Portfolio for Professional Doctorate in Counselling Psychology (DPsych)

Experience of Uncontrollable Challenging Events in Life: Works Comprising a Qualitative Research on European Banking Professionals' Lived Experiences of Brexit and A Client Study of Narrative Therapy Work with a HIV-Positive Person

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DECLARATION

I hereby declare that the work presented in this portfolio is entirely my own, under the supervision of Dr Jacqui Farrants.

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PREFACE

This doctoral portfolio comprises of three sections: a research study, a clinical case study, and a publishable journal article. The aim of this portfolio is twofold: to shed light onto how people may experience challenging life events and situations that appear to be out of control, which can be stressful, overwhelming and anxiety-inducing; and to reflect some of the key qualities in my doctoral training to become a Counselling Psychologist, including the curious, open-minded and non-judgemental stance as a helping professional, empathetic understanding of people's stories, and self-reflexivity during therapeutic collaboration.

The first section of the portfolio is the doctoral dissertation: **THE LIVED EXPERIENCE OF EUROPEAN BANKING PROFESSIONALS FACING BREXIT – A QUALITATIVE STUDY.** The EU Referendum took place on 23 June 2016; the UK voted to leave the EU. A preliminary review of the existing literature found that most of the consulted Brexit research and press articles focused on business and economics, followed by the EU and Brexit history, agriculture, political issues, international relations, law and regulations; by comparison, there was less research into addressing Brexit in the psychology context. This interpretative phenomenological analysis (IPA) study represented one of the first to give London-based European banking professionals a platform to explore their lived experiences and sense-making process of Brexit. These eight participants did not vote to decide their future in the UK (i.e., the EU Referendum and the Brexit outcomes were out of their control), yet they had to live with the consequences. IPA's focus on subjectivity, diversity and variability of idiographic experiences resonates with Counselling Psychology's 'between-ness' and 'openness' with regard to respecting differences and subjective experiences. Moreover, many elements of the IPA research process, such as the researcher's integral role (e.g., the researcher-participant interaction), introspection and reflexivity, mirror a collaborative therapeutic process. The findings were considered for their practical value in Counselling Psychology, such as to inform perspectives on Brexit mental health by helping to conceptualise these participants' lived experiences in the face of an unprecedented event

that was out of their control. The study's findings were also discussed with respect to the consulted literature, their limitations, and their implications for future research.

The second part of this portfolio is a clinical case study: **"WHERE IS YOUR 'WATER LEVEL'?" – USING NARRATIVE THERAPY TO SUPPORT PEOPLE LIVING WITH HIV.** This case presents a twelve-session Narrative Therapy (NT) work with a HIV-positive person who was in the process of making sense of her complex life experiences. Living with a chronic condition (like HIV) and trying to find meanings in traumatic life events can be challenging and render one to feel out of control. The advancements of treatments have transformed HIV from being terminal to chronic and manageable, which means that counselling support for people with HIV has shifted its focus from grieving, dealing with loss and fears of dying, to broader issues such as emotional distress, disclosure, stigma, shame, and relationship problems. Using a NT approach in HIV counselling gives people a safe, non-judgemental space for their full disclosure and to see their life differently, which can also be an empowering experience. Thus, this case study represents one way of working through the complexity and the multi-layered and inter-related nature of past and present issues that many people living with HIV might face, by using a personalised 'water-level' analogy. Last but not least, this case study demonstrates the importance of the therapeutic alliance in exploring the breadth and depth of these issues.

The final part of this portfolio is a publishable journal article: **THE LIVED EXPERIENCE OF EUROPEAN BANKING PROFESSIONALS FACING BREXIT – AN INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS (IPA) STUDY.** This article focuses on selected subthemes of the doctoral dissertation, with the aim of being published in the *European Journal of Psychotherapy and Counselling* and thereby presented according to its guidelines. This piece tilts towards the participants' Brexit sense-making process in the banking and financial services sector workplace context, addressing a gap in the literature with regard to qualitative study (e.g., IPA) of this professional group of (European) people.

The three selected emerging subthemes are ‘Mixed Feelings towards Leave-Voting Colleagues’, ‘Mobility is Something that I Do’, and ‘Brexit Anxiety? I Feel Rather Distant’.

Counselling is a confidential, non-judgemental, collaborative and relational process that can help people come to a better understanding of their own thoughts, beliefs, emotions and behaviours. As a Trainee Counselling Psychologist, over the past three years, I have noticed that people often wrestle with uncontrollable stressful life events in the counselling room. This doctoral portfolio covers a wide range of lived experiences of uncontrollable events, from being European and working in the banking and financial services sector in the UK when Brexit happened, to making sense of Brexit, to being born into Franco’s Spain, to living with a chronic condition like HIV, to mention just a few. Drawing a comparison between this portfolio and therapeutic works, I have observed that the nuanced and multi-layered stories, with their complexity, breadth and depth of issues, have also been present throughout my doctoral practical training on placements, where I have learned to work respectfully with diversity and multiple contexts, with people having different ways of telling their stories, and with looking at the same event from various positions. Additionally, therapeutic alliance and self-reflexivity are a fundamental and integral part of my collaboration with clients. It is hoped that this doctoral portfolio also reflects my ethos, my way of working and being as a Trainee Counselling Psychologist, emphasising the relational, interpersonal, and self-reflexive aspects.

SECTION A: RESEARCH STUDY

THE LIVED EXPERIENCE OF EUROPEAN BANKING PROFESSIONALS FACING BREXIT – A QUALITATIVE STUDY

ABSTRACT

The EU Referendum took place on 23 June 2016; the UK voted to leave the EU. Many academics and economists predicted that Brexit would have serious implications for the UK's banking and financial services sector, with increasing speculation and media reports about banks relocating their operations and staff to other European cities. This qualitative study aimed to capture the Brexit lived experiences and sense-making process of eight London-based European banking professionals, who did not vote to decide their future in the UK, yet had to live with the Brexit consequences. Semi-structured interviews were conducted, and the transcribed data were analysed using the Interpretative Phenomenological Analysis (IPA) methodological approach. Three dominant themes emerged from the data: 'Making Sense of Brexit', 'Transformation of Identity' and 'Disconnection'. The findings revealed how these participants made sense of incomprehensibility, uncertainty, and possible changes in their life and in the workplace, with some positive aspects. This study represented one of the first to explore European banking professionals' lived experiences of Brexit; its findings were considered for their practical value in Counselling Psychology, such as informing perspectives on Brexit mental health by helping to conceptualise these participants' lived experiences in the face of an unprecedented event. The study's findings were also discussed with respect to the consulted literature, their limitations, and their implications for future research.

INTRODUCTION

The EU Referendum took place on Thursday 23 June 2016. The UK opted to leave the EU with 51.9% of the vote (e.g., Hunt & Wheeler, 2018). A major issue, about which many published journal papers and news articles voiced concerns, was the possibility of a weakened UK economy (e.g., Abboushi, 2018; Van Reenen, 2016), and one of the industries that would most likely be impacted by Brexit was the banking and financial services sector. This sector was a prominent player in the UK economy and contributed up to 7% of total economic output (e.g., Moloney, 2016; Rhodes, 2019); the majority of this sector was based in London and the capital generated 49% of the total output (Rhodes, 2019). The banking and financial services sector's job market generally had a cyclical and volatile nature – it was susceptible to social, political and economic global changes. Therefore it was often associated with job and employment insecurity, for example, people became accustomed to reading newspaper headlines like 'UK banks have axed 186,111 jobs since the 2008 Crisis' (Edwards, 2015). After the Referendum, there was a fear that the UK banking and financial services business might decline because London-based financial institutions, such as specialised investment firms and asset managers, would lose the automatic 'passport' to navigate business across the EU (Lannoo, 2016). Consequently, there had been increasing speculation and media reports about banks relocating their offices and staff to other European cities such as Dublin, Amsterdam, Paris or Frankfurt (Butcher, 2019a; Butcher, 2019b; Chapman, 2019; Inman, 2019; Jones, 2018b), estimating that around 30,000 financial jobs might move from London to the EU (Batsaikhan, Kalcik, & Schoenmaker, 2017). At a time when global unemployment was still high following the 2008 financial crisis (International Labour Organization, 2014), competing for scarce jobs in a weak labour market would not be a comforting thought.

In the months leading up to the Referendum, both Brexit (pro Leave the EU) and Bremain (pro Remain) campaigns evoked powerful emotions (e.g., Manners, 2018; Obschonka Stuetzer, Rentfrow, Lee, Potter & Gosling, 2018); though Guma and Dafydd Jones (2019)

argued that the perspectives of EU citizens with a UK residence had been under-represented during the campaigns and debates. After the EU Referendum, the term ‘Brexit anxiety’ became associated with mental health issues: “some experts deployed it to describe the worry that people might have about the consequences of the Referendum. Others used it loosely to encompass a range of unpleasant emotions that people might feel due to the Referendum, including anger, fear, and sadness” (Degerman, 2019, pp. 831-832). Many studies suggested that Brexit uncertainty and other related issues had affected the mental well-being of people living in the UK (Barnard & Ludlow, 2017a; Barnard & Ludlow, 2017b; Browning, 2018a; Browning, 2018b; Kinder, 2019; Mental Health Foundation, 2019a; Orbach, 2016). Moreover, some studies showed that EU citizens had experienced negative emotions triggered by the Referendum, such as anxiety, unsettledness, sadness, sense of rupture or disruption, and shock, too (e.g., Banning, 2018; Guma & Dafydd Jones, 2019; Lulle, Moroşanu, & King, 2018; Ranta & Nancheva, 2019; Remigi, Martin, & Sykes, 2017; Van Deurzen, 2018). Even the application process for UK citizenship, ‘settled status’ or ‘pre-settled status’ (GOV.UK, 2018) could induce uncertainty and anxiety for both the EU applicants and the local authority registrars (Fortier, 2017).

Brexit could indeed be a source of uncertainty, anxiety and stress for many people. A preliminary review of the existing literature found that most of the consulted Brexit research and press articles focused on business and economics, followed by the EU and Brexit history, agriculture, political issues, international relations, law and regulations; by comparison, there was less research into addressing Brexit in the psychology context. Some papers explored Brexit from the Social Identity Theory angle (Tajfel, 1974; Tajfel & Turner, 1979); for instance, the differences between ‘in-group’ and ‘out-group’ identities (e.g., McLaren, 2005), and the potential impact of the British imperial past on post-colonial British identity (e.g., Gardner, 2017; Hughes, 2019; Manners, 2018; Turner, 2019). Nevertheless, even though Brexit was understood to have serious implications on the banking and financial services sector, there were no studies that would explore how the British and UK-based EU professionals in this sector might have experienced Brexit and how they might have been

impacted by such experiences; there was a lack of studies about this sector in the psychology context. Furthermore, most studies applied quantitative methods; there was a want of qualitative approaches.

As a London-based Trainee Counselling Psychologist, I certainly cared about the development of Brexit – I was concerned about how Brexit might change people's lives, shape the UK's position in the world economy, affect policies in areas such as tax, spending and environmental issues, and what might be the Brexit ripple effect on Europe and the rest of the world. Moreover, my past working experience in the banking and financial services sector played a pivotal role in my keen interest in it. Undoubtedly, the banking and financial services sector has the connotation of money, excess and privilege. Despite this glittering, glamorous and strong front, the banking and financial services sector employees are still people, who can have a bad day and feel vulnerable just like anyone else. There was a noticeable lack of qualitative research to give these people a voice to share their subjective and personal experiences, and show a human side of the money world. Last but not least, as a foreigner and EU passport-holder living in London, I would be directly affected by Brexit and any negotiation outcome. I was curious about and fascinated by how other UK-based European citizens might experience the Referendum and Brexit. That being said, I fully understood and respected that their journeys would be entirely unique and individual, and not the same as mine. I was aware that I had to constantly remind myself to be mindful and reflective, and to 'bracket off' possible personal biases, judgements and assumptions.

My takeaways from the preliminary literature review and my own interest therefore led me to this research question: 'The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study'. This study aimed to capture the personal and psychological side of the Brexit experience from European banking professionals' perspectives: they did not (and could not) vote to decide their future; yet they had to live with the Brexit consequences. So how did they make sense of such experiences? The study's findings are discussed with respect to the consulted literature, their practical value and contribution to the

Counselling Psychology domain, and their implications for future research. As Brexit would affect the workforce in other industries (such as health care, social care, farming, etc.), it was hoped that the study's findings could be of interest to and relevant in other areas, too.

LITERATURE REVIEW

Overview

In carrying out this literature review, I worked with CityLibrary (the online library resources of City, University of London) using keywords to access a variety of relevant research articles; the timeframe of the search was 1980 to 2020 (see Appendix 1). Additionally, a manual on-line library search was carried out on specific academic journals and references lists of consulted studies. On CityLibrary, the term 'Brexit' yielded 198,997 results (May 2020). Nearly a third of the results were business and economics related, followed by EU/Brexit history, agriculture, politics, international relations and law; the discipline of psychology only contributed to 368 titles. This search outcome reflected that the main study foci of Brexit have been in the economy, trade and policy areas. During my research process, I remained mindful of the fact that Brexit is an ongoing and ever-evolving event that has permeated every part of society, thus I also consulted newspapers and blogs for a broader coverage. Google's search engine, for example, returned 321,000,000 results for the term 'Brexit', 5,000,000 results for 'Brexit Anxiety' and 865,000 results for 'Brexit Counselling' (in May 2020). As this study explored London-based European citizens' experiences of Brexit, the aim of this literature review was to include extensive research in the areas that might have influenced these participants' lived experiences, including Brexit anxiety and counselling, the immigration issue, the different identities of the Leave voters, the campaigns leading to the Referendum, and Brexit's impacts on the City of London and EU citizens living in the UK – within the framework and from the angle of psychology.

Brexit and Anxiety

It was widely reported that shortly after the poll closed, many British voters started to ask Google EU-related questions such as 'what does it mean to leave the EU?' or 'what is the EU?' (for example, Selyukh, 2016). This could suggest that many people voted without a deeper knowledge and understanding of the EU and what its membership entailed, and lacked seriousness or respect for their votes. People subsequently reacted to this news with

a range of emotions: shocked, worried, regretful, angry. Half a year after the EU Referendum took place, in early 2017, Barnard and Ludlow (2017a, 2017b) held public engagement events in various parts of Lincolnshire, Norfolk and Cambridgeshire to solicit Brexit-related messages that people would like to send to Theresa May and her government. They found significant anxiety with regard to uncertainty, and expressions of anger and resentment about concerns for the future among their participants. Moreover, in a blog, the Mental Health Foundation (2019b) described Brexit as “a topic that has overwhelmed, fascinated and exhausted people living in the UK more than anything else in recent memory”. The Foundation conducted a poll of 1,823 respondents (2019a) of both Leave and Remain voters; its outcome showed Brexit had made around four in ten UK adults feel powerless (i.e., 43%), angry (i.e., 39%) or worried (i.e., 38%) in the last year. Around 21% of its respondents said that they had felt anxious because of Brexit. Furthermore, according to a different online survey conducted by YouGov on behalf of the British Association for Counselling and Psychotherapy (BACP), based on a total sample size of 5,731, one-third of the respondents said Brexit affected their mental health (Kinder, 2019). All these figures provide a picture of how the population could be impacted by Brexit-related anxiety. On a slightly different yet related note, when Farias and Newheiser (2019) used the Trier Social Stress Test to induce stress in their participants, they asked them to exchange arguments for and against the UK leaving the EU. Farias and Newheiser’s (2019) study design further supports the above-listed surveys’ findings that the Brexit topic can induce stress.

