted interventions. Future studies should employ longitudinal designs to track how specific shifts in immigration policy or geopolitical relations affect international student stress, well-being, safety perceptions, and academic outcomes over time. Although this study noted differences by biological sex and educational level, more research is needed to explore the intersectional experiences of international students. Future studies should examine how nationality, race, gender identity, sexual orientation, and disability interact to shape student vulnerability and resilience within the existing policy landscape (Rodriguez et al., 2025). Deeper qualitative research is needed to understand the lived experiences behind statistics. Narrative studies can illuminate precisely how students navigate the daily stressors of financial precarity, social exclusion, and discrimination, providing rich data to inform more empathetic and practical support structures.

### **Limitations & Future Research**

The current study has several limitations that should be considered when the findings are interpreted. First, the cross-sectional design restricts the establishment of causal relationships among the examined variables. Secondary data analysis can identify significant associations only between safety perceptions, social isolation, financial challenges, discrimination, and stress rather than establishing causal links. Future research should implement longitudinal methods to investigate how changes in immigration policy and geopolitical factors affect the psychological well-being, stress levels, and safety perceptions of Asian international students over time. Longitudinal studies can enhance our understanding of the temporal order and causality of stressors associated with structural and policy-level changes (Rodriguez, Mohamed, & Barthelemy, 2025). Simultaneously, qualitative methods, particularly narrative and phenomenological approaches, are essential for capturing the lived experiences that quantitative data may overlook. Detailed qualitative data can illustrate how students manage financial difficulties, social isolation, xenophobia, and institutional barriers, thereby guiding the design of culturally responsive and empathetic support systems (Lee & Rice, 2007; Yeh & Inose, 2003).

Second, the study relies on self-reported data. Participants' responses regarding their stress levels, feelings of safety, and experiences with

discrimination are subjective and may be influenced by recall or social desirability biases. Since the participants are international students, it is essential to acknowledge that some may struggle to fully understand the questions and answer choices. This confusion could arise from their unfamiliarity with American English or from English not being their native language. Third, the measurement of key variables has certain limitations. Stress, exposure to verbal threats, microaggressions, and discrimination were assessed via single-item measures, which may not fully capture the complexity of these experiences. The findings regarding differences by sex and academic level underscore the need for more detailed analyses of intersecting identities among international students. Future research should explore how the intersection of race, ethnicity, nationality, gender identity, sexual orientation, and disability status shapes students' vulnerability to discrimination and their resilience (Crenshaw, 1991; Museus, Yi, & Saelua, 2017). Furthermore, disaggregating the broader ethnic label "Asian" to examine subgroups such as East Asian, South Asian, and Southeast Asian students will provide a more nuanced understanding of how cultural, historical, and geopolitical contexts shape distinct experiences of marginalization or adaptation (Teranishi, Suárez-Orozco, & Suárez-Orozco, 2011).

Additionally, several key constructs (stress, safety, and discrimination) are measured with single items, which may undercapture construct breadth and add random error. The analysis recoded continuous variables as dichotomous to facilitate binary logistic regression. Although this method can aid interpretation, it may also reduce variability and statistical power. Future research should critically evaluate the direct psychological and practical effects of specific immigration policies on international student populations. For example, changes in visa classifications (e.g., F-1, H-1B), duration of stay, and work-related policies such as Optional Practical Training (OPT) or STEM extensions can significantly affect students' mental health, academic choices, and financial stability (Choudaha, 2024). Empirical studies in this area could inform data-driven policy recommendations to reduce uncertainty and promote equitable outcomes for international students, particularly those from marginalized backgrounds (Rodriguez et al., 2025).

## **CONCLUSION**

The current study demonstrated that Asian international college students in the U.S. face significant stress, mainly due to interconnected challenges related to safety, social isolation, financial strain, and experiences of microaggressions and discrimination. The present findings highlight that a substantial majority reported feeling unsafe, particularly at night and off-campus, and experienced significant feelings of loneliness and isolation. Furthermore, financial distress and encounters with microaggressions and discrimination were identified as major stress-inducing factors, with pronounced impacts on female and graduate students. These results collectively underscore that the well-being of Asian international students is intricately linked to both their personal experiences and the broader

landscape of immigration policies, which profoundly influence their access to resources, opportunities for integration, and overall sense of security, necessitating comprehensive interventions and policy reforms to foster a more equitable and supportive environment.

