Travelling Without an Anchor:
Risks in Self-Initiated Expatriation

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Certificate of Original Authorship

I, Tracey Walmsley, declare that this thesis is submitted in fulfilment of the requirements for the award of Doctor of Philosophy in the Faculty of Business at the University of Technology Sydney.

This thesis is wholly my own work unless otherwise referenced or acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

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Presentations Relating to the Thesis

There are various activities that help to establish credibility in qualitative research, which includes the use of peer reviews (Creswell & Miller, 2000); therefore, attention was given to presenting at academic forums of esteemed institutions to obtain feedback and use the opportunity as a sounding board to develop the research.

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Abstract

Living and working overseas as an expatriate can present a number of risks. Typically, these risks have been explored in the literature as 'physical' risks, such as social unrest, criminality, or natural disasters. However, this approach does not reflect the full extent of personal, social, and relational risks considered in individual expatriation decisions. The dynamic and fluid nature of risks in expatriation is also an underexplored area, with the impact of the COVID-19 pandemic bringing this to the fore, supporting the argument that 'mobility is risky'. This notion has implications for the globally mobile workforce, such as self-initiated expatriates (SIEs), and is worthy of investigation.

The aim of my study is to explore risks and how they are considered by SIEs. A qualitative approach involving 30 SIEs from Australia is adopted and through a critical realist ontology, I assume that risks are real to them because they are considered through their past and present experiences, anticipation of their future expatriate lives, and through their social interactions with their social networks.

The findings highlight that SIEs demonstrate personal agency and autonomy when considering a range of risks both prior to expatriation and in the host country. The metaphor *"travelling without an anchor"* aptly describes the independent SIEs who are exposed to multiple uncertainties (unknown risks). The study also revealed the important role of emotional, social and relational influences in the assessment of risks. Three risk approaches emerged: *'let's just do it'*, *'where's my safety net'* and *'let's take a calculated risk'*, reflecting the interplay between cognitive, affective and relational factors that influence one's appetite for risk. Importantly it was found that the consideration of risks is dynamic and non-linear, where a significant event can make additional risks salient or contribute to a shower of risks (coined as 'mercuriality of risk') for the SIE. These can lead SIEs to re-assess their risks.

The study theoretically contributes to understanding how SIEs consider risks in expatriation. The results provide expatriates, employers, and recruiters with resources to identify risks and understand the approach to risk. Finally, I encourage SIEs not to avoid risks, but to enhance their expatriation experience through the consideration of risks.

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1. Introduction

1.1 Introducing the Research Topic

> *You know when you're at sea in rough waters you always put an **anchor** down. So, you need an anchor. When you expatriate you're travelling without an **anchor**. So, there's nothing that keeps you grounded or connected and that's the big leap of faith. So, you have to trust in your capability to deal with the unknown. That's pure risk.* (Clark)

Living and working overseas has many risks for self-initiated expatriates (SIEs) who manage their careers, choose the location for expatriation, the timing of their relocation, and the duration of their stay (Cerdin & Selmer, 2014; Froese, 2012; Inkson et al., 1997; Richardson & Mallon, 2005; Suutari & Brewster, 2000). The ***anchor*** recounted in the participant quote above represents the independent nature of the SIE experience and the self-reliance to understand and manage the many risks associated with relocating overseas, as well as living and working in a foreign country. This phenomenon has been similarly described by Richardson and McKenna (2002) as expatriates being equated to 'tightrope walkers', which reflects the expatriate being "without the support of a safety harness whereas home country employer provides the safety harness for the assigned expatriate manager" (p.74).

The fragility of global mobility has been illuminated by the impacts of COVID-19, resulting in international border closures, flight suspensions, and mass repatriations (Patten, 2020; Tripathi & Singh, 2021). Such events foreground the risky aspects of expatriation and draw attention to the risks in expatriation decisions. My study aims to understand this important but neglected area of research:

To explore risks and how they are considered by SIEs

1.2 Research Rationale and Questions

Over the last 50 years, there has been an abundance of research exploring the reasons and motivations for working abroad (e.g., Cleveland et al., 1960; Harrison et al., 2004; Hippler, 2009; Pinto et al., 2012; Pinto et al., 2020; Stahl et al., 2002), thus stressing the perceived benefits of accepting an international assignment or in the words of Bader, Schuster, Bader, and Shaffer (2019) “the majority of studies has focused on the positive or bright side of working and living abroad” (p. 126). The contrasting position or the darker side of expatriation, such as the risks and the uncertainty of the adventure, is a far less researched area (Bader, Schuster, Bader, & Shaffer, 2019; Richardson & Zikic, 2007). Global connectedness also means that risks are no longer isolated and can have reverberations around the world (World Economic Forum, 2020), such as in the recent COVID-19 pandemic. The virus was first reported in China (WHO, 2020b) but had ramifications throughout the world, with global travel being disrupted in a way not previously experienced. Although the COVID-19 pandemic is considered a ‘one in a hundred-year event’ (Gates, 2020), it emphasises the importance of being aware of not only common risk events but also events that are far less likely but of high magnitude.

The idea of risk is not restricted to businesses. One responds to risks in everyday life, for example, driving or walking to work and navigating the many events that could impact whether one arrives safely (Lupton & Tulloch, 2002; Sobkow et al., 2016). This notion is perhaps emphasised with the COVID-19 global pandemic, which has brought the language of risk, risk mitigation, and risk tolerance levels into general use through what appears to be regular health updates via the Australian media. These scenarios illustrate how risk is very relevant at a micro level.

In moving overseas to live and work, SIEs can be exposed to many risks. They may experience social and emotional disruptions, financial instability, loss of networking, and career concerns (Richardson & Zikic, 2007), which are important aspects to research in the context of the SIEs who are independently moving their lives and sometimes their families’ lives overseas. Research has been undertaken on multi-national enterprises (MNEs) that send employees overseas, known as assigned expatriates (AEs) and the MNE’s duty of care to assess risks and ensure that appropriate systems and processes are in place for the security and safety of staff (e.g., Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019; Posthuma et al., 2019). Fee (2017) also discusses that small organisations may rely on government updates and alerts to assess and manage risks. Less is however known about how individuals who self-initiate the move overseas consider their individual and personal risks associated with this endeavour.

Ultimately due to the independent characteristics of the SIEs, they manage their own risks. Given that expatriating can be considered an important personal and professional career move for an individual (Richardson & Mallon, 2005; Richardson & Zikic, 2007), where one temporarily leaves their current career, networks, and routines of everyday life, my study critically explores the consideration of risks involved in self-initiated expatriation. This is an important, timely and original contribution to the expatriation literature as it explores the phenomenon of risks from the perspective of the individual SIE expatriating from Australia and will answer the following research questions:

1. What are the risks considered by SIEs prior to expatriation?
2. How do SIEs consider risks prior to expatriation?
3. How does the consideration of risks change after expatriating?

1.3 Introducing Expatriation and SIEs

There are many terms and definitions for individuals that leave their home countries to relocate overseas. The term 'expatriation' is an integral aspect of global mobility, which involves individuals and often their families relocating from one country to another for a fixed period (Caligiuri & Bonache, 2016). To explain some of these terms and differences, Doherty et al. (2013) refer to a spectrum of global mobility types that has a corporate focus at one end and an individual focus at the other end. At the corporate end of the spectrum, the type of mobility includes organisationally AE roles and progresses through the spectrum to include SIEs, those seeking overseas experience, international students, and migrants at the individual end of the spectrum (Doherty et al., 2013). There are various terms used to describe the global roles undertaken by those working overseas (Andresen et al., 2014; Collings et al., 2009; Collings, 2014; Shaffer et al., 2012); however, my study uses the traditional expatriate role known as corporate expatriates (Collings, 2014; Inkson et al., 1997), defined as "employees of business organizations, who are sent overseas on a temporary basis to complete a time-based task or accomplish an organizational goal" (Harrison et al., 2004, p. 203).

A key aspect of the traditional corporate expatriate role relates to the individual being sent overseas by their employer. My study will refer to this type of expatriate as an AE and will adopt the definition from Harrison et al. (2004), introduced in the preceding paragraph.

In contrast, my study focuses on the SIEs who are not sent overseas at the behest of their employer. This type of expatriate was first identified in the seminal research by Inkson et al. (1997), who studied the differences between AEs and individuals seeking overseas experience (OE), and identified key differences where the OE was initiated by the individual and not the employer: the motivation was typically around exploration and learning; employment was not arranged prior to leaving; and repatriation required further manoeuvring due to the autonomy of the individual where they were not assigned to an organisation. However, Suutari and Brewster (2000) progressed the literature and argued that the situation was more diverse and complicated for this emerging class of expatriates than described by Inkson et al. (1997). Suutari and Brewster argued key divergence particularly the “individual background variables, employer and task variables, motives, compensation, and repatriation and future career issues” (2000, p. 420). The construct of the SIE continues to evolve and expand, which also changes the way the role is perceived within the global mobility spectrum. For example, SIEs are no longer leaving employment in the host country to chance; rather, researchers have identified that SIEs apply for jobs before expatriating and seek overseas employers who contribute to relocation assistance (Doherty et al., 2013). With the many types of expatriates, various definitions, and changing constructs, my study adopts the following definition: “those who themselves make the decision to live and work abroad” (Peltokorpi & Froese, 2009, p. 1096). Therefore, regardless of the terminology or acronyms used in other literature, where the expatriation is self-initiated, my thesis refers to SIEs.

There are many more nuances and implications for the SIE when expatriating, as compared with the organisational AE. SIEs are making a life choice to move their personal and career life from their home country for an endeavour that has no organisationally prescribed timeframe. The SIE has fewer ‘anchors’ than those afforded to AEs: securing their own employment; financing an overseas relocation; preparing for the change (Hussain & Deery, 2018; Richardson & Zikic, 2007). There are no clear boundaries between career choices, which has been referred to as the SIEs being part of the ‘boundaryless’ global career phenomena, where benefits for both the organisation and the individual can intersect (Arthur & Rousseau, 1996; Carr et al., 2005; Direnzo & Greenhaus, 2011; Nordin et al., 2017). ‘Boundaryless’ means that the expatriate has crossed traditional organisational boundaries. As Arthur and Rousseau (1996) discuss, the boundaryless career variously includes careers that involve “moves across the boundaries of separate employers”; career types that draw “validation — and marketability — from outside the present employer”; careers that are "sustained by external networks or information"; careers that involve the breaking of the "traditional organizational career boundaries, notably those involving hierarchical reporting and advancement principles ... "; careers where "a person rejects existing career opportunities for personal or family reasons"; and finally "the career actor, who may perceive a boundaryless future regardless of structural constraints" (p. 6).

Essentially, the abovementioned descriptions from Arthur and Rousseau (1996) depict the complexity and autonomy of expatriation for the SIE, which is less bounded and controlled than the AE. SIEs make their own choices regarding job selection and length of time spent overseas (Cerdin & Selmer, 2014; Froese, 2012; Inkson et al., 1997; Richardson & Mallon, 2005; Suutari & Brewster, 2000), and their experiences can occur across different timeframes of the expatriation, along with life experiences that can take many twists and turns at different stages. This dynamic environment can expose the SIE to many fluid and changing situations, reflecting the complexity and less bounded situation that with which SIEs must contend.

Studies also reveal that the benefits achieved by the organisation and the individual expatriate can intersect. In other words, organisations can benefit from recruiting globally mobile resources, such as the SIE, to deliver and contribute to the overall performance of the organisation (Cerdin & Brewster, 2014; Vidal et al., 2007). At the same time, the individual may take up an overseas opportunity for personal development and career enhancement, although not necessarily within an existing employer (Stahl et al., 2002). The notion of a boundaryless career involves individuals pursuing the best opportunities for their professional development, as opposed to a "progression of jobs within a single organisation" (Stahl et al., 2002, p. 217). The SIE is not only a globally mobile resource but they also adopt a proactive and internationally oriented attitude to their careers, which may be relevant in studying how SIEs consider their risks for this endeavour.

In summary, SIEs make the decision to live and work abroad (Cerdin & Selmer, 2014; Froese, 2012; Peltokorpi & Froese, 2009; Suutari & Brewster, 2000; Tharenou & Caulfield, 2010), including the location, employer, and timing of the move (Hussain & Deery, 2018; Richardson & Zikic, 2007). This contrasts with the AE who is sent overseas at the behest of their employer for a pre-determined period and with an expectation that the AE returns to their home-country employer at the end of their expatriation (Collings et al., 2007; Dickmann et al., 2008; Peltokorpi & Froese, 2009; Stroh et al., 2000).

SIEs exert significant autonomy (Richardson & Mallon, 2005), and ultimately manage their own risks. Studies have called for further research on SIEs (Brewster et al., 2021; Glassock & Fee, 2015; Jannesari & Sullivan, 2019; Wechtler, 2018), and their independent approach to expatriation makes this SIE cohort a worthy group to study when exploring the consideration of risks for these globally mobile resources.

1.4 Research Approach

My study focuses on SIEs who have expatriated from Australia and includes a sample size of 30 SIEs. The epistemological approach to my study is critical realism by Bhaskar (1975) as I account for individual expatriates' consideration of risks in specific situations. According to Bhaskar (1975) "the universe, including the social world, is a *stratified and open system of emergent entities*", where "[e]ntities may also be real in different ways and at different levels" (Vincent & O'Mahoney, 2018, p. 203). These levels are the empirical, the actual, and the real (Bhaskar, 1975; Danermark, 2002). The empirical relates to human perspectives of the world, the reality that can be formed through both events and underlying causes (Clark, 2008). The actual realm relates to events and outcomes occurring in the world. The real dimensions are associated with the relations, structures, and tendencies that influence and change the actual realm (Clark, 2008). By adopting critical realism, I assume that the risks are 'real' to the SIEs in my study because they are considered through their past and present experiences, the anticipation of their future expatriate lives, and their social interactions with their social networks.

Critical realism accepts the use of metaphors as a conceptual tool to illuminate the phenomenon (Lewis, 1996); therefore, through my role as the critical realist researcher, I have integrated those metaphors used by SIEs as a way to explain the reality that shaped the views of the expatriates in my study. For example, the title of my thesis *Travelling without an Anchor* was used by a participant to describe their feelings about the SIE experience. I have, therefore, continued this theme so as to make the findings vivid and real while adopting the voice of the expatriates through the use of their metaphors.

1.5 Reflections of the Researcher

Most of my professional career has been spent working in the Financial Services industry within Australia. I have also spent time working in the United Kingdom as an AE, which influenced the topic of my thesis. I chose to investigate the expatriate role for a few reasons. Firstly, the role continues to be an important part of the globally mobile workforce. Secondly, the expatriate, whether sent at the behest of an MNE or self-initiated, gives up a portion of their normal life to live and work overseas, which from my own perspective can be both a personal sacrifice and an opportunity. This resulted in my focus on this exciting experience, which is also an experience that has inherent personal risks.

My background includes working in the type of roles where I would typically adopt a positivist approach to measuring the impact and likelihood of risks (statistically inferred). My personal life, however, does not always exist in such a positivist domain where risk is objective and where the truth exists independently of my feelings and experiences. Rather, we all encounter risks on a daily basis, including the participants in my study, and these risks are not always seen in an objective way. As an example, the risk of being hit by a lightning bolt can be objectively measured using scientific data. However, many risks are personal and are influenced by individual experiences, feelings, and relationships. Consider the risk of upsetting a loved one. It can have many different dynamics: What is the mood of the loved one? How important is the area of argument? Is there a history behind the argument? These human elements are important to me and reflect my epistemological stance in my personal life, where I explain a situation by drawing on my own knowledge and experiences to construct the reality of a given situation — a constructivist epistemological position. This interpretive lens operates at an individual and social level and is important for my study in terms of the way I make sense of the world (Walsh & Evans, 2014).

I interviewed expatriates to explore their risks. The critical realist approach assumed that there were social and/or psychological processes driving the expatriates' behaviours and ways of thinking. As mentioned in Section 1.4, some expatriates used metaphors to illuminate their views, which is supported by critical realism and has been adopted by other researchers before me (Dobson, 2003; Lewis, 1996; Phillips, 2020). I found the metaphors to be emotionally powerful, creating a visual interpretation in my mind during the interviews.

They were therefore utilised to illuminate my findings, making them vivid and real while adopting the expatriates' voices.

1.6 Thesis Outline

In this chapter, I have provided the context and rationale for undertaking my thesis to achieve the research aim of exploring risks and how they are considered by SIEs.

Chapter 2 offers an overview of themes and areas that will contribute to the understanding of risks for SIEs. The chapter includes an introduction to risk, including the literature regarding risk assessments, responding to risks, and attitudes towards risks. The literature regarding risks in various domains is also synthesised.

In Chapter 3, decision theories of risk as feelings and risk as analysis (Slovic et al., 2004) are discussed, along with aspects of consumer decision making theory. This provides the theoretical lens for the research, and a conceptual framework is proposed.

Chapter 4 details the methodological approach for the research, data collection, and analysis, along with ethical and risk management considerations. Detailed NVivo coding examples are included to support the approach. The methodology has been designed to support the exploratory qualitative design of the research, aiming to best understand the research context and answer the research questions.

Chapter 5 provides detailed findings from the data analysis about the risks considered by SIEs prior to expatriating. Extensive and rich verbatim stories and descriptions are utilised to support the analysis. This chapter includes the accompanying discussion and answers research question one.

Chapter 6 provides detailed findings from the data analysis for the consideration of risks prior to expatriating. Extensive and rich verbatim stories and descriptions are utilised to support the analysis. The accompanying discussion is included and answers research question two.

Chapter 7 offers detailed findings, and the accompanying discussion moves to how the consideration of risks changed after expatriating. Extensive and rich verbatim stories and descriptions are utilised to support the analysis and answer research question three.

In Chapter 8, the conclusion offers a final synthesis of the research findings in the context of contributions to knowledge, along with a discussion on the revised conceptual framework. Limitations and suggestions for future research are also addressed.

2. Literature Review

2.1 Introduction

There is an abundance of research exploring expatriates' reasons and motivations for working abroad, some focusing on the perceived benefits of accepting an international assignment (e.g., Doherty et al., 2011; Inkson et al., 1997; Lauring et al., 2014; Richardson & Mallon, 2005; Richardson & McKenna, 2002; Selmer & Lauring, 2012; Thorn, 2009). However, the less-discussed aspect of expatriating, the risks, particularly for self-initiated expatriates (SIEs), is scarcely researched. This is problematic because SIEs are autonomous, globally-mobile actors, which makes this a worthy area to explore.

Recent studies have focused on expatriates working in high-risk hostile and dangerous environments (Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019; Posthuma et al., 2019); however, these studies tend to adopt the perspective of the multinational enterprise (MNE) rather than that of the individual expatriate. Underpinning the organisational perspective is the MNEs' duty of care to develop policies and practices to manage risks and achieve safe environments for expatriates sent overseas at the organisation's behest (Fee, 2017; Fee et al., 2019; Harvey et al., 2019; McNulty et al., 2019). Small organisations may approach their obligations by utilising and relying on government updates and alerts for monitoring and assessing global events and changes to the overseas environment (Fee, 2017). Yet not much is known about how individuals who may take up self-initiated expatriation consider the risks of living and working abroad. This chapter synthesises the literature on risks, and possible risks for the SIE when engaging in expatriation. I draw on the fields of risk management, psychology, risk analysis (social science), tourism studies, and expatriation studies (or global mobility).

2.2 Introduction to Risk

As my thesis is about the consideration of risk, in this section I start by introducing the word itself (risk) and its origins. I include different definitions of risk in decisional processes which are relevant to my study.

In the words of Bernstein (1996), "[t]he word 'risk' derives from the early Italian *risicare*, which means 'to dare', and from this perspective it was considered that risk was a choice rather than a fate" (p. 8). However, many definitions of 'risk' have been proposed. For example, risk is frequently described as "the possibility that an undesirable state of reality (adverse effects) may occur as a result of natural events or human activities" (Rohrmann & Renn, 2000, p. 13). The Oxford English Dictionary (2010) defines 'risk' as: "(Exposure to) the possibility of loss, injury, or other adverse or unwelcome circumstance; a chance or situation involving such a possibility." Whyte (1989) considers risk in the context of decisions, describing it as the rejection of "a certain outcome in favor of a gamble of equal or lower expected value" (p. 40) when making a risky decision. For Mehr and Hedges (1963), risk is "to risk the certainty of something for the change of something," adding that only if an individual could predict the future would they not be exposed to risks, which highlights that risks are inescapable unless one knows the future (p. 3). While not seeking to research every definition of risk, these examples provide a basis in which to continue to understand how risks are considered. These definitions imply that "risk exists whenever the future is unknown" (Williams & Heins, 1964, p. 1) and where risk is treated as the objective measurement of the probability of an adverse event, which could be measured and quantified in its assessment. It appears that these definitions disregard subjective influences, particularly the role of emotions (Lupton, 2013; Slovic et al., 2004), the individual contexts, or emerging issues and events that could disrupt or challenge one's perception of risks (Rogers, 1997). My study will explore how SIEs consider and assess their risks in expatriation, in terms of objective or more subjective approaches to their risks.

2.2.1 Risk Management

There has been much focus on risk management in an organisational context. Therefore, these prescribed processes for assessing and measuring risks have been reviewed to understand how they may apply (or not) to everyday risk decisions made by individuals. I draw on studies across domains, including tourism, which lends itself to reviewing the different risk response strategies and attitudes which may be relevant in the context of how individuals consider risks.

From an organisational perspective, risk is often discussed in the context of risk management (Dionne, 2013). Mehr and Hedges (1963) defined risk management as "the management of those risks for which the organisation, principles, and techniques appropriate to insurance management are useful" (p. viii). According to Lalonde and Boiral (2012), risk management provides a way to quantify the impact and likelihood of risks in the area of insurance. Some scholars focused on two sources of risk. The first source includes risks that are speculative and associated with profits and not losses, including management risks; marketing; financial; production, political and innovation (Mehr and Hedges, 1963). These risks are a normal aspect of business where a wrong decision can create a loss, but the right decision can bring a profit (Mehr & Hedges, 1963; Williams & Heins, 1964). The second source is 'pure' risks, which include "sources causing physical damage to assets; fraud and criminal violence; adverse judgments at law; damage to property of others; death or disability of employees or owners" (Mehr & Hedges, 1963, p. 4). Pure risks are also characterised as having no chance of a gain (Hopkin, 2018; Mehr & Hedges, 1963). For example, a car owner may face risks associated with a car accident: if a car accident occurs, then the owner will suffer a financial loss. In contrast, if there is no car accident, the owner does not gain anything, and the owner's position remains unchanged (Williams & Heins, 1964). In more recent literature, pure risks are also referred to as hazard risks, which, similar to pure risks, are typically insurable types of risks, such as the risk of "fire, storm, flood and injury" (Hopkin, 2018, p. 37), and "will always have a negative outcome associated with the risk" (Hopkin, 2018, p. 285). From an organisational perspective, there are prescribed processes for assessing and measuring risks, which follows next.

2.2.1.1 Risk Assessment

As risk management became more prominent, international standards emerged. The purpose of these standards is to facilitate the consistency and robustness of risk management practices and provide general models for identifying and assessing risks within organisations (Lalonde & Boiral, 2012). Numerous international standards along with business and industry guidelines now apply, including the Basel Accord (Dionne, 2013); the International Standard for Organisations on Risk Management (Chapman, 2011; Hopkin, 2018; Lalonde & Boiral, 2012); the Australian Stock Exchange Principles of Good Corporate Governance (Chapman, 2011) and the Committee of Sponsored Organisations – COSO (Chapman, 2011; Hopkin, 2018). Similar to what Mehr and Hedges (1963) and Williams and Heins (1964) suggest, the standards and guidelines include systematic and structured management processes that help organisations plan, identify, assess, and respond to risks. Ultimately, treating risks as an objective measure of the probability of the risk occurring (Aven & Ylönen, 2019; Lalonde & Boiral, 2012). Risk standards have become integral to the daily workings of organisations (Chapman, 2011; Hopkin, 2018) and can be implemented as part of "strategy and planning, organisational resilience, IT, corporate governance, HR, compliance, quality, health and safety, business continuity, crisis management and security" (Tranchard, 2018, the New ISO 31000 Keeps Risk Management Simple, Para 5). The focus is on ensuring that businesses not only manage their risks but also manage their duty of care and legal obligations (ISO, 2018). This approach, however, creates an issue for day-to-day risk assessments, which are not handled in such an objective and positivist manner (Slovic & Peters, 2006), especially not risk evaluations made by individuals as part of their daily lives.

Additionally, these standards and guidelines provide a prescriptive checklist approach to risk management, and may not adequately address the fluidity and dynamic nature of changing contexts (Hopkin, 2018; Lalonde & Boiral, 2012). The global perspective provides examples where risks have quickly crossed boundaries, such as SARS, an infectious disease that surfaced in China in early 2003 and within weeks had infected individuals in over 30 global countries (Smith, 2006). What started as a local disease quickly spread globally, highlighting the interconnectivity across people and systems (Linnerooth-Bayer et al., 2010; Smith, 2006). The global COVID-19 pandemic is another example of a risk that has shown no boundaries in its global impacts on individuals, economies, businesses and society (World Economic Forum, 2020), emphasising the fluid and dynamic nature of changing contexts.

Ultimately, risk management is a complex process which requires an appreciation and respect for the fluidity of changing contexts; an awareness of broader societal impacts; and an understanding that there is an implicit level of subjectivity within the process. Williams and Heins (1964) describe this situation as:

> The subjective probability distribution is what the risk manager believes to be true – it is an estimate, a state of mind. The true state of the world often differs from a person's assessment of that state. Because people act on the basis of what they believe to be true, it is important to recognize this distinction. To the extent that their estimates are incorrect, people base their decision on false premises. As a consequence, risk managers must constantly strive to improve their estimates. Even

with perfect estimates of probability and risk, decision making in a risky situation is a difficult task. (p. 8)

According to Williams and Heins (1964), human involvement in managing risks highlights that a person's reaction and response to risks may not be as calculated, structured, and prescriptive as the risk management processes imply. This suggests that risks are not only viewed through a positivist lens but also through a constructivist approach. Similarly, Renn (1998), in discussing the merits and deficiencies of risk management, proposed a definition of risk as "the possibility that human actions or events lead to consequences that have an impact on what humans value" (Renn, 1998, p. 51). There are three parts to this definition. First, humans can be impacted by events. Second, there is a possibility of the risk occurring. Third, a combination of both the possibility and the impact of the risk is possible (Renn, 1998). Risk assessments are expected to entail quantitative calculations; however, there is also the potential for real consequences, which involves the social construction of reality (Renn, 1998). Such a construction of objective and subjective approaches to risk decisions creates a challenge for traditional notions of decision making, which are based on cognitive processes (Västfjäll & Slovic, 2013). This dual approach (objective and subjective) to risk management also introduces the need to understand the epistemological approach when studying the phenomenon of risks and where a positivist or socially constructed lens is relevant to the study (Renn, 1998; Yang & Nair, 2014). Risk decisions, however, do not end with the analysis; whether from an organisational or individual perspective, an attitude, approach or tolerance to a certain type/amount of risk is relevant to consider. This is reviewed next.

2.2.2 Risk Tolerance and Response to Risks

From an organisational perspective, the term 'risk appetite' is generally used in relation to decisions about risks and refers to the amount of risk a business is prepared to accept (Chapman, 2011; Hopkin, 2018). The Institute of Risk Management describes the organisational risk appetite as being unique to each organisation, along with being an integral aspect of the risk management process. They indicate: "While risk appetite will always mean different things to different people, a properly communicated, appropriate risk appetite statement can actively help organisations achieve goals and support sustainability" (IRM, n.d., Risk Appetite and Tolerance, para. 3). It is, however, considered unlikely that when making everyday decisions, individuals will reflect on whether a decision is within their risk appetite; therefore, where consumer decisions are concerned, it has been found that individuals may have a certain attitude towards risks, which can influence their perception of risk and level of risk tolerance.

During the assessment of risks it is usual for organisations to decide whether any actions are required and, if so, to choose an appropriate risk response (Hopkin, 2018). This approach would also be relevant for SIEs. Purdy (2010) in discussing ISO 31000 referred to four categories of risk response: avoid, reduce, accept and transfer. There are, however, a broad range of terms that describe the possible risk responses. They include the term 'risk treatment', which according to Hopkin (2018) is in the international standards ISO 31000 and British Standard BS 31100, defined as a "process of developing, selecting and implementing controls" (Hopkin, 2018, p. 173). According to Hopkin (2018) the Orange Book for the Management of Risk in the United Kingdom uses the terminology of risk response. Tourism studies refer to risk reduction strategies meaning "a process by which consumers seek to reduce the uncertainty or consequences of an unsatisfactory purchase decision" (Adam, 2015, p. 101). Another term is 'risk mitigation', which has been described as "individuals' efforts to reduce the consequences of unexpected outcomes" (Nugraha et al., 2020, p. 6), and "efforts to reduce loss or the consequences of unexpected outcomes" (Holland et al., 2021, p. 1191). Drawing on studies across domains, including tourism and expatriation, the following section reviews the different risk response strategies.

Risk Avoidance: In his discussion of ISO 31000, Purdy (2010) described risk avoidance as "deciding not to start or continue with the activity that gives rise to the risk" (p. 884). For example, a recent study of cruising in the wake of COVID-19 found that travellers avoided "cruise travel, delaying purchase and waiting until there was a vaccine or until travel was deemed safe" (Holland et al., 2021, p. 1200). Tourism studies typically explore perceived risks to understand whether specific destinations will be avoided by tourists. Sönmez and Graefe (1998a) found that tourists perceiving a risk of terrorism in the Middle East and Africa were more likely to avoid that area. Similarly, George (2003) found that tourists visiting Cape Town limited their activities at certain destinations due to fear of crime. In the study by Clayton et al. (2014), the authors found that although American travellers did not cease travelling after 9/11, they would drive rather than fly, which is akin to avoidance of flying. This study may include SIEs avoiding certain locations, which is a risk avoidance strategy.

For expatriation studies, scholars have referred to the term 'coping strategies', which involves cognitive and behavioural efforts to manage situations considered taxing for the individual (Beutell et al., 2017). Richardson and Zikic (2007) found that expatriates implemented contingency plans to manage social risks. Specifically, some SIEs did not form friendships while overseas to protect themselves against the risk of disappointment if the locals were unwelcoming, which is akin to risk avoidance.

The recent global COVID-19 pandemic provides an example of risk strategies being adopted on a global scale. Governments were responding to public health risks with enforced restrictions, shutdowns, and international border restrictions (Lupton & Lewis, 2021; Tripathi & Singh, 2021). Non-essential services in Australia, including many schools, were closed following physical distancing rules (Lupton & Lewis, 2021). The COVID-19 pandemic was described by Tripathi and Singh (2021) as "the unprecedented global crisis caused normal human life to come to a halt, and billions of employees around the globe were left in turmoil" (p. 1). Lupton and Lewis (2021) also discussed the voluntary self-isolation of arriving travellers into Australia as a means of managing the risk. These are examples of strategies for responding to risks, along with specific examples of risk avoidance (e.g., schools closing to avoid the risk of transmission; border restrictions to avoid the risk of transmission). The SIEs in my study have already expatriated; however, they may discuss risks that were avoided either before expatriation or once in the host country.

Risk Reduction: It may not always be possible to avoid risks; instead, actions to reduce the risks to acceptable levels may be considered appropriate (Chapman, 2011). Risk reduction has been described as taking actions to change the likelihood and/or the consequence of the risk (Purdy, 2010), or as discussed by Kriestian et al. (2020), the purpose of risk reduction strategies is to "increase the likelihood of success and/or to minimize the risks or consequences of making a wrong or sub-optimal product or service purchase" (p. 1). Tourism studies regularly refer to risk reduction strategies, which are described as a process that can help the traveller to reduce uncertainty or disappointment with their travel experience (Lo, Cheung, et al., 2011; Mitchell et al., 1999). In the context of my study, this would include actions taken by SIEs to reduce their risks, and there is a range of risk reduction strategies that individuals may draw upon (Sirakaya & Woodside, 2005).

Tourism studies reveal that risk reduction strategies can include destination visits (Sirakaya & Woodside, 2005); purchasing travel insurance (Holland et al., 2021; Ritchie et al., 2017; Walters et al., 2019); seeking out information (Quintal et al., 2022; Sönmez & Graefe, 1998b; Walters et al., 2019); and immunisation vaccinations (Lo, Cheung, et al., 2011; Murray, 1991). Strategies can also include learning to speak the local language, travelling in tour groups, and seeking advice from family and friends (Lo, Cheung, et al., 2011).

Referring to recent expatriation studies on working in dangerous and hostile environments, Faeth and Kittler (2017) describe coping strategies that can be applied when expatriates are working in high-risk locations. The authors found strategies included safety measures as part of daily routines, such as checking the rear-view mirror when driving or facing the car outwards when parked. Other safety measures included: "armed patrols, electric fences and bars, CCTV, panic rooms, biometric security and alarm systems connected to private security companies" (Faeth & Kittler, 2017, p. 407). These coping strategies are also a response to reducing risks.

Research on expatriates has extended to actions that should be taken to protect individuals in the event of a crisis situation (Fee, 2017; McNulty et al., 2019). Crisis situations have ranged from the Ebola outbreak in 2014/15; social and political instability in Bangkok, Istanbul, and Cairo in 2013/14; military insurgencies; and natural disasters, such as earthquakes, cyclones, and terrorist attacks (Fee, 2017). The COVID-19 pandemic may also fit within Fee's (2017) crisis situation, given that Australia closed its international borders to all non-citizens and non-residents in March 2020 to prevent the global spread of the virus to Australia (Prime Minister of Australia, 2020a). In any event, Fee (2017)'s suggested framework to be adopted by MNEs consists of a tiered approach with actions before the crisis, during and after the crisis.

McNulty et al. (2019) also developed a conceptual framework for managing expatriates in the event of a crisis. The authors use the label 'fit-dependent' to explain a particular crisis and the linkage to an individual's interaction from a values and environmental perspective (McNulty et al., 2019, p. 159). The focus is on crisis events, such as "chemical spills, industrial accidents, aircraft crashes, illness, road accidents, medical emergencies" (McNulty et al., 2019, p. 159). The authors posit that organisations need to align fit-dependent risks with other aspects of the organisation's approach to risk management activities (McNulty et al., 2019).

These studies do, however, lean towards the organisational perspective and less is known about the SIE's approach to such risks.

A different approach for reducing risks was found in the Richardson and Zikic (2007) study, where expatriates had implemented contingency plans to address risks relating to career insecurities, which included checking for other job opportunities and saving money in the event (possible risk) they were to lose their jobs.

Continuing to draw on expatriation, some literature espouses the type of activities that should be adopted prior to expatriation with the aim of contributing to assignment success. These activities include cross-cultural training that can facilitate the adjustment of expatriates (Ashamalla, 1998; Black et al., 1991), particularly where higher levels of cultural differences are expected (Andreason, 2003b). Studies have suggested that pre-departure training could include cultural briefings with the expatriate and their family and would include cultural briefings, movies or books (Andreason, 2003a; Magnini & Honeycutt, 2003). The longer the assignment duration the more interaction with host nationals is likely to occur; therefore, Andreason (2003a) suggested that experiential training methods should be used to expose and prepare expatriates for the kinds of real-life situations that they may encounter. Similarly, Magnini and Honeycutt (2003) emphasised training through role playing that addresses real-life situations expatriates may experience. Such training could include repatriates who can share their experiences and accessing certain websites that have been designed to help expatriates with ambiguous situations that may emerge when living and working abroad (Magnini & Honeycutt, 2003).

In contrast to the above studies, Black and Gregersen (1991) did not find a relationship between company-provided cross-cultural training and the general adjustment of expatriates. A later study by Puck et al. (2008) found mixed results regarding preparatory cross-cultural training. It is, however, noteworthy that these cross-cultural training models lean towards organisationally backed training and preparatory options. Additionally, it seems that preparatory activities are somewhat limited to generic adaption issues and that there is room to explore these actions from a risk-related perspective.

Ultimately, it is less clear how SIEs prepare for expatriation (Despotovic et al., 2015). Howe-Walsh and Schyns (2010) argued that there is a lack of standardised information available to

SIEs as they are not being sent at the behest of an organisation and, therefore, are responsible for their own preparation. The authors also discussed that where organisations do assist the SIEs with different aspects of adjustment, it is ad hoc rather than following a policy (Howe-Walsh & Schyns, 2010). Despotovic et al. (2015) sought to address this gap in the literature regarding SIEs by exploring the perceptions of Australian SIEs regarding cross-cultural self-preparation for South Korea. They found that SIEs self-prepared for cultural differences through several means, including reading, searching for information on the internet, and contacting individuals from the host country prior to departure (Despotovic et al., 2015). This finding illuminates that SIEs may self-prepare for cultural differences, which is relevant for the current study in terms of risk reduction strategies that may be taken by SIEs. Ultimately, however, there is no clear perspective on activities taken by SIEs prior to expatriating to either manage or reduce their risks.

Risk Transfer: Another strategy is risk transfer, which involves transferring the risk to another party (Chapman, 2011; Hopkin, 2018; Williams & Heins, 1985). This can be achieved through insurance policies or transferring the risk to another party, such as a third party (Hopkin, 2018). In tourism studies, taking out consumer travel insurance can be referred to as a risk reduction strategy, as opposed to the risk terminology of transferring the risk. For example, Lo et al. (2011) found that Hong Kong residents when travelling for leisure, purchase travel insurance as a risk reduction strategy; in other words, this was a strategy used by travellers to relieve or reduce their risks. For managing international risks, Czinkota et al. (2010) conceptualised terrorism in relation to international business and proposed risk management approaches that included methods to transfer risks, such as shifting risks to an outside subcontractor. This is similar to Akintoye and MacLeod (1997) who completed a survey in the construction industry to understand risk management techniques utilised. The authors found that the respondents transferred risks to subcontractors, design teams/consultants, clients, insurance, and contractors (Akintoye & MacLeod, 1997). When transferring risks, it is, however, important to acknowledge that the risk does not go away; the risk is still there, albeit it is transferred to another party (Hopkin, 2018). It is unclear how SIEs would transfer risks to another party, something my study may also seek to understand.

Risk Acceptance: Another strategy is to accept the risk. Hopkin (2018) explains the acceptance of risks as follows:

> The exposure may be tolerable without any further action being taken. Even if it is not tolerable, the ability to do anything about some risks may be limited, or the cost of taking any action may be disproportionate to the potential benefit gained. (p. 273)

Williams and Heins (1985) discussed risk acceptance as being a useful approach "when potential losses that are transferable are so small that the family can handle them with relative ease out of current income or by withdrawals from savings accounts" (p. 654). This strategy is often adopted when there are no other risk reduction strategies that can be applied, either for economic reasons or lack of available options (Chapman, 2011). Williams and Heins (1985) explained this as "some losses cannot be avoided, prevented, or transferred at any price and therefore must be retained" (p. 654). The authors provide the example of war damage (Williams & Heins, 1985).

Different risk mitigation strategies may be applied by SIEs in my study, with this section synthesising the literature for the categories of avoiding, reducing, transferring, and accepting risk. The most common risk mitigation strategy is to reduce risks, which allows the expatriation activities to continue while reducing them to an acceptable level for the SIE (Chapman, 2011; Hopkin, 2018; Williams & Heins, 1985).

2.2.3 Attitudes Towards Risks

Roehl and Fesenmaier (1992) suggested that "a strong situational component influences risk attitudes and in turn these attitudes influence behavior" (p. 25). In other words, similar to the organisational risk appetite (Section 2.2.2), each individual will have their own objectives and their own areas that they pay more attention to; therefore, their attitude towards risks can be different based on situations and their perception of risks (Roehl & Fesenmaier, 1992). Adam (2015) discussed that "an individual's knowledge and risk acceptance level, and the degree of voluntary exposure to risk" can influence perceptions of risk, also acknowledging that "individuals may perceive the same risk differently" (p. 101). Similarly, Clayton et al. (2014) support the view that personal attitudes towards risks can influence perceptions of risk and behaviours towards risks, such as deciding whether or not to implement risk-reducing strategies. These different attitudes towards risks are relevant in the context of expatriation. With SIEs being akin to independent and autonomous global actors, they will have their reasons for living and working overseas, which can influence their attitude toward risk, along with their individual appetite towards risk.

Tourism studies have sought to categorise and describe these different attitudes that travellers have towards risks. Moutinho (1987) referred to tourists as being either risk neutral, risk avoiders or risk takers. Roehl and Fesenmaier (1992) sought to explore the types of risks associated with pleasure travel and found three groups (different attitudes) of respondents: risk neutral; functional risk; and place risk. The risk-neutral group did not consider their travel to involve risks; the functional risk group considered risks relating to mechanical, equipment and organisational problems, in other words, transportation, accommodation and attractions. The final group, the place risk group, perceived the destination of their travel to have risks. The authors also noted that travellers had a certain attitude to risk, where some participants had a strong preference to achieve the benefit of the travel, such as excitement (Roehl & Fesenmaier, 1992). Several explanations were suggested: those participants seeking excitement may have framed the uncertainty of the risk as part of the excitement and did not perceive the risk as something to avoid; and those participants may have collected information to satisfy their concerns regarding the risk, while still focused on the benefit/excitement (Roehl & Fesenmaier, 1992). It is clear from Roehl and Fesenmaier (1992)' study that benefits were important to the participants and that risk was considered in light of the risk versus reward, which is similar to Slovic et al. (2004) highlighting the emotional aspect and is discussed in chapter three. My study may also find that SIEs consider both the risks and the benefits of their expatriation.

Cohen (1972)'s tourist typology with its four types of tourist preferences has been discussed as one of the best known (Qi et al., 2009). The four types include the organised mass tourist who is risk-averse and prefers package tours and staying in a tourist bubble; the independent mass tourist who travels independently and stays within regular tourist areas; the explorer who likes to mix with locals and break away from the tourist bubble; and finally, the drifter who avoids tourist areas and seeks to get involved in the host culture (Cohen, 1972). Being a risk taker or risk avoider may also be relevant in the context of SIEs and their attitude and approach toward expatriation.

Continuing this theme of risk attitudes, a recent study by Karl et al. (2020) explored the interplay between a range of risks, tourist attributes, and destination choices. The authors conducted an exploratory study in Germany consisting of face-to-face interviews with 835 potential tourists and found four categories of risk attributes. The risk-averse tourists were likely to change travel intentions where a destination had been affected by any risk type, with this group typically consisting of older females and participants who had previously experienced risk situations in their travels. The second group was the natural-risk-resilient tourists, who were unlikely to change their travel intentions for natural risks but likely to change for other risk types. This group consisted of mostly regular travellers who were also the younger participants and whose choice of destination and risk perception changed as they gained more travel experience. The third group was the natural-risk-averse tourists, who were likely to change their travel intentions if the destination was affected by natural risks and who considered changing for other risk types. Participants in this group were more likely female with low travel regularity and were repeat visitors when travelling. The final group was the risk-resilient tourists, who were unlikely to change their travel intentions. This group was dominated by younger males, half of whom had experienced exposure to risk situations during past travels. This group tends to travel to riskier destinations but does not consider risk to be a factor in their choice of travel destination (Karl et al., 2020).

Taking a different approach, Lo et al. (2011) sought to classify Hong Kong residents based on the types of risk reduction strategies they adopted. The authors identified three groups: the socially reliant risk reducers, mainly females who tended to rely on advice from friends, family or travel agents; the self-initiated risk reducers, consisting of both first time and repeat visitors of the same destination, who sought to minimise their risks, such as with travel insurance, taking extra cash and searching for latest destination information; and those residents unconcerned about risks, who were the least likely to implement risk reduction strategies and did not seem to be concerned about risks (Lo et al., 2011).

Relating to the Australian context, Ritchie et al. (2017) conducted a study of Australians, including permanent residents, leaving the Brisbane International Airport for a holiday. The authors sought to validate three different groups of travellers based on risk reduction strategies employed. The groups were the carefree travellers, who were predominantly married men in their late forties, with no children on the trip, repeat travellers, and considered least likely to implement risk reduction strategies; the risk-reducing travellers, who were mostly married men in their early forties travelling with children, had taken out travel insurance, and likely approached a health professional for travel health advice prior to travelling; and the seriously concerned travellers, who were mostly female, never married, travelling independently and without children, and mostly first-time visitors to the destination. This last group took out travel insurance and also implemented a range of other risk-reducing strategies, including seeking online advice from the Smartraveller website, obtaining travel health advice from health professionals, and getting vaccinated (Ritchie et al., 2017).

The above studies provide useful insights into attitudes towards risk, with this section synthesising different risk attitudes that may be useful for the way SIEs approach their risks associated with expatriating.

2.3 Risks in Various Domains

SIEs are leaving their lifestyles, careers, family, and social networks to move abroad to a foreign country to live and work for a temporary period. They are typically joining a host country organisation, as opposed to moving between MNE offices, and are therefore exposed to greater adaption risks (Richardson & McKenna, 2002). When moving overseas, expatriates can also experience differences in living conditions, health systems, safety, laws of the country, and possible language differences (Harrison et al., 2004).

The domain of tourism provides helpful insights as the taking of risks for leisure travel is considered a choice, which is similar to SIEs choosing to expatriate. This notion was also adopted by Glassock and Fee (2015) who argued in their expatriation study that the decision to expatriate is essentially akin to buyer behaviour. Tourism scholars acknowledge the general types of risks that can affect tourists when in the destination country, such as: "cultural barriers, transportation modes, residents' negativity, bad weather, strikes, poor hygiene and uncertainty derived from laws and regulations at the destination" (Carballo et al., 2017, p. 534). Given that expatriates live and work in a destination country for a presumably longer period than a tourist (Jones, 2000), it is surprising that risk for the individual SIE is an under-explored research area.

Tourism studies have considered perceived risks in the context of an action's negativity being outside of acceptable levels, which might affect travel (Reichel et al., 2007). In the case of the current study, the ultimate decision to expatriate is not being explored; however, the study does analyse the SIEs consideration of risks before expatriating and when in the host country. This section starts by researching risks from the tourism literature.

Moutinho (1987) wrote about consumer behaviour in tourism and presented various models for measuring tourist behaviour, which included internal and external processes to the individual. The author wrote that in order to understand the different risk variables for the tourist, it was important to consider the major types of perceived risks, which consist of five types: functional, physical, financial, social and psychological (Moutinho, 1987). These are described below in greater detail in Table 1.

Table 1: *Five Types of Perceived Risks*

Risk type	Definition
1. Functional risk	The risk that the product will not perform as expected
2. Physical risk	The risk that the tourist product will be harmful
3. Financial risk	The risk that the product will not be worth its cost, either in time or money
4. Social risk	The risk that a poor product choice may result in embarrassment before others
5. Psychological risk	The risk that a poor product choice will harm the consumer's ego

Source: Moutinho, 1987, p. 23

Roehl and Fesenmaier (1992) extended the five types of risks by investigating risk perceptions for pleasure travel through a quantitative analysis with 258 respondents. The authors found three groupings of perceived risks: physical-equipment risk, vacation risk, and destination risk. These groupings produced seven types of perceived vacation risks, which are described below in Table 2.

Table 2: *Seven Types of Perceived Risks*

Risk type	Description
1. Equipment risk	The possibility that a trip to this destination will result in mechanical or equipment problems
2. Financial risk	The possibility that a trip to this destination will not provide value for the money spent
3. Physical risk	The possibility that a trip to this destination will result in physical danger, injury, or sickness
4. Psychological risk	The possibility that a trip to this destination will not reflect my personality or self-image

5. Satisfaction risk	The possibility that a trip to this destination will not provide personal satisfaction
6. Social risk	The possibility that a trip to this destination will affect others' opinions of me
7. Time risk	The possibility that a trip to this destination will take too much time or be a waste of time

Source: Roehl & Fesenmaier, 1992, p. 18

As terrorism and political instability were presenting as challenging to the tourism industry, Sönmez and Graefe (1998a) completed a quantitative study of 500 international travellers to examine perceived risks related to safety and security, along with the influence on future trips, including avoidance of specific regions due to perceived risks. The authors added three additional risk types to the study: health, political instability, and terrorism risks (labelled as 8-10 in the table below). The first seven risk factors depicted in the below table are the same as Roehl and Fesenmaier (1992)'s, although the descriptions have been adapted by the different authors for the different studies.

Table 3: *Ten Types of Perceived Risks*

Risk type	Description
1. Equipment/functional risk	The possibility of mechanical, equipment or organizational problems occurring during travel or at destination (transportation, accommodations, attractions)
2. Financial risk	The possibility that travel experience will not provide value for money spent
3. Physical risk	The possibility of physical danger or injury detrimental to health (accidents)
4. Psychological risk	The possibility that a travel experience will not reflect the individual's personality or self-image (disappointment with travel experience)
5. Satisfaction risk	The possibility that travel experience will not provide personal satisfaction/self-actualisation (dissatisfaction with travel experience)
6. Social risk	The possibility that travel choice/experience will affect others' opinions of an individual (disapproval of vacation choices or activities by friends/family/associates)
7. Time risk	The possibility that the travel experience will take too much time or will waste time
8. Health risk	The possibility of becoming sick while travelling or at the destination
9. Political instability risk	The possibility of becoming involved in the political turmoil of the country being visited.

10. Terrorism risk	The possibility of being involved in a terrorist act

Source: Sönmez & Graefe, 1998a, p. 173

In 2003, Lepp and Gibson (2003) extended the above perceived risks of international travel by completing a quantitative study of US-born young adults. The authors identified additional risks related to: "health and well-being; war and political instability; terrorism; strange food; political and religious dogma; cross cultural differences; and petty crime" (p. 615).

However, the concern with tourism studies is that they typically adopt a multi-dimensional model that considers subjective and objective factors of tourism risks, depending on the scenario being tested (Cui et al., 2016; Fuchs & Reichel, 2006; Lepp & Gibson, 2003). In any event, there is an absence of an accepted model of risks for expatriation. I have, therefore, grouped the research into two categories: location-specific risks and personal risks.

