# WORKING OVERSEAS: CHALLENGES AND OPPORTUNITIES

Working overseas, or abroad, means living and working in a country other than one's native country or the country in which one has national citizenship. There are many different approaches to working overseas, from short-term volunteer or internship programs that may last only a few months to a year to full time jobs for which a person might relocate for long periods, or permanently, becoming an "expat" or "expatriate" from his or her native nation.

Working overseas is fundamentally different than traveling internationally for recreation or participating in study abroad programs. To succeed at working overseas, a person needs not only to have an interest in exploring a new culture, but must also be prepared to work while doing so. Deciding whether or not to pursue overseas work therefore involves two related, but different decisions. First, an individual must decide if he or she is interested in exploring a new culture and environment and is comfortable with the idea of adjusting to new customs and lifestyles. Second, the prospective overseas worker must be interested in the job that is being offered as the experience of living and socializing abroad will not be nearly as enjoyable or fulfilling if the person has little or no interest in their work. Therefore, overseas workers must balance interest in a career or job with interest in travel, exploration, and foreign cultures. For those interested in both, working overseas can be an adventurous, pleasurable, and highly enriching experience.

## Finding Work in an Increasingly Interconnected World

The era in human history now called the "Digital" or "Information Age," is partially defined by the advent and spread of digital tools and computing. The Internet, and other digital technology, has accelerated the process of globalization, which can be viewed as the breakdown of traditional national and international isolationism and the formation of a global culture and economy. Digital tools have allowed even independent, small companies to conduct some business overseas and this process has therefore greatly expanded opportunities for overseas work. This is especially true in the financial and business fields, as companies more regularly open international branches and management offices, but also applies to a variety of other fields. For instance, consider a technology company expanding from the United States to Europe. Such a project may create overseas employment opportunities for construction and architectural specialists, retail and consumer professionals, linguistic experts, engineers, scientists, and a variety of other professionals.

In 2015, the U.S. Government's National Travel and Tourism Office (NTTO) reported that more U.S. citizens traveled abroad in 2015 than in any other year for which data was recorded, with a record 73.4 million Americans traveling abroad during the year. Increasing interest in foreign travel and work has fueled the growth of the multibillion-dollar travel and tourism industry, which helps to facilitate the travel and/or relocation process for tourists and business travelers moving overseas for recreation

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or work. According to the Association of American Residents Overseas reported that, in March of 2016, there were more than 8.7 million Americans living or working overseas, not including the thousands of military and State Department personnel stationed overseas in government installations.

### **Preparing for International Employment**

Though a professional may be qualified for domestic jobs in his or her field, companies and organizations hiring individuals for international work may have a different set of needs and/or requirements.

Preparing for international work begins with education. No matter what the field, individuals with higher level degrees are more likely to be hired for desirable positions, and this may include many overseas positions offered by companies and other organizations. In addition, while studying towards a degree, individuals with an interest in working abroad should aim for classes, even outside of their chosen field, that demonstrate their familiarity and interest with current events, international politics, or foreign history/culture. Individuals studying business might therefore take classes in international finance, foreign languages, or in the history of a specific area/region to increase their chances of working overseas.

Individuals who might want to work abroad in the future can also prepare as early as early as secondary school/high school by taking language and world history courses. Prospective employees with training in Mandarin or Cantonese, for instance, are likely to appear far more attractive to employers hiring overseas workers in Mainland China or Hong Kong. While experience with the native language is not always necessary, such experience is a benefit for all foreign travelers and/or workers when it comes to adjusting to life in a foreign nation.

Students can also increase their chances of future employment overseas by taking part in other activities that demonstrate their interest or familiarity with foreign cultures to future employers. For instance, students can be riend or take part in organizations for foreign students. Spending time with individuals from a foreign nation helps to build familiarity with cultural customs and language and provides a resource for information for a student interested in traveling or working overseas after completing their education. Many universities, colleges, and some secondary schools, also have programs that enable students to travel abroad for brief periods, either for internships, as volunteers, or simply as students traveling to learn about foreign cultures, languages, and/or history through the many "study abroad" programs offered at colleges and universities. Students who have participated in foreign internships or study abroad programs will likely have a distinct advantage when applying for professional positions overseas as familiarity and experience help ensure employers that the prospective employee understands and will be able to adjust to life in a foreign culture. For those who find no official or educational opportunities to work or study abroad, traveling abroad for leisure is a good way to get a feel for a foreign culture and will also demonstrate experience to potential employers. When preparing a resume for international positions, applicants should list all experience with foreign travel, whether for education, work, or leisure.