Brexit anxiety can also result from the polarisation and divisiveness in the UK highlighted by the Referendum, as summed up by Orbach (2016): “Britain today is the family divorce writ large. We’re splitting up everywhere” (p. viii), inside the government, within the society, and at home (Prentoulis, 2016). Orbach (2016) described a top-down mechanism that would create division and anxiety by comparing some politicians’ behaviour shortly after the EU Referendum to that of “a parent who initiates divorce, creates enormous dissension within the family because he or she badmouths the other parent, and then doesn’t take responsibility for causing distress and upset”. The extent of Brexit-related division can be

reflected in the Mental Health Foundation's (2019a) finding that nearly one in five people has experienced Brexit-related conflicts (for example, a disagreement with a family member or partner).

The term 'Brexit anxiety' has been mentioned in numerous articles even though its exact origin is uncertain. According to Degerman (2019), when the term first appeared around 2015, it was used generally to describe an investment environment where investors might want to withhold or pull out investments from the UK due to Brexit-related economic uncertainties. After the EU Referendum, 'Brexit anxiety' became reminiscent of mental health issues: "some experts deployed it to describe the worry that people might have about the consequences of the Referendum. Others used it loosely to encompass a range of unpleasant emotions that people might feel due to the Referendum, including anger, fear, and sadness" (Degerman, 2019, pp. 831-832).

Browning (2018a, 2018b) explored how the EU Referendum might result in 'ontological anxieties', that is, leaving the EU might be experienced by some people as a 'critical situation' (Giddens 1991; as cited in Browning, 2018a) as it could challenge their worldviews, daily routines, self-identity, and societal trust. Ontological security discussion has a theological and philosophical tradition. Browning referred to Tillich's (1952/1962) assertion of anxiety as our existential awareness of an 'ontological non-being' (for example, the awareness of our limits and mortality, or the negation of every object). Tillich defined three different, yet connected, types of anxiety: the anxiety of fate and death; the anxiety of emptiness and meaninglessness; and the anxiety of guilt and condemnation. When facing these different anxieties, people would need to relate to bigger frameworks such as time and space to counter the threat of their 'non-being' (i.e., non-existence), to have meanings in the established belief system, and to feel that these satisfied their sense of purpose, conscience, and "moral self-affirmation" (Tillich, 1952/1962, p. 59). Browning (2018a, 2018b) brought Tillich's notion into the Brexit context and argued that anxieties of 'emptiness and meaninglessness' and 'guilt and condemnation' would be relevant – especially for different

groups of Remainers (potentially the EU citizens living in the UK) whose routines and established beliefs might be threatened by Brexit.

Brexit and Counselling

There seems to be an increasing need and demand for counselling to help people cope with Brexit. Orbach (2016), a British psychotherapist and psychoanalyst, claimed that one week after the EU Referendum, every therapy session was about Brexit. Moore-Bridger (2016) also reported in the *Evening Standard* that Nightingale Hospital (a private mental health hospital in London) saw a surge of up to 10% in patient numbers that could be attributed to Brexit. News articles and online blogs sometimes offer tips on how to deal with Brexit anxiety and stress, for example, “stay informed about Brxeit, but be mindful of the impact of all this information and news” (Mental Health Foundation; n.d.); or “companies should have better communication with the staff in order to avoid relocation and restructuring rumours” (Jacobs, 2017). A group of psychotherapists from north London’s Existential Academy even volunteered to offer free counselling sessions for people with ‘Brexit anxiety’ (Weaver, 2018).

Degerman (2019) quoted newspaper headlines from *The Guardian, The Financial Times, The Sun*, among others, that suggested an increase of people seeking mental health support for Brexit anxiety, for example, voters from the Bremain camp might have difficulty with feelings of shock, anger and loss of control, while those who voted to leave might experience some ‘dissonance’ when faced with the disagreement, disappointment or bitterness from friends and family (Rowland, 2016). Orbach (2016) listed what might drive people to counselling post-EU Referendum: “the feelings of shock, fear, anxiety, dismay, shame, rage, anger, worry, not safe; the sense of alienations, despair, concern, cynicism, craziness, instability, exhilaration; questions of insecurity and belonging, wondering where is my/our place” (p. viii). A BACP published account (Kinder, 2019) of their members’ Brexit counselling experiences also gave a summary of what these Brexit-related concerns might be like, for example: job loss and insecurity, increased working hours and workload, feeling lost or disconnected, and insomnia. The above-listed reasons for Brexit anxiety demonstrate

Brexit's situational aspects, and its diverse and complex impact on people's mental health; these examples are also proof of the public's receptive and positive attitudes towards counselling support for Brexit-related issues.

That being said, not all reports about Brexit and mental health issues have been positive and well received. Several prominent public figures, from Irish Prime Minister Leo Varadkar, to Conservative politician Chris Patten, to illustrator and animator Axel Scheffler, all used the act of self-harm to describe Brexit (e.g., Hughes, 2019; Scheffler, 2018). Shortly after the EU Referendum in 2016, the counselling services at Nottingham University and the University of Leeds prepared leaflets and ran workshops to support staff with Brexit-related issues and worries; Libby Purves (a British author, journalist and radio presenter) expressed her opinions about this effort in *The Times*: "Brexit is not personal, it is not necessarily catastrophic, it is not total war. Wobbly people should not be soupily encouraged to act as if it was" (Purves, 2016; as cited in Banning, 2018). Other examples of negative reactions include diminishing those who were affected as "whinging students… complaining they're suffering from depression", seen in the *Daily Express* (Deacon, 2016; as cited in Degerman, 2019, p. 834), or UK Independence Party (UKIP) Member of the European Parliament (MEP) Jane Collins' comments about Brexit counselling for NHS professionals "an insult to democracy and an insult to people who expect their NHS to deliver healthcare for sick people not those having Referendum-related tantrums" (Stevens, 2016; as cited in Degerman, 2019, p. 834).

Many counselling professionals and workshops would offer strategies and encourage people to 'manage' Brexit anxiety in order to improve their sense of well-being, have some sense of control, and move on (e.g., Mental Health Foundation, n.d.). Degerman (2019) pointed out that these strategies would imply that Brexit anxiety could be managed, i.e., these anxious people could actually be able to learn to accept Brexit and let it go, in order to feel better. Here, the anxiety caused by a political and public out-of-control event with potential long-lasting effects is transitioned into a singular, subjective and personal experience of learning

to be in control and ‘get over it’. Based on some of the negative mental health connotations, public responses, as well as some counselling advices on strategies to manage Brexit anxiety, Degerman (2019) suggested that concepts of mental disorder (for example, anxiety, depression) have been used to ‘medicalise’ people’s emotions in the Brexit context and weaken their political agency: people should simply manage themselves, ‘get over it’ and move on, because that is what ‘normal’ people would do. In other words, there seems to be an expectation that people (for example, the Remainers) should just accept the vote outcome and carry on with their life. Browning (2018a, 2018b) argued that from the angle of ontological insecurity, anxieties triggered by Brexit are not superficial – they are real worries with potential negative effects in life. People cannot just ‘get over it’ and ‘move on’ as suggested by many.

Brexit and Immigration

The Referendum debates highlighted different types of anxiety among British voters: for example, anxiety about leaving the EU and its possible consequences; anxiety about the free movement of people within the EU; and anxiety about a probable Turkish accession in the near future. As the Brexit outcome proves, the anxiety around immigration might have overwhelmed the anxiety around leaving the EU (Koch, 2017). Immigration has been a key topic in debates before and since the Referendum. Prior to the Referendum, a survey conducted by Eurobarometer in 2015 showed that 61% of British people ranked immigration as the most important issue for the EU, above the EU average (‘Eurobarometer’, 2015; Vasilopoulou, 2016). When the British Election Study Team (Prosser, Mellon & Green, 2016) asked their respondents an open-ended question, “what matters most to you when deciding how to vote in the EU Referendum?” and how they would vote shortly before voting started, they found that the Leave voters’ key concern was ‘immigration’, followed by ‘borders’, ‘sovereignty’, ‘control’ and ‘laws’ – which were all relevant to the immigration theme. Alfano, Dustmann, and Frattini (2016) thought the lack of economic arguments in favour of leaving the EU could shift the focus of the Leave camp to immigration and related issues. In contrast, the Remain voters cared more about ‘trade’, ‘jobs’, ‘rights’, ‘security’, ‘stability’ and

‘future’. These two dissimilar groups of concerns demonstrate the fundamental difference in what the Remainers and Leavers found pertinent to their voting intention. Goodwin and Milazzo (2017) also found that strong public concerns over immigration and its perceived threats (especially in communities with higher ethnicity change rate) were central to explaining the 2016 Referendum outcome. Additionally, many other studies have identified that sovereignty, national identity and immigration issues play key roles in explaining the electorate’s opposition to EU membership in the UK (for example, De Búrca, 2018; Guma & Dafydd Jones, 2019; Peitz, Dhont, & Seyd, 2018).

EU immigration is based on one of the four guaranteed freedoms of movement set out in the Treaty of Rome of 1957 (Favell & Recchi, 2009). Free movement of people enables European citizens to travel, study, work, live and retire anywhere within the EU; it is the European integration at a human level. Engbersen and Snel (2013) introduced the concept of ‘liquid migration’ to describe the international, spontaneous, and come-go-return migration situation within the EU, in line with the free movement principle. In 2018, there were around 3.6 million EU citizens living in the UK (ONS, 2018); these EU citizens apply their free movement right and mobility to help them enrich their life, find better work or study opportunities, and make life choices that match their values and ambitions. Based on numerous studies, Goodwin (2017) argued that voters who feel anxious about immigration are more likely to play down the risk of Brexit and vote for Leave; he then suggested that voters’ concerns about immigration and free movement boost support for Brexit. Meleady, Seger and Vermue’s (2017) study also supported the view that anti-immigration sentiment is strongly correlated to support for Brexit. Perhaps the concept of ‘domopolitics’ could contribute to understanding anxiety towards immigration (Piacentini, 2016). Domopolitics is an ideology that people view the state metaphorically as a home, thus preferring the state to be a closed, safe space with locked borders (i.e., like a home with locked doors) rather than keeping it open to the outside world; this could explain people’s attitudes towards open borders and immigration.

The anti-immigration narratives in Leave arguments and Donald Trump's campaigns have often been linked together and compared to so-called 'populist' themes, aiming to incite fear in voters (Inglehart & Norris, 2016, Obschonka et al., 2018) and starting a 'rightward' drift in politics (Kemp, 2019). Inglehart and Norris (2016) provide a clear definition of 'populism':

> Populism is understood as a philosophy that emphasises faith in the wisdom and virtue of ordinary people (the silent majority) over the 'corrupt' establishment. Populism reflects deep cynicism and resentment of existing authorities, whether big business, big banks, multinational corporations, media pundits, elected politicians and government officials, intellectual elites and scientific experts, and the arrogant and privileged rich… Populism favours mono-culturalism over multiculturalism, national self-interest over international cooperation and development aid, closed borders over the free flow of peoples, ideas, labour and capital, and traditionalism over progressive and liberal social values (pp. 6-7).

According to Inglehart and Norris (2016), many studies have explored the impacts of cultural changes on society since 1970s (changes such as environmental/ green awareness, gender and race equality, and rights of the LGBT community), which include enhanced tolerance, diversity and multiculturalism. Nevertheless, such shifts in societal values have caused a 'cultural backlash' among people who feel threatened by progressive developments. "Less educated and older citizens, especially white men, who were once the privileged majority culture in Western societies, resent being told that traditional values are 'politically incorrect' if they have come to feel that they are being marginalised within their own countries" (Inglehart & Norris, 2016, p. 29). Therefore, both the Brexit vote and Donald Trump's election victory have drawn attention to the possible psychological factors underlying people's voting decision (Obschonka et al., 2018).

The Voters and their Identities

Some broad binary groupings have been applied to describe the demography of voters in the context of the EU Referendum (e.g., as mentioned in Hughes, 2019), such as Leavers and Remainers, locality (for example, north and south, city and countryside), class (for example, working and middle class), age (for example, young and old), to mention just a few. These types of binary groupings, according to Billig (1996; as cited in Clarke & Newman, 2019) could be explained by cognitive psychology, that is, our preference to place similar attributes together. However, even though such binary categorisations are not wrong, they are incomplete. Clarke and Newman (2019) suggested that such binary categorisation, as often seen in the media and a variety of analytical commentaries, would trivialise and diminish the subjective, diverse and complex mind behind each voting decision. Moreover, such categorisation objectifies human voters to fixed sets of (often negative) narratives, for example, the Leavers are often labelled as either 'racist', 'ignorant', 'dinosaurs', 'small-minded people', or 'ordinary, decent people' 'white working class' (Clarke & Newman, 2019; Hughes, 2019; Meredith & Richardson, 2019; Naidoo, 2016). Another issue pointed out by Parker (2016) is the psychological discourse that reframed the Brexit debates. One of the articles he examined was called 'Brexit is a matter of psychology' written by an American banker (Jimenez, 2016); this is an example of the psychological reframing of Brexit, implying some mental processes behind it. Other examples include calling Leavers 'racist' or accusing Remainers of siding with their Brussels bureaucrats. Parker (2016) referred to Mannoni's theories (Mannoni, 2003) and pointed out the contrast between what we consciously believe (i.e., what we know well) and what we continue believing despite the facts (i.e., the 'but all the same' voice in us). In Parker's (2016) opinion, the latter holds the key to understanding how narratives for or against Brexit, Europe, and immigrants are formed, for example, "I know well that immigration will not suddenly stop if we leave the EU, but all the same" (p. 207). In consequence, Parker (2016) argued that to make sense of Brexit, we should first try to understand why we continue believing in something regardless of the facts we know, that is, the 'but all the same' part in us. Therefore, it is important to view people as having multiple positions within society where they are exposed to different

types of knowledge and ways of thinking (Clarke & Newman, 2019), and focus on voters' cognitions, emotions and behaviours (Parker, 2016), rather than on the reframing of politics with psychological wordings or binary categorisation.

