



Understanding the Psychological Well-Being of Expatriates in Times of Natural Crisis, the case of Albania & Montenegro

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Abstract: Expatriates, or “expats,” are a key segment of the global workforce, working abroad through employer-arranged or self-initiated assignments. International Human Resource Management (IHRM) research has highlighted the challenges expatriates face, including cultural adaptation, role performance, and personal relationships, as well as their vulnerability to crises. While the impact of human-made crises like political instability has been studied, natural crises’ effects on expatriates’ psychological well-being remain underexplored. The Covid-19 pandemic emphasized the need to understand expatriates’ psychological resilience during natural crises. Building on Bader and Berg’s (2014) terrorism-related stress model, Tripathi and Singh (2022) proposed a framework identifying stressors expatriates may face during natural crises and their impact on well-being and performance.

This study applies their framework to expatriates in Albania and Montenegro during the pandemic, using a survey to: a) assess the relevance of psychological and situational stressors; b) evaluate the relevance of perceived organizational, family, and social network support as support factors; and c) analyze relationships between stressors, support factors, and expatriates’ psychological well-being. The findings enhance understanding of expatriates’ experiences during natural crises and inform improved support mechanisms.

1. INTRODUCTION

Expatriates, often referred to as “expats,” are an important category of the modern global workforce. These individuals are professionals or skilled workers who take on roles outside their home country, either through work assignments scheduled by their employers (Harzing, 2001a; Hill, 2023; Vazquez & McGaughey, 2016) or independently as self-initiated expatriates (Boriçi Begani & Berberi, 2020; Mayrhofer et al., 2012).

For over three decades, research in International Human Resource Management (IHRM) has focused on the challenges faced by expatriates sent abroad by multinational companies to manage their foreign subsidiaries. Various authors have emphasized that expatriates encounter unique pressures compared to other employees, such as the need to learn a foreign language, adapt to new cultural and institutional environments, perform effectively in their roles, and manage personal and family relationships (Biswas, 2022; McNulty et al., 2019). Consequently, McNulty et al. (2019) note that expatriates are generally more vulnerable to crises than other categories of employees. However, so far, research on expatriates’ exposure to crises has primarily focused on the effects of human-made crises (such as political instability or terrorism). As highlighted by Tripathi and Singh (2022), Koveshnikov et al. (2022) and Chan et al. (2023), the impact of natural crises on their psychological well-being and consequently on their performance or intentions to withdraw from their task, is scarcely explored.

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The advent of Covid 19, with devastating, unprecedented and unexpected psychological, social and economic consequences on many people's lives, drew the attention of many researchers focusing on expatriation, particularly regarding the impact of this natural crisis on expatriates' psychological well-being. [Tripathi and Singh \(2022\)](#), based on the terrorism-related model of [Bader and Berg \(2014\)](#), have proposed a framework of potential stressors that may be encountered by expatriates during natural crises, such as Covid-19, together with their impact on expatriates' well-being and performance. This paper aims to adopt the framework developed by the above-mentioned authors and examine if it holds in the case of expatriates living and working in Albania and Montenegro.

For that purpose, a survey was conducted with a group of expatriates who have been living and working in Albania and Montenegro during the pandemic outbreak. Through our research, we tend to: a) first, explore if the psychological and situational stressors proposed by [Tripathi and Singh \(2022\)](#) are relevant as well in the case of expatriates in Albania and Montenegro, using a factor and reliability analysis; b) evaluate the relevance of perceived organizational support, family support, and social networks as support factors through factor and reliability analysis; and c) investigate the relationships between the stressors and the social support factors and expatriates' psychological well-being;

2. LITERATURE REVIEW

2.1. Expatriates and IHRM: Overview of Expatriates' Roles and Challenges

In a globalized world, effective IHRM has become critical for multinational corporations (MNCs) to achieve strategic goals and strengthen market positions ([Boriçi Begani & Berberi, 2020](#); [Caligiuri et al., 2020](#); [Collings & Sheeran, 2020](#)). Expatriates—employees relocated from headquarters to manage foreign subsidiaries for 1-5 years—are integral to this strategy ([Vegh et al., 2023](#)). Their roles encompass position filling, management development, and organizational growth, contributing to knowledge transfer, communication, and cohesion across MNC geographies ([Edstrom & Galbraith, 1977](#); [Harzing, 2001b](#)).