2.3.1 Location-Specific Risks

The tourism literature reflects different categories of risks relating to crime and physical safety, albeit generally referred to as physical risks, which include the risk of harm being caused to the traveller and the possibility that the destination/location could lead to physical danger, injury, or sickness (Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998a). This perceived risk has been found to influence travellers' decisions by inducing them to avoid certain regions (Azim, 2010; Cahyanto et al., 2016; Sönmez & Graefe, 1998a). For example, Azim (2010) conducted an exploratory study with 231 French citizens and found that respondents aged 36–45 were more inclined to cancel their travel due to the effect of physical risks. Similarly, Sönmez and Graefe (1998a) examined physical risks and their effect on travel decisions and found strong predictors for respondents to avoid regions. Sönmez and Graefe also found that "regardless of whether real or perceived, the presence of risk has the potential to change the nature of travel decisions" (1998 a, p. 1). Cahyanto et al. (2016) completed a quantitative study of over 1600 random adults in the United States during the height of the Ebola outbreak in America to examine factors that influence Americans to avoid domestic travel. The authors found that participants with "higher perceptions of risk, perceived susceptibility and subjective knowledge were found to be more likely to avoid domestic travel" (Cahyanto et al., 2016, p. 201). Tourism research reflects that destination and locational factors are an important consideration in travellers' risk perception. The relevance here is that SIEs may consider certain risks depending on the location of their expatriation.

Similar to the tourism domain, expatriate studies have focused research on specific and topical scenarios that are considered relevant, such as MNEs' expanding and globalising their businesses into destinations considered to be dangerous and hostile (Harvey et al., 2019). A number of expatriation studies also introduce the consideration of risk management (e.g., Fee et al., 2019; Gannon & Paraskevas, 2019; Posthuma et al., 2019). These studies, however, approach the dangerous and hostile environments from an organisational perspective and not necessarily through the voice of the individual SIE. This approach can be explained by MNEs' duty of care to ensure the safety and security of their personnel when working overseas (Fee, 2017; Fee et al., 2019; Harvey et al., 2019; McNulty et al., 2019). However, it does highlight the research gap concerning expatriates who are not sent at the behest of an MNE — the SIE.

Fee et al. (2019) explored the safety and security practices of 28 organisations from three industries that operate in hostile environments. The study adopted an interpretivist approach and utilised a case study that consisted of convenience sampling, supplemented by snowball techniques and a direct approach where required (Fee et al., 2019). The authors mapped "the relationship between the HR practices and the institutions that either heighten or mitigate the threats to personal safety and security" (Fee et al., 2019, p. 1729).

Bader, Schuster, and Dickmann (2019) reviewed the literature on managing resources in hostile environments to develop a conceptual framework, which they called a "Situation – Response – Outcome (SRO) Framework" (p. 1). The framework adopts a human resource management perspective to differentiate between the various stages of a crisis. The authors included factors that could be considered at a macro level, such as the government's approach to the situation; the meso level, which includes organisational approaches to HR policies and practices, along with response mechanisms such as the provision of security training and crisis management activities; and lastly, the micro level, which is more related to the individual, including living conditions, along with coping strategies that may be adopted in response to environmental factors (Bader, Schuster, & Dickmann, 2019). The aim was to consolidate various literature and provide a consolidated framework for organisations to manage their resources in hostile environments.

A further study that focused on expatriates in hostile environments was conducted by Gannon and Paraskevas (2019). Adopting a qualitative approach, the authors explored the support provided by corporations to expatriates when working in hostile environments, with a focus on the key risks identified by a sample of experts. The risks identified through the study were: "War/terrorism/civil disorder; Health & Medical; Transport accidents; Natural disasters; Crime/theft; Kidnap/abduction; Wrongful detention; Personal/Property extortion; and Cyber extortion" (Gannon & Paraskevas, 2019, p. 1750). The authors produced a framework with actions that could be taken at different stages, including the planning, preparation, expatriation, and repatriation stages (Gannon & Paraskevas, 2019). The authors also integrated the risks and mitigating actions within the expatriate processes, thus providing practical outcomes throughout the lifecycle of the assignment.

Similarly, Posthuma et al. (2019) integrated risk management and working in hostile environments. The authors reviewed the risk management literature, along with literature on adjustment issues, and developed a conceptual framework (Posthuma et al., 2019). The authors posited that International Human Resource Management frameworks must incorporate organisational responsibilities where employees are working in hostile environments and developed a framework for such situations (Posthuma et al., 2019). The authors suggested that organisations should assess and evaluate the risks and dangers of working in hostile environments (Posthuma et al., 2019). For example, organisations could undertake a risk assessment relating to "the kidnapping of the expatriate or their family; the risk of home invasion; and illness" (Posthuma et al., 2019, p. 1831) and then determine the best approach for managing these risks.

As synthesised above, more recent studies within the expatriation literature have integrated risk management concepts, which were not as evident in previous expatriate research. This can be explained through the idea that working in hostile environments has dangers, which lends itself to considering these concepts from a risk perspective (Posthuma et al., 2019). However, these risks are no longer only for non-westernised countries or politically unstable environments. The reality is that terrorism-related events have taken place in "diverse cities such as Sydney (Australia), Paris (France), Manchester (United Kingdom), and Tunis (Tunisia)…" (Walters et al., 2019, p. 370). Additionally, such risks should not only be for the consideration of organisations but individual expatriates (SIEs) can also be exposed to such risks. The Australian Smartraveller website reflects the possibility of violence that can be encountered by individuals when travelling to other countries as "at any one time there are about 1 million Australians living and working overseas" (DFAT, n.d. b, para. 1), and "the possibility of being directly or indirectly affected by violence is a significant part of the threat profile of many countries in which Australian companies operate" (DFAT, n.d. a, para. 1). It also refers to risks relating to specific groups of travellers, such as men, women, lesbian, gay, bisexual, transgender and intersex (LGBTI) (DFAT, 2019).

This information highlights that risks are no longer restricted to perceived hostile environments, revealing an under-explored area of study. According to the Institute of Economics and Peace (2015), there has been a nine-fold increase in the number of deaths from terrorism since 2000. Jain and Grosse described terrorism as "violence or threatened violence intended to sow panic in a society, to weaken or even overthrow the incumbent government, and to bring about political change" (p. 45). The authors also discussed how terrorism once mainly involved airline hijacking but has now moved to actions that "indiscriminately kill people and destroy assets rather than aim at specific targets" (Jain & Grosse, 2009, p. 46). Czinkota et al. (2010) also emphasised the changing risk, reflecting that "[g]lobalisation provides terrorists with greater access to powerful technologies, better recruitment, and more exploitable sources and targets of rage than ever before" (p. 839). Jain and Grosse (2009) also pointed out that over 30% of respondents in a global CEO survey on threats facing companies mentioned terrorism as one of their biggest concerns and that "[t]he problem of terrorism is not an ad hoc problem. It is likely to continue for generations" (p. 67), and consistently so. As Harvey et al. (2019) reflected, "no country is untouched by global terrorism today, and the ramifications for global organizations are escalating year by year" (p. 1683). This literature highlights that risks are not restricted to hostile environments nor are risks limited to organisations, which calls for research into the under explored area of the individual SIE and their consideration of risks.

In addition, there are emergent issues regarding political unrest, which are not restricted to non-westernised countries. According to an industry report by Brannen et al. (2020), "we are living in an age of global mass protests that are historically unprecedented in frequency, scope and size" (p. 1). During 2019, over 37 countries experienced mass anti-government protest movements, including the United Kingdom, France, Spain, and Russia (Brannen et al., 2020). The occurrence of global political mass protests also continued into 2020, with the drivers of the largest political protests related to COVID-19, police brutality, government corruption, civil liberties, economic distress, and environmental concerns (Brannen & McCabe, 2021). Industry surveys have identified the following destinations where expatriation assignments were expected to increase: China, the United States of America, Singapore, the United Arab Emirates, Mexico, India, Brazil, Australia, Germany, the United Kingdom, Canada, Hong Kong, Switzerland, Japan and Poland (e.g., KPMG, 2019). As illustrated, expatriation destinations include a large number of countries, all of which may have different types of locational risks, which may be revealed by SIEs in the study.

2.3.1.1 Corruption

Greppin et al. (2017) completed a qualitative study to understand how US expatriates dealt with pervasive corruption when working overseas and the degree to which they got involved. They found that some executives would reluctantly give in to the corruption, others willingly participated, and others refused to be involved in such practices. The global Corruption Perceptions Index (CPI) ranks 180 countries and territories according to perceived levels of public sector corruption (Transparency International Australia, 2020) and uses a rating scale where zero is highly corrupt and 100 is very clean. In 2020, more than 66% of countries scored below 50. In 2021, there was a decline with an additional 2% of countries falling below a score of 50, while the overall average was 43 out of 100. During this time, there were a number of global changes, including the COVID-19 pandemic, which saw some countries curtail some basic freedoms, fostering an opportune environment for broad-ranging bribery in health clinics, and misappropriation of aid (Transparency International Australia, 2020, 2021). These are other types of risks that SIEs may consider or be exposed to when working in host countries.

2.3.1.2 Health Risks

Expatriates move from one country to another and often for periods of six months or longer (Peltokorpi & Froese, 2009). This means the expatriates are transient in the construct of the expatriation; they settle in the host country for extended periods and can be exposed to a range of health issues (Jones, 2000). Although expatriates are more at risk of an illness while overseas due to the increased period spent in the overseas location, there are few studies exploring health risks (separate from adjustment risks) for expatriates. Research across the domain of tourism continues to provide an insight into potential risks for expatriates, along with industry-related reviews. This section is called health risks as the factors are associated with health-related issues, which was the approach adopted by Carballo et al. (2017).

A key risk identified in the tourism literature relates to health risks (Lepp & Gibson, 2003; Sönmez & Graefe, 1998a). Studies have found that perceived health risks are location-specific and can range from concerns for health care to specific diseases of the destination country. Similarly, Carter (1998) completed an empirical study of business and international leisure travellers to explore the way participants' beliefs and ideas were socially constructed in terms of safe or risky locations and found that entire regions were considered either safe or unsafe. For example, Africa was seen as dangerous and to be avoided, in particular, due to risks related to infectious diseases, with the most frequently mentioned infection being HIV (AIDS), and random accidents that may lead to infections. In contrast, Asia was considered safe if care was taken when choosing foods, and sexual contact was avoided (Carter, 1998). In their empirical study of US-born university students, Lepp and Gibson (2003) found similar results and identified health risks and strange food as areas of particular concern. Poor food and water quality were found to be a risk for Africa and Asia in Cossens and Gin (1995)'s quantitative study of New Zealanders to understand perceived risk and destination choice. Carballo et al. (2017)'s empirical quantitative study also investigated English and German tourists' perceptions of risk regarding international destinations and found that health risks were a key category, more specifically: health care if it was needed; risk of an illness from food and drink; risk of contracting a sexually transmitted disease; and illness from an animal-transmitted disease. The authors also differentiated between risks that are controllable and uncontrollable and found from their empirical study that uncontrollable risks included "deficit in health care if needed, an assault with physical violence, a traffic accident, adverse weather conditions or natural disasters" (Carballo et al., 2017, p. 539). Controllable risks included "illness transmitted by an animal, excessive sun exposure and suffering from a robbery at the hotel, a fire in the hotel or a human-induced disaster" (Carballo et al., 2017, p. 539). It was also found in their study that tourists were more concerned about uncontrollable risks (Carballo et al., 2017), although there were no subjective details to draw upon as it was a quantitative study.

It is clear from the above tourism studies that there is a broad range of perceived health-related risks for different destinations, along with specific diseases that can erupt at certain times. In the area of expatriation literature, Jones (2000) identified health issues that expatriates can be exposed to. The review focused on raising awareness for employing organisations and includes such risks as poor air quality (Jones, 2000). Similarly, according to the World Health Organization (WHO, 2019), each year approximately 4.2 million deaths globally are attributable to ambient air pollution, mainly from noncommunicable diseases. Traffic accidents are another risk to expatriates in some countries, as Jones (2000) pointed out in a section on risks posed by different driving standards and the lower quality of roads in certain countries. According to a World Health Organization report, road traffic crashes are listed as the 8th leading cause of death globally (WHO, 2018). The highest death rates per 100,000 people were reported in Africa and South East Asia (WHO, 2018), with South East Asia potentially being a popular expatriate destination (KPMG, 2019), these risks may be relevant for the current study. Jones (2000) also detailed the risks relating to water quality and food hygiene, which could result in infections or gastrointestinal problems. Risks associated with poor medical infrastructure, such as the lack of access to quality medical facilities, could become a health issue for expatriates who spend a long time in the host country and may at some stage require the use of such medical infrastructure (Jones, 2000).

Another expatriation study which is relevant for my study in terms of health risks is by Giorgi et al. (2016). Although the authors approached their study by focussing on expatriation fears, they found several outcomes that could also be potential risks for SIEs. Giorgi et al. (2016) conducted an empirical quantitative study with Italian expatriate workers from a large international company to test a model for fear of expatriation and how it is associated with mental health problems. The authors found that expatriates were frightened by the risk of becoming involved in traffic accidents; feared terrorist attacks or other fatal events; and were concerned about working and living conditions (Giorgi et al., 2016). As mentioned, although the study focused on fears and not risks, the findings have some similarities with Jones (2000) relating to traffic accidents and health concerns.

According to Jones (2000)' review, depending on the host country, expatriates are also at risk of being exposed to different diseases, such as malaria, dengue, typhoid, Ebola, and Middle East Respiratory Syndrome (MERS). Many health-related risks can affect an expatriate; they are often destination-specific and sometimes time or outbreak-specific. Expatriates can also be exposed to pandemics, as the recent COVID-19 pandemic has shown (Caligiuri et al., 2020; Tripathi & Singh, 2021). COVID-19, described as a one-in-a-hundred-year event (WHO, 2021), was first reported in Wuhan, China on 31 December 2019 (WHO, 2020a) and declared a pandemic on 11 March 2020 (WHO, 2020b). In February 2021, there were over 111 million confirmed cases of the virus and more than 2.4 million deaths (WHO, 2021). Based on a media statement from the Prime Minister of Australia in July 2020, Australia had suffered 106 deaths from COVID-19 and over 9000 confirmed cases of the virus at the time (Prime Minister of Australia, 2020b)..

International SOS (2021), which has been described as “the world’s leading medical and travel security service organisation” (Harvey et al., 2019, p. 1698), predict that infectious diseases and COVID-19 will be significant disruptors in 2021. In terms of international human resource management, Caligiuri et al. (2020) discussed how the pandemic “has pushed a massive number of employees, who were already facing stress from health risk itself, to working from home” (p. 698). Similarly, Tripathi and Singh (2021) reflected that understanding fear and anxiety is important in the wake of COVID-19, particularly as the pandemic has shaken the whole world and “expatriates are bound to get impacted, whatever be the situation” (2021, p. 2). Rosa González et al. (2022) also found that SIEs had feelings of guilt when away from their home country, particularly where the home country was worse off in terms of the COVID-19 pandemic. Furthermore, government-imposed “lockdowns, quarantine periods, travel restrictions and the ban on social activities” can contribute to expatriates’ loneliness and hopelessness, along with feelings of stress from being unable to return to the home country due to enforced government travel bans (Tripathi & Singh, 2021, p. 3). Considering that SIEs live and work overseas for several years and are therefore not only exposed to health risks at the destination but also real-time uncertainties and emerging health risks from crisis situations, such as COVID-19 (Caligiuri et al., 2020; Jones, 2000; Tripathi & Singh, 2021), these risks explored through the lens of the SIE are a worthy topic.

There are potential risks when working abroad, such as the global COVID-19 pandemic, that are no longer considered a ‘black swan’, in other words, one should be prepared. The metaphor of a ‘black swan’ refers to the historical view that all swans were white and later there was a sighting of the first black swan (Taleb, 2007) — a very rare occurrence. The metaphor was intended to illustrate a rare, extremely impactful and retrospectively predictable events (Taleb, 2007). Dealing with uncertainty, along with rare and significant events is a reality that one must be aware of, which is a less explored area of the expatriation literature. Studies generally adopt an organisational perspective, which is reasonable given that organisations have a responsibility and a duty of care to their employees (Fee, 2017; Fee et al., 2019; Harvey et al., 2019; McNulty et al., 2019). However, there are opportunities to explore the voice of the individual expatriate – how do they consider risks? These are less explored areas and, as discussed by Ryan and Silvanto (2021), when SIEs are exposed to a high degree of uncertainty, they must "take a broader and more complex range of concerns regarding both the local business and living environment into consideration" (2021, p. 385). These under-explored areas further inform the research questions.

2.3.1.3 Adjustment Issues and Risks

Expatriation studies have generally not adopted a focus on adjustment issues from a risk-related perspective. For my study, the importance of adjustment risks is perhaps emphasised through expatriate failure rates, in other words, the risk of a failed assignment due to expatriates and their families not adjusting to the host environments. Tung (1981) wrote about Henry (1965)'s statistics showing that 30% of US multinationals considered overseas assignments to be mistakes and noted that the expatriates involved had a good track record in their home office but experienced issues with their overseas assignments. In Tung (1981)'s study, questionnaires were sent to a sample of 300 American firms operating internationally to identify the criteria that organisations found to be important for selecting staff to work overseas. Respondents were also asked to indicate the most important reason for expatriates' failure when working overseas. Based on 80 useable questionnaire responses, the study found that the most important reasons for expatriates not functioning effectively in the overseas environment included the inability of the expatriate and their spouse to adjust culturally to different environments; issues coping with work-related responsibilities; personality or emotional immaturity of the expatriate; gaps in the expatriate's technical competence; and issues around the motivation to work overseas (Tung, 1981). Black and Gregersen (1999) found similar results when they studied the management of expatriates at US, European, and Japanese companies for over a decade. The authors noted that "between 10% and 20% of U.S. managers sent abroad returned early due to job dissatisfaction or difficulties adjusting to a foreign country" (Black & Gregersen, 1999, p. 53). Given that my study is about SIEs who voluntarily decide to move overseas to live and work, the concept of what constitutes a failed assignment or the consideration of risks related to this notion may be an outcome of my study.

On reviewing the literature, it was found that studies on adjustment issues have been researched for decades, which is consistent with McNulty and Selmer (2017)'s observation that the topic is the most researched area in expatriation studies. In 1970, David Heenan (1970) wrote "[o]ne major shortcoming of foreign service is the discomfort of living far from home" (p. 50). This discomfort is also known as "culture shock", which is defined by Oberg (1960) as "an occupational disease of people who have been suddenly transplanted abroad" (p. 142). Moving from one country to another is fraught with cultural and contextual differences not only for the expatriate but also for the spouse and family who may accompany the expatriate. Fitzgerald and Howe-Walsh (2009) found that their study participants experienced adaption issues similar to culture shock. These or similar adjustment issues were also identified in studies conducted by Tung (1981), Black and Gregersen (1999), Black and Gregersen (1991), and Black and Stephens (1989).

Moving and changing jobs domestically may involve adjustment on the part of the individuals involved; however, the extent of the adjustment is far more significant for an overseas move (Black et al., 1991). The authors explain that such differences can include "general culture, business practices, living conditions, weather, food, health care, daily customs, and political systems – plus facing a foreign language on a daily basis" (Black et al., 1991, p. 292).

Another well researched area in expatriation studies is the influence of spouses and families, who often move overseas with the expatriate, on the overall expatriation experience. Black and Stephens (1989) completed a quantitative study with American expatriate managers in four countries (Japan, Korea, Taiwan, and Hong Kong) to understand the influence of the spouse on overseas assignments. The authors found that the spouse had an influence on how well an expatriate and their family adjusts, which highlights the importance to understand adjustment for all members involved in the move abroad, and not just the expatriate. There are several studies with similar results, such as Black and Gregersen (1991)'s empirical study, which found that both the expatriate and their spouse can mutually influence each other in terms of adjustment issues, confirming the importance of family for the success of an assignment. Chew (2004) completed a qualitative study with 30 human resource managers or representatives from corporations in Western Australia and also attributed failed assignments with adjustment issues not just for the expatriate but for their family.

Froese and Peltokorpi (2011) completed a quantitative study with expatriates in Japan and found similar results, including the issue of national cultural distance, which can contribute to adjustment and job satisfaction. Previous studies (e.g., Tung, 1981, Black and Gregersen, 1991, Black & Gregersen, 1999, Black & Stephens, 1989) have considered expatriates' cultural adjustment; however, Froese and Peltokorpi (2011)'s study considered the differences in terms of cultural distances. The authors found that difficulties may be experienced by expatriates when they do not understand social cues or may not have a shared understanding of the organisation (Froese & Peltokorpi, 2011). These differences can cause both stress and anxiety to the expatriates and decrease work satisfaction. The study also found that SIEs and assigned expatriates (AEs) can have different levels of job satisfaction, which may be attributable to the different levels of financial support and social integration support provided to AEs. Such differences can contribute to dissatisfaction and the perception of failed assignments (Froese & Peltokorpi, 2011), it also reveals the types of risks that SIEs may consider or experience with their expatriation.

A slightly different approach was taken by Lee (2007), who conducted a qualitative study with fifteen expatriates and eight spouses to explore their definition of failure and their views on the reason for a failed assignment. The top six responses were the expatriates' "inability to adapt to the new environment; not achieving family acceptance and assimilation; lack of support from the Head Office; not having an open mindset; lack of willingness to learn; the expatriate's lack of technical competence" (Lee, 2007, p. 411). Although Lee (2007) took a different approach for understanding the notion of failed assignments, the results proved consistent with the above literature.

A recent industry report on international assignment policies and practices by Mercer (2020) observed that the "top three factors contributing to failed assignments remain: difficulty adjusting to the host country (38%); poor candidate selection (37%); and spouse or partner's unhappiness (34%)" (p. 2), which continues to highlight adjustment risks as a critical factor in the success of expatriation.

It is however worthy to note the views of Harzing and Christensen (2004) who argued that there was a growing acceptance that failure rates may not have been as high as originally claimed and that the definition of what constitutes a failure, or lack of clarity and consistency with the definition, could have contributed to these perceptions. The authors note that expatriate failure is still an important issue and they proposed a definition for expatriate failure that could be adopted (Harzing & Christensen, 2004).

Regardless of the type of expatriation, the definition, or the age of the statistics, there is a common theme relating to adjustment issues for the expatriate and their family, which are also possible risks for SIEs and their families.

Proficiency in the host country's language is also considered to be a key contributor to factors that will assist the expatriate (Ashamalla, 1998; Bhaskar-Shrinivas et al., 2005). Bhaskar-Shrinivas et al. (2005) conducted a meta-analysis of over 50 determinants and consequences of expatriate adjustment using data from 66 studies and found communicating in the language of the host country produces positive adjustment for expatriates as they can engage in meaningful interpersonal communications with locals, although it was not found to be a necessary pre-requisite for work adjustment. Froese and Peltokorpi (2011) found similar results from their study of expatriates in Japan, with expatriates requiring a proficient level of the host country's language to facilitate social connections. However, in contrast to Bhaskar-Shrinivas et al. (2005), the authors found that communicating in the language of the host country also contributes to workplace adjustment (Froese & Peltokorpi, 2011).

Froese (2012) conducted a similar study with academics from South Korea and found that host country language skills affected all facets of adjustment. Similarly, in Selmer (2006)'s study of western expatriates in China, it was found that language knowledge of the host country had a positive result on adjustment. Although these studies only considered differences between the home country and host country languages, expatriates can also experience language challenges where the same language is spoken by the expatriate and the host country, which was identified by Rosenbusch et al. (2015). The authors found that even when the same language is spoken, words can have different meanings, which can contribute to adjustment issues and stressors for expatriates (Rosenbusch et al., 2015).

Although Tenzer and Pudelko (2017) took a different approach and explored the influence of language on power dynamics in multinational teams, the authors found the importance of language proficiency and the need for MNCs to provide training and to consider language proficiency in recruitment practices. Peltokorpi and Pudelko (2021) also adopted a different approach from prior studies by exploring language proficiency and negative relationships for expatriates. The authors caution against assuming that language proficiency automatically results in positive relationships and that where expatriates are considered to have very good levels of language proficiency it could disrupt boundaries between host country nationals and the expatriates (Peltokorpi & Pudelko, 2021). In relation to adjustment and potential risks, no matter the approach taken by the previous studies, language and the spoken word is an area that may be considered a risk for the SIEs in my study.

A topic that has received less attention is the risk of homesickness for expatriates (Hack-Polay & Mahmoud, 2021). Homesickness is a condition that can affect an expatriate's well-being due to the feelings of anxiety and depression about being away from one's home, family, and friends. (Apriyanti et al., 2022; Ferrara, 2020; Fisher, 1989; Hack-Polay & Mahmoud, 2021). Fisher (1989) completed a quantitative study with first-year university students in the United Kingdom to investigate the incidence of homesickness when the students moved away from home to reside at university. The authors found that the greater the geographical distance, the more likely the participants were to experience feelings of homesickness. It was hypothesised that this was due to the distance increasing the cost of personal visits home and that the greater the geographical distance, then the greater the cultural difference, that can be experienced which could contribute to culture shock. Similar results have been found in other studies. For example, Sun et al. (2016) surveyed first-time college students to understand student experiences of homesickness and found that 'in-state' students had a stronger sense of belonging, which the authors associated with the important role that distance to home plays in student attrition and retention. When an individual goes overseas to work in a culture different from their own, they can experience adjustment issues, including homesickness, which may be potential risks for SIEs in the current study.

2.3.2 Personal Risks

As discussed, there are studies on expatriates and the importance of family when expatriating, and although these studies do not reflect on risks, they frequently focus on challenges and issues. Additionally, as reflected by Fisher (2016), SIEs are experiencing two major life events, moving overseas and changing jobs, which reflects a significant level of change that SIEs must navigate, supporting the need to understand the risks for this particular cohort. This chapter focuses on a risk category called 'personal risks'. The term was used by Richardson and Zikic (2007) to reflect on issues of job security and stability; however, in the absence of expatriation risk categories, this term has been used to reflect broader aspects of personal and intrinsic risks. In this section, I synthesise risks that may be relevant to the personal dimension for the SIEs.

2.3.2.1 Career and Relational Risks for Spouse/Partner

Dual career issues have been acknowledged in previous studies (Chew, 2004; Harvey, 1998; Känsälä et al., 2015). McNulty and Moeller (2018) defined dual-career couples as:

> Individuals with an unyielding psychological commitment to their professional careers which requires relocation abroad, in combination with a commitment to a personal relationship that may or may not involve the relocation of their partner abroad, and that the commitment to career and personal relationship is extended by both adult partners. (p. 259)

Hippler (2009) and Richardson (2006) found that dual-career couples may be reluctant to pursue overseas opportunities, as each spouse may be hesitant to put their career ahead of the other. Richardson (2006) also noted that one of the participants in their study had previously declined two opportunities to work overseas as a result of the partner not supporting the move, reflecting some of the relationship challenges for expatriates and their spouses. Chew (2004) also found that with the increase of women in the workforce, the dual-career dilemma was an emerging issue, requiring career counselling and other development activities for the spouse prior to expatriating. These are important issues to consider when contemplating working abroad because geographical mobility and international relocation can make these family-related decisions problematic for the expatriate (Känsälä et al., 2015).

In a quantitative study, Harvey (1998) also identified specific stressors for dual-career couples and their families, including financial status, loss of personal contacts and social support systems, feelings of isolation, and abandonment of the spouse's career. Similarly, Anderson (2001) found that dual-career couples were concerned about the financial implications due to the loss of one partner's income when expatriating. Industry studies, such as Permits Foundation (2012) and Mercer (Polivina, 2012), also reflect these issues for dual-career couples.

Kansala et al. (2015) took a different approach in their qualitative study with 39 Finnish dual-career expatriates, focusing on gender as an essential aspect in the formation of the different strategies. They found that male expatriates dominated the group that adopted a hierarchical strategy, whereby the family relies on the career of the expatriate and takes a subordinate position to the expatriate's career. In contrast, female expatriates dominated the egalitarian group, where the careers of both partners are equally important and decisions are mutually agreed on. Couples in this group will often find solutions to advance both partners' careers. The final group was labelled 'loose coordination', which entailed more independent decisions regarding individual careers and where the relationship played a minor role in the career decision. This loose co-ordination also means that partners would accept living apart and other similar choices (Kansala et al., 2015). Similarly, the industry report from BGRS (2016) indicated that 27% of married/partnered expatriates choose to expatriate as a 'single status', with over half citing career concerns for their spouse/partner as the reason.

Ultimately for dual-career expatriates the issues are complex where both partners have career pursuits and both spouses bring arguments to the table on whether or not to expatriate (McNulty & Moeller, 2018). Financial risks are also a consideration for dual-career couples (Anderson, 2001; Harvey, 1998). Additionally, as reflected by Van der Velde et al. (2017), the expatriate who follows may have higher personal risks than the spouse who is leading the idea to expatriate. The interwoven nature of career and relationship risks contributes to the importance of exploring the research area and the research questions for SIEs and their consideration of risks.

2.3.2.2 Family, Friendships and Relationship Risks

Risks of international relocation are not only associated with locational factors and dual-career issues but the move can also place stress on family and relationships, which highlights the interwoven nature of family lives during expatriation (Ashamalla, 1998; Harvey, 1998; Känsälä et al., 2015; McNulty, 2015; Richardson, 2006). Although the importance of family is frequently associated with the success of the expatriation assignment, generally greater privilege is given to the work dimension of the expatriation than the personal or individual dimension (Dang et al., 2021; Känsälä et al., 2015).

Family-related issues are also generally associated with AEs; however, the current study contributes to issues that SIEs may experience. Andreason (2003a) discussed family-related issues that can arise with expatriation, including disruption to children's education. Richardson (2006), however, reveals the two sides of the discussion, in other words, not only the negative aspects families may experience when expatriating but also the positives they can gain from the move, such as cultural and other general life experiences for the children. McNulty (2015) explored the "lived experience of expatriate divorce" (p. 106) in both assigned and self-initiated expatriation. The study highlighted not only the inability of expatriates to separate work and career from the move abroad but also the risks that expatriate marriages are exposed to, specifically the most unfortunate relationship risk, divorce (McNulty, 2015).

Research also highlights that not only the immediate spouse or children are impacted by the move. Andreason (2003a) and Rosenbusch et al. (2015) refer to the possible impact on expatriates' parents, for example, where ageing parents may require assistance while the expatriate is overseas or where the expatriate holds concerns for parents back home. Richardson (2006) borrows the term 'significant others' from Denzin (1989), where significant others include spouse/partner, parents, grandparents, children, close friends, and work colleagues. The indication is that the personal lives of the expatriate and their family are vitally important and may inherently lead to personal risks.

Expatriation studies have emphasised the importance of friendships. For example, Osland (2000) completed a qualitative study with returned expatriates to understand the complex and transformational nature of expatriate experiences – referred to as the hero's journey. The author discussed how expatriates leave behind their social support systems they have established in the home country and embark on what could be considered an initially lonely overseas assignment filled with uncertainty due to the many differences that may be experienced in the host country. The author also discussed that the first six months may be filled with mixed feelings, including "uncertainty, difficulty, strangeness, exhilaration, ups and downs, and intense, accelerated learning" (Osland, 2000, p. 230). Similarly, Bozionelos (2009) completed a quantitative study of SIE nurses employed in a Saudi Arabian hospital and also identified how important it is for expatriates to develop friendships and networks.

However, studies also reveal the difficulties for expatriates to make friendships in the host country. Rosenbusch et al. (2015) completed a mixed-method study and found the most frequent cause of stress related to the "difficulty [in] making new friends and keeping in touch with old friends" (p. 417). Difficulties included speaking the local language but still being misunderstood due to words having different meanings; a lack of sense of community; and relational intimacy due to the challenges of connecting at home and also establishing new connections within the host country (Rosenbusch et al., 2015). Similarly, Richardson and Zikic (2007) found that SIEs experienced difficulties in forming social relationships and having meaningful interactions with others in the host country. Their study, however, revealed that some more experienced expatriates were unwilling to form friendships as they knew their stay was transient (Richardson & Zikic, 2007). This is a juxtaposed situation wherein the importance of social relationships to avoid the risks of isolation and loneliness is accepted, and yet there is also an unwillingness to form such relationships due to the transient nature of the expatriation role.

The importance of social connections should not be underestimated, and according to Lewis (1997), when an expatriate leaves behind their family and friends, their world outside of work can feel small, thus emphasising this important area. As family and social norms continue to evolve generally, as will the construct of SIE, that is, definitions and characteristics of the SIE and their families. These changes and the implicit complexities that can arise emphasise the personal and relational risks that the SIE may be exposed to. An exploration of expatriation risks with the focus on the centrality of the individual, as opposed to the organisation, is warranted and contributes to the research questions.

2.3.2.3 Psychological and Social Risks

Drawing on tourism studies, the current study may find that the categories of perceived risk called 'psychological risk' and 'social risk' are relevant to consider. Psychological risks are related to the possibility that a travel experience does not reflect favourably on the traveller's image or ego (Moutinho, 1987; Roehl & Fesenmaier, 1992). Social risks include embarrassment before others or that others, specifically friends and family, develop a negative opinion of the traveller due to their travel choices (Moutinho, 1987; Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998a). Given SIEs choose to leave their home country and decide on the location and duration of their expatriation, these categories of risks may also be relevant in the study.

Floyd et al. (2004) completed a quantitative study to examine the relationship between perceived risk and travel intentions in the aftermath of September 11, 2001. The authors found that social risks emerged as a significant predictor of perceived risks, which may be attributable to family and friends being concerned about the risk of terrorism and could indicate the importance of relationships in the mind of participants where there is a realization that life is fragile. Similarly, Matiza and Kruger (2021) completed a quantitative study of potential tourists to explore tourist typologies in relation to travel intentions after the COVID-19 pandemic and found that sceptical and apprehensive tourists had a limited desire to engage in tourism after the pandemic, possibly due to anxieties associated with the realization that life is fragile. Additionally, Matiza (2020) drew on empirical evidence to anticipate the influence of the COVID-19 pandemic and perceptions of risk on future travel behaviour and discovered that the perceived health risk associated with the pandemic may affect both psychological and social risks. In the context of the current study, the expatriation could result in psychological risks for SIE's, who may be embarrassed about their expatriation, and social risks caused by concerns over their safety and other risks for the SIEs and their families in the host country.

2.3.2.4 Repatriation Risks

There are known repatriation issues for AEs, and they are frequently studied under the notion of failed assignments (Caligiuri & Bonache, 2016). Section 2.3.1.3 provides a review from the perspective of adjustment issues and associated risks. However, as found by Avril and Magnini (2007), there are reasons other than adjustment and performance issues that can contribute to an earlier-than-planned return (repatriation risks). Avril and Magnini (2007) produced a conceptual paper contributing to the discussion about expatriation failure, with failure defined as the expatriate either resigning from their role or returning prior to the completion of their assignment. The following issues were identified as contributing to the high likelihood of failure when abroad: "responsibilities for aging parents; chemical dependencies on the part of anyone in the household; existence of learning disabilities in a child; behavioral problems in teenagers; and emotional instability of any family members" (p. 57).

Studies have also reflected on repatriation concerns about the international experience not being recognised by future employers and the experience having less value in different countries. Richardson and Mallon (2005) noted:

> Where individual careers are concerned, corporate rhetoric suggests that international experience is essential for promotion to senior management. Yet, empirical evidence suggests that it is inconsistently rewarded where repatriate managers frequently complain about the lack of recognition and/or reward. (p. 410)

Similarly, Stroh et al. (2000) completed a study with repatriates and partners within five US multinationals. Although the repatriates were considered AEs and returned to roles within their local work unit, it was found that only 39% of the repatriates in the study felt that they used their international knowledge, skills, and abilities upon their return, which perhaps provides an insight into the value placed on international experience (Stroh et al., 2000).

In relation to SIEs, Begley et al. (2008) explored the experiences of self-initiated repatriates when returning to their home country. One of the themes that emerged was the perceived negative value of the international experience. The authors noted that “for some individuals it was a struggle to get employers to recognise their experience and they cited their international experience as being detrimental to their job search” (p. 272). The study also found that employers held concerns about the amount of time spent overseas and the more internationally focused experiences (Begley et al., 2008).

Based on industry information, the BGRS (2015) report indicates that the turnover of repatriates has been around 51% within the first 24 months of repatriating (cited in Chiang et al., 2018). The KPMG Global Assignment Policies and Practices survey (2018) reveals that the primary factors for employees leaving organisations after repatriation are external competitiveness and the lack of appropriate jobs in the home country. This information is important for expatriates and organisations in managing repatriation risks. As a result of COVID-19, a category of risk called “displaced employees due to travel restrictions or emergency situations” (p. 25) is reflected in the BGRS (2021) survey, which highlights that global mobility risks change and are not static, which could be an area of potential risk for expatriates.

Ultimately, it is unclear what would be considered a failed assignment by an SIE, including whether this pertains to the career, children, or family members. The recent qualitative study by Ellis et al. (2020) sought to address this area. The authors discussed that the SIE literature has emphasised the expatriation but not the repatriation process and "there is very limited research on the repatriation of SIEs, so most of our knowledge must be drawn from research on the repatriation of AEs" (p. 541). The authors sought to explore how SIEs perceive the repatriation process when compared with their pre-expatriation expectations. The qualitative study involved interviewing New Zealand SIEs returning home using a longitudinal approach. The findings recognised the importance of individual agency, and where expatriation and repatriation are viewed as a continuum of time and not as discrete events for SIEs. Additionally, part of the SIEs' ability to adjust to repatriation aligns with them knowing that they will return to the home country, and as such, they not only anticipate their return but also start to make the necessary adjustments (Ellis et al., 2020).

Although failed assignments have generally been studied from the perspective of AEs (Ellis et al., 2020), the reasons and the risks associated with a premature return from working abroad are exhaustive and relate to any type of expatriate. This is another important area in the SIE literature and contributes to the research gap.

2.3.2.5 Job Insecurity and Financial Risks

SIEs are typically self-financing and responsible for establishing themselves in the host country (Begley et al., 2008), which can create risks for SIEs relating to job security or other financial risks. Richardson and Zikic (2007) sought to understand the experience of pursuing an international academic career with SIEs from four different countries and found that transience and risk were the more negative dimensions for the expatriates. Transience included concerns about the limited period of relocation, which could result in being tied to a certain position or institution due to work visas or work permits. Fontinha et al. (2018) conducted a study with somewhat similar results. To understand concerns regarding job insecurity, the authors explored the career practices of Portuguese SIEs moving to the UK and found that job insecurities can be minimised by the employer with job inducements (Fontinha et al., 2018). Consistent with Richardson and Zikic (2007), there was, however, a general perception that SIEs must manage their own employability risks (Fontinha et al., 2018). Additionally, while it may appear that organisations are assisting to mitigate SIEs' job insecurity risks through the provision of training and other activities, the support is really akin to the organisation investing in their own outcomes (Fontinha et al., 2018).

SIEs are not sent overseas at the behest of an MNE and may, therefore, experience more financial challenges than their AE counterparts (Andresen et al., 2014). The empirical study by Richardson and Zikic (2007) confirmed risks relating to job loss, lack of job stability, and concerns regarding financial security in the host country. Richardson and McKenna (2002) described these different situations by using metaphors, such as the SIE being "[l]ike tightrope walkers on a high wire the smallest mistake would see them plummeting to the ground marking the end of their career/job in the host country" (p. 74). In other words, reflecting the risk of the SIE losing their job, which could also mean they would need to leave the host country.

When moving to a foreign country and earning an income, there are also other risks to consider, such as tax planning. Fiore (2001; 1993) wrote about the importance for expatriates to consider their individual tax planning and the implications of different tax rates that can apply when working internationally. Fiore (1993) also wrote about other tax considerations, such as relating to the sale of a principal place of residence and rental of a principal place of residence. As SIEs may not have MNEs assisting with tax obligations and tax regimes, this is another important area for SIEs who manage their own risks.

Given that SIEs and their families are not tourists, they are integrating with locals from both a professional and personal level; where children are involved they are also integrating into the education system; and all members are integrating into new social situations, which essentially reflects the omnipresence of risk across many facets of the expatriate space including their personal spaces (Yang et al., 2018), making this a worthy area to explore.

2.3.3 Change in Risks

The world does not stand still and neither do the contexts in which individuals live and work. The macro-political landscape has shifted with changing migration rules, affecting globally mobile resources (Collings & Isichei, 2018); for example, the United Kingdom's Brexit, a decision to leave the European Union, has possible implications on the immigration system

(Collings & Isichei, 2018), and the COVID-19 global pandemic with "restrictions and shutdowns have meant that people have been confronted with dramatic, sudden and widespread disruptions to their employment, education systems, leisure activities and social relationships" (Lupton & Lewis, 2021, p. 1). Additionally, it could be argued that border restrictions and lock downs were more prevalent in Australia than other countries; therefore, SIEs from Australia may have experienced more challenges and risks relating to their expatriation due to the difficulties in leaving or returning to Australia. These are just a few events which highlight how important it is to avoid studying risk from a static point of view or as a snapshot at a point in time (Loewenstein & Mather, 1990; Rogers, 1997). Rather, it is necessary and valuable to understand whether risks change, particularly the impact from experience. Similar to previous sections, research is drawn from a number of domains, including risk management and tourism.

In the context of changing risks, risk management (Section 2.2) has a clear cyclical process for the regular monitoring and follow up of risks, such as included in the ISO 31000 (2018) guidelines for managing risks and being aware of both changes from an internal and external perspective. Purdy (2010) discussed ISO 31000 and monitoring and follow up to ensure that:

> … appropriate action occurs as new risks emerge and existing risks change as a result of changes in either the organization's objectives or the internal and external environment in which they are pursued. This involves environmental scanning by risk owners, control assurance, taking on board new information that becomes available, and learning lessons about risks and controls from the analysis of successes and failures. (p. 884)

Changing perceptions of risk have been researched in the context of travellers changing travel plans. Kozak et al. (2007) refer to external factors, such as the economy, political environment, or other temporal features, which can disrupt travel to certain locations. Soon after the 2003 SARS crisis, the authors interviewed travellers from 14 different countries to understand what safety and security factors would make respondents change their travel plans. They discovered that where the destination had an elevated level of risk, the majority of respondents would change their travel plans (Kozak et al., 2007).

Another approach is to study risk perception at different times to understand if perceptions change. Wolff and Larsen (2016) completed a study with around 10,000 tourists from 89 different countries with data collected at different intervals between 2004 and 2015 to understand if perceptions changed regarding destinations. They found that perceptions of destinations fluctuated, but generally there was not much change over the years, despite significant events occurring in some of the destinations, such as the terror bombings in Madrid and London in 2004 and 2005, respectively. The study did, however, reveal a consistent theme with the tourists: they considered their home country to be a safe place when compared to travelling abroad (Wolff & Larsen, 2016).

Similarly, Holland et al. (2021) also observed that during the COVID-19 pandemic, there was a desire to cruise closer to home because domestic cruising was considered 'safe'. Although tourism studies explore perceptions of risks before and after negative events to gauge a participant's desire to travel, the studies imply that changing perceptions need to be related to unpredictable disasters or large scale events (Holland et al., 2021).

A different approach was taken by Neuburger and Egger (2021), who conducted a study at two points in time to understand the relationship between travel risk perception and travel behaviour. During the COVID-19 outbreak, the authors collected data from travellers in the regions of Germany, Austria, and Switzerland. The first data collection point was two weeks before COVID-19 was declared a pandemic and the second collection was immediately after the pandemic was declared. The authors found a significant change over the two-week period revealing that travellers were willing to change or cancel their travel plans, highlighting that perceptions and behaviours can change in a short period of time (Neuburger & Egger, 2021).

Rogers (1997) also studied changing perceptions to explore the relationship between perceived risks and experience. The study sought to examine the long-term impacts of changes in estimated risk before and after two distinct risk events across two communities (Odessa and La Porte). The chemical plant fire in Odessa was a significant event at an existing facility, whereas in La Porte, a similar facility was under public discussion. In Odessa, the study was completed in 1992 and 1993, before and after the significant event of the chemical fire in August 1992. In La Porte, the surveys were conducted over two consecutive years during the public discussion process.

Although Rogers (1997) expected a significant shift in perceived risks, the empirical evidence was not conclusive. Suggesting that the social construction of risk, including "both the likelihood and severity of potential risks and hazards, and the degree to which people are personally affected by the hazard's occurrence or its saliency" (p. 755), are more important than the actual occurrence of the risk event. The author noted:

> It is difficult to imagine a risk perception that remains constant in the face of risk events such as those experienced in Odessa and la Porte. Postulating a static risk perception would involve describing mechanisms by which people continue to hold-fast to views of risk in the face of new and even contradictory information, particularly when risk events with potentially life-threatening consequences are considered. (Rogers, 1997, p. 753)

The above views from Rogers (1997) suggest that not only one's experience but also the changing environments that we live in, can affect one's perception of risks. Additionally, the role of social processes such as the "social interaction with family, friends and acquaintances before, during and after risk events shape the meaning" for the perception of risk (Rogers, 1997, p. 755).

Studies on expatriates have found triggers, shocks, and jarring events that can invoke a re-assessment of the expatriation and how being overseas can heighten these aspects of uncertainty. Hussain and Deery (2018) researched events that can contribute to expatriates, specifically SIEs, leaving their jobs, which included triggers relating to the death or illness of a family member; the employment situation no longer meeting the SIE's plans or goals; and change of family situation. Tharenou and Caulfield (2010) surveyed SIEs and identified shocks and jarring events that can cause the expatriate to reconsider their time abroad, such as the illness of a relative or an event that may involve an elderly parent. Although these studies are not necessarily focused on risks, they provide situations that may prompt changing perceptions of risk which may be relevant to the SIE.

Both tourism research (Villacé-Molinero et al., 2021) and risk management research (Renn, 2021) agree that large-scale events such as the COVID-19 pandemic create new risks, and the authors espouse how the virus has created new risk scenarios that will undoubtedly have a negative impact on tourism. Renn (2021) discussed not only COVID-19 but, in general, large-scale events ranging from the global financial crisis to the industrial disaster in Fukushima, creating a challenging environment for risk management. In response to these changing risks, Renn discussed the new challenge that has emerged for risk management, which is called 'systemic risks' (2021). Systemic risk refers to the "embeddedness of any risk to human health and the environment in a larger context of social, financial and economic risks and opportunities" (Renn, 2021, p. 127). In other words, risks cannot be handled by static reductionist methods and step-by-step assessments, alluding to the general models developed through the numerous international standards, discussed in Section 2.2.1. Renn (2021) indicates that the process must be adaptive and include continuous learning, along with early warning indicators of potential risks.

The recent global COVID-19 pandemic illustrates how "risk is a dynamic and shifting concept", which is highly contextualised for each individual (Lupton & Lewis, 2021, p. 11). Lupton and Lewis (2021) interviewed Australians to understand their experiences of COVID-19 in the first six months of the pandemic in 2020. The authors revealed the changes experienced by the participants, from the virus being considered a faraway problem to being considered a personal threat; feelings of personal vulnerability due to pre-existing medical conditions; and greater concerns about older family members (Lupton & Lewis, 2021). The authors also discussed that the results are a snapshot at a moment in time and as with any social research, it is important to understand the emerging and changing situation of the pandemic (Lupton & Lewis, 2021).

Nshakira-Rukundo and Whitehead (2021) conducted research regarding the changing perceptions of risk during the COVID-19 pandemic. The quantitative study assessed changes in risk perceptions of COVID-19 and adherence to preventive strategies in Uganda. The questionnaire had two main questions, although the question to assess changing perceptions of risk was "[h]ow much do you fear the COVID- 19 disease now (July) compared to how you felt in March" (p. 2), along with space for participants to give reasons for answering the way they did, providing qualitative data. The authors found that perceptions had changed between the time periods, whereby 85% of perceptions were lower in July 2020 than in March 2020. Due to the inclusion of the qualitative response, the authors were able to use a few select quotations to help understand the change in perceptions. Reasons for the changing risk perceptions included the difficult economic situation of income loss and lower living standards, which may have been more prominent for the respondents than the risk of the disease. Lower case numbers may also have contributed to the changing perceptions of the COVID-19 risk, and it is likely that individuals had not encountered COVID-19 within their social networks and, therefore, their behaviour towards prevention regressed. In general, risk perceptions of COVID-19 reduced over time, and respondents who were more inclined to consume information about COVID-19 took the risks seriously (Nshakira-Rukundo & Whitehead, 2021). These results reflect the dynamic and fluid nature of risks, along with changing views across different points in time and the effect that experience can have on changing viewpoints.

It is clear from the research that whether comparing risks at two different points in time or examining changes based on significant events, we ultimately live in a dynamic world where considerations of risks can change. As noted by Rogers (1997), "[p]ostulating a static risk perception would involve describing mechanisms by which people continue to hold fast to views of risk in the face of new and even contradictory information…" (p. 753). Similarly, Loewenstein and Mathers (1990) noted that "..a snapshot can present a highly selective or even misleading image if the landscape it depicts is changing over time" (p. 173). This demonstrates the worthiness of understanding how risks and considerations of risk can change for SIEs.

2.4 Summary

Drawing on literature from several domains, my review intended to explore the themes and areas that contribute to understanding risks for SIEs, and illuminate the gaps in the research (see Table 4).

It was found that risk management standards provide organisations with a structured, logical, prescriptive, and repeatable approach to risks; however, it is unknown whether SIEs would consider their risks in such a structured manner, making this a worthy area to study. In this chapter I drew on research from a number of areas including psychology and risk analysis (social science) to explore the perceptions and evaluations of risks. Tourism studies also provided a plethora of research about risk perception and attitudes of tourists. To a certain extent, this research is relevant for SIEs, who, like tourists, choose to go overseas. However, there is still a difference between the two types of sojourners in time spent in the host country and the intention of the travel, that is, one is for leisure (tourists) and the other includes a work/career component (SIE). Finally, a range of risk-like topics has also been researched for expatriates, from adjustment risks to repatriation issues. More recently, the focus has included the integration of risk management concepts with expatriation, particularly in the context of hostile and dangerous environments. However, it is evident from the literature review that less is known about how expatriates consider their risks when expatriating, particularly the SIE cohort.

