

Risk Management in International Education: National Survey Results

David Engberg and Andrea Wagner

International programming has increased dramatically at U.S. colleges and universities over the past 25 years. While laudable, these advances have generated a new set of organizational risks. Institutions are responding to these risks in different ways and to varying degrees.

This report highlights the results of a national survey on “Risk Management in International Education.” The goal of the survey was to gain an improved understanding of U.S. higher education institutions’ international education risk management policies, practices, and preparedness. The report discusses and analyzes these current practices and provides recommendations for improving an institution’s risk profile. It is not a comprehensive analysis of international program-related risks but instead focuses on the outward mobility of students, faculty, and staff.

One hundred two (102) institutions responded to the International Risk Management Survey. Of these, exactly half were Doctoral/Research institutions, 27 were bachelor’s institutions, 19 were master’s institutions, and 5 were associate’s institutions. All submissions were anonymous. The survey was available for completion for a three week period in July 2014, and institutional representatives were invited to respond via listserv postings through SECUSS-L at the University at Buffalo, the Association for International Education Administrators (AIEA), and NAFSA: Association of International Educators.

The survey covered the following international risk topics:

1. program and travel approval;
2. orientation and information;
3. travel policies;
4. insurance and emergency assistance;
5. legal documents;
6. travel registration and tracking; and
7. crisis management.

Findings related to each of these themes are included in the following sections. A concluding section discusses key findings and recommendations, and the survey’s full data set is included as an attachment.

Findings and Analysis

1. Program and Travel Approval (*Questions 2-5*)

The institutions that responded to the survey tend to have robust procedures for program and travel approval. Most (89%) have procedures for approving/denying, reviewing, and canceling programs, and nearly all (99%) assess risks when reviewing proposed international travel programs. Eighty-eight percent of responding institutions reported having procedures for approving/denying individual or group travel to high-risk regions, such as countries with active U.S. State Department travel warnings. Such reviews are conducted mostly for individuals (students and faculty or staff) involved with credit-bearing programs, less so for others.

The percentage of colleges and universities actively reviewing the risks for travelers on academic programs (for example, study abroad students and program faculty/staff leaders) is encouraging. Oversight is less encouraging, however, for campus stakeholders not affiliated with formal overseas programs (for example, students going abroad for non-academic purposes and faculty/staff traveling abroad independently). It is important that universities continue to proactively assess the risks of education abroad programs. Additional focus on independent travel by students and faculty/staff can pose logistic challenges but is a worthwhile risk management exercise.

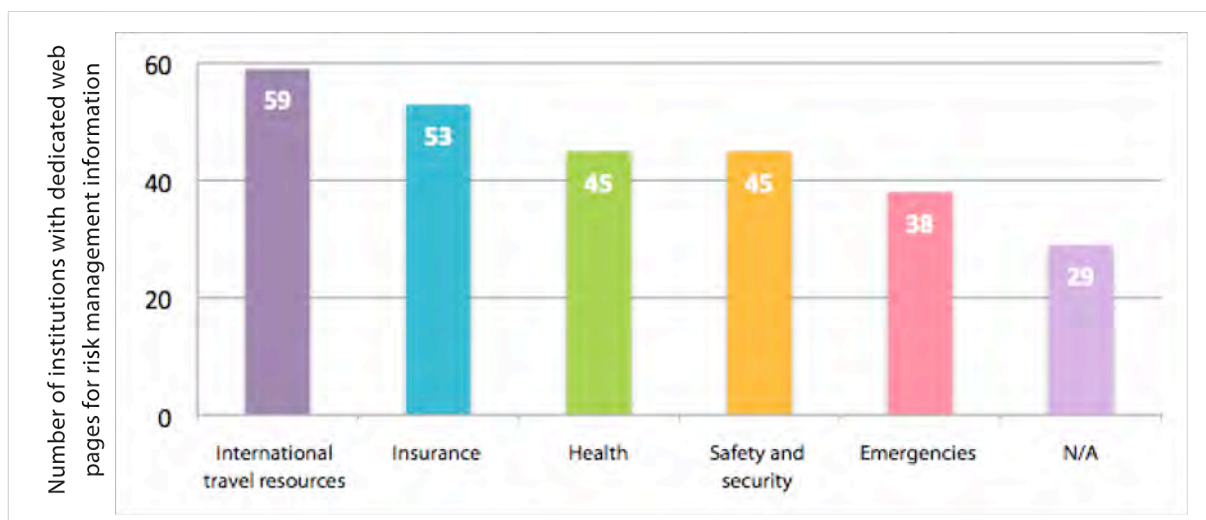
2. Orientation and Information (Questions 6-10)

Communication and information-sharing with international travelers is critical to strong risk management practices. Nearly all of the responding institutions (95%) provide some form of pre-departure orientation for international travelers, with students on academic programs being most often required to participate in a pre-departure orientation. By contrast, 70% of faculty/staff program leaders are required to receive an orientation, and just over a third of students on non-degree programs receive any orientation. Less than 5% of campuses reported requiring independent faculty and staff travelers abroad to participate in an orientation program.

Orientations were shown to cover a broad range of topics. Oft-covered topics include personal safety, travel health advice, conduct, insurance, and alcohol and drug use. Topics receiving comparatively less coverage include mental health, preparing for emergencies, sexual health/safe sex, and data/information security.

University web pages are not widely used to share information related to international health, safety, insurance, and emergencies. Just over half of the respondents reported having dedicated web information related to international travel resources (58%) and insurance (52%). Only 44% had websites dedicated to who to contact and what to do in case of an emergency.

Nearly 9 in 10 institutions survey students about their international experiences.



Many institutions do use their websites to disseminate some international risk management information, but 29 institutions do not provide any risk content online (represented by “N/A” in the chart). Websites provide an opportunity to share critical information with numerous stakeholder groups.

Offering pre-departure orientations demonstrates a commitment to preparing campus stakeholders for safe travel experiences. In this vein, universities would do well to provide orientation to non-academic student travelers given that they face many of the same risks as study abroad students.

There are several topics for which orientations may be lacking. For instance, the percentage of institutions that cover mental health issues in pre-departure orientations is low compared with the high occurrence of mental health issues among study abroad participants. Universities may also wish to focus greater attention on sexual harassment and assault during orientations, in line with the current focus on sexual assault on U.S. campuses. Both topics require expertise to discuss properly, so collaboration with on- or off-campus mental health and sexual assault experts is encouraged.

Institutions would also do well to provide more health, safety, and risk management information on their websites, targeting not only students, but also their parents, independent faculty/staff travelers, administrative and academic units, the media, and campus leaders. Informational websites also allow travelers to access critical information, such as emergency contact numbers, at any hour.

Finally, the rate of surveying returned travelers (89%) is quite impressive, provided these survey results are being used to improve the quality of programs and to identify common international risk events.

3. Travel Policies (*Question 11*)

The survey revealed that campus policies related to international travel vary widely in scope. The most common policies focus on insurance, academics, orientations, high-risk regions, and crisis management. The least common policies relate to participation based on physical health or mental health, data and information security, export controls, and human subjects research.

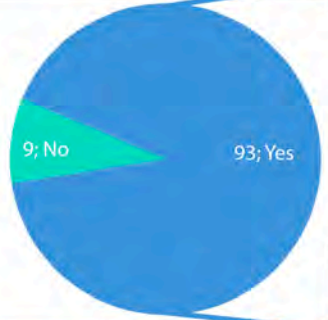
International risks vary in scope and intensity. Accordingly, it is important that institutions identify which risks are most likely given their portfolio of international program offerings, then develop specific policies to address them. At minimum, institutions should have clearly articulated insurance, orientation, crisis management, and traveler registration policies. Over 70% of responding campuses reported having policies covering some or all of these issues. Given the heightened liability associated with poor planning in these areas, however, this percentage should be closer to 100%.

4. Insurance and Emergency Assistance (*Questions 12-16*)

Most institutions (88%) require some form of insurance for international travelers, but insurance requirements differ significantly by stakeholder group. Insurance is almost universally required for students traveling on academic programs (99%), but less so for other groups. (See charts on the next page.) The most common types of insurance required are medical, medical evacuation, repatriation of remains, and accidental death and dismemberment. Less common is coverage for travel protection (lost passports or trip cancellation, for example), mental health, and in-country reunion with family in the event of an emergency. Just over three-quarters of institutions (77%) contract with an international travel assistance provider, with most receiving assistance with evacuation and round-the-clock advice.

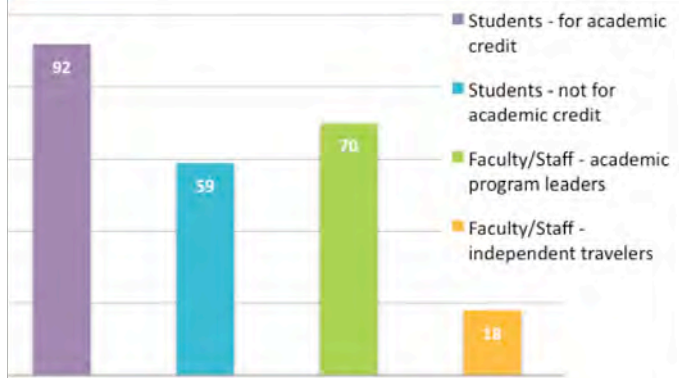
The survey responses show substantial differences in insurance requirements among different campus stakeholder groups. All travelers face certain risks while abroad—for instance, falling ill, breaking an ankle, or experiencing an earthquake. Requiring that insurance coverage be required for all university travelers would thus go far in reducing institutional risk. Rather than following a one-size-fits-all approach, campuses would do well to request differing plan options from insurance providers for their various stakeholder groups.

Question 12. Does your institution require insurance for international travelers?



Question 13. Which of the following stakeholder groups are required to purchase or show proof of international insurance?

Number of institutions requiring insurance for stakeholder groups



Of the 93 institutions that require insurance for international travelers, nearly all (92) require insurance for students traveling for academic credit. The insurance requirement is much lower for other stakeholder groups, despite similar risks faced by all international travelers.

5. Legal Documents (Questions 17-18)

Most institutions require that students, faculty, and staff complete certain legal documents (waivers, releases, contracts, policy acknowledgements, and the like) before traveling abroad. According to the survey results, this is significantly more common for students than for faculty and staff. The most common student legal documents relate to acknowledgement of the risks associated with international travel (95% of responding institutions), conduct and behavior while abroad (89%), and the financial obligations associated with a program (84%). For faculty and staff, the most common legal documents focus on their acknowledgement of international travel risks (60%), insurance coverage (53%), and program leader conduct (50%).

Legal documents are typically intended to limit institutional liability. They also provide an important informational function, however, by educating travelers about institutional policies and procedures, as well as the risks associated with international travel. Accordingly, it is important that these documents align with campus travel policies and are easy to understand. Regular review of legal documents is encouraged to maintain compliance with current best practices related to international travel and risk mitigation.

