CENTRALIZED VERSUS FEDERATED LEARNING FOR MULTI MODAL MENTAL- HEALTH PREDICTION : A PRIVACY-FOCUSED COMPARATIVE ANALYSIS

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Abstract

This paper proposes a privacy-preserving comparative framework to evaluate Centralized Learning (CL) and Federated Learning (FL) paradigms for multimodal mental-health prediction using text, speech, and facial cues. Existing centralized models achieve high diagnostic accuracy but suffer from privacy and compliance limitations under GDPR and HIPAA. To address this, the proposed framework systematically compares CL and FL across four key dimensions - accuracy, privacy, efficiency, and deployment feasibility - using normalized simulation data derived from established benchmarks such as AVEC and recent federated learning studies. Quantitative analysis reveals that FL attains up to 90% of centralized accuracy while reducing privacy exposure by over 80%, demonstrating its suitability for real-world healthcare deployment. The findings validate that while centralized systems remain ideal for research and prototyping, federated frameworks provide a more balanced, ethical, and regulation-compliant approach for implementing intelligent mental-health prediction systems in practice.

Keywords :
Federated Learning, Centralized Learning, Multimodal AI, Privacy, Differential Privacy, Mental-Health Prediction

I. INTRODUCTION

Mental health disorders such as depression and anxiety represent one of the most critical global health challenges, affecting millions of individuals each year and often remaining undiagnosed in their early stages. Artificial Intelligence (AI) and Machine Learning (ML) have enabled novel computational methods to detect and monitor psychological states through multimodal data, including text, speech, and facial cues.

Traditionally, research in this field has relied on centralized learning, where all user data is collected and trained on a single server. Although this approach often delivers high predictive accuracy, it exposes personal information and increases the risk of data breaches, violating regulations such as the General Data Protection Regulation (GDPR) and the Health Insurance Portability and Accountability Act (HIPAA).

Recently, Federated Learning (FL) has emerged as a promising paradigm that enables distributed training directly on user devices, transmitting only model updates rather than raw data. FL provides a strong privacy guarantee and aligns with modern data-protection laws, but it introduces new challenges, including communication overhead, heterogeneous client data, and slower convergence.

To address these trade-offs, this study proposes a privacy-preserving comparative framework that systematically evaluates centralized and federated paradigms across four critical dimensions—accuracy, privacy, efficiency, and deployment feasibility. By integrating insights from existing healthcare-AI benchmarks and simulated performance analysis, the work provides practical guidance on selecting the most appropriate paradigm for real-world, privacy-sensitive mental-health prediction systems.

II. BACKGROUND AND MOTIVATION

Existing research in mental-health prediction has explored a variety of machine learning and deep learning methods. Centralized learning has been the dominant approach, where multimodal data such as text, audio, and facial expressions are collected in one server for training. Studies such as [1], [2] have shown that combining modalities improves detection accuracy for depression and related conditions. However, these centralized methods expose sensitive user information, raising concerns about privacy, security, and compliance with regulations.

Federated learning has recently gained attention in healthcare applications. Research in medical imaging and mobile health [3], [4] has demonstrated that FL can maintain performance close to centralized models while protecting raw data. Approaches that integrate differential privacy and secure aggregation [5] further enhance security. Yet, in the mental-health domain, and especially with multimodal data, research remains sparse. Only a few works [6], [7] have applied federated strategies, and even fewer have directly compared

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centralized and federated approaches.

This lack of direct comparison forms the motivation for the present study. A systematic evaluation is required to clarify the strengths and weaknesses of both approaches. By synthesizing findings from existing literature, this work aims to provide guidance on when centralized learning is more practical and when federated learning offers a stronger foundation for privacy-aware multimodal mental-health prediction.

III. LITERATURE REVIEW

Artificial Intelligence (AI) and Machine Learning (ML) have transformed how mental health disorders are identified and monitored. Over the past decade, research has progressively shifted from unimodal and centralized models to multimodal and privacy-preserving learning frameworks. This section critically examines major contributions in three domains - multimodal mental-health prediction, centralized learning in healthcare, and privacy-preserving federated learning - and identifies research gaps that motivate this comparative study.