Table 4: *Risk Domains Drawn Upon to Illuminate the Gap in the Research*

Topics	**Risks Perceptions/Assessment/Response**	**Risks Changing Assessment**
Risk management	- Guidance for managing risks; and structured processes for identifying, assessing and mitigating risks (e.g., ISO, 2018) - Risk management fundamentals (e.g., Hopkin, 2018; Mehr & Hedges, 1963) - Risk management history and critique of the topic, including certain standards (e.g., Dionne, 2013; Lalonde & Boiral, 2012)	- Structured process of monitoring and review of risks (ISO, 2018) - New challenges for risk analysis (Renn, 2021)
Risk perceptions and risk evaluations	- Risk perceptions and judgments (e.g., Slovic et al., 1982; Zajonc, 1980)	- Changing perceptions – large-scale events – COVID (Nshakira-Rukundo & Whitehead, 2021) Changing perceptions (e.g., Loewenstein & Mather, 1990; Rogers, 1997)
Tourism studies	- Perceptions across a range of risk types (e.g., Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998a) - Risk-reducing strategies (e.g., Holland et al., 2021; Lo, Cheung, et al., 2011) - Different approaches/attitudes to risks (e.g., Cohen, 1972; Karl et al., 2020)	- Changing perceptions (e.g., Kozak et al., 2007; Wolff & Larsen, 2016)
Expatriation studies	- Adjustment issues, including failed assignments (e.g., Black & Gregersen, 1999; Froese & Peltokorpi, 2011; Tung, 1981) - Hostile and dangerous environments (e.g., Fee et al.,	- Triggers, shocks and jarring events that can invoke a re-assessment of expatriation (e.g., Hussain & Deery, 2018; Tharenou & Caulfield, 2010)

Topics	Risks Perceptions/Assessment/Response	Risks Changing Assessment
	2019; Gannon & Paraskevas, 2019) - Fears and coping strategies (Faeth & Kittler, 2017; Giorgi et al., 2016) - International academic career – transience and risk (Richardson & Zikic, 2007) - Corruption (Greppin et al., 2017) - Health issues (Jones, 2000) - Dual-career issues (e.g., Hippler, 2009; Richardson, 2006) - Expatriate divorce (McNulty, 2015) - Homesickness (Hack-Polay & Mahmoud, 2021) - SIE decision processes through lens of consumer decision-making (Glassock & Fee, 2015) - Repatriation risks (e.g., Ellis et al., 2020; Stroh et al., 2000)	- Changing macro environment (Collings & Isichei, 2018)

The literature review reveals the paucity of our knowledge about the risks of living and working abroad for expatriates who are not sponsored by an organisation (SIEs). Since this group of globally mobile individuals, who autonomously plan international careers in a changing and dynamic global environment is becoming increasingly relevant as a cohort of globally mobile resources, it is important to shed light on how they consider the risks and uncertainties linked to working and living overseas. In the next chapter, some theories and a conceptual framework that can help investigate this phenomenon are introduced.

3. Conceptual Framework

3.1 Introduction

As discussed in the previous chapter, the literature covering expatriate risks from a physical safety perspective and hostile environments examines these risks primarily from the multinational enterprise (MNE) perspective (e.g., Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019; Posthuma et al., 2019). An examination of risks from an organisational perspective focuses on assessing and reducing risks to measurable outcomes and lends itself to a positivist approach. While this approach is beneficial in operationalising risks at an MNE level, it fails to account for the complexity of personal and social factors for individual expatriates. For this cohort of expatriates, self-initiated expatriates (SIEs), who exhibit significant personal agency and autonomy, the consideration of risks is equally consequential yet not as understood as the organisational perspective. All of this highlights an area for further research to understand how SIEs consider their expatriation risks in a dynamic global environment.

The approach employed in the synthesis of the literature presented in the previous chapter follows a "track-bound" modality (Sandberg & Alvesson, 2011, p. 39), with the intent of spotting gaps or overlooked ideas in the current conceptualisation of risks and expatriation. However, focusing on autonomous human agents (rather than bureaucratic organisations) requires questioning some of the taken-for-granted ideas that were found in the current expatriate risk literature. Therefore, in this chapter I adopt a 'problematising' perspective (Alvesson & Sandberg, 2011; Sandberg & Alvesson, 2011), identifying and critiquing assumptions underlying the current theories with the intent of producing original research questions (Barney, 2018), in this case by exploring risks in expatriation from the lens of the individual expatriate. This approach inspired a literature review that connected different bodies of research, facilitating dialogue and comparison without cancelling the diversity of the areas drawn on (Alvesson & Sandberg, 2020).

The first assumption that needs to be questioned concerns the idea that risk assessment is a purely cognitive and rational activity, which follows a structured and prescriptive process, and is aimed at measuring and mitigating well defined, exogenous risks. Since the decision to expatriate is made by individuals, it is likely that their consideration of risk will also incorporate emotional and social aspects. For this reason, it is useful to complexify the notion of risk, considering both risk as analysis (the rational approach) and risk as feelings (Slovic et al., 2004).

The second assumption that must be questioned is that risk assessment is a point-in-time activity that considers individual risks in isolation. Instead, human decisions can be influenced by different factors, including new information and experiences, over an extended period of time. For this reason, in my study consumer decision-making theory will be used, since the choice to expatriate is akin to buyer behaviour (Glassock & Fee, 2015).

In this chapter, I critically present these theories, with the intent of developing a conceptual framework that can capture the multiple factors that may influence SIEs consideration of risks, both prior to and after expatriation.

3.2 Cognitive and Affective Approaches to Risks

Traditionally, risk assessment has been thought to be a cognitive process. However, over the decades, researchers have gained an increasingly greater appreciation for the role that affective behaviours play in the assessment of risks (Feldman et al., 1999; Loewenstein et al., 2001; Slovic et al., 1982; Slovic & Peters, 2006; Tversky & Kahneman, 1974; Zajonc, 1980). Zajonc (1980) demonstrated the significant influence that affect can have on decision making in risky or uncertain situations, arguing that cognitive processes preceding a decision was considered to be flawed and that there was no evidence supporting that notion. Instead, Zajonc argued that feelings accompanied all cognitions and that they were separate and independent(1980). The role affect plays in the perceptions of risk was further conceptualised by Loewenstein et al. (2001) who offered a conceptual foundation in which emotional responses influence risk decision-making, known as 'risk as feelings'. Risk as feelings was hypothesised by Loewenstein et al. (2001) as "risky situations (including decision-making) result in part from direct emotional influences, including feelings such as worry, fear, dread, or anxiety" (p. 270). In 2004, the concept was further developed to hypothesise that risk is perceived in two ways: (1) risk as feelings and (2) risk as analysis (Slovic et al., 2004). The authors argued when managing risk, it is important to understand the way both emotion and reason interact (Slovic et al., 2004). Risk as feelings refers to individuals' instinctive and intuitive reactions. Risk as analysis brings logic and reason to risk decisions (Slovic & Peters, 2006).

Risk as analysis aligns with traditional cognitive models where individuals assess risks at a cognitive level (Loewenstein et al., 2001), which continues to confirm the importance of cognitive risk perceptions. However, Risk as Feelings acknowledges that emotional responses can differ from cognitive assessments (Loewenstein et al., 2001). Ultimately, this view of a dual approach supports the notion that risk judgements are made with a mix of both cognitive thoughts as well as feelings and emotions (Skagerlund et al., 2020; Slovic et al., 2004, 2005; Zajonc, 1980). In the context of my study, this means that when an SIE is contemplating an offer to work overseas, the SIE may hypothetically assess the potential impact (positive and negative) that an overseas assignment would have on their career. This assessment could be structured and methodical in terms of researching success/failure rates for expatriation assignments, and the SIE might discuss the pros and cons with other expatriates and compare the benefits of accepting the assignment versus declining it. This hypothetical scenario demonstrates the cognitive processes which align with risk as analysis. Conversely, the expatriate may simply have a good or bad feeling about the assignment and make a decision on this basis, which reflects the affective process that aligns with risk as feelings.

The concept can be applied to different situations to understand how individuals make risk judgements. For example, risk as feelings partly guided Schroeder's thesis (2015) on international tourists from the United States, where the author adopted quantitative methods to analyse “the relationships between risk-related constructions of perceived risk (perceived vulnerability, perceived severity, affective risk perceptions), perceived efficacy (self-efficacy, response efficacy), and engagement in recommended risk reduction behaviour” (p. 14). According to Schroeder (2015), risk as feelings had not previously been adopted for studies pertaining to travel risks, so she adapted the hypothesis to the context of international travel along with protection motivation theory. Schroeder (2015) found amongst other things that the “risk-as-feelings hypothesis suggests that affective risk perceptions and cognitive risk perceptions may be related” (p. 246). In a different study, Huber and Schlager (2018) adopted the risk as feelings and risk as analysis models to understand the perception of risks for purchasing insurance products. The study involved investigating the decision-making process in the context of how attitude plays a significant role in determining perceptions when consumers are evaluating insurance products. Huber and Schlager (2018) found that feelings influenced the consumer’s attitude towards avoiding risks and that self-perceived expertise is a factor in risk analysis. They also suggested that self-perceived expertise can be developed by organisations and government through education related to the subject area, along with education about the associated risks (Huber & Schlager, 2018).

Risk as feelings includes the role of affect in risk judgements (Slovic et al., 2004). The term affect heuristic is used by the authors, which is the concept of using both feelings and thinking when forming a view about risks and benefits (Slovic et al., 2004). If an individual has positive feelings towards a particular issue, they are more inclined to judge the risk as “low and the benefits high”; conversely, if the individual has negative feelings towards a particular issue, they are more inclined to judge the risk as “high risk and low benefit” (Slovic et al., 2004, p. 315). An expatriate may consider that working overseas can increase their skills and experience, thus the risk is taken in the hopes of achieving this benefit. The benefit may be considered to have high affect and low risk. This theory was proven in a study by Alhakami and Slovic (1994), who examined the relationship between risk and benefit of 100 university students and found the higher the perceived benefit, the lower the perceived risk and vice versa. The authors also noted that:

> an intriguing implication of the finding that risk and benefit are confounded in people’s minds is that it might be possible to change perceptions of risk by changing perceptions of benefit and to change perceptions of benefit by changing perceptions of risk. (Alhakami & Slovic, 1994, p. 1096)

Therefore, it may be possible to sway an individual’s perception of a particular risk by focusing on its benefit to them (Alhakami & Slovic, 1994). Wilson and Arvai (2006) tested this theory with risks that could be encountered in a park setting, such as risks of deer overpopulation and non-violent crime. It was found that deer overpopulation was rated as a neutral affective response, but non-violent crime had a strong affective response. The authors found that there were more significant risks to human and environmental health from the deer overpopulation, but the respondents routinely perceived a higher risk in the scenarios that elicited a strong negative affective response.

A further example of affective behaviours and the importance in the context of risk judgements is cigarette smoking. Viscusi (1992) discussed how public health policy regarding cigarette smoking, which carries known health risks, represents one of the largest tradeoffs between consumption benefits and health risks faced by consumers (smokers). The author analysed national survey data of more than 3000 persons aged 16 years and older. Respondents were asked the following question: "Among 100 cigarette smokers, how many do you think will get lung cancer because they smoke?" (Viscusi, 1992, p. 64). Viscusi (1992) found that respondents made tradeoffs between smoking risks and other attributes they valued, which Viscusi considered to be consistent with rational behaviour. Slovic (2001), however, argued that there were flaws in Viscusi's arguments: "The first reflects the repetitive nature of cigarette smoking and the accumulation of risk over a long period of time. The second reflects young people's failure to appreciate the risks of becoming addicted to smoking" (p. 9). New data emerged from Slovic (2001)'s study, based on a national telephone survey of more than 3,500 individuals between 1999-2000. The results revealed that at the time of starting to smoke, the smokers were attracted to the fun and excitement of smoking. It was only after they had started smoking and gained new information about health risks that the smokers began to think about the risks to their health (Slovic, 2001). These findings highlight the role of affect (risk as feelings) in the assessment of risk. According to Slovic (2001), "most beginning smokers do not appreciate how their future selves will perceive the risks from smoking and value the trade-off between health and the need to smoke" (p. 19). This is relevant for SIEs, who may also find that their actual experiences (which shape their future selves) may cast their initial risk assessments, prior to expatriating, in a different light once they have lived experience and accordingly gained new information about the risks.

The role of affect was also researched by Sobkow et al. (2016). The authors conducted three experiments to determine the role that affect plays in relation to risk perception. The findings support the risk as feelings concept (Loewenstein et al., 2001) for feelings being an important behaviour in risk taking. Specifically, Sobkow et al. (2016) demonstrated that when there is no information about numerical risk parameters, such as the magnitude of the consequence or the probability of a loss, then "people rely on mental images of risk consequences. The vividness and intensity of these images produce affective reactions toward risk that change the way it is perceived" (p. 7).

To continue this important area of research regarding the approach to risks and the relationship between affective and analytic processes, Finucane and Holup (2006) proposed a conceptual model to explore the interplay between the analytic and affective in risk judgements and decisions. They called this 'risk as value'. The term 'value' includes nonquantitative measures of desirability, which “can be measured in terms of affective qualities (satisfaction, happiness derived from a way of life, goodness of an outcome for society at large)” (p.144). The authors discussed that “a combination of analytic and affective processes helps individuals to judge the overall goodness of alternative outcomes” (Finucane & Holup, 2006, p. 148). They also suggest that more qualitative research would be beneficial, including interviews and focus groups, to further develop how the relationship between affective and analytic processes, judgements, and reactions is understood (Finucane & Holup, 2006). The current qualitative study will in some way address this identified gap by exploring how SIEs consider risks, also in terms of cognitive and affective approaches.

3.3 Influencing Factors

In this section, I draw on psychological processes relating to consumer decision making theory, which posits that there are a number of psychological behaviours (internal factors) that are important for understanding the SIEs consideration of risks (Belch & Belch, 2007). The decision to expatriate could reflect different needs for expatriates, which in turn reflects different risks. For example, expatriate studies have observed that expatriates are motivated by financial rewards (Selmer & Lauring, 2010; Stahl et al., 2002) and the opportunity for self-actualisation through professional development and personal challenge (Dickmann, 2012; Pinto et al., 2012; Stahl et al., 2002). Understanding the motivational factors is important and contributes to the consideration of risks.

Internal factors also involve the SIE searching for information internally, which can consist of memories, previous experiences, and tacit knowledge, all of which can influence the consideration of risks (Belch & Belch, 2007). It is noteworthy that according to research on expatriation, previous experience does not specifically need to relate to experience in the host country but can also relate to travelling, visiting, and more general overseas experience (Andreason, 2003b; Black et al., 1991; Selmer, 2002). Bader (2015) researched sensitivity to terrorism and noted that expatriates with previous experience in demanding environments have a better time adjusting and integrating into their new environments, meaning that an expatriate with previous international work experience may also have a different attitude towards risks.

Similarly, Despotovic et al. (2015) explored Australian SIEs' perceptions of cross-cultural self-preparation for South Korea and found that SIEs with prior international experience felt better equipped to deal with the new environment. This is important in the context of my study as the area of tacit knowledge may be relevant for SIEs' considerations of risks. Where the internal search is insufficient, according to consumer decision theory, the expatriate would then move to external sources for information. External searches can occur through friends, colleagues, and family; the internet; and public sources, such as newspapers and magazines; and trials (Belch & Belch, 2007).

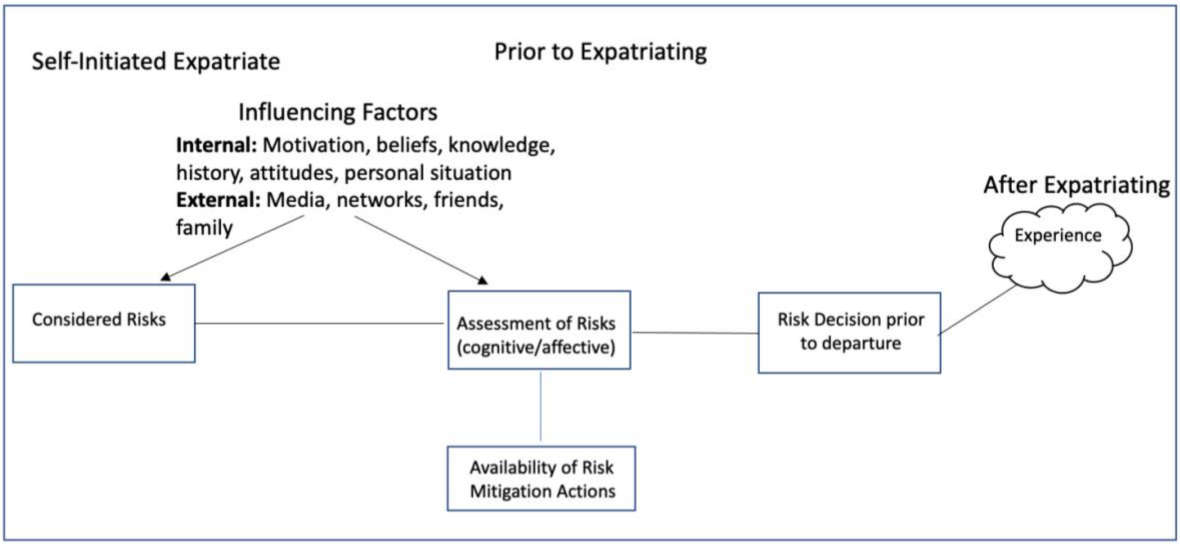
In the context of expatriation, unless the individual is expatriating alone, it is likely that others, such as family, will also experience the expatriation. Studies have found that SIEs may have strong or weak ties to different host locations (Muir et al., 2014); for example, a partner from the host country may be a strong motive to choose that location (Thorn, 2009). Other motives included a partner's desire to move to a particular host country (Howe-Walsh & Schyns, 2010), the desire to expose children to different cultures, or the desire to obtain a better education for the children in a certain country (Thorn, 2009).

I have set out some of the influencing factors that may be relevant for the SIEs in their consideration of risks.

3.4 Conceptual Framework and Research Questions

While adopting a "track-bound" modality (Sandberg & Alvesson, 2011) in the literature review with the focus on spotting gaps or overlooked ideas in the current literature, an opportunity to explore risks and how they are considered by SIEs when expatriating was revealed as an area worthy to research. This problematising approach (Sandberg & Alvesson, 2011) not only helped develop the research questions but also led to considering Slovic et al. (2004)'s concepts of risk as feelings and risk as analysis and consumer decision-making in the conceptual framework (Figure 1).

Figure 1: *Conceptual Framework for Consideration of Risks by SIEs*



The framework shows that SIEs may consider their prior experience and tacit knowledge or obtain information externally through friends, family, news and websites, which may inform their considered risks and assessment of risks (Fuchs & Reichel, 2011; Law, 2006; Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998b). Individual contexts as well as the external environment are influencing factors for the SIEs. The framework also shows that SIEs may assess risks in two ways, that is cognitively and affectively. A cognitive assessment includes a rational analysis based on analytical, logical, and reason-oriented factors. Affect includes both positive and negative emotions and feelings (Slovic & Peters, 2004), where it is important to consider these "motivating states leading to action" (Slovic, 2001, p. 100). The terms 'affect' and 'emotion' will be used interchangeably within the study based on these descriptions. During the assessment, similar to tourists, expatriates may take action to reduce or mitigate risks that are considered to be unacceptable (Sirakaya & Woodside, 2005).

The risk-related boundaries of the study are not pre-defined; they are inherently established through the participants' considerations of risk and only limited by the context of the study (expatriation). An analysis of the actual decision to expatriate is beyond the scope of my study as the participants have already expatriated, rather the focus is on the consideration of risks prior to expatriating and in the host country. My study focuses on SIEs; however, this framework could equally apply to other types of expatriates, such as organisationally assigned expatriates (AEs).

The framework presents a set of research questions that the current study aims to address:

1. What are the risks considered by SIEs prior to expatriation?
2. How do SIEs consider risks prior to expatriation?
3. How does the consideration of risks change after expatriating?

RQ 1's focus is on the time prior to expatriation when the SIE may start to consider risks. This step includes psychological processes, such as drawing on past experiences, searching for information via friends, family or externally through the media and websites, which may inform SIEs' considered risks (Fuchs & Reichel, 2011; Law, 2006; Roehl & Fesenmaier, 1992; Sönmez & Graefe, 1998b).

RQ 2 involves the cognitive/affective evaluation of the risk prior to departure. This consideration shapes the SIE's assessment of risks and whether the SIE seeks to reduce or mitigate considered risks prior to departure.

RQ 3 is designed to understand differences between the SIEs view of their risks prior to expatriation (RQ1) and their experiences in the host country (RQ2). The interview questions were asked at the same time, once SIEs had experience, which aligns with the conceptual framework. Asking participants to recollect past experiences is a challenge (Veal, 2005), and this is discussed in Sections 4.6 and 8.6.1.

3.5 Summary

Expatriation involves moving from one country to another, starting a new role, along with the inherent personal disruption to one's everyday life. Due to limited research regarding SIEs' understanding of expatriation risks, research for my study has been drawn from various domains. The conceptual framework (Figure 1) draws on risk as feelings/risk as analysis by Slovic et al. (2004) and draws on consumer decision making theory to guide the research methodology and answer the research questions.

The next chapter presents the epistemological approach and methods employed that guide the study, alongside ethical considerations, researcher positionality, and my reflections on the fieldwork.

4. Research Methodology

4.1 Introduction

In this chapter, I present the approach to my research, along with the methodology, that was adopted in answering the research questions. Firstly, my epistemological perspective — critical realism — is discussed. The aim of my study was to explore risks and how they are considered by self-initiated expatriates (SIEs). I chose a qualitative methodology, which included interview methods whereby the SIEs considerations of risks were acknowledged, collected, analysed, and interpreted. Also included are details on the research design, the methods adopted, and the various changes made in response to the COVID-19 pandemic. The chapter concludes by discussing validity, ethical considerations, and my positionality in my study.

4.2 Epistemology — Critical Realism

My epistemological approach to this research is critical realism (Bhaskar, 1975), as I account for individual expatriates' consideration of risks in specific situations. Bhaskar (1975) argued that "the universe, including the social world, is a stratified and open system of emergent entities", where "[e]ntities may be real in different ways and at different levels" (Vincent & O'Mahoney, 2018, p. 202, 203). These levels are the empirical, actual, and the real (Bhaskar, 1975, 2008; Danermark, 2002). The empirical level relates to human perspectives of the world, a reality that can be formed through both events and underlying causes (Clark, 2008). The actual realm relates to events and outcomes occurring in the world. The real dimensions are associated with the relations, structures, and tendencies that influence and change the actual realm (Clark, 2008). By adopting critical realism, I am assuming that the risks are 'real' to the SIEs in my study because they are considered through their past and present experiences, the anticipation of their future expatriate lives, and social interactions with their social networks. Their knowledge about risks and their management informs SIEs' subjective feelings and objective reasoning about the constantly changing situation they are in. As Archer et al. (2016) argued, our knowledge is inherently influenced by who we are and how we acquire our understanding.

SIEs are autonomous actors in the globally mobile workforce and demonstrate personal agency (Richardson & Mallon, 2005). Critical realism supports personal agency — as Archer

(2007) explains, reflexivity plays a role in rationalising one's life choices. This approach of critical realism and reflexivity was also considered by Dobson and Jackson (2017) when they researched the non-adoption of broadband in rural Australia and sought to explain the uptake and use of the broadband technology of participant's in their study. Similarly, SIEs are making choices regarding not only their expatriation but also the many risks they consider across time and space. Archer (2007)'s three points for reflexively making one's way through the world can illuminate how such choices are made:

- That our unique personal identities, which derive from our singular constellations of concerns, mean that we are radically heterogeneous as subjects. Even though we may share objective social positions, we may also seek very different ends from within them.
- That our subjectivity is dynamic, it is not psychologically static nor is it psychologically reducible, because we modify our own goals in terms of their contextural feasibility, as we see it. As always, we are fallible, can get it wrong and have to pay the objective price for doing so.
- That, for the most part, we are active rather than passive subjects because we adjust our projects to those practices that we believe we can realise. Subjects regularly evaluate their social situations in the light of their personal concerns and assess their projects in the light of their situations.

  Unless these points are taken on board, our way through the world is not a path that we ourselves help to chart and the various trajectories that we describe remain without explanation. (p. 22)

From these views, I infer that SIEs may consider risks differently depending on their individual situation, experiences, and contexts. SIEs may also experience changing contexts due to internal or external factors. Critical realism allowed me to interact with SIEs personal motivations, their particular situations and experiences, along with considerations of empirical and other literature of relevance to explain the phenomenon of risks related to expatriation for SIEs (Gorski, 2013; Hastings, 2021; Sayer, 2011). I also use judgmental rationality to arrive at explanations, thereby choosing the explanation that provides the most accurate representation of the real world given my knowledge (Vincent & O'Mahoney, 2018; Wynn & Williams, 2012).

As shown in Chapter 2, the literature tends to locate ‘risk’ within a positivist perspective, treating it as an objective measurement of the probability of an adverse event. The problem with this conceptualisation is that it leads to ignoring the importance of context and interpretation (Stahl et al., 2003), which the critical realism approach is intended to illuminate in the study.

4.3 Methodological Approach

When deciding on a methodological approach, I considered that quantitative research relies on numerical evidence and statistical inferences (Creswell, 2014; Veal, 2005). Qualitative research does not rely on such statistics and numbers; it focuses on human feelings and emotions (Littlejohn & Foss, 2012). Qualitative research methods are “interested in understanding the meaning people have constructed, that is, how people make sense of their world and the experiences they have in the world” (Merriam & Tisdell, 2015, p. 6). Using qualitative data collection methods is an effective way for my research to explore the “full and rounded understanding of the experiences and situations” of SIEs in my study (Veal, 2005, p. 26). Therefore, my methodology was designed to include qualitative methods of data collection to capture people’s thoughts, feelings, experiences of risks, and risk considerations. In employing a qualitative method, I recognise that knowledge gains from my study are provisional, fallible, incomplete, and extendable (Dobson, 2003). However, they provide insights into SIEs’ risks, an area that is scarcely researched. The qualitative approach is also aligned with the critical realist research paradigm for situating and interpreting qualitative data.

4.4 Research Design

This section outlines the approach I adopted to collect data to achieve my research aim and answer the research questions. My detailed design is discussed below, along with ethical considerations discussed in Section 4.7.

4.4.1 Data Collection — Semi-Structured Interviews

Semi-structured interviews were used as the main method of data collection. This method involved individual interviews where participants were encouraged to talk and explain their answers. This approach enabled me to ask specific questions and the participant to elaborate on their answers (Veal, 2005). The instrument used (interview guide) was methodical in terms of its design of the research topic, but it also allowed me to shape the question according to the interview (Veal, 2005). As my research problem is an under-explored area of research, this approach was considered the most appropriate to gather rich and deep data from participants. This approach was similar to expatriate studies by Gannon and Paraskevas (2019), who explored the support provided by corporations to expatriates working in hostile environments, and Richardson and Mallon (2005), who investigated the decision to expatriate and perceived contributions to expatriate career development, where the methods were designed to elicit responses from participants using an interview approach.

The semi-structured interviews allowed me to delve into the specific contexts of the SIEs' situations at different points in the interview and ask how they used such information to consider their risks. Other qualitative methods were considered, including structured interviews, which would not have allowed the interviewee to discuss risks in a way that made sense to them (Denscombe, 2017), and content analysis of existing data sources (e.g., expatriate Facebook sites), which may have provided individual expatriate stories but not captured data directly relatable to considered risks. In contrast, participant observation or focus groups would have concentrated on the dynamics between participants and other interpersonal relationships (Denscombe, 2017), which was not considered to be suitable for my study. From an epistemological standpoint and in line with a critical realism approach, semi-structured interviews allowed me to situate and interpret the spoken words of the participants.

Due to COVID-19, interviews were conducted via Zoom video conferencing. I did not use a Zoom picture background during the interviews as I felt it was important to demonstrate that I was a real student, conducting a legitimate study. Therefore, I allowed the participants to see into my home office to make the interview as real as possible. The Zoom session was set up earlier than the meeting to ensure that there were no technical difficulties on my side.

4.4.2 Interview Guide

The interview guide was developed based on the conceptual framework to answer the research questions. Table 5 (below) demonstrates the structure of the interview guide, which aligns with the discussion in Chapter 3 on the conceptual framework and research questions. A full copy can be found in Appendix 4.

Table 5: *Structure of the Interview Guide*

Questions and Prompts within the Interview Guide	Research Question (RQ)
Thinking back to when you were considering the decision to move, can you tell me if you thought about any risks or concerns?	RQ1
Thinking back — how were you feeling when discussing the idea of moving? Can you tell me about the discussions that followed that led to your decision to accept the assignment? How was your family feeling about moving? Did you complete any research? Did you receive a briefing from your future employer? Thinking about the perceived risks (reflect on those that the participant discusses), did you take any steps or actions to reduce/change/avoid any of the risks? (certain attitude/approach towards risks) Have you previously worked or lived in the host country? (online pre-interview questionnaire) Can you tell me how the expatriation assignment came about? During those discussions, what were the main reasons for accepting the assignment?	RQ2
Did your perception of risks change in the host country? Has the COVID-19 pandemic changed anything? Has COVID-19 changed your view about risks? Would you still expatriate if you were making the decision now? Would you consider another expatriation assignment overseas?	RQ3

Interviews were planned for 60 minutes and did not exceed this planned time during the pilot phase. However, after the pilot, it was found that interviews sometimes lasted up to 90 minutes. Most interviews were conducted at a time when the severity of the global pandemic was becoming known and some participants were already working from home, which meant that these participants were happy to take their time. I chose to allow the participants to speak and did not cut them off, which sometimes added to the time needed to proceed through the planned questions. When the interview exceeded the expected 60 minutes, I would ask the participant if they were happy to continue with the interview and in each case they were.

During the interview, I explored the background of the move abroad, including the main reasons for expatriating and how the decision was made. Based on information provided by the participant, I would explore if risks had been thought about and whether those risks changed for the participant. I also explored if the participant avoided certain risks or took steps to reduce them. I was sensitive to the participant's responses and reactions and to any topics raised by the participant. The boundaries for exploring risks were set by the participant, and I did not have any boundaries other than the study being focused on risks considered prior to expatriating and changes that may have occurred once expatriated.

4.4.3 Online Pre-Interview Questionnaire

Due to the COVID-19 pandemic, there was the potential risk that participants may share details of negative expatriation experiences, which may have been emotionally distressing for the participant. Thus, an online pre-interview questionnaire was conducted to screen potential participants and allow me to prepare for possible situations of emotional discomfort or distress. Full details have been included within the ethics section (Section 4.7). The introduction of this pre-interview questionnaire also allowed to capture demographic and contextual information from the participants prior to the interview being conducted (see Appendix 3).

The participants were asked to complete the online pre-interview questionnaire five days prior to the Zoom interview. However, most participants did not complete the questionnaire within that timeframe. To ensure that I was appropriately prepared for each interview, I would follow up with the participant to obtain the completed questionnaire prior to the interview.

To ensure the privacy of the data collected, the participant was provided with a unique four-digit identifier to utilise when completing the online pre-interview questionnaire. This allowed me to align the responses from the online pre-interview questionnaire to the participant's Zoom interview whilst maintaining the privacy of the data collected via the online form. The risk assessment and ethics approval is discussed in Section 4.7.

4.4.4 Piloting and Refining the Interview Approach and Process

When the sample was selected, a pilot was conducted. The aim of the pilot was to:

- test that the wording and sequencing of the interview questions and online forms were appropriate;
- trial the fieldwork and administrative arrangements, response times, and end to end approach between the online forms and the interviews;

- trial the process for audio recording the interviews and transcribing data;
- trial the process for analysing the interview data (Veal, 2005).

The pilot was completed from March 2020 until June 2020, with interviews being completed within the scheduled 60 minutes. The pilot confirmed that the interview questions provided answers that aligned with the research questions and the epistemological stance. Some minor changes to the sequencing of the interview questions were made. With the procedural aspects of the study, there were three discrete activities: the pilot identified minor changes to remove duplication; a demographic question was added to the data collection process; and the criteria were slightly expanded. Overall, the pilot achieved the intended purpose, and I was ready to conduct data collection across the full sample.

4.4.5 Recruitment and Sampling

There were three selection criteria for participants in my study. First, participants had to be professional businesspeople, hence, involved in knowledge-based work. According to Davenport (2005), knowledge workers are purported to comprise the bulk of future labour markets, and the New South Wales Government was aiming for an increase in the level of knowledge-centric roles by 2036 (Jobs for NSW, 2016); thus, they play an important role within the labour market. In such roles, there are several skills that would be considered part of a person's skill repertoire, including risk management skills. Ashkenas (2011) aptly wrote that the recurring theme for managers was the need to learn how to take risks, and to do this effectively, a manager must be aware of risks and know how to identify, assess, and manage them. This was an important criteria for my study as it meant the idea of risks and consideration of risks was not a new concept for the study participants. Rather, their job roles already required some degree of conscious consideration of risks; thus, this skill would then carry over into their personal lives.

The second and third selection criteria were that the professional SIEs (knowledge workers) must have a) left Australia and b) between 2014 and 2020. This implicitly means SIEs expatriating from Australia may have previously moved/migrated to Australia from another country. As reflected in Section 1.3, SIEs are defined as "those who themselves make the decision to live and work abroad" (Peltokorpi & Froese, 2009, p. 1096). No matter the relationship status (alone/couple/family), all the participants were SIEs and provided their perspectives on risks based on their situations, beliefs and contexts. At times this included and/or implied a shared or joint view with, say, a partner. As far as I know, the sample population included two couples who were interviewed separately and at different times. However, my study was not based on couples' views. As such, as discussed, data was collected and analysed for each individual SIE. Additionally, by adopting critical realism (Section 1.4), risks are assumed to be 'real' to each SIE in my study, i.e., it is the individual SIEs reality. Overall, my findings do not differentiate between the considered risks and the relationship status of the participants in my study. The description 'professional SIE' did not differentiate between full-time, part-time or other working arrangements. Limitations are included in Section 8.6.1.

Studies on expatriates from Australia are limited because, as suggested by McDonnell et al. (2011), smaller developed countries receive less attention than their larger counterparts, such as the United States of America and the United Kingdom. Some studies focussing on expatriates from Australia include Despotovic et al. (2015), exploring self-initiated Australian expatriates and cross-cultural preparedness for careers in South Korea; Tharenou and Harvey (2006), exploring staffing operations of Australian multinational enterprises; Clegg and Gray (2002), exploring HRM policies relating to Australian expatriates in Thailand; and Fish (1996), exploring the motivations of managers employed by Australian organisations for expatriating to East Asia. My study differs from these by exploring the individual voice of SIEs in their consideration of risks related to expatriating.

The reason that Australia was chosen to contextualise my study, apart from points mentioned above, was that "at any one time there are about 1 million Australians living and working overseas" (DFAT, n.d. b, para. 1). These statistics predate the COVID-19 pandemic but highlight the prevalence of globally mobile Australians and reflect the demand for global talent (Cerdin & Brewster, 2014; KPMG, 2018; Rosenbusch et al., 2015; Schuler & Tarique, 2007).

The timeframe for the study was to be recent, providing relevance for the outcomes of the study. It also aided the validity of the data where participants were reflecting on a similar timeframe, allowing for consistency and reliability in the data analysis.

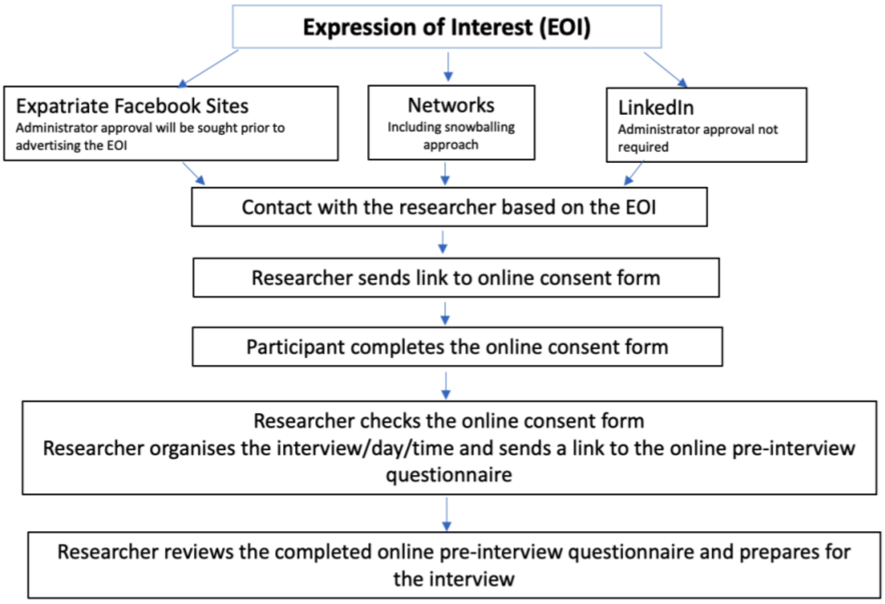
For the purpose of my study, SIEs were defined as “those who themselves make the decision to live and work abroad” (Peltokorpi & Froese, 2009, p. 1096). This included individuals who self-initiated expatriation and participants who were part of a dual-career couple. I considered that it was not necessary to differentiate between the individual initiating the idea of the move and the partner, as one of the inclusion criteria was to be a professional SIE.

The sample size was 30, which was consistent with other qualitative expatriate studies. For example, in Richardson and Mallon (2005)’s study, a sample size of 30 SIEs was used to explore through in-depth interviews the decision to expatriate and perceived contributions to expatriate career development. The expatriate study by Gannon and Paraskevas (2019) involved a sample size of 18 participants consisting of HR executives and risk and security experts from the hotel industry, along with insurers and brokers. Semi-structured interviews were utilised to explore the support provided by corporations to the expatriates when working in hostile environments (Gannon & Paraskevas, 2019). A sample of qualitative studies relating to risk perceptions was also considered and it was noted that sample sizes ranged between 12 and 15 for these studies (Cho et al., 2013; Faeth & Kittler, 2017; Ryschka et al., 2014). Overall, a sample size of 30, or up to saturation, was considered to be appropriate for my exploratory study.

Convenience sampling was utilised whereby the sample was recruited via networks (myself and the primary supervisor); both personal and general invitations were issued via expatriate Facebook sites and LinkedIn. Convenience sampling takes an opportunistic approach to the sampling and does not allow statistical inference (Thiétart, 2001). This approach was considered appropriate for an exploratory study (Thiétart, 2001). To achieve the sample size, the study also adopted a snowballing approach similar to approaches adopted by other expatriate studies (e.g., Dickmann, 2012; Doherty et al., 2013; Gannon & Paraskevas, 2019; Thorn, 2009). The snowballing sampling emerges when the researcher utilises informal circles or networks to help identify and make contact with other participants (Streeton et al., 2004). Bias may arise where contacts identify other contacts, thus leading to the potential for participants to provide similar information (Streeton et al., 2004). However, the study was not solely reliant on snowballing, thus mitigating the possible downside to the approach.

Participants who expressed an interest in the study contacted me through an Expression of Interest Form (Appendix 6). Once I was approached, I would send an email with a link to the online consent form (Appendix 2). The online consent form also included an embedded link to the participant information sheet (Appendix 1). The workflow for the recruitment processes is outlined in Figure 2.

Figure 2: *Workflow for the Recruitment Processes*



4.4.5.1 Changes Made due to COVID-19

It was originally intended that the study would focus on expatriate assignments into and out of Australia as surveys reflected many diverse locations for global mobility (e.g., BGRS, 2016; KPMG, 2019); however, in response to the COVID-19 global pandemic, the criteria was reviewed and changed in late March 2020. This was due to the inability to establish local contact points for the many possible overseas locations where the participants of the study were based. It was considered to be important to establish local contacts as expatriates may have experienced situations pertaining to lockouts; family issues; family illness; early termination of employment and other such risks, which could result in the participants experiencing emotional discomfort when discussing their expatriation with me.

Initially, it was also proposed that participants would be recruited from certain industries because, based on surveys from various industry studies (e.g. BGRS, 2016, 2017; KPMG, 2019; Santa Fe Relocation, 2019), commonalities were identified in the following industries in which expatriates were employed: manufacturing, engineering, financial services, and information technology. However, with the significant change that was made to the sample criteria (as mentioned above) and after several months of being unable to recruit sufficient participants for the study, the criterion for specific industries was removed. Albeit the final sample fortuitously provided a mix of participants across a variety of industries, this was not necessarily required as the considered risks were not focused on organisational risk but focused on individual risks.

4.4.6 Audio Recording and Transcribing

All interviews were audio recorded and transcribed. Private information, such as names, was de-identified during the transcription process. Once the recordings were transcribed, the transcripts were sent by email to the individual participants for review and an opportunity to make changes. Some participants took the opportunity to review the transcripts. In particular, some participants were concerned by their perceived levels of oversharing and made substantial edits to the transcripts to remove information they felt uncomfortable sharing for the study. Some other participants made comments about the verbatim nature of the transcripts, specifically the inclusion of utterances such as ‘ums’.

I felt great compassion towards my participants. At all times I made their concerns my top priority and felt that I always addressed their concerns in a positive and compassionate manner. Even when one participant reduced their transcript by close to 40% of the original interview, I still felt honoured that the participant chose to remove information rather than withdraw completely from my study.

4.4.7 Study Participants

In Table 6, an overview of participants recruited is provided and follows with an analysis.

Table 6: *Overview of Participants*

Pseudonym	Gender	Age group	Host country at the time of expatriating from Australia	Employment industry	Expatriated alone, couple, family	Secured job prior to expatriating	Planned duration at the time of expatriating
Knox	M	30-39	East Asia	Financial Services	Couple	Y	3-5 years
Mark	M	50-59	Europe	Manufacturing	Family	N	2 years
Louise	F	40-49	Hong Kong	Financial Services	Family	N	2 years
Alexandra	F	30-39	Hong Kong	Financial Services	Family	Y	2 years
Valerie	F	30-39	Hong Kong	Financial Services	Alone	Y	1 year
Sean	M	50-59	Hong Kong	Financial Services	Family	Y	No set time
Joe	M	60+	South Asia	Financial Services	Alone	Y	1 year

Pseudonym	Gender	Age group	Host country at the time of expatriating from Australia	Employment industry	Expatriated alone, couple, family	Secured job prior to expatriating	Planned duration at the time of expatriating
Betty	F	40-49	Malaysia	Financial Services	Family	N	No set time
Toby	M	40-49	Malaysia	Outsourcing	Family	Y	No set time
Jim	M	40-49	Singapore	Financial Services	Couple	Y	No set time
Rick	M	50-59	Singapore	Financial Services	Couple	Y	No set time
Pam	F	40-49	Singapore	Financial Services	Alone	Y	No set time
Deborah	F	40-49	Singapore	Financial Services	Couple	Y	6 years
Finley	M	40-49	Singapore	Information Technology	Couple	N	No set time
Jack	M	30-39	Vietnam	Manufacturing	Family	N	2 years
Trish	F	30-39	Thailand	International Development	Family	N	No set time
Ilene	F	30-39	Thailand	Hospitality	Family	N	3 years
August	M	40-49	Thailand	Hospitality	Family	Y	No set time
Bruce	M	30-39	South Pacific	Education	Couple	Y	6 years
Clark	M	50-59	UAE	Financial Services	Alone	Y	No set time
Lucia	F	40-49	UAE	Education	Alone	Y	3 years
Brad	M	40-49	UAE	Education	Family	Y	4 years
Bentley	M	21-29	UAE	Engineering	Alone	Y	2 years
Michelle	F	30-39	UAE	Marketing	Alone	Y	No set time
Catherine	F	50-59	UAE	Aviation	Alone	Y	5 years
Marina	F	30-39	UAE	Legal	Couple	Y	No set time
Abril	F	30-39	UK	Financial Services	Alone	Y	2-3 years
Almay	F	21-29	USA	Information Technology	Alone	Y	2 years
Phyllis	F	30-39	USA	Education	Alone	Y	2 years
Blaine	M	30-39	USA	Consulting	Alone	Y	2 years

Whilst participants were not recruited based on gender, an even mix of males and females was interviewed. A broad mix of age groups was also achieved with participant ages ranging from 21 to 60+.

23 out of the 30 participants had secured employment prior to expatriating from Australia. This high number demonstrates the SIEs' proactivity and reflects the high levels of agency in self-managing their careers (Richardson & Mallon, 2005). The experiences of all SIEs are equally important in my study because risks are personal, subjective, and influenced by various factors, including past experiences, and personal situations.

Several participants did not have a planned duration for their expatriation, but many had only planned a 2-3-year stay (Table 6), which was driven mainly by visa conditions requiring renewal on a 2-yearly basis.

On reflection:

On occasion, participants found it confronting when I asked about their intended duration overseas. For example, when I asked Sean, he responded with: "...people would say to me how long's your contract for and I kind of always thought [that] was a strange question because the answer was 'it's as long as I want it to be'". I suggest that Sean's answer reflects the SIEs' holistic approach to their career, which they do not view as differentiated by time or space. For example, would we ask someone under different circumstances how long they intend to stay with their employer or in their job?

4.4.7.1 Summary of Participant Demographic Information

Table 7 below summarises the participants' demographic information. In some instances where only one participant was based in a specific host country, that country was represented as the broader region.

Table 7: *Summary of Demographic Data for Study Participants*

Gender	
Female Male Total	15 15 30
Age Group	
21-29 30-39 40-49 50-59 60+ Total	2 12 10 5 1 30
Expatriation Family Status	
Alone Couple Family with children Total	12 7 11 30

Host Country at the time of expatriating from Australia	
East Asia	1
Europe	1
Hong Kong	4
Malaysia	2
South Asia	1
South Pacific	1
Singapore	5
Thailand	3
UAE	7
USA	3
UK	1
Vietnam	1
Total	30

Whilst participants were not recruited based on gender, an even mix of genders was achieved (15 females and 15 males). The study included a broad mix of age groups, which was positive. Participant ages ranged from 21 to 60+, with 40% aged 30-39; 33.33% aged 40-49; 6.66% aged 21-29; and 20% aged 50+. The expatriates in my study had diverse family situations, with 40% expatriating alone; 36.67% as a family (couple with child/children); and 23.33% as a couple. From the sample population, four SIEs were in the above-mentioned demographic of 'family with children'. Data was collected and analysed for each SIE interviewed (refer Section 4.4.5). A mix of host countries was achieved, with the United Arab Emirates representing the highest number of expatriates, followed by countries in the Asian region and, to a lesser degree, countries of Europe, the United Kingdom, the United States of America, and the South Pacific.

Several participants were worried about anonymity given that they expatriated from Australia, which may be unique in terms of identifying expatriation participants. I, therefore, did not develop in-depth personal stories in my thesis for each participant. Instead, I have provided contextual information about the SIEs at the right time throughout my thesis. In other words, where stories support the finding, I have included this information. I accept that this may not be the traditional way of documenting a thesis; however, in no way has this approach impaired the quality of my data. At all times, my aim was to provide richness and context to my findings and discussions while at the same time respecting the anonymity of participants in my study.

4.4.8 Situating the Study

The study is situated within the area of the globally mobile workforce with a focus on white-collar professionals (knowledge workers). At any point in time, around one million Australians live and work overseas (DFAT, n.d. b). These statistics date from prior to the COVID-19 pandemic but highlight the prevalence of globally mobile Australians and reflect the demand for global talent (Cerdin & Brewster, 2014; KPMG, 2018; Rosenbusch et al., 2015; Schuler & Tarique, 2007).

It is important to situate the Australian context in terms of its background, cultural context, health care systems, and geographical location compared to the rest of the world (Moutinho, 1987). This information can be important as Australia is not a war-torn country but a country of opportunity also known as "the lucky country" (Kendrick & Isaac, 2020, p. 100). It has been found in tourism studies that cultural background can affect perceived risks (George, 2003; Reisinger & Mavondo, 2006), and although the current study is not on tourists, these studies can provide unique insights into expatriation risks. Therefore, this context is considered relevant to the SIEs' consideration of expatriation risks.

Australia is geographically remote from traditional allies and trading partners, being located approximately 12,000 miles (19,000 km) from the United Kingdom and approximately 7,000 miles (11,000 km) from the United States of America (Roe, 2021). Travellers both anticipate and endure the great distance when travelling between Australia and other countries. The country also enjoys a world-class healthcare system called 'Medicare', which provides a range of no-cost or low-cost health and hospital care while maintaining high-quality and safe standards (Department of Health, 2019). When moving overseas from Australia and considering healthcare needs for illness or in the event of an emergency, the differences between countries may be an important factor in the SIEs' risk considerations.
Different tax systems and regimes between countries can be important for SIEs when moving overseas to live and work (Fiore, 2001). In Australia, the income tax system operates under a progressive system with different tax rates applicable to a range of income brackets. In principle, the more income you earn, the more tax is due to the government (Australian Government, n.d.).

When moving to another country, the backdrop of Australia as a multicultural country may also assist SIEs in terms of their preparedness and considerations of risk for the relocation. For example, 33% of the Australian population were born overseas and around 50% have an overseas-born parent (ABS, 2021). One in ten Australians speak an Asian language at home, and around 5% of the population speak a European language other than English (DFAT, 2016). This is another important area in terms of risks when moving between countries and the perceived adjustment and cultural risks that the SIEs may or may not be exposed to — particularly given the cultural diversity of the country they are leaving, Australia.

The above information is important to situate the study as expatriates leaving Australia may have a certain view of risks, given that they are leaving a country that has a high standard of health care and clear tax regimes, and is a culturally diverse country. The distance and time to travel from and to Australia may also be a consideration, given the vast distance from other countries.

4.5 Data Analysis

The data was analysed using NVivo software. I imported the interview transcripts and the data from the online questionnaire to NVivo 12 software for coding. NVivo was used for its known ability and popularity with researchers when analysing textual materials, such as interview transcripts (Veal, 2005).

Each interview, along with the online questionnaire, was coded. Cases were coded to confirm data saturation (refer to 4.5.1) and future analysis. The following table (Table 8) reflects the NVivo Classification Table. Each attribute also had ‘values’ assigned. Details of the values assigned to each attribute are not included in the below example, but they are detailed in full in Appendix 9.