### The Logistics of Working Overseas

The legal and governmental requirements needed to work overseas vary from nation to nation. Traveling into some regions or nations requires medical clearance and/or inoculation against certain kinds of illnesses, while other nations may have no such requirements. In addition, different countries require different types of documentation demonstrating a person's identity and reason for traveling to the country. Proper documentation might include a valid passport and visa, which is an endorsement stamped on a passport indicating that the individual is allowed to enter, leave, or stay in a country. When working in a foreign nation, it is also necessary to obtain a work permit that shows that an individual has a legal right to work in the nation. Some nations may also require an individual submit to a police or security background check or may require proof of employment and/or professional licenses before granting a work permit. To discover specific requirements, an individual can contact travel industry professionals or seek out organizations for expatriates living overseas. These organizations can help connect a prospective overseas worker with others who might have lived and/or worked in the same area. It is also possible to obtain information about travel/work requirements from foreign government websites or through the U.S. Department of State website, which has numerous articles providing data on overseas travel and work.

In most cases, when hired to work overseas a person's employer will provide guidance to help the individual manage the logistics of travel and relocation. However, in some cases, the prospective employee may be responsible for handling some or all of this process independently.

Information and documentation that may be required may include the following:

- Passport
- Visa or Work Permit documentation
- Educational records
- Birth Certificate
- Proof of professional licensing
- Marriage contract or documentation
- Police or other security clearance documentation
- Contract for employment
- Certificate of immunization or medical clearance

#### Finance and Benefits

Another essential consideration when preparing for overseas work involves making arrangements to handle taxes, finance, and banking. Depending on how long a person is planning on living/working overseas, it may be necessary to organize a bank account overseas. Speaking to professionals at an individual's domestic bank can be helpful in locating and preparing the proper documentation. Foreign banks may need proof of an individual's accounts in his or her native country and information about the individual's credit status when considering an application for a new account.

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In some cases and in some countries, an individual may be able to continue using his or her existing credit or bank accounts, but some nations have specific laws regarding using overseas accounts. Before accepting an overseas position, prospective workers need to determine how they will handle their finances while working overseas and how to manage any accounts or assets remaining in their native nation. For instance, before leaving to work abroad, an individual may need to inform his or her banking institution so as to protect their existing accounts/assets. For those working or living overseas permanently, it may be necessary to close out any existing accounts before or after relocation. When possible, an overseas worker may want to maintain a bank account in his or her native nation, at least temporarily, while adjusting to life in their new country.

Depending on the length of time that a person intends to live/work abroad, it may be necessary to pay taxes in both the native and adopted nation, which can potentially lead to an individual paying double the taxes on their income. To avoid this and other legal/financial complications, an individual planning to work overseas should consult with a tax attorney or accountant to determine how best to manage their tax obligations. Many nations have special tax laws or programs offered to individuals working or living abroad and overseas workers may be able to save on their tax obligation by taking advantage of specific incentive programs.

Depending on the location and the length of an individual's contract, it may also be necessary for an individual to make arrangements regarding his or her social security and other governmental benefits. Some nations have "social security reciprocity" agreements with the U.S. government and travelers/workers in that nation may therefore be required to keep paying U.S. social security and Medicare for up to five years after relocation. Those working abroad may also need to pay into foreign social security or social welfare taxes unless the nature of a person's contract or employment includes an exemption from some taxes in their adopted nation. The United States Social Security Administration can provide information for travelers and overseas workers about complying with domestic and foreign social security laws.

Individuals who live and work abroad must also consider medical insurance and benefits. Some insurance companies based in the United States, like Blue Cross Blue Shield, offer special insurance plans for individuals working in foreign nations. For those considering a longer, or indefinite relocation, it might be necessary to purchase local medical insurance. In some cases, an overseas worker's employer might provide benefits through a corporate program or might be able to provide useful information on how to manage medical care and medical insurance while working abroad. Individuals who have been paying into other types of insurance plans, such as medical, dental, or life insurance, may also need to update their policies or even cancel their policies to prepare for an overseas relocation.

Homeowners considering working overseas must either divest themselves of their property or ensure that their property will be managed in their absence. Owning property and assets in one nation might also affect an individual's tax obligations while living abroad. When considering living abroad, an individual should consider how he or she will handle shipping, storing, selling, donating, or otherwise managing

any property that the individual does not want to bring with them overseas. In many cases, it is not possible to bring pets, plants, furniture, vehicles, and other bulk or sensitive goods that cannot be easily or legally transported. How one handles his or her property and possessions when moving abroad for work may differ depending on the length of a person's contract, whether the individual plans to return to their native nation in the future, and what resources are available to help manage one's assets while living overseas.

Individuals living abroad temporarily may want to remain involved in the politics of their native nation. The United States allows citizens living abroad to post absentee ballots in political elections and this allows U.S. citizens living and/or working abroad to remain involved in the political process. For those who plan to remain in their adopted nation permanently, it will most likely be necessary for an individual to obtain citizenship in their adopted nation. Obtaining citizenship can be a lengthy and difficult process that may require the individual to find legal representation and to pass tests to demonstrate knowledge of laws and local government/culture. Overseas workers who plan to obtain citizenship should consult with an immigration lawyer or specialist, or seek out resources from governmental agencies responsible for immigration and naturalization.

