Understanding Anxiety Sources Among International and Domestic Students: A Comparative Study

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Abstract

Anxiety is a prevalent mental health concern among college students. The factors contributing to it may differ between international and domestic students. Although prior research has examined mental health disparities between these groups, findings are inconsistent regarding whether international students experience higher anxiety levels than domestic students. Moreover, there is a lack of research on the specific sources of anxiety affecting each group within the U.S. This study compared overall anxiety levels between international and domestic undergraduate students at the University of Texas at Austin, and identified the primary sources of anxiety reported within each group. Participants were 41 undergraduate students (*domestic n* = 30; *international n* = 11). Anxiety levels and sources were measured using a standardized self-report measure of general anxiety symptoms and a custom questionnaire measuring five anxiety domains: academic pressure, financial stress, social isolation, cultural adjustment, and visa/legal challenges. Contrary to expectations, domestic students reported significantly higher overall anxiety than international students, and rated all shared anxiety sources more strongly, with the largest gap in financial stress. Domestic students also showed a clear dominant anxiety domain, with academic pressure significantly higher than financial or social concerns. Among international students, no single anxiety source emerged as dominant; anxiety ratings across academic, financial, social, cultural, and visa/legal domains were generally similar. Findings suggest that student anxiety does not manifest uniformly across populations and underscore the need for targeted, population-specific mental health support rather than universal intervention models.

*Keywords***:** anxiety, international students, domestic students, stressors

Each year, many international students pursue higher education in the United States. In the 2023-2024 academic year alone, over 1.1 million international students were enrolled in U.S. colleges and universities, reflecting a 7% increase from the previous year (Institute of International Education [IIE], 2023). The United States attracted the largest share of international students, reinforcing its reputation for academic excellence and diverse opportunities. In addition to their academic contributions, international students played an essential role in the U.S. economy. During the 2023–2024 academic year, they contributed $43.8 billion and supported over 378,000 jobs (Agarwal, 2024). Despite these contributions, international students often encountered personal challenges that strongly affected their well-being. Like their domestic peers, they remained at risk for mental health difficulties that impacted their academic success.

College students as a group experienced poorer mental health compared to their non-student peers, largely due to the stressors associated with academic life, which increased their risk for anxiety and other psychological difficulties (Buizza et al., 2022). Both domestic and international students experienced anxiety, but the factors contributing to their stress differed. Domestic students frequently reported anxiety related to academic pressure, financial instability such as student loan debt, and social isolation, which negatively affected both well-being and performance (Buizza et al., 2022; Potter et al., 2020; Jones et al., 2018). International students, meanwhile, confronted additional challenges specific to their circumstances, including visa uncertainties and cultural adjustment difficulties such as language barriers, making their experiences with anxiety distinct (Park & Shimada, 2022; Adagwuni, 2024; Amanvermez et al., 2024). During the time of data collection (October-November 2025), potential policy changes around immigration and visa regulation had introduced additional uncertainty, further increasing anxiety among international students. In light of these rising concerns, it was crucial to examine

whether international students' anxiety levels differed from those of domestic students and to identify the key factors contributing to anxiety in both groups.

Although prior research acknowledged the mental health challenges faced by both international and domestic students, the extent to which their anxiety levels differ and the specific sources driving that anxiety remain underexplored. Many studies also grouped international students as a single category, overlooking cultural and socioeconomic distinctions that may shape anxiety experiences. This gap highlights the complexity of international student stress but remains difficult to address empirically, especially in studies with limited subgroup representation.

As higher education became increasingly diverse, understanding the mental health challenges faced by different student groups was essential. The present study addressed this gap by comparing general anxiety levels between international and domestic undergraduate students and identifying the primary sources of anxiety for each group. I hypothesized that international students would report higher anxiety levels due to visa-related stressors, whereas domestic students would experience high anxiety related to academic stress. The following sections examine prior research on student anxiety, highlighting key findings and gaps that necessitate this comparative study.

Understanding Anxiety in College Students

Anxiety is a natural emotional response characterized by feelings of apprehension and physical symptoms such as muscle tension, rapid breathing, and an increased heart rate (American Psychiatric Association, 2013; Barlow, 2002). It arises when an individual perceives a potential threat or negative outcome, even if the danger is not immediate or clearly defined. Anxiety is often future-oriented, involving worry or anticipation about potential threats, and can

persist over time. While occasional anxiety is a normal response to stress, excessive or prolonged anxiety can interfere with daily life and contribute to more serious mental health concerns (Spielberger & Rickman, 1990). Among college students, anxiety is one of the most common mental health concerns. According to the Spring 2024 National College Health Assessment, more than one in three undergraduate students (35.5%) reported being diagnosed with an anxiety disorder, while 32.8% cited anxiety as a factor that impeded their academic performance (American College Health Association [ACHA], 2024).

Anxiety can interfere with cognitive functions such as concentration, memory retention, and problem-solving, making it difficult for students to engage effectively in coursework and exams (Owens et al., 2012). These effects can contribute to lower academic achievement, increased likelihood of procrastination, and avoidance behaviors that further hinder success (Eisenberg et al., 2009). Given the impact of anxiety on students' academic performance and overall well-being, it was crucial to identify the key sources of stress contributing to anxiety levels. Both international and domestic students experienced significant stressors, but the nature of these stressors might differ based on factors such as cultural adaptation, financial constraints, and future career uncertainties (Xiong et al., 2024). Understanding these differences could help institutions develop targeted support strategies to mitigate the effects of anxiety on student success.

Sources of Anxiety in Domestic College Students

Anxiety is a widespread mental health concern among college students, with various academic, social, and financial pressures contributing to heightened stress levels. Tan et al. (2023) conducted an umbrella review synthesizing findings from multiple systematic reviews and meta-analyses, highlighting that anxiety prevalence among college students ranged from

7.4% to 55%, with a median prevalence of 32%. Additionally, Liu et al. (2023) identified several key risk factors for anxiety among domestic college students, including societal, institutional, familial, and individual risk factors. At the societal level, economic disparities and financial instability contributed significantly to students' anxiety, as those from lower socioeconomic backgrounds were more likely to experience stress related to tuition costs, housing, and daily expenses. At the institutional level, environmental stressors such as peer relationships, academic pressure, and dissatisfaction with college culture further exacerbated anxiety symptoms. Additionally, the study found that individual factors, such as personality traits, lifestyle habits, and self-esteem, played a critical role in shaping anxiety outcomes. Students who exhibited high levels of perfectionism, struggled with time management, or experienced poor sleep quality were more vulnerable to heightened anxiety.

Academic Distress

Academic distress was widely recognized as one of the most significant contributors to anxiety among domestic college students. In a large-scale study of over 80,000 students across multiple U.S. universities, Jones et al. (2018) found that academic distress, rooted in heavy coursework, strict deadlines, and the pressure to maintain high grades, was a primary factor in student anxiety. Students experiencing greater academic distress were more likely to report self-doubt, reduced confidence, and trouble concentrating, all of which can impair academic performance. Moreover, while greater family and peer support were negatively correlated with anxiety, these factors had a relatively minor buffering effect compared to academic pressures. These findings underscored the overwhelming impact of coursework demands, examinations, and performance expectations on students' mental health.

Naceanceno et al. (2020) further explored how academic distress manifests across different student demographics with a sample of 276 undergraduate students at a Hispanic-serving institution in the U.S. Their findings revealed that senior students exhibited the highest anxiety levels (though not statistically significant), likely due to increased academic demands, graduation pressures, and concerns about post-college employment. The study also highlighted gender disparities in anxiety levels, with female students reporting significantly higher anxiety than their male counterparts. These findings suggested that gender-related differences in coping mechanisms, social expectations, and cognitive responses to stress might influence how students experience anxiety. Additionally, the study found that students in education-related majors reported higher anxiety levels than those in STEM fields, indicating that academic stressors may vary based on students' fields of study.

More recent research highlighted how academic stress manifests across multiple domains. In a study of 256 undergraduate and postgraduate students at the University of La Laguna in Spain, Pérez-Jorge et al. (2025) used a mixed-methods approach, combining quantitative data from surveys with qualitative data from focus groups, to assess academic stress in a post-pandemic context. The top stressors included task overload, exam pressure, and poor balance between school and personal life. Stress symptoms included physical fatigue, anxiety, and lack of motivation, with female students and those balancing school with work or family responsibilities reporting the highest stress levels. Similarly, Barbayannis et al. (2022) surveyed 843 full-time U.S. college students and found that academic stress was significantly negatively correlated with mental well-being. The findings also showed that non-binary students and women experienced the highest levels of stress and the lowest levels of mental well-being.

Second-year students also reported heightened academic stress, possibly due to increased academic demands as coursework becomes more rigorous after the first year.

Adding further nuance, Olivera et al. (2023) conducted a cross-sectional study with 1,265 undergraduate students at a private university in Bolivia. Using validated measures of academic stress and mental health, the researchers found that self-inflicted stress, stemming from internalized expectations and personal standards, was the strongest predictor of poor mental health outcomes. Time management challenges and difficulty studying in groups also contributed to elevated distress. These findings suggested that students' anxiety might be more influenced by their internal coping patterns and beliefs than by external pressures alone.

Taken together, these studies showed that academic stress was a major source of anxiety for college students across a range of settings. However, its intensity and impact varied depending on individual characteristics such as gender, academic year, and internal stress responses. These patterns reinforced the importance of disaggregating student experiences in research and tailoring institutional supports accordingly.

