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Financial Stress in the Asian Christian Immigrant Community During COVID-19

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Abstract

The purpose of the current study was to examine how individual, economic, and psychological factors contributed to the financial concerns of Asian Christian immigrants in the U.S. during the COVID-19 pandemic (i.e., the impact of COVID-19 on employment status and income change, intolerance of uncertainty, hope, and personal meaning in life). The sample consisted of 103 immigrants from three East Asian countries affiliated with Christian churches. A hierarchical regression analysis was conducted to observe how the aforementioned variables predicted the participants' financial worries. The results showed that intolerance of uncertainty accounted for a significant amount of variance in financial worries among the participants, but the impact of COVID-19, hope, and meaning in life did not predict significant variance. Implications for practice and future research were discussed.

Keywords: COVID-19, Asian Christian immigrants, intolerance of uncertainty, financial worries

Introduction

Since late 2019, when the coronavirus disease (COVID-19) outbreak was reported, the impacts of the COVID-19 pandemic have dramatically changed the world. This unprecedented health crisis took an enormous toll on the world's vibrant economy in affluent and developing nations alike. In the United States (U.S.), approximately 42% of adults indicated that their household experienced a layoff, a pay cut, or both (Parker et al., 2020). About 9.4 million jobs were lost, the GDP shrank by 3.5%, and the unemployment rate surged to 8.1% (USA Facts, 2021). This unexpected phenomenon also yielded profound concerns about

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peoples' personal lives, especially on the basis of physical/mental health, social life, financial stability, and education (Chaturvedi et al., 2021).

Though COVID-19 has had an immense impact globally, as it originated in China, the repercussions of the pandemic disproportionately influenced Asian Americans in the U.S. Asian immigrants experienced higher unemployment rates (Gelatt & Chishti, 2022), uncertainty about residing in the country due to visa and immigration-related issues (Wilson & Stimpson, 2020), and an increase in Asian hate crimes (Han et al., 2023) that threatened the Asian American community as a whole. These issues further accompanied fear and anxiety in Asian Americans along with the pandemic itself. Thus, it is more important than ever to pay attention to how mental health professionals support and provide the much-needed services for the Asian American community.

Immigrant Status and Challenges

Earlier studies (e.g., Kuo & Tsai, 1986) focused on the relationship between immigrant status and psychological disorders and found that newer immigrants tend to have mental health challenges deriving primarily from their adjustment to a new country. However, more recent studies found that immigrants generally had lower instances of mental health symptoms compared to U.S.-born individuals (Leong et al., 2013). That is, the effects of Asian immigrants' association between perceived racial discrimination and psychological well-being also showed that immigrants' status was not a significant moderating factor (Miller et al., 2011). Thus, it seems immigration status may not significantly influence their mental health or overall well-being.

Still, the unprecedented economic downturn during the COVID-19 pandemic has made significant changes in the Asian immigrant community. According to Gelatt and Chishti (2022), the pandemic has had especially profound effects on immigrants. For example, the unemployment rates of immigrant workers were higher than U.S. citizen employees. Due to their immigrant status, access to the federal safety net was also limited, which eventually led to financial burdens during this time (Bernstein et al., 2021). Although little research focused on financial status and mental health during the pandemic, particularly in Asian immigrant communities, we can anticipate that immigrant status could have a potential impact on Asian Americans' financial concerns, as well as on their overall well-being, especially amid economic challenges and racial discrimination resulting from the pandemic.