### **Succeeding at Overseas Work**

Many nations around the world have expatriate groups and communities that provide a useful resource to individuals who are new to living and/or working abroad. Expatriates sometimes have their own bars, Internet cafes, and other social venues where expats living in the same communities can socialize and stay in touch with news and culture from their native nations. Individuals in these communities can provide overseas workers and residents with practical advice and guidance on things like leasing or purchasing property or vehicles and can also provide helpful information on how to access local resources.

While there is an adventurous aspect to living and working abroad, individuals who travel for education or work often experience "culture shock," which refers to the emotional and cultural difficulties involved in adjusting to a new culture. Faced with new languages, new customs, and new environments fraught with both opportunities and potential hazards, adjusting to life abroad can be a difficult challenge and many who begin overseas educational or employment programs may find they want to return home before their contract is complete. To succeed in living, working, or studying abroad, travelers should be prepared for this process and should use resources, such as expat communities and publications, to help orient them to life in their new home.

Before applying for overseas positions, it is helpful to gain a basic understanding of the culture one will encounter overseas. Some expressions and behaviors that are considered insignificant in the United States may appear rude or inappropriate in other nations. It is therefore useful to study things like eating habits, appropriate and inappropriate conversational topics, and gift giving protocols. Those who take the time to learn about ethics, customs, and popular culture in their adopted nation

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will be better prepared for day to day life and interacting with native residents. It is also important for prospective overseas workers to gain a basic familiarity with the laws of their new country. Traffic laws as well as laws regarding public behavior are important to know for those considering an extended stay and it is also important for overseas workers to learn about and familiarize themselves with the legal services and rights of their adopted country.

Living overseas is more enjoyable and less problematic for those who also learn about public services and facilities before relocation. For instance, knowing about public transportation, the cost of food and other living expenses, and about the type of medical care and other social services available to foreign workers will help new arrivals to feel more prepared and comfortable in their new environment.

Finally, recreating in expatriate communities or venues may provide a comfort for those feeling culturally isolated, but is not a solution for cultural isolation itself. Though some expatriates living abroad may try to maintain the same type of lifestyle they had in their native country, such an approach may deepen, rather than relieve, the sense of isolation, especially when newly relocated to a foreign country. Experienced expatriates recommend involving oneself in local, native culture, as much as possible, and forming friendships and social relationships with native residents, rather than isolating oneself within expatriate communities. Over the long term, integrating with local residents and participating in native culture lessens feelings of isolation and helps those living abroad to feel connected and involved in their new home. Such interactions also deepen linguistic familiarity and knowledge of customs and popular culture.

There are a variety of resources available for expatriates living in foreign nations. For instance, *Escape Artist*, a magazine and website (www.escapeartist.com), provides articles and other resources aimed specifically at helping expats with various activities, such as managing international taxes, accessing international news, and investing overseas. Similarly, the non-profit organization American Citizens Abroad (ACA, www.americansabroad.com), provides information on issues affecting expatriates, such as voting rights and procedures, tax liability and benefits, and social security. The organization also provides advocacy services for those experiencing legal issues while living overseas.

For many, the idea of working or living abroad may hold an adventurous or romantic allure, but the process of adjusting to life in a new country can be difficult and challenging. The degree to which a person succeeds as a foreign worker or student depends largely on a person's approach and willingness to change and adjust to new situations. For those interested in foreign cultures and who long for unique experiences, working abroad may be an excellent option, providing unique and lasting experiences that can enrich one's life and fundamentally alter one's view of the world.

For more information on living, working, or studying abroad, there are organizations and websites that provide useful information about the logistics of relocation and on how to find work, volunteer, internship, and student opportunities in other countries.

The following websites are a good place to start for those interested in overseas employment:

- Working Abroad (www.workingabroad.com)
  - Provides information on teaching, environmental, and humanitarian positions overseas, aimed at U.S. residents.
- Transitions Abroad (www.transitionsabroad.com)
  - Teaching website that provides articles and information on working, studying, and traveling internationally.
- Go Abroad (www.goabroad.com)
  - Provides information and links students and professionals to international education, volunteer, internship, and job opportunities.
- BUNAC (www.bunac.org )
  - The British Universities North America Club operates as a support service for those living and working abroad and provides information about visas, taxes, job applications, travel and lodging, and helps to connect potential employees with opportunities for work and study overseas.
- Easy Expat (www.easyexpat.com)
  - Provides a variety of guides on issues like visas, jobs, accommodation, and schooling, as well as classified ads for jobs open to international applicants.

#### **Works Used**

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