6. Travel Registration and Tracking (Questions 19-23)

A majority (60%) of the responding institutions reported using some type of international travel registration system. Of these, all (100%) said they register students who participate in academic programs abroad. Registration numbers decrease, however, for faculty program leaders (74% require registration), students on non-academic travel (65%), and independent faculty and staff travelers (39%). Institutions deploy a variety of in-house and third-party registration and tracking systems. Third-party database systems, via a travel insurance or software provider, are most common. Simple databases and spreadsheets are the most commonly deployed in-house tracking systems. Responses suggest that on- and off-campus systems are used jointly by some institutions.

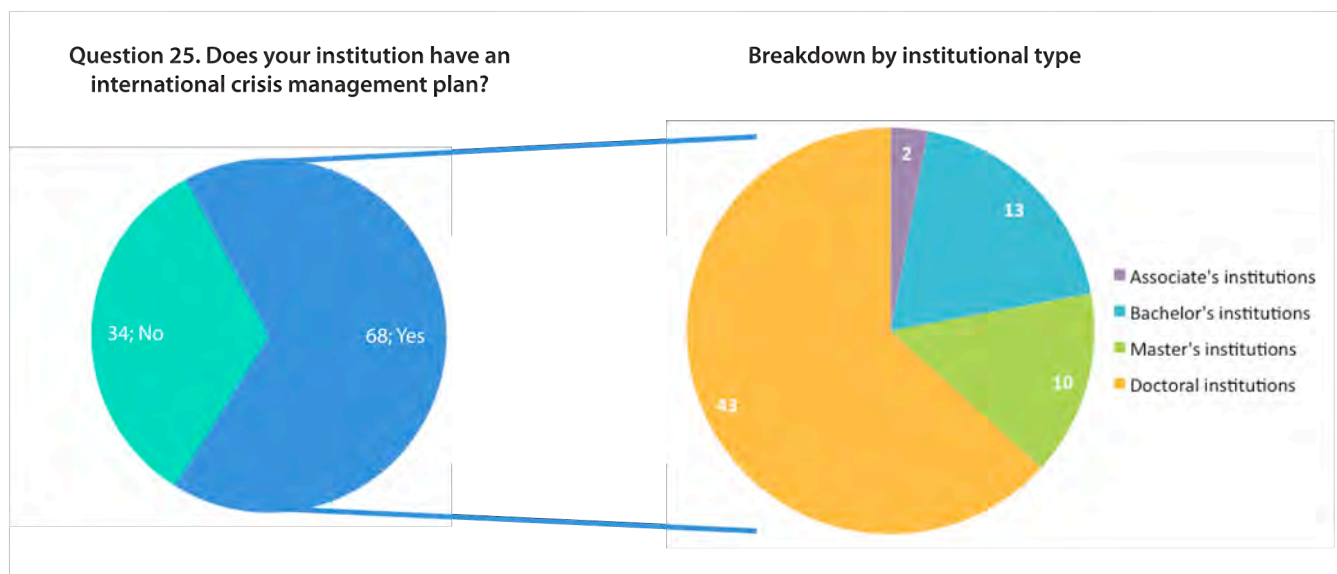
While it is encouraging that 60% of the campuses surveyed are registering and/or tracking international sojourners in some fashion, it is noteworthy that many are not. Ninety-two percent of the responding campuses indicated that they encourage or require international travelers to be registered with the U.S. State Department, but this information is not available to campus officials. Good data, such as knowing who is where, is essential to providing assistance in the event of an emergency, and thereby decreasing institutional risk and liability.

7. Crisis Management (Questions 24-32)

The survey findings related to crisis management paint a discouraging picture. It is somewhat positive that just over two-thirds of responding institutions reported having a crisis management plan and 83% of institutions have an emergency phone for travelers to call in an emergency. Other measures were less encouraging, though. Less than half of campuses (45%) have designated a point person to manage international crises and considerably fewer (18%) employ a full-time international health and safety manager. Less than one in five institutions (16%) conduct regular international crisis response exercises, and nearly one-third have no formal incident reporting procedures.

These findings are even more stark when examined by institutional type. A sizeable majority (84%) of doctoral institutions have a crisis management plan, and 73% have a designated crisis response team. By contrast, only around half of master's- and bachelor's-granting institutions reported having a crisis management plan (53% and 48%, respectively). Just 58% of master's and 48% of bachelor's institutions have a designated crisis response team.

These figures illustrate a serious gap in institutional risk management: while a majority of campuses reported that they have international crisis management plans, a full one-third do not. As international programming and opportunities continue to grow in scope, it is vitally important that universities be prepared to quickly and effectively respond to emergencies abroad. Without crisis management plans and trained personnel in key decision-making roles, institutions will be limited in their ability to respond.



Approximately two-thirds of institutions reported having an international crisis management plan. Most of those were doctoral institutions, with about 35% coming from master's, bachelor's, and associate's institutions combined.

Recommendations

International mobility is a complex undertaking. On many campuses, staff in the study abroad office have primary, if not exclusive, oversight of international travel activities for students participating on approved study abroad and exchange programs. This usually entails a broad range of pre-departure responsibilities, as well as international crisis response, and explains why many of the responding institutions seem to provide greater focus on international risk management for students going abroad on academic credit programs than for any other stakeholder group.

This is both good and bad news for institutions. On the good news front, students going abroad on for-credit programs likely comprise the largest campus group to travel abroad. It also means there is an existing infrastructure for international travel support. On the bad news front, however, the risks associated with international travel differ only marginally for different stakeholder groups. Yes, students, on average, may engage in riskier behaviors than faculty members who are abroad, but they probably also have a better support network if something goes wrong. Also, problems impacting an entire region or country—disease outbreak, for example—do not discriminate by one's age or reason for traveling.

So what can higher education institutions do to improve their international travel risk profiles? The survey's findings recommend the following actions:

1. Develop international travel policies that impact all campus stakeholders.

At a minimum, policies should cover insurance, crisis management, travel registration, and orientations. Policy documents should be regularly reviewed to ensure they are sufficiently comprehensive but not restrictive. A policy committee that includes academic and administrative unit appointees is encouraged to ensure that the perspectives of different stakeholder groups are adequately and fairly represented.

2. Provide pre-departure information and services to all campus stakeholder groups.

Preparing for an international travel experience can be complicated. For most sojourners, their focus is on travel and accommodation planning, not what to do if they get sick or are injured. This is less a concern for credit-bearing programs participants, most of whom can rely on on-the-ground support staff, than it is for independent travelers. Thus, modifying student-focused information and service resources—such as travel health clinics, orientation programs, and insurance advising—to meet the needs of independent travelers will both better educate them about campus travel policies and prepare them for a safe overseas experience.

3. Collect information from all campus stakeholders who travel abroad.

Knowing who is traveling where is fundamental to managing risk. Deployment of a data management system that requires all students, faculty, and staff to log basic travel information (dates abroad, location of travel, emergency contact information) will ensure that campus officials are able to respond quickly and effectively in the event of an international crisis. Registration will also enable staff to direct travelers to helpful insurance, health, and other travel resources. To minimize pushback, such systems should be simple and user-friendly.

4. Prepare for and respond to international crises as effectively as possible.

Whereas institutional policies are used to define the parameters for safe international program and travel experiences, a comprehensive and up-to-date crisis response plan is essential to an institution responding to crises when they arise—and they always do. The survey results revealed that a number of institutions are lacking in this area. Information-sharing and decision-making are key to effective crisis management. At a minimum, plans should (1) designate a point person to receive, manage, and

communicate crisis updates, (2) have formal incident reporting procedures, and (3) detail who will be involved in crisis decision-making. Given the idiosyncratic nature of crises, conducting crisis response training is also beneficial.

Concluding Thoughts

The growth in international education programming and travel is a welcome development for higher education institutions and their constituents. On many campuses, however, development of risk management infrastructure has not kept pace with new travel and program opportunities. Based on the survey results, this seems especially true at smaller institutions, which typically have smaller international budgets and staff than large universities. It can also be presumed that schools actively engaged in international risk management are more likely to have completed this survey than those that are not. Accordingly, actual practices across all U.S. institutions may lag behind the results presented here.

There are real and unique risks associated with international programming and travel, risks that are evolving all the time. As a consequence, ongoing due diligence is needed to safeguard all overseas travelers. Higher education institutions would do well to develop more robust international risk management protocols, as well as procedures for their ongoing review and improvement.

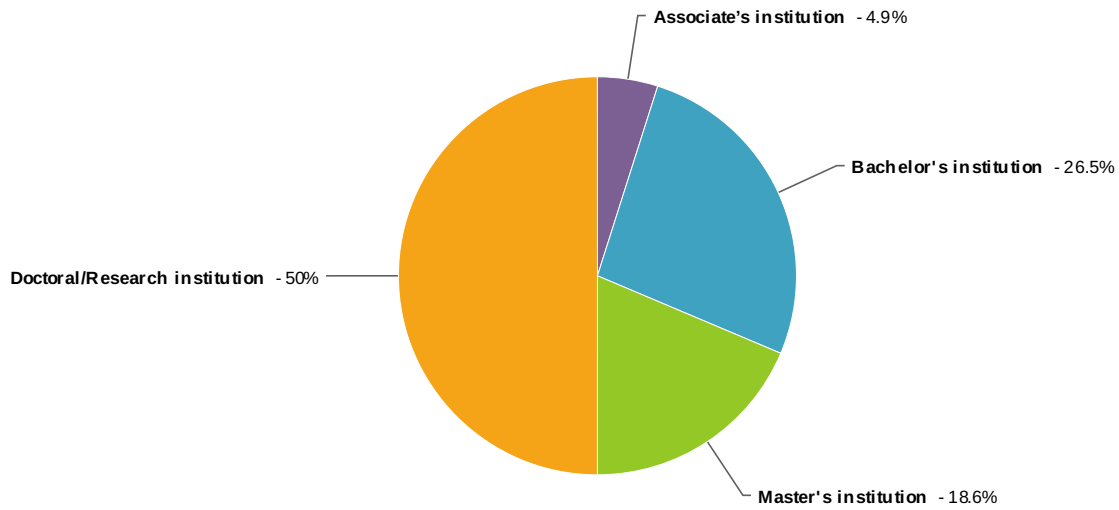
About the Authors

Dr. David Engberg (dave@g-o-group.com) has worked in the international education field for more than 20 years. He has directed international program offices at both public (University of Wisconsin-Milwaukee and Montana State University) and private (University of St. Thomas) universities, where he dealt extensively with international risk issues. Prior to his university service, he held positions in the American Council on Education's international education office and at Boston College's Center for International Higher Education.

Andrea Wagner (awagner@westwardconsult.com) is a graduate of the University of Wisconsin-La Crosse Master's program in Student Affairs Administration. She worked most recently at the University of Illinois in International Programs and Studies. Andrea is passionate about international travel safety and wishes to see all universities account for international risk to avoid anxiety, miscommunication, and distress later. She believes that careful planning, foresight, and education are the keys to successful experiences abroad for all university travelers. Follow her on Twitter @SOSabroad.