The Feeling of Uncertainty as a Barrier

Although COVID-19 itself may not be the root of individuals' feelings of uncertainty, studies reported a peak level of uncertainty during the pandemic that was mainly derived from the economic crisis (Altig et al., 2020). The outbreak of COVID-19 not only impacts the global economy but also has an influence on the Asian American community in the U.S. as people publicly viewed the novel coronavirus as an "Asian" or

“Chinese” virus. The sudden rise in racial discrimination against Asian Americans amid the COVID-19 outbreak further aggravated the economic pressure on the Asian American community. Businesses owned by Asians or were located in predominantly Asian areas reported sharp declines in their customers because of the association of COVID-19 and hatred toward the Asian community (Olson & Tang, 2020). Further, Asian Americans were more likely to lose their jobs than equally educated White individuals. They were also less likely to regain employment during months when business reopened, while other less-educated racial minorities did not experience a similar reduction in their at-work status (Kim et al., 2021). As a result, such financial and economic crises created by the global pandemic brought about significant concerns among people related to their financial status, which seriously affected their mental health and psychological well-being (Bakioğlu et al., 2021; Godinić & Obrenovic, 2020). Accordingly, the confluence of xenophobia and racism during the COVID-19 pandemic contributed to psychological disturbance and anxiety about family finances among Asian Americans, which eventually led to a feeling of uncertainty in this population (Haft & Zhou, 2021).

The feeling of uncertainty often associated with anxiety is due to a lack of surety about something. To further understand this abstract concept, the current study employed the feeling of uncertainty as intolerance of uncertainty (IU). Ladouceur et al. (2000) defined IU as “the predisposition to react negatively to an uncertain event or situation, independent of its probability of occurrence and of its associated consequences” (p. 934). Past research has shown that IU had a significant adverse effect on mental well-being during COVID-19 (Rettie & Daniels, 2021; Satici et al., 2022). Greater IU is associated with more severe mental health symptoms, such as anxiety and depression. A high level of rumination and fear of COVID-19 explained the negative association between IU and mental well-being (Satici et al., 2022). Rettie and Daniels’ (2021) study also found that those individuals with high IU were more likely to adopt maladaptive coping strategies and become more anxious. Thus, it is important to examine the possible coping mechanism(s) used by individuals and their effects during COVID-19. Given the significant uncertainty caused by the crisis in the global economy, this study is particularly interested in the impact of IU on the stress experienced by Asian Christian immigrants related to their financial status in the middle of COVID-19.

Spirituality and Hope in Asian Americans

Knowing systemic discrimination cannot be easily eliminated overnight, it is essential to understand frequently used coping mechanisms to support the community, along with the preference for utilizing informal mental health services in Asian Americans (Gong et al., 2003). According to statistics, 42% of Asian Americans were affiliated with Christianity (Pew Research Center, 2012). Indeed, churches have a significant role in immigration life, especially for the Asian American community, to foster both spirituality and a sense of belonging. Concurrently, the use of spiritual and religious enlightenment as well as other collectivistic-oriented coping approaches to deal with personal crises, has been identified among Asian Americans (Yeh et al., 2006). Christian churches play a vital part in not only providing a place to practice religious faith, but also to develop social connections with other people in the community and offering

support for adjustment to a new nation for first-generation Asian immigrants and their children in particular (Park & Edberg, 2021; Yang, 1999).

Traditionally, religious institutions like Christian churches have provided community services to their members, which become a significant source of assistance, especially for immigrants who experience various economic and social needs (Hirschman, 2004). Asian American churches not only afford a sense of belonging but also reaffirm Asian values and identities (Matsuoka, 2009). They also directly provide economic and emotional support to low-income immigrant Asian families during the transition to the host country (Min, 1992; Park & Edberg, 2021). Religion and spirituality can further help people make meaning out of uncertainty (Webster, 2002; White, 2009). During the pandemic, for example, Christian churches represented the ideal setting in which Asian Americans were able to develop their spiritual, relational, and intracultural coping strategies.