However, expatriation poses significant challenges, including cultural adaptation, family adjustment, and career reintegration, which can lead to failure rates of 30%-50% ([Harzing & Christensen, 2004](#); [Morin & Talbot, 2023](#)). Cultural shock, stemming from differences in values, behaviors, and business practices, can impair decision-making and subsidiary performance ([Chen, 2019](#); [Giorgi et al., 2020](#)). Families, especially spouses, face similar adaptation difficulties, often affecting the expatriate's success ([Czinkota et al., 2021](#)).

Strategies to mitigate these issues include selecting adaptable candidates, pre-departure cross-cultural training, and comprehensive family support programs, such as dual career initiatives and relocation assistance ([McNulty & Moeller, 2018](#); [Wild & Wild, 2023](#)). Additionally, effective repatriation programs with career counseling and reintegration training can enhance expatriates' return experiences, reducing turnover and optimizing return on investment ([Mehreen et al., 2024](#)). These arguments highlight the strategic importance of managing expatriates effectively to ensure organizational success in international contexts.

2.2. Crisis Impact on Expatriates: Previous Research on Human-Made Crises and the Gap in Natural Crises

Expatriates face numerous challenges during foreign assignments, including exposure to crises that disrupt both their personal and professional lives. Crises, as defined by [Tripathi et al. \(2021\)](#),

Biswas (2022), and Vegh et al. (2023), referring to Lerbinger (2012) are unpredictable events with unknown causes and impacts, making them difficult to manage. While research has extensively covered human-made crises like terrorism and political instability, natural crises—such as pandemics, natural disasters, and environmental catastrophes—remain underexplored (Chan et al., 2023; Koveshnikov et al., 2022; Tripathi & Singh, 2022).

Human-made crises have been studied primarily to understand their effects on expatriates and organizational strategies to mitigate these impacts. For instance, Bader and Berg (2013, 2014) examined how terrorism influences expatriates' decision-making, performance, and well-being, noting that terrorism-induced stress and fear negatively affect productivity. Similarly, Lauring et al. (2016) and Bader et al. (2019) highlighted the importance of organizational support, such as safety measures and social inclusion, to counteract expatriates' withdrawal tendencies in high-risk regions. McNulty et al. (2019) emphasized the need for comprehensive crisis management plans, including evacuation protocols and mental health support, particularly for expatriates in conflict zones.

Natural crises, however, demand further research. Events like the COVID-19 pandemic underline their unpredictable nature and widespread impact. Expatriates faced travel bans, social isolation, and heightened stress, intensifying the usual challenges of expatriation and affecting their mental health, job performance, and retention decisions (Faeth & Kittler, 2020; Koveshnikov & Lehtonen, 2024). While organizations often have established protocols for human-made crises, their responses to natural disasters are less documented. Therefore, addressing this gap is crucial to minimizing negative natural crisis impacts on expatriates and enhancing organizational resilience.

2.3. Tripathi and Singh (2022) Framework: Description of the Proposed Stressors and Their Impact on Well-Being. Hypotheses for the Case of Albania & Montenegro

The framework by Tripathi and Singh (2022) provides valuable insights into stressors affecting expatriates' psychological well-being during crises like COVID-19. Building on Lazarus and Folkman's (1984) stress theory and Bader and Berg's (2014) work on expatriates in terrorism-endangered countries, they identify two key stressor categories: *psychological* and *situational*. *Psychological stressors*, such as fear and uncertainty, arise from events challenging emotional stability, with COVID-19 amplifying these due to infection risks, economic concerns, and information overload (Huff, 2022; Monroe & Slavich, 2016). Studies on past similar crises like SARS and Ebola (Kisely et al., 2020) support the same argument, highlighting heightened stress among healthcare workers and individuals facing unpredictable threats (Freedy et al., 1994; Coelho et al., 2020). As various authors have suggested (Caligiuri et al., 2020; Chan et al., 2023; Koveshnikov et al., 2022; Tripathi & Singh, 2022), expatriates, living and working away from their home countries, or sometimes even away from their families, are prone to be more severely exposed to the pandemic's above-mentioned stress risks. Therefore, in accordance with Tripathi and Singh (2022), we are tempted to state that natural crises like COVID-19 cause stress to expatriates through psychological stressors, such as fear of health, economic impacts, and fear of pandemic-related uncertainty.