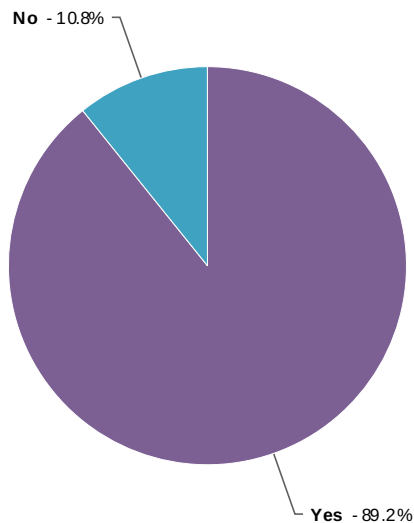
Risk Management in International Education: Survey Data Set

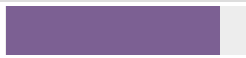

1. What is your institutional type?



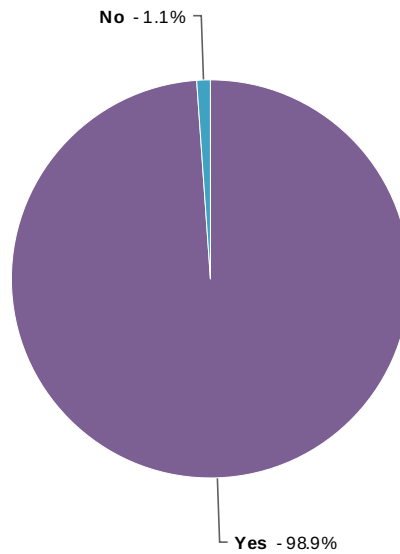
Associate's institution	4.9%		5
Bachelor's institution	26.5%		27
Master's institution	18.6%		19
Doctoral/Research institution	50.0%		51
Total			102

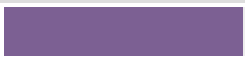

2. Does your institution have procedures for approving/denying, reviewing, and canceling international programs?



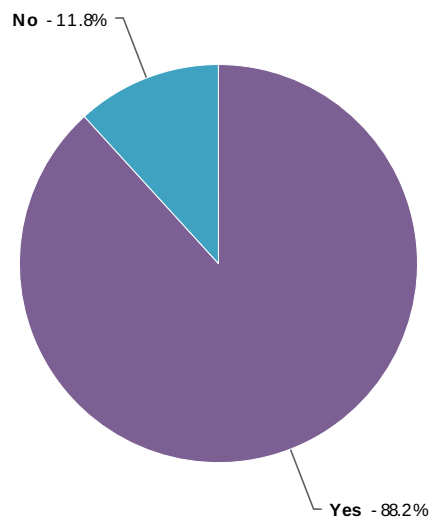
Yes	89.2%		91
No	10.8%		11
Total			102

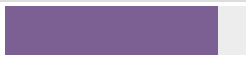

3. Does your institution assess risks when reviewing proposed international travel programs?



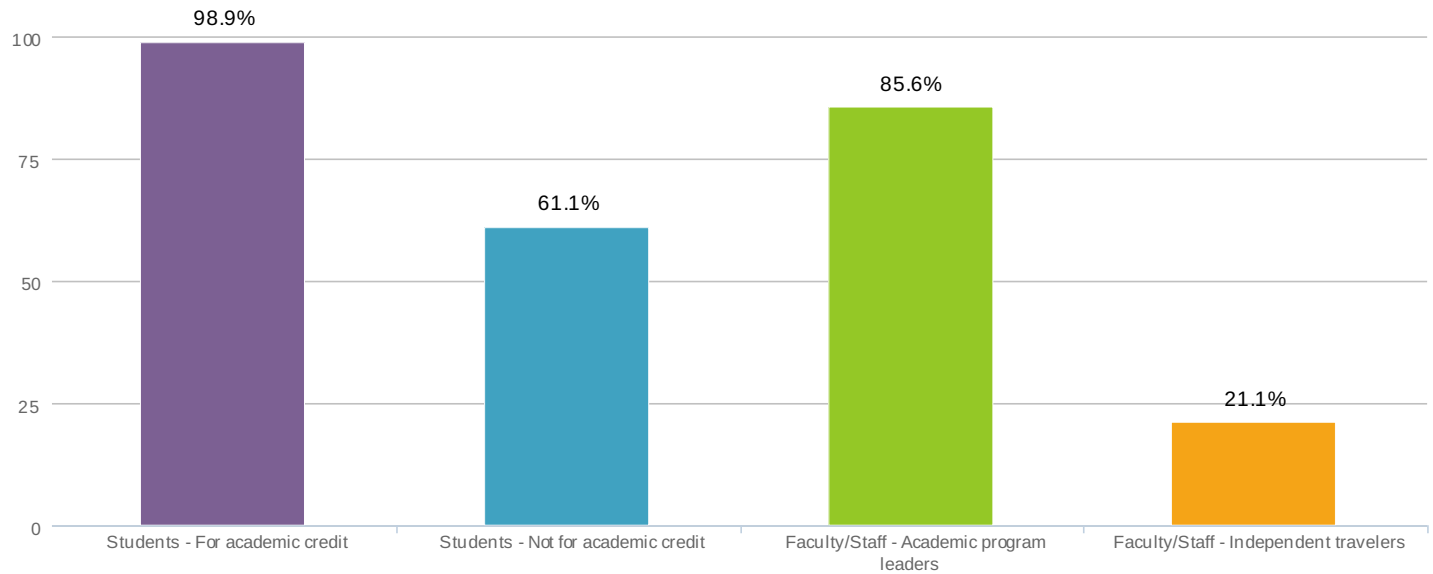
Yes	98.9%		90
No	1.1%		1
Total			91




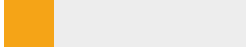
4. Does your institution have procedures for approving/denying individual or group travel to high-risk world regions?



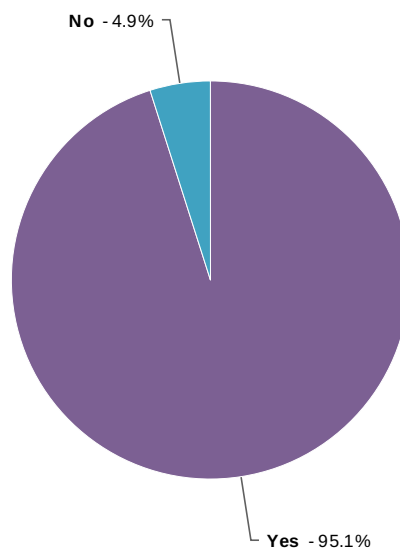
Yes	88.2%		90
No	11.8%		12
Total			102

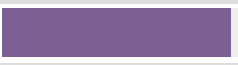

5. For which of the following stakeholder groups does your institution review travel to high-risk world regions? Please select all that apply:



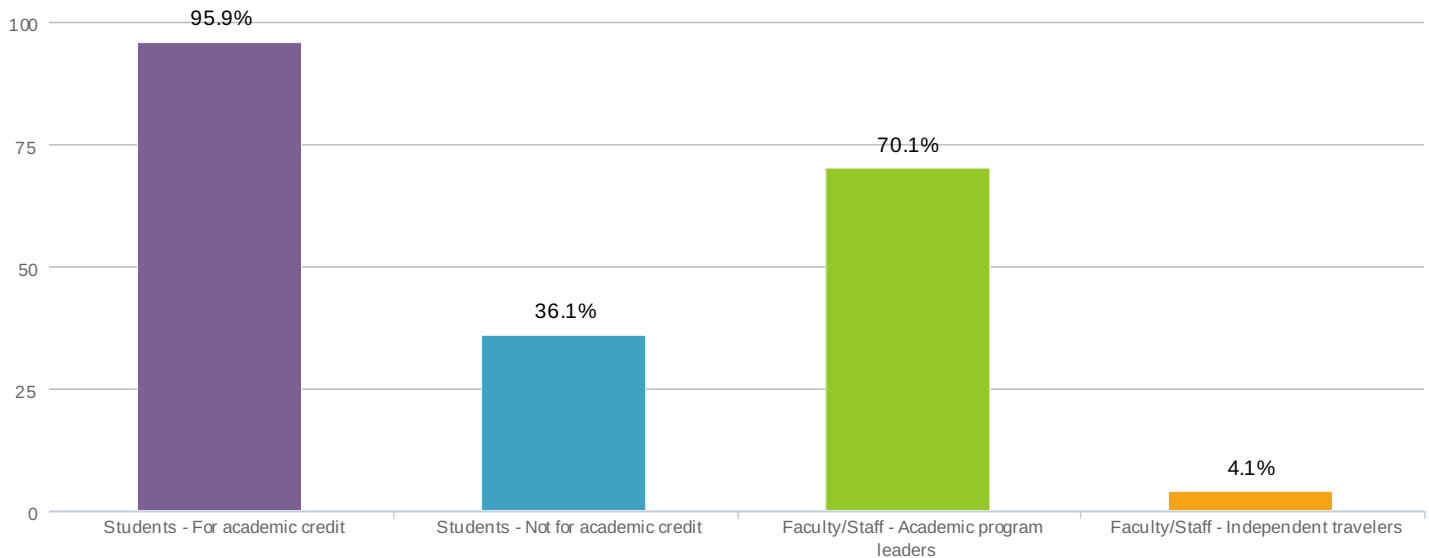
Students - For academic credit	98.9%		89
Students - Not for academic credit	61.1%		55
Faculty/Staff - Academic program leaders	85.6%		77
Faculty/Staff - Independent travelers	21.1%		19
Total			90