Table 8: *NVivo Classification Table*

Attribute	Data from
Age group	Online pre-interview questionnaire
Duration of the planned expatriation	Online pre-interview questionnaire Interview transcript
Expatriate alone, as a couple or as a family	Interview transcript
Gender	Interview
Host location from Australia	Interview transcript
Employment industry	Online pre-interview questionnaire
Job secured prior to expatriation	Interview transcript

Previous expatriation experience	Online pre-interview questionnaire Interview transcript
Returned earlier than expected	Interview transcript
Returned from expatriation	Online pre-interview questionnaire Interview transcript
Sequential expatriation activities	Interview transcript
Stayed longer than planned	Interview transcript
Type of expatriation	Interview transcript

Coding of the interview transcripts was conducted to identify patterns, themes, and trends. The coding was conducted in two stages: preliminary and thematic, and both were aligned with the three research questions.

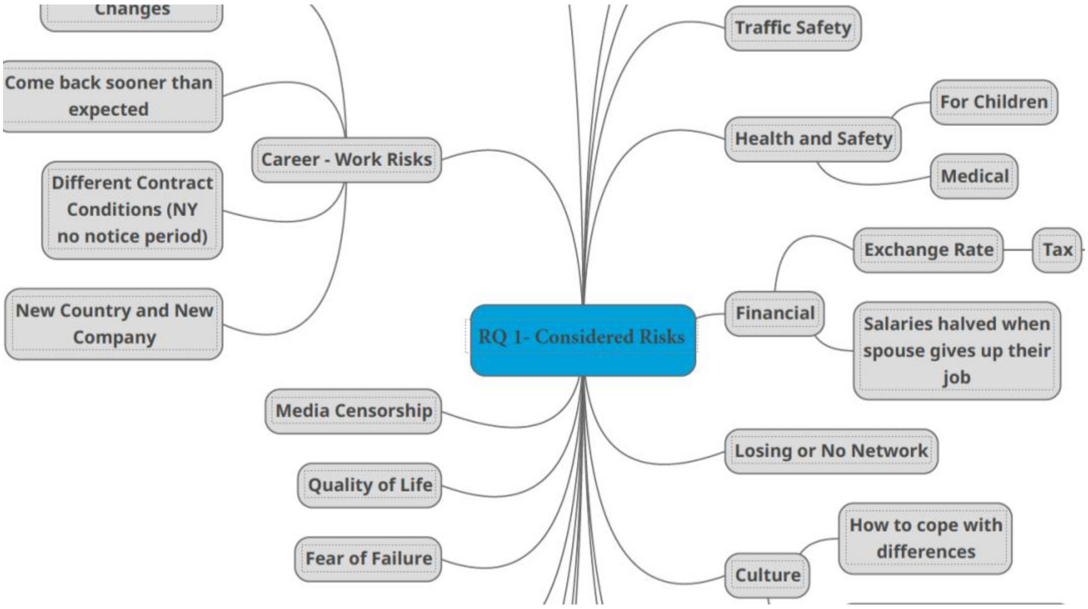
4.5.1 Stage 1: Preliminary Data Analysis

I started the preliminary data analysis using mind maps. Through mind maps, I captured key words from each of the interviews aligned to each of the research questions (Figure 3 is an example). Mind maps, although not entailing deep analytical analysis, provided me with preliminary insights into the data and developing themes. From these insights, the interview guide was checked to determine if any changes were required to the questions. Additionally, data saturation was confirmed through the use of this preliminary data analysis, inclusive of the mind maps (Brod et al., 2009). Achieving data saturation meant that no new themes were being identified from the data during data analysis (Creswell, 2014).

Whilst key words and preliminary insights into developing themes were analysed during this stage, it was not until line-by-line coding was completed (Stage 2) that the codes were developed in NVivo, which is discussed in Section 4.5.2.

This stage of the data analysis was discussed on a regular basis with my supervisory panel to facilitate visibility of the data collection process, and to determine if any changes were required. From this process, it was deemed that changes to the interview questions were not required and that saturation had been achieved.

Figure 3: *Example Mind Map*



4.5.2 Stage 2: Thematic Analysis

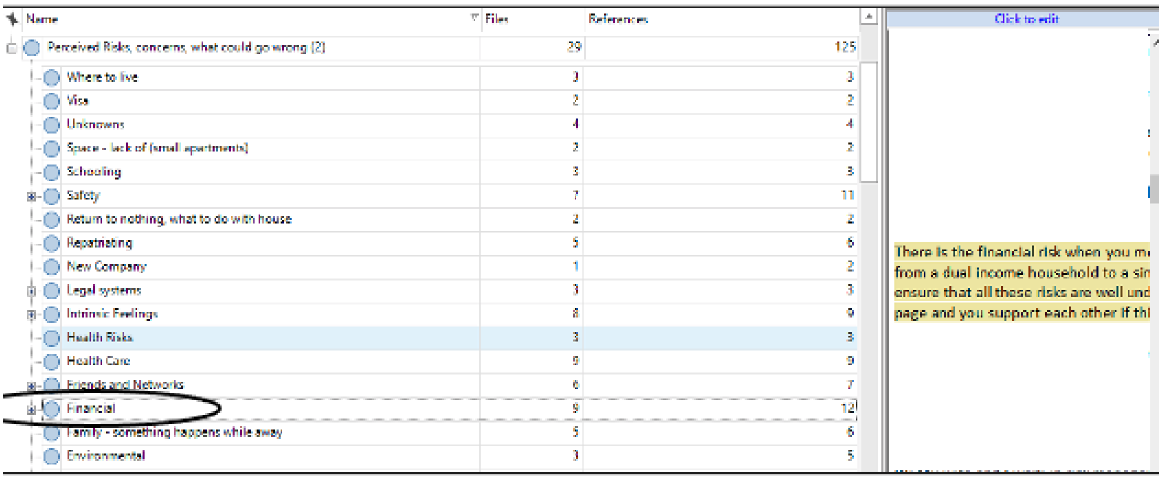
This stage involved line-by-line coding in NVivo. I read through each transcript, line by line, to identify blocks of data relevant to each research question. The blocks of data were kept intact and were coded to key concepts, which also included coding to multiple concepts aligned with my conceptual framework. This is illustrated by the example below (Figure 4).

Figure 4: *Example of Line-by-Line Coding*

There is the financial risk when you move countries. In a couple of instances, we moved from a dual income household to a single income household.

Nodes were developed for each of these blocks of data. For example, the above block of data was coded under Research Question 1 as 'financial risks'. Below is an example of the nodes developed for Research Question 1, with both parent and child nodes being created in NVivo12 (Figure 5). In the example below, the parent node represents a theme relating to the research question. Child nodes were developed as more detailed themes within each parent node. For example, under Research Question 1, related to the considered risks, a theme of ‘financial risks’ started to develop from the data (circled below).

Figure 5: *From Line-by-Line Coding to Reveal Patterns and Themes*



Through a process of comparing and organising the blocks of data, patterns began to be revealed. As an example, for Research Question 1, there were 17 nodes, which were then structured into four themes: career risks, location risks, personal risks, and unknown risks (parent nodes). Data was then organised to reflect the parent node (themes) and the child nodes (sub-codes within the theme). Due to the limited existing literature on expatriation risks, the names of the themes were developed by utilising the key participant words that captured the essence of the theme. The descriptions for the themes are included in Appendix 9. Continuing the example of ‘financial risk’, the below table (Table 9) provides an example of each step.

1. Research Question
2. Line-by-Line Coding
3. Nodes
4. Identifying themes from the nodes in bullet point 3
5. Re-organising the nodes in bullet point 3 to align with the theme (parent node)

Table 9: *Themes (Parent Node) and Sub-Codes (Child Node)*

1. Research question (parent node)	2. Line-by-Line coding	3. Nodes	4. Theme (parent node)	5. Re-organise nodes from Column 3 to become child nodes under the themes
What are the risks considered by SIEs prior to expatriation?	*There is the financial risk when you move countries. In a couple of instances, we moved from a dual-income household to a single income household.*	Financial Risk Instructions: Personal and within the sphere of influence by the expatriate.	Personal Risks Instructions: Risks are personal, relational and social in nature for the expatriates. They are risks that can be influenced by the expatriate.	Personal Risk • Financial Risk

The same data analysis steps were completed for Research Questions 2 and 3. Appendix 9 includes a full table of the data coding for all three research questions.

Once themes were identified from the abovementioned coding analysis, the next step was to compare and contrast different case attributes and the nodes for a deeper interpretation of the data to be drawn out. For example, it was found that environmental health risks for dengue fever were found to be a risk in specific expatriation locations of Vietnam and Malaysia. In comparing attributes, it was also found that the day-to-day cost of living was more of a financial risk for male participants who had expatriated alone.

The findings chapters are structured according to the key areas of the conceptual framework and the research questions. The findings start with key themes and are supported with verbatim quotes from the participants. The key themes are followed by a discussion where I seek to interpret the findings drawing on existing theories, and finish with a conclusion chapter. Reflective comments are included within the findings chapters to illuminate the assumptions and viewpoints that I considered (Dobson, 2003).

4.6 Validity and Quality Considerations

In qualitative studies, it is expected that credibility is demonstrated in research projects (Creswell & Miller, 2000; Guba & Lincoln, 1994; Noble & Smith, 2015). This section discusses key aspects considered during the design and implementation stages of my research to achieve credibility.

During the design stage, I identified the requirement that participants had expatriated between 2014 and 2020 as one of the sample criteria. This timeframe aided validity where participants were reflecting on risks for the same time period. This timeframe was considered to be important given local and global risk events that can affect expatriates' considerations of risks at different times, such as the global COVID-19 pandemic and terrorism activities. The criteria also included the requirement that participants be professional business people, which maintained validity because such individuals would typically have an understanding of risks through their job roles (Ashkenas, 2011). It was also a requirement that the participants had expatriated from Australia, which provided consistency in terms of situating the participants.

The approach to the interview allowed participants to talk and explain their answers while still achieving a consistent approach to the data collection by following the interview guide (Appendix 4). My study was also reliant on participants recounting their considerations of risks, which can affect the validity of the data (Veal, 2005). This was also considered and integrated into the research design, where transcripts were provided to participants with the option to make changes.

It was assumed that recruiting participants might be a challenge for my study for the following reasons: the expatriates had to match the sample criteria; there was a commitment to a 60-minute face-to-face (Zoom) interview; documented transcripts would be emailed to provide an opportunity to review and make changes; and finally, but importantly, the participants would be sharing personal information about their expatriation decisions. This assumed challenge became a reality and was exacerbated by the change in the sample criteria due to COVID-19 (discussed in Section 4.4.5). In managing this challenge, I regularly advertised for participants via expatriate Facebook sites, LinkedIn, networking and snowballing. Through these different approaches, the sample was achieved. However, it was also acknowledged when using snowballing that there was a risk of bias due to contacts identifying other contacts, and the risk that they may provide similar information (Streeton et al., 2004). However, this issue was mitigated through the multi-pronged approach to recruitment.

Data coding and data analysis have been described in this chapter and provides transparency in the analysis and interpretation of the findings. I was also mindful of not necessarily having audit trails, as this sounds very positivistic, but rather having sufficient detail that another researcher would be able to repeat my analysis. For example, this can be seen in Appendix 9, which has the wording 'Instructions for Researchers to repeat the coding activities'. I have also supported my findings with the "use of rich and thick verbatim extracts" from participants' accounts to support findings" (Noble & Smith, 2015, p. 35). In critical realism, the lens of the researcher is important, as such reflexive writing was introduced to my thesis and is identifiable through the different font (Bradley Hand). This approach also adds to the transparency of the construction of findings and my personal reflexive frames (Noble & Smith, 2015).

Supervisory oversight is another aspect considered to achieve validity in qualitative research (Creswell & Miller, 2000). During the design stage, the oversight role of my supervisory panel was also acknowledged, and accordingly, throughout my research project, there were a number of different activities planned and implemented. These activities included regular meetings (at least monthly); access to data through shared folders; and a dedicated data review workshop. During the data review workshop, the NVivo coding structure and classifications were reviewed, along with the coding process. It was determined that a few changes were required to some of the coding structure to align it more closely with the research questions. This also entailed going back and recoding transcripts to align them with the changes and ensure consistency across the coding process. As I began to develop findings from the data, specifics were included in draft write ups. Feedback from my supervisory panel was addressed, and where necessary, further analysis was completed, with the draft write-up process reflecting the changes.

According to Tracy (2010) there are eight key criteria for researchers to consider when embarking on qualitative research. They include ensuring a worthy topic, which has been discussed in Section 1.2 under the research rationale. The second is rich rigor, which is all-encompassing around theoretical constructs, sampling, data collection, and analysis, all of which have been addressed in this chapter. The third is sincerity, which includes self-reflection and transparency of the processes, which are acutely addressed through the various reflections included throughout my thesis. The fourth is credibility, which this section of my thesis seeks to explain. The fifth is resonance and the sixth is significant contribution, which have been discussed throughout and more specifically in Sections 8.4 and 8.5. Ethics is another criteria and has been discussed in the following section (4.7). The final criteria is meaningful coherence, which has been achieved through the rigour of the doctoral processes, which has been explained in this methodology chapter, along with the steps outlined in this section of my thesis relating to achieving validity and quality. Overall, my study has aimed to achieve high-quality results which can withstand scrutiny by being transparent and detailed in the design, as evidenced in this chapter.

4.7 Ethical Considerations

Ethics approval was received on 22 April 2020 from the UTS Human Research Ethics Committee (Appendix 7). There were several codes, guidelines, and policies that were complied with and were incorporated within the procedural aspects of my study. They included:

- Australian Code for Responsible Conduct of Research
- UTS Guidelines for Human Research Ethics
- National Statement on Ethical Conduct in Human Research
- Research Data Management Policy
- Research integrity breaches

(UTS, 2019)

A risk assessment was completed as part of the Ethics Approval Process, along with specific mitigation strategies being adopted. A number of these strategies have already been discussed in this chapter; however, they are summarised in the following section. Additionally, these risks and mitigating actions were included in the participant information sheet (Appendix 1).

An online consent form was obtained prior to data collection (Appendix 2). In addition, the participant information sheet (Appendix 1) provided detailed information for the participants. Due to COVID-19 restrictions, I was concerned that participants may have been working from home with limited computer equipment to sign and return a signed consent form.

Therefore, the form was provided for online acceptance and was developed using Qualtrics software (Appendix 3). Participants had the option not to participate in the study and where this option was selected the online form ended and participants were thanked for their time. The online consent form included an embedded link to the participant information sheet (Appendix 1), which also acted as a form of screening with the inclusion criteria for the study. Upon acceptance of the online consent form, participants could provide three interview dates and times of their convenience.

There was a slight risk that participants would feel uneasy or uncomfortable discussing some of their stories and providing examples of risks. Several strategies were implemented to manage this risk, including 1) the interview could be paused at any time; 2) participants were not obliged to answer any question they did not feel comfortable answering; 3) participants were provided with copies of their individual transcripts and had the opportunity to make changes; and 4) publishable data has been de-identified. Additionally, during the transcription of the audio recordings of each interview, I also de-identified the transcripts.

During the data analysis stage, I also made the decision not to include narrative stories regarding each participant in my thesis. I took this approach to protect the identities of those expatriates who contributed to my understanding of their risks in the context of real-life events, perceptions, and beliefs related to my study. Sometimes these stories included their personal thoughts of imposter syndrome, concerns about what could go wrong from a career and personal perspective, along with other stories that represented real life for the expatriates. This approach is generally consistent with Clance (1985)'s idea: "To protect the identities of those people who have contributed to my understanding of the Impostor Phenomenon by coming to me as clients, or who have participated in my research studies, I have changed ancillary information and combined cases when doing so would not violate the fundamental dynamics involved" (p. 49). I did not change ancillary information or combine cases; instead, I have only used relevant information to illuminate the findings. In other words, I have not provided detailed stories regarding each participant in my thesis.

To manage potential areas of distress for the participant, I put in place a participant safety and distress protocol (Appendix 5). The protocol was developed in the event that a participant became upset while discussing risks and stories related to their expatriation, and also due to the interviews being conducted in the midst of the global COVID-19 pandemic. I was alert and sensitive to the environment and made the decision not to press or tease out topics that may have contributed to emotional distress for participants. The interviews were relaxed and free flowing. I wanted every expatriate to leave the interview feeling upbeat, which was important given the topic of expatriation risks and given that we were in the midst of a global pandemic. Throughout the interview, I paid attention to any cues and signs of emotion. I looked for cues involving a shaky voice; tears; worry frowning; increased facial colour; use of hands to indicate emotions; or comments about the emotion that the topic brings. Prior to each interview, I ensured that details of a medical/support hotline number were available for the country in which the participant was located. In addition, where the interview was being conducted outside of normal business hours, my primary supervisor was on call should any issues arise that required assistance. To ensure that I was comfortable enacting the participant safety and distress protocol, I also rehearsed a distress scenario. Fortunately, I did not need to enact the distress protocol; however, I was ready for such situations if they had arisen.

Data was stored in accordance with the UTS Guidelines for the Management of Research Data, dated September 2018. Data management included but was not limited to the following:

- The online forms were provided through Qualtrics. Responses were stored on behalf of UTS by Qualtrics and extracted for use by UTS for the research project and saved on UTS e-Research storage.
- Audio recordings of the interviews were removed from mobile devices once the Interviewer completed the transcription.
- Written notes were kept secure by the Interviewer.
- Audio recordings of interviews and written interview notes were saved on UTS eResearch storage.
- Prior to completing the online pre-interview questionnaire, the Interviewer emailed a unique identifier to the participant, rather than personal names being used.

The ethics process was an important aspect of my study and was taken seriously at all times from the design stage through to implementation, as discussed above.

4.7.1 Field Research Reflection

During the data collection, I regularly reflected on the interview process. This type of reflection is considered to be an important aspect of qualitative research as it integrates sharing and learning in a way that permits timely enactment and consideration (Walker et al., 2013).

Interviewing expatriates during the COVID pandemic was a difficult process. I recall talking to an expatriate who was telling me about being in lockdown in a foreign country with limited social connections and the emotional effect it had. Another expatriate had already returned home to Australia and was sounding very upbeat. It was only as the interview progressed that I learned that the expatriate's personal relationship had broken down, she had experienced lockdown in a foreign country by herself, her role was made redundant due to COVID, and she repatriated home to Australia several years earlier than planned. I have already discussed in Section 4.7 the process for managing participants' safety and distress in the event they became distressed during an interview; however, I also made the conscious decision that while interviewing during the global pandemic, I would not 'tease out' and 'unpick' these emotional topics raised by my participants. Instead, I listened and accepted what they volunteered without additional probing. The result of this conscious approach is that some of the feelings and experiences that align with the 'risk as feelings' aspect of my theoretical frame were not explored in detail, which would have generally been the approach in more normalised times. The approach did not affect my study; however, it is worthy of discussing as it was a conscious decision made during these unprecedented times.

The situation of the global COVID-19 pandemic may also have negatively affected participants' preparedness to refer other expatriates (snowballing). For example, I recall an instance where a participant mentioned that she knew other SIEs who may be interested in my study but cautioned that because they were experiencing the economic effects of COVID-19, it may not be a good time to approach them. This reflects the emotional times that I was interviewing in, and the reason I made certain decisions (as discussed above).

Given that the world was pivoting to online technologies during the pandemic, I was not concerned about participants being reluctant to use the online Zoom technology for the interviews or whether it would affect the quality of the personal experiences shared. I was more concerned about my study being seen as legitimate and not part of an online scam. In addition to the ethical considerations (Section 4.7), I also sought to create a trusted setting by allowing the participants to see into my home office throughout the Zoom interview as a sign of trust and authenticity. Overall, I found the online approach delivered high-quality data, which is consistent with Jenner and Myers (2019) and Deakin and Wakefield (2014), who found that rapport and thus quality of conversations can be achieved through online research methods.

Caution was required to minimise bias in my analysis for several reasons. Firstly, I was an expatriate earlier in my career and therefore have a view about certain expatriation risks, albeit from the perspective of an AE and not SIE. I also have experience with risk management concepts.. Finally, I knew some of the expatriates who were part of my study, albeit from work settings and in the distant past. Adopting a critical realist's axiological position meant that there was an inherent influence between my perspectives and the way in which I constructed and shaped reality from the data (Saunders et al., 2019). However, through my unique position, I established a certain level of trust with the participants in my study, which gave me access to authentic data, thereby, I believe, contributing to richer outcomes for my research.

The sample criteria included SIEs from Australia, and as a situational factor, Australia is a multi-cultural country with 33% of the population born overseas and around 50% with an overseas-born parent (ABS, 2021). On reflection, this cultural diversity may have been worthy to explore in the data analysis but had not been collected in the data collection.

I felt that the participants in my study were relaxed and willing to share their stories, and I continuously sought to build trust and understanding with them. They seemed to find ways to describe and reflect on their reality with the use of creative language. For this reason, I have used the words of my participants to provide a "mirror of reality" (Dobson, 2003, p. 208) when introducing the findings chapters in my thesis, including the title of my thesis.

Similar to Dobson (2003) and Phillips (2020), I have also incorporated reflexivity writing with the use of a different font type (Bradley Hand) as a way to acknowledge and reflect my voice, influence, and perspective in the study. The purpose of the different handwritten font type is to reflectively present the “assumed ontological complexity and knowledge fallibility” through the “inclusion of a “handwritten reflective element” in my study (Dobson, 2003, p. 20). This includes reflecting on the different viewpoints that I have considered in my research, along with reflections that give background to the claims that I make in my research (Dobson, 2003). This also means that where I believe reflection is not required to support claims made, they are not included.

4.8 Chapter Summary

In this chapter, I have presented and explained my epistemological perspective as critical realism and discussed that a qualitative methodology was best employed to answer the research questions. Ethical and validity considerations were discussed, along with the articulation of my positionality and reflexivity writing. The following three chapters present the results of my study.

Chapter 5 - What are the risks considered by SIEs prior to expatriation? (RQ 1)

Chapter 6 - How do SIEs consider risks prior to expatriation? (RQ 2)

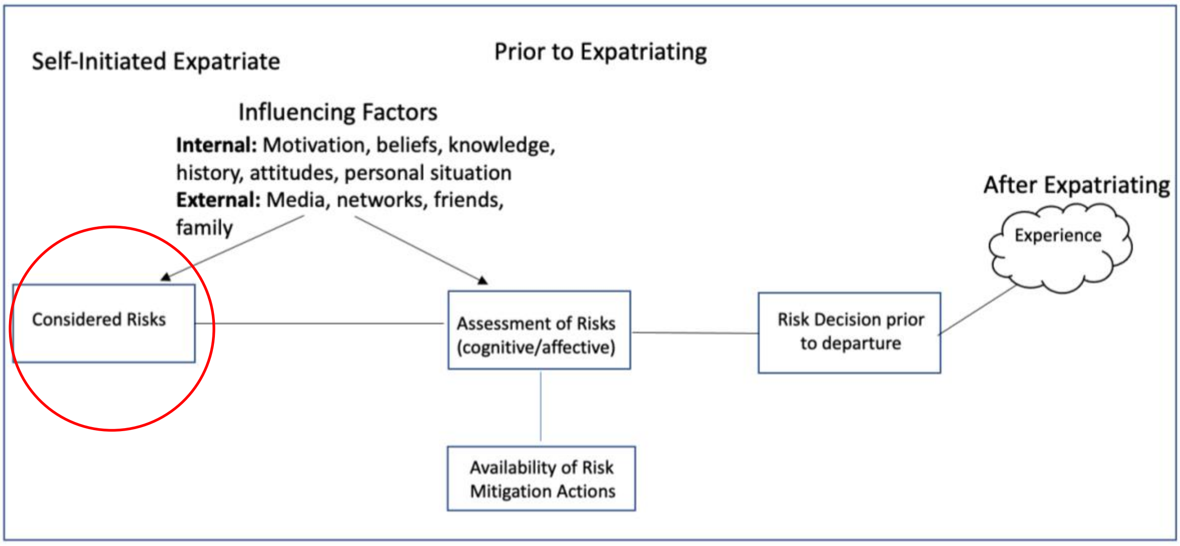
Chapter 7 - How does the consideration of risks change after expatriating? (RQ 3)

5. Findings

5.1 Introduction

In this chapter I present the findings to Research Question 1: What are the risks considered by SIEs prior to expatriation? This is depicted in the conceptual framework below (Figure 6). I present the findings using rich and thick descriptions of empirical level data, along with contextual information regarding the self-initiated expatriates (SIEs) to support the findings. My researcher reflections have been included and are presented in a different font (Bradley Hand).

Figure 6: *Conceptual Framework for Consideration of Risks by SIEs*



I have outlined detailed findings of the risks considered by SIEs prior to expatriation in this chapter.

5.2 The Risks Considered by SIEs Prior to Expatriation

The process of moving from one country to another and starting a new role, along with the inherent personal disruption to one's everyday life, is not an insignificant event and can produce a range of different risks for the SIE, as well as the spouse/partner, children, and those left behind. During the interviews, SIEs were asked if they had thought about risks when contemplating the opportunity to work abroad. As detailed in Section 4.5, the data was input and analysed using NVivo software, and parent nodes representing themes for each research question were developed. Four themes emerged from the data: career risks, location risks, personal risks, and unknown risks.

In the absence of pre-existing categories for expatriation risks, the names of these categories were developed from the key words used by SIEs and reflect the essence of each theme. All themes emerged from the data; however, the fourth theme (unknown risks) was more perplexing as the SIEs were not explaining a specific risk, rather they were describing that they could not plan for every possible scenario and could not anticipate how situations would unfold; these risks may have been personal, location or career related. The term frequently used by SIEs to describe this situation was the term ‘unknown’, hence the name of this theme, which is further discussed in Section 5.3.4. The following section examines each of the four themes in detail.

5.2.1 Career Risks

The theme ‘career risks’ was further broken down into those related to success and repatriation. In Table 10, I define these two sub-themes.

Table 10: *Theme of Career Risks*

Career Risks	Descriptions
Success Risks	Relates to career success including whether the job is the right fit and whether the expatriate could do the job.
Repatriation Risks	Relates to the SIEs’ risks of transitioning their careers from overseas back to Australia, including the perception that overseas experience is considered a negative by future employers in Australia.

5.2.1.1 Success Risks

The majority of participants in my study consisted of SIEs who had already secured employment prior to leaving Australia, which put them in the unique position where they could actively manage their careers and choose the right job offer for them. They were frequently accepting bigger jobs that were more challenging and provided exposure to new or different markets. Common to over half of the SIEs was the second-guessing: ‘would the job be the right fit?’ and ‘would I be ready for the challenge?’. This reflected the risk around job choice and job stability in the host country. These risks were common to participants regardless of gender and family circumstances. The SIEs who best explained these risks were Pam and Knox.

Pam had initiated her move to Singapore, and prior to expatriating, she explored and sought out job opportunities. She explained how she was moving into a different area, that is from an internal-facing role in Australia to an external-facing role in Singapore and how this change of career created risks: "*The key one* [*risk*] *for me was around whether the job would be the right fit and whether I could actually do it."*

Knox had also secured employment prior to leaving Australia. Knox was in a secure role in Australia when he was contacted by a recruiter regarding a position in East Asia. He was happy with his job in Australia, but the job on offer was a promotion. The question for Knox was not whether he had the skills but whether he would be ready for the challenge. Knox mentioned: *" ... from a career perspective, um, I didn't think the risk was phenomenal given that I had the right background and, you know, I ticked all the boxes on the list pretty much. Um, the thing that did concern me somewhat was that it was a promotion ... from what I was doing* [*in Australia*] *and would I be ready to tackle that? Would I be ready for that challenge?"*

SIEs actively managed their careers and considered their career-related risks. Where SIEs were moving into roles they considered a promotion, the inherent success-related risks presented above could also arise.

5.2.1.2 Repatriation Risks

SIEs were also considering risks relating to repatriation. Although the repatriation experience was outside the scope of my study, a few SIEs discussed the repatriation risk as something they considered prior to expatriating. The finding was mostly relevant to SIEs who had secured roles before leaving Australia. The SIEs considered the risk of transitioning back into the work environment in Australia and, in one instance, the risk that the international experience would not be valued by Australian employers. For example, Rick resigned from his Australian employer to take up a local contract in Singapore and discussed the risk of transitioning back into a job upon his return from overseas. He said: *"I think the risks for me were how do you get back? You know, in a career sense how do you get back…?"*

Similar to Rick, August had secured his role before leaving Australia, and he was concerned about repatriation risks. August expatriated to Thailand and his concerns were around the view that future employers in Australia would consider his time spent working in Asia as a negative rather than a positive contribution to future roles. August held these concerns, even though he was moving into a much bigger role with more responsibility. He said: *" ... I think the biggest fear is repatriating back. That's the biggest fear."*

In cases such as Rick's and for the majority of SIEs who mentioned repatriation risk, they were planning for risks not just in the host country but also for their return. It was also found that not only were these SIEs planning for this risk but some were also adopting actions to reduce the risk, which is reflective of the SIEs' proactive approach to both managing their careers and their risks.

On reflection: Given that SIEs manage their own career and at some stage will need to manage a career transition back to Australia, I initially thought it was interesting that this risk did not feature more prominently across the SIEs generally. However, upon further analysis, I would theorise that the result is explainable as a 'fait accompli' where SIEs have a taken-for-granted assumption that they will need to manage their own repatriation, just as they are managing their expatriation. Another explanation is also the way in which the interview question was asked, that is, focusing on the risks prior to departure as opposed to specifically enquiring about risks at the other end (repatriation) — further data would assist with this possible explanation.

5.2.2 Location Risks

Expatriates in my study mentioned there were risks they could control and risks they could not control or influence. For example, SIEs cannot necessarily control the culture, but they can influence the culture by implementing risk-mitigating actions (such as awareness training). I have defined location risks to include cultural, safety and environmental health risks pertinent to the host country (Table 11).

Table 11: *Theme of Location Risks*

Location Risks	Descriptions
Cultural Risks General and work adaption risks	Cultural adaption risks include the risk of not adjusting, not accepting the culture of the host country, and not being accepted by locals in the host country.
Laws, processes and customs	Not understanding the laws, processes and customs of the host country can also create risks.
Safety Risks Geopolitical General safety Pedestrian traffic safety	Safety risks include risks to one's physical safety, such as those related to geopolitical concerns, general safety and pedestrian traffic safety.
Environmental Health Risks Dengue fever Air pollution	Environmental health risks pertain to illnesses or external conditions that can affect one's health, such as dengue fever and air pollution.

During the analysis of location risks, patterns were revealed for specific host locations (Table 12). It is not surprising that such patterns would form as many countries have very well-documented challenges for foreign visitors. For example, there is a history of poor air quality and corruption in parts of Asia, while political turmoil has rocked parts of the Middle East, Asia, and South America. The specific host location risks are discussed in the following sections.

Table 12: *Summary of Location Risks by Host Country*

Type of Risk	Thailand	Vietnam	Malaysia	Hong Kong	South Pacific	East Asia	UAE	USA	UK
General Adaption Risks - With locals			✓				✓		
- In the workplace				✓				✓	
Laws, Processes and Customs	✓				✓		✓		
Safety Risks - General			✓					✓	✓
- Geopolitical		✓					✓		
- Traffic safety		✓							
Environmental Health Risks									

- Dengue fever		✓	✓						
- Air pollution		✓		✓		✓			
- Radioactivity						✓			

5.2.2.1 Cultural Risks

Cultural risks specific to the host locations are discussed as follows:

General Adaption Risks: It was apparent that cultural factors were perceived as risky by many SIEs. The risk was two-fold with some concerned about whether they would be able to accept the culture of the host country and others about whether they would fit in and be accepted by local people. General adaption risks related to the host countries Malaysia and the UAE, while a few SIEs had specific concerns about fitting into the work culture in Hong Kong and the USA.

Clark, who expatriated to the UAE, mentioned how he had successfully moved across organisations previously but all within the context of a single culture:

> *I've moved successfully but always within the context of a single culture. Easy to move within Australia — hardest thing is to change your Driver's Licence, Medicare, your tax. All kinds of stuff's the same and you're culturally aware, you have that cultural capital, you understand how things work. You have a single language — very easy — but this was a move to a country where you don't have the cultural capital...So those were the internal conversations that I was having about the move.*

Brad relocated to the UAE and similarly explained that his most troubling risk was related to culture because he felt it could only truly be understood from the actual experience. He explains this:

> *I think the most troubling risk is the risk that you really don't understand. So you can think in a place like this because it is so different culturally and culture doesn't even pick it up bureaucratically....*

Blaine also considered cultural risks; however, he was more focused on cultural differences in the work environment. Blaine was expatriating to the USA, and he discussed his perceptions that Australians are generally accepted in the USA; therefore, he was not concerned about his personal life outside of work. However, he was concerned about the work environment and whether he would fit in as he had heard they work really hard and were really smart. He mentioned:

> *I was thinking more from a work perspective 'cause I'd heard they work really hard, they're smart or at least in the environment that I was gonna be in, um, the people are gonna be really smart, and I was gonna be challenged from that perspective. I mean I wasn't thinking of it, like, from a personal perspective, personal life outside of work perspective; I wasn't too worried about that because I'd heard and I'd sort of had good experiences travelling to America before. Americans are generally welcoming of Australians, they generally get along. I didn't really feel like, um, I was gonna have a rough time over there from that perspective. I didn't feel it was a risk. It's more from a work perspective.*

This cultural risk finding indicates that SIEs consider situational differences such as cultural acceptance and cultural adjustment when living and working in a different space. In addition, there are specific work cultures in certain industries, and countries can be known to be more intense, which may indicate why the work culture in Hong Kong and the USA is a risk considered by those SIEs.

Laws, Processes and Customs: A few SIEs also mentioned the risk of not knowing the legal systems, including the administrative processes that work in their country of expatriation. This risk was location specific and was raised in relation to Thailand, the UAE, and the South Pacific. For example, Trish expatriated to Thailand and discussed that rules and policies in developed countries are very clear and easy to follow, particularly related to visa requirements. However, they do not always have that clarity in non-developed countries. She mentioned: *"You know, again in more developed countries you're so used to the rules; you meet the criteria you, don't meet the criteria, there's no wiggle."*

Bruce also mentioned considering the different laws regarding media censorship when he expatriated to the South Pacific. He said: *"I was pretty aware of media censorship and just that it could be a delicate situation so that was one concern …."*

There are many rules and processes that an expatriate must be aware of when living and working outside of their home country of Australia. These risks are specific to certain host locations; however, they highlight an important area for expatriates when managing location-specific risks. Not understanding the way things get done can result in frustrations where expatriates are accustomed to more structured and transparent processes (such as in Australia). For example, I asked Joe what he missed most about Australia, and he said: *"I just love the structure in Australia, and I struggled with a lot of the way things were done there* [*South Asia*] *because there is no structure in most cases."* In more extreme cases, not understanding the rules and customs could also lead to penalties or the SIE being unable to stay in the host country, particularly related to visa requirements, which was discussed by Trish. Ultimately, these potential outcomes highlight the importance of these risks when moving abroad.

Safety Risks: Safety was another risk identified and themed within location risks. SIEs mentioned the host countries of the UAE and Vietnam regarding geopolitical risks; the USA, Malaysia, and the UK for general safety risks; and Vietnam for traffic safety risks. The following stories exemplify these risks.

Marina and her husband moved to the UAE. The UAE is quite a different landscape from Australia in terms of its geographic location and geopolitical risks. Marina mentioned that although the UAE is a stable region, there is the geopolitical risk due to the region's location near volatile countries such as Saudi Arabia and Yemen. She said:

> *... the UAE is the most stable country in the region, but, you know, we border Saudi Arabia; we're across the water, you know, on a clear day if you go out on a boat, you're across the water from Iran. You know, two countries down you've got Yemen, so you're in the midst of this region and there's no escaping that.*

Abril expatriated to the UK, and she also mentioned safety risks, albeit from a different perspective to Marina. Abril discussed her perception that every city has some form of safety risk, presumably related to crime, theft, and other international threats. She went on to compare the UK and Australia by referring to Australia as being somewhat secluded. Presumably in terms of distance and the vast ocean between Australia and other countries, which seemed to imply different types of safety risks for destinations that are not as isolated. She said: *"From a risk perspective, I mean you always have the risk — you, um, live in a city, so safety, security…."* She went on to say: *"So, that is always there…obviously London is not quite as secluded as* [*Australia*] *from that perspective, so Australia has a lot of advantages just from how hard it is to get to it."*

Jack also discussed safety risks but had different concerns to Marina and Abril. Jack moved to Vietnam with his family in 2019 and spoke about traffic safety. From a family perspective, he was particularly concerned about his young children as there were no dedicated walkways or footpaths in Vietnam, and with the volume of road traffic, this situation created road safety risks. He discussed the difficulty and the feeling of anxiety when navigating the traffic by himself while with his children. He said:

> *We were more worried about traffic safety because traffic conditions and the absolute lack of footpaths and walkways in the city, with little children is always been a bit of [a] headache. It is always a stressful experience, especially with three people (that is, meaning by myself with the kids, without also my wife helping).*

This risk is very much location specific. In 2020, International SOS indicated that geopolitical shifts would be a challenge for globally mobile resources. The reasons for this concern are related to a general sense of instability and the speed at which situations can change (International SOS, 2020). SIEs are moving to countries that border other countries that could pose risks. For example, conflicts in the Middle East and Gulf region can affect the UAE (DFAT, n.d. a). In 2019, 37 countries experienced mass anti-government protest movements, including the UK (Brannen et al., 2020). Road traffic accidents are the 8th leading cause of death globally, with the highest number of deaths per 100,000 people being reported in Africa and South East Asia (WHO, 2018). There are many location-specific safety risks that SIEs can be exposed to, and the participants discussed a few. Safety risks are real for any country but are of particular concern for SIEs and their consideration of risks, as shown.

Environmental Health Risks: Certain illnesses or external conditions that can result in health-related matters were raised by some of the SIEs. For example, dengue fever was identified as a health risk for Vietnam and Malaysia, pollution for Hong Kong, and Vietnam, along with pollution and radioactivity for East Asia.

SIEs are thinking about risks that can affect their entire family. Jack expatriated to Vietnam in 2019 with his wife and young children; he was the SIE. He discussed his concerns about the general pollution in Vietnam and how he did not want his children's health to suffer because of the expatriation. The consideration of these health-related risks was particularly important for Jack when comparing the host country versus the home country of Australia. He said:

> *Well, the most important thing and one of the biggest debates with my wife are [sic] the children because they are quite young and [Vietnam] is not the healthiest environment in terms of pollution, traffic safety, and overall quality of life; it is quite a challenging place for little children.*

Similarly, Knox discussed his concerns about the environment in East Asia and how he and his wife spent a lot of time researching and analysing the health risks. Knox discussed how his wife had a history of asthma and lung infections and how they considered various risks that could inflame these conditions. He mentioned: "*So the first [risk] was the, I guess, the radioactivity; I suppose the second was the air quality."* He also discussed how they put in place a number of actions to reduce these risks: "*We wanted to make sure that it was safe, essentially. So at the very beginning, we opted for organic produce from the opposite end of the country, away from Fukushima."* In addition, they purchased an air purifier to reduce the effects of poor air quality.

Betty also discussed health risks, particularly related to what she had heard about the risk of dengue fever in Malaysia. She discussed how some of her friends got dengue fever from mosquitos and subsequently installed screens on all their windows and took other risk-mitigating actions, such as chemical sprays. She said*: "The risks about, um, you know… we'd been told a lot that it can be an unsafe city, um, but lots of people get dengue; hospitals aren't as good."*

Upon analysing the data, it was found that the majority of participants that raised these location-specific environmental health risks had expatriated with either a spouse with underlying health concerns and/or had expatriated with children; therefore, expatriates are considering risks pertinent for their entire family. Additionally, these findings are location specific and reflect the types of environmental health risks considered by expatriates. These considered risks are perhaps also driven by stereotypical views regarding non-western countries and the types of health risks that can arise, also reflecting that expatriates have done their research to understand the types of risks they may experience and have developed mitigating actions to reduce such risks.

On reflection: my study is not about comparing different national cultures and how they considered risks (discussed in chapter 4), although it would have been interesting to have gathered ancestry data. For example, would risks, including adjustment risks, be considered differently based on a participant's ethnic background or their partner's background? Such questions could have been considered if ancestry data had been collected. Section 8.6.1 includes the limitation.

5.2.3 Personal Risks

From the data, the category of 'personal risks' was identified (Table 13), which includes relationship risks; financial risks; healthcare risks; and emotions/fears/anxiety and insecurity risks.

Table 13: *Theme of Personal Risks*

Personal Risks	**Descriptions**
Relationship Risks Something happens to family back in Australia Friendships, relationships and support networks	Something happens to family while the expatriate is living and working overseas. Loss of established networks and social connections in the home country.
Financial Risks General risks associated with the cost of living Not understanding the tax rules. Non-compliance can negate expected financial benefits.	Lack of visibility over the cost of living, which could affect the expatriates' financial situation. Financial risk in terms of whether the move is affordable and worth it. Not understanding the tax rules in the host country, which has financial risk implications for the expatriate, particularly where financial benefits may not be achieved.

Healthcare Risks	Reflects SIEs not knowing what to expect in the host country.
Emotions/Fears/Anxiety and Insecurity Risks	Risks of not liking it, being unhappy, and the risk of failure and embarrassment in the eyes of others, along with stress imposed on others.

5.2.3.1 Relationship Risks

The following sections include details relating to the theme of relationship risks analysed from the data.

Something happens to family back in Australia: Risks extended to the SIEs' families and others being left behind. This finding relates to the risk of something happening to parents or adult children while the SIEs are overseas. This was particularly relevant due to the geographical distance between Australia and other parts of the world, making the travel time back to Australia in case of an emergency lengthy. This risk was outlined by some of the SIEs.

Abril discussed her first expatriation and recalled flying back to the USA due to a family emergency. She discussed the true impact of being so many hours away when needing to return for a family emergency. She discussed:

> *So, about a year before I left Australia, my grandmother passed away; she was in her nineties, right, so a good life. But as you can imagine, you know, I got that call, it was the beginning of December, I got that call and it took me probably 48 hours before I was on a plane. Before I could organise myself, get on a plane, so, you know, it was three, three and a half days before I was actually home… if somebody's sick that's a long time….*

Abril's experience shows the true position of being a vast geographical distance from one's home, which is exacerbated when there is a life-or-death situation.

Similar to Abril, Rick also discussed this risk when he spoke about leaving his adult children and also his ageing parents. Rick and his wife moved to Singapore, but their adult children did not expatriate with them as they were at the age where they lead their own lives. Rick mentioned concerns about his wife's ageing parents and the risks of something happening while they were overseas, which, as mentioned, is a particular issue for SIEs from Australia due to the amount of time it can take to return home in the event of an emergency. Rick explained: *"I think the other risk we were thinking about was certainly the risk of being away from the kids and if something happened with the wife's parents… that sort of geographic risk, you know."*

Betty also discussed leaving family behind and was similarly concerned about the amount of time that it could take to return to Australia in the event of a family emergency. She said: *"We were also thinking: how do we manage if something happens back in Australia? How quickly can we get back for other family?"*

Abril had experienced this risk when she discussed the true implications of being a vast geographical distance away from home and trying to return urgently. Taking the east coast of Australia as an example, it is around 19 hours from the USA, around 18 hours from the United Kingdom, and approximately 8 hours from Singapore or Malaysia. The risk of leaving family behind is heightened by this vast distance between Australia and other countries, which also means that it can take many hours to return home. These findings reflect that SIEs are considering risks to their families and loved ones when contemplating a move. The distance and the significant travel time between countries can be crucial, especially in life-or-death situations when SIEs may need to return urgently.

Friendships and Support Networks: Some of the SIEs in my study also mentioned relational risks in terms of their personal lives, which included leaving their friends and support networks behind. The subsequent risk of losing friendships and not having support systems in the host country was best demonstrated by both Blaine and Alexandra.

Blaine expatriated to the United States and discussed that he was leaving behind some life-long friends. These friendships were important to Blaine as they were childhood friends, and he was concerned as to whether the friendships would survive the time away or whether the dynamics would change without the regular socialising. He mentioned:

> *The other sort of risk was around your personal life I guess — not being able to see your friends. So, are you gonna be able to stay friends with the same, you know, schoolmates that I've been mates with since, you know, fifteen plus years? That's a risk. Is that relationship going to…what's that relationship going to look like?*

Similarly, Alexandra spoke about expatriating with her family and her concerns about not having support systems, including friends, in the host country. This was particularly relevant for Alexandra in case anyone in her family got sick and the family needed support or assistance. She asked:

> *And then what would happen if my kids or any one of us will get sick and we don't necessarily have the support system around, like when you have friends and you have family who can just come over and help you?*

These risks demonstrate the importance of friendships and support networks, and concerns over these risks were common to all SIEs regardless of gender and family circumstances. These risks highlight how SIEs are considering an array of risks, relating not only to their careers and location-related risks but also to those that are more personal in nature. SIEs are moving overseas for a temporary period of time, but they have mentioned the importance of maintaining existing friendships while they are away. They are also mindful of moving overseas and not having friendships and support networks when they arrive. Social connections are important not only for the SIE but also for their families; after all, they are living and working in the host country and their social lives are, therefore, an important aspect to facilitate a successful transition in the host country.

5.2.3.2 Financial Risks

Another key subtheme for some of the SIEs related to financial risks. This can be broken down into the cost of living in the host country and the risk of not understanding local tax rules, which can negate expected financial benefits (Table 14).

Table 14: *Summary of Financial Risks by Host Location*

Financial Risks	Singapore	Europe	Malaysia	Hong Kong	South Pacific	UAE
General Risks – associated with the cost of living	✓	✓	✓	✓	✓	✓
Tax Rules - not understanding tax rules.				✓		

Non-compliance, which can negate expected financial benefits	✓					

Cost of living: When moving to another country to live and work, some of the SIEs considered their incomes and whether they would be better or worse off by expatriating to the host country. There are many costs for SIEs to consider, including food, rental housing costs, setting up their accommodation, and other general living expenses. When considering those financial risks, SIEs are also contemplating whether the move is worth their while, that is, whether the financial benefits are worth the personal disruption of expatriating. This is also important because SIEs from Australia are not looking to escape poor living conditions, they already have good lifestyles in Australia. Therefore, it is important for them to maintain their lifestyles but also to receive the benefits of moving from one side of the world to another.

When Catherine moved to the UAE, finances were important, especially ensuring that she could afford a good lifestyle while in the UAE and making sure there were financial benefits from the relocation. She explained:

> *Yes, so the first risk was there was a lot of discussion around finances and it was really difficult because I just didn't necessarily have the visibility of how expensive life was going to [be] there in Dubai…*

Similarly, Bruce was considering the financial risks when negotiating his salary and whether he would have enough money to afford a nice lifestyle in the host country. Bruce expatriated to the South Pacific. He told me: *"I wasn't sure how much room I had to negotiate and whether that money would be enough for the standard of living that would be in* [*the host country*]."

This finding applied to a number of host countries, which reflects the general nature of this risk; however, the data also revealed that slightly more women than men mentioned financial risks. This risk was more common with women expatriating alone and women who had initiated the expatriation, which may indicate the focus on financial risks and having financial security for those SIEs. For example, Deborah and her husband expatriated to Singapore. Deborah said: *"The first one [risk] was get over the financial hurdle, make sure that it's going to be a beneficial move."*

Similarly, Sean discussed how the monetary situation was of importance to his wife and how that was the first priority that had to be considered. Sean and his family expatriated to Hong Kong and prior to doing so considered the financial risks and made sure the move was beneficial and worth their while. He explained:

> *For her* [spouse] *money was important, right. Without that, and you know fair enough, um, it was a non-starter because it was going to be difficult to, you know, cover your existing commitments. I mean, you are putting yourself out if I can use that expression. You're going overseas, you're out of your comfort zone; like moving to Hong Kong, right, it's Hong Kong, um, and English is not the first language, right. …there's a fair bit of upheaval, right. But once the financial part was sorted out…that got rid of all that….*

Tax: When considering financial risks, a few SIEs also discussed the different tax regimes across countries, particularly Hong Kong and Singapore. For Hong Kong, these SIEs had an awareness of the different tax rules, which are different from Australia in terms of how tax is paid. Singapore, however, was considered to have lower tax rates than Australia, resulting in a financial incentive to expatriate. However, the SIEs also discussed the importance of setting up their finances properly to avoid penalties, which could potentially wipe out the expected tax benefits, resulting in financial risk. Rick expatriated to Singapore in 2019 and mentioned:

> *I am very conscious of that risk because a lot of the reasons that people are coming here, and certainly it was a consideration for us, is there is such a significant difference between the tax regimes and if you get it wrong, the penalties would be significant so that a lot of that benefit of being here would just be wiped.*

Similarly, Deborah was a repeat expatriate and had experience working within various tax regimes. She discussed the importance of understanding those tax regimes and also knowing the amount of work required to fulfil the tax requirements, not just during expatriation but also after leaving the host country. She said: *"If I say to anyone going overseas… I'd say* *don't underestimate the tax risk, you know, don't underestimate how much work there's going to be…"*

These findings reveal the tax risks related to understanding the requirements of different countries' tax regimes and how to fulfil the requirements while in the host country but also potentially residual requirements after the expatriation has finished. Additionally, penalties for non-compliance with the tax rules may also negate potential tax benefits for the SIEs.

SIEs in my study mentioned the intrinsic importance of financial rewards and their consideration within the broader decision of relocating to another country, including the disruption to their lives and the feeling that such a disruption had to be worth their while. Financial risks are the contra aspect of these motivational factors that were considered in the decision to expatriate. From my study, concerns over financial risk were more common among women than men, which may be reflective of women requiring greater financial security before embarking on an overseas adventure, particularly, when resigning from their current employer in Australia and embarking on a new overseas opportunity as SIEs. The findings also revealed some of the difficulties SIEs have in sourcing information regarding the cost of living and managing the different taxation regimes, which highlights that SIEs have to rely on their own personal agency and resources to understand and manage their risks.