Other perspectives have also been applied to examine voting patterns. Manners (2018) agreed that on a personal level, the connection between psychological and political processes could mirror the relationship between the individual psychological process (e.g., anxiety) and the individual political process (e.g., anti-immigration views). Obschonka et al. (2016) obtained their Big Five Inventory (John & Srivastava, 1999) personality data from a large online survey conducted between 2009 and 2011 (BBC Lab UK, n.d.). In their data analysis they focused on the neurotic traits (for example, neuroticism, anxiety, depression, etc.). In the Brexit context, their findings showed that neurotic traits positively predict voting for Brexit. This finding seemed to suggest that campaigns that stoke fear could be rather effective for people who are already susceptible to anxiety. Presumably, areas with high numbers of anxious people (i.e., neurotic traits) might be more likely to vote for populist themes (e.g., Brexit). Moreover, Arnorsson and Zoega (2018) found that "regions where GDP per capita is low, a high proportion of people have low education, a high proportion is over the age of 65 and there is strong net immigration" (p. 301) were more likely to vote for Brexit. It appears that people with challenging circumstances and with little to lose might be more likely to support Brexit – Hughes (2019) referred to Kahneman's (2012) 'prospect theory' to help understand the behaviour of people in making choices in such scenarios. People's risk appetite in decision-making is often influenced by the perspectives of loss and gain, so when they face a risky choice that may result in gains, they tend to be risk-averse; on the contrary, they may be more ready to take a risk (or chance) to avoid facing a risky option of certain losses. This theory offers a different way of understanding Brexit, that certain Leave supporters might feel their future prospects are unpromising, therefore they would be more ready and willing to take the risk to avoid the status quo (Hughes, 2019). Furthermore, Golec de Zavala, Guerra, and Simão's (2017) study also found that collective narcissism, right-wing authoritarianism, and social dominance orientation (i.e., psychological

predictors of xenophobia) are independently related to negativity towards immigration, which in turn could lead to support for Leave.

Yet individual demographic factors such as education level, age group, income, ethnicity and future perspectives do not include the wider systemic factors that people are affected by, such as social conditions or locality, nor can they explain why there might be regional differences in neurotic traits. Kaufmann (2016) also emphasised that individual voter difference, whether to do with locality, age or education, does not give a full picture of the invisible difference between voters in the same categories. Rather, he suggested that personal values, like attitudes towards the 'death penalty' – one of the variables listed on the Right-Wing Authoritarianism (RWA) scale – would give a better indication of Brexit sentiment. Furthermore, findings from studies such as Peitz, Dhont and Seyd (2018) suggested that sceptical attitudes towards the EU were shaped by a complex mix of factors including voters' feelings towards immigration, national identity and supra-nationalism. Simply focusing on individual factors will therefore not lead to a good understanding of the reasons behind voting decisions.

There has been much research in the field of group identity, which attempts to understand people's voting decisions from the perspective of their group memberships. Social Identity Theory (Tajfel, 1974; Tajfel & Turner, 1979) explores people's sense of self, belonging, ideology and pride, based on their group memberships. Social categorisation processes help divide people into 'them' (i.e., 'out-group') and 'us' (i.e., 'in-group'), leveraging our cognitive tendency to identify and group things together. These categorisation and social identification processes highlight two features: the differences between groups and the similarities within groups. Another key hypothesis of Social Identity Theory is that group members will seek to find positive aspects for their in-groups and negative aspects for the out-groups in order to enhance their self-image and sense of worth via comparison. This 'us in-group' and 'them out-group' comparative attitude could help explain people's prejudiced views and even discrimination against differences or otherness (e.g., racism).

Deriving from Social Identity Theory, several studies have offered interesting views on the relationship between group identities and Brexit. For example, McLaren (2005) argued that growing levels of Euroscepticism in EU member countries could result from feelings of 'group' conflicts, for example, between national symbols, values and resources ('in-group') and those at an integrated European level ('out-group'). Riihimäki (2019) studied the discursive construction of the UK's national identity in the context of its membership of the EU by analysing the how Members of Parliament (MPs) had described the UK's role in the EU since the start of membership in 1973 up to the general election of 2015 in daily parliamentary debates. She found that the UK's identities in the EU could be grouped into five types: a leader; a willing member; insecure of its role; a reluctant member; and an isolated member. Her finding was in line with previous discursive studies of well-known speeches and debates (for example, Gibbins, 2014 and Wodak, 2016; as cited in Riihimäki, 2019), showing contrasting identities of the UK ranging from a leader (i.e., powerful and at the centre-stage) to an isolated member (i.e., insignificant and detached). This finding suggested that MPs (i.e., representatives of their constituencies) have not always been sure about the UK's identity (i.e., 'in-group') and position in the EU (i.e., 'out-group'), which could translate into the UK's uncertainty in terms of being part of the Union. For many, the Leave vote would also signify nostalgia for the British imperial past and reflect the complexity, conflict and transformation of British identity after the fall of the Empire (e.g., Gardner, 2017; Hughes, 2019; Manners, 2018; Turner, 2019). British people today still have some knowledge of their imperial history; there could be some postcolonial melancholia embedded on an unconscious level (Gilroy, 2004; Manners, 2018). The way the Foreign and Commonwealth Office (FCO) described the UK's post-Brexit 'Global Britain' visions, according to Turner (2019), reflect the narrative (rather than an idea) of empire, for example:

> [Global Britain] is intended to signal that the UK will . . . continue to be open, inclusive and outward facing; free trading; assertive in standing up for British interests and values; and resolute in boosting our international standing and influence. It is a Britain

> with global presence, active in every region; global interests, working with our allies and partners to deliver the global security and prosperity that ensures our own; and global perspectives, engaging with the world in every area, influencing and being influenced (FCO, 2018; as cited in Turner, 2019, p. 728).

This narrative of empire reflects a longing for lost glory, an attempt to reclaim some of that imperial influence in the global economic and political arena, and "a painkiller to ease potential suffering from leaving the European Union" (Turner, 2019, p. 729).

On a social-psychological level, Manners (2018) argued that the Brexit debates highlight the construction of different group identities such as the Remainers and the Leavers/Brexiters, and the conflict between in-group and out-group. These self-identifying social groups use social media platforms to practise 'group psychological activities' via newsfeeds and tweets. When the Brexiters call the Remainers "Remoaners" and challenge their lack of feelings of 'national uniqueness', they also demonstrate 'collective narcissism' (Golec de Zavala et al., 2017; Manners, 2018).

Immigrants are often regarded as an 'out-group' and as such potentially may pose a threat to the 'in-group'. Van de Vyver, Leite, Abrams and Palmer's (2018) study found that voters' dangerous worldviews (for example, realistic threat from outside the UK), conservatism and reduced European identity could predict support for leaving EU; they compared the EU Referendum vote to an 'existential' decision to leave or remain in a major 'social group'. Additionally, Swami, Barron, Weis and Furnham's (2018) study found that voters' identification with the national in-group (i.e., being British) would be positively associated with perceived and realistic threats, and shed light onto the positive relationship between Islamophobic conspiracist beliefs and intention to leave the EU. Many articles and blogs have highlighted some explicit use of xenophobic rhetoric towards migrants in the Brexit campaign: Orbach (2016) labelled Brexit "a racism now given oxygen" (p. viii). As a result,

some vulnerable migrant groups, such as Roma people or those who are unemployed or disabled have strong fears of being further discriminated against or even deported (Guma & Dafydd Jones, 2019). From a psychoanalytic point of view, Morgan (2016) wondered if these xenophobic attitudes towards immigrants were people's unconscious projections of unwanted anxieties and fears of scarcity of resources and consequent threat to their survival. Whether driven by unconscious fear or not, it seems that when voters perceive threats from immigration (i.e., 'out-group'), they are more likely to reject membership of the European Union and support Leave.

The above studies shed some light onto UK voters and their various identities. By contrast, they also highlight an awkward situation for EU citizens living in the UK regarding their identities. Most EU citizens living in the UK could not vote in the EU Referendum – they were neither Leavers nor Remainers. Would having lived in the UK for many years and calling the UK home have sufficed to meet the UK 'in-group' requirements? Brexit therefore highlights the need to address group identity and different types of inter-group narratives.

Emotions in the Debates

In the months leading up to the Referendum, both Brexit (pro Leave the EU) and Bremain (pro Remain) campaigns promoted rhetorics of 'fear', 'lost pride', and 'loss aversion' (Obschonka et al., 2018). D'Ancona (2017) quoted Aaron Banks, the businessman who financially supported the Leave.EU campaign, saying "the Remain campaign featured fact, fact, fact, fact. It just doesn't work. You have got to connect with people emotionally. It is the Trump success" (p. 17). Banks' words resonate with a generalised sense that the Remain campaign was rational while the Leave campaign was emotional. Hundreds of years ago, Immanuel Kant distinguished two different mechanisms of emotion, 'Affekt' (a momentary strong emotional experience) and 'Leidenschaft' (an intense and compelling passion that grows deeper over a period of time). What these both have in common is that they can corrupt one's ability to reason (Kant, 1789/1996; as cited in Staiger, 2018). Many people would attribute the Leave camp's success to the emotions in its campaigns,

emphasising the lack of reason; for example, the Leave camp used simple and persuasive slogans like ‘I want my country back’, ‘Let’s take back control’, or ‘We send the EU £ 350 million per week – let’s fund our NHS instead’, the latter in particular leveraging popular support for the NHS (Cromby, 2019), while the Remain camp stressed ‘remote’ concepts of economics, or ‘pooled sovereignty’ (Menon & Salter, 2016). Manners (2018) also supported the view that the Brexit debate has been accentuated with a focus on emotions, such as the emotional language of heroism, treason, traitors and patriots, which in turn helped shape the collective narcissism of ‘national uniqueness’. That being said, when Barnard and Ludlow (2017a, 2017b) asked their participants to speak about their reasons for voting Leave or Remain, they found that Leave supporters could give more concrete and powerful slogans such as ‘taking back control’ or what they disliked about being part of the EU, for example the harmonisation of detailed packaging standards; in contrast, the Remain voters tended to base their support on values and ideals. This difference could reflect the ways in which the Leave campaign was managed (Barnard & Ludlow, 2017a) – and it was not all emotional.

Emotions such as anger, anxiety and fear were already involved in previous referenda in other EU member countries such as Greece and Ireland (Garry, 2013, 2016). Leveraging Marcus, Neuman, and MacKuen’s (2000) Theory of Affective Intelligence (TAI) and Druckman and McDermott’s (2008) work, Garry (2013) studied the 2012 Irish Referendum on the Fiscal Stability Treaty. His findings suggested that angry voters would be more likely to be swayed by ‘second-order’ political issues and political convictions, rather than by considerations for the issue at stake. Prior to 2016, the UK’s EU membership had been considered a ‘second-order’ issue of no substantial political interest (McDonald, 2017; Manners, 2018; Reif & Schmitt, 1980); during the campaigns, the UK’s EU membership was parachuted to prominence and became a ‘first-order’ issue for the British people. The EU Referendum therefore showed the British people a possibility of leaving the EU that had until then not been obvious. For some voters, the vote meant more than Brexit; it signified an opportunity to reject the government, and to demonstrate their frustration and desire for change (Koch, 2017). The angry voters would be more likely to support the ‘risky’ option to

leave the EU, in contrast to the anxious voters, who would be more likely to deliberate over the precise issue, be risk-averse, and maintain the status quo (Garry, 2013; Hughes, 2019).

Brexit and The City of London

As previously mentioned, the majority of the available Brexit literature is devoted to policymaking; negotiations in areas like immigration, services, agriculture, fishing and banking; the UK's trade agreement and its infrastructure with the EU, USA and other countries; possible consequences of different Brexit scenarios; and the position of the City of London's financial industry after Brexit.

Many of the articles consulted in these areas made negative predictions about the UK's economic outlook (Abboushi, 2018; Van Reenen, 2016), for example, the country becoming poorer (Breinlich et al., 2016), having lower GDP (Begg & Mushövel, 2016), a lower growth rate – half of the 2000–07 average growth according to Heise and Boata (2019), and a lower standard of living (Chang, 2018). In addition, there were job loss speculations, for example, the Bank of England predicted that around 5,000 banking and financial services jobs would have moved to EU before March 2019 (Jones, 2018b); with respect to the industry's diverse and international workforce, figures indicated that between 28% and 35% of staff across different banking sectors come from the EU (Butcher, 2016). More recent data have shown that, for example, many UK-based banks have moved around 1,000 jobs to European cities like Frankfurt and Paris since the Referendum in 2016 (Brush, 2019).

Reuters shows that 43% of UK's banking and financial services revenue (both international and wholesale) comes from the EU (Jones, 2018a). The EU's main regulatory project for financial services, launched by the Commission in September 2015, is the Capital Markets Union (CMU). After leaving the EU, the UK will not be able to sway CMU-related negotiations, which in turn will have a major impact on the City (Moloney, 2016). The UK will also need to manage the "animosity that prevails in the EU towards a special deal with the UK, certainly in the domain of financial services" (Lannoo, 2016, p. 260). In terms of the

threat from Brexit to the City of London's financial activities and its dominance in the market, James and Quaglia (2019) reported that many of London's largest financial firms and main representative bodies supported a Remain vote in the EU Referendum, and afterwards lobbied for a 'soft' Brexit policy to retain access to the single market.

Moreover, there was a fear that the UK banking and financial services business might decline because London-based financial institutions, such as specialised investment firms and asset managers, would lose the automatic 'passport' to navigate business across the EU (Lannoo, 2016). UK-based financial institutions, investment firms, and asset managers depend on the multiple passporting rights to provide their services at EU level. If the UK loses its passporting rights and no similar agreement is negotiated, the City of London may be unable to maintain its status as an international financial centre. It may lose its access to free movement of capital and labour in the EU and its dominant position to clear and settle Euro-denominated financial products (Hall & Wójcik, 2018; Schoenmaker, 2017; Thompson, 2017), facing consequences such as losing key scale economies and suffering job losses (Begg & Mushövel, 2016; Bouoiyour & Selmi, 2018). Djankov (2017) estimated Brexit's direct negative effect on the City to be around 12–18% in revenue loss and a 7–8% drop in employment. Additionally, it has been widely speculated and reported in the press that banks and financial firms would start relocating their offices and staff to other European capitals such as Dublin, Amsterdam, Paris and Frankfurt (e.g., Batsaikhan, Kalcik & Schoenmaker, 2017; Butcher, 2019a; Butcher, 2019b; Chapman, 2019; Inman, 2019; Jones, 2018b). Smaller banks could be more affected by the changes, especially those that focus on mortgages, lending, and serving small and medium-sized enterprises (Cazan, 2017). Additionally, business services (consulting, legal advice) that depend on the financial services may also suffer loss of business activities should the City of London be negatively impacted by Brexit (Hall & Wójcik, 2018). Although most of the articles consulted speculated a possible downturn in the City of London's future post-Brexit, a few of them suggested alternative ways forward, such as London reinventing itself to champion new financial products relevant to climate change and Renminbi (the Chinese currency)

internationalisation (Hall 2017; Hall & Wójcik, 2018). What I have found so far is that there are concerns for the financial services industry, but details such as ‘how’, ‘when’ and ‘what’ the changes may be remain unclear. Thus, without a clear exit deal in sight, London-based financial institutions and specialised investment firms face uncertainty and challenges with regard to retaining their European talents and conducting business across the EU in the future.