Financial Stress

Financial stress was another major contributor to anxiety among domestic students. Potter et al. (2020) surveyed 3,339 undergraduates at a large Midwestern public university and found that first-generation students reported significantly higher levels of financial anxiety than their continuing-generation peers. Students with lower perceived financial mastery and those who felt worse off than their peers experienced heightened anxiety. Financial anxiety was also associated with part-time or full-time work during school, which often detracted from academic focus. These findings underscored the burden that financial insecurity places on students, particularly those navigating college with limited family support. Moore et al. (2021) conducted focus groups

with 30 financially stressed students (mostly female and Asian) at a large private university, offering qualitative insights into how financial hardship affects well-being. Students reported skipping textbooks, missing social activities, and working long hours, which collectively impaired their academic success and social belonging. Feelings of embarrassment and isolation emerged as common themes, with many participants expressing shame about their financial situation and a reluctance to seek help. These findings suggested that financial stress has both academic and interpersonal consequences that may intensify students' psychological distress.

Archuleta et al. (2013) studied 180 students who sought financial counseling and found that financial satisfaction, rather than loan debt alone, was the strongest predictor of financial anxiety. Although student loan debt initially appeared to increase anxiety, this association disappeared after controlling for demographic factors, suggesting that how students perceive and cope with debt may be more important than the amount of debt itself. The study also highlighted gender differences, with female students reporting significantly higher financial anxiety than males. Joo et al. (2008), using data from 503 students at a large public university, further demonstrated that financial stress can impact academic persistence. About 17% of students had either dropped out or reduced their course load due to financial concerns. Older students, those with credit-dependent parents, and students worried about debt were more likely to report academic disruption. The findings revealed a clear pathway from financial strain to behavioral and academic consequences, reinforcing the importance of treating financial stress as a distinct and measurable contributor to student anxiety.

Overall, these studies showed that financial stress was a central source of anxiety among domestic students, with consequences extending beyond emotional discomfort to include reduced academic performance, social isolation, and altered educational trajectories. Individual

factors such as generational status, gender, and perceived financial mastery shaped how students experience and respond to financial stress,

Social Isolation

Social isolation was a prevalent and increasingly recognized source of anxiety among college students, particularly in the context of the COVID-19 pandemic. In a large cross-sectional study of 7,012 students at the University of North Carolina at Chapel Hill, Giovenco et al. (2022) found that 65% of students reported experiencing loneliness, while 64% screened positive for clinically significant depressive symptoms. Students who self-isolated most or all of the time were more than twice as likely to report depression compared to peers who did not isolate. Although international students were not analyzed separately in terms of mental health outcomes, they were more likely to self-isolate, suggesting that elevated isolation among international students may have distinct consequences not fully captured in aggregate analyses. Still, the high prevalence of loneliness among students demonstrated the strong association between self-isolation and psychological distress, reinforcing the inclusion of social isolation as a key anxiety source in student mental health research.

In a different cultural context, Zahedi et al. (2022) examined 538 students at a medical university in Iran and found that 26.4% were classified as lonely. Although not based in the U.S., the study revealed several applicable risk factors among domestic students more broadly, including being female, in the early years of study, experiencing financial strain, and living in dormitories. These demographic and contextual stressors are similarly relevant to U.S.-based domestic students, many of whom report difficulty forming connections in unfamiliar college environments. Thurber and Walton (2012), in a comprehensive review, emphasized that homesickness and social disconnection significantly impact college students' academic and

emotional functioning. They identified insecure attachment, social anxiety, and limited prior separation from home as key risk factors for maladjustment. These issues, although particularly salient for first-year students, might persist for others throughout their college experience.

Finally, Shi (2024) examined the protective role of social support on anxiety and depression among 502 college students in China during home isolation in the post-pandemic era. Results showed that students with higher social support reported significantly lower levels of anxiety and depression. This relationship was partially explained by perceived control; students who felt more supported also felt more in control of their circumstances, which in turn reduced their emotional distress. Moreover, the protective effect of social support was stronger for students from higher family socioeconomic status backgrounds, suggesting that family resources may amplify the benefits of interpersonal support. Although conducted in a Chinese context, the findings are applicable to domestic college students, especially those who experienced social isolation during the COVID-19 pandemic. The study highlighted how both external resources (e.g., supportive relationships) and internal psychological processes (e.g., control perceptions) interact to influence anxiety outcomes. For domestic students facing disconnection from peers, family strain, or academic uncertainty, strengthening social support networks might help buffer against anxiety.

Collectively, these studies highlighted that for domestic students, social isolation was a prominent anxiety source, shaped by both internal vulnerabilities and external circumstances. While international students might face additional cultural barriers, domestic students also grappled with isolation-related stress that deserves greater attention in mental health support and campus programming.

Sources of Anxiety in International College Students

While domestic students faced substantial anxiety related to academic, financial, and social stressors, international students encountered many of these same challenges alongside additional pressures unique to cultural transitions and visa policy uncertainty. One of the earliest comprehensive examinations of mental health concerns among international students in the United States came from Mori (2000), who outlined the distinctive stressors contributing to psychological distress in this population. Drawing from prior literature and clinical observations, the article highlighted key anxiety-inducing factors such as academic pressure, financial hardship, language barriers, cultural misunderstandings, and limited social support. Mori underscored how stigma around mental health in many home cultures contributed to the underutilization of counseling services, and argued that conventional Western therapeutic approaches might be ineffective unless culturally adapted. These themes were echoed and further elaborated in a qualitative study by Wu et al. (2015), who interviewed ten international students in the southern United States. Their findings revealed that academic stress was closely tied to communication difficulties with faculty and peers, language challenges, and pressure to meet family expectations. Students also reported social isolation and cultural dissonance, including difficulty forming friendships, navigating unfamiliar norms, and encountering prejudice. Despite these barriers, students employed various coping strategies such as seeking academic and language support services, joining student organizations, and participating in campus activities. Together, these studies underscored the need for tailored research into the anxiety sources affecting international students, laying the groundwork for the following sections that examine specific anxiety sources in more detail.

Academic Distress

Academic distress remained a central source of anxiety for international students, yet the experience was shaped by distinct cultural and structural stressors that differed from those of their domestic peers. One study by Koppenborg et al. (2024) examined perceived academic stress among 190 international university students in the Netherlands. Their cross-sectional analysis found that higher levels of academic stress were significantly associated with increased symptoms of anxiety and depression. Notably, the study also tested mindfulness-related variables, such as self-compassion, psychological flexibility, and awareness, finding that these factors independently predicted better mental health outcomes beyond academic stress. Although mindfulness-related skills did not moderate the stress-symptom link, the findings suggested that international students with more psychological flexibility and mindful awareness tended to report less anxiety and depression. These results underscored the importance of academic demands as a stressor, while also suggesting the potential buffering role of adaptive coping strategies in mitigating distress.

Adding qualitative depth to the academic stress experiences of international students,, Sovic (2008) interviewed 141 international and 21 domestic students at the University of the Arts in London to examine how creative arts students experience academic, cultural, and social stress. The study found that international students were disproportionately burdened by academic expectations due to unfamiliar teaching styles, language challenges, and difficulties adjusting to the norms of classroom participation and feedback. Unlike domestic students, many international participants reported emotional withdrawal and academic disengagement stemming from uncertainty around assignments, isolation in group work, and confusion in tutor-student communication. Sovic's findings illustrated how academic stress among international students was often compounded by a lack of social integration and clarity in academic norms.

However, not all studies show that international students experience greater academic stress than their domestic counterparts. In a comparative study of 85 students in Australia (36 international, 49 domestic), DeDeyn (2008) found no significant difference in overall academic stress between the two groups. Interestingly, domestic students reported significantly higher stress related to academic pressure. DeDeyn speculated that international students may experience less pressure because of differing academic expectations, grade transfer policies, or fewer familial and social obligations in their host country. Overall, these studies suggested that while academic distress was a shared concern, international students experienced it through a different lens, often influenced by unfamiliar learning environments, communication barriers, and institutional structures.

Financial Stress

Financial stress was another significant contributor to anxiety among international students, often compounded by restrictions on employment opportunities. Unlike domestic students, international students were typically ineligible for federal financial aid and might face higher tuition rates. In addition, visa restrictions often limited their ability to pursue part-time work, including access to work-study positions or off-campus employment, making it harder to offset educational and living expenses (Liu, 2024; Negonde, 2024). Many students depended heavily on financial support from family members in their home countries, adding another layer of emotional pressure and obligation. Negonde (2024), through in-depth interviews, found that nearly all international student participants linked financial strain to increased anxiety and depressive symptoms. The inability to afford participation in campus life or pay for mental health services often led to feelings of isolation and helplessness. Similarly, Xiong et al. (2024) and Amanvermez et al. (2024) identified financial instability as a more pressing concern for

international students than for domestic students, particularly for those from low-income backgrounds or developing nations.

Beyond covering tuition and day-to-day expenses, financial stress also stemmed from career-related uncertainty. Liu (2024) found that many international students, particularly Chinese students, experienced anxiety due to unclear employment prospects and fears of not securing a stable job after graduation. These concerns were especially pronounced because many students pursued education abroad with the expectation of achieving upward mobility or repaying the significant investment made by their families. However, employer reluctance to hire international candidates, often due to legal and administrative complexities, could make this goal difficult to achieve. This mismatch between effort and opportunity could be psychologically taxing. Even temporary work authorization pathways available to international graduates came with high levels of uncertainty, including tight timelines and limited availability, which increased pressure to find a job quickly. Students who failed to secure timely employment might risk losing their legal status and be forced to return home without adequate career prospects or financial return. Liu (2024) emphasized how this post-graduation ambiguity contributed to long-term stress, especially for students whose families had sacrificed heavily for their education. Because of Liu's (2024) focus on Chinese international students, it was unknown if their findings generalized to other international student populations. Nevertheless, their study underscored how financial concerns, both during and after education, impacted international students' mental health, particularly when combined with job market constraints and visa-related challenges.

