

# STUDYING ABROAD

Staying resilient and adapting to change



Cigna Global Health Benefits®

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Studying abroad is an opportunity for young people to expand their horizons, discover different cultures and enjoy new experiences. It offers students the chance to discover an alternative way of living, uncover different learning styles, widen their networks and cross paths with people they wouldn't meet otherwise. They can also travel, learn a new language and make lifelong connections and relationships. Interacting with people from diverse backgrounds, becoming part of a community and understanding the value of their educational opportunities can also generate resilience.<sup>1</sup>



Moving abroad to study can be a rewarding, life-changing experience. However, it can also be daunting, challenging, and at times tough, particularly in the midst or during the aftermath of a global pandemic. There may be nervousness and a sense of expectation; and some students may find that being abroad is not for them. Moving to another country – particularly one far from home –

requires bravery, determination and a sense of adventure.

As plans are defined and preparations made, the mental health of the young and adventurous should be considered every step of the way; any problems or potential issues addressed; and support provisions prioritized.



## Mental health in youth

Mental health problems are prevalent among young people, and have been steadily on the rise over recent years.<sup>2,3</sup> Mood disorders, rates of anxiety, incidences of depression and suicide-related occurrences among adolescents and young adults have all increased over the last decade.<sup>3,4</sup> Psychological conditions affect young people of all demographics, seemingly minimally skewed by gender, racial, or economic differences.<sup>4</sup>

Research shows that mental health illnesses primarily begin during adolescence and early adulthood,<sup>2</sup> and that one in five young people between the ages of nine and 17 has a diagnosable mental health condition, and one in 10 has a condition that causes significant impairment. Meanwhile, only one-third receive the necessary treatment.<sup>5</sup> This means that many young people are entering adulthood with an untreated mental health condition. It is therefore no surprise that young adults in their late teens, 20s and 30s report poorer mental health than older generations.<sup>6</sup>

Despite the prevalence of mental health illnesses, there is still some stigma attached, particularly among

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## Contributing factors

It is no secret that young adults feel the pressure: to excel in their studies, to be athletic, to look good, to fit in; the list goes on.<sup>4</sup> And it is no surprise that as social media use has risen over the last 10+ years, so have mental health problems. Other factors that have remained stable or in fact decreased during this period, such as substance use, and unemployment levels, suggest that social media may be playing an important part in the psychological health and well-being of our youth.<sup>3</sup> When used in moderation, it can facilitate

younger generations. A survey found that 78% of participants strongly or somewhat agree that having a mental health disorder is nothing to be ashamed of. While this is an encouraging figure, it is the lowest of the age groups, and increases to 89% among adults aged 35-64, and 92% of adults age 65 and over.<sup>6</sup> There is opportunity for outreach and open dialogue among young people, to encourage an approach to mental health that is comparable to its physical health counterpart.

connection and enable self-expression. However, there are limits. The 2020 Cigna Resilience Index that focused on youths and parents in the U.S. found that children who use social media for over five hours a day have a lower level of resilience to those who use it for shorter periods.<sup>1</sup>

Young people are carrying the weight of these academic and social pressures and expectations, along with external stressors such as racial concerns and

economic worries, while experiencing high levels of loneliness. In early 2020, Generation Z, aged between 18 and 22, were found to be the loneliest demographic.<sup>7,8,9</sup> This is particularly concerning when students are moving to another country alone. As Dr. Stuart Lustig, National Medical Executive for Cigna Behavioral Health at Cigna, comments: “There’s a very robust finding that there is a decrease in loneliness as age increases.” And a large group of friends or regular plans doesn’t always mean less loneliness,

despite it often seeming that way from the outside looking in. “You can be in a room full of people and still be lonely. Or you can be by yourself and be perfectly happy with your solitude,” explains Dr. Lustig. Loneliness is a cause for concern: it is associated with inferior mental health outcomes, including high anxiety levels and depression<sup>10,11,12</sup> and poor sleep quality and insomnia<sup>13</sup>; as well as risk of some physical health conditions, particularly later on in life.<sup>10,14</sup>

## The impact of the COVID-19 pandemic

The outbreak of the COVID-19 pandemic and the subsequent safety measures and restrictions put in place to curb the spread of the virus have had an immeasurable impact on the mental health of much of the global population. Recent research suggests that young adults in particular have suffered from the situation.<sup>15,16</sup> The percentage of this demographic reporting loneliness, anxiety, depressive symptoms, substance use and suicidal thoughts increased during the pandemic.<sup>16,17</sup> Working from home, living alone, being separated from family, canceling travel plans and socializing less have all played a part in an overwhelming feeling of isolation among young adults.

“In COVID times, we are dealing with other things,” confirms Dr. Lustig. “Social distancing being a big one, particularly for people living alone, who are already isolated, are working remotely, who don’t get the chance to get out and interact.” Dr. Doug Nemecek, Cigna Chief Medical Officer, concurs: “We’re social distancing now, and it impacts our ability to actually be

in the same room as people. And not just seeing – but also touching people – is important. Think of the importance that handshakes have played over the years; and how giving your friend a hug when you see them has an incredible emotional connection.”