6. Does your institution provide a pre-departure orientation for international travelers?



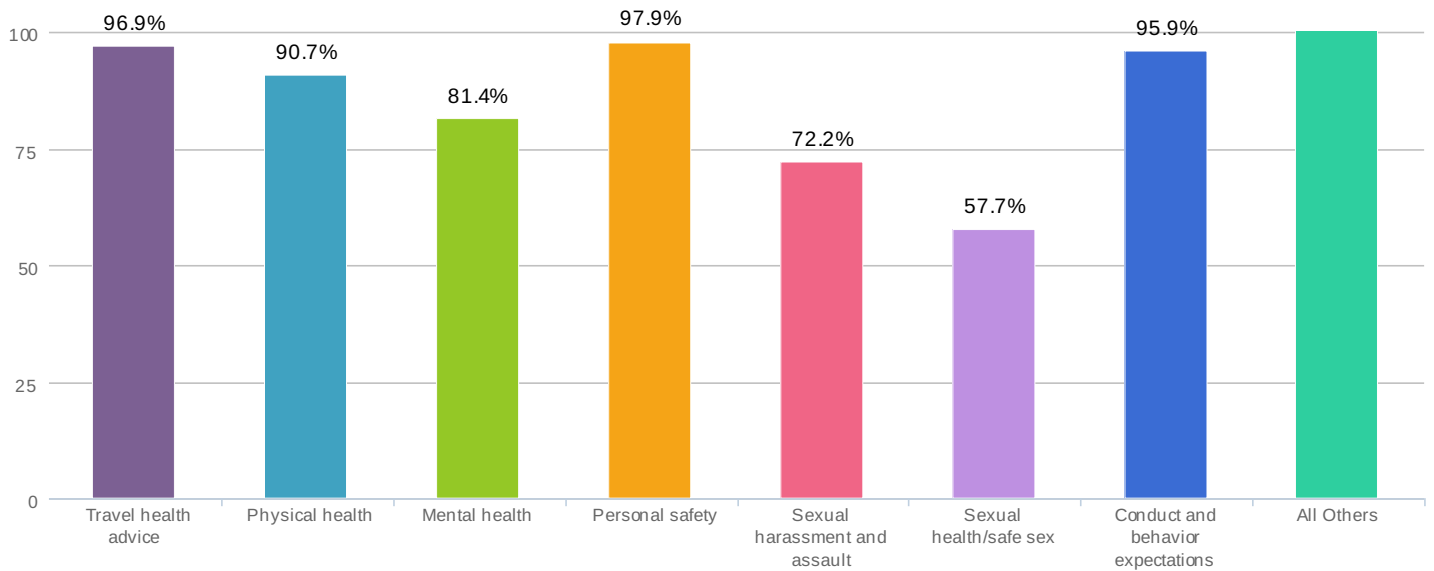
Yes	95.1%		97
No	4.9%		5
Total			102

7. Which of the following stakeholder groups are required to engage in pre-departure orientation? Please select all that apply:



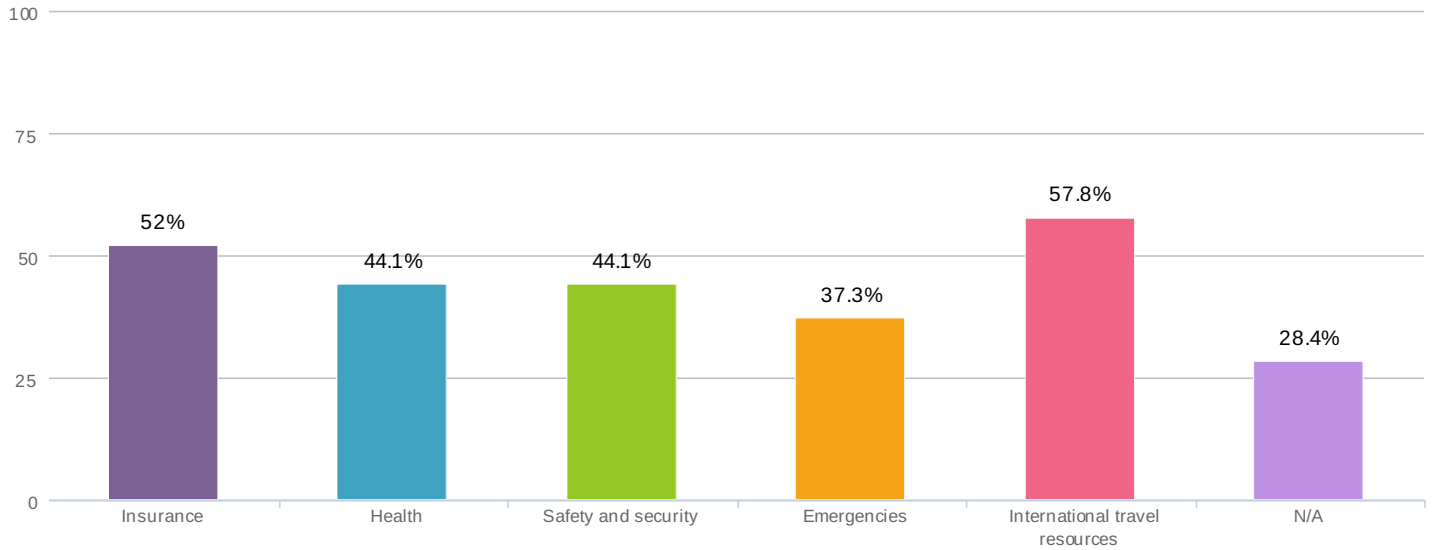
Students - For academic credit	95.9%		93
Students - Not for academic credit	36.1%		35
Faculty/Staff - Academic program leaders	70.1%		68
Faculty/Staff - Independent travelers	4.1%		4
Total			97

8. Which of the following topics are covered during your institution's pre-departure orientations? Please select all that apply:



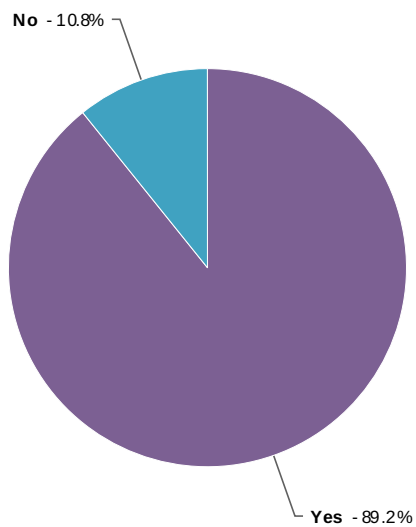
Travel health advice	96.9%		94
Physical health	90.7%		88
Mental health	81.4%		79
Personal safety	97.9%		95
Sexual harassment and assault	72.2%		70
Sexual health/safe sex	57.7%		56
Conduct and behavior expectations	95.9%		93
Alcohol and drug use while abroad	94.9%		92
Foreign laws	71.1%		69
Academic expectations	87.6%		85
Money management	76.3%		74
Legal expectations	58.8%		57
Insurance coverage	92.8%		90
Preparing for emergencies	77.3%		75
Data/information security	29.9%		29
Health and safety resources	93.8%		91
Total			97

9. Which of the following international travel topics have dedicated web pages on your institution's website? Please select all that apply:



Insurance	52.0%		53
Health	44.1%		45
Safety and security	44.1%		45
Emergencies	37.3%		38
International travel resources	57.8%		59
N/A	28.4%		29
Total			102

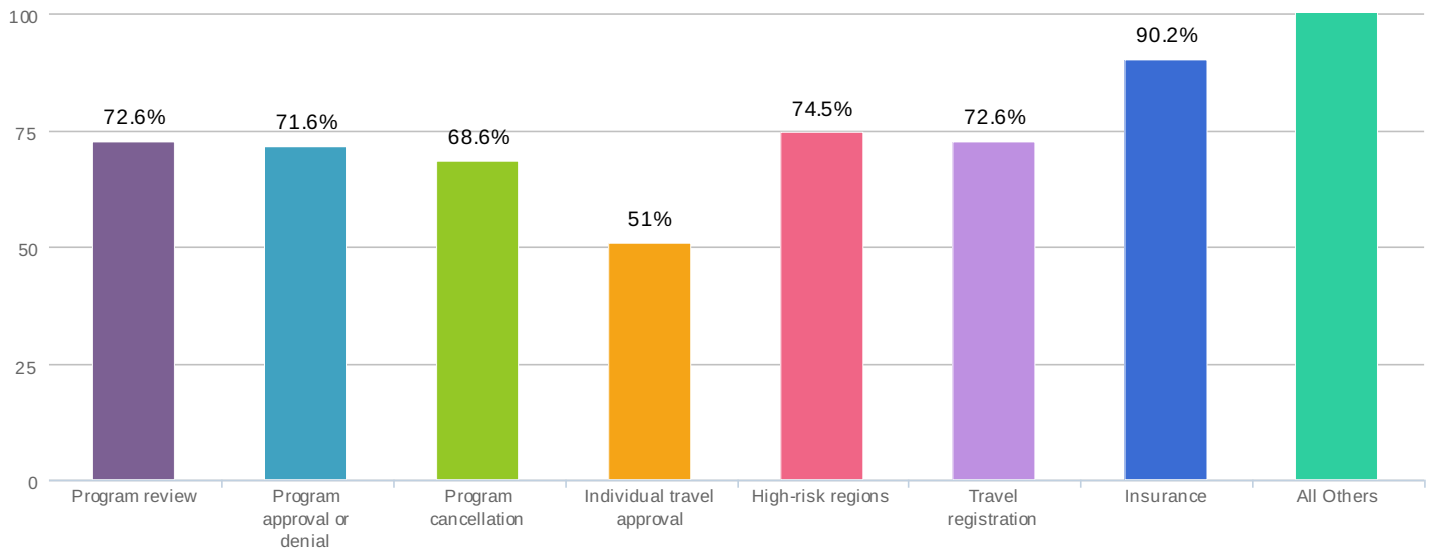
10. Does your institution survey students about their international study experiences after they have ended?



















Yes	89.2%		91
No	10.8%		11

No	10.8%		11
Total			102

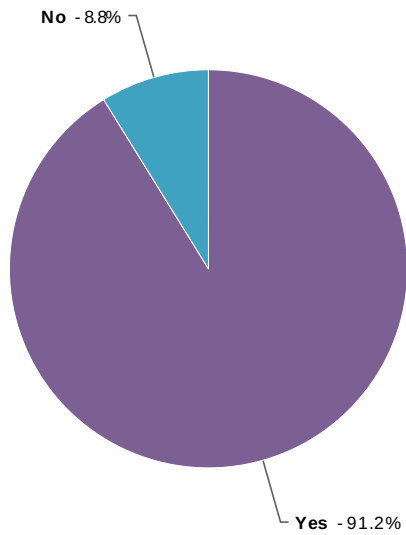
11. Which of the following topics are covered in your campus policies related to student, faculty, and staff international travel? Please select all that apply:



Program review	72.6%		74
Program approval or denial	71.6%		73
Program cancellation	68.6%		70
Individual travel approval	51.0%		52
High-risk regions	74.5%		76
Travel registration	72.6%		74
Insurance	90.2%		92
Orientation	79.4%		81
Pre-sojourn health checks	41.2%		42
Approval/denial of student participation based on physical health	23.5%		24
Approval/denial of student participation based on mental health	22.6%		23
Approval/denial of student participation based on academics	65.7%		67
Approval/denial of student participation based on conduct	67.7%		69
Academics	84.3%		86
Program finances	71.6%		73
Crisis management and emergency response	73.5%		75