Social Isolation

Social isolation and lack of support networks could intensify anxiety among international students, often stemming from the loss of familiar support systems and difficulties forming new

connections in the host country. Being physically distant from family and cultural communities, many international students faced a sense of disconnection that could heighten feelings of loneliness, helplessness, and vulnerability. These challenges could be especially pronounced in the early stages of transition, when students were still adjusting to new academic, social, and cultural expectations (Sovic, 2008). While many universities offered counseling services, international student offices, and cultural exchange programs, these resources might not always be effective or accessible. Stigma surrounding mental health, limited cultural competence among providers, and lack of awareness or trust in available services often prevented students from seeking support (Prado et al., 2024). As a result, many international students were left to navigate stressors alone, which could intensify emotional distress. Kristiana et al. (2022) conducted a meta-analysis showing that greater perceived social support was consistently linked to lower levels of acculturative stress among international students, reinforcing the importance of fostering meaningful social connections in reducing psychological distress.

Large-scale institutional data further emphasized the growing disparity in social integration between international and domestic students. While not peer-reviewed, a research-based institutional report by Trusty and Chun-Kennedy (2023) from the Center for Collegiate Mental Health analyzed clinical data from over 25,000 international students across 188 U.S. college counseling centers. The findings revealed that international students were 42% more likely to present with social isolation than domestic students. This gap widened after the COVID-19 pandemic, and socially isolated international students showed significantly higher levels of depression, academic distress, and social anxiety on clinical assessments. Moreover, the emotional burden of being far from family, especially during times of crisis, could heighten distress. Amanvermez et al. (2024) found that international students experienced greater stress

related to the health and well-being of loved ones compared to domestic students. When family members fell ill or faced hardships, the inability to be physically present or provide support could lead to feelings of helplessness and persistent worry.

Sovic (2008) also found that international students often withdraw socially and academically in response to unfamiliar educational norms and cultural expectations. Language barriers, discomfort with classroom participation, and unclear academic expectations were not only academically stressful but also limited students' opportunities to engage with peers, deepening their sense of isolation. These patterns suggested that social disconnection among international students was not merely a result of personal traits or preferences, but often a product of structural and cultural mismatches within the academic environment. Overall, social isolation remained a critical source of anxiety for international students, influencing both their academic performance and emotional well-being.

Cultural Adjustment

One of the most significant sources of anxiety for international students was cultural adjustment. Adapting to a new academic and social environment involved navigating unfamiliar classroom norms, communication styles, and broader cultural expectations. For students arriving from collectivist cultures, the shift to more individualistic and self-directed learning environments in Western institutions could be particularly disorienting. Adagwuni (2024), in a systematic review of literature on immigrant and international student mental health, highlighted that cultural dissonance, loss of community-based support systems, and unfamiliarity with U.S. academic practices contribute to heightened levels of acculturative stress and anxiety.

Language barriers were a central challenge in the adjustment process, particularly for students who are not fluent in English. These barriers could hinder classroom participation,

academic performance, and peer engagement, reinforcing feelings of isolation. Wan et al. (1992) found that self-perceived English proficiency was the strongest predictor of academic stress among international graduate students, surpassing even academic preparedness or problem-solving skills. Students with stronger language and role-related skills also reported higher confidence in coping with academic demands. These findings underscored that language difficulties were not just practical hurdles; they shaped how international students perceived and managed academic stress on a cognitive level.

Cultural adaptation also extended beyond language and academics to include broader psychological adjustment. Salerno et al. (2024) found that international students who were more acculturated to U.S. norms (e.g., higher English fluency, familiarity with social customs) and those who maintained strong connections to their culture of origin experienced significantly lower levels of anxiety and psychological distress. This dual cultural competence appeared to buffer students against the negative emotional impacts of acculturation stress. Conversely, students with lower levels of acculturation and high stress reported greater symptom severity, emphasizing the importance of cultural integration in mental health outcomes.

While some international students were able to adapt over time, many continued to struggle with the mismatch between their home culture's expectations and the academic and social demands of their host institution. Amanvermez et al. (2024) reported that international students show higher perceived stress levels than domestic students across a range of domains, including cultural and interpersonal stressors. These elevated stress levels, when unaddressed, might lead to persistent anxiety, especially for students who lacked access to culturally sensitive mental health resources or experienced stigma related to seeking support. In sum, cultural adjustment was a multifaceted process that influenced how international students perceived and

responded to the challenges of studying abroad. Acculturative stress, driven by language barriers, academic cultural mismatches, and social disconnection, played a major role in shaping their anxiety.

Visa and Immigration Uncertainty

For international students in the United States, visa and immigration regulations were a major source of anxiety as maintaining legal status requires constant compliance with complex and often shifting policies. The most common student visa, the F-1 visa, required full-time enrollment in a U.S. academic institution. It also imposed restrictions on taking leaves of absence, working off-campus, or switching to online instruction, all of which could become highly stressful during emergencies or policy changes. For instance, during the COVID-19 pandemic, Park and Shimada (2022) conducted interviews with 34 international students in California and found that many were traumatized by the sudden July 6, 2020 Policy Directive, which stated that students would not be allowed to remain in the U.S. if their coursework was entirely online. Although the policy was later rescinded, its abrupt announcement created a sense of instability, revealing how vulnerable students are to shifting immigration regulations.

In addition to maintaining enrollment, international students faced stress when navigating bureaucratic processes like visa renewals, travel permissions, and re-entry procedures, especially when these involved long wait times or inconsistent scrutiny. Even routine travel home could become a source of uncertainty if consular delays or changing regulations prevented students from returning to continue their education. As Chen (2024) found in their action research project with graduate students at the University of San Diego, many students experienced heightened anxiety when dealing with visa documentation or administrative errors. Their multi-step project, which involved surveys, interviews, and a group reflection activity, revealed that international

students felt unsupported by generic university services that failed to address their specific challenges related to visa renewal, legal compliance, and emotional well-being.

Visa-related stress became even more pronounced as students near graduation and attempted to transition into employment through work authorization programs. One of the most common options was Optional Practical Training (OPT), a temporary work authorization for F-1 students that allowed them to work in their field of study for up to 12 months after completing their degree. Students in science, technology, engineering, and mathematics (STEM) fields might apply for a STEM OPT extension, which granted an additional 24 months of work authorization. However, OPT had strict rules: students had to apply during a narrow window, worked in a job directly related to their major, and avoided being unemployed for more than 90 days. In addition, Curricular Practical Training (CPT) allowed F-1 students to gain work experience during their academic program, but it had to be a required part of the curriculum and approved by the institution. Both CPT and OPT came with legal complexities that students had to manage carefully. A misstep, such as working without the proper authorization or missing a filing deadline, could result in loss of visa status.

For students hoping to remain in the U.S. beyond their OPT period, the H-1B visa was a nonimmigrant visa for "specialty occupations" that allowed U.S. employers to temporarily hire foreign workers. However, the H-1B process was lottery-based and highly competitive, with annual caps. This meant that even if a student found an employer willing to sponsor them, they might still be denied simply due to chance. Lynch et al. (2023) conducted a large-scale quantitative survey of 172 international students during the COVID-19 pandemic and found that visa status anxiety was a top predictor of trauma-related stress symptoms. Students described feeling fearful, hopeless, and hypervigilant about maintaining their status, especially when

dealing with work authorization timelines and the uncertainty of H-1B approval. Their study also revealed that while many students felt overwhelmed, they were less likely to seek help from university counseling services, instead turning to family and peers for emotional support.

The emotional burden of immigration policies extended beyond paperwork; it influenced students' sense of safety, belonging, and long-term planning. In a qualitative interview study at the University of North Dakota, Johnson (2018) explored how 42 international students responded to the political climate during the Trump administration. They found that while students valued their educational opportunities, many felt unwelcome, afraid of deportation, and uncertain about their ability to stay after graduation. The rhetoric around immigration enforcement, including the Muslim travel ban and increased scrutiny of international visitors, led students to question whether they were truly wanted in the U.S., affecting their academic focus and mental well-being. These concerns had resurfaced with heightened relevance as Donald Trump began his second presidential term, having been canceling international student visas and deleting records from SEVIS, leading to widespread confusion, legal battles, and reports of students leaving the U.S. to avoid deportation (Montague & Aleaziz, 2025).

These findings collectively illustrated that visa and immigration challenges were not isolated issues, but closely tied to international students' academic success and emotional stability. Unlike domestic students, international students had to constantly weigh their academic and career decisions against immigration deadlines, political rhetoric, and policy changes. The combination of legal precarity, confusing procedures, and long-term career uncertainty contributed to a persistent state of stress.

Anxiety Differences in International and Domestic Students

Empirical studies comparing anxiety levels between international and domestic college students had yielded mixed results, with many emphasizing that international students faced unique challenges (Kivelä et al., 2022; Amanvermez et al., 2024; Prado et al., 2024), yet others reporting no clear group differences (Fritz et al., 2008; Clough et al., 2019; Khawaja & Dempsey, 2008). One study that clearly found significant disparities is Kivelä et al. (2022), who examined mental health symptoms among university students in the Netherlands during the COVID-19 pandemic. The study used data from two cohorts of students with self-reported stress and/or mood-related issues, surveyed in March 2020 and March 2021, totaling 349 participants, of whom 169 were international students. Participants completed a comprehensive set of validated self-report measures assessing anxiety, depression, PTSD symptoms, loneliness, academic stress, and overall quality of life. Results showed that international students consistently reported significantly higher levels of anxiety, depression, PTSD symptoms, academic stress, and loneliness, as well as lower quality of life, compared to their domestic peers. Notably, 25% of international students reported severe anxiety symptoms, versus just 9% of domestic students. These differences remained statistically significant even after controlling for age and study phase.

Although the interaction between student status and year of assessment was not statistically significant, patterns over time in Kivelä et al. (2022) revealed that international students' mental health symptoms remained consistently high, while Dutch students experienced a notable increase in depressive symptoms and suicidal ideation. This suggested a possible ceiling effect, where international students were already highly distressed before the pandemic, leaving less room for worsening. These findings indicated that international students were at elevated risk regardless of crisis conditions. A strength of this study was its use of validated

clinical measures and a substantial proportion of international participants, supporting meaningful group comparisons. However, because the sample included only students with self-reported stress or mood issues, most of whom were female undergraduates in the Netherlands, the results had limited generalizability to the broader student population or to other demographics. Still, the study offered strong evidence that international students face persistent psychological challenges that merit focused support.

