

Immigrants have greater financial worries, but lower rates of psychological distress

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Compared to US-born individuals, immigrants to the United States have increased financial worries—especially related to things like retirement and medical costs, reports a study in the March issue of the *Journal of*

Psychiatric Practice.

However, immigrants have lower overall rates of psychological [distress](#), compared to US-born Americans, according to the new research, led by medical students Melaku Arega and Danny W. Linggonegoro of Harvard Medical School. However, they write, "serious psychological distress in non-US-born individuals was associated with increased financial worry relative to US-born individuals with a similar level of psychological distress."

New insights on associations between financial worries and mental health

The researchers analyzed data on a nationally representative sample of nearly 158,000 US residents, drawn from an ongoing US health population study (National Health Interview Survey). Of these, approximately 26,000 participants were immigrants to the United States while 132,000 were US-born.

Participants answered questions about eight different categories of financial worries and completed a standard [mental health](#) assessment (the 6-item Kessler Psychological Distress Scale, or K6). The researchers assessed the rates and categories of financial worries, and compared their impact on mental health for immigrants versus US-born respondents.

The overall rate of "serious psychological distress"—based on a K6 score of 13 or higher—was 2.25% in immigrants, compared to 3.0% in US-born participants. Some type of financial worry was reported by 80% of all participants. Of these, more than one-third had at least seven of the eight categories of financial worries.

After accounting for other factors, non-US-born respondents were about 50% more likely to report financial worries. Immigrants had increased financial worries in several areas, including retirement, [medical costs](#) due to illness, standard of living, and medical costs due to routine healthcare. Many other factors were linked to higher rates of financial worries, including female sex, younger age, poorer health, and not having health insurance.

As financial worries increased, so did the likelihood of serious psychological distress. For each additional point on a 24-point scale of financial worries, the likelihood of serious psychological distress increased by 13.5%.

However, even though immigrants had higher worry scores, at each level of financial worries they were less likely to have serious psychological distress, compared to US-born participants. In contrast, immigrants with serious psychological distress had greater financial worries. That suggests that [immigrant](#) patients with psychological distress should be screened for financial worries, according to the authors.

"Financial worry regarding medical costs due to illness or accident was among the greatest concerns in non-US-born individuals," the researchers note. They suggest that [immigrants](#) may be less familiar with the US medical system and healthcare costs, or have greater difficulty navigating the US healthcare system.

The impact of COVID-19 on [economic stability](#) and health may be more pronounced in the immigrant population, the researchers suggest. Arega, Linggonegoro and coauthors conclude, "Further research is needed to evaluate the role physicians can play in mitigating psychological distress in patients with increased financial worry."

More information: Melaku Arega et al, Financial Worry and

Psychological Distress Among Immigrants in the United States, 2013-2018, *Journal of Psychiatric Practice* (2022). DOI: [10.1097/PRA.0000000000000612](https://doi.org/10.1097/PRA.0000000000000612)

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