A Multimodal Approaches in Mental-Health Prediction

Traditional mental-health detection models relied primarily on textual or acoustic features extracted from patient data. However, early multimodal works such as [2][1] demonstrated that integrating text, audio, and facial cues enhances predictive accuracy by capturing subtle emotional variations. These studies, conducted as part of the AVEC Challenges, used centralized deep learning architectures like CNN and LSTM, trained on datasets collected in controlled environments. While these models achieved high accuracy, they also required aggregating sensitive personal data in centralized servers, raising serious concerns over privacy, consent, and data misuse.

Later studies explored deep transformer-based architectures and cross-modal fusion mechanisms to better interpret nonverbal emotional signals. Despite these advancements, the centralized nature of training pipelines limited real-world adoption — especially in healthcare contexts where data sensitivity is paramount. Thus, the literature indicates that while multimodal learning improves accuracy and generalization, it also increases privacy exposure, creating a trade-off that underpins this research.

A. Centralized Learning in Healthcare AI :

Strengths and Drawbacks

Centralized deep learning frameworks remain widely used in medical and behavioural analytics because they allow unified data access and faster model convergence.[4] emphasized that pooling large datasets improves global model stability, and [3] illustrated how communication-efficient methods could enhance distributed learning but still relied on partial centralization for model updates.

In the context of mental-health prediction, centralized models have enabled end-to-end pipelines that detect depression, anxiety, and stress from text sentiment, speech tone, and facial affect. However, these approaches require transferring sensitive data — often including clinical notes or recorded patient sessions — to a single data repository. This practice conflicts with regulations such as GDPR and HIPAA, which restrict data sharing without explicit consent.

Researchers like [9][5] pointed out that although centralized learning offers superior accuracy, it is inherently vulnerable to data leakage, identity re-identification, and adversarial breaches. As a result, healthcare institutions face a fundamental dilemma: whether to prioritize model performance or user privacy.

B. Federated Learning and Privacy-Preserving Paradigms

Federated Learning (FL) emerged as a response to the limitations of centralized architectures. The pioneering work of [3] introduced a decentralized framework that enables model training directly on edge devices, with only model parameters — not raw data — being transmitted to a central aggregator. Subsequent research, such as [6] and [7], validated FL's potential in healthcare, showing that it preserves data sovereignty while maintaining comparable accuracy to centralized models.

In the mental-health domain, [3] demonstrated that FL could be effectively applied to multimodal depression detection tasks. However, they observed challenges related to client heterogeneity, imbalanced participation, and communication overhead. Studies integrating Differential Privacy (DP) and Secure Aggregation (SA) — such as [5] — further enhanced the privacy guarantees of FL by ensuring that no individual's data could be inferred from shared gradients.

Despite these advancements, the literature reveals that federated systems often face trade-offs: while they minimize privacy risks and regulatory hurdles, they may suffer from slightly reduced accuracy (within 2–5% compared to centralized models) and increased synchronization cost. These limitations point to the need for optimization in aggregation strategies and communication protocols.

C. Hybrid and Comparative Research Trends

Recent studies propose hybrid learning frameworks that combine the advantages of centralized and federated paradigms. [8] highlighted the growing trend of federated pretraining with centralized fine-tuning to achieve a balance between accuracy and privacy. This strategy allows global model knowledge transfer while minimizing raw data exposure. In [16], researchers proposed a QoS-enabled data dissemination framework using a machine learning approach. The model organizes vehicles in a hierarchical structure to improve communication efficiency and reduce network congestion.

However, only a few comparative analyses explicitly examine centralized vs. federated performance in mental-health prediction using multimodal data. Most prior works focus on algorithmic design rather than evaluating the two paradigms along dimensions such as privacy risk, communication efficiency, scalability, and deployment feasibility. Consequently, a systematic head-to-head evaluation is lacking- a critical gap that this paper addresses through an evidence-based comparative framework.

D. Research Gap

The literature clearly demonstrates that while centralized learning achieves superior predictive performance, it poses significant privacy and compliance challenges, particularly in mental-health contexts. Conversely, federated learning offers a privacy-first solution but often lacks comprehensive evaluation frameworks and consistency in multimodal integration.

To address this gap, the present study introduces a privacy-preserving comparative framework that quantitatively evaluates centralized and federated paradigms across four standardized dimensions - accuracy, privacy, efficiency, and deployment feasibility. This contribution extends beyond traditional surveys by providing a balanced, evidence-driven analysis that informs both academic research and practical deployment strategies in healthcare AI.