Another study in the Netherlands took a broader approach by examining specific sources of stress in a general student population. Amanvermez et al. (2024) conducted a cross-sectional survey of 2,196 university students in the Netherlands, including 554 international students, to assess perceived stress across eight domains such as financial strain, social relationships, and health concerns. Participants completed validated measures of perceived stress, depression, and anxiety, along with demographic information. The researchers found that international students reported significantly higher stress levels in multiple domains, especially regarding financial concerns and worry about the health of family members abroad. These differences remained significant even after controlling for background variables such as age, gender, and current levels of self-reported anxiety and depression symptoms. One strength of the study was its focus on a non-English-speaking country, highlighting how cultural and linguistic barriers might shape international students' stress experiences differently from those in English-speaking countries. However, the study, like much of the existing literature, treated international students as a single category rather than examining variation by country or region of origin. This limitation, common across prior research, suggests that future studies with larger and more diverse samples may benefit from exploring subgroup-specific stress patterns.

In a different national context, Prado et al. (2024) explored mental health disparities during the COVID-19 pandemic among university students in Germany. This study analyzed data from three large-scale cross-sectional surveys conducted in 2020, 2021, and 2022, with a combined sample of 14,498 students, including both international and domestic participants. Of these, 546 students (approximately 3.8%) were categorized as international students based on their choice to complete the survey in English. Students completed self-report questionnaires measuring depressive symptoms, perceived stress, resilience, social support, self-efficacy, alcohol use, and loneliness. Across all three survey waves, international students consistently reported higher levels of depression, stress, and loneliness, as well as lower resilience and social support, compared to their domestic peers. These results suggested that while the mental health of all students was impacted by the pandemic, international students consistently experienced greater psychological distress. However, the method of categorizing the international status of the students was a limitation of this study. Students who completed the survey in German were assumed to be domestic students, while those who took it in English were classified as international students. This classification might have led to mislabeling, as fluent international students or domestic students in English-taught programs could have been incorrectly categorized. Despite this, the study reinforced other findings indicating that international students experienced distinct and persistent mental health challenges that warranted further attention.

While several recent studies have reported significant differences in mental health outcomes between international and domestic students, other research has found no clear group differences in overall anxiety levels. For example, Fritz et al. (2008) surveyed 246 students at a community college in Southern California, including both international students and permanent

U.S. residents aged 17-51, to assess anxiety levels and difficulties related to language, finances, work restrictions, and social adjustment. Using ANOVAs to compare international students with U.S. residents and to explore differences between Asian and European international students, Fritz et al. found no significant overall differences in anxiety between international and domestic students. However, regional variation among international students emerged: Asian students reported significantly higher anxiety, more language-related challenges, and greater acculturative stress than European students, whereas European students reported higher levels of homesickness. Both groups experienced financial and immigration challenges. The small number of Asian students who had ever consulted a psychologist also highlighted potential cultural stigma surrounding mental health services. Taken together, the findings emphasize that international students are not a uniform category and that their stress experiences may vary by cultural and linguistic background, even though such subgroup distinctions are often underexamined in contemporary studies due to sampling limitations.

Khawaja and Dempsey (2008) also found no significant differences in overall psychological distress between international and domestic students, though key differences emerged in other areas of adjustment. The study surveyed 172 tertiary students (86 international and 86 domestic) at an Australian university, using self-report questionnaires to assess financial and housing satisfaction, social support, academic stress, mismatched expectations, dysfunctional coping, and psychological distress. While both groups reported comparable levels of academic stress and psychological distress, international students experienced lower social support, greater mismatched expectations, and more frequent use of dysfunctional coping strategies. These findings suggested that even when general distress levels were similar, international students might be at greater risk due to weaker support networks and less adaptive

coping resources. A strength of the study was its multidimensional approach to adjustment challenges; however, the relatively small, single-university sample limited the generalizability of the findings. Nonetheless, the study highlighted the importance of looking beyond symptom levels to understand the nuanced ways international students might experience stress during the adjustment process.

Clough et al. (2019) further explored psychological distress and related mental health factors among international and domestic university students in Australia. Using a cross-sectional design, the researchers surveyed 357 tertiary students, 209 international and 148 domestic, assessing psychological distress, mental health literacy (MHL), and help-seeking attitudes and intentions. While both groups reported similar levels of psychological distress, international students had significantly lower MHL, more negative help-seeking attitudes, and lower intentions to seek help for suicidal ideation, even after controlling for demographic variables like age, gender, years at university, and past use of mental health services. These findings suggested that although distress levels might appear comparable, international students faced greater barriers to recognizing and addressing their mental health concerns. A strength of the study was its use of validated measures and a diverse sample. However, a limitation was that the international student group was treated as a single category, without consideration for subgroup differences based on cultural background or country of origin.

Stokes et al. (2019) contributed to growing evidence that international student experiences vary by cultural background by examining psychological distress among international Asian (IA) students in comparison to Asian American (AA) and European American (EA) students. The researchers analyzed archival counseling center data collected over 17 years (1997-2013), including 18,987 students overall, among whom 220 were IA students and

439 were AA students. IA students reported the highest initial levels of psychological distress, followed by AA and EA students, and they also endorsed more stress related to academic pressures, racial discrimination, homesickness, and university adjustment. Although all groups showed some symptom reduction over time, IA students demonstrated the least improvement. One strength of this study was its unusually large sample and ability to compare domestic and international subgroups, offering more nuanced insight into cultural variability. However, the study focused solely on Asian international students and excluded other international populations, which limits the generalizability of the subgroup findings across the broader international student population.

While individual studies offer important insights into group differences, findings across the literature remain mixed. To provide a broader perspective, Xiong et al. (2024) conducted one of the most comprehensive analyses to date, a systematic review and meta-analysis of 35 studies involving 283,412 tertiary students (34,309 international and 249,103 domestic) from various countries. This meta-analysis sought to determine whether international students experience significantly higher levels of anxiety, depression, and psychological distress compared to their domestic counterparts. The overall results revealed no significant overall differences in anxiety, depression, or psychological distress between the two groups. However, further subgroup analyses revealed that international students reported lower overall well-being despite exhibiting fewer symptoms of anxiety and depression in high-quality studies. One possibility was self-report bias, as international students might underreport mental health symptoms due to cultural stigma surrounding psychological distress. Another key factor was contextual variation, as studies conducted in different countries reported differing results based on the local academic environment, institutional support, and student demographics.

The variability in how international students were defined across studies may have influenced the results. Some studies in the meta-analysis did not clearly define what qualified as an international student, which may have blurred the distinction between international and domestic groups. Another notable limitation of the study was the limited availability of high-quality quantitative research on this topic. The Joanna Briggs Institute (JBI) Critical Appraisal Checklists provide standardized criteria for evaluating study quality in systematic reviews (Moola et al., 2015). Out of the 35 included studies, 12 were treated as high-quality studies for subgroup analysis, based on meeting at least 80% of the criteria on the JBI checklist (Xiong et al., 2024). High-quality studies were characterized by the use of standardized mental health measures, large and diverse samples, and appropriate statistical controls for confounding variables. In contrast, low-quality studies often relied on small, non-representative samples, inconsistent or poorly defined measures, and lacked clarity in how international students were identified. A broad meta-analysis might overlook subgroup-specific stressors, particularly for international students who face unique challenges such as visa concerns, financial constraints, and cultural adjustment difficulties.

Adagwuni (2024) conducted a systematic literature review focusing specifically on international and immigrant students, examining how their legal and social circumstances influence their mental health. Adagwuni defined international students as individuals who temporarily relocated to another country for educational purposes, typically on student visas, while immigrant students were defined as those who have migrated permanently or semi-permanently to the host country and may hold different legal statuses, such as green card holders, refugees, or individuals under DACA protections. While domestic students were native residents or citizens of the host country, immigrant students fell somewhere between

international and domestic students, as they had more stability than international students but still experienced acculturative stress, legal uncertainties, and financial burdens that could contribute to heightened anxiety levels.

The study by Adagwuni (2024) synthesized findings from multiple peer-reviewed sources, identifying key stressors that contribute to higher anxiety levels among international students compared to their domestic peers. The study concluded that acculturative stress, which includes cultural adaptation, language barriers, and social isolation, plays a significant role in international students' mental health. Unlike domestic students, international students often face additional stressors tied to their non-resident status, such as visa-related uncertainties, legal restrictions on employment, and financial burdens due to ineligibility for federal aid and higher tuition costs. These stressors contribute to persistent anxiety about their academic and professional futures. The study also highlighted that immigrant students, though legally residing in the U.S., still experienced elevated anxiety levels due to financial instability, discrimination, and family-related pressures. However, the overlap between international and immigrant student experiences made it difficult to determine the extent to which immigration-related stress impacted mental health outcomes for each group separately. Additionally, undocumented students and those under Deferred Action for Childhood Arrivals (DACA) status reported even higher anxiety levels, largely due to fears of deportation and uncertain career prospects.

One limitation of Adagwuni’s (2024) study was that it did not distinguish international students from immigrant students in its analysis, making it challenging to isolate the specific effects of studying abroad on anxiety levels. Furthermore, as a systematic review rather than an empirical study, it relied on secondary data rather than providing new statistical comparisons. Nonetheless, its findings helped contextualize the potential discrepancies in anxiety outcomes

reported in different studies by emphasizing the role of legal and financial uncertainty as primary sources of distress for international students. These insights suggested that anxiety differences between international and domestic students might depend largely on individual circumstances, such as visa security, financial stability, and level of social support.