Aside from spirituality, hope may also serve as an important coping strategy because it involves positive expectations about goal fulfillment and efficacy in working towards goal attainment (Snyder, 2002). In a study of a group of college students in Turkey, optimism and hope were shown to mitigate the adverse impacts of stress on well-being during the pandemic (Genç & Arslan, 2021). Another study also noted that both Asian Americans and Asians living in Asia reported lower levels of perceived control than non-Asians, mainly because of upholding Asian collectivist values (Sastry & Ross, 1998). Although churches (including, church leaders) strive to maintain physical, mental, and spiritual wellness among their congregations (Williams et al., 2023), those who belong to spiritual communities may still experience a diminished ability to perceive, interpret, and respond to uncertain situations in a healthy manner during this stressful time of the pandemic. Therefore, it will be crucial to examine how this lack of perceived control and its relationship to Christian spirituality affects Asian Christian immigrants' outlook expectancy.

Purpose of the Study

Although COVID-19 affected everyone worldwide in developing stresses and concerns regarding financial status and physical and mental health, our focus was mainly on Asian immigrants, particularly given the profound effects on immigrant communities (Gelatt & Chishti, 2022). Furthermore, considering the role of religion and spirituality on well-being among Asian immigrants, we wanted to see whether their level of spirituality and perceived hope alleviated their financial concerns. Therefore, the purpose of the study was to examine the levels of financial worries of Asian Christian immigrants during the COVID-19 pandemic and how IU, spirituality, and hope affected their financial concerns. At the outset, we supposed that individuals with higher IU would have greater financial concerns, and those presenting greater spirituality and hope would show lower financial stress. Examining the interaction of these variables together would provide useful insight for researchers and mental health professionals in providing support for the target population in the face of the global crisis.

Method

Participants

This study included 103 Asian immigrants who were: (a) aged 18 or older, (b) living in the U.S., and (c) attending a church. Fifty-three participants were male (51.5%), and 47 were female (45.6%). Over half of them were born in South Korea ($n = 54$; 52.4%), followed by Taiwan ($n = 26$; 25.2%), China ($n = 15$; 14.6%), and other Asian countries ($n = 7$; 6.8%). Fifty-six were naturalized U.S. citizens (54.4%), 30 (29.1%) were permanent residents, and 14 (13.6%) had legal status with a student or work visa. The majority of the participants were married ($n = 80$; 77.7%) and indicated that their highest level of education was a bachelor's degree or higher ($n = 92$; 89.3%). More than two-thirds of the participants were employed either full-time or part-time ($n = 71$; 68.9%). Most reported that their family members' employment status was not affected by COVID-19 ($n = 78$; 75.7%) and that they did not experience an income reduction due to COVID-19 ($n = 70$; 68.0%). The average number of years the participants had lived in the U.S. was 18.46 ($SD = 12.23$). Table 1 presents detailed information about the demographic characteristics of the study participants.

Table 1

Demographic Characteristics of Participants (N = 103)

Individual Characteristics	<i>N</i>	%
Gender ^a		
Female	47	45.6
Male	53	51.5
Age		
18 - 29	11	10.7
30 - 39	31	30.1
40 - 49	33	32.0
50 - 59	19	18.4
60 or more	9	8.7
Level of education		
High school degree or less	2	1.9
Associate's degree	9	8.7
Bachelor's degree	46	44.7
Master's degree or higher	30	29.1
Doctoral degree	16	15.5
Employment status		
Employed full-time	62	60.2
Employed part-time	9	8.7

Individual Characteristics	<i>N</i>	%
Self-employed	5	4.9
Unemployed	4	3.9
Not working by choice	23	22.3
Marital status ^b		
Married	80	77.7
Single	21	20.4
Divorced	1	1.0
Country of birth ^b		
Korea	54	52.4
Taiwan	26	25.2
China	15	14.6
Other	7	6.8
Citizenship		
U.S. citizen	56	54.4
Permanent resident	30	29.1
Student or work visa	14	13.6
Other	3	2.9
Religious denomination		
Presbyterian	35	34.0
Baptist	21	20.4
Evangelical	17	16.5
Methodist	9	8.7
Seventh-day Adventist	2	1.9
Assembly of God	1	1.0
Lutheran	1	1.0
Other	17	16.5
Decrease in income due to COVID-19		
No	70	68.0
Yes	33	32.0
Impact of COVID-19 on family members' employment status		
No	78	75.7
Yes	25	24.3