### Acknowledgment

The author used AI-based tools, including Grammarly, to assist with grammar checking, language refinement, and paraphrasing during manuscript preparation. No AI tools were used to generate original content or conduct the study.

### REFERENCES

- Abraído-Lanza, A. F., Armbrister, A. N., & Mendoza-Gray, S. (2025). Immigration and health. In N. Schneiderman, T. A. Revenson, A. F. Abraído-Lanza, T. W. Smith, N. B. Anderson, M. H. Antoni, & F. J. Penedo (Eds.), *APA handbook of health psychology, Vol. 3. Health psychology and public health* (pp. 419–428). American Psychological Association. <https://doi.org/10.1037/0000396-023>
- Abrams, Z. (2022, October 12). Student mental health is in crisis. Campuses are rethinking their approach. *Monitor on Psychology, 53*(7). <https://www.apa.org/monitor/2022/10/mental-health-campus-care>
- Advancing Justice (AAJC). (2025). *Civil rights and safety for Asian American communities: Policy recommendations for 2025*. <https://www.advancingjustice-aajc.org>
- American College Health Association. *American College Health Association-National College Health Assessment III: Reference Group Executive Summary Fall 2022*. Silver Spring, MD: American College Health Association; 2023.
- American Immigration Lawyers Association (AILA). (2024). *Final rule adjusting the USCIS fee schedule*. <https://www.aila.org/library/featured-issue-uscis-final-rule-adjusting-its-fee-schedule>
- American Psychological Association. (2023). *Inclusive language guide* (2nd ed.). Retrieved from: <https://www.apa.org/about/apa/equity-diversity-inclusion/language-guidelines.pdf>
- Baas, M. (2019). The education-migration industry: International students, migration policy and the question of skills. *International Migration, 57*(5), 222–235. <https://doi.org/10.1111/imig.12540>
- Balin, E., Anderson, N. M., Chudasama, S. Y., Kanagasingham, S. K., & Zhang, L. (2016). Working with international students in the U.S. and beyond: A summary of survey research by NCDA International Student Services Committee. *Journal of International Students, 6*(4), 1053–1061. <https://doi.org/10.32674/jis.v6i4.335>
- Beech, S. E. (2018). Adapting to change in the higher education system: International student mobility as a migration industry. *Journal of Ethnic*