Conclusion

The literature consistently identified academic pressure, financial hardship, and social isolation as core sources of anxiety among domestic college students (Archuleta, 2013; Moore, 2021; Potter, 2020). These stressors stemmed from performance expectations, rising tuition costs, and difficulties with peer connection and belonging. International students, while also affected by these common stressors, experienced additional challenges that heightened their anxiety. Specifically, research highlighted two unique domains: cultural adjustment, including language barriers and unfamiliar academic norms (Adagwuni, 2024; Salerno et al., 2024), and visa or immigration-related stress, such as legal status uncertainty, employment restrictions, and fear of deportation (Park & Shimada, 2022; Lynch et al., 2023; Chen, 2024).

Despite extensive documentation of these stressors, findings remained mixed regarding whether international students exhibited higher anxiety levels than their domestic peers. Some studies reported significant differences in anxiety severity or symptom profiles between the two groups (Kivelä et al., 2024; Prado et al., 2024; Amanvermez et al., 2024), while others found no meaningful difference in overall anxiety levels (Fritz et al., 2008; Clough et al., 2019; Khawaja & Dempsey, 2008). These discrepancies might reflect variations in sample characteristics, institutional support systems, or the evolving political and social environment. Given these complexities, the current study aimed to clarify whether anxiety levels differ between international and domestic undergraduate students at a large U.S. university. More importantly, it

sought to identify the most significant contributors to anxiety in each group. By examining both shared and unique sources of anxiety, this research informed more targeted interventions and institutional policies that better support student well-being and academic success across diverse populations.

Methods

Study Design Overview

This study employed a cross-sectional, survey-based comparative design to examine anxiety levels and sources of anxiety among international and domestic undergraduate students at the University of Texas at Austin. The primary research questions investigated whether international and domestic students differed in overall anxiety levels and what the primary sources of anxiety were for each group. The independent variable was student status (international vs. domestic). Dependent variables included overall anxiety levels, as measured by the Zung Self-Rating Anxiety Scale, and source-specific anxiety ratings from the custom anxiety source questionnaire. International students were hypothesized to report higher overall anxiety relative to domestic students, with visa-related stress as their top anxiety source, while domestic students were expected to report academic pressure as their top anxiety source. Exploratory research questions further investigated how international and domestic students differed on shared sources of anxiety, specifically academic pressure, financial stress, and social isolation. Although previous research has demonstrated that student anxiety can be shaped by overlapping academic, social, financial, and cultural pressures, the current study focused on comparing international and domestic students as two broad groups. This approach enabled clear group-level comparisons without assuming that international students share a single cultural profile or attempting subgroup distinctions that were not statistically supported by the available sample.

Participants

A total of 41 undergraduate students were included in the final analytic sample following data screening and removal of unusable responses (*domestic n* = 30; *international n* = 11).

Eligible participants were required to be currently enrolled undergraduate students at the University of Texas at Austin and at least 18 years of age. Domestic and international status was determined using participants' reported legal/visa category. Domestic students were defined as U.S. citizens or permanent residents, whereas international students were defined as individuals studying on a non-immigrant visa (e.g., F-1, J-1). Graduate students and non-degree-seeking students were excluded due to the potential for different stressors. All participants completed the study online and provided electronic informed consent prior to participation. All study materials were administered online in English.

Materials and Measures

The survey consisted of three components: 1) Demographic Questionnaire, 2) Zung Self-Rating Anxiety Scale (SAS; Zung, 1971), and 3) Anxiety Sources Questionnaire (25-item about 5 sources)

Demographic Questionnaire

The demographic questionnaire collected background information to classify participants as international or domestic students and to describe the characteristics of the sample. Legal/visa status was collected to categorize students into international and domestic groups during data analysis. Participants also reported their gender, age, academic year, ethnic background, and declared major. Additional items assessed financial context, including primary method of funding tuition and living expenses (e.g., family support, scholarships, employment, loans). GPA was also self-reported. Country of citizenship and country of birth were collected to document cultural and national diversity among participants; however, due to sample size constraints, these variables were not used to conduct subgroup analyses. All demographic items were administered online and completed prior to the anxiety measures.

Zung Self-Rating Anxiety

The Zung Self-Rating Anxiety Scale (SAS; Zung, 1971) was used to assess general anxiety symptoms in participants. The SAS is a widely employed self-report instrument with established validity across diverse populations, including college students in multiple countries (Naceanceno et al., 2020; Albikawi, 2023; Zhang et al., 2023) and healthcare workers under pandemic conditions (Di Filippo et al., 2021). The SAS contained 20 items rated on a 4-point Likert scale ranging from 1 (None or a little of the time) to 4 (Most or all of the time), reflecting participants' experiences over the past week. Sample items included "I feel more nervous and anxious than usual" and "I have trouble sleeping at night." Items addressed both psychological and somatic symptoms and included a mix of positively and negatively worded statements; positively worded items were reverse scored.

Total raw scores range from 20 to 80, with higher scores indicating greater anxiety severity. Although standardized cutoff ranges exist (e.g., 45-59 = mild/moderate anxiety; 60-74 = marked anxiety), the present study did not use categorical severity scoring. Raw SAS total scores (20-80) were used in all analyses rather than converting them to the SAS index score. Dunstan and Scott (2020) demonstrated that index transformations inflate anxiety levels and increase misclassification risk, and therefore recommend retaining raw totals for clearer interpretation. The SAS has demonstrated strong psychometric reliability and validity across diverse student and clinical samples, with internal consistency typically reported around $\alpha \approx .82$.

Anxiety Sources Questionnaire

The Anxiety Sources Questionnaire was a custom-designed 25-item self-report measure developed to assess the intensity of anxiety experienced in response to specific stressors common among college students (Appendix A). Participants rated how anxious each situation made them

feel on a 5-point Likert scale ranging from 1 (Not at all anxious) to 5 (Extremely anxious). The items were organized into five thematic categories, with five items per theme. All participants (international and domestic) completed the first three themes: Academic Pressure, Financial Stress, and Social Isolation. International students additionally completed two extra themes: Cultural Adjustment and Visa/Legal Stress, reflecting stressors unique to the international student experience. As a result, domestic students responded to 15 items, and international students completed 25 items. Sample items included "Meeting academic deadlines" under Academic Pressure, "Covering day-to-day living expenses (rent, food, etc.)" under Financial Stress, and "Feeling isolated or lacking a support system" under Social Isolation. For international students, examples included "Communicating effectively in English" under Cultural Adjustment and "Maintaining your F-1 or student visa status" under Visa/Legal Stress. Domain scores were computed by averaging the five items associated with each category, resulting in a mean anxiety rating per source. The measure was designed to identify the primary sources of anxiety within each group and to facilitate direct comparisons of shared stressors between international and domestic students.

Procedures

Participants completed the study online using Qualtrics, a university-approved survey platform. Upon accessing the survey link, participants first viewed an electronic informed consent form outlining the study's purpose, voluntary participation, confidentiality protections, and potential risks. Only those who provided consent proceeded to the survey. After consenting, participants completed the demographic questionnaire followed by two anxiety measures: the Zung Self-Rating Anxiety Scale and the Anxiety Sources Questionnaire. The survey required approximately 10-15 minutes to complete. At the conclusion of the survey, participants were

provided with university-based mental health resources and crisis contact information in accordance with ethical guidelines for research involving psychological distress.

Statistical Analysis

All analyses were conducted in R (version 4.4.1). The primary hypothesis that international students report higher overall anxiety levels than domestic students was tested with an independent-samples Welch's t-test to compare total SAS scores between the two groups. Cohen's *d* was calculated as an effect size for this comparison.

Anxiety sources were compared within each group using nonparametric tests. For domestic students, anxiety ratings across three domains (academic pressure, financial stress, and social isolation) were analyzed with a Friedman rank-sum test. For international students, a separate Friedman test examined ratings across five domains (academic pressure, financial stress, social isolation, cultural adjustment, and visa/legal stress). When omnibus tests were significant, paired Wilcoxon signed-rank tests with Holm-adjusted *p*-values were used for follow-up comparisons to identify which sources differed from one another within each group.

To assess group differences on shared sources of anxiety, independent-samples Welch's *t*-tests compared domestic and international students' ratings on academic pressure, financial stress, and social isolation. Potential covariates were examined using Welch's *t*-tests for age and GPA, chi-square tests for gender and academic year, and a Pearson correlation between SAS scores and GPA. To further explore the joint contribution of student status and gender to overall anxiety, two-way ANOVAs were conducted with student status and gender predicting SAS scores. Finally, multiple linear regression analyses were conducted separately for domestic and international students, with anxiety source subscale scores entered as predictors and SAS total score as the outcome. For domestic students, models included academic, financial, and social

anxiety; for international students, models additionally included cultural adjustment and visa/legal stress. These regressions were used to explore which sources uniquely predicted overall anxiety after accounting for shared variance among sources.

Results

Overall Anxiety Differences by Student Status

On average, domestic students reported substantially higher overall anxiety than international students (see Table 1). A Welch's independent-samples *t*-test confirmed that this difference was statistically significant, $t(22.25) = 3.07$, $p = .005$, with a large effect size ($d = 0.98$). Figure 1 depicts the distribution and median separation between the two groups, illustrating the consistent upward shift in anxiety levels among domestic students relative to international students. These findings indicate that although both groups reported moderate levels of anxiety overall, domestic students experienced notably greater subjective distress than international students. Importantly, demographic comparisons indicated that neither age nor GPA differed significantly between domestic and international groups, and no associations between GPA and SAS scores were detected. Likewise, academic year and gender proportions did not significantly differ between groups. Thus, the observed difference in anxiety levels reflects meaningful psychological variation rather than underlying demographic imbalance.