Note. ^amissing *n* = 3; ^bmissing *n* = 1

Procedures

This study was conducted mid-COVID-19, from Fall 2020 until Spring 2021. Once approved by the institutional review board (IRB) at the authors' affiliated institutions, data were collected from Christian churches where most members were East Asian (i.e., Chinese, Korean, and Taiwanese). Invitation emails were sent to the pastors of these churches to request survey distribution to their church members. The invitation email included explanations of the study's purpose, the voluntary nature of participation, confidentiality, potential benefits and risks, and informed consent. Potential participants were asked to click the survey link included in the invitation email, which directed them to the informed consent form and then to the Qualtrics survey. In addition, research flyers were posted on Asian American news sites and advertisement websites targeting East Asians living in the U.S. The flyer included the survey link, to which interested individuals were then directed to the informed consent and online survey. The survey was available either in English or their native language (e.g., Korean, Mandarin).

Measures

The independent variables used in the current study were intolerance of uncertainty (IU), perceived hope, and spiritual intelligence. The dependent variable was perceived financial worries. The details of each instrument and their psychometric properties relevant to the study variables are summarized below.

Financial Worries

Six items were used to examine participants' subjective financial worries, which were adopted from Weissman et al.'s (2020) study. In their study, Weissman et al. asked respondents about levels at which they worried about paying bills, medical costs, retirement, children's tuition costs, and daily living expenses using a 3-point Likert scale ranging from *not too worried* (0) to *very worried* (2). The scores were summed up from all six items to indicate the perceived burden of financial worries. The internal consistency of the total scale in the current study was .89.

Intolerance of Uncertainty

The abbreviated version of the Intolerance of Uncertainty Scale (IUS-12; Carleton et al., 2007) examines an individual's response to uncertainty, ambiguous situations, and the future. This scale includes 12 items with a 5-point Likert scale ranging from *not at all characteristic of me* (1) to *entirely characteristic of me* (5). A higher score indicates greater difficulty in accepting uncertainty. This measure consists of two subscales, with Prospective Anxiety based on seven items describing one's level of perceived fear and anxiety relevant to future events and Inhibitory Anxiety based on five items indicating whether uncertainty would prevent action and experience. To examine the overall IU (Carleton et al., 2007), the total score was used in the current study. Carleton et al. (2007) reported strong reliability coefficients ranging from .85 to .91. The internal consistency of the total scale in the current study was .90.

Hope

The Hope Scale (HS; Snyder et al., 1991) is a 12-item scale measuring dispositional hope. This scale includes the four-item Pathway subscale for examining a perceived ability to identify plans to pursue goals and the four-item Agency subscale for examining perceived determination in achieving goals. The remaining four items are distracter items, which were not used in this study. Each item is rated on a 4-point Likert scale ranging from *definitely false* (1) to *definitely true* (4). A higher sum of the items in each subscale represents a stronger endorsement of the construct. Snyder et al. (1991) reported Cronbach's alphas ranging from .64 to .80. In the current study, the internal consistency for the Agency subscale was .66 and .81 for the Pathway subscale.

Spiritual Intelligence

The Spiritual Intelligence Self-Report Inventory (SISRI; King & DeCicco, 2009) is a 24-item questionnaire that examines spiritual intelligence and consists of four subscales: Critical Existential Thinking (CET, seven items), Personal Meaning Making (PMM, five items), Transcendental Awareness (TA, seven items), and Conscious State Expansion (CSE, five items). In the current study, the PMM subscale was used to assess an individual's perceived ability to identify the purpose and meaning of life experiences. The measure utilizes a 5-point Likert scale ranging from *not at all true of me* (0) to *completely true of me* (4). A higher score indicates a higher level of spiritual intelligence. The correlation coefficients of the total score and subscales were reported as good, ranging from .78 to .92 (King & DeCicco, 2009). In this study, Cronbach's alpha of the PMM subscale was .86.