Situational stressors on the other hand include living conditions or pandemic severity in host countries. Travel restrictions during COVID-19 increased expatriates' isolation and concerns for family well-being (Chan et al., 2023; Koveshnikov et al., 2022). Living in severely affected regions led to higher stress levels, as shown in the study of Nguyen and Andresen (2023). The latter revealed that the severity of the pandemic in different countries along with the respective measures undertaken in each of them to face the situation, had a significant impact on the level of stress experienced by expatriates as well as their overall well-being. These factors, paralleling

challenges encountered in hostile environments (Bader & Berg, 2014), intensified stress for expatriates (Faeth & Kittler, 2020). Based on these arguments and in compliance with Tripathi and Singh (2022) we are inclined to assume that natural crises like COVID-19 cause stress to expatriates through situational stressors living conditions or severity of the crisis in the host country.

Psychological well-being (PWB), defined as the optimal functioning or healthy psychological state enabling individuals to achieve their full potential (Ryff, 1989; Ryff & Keyes, 1995), is significantly influenced by stress. Research consistently highlights the negative correlation between stress and PWB, where heightened stress levels undermine individuals' ability to maintain a balanced and fulfilling mental state. During the COVID-19 pandemic, expatriates experienced elevated stress levels. This heightened stress, as noted by Tripathi and Singh (2022), detrimentally impacted their PWB, further complicating their ability to adapt, cope, and function effectively in their host countries.

However, there are coping mechanisms and support systems which can significantly moderate the above-mentioned stressors. *Perceived organizational support* (POS), defined as employees' belief in their organization's care for their well-being, reduces stress and enhances resilience (Rhoades & Eisenberger, 2002). Strategies like addressing adjustment needs, career support, and financial security for expatriates have proven effective (Tripathi & Singh, 2022). *Supervisors' trust-building* and communication have also fostered resilience, as have *familial interactions* and *social networks*, which alleviate loneliness and strengthen belonging (Czinkota et al., 2021). Based on these arguments, we are prone to believe in the critical role that organizational, supervisory, familial and social resources have in improving the psychological well-being of expatriates during crises, including Covid 19 pandemic. In accordance with all the above arguments, we are inclined to propose the following hypothesis and conceptual model for the case of Albania & Montenegro:

H1. *There is a significant relationship among the psychological stressors, the situational stressors, the social support factors and the expatriates' psychological well-being.*

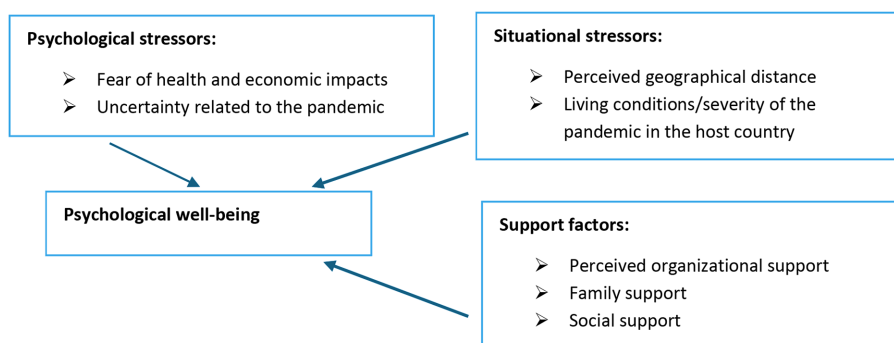


Figure 1. Proposed research model

Source: Own processing

3. RESEARCH METHODOLOGY

3.1. Sample and data collection

A quantitative research approach was used to investigate the psychological well-being (PWB) of expatriates in Albania and Montenegro during the COVID-19 pandemic, using the conceptual model proposed above. A structured survey was administered to expatriates living and working in these countries during the pandemic outbreak. Participants were recruited from multinational corporations,