Table 1

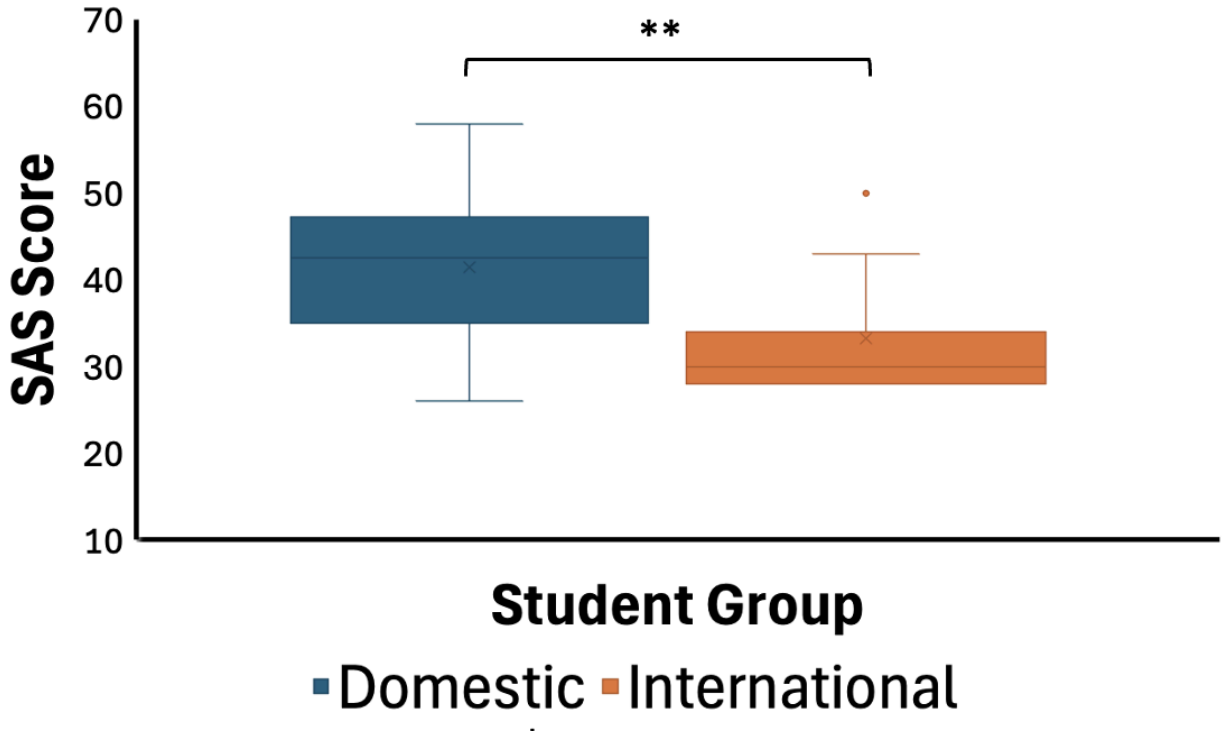
Descriptive Statistics for SAS Score and Anxiety Source Ratings by Student Group

Variable	Domestic M (SD)	n	International M (SD)	n
SAS score	41.43 (8.78)	30	33.27 (7.02)	11
Academic pressure	3.46 (0.92)	29	3.24 (0.75)	11
Financial stress	2.89 (0.86)	29	1.87 (0.71)	11
Social isolation	2.72 (0.93)	28	2.18 (0.86)	11
Visa/legal stress	—	—	2.24 (1.34)	11
Cultural adjustment	—	—	1.87 (0.56)	11

Note. M and SD for domestic and international students. Higher scores indicate greater anxiety severity. SAS = Zung Self-Rating Anxiety Scale.

Figure 1

SAS Scores by Student Group



Note. Distributions of anxiety scores (SAS) for domestic and international students. Domestic students reported significantly higher anxiety than international students (p = .005), as indicated by the double asterisks above the brackets. The solid horizontal line within each box represents the median, the "x" symbol reflects the group mean, and whiskers indicate minimum and maximum non-outlier values. Outliers are plotted as individual points. Higher SAS scores reflect greater reported anxiety.

Within-Group Anxiety Source Profiles

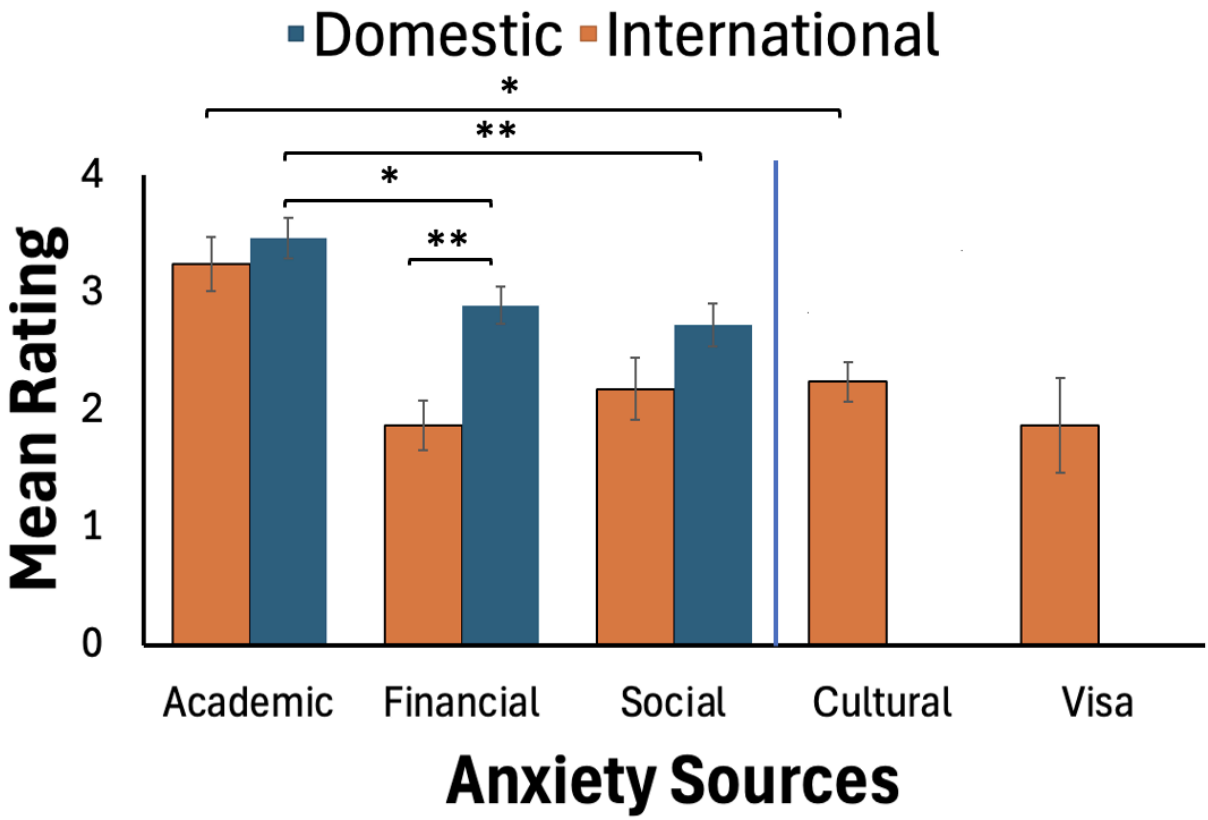
A Friedman test first confirmed that anxiety levels differed significantly across academic, financial, and social domains among domestic students, $\chi^2(2) = 8.75$, p = .013. Pairwise comparisons revealed that academic pressure was reported significantly higher than both

financial stress (p = .039, Holm-adjusted) and social isolation (p = .009, Holm-adjusted), indicating that academic demands were the most prominent source of anxiety within this group. In contrast, financial stress did not significantly differ from social isolation (p = .473, Holm-adjusted), suggesting that while both domains contributed to overall distress, they did so at comparable levels. As illustrated in Figure 2, academic stress emerged as the primary contributor to anxiety for domestic students, with noticeably higher mean ratings than the remaining domains.

Among international students, the Friedman test revealed significant differentiation across the five domains assessed, $\chi^2(4) = 16.09$, p = .003. Figure 2 demonstrates that academic pressure remained the highest anxiety source for this group, significantly exceeding cultural adjustment stress (p = .038, Holm-adjusted). All other pairwise comparisons were nonsignificant, indicating that financial, social, and visa/legal concerns were experienced at relatively comparable levels. Thus, while academic anxiety was elevated for both groups, international students did not exhibit a statistically distinct dominant anxiety domain.

Figure 2

Mean Ratings of Anxiety Sources by Student Status



Note. Anxiety ratings for each anxiety domain among domestic and international students. Asterisks indicate statistically significant comparisons: within-group differences (e.g., domestic academic pressure > financial and social; international academic pressure > cultural adjustment) and between-group contrasts (domestic > international for financial stress). Error bars represent ±1 standard error of the mean. Higher values reflect greater subjective anxiety within each domain. Cultural adjustment and visa/legal stress were measured only among international students and therefore do not include domestic comparison bars.

Between-Group Comparisons of Shared Anxiety Sources

To compare domains experienced by both student groups, independent-samples Welch's t-tests were conducted on academic pressure, financial stress, and social isolation (see Figure 2). Domestic students reported significantly higher financial stress than international students, $t(21.92) = 3.84$, $p < .001$, indicating a reliable group difference in perceived financial strain. No significant differences emerged for academic pressure, $t(22.17) = 0.77$, $p = .45$, or social isolation, $t(19.67) = 1.72$, $p = .10$, suggesting that these domains were experienced at largely comparable intensity across groups.

Taken together, Figure 2 illustrates that academic pressure was elevated in both groups, while only domestic students showed a clear domain hierarchy, with academic pressure significantly exceeding financial and social stress. By contrast, international students showed a flatter anxiety profile, academic pressure exceeded cultural adjustment but did not significantly surpass financial, social, or visa concerns. Financial stress further distinguished the groups, with domestic students reporting significantly higher economic strain than international students. This pattern mirrors the broader anxiety trend shown in Figure 1, wherein domestic students displayed consistently higher overall stress.

Gender and Student Status Effects on Overall Anxiety

A two-way ANOVA was conducted to examine whether student status and gender jointly predicted overall anxiety levels (SAS scores). Results revealed a significant main effect of student status, $F(1, 36) = 8.30$, $p = .007$, with domestic students reporting higher overall anxiety than international students. A marginal main effect of gender was also observed, $F(2, 36) = 3.02$, $p = .061$, suggesting possible variation across gender groups but not at the conventional significance threshold.