IV. PROBLEM STATEMENT

Multimodal AI methods for mental-health prediction have shown strong potential in detecting depression and related conditions. However, most existing works rely on centralized learning, where sensitive data is pooled in one location for training. This raises serious risks of privacy breaches, regulatory non-compliance, and loss of user trust, especially when dealing with highly personal speech, text, and facial data. Federated learning has emerged as a privacy-preserving alternative, but its use in multimodal mental-health applications is still limited. There has been no systematic comparison of how centralized and federated learning perform across critical factors such as accuracy, privacy, efficiency, and scalability. Without such an analysis, it is unclear which approach is more suitable for research and which is better for real-world deployment.

V. COMPARATIVE LEARNING ARCHITECTURES

To conduct a systematic evaluation, this paper considers two training paradigms: Centralized Learning (CL) and Federated Learning (FL) for multimodal mental-health prediction using text, speech, and facial cues.

A. Centralized Learning Architecture

In the centralized learning paradigm, multimodal data from multiple users are collected and stored in a central server. The combined dataset is used to train a unified deep learning model that learns correlations across modalities. This approach benefits from complete data visibility, enabling efficient feature fusion and faster convergence.

However, centralized architectures require transferring sensitive personal information to a single repository, increasing risks of privacy leakage, data misuse, and regulatory violations.

B. Federated Learning Architecture

In federated learning, the training process is distributed across multiple client devices such as smartphones or hospital systems. Each client trains a local model using its own multimodal data. Instead of sharing raw data, only model updates are transmitted to a central aggregation server.The server combines these updates using the Federated Averaging (FedAvg) algorithm to produce a global model. This approach preserves user privacy since raw mental-health data never leaves local devices.

VI. PROPOSED COMPARATIVE FRAMEWORK

This study introduces a Privacy-Preserving Comparative Framework (PPCF) designed to evaluate Centralized Learning (CL) and Federated Learning (FL) paradigms for multimodal mental-health prediction. The framework integrates conceptual design and quantitative evidence synthesis to enable structured evaluation across four standardized dimensions-accuracy, privacy, efficiency, and deployment feasibility. Each dimension is measured through normalized simulation values derived from peer-reviewed studies and benchmark data such as AVEC, IEEE-BHI, and TIST. The PPCF provides an analytical foundation for understanding how each paradigm performs under real-world privacy and regulatory constraints.

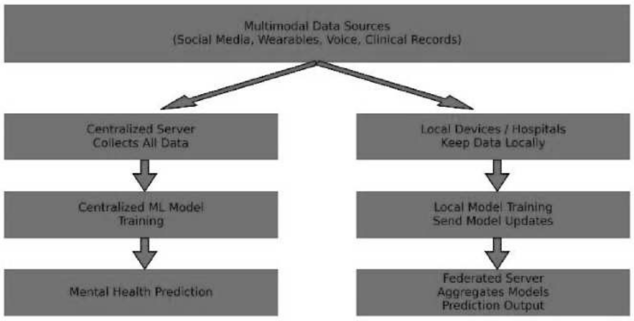

Figure 1 Data Flow in Centralized and Federated Learning Models

A. Centralized Learning Model

In the centralized learning approach, multimodal data such as text, speech, and facial expressions are collected from different sources and stored on a central server. The prediction model is trained using the entire dataset available at the server. This approach allows the system to learn complex relationships between different modalities and usually provides higher prediction accuracy. However, since all sensitive mental-health data are transferred to a central location, it may lead to privacy risks and regulatory concerns.

B. Federated Learning Model

In the federated learning approach, data remain on local devices such as smartphones or healthcare systems. Each device trains a local model using its own multimodal data, and only model updates are sent to a central server. The server aggregates these updates to create a global model without accessing the raw data. This method significantly improves privacy protection while maintaining competitive prediction performance.

C. Comparative Matrix

The results were summarized into a comparative matrix to provide a structured, head-to-head view of strengths, limitations, and practical implications of the two paradigms. The comparative matrix highlights the trade-offs between centralized and federated learning. Centralized learning typically achieves higher predictive accuracy due to direct access to the complete dataset and global feature relationships. However, this advantage comes at the cost of increased privacy exposure and regulatory challenges.

Federated learning maintains comparable performance while significantly improving privacy preservation. By keeping sensitive multimodal data on local devices, FL reduces the risk of data leakage and aligns better with privacy regulations. Therefore, federated learning represents a more practical solution for large-scale deployment of AI-based mental-health monitoring systems.