Against a backdrop of the impact of Brexit uncertainty on the UK's social, political and economic future in general, EU citizens who work in the financial industry in London might experience job and employment insecurity related to potential post-Brexit changes, such as the UK no longer having passporting rights or relocation to other European cities. Undoubtedly, job and employment insecurity has been regarded as one of the most potent stressors in modern working life (De Cuyper, Bernhard-Oettel, Berntson, De Witte & Alarco, 2008), and feelings of uncontrollability and unpredictability resulting from job insecurity can cause significant stress (Dekker & Schaufeli, 1995).

EU Citizens Living in the UK

Existing research has analysed EU citizens’ perspectives on Brexit and explored their sense of belonging and identity at local, national and European level, using either quantitative or qualitative methods. EU citizens living in the UK, apart from the Irish, could not vote in the EU Referendum, despite the fact that this would directly affect them (GOV.UK, n.d.b). During the debates about Brexit or Bremain (leading up to the Referendum), Guma and Dafydd Jones (2019) argued that the perspectives of EU citizens with a UK residence had been under-represented; many contributors to Remigi, Martin and Sykes’ (2017) collection of Brexit testimonies of Europeans living in the UK expressed sadness, bitterness and even anger towards this ‘no-say’ and ‘left-out’ situation. The polarisation and divisiveness of Brexit in the UK is also deeply felt by the European residents here (Remigi, Martin & Sykes, 2017; Scheffler, 2018). Many studies have reported EU citizens feeling negative emotions triggered by the Referendum, such as anxiety, unsettledness, sadness, sense of rupture or

disruption, and shock (e.g., Banning, 2018; Guma & Dafydd Jones, 2019; Lulle et al., 2018; Ranta & Nancheva, 2019; Quinn, 2017; Remigi, Martin & Sykes, 2017). Van Deurzen (2018) reported having worked with many EU citizens in counselling. UK-based Europeans impacted by Brexit feel that their lives are directly impacted, completely changed or turned upside down by Brexit – a situation out of their control; some of them even start questioning 'where is home?' (Remigi, Martin & Sykes, 2017). Rosbrook and Schweitzer's (2010) study of refugees who had lost their homes suggested that the loss of home could be experienced as a "multidimensional loss associated with emotional and physical disturbances" (p. 159). Lulle et al. (2018) interviewed young Europeans living in London to understand their reactions to Brexit and their options for the future. As these young Europeans were accustomed to spontaneous and frequent movements within the EU (i.e., liquid migration), they felt relatively flexible to stay or leave the UK depending on the post-Brexit situation. Interestingly, many of Lulle et al.'s (2018) young interviewees also said they would actually 'formalise' their stay in the UK (for example, via naturalisation) for reasons of employment and/or relationships. Parutis (2011) argued that before the 2004 enlargement of the European Union, many East Europeans were working illegally in the UK, and that they would be more submissive and silent when facing unfair treatment at work in order to stay. Post-accession, however, East European employees gained legal rights to stay and became more confident in demanding equal employment conditions. However, with Brexit, doubt has been cast as to the continuity of free movement and EU citizens' future rights to stay in the UK (Favell & Recchi, 2009; Lulle et al., 2018). Lulle et al. (2018) had already noticed the solidifying effects of Brexit and its associated anti-immigrant rhetoric in their EU interviewees, in the sense that they often emphasised their being 'good' and 'valuable' employees with a progressive career, as if this could entitle them to staying in the UK.

Browning (2018a, 2018b) argued that EU citizens living in the UK might undergo 'ontological insecurity' generated through a threat to their sense of self-identity and disruption to the 'routinisation' (Giddens 1991; as cited in Browning, 2018a) of everyday practices re-affirming such self-identity. Even though the European citizens in the UK still keep their European

nationality and identity, they face uncertainty of status and rights post-Brexit, stigmatisation or loss of respect for being European, questions about where is home and sense of belonging at local and national level, attachment to the UK, job insecurity, and possible changes of daily routines and ways of living (Botterill & Hancock, 2019; Browning, 2018a, 2018b; Quassoli & Dimitriadis, 2019; Ranta & Nancheva, 2019; Remigi, Martin & Sykes, 2017). Sime et al. (2017) interviewed nearly a thousand East European young people regarding their reactions to the UK leaving the EU; over half of them said they felt 'uncertain' and 'worried', while over a quarter reported feeling 'scared' about the future. Additionally, nearly half reported experiencing more racism and xenophobia since the EU Referendum, ranging from name-calling and friendly jokes about accents or country of origin (both online and in person), to physical attacks and vandalism. This claim is also supported by Guma and Dafydd Jones' study (2019) of EU citizens living in Wales who witnessed increased hostility and physical and verbal abuse, as well as by reports of attacks on black and Asian British people in the weeks after the Referendum (Virdee & McGeever, 2018). Frost (2020) found that Brexit can have a detrimental impact on immigrants' mental health as there was a relationship between the percentage of Leave voters in the areas where the study's participants lived and increased discrimination and generalised anxiety disorder (GAD) symptoms, that is, participants who lived in areas with more Leave voters reported experiencing more frequent and rising discrimination than those who lived in areas with fewer Leave voters. Living with more Leave voters and more discrimination made these participants more likely to have GAD symptoms. "The degree to which the post-Brexit social climate may be emerging as not only hostile but also harmful for migrants living in the UK is in need of additional attention by researchers, policymakers, and clinicians" (Frost, 2020, p. 80).

That being said, discrimination may be just one of many forms of stress, albeit a serious one. Another form of stress can be the process of acquiring British citizenship (Fortier, 2016, 2017). Brexit highlighted the question of 'belonging' for EU citizens who live in the UK. Guma & Dafydd Jones (2019) found from their study and others that since the EU Referendum

there has been a surge in enquiries regarding legal rights, entitlements and future conditions related to EU citizens' staying in the UK; three-quarters of Sime et al.'s (2017) participants also reported feeling 'likely' or 'very likely' to continue living in the UK to study or work. Sime et al. (2017) suggested that these Europeans' intention to stay illustrated their feelings of 'belonging' in the UK, both at local and national level. An increasing number of applications for British citizenship were submitted by EU nationals after it became clear that the government would hold a EU membership referendum; according to a publisher of citizenship test preparation textbooks, the monthly sales figure quadrupled since David Cameron announced the EU Referendum: 2,179 copies in February 2016 in comparison to 570 copies in December 2015 (Morris & Gallagher, 2016). One key requirement of citizenship application is for applicants to prove their English fluency and 'Life in the UK' knowledge. Fortier (2016) argued that the English competency criteria create a hierarchy of 'deservedness' and 'belonging' among applicants; the English language is therefore 'politicised' and becomes evidence of 'integration' rather than a bridge to facilitate that integration. Fortier (2016) also argued that post-Brexit such a requirement might lead to an increase in 'linguistic xenophobia" towards people who speak another language or speak English with a foreign accent (TLANG team, 2016).

Given the unfolding Brexit situation, many European citizens ponder their own exit from the UK (Lulle et al., 2018; Remigi, Martin & Sykes, 2017). Van Deurzen was quoted as saying that many Europeans living in the UK were so worried about their right to stay that they could not live with such levels of anxiety, and left (Banning, 2018). Jones-Berry (2019) also revealed that, according to the 2019 Nursing and Midwifery Council (NMC) register report, the UK lost almost 5,000 EU nurses between 2017 and 2019; and in 2018, when the NMC surveyed 180 of the EU nurses who left, over half said Brexit was the key reason behind their departure. In summary, the uncertainty associated with Brexit has made moving to other EU countries (i.e., 'liquid migration' - e.g., Bygnes & Erdal, 2017) more attractive and appealing for these European citizens (Sime et al., 2017).

Limitations

Some of the papers consulted (for example, Golec de Zavala et al., 2017; Meleady et al., 2017) worked with the Prolific website, an online study-marketplace that allows participants to complete academic surveys for monetary compensation. Despite Prolific being an efficient tool to find research participants quickly, it is known to have first-come first-served bias, maximum reward-per-hour bias, and selection bias (i.e., when the participants selected may not be representative of the population intended by the study) (Prolific Help Centre, 2018); for instance, in Golec de Zavala et al.'s (2017) study, most of the participants were Remainers. Sample homogeneity (and/or the lack of it) could be another limitation of the consulted literature, for example, in Sime et al.'s (2017) quantitative research about Eastern European young people in Brexit Britain, over half of the survey respondents were Polish and a quarter of the respondents were from 30 other EU and non-EU countries; while in Lulle et al.'s (2018) qualitative work about EU migrants' Brexit experiences in the London region, the interviewees were only Irish, Italian, and Romanian young adult students and higher and lower skilled workers. Furthermore, the possibility of common method variance (i.e., when the measurement method may influence the results) could be a concern due to the self-reporting nature of collected data; for example, surveys may be efficient, but their structured questions' outcome choices are restricted. Given that people's Brexit experiences are often internal and subjective, it feels more complex and richer than the relationship between different factors; some factors may be correlational and their results cross-sectional, but they do not always provide firm causal or directional inferences of the effects, as in Golec de Zavala et al.'s case (2017). Last but not least, it is important to bear in mind that Brexit is an ongoing and ever-evolving event with constant changes. Some of the studies covered in this section were conducted over the past few years; they may or may not yield similar results if they were to be replicated today, since what all these participants reported feeling and thinking might have changed alongside Brexit development and/or influenced by other events such as the Covid-19 pandemic. Despite the above-listed limitations, the consulted studies have all provided valuable insights for Brexit research.

Research Aims

As previously mentioned, much qualitative and quantitative research has analysed EU citizens' perspectives on Brexit and explored their sense of belonging and identity at local, national and European level; none of it has focused on banking professionals. This study is one of the first to offer European banking professionals' views on their lived experiences of Brexit.

It would probably be safe to assume that not many people have a positive opinion of banking and financial services professionals – think of the widely reported banker-bashings and suspicion of bankers – especially after recent financial crises (Peeters, 2016) and its devastating effects on job loss, business collapse, and a 7%-lower pay level for millennials (BBC, 2019). Even the Archbishop of Canterbury voiced his opinion that this industry had a 'culture of entitlement' (Quinn, 2015). Despite the connotation of big pay cheques, risk and excess, bankers are humans too – they can have a tough time and feel vulnerable, emotional, or hurt just like anyone else. If there were ever any stigmatisation of being a banker, then how might it feel to be a 'European' banker working in London in the current Brexit climate? As a Trainee Counselling Psychologist, I was interested to know how Brexit was experienced by the banking professionals from the EU who did not (and could not) vote in the 2016 Referendum, yet still had to face the consequences of the ever-changing and evolving Brexit situation, just like the British people. Hence my research question: 'The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study'.

This study aimed to find out how these EU banking professionals made sense of their experience of an ongoing political uncertainty. It asked what meanings they attributed to this experience, what happened when they tried to make sense of Brexit (focus on process), and what this experience meant to them (focus on meaning). The study's findings were discussed with respect to the consulted literature, their practical value and contribution in the Counselling Psychology domain, and their implications for future research. As Brexit would

affect the workforce in other industries (such as health care, social care, farming, etc.), it was hoped that the study's findings could be of interest to and relevant in other areas, too.

METHODOLOGY

Rationale for Qualitative Research

As indicated in the research question, this study aimed to explore and understand the lived experience of Brexit for a particular group of people (i.e., European banking and financial services sector employees working in London). A qualitative research approach was deemed suitable to meet the aims of my research primarily for its focus on subjectivity, context-oriented individual experiences and meanings (Willig, 2012b). According to Elliott, Fischer and Rennie (1999), the main objective of qualitative research is to understand and represent the lived experiences, actions and individual perspectives of the people we study. With regard to our experience of the world, qualitative methodologies acknowledge the influence of our subjective and cultural perspectives, activities and conversations (Yardley, 2000). Thus, an account of a lived experience is not just a description of objective reality, but rather it is 'constructed' within certain contexts (Burck, 2005). Therefore, qualitative methodologies can work with a small number of participants from a purposive population to produce meaningful analysis.

As Brexit is an ongoing, constantly evolving and re-shaping phenomenon, it is important to clarify at this point that in this study, Brexit (short for 'British exit') means the UK's exit from the European Union and that the participants' experiences of Brexit encompassed events ranging from pre-Referendum campaigns to the exit deal-related updates of early December 2018.

Research Paradigm

Filstead (1979) defines a paradigm as "a set of interrelated assumptions about the social world which provides a philosophical and conceptual framework for the organised study of the world" (p. 34; as cited in Ponterotto, 2005, pp. 127-128). A research paradigm therefore lays the framework for the study. Based on its aims and phenomenological focus on idiographic lived experiences, this study's paradigmatic stance is constructivist, that is, its

aim is to understand the meanings of Brexit (a phenomenon) from those who experienced it and constructed equally valid realities of it.

The research paradigm is further supported by my ontological, epistemological and axiological assumptions. Ontology enquires into the nature of reality (Ponterotto, 2005) and 'what exists' (Willig, 2016). For this study, I agree with Willig's (2016) argument and believe that a realist ontological position would be suitable since it acknowledges the existence of a real phenomenon (e.g., Brexit) regardless of people's lived experiences, interpretations, pre-understandings and descriptions of it (Maxwell, 2012). Epistemology, on the other hand, is concerned with knowledge, and how we come to know it and obtain it (Burr, 2015; Willig, 2016). This study is interested in capturing phenomenological knowledge, which is "knowledge of the quality and texture of the participant's experience" (Willig, 2012b, p. 7), for example, their various thoughts, feelings, interpretations, and accounts of Brexit. Moreover, the study recognises there will be different experiential realities as the participants would have experienced the same phenomenon (i.e., Brexit) in individual ways. Furthermore, it does not intend to ascertain the accuracy of this knowledge (Willig, 2012a). Hence, it has a constructivist and relativist epistemological position, which accepts various equally valid, individually constructed perspectives of the same phenomenon (Brexit) influenced by different historical, social and cultural backgrounds, and by the dynamic researcher-participant interactions (Hansen, 2004; Maxwell, 2012; Ponterotto, 2005). Although my ontological and epistemological positions may appear to contradict each other at first glance, I agree with Willig's (2016) view that these positions can be distinct, and different assumptions can co-exist. Last but not least, with regard to the study's axiology (i.e., the role of the researcher's values and lived experiences during the research process), this is informed by a constructivist-interpretivist attitude that the researcher, as an interpreter of the participants' understanding of a lived experience (Haverkamp & Young, 2007), is an interactive and integral part of the research, and her pre-understanding and values cannot be fully separated and eliminated from the research process (Ponterotto, 2005).