Crucially, the interaction between student status and gender was nonsignificant, $F(1, 36) = 0.18$, $p = .68$, indicating that gender did not moderate the anxiety difference between domestic and international students. In other words, the elevated anxiety levels observed among domestic students were consistent across gender categories rather than being driven by a specific gender subgroup. Although exploratory coefficients indicated that male students reported somewhat lower anxiety than female students ($b = –7.22$, $p = .023$), this pattern did not interact with student status. Thus, gender differences in overall anxiety, while modest, were not strong enough to alter the primary conclusion that domestic students reported reliably higher anxiety regardless of gender composition.

Predictors of Overall Anxiety

A multiple regression model tested whether anxiety source ratings predicted overall SAS scores. Among domestic students, academic stress significantly predicted overall anxiety, $\beta = .61$, $p < .001$, while financial and social anxiety were not unique predictors when entered simultaneously. In contrast, among international students, none of the five anxiety sources emerged as significant independent predictors (all p's > .28), suggesting a more diffuse stress pattern without a statistically dominant contributor. Variance inflation factors remained acceptable (all VIFs < 4), but shared variance across domains likely reduced unique predictive power, particularly among international students.

Discussion

Primary Research Question: Overall Anxiety Differences

Contrary to our initial hypothesis, international students did not report higher overall anxiety than domestic students. Instead, domestic students demonstrated significantly elevated anxiety levels even after demographic factors were ruled out as explanatory variables. This pattern diverges from long-standing assumptions that international students are universally more distressed than their domestic peers.

Interpreting International Students' Lower Reported Anxiety

Although international students are frequently framed as a high-risk stress group, their lower anxiety ratings in the present study should not be taken as evidence of reduced psychological strain. Smith and Khawaja (2011) emphasize that coping is a critical determinant in the acculturation process, and international students often rely on suppression-oriented strategies, such as denial, self-blame, avoidance, and perfectionistic rumination, that reduce outward displays of distress while heightening internal tension. This pattern is consistent with Khawaja and Dempsey's (2008) finding that international students often report distress levels comparable to domestic peers but do so alongside weaker support networks and greater reliance on less adaptive coping resources. In such contexts, emotional discomfort may be absorbed privately rather than articulated, resulting in lower symptom disclosure despite ongoing strain. Accordingly, reduced anxiety reporting in the present sample likely reflects culturally shaped emotional control and coping under limited support conditions rather than genuine psychological ease.

International students' interpretations of early strain are shaped not only by their coping strategies but also by expectations formed before leaving home. Cemalcilar and Falbo's (2008)

longitudinal study shows that acculturation orientations established prior to arrival significantly influence students' later adjustment, indicating that anticipatory frameworks are already in place at the outset of their transition. Their documented decline in psychological well-being during the first semester suggests that initial discomfort represents a normative stage of cross-cultural adjustment rather than a signal of psychological deterioration. When strain is interpreted as an expected component of mobility rather than as evidence of dysfunction, anxiety becomes less threatening and more manageable. Such appraisals can, in turn, reduce the likelihood of explicit symptom reporting and help explain the muted anxiety scores observed in the current study.

Moreover, the increasing formalization of international student support systems may reduce the intensity of adjustment strain by offering structured avenues for guidance rather than leaving students to manage dislocation independently. Universities have expanded orientation programming, peer-support initiatives, and culturally responsive advising, reflecting the recognition that international students cannot simply be admitted and expected to adjust without sustained institutional scaffolding (Andrade, 2006). Although such resources do not eliminate acculturative stress, they diffuse the burden by distributing it across academic, social, and advising infrastructures. Consequently, the comparatively lower anxiety scores observed among international students may indicate that the stress of adjustment is being managed through institutional and social supports rather than suggesting that these students experience little to no underlying strain.

Finally, lower anxiety scores among international students should also be understood in relation to persistent stigma surrounding emotional disclosure. Many arrive from cultural contexts in which restraint, self-reliance, and avoidance of burdening others are moral expectations, shaping when and how distress is expressed (Constantine et al., 2005; Mori, 2000).

This stigma is reinforced by reduced mental health literacy and more negative help-seeking attitudes, as Clough et al. (2019) found that international students report similar distress levels to domestic peers yet demonstrate significantly lower willingness to seek support even when controlling for prior service use and demographic factors. The underuse of campus counseling services, despite clear signs of emotional strain (Hyun et al., 2007), suggests that students may recognize difficulty but resist translating it into clinical language or institutional engagement. In this context, lower reported anxiety reflects constrained emotional visibility rather than an absence of psychological activation.

Interpreting Domestic Students' Higher Reported Anxiety

Domestic students' elevated anxiety scores are best understood within a campus climate that encourages emotional articulation, diagnostic labeling, and help-seeking as standard components of student life. National data show that the prevalence of self-identified anxiety and treatment engagement has risen consistently over the past decade, indicating both increased symptom visibility and reduced barriers to disclosure (Lipson et al., 2022). Rather than reflecting unusual psychological burden, higher anxiety reporting among domestic students aligns with institutional norms that frame stress disclosure as responsible self-monitoring rather than social disruption or loss of face.

In addition, Shim et al. (2022) demonstrate that mental-health education and awareness efforts increase students' recognition of psychological symptoms and diminish stigma around naming them. Such exposure equips students not only to feel anxiety but to identify and report it in clinically legible terms, transforming internal discomfort into verbalized data points rather than privately managed strain. Within this interpretive environment, labeling distress as "anxiety" becomes an ordinary communicative act, reinforced by wellness trainings, campus

messaging, and routine engagement with counseling infrastructures.

Taken together, domestic students' higher anxiety scores reflect a setting in which emotional expression is encouraged, mental-health language is familiar, and seeking support is culturally and institutionally accepted. Elevated reporting among domestic students can therefore be interpreted as an outcome of visibility and ease of naming distress, rather than universally greater psychological strain. In contrast to international students, whose lower scores align with norms of restraint and limited emotional disclosure, domestic students report distress in ways that are openly acknowledged and validated within their campus environment. Notably, this pattern held regardless of gender. Although female students reported slightly higher anxiety than male students, this difference did not change the domestic–international gap, suggesting that higher reporting among domestic students reflects shared norms of openness rather than the influence of any particular gender group.

Primary Anxiety Sources Across Groups

Although academic stress emerged as the highest anxiety domain for both groups, its psychological role was not symmetrical. For domestic students, academic strain represented a distinctly dominant source of distress, consistent with research indicating that U.S. undergraduates frequently frame coursework, GPA standing, and performance evaluations as central markers of personal ability and future opportunity (Beiter et al., 2015). This interpretation aligns with broader national trends showing increased self-identification of academic pressure as a mental health concern and rising treatment engagement around school-related overwhelm (Lipson et al., 2022). In this context, academic difficulty is not experienced as one demand among many but as the primary terrain through which competence, identity, and post-graduation aspirations are actively judged. Domestic students' anxiety, therefore, consolidates around a

singular domain where achievement stakes are both internalized and institutionally reinforced.

International students displayed a notably different pattern. Academic pressure remained elevated but did not exceed other sources of distress to the same degree, reflecting a more diffuse anxiety landscape. As prior work shows, international students encounter academic expectations alongside simultaneous linguistic decoding, social positioning, and immigration-related bureaucratic navigation (Cemalcilar & Falbo, 2008; Kristiana et al., 2022). Academic difficulty for these students carries additional interpretive and structural weight: course comprehension may hinge on second-language processing; academic continuity is often tied to visa requirements; and financial stability interacts with enrollment status and employment limits. Thus, academic strain emerges not as an isolated performance burden but as one element in an interlocking adaptation system.

Although visa and legal status were measured as potential anxiety drivers for international students, they remained comparatively low in reported intensity. This pattern does not necessarily suggest that immigration issues are unimportant, but rather that many students may have shifted from active worry to practical resignation. Recent developments, including canceled student visas, SEVIS record deletions, and renewed enforcement actions during Trump's second term, have reintroduced uncertainty with greater force than previous cycles (Montague & Aleaziz, 2025). For some students, this is not a singular disruption but a recurring political condition, making sustained fear difficult to maintain. In such a climate, many students prepare for the possibility of post-graduation departure or plan limited-term academic timelines instead of assuming long-term residency. When leaving is already anticipated, visa concerns no longer function as immediate anxiety triggers but as structural realities to be managed rather than emotionally processed. Accordingly, lower visa-stress scores may reflect not comfort or stability,

but an adaptive narrowing of emotional investment in outcomes perceived as unpredictable or uncontrollable.

Taken together, these results indicate that although academic pressure is nominally shared, its experiential structure diverges. Domestic students confront academic work as a concentrated performance arena that organizes emotional self-assessment, while international students encounter it within a broader ecosystem of adjustment, precarity, and cultural transition. Thus, while both groups identify academic pressure, its emotional position is not equivalent: for domestic students it is the dominant locus of anxiety, whereas for international students it remains one significant component of a broader adjustment landscape.

Between-Group Comparisons of Shared Anxiety Sources

Although academic pressure, financial stress, and social strain appeared across both student groups, the way these domains shaped emotional experience and daily functioning diverged. Academic pressure was similarly elevated for international and domestic students, but domestic respondents experienced it in a more concentrated manner, with clearer dominance over other stress categories. For them, academic difficulty was the central arena in which performance, identity, and post-graduation possibilities converged, consistent with earlier findings showing that U.S. undergraduates tend to experience and report greater academic stress than international students (DeDeyn, 2008). International students, despite reporting comparable levels of academic pressure, did not display the same hierarchical emphasis; academic challenges were one component within a broader adjustment process rather than a singular source of distress. Thus, similar mean levels do not imply symmetrical disruption: international students faced academic expectations alongside linguistic processing, instruction unfamiliarity, and visa-tied enrollment requirements, which diffused responsibility across multiple domains rather

than intensifying it in one.