- and *Migration Studies*, 44(4), 610–625.  
<https://doi.org/10.1080/1369183X.2017.1315515>
- Bethel, A., Ward, C., & Fetvadjev, V. H. (2020). Cross-cultural transition and psychological adaptation of international students: The mediating role of host national connectedness. *Frontiers in Education*, 5.  
<https://doi.org/10.3389/feduc.2020.539950>
- Boundless (2023). *International Student Enrollment Bounces Back to Pre-Pandemic Levels in 2022*. Retrieved from:  
<https://www.boundless.com/blog/>
- Brunner, L. R., Streitwieser, B., & Bhandari, R. (2024). International student mobility, opportunity, and the voluntariness of migration: A new conceptual approach. *International Higher Education*, (118).  
<https://ihe.bc.edu/pub/pf8iru1b>
- Chaliawala, K. S., Vidourek, R. A., & King, K. A. (2024). Anxiety among Asian international college students in the US: A systematic literature review. *Journal of American College Health*.  
<https://doi.org/10.1080/07448481.2024.2317170>
- Chen, C. P. (1999). Common stressors among international college students: Research and counseling implications. *Journal of College Counseling*, 2(1), 49–65. <https://doi.org/10.1002/j.2161-1882.1999.tb00142.x>
- Cheng, Y., Yang, P., Lee, J., Waters, J., & Yeoh, B. S. A. (2024). Migration governance and higher education during a pandemic: Policy (mis)alignments and international postgraduate students' experiences in Singapore and the UK. *Journal of Ethnic and Migration Studies*, 50(5), 1138–1156. <https://doi.org/10.1080/1369183X.2023.2279731>
- Choudaha, R. (2024). The “China reset” for international undergraduate enrollment. *International Higher Education*.  
<https://ihe.bc.edu/pub/gd037xvi>
- Congress.gov. (2025). *H.R.2315 – American Tech Workforce Act of 2025*.  
<https://www.congress.gov/bill/118th-congress/house-bill/2315>
- Crenshaw, K. (1991). Mapping the margins: Intersectionality, identity politics, and violence against women of color. *Stanford Law Review*, 43(6), 1241–1299. <https://doi.org/10.2307/1229039>
- Cress, C. M., & Ikeda, E. K. (2003). Distress under duress: The relationship between campus climate and depression in Asian American college students. *NASPA Journal*, 40(2), 74–97. <https://doi.org/10.2202/1949-6605.1224>
- Crumley-Effinger, M. (2023). ISM Policy Pervasion: Visas, Study Permits, and the International Student Experience. *Journal of International Students*, 14(1), 78-96. <https://doi.org/10.32674/jis.v14i1.5347>
- Dartmouth Office of Visa and Immigration Services. (n.d.). *About optional practical training (OPT)*. Retrieved from <https://ovis-intl.dartmouth.edu/immigration/f-1-students/employment/optional-practical-training-opt/about-optional-practical>
- DeCoster, J., Gallucci, M., & Iselin, A. M. R. (2011). Best practices for using median splits, artificial categorization, and their continuous alternatives.