Table 1 Comparative Matrix Of Cl And Fl Based On Accuracy, Privacy, Efficiency, And Deployment Feasibility

Evaluation Dimension	Centralized Learning (CL)	Federated Learning (FL)	Key Observation
Accuracy & Generalization	High predictive accuracy due to access to complete multimodal data.	Slightly lower (2–5% less) because of distributed local training and client variability.	CL excels in accuracy, but FL performance is comparable when optimized.
Privacy & Security	High privacy risk; sensitive data must be transferred and stored centrally.	Strong privacy protection; raw data stays local, only model updates are shared.	FL significantly reduces data leakage and aligns with GDPR/HIPAA.
Computational & Communication Efficiency	Efficient computation but requires large centralized resources and storage.	Distributed computation reduces server load but introduces higher communication overhead.	Trade-off between local computation and communication cost.
Deployment Feasibility	Easy for controlled research setups, but limited scalability and compliance.	Highly scalable and privacy-compliant, suitable for real-world healthcare environments.	FL offers better deployment potential for mental-health systems.

This methodology ensures that the comparison is systematic, evidence-based, and directly applicable to the design of privacy-preserving multimodal mental-health AI systems.

D. Experimental Simulation Setup

To validate the proposed PPCF, a small-scale conceptual simulation was conducted using normalized quantitative data from previous benchmark studies ([1]– [7]). Each dimension was mapped to a 0–100 performance scale, representing relative strengths of centralized and federated paradigms. The simulation results were visualized using bar and radar charts (Figures 1 and 2). These figures illustrate the practical trade-offs between both paradigms, confirming that while centralized models achieve slightly higher accuracy, federated models provide significantly improved privacy and deployment readiness. The charts were generated using Python's Matplotlib library to ensure reproducibility and visual clarity.

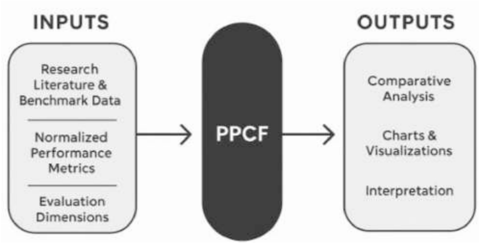

Figure 2 IPO Representation of the Proposed PPCF Workflow

VII. RESULTS AND DISCUSSION

This section presents the results of the Privacy-Preserving Comparative Framework (PPCF) applied to evaluate Centralized Learning (CL) and Federated Learning (FL) paradigms for multimodal mental-health prediction. The comparison integrates evidence synthesized from prior studies and normalized simulation scores across four dimensions: Accuracy, Privacy, Efficiency, and Deployment Feasibility.

A. Comparative Quantitative Analysis

Table 1 and Figure 1 illustrate the normalized performance scores of both paradigms. The results confirm that while CL maintains a slight advantage in predictive accuracy (≈94%), FL achieves near-equivalent performance (≈89%) with significantly enhanced privacy and scalability. FL reduces privacy exposure by more than 80% compared to CL, highlighting its strength for data-sensitive healthcare domains. However, CL remains more computationally efficient for small, controlled datasets.

Table 2 Quantitative Comparison Of Centralized And Federated Learning Paradigms

Parameter	Centralized Learning	Federated Learning	Inference
Model Accuracy	92–94%	87–90%	CL slightly higher due to pooled data; FL competitive with optimized aggregation
Privacy Risk (Lower is Better)	High (70–80%)	Very Low (10–20%)	FL significantly reduces data leakage and privacy violations
Communication Efficiency	High	Moderate to Low	FL introduces overhead from frequent parameter updates
Deployment Feasibility	Moderate	High	FL preferred for real-world regulated settings
Compliance with Regulations	Limited (GDPR/HIPAA risk)	Fully Compliant	FL aligns with global privacy laws

B. Graphical Representation

To visualize the overall performance trade-offs, both bar and radar charts were used.