5.2.3.3 Healthcare Risks

The risk of health care was another subtheme raised by many SIEs in my study. In some cases, the risk was around not knowing what healthcare services and systems would be like in the host country; in other cases, it concerned affordability and having access to the services. When Bruce considered expatriating with his wife to the South Pacific, he was unsure about the quality of the healthcare systems in the host country, but he has family members with medical backgrounds and knew he could return to Australia if there were issues. He told me:
" … I was a little bit nervous about that, um, so I decided to keep my Australian health care, at least for the beginning, and just see how things go…."

In order to alleviate this concern, Bruce held onto his Australian health insurance, which meant that he could return to Australia and utilise his health insurance for medical treatment if needed. In contrast, when Finley expatriated to Singapore, which could be considered to have more advanced healthcare systems than the South Pacific, he considered purchasing travel insurance. This meant that if he needed to use healthcare services while in Singapore, he had insurance, which presumably would cover the costs. He said: *"That was one of the concerns that we had because when you come to Singapore, [partner] is covered, I'm not covered. So, I was on travel insurance for a few months until I actually had a role here."*

Health care was also a priority for Deborah, and she noted that it is an area that SIEs may not always prepare for. Prior to her expatriating to Singapore, she ensured that her employment contract addressed a number of risks, including health care. She mentioned: *"…we already loved the job so that was sort of done and then it was 'ok, now make sure all the healthcare stuff's done'. Because that's where you could really get caught."*

Australia is renowned for its health care being both affordable and of a high standard (HealthDirect, 2020). These factors have clearly influenced the expatriates in my study and their consideration of healthcare risks when moving abroad. I would explain this risk as more situation-specific where expatriates from Australia have an intrinsic expectation about health care. Although their personal situations and host destinations are different, the SIEs have taken steps to manage their risks through their employment contract or through different types of insurance.

5.2.3.4 Emotions/Fears/Anxiety/Insecurity Risks

This theme refers to risks mentioned by some SIEs that are personal and internal to the individual SIE. They include risks ranging from fear of failure and being embarrassed if the SIEs return home earlier than expected. Along with concerns about being unhappy, not liking it, and the stress that could be imposed on family and spousal relationships.

August and his wife moved to Thailand, and he discussed that he was moving into a job that was a promotion. Prior to expatriating, August considered a number of personal risks. He said:

> *…you're saying goodbye to everyone, and you've handed in your resignation, and you've sold your car, and you know you still have a three-month probation, you know,*

> *and these are big roles; they're not, you know, an executive role or director of sales role; these are Vice President roles. You know you could be back within three months with your tail between your legs, going 'listen, it didn't work out'.*

August was clearly concerned about the fear of failure and the risk of personal embarrassment in the eyes of friends and colleagues if he was to return to Australia without fulfilling his motivations for expatriating.

Marina and her husband expatriated to the UAE. Marina had similar concerns to August about the personal risk of failing and how she would be embarrassed in the eyes of family, friends, and employers if she did not fulfil her motivations for expatriating. She mentioned:

> *I never had any reason to think that I wasn't good at my job, but it's always in the back of your mind. You're telling your friends and family and employers: 'oh, here I am; I'm off going overseas', and what if I don't make it through my probation? What if I'm not good enough? What if I get there and hate it and we have to go home? You kind of always… in the back of my mind was this risk of coming home with my tail between my legs.*

Personal risks also included SIEs not liking it once they were living and working overseas, along with the risk of changing their decision. For example, Mark expatriated to Europe with his family, and he discussed these risks: *"So, the risks we considered were from what if we go overseas and, um, the big ones were, we don't like it and we don't want to stay."* Similarly, Deborah discussed the risks of not liking it and, presumably, wanting to return to Australia earlier than planned. She noted: *"There's always that risk of, oh my god, what if I get there and I hate it…."*

I further explored the data to determine whether this finding was more prevalent with a particular gender and found that this theme was raised by more male SIEs than female SIEs. Several of the male SIEs were concerned about the happiness of their spouse/partner and the risk to their relationship if their spouse is not happy. In these situations, the male SIE had instigated the idea of moving abroad, which may indicate the additional emotional risks considered by the initiator of the move.

Frequently, not only the SIEs but also their spouses/partners were resigning from good jobs and leaving their family and friends. These factors clearly influenced their consideration of risks and included emotional factors, such as the risk of failure, the risks of it not working out for a number of reasons, and the risk of embarrassment in the eyes of others if the adventure is not successful.

The finding also highlights that it is difficult to separate work risks from personal risks when expatriating (Richardson & Zikic, 2007). This intersection of risks is reflected in the overlapping aspects of Figure 7.

On reflection: I was surprised that more men than women mentioned such personal feelings, especially with a female researcher. I am unsure if this is a reflection of the way the question was asked (i.e., about risks as opposed to feelings), other aspects of this particular cohort of expatriates, or the fact that I am female and the SIEs' expectation that I, therefore, would understand these emotions.

5.2.4 Unknown Risks

The final theme is called 'unknown risks', as summarised in the below table (Table 15). This term was used by several participants, including those with differing levels of expatriation experience (from no experience to a repeat expatriate). The risk reflects that some SIEs accept that they cannot know all risks to be considered and that, in any event, situations change and so do risks. The majority of SIEs who mentioned unknown risks were male SIEs. There was no other pattern in terms of previous expatriation experience or family circumstances. However, for the UAE and Hong Kong, the finding seemed to have an underlying reference to culture. But it was more than culture, it was about the entire experience of working for a new company and mixing with new people, which caused SIEs to consider unknown risks.

Table 15: *Theme of Unknown Risks*

Unknown Risks	Description
Risks not understood	Actual experience is required to understand the full nature of risks. SIEs do not know the areas to research or the questions to ask.

Risks change/Situations change	The SIE cannot plan for everything, which results in unknown risks that can arise.

5.2.4.1 Risks not Understood

SIEs in my study mentioned the unknown risks — things they do not think about, plan for, or understand. This means that SIEs are making expatriation decisions knowing that there are gaps in their knowledge and, therefore, risks may arise in the host country that they did not know to consider.

For example, Brad and his family moved to the UAE. He discussed how an expatriate can read a book about cultural differences and the rules of the country. An expatriate can also read stories about other expatriate experiences and, as is typically human, think everything will be fine and that they will not make mistakes. However, in a country such as the UAE, there are unspoken ways of doing things that a foreigner cannot know unless experienced, which is a greater risk. Brad said: *"…the most troubling risk is the risk that you really don't understand."*

Sean's comments extend Brad's. Sean moved to Hong Kong, and he discussed how he felt that certain situations could not be fully understood until he was in the host country and personally experienced them. He said: *"You know it's a different country, right, so therefore it's going to be different, but what does that mean? And how does that play out? You can't answer that until you're there."* These findings show that SIEs cannot fully consider their risks by reading about the host country; instead, they must have the lived experience of the country's culture, rules, and processes and understand relationship dynamics with the locals to understand the risks. Unknown risks can stem from the fact that SIEs lack the full information about the lived experience because they are yet to experience it, are yet to hear of the types of risks to consider, or are yet to learn about the types of questions to ask so as they can understand the risks they will be exposed to. Like several of the SIEs, Blaine's move to the USA highlighted his lack of knowledge when considering the risks. He said: *" … I didn't know what other decisions I'd need to make. So I reached out to* [*a colleague*]…." The colleague became a knowledge source for him. If an SIE does not know the questions to ask, it leaves a gap in their consideration of risks; therefore, similar to Blaine, the SIE needs to draw on other sources for information to help fill the knowledge gap.

When moving to another country to live and work, it can be difficult knowing all the different risks to consider and this finding in itself is reflective of the inherent limitations of not having the lived experience.

5.2.4.2 Risks Change/Situations Change

SIE's cannot plan for everything, and consequently this means their view of risks can change, which is discussed below.

Jim has expatriated several times and spoke of the fact that, generally, he can plan for risks. However, he also acknowledged that he cannot plan for everything. In other words, situations will change once in the host country, and the risks can change accordingly. When discussing his experience expatriating to Singapore, he explained:

> *Yes, so the big risks were the unknowns. Moving to a new country and a new company with entirely new surroundings is always going to come with a few risks. You can read, plan, and prepare, but there will always be things that do not go as planned.*

Although Clark had not previously expatriated, he had similar views to Jim. Clark discussed the expectations he had prior to going to the UAE. He anticipated that there would be unknown risks but thought that an SIE has to have trust in their own ability to deal with these situations as they emerge. He said:

> *You know, when you're at sea in rough waters, you always put an anchor down. So you need an anchor. When you expatriate, you're* ***travelling without an anchor****. So, there's nothing that keeps you grounded or connected and that's the big leap of faith. So, you have to trust in your capability to deal with the unknown. That's pure risk.*

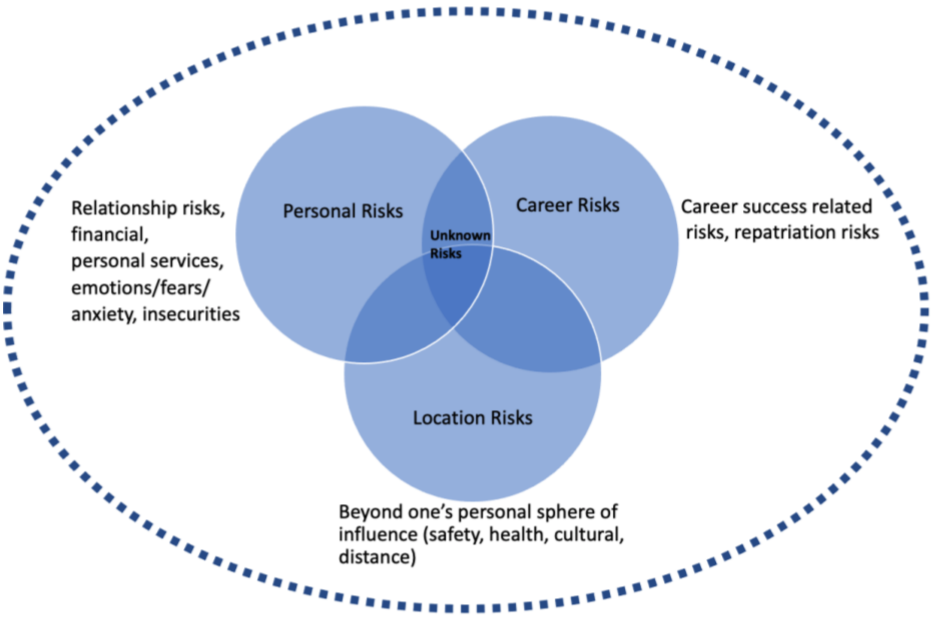
Some of the SIEs spoke of the 'unknown risks' as risks they cannot necessarily plan for. Some went as far as to say that true risks can only be experienced when in the host country. Some SIEs in my study mentioned how it was difficult 'knowing what they don't know'. These findings highlight that there will always be unknown risks that the SIEs have not considered, and the expatriate must be able to manage these unknowns, particularly as they are free agents managing their own expatriation risks.

On reflection: Clark's metaphor of "travelling without an anchor" creates such an emotional depiction of the SIE who is not anchored to an MNE. Clark's words and descriptions helped me to understand a risk that I was probably going to disregard. Perhaps my mindset also explains why only one female SIE mentioned this intangible risk. For example, I am used to being precise and talking about 'unknowns' is imprecise. However, I now find myself putting significance on this finding in the context of expatriation risks and the SIEs, who are akin to free agents leaving Australia without an anchor (responsible for their own career, how long they stay, when they leave, who goes with them) and taking a leap of faith that they have the capabilities to manage the unknown risks.

5.3 Discussion

The four themes of considered risks identified from the data were categorised into career risks; location risks; personal risks; and unknown risks. It was found that risks can overlap with each other, as reflected in Figure 7. Unknown risks are also depicted at the intersection of all the categories, which acknowledges that SIEs will not consider all risks within each category.

Figure 7: *The Types of Risks Considered by SIEs*



Career risks include concerns about the expatriate's career, job satisfaction, and job stability, in other words, career success. SIEs in the study were often resigning from their current employer, relocating abroad, and then starting a new role in a foreign country. The majority of SIEs in the study had already secured employment prior to leaving Australia, which had an impact on their consideration of risks prior to expatriating. For example, where an expatriate was still to secure work, this was raised as a risk. Whereas for the expatriates who had already secured employment, their focus was on risks related to career success. The findings resonate with other studies. For example, Richardson and Zikic (2007) found that self-initiated academics considered career risks which were akin to career success, such as expressing concerns about the marketability of their international experience and lack of recognition regarding career development.

Not only has it been found that risks are important, but they are important for SIEs to consider because expatriating is "a risky high-stakes career progression decision" (Dimitrova et al., 2020, p. 6). In part, this is attributable to the demands of moving and relocating to a foreign country, albeit the experience is considered to help one's career. The personal agency of self-initiated expatriation was also demonstrated by Quigley and Tymon (2006), who drew a connection between self-managing one's career and achieving career success, which I opine involves the SIEs trusting their own judgement and choices. Similarly, SIEs in the current study were stepping out of their comfort zones for bigger roles and sometimes moving into new areas as part of their anticipated career progression, reflecting the trust in their judgement, while simultaneously considering career success as a risk. The data from my study demonstrates that there were no gender differences in career risks, which is not surprising as the sample included professional business expatriates; therefore, although career may not have been the highest motivation for each SIE, it was one of the outcomes of the planned expatriation and, hence, the risk was the contra aspect.

The findings highlight that some SIEs considered repatriation risks. Repatriation risks included perceived difficulties for the SIE's career transition back to Australia at the end of the expatriation and concerns that the overseas experience may be negatively viewed by future employers. The challenges associated with repatriation have been reflected in a number of studies, albeit considered failed assignments where the organisation is unable to retain assigned expatriates (AEs) (Caligiuri & Bonache, 2016; Chew, 2004; Dowling & Staelin, 1994; Harvey & Moeller, 2009; Harzing & Christensen, 2004; Stahl et al., 2002).

However, the SIE construct puts the focus on the individual and not on the organisational perspective, which suggests that repatriates have chosen to leave the organisation for a better job offer, and consequently, the resignation is a positive career move for the individual (Stahl et al., 2002). Other studies have similarly found that SIEs had considered the risk that career development in one country may not have the same value in another (Richardson & Zikic, 2007; Stahl et al., 2002; Stahl & Cerdin, 2004). A boundaryless career may explain both the reason some SIEs had considered the repatriation risk and the reason other SIEs had not. In other words, it was always a fait accompli that the SIEs would repatriate without a job; therefore, it can be considered a risk or an inherent outcome of the SIEs' expatriation.

The location risk theme reflects the risk of adapting to the new country (cultural risks), particularly the UAE and Malaysia, where the SIEs expect there will be significant cultural differences from Australia. Both work and non-work-related cultural adjustments resonate with other studies (Ashamalla, 1998; Black & Gregersen, 1991, 1999; Fitzgerald & Howe-Walsh, 2009; Tung, 1981), albeit those studies are generally from the perspective of the organisation and AEs. The current study reflects risks from the individual SIE perspective. To some degree, expatriates are putting their personal lives on hold to go overseas to live and work, and these location risks reflect not being accepted by locals, along with the risk that the SIEs may not be able to adjust to the culture of the host country. Although the UAE and Malaysia were specific host country examples, it is noted that the risks primarily related to the SIEs not knowing what to expect. It is also clear from the findings that uncertainty about the work environment was also considered a risk, particularly within the financial services industry for the USA and Hong Kong. SIEs had considered risks about the intensity of the work environment and whether the SIEs would fit in. SIEs must also understand and comply with the laws and customs of the host country (Harrison et al., 2004), which was another considered risk. There have been studies suggesting pre-training to prepare expatriates for the culture of the host country (e.g., Andreason, 2003b; Ashamalla, 1998; Black & Gregersen, 1991; Magnini & Honeycutt, 2003). While some studies indicate that SIEs must be responsible for their own preparatory activities (Howe-Walsh & Schyns, 2010), it is less clear what preparatory activities entail for SIEs who are being employed on local terms (Despotovic et al., 2015). The theme does provide insights for employers and recruitment firms into the types of risks considered by SIEs. Additionally, SIEs are contending with the notion of temporal expatriation spaces, where rather than considering the risks from a national culture perspective, the SIEs are socially constructing their individual risks and their spaces (work/home). This is similar to the findings by Yang et al. (2018), who found that risk is everywhere, whether in physical, social, or temporal tourism spaces, as is the social construction that occurs.

Safety risks were also a consideration by SIEs. The subcategories included general safety risks (Malaysia, USA and UK), traffic safety risks (Vietnam), and specific concerns regarding geopolitical risks (UAE and Vietnam). Tourism studies reflect that travellers will avoid certain locations due to safety concerns (Holland et al., 2021; Sönmez & Graefe, 1998a). SIEs in my study had made the decision to expatriate and were already located in the host country; therefore, the study did not include situations where the SIEs considered the location risk to be unacceptable. Expatriation studies have tended to focus on the security and safety of staff in high-risk environments (e.g., Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019), and those studies have focused on the steps that organisations should take for the protection of staff working in such environments, which may include the risk of terrorism, natural disasters, kidnapping, and illness. Geopolitical risks would fit in this category of 'high-risk' environments, and presumably, SIEs would be included in risk management and crisis management plans of the organisations they are employed with. However, it does reveal an opportunity for further research to understand how SIEs manage these risks and crisis situations.

The findings in my study reflect that SIEs consider a range of risks that can affect them, regardless of whether the host location is considered a high-risk environment or not. For example, road traffic could be considered more of a general day-to-day risk, and yet, road traffic accidents are the eighth leading cause of death globally (WHO, 2018), hence a valid risk and not necessarily restricted to high-risk environments. When compared to tourism studies, safety risks are akin to the risk category called 'physical' risks, which refers to the "possibility that a trip to this destination will result in physical danger, injury or sickness" (Roehl & Fesenmaier, 1992, p. 18). This tourism category of risk would also apply to SIEs and aligns with SIEs consideration of risk.

Another finding relates to SIEs considering location-specific environment health risks, such as dengue fever (Vietnam, Malaysia), air pollution (Hong Kong, Vietnam, East Asia), and radioactivity (East Asia). These risks are similarly identified in tourism studies. For example, as mentioned above, Roehl and Fesenmaier (1992) use the term 'physical risks', which include the risk of sickness, and Sönmez and Graefe (1998a) refer to 'health risks', which include the possibility of becoming sick at the destination. The risks may, however, be greater for SIEs as they are not visiting; they are living in the host country for several years, and thus there is a greater chance of exposure to illness (Jones, 2000). Health risks from the perspective of adjustment and stress for expatriates have been researched (Bhaskar-Shrinivas et al., 2005; Black & Gregersen, 1991; Harvey, 1998; Osland, 2000), along with managing crisis situations, which can include terrorism, cyclones, and virus outbreaks (Fee, 2017; McNulty et al., 2019). It was also found that health risks were mainly raised by SIEs who had a partner/spouse or child with underlying health concerns, demonstrating that risks are considered by the SIE in the context of the family unit, resonating with Richardson (2006) and other authors, such as Andreason (2003a) and Ashamalla (1998), regarding the importance of family in expatriation decisions, and in the context of my research, in risk consideration.

The study also points to the fact that there is generally some type of personal risk considered by the SIE, whether it is to do with relationships, finances, health, emotions/fears/anxiety, or insecurity. Lupton and Tulloch (2002) were very interested in personal risks among a group of Australians and how risk is part of one's life. The authors discussed 'embodied risks', which included financial risks, health risks, and romantic and other intimate risks. Similarly, SIEs are dealing with risk as part of their expatriation, which has two key components: living **and** working in the host country. Family and friends are often left behind while the SIE embarks on an overseas expatriation. The SIE and their partner are often resigning from secure employment to embark on the expatriation. It is not possible to divorce one aspect from the other (career and personal) (Richardson & Zikic, 2007), which indicates that it is inevitable that the SIE will be exposed to personal risks, including social and relational risks. Concerns about the loss of established networks and social connections in the home country were also raised as considered risks by SIEs. Interestingly, the participants in Richardson and Zikic (2007)'s study generally focused on concerns about making new friends and the reluctance to form friendships in the host country due to the transience of the expatriation. This is quite different to the perspective of the SIEs in my study, who are more concerned about losing friendships and networks, as opposed to making new friends in the host country. This is an area worthy of further research; however, it does highlight that friendships are important to SIEs and they consider the risks of losing those established social connections.

Considered risks for the SIEs also related to personal failure and returning to Australia feeling somewhat embarrassed or ashamed that they may not have achieved their goals for expatriating. This risk is akin to the tourism risk category of 'social risk'. Tourism studies describe social risk as the "possibility that a trip to this destination will affect others' opinion of me" (Roehl & Fesenmaier, 1992, p. 18). In other words, tourists are concerned about the holiday destination being negatively perceived by others. Similarly, SIEs expressed the risk of returning with 'their tail between their legs' — or embarrassment in the eyes of others. While the context differs, there is a similar social risk (embarrassment) in the eyes of others.

SIEs considered risks of not being happy or not liking their job/expatriation. Similarly, the tourism risk category of 'satisfaction risk' is akin to these risks. Satisfaction risk is defined as the 'possibility that a trip to this destination will not provide personal satisfaction' (Roehl & Fesenmaier, 1992, p. 18). Ultimately, the risk is being dissatisfied, which was described as the risk of being unhappy or not liking something to do with the expatriation; therefore, this risk aligns with the risk in the tourism category called 'satisfaction risk'. These personal risks do, however, reflect the 'embodied risks' (Lupton & Tulloch, 2002), which also reflect that the study was focused on the SIEs as individuals, which was inherently multifaceted and personal.

The findings also show that SIEs considered financial risks when deciding to move to the host countries, including the lack of visibility regarding the cost of living, whether the move would be worthwhile from a financial perspective, and their understanding of the host countries' tax regimes. Research has shown that SIEs may experience more financial challenges than AEs, presumably due to the view that they may not receive the same benefits as an AE (Andresen et al., 2014). Therefore, an appropriate financial compensation package is necessary to meet the needs of the expatriate (Avril & Magnini, 2007). The findings resonate with insecurities regarding employment in the host country (Fontinha et al., 2018; Richardson & Zikic, 2007). My study has revealed specificities such as the cost of living and ensuring that the move is financially worthwhile. SIEs may need to set up their accommodation, which can entail buying appliances and other homewares, and they need to plan for the daily cost of living, which presumably includes food, transportation, utilities, and rent if that is not part of the financial package. To ease SIEs' minds regarding these risks, employers and recruitment firms can put in place risk-mitigation strategies that help SIEs who are trying to search for this information themselves. Risk-mitigation strategies adopted by SIEs are discussed in greater detail in Chapter 6.

It was found that financial risks, particularly those related to lack of visibility of the day-to-day cost of living, were more frequently raised by female SIEs in my study. The female SIEs were typically expatriating alone and had initiated the move abroad, which may reflect concerns and risks of swapping the existing financial security for the new endeavour. However, it may also be reflective of these SIEs having a greater awareness of not only the cost of daily items but also of potential 'set up costs', required when establishing a comfortable life in another country. Research indicates that consumer decisions are different across genders and for different products (Belch & Belch, 2007; Engel et al., 1968), which may contribute to an explanation. For example, Mortimer and Weeks (2011) found in their study of male and female shoppers in Australia that males are not as price involved as women, which could also provide a reasonable explanation for this finding, which has similarities with buying habits where females are more involved in these types of purchases and the subsequent costs.

Studies in risk domains have shown gender differences in the domain of financial risk (Weber et al., 2002). However, the financial domain is also dependent on whether the risk is controllable, such as gambling, or manageable, such as investing (Weber et al., 2002). It could be theorised that SIEs are taking a gamble on their ability to succeed financially during their expatriation; alternatively, expatriating could be seen as SIEs investing in themselves. Due to the specificities regarding set-up costs and the cost of daily items, I attribute this financial risk to gender-based differences in buying habits. However, as can be seen, other explanations exist, and there is no correct or incorrect theorising; therefore, I am using judgmental rationality where I have chosen an explanation that provides what I believe to be the most accurate representation of the real world given my knowledge (Vincent & O'Mahoney, 2018; Wynn & Williams, 2012).

Another considered financial risk is related to understanding and complying with tax rules in host countries, particularly Hong Kong and Singapore. Australia operates under a progressive tax system, with different tax rates for a range of income brackets. In principle, the more income you earn, the more tax is due to the government (Australian Government, n.d.). Some SIEs have also factored tax savings into their financial calculations when deciding if the expatriation is worth their while. Therefore, the risk regarding both understanding and complying with the tax rules of different countries was considered by SIEs. Literature has included the importance for organisations to be aware of international tax rules and for ensuring that the expatriate salary is sufficient to deal with the cost of living (Andreason, 2003b; Mendenhall et al., 2017); however, the findings reveal that these issues are equally important for the individual SIE who is not sent at the behest of an MNE. The SIE must manage all aspects of their financial situation to ensure compliance and that their expected financial benefits are being achieved.

Regardless of whether the host country is in a developing region such as the South Pacific or a developed country such as Singapore, SIEs from Australia considered risks regarding access to and quality of healthcare systems in the host country. The risk was considered by participants across all genders, family situations, and host countries, which can be explained with Australia being renowned in a positive way for its health care (HealthDirect, 2020). The results clearly show that SIEs do not want to be exposed to healthcare risks and take steps to mitigate these risks, which are discussed in Chapter 6. Although tourism studies have identified a category of risk called ‘physical risk’, which includes injury or sickness, the study findings show that the risks considered by SIEs go beyond injury or sickness and include risk types related to the host country’s infrastructure. This medical infrastructure type of risk is also mentioned in Jones (2000)’ research: “if the expatriate is assigned to a developed country, e.g. western Europe, North America, Australasia, their exposure to additional health risks is likely to be slight and the consequence of their existing health risks becoming manifest as illness are less problematic as the medical infrastructure they will have access to is likely to be good” (p. 572). This situation is relevant because SIEs have greater exposure to medical infrastructure risks due to the length of time that SIEs spend in the host country. They may use the host country’s healthcare services at some point during their expatriation, which means the quality and availability of those services are important when moving to another country.

The final theme is called ‘unknown risks’. This risk was initially surprising to me because I found it difficult to understand how or why SIEs would be prepared to relocate to a foreign country knowing that there were risks that they either did not know about or accepting that such a move would include unknown risks. However, as described in the literature, “risk exists whenever the future is unknown” (Williams & Heins, 1964, p. 1). On reflection, it was unreasonable for me to expect that the SIEs would have considered every type of risk because unless SIEs can predict the future, there will always be risks (Williams & Baláž, 2015; Williams & Heins, 1964). Furthermore, according to Athearn (1971), it is also understood that the present will differ from the future. In other words, although SIEs may consider certain risks today, that does not mean that the risks will be the same tomorrow as life and situations change. Changing risks reflect the mixture of variables that come into play "across space (between destinations) and time (as more knowledge is acquired about the destination" (Williams & Baláž, 2015, p. 273), that is, before and during the expatriation. SIEs were also making decisions based on an intangible service (expatriation), which had not necessarily been trialled or tested. This similarly reflects how difficult it is to consider risks where there is a knowledge gap (Sirakaya & Woodside, 2005; Williams & Baláž, 2015). This finding also reflects that SIEs should not only consider risks as snapshots (Loewenstein & Mather, 1990; Lupton & Lewis, 2021; Rogers, 1997) but rather must continually consider their risks, which can change as the SIEs experience expatriation or gather more information to supplement their knowledge.

On reflection: More men than women in my study discussed 'unknown' risks. It may have been something that was implied versus those that explicitly mentioned the risk. After all, it is not possible to foresee all possible risks (Williams & Baláž, 2015; Williams & Heins, 1964); therefore, it is a taken for granted assumption that there will be unknown risks, and as they are less tangible than the other risks, perhaps this contributes to the explanation. Studies on risk domains (e.g., Harris et al., 2006; Johnson et al., 2004; Weber et al., 2002) and tourism studies (e.g., Cahyanto et al., 2016; Kozak et al., 2007; Qi et al., 2009) show that the different genders can approach risk differently. However, it is difficult to theorise about unknown risks. For example, does it belong to theories about whether the different genders will admit to not knowing certain things? Does this reflect on their intelligence? Could it be theorised that discussing unknown risks is bordering on excessive worrying or paranoid behaviour, which could also have different results for the different genders? I do not consider the SIEs who raised unknown risks to be paranoid as they convincingly discussed that they could not guess or consider every possible event or situation, which actually exhibits a considered approach rather than paranoia. Another explanation could be one of timing. If SIEs were interviewed before they had expatriated, would they have referred to unknown risks? There is no right or wrong explanation, my analysis uses judgmental rationality (Wynn & Williams, 2012), and I explain that the unknown risks were a taken-for-granted assumption by SIEs in the study. It does provide an opportunity to draw on this result through future research.

The considered risks of SIEs relating to expatriation have been analysed in this chapter. This provides an additional viewpoint from which to understand the SIE construct and contributes to specific expatriation risk categories in the area of globally mobile resources. The following chapter presents the results for understanding how SIEs assessed risks prior to expatriating.

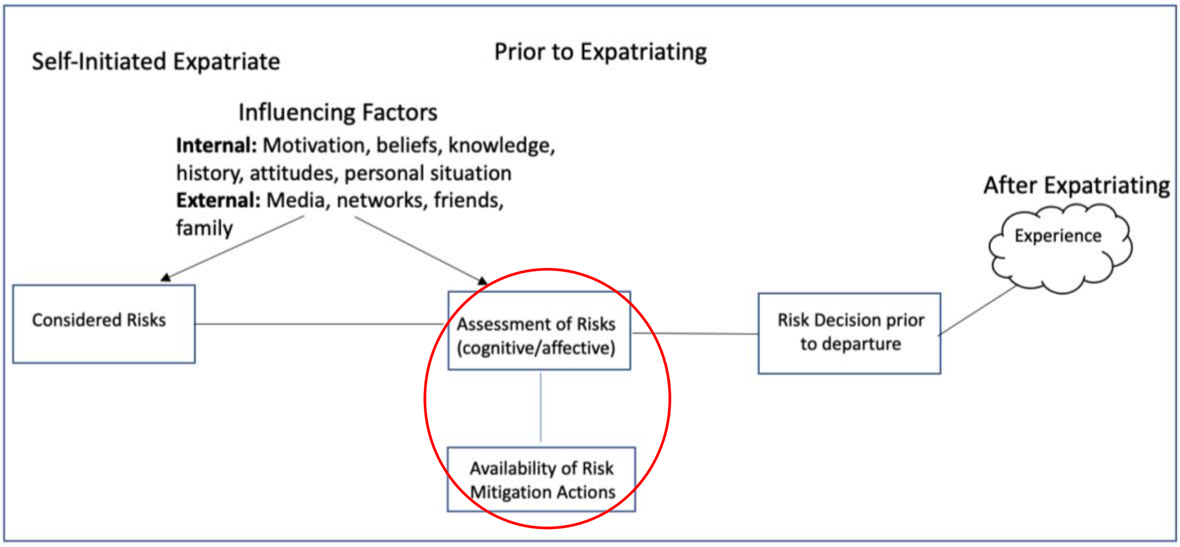
6. Findings: How Do SIEs Consider Risks Prior to Expatriating?

6.1 Introduction

> *So, we look at blogs, look at people who have travelled internationally and then you talk to people. But we use them as a sounding board, but at the end of the day, **it's like reading a movie review.** So, if you read a movie review, some people will say it's a bad movie and some people will say it's good. Irrespective, if I like the actors, if I like the genre, I'm going to watch it. I will listen to you, I'll take your opinions, but eventually it is my wife and me saying ok based on everything that we have read on the internet, for the whole search, what we read actually on the blogs, plus what we have spoken to knowledgeable people about, everything seems to say: yes, it's good to go.* (Jim)

The above participant quote illustrates how self-initiated expatriates (SIEs) assessed information based on experiences, perceptions, and attitudes prior to expatriating (Lewis, 1996). In Chapter 5, I presented the risks considered by SIEs prior to expatriating, which answers Research Question 1 and focuses on the 'what'. In this chapter I answer Research Question 2 by focusing on 'how' SIEs assessed risks prior to expatriating. The findings are structured around the conceptual framework (Figure 8).

Figure 8: *Conceptual Framework for Consideration of Risks by SIEs*



6.2 Cognitive Assessment (Risk as Analysis)

The data revealed that SIEs demonstrate some strong cognitive (rational) approaches towards risk assessment, which were illustrated with examples of participants considering the positives (benefits) and negatives (costs); utilising tacit knowledge from prior experiences in a cognitive way; seeking out different types of information; and proactively taking steps to reduce certain risks. In this section, I present how these cognitive approaches, which align with Slovic et al. (2004)'s risk as analysis, contributed to how SIEs assessed risks prior to expatriating (Table 16).

Table 16: *Cognitive Approach to Risk Assessment*

Cognitive Approach	Descriptions
Weighing up the positives and negatives	Cognitive activities consisting of weighing up the positives and negatives.
Past experience (tacit knowledge)	SIEs past experiences provide tacit knowledge on which to draw in a cognitive way.
Information searching Web-based Personal sources	Different types of sources for seeking out information, such as web-based and personal sources.
Risk mitigating actions Back-up plans Health insurance Destination location	Relates to proactive actions/steps taken by SIEs to reduce risks through scenario planning, including backup plans, health insurance, and choice of destination location.

6.2.1 Weighing up the Positives and Negatives

A number of SIEs in my study discussed their analytic approaches to assessing their risks. These approaches included the consideration of the positives and negatives of expatriating; an analytical approach to calculating the financial aspects of the move; the consideration of the benefits of staying in Australia versus the benefits of moving abroad; and assessing whether it was financially beneficial to expatriate. Louise and Brad exemplify how cognitive approaches to risks can be applied.

Louise and her family moved to Hong Kong due to an opportunity her husband received. Louise demonstrated a strong cognitive approach to risk assessment when she discussed working out the 'maths' and then working out financially if they would be better or worse off after expatriating. She mentioned:

> *... you always do the math, right?! So, I said financially it's a better option for us than being in Australia; so you've just got to do the math between, you know, so what's your cost of living in [Australia], what's your cost of living in Hong Kong…and kind of almost have a spreadsheet that tells you: alright, if you're in this city you're going to be better off, you're in this city you're going to be worse off or whatever.*

This analytical process was also the approach taken by Brad who expatriated with his family to the UAE. He mentioned how he and his wife tried to be as honest as possible when considering the positives and negatives of the move, which included assessing whether to stay in Australia or move abroad. Brad also acknowledged that there are unknown risks, and in these cases, subjective knowledge helps to form a view about these risks, which is also demonstrating a cognitive approach. He explained:

> *I think we did the normal 'get a white piece of paper for a pros and cons list', you know. My wife and I, we did that, you know, and we sort of looked at and tried to be as honest as possible about the pros and cons of staying in Australia and/or leaving ... about going somewhere else in Australia versus coming here — and the pros that we saw in both situations. So that was sort of somewhat formal, but, you know, it's driven by your subjective knowledge about unknowns in a way....*

Moving from Australia, which is considered a good and safe country, to embark on a relocation to live and work overseas is a significant move for the SIEs. SIEs also discussed how their considered approach gave them confidence about how they approached the idea of expatriating and the many factors that were considered. For example, Finley said: *"I'm actually very proud of the way that we researched and did our homework to make sure we would have a good lifestyle over here."*

These cognitive approaches demonstrate how the SIEs considered not only the downside of the risks but also the opportunity that the risks can create. For example, expatriation is a risk in itself (the negative), but it is also an opportunity (the positive). Therefore, the risk approach is two-fold (positives and negatives). This analytical process was common across genders in my study, which perhaps is reflective of the participants being professionals and, therefore, experienced at explicitly considering different scenarios and being able to consider both the negatives and the positives. The findings also suggest that the logical process gave them confidence in how they approached their decision.

6.2.2 Past Experiences – Cognitive

Another aspect of cognitive processes is drawing on tacit knowledge from past experiences in an explicit way. For example, around a third of SIEs in my study had previously lived, worked, or studied overseas, and the majority mentioned how they were able to draw on this previous experience to know what to expect and how to prepare and manage the differences between Australia and the host country. Examples are Jack and Abril who mentioned their prior experiences and discussed the effect of their tacit knowledge on their approach towards risk.

Jack had expatriated twice and discussed how he was not always happy being overseas during his first expatriation experience, which also led to some negative outcomes. Jack explained how he was able to draw on his previous experiences to avoid the same issues during his second expatriation by using his tacit knowledge. Jack explained:

> *So, the big learning for me was when comparing the first experience with the second. So, I had a bit of a culture shock when I came here the first time, while I did not have this problem the second time.*

This type of tacit knowledge can not only assist expatriates with their assessment of risks but also contribute to a more relaxed approach to their preparations and expectations once in the host country. For example, during my interview with Abril, I found that she had a relaxed approach to her recent move to the UK. Towards the end of the interview, I was surprised when Abril offered to explain this relaxed approach that I was perceiving. She discussed how her approach was attributed to her past expatriation experiences. She said:

> *I think my perception of moving probably changed, right?! So, when I moved to Australia, it was very scary — I had never been there, I didn't really know anybody*

there. And it was the first kind of true move, um, outside of the US, I had done study abroad in Australia for 6 months but that was always short term. So, when I made that move, my two years seemed like the world. I was just, like, I don't know how I will ever manage two years and stayed eight [years] …. So, when I moved to the UK, I didn't really have that same concern. It was more of an 'I've done this before'….

These findings demonstrate how past expatriation experiences affect the way SIEs cognitively assess their risks; that is, they are more prepared, even to the point where Abril had a relaxed approach. It was not necessary for the experience to specifically pertain to the host country; it was the general tacit knowledge from past experiences which both prepared expatriates for moving abroad and contributed to the way in which expatriates approached their risks when expatriating.

On reflection: My study included SIEs who had made the decision to expatriate. It was found that past experience contributed to their risk assessments in a logical and rational way (cognitive). If I had interviewed SIEs who had not expatriated, I wonder if past experiences may have contributed to the risk assessment in a more emotive/affective way. I do not have the answer, but it might explain why I have not categorised past experience as both a cognitive and affective part of the risk assessment process.

6.2.3 Information Searching

In this section, I present how SIEs search and use information, which is a cognitive process, prior to expatriating. Two main themes emerged regarding the external search for information about expatriation: web searches and liaising with family/friends/colleagues. It was also found that SIEs frequently utilised multiple information sources and not just one source.

6.2.3.1 Web-Based Searches

A web-based search was one of the most frequently used methods of sourcing information about the proposed expatriation, mentioned by nearly two thirds of the SIEs. The type of information sourced included locations to live, accommodation, employers, living conditions, visa rules, crime rates, cost of living, different laws and rules, banking, health, tax rates, air pollution, public transport, and schooling.

SIEs in my study used social media groups, blogs, and websites dedicated to expatriates residing in the host country. The use of specific real estate websites to search for properties and understand the costs was also frequently mentioned. For example, in Jim's search prior to expatriating he mentioned that he used different sources. He said: *"We looked up all these internet blogs. There's a lot of blogs out there you can read and you get some very honest opinions about, you know, living in different cities.*" Similarly, Ilene mentioned: *"We did a lot of research on what kind of, you know, costs and things like that. What the costs in [Thailand] would be versus Sydney."*

Bruce completed a range of research activities on the internet, including exploring expatriate Facebook sites and government websites for information about the host country. The type of information he was seeking was related to *"all the different laws and rules that might apply to an expat, so I did quite a bit of that. Um, logistics such as banking, health and all that stuff."*

The SIEs also made sure that things were set up to facilitate the transition for their families. For example, Toby mentioned: *"To be fair, most of my research was around places to go and sporting clubs. Mine was more about the extra curricula rather than assessing the risks of entering the country."* This type of research demonstrated the expatriate's consideration of the complete experience and not just their own survival in the new environment.

Given the digital age and the ease in which information can be sourced from general web searches, along with different Facebook groups, web-based information searching was the most frequently used method of sourcing information by the expatriates in my study. However, this finding also highlights how SIEs proactively took steps to understand their future lives and not just for themselves but also for their families. This cognitive approach illustrates the personal agency and self-management by SIEs, which contribute to their assessments of risks.

6.2.3.2 Personal Sources – Friends, Family and Colleagues

Another method the SIEs in my study used most frequently to search for information was discussions with colleagues. Over a third of SIEs also sought information from friends and several from their future employers. When the SIEs reached out to colleagues, their research was about both work and non-work-related matters. Deborah's experience is a good example.

Deborah explained how personal sources provided both information about risks and information about other personal types of issues, such as finding a hairdresser and medical information. She said: *"…so you get that information if you're fortunate enough to know people that are there. But you also get, you know, it's a great location to travel to other locations, so you get the benefits as well when you're trying to just mitigate all the risks that might be there for you."*

Similarly, Rick mentioned the benefits of not only going beyond reading about the differences between Australia and the host country but also of talking with others who had real, first-hand experiences of expatriating to the host country. He explained the benefits of talking to someone who has experienced not only a similar move but also a recent move and being able to learn from their experiences. He said:

> *…it was talking to people that had done this, and luckily I had in the three or four months prior to me getting here. There was [sic] people that I knew who had just come here, so I was certainly talking to them a lot about their experience and things to look out for… they're the people I was probably speaking to the most and getting the most information from them. Because it didn't matter what you read or you're advised, like, we were provided with a document that talked about culture in Singapore, which talked to us about things you should do and shouldn't do and that was really informative, but there's nothing like actually talking to someone who has been here two months or three months or six months, to sort of listen to their experience.*

The findings indicate that SIEs not only conduct research on the web but also reach out to personal sources for information to help inform their assessment of risks. Personal sources can be the preferred sources of information for intangible activities, such as travelling (Sirakaya & Woodside, 2005), which also explains the approach of the SIEs where they were reaching out to talk to someone with real experience. These sources assist SIEs to fill their knowledge gaps and contribute to their cognitive approach to risks. However, as reflected in the metaphor by Jim *"it's like reading a movie review",* they are inputs and ultimately the SIE must decide based on what is right for them.

On reflection: Given the general use of technology and web-based searching, it was not a surprise that this type of channel was a key method used by SIEs to find information. It was, however, an interesting result to find that SIEs are also seeking information from personal sources. This is important information for recruiters and HRM personnel.

6.2.4 Risk-Mitigating Actions

When discussing the assessment of risks, the SIEs frequently took steps and/or actions to reduce risks, which is a cognitive process. The most frequently mentioned actions taken by SIEs included actions related to health insurance; choice of destination; managing career-related risks; and having back-up plans for when things do not work out or the SIEs need to return to Australia. These themes are discussed in the following sections.

6.2.4.1 Back-Up Plans — Worst Case Scenario: You Can Always Return Home

When discussing risks, it was found that having back-up plans was not unusual for the SIEs. In fact, they were so reasoned in their analysis that if things did not work out, they had considered that they could return home at any time. This possibility was mentioned by half of the SIEs. For example, Pam explained how she was nervous about moving to Singapore, starting a new job in the host country, along with leaving her friends and networks in Australia. However, she also felt that she had considered different scenarios: *"I was nervous. But I kind of looked at it and thought, 'What's the worst case that could happen?' The job's not right, ok well, I could find another job in Singapore. I could come back to [Australia] worst case."*

Similarly, Clark, who had expatriated to the UAE, explained that he still had a house in Australia and that was his back-up plan if things did not work out. He explained: *"…I was keeping my house in Australia. I wasn't selling up so had it been 'burn the boats', you know, when we arrive in Sparta, burn the boats, that would be a problem. It's not a problem if you've still got it. So the mitigant was there."*

The findings highlight that SIEs actively assessed their risks and frequently considered risk-mitigating actions, which included back-up plans if things did not work out and they needed to return to Australia, thereby demonstrating a cognitive process.

This finding applied to both genders, although female SIEs more frequently mentioned it in my study, which may reflect that they seek the security of a contingency plan. After all, many were leaving their jobs, families, and lifestyles in Australia. Also drawing on SIEs' tacit knowledge, the back-up plans encompassed a key theme relating to the taken-for-granted assumption that expatriates had about being able to return home quickly and easily to continue their lives, in other words, to find a job and reconnect with family and friends.

6.2.4.2 Reducing the Risk of Being Away from Family

With Australia being a vast distance from many overseas countries, some SIEs discussed the risk of being away from family and returning for emergencies while living and working overseas. There was no pattern in terms of SIE demographics or host locations for the risk (Research Question 1); however, more men mentioned the risk-mitigating action of being able to fly home (this current research question). The experiences of Bruce and Rick best demonstrate this notion.

Bruce expatriated to the South Pacific with his partner. He discussed how the personal risk of moving away and something happening to his family was a small risk for him, particularly because he was moving to the South Pacific, which was proximal to Australia. He said:

> *On a personal level, you worry about moving and then something drastic happens to your family and you're not there to help, but that said, [the South Pacific's] not that far away, so it wasn't really a huge risk — it was just more a nagging thought.*

I asked about the location and Bruce said: *"If it had been in a different pacific area, I would have been much more hesitant".* Rick and his wife expatriated to Singapore, and they too considered that their host country was not too distant from Australia in the event that they needed to return urgently for their ageing parents:

> *[My wife] has got elderly parents who are close to 90 ... This was a bit of a consideration, but again, we always thought we were eight hours away, you know, and could go anytime.*

These actions reflect the cognitive approach where SIEs have considered the family risks. They have also assessed how they can reduce the risk through international travel back to Australia when required.

6.2.4.3 Health Insurance

Another theme from my study was SIEs mitigating their concerns about health care through health insurance, which was mentioned by one third of the SIEs. This also included SIEs who mentioned how their work contract included health insurance and others who managed health-related risks through travel insurance or by maintaining health insurance in Australia.

Deborah expatriated to Singapore and mentioned that health insurance was important to her and that she managed the risk by ensuring that her work contract included health insurance. She said: *"…I made a list of things that I wanted to make sure they had in the contract. So, that's where I sort of was talking to the headhunter [recruiter] and saying, 'ok you've got to have a medical thing'…."*

Similarly, Bruce was concerned about health care and took steps to reduce the risk. Bruce expatriated to the South Pacific and to address his concerns, he decided to retain his Australian health insurance. *"I was a little bit nervous about that, um, so I decided to keep my Australian health care, at least for the beginning and just to see how things go…."* This was a different approach from Deborah's but another example of how SIEs actively reduced their concerns about health care while overseas.

Given that Australia is known for its good health care and a range of free health services for residents (HealthDirect, 2020), these findings highlight that SIEs sought to be no worse off about their health care overseas. SIEs cognitively assessed and mitigated their health risks, albeit in different ways. There were no patterns discernible in the data regarding gender, location, and other demographics that would explain these different approaches.

6.2.4.4 Destination Location

SIEs are not being sent overseas at the behest of an MNE; therefore, they have their choice of host countries. It was found that some SIEs considered their host country destination as a way of managing risks. For example, SIEs mentioned choosing what they considered to be 'easy' countries to transition into. Easy countries were considered to be those where English was spoken, the economy was stable, and it was thought to be safe. In addition, location was based on the ease (amount of travel time) to travel both back and forth to Australia. This was frequently mentioned in relation to Singapore as a host location. Rick discussed that:

> *some of the other drivers were that Singapore is probably the easiest Asian City to live and work in. It is Asia light in the sense that everything's English, it's a good stable economy, and it's safe. It was relatively close to Australia.... We always thought we were eight hours away you know and could go any time.*

This finding reflects that SIEs choose the overseas location from an adjustment (cultural) perspective and in terms of being within a reasonable distance to Australia if they need to return urgently, for example, in the case of family illness or other emergencies. The SIEs display strong cognitive actions towards assessing and reducing destination risks prior to expatriating.

6.2.4.5 Safety Net Career Risk Reduction Strategies

For managing the risk of something going wrong and not working out in the host country, three SIEs mentioned mitigating these risks by taking a career break or other arrangement with their Australian employer, which meant they could return to their job and income if needed. Upon further analyses of the data, it was found that although both genders applied this risk-mitigating strategy (i.e., setting up an arrangement where they could return to their Australian employer), it was more common among female than male SIEs. The experiences of Alexandra and Lucia are good examples of these risk mitigating strategies.

Alexandra's husband had the opportunity to expatriate to Asia. Alexandra was in a secure job in Australia and was not thinking about moving. She mentioned her concerns about giving up her job and if things did not work out, she would not have a job or income upon her return to Australia. To reduce this risk, Alexandra approached her Australian employer and obtained approval for a career break, which meant that she would be able to return to her role when she repatriated. Alexandra said: "*... for me I was afforded with a 12-month career break. If it didn't work for some reason, at least you know. That was sort of a security for me....*"

Lucia adopted a similar approach to Alexandra. Lucia discussed how she was looking for an adventure; also her children were now of an age where she could consider a move overseas. Lucia had secured a position in the UAE; however, the big decision for her was job security upon returning to Australia. Like Alexandra, Lucia was able to take extended leave from her employer in Australia. She discussed the importance of not having to give up her job in Australia, in other words, having a safety net:

> *...so what was important to me in my decision making was that I was not giving up a job. I was still keeping a job and going to another job. And if I didn't like expat life, I could come back.*

These risk mitigating actions clearly demonstrate cognitive approaches in the assessment of risks. These SIEs were seeking additional risk-mitigating actions and took explicit steps to put the safety net in place where life could return to its original state both if the expatriation did not work out and upon their planned return.

I have presented the cognitive approach to the assessment of risks, and in the following section I examine the affective approach in the assessment of risks prior to expatriating.

6.3 Affect and the Role of Emotions (Risk as Feelings)

Turning to the role of emotions in the assessment of risks, that is, the process of assessing risks that is largely driven by feelings, the two sub-themes that emerged were 'motivations' and 'regret' as defined in Table 17.

Table 17: *The Role of Emotions*

Affect and Emotions	Descriptions
Emotions and motivations	Emotions and motivations that were dominant in the SIEs assessment of risks.
Emotions of regret	The assessment reveals new risks from emotions of regret.

6.3.1 Emotions and Motivations

Many SIEs had emotional reasons for wanting to live and work overseas, and for some SIEs the motivational factor was dominant in how they assessed risks. This was observed across both genders in my study and a mix of family circumstances (single, couple, family). The below findings depict the emotional response in assessing risk, which resulted in fulfilling a lifelong dream and regret in the assessment of risks.