- Journal of Experimental Psychopathology*, 2(2), 197–209.  
<https://doi.org/10.5127/jep.008310>
- DeCoster, J., Iselin, A.-M. R., & Gallucci, M. (2009). A conceptual and empirical examination of justifications for dichotomization. *Psychological Methods*, 14(4), 349–366. <https://doi.org/10.1037/a0016956>
- Department of Homeland Security (DHS). (2024). *USCIS final rule on fee schedule and benefit request requirements*.  
<https://www.federalregister.gov/documents/2024/01/31/2024-01910/us-citizenship-and-immigration-services-fee-schedule>
- Department of Homeland Security (DHS). (2024b). *H-1B modernization rule: Beneficiary-centric selection process*.  
<https://www.federalregister.gov/documents/2024/02/02/2024-02011/modernizing-h-1b-requirements-and-selection-process>
- Ding, K., Han, S., & Yang, J. (2018). PW 0952: Violence experience and safety concerns among U.S. female college students. *Injury Prevention*, 24(Suppl 2), A103.3. <https://doi.org/10.1136/injury-prevention-2018-safety.286>
- Fragomen. (2024). *USCIS finalizes fee increases for immigration benefits*.  
<https://www.fragomen.com/insights/uscis-finalizes-fee-increases-for-immigration-benefits.html>
- Galea, S., & Vaughan, R. D. (2019). *Health as a means, not an end: A public health of consequence, May 2019*. *American Journal of Public Health*, 109(5), 672–673. <https://doi.org/10.2105/AJPH.2019.305032>
- Gebhard, J. G. (2012). International students' adjustment problems and behaviors. *Journal of International Students*, 2(2), 184–193. <https://doi.org/10.32674/jis.v2i2.529>
- Gelatt, J. (2023). Unblocking the U.S. immigration system: Executive actions to facilitate the migration of needed workers. Migration Policy Institute.  
[https://www.migrationpolicy.org/sites/default/files/publications/mpi-global-skills-us-executive-actions-2023\\_final.pdf](https://www.migrationpolicy.org/sites/default/files/publications/mpi-global-skills-us-executive-actions-2023_final.pdf)
- Ghafar Rogers, R. (2025, February 5). *The dire mental health effects of restrictive immigration policies*. U.S. Committee for Refugees and Immigrants (USCRI). Retrieved from: <https://refugees.org/the-dire-mental-health-effects-of-restrictive-immigration-policies/>
- Glass, C. R., Gómez, E., & Urzua, A. (2014). Recreation, intercultural friendship, and international students' adaptation to college by region of origin. *International Journal of Intercultural Relations*, 42, 104–117. <https://doi.org/10.1016/j.ijintrel.2014.05.007>
- GovInfo. (2025). *American Tech Workforce Act of 2025*.  
<https://www.govinfo.gov/app/details/BILLS-118hr2315ih>
- Hughes, M. E., Waite, L. J., Hawkey, L. C., & Cacioppo, J. T. (2004). A Short Scale for Measuring Loneliness in Large Surveys: Results From Two Population-Based Studies. *Research on Aging*, 26(6), 655–672. <https://doi.org/10.1177/0164027504268574>
- 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. <https://doi.org/10.3200/JACH.56.2.109-118>
- ICEF Monitor. (2023, December 6). *Notable government policy shifts affecting international students going into 2024*. <https://monitor.icef.com/2023/12/notable-government-policy-shifts-affecting-international-students-going-into-2024/>
- Institute of International Education (IIE): “Open Doors 2022 Report on International Educational Exchange” (November 14, 2022)
- Institute of International Education. (2023a). *Open Doors 2023: Report on International Educational Exchange*. <https://opendoorsdata.org/annual-release/international-students/>
- Institute of International Education. (2023b). *Open Doors 2023: Fast Facts*. [https://opendoorsdata.org/wp-content/uploads/2023/11/Open-Doors-2023\\_Fast-Facts.pdf](https://opendoorsdata.org/wp-content/uploads/2023/11/Open-Doors-2023_Fast-Facts.pdf)
- Jacobs, E. (2022). The homogenizing and diversifying effects of migration policy in the internationalization of higher education. *Higher Education*, 83, 339–355. <https://doi.org/10.1007/s10734-020-00658-4>
- Kim, K., & Park, M. (2024). How international geopolitics drives student mobility in East Asia. *International Higher Education*. <https://ihe.bc.edu/pub/at2utg5v>
- Lee, J. J., & Rice, C. (2007). Welcome to America? International student perceptions of discrimination. *Higher Education*, 53(3), 381–409. <https://doi.org/10.1007/s10734-005-4508-3>
- Leong, F. T. L., & Lau, A. S. (2001). Barriers to providing effective mental health services to Asian Americans. *Mental Health Services Research*, 3(4), 201–214. <https://doi.org/10.1023/A:1013172817778>
- Ma, Y. (2025, May 1). *Can studying in the US survive geopolitics?* Brookings Institution. <https://www.brookings.edu/articles/can-studying-in-the-us-survive-geopolitics/>
- Maani, N., Abdalla, S. M., Ettman, C. K., Parsey, L., Rhule, E., Allotey, P., & Galea, S. (2023). Global health equity requires global equity. *Health Equity*, 7(1), 192–196. <https://doi.org/10.1089/heq.2022.0169>
- MacCallum, R. C., Zhang, S., Preacher, K. J., & Rucker, D. D. (2002). On the practice of dichotomization of quantitative variables. *Psychological Methods*, 7(1), 19–40. <https://doi.org/10.1037/1082-989X.7.1.19>
- Maffini, C. S. (2018). Campus safety experiences of Asian American and Asian international college students. *Asian American Journal of Psychology*, 9(2), 98–107. <https://doi.org/10.1037/aap0000087>
- Mayer Brown. (2025, May). *The international student talent pipeline: Changes in US visa and work authorization policies*. <https://www.mayerbrown.com/en/insights/publications/2025/05/the-international-talent-pipeline-changes-in-us-visa-and-work-authorization-policies>
- Misra, R., & Castillo, L. G. (2004). Academic stress among college students: Comparison of American and international students. *International Journal*

