"It May Be Risky but the Experience Is Worth It": Risk Perceptions of International Students in the U.S.

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ABSTRACT

Studying abroad provides excellent opportunities for growth, but can also bring new uncertainties and risks. In this exploratory study, female international students studying in the U.S. (n=29) responded to open-ended questions designed to understand better the types of risks they experience and the ways they respond. Inductive content analysis identified a set of five thematic categories: a) social risk, b) danger risk, c) daily task risk, d) self-development risk, and e) isolation risk. Students reported dealing with these uncertainties through a combination of weighing risks through information and trusting others, playing it safe at times, but pressing forward in other situations to make the most of opportunities.

Keywords: emerging adulthood, international studies, risk attitudes

INTRODUCTION

The transition to adulthood has been described as a time of possibilities and self-development, with unique tasks and challenges (Arnett, 2000). This may be particularly true for international students, who leave home to pursue new opportunities and aspirations, and encounter new uncertainties along the way.

Better understanding the types of risks they perceive and overcome may help academic personnel and others best support them.

Whereas international students in the U.S. tend to report overall satisfaction, they report stressors as well, including social integration and language barriers, with cultural barriers and academic stress among particular concerns (Khanal, & Gaulee, 2019). A small amount of research on international students has focused specifically on *risk* as it is experienced by those students. Approaching the topic from a marketing perspective, Kamal Basha, Sweeney, & Soutar (2015) identified performance risks, financial risks, and social risks that exist in different international study program types, and demonstrated their association with students' university choices. Another study, working from tourism literature and student interviews at an Australian university, examined how three risk-types, "human-induced risk," "social-psychological," and "financial," varied by student characteristics (Deng & Ritchie, 2018). Among implications, those authors cite a need to examine student's risk-reduction strategies (p. 472).

From a developmental perspective, *risk* may be considered particularly salient during the college years, due to the emphasis placed on exploration as a means of identity development during that time of life (Arnett, 2000). From this perspective, encountering and managing some degree of uncertainty and *risk* (possibility of loss or undesirable outcome) may be normative and expected to accompany growth (Ravert, 2019). As such, understanding risk experiences of international students might help colleges to best recruit and support those students. Because student experiences can vary by characteristics including host country and gender, focusing on data from a particular segment of students may allow a nuanced approach to pinpoint areas of concern. Thus, this pilot study was designed to identify common risks experienced in a sample of female U.S. international students, using content analysis of open-ended survey responses.

RESEARCH METHOD

Participants

Participants were recruited at a large U.S. state university in fall, 2020. Following campus human subjects approval, an announcement with a study description and survey link was included in the International Center's weekly newsletter and distributed to email lists of international and cultural student organizations. Checking a box before beginning the survey indicated consent.

Of 37 surveys collected, seven were incomplete and five indicated a male respondent, and were excluded. Thus final data were from 29 female

undergraduate (*n*=8) and graduate (*n*=21) international students studying and living in the U.S. for a median of two years, between age 18 and 30 (median=26.5). Although country of origin was not collected to protect anonymity, the international student population at the study site was consistent with other U.S. colleges, representing 6.1% of students at the university, traveling from China (31.6%), India (14.7%), Korea (9.3%), Nigeria (4.7%) and 16 other countries. These numbers are comparable to other US colleges and universities that year, who had an overall 4.6% international student enrollment, with home countries China and India representing just over a combined 50% of those students (Institute of International Education, 2021).

Survey Instrument

The survey instrument included demographic items and three open-ended questions designed to gather student perceptions regarding types of risks they considered or encountered as international students. Questions were conceptualized from a developmentally-based premise that young adults tend to recognize potentially positive and negative nature of risk (Ravert, 2015). Questions were worded, a) "Some people might think of studying abroad as 'risky' but others might not see it that way. How did you, your family, and friends view it when you were making your decision?", b) "Do you remember any specific discussions you had about this when you were deciding?" and, c) "Can you describe any times as an international student that you felt you needed to either 'take a risk' or 'play it safe'?"