Interpretative Phenomenological Analysis (IPA)

From a range of qualitative approaches, Interpretative Phenomenological Analysis (IPA) (Smith, Flowers & Larkin, 2009) has been chosen to conduct this research because of its focus on sense-making, idiographic commitment, the involvement of the researcher in the entire process (from interacting with the participant to facilitate data collection to interpreting descriptions in analysis), and its versatile nature, meaning that it can work with almost any human experience (Willig, 2013).

IPA's main philosophical underpinnings are phenomenology and hermeneutics (Smith et al., 2009). Phenomenology, introduced by Husserl (widely credited as the founder of phenomenology), aims to reveal the essential meaning of structures of a phenomenon (Finlay, 2009); it is the study of people's experience of their 'being' in the world and of the way events are/happen in our consciousness. Husserl emphasised the need to 'go back to the things themselves' (*zu den Sachen selbst*) and the 'lifeworld' (*Lebenswelt*). The former means paying absolute attention in order to describe the things objectively, while the latter is poetically described by Finlay as "the matrix of meanings inherent in our ongoing relations with our world" (2013, p. 180). According to Husserl's idea of 'intentionality' (i.e., our conscious perception of something) - a crucial characteristic of consciousness (Langdridge, 2008), things and objects are of great importance because our consciousness and awareness only exist when we are 'conscious' and 'aware' of something. In order to better understand intentionality, we can examine and describe the 'noema' (i.e., what is experienced; the object) and the 'noesis' (i.e., the way the object is experienced, like feeling, thinking, judging, etc.) (Langdridge, 2007). Husserl believed that the rigorous examination and description of things and objects themselves would eventually lead us to the 'essence' (i.e., the structural features of things and objects) that would require 'phenomenological reduction' (Langdridge, 2008) and which involves:

- Horizontalisation – the researcher treats all details of perception equally at this stage;
- Verification – the researcher checks their understanding of the data vis-à-vis the participant's understanding of the experience;

- Epoché – [from Greek] the researcher attempts to restrain themselves from their preconceptions; also known as ‘bracketing’.

The move from describing an individual’s experience of an event to the more general structure underlying that event is called ‘eidetic intuition’ (Langdridge, 2007). Husserl’s emphasis on essence, essential structures and a world with universal properties may appear “as tending towards being a realist, modernist project where there is a belief in a knowable world with universal properties (at least in some senses), and the aim is to examine the ‘real world out there’” (Finlay, 2009, p. 15).

Heidegger, a student of Husserl, had different views about phenomenology: he preferred the existential strand of phenomenology to Husserl’s transcendental and descriptive take, and disagreed with the separation between realism (i.e., beings exist outside the body) and idealism (i.e., beings exist in thoughts/consciousness). Heidegger emphasised hermeneutics (i.e., interpretation) rather than description; here, we see the foundation of IPA starting to take shape. Heidegger used the word ‘*Dasein*’ (meaning ‘there-being’, or ‘to be in this world’) (Smith et al., 2009) to describe the state of our ‘being’ that lies both within us and within the world (i.e., ‘worldliness’) – they cannot be separated from each other: Heidegger stated: “Man is a being who is immersed among beings in such a way that the beings that he is not, as well as the being that he is himself, have already become constantly manifest [i.e., in their being] to him” (Richardson, 2003, p. 34). Existential phenomenology does not believe in ‘bracketing’ our natural attitudes, assumptions and judgements when trying to understand a phenomenon because we are part of the world we live in; it values subjective experience. What’s more, Heidegger’s emphasis on hermeneutics considers the researcher’s own historical and cultural context, subjectivity, personal views and experiences. The hermeneutic researcher also does not bracket any pre-understandings, but constantly engages in self-reflection of their interpretation of their experience and the studied phenomenon (Finlay, 2013). This ‘pre-understanding’ is also what Heidegger meant by ‘to be in the world’ because all understanding is based on a set of already known background meanings (Laverty, 2003). A ‘hermeneutic circle’ highlights the entwined and non-linear

relationship between the part and the whole, a dynamic that Smith et al. (2009) illustrated using the example of a word and a sentence: we can better understand the word's meaning when we consider the context, and knowing the meaning of the word in turn enhances the understanding of the sentence.

Other philosophers of psychology continued to influence phenomenology and hermeneutics. Merleau-Ponty and Sartre further contributed to the existential view that phenomenology is about the lived experience of the body, such as practical activities, various relational contexts, languages, cultures and projects in the world. Gadamer and Ricoeur then expanded the existential idea that we are part of a cultural and historical context, and suggested that we always understand and interpret from a cultural/historical standpoint: Gadamer believed that understanding happens in interpreting (Laverty, 2003), while Ricoeur developed two approaches to help understand the meaning of something: 'hermeneutics of empathy', which focuses on the understanding of something as the way it appears to us, and 'hermeneutics of suspicion', which delves below appearances for any hidden meaning.

Developed by Jonathan Smith, IPA is a qualitative, inductive and not pre-meditated approach to conducting research that aims to investigate and understand the participant's descriptions of a lived experience of an event. IPA is essentially idiographic because it employs detailed and in-depth analysis to study the experience of a phenomenon of a specific/purposive people, or an individual, in a specific context (Eatough & Smith, 2017; Smith et al., 2009). Although idiographic and context-specific, the phenomenological knowledge gained from the exemplar may be relevant and applicable to a particular population in the same unique context. Unlike a descriptive phenomenology approach that separates description from interpretation and requires the researcher to 'bracket' all presupposition and knowledge about the investigated phenomenon, IPA views description as part of interpretation (Willig, 2013) and acknowledges the analysis is the researcher's interpretation of the participant's lived experience. Influenced by the hermeneutic circle (Smith et al., 2009; Willig, 2012b), IPA works with a circular, back-and-forth method, moving

between the ‘part’ (e.g., a word, a text or an interview) and the ‘whole’ (e.g., a text, a paragraph, or a research project), to enable the researcher to interpret and give meaning to the participant’s meaning of the phenomenon. The central role and active involvement of the researcher throughout the entire process are illustrated by Smith, Flowers and Larkin’s (2009) play on words: the ‘I’ and the ‘P’ of IPA represent the ‘I’ (researcher)’s interpretation of the lived experience data from the ‘P’ (participant).

Methodological Issues

Much existing research has identified the following issues concerning IPA:

First of all, IPA has not sufficiently recognised the importance of language (for example, in describing an experience), despite its acknowledgement that language is crucial to ‘shape, capture and communicate’ the participant’s lived experiences (Willig, 2013), and that any sense-making happens in the context of discourse, narratives, etc. (i.e., language) (Smith et al., 2009). I was curious about how ‘linguistic variability’ (for example, the same phrase may not mean the same thing to everyone) (Willig, 2013) might impact my research: even though all of my participants spoke English fluently and had been working at a professional English level for years, I was mindful that English was not their mother tongue and that how they attributed meanings to their experience of Brexit could be influenced by their grasp of the English language.

Secondly, Willig (2013) pointed out that some might argue that the way people choose their words to describe the experience of a phenomenon ‘constructs’ a certain version of that reality (for example, in a particular cultural and social context). In that sense, IPA might risk capturing only socially constructed views about a phenomenon, rather than the lived experience of it. Additionally, others question how we can know whether the participant is sufficiently self-aware and eloquent to describe a lived experience (and if they mean what they say), as well as how capable the researcher is to analyse the participant’s descriptions (Brocki & Wearden, 2006).

Thirdly, IPA focuses on ‘perceptions’ such as understanding and meaning; it does not attempt to explain a lived experience or why various perceptions exist. That being said, Willig (2013) argued that we could expand our understanding of a phenomenon by knowing the ‘conditions’ (for example, past events, or our social and cultural backgrounds, etc.) that make the participant’s experience possible. Smith et al. (2009) also argued that hermeneutic, contextual and idiographic analyses can help shed light onto the background of the participant.

Lastly, another often-mentioned issue regarding IPA (and qualitative research in general) is the lack of evaluation criteria. Checks that work for quantitative research like reliability and validity cannot be applied to qualitative research. Willig (2012b) suggested that qualitative evaluation should take into consideration the study’s epistemological assumption, in order to customise the appraisal criteria to appropriately assess the study’s contribution to knowledge. For example, for phenomenological research, Madill, Jordan and Shirley (2000; as cited in Willig, 2012b) proposed ‘scrutiny of reflexivity’, examining the relationship between the ‘accounts’ (for example, the transcripts and the researcher’s analysis of them) and their ‘contexts’. In addition, Yardley’s (2000, 2008) criteria for good qualitative research could help assess validity, as follows:

i) ‘Sensitivity to context’. This refers to the researcher’s awareness of the theoretical, literary, empirical and sociocultural context, their participants’ perspectives, and the power dynamic between them.
ii) Commitment and rigour. This refers to the study’s thoroughness, depth, methodological competence and strong engagement.
iii) Transparency and coherence. This is related to how the researcher keeps a clear, coherent and reflective record of their entire process, from data collection to analysis.
iv) Impact and importance. This concerns whether the research presents a new and useful way to understand a topic or phenomenon.

Consideration of an Alternative Methodology

At an early stage of the research, I also considered using narrative analysis to search for meanings through the participants' narrative constructions of their Brexit experiences, which would have suited the aim of the current study. Broadly speaking, narrative analysis studies the ways in which people organise, order, connect and interpret events, and then construct stories about their experiences. It also explores people's self-identities by looking at the stories they choose to tell about their lives (Silver, 2013). Similar to IPA, narrative analysis produces knowledge based on the participants' subjective and personal experiences and how they make sense of these experiences, taking into consideration the social and historical context of the stories. Narrative analysis does not examine whether the stories told by participants are objectively true: "meaning is fluid and contextual, not fixed and universal" (Reissman, 1993, p. 15; as cited in Silver, 2013, p. 152). According to Silver (2013), narrative analysis produces social constructionist knowledge. Like IPA, narrative analysis requires the researcher's active involvement throughout the entire research process, from interview to data analysis. The researcher's questions, and their relationship and interaction with the participants, also play a role in influencing the narrative outcome. What drew me towards the narrative analysis approach was the story element, that is, being able to report people's experience of Brexit chronologically and get a sense of their identities by the stories they tell. However, after careful reflection I opted for the IPA approach, as its focus on the meaning of people's lived experiences of Brexit was more in line with my research interest.

Methods

Recruitment

This research aimed to recruit a homogeneous group of participants: six to eight adults age between 30 and 50[1] who were European Union (but non-UK) nationals; all genders; who had been working in the banking and financial services sector (excluding those in

[1] Taking into account Erikson's 'Stages of Development' (Shaffer, 2005), 'age between 30 and 50' implies a stage where a person might have accumulated certain life experiences and maturity, and be more settled.

administrative roles) in London and potentially faced Brexit-related relocation or repatriation; who had been living in the UK since 2015 at the latest (i.e., indicating that their stay in the UK was more permanent than temporary, and that they were in the UK in 2016 and witnessed the EU Referendum campaigns and the vote outcome); and who had not voted in the EU Referendum (see Table 1 for the full inclusion and exclusion criteria).

Table 1
Inclusion & Exclusion Criteria

Inclusion Criteria
- All genders - All ethnicity - Adults (age between 30 and 50 years old) - European Union (EU) nationals - Banking and financial services industry non-administration employees - Must have been living in the UK since 2015
Exclusion Criteria
- UK passport holders (UK nationals or dual nationalities) - Voted in the EU Referendum

The key recruitment strategy was to leverage contacts in my professional and personal networks (for example, alumni from my international school in Brussels and business school in London, and professional contacts from my past banking work experiences) to help me recruit prospective participants. I started the recruitment process by sending emails to various contacts who worked in the banking and financial services sector. In the email I presented my research aims and asked if they could possibly assist me in recruitment by identifying and approaching their European contacts in banking, and forwarding them a standard ‘Recruitment Email’ message (see Appendix 2) on my behalf; whoever would be interested in taking part in the research could email me directly. Ten people initially showed interest in participating; I emailed them the ‘Participant Information Sheet’ (see Appendix 3) immediately to provide further details about the research, confidentiality, and the voluntary nature of their participation. After they had read the Sheet and asked me any questions via email, nine participants agreed to participate. Eventually, eight out of the nine prospective

participants were interviewed; the ninth participant failed to reply to the subsequent follow-up emails.

Participants

Eight participants consented to be interviewed for the research and they all met the selection criteria: all genders (i.e., one woman and seven men), EU banking employees across several financial institutions, having been in the UK since at least 2015 (they had been in the UK for an average of 8 years), and aged between 30 and 50. Due to the ever-changing and evolving nature of Brexit, it was considered fitting to interview all the participants within a short time frame so that they could describe their experience of Brexit and its development at similar stages. Consequently, all interviews took place between 18/10/2018 and 07/12/2018 and lasted on average 50 minutes each.

Interview Settings

The semi-structured interviews were conducted in three different settings: three interviews took place in pre-booked meeting rooms in Rhind and Myddelton buildings at City, University of London; one occurred in a meeting room at the participant's work; and four were carried out over the phone. To interview the participants in their workplace or over the phone was a later-added and ethically approved amendment, in order to accommodate these participants' busy schedules. All onsite and offsite meeting rooms provided sufficient privacy, comfort and safety (i.e., there were no workplace hazards and everyone knew where the emergency exit was); and all phone interviews were in secure, quiet and private settings (see Table 2 for participant demographic data and pseudonyms).

Table 2
Demographic Characteristics of Participants & Pseudonyms

Gender	Age Range	Country of Origin	Pseudonym	Interview Location	Arrived in the UK
F	30-34	Spain	Marta	City Uni	2012
M	35-39	Poland	Stanislav	Workplace	2014

M	35-39	Slovenia	Mika	City Uni	2005
M	35-39	Belgium	Wim	City Uni	2005
M	45-49	Belgium	Alan	Phone	2012
M	30-34	Germany	Dieter	Phone	2015
M	45-49	Belgium	Jose	Phone	2002
M	40-44	France	Pierre	Phone	2014

Semi-Structured Interviews

Prior to the interview, all participants were provided with an Information Sheet to familiarise themselves with the research aims and interview process. On the interview day, they were presented with a Consent Form (see Appendix 4) to confirm their voluntary participation, agreement to be audio-recorded, understanding of General Data Protection Regulation (GDPR) regulations, and their rights; for those who preferred to be phone-interviewed, we arranged to exchange the scanned Form via email. Both participant and researcher signed all Consent Forms. Just before we began, I reiterated that they could withdraw at any time before or during the interview and up to one month post-interview; additionally, they were specifically reminded of their right to pause and/or stop whenever they felt uncomfortable or unable to continue. They were encouraged once again to ask any questions they might have before we started the interview. It is worth mentioning that the audio-recorder was always placed in a central position and right next to the phone's speaker to record as clearly as possible.