- of Stress Management*, 11(2), 132–148. <https://doi.org/10.1037/1072-5245.11.2.132>
- Mok, K. H., Shen, W., & Gu, F. (2024). The impact of geopolitics on international student mobility: The Chinese students' perspective. *Higher Education Quarterly*, 78(4), e12509. <https://doi.org/10.1111/hequ.12509>
- Mori, S. C. (2000). Addressing the mental health concerns of international students. *Journal of Counseling & Development*, 78(2), 137–144. <https://doi.org/10.1002/j.1556-6678.2000.tb02571.x>
- MSN News. (2025, May 3). *Trump's attacks on international student enrollment could ultimately shake the economy*. <https://www.msn.com/en-us/politics/international-relations/trump-s-attacks-on-international-student-enrollment-could-ultimately-shake-the-economy/ar-AA1GcXej>
- Museum, S. D., Yi, V., & Saelua, N. (2017). The impact of culturally engaging campus environments on sense of belonging. *The Review of Higher Education*, 40(2), 187–215. <https://doi.org/10.1353/rhe.2017.0001>
- National Academies of Sciences, Engineering, and Medicine; National Academy of Medicine; Committee on the Future of Nursing 2020–2030; Flaubert, J. L., Le Menestrel, S., Williams, D. R., et al. (Eds.). (2021). Social Determinants of Health and Health Equity In *The future of nursing 2020-2030: Charting a path to achieve health equity* (Chapter 2). National Academies Press (US). <https://www.ncbi.nlm.nih.gov/books/NBK573923/>
- Nhan, E. R., Williamson-Raun, A. R., Chan, R., & Yang, J. P. (2025). Ethnic identity protects and internalized racism harms health and coping in Asian Americans following COVID-19 discrimination: A mixed-methods study. *Journal of Racial and Ethnic Health Disparities*, 12(3), 1700–1714. <https://doi.org/10.1007/s40615-024-02000-5>
- Nilsson, J. E., Butler, J., Shouse, S., & Joshi, C. (2008). The relationships among perfectionism, acculturation, and stress in Asian international students. *Journal of College Counseling*, 11(2), 147–158. <https://doi.org/10.1002/j.2161-1882.2008.tb00031.x>
- Olatunji, E. A., Ogunisola, A., Elenwa, F., Udeh, M., Oginni, I., Nmadu, Y., & Callaghan, T. (2023). COVID-19: Academic, Financial, and Mental Health Challenges Faced by International Students in the United States Due to the Pandemic. *Cureus*, 15(6), e41081. <https://doi.org/10.7759/cureus.41081>
- Oswalt, S. B., & Riddock, C. C. (2007). *What to do about being overwhelmed: Graduate students, stress, and university services*. *College Student Affairs Journal*, 27(1), 24–44. <https://files.eric.ed.gov/fulltext/EJ899402.pdf>
- Park, C., & Shimada, S. (2022). The impact of changing nonimmigrant visa policies on international students' psychological adjustment and well-being in the United States during the COVID-19 pandemic: A qualitative study. *BMC Public Health*, 22, Article 2227. <https://doi.org/10.1186/s12889-022-14698-1>
- Poyrazli, S., & Grahame, K. M. (2007). Barriers to adjustment: Needs of international students within a semiurban campus community. *Journal of Instructional Psychology*, 34(1), 28–45. <https://psycnet.apa.org/record/2007-05751-005>