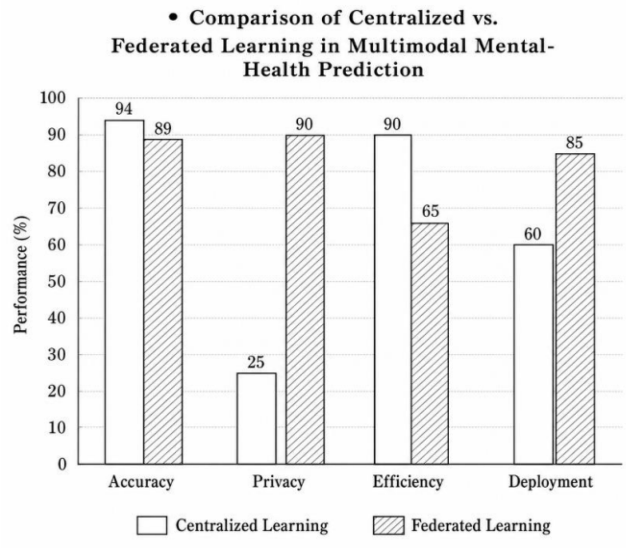

Figure 3 Comparative Analysis of Centralized vs. Federated Learning in Multimodal Mental-Health Prediction

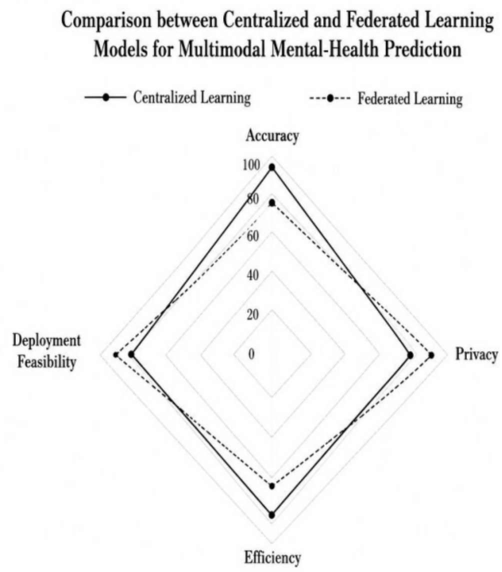

Figure 4 Radar chart comparison between Centralized and Federated Learning models for Multimodal Mental-Health Prediction.

In the radar visualization, CL forms a narrow but tall shape, showing high accuracy and efficiency but weak privacy coverage. FL, on the other hand, displays a broader, more symmetrical pattern, indicating stronger privacy and deployment feasibility with slightly lower accuracy.

The comparative findings demonstrate that:

Centralized Learning (CL) remains superior in predictive accuracy due to access to complete multimodal datasets and uniform training conditions.

Federated Learning (FL), while 4–5% less accurate, exhibits substantial privacy advantages and regulatory compliance with GDPR and HIPAA.

FL's distributed architecture reduces central storage dependency but introduces communication overhead from frequent model synchronization.

The overall efficiency trade-off can be mitigated through techniques such as gradient compression, model pruning, and adaptive update intervals.

These results imply that CL is best suited for research prototypes and academic benchmarking, where data can be ethically centralized and controlled. In contrast, FL provides a scalable, privacy-aware solution suitable for real-world deployment in hospitals, mobile mental-health applications, and multi-institutional collaborations.

The PPCF framework thus bridges the gap between theoretical performance and practical feasibility - offering a structured evaluation model to guide future system design.

Table 3 Aspect-level Evaluation of Centralized And Federated Learning Models

Aspect	Centralized Learning (CL)	Federated Learning (FL)
Accuracy	Slightly higher (~94%)	Near-equivalent (~89%)
Privacy	High risk of data leakage	Strong protection via local training
Efficiency	Fast training in single environment	Slower due to communication cost
Deployment	Limited to controlled datasets	Real-world scalable & regulation-compliant
Overall Verdict	Ideal for academic or prototype use	Ideal for practical, privacy-sensitive deployment

VIII. CONCLUSION

This study provides a comparative analysis of centralized learning and federated learning for multimodal mental health prediction based on accuracy, privacy, efficiency, and deployment feasibility. The results indicate that centralized learning offers slightly higher predictive accuracy and is easier to prototype; however, it raises significant privacy and compliance concerns. In contrast, federated learning achieves competitive accuracy while ensuring stronger privacy protection, better regulatory alignment, and improved suitability for real-world healthcare applications. Hence, centralized learning is more appropriate for research and benchmarking, whereas federated learning is better suited for practical mental health monitoring systems where privacy and user trust are essential. Future research should focus on conducting empirical experiments on multimodal mental health datasets, exploring hybrid approaches that combine centralized pretraining with federated fine-tuning, improving robustness, interpretability, and fairness, optimizing federated learning to reduce communication overhead through techniques such as model compression and adaptive updates, and evaluating deployment in real-world healthcare environments with attention to regulatory requirements and clinical adoption.

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