Joe was born in South Asia, however, moved to Australia many years ago as a child with his family. Joe mentioned how he was motivated to return to his birth country to reconnect with friends. He described how he hated being a tourist; therefore, it was important for him to have a real experience living and working in South Asia. He also mentioned that he had visited South Asia a few years earlier with his brother and *"suddenly realised the beautiful country this is and I would bump into friends I haven't spoken to for 40 years."* I asked Joe if he had thought about risks when expatriating. He replied: *"Not really…"*. And he explained: *"I never think of risk in my own life. I am just glad to survive."* He went on to say: *"I didn't worry about risk at all. I just thought this is beautiful."* Although Joe considered risks, for example, he regularly returned to Australia because he was concerned for his ageing father, he did not associate these actions with an assessment of the risks. Instead, his actions were driven by emotions and his strong emotional desire (motivation) to reconnect with his birth country and with friends. Joe's dominant focus was related to his feelings and his motivations for wanting to go to South Asia.

August also discussed an approach that was similar to Joe's. August and his wife expatriated to Thailand, and although he could discuss a number of expatriation risks, he had a strong motivation for adventure. He said: *"I think like with anything in life, just go for it…I said what's holding us back, man. Let's just do this."* August's story is another example of the affective approach being dominant.

Another example of these dominant emotions is Phyllis. Phyllis expatriated to the USA and when describing her reason for expatriating, she discussed that it was about pursuing a dream. Although Phyllis was married, she had a dream to finish her PhD and work abroad, even if this meant that her partner may not expatriate with her. I asked Phyllis if she had thought about risks, and similar to Joe, she had assessed different risks, albeit did not associate her actions with the consideration of risks. It was clear that the dominant factor for Phyllis was to achieve her life-long dream, demonstrating strong emotions and motivations in her approach. For these SIEs, they had more of a 'tick the box approach' to their assessment of risks, with affective factors of their underlying motivations to 'go for an adventure' or fulfilling a 'lifelong dream' being dominant factors.

6.3.2 Emotions of Regret

The findings also revealed that the emotion of regret can be a dominant factor in the way the SIEs assess risks. For example, several SIEs were concerned with the fear of missing out on a lifelong opportunity of expatriating (the definition of regret is explained in Chapter 3). Betty and Louise best described this theme.

Betty and her family expatriated to Malaysia. The opportunity arose when Betty's husband received an offer to work in Malaysia. Betty discussed how these types of opportunities do not normally become available within the industries they work. When discussing the opportunity, Betty said: *"I think what it came down to was, what if we don't do it. That really was the bigger risk for us…we've got this opportunity now, the risk is that we'll say no and we'll regret it."*

Louise and her family expatriated to Hong Kong and had similar concerns to Betty. For example, Louise discussed that the opportunity to expatriate arose due to her husband receiving an offer to work in Hong Kong. She said: *"I mean, I'd never even been to Hong Kong before in my life, um, but our daughter was at that time 10 and we kind of felt like it was a now or never [moment]."*

Upon further analysis, it was found that the emotion was more frequently mentioned by female SIEs in my study and further that their spouse had initiated the idea to work overseas. They had also secured their jobs before expatriating; consequently, the emotion was experienced on behalf of the family unit.

Overall, this finding relates to the SIEs assessing that overseas expatriation opportunities do not come along all that frequently. This demonstrates not only the emotional process that is at work during the assessment of risks but it also begins to link to the next theme where the emotional assessment is undertaken relationally with family members.

6.4 Relational Approach

In this section, I present the findings that reflect the social influence in assessing risks and contemplating the move abroad (Table 18). It was revealed that the idea to move abroad was frequently initiated by one party; however, the move can result in the family (spouse/partner, children, parents, grandparents, others) being affected. These people were highly influential in the risk assessment process. The SIEs spoke of friendships and other networks, concerns about loss of connections with existing friends, and forming new friendships in the host country. In many cases, this relational process overlapped with the cognitive and affective risk assessments. This discussion follows the themes presented in Table 18.

Table 18: *Theme of Relational Approach*

Relational Approach	Descriptions
Relational dynamics between spouse/partner	Relational dynamics that can arise between the spouse/partner can result in relational risks.
Spouse – their career, family and friendships	Career, family and relational risks for the spouse when expatriating.
Relational dynamics with children	Relational dynamics can arise for the children who are expatriating, which can result in relational risks.
Relational dynamics - family (parents and parents-in-law)	Relational dynamics with family, including parents and parents-in-law, which can result in relational risks.

6.4.1 Relational Dynamics Between Spouse/Partner

The findings from my study found that where the SIEs were married or in a relationship, one partner was often initiating the idea to expatriate. Some of the male SIEs in my study discussed how their relationship was a priority and they would not expatriate without the support of their partner, therefore were not prepared to risk their relationship. Some of the female SIEs in my study discussed the joint decision between themselves and their spouse/partner, although there was an outlier (Phyllis). Phyllis was in an emotional quandary, caught between the risk to her marriage and wanting to achieve her lifelong dream of working overseas. Phyllis's story is presented below.

Phyllis was in the last six months of her PhD and was applying for jobs overseas. She had applied for a job, which was based in the USA, but had not mentioned the job or the move to her husband until a day after she applied. Phyllis mentioned how she wanted to work internationally and it was about "*pursuing a dream.*" She felt that: *"It was always something that I knew that I was going to do, so I was just gonna do it."*

Phyllis mentioned that when she and her husband got together she had always told him that she wanted to work overseas. She said: *"This is what I wanted to do. Finish the PhD, work overseas for a couple of years, like that sort of thing. That was sort of the trajectory that I was looking at and so he already…he knew, but I don't think he was happy at the start. He was happy, ah, but then having… to navigate our relationship through this phase, so then it was, well, he'll look for a job or then I think, um, I became like you know, I was happy and then I became really sad and worried. I think then he was there supporting me…helping me work through that." "…in hindsight it probably wasn't the best."*

As the story unfolds, Phyllis discussed how she was dealing with the emotions of the relationship, along with her personal career dreams. She was explaining to her husband that it was only a temporary move (two years), but she felt that he was probably feeling that in order to keep the marriage together, he should probably also expatriate at some point. She discussed that she experienced a *"roller coaster of emotions, um, so happy, excited, bit worried, um, like a loss, like I think, um, you know like whenever you make a decision you always have to give something up like whatever you do, like, it's, um, and that's not just with a job; it's with anything in life, so, um, I think there was that as well, so, like going into the unknown."*

Phyllis decided to expatriate and her husband later joined her overseas. Her story highlights that the risk assessment process can be a shared process. Each person in the relationship has their personal goals and motivations, and they try to manage and work through these dynamics.

As mentioned, Phyllis was an outlier in terms of risking her relationship. Others in my study seemed to be more protective of their relationships and possible relationship risks. In particular, the men in my study revealed some of their deeper thoughts. For example, Jim, who has expatriated several times, mentioned how he and his wife made their decisions together, and it was a decision that was in their best interests. It was apparent that his relationship was a priority, and it was important that the expatriation did not create relationship risks for them. He said:

> *The most important priority always was that the family is ok with the move and we knew exactly where we stood on that every time — that was absolutely crucial.*

Rick is another example. He expatriated to Singapore with his wife and discussed some of the conversations they had. One conversation was around the amount of travel that Rick would experience in his new job and how his wife wanted to visit and travel to those countries with him. This would not have been possible if she had continued working. It was clear the relationship was important to them and they had a shared process. He said:

> *She said I'm going to come, and part of that consideration was that if I was travelling to 15 different countries, ideally, she would just come with me on those trips and get to enjoy those different places. If she was working here, that wouldn't be available to her.*

The finding highlights that there are different factors and dynamics that can be brought to the fore when expatriating. Such dynamics can also result in relational risks for the expatriate and present a difficult choice between individual dreams, individual objectives, and relationships. These stories demonstrate that when expatriating, there is a shared risk assessment process.

6.4.1.1 Spouse - their Career, Family and Friendships

For couples and families who expatriate together, some of the SIEs mentioned how the non-initiating spouse/partner would frequently resign from their job, and often from a job that they were very happy with. This situation not only results in the non-initiating party accepting the career risk but also exposes them to risks relating to loneliness and loss of friendships. For example:

Finley's partner had the opportunity to work overseas. Finley was resigning from his job, leaving his family and friends. Additionally, he was reliant on his partner for social connections in the host country, Singapore. He explains how he: *"was moving without anything, I just had [my partner's] friends."* Finley went on to discuss how he also thought about his own isolation. He said: *"Loneliness is actually one of those things you do think about…I did think about my own isolation and loneliness because I don't have the job here."*

Similarly, Louise's husband had the opportunity to work overseas, and she mentioned how she had both positive and negative feelings about expatriating as she was having to resign from a job in Australia that she enjoyed, but she was also excited about the move abroad. She said: *"So, the mixed feelings are [that] I had to give up a job I really liked."* The mixed feelings were because she was giving up something (her job) but also receiving something (an opportunity for her family to live and work overseas), hence the mixed feelings.

When expatriating, there is both a career element and a family element, and it is not possible to separate the two components (Richardson & Zikic, 2007). Overall, family dynamics are complicated in terms of the negotiation that takes place, which includes career, personal and relational risks that can arise. These findings illustrate the different factors considered by SIEs and the significant and important interplay between relational dynamics and the risk to relationships.

6.4.1.2 Relational Dynamics with Children

The many factors that go into the assessment of risks and the decision to expatriate are not limited to spouses and partners. Some SIEs are parents expatriating with their children, and, therefore, there are other dynamics and concerns. Risks can include children not being happy, children being concerned about making new friends, and children feeling lonely, which was mentioned by several SIEs and best described by Mark and Betty.

Mark and his family expatriated to Europe, and he mentioned that one of the hardest parts of the decision to expatriate was convincing his children to go. He discussed how Australia is a great place; they had a nice house, lots of friends, and a good lifestyle. Therefore, it was difficult convincing his children about the benefits of moving overseas. He said:

> *Our kids grew up here [Australia], so change for them was…we took for granted that, hey, we've done this before and we've made change. For them it was almost like:*

'why would you do this? Because, um, why would we do this when we like everything here? And why would we do this when we have a nice house, we have lots of friends, we, ah, do what we want, we live a good lifestyle? Why would you go and live in an apartment [overseas] when you have much more here?'

Betty also discussed the conversation she had with her children. Betty and her family were expatriating to Malaysia, and she mentioned how she and her husband talked to their children and informed them about the opportunity to go overseas. However, she later realised that they did not spend enough time talking to the children about the move or the country. They also realised they had assumed that their children would understand acronyms, such as KL, meaning Kuala Lumpur. They realised this when one of their children googled "Kayel", which was the child's interpretation of KL (Kuala Lumpur). Betty said they should have spent more time providing background and context to the move. She said: *"We haven't done a lot of that background, um, piece, I guess, as to what we're moving to."*

In reality, it is not only the spouses/partners affected by the expatriation. Children, who do not initiate the move, are inherently part of the dynamics and the complexities of the move. As such, children are also followers and are leaving behind their friends and daily routines, which also entails family risks and dynamics for the parents (SIEs) to consider and assess.

6.4.1.3 Relationship Dynamics – Family (Parents and Parent in Law)

My study also found that relationship dynamics are not confined to the immediate family of the spouse and children. They also include parents and parents-in-law. This was mentioned by a third of the SIEs and best described by the following participants who pre-empted different reactions from their parents and parents-in-law when discussing their plans to expatriate.

When Betty and her family were expatriating to Malaysia, she explained how she had developed strategies for telling different family members about the move, ultimately to ease the risk of the reaction that may be experienced by the family members:

We had different stories to tell different people because some of them we knew would be excited for us and we could share the excitement. Some of them we knew would be:

'why are you doing this?' We had different reactions from both sets of parents. So, we had to, I think, tailor some of the excitement when we were talking to [my husband's] family, but we could really show excitement when we were talking to my family.

Similarly, August pre-empted the risk that his parents and his wife's parents would have different reactions to their plan to leave Australia and move to Thailand and how they would miss the grandchildren. He said: *"I think my wife's parents were a little bit tougher because your Mum wants to be around the grandkids"*.

These moves overseas not only affect the immediate family but also the broader family (parents, grandparents, and in-laws) in a number of ways, including missing the grandchildren and missing adult children. These family and relational risks are perhaps the more silent types of risks that can arise when the expatriates leave their family and their existing personal lives to fulfil their goals of living and working overseas.

6.5 Interplay Between Cognitive, Affective and Relational Dynamics

The interplay between cognitive, affective, and relational dynamics is analysed and consolidated in this section. The findings demonstrate that not every SIE fits neatly into one approach to risk assessment. Instead, there was, at times, a strong presence of one approach which was offset by one or both of the others. There were strong cognitive approaches in the assessment of risks (risk as analysis), including going through a process of analysing the positives and negatives of the move and considering actions to mitigate the considered risks. Actions to mitigate risks included taking steps to manage health-related risks, such as taking out health insurance policies or ensuring the SIE's employment contract provided necessary protections. Family concerns about being away could be mitigated through visits, which would entail some form of international travel. Back-up plans were frequently mentioned, along with being able to return to Australia if things did not work out. Some expatriates added an additional safety net with career breaks.

The role of emotions and affect was highlighted (risk as feelings), particularly where the dominant factor, such as wanting to go for the adventure or to fulfil a lifelong dream, was the overriding approach. Personal risks were considered, such as the risk of failure or embarrassment in the eyes of others if the SIE were to fail and return home earlier than expected.

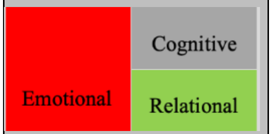
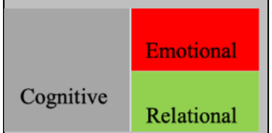
The interplay of relational dynamics with family, spouses/partners and children was also part of the assessment of risks. These relational situations have implicit risks for the expatriate and the families, which, interestingly, was not always reflected in the considered risks (Research Question 1). The importance of these factors was not understood at the beginning of my study, but the findings have highlighted their importance. The results indicate that it is difficult to separate individual situations, feelings, relationships, and friendships from the assessment of risks. The SIEs are moving their lives overseas for a temporary period of time, but this does not mean that their personal lives are on hold for that period of time. Their personal lives along with the relational dynamics are intrinsically combined and interrelated. Three subsets of approaches to risk became apparent during the data analysis, which reflect this interplay: 'Let's just do it'; 'Where's my safety net?'; and 'Let's take a calculated risk'. These labels have been derived from the data and are defined as follows:

Let's Just Do It: SIEs did in some ways cognitively consider different risks, including relational dynamics; however, their affective behaviours and motivations for expatriating took priority in their approach to risks.

Where's My Safety Net: These SIEs were cognitively analysing different risks and actively taking steps to reduce risks to re-set their lives to their original position if the expatriation did not work out and/or upon their planned return. Ultimately, they were trying to achieve a 'net zero' risk.

Let's Take a Calculated Risk*:* Some SIEs appeared to take a balanced approach, believing that some risks could be analysed while others were more subjective. Relationships were considered in this approach. This group understood that surprises and new risks would arise, but they had faith that they could deal with these situations. Table 19 below is an example of the three risk approaches.

Table 19: *Examples of SIE Approaches to Risk*

Dominant approach towards risk	Description of approach to risk	Cognitive (risk as analysis)	Affective (risk as feelings)	Relational	Dominant approach to risk – number of SIEs
Let's just do it	Affective factors are dominant. 	Automatic approach to risks. It is secondary to emotions. For example: *…there were a number of things but I wouldn't consider any of them to be particularly big…* (Almay)	The focus is on the positive emotions attached to expatriation. For example: *It was about pursuing a dream. It was always something that I knew that I was going to do, so I was just gonna do it.* (Phyllis)	Relationships are somewhat considered but can also display a selfish approach. For example: *When we got together I had always told him [husband] that I wanted to work overseas. This is what I wanted to do.* (Phyllis)	6
Where's my safety net	Cognitive factors are dominant to mitigate and reduce risk exposures to a 'net zero' position. 	The focus is on evaluating the key risks and actively reducing them. For example: *I need to have a plan A, B and C. My personality – I had to plan like to the 'nth' degree.* (Alexandra)	Important as there had to be an allure, however, secondary to reducing risks. For example: *Always had wanted a bit of an adventure.* (Lucia)	Important and somewhat aligns with reducing risks. For example: *I talked to my children, so they were early 20s…'cause I was technically leaving their home base, so I wanted to make sure they were ok with that.* (Alexandra)	4
Let's take a calculated risk	Balanced approach across cognitive, affective, and relational. 	The focus is on calculating the positives and negatives. For example: *We had it all down on spreadsheets.* (Mark)	The focus is on motivational factors. For example: *…we'll get to travel Europe and work there and, you know, experience a new culture.* (Mark)	The focus is on other relationships. For example: *…we had a pretty good life in Australia but this was such a good opportunity for her [wife].* (Mark)	20

6.5.1 Let's Just Do It

The 'let's just do it' approach to risk is characterised by overriding emotional and affective behaviours (risk as feelings). Joe and Phyllis exhibited a 'let's just do it' attitude towards risks.

Joe discussed his expatriation to South Asia, which was his birth country, and his excitement about reconnecting with friends. He described how he hated being a tourist; therefore, it was important for him to have a real experience. Joe discussed how different people were warning him to expect the unexpected when going back to his home country and to go with the flow in terms of the culture, which would be different from Australia.

I asked Joe if he thought about risks prior to expatriating. He replied: "*Not really*." Joe did, however, consider various risks, such as financial risks and risks related to leaving his father. His strong motivation for visiting his birthplace and having a real experience were overriding factors.

Phyllis also exhibited the attitude of 'let's just do it'. Phyllis discussed how her expatriation to the USA was about pursuing a dream. Phyllis was married and she spoke about always being very clear with her husband that she wanted to work overseas. I asked Phyllis if she had started to think about the risks of moving overseas prior to expatriating. She said: "*No, not really*." Phyllis then discussed how it was more about doing what *"needed to be done"*, such as finding a place to live.

The 'let's just do it' approach is focused on the SIEs' reasons for expatriating, whether that is for an adventure, to re-connect with friends, or to fulfil a dream. Although the expatriates did not explicitly consider risks, it was somewhat part of their auto pilot or 'tick the box' approach, with emotions and affect being the dominant factors.

6.5.2 Where's My Safety Net

The 'where's my safety net' approach to risk is cautious about taking risks. In the event that the expatriation does not work out, they are diligent about having risk-reducing actions so that life can return to the pre-expatriation state.

For example, Alexandra's husband had the opportunity to expatriate to Asia. Alexandra was in a secure job in Australia and was not initially thinking about relocating. I asked Alexandra if she had thought about risks prior to expatriating and she said: "*Yeh, oh a lot…what would happen if I couldn't find a job? And then what would happen if my kids or anyone of us [got] sick?*" Alexandra also discussed risks associated with repatriating, specifically that she would not have a job or income on her planned return and/or her experience in the host country did not work.

Initially, Alexandra was not going to move overseas with her husband, but then she requested a career break from her employer in Australia, which gave her the security of knowing that she had a job and income upon her return. Alexandra also discussed how the security of knowing her job was on hold meant that she was "brave enough" to move through the decision making. Alexandra approached recruiters to help her find a role before moving to Asia. Alexandra discussed how everything was considered to be temporary when Alexandra and her husband were making the decision. In other words, they knew they would be returning to Australia. Overall, Alexandra identified key risks and actively took steps to mitigate those risks with the aim of a 'net zero' approach to risk. However, there were also indications that Alexandra was seeking to mitigate relational risks, albeit that was not explicitly discussed. Alexandra mitigated a range of risks which was dominant in her approach.

Lucia had a similar approach to Alexandra. Lucia discussed how she was looking for an adventure and that her children were of an age where she could consider a move overseas. She discussed how she was struggling to live on her income, so the allure of expatriation life and the allure of travel was enticing. Lucia had secured a position in the UAE and her main consideration was job security upon her return to Australia. Like Alexandra, she considered the move to be temporary and, therefore, her assessments were made on that basis. Lucia was able to take extended leave from her job in Australia, which meant that she could easily return if she did not like expatriate life and also that she had a job upon her planned return. Lucia's main approach towards risk was about job security and being able to return to the same status quo. Like Alexandra, Lucia identified risks and took steps to reduce those risks, ultimately to achieve a 'net zero' approach to risk. However, also similar to Alexandra, there were relational and other emotional decisions made by Lucia, such as considering the relationship dynamics with her children and being motivated by not only financial reasons but also the desire for adventure. The dominant approach was cognitive for both Lucia and Alexandra.

The ‘where’s my safety net’ approach is based on cognitively assessing and evaluating the key risks and actively reducing those risks. This approach provides a safety net, which means life can return to its original state if anything goes wrong or at the end of the intended expatriation. The dominant approach aligns with risk as analysis where participants actively consider the risks and the actions that will reduce the consequences of risks.

6.5.3 Let’s Take a Calculated Risk

The ‘let’s take a calculated risk’ approach is about having a balanced approach to the assessment n of risks. SIEs actively consider and make decisions based on those assessments and develop strategies to reduce risks. However, this is unlike the ‘where’s my safety net’ approach that looks to achieve a ‘net zero’ approach to risk. Rather, this approach is about a balance and about accepting that there will always be surprises and that not everything can be controlled. I will present the experiences of Jim and Marina who demonstrated this approach.

Jim had completed sequential assignments and explained that it is important to look at the *“big picture.”* Jim and his wife consider the positives and negatives and usually *“a bit of gut feel.”* Jim explained that it is important to go in with “*eyes wide open,”* that is, being aware of many factors, such as an adequate financial package, safety in the host country from a political and personal perspective, the job market for his spouse, and overall consideration of both work and family aspects. Jim’s approach was to plan for potential risks, have back-up plans, and if things do not go according to plan, go back to discussing the positives and negatives of the move. Jim also explained that they *“see the upside and downside of any risks involved and we make informed decisions so we [are] obviously not going to go into things blind.”* He discussed that risk is not always negative; it is also about looking for opportunities. There was also a high level of focus on relationships. Jim explained: “*The most important priority always was that the family is ok with the move, and we knew exactly where we stood on that every time – that was absolutely crucial….”* Jim’s actions reflect a balanced approach, which includes a mix of cognitive, affective, and relational approaches.

Marina and her husband had a similar approach. They had secure jobs in Australia when Marina was approached by a recruiter about a role in the UAE. Marina mentioned the main objective of working overseas was to save money. Marina and her husband considered a number of risks, including the risk that her husband was resigning from his job in Australia and did not have a job in the UAE. They also considered other risks, such as health-related and geopolitical risks, and had plans in place to mitigate those risks. Essentially, Marina and her husband adopted a balanced approach to risks, where they considered that the benefits (saving money) far outweighed the risks. Marina also discussed how prior experience facilitated her attitude to risk, meaning she had previously moved cities, albeit not internationally, and could apply the learnings from those experiences.

The 'let's take a calculated risk' approach is based on cognitively assessing what are considered key risks and actively reducing those risks, however, within a context of the bigger picture and an awareness of the balance between risk, return, and family (relational) situation. This approach also acknowledges that there will be surprises and that these 'unknown' risks can be managed. There is a balance between cognitive, affective, and relational approaches.

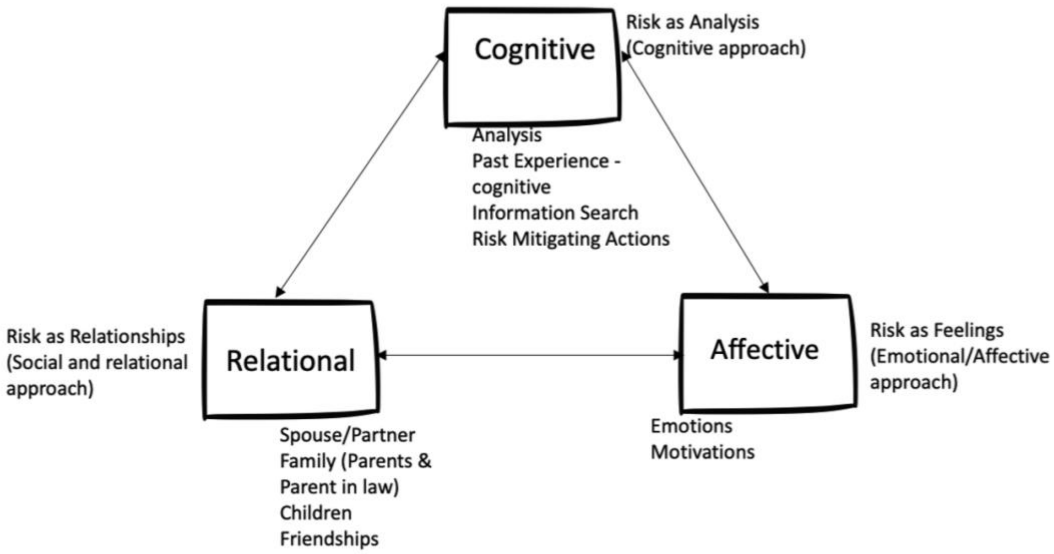
On reflection: It is not surprising that the majority of SIEs adopted a 'let's take a calculated risk' approach to risk. After all, the participants were professional SIEs, and as discussed in Section 4.4.5, SIEs may have an awareness of risks from their job roles and this skill or knowledge may carry over to their personal lives. Initially I thought it was surprising to identify a small group of professional SIEs (where's my safety net) who were more cautious of risks and sought to achieve a net zero risk to them. However, on reflection, the approach to risk is based on individual contexts, beliefs and attitudes. Therefore, a mix of approaches can be expected.

On a final note, when analysing the different approaches to risk, it was difficult to neatly find quotes for the same participant across each of the areas of cognitive, affective and relational. This is due to a few reasons. Firstly, the data may not have been collected; and secondly it must be remembered that the risk approach is based on the areas of 'dominance'. Therefore, there will be examples for the dominant area, whereas the less dominant areas may not have data to include.

6.6 Discussion

It was found in my study that the assessment of risks involves a number of factors reflecting an interplay between the cognitive, affective, **and** relational dynamics (Figure 9).

Figure 9: *The Cognitive, Affective and Relational Assessment of Risks*



The strong cognitive approach SIEs took to assess risks (Section 6.2) aligns with risk as analysis by Slovic et al. (2004). In some cases, SIEs were dealing with financial considerations regarding the adequacy of the financial package or researching crime rates, different laws and rules, banking, air pollution, and schooling. This was often in conjunction with the SIEs implementing a range of risk-mitigating actions, reflective of cognitive processing (risk as analysis). These results resonate with Huber and Schlager (2018)'s findings from an empirical study investigating risks in consumer decision-making regarding the purchase of life insurance products within the frame of risk as feelings and risk as analysis. They found that respondents demonstrated self-perceived expertise for the products and that raising financial literacy education among consumers can contribute to risk as analysis (Huber & Schlager, 2018). Similarly, SIEs in my study had utilised internal and external sources of information to assist with their risk assessments, which contributes to expatriation knowledge (cognitive approach). This finding is also consistent with tourism studies, which found that searching for information, such as via the internet and blogs, is a cognitive and risk-reducing strategy (Holland et al., 2021; Murray, 1991; Quintal et al., 2022; Ritchie et al., 2017; Sirakaya & Woodside, 2005; Sönmez & Graefe, 1998b; Walters et al., 2019).

The findings also revealed the role of affect in risk assessments. SIEs were often expatriating in order to fulfil a motivation that was emotionally driven, whether for financial reasons, career progression, to have fun or to fulfil a life-long dream. This motivational component was explored by Huber and Schlager (2018) who found that by understanding consumers' attitudes towards the product they could influence perceptions and the ultimate intention to purchase (affect). Additionally, the SIEs in my study also assessed risks relationally. They considered whether or not they would be happy, whether their children would be happy, and the risk of losing existing friendships and networks while overseas. This extends the concepts of risk as feelings by Slovic et al. (2004). Huber and Schlager (2018) tested the risk as feelings theory in the context of product guarantees and whether they can influence feelings and emotions when deciding to purchase an insurance product. They found that a thorough understanding of the consumer's reasons for buying can be crucial to understanding attitudes and the influence on the decision to buy (Huber & Schlager, 2018). Similarly, my study revealed that six of the SIEs were dominated by the role of affect in their assessment of risks (Table 19). As mentioned above, understanding motivations is important and in these cases the SIEs had strong affective emotions about pursuing their life-long dreams of working overseas or their desires for adventure, which aligns with risk as feelings (Slovic et al. 2004). Therefore, it can be beneficial for employing organisations and recruitment firms to understand the reasons why SIEs are expatriating. Similarly, Viscusi (1992) discovered when testing the analytic mode of thinking with cigarette smokers that they made trade-offs between risks and other attributes (risk as analysis). Slovic (2001), however, found that smokers were initially attracted to the fun and excitement of smoking (risk as feelings) and only gained a full appreciation for their perceptions of risks and trade-offs (risk as analysis) after they started smoking. This is relevant to my study. It will be interesting to find out in Research Question 3 (through experience) if the risk considerations change for SIEs. This would resonate with Slovic (2001) who found that risks can be viewed differently based on actual experience.

At the beginning of my study, the importance of relationships in the assessment of risks by SIEs was not fully appreciated; this was, therefore, the biggest surprise from the results. Regardless of the family construction, whether the SIEs expatriated alone, with a partner/spouse, or with children, there were often relationship dynamics. These dynamics created relationship risks for the SIEs and resulted in difficult choices between individual dreams, goals, and the risk to the SIEs' relationships, which is perhaps reflected in other studies, albeit they focus on achieving a successful expatriation assignment (Avril & Magnini, 2007; Caligiuri & Bonache, 2016; Chew, 2004; Dowling & Staelin, 1994; Harvey & Moeller, 2009; Harzing & Christensen, 2004; Stahl et al., 2002). However, the focus of my study was the full gambit of risks considered by SIEs when expatriating (beyond career risks). The SIEs set their boundaries in terms of their risks; the only boundary enforced by me as the researcher was that those risks had to be about their expatriation. SIEs often sought to reduce some of the social and relational risks, for example, by explaining to family that they could return home to Australia when needed and that friends and family could visit the host country, and by explaining the benefits that living overseas can bring to children. Some of these relationship issues resonate with other studies, such as the spillover that an international career can have on the family (Richardson & Zikic, 2007); responsibilities for ageing parents when overseas (Avril & Magnini, 2007); illness of a family member while overseas (Hussain & Deery, 2018); and expatriate divorce (McNulty, 2015). The importance of families within the expatriate literature and the decision process was described by Richardson (2006) as:

> A major strength of this area of the literature is that it 'draws closer' to the individual, incorporating personal relationships and aligning more closely with individual experience. It alludes to human emotion, relationships and interaction and their implications for expatriation. (p. 471)

In essence, my study has revealed this important interaction between emotion and relationships in the assessment of risks, which includes the social and relational approach and has been termed 'risk as relationships'.

Sobkow et al. (2016) conducted experiments to determine the role that affect plays where there are no numerical risk parameters (impact and likelihood of the risk) and found that people rely on mental images of risk consequences. Where the vividness and intensity of those images produce an affective reaction, this aligns with risk as feelings. Perhaps when assessing relationship risks, there is a vividness of images, both happiness and sadness, which may contribute to the role that relationships play in the assessment of risks. As discussed in Chapter 4, interviews were conducted during the COVID-19 pandemic, and I was cognisant that participants may have been experiencing some degree of emotional distress as a result of stay-at-home requirements, flight restrictions, and other COVID-related matters. Therefore, these relationship aspects were not further unpicked during the study so as to protect the emotional wellbeing of participants. This is a possible area for further research once we are in more normalised times.

Prior experience was frequently discussed by SIEs in terms of the tacit knowledge gained from it, which assisted with their risk assessments. The influence of prior experience has been researched in expatriation studies and is generally considered to assist expatriates and their families with adjustment issues where they can feel more equipped for the new host environment (Andreason, 2003b; Bader, 2015; Black et al., 1991; Despotovic et al., 2015; Selmer, 2002). For the current study, it was found that SIEs with prior experience, whether from expatriation or having previously lived, worked, or studied overseas, used this information cognitively towards their assessment of risk, which aligns with risk as analysis. In other words, prior experience seems to give SIEs greater confidence about what to expect and gives them the knowledge to put in place risk-mitigating actions.

The SIEs in my study implemented a number of actions to mitigate their risks, which is reflective of their cognitive approach and is consistent with risk as analysis. Risk-mitigating actions included taking steps to manage health-related risks through insurance or ensuring that their employment contracts provided necessary protections. Family concerns about being away could be reduced through visits, which would entail some form of international travel. Back-up plans were frequently mentioned, along with being able to return to Australia if things did not work out. Risk-reducing strategies have been researched in tourism studies and similarities were noted with actions taken to reduce health-related risks (Holland et al., 2021; Ritchie et al., 2017; Walters et al., 2019) and choice of destination location (Holland et al., 2021; Sönmez & Graefe, 1998a). There were specific nuances regarding expatriation, particularly regarding back-up plans for different scenarios, including returning home to Australia if things did not work out and career breaks so that life could go back to normal upon the SIEs return.

There were also some gender differences found in the data relating to risk-mitigating actions. It was found that female SIEs frequently discussed having a back-up plan of being able to return to Australia if things did not work out in the host country. Similarly, it was found that more female than male SIEs implemented additional risk-mitigating strategies, such as taking a career break from their employment in Australia, which meant that they had a job and income upon their return (planned or otherwise). Risk-mitigating strategies align with cognitive models (risk as analysis) but also revealed a certain attitude (risk as feelings) by female SIEs in the study. However, it is difficult to draw general conclusions based on gender as the consideration of risks is contextual and, therefore, different for each individual (Becken et al., 2017; Roehl & Fesenmaier, 1992). Attitude towards risk is commonly considered to be a personality trait of the individual (Weber et al., 2002) where an individual may be risk seeking or be more inclined towards risk aversion. One's controllability of the risk can also reduce the perception of riskiness (Weber et al., 2002), such as implementing risk-mitigating actions, which are within the control of the SIE. It would appear the results confirm the conceptual model that the consideration of risks involves a mix of influencing factors that include experience, attitudes, and personal situation (Weber et al., 2002).

The way that SIEs in my study considered their risks may also reflect Beck and Beck-Gernsheim (2001)'s notion of individualisation: "[o]ne of the decisive features of individualization processes, then, is that they not only permit but they also demand an active contribution by individuals" (p. 25). The authors also discuss the broadening of individualisation in the face of changing family associations and village community, which drives the necessity for individual actions (Beck & Beck-Gernsheim, 2001). Lupton and Tulloch (2002) reflected on this notion of individualisation and the way participants in their study provided their views on risks, which they found to be "autonomous actors, rationally making decisions" (p. 331), and where participants "were highly aware of risks, located risks in every aspect of life and asserted that they sought to control many of them" (p. 332). Risks are not isolated from society; rather, participants were reflexive in their approach to risks, including their critique of government policies and the broader cause of risks (Lupton & Tulloch, 2002). SIEs in my study were similarly inclined, which was reflected in their autonomy and personal agency in the way they took responsibility for their own risks and how they managed those risks.

The study also found that SIEs can be categorised by the way risks are approached (Section 6.5). They were labelled 'let's just do it', 'where's my safety net', and 'let's take a calculated risk'. I would opine that these approaches to risk also resonate with risk management concepts in terms of risk appetite and the amount of risk that SIEs are prepared to accept (Chapman, 2011; Hopkin, 2018). Tourism studies have developed various attitudes towards risk, such as risk taking, risk avoiding, and risk neutral (Moutinho, 1987). SIEs who are not expatriating to escape unsafe or war-torn environments but rather are voluntarily expatriating for personal and career related reasons could be considered as risk takers in the sense that they are frequently trading secure employment and comfortable lifestyles for an overseas move that is new and uncertain. However, this approach does not reflect the full nuances of expatriation or the individual contexts. In my study, I found that SIEs (the 'let's take a calculated risk' group) frequently considered the risks and benefits associated with expatriating, described as taking a balanced approach to their risks. Other SIEs were more akin to risk avoiders and sought to put in place risk-mitigating strategies (where's my safety net). Leaving the final group – the 'let's just do it' group. This group did not neatly fit within Moutinho (1987)'s categories of risk neutral, risk taking, or risk avoiding, although it did more closely align with categories developed by Glassock and Fee (2015). The authors developed characterisations of SIEs relating to how motivations were enacted in the decision-making process. The group 'emotionally driven' from Glassock and Fee (2015) seems to be the most closely aligned with the 'let's just do it' group. The role that emotions play in the approach to risk is at the heart of this group. For the 'let's just do it' group, the approach of risk is in some ways more of a 'tick the box' approach, with the role of emotions and affect dominating. Ultimately, these three SIE groups (let's just do it; where's my safety net; and let's take a calculated risk) help to understand how SIEs approach risk within the theory of risk as feelings and risk as analysis by Slovic et al. (2004). However, the term 'risk as relationships' has also been introduced as an extension of risk as feelings, which reflects the important relationship dynamic within the interplay of the cognitive and affective, which has been reflected in Figure 9 and is an important contribution to my study.

The study also revealed the fear of regret where SIEs were exposed to the risk of doing nothing or missing out on what was considered a once-in-a-lifetime opportunity (not expatriating). The finding was often discussed by SIEs who had not initiated the idea to work overseas but were concerned that their spouse and family unit might miss out on the opportunity to live and work abroad. Other studies found that the feeling of regret can be expressed in terms of regret about inaction (Davidai & Gilovich, 2018; Feldman et al., 1999; Gleicher et al., 1990; Milner & Rosenstreich, 2013), which resonates with my study where SIEs were concerned about missing expatriation opportunities that were considered not to come around very often. These results highlight the emotional and affective aspects (risk as feelings) and also emphasise the influence of risk as relationships where risks were being considered for the family unit.

In this chapter, I have presented how risks are assessed by SIEs prior to expatriation, which includes a complex mix of cognitive (risk as analysis) and affective/emotional approaches (risk as feelings), thereby contributing to the expatriation literature. A new concept has also been introduced and is an important contribution — risk as relationships, which reflects the importance of social and relational dynamics. It is an extension of risk as feelings by Slovic et al. (2004) but is separated so as to reflect the important role it plays in SIEs risk assessment. The following chapter will focus on the SIE in the host country and how the consideration of risks changes after expatriating.

7. Findings: How Does the Consideration of Risks Change After Expatriating?

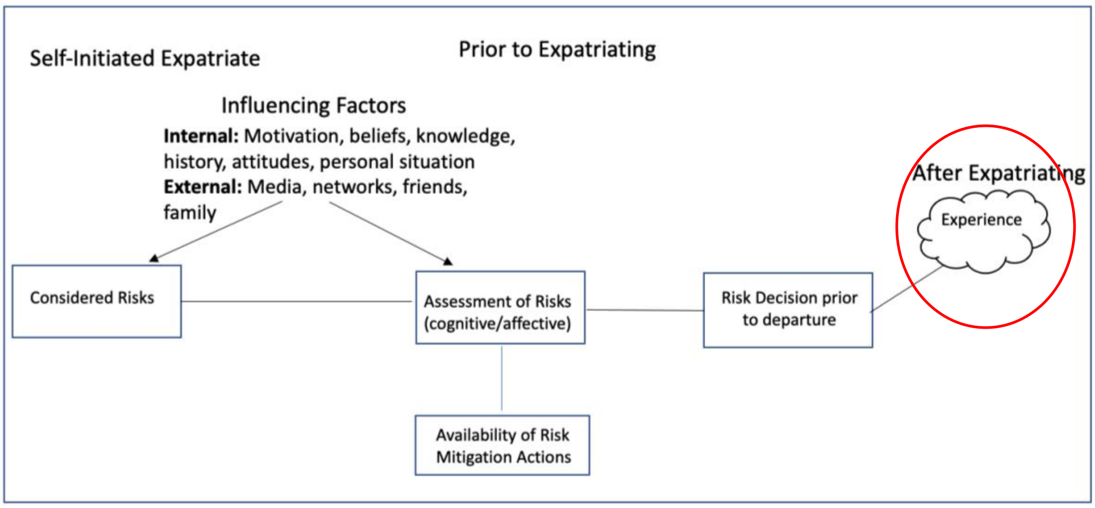
7.1 Introduction

"You're Not in Kansas Anymore!"

Clark used the phrase "*You're Not in Kansas Anymore*" which is from the epic 1939 American film 'the Wizard of Oz'. In this film, the main character finds herself in a faraway land, trying to find her way back home, representing the strange and new environments for the characters, along with the process of self-discovery when dealing with those experiences (Tréguer, n.d.). This story aptly depicts the stage of the expatriation for self-initiated expatriates (SIEs) when they arrive in a foreign country and are dealing with new and changing risks, which are different from home — Australia. As in other chapters, I continue to use metaphors that SIEs shared as a way to present and discuss their experiences through their voice. My researcher reflections continue to be presented in the Bradley Hand font type.

As discussed in Chapter 3, during the interview process, I asked the SIEs how their experience compared with their original expectations of risks. This aligns with the conceptual framework (Figure 10). I have grouped the findings regarding considered risks into themes using the same categories from Research Question 1, which were developed from key words used by SIEs reflecting the essence of each theme.

Figure 10: *Conceptual Framework for Consideration of Risks by SIEs*



7.2 Location Risks

'Location risks' describes risks that SIEs cannot influence. The main themes for this category include risks brought about due to cultural differences and road safety (Table 20). Other location risks for which the considered risks changed were related to the COVID-19 global pandemic and the political situation in the host country, which are discussed in Section 7.4.1.

Table 20: *Location Risks: Changing Considered Risks*

Location Risks	Descriptions
Cultural differences experienced - cultural adjustment - changing or unexpected corporate environments	Changing considered risks regarding cultural differences, and changing corporate environments, can create risks of not adjusting and the risk of personal failure.
Road safety – realisation of the risks	Changing considered risks regarding personal safety due to road safety.

7.2.1 Cultural Differences Experienced

After the global pandemic and the associated risks of COVID-19 (discussed in Section 7.4.1), the most frequently mentioned risk that had changed for the SIEs since expatriating was cultural differences experienced, which could result in risks of personal failure or adjustment issues.

7.2.1.1 Cultural Adjustment

Although cultural risk was considered by SIEs prior to departure, it emerged as a new risk for about half of the SIEs after they expatriated. SIEs were located in a mix of host countries, including Asian, Middle Eastern and Western countries. Cultural differences between Australia and Asian or Middle Eastern countries were more significant, concerning the understanding of cultural norms and the way of doing business in those countries.

August discussed the differences and the associated risks that he experienced between Australia and working in Thailand. August expatriated to Thailand and did not speak of cultural risks as part of the risks he considered prior to expatriating. I asked August if any risks had changed after he expatriated and he mentioned the cultural differences, specifically the significant nuances when doing business in non-western countries. He explained:

> *The cultural nuances and the true understanding of how the cultures think and work — you're never prepared for [that]. The bigger and greater the risk because how you do business in Australia is very different from how you do business in Korea, Japan, China, Maldives, it's vastly different and nothing prepares you for that.*

I asked August if he could provide an example of the cultural nuances, and he discussed how in western cultures you can be frank with someone and you can step through your issues, but in an Asian culture, there are different negotiation tactics that include 'not losing face'. He experienced that certain cultures will not do business unless a relationship and trust have been developed. He said: *"You know, you go to Japan [and] they will never do business or talk to you unless you've been there about 10 times and they trust you."*

August also discussed that one could read about culture and the nuances and say that one has learnt about it, but one can really only understand the difference once it is experienced. The risk in this situation was related to personal risks for August, such as the risk of failure. The risk of failure was also August's primary concern when discussing his initial risks (RQ 1), which continued after expatriation.

Clark also mentioned cultural risks regarding his move to the UAE. As discussed in Chapter 5, Clark considered and accepted his assessment of cultural risks prior to expatriating. When I asked Clark if his risks changed after expatriating, he discussed how the cultural differences became apparent from day one and how he had to quickly acknowledge that he could resist the cultural norms or accept them and everything would work out. He mentioned:

> *In Australia, we're used to everything just being there and it's maintained. You get all that, so, you know, from a risk perspective, um, had I not taken that view and fought everything in the hope that it would be more like what I'm used to, I wouldn't be here; I would have gone by now. So that is a risk involved in being mono-cultural, so you've got to learn how the cultural fit impacts how you react and you've got, you know, for me learning patience, um, knowing how to interact.*

Several SIEs discussed that certain risks, including cultural risks, could only really be understood once they were on the ground and experiencing it. Given cultural differences were the second-most-mentioned change to the considered risks, it reflects that culture cannot be underestimated and that SIEs and employers must do more to understand that particular risk before expatriating. The risk of not understanding the culture can evolve into personal risks for the SIEs in terms of their ability to adjust and succeed in the new environment.

7.2.1.2 Changing or Unexpected Corporate Environments

Another change to SIEs' considered risks relates to the culture of the corporate working environment, which was discussed by a number of SIEs. Upon further analysing the data, it was found that several SIEs who discussed this risk were working in the financial services industry. Work culture was mentioned for several reasons, including changing role responsibilities and generally understanding the different work cultures.

Deborah expatriated to Singapore and was working in the financial services industry. She mentioned that when she arrived, the person she was meant to be reporting to had been changed before she started the job. She also discussed that due to organisational restructuring she was one of the oldest people in the organisation. In addition, her role became much bigger and frequently changed, which resulted in an unstable working environment. Deborah did not have an issue with these changes; however, they reflect how circumstances can change, which in turn creates new and changing risks for SIEs regarding their careers and their expectations. Deborah discussed:

> *There were things though about the job, like, I think they changed the person I was reporting to before I even started over there. Um, and I think probably the things that I hadn't considered that was interesting about [the company] is [that] I was probably one of the oldest people they had there. So, they were all very young, which made them very keen to learn, which was great and the culture was fantastic, but they were splitting from [company] when I joined them, so within 6 months they were basically a brand new company, and I had [in] five and a half years I reckon 7 jobs. And they just got bigger and different each time, which I don't mind, but it wasn't a stable environment.*

Joe expatriated to South Asia and, like Deborah, he was working in the financial services industry. Joe also discussed the corporate environment, specifically how it was competitive and how people did not always like his ideas. He said: *"The corporate culture you like walk with your back against the wall because everyone will stab everybody's back."* Joe realised that he had to change the way he approached different conversations so as to adjust to the different culture. Joe also discussed how he learnt from the experience. He said: *"I am a smarter man because of it [experience], and I was probably naive and thought I knew everything as well."*

Both Deborah and Joe experienced unexpected corporate environments but with different personal outcomes. Both of these SIEs discussed how they managed the differences, and Deborah seemed to be happy with her personal outcomes. However, Joe was disappointed both with the environment and with the way he initially managed the situation. He reflected on his learnings, but it seemed that the corporate environment was not as he had hoped or planned for prior to expatriating.

The findings reveal that it is not enough to consider general cultural differences. It is also important to understand the corporate culture in which the SIEs will work, and that job-related changes may happen. Not understanding the corporate culture and the changes can create personal risks for the SIEs in terms of whether they can adjust and succeed in the work environment, which influences whether they stay or even expatriate again in the future.

On reflection: One of the SIEs in my study discussed culture in three facets: 1) the culture you see on the street; 2) what you see in public; and 3) what you see in the workplace. On reflection, these are valuable insights for SIEs because each of these facets can differ depending on whether someone is a tourist, staying temporarily, or integrating for an extended period of time. As the SIEs are moving overseas to live and work, each facet is important for their preparations and in their consideration of risks, along with how they manage these important cultural risks.

7.2.2 Road Safety – Realisation of the Risks

Another change to the SIEs' original risks relates to road safety, which includes both the volume of traffic and traffic safety. Prior to expatriating, some SIEs raised the traffic safety risk in relation to Vietnam. When SIEs were asked about changing considerations of risk, the data revealed that traffic safety continued to be a location-specific concern. As a new risk, traffic safety was primarily mentioned in relation to the UAE.

For example, Clark expatriated to the UAE, and he had not mentioned traffic safety risks as a risk that he considered prior to expatriating. However, Clark experienced new risks after expatriating and discussed not only the risk of driving in the UAE but also mitigations that he put in place, such as buying a car that came equipped with modern safety features and driving outside of peak times. He said: *"You have to drive as if someone out there is going to kill you."* When I asked how he did that, Clark replied: *"I bought a car that has every modern safety feature you could think of. Automatic braking, collision warning, everything; it's got absolutely everything"*. Clark also discussed how he tries to travel at certain times to avoid traffic: *"I go to work early in the morning to avoid traffic. I come home late at night to avoid traffic."*

Brad had also expatriated to the UAE and had not considered traffic safety as a risk prior to expatriating. Brad discussed how driving in the UAE was initially quite a stressful experience, regarding navigating the left-hand-side driving and also the speed on the roads. The driving experience meant that when Brad arrived home, he would have to rest up due to the initial stress of driving on the highways. He said: *"The driving here is pretty wild."* Brad went on to explain: *"I would just get home from driving and I'd just need to flop." "I would just [sit] there and just flop out and that was the most stressful thing. Until you get your head around that driving, the left-hand side…"*

SIEs are moving overseas to live and work, which means they are exposed to normal day-to-day activities outside of the work environment. As such, they can be exposed to risks that relate to these daily activities, such as risks relating to driving in a foreign country. The study results suggest that there is a significant difference between driving in Australia and the UAE, which highlights the differences that SIEs must be aware of when managing these risks. These are important findings for SIEs, and perhaps for employing organisations, particularly where there are clear differences between countries and actions that can be taken to prepare SIEs and their families for non-work-related differences, including road traffic, and the best way to navigate these differences and associated risks.

7.3 Personal Risks

I have continued with the risk categories from Chapter 5 (RQ 1). In relation to changing 'considered risks', the main themes for the category 'personal risks' include financial risks, housing and personal risks, friendships and the risk of missing cues (Table 21).