- Rajapaksa, S., & Dundes, L. (2002). It's a Long Way Home: International Student Adjustment to Living in the United States. *Journal of College Student Retention: Research, Theory & Practice*, 4(1), 15-28. <https://doi.org/10.2190/5HCY-U2Q9-KVGL-8M3K>
- Reuters. (2025). *U.S. proposes \$100,000 fee for high-volume H-1B filers*. <https://www.reuters.com/legal/government/us-proposes-100000-fee-high-volume-h-1b-filers-2025-09-15>
- Ritter, Z. S., & Roth, K. R. (2021). International students need not apply: Impact of US immigration policy in the Trump era on international student enrollment and campus experiences. In K. R. Roth & Z. S. Ritter (Eds.), *Whiteness, power, and resisting change in US higher education* (pp. [insert page range]). Palgrave Macmillan. [https://doi.org/10.1007/978-3-030-57292-1\\_5](https://doi.org/10.1007/978-3-030-57292-1_5)
- Rodriguez, M. ., Mohamed, M. ., & Barthelemy, R. (2025). The impact of politics and COVID-19 on graduate STEM international students of color. *Journal of International Students*, 15(1), 189-214. <https://doi.org/10.32674/8cy00b62>
- Royston, P., Altman, D. G., & Sauerbrei, W. (2006). Dichotomizing continuous predictors in multiple regression: A bad idea. *Statistics in Medicine*, 25(1), 127–141. <https://doi.org/10.1002/sim.2331>
- Rucker, D. D., McShane, B. B., & Preacher, K. J. (2015). A researcher's guide to regression, discretization, and median splits of continuous variables. *Journal of Consumer Psychology*, 25(4), 666–678. <https://doi.org/10.1016/j.jcps.2015.04.004>
- Salzburg Global Seminar. (2024). *The impact of political rhetoric on Asian Americans*. Retrieved from: <https://www.salzburgglobal.org/news/topics/article/the-impact-of-political-rhetoric-on-asian-americans>
- Sanders, S. M., Williams, T. R., Berry, A. T., Garcia-Aguilera, C., Robinson, K., Martin, R., & Jones, P. (2024). Internalized racism and mental health: The moderating role of collective racial self-esteem. *Behavioral Sciences*, 14(11), 1003. <https://doi.org/10.3390/bs14111003>
- Sawir, E., Marginson, S., Deumert, A., Nyland, C., & Ramia, G. (2008). Loneliness and international students: An Australian study. *Journal of Studies in International Education*, 12(2), 148–180. <https://doi.org/10.1177/1028315307299699>
- Sheffield Hallam University. (2018, August 10). *How family plays an important role for international students*. Study International. <https://studyinternational.com/news/family-international-student/>
- Smith, R. A., & Khawaja, N. G. (2011). A review of the acculturation experiences of international students. *International Journal of Intercultural Relations*, 35(6), 699–713. <https://doi.org/10.1016/j.ijintrel.2011.08.004>
- Stop AAPI Hate. (2024). *2024 national report: Anti-Asian hate and safety concerns*. <https://stopaapihate.org>
- Study in the States. (n.d.). *F-1 optional practical training (OPT)*. Retrieved from <https://studyinthestates.dhs.gov/sevis-help-hub/student-records/fm-student->

- employment/f-1-optional-practical-training-opt
- Swartz, T. T., Dush, C. M. K., Han, X., Berrigan, M. N., Manning, W. D., & Nguyen, K. (2024). Racial discrimination and mental health among Asian Americans during the COVID-19 pandemic. *Sociology of Race and Ethnicity*. <https://doi.org/10.1177/23326492241268598>
- Tabachnick, B. G., & Fidell, L. S. (2019). *Using multivariate statistics* (7th ed.). Pearson.
- Tausen, B. M., Misgano, M., & Wilson, B. (2023). Campus racial climate, psychological well-being, and race-based traumatic stress symptoms among monoracial Black and biracial Black students. *Journal of Racial and Ethnic Health Disparities*, 11, 121–131. <https://doi.org/10.1007/s40615-022-01503-3>
- Teranishi, R. T., Suárez-Orozco, C., & Suárez-Orozco, M. (2011). Immigrants in community colleges. *Future of Children*, 21(1), 153–169. <https://files.eric.ed.gov/fulltext/EJ920371.pdf>
- The White House. (2025a). *Fact sheet: Immigration modernization and H-1B reform*. <https://www.whitehouse.gov/briefing-room/statements-releases/2025/09/15/fact-sheet-immigration-modernization>
- The White House. (2025b). *Proposal to support STEM graduates and small employers*. <https://www.whitehouse.gov/briefing-room/statements-releases/2025/09/15/stem-graduates-h-1b-fee-exemptions>
- U.S. Citizenship and Immigration Services (USCIS). (2024). *H-1B registration final rule implementation*. <https://www.uscis.gov/newsroom/news-releases/uscis-announces-final-rule-on-h-1b-registration-process>
- U.S. Citizenship and Immigration Services (USCIS). (2025). *Proposed fee adjustments for H-1B petitions*. <https://www.uscis.gov/newsroom/news-releases/uscis-proposes-new-fee-structure-for-h-1b-petitions>
- U.S. Citizenship and Immigration Services. (n.d.). *Optional Practical Training (OPT) for F-1 students*. Retrieved from <https://www.uscis.gov/working-in-the-united-states/students-and-exchange-visitors/optional-practical-training-opt-for-f-1-students>
- U.S. Citizenship and Immigration Services. (n.d.). *Students and employment*. U.S. Department of Homeland Security. <https://www.uscis.gov/working-in-the-united-states/students-and-exchange-visitors/students-and-employment>
- U.S. Department of Education. (2025). *Building and sustaining inclusive educational practices aligned with the Elementary and Secondary Education Act of 1965* <https://www.ed.gov/media/document/inclusive-practices-guidance-109436.pdf>
- U.S. Department of State. (2023). *Pilot program for domestic visa renewals*. <https://travel.state.gov/content/travel/en/us-visas/domestic-renewal-pilot.html>
- U.S. Department of State. (2024). *Expanded security vetting for F/M/J visa categories*. <https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