Demographic Questionnaire

Demographic information was collected using a brief questionnaire to obtain participants' information on age, gender, level of education, country of birth, marital status, residency status, employment status, and religious denomination. Moreover, two additional questions were included to examine the impact of COVID-19 on employment status and income. These questions asked whether family members' employment status was affected and whether they experienced a decreased income during the pandemic.

Data Analysis

Data analyses were conducted using the Statistical Package for the Social Sciences version 27.0 (SPSS Statistics, IBM Corporation, NY, USA). Before running the data analyses, the data cleaning process was conducted. A total of 149 participants entered the online survey, but several missing data were identified. To reliably deal with missing data, a two step-process was taken. First, any respondents with 20% or more missing data were deleted from the data set, resulting in 46 responses being omitted. Next, the missing items ($n = 25$) from the surveys of the remaining respondents were replaced with item means (Tabachnick & Fidell, 2013). As a result, 103 participants were included in the final data analyses.

Descriptive statistics were used to present the demographic characteristics of the study participants as well as the means and standard deviations of the variables used in this study. Pearson's correlations were

conducted to examine correlations among demographic characteristics and study variables. Independent samples *t*-tests were conducted to see if there were significant group differences due to citizenship status, financial worries, IU, hope, and personal meaning-making (spiritual intelligence). Finally, hierarchical multiple regression was conducted to test the effects of the perceived impact of COVID-19, IU, hope, and personal meaning-making on financial worries.

Results

The relationships between demographic variables and financial worries were examined using correlation analysis and independent samples *t*-tests. The results indicated that only the number of years lived in the U.S., $r = -.43$, $p < .001$, coupled with citizenship status, $t(101) = 2.92$, $p = .004$, was significantly related to financial worries. Therefore, these two variables were entered into the hierarchical multiple regression analysis as demographic covariates. Regarding predictor variables, correlation analyses showed that financial worries were positively correlated with IU ($r = .46$, $p < .001$) and negatively correlated with personal meaning-making (spiritual intelligence, $r = -.24$, $p = .017$) and hope - agency ($r = -.31$, $p = .002$). Independent samples *t*-tests showed that there were significant group differences for financial worries among the respondents who reported the pandemic's impact on a family member's employment status and those who did not report any impact, $t(101) = -4.27$, $p < .001$, in addition to those who reported a significant reduction in income, $t(101) = -4.40$, $p < .001$.

To examine the group difference between participants who were U.S. citizens and those who were not (i.e., individuals with permanent residence status, student visas, or work visas) on the study variables, independent samples *t*-tests were conducted. Results showed that participants with U.S. citizenship reported less worry about financial situations ($M = 2.96$, $SD = 3.39$), compared to those who were not U.S. citizens ($M = 4.80$, $SD = 2.91$), $t(101) = 2.92$, $p = .004$. Moreover, Asian immigrants with U.S. citizenship in the study were more tolerant of uncertain situations ($M = 33.73$, $SD = 9.36$) than their counterparts ($M = 37.38$, $SD = 7.33$), $t(101) = 2.17$, $p = .03$.

Hierarchical multiple regression was conducted to assess the influence of IU, hope, and personal meaning-making on financial worries. Demographic covariates were entered in Block 1, impacts of COVID-19 on employment status and income in Block 2, IU in Block 3, and two hope subscales and personal meaning-making (spiritual intelligence) in Block 4 (see Table 2). In Block 1 of the hierarchical multiple regression analysis, the demographic covariates were significant, $F(2, 100) = 11.60$, $p < .001$, predicting 17% of the variance in financial worries. The number of years of living in the U.S. was significantly associated with financial worries, with participants who had lived longer in the U.S. reporting less worry about their financial situations. Variables relevant to COVID-19 were entered into Block 2; these variables were found to account for an additional 15% in the variance for financial worries, $F(2, 98) = 12.08$, $p < .001$. Next, IU was entered in Block 3 and accounted for a significant amount of additional variance (9%) in financial worries, $F(1, 97) = 15.80$, $p < .001$. Higher intolerance of uncertain situations was significantly associated with greater financial concern. After accounting for IU, the impacts of COVID-19

were no longer significant predictors. In Block 4, hope and personal meaning-making did not predict significant variance in financial worries, $F(3, 94) = 1.32, p = .271$.