Table 21: *Personal Risks: Changing Considered Risks*

Personal risks	Descriptions
Financial risks - Costs exceeding expectations	Changing risks relating to financial costs.
Housing and personal risks	Changing risk due to location-specific rental laws, along with the subsequent personal risks, such as anxiety when dealing with these differences.
Friendships and risks of missing cues	When socialising and making friends in the host country, there is a risk of missing cues, which can result in personal risks for SIEs.

7.3.1 Financial Risks – Costs Exceeding Expectations

When expatriating, SIEs are also exposed to the daily cost of living in the host countries, including the cost of food, social activities, accommodation, and costs associated with setting up living arrangements (home/apartment). Financial risks were also a factor considered by SIEs prior to expatriation (RQ 1), and the risk was more prevalent amongst female SIEs. In contrast, the data revealed that after expatriating, the risk was more prevalent among the men in my study, particularly those who expatriated alone. These changing financial risks were principally raised by a few SIEs due to home set-up costs in the UAE, along with the cost of renting in the USA. Bentley and Blaine are examples.

Bentley expatriated to the UAE alone and discussed the costs of setting up his accommodation and how he had not considered these costs. He said: *"There's the cost associated with setting up in a new place, which I really didn't consider to be as significant as it was."*

Similarly, Blaine moved to America alone and discussed that he only considered some of the costs of living after he had made the decision to expatriate and was looking for rental accommodation. He said: "*I guess risks sort of came around afterwards when I sort of worked out, um, how expensive it was to live in some of these areas.*"

This finding reveals the difficulty in obtaining information about the day-to-day cost of living, including set-up costs when in the host country. It also suggests two points. First, male SIEs may have a partner who assists with understanding these types of risks, and second, male SIEs expatriating alone perhaps require additional resources to understand these financial costs and the subsequent risk of costs exceeding expectations. As SIEs will undertake a number of daily activities, such as shopping and setting up their new accommodation, it would be helpful for employers and recruitment agencies to provide SIEs with a checklist of expected costs.

On reflection: Although expatriation is temporary, there are still costs associated with setting up a home and having a comfortable 'base' that an expatriate can return to at the end of a busy work day, which is possibly overlooked when considering financial risks prior to expatriating, particularly for male SIEs expatriating alone and / or without a partner who may assist with understanding these risks.

7.3.2 Housing and Personal Risks

When moving overseas, SIEs are exposed to many activities that are probably considered routine by locals, and although SIEs may be accustomed to similar activities in Australia, such as renting a house/apartment, there can be different local practices which they are not familiar with. For example, a few SIEs mentioned a new risk after expatriating, which related to renting accommodation in the host country. The risk was primarily related to Singapore and SIEs' lack of understanding regarding the local rental practices, which caused anxiety.

Pam expatriated to Singapore, and she discussed renting a property under a 12-month lease. Pam then found out that if she wanted to end the lease earlier than the 12 months, there was no penalty clause. In other words, she would still have to pay for the rental until the end of the initial 12 months. She said:

> *One of the overwhelming things for me was actually finding a place and signing a lease. … I'm signing a lease for a year; there's a financial risk to me now if I need to leave earlier than that, then I have to pay that out. … Particularly because I took a one-year lease, there was no diplomatic clause that if I had to go back that I'd get a reduced penalty. It was just gonna be: 'I have to pay the year'. That made me feel nervous….*

Similarly, Finley expatriated to Singapore and discussed how he and his partner did not understand the real estate market and the logistics of moving in and out of properties. He discussed that it was the process to give notice to leave a property without having secured another place. Therefore, taking a gamble that they would find somewhere to rent just before leaving the current property. He said:

> *We didn't understand the real estate, the rental real estate market, here that well before we moved over. That caused some conversations. It's not like Australia where you can just say: 'Ok, in a month I want to move out of here' and 'I'm going to find another place, which I've already found'. Here you have to give three-months notice and most new properties don't come onto the market until about two weeks before they're ready. So, you have that sort of two-and-a-half-month period where you're literally taking a chance that you can find somewhere. That was actually a bit of a scary one and we did this not that long ago.*

SIEs are exposed to what might be considered routine activities in the host country, but they are not necessarily routine for the SIEs because of the different laws and regulations. This finding reveals that it is important to understand such locational differences as they can result in personal risks for the SIEs, such as anxiety when moving between properties. The differences can also lead to financial risks in terms of cost if the SIE vacates a rental property earlier than expected. As suggested in Section 7.2.2, it would be helpful if employers and recruitment agencies provided SIEs with a checklist of costs and local differences that expatriates can expect, especially those that would be routine for an SIE moving overseas to live and work.

7.3.3 Friendships and Risks of Missing Cues

Moving to a foreign country involves significant changes for the SIEs, which includes developing new social networks when in the host country. In this study, two female SIEs discussed this situation and how they found their personal boundaries changed. These two SIEs shared no similarities other than the desire to make friends. They were presumably both influenced by the risk of being in a foreign country without social networks.

Marina discussed forming friendships with customers from her work and mentioned how this is something she would never do in Australia. Although Phyllis expatriated alone, she too discussed socialising with people she would not normally socialise with in Australia. She also discussed how difficult it was 'knowing' people because she did not have the cultural cues that she had in Australia. Therefore, it was only after socialising with people that she truly understood their values and whether or not they were aligned with her own. The stories for Marina and Phyllis are:

Marina and her husband expatriated to the UAE. Marina discussed how she made friends with customers from work, which was something that she had not done in Australia. She revealed that when in a foreign country, sometimes that is the only way to make friends. She explained:

> *The closest friends that we have met here have actually come through work. Not necessarily people we work with but clients, which is so bizarre. 'Cause in [Australia] I was very 'this is work and I don't socialise with clients'. 'I will see you in a work context, but that's it'. The idea of seeing a client outside work was bizarre, but we just put ourselves out there.*

Similarly, Phyllis also discussed how her personal boundaries changed. Phyllis expatriated to the USA alone and discussed that she made friends with people who would not normally be in her friendship sphere. Phyllis told the story about biases that automatically existed when she was in her home country of Australia, and how she could filter friends through these automatic biases. She discussed how biases could relate to certain Australian accents and knowing where they were from (country, city) and assuming the type of a person by the car that they drove or where they worked and the industry they worked in. These factors previously provided Phyllis with an automatic assessment of the person, and she could decide whether or not to associate with that person. However, once she moved to the USA, she found herself having to take people at face value; she did not know what they were like beyond their external persona. It meant that Phyllis made friends with people who had different values from herself because she didn't have the automatic cues. Phyllis also thought this was not a bad thing because she made friends with a lot of people who she would normally have filtered out. She described:

> *… So, it's kind of like here in Australia and maybe I have these biases already of people. So it's kind of like if I meet certain people and they have a certain Australian accent or I know they come from a certain area, or they look a certain way, I can automatically categorise them. Whereas in the US, I couldn't do that because first of all I had to understand them, they had to understand me. I think that was a real difficulty. … I couldn't categorise or generalise because I didn't have that prior knowledge or background. So then, I think that was good and bad because I would just talk to anyone but not really know who they are. Sort of expect them to be a certain way. Sometimes that worked and sometimes it didn't. For example, I met this girl, very loud, very confident, very typically American but has a good heart, generous, very chatty. I find out a year or two later — as an Australian you don't like guns; you're sort of always talking about gun reform, but Americans and their obsession with it seems a bit over the top — but then it turns out she owns guns. She has a gun in her bedside drawer, her family and her [sic] are Republican. All these sorts of things I had never known about her, but I got to know her. She was a good person, we got along. We had similar interests. We would go out socially and then you find out two years later and you're like umm.*

This situation reflects that when moving to another country, SIEs may have no friends or only a few friends, and, therefore, there is a desire to connect and socialise. It is, however, a very interesting and important finding for expatriates as it directly relates to social integration and developing friendships but also the contra aspect, that is the risk of missing cues. Both Marina and Phyllis discussed how their boundaries changed and they were socialising with people they would not normally socialise with. In a setting where automatic cues can steer an individual to avoid certain people or certain situations then this may be an acceptable risk. However, when in a foreign (different from home) country and the automatic cues do not exist, it can expose SIEs to personal safety risks. Although the SIEs did not explicitly mention personal safety, rather they discussed their changing personal boundaries in the context of what changed for them in the host country, it reveals an important area that is worthy of further research.

On reflection: I found it interesting and perplexing that the SIEs did not consider these shifting boundaries to be associated with a type of personal safety risk. Did the SIEs feel safe? The study is focused on risks and 'personal safety' is a possible risk.

7.4 Significant Events (Triggers)

After expatriating, several SIEs experienced not only new events, which are referred to as triggers, but they also experienced multiple events which led to new risks. As the research was undertaken during the COVID-19 pandemic, these new risks were most prominent and will be detailed below. The findings then follow with the significant events of both the COVID-19 pandemic and changes to political risks and how these changes lead to not only a re-assessment of risks but also a restart of the consideration process.

7.4.1 COVID-19 Global Pandemic – New Risk After Expatriating

My study was conducted during the COVID-19 global pandemic, which has been classified as a one-in-a-century event (Cruickshank & Shaban, 2020). SIEs in my study were frequently motivated to leave Australia to live and work abroad with the anticipated benefit of enjoying international travel and adventure. As a result of COVID-19, the SIEs had a different experience than the one they expected prior to expatriating. SIEs also found their pre-existing frames of reference (assumptions) were being challenged. These changes resulted in a number of new risks being considered and heightened some of the emotional and relational aspects for the SIEs.

7.4.1.1 Unable to Fly Home to Australia - Family and Relational Risks

The risk SIEs most frequently mentioned was the inability to fly home to Australia, which concerns family and relational risks. This risk was mentioned by around half of the SIEs in my study, was consistent across both genders, and included SIEs with a mix of family circumstances. However, it was raised by more SIEs who expatriated as a family. The data discussed in Section 6.2.4 revealed that half of the SIEs frequently sought to reduce the risk of expatriation by having a back-up plan to return home to Australia if circumstances changed, which explains why this risk here affected around half of the SIEs in my study. Rick and Clark have experiences that exemplify this theme.

In Chapter 5 (Section 5.3.3) it was discussed that Rick expatriated to Singapore with his wife. Rick had explained the risk of leaving adult children and ageing parents in Australia. Rick also had assessed this risk before expatriating and had considered the time it would take to fly between Singapore and Australia, including the assumption that they could quickly and easily return to Australia when needed. Rick mentioned: *"…we always thought we were eight hours away you know and could go [to Australia] anytime."* With COVID-19, Rick could not return to Australia quickly and easily, creating a family risk for him. He explained:

> *… COVID has certainly impacted us only to the extent of the family risk. For us to come back to Australia now, we would have to do two weeks quarantine at our expense. We would then spend whatever time we wanted to in Australia, we would have to get permission from the Australian Government to be able to return. I would have to get permission from the Singapore Government to be allowed to come back into Singapore as an employment pass holder and because I'm not in essential services, I may not get back. And then even when I got back to Singapore, I would have to do another 14 days of quarantine at my expense in Singapore. So clearly that is all just too hard. We won't be able to come back until all of that's relaxed and so whether that's three months or six months or nine months….*

Clark also experienced changing risks. Clark is married with grown-up children. He expatriated to the UAE as a self-selected single and his wife would visit regularly. Clark spoke about how the personal risks were discussed prior to expatriating and it was agreed that he and his wife would connect while he was overseas, which included his wife visiting the UAE and him returning to Australia for a period of time. However, the flight restrictions due to COVID-19 meant that he was unable to return to Australia mid-way through 2020 as planned. Clark discussed this new personal risk of missing his family, along with concerns about an elderly parent and the risk of her becoming sick and the difficulties in returning home to Australia. He mentioned:

This year, no one's been able to leave. Um, so I wasn't able to go home. I don't get homesick. I miss my family. My mother's still alive, she's 86, so, you know, there's always that risk in the back of your mind that you know. And there was always, you know, if she got sick I could always go home. I've got plenty of leave; I can go home. Now I can't go home. If she were to die, I can't go to her funeral.

Prior to expatriating, SIEs had drawn on their tacit knowledge of prior experiences and knowledge of international travel to make an assumption about being able to use international flights when needed, such as for a family emergency or regular family visits in the home country or in the host country. This assumption of international travel was frequently mentioned as a risk-mitigation strategy by SIEs (discussed in Chapter 6). However, the unexpected situation of the global COVID-19 pandemic has revealed the assumption to be incorrect, which has left the SIEs not only with changing risks but also with heightened emotional and relational aspects, demonstrating the changing dynamics when assessing risks.

7.4.1.2 Stay at Home Restrictions - Social and Personal Well-Being Risks

Another risk experienced by SIEs was related to stay-at-home restrictions due to COVID-19, which created social risks of not being able to make friends and not having personal support networks while in the host country. This risk was more often mentioned by single expatriates than other family types but by an even mix of male and female SIEs in my study. Upon further analysis of the data, it was found that the SIEs who mentioned this risk arising after expatriating, had not mentioned that they considered the risk prior to expatriation.

For example, Bentley expatriated to the UAE alone. When discussing COVID-19, he said it not only affected his ability to make friends and build a network but also his mental health:

You know I live alone here; I have a bit of a network now that I've built over a bit of time, but COVID had a substantial impact on my ability to go out and make friends and build a network and build a support group around me. So mental health has taken a much bigger role in my life and a much bigger consideration of looking after our mental health than I would've considered before.

Similarly, Catherine experienced both social and personal well-being risks. Catherine was in a relationship that dissolved, which meant that during COVID-19 she found herself experiencing stay-at-home restrictions by herself, alone and isolated in a foreign country (UAE). Catherine explained: "*I was basically there technically on my own and dealing with a lockdown, um, and not being able to get home, you know. So all of a sudden, I started to get anxiety…"*.

This new risk eventuated for those SIEs who found themselves alone in a foreign country during government-enforced stay-at-home regulations. This is another example of an unexpected risk that arose due to the external trigger of COVID-19. Presumably, there had been an automatic assumption that working SIEs would have an opportunity to socialise and develop networks with work colleagues. However, during COVID-19 this assumption did not eventuate, which meant that new risks emerged (social, which then triggered personal well-being risks). This situation also reveals the heightened risk assessment across the emotional factors and the importance of being emotionally prepared for changing risks.

7.4.1.3 Economic Changes — Job Instability

Economic uncertainty brought about due to COVID-19 also created new risks for a few SIEs. For one participant, Catherine, her job was made redundant due to the economic downturn. The other SIEs discussed their concerns about job stability. Although in Research Question 1 SIEs mentioned job stability as an emotional risk (not liking it; are they ready for the challenge), only one SIE mentioned that they considered the economic risk of their employer prior to expatriating. The changing consideration of the risk was triggered by an external event. For example, Sean had expatriated from Australia to Hong Kong and then to Singapore, which is where he and his family were based during COVID-19. Sean mentioned his concerns about job security due to the economic situation and possible business restructuring. He discussed: *"I am bloody heaps worried at the moment about job security. Like everyone is hanging on for grim death."* He went on to explain the risk of a business restructure and said: *"…it's a huge issue; it worries the hell out of me, I don't mind telling you."*

August mentioned similar risks as a result of COVID-19. August had moved to Thailand with his family. He mentioned the economic downturn with planes not flying and hotels being closed, which could cause risks regarding job stability in the host country and also concerns about repatriating to Australia. He explained: *"So even if I lost my job, which could happen today or tomorrow, where would I go? I can't get back home. You know, so you would be stuck in a foreign country."*

Both Sean and August had to consider a new risk triggered by the external event of the global COVID-19 pandemic. Both SIEs had secured employment prior to leaving Australia and did not mention that they considered risks regarding the economic stability of their employer or their industry prior to expatriating. This new risk created concerns about job stability and about the possible flow-on effect on their ability to earn an income and stay in the host country.

The risk of job stability was previously considered in terms of the SIE's ability to do their jobs. For example, they were frequently moving to bigger jobs and jobs that were a promotion. The surprise of COVID-19 resulted in changing risks for the SIEs in terms of economic uncertainty and job stability. These changing risks reveal the effect that external risks can have on personal circumstances and on considerations of risks. Such changing risks also reflect the fragility of global mobility and how risks are not static; they are dynamic and can be triggered by local and global events. SIEs are akin to autonomous agents in this global environment and, therefore, are not immune to the impacts and triggers of external events, which can derail their initial expectations.

7.4.1.4 Reasons for Expatriating Not Being Met

My study revealed that one of the main reasons for expatriating included the opportunity to live and work abroad while taking advantage of international travel and adventure. As a result of COVID-19, several expatriates experienced the difference between their reasons for expatriating and the actual state of working-from-home requirements and enforced government restrictions on international travel. Therefore, this created a risk of post-expatriation cognitive dissonance, where their expectation is different from their actual experience. This risk was mentioned by more female than male SIEs in my study and was mentioned across a range of family types. The experiences of Abril and Marina demonstrate this theme.

Abril expatriated alone to the UK and discussed motivations for expatriating, which included travelling through Europe. She said: *"…So I wanted to do some more travelling, and one of the areas I hadn't travelled much was Europe. So when I looked across Europe and went well ok, 'cause travelling Europe from Australia I mean it's possible right….but it was just too far away, you would have to take months off to go…."* Abril further explained how due to COVID-19 and the associated restrictions those travel-related aspirations were subsequently not fulfilled:

> *…so had you asked me a year ago, I would have told you I'll be here for certainly another you know three to four years, getting my permanent residency. Now I need to think about that. That's something that has to be re-evaluated and is it still what I want 'cause I'm clearly also not getting what I moved here for, so the ability to travel and what not.*

Marina also found that some of her reasons for expatriating were not being fulfilled. Marina had expatriated to Singapore with her husband. When I asked Marina about her motivations for expatriating, they included the appeal of being close to various international destinations. She explained: *"…we both love to travel and the appeal of doing that you know on a six- or seven-hour flight to London rather than the 24 hours of travel it takes from home."* Due to COVID-19, these aspirations for expatriating were not being achieved. Marina discussed:

> *Also, the whole expat experience has changed. We haven't travelled since February, whereas we used to sit and here and go 'oh my god! I've been in the country for eight weeks'. It's a very first-world problem to have.*

These experiences demonstrate that risks are not only related to external and more tangible types of events but also include risks of not achieving personal objectives, such as the reasons for leaving Australia to go overseas to live and work as an expatriate. Therefore, it is important for SIEs to regularly assess whether their personal objectives are at risk of not being achieved and how they respond to these changing situations.

The global COVID-19 pandemic was by far the biggest surprise for SIEs when comparing risks prior to expatriating and the reality of the SIEs experience in the host country. SIEs in my study decided to move abroad prior to COVID-19, thus they made decisions based on what was the 'norm' and the taken-for-granted assumptions at that time, which have unfortunately proven to be incorrect. The taken-for-granted assumptions included being able to leave their homes for entertainment to develop networks while in the host country and being able to travel between countries, including Australia.

The external event of COVID-19 has also revealed differences between the original expectations for expatriating and the reality of the expatriation. These differences can result in the risk of cognitive dissonance, which can lead to personal risks of not achieving the intended goals of the expatriation.

The effects of COVID-19 highlights that global mobility is risky and that the world is a dynamic and ever-changing environment, in which risks are also dynamic and can change. This is important for SIEs as it means that their consideration of risks must also be dynamic and must continue once in the host country so as to actively manage and respond to expatriation risks. It also reflects how one's approach to risks is dynamic and can change depending on internal and external situations.

7.4.2 Significant Events as Triggers to the Consideration of Risks Re-Starting

7.4.2.1 COVID-19: The Black Swanesque Event

When analysing changing assessments of risk, the data revealed that several SIEs experienced a significant event such as COVID-19, which acted as a trigger for the consideration of risks. This was best illustrated by Mark who expatriated to Europe with his family one year before the COVID-19 pandemic. He discussed the risks he considered prior to expatriating as: *"we don't like it; we don't want to stay; the kids don't like it; parents become ill and we need to return home; and financial risks."* Mark discussed how the initial shine of expatriation had already begun to dull preceding COVID-19 and how the onset of COVID-19 and the ensuing travel restrictions and lockdowns lasting several months created a new risk of not achieving the intended expectations of the expatriation. Mark explained: *"…part of why we went there was so that we could work and travel,"* which was different from the actual experience: *"…when we realised that, you know, for six months we were* *pretty much locked down."* Ultimately in Mark's case, the 'black swanesque'[1] event of COVID-19 was a trigger to re-assess the situation, which resulted in Mark considering that the risks were not acceptable (such as objectives of expatriation not being met with the inability to travel). This restarted the consideration of risks.

This situation reflects that it is important to understand one's personal risk tolerance (how much risk will the SIE take), which can be different for each person. Mark demonstrated cognitive reasoning when comparing the changes and reassessing the risks. This approach is consistent with Mark's risk categorisation from Chapter 6 (let's take a calculated risk) which took a balanced approach to risk. Mark disclosed that regardless of how much they had analysed the risks both prior to and after expatriating, it was still a difficult decision whether to come back to Australia earlier than planned (affective reasoning). Mark explained:

> *We had a plan B, but quite often executing the plan B is like for us to come back and that is not as easy as you think it is. Because you're in it and you are still in the dilemma of should we stay, should we come back, and if we do come back, well, could we possibly be in a worse position than if we had stayed there?…*

This situation reflects how COVID-19 (significant event) was a trigger for reviewing whether the expatriation was achieving the original expectations. The trigger also revealed the dynamic and fluid nature of risks, even unexpected risks such as COVID-19. It is important to know how much risk is acceptable and when to restart the risk consideration process.

7.4.2.2 Political Situation (Civil Protests)

A few SIEs in my study discussed the civil unrest and political protests in Hong Kong that occurred in 2019. It was mainly a new risk for the SIEs in my study, although one SIE (Alexandra) discussed how she and her husband had considered such types of political unrest in Hong Kong to be low risk and nothing to worry about prior to expatriating. The SIEs who mentioned this new risk included a mix of family circumstances (expatriated alone and with family). Alexandra's story is a good example of changing assessments of risk, while Valerie's is an example of a new risk emerging through experience in the host country.

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[1] Note: According to Taleb, COVID-19 is not technically a black swan event as pandemics in the modern world are inevitable (Bloomberg Markets and Finance, 2020). However, the event destabilised many aspects of society (Valeras, 2020), and therefore I am using the term black swanesque to highlight its significance.

Alexandra had expatriated with her family to Hong Kong in 2016. She discussed how the level of risk changed once they were in Hong Kong and the civil protests occurred in 2019. She said:

> *We never thought about a political situation. We did some research [before expatriating] and, you know, it sounded all good. Well, we knew there was some sort of rally that happened [previously]. We did obviously look into that, but it was when we read and consulted as well, um, it's somehow like… that's something that's low risk, yeh, no need to worry about it, but funnily enough, it actually became a worry later on, which became one of the drivers for us to somehow come back [to Australia].*

Valerie expatriated alone to Hong Kong in 2016 and was also in Hong Kong at the time of the civil unrest in 2019. Valerie mentioned how she had not considered political risk as a risk before expatriating. Valerie discussed how her consideration of the risk changed once she was in Hong Kong and the civil protests occurred:

> *…I actually did not even consider political risk or instability as a factor before and during my move to Hong Kong and I think from the middle of 2019… it was just something that people my age are not used to seeing because nothing like that has really ever happened in Hong Kong over the last few decades and so that, because of the political instability, that was one of the reasons which kind of prompted me to move back to Australia as well. So, that wasn't actually something that I had considered. Throughout my whole life, I thought Hong Kong was the most politically stable… one of the most politically stable countries in the world.*

Alexandra and Valerie had different risks at the time of expatriating. Alexandra considered political risk to be low, whereas based on Valerie's tacit knowledge of Hong Kong, she did not consider the risk at all. Protests and civil unrest have been on the rise (Brannen et al., 2020), which highlights this emerging risk and demonstrates the importance for SIEs to be aware of trends relating to external events not only prior to their expatriation but also while they are in the host countries. Both Alexandra and Valerie mentioned how the protests had an impact on their consideration of risks, including the host country location. These changing risks were a factor in their repatriation to Australia, which illustrates the importance for SIEs, who are akin to free agents, to actively stay aware of emerging trends, proactively manage their risks, and be cognisant of the level of risk that is acceptable to them.

7.4.3 Multiple Events and the Risk Process

The data also revealed that a few SIEs experienced more than one event, which resulted in assessments of new risks at different times. Louise's and Catherine's experiences are examples of this and the restarting of the consideration of risks (Table 22).

Table 22: *Multiple Events and the Restarting of the Consideration of Risks*

<table>
<tr><th>Events</th><th>Considered Risks</th><th>Assessment of Risks</th><th>Re-starts consideration of risks</th></tr>
<tr><td>Louise:
External events
- Louise: job redundancy due to organisational restructuring
- Husband's job ended

Followed by another event
- Civil protests in Hong Kong and friends leaving</td><td>- Risk of not securing another job
- Length of time securing another job
- Risk that employers prefer Cantonese- or Mandarin-speaking employees

- Protests in Hong Kong creating strange feelings about the destination</td><td>For both Louise and her husband, the risks were acceptable for a period of time.

Cognitive approach

Affective approach to the strange feeling and that friends were leaving.

Combined approach of cognitive and emotional approach to risks. Risks were no longer acceptable. Consideration of risks restarts.</td><td>Moving to another international location.
Considered risks:
- Will I get a job?
- Will I be treated equally?
- How will my daughter be treated?
- What will I have to wear?
- What are the rules?</td></tr>
<tr><td>Catherine:
Personal event
- Relationship breakdown

Followed by the external event of COVID-19</td><td>Risk of being alone in a foreign country

Personal Risks heightened:</td><td>Risk accepted.
Affective approach

Risks accepted.
Affective approach</td><td></td></tr>
</table>

Events	Considered Risks	Assessment of Risks	Re-starts consideration of risks
- Loneliness and isolation due to stay-at-home requirements - Loneliness and isolation in lockdown alone (due to relationship breakdown) **Followed by external event of job loss due to COVID-19**	- Alone in a foreign country. Isolation and loneliness - If something was to happen, nobody would know - Stranded in the host country — cannot fly back to Australia Results in financial and personal risks.	**Cognitive approach to financial situation. Affective approach to personal risks.** Consideration of risks restarts.	Return home to Australia. Considered risks: - Personal wellbeing and mental health risks.

Louise and her family expatriated to Hong Kong in 2017. Her husband had already secured a job in Hong Kong prior to leaving Australia, and Louise secured a job sometime after they arrived. In late 2018, Louise's first event was her job in Hong Kong being made redundant and simultaneously her husband's job also ending (initial triggers), which created a number of new risks for Louise and her family. Louise explained:

> *So I was due to leave there [job] in December of 2018 and at the same time my husband's job ended. We were both in Hong Kong, no jobs. So we are coming into 2019 and we're both unemployed.*

Both Louise and her husband spent five to six months looking for work but without success. Louise then secured a job with a small firm and, at the same time, her husband was offered a job in Dubai. Louise discussed the changing external environment and how protests had started in Hong Kong and friends were leaving (another trigger). Louise explained:

> *So then it was, um, finding a job in Hong Kong was very hard actually and the protests had just started at that time so Hong Kong was kind of looking a bit strange. A couple of friends were leaving as well that we'd met. So we decided, because of how long it took us to get jobs and because people really had a preference for locals, for*

> *people who could speak Mandarin or Cantonese, it was always going to be hard for us to get more jobs.*

Louise and her husband reassessed their risks (Table 22), based on multiple events (loss of jobs, protests), and decided to leave Hong Kong and relocate to Dubai (consideration of risks restarts), where her husband had already secured a job. Louise demonstrated cognitive reasoning when comparing the changes and reassessing the risks, particularly for the first event (loss of job). The second event (protests) was more affective in terms of the environment feeling strange, along with friends leaving. In Chapter 6, Louise was characterised as a 'let's take a calculated risk' approach, who takes a balanced approach to risks prior to expatriating, which remained unchanged and in a continuously dynamic and fluid environment. Louise discussed that their experiences in Hong Kong gave them knowledge they did not have during the first expatriation (cognitive):

> *…but what was fantastic was the lessons from the Hong Kong experience, right… I think the lessons from Hong Kong meant that, you know, I was much more adamant that we needed to have, you know, a nest egg. I was much more adamant about how we set ourselves up and that it was always kind of not temporary but not like we're not gonna splurge. We have to be really much more careful and mindful about how we do things.*

Louise also discussed the new risks that she had considered when deciding on the move to Dubai. She spoke of risks relating to securing a job; cultural differences in the UAE; and the local rules. She described the risks as: *"…will I get a job? Will I be treated equally? How will my daughter be treated? What will I have to wear? You know, can we drink? What are the rules?"* Louise also discussed that the move to the UAE was much more difficult than the move to Hong Kong, presumably because of the cultural differences that she was anticipating: *"the fear and apprehension was much higher than [the move to] Hong Kong.*"

Similarly, Catherine experienced a number of events (Table 22), including the significant event of COVID-19, which resulted in a shower of risks (multiple risks) from that event, leading to a number of risk assessments at different times.

While in Australia, Catherine had been in a long-distance relationship with someone in the host country (UAE). In 2019, Catherine moved to the UAE, but she emphasised that she consciously decided to expatriate based on what was going to benefit her rather than the relationship. She said:

> *I had also started a long-distance relationship with somebody there, so that actually gave me, I guess, another level of consideration. But I was really clear around making sure that the decision I was making to go was actually not based on the relationship at all. So, it was really that piece around me as a person what I wanted and then there was this other piece around relationship, and I thought the relationship piece if it worked out was going to be a bonus, but it wasn't the primary… it wasn't the primary driver.*

Catherine discussed how her consideration of risks included questions about the right career move; financial benefits; and the adventure and lifestyle that she was seeking. Catherine moved to the host country (UAE) about one year before the COVID-19 pandemic. While in the UAE, Catherine experienced a number of events. The first event was that the relationship did not work out, although Catherine had accepted this risk. Then with the event of COVID-19 (second event), Catherine found herself alone and isolated in a foreign country, which was compounded by the stay-at-home restrictions. Due to COVID-19 and international restrictions, she also experienced the risk of not being able to return to Australia to see her family. During the stay-at-home restrictions, Catherine started to experience anxiety due to being in a foreign country without any friends or networks. Catherine explained:

> *…[COVID] was quite a game changer because, again, it was something that was a risk factor that I didn't even consider. I guess everyone took it for granted that, you know um, that we would never kind of experience a pandemic. So all of a sudden, the risk for me really escalated and that was because exactly what I said there that here I was… I was on my own. Because at that stage, the relationship didn't last, so we didn't stay together.… I was basically there technically on my own and dealing with a lockdown, um, and not able to get home, you know. So all of a sudden, I started to get anxiety….*

Catherine experienced a third event — the loss of her job due to the economic downturn in her employment industry caused by the global COVID-19 pandemic. This resulted in financial and contractual risks, which was the final trigger for the reassessment of risks, leading to Catherine's repatriation to Australia several years earlier than planned. Like Louise, Catherine was characterised prior to expatriation as a 'let's take a calculated risk' approach (Chapter 6), who takes a balanced approach to risks. Catherine discussed how the experience had broadened her attitude towards risks and the context of risks. She said:

> *So now, if I was ever going to be looking at going overseas, I'd be looking at what's the country I'm going to. Thinking much more, um, extensively about, you know, is it a western country, is it a Muslim country, what does it mean for me and if I come across a situation where I get stuck again, what would that look like and how would I manage that. So now, it's brought… I guess, what it really has done is broaden my lens on what risk actually is, giving it a completely different context now.*

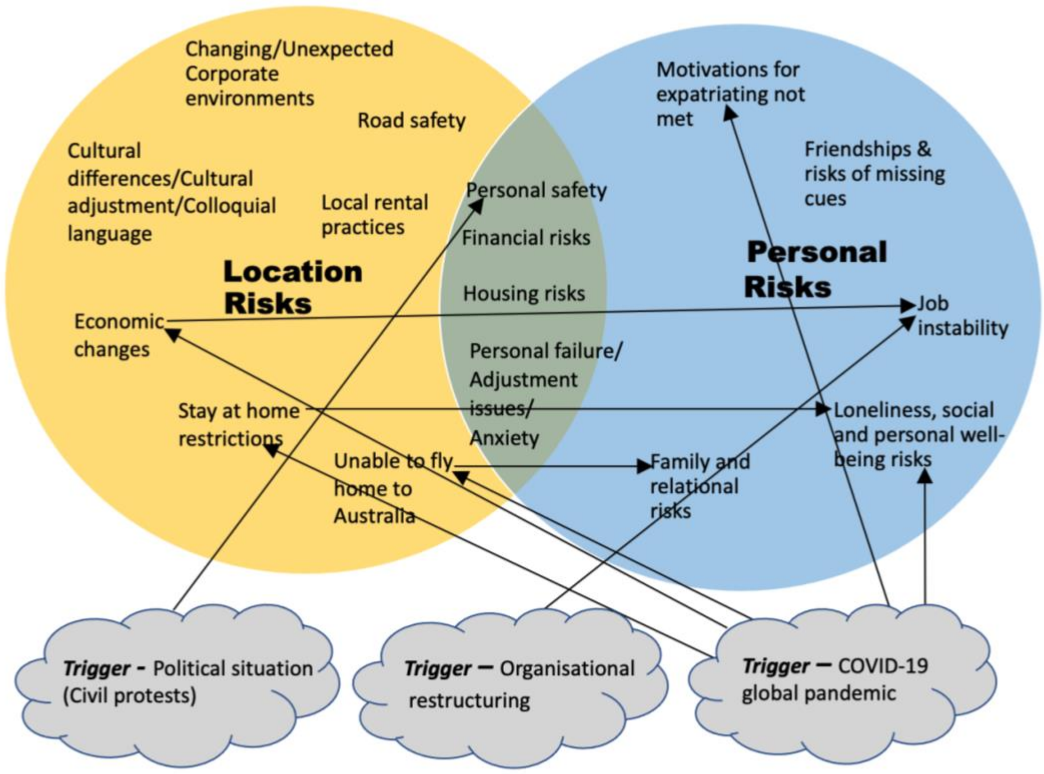
These changing considerations of risks for both Louise and Catherine reflect the dynamic and fluid nature of risks, which reflects that 'life' is not a static phenomenon. When dealing with a multitude of events (triggers), it also reflects the multiple assessments of risk that may result. Additionally, one significant event, such as COVID-19, can trigger a shower of risks (multiple risks) for an expatriate such as Catherine who found herself alone in a foreign country, unable to socialise due to stay-at-home restrictions, experiencing anxiety and job loss. These risks resulted in reassessments of the risks at different times.

On reflection: It was found that SIEs with the 'let's take a calculated risk' approach maintained this approach through the fluid and dynamic changes they experienced. However, it is therefore plausible that the approach to risk is not fixed and unchangeable (discussed as an area for further research in section 8.6.2).

7.5 Discussion

In this chapter, I sought to understand how the consideration of risks changed for SIEs when they were in the host country. Prior to expatriating, SIEs had drawn on their tacit knowledge of prior experiences and their knowledge of international travel, along with searching for relevant information as part of their risk assessments (Chapter 6 – RQ 2 refers). The findings reflect that risks and the assessments of risks can change based on experience and also triggers (events). The changing considered risks are themed into ‘location risks’ and ‘personal risks’ (Figure 11). There is also an intersection between certain risks (such as personal safety and financial risks), highlighting that risks can be interconnected. Additionally, it was also found that certain triggers (events) resulted in either new risks being considered by the SIEs (highlighted by the arrows) or a reassessment of risks. The study did not set out to explore triggers resulting in a reassessment of risks, rather it was something that emerged from the study.

Figure 11: *Considered Risks After Expatriating (In Host Country)*



7.5.1 Differences in Considered Risks — Pre-Expatriation and in the Host Country

7.5.1.1 Significant Events (Triggers)

The most significant difference for the SIEs in my study pertained to the ‘black swanesque’ event (trigger) of the COVID-19 pandemic. While a pandemic is not unprecedented, the scale and impact of COVID-19 made this an unexpected risk. Consequently, SIEs experienced a number of new risks, such as job instability; concerns about isolation; and international border restrictions, which resulted in concerns about the inability to return home to Australia for family and other reasons. SIEs cannot be expected to foresee rare events, such as COVID-19. However, it does highlight the fragility of expatriation, particularly in a world where risks are no longer isolated but where the reverberations can be experienced globally (World Economic Forum, 2020). The unexpected event of the global COVID-19 pandemic has contributed to the factors influencing the consideration of risks, resulting in several new risks being considered, reflecting the dynamic nature of the contexts that SIEs live and work in. Expatriation studies have reflected on the significant changes and challenges to global mobility, including uncertainty at the time of the Brexit vote and the potential impact on European Union workers, along with political changes in the USA that could have affected visa rules (Collings & Isichei, 2018). This Brexit event fits within Taleb (2007)'s definition of a 'black swan' (Borad, 2018), which is discussed in Chapter 2 as rare, extremely impactful and retrospectively predictable. Caligiuri et al. (2020) discuss the challenges for international human resource management in managing globally mobile resources in times of uncertainty, particularly COVID-19. Expatriation studies have also discussed events that can trigger SIEs to reassess their expatriation arrangements, including job loss, lack of job opportunities in the host country (Tharenou & Caulfield, 2010), and death or illness of a family member (Hussain & Deery, 2018). Ultimately, 'life' will continue to move and change, which can have an effect on the consideration of risks.

Another significant event from the data related to the political situation in Hong Kong were the civil unrest and political protests in 2019, which also acted as influencing factors and caused SIEs to consider their risks. Expatriation studies have tended to focus on the security and safety of staff in high-risk environments (e.g., Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019). However, political tensions can erupt in environments that are not necessarily considered to be hostile and dangerous. Risk environments can also change, for example, in 2019, over 37 countries experienced mass anti-government protest movements, and it was expected that these would continue to occur (Brannen et al., 2020). Ultimately, SIEs need to continue monitoring changes to the environment they are living and working in and actively manage their risks rather than consider them as a snapshot at a certain point in time (Loewenstein & Mather, 1990).

7.5.1.2 Other Changes to Considered Risks

There were other risks that changed for SIEs — risks they had either not considered prior to expatriating or risks that were heightened in the host country. They included cultural adjustment issues; financial costs exceeding expectations; road safety; and risks introduced when developing new friendships in the host country. Cultural differences were the second-most-mentioned change to risks by SIEs after expatriating. The risks related to cultural norms and the way of doing business in Asian and Middle Eastern countries; and corporate environments, particularly in financial services. Some expatriation studies espouse the benefits of cross-cultural training to prepare expatriates for the host country, including visits to the host country and use of spokespersons who can share information about similar experiences (e.g., Andreason, 2003a; Ashamalla, 1998; Black et al., 1991; Despotovic et al., 2015; Magnini & Honeycutt, 2003). Similarly, in terms of the work environment, there are suggestions for experiential training methods to expose expatriates to real-life situations (Andreason, 2003a) and for role playing that addresses real-life situations that an expatriate may experience (Magnini & Honeycutt, 2003).

There are, however, mixed views regarding the pre-expatriation preparation for SIEs. Despotivic et al. (2015) found that SIEs self-prepared for cultural differences through a number of means, including reading, searching for information on the internet, and through contact with individuals from the host country prior to departure. Howe-Walsh and Schyns (2010) argued that there was a lack of standardised information available to SIEs as they are not being sent at the behest of an organisation and, therefore, are responsible for their own self-preparation. The findings in my study revealed that the SIEs did not always consider the types and level of day-to-day risks until they were in the host countries and had the experience, such as cultural differences, road traffic safety, the cost of living, and local rental practices. I would suggest these location-specific types of risks could be addressed by employing organisations and recruiters through providing SIEs with preparatory information/activities so that these location-specific risks do not culminate in personal risks, which can affect the SIEs' ability to succeed in their new environment. I would further suggest that expatriation studies could change the focus from one of preparatory cross-cultural training to one of having sufficient information to consider and mitigate risks.

In line with consumer decision theory, the SIEs are making a decision based on an intangible service which will be experienced in the future and in a different location (Sirakaya & Woodside, 2005); therefore, the following question may assist SIEs with their preparations and shift the focus to risk considerations: Do SIEs have enough information about the day-to-day experience to both consider and mitigate risks? This approach would inform the SIEs' cognitive approach (risk as analysis) to the risks and change the focus to one of exploring individual risks and how best to mitigate them. In other words, rather than taking a general training approach, the focus would be on the specificities from a risk-related perspective regarding the SIEs' individual situation (e.g., location, living arrangements, environmental differences) and the best approaches to mitigate the risks. This may include a training approach but should be tailored around potential risks.

SIEs experienced changing personal risks where they were socialising with people they would not normally socialise with. These changing boundaries are attributable to SIEs wanting to make friends and develop social networks while in the host country. While it is important to develop support networks, as this assists with adjusting to a new environment (Andreason, 2003a, Osland, 2000), changing personal boundaries and the risk of missing cues can result in a personal safety risk for SIEs. Research includes different actions and strategies adopted by travellers to manage perceived safety risks, including travelling in groups (Lo, Cheung et al., 2011) and limiting activities at certain destinations (George, 2003). Richardson and Zikic (2007) found that expatriates would protect themselves against certain social risks through avoidance (avoid making friends in the host location). Expatriation studies also encourage organisations to assist with integration through social support (Andreason, 2003a; Ashamalla, 1998; Shaffer & Harrison, 1998). I would, however, argue a shift in focus to address the finding from a risk perspective. Are there strategies that allow SIEs to embark on these activities whilst managing risks (personal safety risks through missed cues/blurred social boundaries)?.

7.5.2 Risks Are Dynamic, Fluid and Non-Linear

My study found that the consideration of risks is not linear; it is dynamic and fluid. This was presented in a number of findings when comparing risks prior to expatriating and after expatriating (experience). As mentioned, the most significant variance pertained to the 'black swanesque' event of the COVID-19 pandemic, where its scale and impact was unexpected and unplanned. The pandemic meant that expatriates experienced a number of unexpected situations, including original reasons for expatriating not being achieved (such as the desire to travel), new risks being introduced (such as job instability), and concerns about isolation and loss of social connections. The findings also revealed that SIEs made certain risk decisions based on taken-for-granted assumptions, which created new risks, this is the inability to easily return to Australia during the global COVID-19 pandemic. Through the changing situations, my study revealed that risks are considered and assessed at different times by the SIEs. Such re-assessments are typical within organisations; for example, the International Standard for Risk Management (ISO, 2018) has a process for identifying, assessing, and regularly monitoring and reviewing risks. In terms of socially constructed risks, this concept reflects that changing considerations of risks can result from an event (a trigger), which acts as an influencing factor in the SIEs' consideration of risks. It also reflects the dynamic and fluid nature of 'life', which is not static, and contributes to understanding the construction of expatriation risks.

The study results also contribute to understanding how a 'black swanesque' event, such as COVID-19, can result in a number of risks becoming salient (such as anxiety and flight restrictions), along with other significant events, such as organisational restructuring where the SIE is not only exposed to career and financial risks but also other risks. It was also found that risks were not always isolated. These significant events could create a shower of new risks, not only reflecting the dynamic environment but also demonstrating the role of influencing factors in the consideration of risks. I am describing these multiple emerging risks as a situation of 'mercuriality of risk'. The adjective 'mercurial' refers to the unpredictable and ever-changing nature of mercury and conveys the idea of a category of events and situations that are not just a source of risk but can transform how other risks are considered.

The findings show that expatriates respond to this dynamic environment with a mix of approaches. In some cases, the trigger (loss of job) was met with cognitive reasoning (review of the job market), and in other cases, the trigger was more emotional (feelings of anxiety and isolation). The changing situation also revealed that SIEs must understand their risk tolerance and regularly review their risks to ensure that the expatriation continues to meet the level of risk the expatriate is prepared to accept. From the data, it appeared that SIEs are prepared to accept more risk once in the host country, or perhaps it was not a case of accepting the risk but rather a case of the situation being out of their hands. For example, how could SIEs possibly influence government-mandated stay-at-home requirements during the global COVID-19 pandemic? However, it does indicate the importance of considering even unlikely risks and developing risk-mitigating strategies in the event that such risks eventuate. SIEs must also be emotionally prepared for these changes because pivoting in a new direction may be filled with both emotional and financial implications. Having experienced the situation of 'mercuriality of risks', SIEs will be in a position to understand risks in a proactive way. This is similar to Viscusi (1980) who found that individuals can learn about risks and change their perceptions and, consequently, their assessments of risks. However, learning theories also suggest a single rare stimulus is less likely to result in a change (Rogers, 1997). Tourism research and risk management research agree that large-scale events, such as COVID-19, create new risks (Renn, 2021; Villacé-Molinero et al., 2021) and that continuous learning and early-warning indicators of potential risks are suggested (Renn, 2021). The situation ultimately reveals that SIEs are living and working in dynamic and changing environments, which means that their consideration of risks is not linear and is continuous. It also means that SIEs should not wait for an event to happen before considering the changes; they must regularly monitor for changes to both the external and internal environment (influencing factors), which follows a similar process as the International Standards for Risk Management (ISO, 2018). SIEs are autonomous agents working in a global world and it is in their interest to protect and manage their investment (themselves).

On reflection: According to Archer (2000), "there is a default setting on the human being: if we do not care enough about making things happen, then we become passive beings to whom things happen" (p 3). SIEs were not passive in their current and future lives; they were active and at times challenged by a complex real and social world (Bhaskar, 1975). The SIEs actively contended with real-world structures pertaining to both the home country and the host country, such as international organisations, global economics, laws, cultures, and healthcare structures. These structures were both enabling and constraining (Haigh et al., 2019). For example, globalisation and laws make it possible to cross international borders to live and work. Visa rules may constrain in terms of duration and other restrictions, but they are also enabling for the SIE. The biggest change for the SIEs was the global COVID-19 pandemic, along with government-enforced restrictions, border controls, and economic vibrations. The other biggest change was the cultural environment. I have argued that the SIEs have significant personal agency, although I must concede in these contexts that their personal agency can be less than it would perhaps appear. Although in saying that – personal agency and risk tolerance also means knowing when to make different decisions and knowing when to take a different course of action. Of course, this is one of the outcomes of the study, that is that SIEs must continually assess their risks and consider if the risks are within their tolerance and make informed choices. Clark's way of describing the new world that the SIEs find themselves in, "You're not in Kansas Anymore", illuminates the need for self-reflection to proactively manage not only differences between the home and host country but also the dynamic and changing environment while in-country.

In the following and final chapter, the research questions will be briefly answered, along with a presentation of the revised conceptual framework. I will also discuss how the study contributes to the literature on SIEs, specifically in understanding their expatriation risks, along with contributions to the theory of risk as analysis and risk as feelings by Slovic et al. (2004). Limitations and further research suggestions are also offered.

8. Conclusion

8.1 Introduction

Professional self-initiated expatriates (SIEs) take responsibility for their own careers, which are intertwined with fulfilling their desires and motivations for living and working abroad. Such opportunities for working abroad have been facilitated by the rise of globalisation, which has removed global barriers for the individual (Beechler & Woodward, 2009; Caligiuri & Bonache, 2016; Schuler & Tarique, 2007; Tarique & Schuler, 2010). Expatriation can differ from domestic relocations, for example, regarding living conditions, medical facilities, personal safety, rule of law, language, and religious differences (Harrison et al., 2004). Expatriation to hostile environments has also received attention and brings security and safety considerations (Fee et al., 2019; Gannon & Paraskevas, 2019). Through these differences, an expatriate can experience or be exposed to an array of risks, a reality that is largely ignored in the expatriate literature.

In this final chapter, the conclusions of my study are presented. The purpose and aim of the study are restated, along with the research questions, which are briefly answered within the context of the contributions and the revised conceptual framework. Research limitations and suggestions for the direction of future research are also discussed.

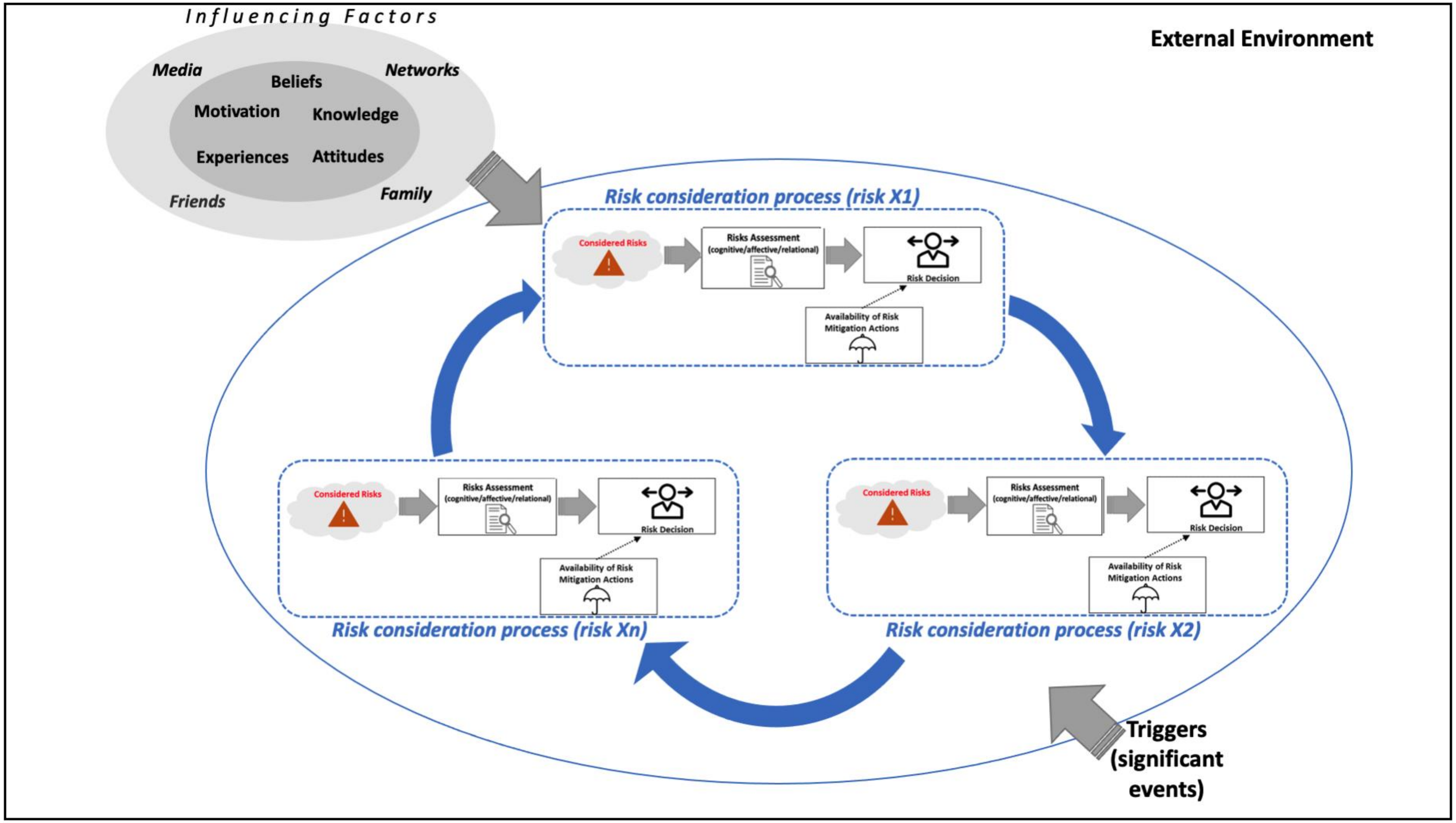
8.2 Addressing the Aim and Research Questions

The aim of the study was to explore risks and how they are considered by SIEs. The results suggest that SIEs demonstrate significant personal agency and consider a range of risks as part of the move abroad. These risks have been categorised as 'career risks', 'location risks', 'personal risks', and 'unknown risks' (Chapter 5 – RQ1). SIEs also take steps to reduce risks within their sphere of control, thus reflecting cognitive aspects of the risk assessment (risk as analysis). A strong affective sway (risk as feelings) is also acknowledged, which can include the desire to fulfil lifelong dreams or seek an adventure. Additionally, the role of relationships is evident and demonstrates an interplay between cognitive, emotional/affective, and relational dynamics (Chapter 6 – RQ2). Risks can change and can trigger a re-assessment by the SIE at any time, thus reflecting the dynamic nature of the global environment that SIEs are living and working in (Chapter 7 – RQ3). This dynamic environment has been reflected in the revised conceptual framework and is discussed next.