- U.S. Department of State. (2025a). *Visa processing benchmarks and transparency updates*. <https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/wait-times.html>
- U.S. Department of State. (2025b). *Student-specific expedited visa lanes initiative*. <https://travel.state.gov/content/travel/en/us-visas/study/student-visa-expedite.html>
- Van De Walker, D. (2021). *Islamophobia, immigration policy, and international student mobility in the Trump era* (Doctoral dissertation, Sam Houston State University). Sam Houston State University. <https://hdl.handle.net/20.500.11875/3002>
- Wilczewski, M., Wang, R., Du, J., Søderberg, A.-M., Giuri, P., Mughan, T., Puffer, S. M., & Jacob, M. J. (2023). Cultural novelty and international students' experience: A five-country study. *Higher Education, 86*, 1107–1128. <https://doi.org/10.1007/s10734-022-00964-z>
- World Health Organization, Commission on Social Determinants of Health. (2008). *Closing the gap in a generation: Health equity through action on the social determinants of health*. World Health Organization. <https://www.who.int/publications/i/item/WHO-IER-CSDH-08.1>
- Wu, H., Garza, E., & Guzman, N. (2015). International student's challenge and adjustment to college. *Education Research International, 2015*, Article ID 202753. <https://doi.org/10.1155/2015/202753>
- Yao, C. W., & Viggiano, T. (2019). Interest convergence and the commodification of international students and scholars in the United States. *Journal Committed to Social Change on Race and Ethnicity (JCSCORE), 5*(1), 82–109. <https://www.jstor.org/stable/10.2307/48645353>
- Yeh, C. J., & Inose, M. (2003). International students' reported English fluency, social support satisfaction, and social connectedness as predictors of acculturative stress. *Counseling Psychology Quarterly, 16*(1), 15–28. <https://doi.org/10.1080/0951507031000114058>
- Yin, Z., Ong, L. Z., & Qiao, M. (2024). Psychological factors associated with Chinese international students' well-being in the United States: A systematic review. *Journal of International Students, 14*(4). <https://doi.org/10.32674/jis.v14i4.6428>

---

*Author bio*

**Kruti Chaliawala, PhD, CHES®**, is an Assistant Professor at the School of Public and Population Health at Boise State University. As an international scholar from India who has spent more than 14 years navigating the U.S. academic system as an international student, she brings both lived experience and academic expertise to her work. Her research centers on psychosocial determinants of health, health disparities among international students and minority populations, mental health, and sexual health. Email: [krutichaliawala@boisestate.edu](mailto:krutichaliawala@boisestate.edu); ORCID: 0000-0002-4048-5052

---