Analysis

Responses were imported into Dedoose for qualitative coding and transferred into SPSS for descriptive analysis. Inductive content analysis, a method used to capture the nature of textual responses (Hsieh & Shannon, 2005) was used and involved: a) reviewing responses to familiarize with the data, b) open coding of each text unit expressing a risk or uncertainty, c) discussion to establish a set of exclusive/exhaustive thematic categories and definitions, d) coding each text unit (n=124) into the appropriate category by a primary coder, e) coding by a second coder to establish satisfactory inter-rater agreement, f) final coding and counting, and g) interpreting results. Final interrater reliability was calculated as Cohen's kappa = .86 and considered satisfactory. Textual units within thematic categories were reviewed to identify sub-themes and exemplar quotes. Finally, portions of text where participants described responding to risks were reviewed, to identify themes across risk categories regarding how students responded to risks they cited.

Types of Risks Encountered

Five primary thematic categories were identified, representing distinct areas of risk encountered in this sample of female international students living and studying in the U.S.. Table 1 presents those primary themes, definitions, frequency counts, sub-themes, and examples. Data from a participant could be coded in more than one category, in cases where the response contained multiple themes.

Social Risk

The most common theme was labeled *social risk* (79.3% of respondents). In these responses students expressed dealing with uncertainty regarding social situations including informal gatherings (e.g., "I didn't feel comfortable at certain parties") and academic settings (e.g., "I did not want to make mistakes in front of the whole class"). Students sometimes described reluctance to fully express feelings or beliefs (e.g., "acting on or speaking about sensitive issues"), particularly regarding topics of race, politics, or religion.

Respondents tended to place high value on establishing cross-cultural relationships, while also recognizing associated risks, with eight students describing cultural uncertainty (e.g., "navigating cultural backgrounds"), and six mentioning social risk involving language (e.g., "situations where English is required"). Respondents sometimes described tempering their actions, for example, "trying to stay calm." One student explained, "I find myself playing it safe over here out of fear that the consequence or stakes are higher for me as an international." In other cases, students expressed making conscious efforts to press forward, for example, "pushing myself to talk more in class."

Danger Risk

The second thematic risk type was labeled *danger risk* (48.3% of respondents), in which students described perceiving risks to physical or psychological well-being. Specific topics included personal safety (n=9, e.g., "news about guns and shootings"), COVID-19 (n=4), and current events or the "political climate" (n=3). Five students expressed feeling at higher risk for legal consequences than non-international students. One student wrote, "as a non-citizen I do not have the same legal protections," and another wrote, "because I am a foreigner there will be no one to back me up if I get into trouble." Students reported relying heavily on friends to manage safety risk. One student explained, "I always remind myself to play it safe when I am alone, but when my close friends are along with me, I trust their decisions."

Table 1: Risk and Uncertainty Concerns Reported by Female U.S. International Students (*N*=29)

Theme	Definition	n(%)[a]	Sub-theme (*sample quote*)
Social risk	Expresses uncertainty or concern regarding social situations, interactions, communication, or relationships with others as an international student.	23(79.3)	Social events (*"going to social events"*)
			Self-expression (*"talking about religion and politics"*)
			Meeting people (*"I have less opportunity to meet new people"*)
			Cultural differences (*"interacting with people from different cultures"*)
			Language (*"I felt nervous even when I talked to a native speaker"*)
Danger risk	Expresses uncertainty or concern regarding security, protection, or other dangers experienced as an international student.	14 (48.3)	Safety (*"security or crime issues"*)
			Covid (*"the epidemic is so prevalent"*)
			Current events (*"U.S. political climate"*)
			Legal protection (*"as a non-citizen I do not have the same legal protections"*)
Daily task risk	Expresses uncertainty or concern regarding managing common, daily tasks and responsibilities related to living and attending school as an international student.	10 (34.5)	Financial (*"cost of living"*)
			Housing *("renting apartments")*
			Food (*"grocery shopping"*)
			Independent living (*"live by my own"*)
Self-development risk	Expresses uncertainty or concern regarding goals and objectives related to being	8(27.6)	Personal growth (*"to explore my own identity"*)

	an international student, such as academic success, career selection, and long-term finances.		Academic/career (*"I have to step out of comfort zone to pursue professional goals"*)
Isolation risk	Expresses uncertainty or concern regarding being separated from family or social support due to living away from home as an international student.	6(20.7)	Social support (*"I don't have relatives or friends to support me"*)
			Homesick (*"homesickness"*)

[a]*Calculated as the number and portion of 29 respondents who included a unit of text (i.e., single idea, where a sentence, sentences, or a phrase) coded into this category. Because a respondent's survey could give include multiple text units, the column sum exceeds 29.*

Daily Task Risk

The third theme, labeled *daily task risk* (34.5% of respondents), involved perceived risks related to finances or everyday tasks. Examples included managing rent and housing, making food choices and shopping, and learning to live independently or "handle a whole new life." Methods for managing daily task risks included doing thorough research and reaching out to others for assistance.