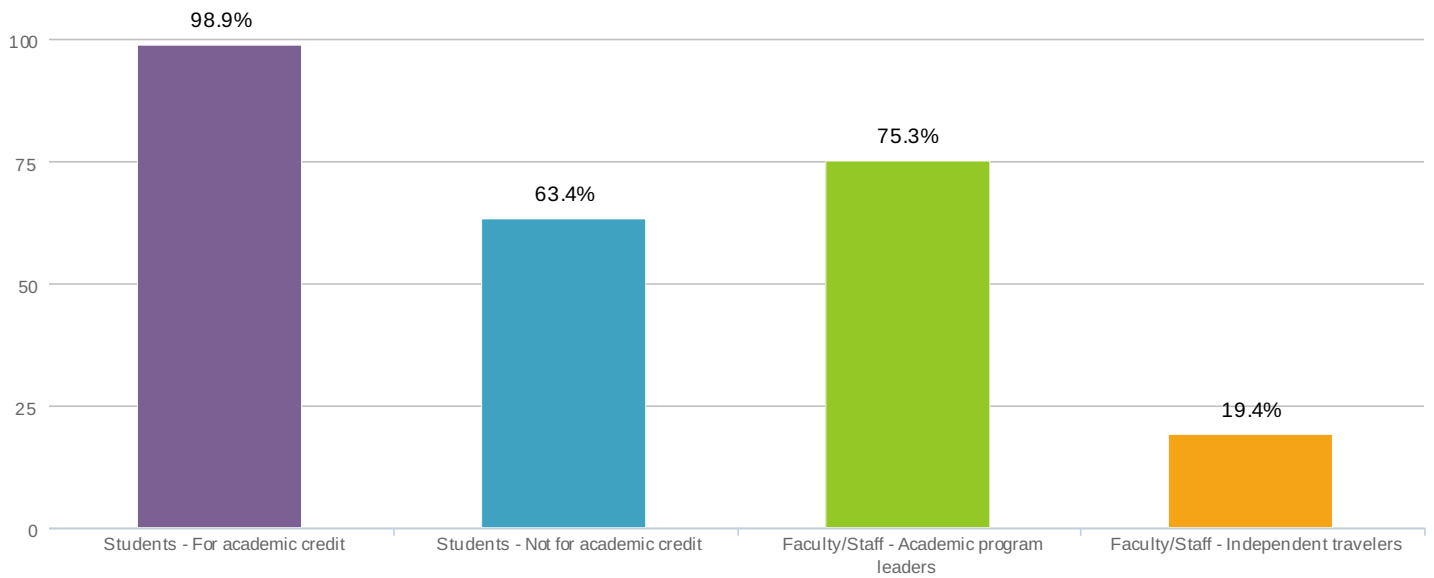
Program leader conduct	52.9%		54
Incident reporting	68.6%		70
Clery Act reporting	46.1%		47
Data/information security	25.5%		26
Export controls	24.5%		25
Human subjects research abroad	19.6%		20
		Total	102

12. Does your institution require insurance for international travelers?



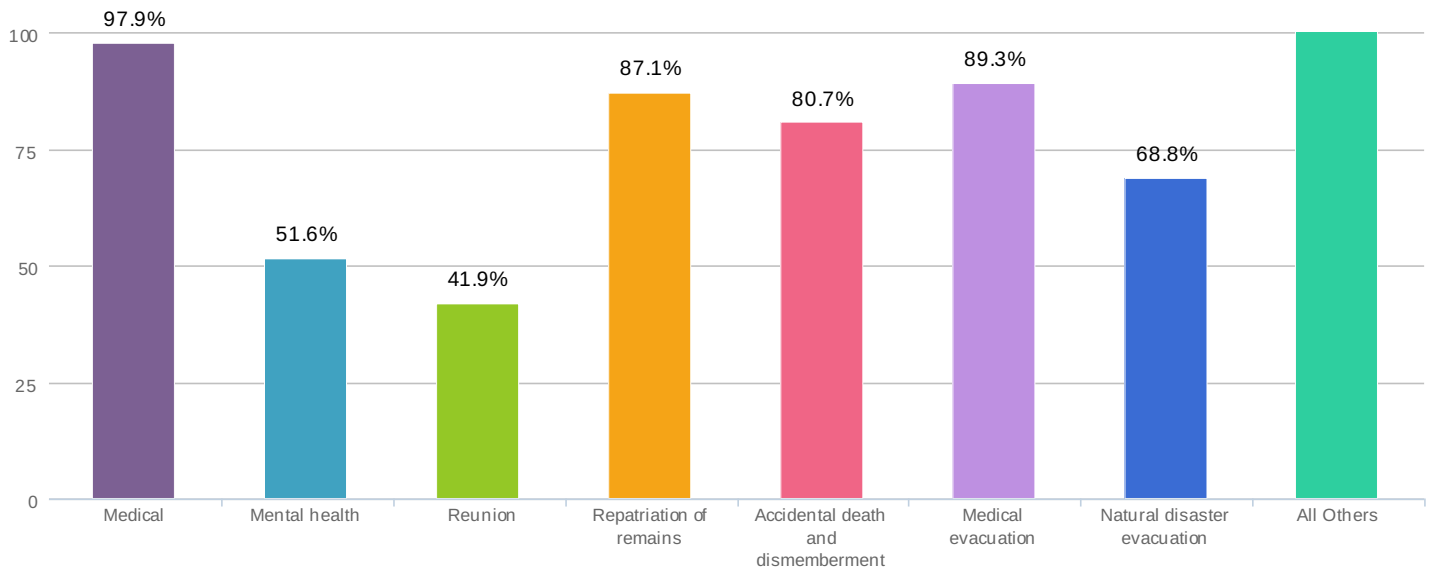
Yes	91.2%		93
No	8.8%		9
		Total	102

13. Which of the following stakeholder groups are required to purchase or show proof of insurance? Please select all that apply:



Students - For academic credit	98.9%		92
Students - Not for academic credit	63.4%		59
Faculty/Staff - Academic program leaders	75.3%		70
Faculty/Staff - Independent travelers	19.4%		18
Total			93

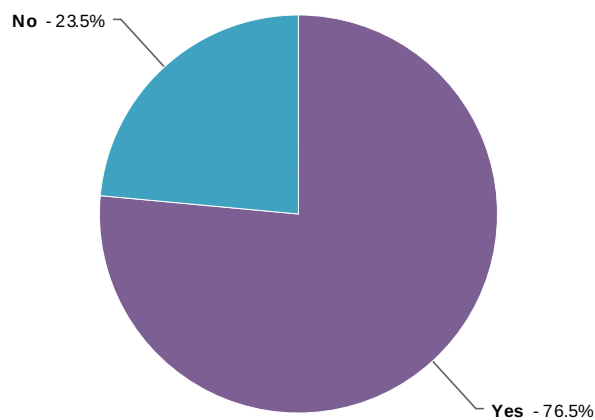
14. Please select the types of required coverage:



Medical	97.9%		91
Mental health	51.6%		48
Reunion	41.9%		39

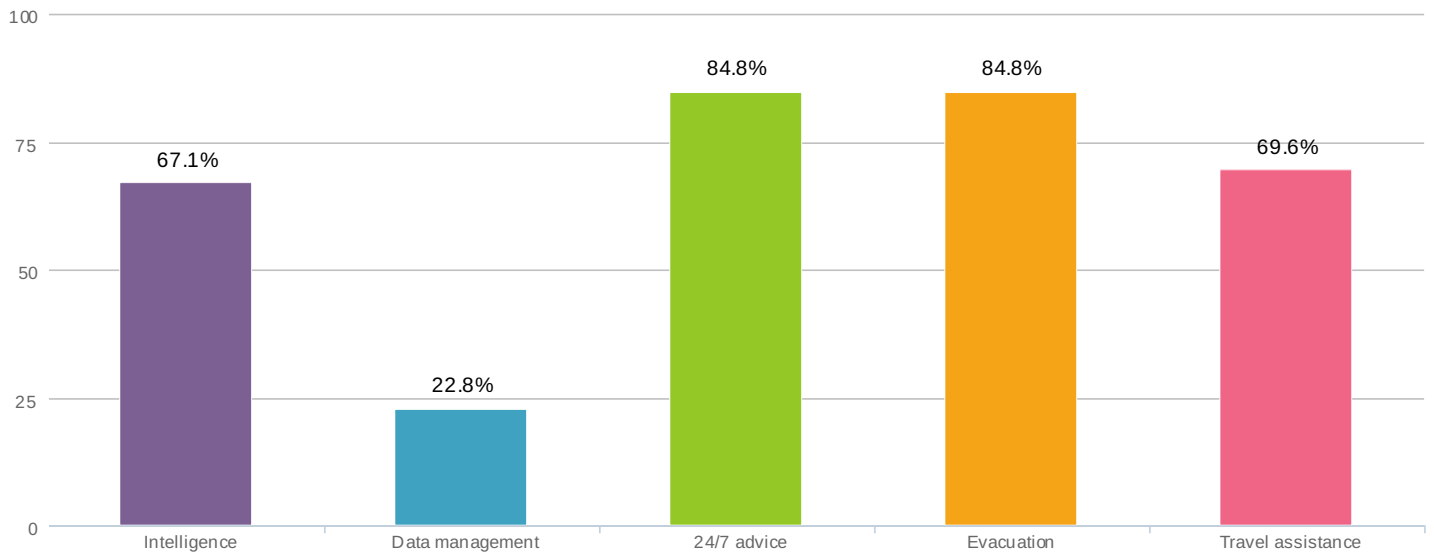
Repatriation of remains	87.1%		81
Accidental death and dismemberment	80.7%		75
Medical evacuation	89.3%		83
Natural disaster evacuation	68.8%		64
Terrorism/political unrest evacuation	62.4%		58
Trip cancellation, interruption, or delay	23.7%		22
Travel documents	21.5%		20
Emergency money	16.1%		15
Lost luggage	19.4%		18
		Total	93

15. Does your institution contract with an international travel assistance provider?



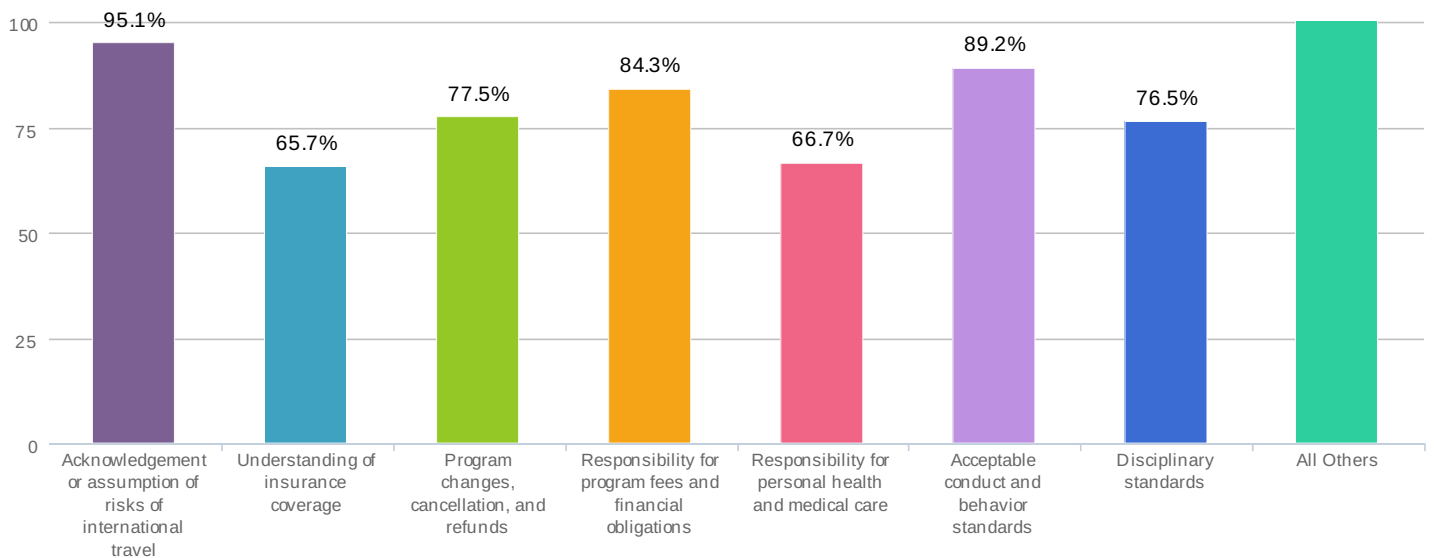
Yes	76.5%		78
No	23.5%		24
		Total	102

16. Which of the following services does your institution receive from your international emergency assistance provider? Please select all that apply:

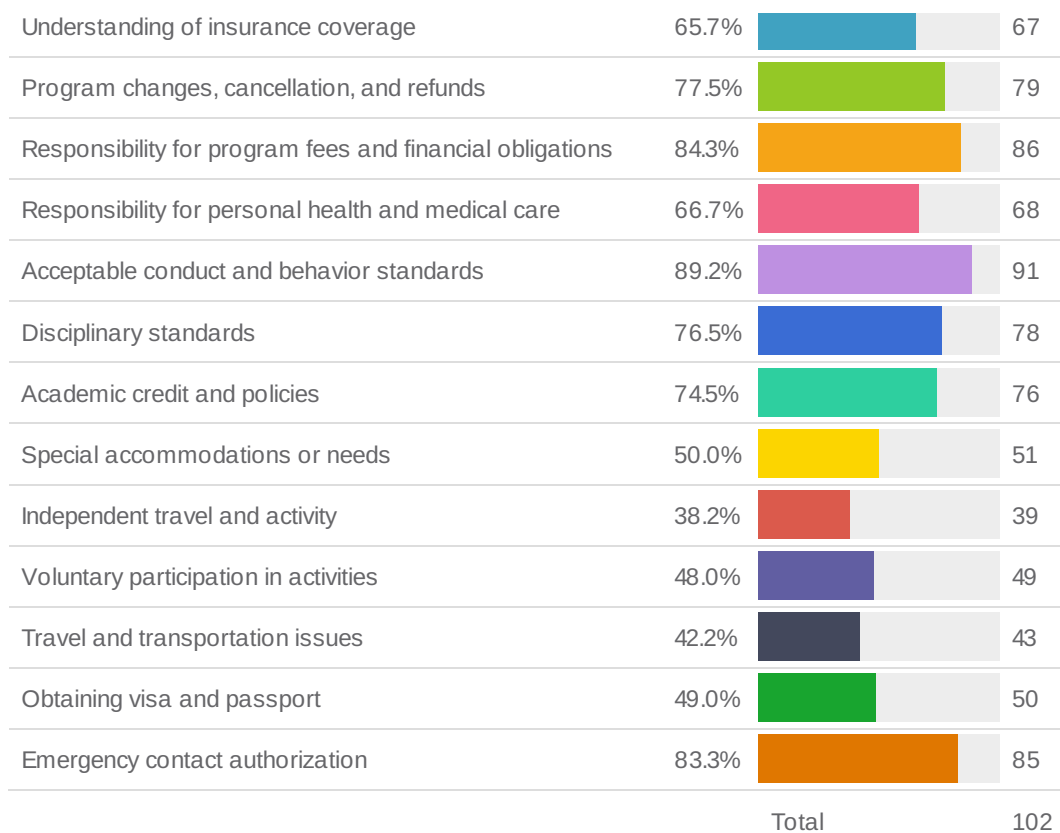


Intelligence	67.1%		53
Data management	22.8%		18
24/7 advice	84.8%		67
Evacuation	84.8%		67
Travel assistance	69.6%		55
Total			79

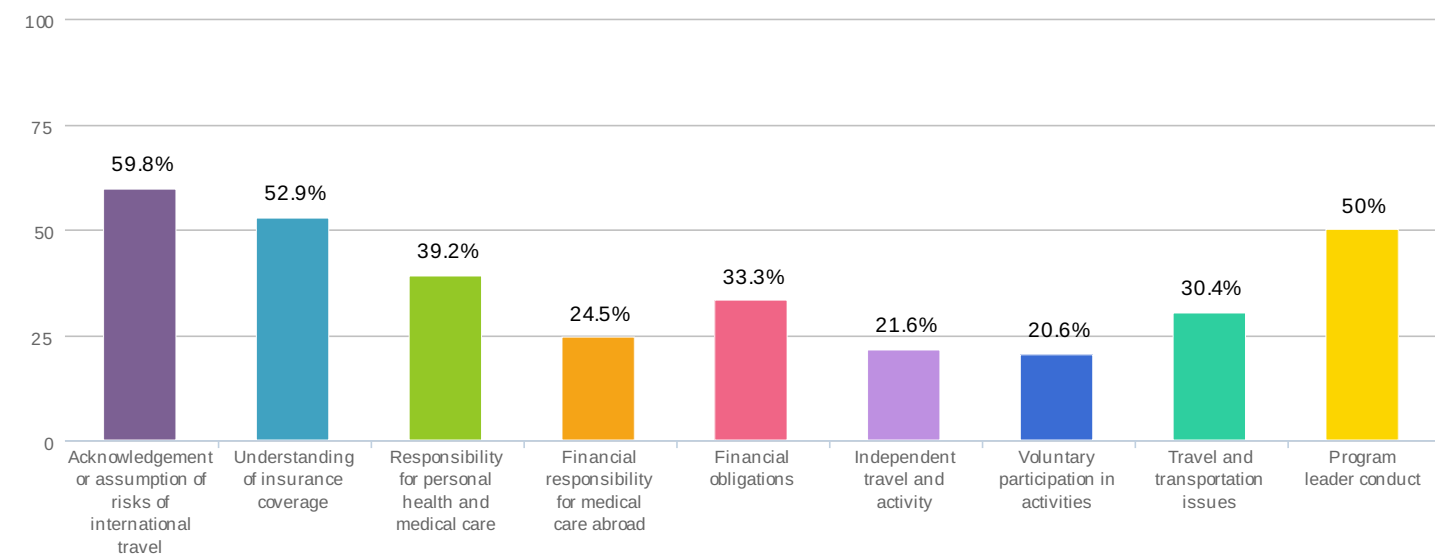
17. Which of the following international travel issues are covered by your institution's legal documents for students? Please select all that apply.



Acknowledgement or assumption of risks of international travel	95.1%		97

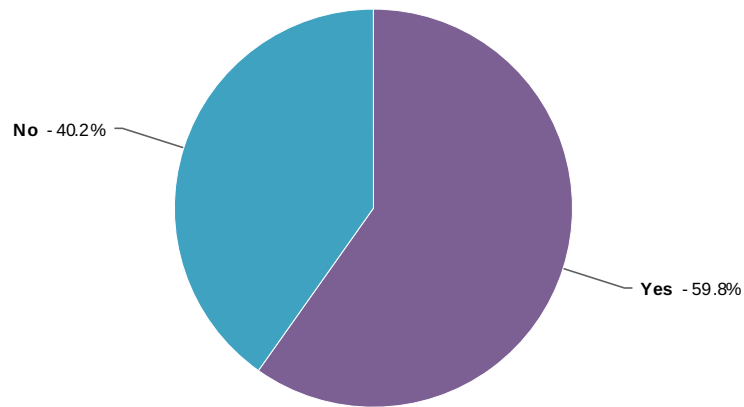





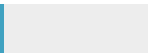
18. Which of the following international travel issues are covered by your institution's legal documents for faculty and staff? Please select all that apply.



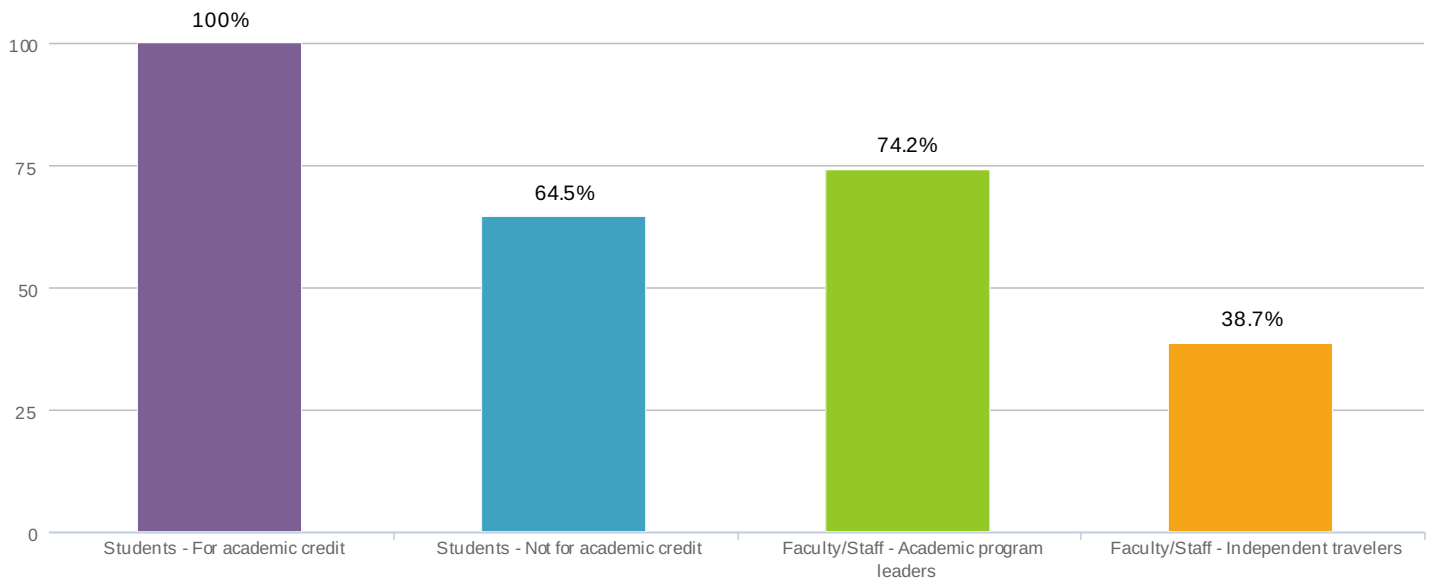
Independent travel and activity	21.6%			22
Voluntary participation in activities	20.6%			21
Travel and transportation issues	30.4%			31
Program leader conduct	50.0%			51
		Total		102