8.3 Revised Conceptual Framework

My study revealed three fundamental and real differences in the SIEs' risks and risk considerations to that previously conceptualised in Chapter 3, Figure 1. First, the SIE risk consideration process is not just a cognitive process but also a social process that involves relationships, communication, contextual conditions, and social determinants. Note, I am not implying this is a new discovery, rather it is about adjusting the conceptual framework based on the findings of my research. Second, the consideration of risks is not static, rather the process is dynamic with risks being considered at different times in response to triggers and changing internal and external factors, which can include 'black swanesque' events. The term 'black swanesque' is used to depict rare and extremely impactful events, such as COVID-19, which may not technically be classified as a 'black swan' event under Taleb's (2007) definition. Finally, there is generally a multitude of risks being considered, as opposed to a single individual risk, which also contributes to the dynamic process. Consequently, I have adapted the conceptual framework to reflect these three differences (Figure 12).

Figure 12: *Revised Conceptual Framework for the Consideration of Risks by SIEs*



There are a number of psychological factors, along with external factors, which can influence the considered risks (Figure 12). The initial conceptual framework (Chapter 3), however, implied that the consideration of risks was one-dimensional, where the SIEs would consider individual risks in a linear, staged process. Instead, the findings revealed that the process is dynamic (reflected by the repeating arrows in Figure 12) and multiple risks can be considered and assessed at different times, as depicted by X1, X2, and Xn. Also, the SIE responds to triggers and different influencing factors at any point in this repeatable process. Ultimately, the assessment includes cognitive and affective components and is extended to include the relational component. Finally, it was found that this process is not bound to a certain time or stage of expatriation.

8.4 Contributions to Knowledge in International Human Resource Management and Other Domains

My research makes a theoretical contribution to the expatriation literature generally and to the area of SIE literature specifically. First, the study explores the SIEs understanding of expatriation risks and provides detailed risk themes that can assist with both the preparatory stage of expatriation and in the host country. Second, the research contributes valuable knowledge to the ways that SIEs sought to mitigate and reduce risks, which contributes to the expatriation literature and may contribute to the tourism domain for risk-reducing strategies. Third, relational influences that contribute to risk theories, specifically the privilege given to relationships as part of risk as feelings (Slovic et al., 2004), were emphasised by the study and termed ‘risk as relationships’. Additionally, the complexities across cognitive and affective approaches also emerged from the study, which contributes to the risk as analysis and risk as feelings concepts. Finally, the study contributes to the existing expatriation literature and risk literature regarding dynamic environments where risks are not static but rather can be influenced by internal and external triggers at any time. These contributions are discussed in the following sections.

8.4.1 Expatriation Literature and Risks

The research extends prior studies on SIEs, such as Richardson and Zikic (2007), who explored the experience of pursuing an international academic career with SIEs and found transience and risk were the more negative dimensions for expatriates. The authors' focus was on career aspects, although it was found that career and personal lives were interwoven and could not be separated (Richardson & Zikic, 2007). The current study contributes to these risk areas, however, with a broader lens on the careers and personal lives of SIEs, which can be used to inform SIEs of risks that they may consider across both their work and personal lives.

Following the theme of career-related risks, the findings extend the extant knowledge of expatriates and repatriation. The challenges associated with repatriation are frequently considered in the context of failed assignments and generally from the perspective of the organisationally assigned expatriate (AE) (Caligiuri & Bonache, 2016; Chew, 2004; Dowling & Staelin, 1994; Harvey & Moeller, 2009; Harzing & Christensen, 2004; Stahl et al., 2002). However, the SIE construct puts the focus on the individual and their reasons for repatriation (Richardson & Zikic, 2007; Stahl et al., 2002; Stahl & Cerdin, 2004). The findings reflect that repatriation is more a fait accompli for SIEs where it is an implicit understanding that they will need to seek new employment upon their return from overseas, which is different from the AE. Additionally, the research contributes to boundaryless careers (Arthur & Rousseau, 1996; Carr et al., 2005; Direnzo & Greenhaus, 2011; Nordin et al., 2017; Stahl et al., 2002), which explains the SIEs' personal autonomy in considering risks.

Previous studies, specifically within the expatriation literature, have also focused on expatriates working in high-risk countries, with some including the focus on not-for-profit and non-government organisations (e.g., Fee & McGrath-Champ, 2017). Some studies on high-risk countries have focused on risk management processes from the perspective of the organisation, particularly to ensure the safety and security of overseas personnel (Bader, Schuster, & Dickmann, 2019; Fee et al., 2019; Gannon & Paraskevas, 2019; Posthuma et al., 2019). My study offers an extension to these studies by focusing on professional SIEs, along with the role of family and relationships in the consideration of risks, and it may contribute to these studies by providing the voice of the SIE and the themes of risks viewed through a different lens (the SIE). Included in these risks are the different 'locational risks' considered by the SIEs that relate more broadly to their personal safety while living and working overseas, which includes countries that may not be considered high risk or hostile. In addition, the study extends the review by Jones (2000) about the different types of health issues that expatriates may be exposed to, albeit the current study considers these in relation to specific locations and from the perspective of the individual expatriate.

My research also contributes to the call for further research on this globally mobile resource, the SIE, from Brewster et al. (2021), Glassock and Fee (2015), Jannesari and Sullivan (2019), and Wechtler (2018).

8.4.2 Expatriation and Tourism Literature — Risk Mitigation Strategies

Expatriation studies have referred to different coping strategies that expatriates may apply when working overseas. Coping strategies can be applied by expatriates working in dangerous and hostile environments (Faeth & Kittler, 2017) or to manage concerns relating to career insecurities (Richardson & Zikic, 2007). Studies have also analysed what actions should be taken to protect individuals in the event of a crisis situation (Fee, 2017; McNulty et al., 2019). Tourism research has contributed significantly to risk-reducing strategies for travellers, including the careful selection or de-selection of travel destinations (Azim, 2010; Cahyanto et al., 2016; Sönmez & Graefe, 1998a), purchasing travel insurance (Holland et al., 2021; Ritchie et al., 2017; Walters et al., 2019), seeking out information (Quintal et al., 2022; Sönmez & Graefe, 1998b; Walters et al., 2019), and obtaining vaccinations (Lo, Cheung, et al., 2011; Murray, 1991). My study extends this literature by providing themes for the types of risk-mitigating actions for SIEs but also more generally for globally mobile resources. The themes include having back-up plans, such as returning home to Australia in the event that things do not work out for the SIEs and planning regular visits back home to manage personal and relationship risks. Consequently, contributing to expatriation and tourism literature on risk mitigation strategies.

8.4.3 Risk as Analysis and Risk as Feelings

Risk judgements are made with a mix of cognitive factors as well as feelings and emotions (Skagerlund et al., 2020; Slovic et al., 2004, 2005; Zajonc, 1980). Loewenstein et al. (2001) introduced the idea of 'risk as feelings', which acknowledges emotional responses. Slovic et al. (2004) further developed that risks were perceived in two ways: risk as feelings and risk as analysis. The current research contributes to these risk concepts.

The study contributes to risk as feelings by emphasising the importance of the social and relational aspects of the way risks are considered by SIEs. SIEs are relocating overseas for an extended period of time, and with this, they are inherently exposed to risks relating to relationships. Risks can relate to leaving family behind; one spouse in dual career couples resigning so as the expatriation can occur as a family unit; loneliness and isolation where friends are being left behind; and the relationship with children as dependents who relocate to the host country or as adult children who remain in the home country. Therefore, these moves have inherent relationship risks. From my research, the term 'risk as relationships' has been used to reflect the social and relational approach. Although relationships are an aspect of the emotional and affective factors of 'risk as feelings' by Slovic et al. (2004), due to the importance of relationships, as discussed in Chapter 6, risk as relationships has been separated out. This specific term has been used with the aim of highlighting the interplay of the cognitive, emotional/affective, and relational dynamics.

The study also contributes to risk as analysis (Slovic et al., 2004) and, similar to Huber and Schlager (2018), found that the participants, in this case SIEs, had 'self-expertise' relating to expatriation. Meaning the SIEs were informed about living and working overseas, which influenced and contributed to their consideration of their risks.

Supporting risk as analysis and risk as feelings (Slovic et al. 2004), the study further extends into the expatriation and risk domains with the contribution of three approaches to risk reflecting the complex nature of the cognitive, emotional/affective, and relational factors in the approach to risks. The three risk approaches are: 'let's just do it', where the motivational factor is the overriding approach; 'where's my safety net', which is more influenced by cognitively assessing and actively reducing the risks to achieve net-zero risk and a life re-set if anything goes wrong; and 'let's take a calculated risk', which is more balanced across the three areas. Risk categorisations are, however, not a new concept; tourism studies have developed various categories (e.g., Cohen, 1972; Roehl & Fesenmaier, 1992), and expatriation studies have developed descriptions, such as 'tightrope walkers' (Richardson & McKenna, 2002) and 'emotionally driven' (Glassock & Fee, 2015), the difference (contribution) in the current study is the focus on the approach to risks by SIEs.

8.4.4 Changing/Dynamic Views of Risks Across Domains

The literature reflects in different ways that risks cannot be absolutely known (Williams & Baláž, 2015; Williams & Heins, 1964) because the future cannot be predicted. This idea contributes to the finding that risks are dynamic and can change, which is discussed in terms of contributions.

The study found that the consideration of risks can change based on information that is gathered to support knowledge of the situation/context; the individual's micro environment can shift and change; and the broader macro environment can change, that is, the world and its surrounds are not static. These results extend the expatriation literature regarding triggers and shocks that expatriates may experience (Hussain & Deery, 2018; Tharenou & Caulfield, 2010) and also extend tourism research regarding changing views of risks (Holland et al., 2021; Kozak et al., 2007; Neuburger & Egger, 2021; Wolff & Larsen, 2016). However, a key contribution is the finding that the consideration of the expatriation risks are not linear nor static and can change, especially in response to a major crisis such as a 'black swanesque' event. This finding also applies to other significant events, for example, political unrest, the loss of a job, and organisational restructuring. Importantly, a significant event can make additional risks salient or contribute to a shower of risks. The term 'mercuriality of risks' relates to this situation. Risk management is not new for organisations, as demonstrated by the International Standard for Risk Management (ISO, 2018), which includes a structured process for identifying and assessing risks and a regular monitoring process. However, these organisation processes are typically structured and objective, whereas the risk assessment is generally more subjective for individuals.

8.5 Practical Implications of the Study

My study has practical implications for SIEs, employers, and recruitment firms which are discussed in the following sections.

8.5.1 Practical Implications for SIEs

Unexpected risks can eventuate, even rare events (for example, the COVID-19 global pandemic). Taken-for-granted assumptions can be vulnerable. Being aware of risks early in an individual's preparation for moving overseas will equip the individual expatriate with the tools and resources for managing their risks, including ‘black swanesque’ (rare and extremely impactful) events and other significant events (such as political unrest). As mentioned, expatriation can be an opportunity and also a risky adventure for SIEs. This cohort needs to be cognisant of the following: 1) risks can arise; 2) risks can change and are not static; 3) risks considered to be unlikely or uncommon can still occur; 4) taken-for-granted assumptions can be fallible; and 5) internal and external triggers can contribute to changing risks.

The results provide a useful checklist and risk assessment tool for SIEs to utilise in weighing up and analysing risks across a number of areas. They include:

The list of risks across the themes of career, location and personal risks can be used as a checklist for SIEs to consider and assess for their own individual circumstance.

The three approaches to risk (let’s just do it; where’s my safety net, and let’s take a calculated risk) can be used for SIEs to consider 1) how these different approaches frame their assessment of risk and the decision to expatriate and 2) whether they decide to modify their approach. For example, an assessment made based on ‘having fun’ has a high affective approach, therefore risks can be a surprise. An assessment based on a balance between analysing the risks and the motivations means that SIEs may be more resilient and prepared for changing and emerging risks. This approach can also balance risk and reward. In contrast, an assessment where the SIE is not prepared to accept risk reflects a more cautious approach requiring greater assurances that the SIE is not sacrificing what they already have. These frames provide SIEs with an awareness of the implications of these approaches to risk when expatriating.

SIEs can conduct additional research into risks, as well as consider whether their assumptions are fallible; whether they have gaps in their considered risks; and if contingency plans suitable for their individual circumstances have been considered (recruiters and HRM personnel can also assist with this).

Risks should be regularly reviewed and assessed as personal situations and external environments/factors can change. Also, these changes should be considered in the context of their level of risk tolerance.

SIEs can consider their level of resilience and preparedness for how they might respond if the expatriation was not to work out (events/misadventure/other), and their ability to pivot, look for new options, or enact contingency plans which may be necessary.

The above actions can assist SIEs in managing their risks as well as understanding their individual approach to risk, which may assist with expatriation decisions.

8.5.2 Practical Implications for Employers and Recruitment Firms

The findings provide employers, talent agencies, and international recruitment firms with an awareness of the risks that SIEs consider and may experience when embarking on a journey that involves moving from one country to another, changing jobs, and developing new social connections. If employers and recruitment firms understand these dynamics, they are better equipped to assist the expatriates with the information that is necessary to help with their considered risks.

The results also provide recruiters and human resource management (HRM) personnel with tools and resources that can contribute to expatriates being prepared and supported in their new environment. The tools and resources can be used in the following ways:

Work with the SIEs to understand their approach to risks, their risk tolerance, and how recruiters and HRM can assist with information regarding the risks, along with mitigating actions.

In particular, HRM can regularly work with the SIEs to understand if risks have changed in relation to their individual circumstances, the external environment, and how this affects their expatriation. For example, does it trigger a re-assessment of risks? Are different mitigating actions required for the risks? Are the risks outside of the SIEs risk tolerance and what does this mean?

The findings also provide information that can facilitate preparatory activities during the recruitment stage, albeit it is acknowledged that such activities may be more limited or not provided when SIEs are already living in the host country. However, examples of preparatory activities include the following.

Providing briefing packs that include the cost of general living items, health services, rental rules, driving conditions/road rules, laws, and customs of the country, which are aimed at reducing some of the considered risks for SIEs.

In addition, contacts and details of other expatriates could be provided to SIEs. These contacts could then share information of similar experiences, which can also assist SIEs with the consideration of risks.

Although these ideas are not a new concept in the expatriation literature (e.g., Andreason, 2003b; Ashamalla, 1998; Black et al., 1991; Magnini & Honeycutt, 2003), particularly regarding AEs and the multi-national organisations that send them overseas, the difference for my study is the focus on risks and the specificities about mitigating risks.

This information can contribute to being better informed, which can assist all parties in being prepared for the risks in the new environment. Ultimately, being cognisant of risks that can influence this particular workforce is highly valuable when attracting and retaining SIEs.

8.6 Limitations of the Research and Suggestions for Future Research

Although the research provides valuable insights into the consideration of risks by SIEs and contributes to the existing literature, as I have synthesised in this chapter, there were limitations, which are acknowledged below, along with suggestions for future research.

8.6.1 Limitations

The data was collected during the global COVID-19 pandemic, which has been a significant disruption globally and locally. Therefore, the timing of the data collection could have impacted the study as participants may have been focused on current risks, which additionally could have distorted their recollection of risks. Further, using a qualitative approach has an inherent limitation pertaining to the participants recounting their stories (Veal, 2005). However, given this underexplored area of expatriation risks through the lens of the individual SIE, the qualitative method was considered to be the most appropriate approach to achieve the objectives of the study. To manage these issues, an interview guide was used to facilitate a consistent approach across the interviews (Appendix 4). Transcripts were also provided to the participants to review and make changes after the interview.

The timing of the data collection (during the global COVID-19 pandemic) also resulted in restricted access to expatriates as the decision had been made to focus on expatriates from Australia. There was no requirement or analysis regarding ethnic background, sexuality of participants and their relationships, pre-existing illness, disability and other demographics. The analysis did not differentiate between the type of working arrangement (full-time, part-time, etc.), nor did the analysis differentiate risks based on the relationship status of the SIE. In addition, where participants were related, the data was not analysed to develop comparisons between those SIEs. Results are only transferable to SIEs from other Western countries with similar contexts.

Additionally, the COVID-19 pandemic was stressful for participants, and as a result, I made the conscious decision not to 'tease out' and 'unpick' emotional topics raised by the participants during this difficult time. Therefore, some areas, particularly around 'emotions and feelings', provide opportunities for further probing in somewhat normalised times. This approach did not affect my study, although additional richness in the data may have been missed due to priority being given to having a safe environment where I tried to avoid emotional distress for the participants. In any event, it is worth raising these aspects as we were and still are experiencing unprecedented times with the global COVID-19 pandemic.

8.6.2 Suggestions for Future Research

I propose several areas for future research which arise from the contributions to knowledge and the limitations presented throughout.

The ideas in my thesis are not generalisable to all SIEs. The sample consisted of individuals expatriating from Australia, which is a developed country and a country of opportunity. Expatriates leaving Australia are not running from unrest, which could be the case for more developing countries. Additionally, the majority of the participants had already secured work prior to leaving Australia, which could also affect one's consideration of risks. Thus, it is important to view the findings in this context. Therefore, I would propose that the consideration of expatriation risks be investigated for a broader range of expatriates to understand whether the findings apply to individuals expatriating both from and to different developing and non-developing countries, along with different demographics, relationship status, and a comparison of findings for different relationships (such as couples). Ideas for further exploration, which must consider the voice of the individual and not the voice of the organisation, include the following.

Further research could consider risks when SIEs are expatriating from and to other countries; the influence of 'significant others' on the consideration of risks; the fact that risks are not linear, with a structured process of comparing and contrasting the consideration of risks at different times (before, during and after expatriation) in a longitudinal study; significant events and triggers that cause SIEs to re-assess risks; SIEs' ability to change between the three approaches to risk (let's just do it; where's my safety net; and let's take a calculated risk) depending on internal and external factors; changing personal boundaries and the implications for personal safety risk; exploring whether the consideration of unknown risks is boarding into excessive worrying or more of a cognitive approach to risks; SIEs' consideration and management of risks relating to crisis situations; the hypothesis of the identified risks (discussed below) in a quantitative study; and the risks for different demographics, accounting for age, gender, ethnic background, LGBTI, pre-existing illness and personal mobility factors.

With the experience of COVID-19 and the impact on globally mobile resources, it would also be beneficial to explore this event and the considerations of risk, along with risk-mitigating strategies that may be implemented for future expatriation assignments.

Finally, the study took a qualitative approach to explore risks and how they are considered by SIEs. The rationale being that this has been an underexplored area, particularly around the voice of the individual expatriate. Therefore, it was important to conduct an exploratory study to understand the voice of the SIE and to develop an instrument that could be used for future research, including quantitative research. For example, future quantitative research would add to the breadth and depth to reach a larger sample across the different stages of expatriation.

8.7 Final Comment

Global connectedness means that adverse events are no longer isolated and can have reverberations around the world (World Economic Forum, 2020), which has an impact on expatriation risks. While both individuals and organisations can benefit from global mobility, the effects of a significant event, such as COVID-19, have demonstrated the fragility of global mobility.

The inherently risky nature of global mobility has been illuminated, and it is suggested that understanding SIEs' expatriation risks has practical implications for individuals, for the organisations that employ them, and for recruitment firms that assist them with the recruitment. SIEs already demonstrate a strong volition to work overseas, self-regulation (Andresen et al., 2014) and personal agency (Richardson & Mallon, 2005), which includes their consideration of risks for living and working abroad. The emotional draw or the influence of relationships help SIEs and others involved in the expatriation understand that the move is not solely a cognitive process but entails a mix of considerations. Given the personal benefits and the challenges of being a globally mobile resource, the value of understanding the SIEs in greater depth is justified.

Some expatriates used metaphors to illuminate their views, which I found to be emotionally powerful. These metaphors also created a visual interpretation in my mind during the interviews. For example, the name of my thesis *'travelling without an anchor'* was used by a participant to describe their feelings about the SIE experience. I have, therefore, continued this theme to make the findings vivid and real while adopting the voice of the expatriates through use of their own metaphors. Critical realism accepts the use of metaphors as a conceptual tool to illuminate the phenomenon (Lewis, 1996). Therefore, through my role as the critical realist researcher, I have integrated those metaphors to explain the reality that shaped the experiences of the expatriates in my study.

Adopting a critical realist's axiological position meant that there was an inherent influence between my perspectives and the way in which I constructed and shaped reality from the data (Saunders et al., 2019). However, as a critical realist researcher, it was important to be aware of both the knowledge that I brought to the study but also to be cautious about introducing bias into my research (Saunders et al., 2019). For example, during this research process, I was surprised to learn that expatriates reflect on risks of the ‘unknowns’. It was only towards the end of the study that I appreciated the relevance of this finding and appreciated that the expatriates provided me with the transparency of their thoughts and views. Additionally, the data analysis process in the methodology chapter provided the rigour across each stage to ensure data was coded, analysed, and interpreted.

On reflection: As a researcher we are expected to observe and provide explanations of the data, rather than to interact with our participants. In the words of Sayer (2011), we project a ‘spectator relationship on to them’ (p. 12). This positionality was truly difficult when interviewing and participants were sharing emotional stories whether they were fun stories or more emotionally draining stories about being in isolation, feeling anxious, and being away from their families. I wanted to adopt a ‘spectator relationship’ as it is expected, but I also wanted to be human. In other words, if someone was to tell you about their horrible day or their fantastic day, how would you respond? Would it seem void of emotion and empathy if you were to just nod and ask the next question? As a researcher, do you think about these things? It is interesting that Sayer (2011) discusses the spectator relationship and how he refers to the actors appearing as unfeeling and mere causal agents. I actually felt unfeeling in this researcher role. I did not want to appear void of emotion towards participants as humans first and not first as the actors in my research. However, I am sure that the participants also knew their role as actors in my research and that I too had a role.

As previously mentioned, the unknown risks were a surprise and by following the planned methodology, the unknown was coded in NVivo, which also confirms the need to have rigour in each step of the data analysis. In hindsight, I could have foreseen this category of risk; after all, the literature was pointing to the inability to predict the future (Williams & Heins, 1985). Roy Bhaskar had also written:

> Thus unless it is dogmatically postulated that our present knowledge is complete or these possibilities exhausted, there are good grounds for holding that the class of

unknowable events is non-empty, and unperceivable ones non-emptier; and no grounds for supposing that this will ever not be so. (2008, p. 22)

I feel this important area was respected in my study and in the analysis, but it is a kind reminder to stay open to something that may initially seem 'flawed' but turns out to be explainable in the context of the study.

Critical realism provided a way to acknowledge the changing structures that both enabled and constrained the SIEs, along with the changing temporal and spatial contexts (Hastings, 2021). SIEs traversed their own course, depending on their individual contexts, and critical realism allowed the best explanation for the findings to be discussed and analysed. It is acknowledged that the construction of knowledge can never be infallible and is open to challenge and change (Haigh et al., 2019). It is also reflected that if the study was to be conducted at another point in time, the results could vary significantly. For example, expatriates may have ageing parents and no longer wish to expatriate; expatriates may have had children and no longer wish to expatriate; conversely, children may be older and the timing may be right to expatriate; thus, these are examples of changing situations and changing risks for the SIEs.

On a final note, I hope that my study will help expatriates, overseas employers, and recruiters to understand the significant risks that SIEs take when moving abroad, along with the positives that they desire to achieve. My study is not about being risk-averse, rather my aspiration is to enhance the expatriation process through the consideration of risks, which has been a neglected area of research.

9. References

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Appendices

Appendix 1: Participant Information Sheet

PARTICIPANT INFORMATION SHEET
Perception of Risks When Planning to Work Abroad
ETH19-4223 - UTS HREC APPROVAL NUMBER

WHO IS DOING THE RESEARCH?

My name is Tracey Walmsley and I am a PhD student at the University of Technology, Sydney. My supervisor is Simone Faulkner. Her contact details are simone.faulkner@uts.edu.au.

WHAT IS THIS RESEARCH ABOUT?

This research is to find out about how risks are perceived by employees when contemplating an overseas expatriation assignment.

FUNDING

Not applicable

WHY HAVE I BEEN ASKED?

You have been invited to participate in this study because you may meet the selection criteria of:

- You have been a business expatriate in the last 5 years; and
- You intended to temporarily expatriate from Australia with a multi-national enterprise, or by self-initiation, or directly employed by an organisation in the host country.

IF I SAY YES, WHAT WILL IT INVOLVE?

If you decide to participate, I will invite you to participate in a semi structured interview, which will take place via Zoom video conferencing. Details include:

- I will ask you to discuss the pre-planning stage of your expatriation assignment, specifically about your perception of risks when deciding to expatriate and your response towards those risks.
- The interview would typically take 1 hour and will be audio recorded and transcribed. Hand written notes may also be taken.
- The transcribed interview will be provided to you for review. This will occur sometime after the interview.

I will also ask you to complete an online pre-interview questionnaire. Details include:

- The questionnaire primarily relates to demographics and contextual information relating to your expatriation assignment.
- The online pre-interview questionnaire should take no more than 10 minutes to complete.

ARE THERE ANY RISKS/INCONVENIENCE?

Yes, there are some risks/inconvenience. This includes the slight likelihood of inconvenience, feeling uneasy or uncomfortable for the participants. You may feel uneasy or uncomfortable about the interview or completing the pre-interview questionnaire. The interview can be paused or the audio recording can be turned off. Additionally, you are not obliged to answer any questions that you do not feel comfortable to do either during the interview or in the pre-interview questionnaire. I will also provide you with a copy of your individual transcript to review sometime after the interview. Where corrections are required they can be requested by responding to the Interviewer within 14 days of receiving the transcript or other mutually agreed timeframe. You may be inconvenienced by the interview process or completing the online pre-interview questionnaire. However your time and schedule will be respected, and I will pre-arrange the interview at a time that suits you. The online pre-interview questionnaire can be completed at your convenience, however completion is requested 5 days prior to the interview and the interviewer will follow up where the questionnaire is not received and the interview can be rescheduled.

If the sharing of information with the Interviewer causes some emotional stress or upset to you, I have guidelines to assist, which includes details about contacting a medical professional and I also have details for support organisations. I can also stop the interview or take a break. It will be your decision and you are also free to withdraw from the study. Using contact details from the consent form a follow up phone call will be made the following day to check on you and you are also encouraged to contact either myself or my supervisor if you experience any negative emotions following the interview.

You may feel uneasy or uncomfortable about the audio recording of interviews and giving examples of perceived risks relating to your expatriation assignment with the Interviewer; have privacy concerns over the information shared during interviews or the pre-interview questionnaire. Or have concerns about the sharing of information during interviews or the pre-interview questionnaire which could have a negative affect with your employer. I can assure you that your information will be treated confidentially. Information published will be provided in such a way that you cannot be identified. While you will not be identified it is possible that you could recognise your own quotes, activities, examples used in the thesis and subsequent articles or conference papers. I will also provide you with a copy of your individual transcript to review sometime after the interview. Where corrections are required to the transcript or where access or corrections are required to the online pre-interview questionnaire, they can be requested by responding to the Interviewer within 14 days of either completing the online pre-interview questionnaire or receiving the transcript from the interview, or other mutually agreed timeframe.

DO I HAVE TO SAY YES?

Participation in this study is voluntary. It is completely up to you whether or not you decide to take part.

WHAT WILL HAPPEN IF I SAY NO?

If you decide not to participate, it will not affect your relationship with the researchers or the University of Technology Sydney. If you wish to withdraw from the study once it has started, you can do so at any time without having to give a reason, by contacting Tracey Walmsley on the following email address: tracey.m.walmsley@student.uts.edu.au. If you withdraw from the study, any recordings and transcripts will be deleted. However, it may not be possible to withdraw your data from the study results if these have already had your identifying details removed.

CONFIDENTIALITY

By accepting the consent form you consent to the research team collecting and using personal information about you for the research project. Information will be treated confidentially. We plan to publish the results in the thesis, academic and industry based journal articles which may also include electronic publications. We also plan to present results at conferences. In any publication or conference materials, information will be provided in such a way that you cannot be identified. While participants will not be identified it is possible that the participants could recognise their own quotes, activities, examples used in the thesis, academic and industry based journal articles and conference papers.

The management of collected data will be in compliance with the UTS Guidelines for the Management of Research Data, dated September 2018. The online forms are provided through Qualtrics and the responses will be stored on behalf of UTS by Qualtrics and extracted for use by UTS pertaining to the research project and saved on UTS e-Research storage. Any personal information will not otherwise be disclosed unless you have provided express consent, or where required or permitted by law. Further information on privacy can be found in the Qualtrics privacy statement.

Audio recordings of interviews will be removed from mobile devices once the Interviewer has completed the transcription. Written notes will be kept secured by the Interviewer. Audio recordings of interviews and written interview notes will be saved on UTS eResearch storage. Only members of the research team have access to raw data.

Prior to completing the online pre-interview questionnaire the Interviewer will email a unique identifier to you. When completing the online pre-interview questionnaire, you will be requested to input the unique identifier which contributes to privacy of data collected and allows the Interviewer to align the responses from the online pre-interview questionnaire to the participant interview.

WHAT IF I HAVE CONCERNS OR A COMPLAINT?

If you have concerns about the research that you think I can help you with, please feel free to contact either myself at tracey.m.walmsley@student.uts.edu.au or my supervisor Simone Faulkner at simone.faulkner@uts.edu.au.

NOTE: This study has been approved in line with the University of Technology Sydney Human Research Ethics Committee [UTS HREC] guidelines. If you have any concerns or complaints about any aspect of the conduct of this research, please contact the Ethics Secretariat on ph.: +61 2 9514 2478 or email: Research.Ethics@uts.edu.au, and quote the UTS HREC reference number. Any matter raised will be treated confidentially, investigated and you will be informed of the outcome.

Appendix 2: Online Consent Form Using Qualtrics

Perception of Risks When Planning to Work Abroad
ETH19-4223 - UTS HREC Approval Number

Privacy Notice

This online consent form is provided through Qualtrics. The responses to the online consent form will be stored on behalf of UTS by Qualtrics and extracted for use by UTS for the purpose of the research project. Any personal information will not otherwise be disclosed unless you have provided express consent, or where required by law. The Participant Information Sheet includes information about the research project and how information will be used. Further information on privacy can also be found in the Qualtrics privacy statement.

Consent Form

I agree to participate in the research project for "Perception of Risks When Planning to Work Abroad" and UTS HREC approval reference number ETH19-4223, being conducted by Tracey Walmsley, located at UTS, Dr Chau Chak Wing Building 8, Broadway, NSW, 2007. Email address: tracey.m.walmsley@student.uts.edu.au. I understand that funding for this research is not applicable.

I have read the Participant Information Sheet or someone has read it to me in a language that I understand.

I understand the purposes, procedures and risks of the research as described in the Participant Information Sheet.

I have had an opportunity to ask questions and I am satisfied with the answers I have received.

I freely agree to participate in this research project as described and understand that I am free to withdraw at any time without affecting my relationship with the researchers or the University of Technology Sydney.

I agree to be:
- audio recorded.

I agree that the research data gathered from this project may be published in a form that:
- Does not identify me in any way.

I am aware that I can contact Tracey Walmsley at tracey.m.walmsley@student.uts.edu.au or Simone Faulkner at simone.faulkner@uts.edu.au if I have any concerns about the research.

I understand that accepting this online form will be taken as formal consent.

Accept

Decline

>>

Your Name

Your email address

Your contact phone number

<< >>

First preferred interview day/time. Please include the time zone, for example Australian Eastern Daylight Savings Time

Second preferred interview day/time. Please include the time zone, for example Australian Eastern Daylight Savings Time

Third preferred interview day/time. Please include the time zone, for example Australian Eastern Daylight Savings Time

<<

>>

We thank you for your time spent taking this survey.
Your response has been recorded.

Appendix 3: Online Pre-Interview Questionnaire Using Qualtrics

Perception of Risks When Planning to Work Abroad
ETH19-4223 - UTS HREC Approval Number

Privacy Notice

This online questionnaire is provided through Qualtrics. The responses to the online questionnaire will be stored on behalf of UTS by Qualtrics and extracted for use by UTS for the purpose of the research project. Any personal information will not otherwise be disclosed unless you have provided express consent, or where required by law. Participant Information Sheet includes information about the research project and how information will be used. Further information on privacy can also be found in the Qualtrics privacy statement.

→

Thank you for participating in the research project for "Perception of Risks When Planning to Work Abroad" and UTS HREC approval reference number ETH19-4223, being conducted by Tracey Walmsley, located at UTS, Dr Chau Chak Wing Building 8, Broadway, NSW, 2007. Email address: tracey.m.walmsley@student.uts.edu.au.

I would be most grateful if you would complete the below demographic and contextual questions that will assist with the interview and the analysis of the survey results. You are not obliged to answer any questions that you do not feel comfortable answering.

I would be most grateful if you could complete these questions at least 5 days prior to the scheduled interview.

Should you have any queries please do not hesitate in contacting Tracey Walmsley on email tracey.m.walmsley@student.uts.edu.au or her supervisor Simone Faulkner on email simone.faulkner@uts.edu.au

← →

Please input your unique identifier emailed by the Interviewer.

____

← →

Which category includes your age?

- 18 - 20
- 21 - 29
- 30 - 39
- 40 - 49
- 50 - 59
- 60 or older

During your expatriation assignment which of the following industries did you work in?

- Manufacturing
- Engineering
- Financial Services
- Information Technology

When did you return from your expatriation assignment?

Since returning from your expatriate assignment are you currently?

- Working
- Retired
- Taking a break
- Other

Please provide details of your home country (country expatriated from)?

Please provide details of your host country (country expatriated to)?

Have you previously worked or lived in the host country (country expatriated to)?

Yes

No

How long was the duration of your expatriation assignment?

Did you find your expatriation assignment to be a positive/negative experience? Please include a few sentences to explain your answer.

Have you previously worked overseas as an assigned expatriate prior to the expatriation assignment that this study relates to?

Yes

No

We thank you for your time spent taking this survey.
Your response has been recorded.

Appendix 4: Interview Guide

Example of questions.

Questions are designed to explore the thoughts, emotions and perceptions of the participants.

1. The interview questions will start with
    1. can you tell me how the expatriation assignment came about?

   Some areas to explore are:

    2. Thinking back – how were you feeling when discussing the idea of moving?
    3. Can you tell me about the discussions that followed that lead to your decision to accept the assignment?
    4. How was family feeling about moving?
    5. During those discussions what were the main reasons for accepting the assignment?
2. Thinking back to when you were considering the decision to move. Can you tell me if you thought about any risks or concerns?

   (probe with the following – if required):

    - Living and working in a foreign country?
    - Country/location concerns?
    - Getting around in a foreign country?
    - Family life for those left behind and your family?
    - Schooling for children (where appropriate)?
    - Health and wellbeing while away?
    - Safety?
    - Cultural differences?
    - Language (if different)?
    - Life changes?
    - Emotional support?
    - What would it be like returning home both personally and professionally?
    - Career growth before and after?
3. Did you complete any research?

   (probe with the following – if required):

    - (media, web, employer, family, friends)
4. Did you receive a briefing from your future employer?

5. Thinking about the perceived risks (reflect on those that the participant discusses), did you take any steps or actions to reduce/change/avoid any of the risks? (certain attitude/approach towards risks)
6. Did your perception of some risks change in the host country?
7. Has the Covid-19 pandemic changed anything?
8. Has Covid-19 changed your view about risks?
9. Would you still expatriate if you were making the decision now?
10. Would you consider another expatriate assignment overseas?
11. Thank you for participating in this study, is there anything else that you would like to mention?

Information noted from the interview:
Gender
Marital status at the time of expatriating
Expatriation with children?
Previous expatriation experience?

Appendix 5: Participant Safety and Distress Protocol

Distress

- A participant indicates they are experiencing a high level of stress or emotional distress OR
- Exhibit behaviours suggestive that the discussion/interview is too stressful such as shaky voice; tears; worry frowning; increased colour in face; use of hands to indicate emotions etc.

Strategy1

- Stop the discussion/interview.
- Assess mental status: Tell me what thoughts you are having? Are feeling ok? Do you feel you can continue?

Evaluate

- If participant feels able to carry on; resume interview/discussion
- If participant is unable to carry on Go to strategy 2

Strategy2

- Discontinue interview
- Encourage the participant to contact their GP or mental health provider. Provide participants with details of counselling services ie Beyond Blue and Life Line.

Follow up

- Follow-up phone call will be made by the interviewer the following day to ensure that the participant is well and to determine feasibility of a follow-up interview if one is planned.
- Send an email confirming contact details of the Researcher and Primary Supervisor
- Encourage the participant to contact the Researcher or Primary Supervisor if the participant experiences increased distress following the interview.

Safety & Distress

- The researcher should be considered any indication of a "safe" working environment while also maintaining the "quality" of the research
- The researcher should consider the potential physical and psychological impact on the researcher of the participants description of life experiences
- The researcher should consider how many interviews could be undertaken in a week to manage her distress
- The researcher should be aware of the potential for emotional exhaustion

Strategy

- All the contact details and location of the interviews will be shared with primary supervisor
- Regular scheduled debriefing sessions with supervisors
- Referral to a counselling professional to discuss concerns.
- To journal her thoughts, reflections and feelings which may then become part of fieldwork notes

Evaluate

- Is there proper chain of communication in case of emergency or risk
- Is there alerted emotional states prior, during or after data collection
- Is there any feelings of potentially "challenging" or "difficult" interviews
- Has been attending regular scheduled debriefing sessions with primary supervisor

Follow up

- The researcher to access to a counseling services or a research mentor if she experiences increased distress
- The researcher have all the contact numbers and communicate with a primary supervisor during and after field work

Appendix 6: Expression of Interest

Calling Expats/Repats

PhD Study

If you expatriated/repatriated in the
Last 5 years, help us to learn about your
Perception of risks when planning to work overseas.

UTS HREC Approval No. ETH19-4223

Perception of Risks When Planning to Work Abroad

Interviews by Zoom Video Conference

I am conducting research for my PhD thesis into how risks are perceived by employees when contemplating an overseas expatriation assignment.

The research involves a video conference interview with people who have/are working abroad. The interviews can take up to 30-60 minutes. Completion of an online pre-interview questionnaire is also requested and should take about 5-10 minutes.

I am interested in interviewing you if:

- You expatriated in the last 5 years; and
- You intended to temporarily expatriate from Australia with a multi-national enterprise, or by self-initiation, or directly employed by an organisation in the host country.

You are under no obligation to participate in this research.

If you are interested in participating, please feel free to connect with me via LinkedIn or email: tracey.m.walmsley@student.uts.edu.au.

Please feel free to tag or share this article with others.

Thanks for your help, Tracey

This study has been approved by the University of Technology, Sydney Human Research Ethics Committee. If you have any complaints or reservations about any aspect of your participation in this research which you cannot resolve with the researcher, you may contact the Ethics Committee through the Research Ethics Officer (ph: +61 2 9514 2478 **Research.Ethics@uts.edu.au**), and quote UTS HREC Ref No. ETH19-4223. Any complaint you make will be treated in confidence and investigated fully and you will be informed of the outcome.

Appendix 7: UTS Ethics Approval

HREC Approval Granted - ETH19-4223

Research.Ethics@uts.edu.au <Research.Ethics@uts.edu.au>
Wed 22/04/2020 10:47 AM

To: Research Ethics <research.ethics@uts.edu.au>; Simone Faulkner <Simone.Faulkner@uts.edu.au>; Tracey Walmsley <Tracey.M.Walmsley@student.uts.edu.au>

1 attachments (288 KB)
Ethics Application.pdf;

Dear Applicant

Re: ETH19-4223 - "Perception of Risks When Planning to Work Abroad"

Thank you for your response to the Committee's comments for your project. The Committee agreed that this application now meets the requirements of the National Statement on Ethical Conduct in Human Research (2007) and has been approved on that basis. You are therefore authorised to commence activities as outlined in your application.

You are reminded that this letter constitutes ethics approval only. This research project must also be undertaken in accordance with all UTS policies and guidelines including the Research Management Policy.

Your approval number is UTS HREC REF NO. ETH19-4223.

Approval will be for a period of five (5) years from the date of this correspondence subject to the submission of annual progress reports.

The following standard conditions apply to your approval:

- Your approval number must be included in all participant material and advertisements. Any advertisements on Staff Connect without an approval number will be removed.
- The Principal Investigator will immediately report anything that might warrant review of ethical approval of the project to the Ethics Secretariat (Research.Ethics@uts.edu.au).
- The Principal Investigator will notify the UTS HREC of any event that requires a modification to the protocol or other project documents, and submit any required amendments prior to implementation. Instructions on how to submit an amendment application can be found here.
- The Principal Investigator will promptly report adverse events to the Ethics Secretariat. An adverse event is any event (anticipated or otherwise) that has a negative impact on participants, researchers or the reputation of the University. Adverse events can also include privacy breaches, loss of data and damage to property.
- The Principal Investigator will report to the UTS HREC annually and notify the HREC when the project is completed at all sites. The Principal Investigator will notify the UTS HREC of any plan to extend the duration of the project past the approval period listed above through the progress report.
- The Principal Investigator will obtain any additional approvals or authorisations as required (e.g. from other ethics committees, collaborating institutions, supporting organisations).
- The Principal Investigator will notify the UTS HREC of his or her inability to continue as Principal Investigator including the name of and contact information for a replacement.

This research must be undertaken in compliance with the Australian Code for the Responsible Conduct of Research and National Statement on Ethical Conduct in Human Research.
You should consider this your official letter of approval. If you require a hardcopy please contact the Ethics Secretariat.

If you have any queries about your ethics approval, or require any amendments to your research in the future, please don't hesitate to contact the Ethics Secretariat and quote the ethics application number (e.g. ETH20-xxxx) in all correspondence.

Yours sincerely,

A/Prof Beata Bajorek

Chairperson

UTS Human Research Ethics Committee

C/- Research Office University of Technology Sydney

E: Research.Ethics@uts.edu.au

Ref: E38

Appendix 8: NVivo Classification Table With Values

Attribute	Value	Data from
Age group	21-29 30-39 40-49 50-59 60+	Online pre-interview questionnaire
Duration of the planned Expatriation	No set time 1 year or less 2 years 3 years 4 years 5 years 6 years	Online pre-interview questionnaire Interview transcript
Expatriate alone, as a couple or a family	Alone Couple Family with children	Interview transcript
Gender	Male Female	Interview
Host location from Australia	East Asia Europe Hong Kong Malaysia South Asia South Pacific Singapore Thailand UAE USA UK Vietnam	Interview transcript
Employment industry	Aviation Consulting Education Engineering Financial Services Hospitality Information Technology International Development Legal Manufacturing Marketing Outsourcing	Online pre-interview questionnaire
Job secured prior to expatriation	Yes No	Interview transcript
Previous expatriation experience	Not applicable Previous expatriation Previous migration experience Previous overseas experience	Online pre-interview questionnaire Interview Transcript
Returned earlier than expected	Not applicable Yes No	Interview transcript
Returned from expatriation	Not applicable Yes No	Online pre-interview questionnaire Interview transcript
Sequential expatriation activities	Not applicable Yes No	Interview transcript
Stayed longer than planned	Not applicable Yes No	Interview transcript
Type of expatriation	Self-initiated Organisation initiated	Interview transcript

Appendix 9: NVivo Coding and Thematic Analysis

Research Question and Instruction:	Theme	Coding Description	Sub- Codes within the Theme	Example Verbatim Response
RQ 1: What are the risks considered by SIE's prior to expatriation? **Instructions for Researchers to repeat the coding activities:** Identify and code risks, concerns and issues considered by expatriates during the planning stage of expatriating	Career risks	Risks related to the expatriate's career, both in the host country and upon return to Australia	Job stability Job satisfaction Performance issues/loss/termination of job Inability to secure work Repatriation career risk	*"The key one* [risk] *for me was around whether the job would be the right fit and whether I could actually do it"*
RQ 1	Location risks	Risks that expatriates could not influence and control (e.g., crime rates, culture)	Cultural risks Safety risks Health risks (specific to the host country) Different legal systems	*"We were more worried about traffic safety, because traffic condition and absolute lack of footpath and walk ways in the city, with children is always a bit of [a] headache…"*
RQ 1	Personal risks	Risks that are personal, relational and social in nature for the expatriates	Family related risks Financial risks Healthcare risks Intrinsic risks for the expatriate Friends/Networks risks Schooling risks Accommodation risks	*"Yes, so the first risk was there was a lot of discussion around finances and it was really difficult because I just didn't necessarily have the visibility of how expensive life was got to [be] there in Dubai…"*
RQ 1	Unknown risks	The risks that expatriates do not think about or plan for	Unknown risks	*"Yes so the big risks were the unknowns. Moving to a new country, new company*

				with entirely new surroundings is always going to come with a few risks. You can read, plan and prepare but there will always be things that do not go as planned"

Category and Instruction	Theme	Coding Description	Coding within the Theme	Example Verbatim Response
RQ 2: How do SIEs consider risks prior to expatriation? **Instructions for Researchers to repeat the coding activities:** Identify and code how risks are assessed by expatriates prior to expatriating. This could include cognitive and objective approaches; emotional approaches; influences in the assessment of risks. Also code: Information searching activities and motivations and reasons for expatriating	Cognitive, emotional, and affective	Cognitive, emotional and affective states and actions	Cognitive Feelings Information Searching Prior knowledge of the area Consulted others Influenced by others	*"These moves always put stress on you and people don't normally see that side of things. Hence it is important to make a decision looking at all factors and going in with your eyes wide open"* *"Pros and cons were always looked at and we also used a bit of gut feel in making our decision"* *"…it was talking to people that had done this…"* *"…it was more of a I've done this before you know you've done it before you know that there will be that dip after 6 months so the first 6 months you're really excited and then you get a bit, well did I do the right thing. And I knew that was coming I guess…"*

RQ 2	Risk mitigations	Steps and activities taken to reduce risk(s)	Back-up plans Career break Contracts Health insurance Choice of location	*"There's always risk but I guess as I've said I kind of felt that I had different plans in my back pocket that I could pull on, different levers I could pull on if something went wrong"*
RQ 2	Relational and social dynamics	Family/partner/children dynamics within the family regarding expatriation	Children Spouse or partner Other family	*"…I think what people normally downplay is the emotional side of things when you move countries and the risks that it plays on the families. To me that's the big factor"* *"On a personal level you worry about moving and then something drastic happens to your family and you're not there to help…"*
RQ 2	Reasons, expectations for expatriating	Motivations, reasons and expectations for expatriating	Career Cultural experience Experience living and working overseas Closer to family/country of birth Financial Travel and adventure	*"I would get experience into the true international markets was another reason and then the third was adventure"* *"…I had never really worked internationally, I had spent so much time working in Australia and it seemed a good opportunity to be able to go and work overseas"*

Category and Instruction	Theme	Coding Description	Sub Theme	Example Verbatim Response
RQ 3: How does the consideration of risks change after expatriating? **Instructions for Researchers to repeat the coding activities:** Identify and code the differences and surprises perceived and experienced by expatriates in the host country.	New and/or heightened risks after expatriating (in the host country)	Changes in both the risks and assessment of risks when in the host country	Covid-19 Adjustment surprises Cultural differences Political situation Legal systems Health and Health-care Road traffic and traffic safety Financial risks Housing Friendships and changing boundaries Repatriation Schooling	*"…[Covid] was quite a game changer because again it was something it was a risk factor that I didn't even consider"* *"The cultural nuances and the true understanding of how the cultures think and work you're never prepared for"* *"I think the political situation was probably something that we underestimated and at that time the information that we had. It's easy to somehow assess that as a low risk rather than thinking that as a deterrent because even though we learned that around 2014 or maybe 2013/2012 that there were rallies as well but it wasn't really as big as how it had become like last year"*
RQ 3	Re-assessment of risks	Changes to risks and assessments	Changing assessments Risks are not linear	*"So we decided because of how long it took us to get jobs and because people really had a preference for locals, for people who could speak Mandarin or Cantonese, it was always going to be hard for us to get more jobs"*

				"But this [Covid] has reset a lot of things right. Because everything has changed. I mean whatever assumptions we had about most things these days we have to re-think it …"