Financial stress served as the clearest differentiator. Domestic students experienced financial pressure more acutely, consistent with rising concerns around tuition debt, living expenses, and academic continuity tied to affordability. For international students, financial strain was present but less singularly defining, in part because economic stress intersected with other adjustment demands rather than standing apart as the primary threat. While both groups faced material expenses, only domestic students reported financial strain as a distinct emotional pressure point, rather than one piece of a wider transitional load.

Social isolation showed a similar pattern of shared presence but not shared meaning. Domestic students described social stress in familiar collegiate terms, belonging, group participation, and access to academic support networks, with these concerns secondary to academic pressure. International students reported comparable levels of social strain, but the nature of that strain was more complex, involving cultural interpretation, language confidence, accent stigma, and unfamiliar interaction norms. Prior research suggests that these challenges are most pronounced during the earliest stages of transition, when students are still adjusting to academic and cultural expectations (Sovic, 2008). In the present study, however, most participants were juniors or seniors, meaning many international students may have already moved beyond this high-vulnerability period and established routines or peer networks that reduced the intensity of early isolation. In this context, similar ratings across groups do not imply identical experiences; rather, they suggest that domestic students navigate discomfort within a familiar cultural system, whereas international students adapt to participation in a system that is culturally new. This aligns with work showing that international students experience social and emotional demands as part of a broader, multidimensional adjustment process rather than a

single area of strain (Cemalcilar & Falbo, 2008).

Overall, the three shared domains reveal similar labels, uneven functions. Domestic students condensed anxiety around performance and financial viability, whereas international students distributed similar domain concerns across multiple adaptation layers. Shared categories therefore do not indicate equivalent stakes: one group's stress reflects intensified evaluation within familiar systems, while the other reflects parallel negotiation across new academic, cultural, bureaucratic, and social landscapes.

Implications for Tailored Support and Institutional Design

The present findings indicate that anxiety among domestic and international students is structured by distinct institutional pressures, suggesting that effective support must move beyond generic wellness messaging toward differentiated system design. For international students, anxiety emerged not from a single performance locus but from a web of linguistic, social, financial, and bureaucratic demands. This pattern underscores the need for scaffolding that is embedded into the educational environment rather than accessed only when students self-identify distress. Because international students underutilize counseling services even when struggling (Hyun et al., 2007), support must be proactive rather than referral-based. Orientation programming, visa advising, and peer integration structures should operate continuously rather than exclusively at semester entry, reflecting evidence that ongoing relational support mitigates acculturative strain and promotes adjustment (Kristiana et al., 2022). A service model that assumes help-seeking will be initiated by students overlooks cultural norms of emotional restraint and the stigma concerns documented earlier, thereby reproducing rather than reducing stress disparities.

Domestic students, in contrast, exhibited a more concentrated anxiety profile centered on

academic performance. This suggests that institutional interventions should target structural sources of curricular overload and performance pressure rather than simply expanding resilience programming. National data indicate that U.S. undergraduates increasingly identify school-related demand as a primary stressor and are more likely than their international peers to operationalize that overwhelm in psychological language and treatment utilization (Lipson et al., 2022). Accordingly, meaningful reduction of domestic anxiety requires design-level adjustments, such as calibrated workload pacing, expanded academic coaching, assessment variety, and transparent faculty expectations, rather than additional encouragement to self-regulate. When anxiety is structurally rooted, individual coping solutions do little to recalibrate the ecosystem producing strain.

These results suggest that equitable university mental health planning cannot assume a single model of anxiety expression or a uniform pathway to support engagement. International students benefit most from socially embedded, culturally attuned systems that normalize assistance and reduce stigma-filtered access barriers, whereas domestic students benefit from academic redesign that addresses the institutional conditions intensifying evaluative pressure. A tailored approach acknowledges that anxiety is not merely an internal state but a response shaped by the organization of university life, and that effective care requires structural responsiveness rather than uniform remedy.

Limitations and Future Directions

This study should be interpreted with attention to key limitations. First, anxiety was measured exclusively through self-report, which may not fully capture emotional strain among students who are less inclined to label or disclose distress, particularly those navigating cultural stigma around psychological expression. International students, in particular, often underreport

symptoms and hesitate to seek formal help despite evident stress (Hyun et al., 2007). This pattern is consistent with Xiong et al.'s (2024) meta-analysis, which showed no significant anxiety differences across groups but identified lower well-being scores among international students in high-quality studies, a discrepancy they attribute partly to culturally shaped reporting behavior rather than actual symptom absence. In this sense, the differences observed in anxiety scores may reflect how students report and label distress rather than meaningful differences in how much anxiety they actually experience.

Second, the cross-sectional design provides only a snapshot of distress rather than a developmental trajectory. Prior research indicates that adjustment is not static but developmental, with stress intensifying and stabilizing across phases of academic integration and relocation (Cemalcilar & Falbo, 2008; Thurber & Walton, 2012). Meta-analytic review further demonstrates that international–domestic differences vary by assessment timing and institutional context (Xiong et al., 2024), underscoring the limits of single-timepoint measurement.

A further limitation concerns the interpretation of anxiety domains. Although the present design distinguishes academic, financial, and social sources, these categories often overlap, particularly for international students. Academic strain may be intensified by second-language processing demands or visa-linked enrollment requirements, while financial restrictions shape social participation and campus belonging (Fritz et al., 2008; Wan et al., 1992). Social support also moderates acculturative and financial pressures at once rather than separately (Kristiana et al., 2022). These interdependencies suggest that analytic approaches capable of modeling interacting domains, rather than isolating them, would provide a more accurate picture of student stress.

Finally, the modest sample size restricts exploration of meaningful subgroup variation.

Meta-analytic evidence indicates that broad international–domestic comparisons can obscure important internal differences related to nationality, language, and socioeconomic background (Xiong et al., 2024; Khawaja & Dempsey, 2008). Expanded and more diverse samples would allow future work to examine not only differences between student groups but important variations within them.

Future research should move beyond single-domain measurement and examine the institutional systems that shape anxiety, including advising access, visa compliance requirements, tuition structures, and peer integration supports. Because academic, financial, and social pressures often operate simultaneously, analytic designs capable of modeling intersecting stress pathways, such as multilevel or cross-lagged approaches, would better capture how these domains activate and compound one another rather than function independently. Qualitative work is also needed to illuminate how students narrate strain, interpret difficulty, and determine when discomfort becomes "reportable," offering insight into cultural and linguistic filtering processes that standardized scales cannot access. Taken together, these methodological expansions would shift research from describing symptom levels to explaining the institutional and cultural conditions that produce and shape anxiety, positioning campus design, not individual coping alone, as a central target for intervention.

Conclusion

The present study demonstrates that although domestic and international students share common sources of anxiety, including academic, financial, and social strain, these domains operate differently across groups and are expressed through distinct reporting patterns. Domestic students showed concentrated anxiety around academic performance, reflecting a cultural context in which psychological language and treatment engagement are normalized, whereas

international students displayed a more diffuse anxiety profile shaped by linguistic adaptation, visa-linked precarity, and norms of emotional restraint. Lower symptom scores among international students should therefore be understood not as reduced distress but as culturally filtered articulation, consistent with broader evidence of underreporting despite elevated adjustment demands. These findings underscore that anxiety is not only a psychological state but also a product of institutional design, linked to advising structures, financial policies, immigration regulation, and peer integration opportunities. In recognizing that students do not experience or express distress in uniform ways, universities are positioned to move beyond generalized wellness messaging toward differentiated, embedded supports that address the structural conditions shaping anxiety itself.

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Appendix A: Anxiety Sources Questionnaire

Direction: With regard to each of the following situations, please indicate the degree of anxiety you experience by encircling the number that best represents your response.
1 = Not at all anxious 2 = Slightly anxious 3 = Moderately anxious 4 = Very anxious 5 = Extremely anxious

	Statements						
No.	**Academic Pressure**	**1**	**2**	**3**	**4**	**5**	**N/A**
1	How anxious do you feel about maintaining high grades?						
2	How anxious do you feel before taking exams?						
3	How anxious do you feel when facing assignment or project deadlines?						
4	How anxious do you feel about falling behind in class?						
5	How anxious do you feel about meeting your family's academic expectations?						
	Financial Stress	**1**	**2**	**3**	**4**	**5**	**N/A**
6	How anxious do you feel about paying tuition and school-related expenses?						
7	How anxious do you feel about your current level of student debt?						
8	How anxious do you feel about managing your daily living expenses (e.g., rent, food)?						
9	How anxious do you feel about balancing work and school commitments?						
10	How anxious do you feel about your financial situation after graduation?						
	Social Isolation	**1**	**2**	**3**	**4**	**5**	**N/A**
11	How anxious do you feel about feeling homesick or missing your home environment?						

12	How anxious do you feel about forming close friendships in college?						
13	How anxious do you feel about being misunderstood by your peers?						
14	How anxious do you feel about dealing with family-related stress while in school?						
15	How anxious do you feel when trying to connect socially with others?						
	Visa/Legal Stress (International Students Only)	**1**	**2**	**3**	**4**	**5**	**N/A**
16	How anxious do you feel about following and understanding F-1 visa rules?						
17	How anxious do you feel about the visa renewal process?						
18	How anxious do you feel about your legal status after graduation?						
19	How anxious do you feel about accidentally violating immigration policies?						
20	How anxious do you feel about getting sponsorship to stay in the U.S.?						
	Cultural Adjustment (International Students Only)	**1**	**2**	**3**	**4**	**5**	**N/A**
21	How anxious do you feel about adapting to U.S. classroom norms and academic culture?						
22	How anxious do you feel about communicating in English in daily life?						
23	How anxious do you feel about understanding social customs or etiquette in the U.S.?						
24	How anxious do you feel about cultural misunderstandings with classmates or professors?						
25	How anxious do you feel about feeling like you belong in the U.S.?						