Table 2
Hierarchical Regression Analysis Predicting Financial Worries

Variables	Final Model				
	<i>B</i>	SE <i>B</i>	β	R^2	ΔR^2
Block 1				.17	.17*
Citizenship	.27	.66	.04		
Number of Years in the U.S.	-.10	.03	-.38*		
Block 2				.32	.15*
Impact of COVID-19 on employment status	1.19	.73	.16		
Impact of COVID-19 on decrease in income	.94	.68	.13		
Block 3				.41	.09*
IU	.13	.03	.33*		
Block 4				.42	.01
Hope-Agency	-.37	.21	-.19		
Hope-Pathway	.04	.17	.02		
PMM	.04	.10	.04		

Note. * $p < .001$

IU = Intolerance of Uncertainty Scale; PMM = Personal Meaning Making subscale of Spiritual Intelligence Self-Report Inventory.

Discussion

The purpose of this study was to examine the factors contributing to financial worries among Asian Christian immigrants during the COVID-19 pandemic. More specifically, we investigated the impact of IU, spirituality, and hope on financial concerns. The results of the study identified the role of COVID-19, immigration status, number of years in the U.S., and intolerance of uncertainty in Asian Christian immigrants' financial worries.

COVID-19, IU, and Financial Worries

Although the study results showed that there were fewer Asian Christian immigrants who experienced financial concerns than those who did not, our conclusion still confirms the impact of COVID-19 on participants' financial worries. For example, the impacts of the COVID-19 pandemic on the employment status of the participants and their family members were a significant predictor of their financial concerns.

However, this effect was no longer significant after IU was included in the model. It was also not surprising to see how the COVID-19 pandemic created greater uncertainty in our society, especially during the initial phase of the outbreak, which resulted from a lack of knowledge about treatment options, the unpredictable transmission of viruses, and the chaos directly impacting our daily and social life (Wu et al., 2021). Furthermore, many people during the pandemic experienced job insecurity, leading to a major financial threat (Wilson et al., 2020). The literature indicates fears created by the global pandemic significantly increased IU among individuals who go through such a crisis (Satici et al., 2022).

Asian Christian immigrants in this study who exhibited a higher intolerance to uncertain situations expressed greater financial worries during the pandemic. The study participants experienced financial concerns due to the direct impact of changes in income and employment status. However, IU associated with economic hardships caused by the pandemic further contributed to one's financial worries. This result was in agreement with previous studies that IU was a mediator of the pandemic and psychological states (Rettie & Daniels, 2021; Satici et al., 2022).

Spirituality and Financial Worries

Although hope and personal meaning-making had a negative correlation with financial worries, these factors were no longer significant after accounting for COVID-19 and IU. In fact, the effect of COVID-19 and IU was so strong that coping factors such as hope and personal meaning-making did not have more influence on decreasing financial concerns. The insignificance of hope and spirituality might be due to the nature of financial worries. Financial status is regarded as a material aspect of life, and hope and personal meaning-making might be applicable to more spiritual areas, such as in relation to meaning in life. Financial worries, on the other hand, are considered secular adversities for which immediate responses and solutions are needed. Therefore, for the study participants, hopeful attitudes and meaning making were less effective when facing an urgent monetary crisis.

Immigration Status and Number of Years Living in the U.S.