The global rollout of the COVID-19 vaccines mean that the end of the pandemic is in sight. However, restrictions are still in place, and global travel and everyday life are still not what they were. We have all missed out on socializing and spending time with family and friends during recent months, and this is particularly relevant for young people, who typically spend this time in their lives carving out friendship groups, planning for their future and discovering more about themselves and their aspirations. Disruption to our mental health is expected to continue on a vast scale.<sup>19</sup> Looking ahead, experts predict increased anxiety, depression, post-traumatic stress, behavioral changes and potential substance abuse.<sup>19</sup>



Offering support to young adults during this time is essential. Maintain open dialogue where possible; discuss the ramifications of the pandemic with open, honest conversation; encourage them to look after themselves physically and psychologically; and make time to chat about less serious, non-related topics.<sup>18</sup>





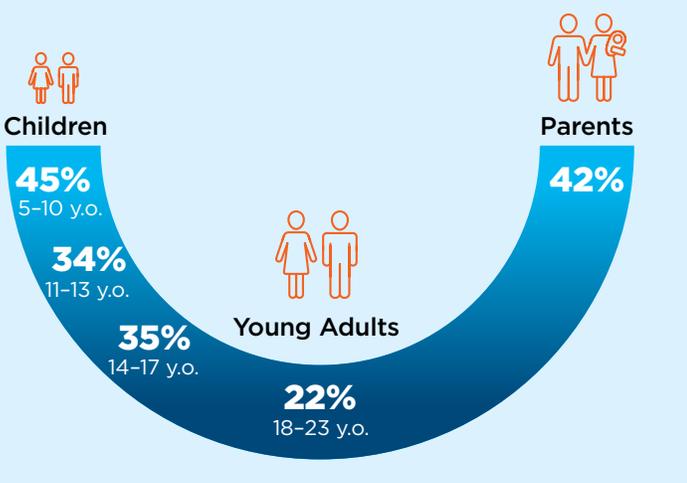
The COVID-19 pandemic is also affecting adults; the number of American adults experiencing anxiety or depressive symptoms jumped from one in 10 to four in 10 in 2020.<sup>17</sup>

## Mental health and resilience

Pandemic or no pandemic, it is always important for us to look after our mental health in the same way we care for our physical health. Following a nutritious, balanced diet; getting enough sleep; and exercising regularly are pillars of a healthy lifestyle that can promote both physical and mental health. Building resilience can also play a part. Poor resilience among young people is associated with higher stress levels, greater anxiety, lower self-esteem and more limited academic goals and achievements.<sup>20</sup> It is therefore an important skill to build on, and a trait to develop.

There are various factors that can promote resilience. They are relevant not only for young adults, but also continue across age groups, into later adulthood and into the workplace.<sup>1</sup> These factors include<sup>1</sup>:

- › Positive mental and physical health
- › Academic aspirations and achievements
- › Interaction and friendships with people from diverse racial and socio-economic backgrounds
- › A feeling of belonging within social circles and a sense of community
- › Access to support, in both social and professional settings
- › A sense of self-worth and healthy self-esteem
- › Time spent with extended family, in-person or online
- › Participation in vocational, voluntary, religious, or spiritual activities



The resilience curve highlights how resilience follows a steep decline from pre-teen years through to the early 20s, before then increasing through later adulthood and into parenthood.<sup>1</sup> This limited resilience has a direct impact on the lives of young people today; young adults are eight times less likely to believe they have opportunities to apply their abilities when they have lower levels of resilience. They are also five times more likely to be skeptical that people enjoy spending time with them.<sup>1</sup>



As Cigna Medical Director, Dr. Peter Mills explains: “We now know that the elements that can help build and maintain resilience are the very same things that contribute to a long and healthy life. The author and explorer, Dan Buettner, researched “longevity hotspots” and found that the people who lived in regions where reaching old age was commonplace all shared similar lifestyle characteristics; including doing regular moderate intensity activity, eating a predominantly plant based diet and actively participating in a rich, multi-generational community. We should not underestimate how important a sense of belonging within a community is for both our physical and mental well-being, and this is perhaps one of the reasons lockdown during the pandemic has been so damaging to our psychological health.”

## Looking out for others

Now more than ever, as we gradually emerge from the COVID-19 pandemic, looking after our own mental health and that of those around us is key. It is important that we learn how to recognize when someone needs help and understand what we can do should they reach out. There are some common warning signs that might suggest that a friend or family member is in need of help. These include a person withdrawing from activities, feeling sad or despondent, harming themselves, having drastic mood swings, being unable to concentrate or sit still, or partaking in high-risk behavior and activities.<sup>21</sup>



When concerned about someone, experts recommend starting a conversation, asking the person how they’re feeling and expressing concern; always as and when both parties feel comfortable. Encouragement to share thoughts, worries and concerns, and speak to a professional if they think it might help is advisable.<sup>21</sup> For those supporting others with mental health problems, not assuming too much responsibility and prioritizing their own mental well-being is also extremely important.

Support networks of trusted friends and family that can be confided in are of utmost importance, particularly when over half of young people between the ages of 18 and 23 cite a sense of not belonging.<sup>20</sup> Family members, friends, classmates, teachers, counselors and leaders of faith or community groups can all play a part in a support network.<sup>21</sup> Modern technology enables long-distance communication, and support networks can now span countries, time zones and even continents. For students moving abroad, in-person support networks can also be key. Becoming a part of a group can minimize loneliness and isolation; and open doors to connections and friends who are going through similar experiences.<sup>22</sup>

## What Cigna offers: Cigna StudyWell<sup>®</sup>

Feeling unwell, upset, or uneasy when far from home can be extremely daunting. Knowing that someone is at the other end of a phone call, to advise about health matters, in your native language, 24 hours a day, can offer a peace of mind for both students and their parents and guardians alike. Cigna StudyWell<sup>®</sup> ensures that while students may be far from home, they are never far from care. Our [website](#) offers information, from finding a provider to viewing ID cards; our telehealth services facilitate 24/7 contact with a licensed practitioner; and our partnership with InterNations promotes social interaction, health and happiness. Cigna supports students, faculty and staff abroad every step of the way as they embark on the adventure of a lifetime.



**Together, all the way.®**



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