19. Does your institution use an international travel registration and tracking system?



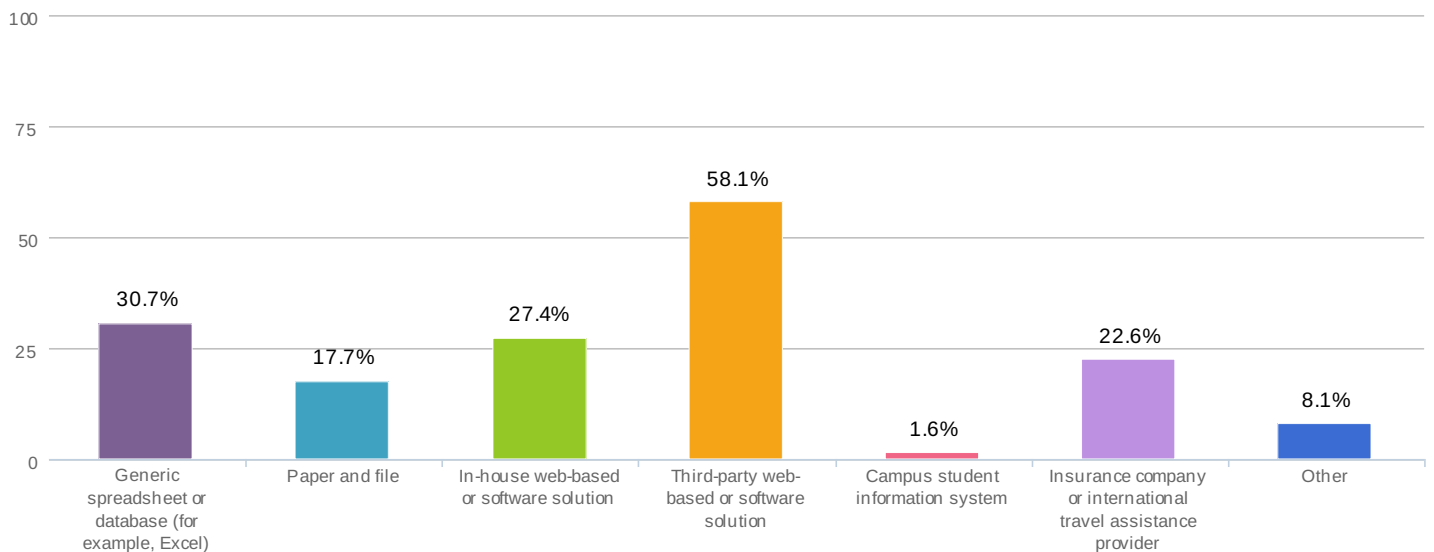
Yes	59.8%			61
No	40.2%			41
		Total		102

20. Which of the following stakeholder groups are required to register themselves or be registered prior to travel abroad? Please select all that apply:



Students - For academic credit	100.0%		62
Students - Not for academic credit	64.5%		40
Faculty/Staff - Academic program leaders	74.2%		46
Faculty/Staff - Independent travelers	38.7%		24
Total			62

21. How is international travel registered/tracked?

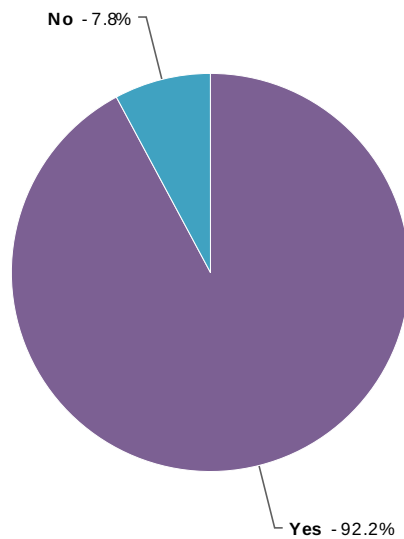


Generic spreadsheet or database (for example, Excel)	30.7%		19
Paper and file	17.7%		11
In-house web-based or software solution	27.4%		17

Third-party web-based or software solution	58.1%		36
Campus student information system	1.6%		1
Insurance company or international travel assistance provider	22.6%		14
Other	8.1%		5
Total			62

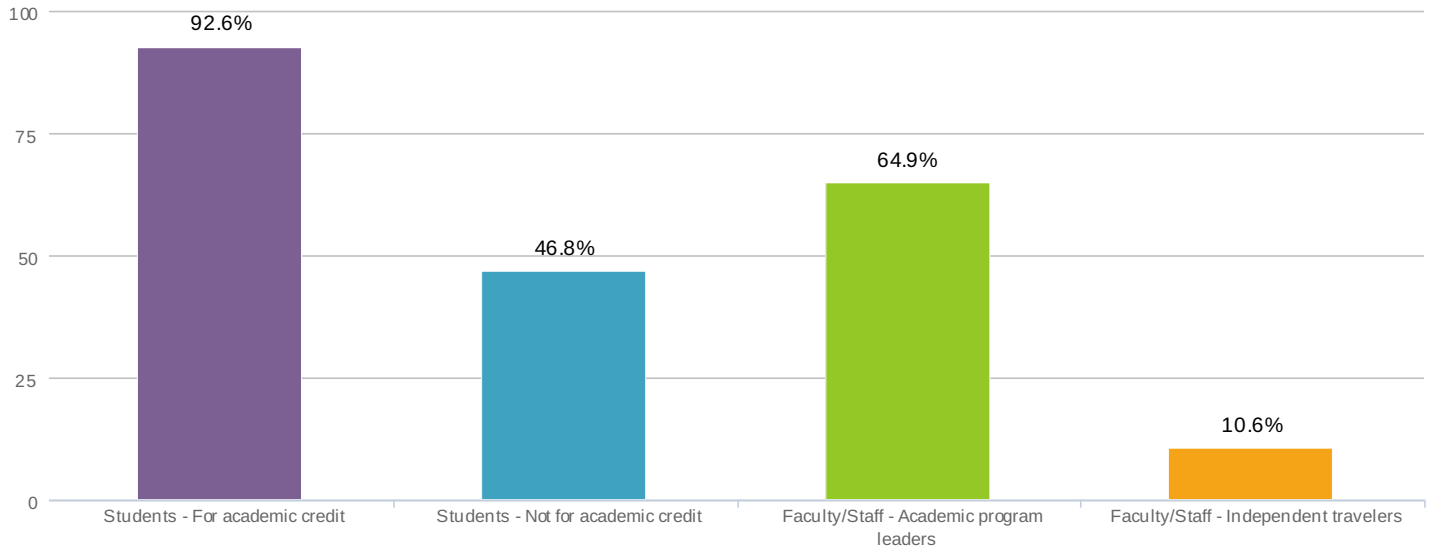
Responses "Other"	Count
Left Blank	97
STEP	2
Travel Document	1
US State Dept Site	1
Us Embassy registration in countr(ies) visited	1

22. Does your institution encourage or require international travelers to register with the U.S. Department of State?



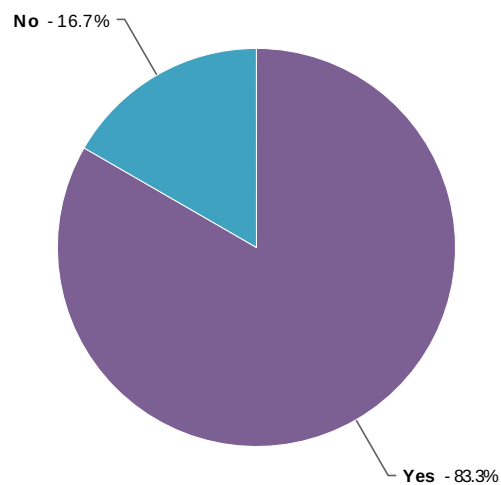
Yes	92.2%		94
No	7.8%		8
Total			102

23. Which of the following stakeholder groups are required to be registered with the U.S. Department of State? Please select all that apply:



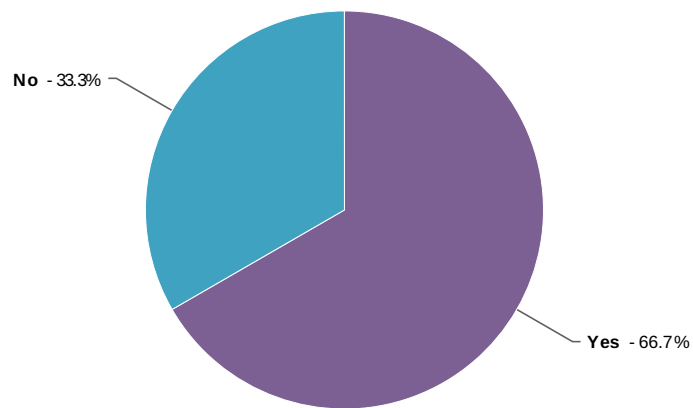
Students - For academic credit	92.6%		87
Students - Not for academic credit	46.8%		44
Faculty/Staff - Academic program leaders	64.9%		61
Faculty/Staff - Independent travelers	10.6%		10
Total			94

24. Does your institution have a 24/7 emergency phone number to alert you to crises abroad?



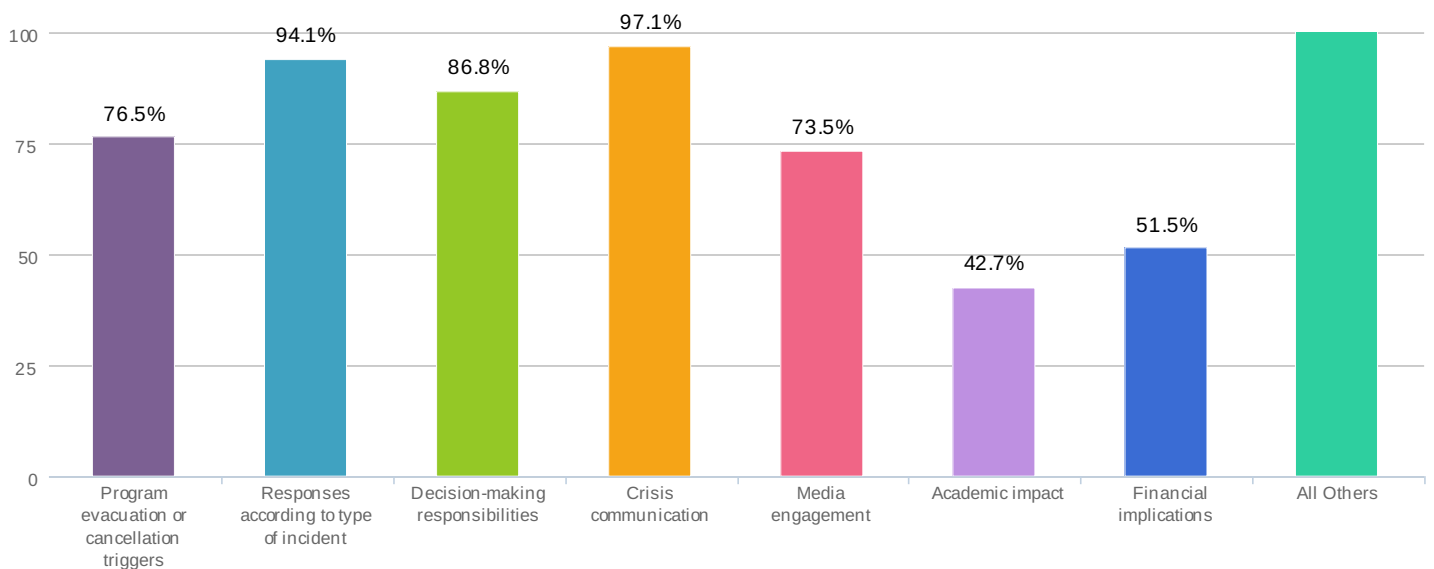
Yes	83.3%		85
No	16.7%		17
Total			102

25. Does your institution have an international crisis management plan?





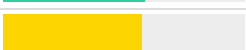





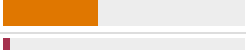


Yes	66.7%		68
No	33.3%		34
Total			102

26. Which of the following topics are covered by your institution's international crisis management plan? Please select all that apply:

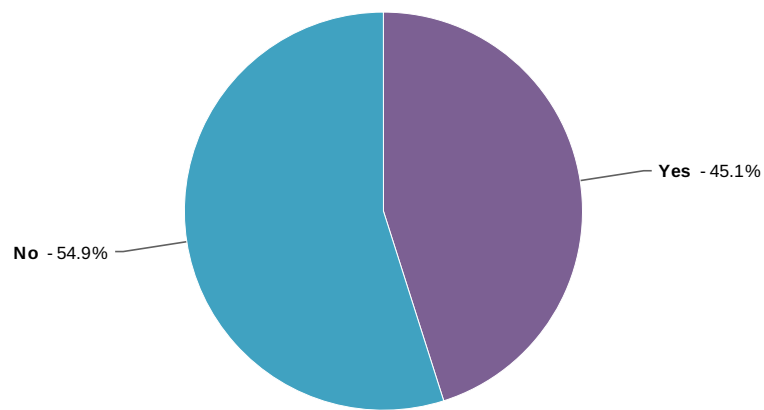




Program evacuation or cancellation triggers	76.5%		52
Responses according to type of incident	94.1%		64
Decision-making responsibilities	86.8%		59
Crisis communication	97.1%		66

Media engagement	73.5%		50
Academic impact	42.7%		29
Financial implications	51.5%		35
Legal concerns	58.8%		40
Mental health issues	57.4%		39
Needs of stakeholders	60.3%		41
Needs of crisis bystanders	41.2%		28
Incident reporting procedures	82.4%		56
Debriefing	60.3%		41
Crisis response training	39.7%		27
Other (list all that apply)	2.9%		2
Total			68

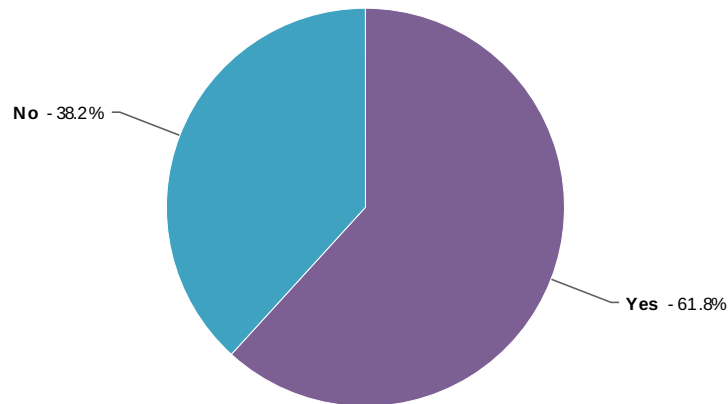
Responses "Other (list all that apply)"	Count
<i>Left Blank</i>	100
Cross Institution Coordination	1
insurance activation	1

27. Does your campus have a designated international crisis manager?



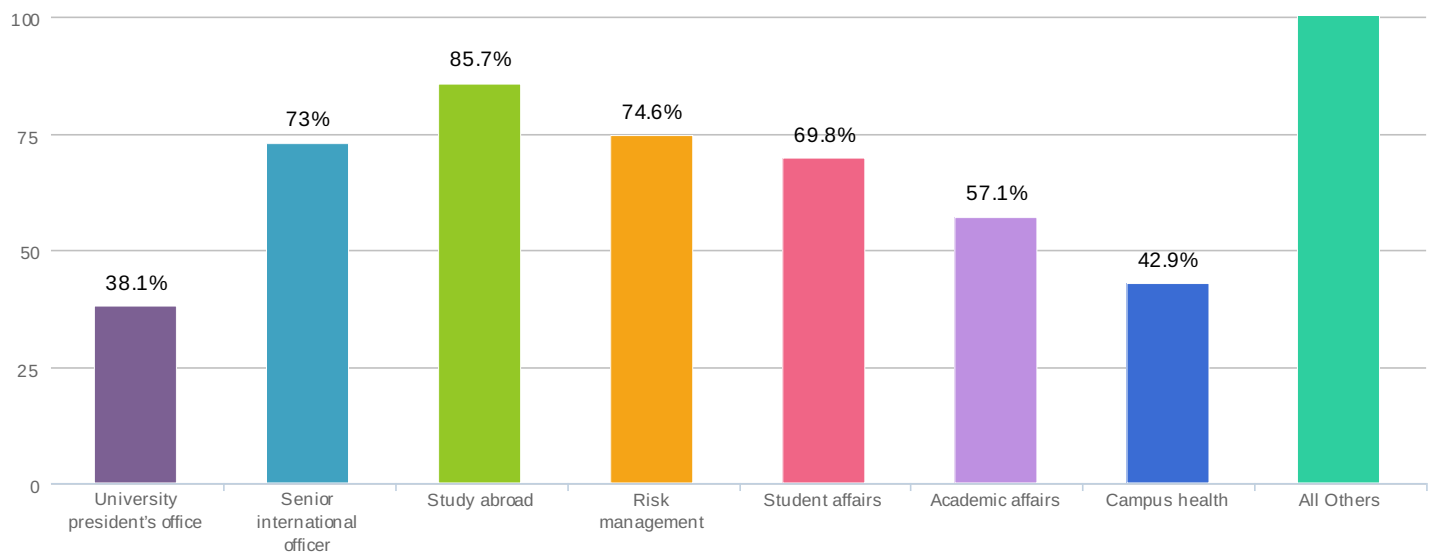
Yes	45.1%		46
No	54.9%		56
Total			102

28. Does your institution have a designated international crisis response team or committee?











Yes	61.8%		63
No	38.2%		39
Total			102

29. Which of the following unit representatives are members of the international crisis response team or committee? Please select all that apply:

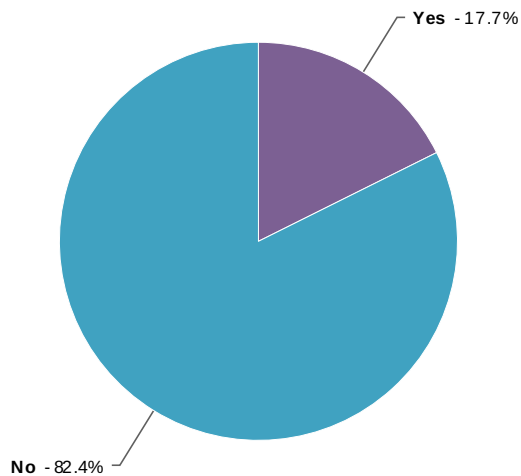


University president's office	38.1%		24
Senior international officer	73.0%		46
Study abroad	85.7%		54
Risk management	74.6%		47
Student affairs	69.8%		41
Academic affairs	57.1%		33
Campus health	42.9%		22
All Others	100%		102

Student affairs	69.8%		44
Academic affairs	57.1%		36
Campus health	42.9%		27
Counseling center	44.4%		28
Legal affairs	60.3%		38
Public affairs/communication	47.6%		30
Campus security	47.6%		30
Other (list all that apply)	15.9%		10
Total			63

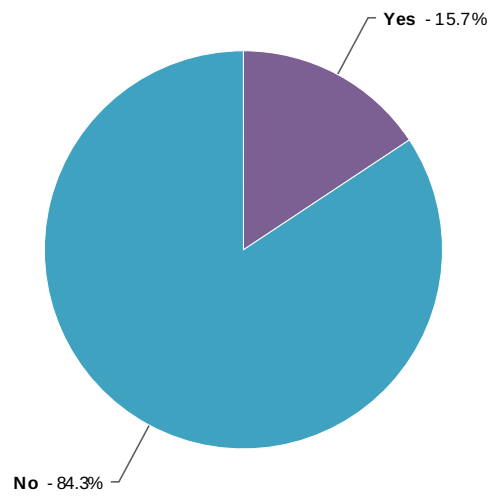
Responses "Other (list all that apply)"	Count
<i>Left Blank</i>	92
Advisory body of the Study Abroad Center, Host Institution Personnel	1
Campus Ministry	1
Dean of Chapel	1
Full-time int'l health & safety specialist (Chair)	1
VP Finance	1
all other listed pulled in according to event type/severity	1
as needed and experts in the location	1
business office (CFO)	1
colleges - deans	1
graduate school, public health, medical school	1

30. Does your institution employ a full-time international health & safety manager?



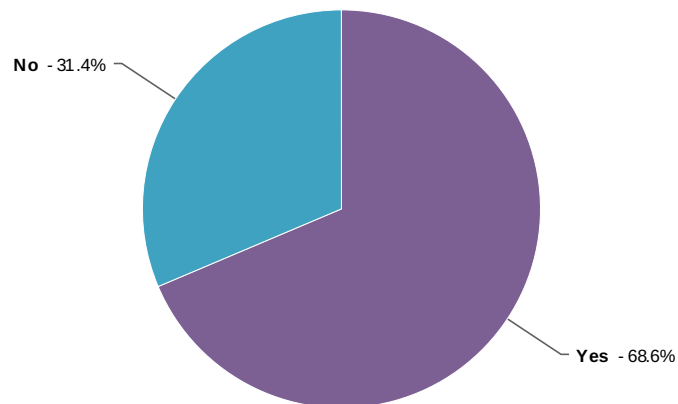
Yes	17.7%		18
No	82.4%		84
Total			102



31. Does your institution conduct regular (at least once a year) international crisis response exercises?



Yes	15.7%		16
No	84.3%		86
Total			102

32. Does your institution have a formal incident reporting procedure?



Yes	68.6%		70
No	31.4%		32
Total			102