Additional factors that affected participants' financial worries were immigration status and number of years living in the U.S. Overall, participants who lived longer in the U.S. had fewer financial worries during the COVID-19 pandemic than those who lived in the U.S. only a brief amount of time. It is plausible that those who have lived longer in the U.S. have had more time to settle in and adjust to a new environment than recent immigrants. In contrast to previous studies that did not observe the significance of immigration status on well-being among Asian Americans (Lee et al., 2013; Yang et al., 2020), this significance was indeed identified in the current study when examining financial worries. Participants who spent more years living in the U.S. and possessed more stable citizenship status appeared to experience fewer financial worries. A more stable immigration status may also reflect a more secure employment status because many immigrants obtain citizenship through employment (Kwon et al., 2004).

The results of this study indicated that immigration status influenced individuals' financial concerns during

the pandemic, which was also reflected in other studies that observed that foreign-born non-citizens in the U.S. were more vulnerable to financial stress than U.S.-born individuals during the pandemic. According to the Department of Homeland Security (2021), foreign-born non-U.S. citizens have different vulnerabilities than the U.S.-born population owing to limited healthcare, financial assistance options, fear of seeking care and enrolling in public benefit programs, in addition to characteristics of occupations. Moreover, Artiga and Rae (2020) concluded that non-U.S. citizen immigrants faced a series of risks and challenges in their employment and daily living in relation to the pandemic, which further led to increased risks of financial difficulties. In addition, Capps and his colleagues (2020) found that job losses during the pandemic were particularly high among non-U.S. citizen immigrants, which implied possible economic uncertainty and tremendous pressure on these populations.

Limitations and Recommendations for Future Research

The generalizability of the findings has limitations, and the present study findings should be considered within the context of these limitations. First, the current study was conducted using Qualtrics; therefore, people with low income or significant financial issues or those with limited internet access might not have been able to participate in this online survey, limiting proper representation of individuals directly affected by COVID-19. Future research might consider various formats of collecting data (e.g., visiting local churches and conducting paper-and-pencil surveys) to recruit participants from various socioeconomic statuses.

Second, using convenient sampling, we focused only on Christian immigrants from three East Asian countries (i.e., China, Korea, and Taiwan), with over half of the participants being Korean. Therefore, the findings cannot be generalized to other Asian Americans and immigrant groups. Future studies that include various immigrant populations and examine group differences could help identify culture-specific needs and service provisions. Also, since our study sample included Christian immigrants who are active churchgoers only, we could not compare and contrast any difference(s) between Asian immigrants who are religious and those who are not. Furthermore, we did not examine participants' characteristics regarding church activities (e.g., attendance patterns). Therefore, we could not specify the influence of spirituality and religion on their IU and financial stress. Additional specific variables related to Christianity and participation in religious institutions included in future studies would not only further clarify the link between spirituality and religion in relation to financial concerns but also be informative about the significant role of religious activities on physical, mental, and financial health among Asian immigrants. In addition to conducting quantitative research, a qualitative research design might generate in-depth exploration among Asian Americans and immigrants regarding their experiences with COVID-19 and other unforeseeable events.

Third, the current study used a cross-sectional research design; therefore, it could not investigate the causal effects of COVID-19, uncertainty, and financial worries. In addition, a cross-sectional research design could not consider the gradual economic recovery from the pandemic over time, which might have influenced the perceived uncertainty and financial stress among the participants in a different manner. Longitudinal research examining the long-term psychological and economic effects of global crises such as COVID-19 is warranted.

Fourth, although the survey was provided both in English and in participants' native languages, the meaning of the survey items might have been inadvertently changed when translating them into Korean or Mandarin. Future studies will require a thorough instrument translation process when conducting cross-cultural research (e.g., utilization of the back-translation technique).

The literature has already identified the negative effects of the pandemic on people's physical and mental health (Gruber et al., 2021). Several studies have examined anti-Asian attitudes and racial discrimination and their impact on psychological symptoms among Asian Americans and Asian immigrants (e.g., Chen et al., 2020; Lee & Waters, 2021). Besides examining potential physical, psychological, and financial concerns, in addition to risk factors brought on by the COVID-19 pandemic, future studies might consider focusing on positive domains and supporting factors that can have a significant impact on overcoming this global pandemic. All of this could inform policy development and help identify effective service provisions for this population.