A semi-structured 'Interview Schedule' (see Appendix 5) was employed to help frame, encourage and elicit open and detailed descriptions of lived experiences of Brexit from the participants. The schedule contained eight open-ended research questions and related sub-questions, and possible prompts applying descriptive, narrative, comparative and evaluative styles (see Table 3) to encourage reflections, and the sharing of thoughts and feelings. When planning my questions, I followed Smith et al.'s (2009) guidelines and started with a few topic areas of interest around lived experiences of Brexit, for example, work, family, life

before and after the EU Referendum, etc. Then I planned the sequence of these questions in a natural flow, starting with the participants' motivation to take part in the interview, followed by their experiences of life since the Brexit outcome, with a slight focus on their initial and subsequent reactions to the Referendum result, and then by their experiences at work. The schedule next explored whether there were any changes or impacts on the participants' career path, life plans, how they saw themselves due to Brexit, and how they made sense of that.

Table 3
Types of Questions

Question Type	Example
Descriptive	Can you please share with me what motivated you to participate?
Narrative	How would Brexit impact your personal life?
Comparative	Have you seen any difference at work as a result of Brexit?
Evaluative	How do you feel about news reports on Brexit?

During the interview, I did not follow the schedule strictly; rather, as I had studied the schedule in advance, I kept a more natural interaction with the participants, maintained eye contact (with those who sat in front of me), and created a more relaxing and flexible flow. After my first interview, I made slight adjustments to my schedule based on my reflection. For example, I found the way my first participant used a divorce analogy to describe Brexit and how she interpreted it fascinating, so I decided to ask my other participants to explore any Brexit-related analogies that might have come to them. I also noticed that when I conducted phone interviews, despite the lack of face-to-face interaction, these participants were still able to share their experiences openly and articulate their points clearly over phone. Moreover, during the phone interview, as my eyes often rested on the schedule, I was able to follow it more closely than during in-person interviews. What's more, throughout the interviews, I regularly reminded myself of three important points: 1) I should resist the desire to interpret while the participant was speaking; 2) any additional questions should result from listening to them attentively; and 3) I should not assume that their words directly

reflected their thoughts and feelings, and should listen to what was not said (Smith et al., 2009; Willig, 2008).

With regard to interview data storage, the audio files are stored on my password-protected laptop. All of the digitally recorded interviews were verbatim-transcribed using Microsoft Word. Interview transcripts are stored in both Microsoft Word on my laptop and in paper format in a locked drawer in my study. These data will be stored for the duration of this research; they will be destroyed after the required 10-year period.

Ethical Issues

Ethical approval was obtained from the Standard Psychology Department Research Ethics Committee at City, University of London – ethical approval code PSYETH (P/L) 17/18 224. Additionally, the study also adhered to the BPS and HCPC ethical codes and guidelines for research (‘BPS Code’, 2014; Health and Care Professions Council, 2016).

All of the participants were recruited from a non-clinical environment – they were functional and non-risk adults. Their participation was voluntary; they were not pressurised to be interviewed or to give information unwillingly. They were also not in a dependent relationship with the researcher, so there were no conflicts of interest. All of them were made aware of GDPR regulations, their rights, and confidentiality.

It was assumed that the potential disadvantages and risks of conducting the semi-structured interviews were low, and there were no risky activities that might cause harm to participants’ physical or psychological well-being. That being said, I erred on the side of caution and made sure I was prepared for any possible outcomes, for example: 1) I provided as much information about the research as possible to help reassure them; 2) I let the participants talk at their preferred pace and pause/stop whenever they wanted; 3) on the day of interview, I paid attention to each participant’s well-being (for example, knowing safety exit, checking room lighting and temperature and voice clarity over phone, providing drinks); 4) as

an interviewer (not a counsellor) in the room, I understood the importance of boundaries and that it was fine to provide empathic listening, but not counselling, to help ease any strong emotions that the participant might feel; 5) there was a debriefing session (see Appendix 6) after each interview to give another opportunity to discuss the study and ask questions; and 6) I also provided a list of useful contact details in case the participants might need further counselling support. As the interviews concluded, all participants reported themselves to be fine and capable of going back to work or carrying out the rest of their day as planned.

Analytic Strategy

After each interview, a pseudonym was allocated and the recording was transcribed verbatim. Transcribing interviews was a constructive process; even though I wrote exactly the same words as were originally uttered, the process was still influenced by my interpretations including punctuations and length of pauses. In the interview transcripts, silences, hesitations and pauses are indicated by three dots …, while longer silences, hesitations and pauses are indicated by three dots in parentheses (…). Laughter is expressed as ((laugh)) in double parentheses. Occasionally, words are inserted within square brackets [ ] to help clarify a quote.

As a novice to the IPA analysis process, I have consulted various writings (e.g., Brocki & Wearden, 2006; Langdridge, 2007; Smith et al., 2009; Willig, 2013, to name just a few) for a better understanding of IPA's analytic strategies. This led to the personalised list of pragmatic guidelines that I applied during the analysis process: i) familiarising myself with the data by re-reading the transcript and re-listening to the audio-recording; ii) recording my initial reaction to the transcript and re-reading post-interview reflective notes (observations, thoughts, questions, comments, etc.); iii) breaking the transcript down into parts and making exploratory comments and summaries alongside – noting descriptive, linguistic and conceptual comments as well as applying de-contextualisation strategies; iv) coding initial themes as a first step to making high-level meaning for different segments of the transcript; v) considering factors like frequency, immediacy, clarity and explanatory power for theme

selection (see Appendix 7); vi) listing together all emerging themes to find similarities and connections among them; vii) organising the emerging themes in some order to facilitate the analysis process; viii) constantly re-reading the transcript to verify whether the themes were meaningful and relevant; ix) producing the final table of themes.

My role as researcher was crucial in interpreting the participants' understanding of the phenomenon (i.e., double hermeneutic), and much attention was devoted to reading and re-reading the transcripts, and getting deeper to access the more abstract and conceptual layers of what the participant said (i.e., understanding the latent and hidden meanings, what was not said or what was said between the words) (Eatough & Smith, 2017; Laverty, 2003). Willig (2015) referred to Van Manen's (1997) three different ways of reading that can help extract meaning from participants' accounts, which I found very useful: i) holistic reading covers the accounts and their meaning as a whole; ii) selective reading points to the important and interesting parts of the accounts that are examined; and iii) detailed reading applies to every line of the text analysed; these suggestions also resonate with the circular and non-linear relationship between the 'part' and the 'whole' in the hermeneutic circle.

This study required me as researcher to mindfully and reflectively 'bracket off' any knowledge and theories, personal biases, judgements and assumptions (Finlay, 2008; Langdridge, 2008), in order to 'uncover/express/illuminate' (Eatough & Smith, 2008) participants' subjective and personal experiences of the Brexit phenomenon.

Researcher Reflexivity

From a Trainee Counselling Psychologist point of view, IPA's focus on subjectivity, diversity and variability of experiences (Spinelli, 2005) resonates with Counselling Psychology's 'between-ness' and 'openness' to respecting differences (Henton, 2016), and with Cooper's (2009) key Counselling Psychology values such as valuing the client as a unique social and relational person with subjective and intersubjective experiences. Moreover, it is considered advantageous that the researcher's role is central and integral to the IPA process, because

of the researcher-participant interaction and the researcher's responsibility to interpret collected data. Furthermore, there is a strong aspect of introspection in the IPA research process. Bracketing my initial knowledge and assumptions about Brexit (together with any beliefs and biases attached to it) helped me reflect on how I used to understand and experience it (i.e., my 'customary way of knowing') (Willig, 2013). Observing and reflecting on how my pre-understanding evolved and how that might affect my stepping into the participant's way of knowing Brexit and my interpretation of their descriptions was all part of my methodological reflexivity.

With regard to my research topic 'The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study', I initially wanted to work on it for the following reasons.

Like most people who live in the UK, I have followed the development of Brexit and become aware of the uncertainty around the UK's departure from the EU. There have been many unanswered questions: Would there be a deal? What would be the final agreements? What could be the prospects for the UK's position in the world or for policies in areas like tax and environmental issues? What might be the ripple effect on Europe/the world? My personal interest in Brexit definitely influenced my choice of topic.

Secondly, my past working experience in the financial services industry nudged me towards picking this industry over other areas that have also been impacted by Brexit (e.g., health and care, hospitality, or farming industries). As a Counselling Psychology trainee, I was interested to find out about the lived experiences of European citizens working in London's financial districts after the Referendum and what it meant to them. I wanted my research to give this group of participants a platform to voice how they made sense of their lived experience of the Brexit phenomenon. By shedding some light onto the meaning-making process, I wanted to present the subjective, private and human experiences of these EU citizens in the banking world.

Last but not least, as a foreigner and EU passport-holder living in London, I have also been impacted by Brexit. That being said, I have fully respected the idiographic aspect of my research, understanding that my participants and I have unique and subjective journeys. Through reflexivity, I became aware of my initial knowledge, beliefs, biases and assumptions about Brexit prior to the commencement of interviews, and I have observed the various 'shifts' in my understanding that have resulted from being open to new ways of 'knowing' Brexit through interactions with my participants. I have been able to notice these shifts partly because I tried to keep a balance between observing and participating as suggested by Willig (2008), and partly because I kept a reflective record of my thoughts and feelings throughout my research process. For instance, I found it useful to guide my post-interview reflection using the following questions (Donati, 2016, p. 58):

> i) What were you thinking and feeling as it was taking place, and immediately afterwards?
>
> ii) Was anything particularly challenging about the situation for you?
>
> iii) What assumptions did you make about the client, problem or situation?
>
> iv) How did your assumptions influence your action/practice in the situation, i.e., your responses, decision-making?

To help achieve the right balance between observing and participating, I continued leveraging the support of my dissertation supervisor and personal therapist, as well as writing a reflective journal. Self-reflection was an essential part of this research process.

As Brexit was an ever-evolving phenomenon that (to date) is still taking shape, it was planned that all interviews would be conducted within a short time frame, so that the participants would be aware of similar Brexit developments. It was a challenging task to book interview appointments with busy banking professionals. Perseverance, advanced planning and time management, and flexibility eventually helped overcome various obstacles and ensured all interviews were conducted before the end of 2018.

Intersubjectivity

Intersubjectivity reflection in this context focuses on the 'relatedness' between the participants and the researcher, and its impacts on the interview. I recall a brief conversation after one interview. As my appearance and name indicate a non-European ethnicity, one participant automatically assumed I would not be a EU passport holder and congratulated me (in a benign and genuine manner) for not having to worry about Brexit like they did. At that moment, it felt unnecessary and irrelevant to mention my Belgian nationality. I also wondered if other participants felt the same way and spoke to me as a Brexit-researching bystander.

Upon deeper reflection, our little chat had actually unearthed one of the major issues behind Brexit, which was identity. Many people voted to leave because they identified themselves as British rather than European. Through naturalisation, I have become a European. I may speak the languages, appreciate the cuisines, know the customs, abide by the laws and adapt to the continental way of living, but I cannot be certain if that is what being European means. Even if I decided to recognise myself as European, my Taiwanese ethnicity might somehow make another European person identify me as a foreigner. So, what does it really mean to be European? Does holding a European passport, or being from a member country of the EU, make one European? It felt important for me to constantly reflect on my thoughts, feelings and reactions vis-à-vis those of the participants (as in the above example), being aware of what were mine and what were theirs, and separating them during the interview and analytical process. It also felt necessary to hold in mind that our discussions during the interview were also a 'joint' action, effort or dialogue (Burr, 2015) and influenced by the social context we were in at that moment (Yardley, 2000). I, as the researcher, contributed to what was said by the participants, "not only by the moment-by-moment verbal and non-verbal input which prompts and completes the other's utterances, but also by actively or passively invoking the relative identities and shared understandings which provide the framework for speech" (Mishler, 1986; Ochs, 1997; Pomerantz and Fehr, 1997; as cited in Yardley, 2000, p. 221).

ANALYSIS

Overview

This analysis chapter presents three themes and eleven subthemes developed from eight semi-structured interviews to make sense of the lived experiences of Brexit from European banking professionals' viewpoint. A summary of themes and subthemes is presented in Table 4.

Table 4
Table of Themes and Subthemes

Theme	Subtheme
Making Sense of Brexit	Incomprehensibility Like a Cork in the Ocean – Floating, Not Sinking Struggles with Trust The Divorce
Transformation of Identity	We versus They Mixed Feelings towards Leave-Voting Colleagues Profiling Brexiters
Disconnection	Mobility is Something that I Do Brexit Anxiety? I Feel rather Distant Appraising a Bad Financial Decision Brexit Drama

Theme 1: Making Sense of Brexit

This theme captures the participants' ongoing process of making sense of Brexit two years after the EU Referendum took place – their attempt to find meanings in a situation where there was no clarity, no certainty, and no control. At the same time, the theme captures a shared experience of openness, flexibility, adaptability and maybe even hope. The participants experienced the EU Referendum as a distraction, using Europe as a scapegoat, or a trick to divert attention from the real issues; this perception was regarded as a serious deception of the people by the participants and led to a lack of trust in politicians. Participants also experienced the dramatic elements of Brexit and used figurative speech (such as the divorce analogy) to help convey the meaning of their experiences. Four subthemes are identified within this theme: Incomprehensibility; Like a Cork in the Ocean – Floating, Not Sinking; Struggles with Trust; and The Divorce.