Self-Development Risk

The fourth theme was labeled *self-development risk* (27.6% of respondents), which involved uncertainty regarding whether the study abroad experience would help them meet personal, academic, or career goals. Students described studying abroad as an opportunity to "know myself better," and "create a better future," but expressed concern over making the right choice (e.g., "A U.S. education can't guarantee you a decent life nowadays in my country."). A common sentiment was that studying abroad is not easy, but is worth it. As one student wrote, "Sometimes it is kind of difficult. I see it as a great opportunity to know myself better and create a better future for me and my family."

Isolation Risk

Comments coded as *isolation* (20.7% of respondents) described risk of isolation resulting from living apart from family and friends. Students sometimes described weighing the risk of social isolation as they planned their studies or encountering "homesickness," and some mentioned conscious efforts to push themselves into forging new relationships specifically for this reason.

DISCUSSION AND CONCLUSIONS

Whereas studying abroad can bring a range of benefits and rewards, the opportunity can also bring new perceived risks and uncertainties. As one student wrote, "I feel that going abroad is inevitably risky. However, studying abroad can bring me different new perspectives and broaden my horizons." Similarly, another participant expressed, "Although there are some risks … and being an international student is not as easy … it's worth for me to experience life like this." These attitudes express a general optimism, consistent with a view of emerging adulthood as a "time of possibilities" (Arnett, 2000). Still, these students studying in the U.S. perceived risks including navigating relationships and communication, protecting personal safety, managing daily tasks, pursuing self-development, and avoiding isolation. One salient social theme involved hesitancy to disclose true feelings for fear of saying the wrong thing or being misinterpreted. Students mentioned race, religion, and politics as sensitive topics that carry potential social risk, both in individual relationships and group settings (e.g., class discussions). Additionally, students sometimes perceived safety and well-being risks, and stressed that their international status carries a higher degree of risk than other students face if they encounter problems (e.g., legal consequences).

Participants described responding to perceived risks in several ways. *Weighing* risks involved collecting information or relying on trusted others to assess the pros and cons or likelihood or severity of consequences. *Avoiding* risks involved playing it safe to avoid particular circumstances and protect against negative outcomes, either due to safety concerns, or to avoid saying or doing the wrong thing. *Pressing forward* in face of risks involved embracing the experience to make the most out of opportunity, for example to "put myself out there." These attitudes are consistent with prior research on college student risk in that, a) students readily identified risks they manage in order to meet their goals, b) students recognized potentially positive and negative aspects of risks, and c) students reported a combination of weighing, avoiding, and embracing risks that they encountered (Ravert, 2015).

Regulating and reducing related uncertainties may be important for positive adjustment and satisfaction among international students (Mori, 2000). Current findings might be helpful in designing programs to help prepare and support those students, and also in understanding why some students consider but decide against international studies. Future research might consider which coping approaches are most conducive to maximizing the study abroad experience while still protecting against negative risks. One specific area that might be further explored is the perceived risk of expressing oneself fully due to fear of negative

consequences. Given that authenticity is associated with well-being, and that international and host students may both benefit from honest, open exchanges, identifying ways to support and promote authentic communication could be useful.

LIMITATIONS AND IMPLICATIONS

Study limitations included use of a small, female sample from a single U.S. university, which cannot be assumed to represent the international student population. Further, use of inductive coding allows the possibility that other researchers would identify a different set of themes. Reliability coding was used to increase the trustworthiness and reliability of data, but more research using different methodologies could be used to replicate findings.

Recognizing types of social, danger, daily task, self-development, and isolation risks encountered by international students may be useful for student affairs professionals, parents, and others working to prepare and support those students. Findings demonstrate that the study abroad experience, like emerging adulthood itself, can bring a sense of optimism and possibilities, but carries perceived risks as well. Helping international students to recognize and weigh those risks, to avoid the bad ones and seize the good ones, may be central to their success.

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