NGOs, and international organizations with expatriate employees in Albania and Montenegro. The survey included demographic questions and scales adapted from existing validated instruments, such as Ryff's Psychological Well-Being Scale (Ryff & Keyes, 1995) for measuring PWB, and scales assessing psychological and situational stressors as well as social support factors based on the above adapted Tripathi and Singh (2022) framework. To measure psychological stressors participants were asked to rate their levels of agreement on statements related to anxiety and fear about health, job security, economic impacts, depression, and uncertainty during COVID-19, using a 5-point Likert scale. Regarding situational stressors, they were asked about their ability to adjust daily life and work routines, adequacy of resources and living conditions, or the perceived severity of the pandemic in the host country. Responses were also measured on a 5-point Likert scale. Social support factors were evaluated by exploring participants' feelings of isolation and the sufficiency of social support received from friends, colleagues, supervisors, and headquarters. Again, a 5-point Likert scale was used. Adapted from Ryff and Keyes (1995), this section of the questionnaire focused on PWB dimensions such as self-acceptance, autonomy, environmental mastery, positive relationships, purpose in life, and personal growth. Both positively and negatively worded statements were included, and participants rated their agreement using a 5-point Likert scale. The data collection process, conducted by the authors, took place between June and December 2024. A total of 80 questionnaires were distributed; however, 20 were deemed incomplete and excluded from the analysis. Consequently, only data from 60 properly completed questionnaires were included in the final analysis.

The collected data were analyzed using factor and reliability analysis to confirm the relevance of stressors in the case of Albania and Montenegro. Then regression analysis was performed to explore the relationships between stressors and PWB, as well as the moderating impact of POS, family support, and social networks on these relationships. This methodology aligns with the research objectives, offering insights into the unique experiences of expatriates during a natural crisis and providing practical implications for improving expatriate management during such events.

3.2. Demographic Profile

Regarding the demographic characteristics of the respondents, we must emphasize that a significant proportion of the respondents (66.7%) were male. Regarding age distribution, 13.3% of the respondents were aged 30-40 years, 46.6% were aged 40-50 years, 33.4% were aged 50-60 years, and 6.7% were aged 60-70 years. In terms of nationality, the majority of respondents were Italian (46.7%), followed by Greek (20%), Turkish (13.3%), and others (20%) from Kosovo⁵, the Czech Republic, and Bulgaria. Concerning job positions, 60% of the respondents were top-level managers (e.g., CEOs, Entrepreneurs, Owners, Presidents), 26.7% were middle-level managers, and 13.3% were operational-level employees. The data were coded and analyzed using SPSS.

3.3. Measures

Psychological Stressors PSYS. This variable was operationalized as a multidimensional construct based on the adapted Tripathi and Singh (2022) framework proposed in this paper. Items used to measure this dimension are as follows: 1. I felt anxious and afraid about my health and that of my family members. 2. I felt anxious and afraid about my job security. 3. I felt anxious and afraid about the economic consequences of the pandemic. 4. I often felt depressed due to the ongoing situation. 5. I felt anxious and afraid about the uncertainty related to the duration and the impact of Covid 19. A five-point Likert scale (1 = "strongly disagree"; 5 = "strongly agree") was used to measure all these items.

⁵ Under the UN Resolution 1244.

Situational Stressors SITS. This variable was operationalized as a multidimensional construct based as well on the adapted [Tripathi and Singh \(2022\)](#) framework. Items used to measure this dimension are as follows: 1. I had adequate resources (water, food, and medical supplies) to manage the situation during the pandemic crisis. 2. I had adequate living conditions during the pandemic crisis. 3. I was able to adapt my daily life routine effectively during the Covid-19 pandemic. 4. I managed to adjust my daily work routine to meet the challenges posed by the Covid-19 pandemic. A five-point Likert scale (1 = “strongly disagree”; 5 = “strongly agree”) was used to measure all these items.

Social Support Factors SOSF. This variable was operationalized as a multidimensional construct using based too on the adapted [Tripathi and Singh \(2022\)](#) framework. Items used to measure this dimension are as follows :1. I felt isolated from my family and friends at the home country during the pandemic of Covid 19. 2. I received sufficient social support from my friends and colleagues in the host country (Albania/Montenegro). 3. I received sufficient social support from my colleagues at the headquarters of the company I was working for. 4. I received sufficient social support from the supervisors (managers) at the headquarters of the company I was working for. A five-point Likert scale (1 = “strongly disagree”; 5 = “strongly agree”) was used to measure all these items.