Subtheme 1: Incomprehensibility

None of the participants expected the Leave camp to win the EU Referendum on the 23rd of June 2016. Two years later, at the time of the interviews, they appeared to still find Brexit in general beyond understanding. Nearly all of them explicitly expressed that they could not believe Brexit happened because they did not think it would happen. The element of surprise seemed to contribute to incomprehensibility in the Brexit context:

> I couldn't believe it. I knew that a lot of people would vote for 'Leave', but I didn't believe that it would go through. (Mika, p. 1)

> No, I didn't think they would leave… the decision to leave, it was the first time. (Wim, p. 1)

> I don't think Brexit is something that is really going to happen; I never thought it was possible… I don't think Brexit for me can happen. (Pierre, p. 5)

> I was seriously surprised. The reason that I was shocked was because I did not expect it at all. I was certain that even though many supported Brexit, they would not have the majority. (Dieter, p. 1)

Stanislav did not believe that Brexit could happen because it was against political pundits' predictions and general business interests:

> So first of all, I didn't think it was going to happen, especially that all the predictions were actually saying that that's not going to happen, think about banks and business (…) so it came by a very big surprise. (Stanislav, p. 1)

As for Alan, he could not understand Brexit because it felt like a rejection of the EU ideology that grew out of the post-war picture in Europe:

> I couldn't understand in this day and age people can close themselves to an initiative that started after the World War II to open and bring people together. (Alan, p. 1)

This incomprehensibility was further captured by the way in which the participants described their experience of Brexit when they paused, repeated, and even contradicted themselves. A few of them paused briefly at the beginning of the interview to reflect before continuing:

> When I heard that people had voted in the majority for Leave (…) (Alan, p. 1)

> I was shocked. It was like really, really (...) (Mika, p. 1)

> I don't know (…) Yeah I thought it was going to be Remain. (Marta, p. 2)

> Somewhat surprised (…) not to the extent of a shock (...) yeah, it is not a subject to think too much about (…) yeah. (Wim, p. 1)

This pause could be interpreted as the participants replaying a speechless moment when they first learned about the Referendum outcome, a moment that meant that, two years later, they still felt too shocked or surprised to know what to say. Wim's pause seemed to help him connect to the flow of his reactions in the past, from being 'surprised' to realising it was not a shock, to a sense of resignation. That sense of incomprehensibility was also emphasised by repetition of 'really', possibly adding a sense of foreboding to the pause, as seen in Mika's statement. Repetitions occurred in other participants' interviews, too. Stanislav tried to make sense of Brexit while speaking to me:

> Yeah, yeah, I mean, generally, I mean, to be frank with you, I don't really know what Brexit means personally to me, because, I don't know. (Stanislav, p. 2)

Repetitions of ‘yeah’ and ‘I mean’ could potentially imply that Stanislav did not know precisely what he wanted to say regarding Brexit and used these words to fill the space while he tried to come up with some ideas (NB: he admitted afterwards that he didn't know what Brexit was about). Repetitions of sounds and phrases appear to be an integral part of Stanislav’s description of his Brexit experience, for example, he repeated ‘yeah’ 15 times, ‘I mean’ 8 times, and ‘you know’ 60 times in his interview. These repetitions could represent his constant search for words to explain his thoughts and feelings, as well as his attempt to understand something incomprehensible. Another participant, Marta, repeated ‘I don’t know’ 46 times in total. The function of the phrase ‘I don’t know’ in Marta’s case could be twofold: it could be her colloquial filler-phrase in between sentences, and it could also mean, literally, that she did not know what to say because she had not yet made sense of what happened.

Some participants contradicted themselves when talking about their Brexit experiences. For example, in Pierre’s case, he alternated between being ‘shocked but not surprised’ and ‘being surprised but not shocked’, with explanations to back each position:

> I was shocked by the result because it was unexpected (Pierre, p. 1) I was not surprised of the UK voting out, I don't think they were brought up the same way as we did back in Europe. The feeling of being European is definitely stronger in Germany, France, I think in Spain, Italy as well, and the rest of the member countries like Belgium and Netherlands. I think we are proud of being something larger; I don’t grasp that in people in Great Britain. (Pierre, p. 2)

> I was surprised that I thought the Referendum result might be tight, but I wasn’t shocked when Brexit happened. (Pierre, p. 6)

Similarly, Wim corrected himself a few minutes after he said he would be ‘surprised’ if the UK actually left the EU:

> Well, I will be surprised when they actually leave. I think it is not a foregone deal that they will leave. (Wim, p. 4)

> Now, nothing is surprising at all, because everything is in the air, nothing is concluded so you can't have surprise. (Wim, pp. 4-5)

Wim's words 'everything is in the air' highlighted another key element of the incomprehensible Brexit: at the time of interview at the end of 2018, Brexit was an under-defined phenomenon that was yet to take shape through ongoing negations between the UK and the EU. Consequently, the experience of Brexit could be inconsistent and fluid, that is, at first participants thought they knew how they felt but the next moment they felt quite differently, because of lack of definition, conclusion and clarity.

When facing something abstract and beyond understanding such as Brexit, many participants also appeared to leverage other people's and organisations' views and/or knowledge of Brexit in order to enhance or support their own. For example, Stanislav brought other foreigners (mostly Europeans) into our conversation to emphasise the similarity between them::

> In general I think among foreigners, I would think that my view is quite similar to what they say; and again, majority of the people I deal with have come from Europe. So I guess they are people somehow similar to me. (Stanislav, p. 3)

Moreover, both Mika and Marta tapped into the more corporate and professional mechanism of making sense of Brexit, for example, how some companies were setting up task forces to 'anticipate' and forecast Brexit's probable impacts on them in an organised way, in spite of having little concrete information to work with:

> I have seen, not at my company, but others' companies, they have created teams to look into Brexit and how Brexit will impact them. (Mika, p. 2)

> So all this is, there is a big unknown, and we're just trying to find out which clients already have plans towards 'hard Brexit'… At this moment we're only trying to anticipate, but just collecting all this information and getting this information is really becoming quite an intensive task because no one knows. (Marta, p. 1)… I think mainly from May, June. It has become more intense especially after the summer and now in September, everyone seems to be in a rush to know what clients are going to be doing and what we will have to do. (Marta, p. 2)

Marta, being part of such a task force, conveyed the exhaustive nature of piecing together information when no one knew about Brexit for certainty, and described the time pressure as 31 March 2019 (i.e., the original Brexit deadline) approached.

In addition, Pierre experienced Brexit as an external event that was out of his control. For him, a way to gain control over Brexit and to have his Brexit views validated seemed to be to internally transform other people's opinions and thoughts into his personal conclusions:

> I am not British I could not vote, I am here as an outsider and I have no control of [Brexit], so all I could do is to ask people around and see what they thought, and then I make my conclusion from there. (Pierre, p. 6)

For these participants, the Brexit sense-making process felt like an ongoing quest that could take place spontaneously in social, professional and interpersonal occasions whenever opportunities arose. It felt as if, due to their own lack of understanding, it was rather important for them to learn about what others might know or think of Brexit, what others' focus on Brexit might be, and whether they shared similar views. There also seemed to be a relational aspect in their wanting to know about others' views, that is, to feel that they were

not alone amid the Brexit incomprehensibility. The incomprehensibility of Brexit is such that these participants wanted to anchor themselves to ‘something’ so that the sense-making process of a baffling phenomenon was not limited to their own processes.

Subtheme 2: Like a Cork in the Ocean – Floating, Not Sinking

All participants spoke about Brexit’s ambiguity. Wim, described this experience with a beautiful (and scenic) simile:

> Like a cork in the ocean, there is nothing you can do. (Wim, p. 5)

The image of a cork floating aimlessly in an open ocean symbolises a situation where there is no clarity, no certainty, and no control. For some participants, Brexit’s lack of clarity meant it was open to promises and interpretations, as illustrated in their statements:

> No one knows – that's the thing... No clarity, we don't know. [The politicians say] “it’s going to be sorted, it’s going to be sorted” – but when, we don't know! March [2019] is going to be here like that! (Mika, p. 3)

> Everyone is free to say whatever [about Brexit], this is very abstract. (Marta, p. 1)

> When I visit family in Belgium, going forward I might need different travelling documents. Again, even there, there is no clarity. We will just have to wait and see. I might have to apply for visa or a silver travel-type permit, who knows. (Wim, p. 1)

The ‘lack of clarity’ notion seemed to be an integral part of Wim’s Brexit experience; his way of coping with it felt like acceptance, as in his repetitions of ‘there is not much information’, ‘there is no clarity’, and ‘we will have to wait and see’ throughout the interview. It felt as if Wim did not want to speculate or guess what might happen without much information,

because ‘there is nothing you can do’. The ‘nothing you can do’ part also resonated with other participants’ opinions about life planning in general, as in their words:

> Brexit makes it very difficult to plan, because of uncertainty about the future. (Alan, p. 1) It has a huge impact [on my life]. If Britain were to remain in the EU, I could easily stay here longer. I could purchase a real estate here and stay longer even if I don't go for the nationality. Now seeing UK might leave the EU, these plans, I can’t hold on to them anymore. So I need to rearrange. (Alan, p. 2)

> I am not sure we know what’s happening, after all these months no decision was made and no agreement was signed. It’s like, ok, this is happening, that is happening, but it is hard to plan anything. This goes hand in hand with my expectation: do I need to apply for residence? Should I apply for residence? There is no clarity! Not knowing what’s going on, it is cumbersome to plan my life. (Dieter, p. 3)

> It's kind of difficult to plan if you don't know what you have, right? (Stanislav, p. 5)

> So yeah, because of this uncertainty, you can’t plan anything. (Mika, p. 3)

> Maybe if this situation were more stable, then it would encourage me to decide long-term decisions like buying a house or flat… And that's again, another thing that not knowing what to do, what’s going to happen, what’s the best decision… you leave it like it, stay on hold, trying to watch the days pass, and see what's going to happen. (Marta, p. 4) There are a lot of things that I have to put on hold because I don't want to take a decision right now… there's not much that you can dream immediately. You can think about a lot of possible plans, but from there to really take action? I don't know. (Marta, p. 8)

From a temporal dimension, the verb ‘plan’ is future-oriented because it is about making arrangements and decisions before the event. For these participants, Brexit seemed to disrupt that future-planning process: Alan and Marta realised that they could not hold on to their plans anymore and needed to rearrange; Stanislav, Dieter and Mika claimed that they could not plan because of lack of clarity (Dieter called it ‘cumbersome’). Marta used the word ‘dream’, which emphasised the desirable, wonderful, and special quality of her plans; it would seem that Marta did not dream much now that she experienced a rupture between thinking about possible plans and rolling these plans into action, because of Brexit. When their questions had no answers and planning was halted, there was a sense of frustration. That being said, despite finding not able to plan cumbersome and frustrating, there was no sense of urgency either; these participants were in a position where they could ‘wait and see’ and tolerate uncertainty

The ‘nothing you can do’ part, for a few of them, also meant lack of control. Two participants used passenger-in-a-car metaphors to describe their sense of no control:

> We are not in control. We are just the passengers there. We can just see what’s coming. We brace ourselves for what’s coming. (Pierre, p. 2)

> It’s like sitting in a car and the driver is drunk. That's exactly how I feel! There is a railway-crossing coming and there is nothing I can do about it… I feel useless there is nothing I can do. It is just a shame. So in that car, we just sit there and just go straight in that tree against the wall. (Alan, p. 4)

Even though Pierre did not specifically describe a potential car crash or railway-crossing accident as Alan did, he implied something bad might happen by his use of the verb ‘brace’, which denotes ‘preparing for something difficult’ and could conjure up an image of the ‘brace position’ – a crucial safety position when a plane is in trouble. There was an implied irresponsibility of the driver (for example, the UK), being drunk and driving dangerously.

Thus, the above-quoted statements share a sense of foreboding as well as a feeling of not being in control, like a cork in the ocean embracing all weather conditions without direction.

Although being a cork in the ocean depicts no clarity, no certainty, and no control, at the same time it could be interpreted as showing some flexibility, adaptability, resilience and maybe even hope – because the cork is light enough to stay afloat, being carried by the waves and not sinking or lying at the bottom of the ocean. Wim, the participant who came up with this cork simile, said:

> [Brexit] is not a subject to think too much about… There is not much clarity now, we will just have to wait and see… there is no point to worry about it. (Wim, p. 1) I know I have very limited influence over how things evolve. I try to do things here and there, but at the end, I am part of society. I make plans, but societies have plans too; I try not to make too many long-term plans. So it is better to keep an open-mind and be ready for obstacles, because you know there are things you have no influence over, sometimes you just need to react to as opposed to planning for. (Wim, p. 5)

> We are quite open-minded in that sense; it probably helps us like 'let's be open-minded, whatever happens and wherever, we are ok'. (Pierre, p. 4)

Both Wim and Pierre used the word 'open-minded' to express a willingness and receptiveness to changes and differences, facing 'whatever happens' or even 'obstacles' as one way of experiencing Brexit.

Subtheme 3: Struggles with Trust

This emerging subtheme is related to my participants' experiences of the EU Referendum as a distraction, using Europe as a scapegoat, or a trick to divert attention from the real issues. This underpinned their struggles in trusting politicians and the Brexit process, for example:

> When you look at the political campaigns and the build up to the vote, how it happened, the sort of numbers and arguments that were in place, none of the real problems were touched. (Pierre, p. 2)

> I still feel like this is more a distraction from the real issues, the real problems in economy, in society. (Wim, p. 1)

> During the campaign, like *Daily Mail*, anything negative about Europe they would put in the paper, never about the positive stuff (Jose, p. 3) And having the Referendum, people look for the scapegoat. Any frustration they blame it on Europe. So they have all this misinformation, people are misinformed, they don't read, and there is this stupid information on the bus and 350 million for the NHS, and stuff like that. (Jose, p. 4)

> Brexit is like a cover for something wrong in the country like economy. The country was doing well, but not everyone in the country was doing well. There is a lot of poverty in this country, a lot of poor people. (Mika, p. 3)… "Well, it is the fault of the Eastern Europeans who came here and take all the benefits, our NHS cannot cope, everyone goes to the doctors here." I have never been to the NHS doctors here! (Mika, p. 4) … this is a way for them to find scapegoats for some problems, because it is easier… Yes the Referendum was there to deal with if UK leaves the EU or not, but the reason for their leaving was immigration, this kind of stuff. The question actually was "do you want to kick immigrants out or not?", that's the question of the Referendum. (Mika, p. 6)

> [Fewer] immigrants from other parts of the world, "we couldn't vote for less Bangladeshi, Pakistani, and all that crowd, we could vote for less Europeans" – and that's what they voted for, right? So that's what it is. (Stanislav, p. 4)

Nearly all participants felt that the Referendum was a cover for other issues, such as the economy or immigration from the rest of the world; Europe felt like a scapegoat as in Jose's

remark that “any frustration they blame it on Europe”. It seemed that the participants had difficulty in seeing the Referendum as really about the UK leaving the EU – it felt rather like a ruse and manipulation. Jose, Mika and Alan all mentioned the GBP 350 million NHS false claim; other participants also spoke about their perceived problems during the campaigns:

> For the Remain, it was rational; for the Leave, it was emotional, playing the fear, anger, this kind of stuff. (Mika, p. 1)

> It was an opportunity to pull the public to vote on something they didn't understand… Even the politicians don't seem to realise the importance and scope of such a task ahead of them. (Pierre, p. 2)

> The Remain argument just did not make the case very well. It couldn't give tangible benefits really. (Wim, p. 3)

> I was quite annoyed with the Leave campaign… with a lot of lies, and the very shy Remain campaign… I was a bit angry that they were just telling lies to the people that maybe are not so familiar with the European Union the European institutions, how it works, where does the money go. What they were just telling them was not true… and yeah, maybe worried that the Remain campaign was very silent… No one was really having a strong voice to tell to the people “Don’t listen to these guys” as, I don't know. It was pure propaganda, just populism, and not the real truth, and I didn't receive any brochure at home that would explain how the European Union worked. (Marta, p. 2)

> I don't think that the facts that were presented to British people to vote on were accurate, and to be honest I don't think they focused on the facts that really mattered, they focused on some completely irrelevant information – just some emotions of the voters and so that's pretty much it, so yeah. (Stanislav, p. 1)

> The way the politicians talk about Brexit, the way they lie about the whole thing, the things they say are false about Europe, there is no transparency, there is no planning… I feel that there is complete lack of trust in the leadership. (Dieter, p. 3)

> The worst part was the lie from the campaign, how people have been manipulated, like in the World War II when people were manipulated… 'We are going to put 300 millions of whatever back in the NHS thing', we've seen [the NHS bus]! This is not true! So there have been lies all in order to manipulate people to get them to leave… It's very hard to make people believe it is wrong when is being organised in a way to think that it's best… That's, that's what I find the most hurtful to me is how the politicians in this day and age are still, a lot, to manipulate people with lies to get that they want. I felt very, very, very disappointed. (Alan, p. 4)

Participants perceived the Leave camp as using the Referendum as an opportunity to mobilise the voters by manipulating their emotions using certain sets of narratives, which Marta called "pure propaganda, just populism, and not the real truth". Alan even compared the situation to Germany during World War II. They experienced the Referendum and the campaigns as a serious deception of the people, leading to lack of trust in the politicians. Here, Alan and Stanislav shared how they made sense of the Referendum by concluding that it served some politicians' interests:

> Obviously for some people this serves their interest, I don't know whatever their interests are. (Alan, p. 6)

> The reality is, it was a voting for political gain. So the party that put it there for voting, they didn't expect that to happen in the first place. That's why they are not prepared for that. (Stanislav, p. 1)

Their perception of manipulation and lies during the Referendum, and the ulterior political motives behind the scene discredited Brexit in their eyes, leading to disappointment and distrust in the UK politicians.