Implications for Practice

Situations experienced due to the COVID-19 pandemic would be similar to those related to natural disasters. Since its outbreak, COVID-19 has had a negative economic impact on individuals, communities, and systemic levels. For individuals from marginalized ethnic groups, in particular, the effects of COVID-19 were much harsher (Kirby, 2020). Many people experienced various mental health concerns (e.g., anxiety, depression, posttraumatic stress disorder) and psychological disturbances in addition to economic strain (Das et al., 2020). The results from the current study found that Asian Christian immigrants experienced financial worries during the pandemic, which is consistent with other COVID-19-related research. Due to the origin of the COVID-19 outbreak, Asian American immigrants, in particular, have been blamed for spreading the virus. Consequently, this population has experienced racism and discrimination, which further challenged their financial status (Bartik et al., 2020).

Despite being affiliated with Christian churches, where spiritual and intracultural support was readily available, the study participants were unable to utilize these spiritual resources to combat the challenges of COVID-19 or to counteract the effects of IU. New or recent immigrants could easily be excluded from receiving proper financial and health-related support and resources, which might have a significant impact on personal financial security, as well as on their physical and mental health. Moreover, the global pandemic bred a fear of uncertainty which could have more adverse effects on underrepresented groups such as Asian immigrants. Therefore, Asian Americans and immigrants who suffered great hardships during the pandemic will need proper financial and psychological support through counseling services, in order to recover and cope effectively with such a crisis.

While Asian Americans experienced perceived discrimination despite their collectivist cultural backgrounds, their help-seeking behaviors have been limited to soliciting informal support. Although utilizing professional mental health services is invaluable when considering the guaranteed service quality, respecting and collaborating with preexisting informal support systems needs to be reconciled. The literature indicates the

lack of help-seeking attitudes or behaviors among Asian Americans and immigrants due to their adherence to cultural values such as group harmony, conformity to norms, interdependence, avoidance of family shame, and saving face, as well as stigma against mental illness and mental health treatment (e.g., Gee et al., 2020; Han & Pong, 2015). Therefore, counselors will be responsible for enhancing their knowledge about and respect for the cultural values and beliefs of Asian American immigrant clients, which might help increase the usage of mental health services (Kim-Goh et al., 2015). Culturally appropriate counseling interventions such as ethnic, gender, and language match between clients and counselors, in addition to utilization of cognitive behavioral therapy and mindfulness-based training could be beneficial for Asian immigrants dealing with uncertainty and psychological and financial stress (Kim-Goh et al., 2015).

To relieve the worries of Asian Christians with less stable immigration status during the pandemic, Christian churches can provide interventions that would also strengthen the role of spirituality for these individuals. Churches for many Asian immigrants become not only a place for worship but also a resource to meet parishioners' emotional and social needs while adjusting to a new life in the host country (Park & Edberg, 2021). Although churches are unable to directly improve the financial status of their congregants, helping them to utilize spiritual resources and apply them to reduce their IU would match the function of a Christian church (Williams et al., 2023). Therefore, Asian Christian churches need to play a more proactive role.

Furthermore, community-based organizations and churches can play a significant role in helping its members utilize such support (Ong et al., 2021). Given that Asian Americans are more likely to seek support from informal resources like family and community (Lei & Pellitteri, 2017), counselors need to promote active outreach efforts with local community partners since local Asian American churches would be good sources for disseminating information on various governmental, financial and mental health-related resources, especially for recent immigrants and those with limited English proficiency, information, and resources available through their native language. Such ongoing outreach efforts may be successful when community-based organizations, service providers, including counselors, and government offices, develop collaborative partnerships. Moreover, providing education about public and mental health policies that would facilitate mental health awareness and attitude change training in local faith-based organizations may help Asian Christian immigrants enhance their access to professional help when dealing with post-pandemic psychological and socioeconomic crises.

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