Psychological Well-being. This variable was operationalized as a multidimensional construct using a version of the scale developed by [Ryff and Keyes \(1995\)](#). Items used to measure this dimension are as follows: 1. When I look at my story after the pandemic, I am pleased with how things have turned out. 2. In many ways I feel disappointed about my achievements after the pandemic situation. (R) 3. People would describe me as a giving person, willing to share my time with others. 4. Maintaining close social relationships has been difficult and frustrating for me during and after the pandemic. (R) 5. I have confidence in my own opinions, even if they are different from the way most other people think. 6. I tend to be influenced by people with strong opinions. (R) 7. In general, I feel I am in charge of the situation in which I live. 8. The demands of everyday life often get me down. (R) 9. Some people wander aimlessly through life, but I am not one of them. 10. I sometimes feel as if I’ve done all there is to do in life. (R) 11. For me, life has been a continuous process of learning, changing, and growth. 12. I gave up trying to make big improvements or changes in my life a long time ago. (R). A five-point Likert scale (1 = “strongly disagree”; 5 = “strongly agree”) was used to measure all these items. The negatively worded items (R) were reverse-coded before analysis to align them with the intended construct measurement.

4. RESULTS AND FINDINGS

4.1. Factor and Reliability Analysis

Factor analysis is a statistical technique used to identify underlying relationships between measured variables by grouping them into latent constructs or factors ([Meyers et al., 2013](#)). This method provides a means to consolidate scattered information from multiple variables into a smaller, more manageable number of factors. This study used factor analysis with Varimax rotation. When performing such an analysis, importance should be paid to the factorial weights of each item. Each item had a factor loading higher than 0.70.

To measure each of the independent variables, five items were included in the questionnaire. A principal component analysis, using eigenvalues greater than one criterion, revealed a simple structure; however, one or two of the items were dropped since they had a factor loading of lower than 0.4. We dropped that item/s and ran another principal component analysis. To measure reliability,

we used the coefficient Cronbach Alpha. The measure “Psychological Stressors PSYS” reported the highest level of Cronbach alpha (0.890). On the other hand, Cronbach alpha for the measure “Social Stressors SOFS” was 0.857, for the measure “Situational Stressors SITS” was 0.779. All of these levels indicate adequate reliability (Hair et al., 2010).

Table 1. Summary of measurement scales

Constructs	Items	Cronbach Alpha	Factor loading
Psychological Stressors PSYS	PSYS 1. I felt anxious and afraid about my health and that of my family members. PSYS 2. I felt anxious and afraid about my job security. PSYS 3. I felt anxious and afraid about the economic consequences of the pandemic. PSYS 4. I often felt depressed due to the ongoing situation.	0.890	0.843 0.860 0.918 0.855
Situational Stressors SITS	SITS 1. I had adequate resources (water, food, and medical supplies) to manage the situation during the pandemic crisis. SITS 2. I was able to adapt my daily life routine effectively during the Covid-19 pandemic. SITS 3. I managed to adjust my daily work routine to meet the challenges posed by the Covid-19 pandemic	0.779	0.801 0.858 0.845
Social Support Factors SOSF	SOFS 1. I received sufficient social support from my friends and colleagues in the host country (Albania/Montenegro). SOFS 2. I received sufficient social support from my colleagues at the headquarters of the company I was working for. SOFS 3. I received sufficient social support from the supervisors (managers) at the headquarters of the company I was working for.	0.857	0.798 0.926 0.926

Source: Own processing

To measure “Psychological Well-being” as the dependent variable, twelve items were included in the questionnaire: 1. When I look at my story after the pandemic, I am pleased with how things have turned out. 2. In many ways I feel disappointed about my achievements after the pandemic situation. (R) 3. People would describe me as a giving person, willing to share my time with others. 4. Maintaining close social relationships was difficult and frustrating for me during and after the pandemic. (R) 5. I have confidence in my own opinions, even if they are different from the way most other people think. 6. I tend to be influenced by people with strong opinions. (R) 7. In general, I feel I am in charge of the situation in which I live. 8. The demands of everyday life often get me down. (R) 9. Some people wander aimlessly through life, but I am not one of them. 10. I sometimes feel as if I’ve done all there is to do in life. (R) 11. For me, life has been a continuous process of learning, changing, and growth. 12. I gave up trying to make big improvements or changes in my life a long time ago. (R). The following procedure was applied to recode the negatively worded items (R): responses on the five-point Likert scale (1 = “strongly disagree” to 5 = “strongly agree”) were adjusted as follows: a response of 1 (“strongly disagree”) was converted to 5 (“strongly agree”), a response of 2 (“disagree”) was converted to 4 (“agree”), a response of 3 (“neutral”) remained unchanged, a response of 4 (“agree”) was converted to 2 (“disagree”), and a response of 5 (“strongly agree”) was converted to 1 (“strongly disagree”).

4.2. Regression Analysis

To explore the potential factors impacting Psychological Well-being, we performed multiple regression analyses, using Psychological Well-being (perceived) as the dependent variable. The six factors: age, gender, Psychological Stressors PSYS, Situational Stressors SITS, Social Support

Factors SOSF, and SITSSOSF (these variables interact because one influences the effect of the other) were used as independent variables. Below we present all the variables that were found to be significant.

$$PW = -3.467 + 0.047A - 0.470G - 0.762PSYS + 0.415SITS + 1.493SOSF - 0.184SITS * SOSF$$

$t = (-7.723)$	(8.343)	(-4.028)	(-14.506)	(3.117)	(11.041)	(-5.142)
$p = (0.000)$	(0.000)	(0.000)	(0.000)	(0.003)	(0.000)	(0.000)

The results indicated that the model was highly significant ($F(6,53) = 133.824, p = 0.000$); adjusted R² was 92.9%. The significant variables were age ($p = 0.000$), gender ($p = 0.000$), Psychological Stressors PSYS ($p = 0.000$), Situational Stressors SITS ($p = 0.003$), Social Support Factors SOSF ($p = 0.000$), and SITSSOCS ($p = 0.000$). Consequently, hypothesis H1 was supported given that we found all factors to have a strong significant impact on Psychological Well-being.

5. FUTURE RESEARCH DIRECTIONS

This study has provided significant insights into the psychological well-being of expatriates in Albania and Montenegro during the COVID-19 pandemic. By applying an adapted version of [Tripathi and Singh's \(2022\)](#) framework, the research identified key psychological and situational stressors impacting expatriates' well-being and evidenced the importance of perceived organizational support, family support, and social networks as support factors in enhancing expatriates' psychological resilience.

However, the study faced several limitations that suggest directions for future research. The relatively small sample size and the focus on expatriates in Albania and Montenegro may limit the generalizability of the findings. Future research should aim to include larger and more diverse samples to enhance the strength of the results. Additionally, the cross-sectional design of the study does not account for changes in expatriates' psychological well-being over time. Longitudinal studies are needed to track these changes and provide a more comprehensive understanding of expatriates' adaptation processes. Moreover, the study's context was specific to the COVID-19 pandemic, which may have unique characteristics compared to other types of natural crises. Future research should explore different types of crises to validate the findings across various scenarios.

6. CONCLUSION

This study has explored the psychological well-being of expatriates in Albania and Montenegro during the COVID-19 pandemic. By utilizing an adjusted version of [Tripathi and Singh's \(2022\)](#) framework, the research identified key psychological and situational stressors that affect expatriates' well-being. The findings highlight the crucial role of perceived organizational support, family support, and social networks as support factors in boosting expatriates' psychological resilience. The study found that major psychological stressors included fear and anxiety about health, job security, and economic impacts. Significant situational stressors were the living conditions or the perceived severity of the pandemic in the host country. Support from organizations, family, and social networks on the other hand resulted essential in improving expatriates' psychological well-being.

However, the study had some limitations, such as a small sample size, a focus on a specific geographical region, and a cross-sectional design. These limitations suggest several directions for future research. Longitudinal studies could track changes in expatriates' well-being over time. Research should also explore diverse expatriate populations and the impact of different types of

crises. Overall, this research enhances our understanding of expatriates' experiences during natural crises and offers practical insights for improving support mechanisms in crisis-prone contexts. Addressing the identified limitations in future studies will further strengthen the findings and help develop targeted interventions to support expatriates' psychological well-being.

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