Subtheme 4: The Divorce

Many people have used figurative speech (like the divorce analogy) to dramatise the UK's split from the EU and to describe divisions on different levels, both within society and in the home. Some participants also experienced Brexit as a divorce and offered their interpretations of it (possibly reflecting their pre-understandings of what a divorce entails), while others used different analogies to relate their experience.

Each participant had a unique way of making sense of the UK-EU divorce:

> I think the UK is the female because of Theresa May ((laugh)), because they are dreaming about getting something unachievable, like a teenager, you know, probably a 18-year-old girl who got married and divorced very quickly ((laugh)), still dreaming, believing in unicorns. (Mika, p. 5)

> I would say UK is more like a male, because women are more into team and men are more selfish, a selfish male… A selfish male who wants to leave the wife because the wife is not as young and thin as she used to be. He leaves because it is easy to leave the club, but he doesn't want to pay for anything, he cares not about the consequences. (Jose, p. 7)

> I was so angry with this [Referendum] decision that I wanted – and I actually expressed it to my other European friends – that I wanted them to be in deep shit, I wanted them now to pay for their decision and that the economy collapsed, and that they might suffer and see what it is like to be outside of the European Union. Obviously these I said with my heart, like the passion talking, like a girlfriend that has been dumped and

> she just wanted the man to suffer and have a horrible life, so it's like a real divorce. Obviously, I don't want that because I live here first of all, I'm going to suffer all the negative consequences and I'm pretty sure that all the countries of the European Union will also be impacted negatively by this, so I don't truly want things to go wrong and the economy to collapse (Marta, p. 8)… [The UK] got tired of the old wife: getting fat and getting ugly and slow; he decided, "I'm sure I will find some young ladies out there; and if I don't, I don't care – I can go party on my own." It's very immature, that kind of men thinking, going out flirting. (Marta, p. 9)

The UK was experienced dissimilarly as either an immature, irresponsible or selfish husband leaving behind an ageing and less attractive wife, or as an 18-year-old young wife dreaming of unachievable things and unicorns and splitting from her older husband. What these illustrations had in common were the UK's responsibility in initiating the divorce and its unflattering characterisation. Marta spoke about her emotional and powerful experience when she found out about Brexit back in 2016; there she felt angry, hurt and rejected. She felt the separation acutely as if her boyfriend had dumped her. Two years later, she experienced the Brexit divorce in a calmer way and could rationalise a best way forward for all parties involved. Pierre and Alan, alternatively, focused more on the children (i.e., the people), reflecting their concerns about Brexit's potential long-lasting impacts on future generations:

> Divorce is probably a good word, because there is a contract and it is no longer good in place (.) I see it as a divorce where the parents will have to keep on talking to take care of the kids ((laugh))… It is awkward because there is a disagreement, the parents have grown apart, they can't agree on anything anymore, but they know they have to take care of the kids, so they have to… umm… and the kids are the people here ((laugh)), and the businesses, probably. (Pierre, p. 7)

> I don't think it s a divorce. I think it is more parental arguments about the kids. The parents are clearly the UK and the EU, the kids are population. I don't think divorce can be a problem, a good divorce can be managed in a good manner… The impact is on the children. The damage will be longer term. The younger generations they will face the damages done by their parents. (Alan, p. 6)

Other analogies that made sense to the participants were:

> Giving up; treason. (Jose, p. 6)

> It is more like falling down the stairs you injure yourself… more analogy is like walking through the desert and you throw the water bottle away, this kind of stuff. (Mika, p. 5)

> Sitting in the car going for the railway tracks, the driver is clearly drunk, no way out. (Alan, p. 6)

> Divorce… or cancelling your gym membership ((laugh))… paying billions, those billions are money they have to pay anyway. Divorce, or cancelling memberships, or something in between. It is not easy to describe it. (Wim, p. 3)

When Jose used the word ‘treason’, it was not clear against which country Brexit was committing a crime – the EU, the UK, or both. Divorce or cancelling gym membership both signified the discontinuation of a contractual relationship. Falling down the stairs causing self-injury could be regarded as an accident. Throwing the water bottle away in the desert, however, could be a deliberate act to sabotage one’s chances of survival or the delusional act of an exhausted traveller. Drunk-driving is doubtless a dangerous criminal offence. These diverse analogies seemed to imply an experience of Brexit as a delusional act, offence or crime with some lasting damages, even fatal consequences.

Theme 2: Transformation of Identity

This theme depicts the polarising effects and changes experienced by the participants in terms of people's identities since Brexit. There were various binary categorisations as well as different types of in-groups and out-groups, applicable to both British and European populations. The participants also tried to make sense of their own identities amid the felt tension between rejection and belonging in the UK. Three subthemes are identified within this theme: We versus They; Mixed Feelings towards Leave-Voting Colleagues; and Profiling Brexiters.

Subtheme 1: We versus They

Based on these participants' comments, it would seem that Brexit was frequently experienced as having a polarising effect of some sort that formed different binary 'we' and 'they' groups. The first 'we' group was defined by the participants' European identities and beliefs:

> In my overall planning, Europe is where I want to be. (Dieter, p. 2)

> I think I would like to go somewhere more continental. (Marta, p. 4)

> In the long term I will go back to Europe. (Alan, p. 1)

> As for me, being brought up as a European by Europeans, like being French, Europe is part of our upbringing; it is a given it is something almost unshakable. (Pierre, p. 1)

> This European project is great for people who want to work and travel everywhere. (Mika, p. 8)

> I think now, especially now, in light of globalisation, we have a lot of very big competitions coming from Asia but also from America. I think the last thing we want for Europe is a divided Europe. (Stanislav, p. 1)

It feels as if Brexit has provided an opportunity for the participants to reflect on their European identity and beliefs and has somehow led them to reaffirm their European stance in spite of being based in the UK – being European is an unquestionable and natural part of them: they want to go back to Europe, and they consider what would be in Europe's best interest, as in Stanislav's comment "the last thing we want for Europe". The 'we' group's European identity seems to be accentuated by contrasting it with their British counterparts' corresponding lack of European identity:

> I don't think they were brought up the same way as we did back in Europe. The feeling of being European is definitely stronger in Germany, France, I think in Spain, Italy as well, and the rest of the member countries like Belgium and Netherlands. I think we are proud of being something larger; I don't grasp that in people in GB. And I am speaking for my colleagues at work who are British. There we have a team of men from part of the UK, but the spirit of Europe is not there. They don't feel the same as the way I feel about Europe. (Pierre, p. 2)

> In Belgium, at school, I mean at secondary school, I remember I have followed some classes about the European institutions, what is the European commission, etc. While here, I am convinced that they never ever have such class at school, so totally lack of education. Also when you go to all countries in Europe, you can see their national flags next to a European Union flag; but here you don't have that. So there is this total lack of understanding of what Europe does. (Jose, p. 3)

> In Europe, you can see that people are less divided. Here like the US people are trying to associate with one single identity. (Alan, p. 3-4)

Pierre, Jose and Alan identified some visible differences (for example, the absence of an EU related curriculum or EU flags) and invisible ones (for example, the European spirit) that separated them from the British. Additionally, Jose and Alan criticised the UK when reflecting on how it has behaved as a EU member state before and after the EU Referendum:

> [UK was] not part of the European team… they were never part of Europe; they always try to sabotage, or in the arrogance of the UK trying to get from Europe something that never existed, like they call it "having the cake and eat it." (Jose, p. 4) For me, it made me feel about a great selfishness. Being selfish, not a team-player; being selfish and individualistic. Really a proper English saying "what's in it for me?" Very, very selfish, not part of the European team at all. (Jose, p. 6) And I am really happy that Europe defends us; it was one of the top priorities for Europe, which is really nice of Europe, knowing that we are not there we are here, they still thought about us. That's amazing… You feel supported and part of a family. EU tries to help and I really appreciate it. UK should have given that guarantee much earlier. (Jose, p. 7)

> The British government only focuses on their citizens while Europe was trying to sign some sort of compromises for everyone; I don't think Britain really cared about the European citizens in UK. (Alan, p. 2)

Here, Jose and Alan both experienced the UK as prioritising their citizens and their needs ("selfish", as Jose called it) in comparison to the EU's perceived more universally considerate approach. Thus, the division between 'we' the Europeans and 'they' the British seemed to be accentuated by the UK's selfish actions from a European/EU point of view.

The second 'we' and 'they' grouping derived from the UK's imperial past, with a couple of participants leveraging the UK's imperial history and its close links with the USA and Commonwealth nations to emphasise the difference between Europe and the UK:

> The fact that they were an empire before, managed a quarter of the world, they were used to not to be told what to do, and more used to rule to influence; by being part of the Europe club they might feel they lose their independence. So it is part of a nature not like to be told what to do, not wanting to be dependent... maybe team membership but among their own language group like the Commonwealth countries… closer to the US and more right wing here. (Jose, p. 3)

> Look at how much history of Europe they know, and how much of the USA they know; they are quite oriented towards the USA. (Mika, p. 7)

There is a sense of detachment, or lack of warm sentiment, towards the fact that the UK was an empire. On the contrary, the UK's imperial past and its link with the USA and the Commonwealth countries were somehow perceived as obstructing their EU integration.

Last but not least, the 'we' and 'they' positions could be accentuated when some participants brought up the geographical fact that the UK is an island nation separated from mainland Europe (i.e., the rupture and separation literally expressed by physical distance) and made assumptions about characteristics of island people:

> UK is not in continental Europe. (Stanislav, p. 1)

> I think it is part of their nature being an islander. Their nature is to make sure the island is not invaded; maybe isolation is part of the thing. (Jose, p. 3)

> I think that there is something for people who live in an island, like the Japanese people they are also a bit, a bit umm (…) a bit different (…) than people live in larger land mass – they got similarities. Here they want to be different. (Pierre, p. 1)

For the participants, the UK being an island felt like a plausible way to explain why the British might be different from continental Europeans because the physical distance in between can be seen and measured; it is a fact. There were assumptions about the British as an island people: closed, isolated, defensive and wanting to be different, which also felt like a mirror impression of the participants' Brexit experience.

Subtheme 2: Mixed Feelings towards Leave-Voting Colleagues

Working in London's financial industry, all participants knew a significant number of British colleagues who voted to leave the EU. As described by the participants, most of these Leave-voting colleagues seemed to be open and vocal about their voting decision. It felt as if something seemed to have shifted in the interpersonal dynamic between colleagues overnight as a result of their European and Brexiter identities.

> I got an English guy that I consider as friend, he told me that he voted to leave for sovereignty reason… But I still have a very good relationship with him. (Jose, p. 3)

> Yeah I know some of my colleagues voted for Brexit, but the key motivation for their vote is not some sort of xenophobia, they are not xenophobes, they just don't want their country to be subjected to some politicians in Brussels that they don't particularly like, they just want to have their sovereignty back. Sovereignty is the main issue here for Brexit. (Wim, p. 2)

Jose and Wim seemed to play down the significance behind their colleagues' voting decisions as their colleagues explained why they voted in this way. Jose felt the need to emphasise business-as-usual at work, as in his comment "I still have a very good relationship with him [Leave-voting colleague]", while Wim even seemed to sympathise with his colleagues' cause with his comment, "they just don't want their country to be subjected to some politicians in Brussels… they just want to have their sovereignty back". It felt quite

important for Jose and Wim to re-gain a sense of normality at work after the Referendum; this effort would not have been necessary had the Referendum never happened.

Some participants, on the other hand, reflected on the implication of Brexit vis-à-vis their identity as EU migrants at work:

> I know quite a few people here voted to be out. Whether that changes my personal relationship with them, I wouldn't say it changes a lot, because obviously we work together and so on… I think I am still a little disappointed in the sense that you know the main topic that they and everybody talked about in press is about having less people in this country, which pretty much includes me, right?... you can't say: "okay we voted for Brexit because we wanted less people in this country, but you're fine" – it doesn't work this way. (Stanislav, p. 3)

> [Brexit] means 'we don't want you here anymore!' When you tell that to someone, they go, "not you, not you." So who then?! It is me, I am from Eastern Europe ((laugh)), yes, of course! (Mika, p. 3)

> Like they would prefer to have a British national doing the job that I'm doing today in the company rather than having someone that's coming from Spain with different culture, different language, probably very loud when I'm on the phone, I don't know. (Marta, p. 3)

They seemed to experience their colleagues' Brexit vote as a feeling of being unwanted and rejected, as in the comments "having less people in this country, which pretty much includes me", "[Brexit] means 'we don't want you here anymore' and "like they would prefer to have a British national doing the job that I'm doing". They also seemed to struggle to believe why they would be fine to stay while other migrants were unwanted, according to their perception of their colleagues' double standards.

Alan found his colleagues' Leave vote unbelievable, as if he was expecting more from people who "work in a bank"; he even used the word 'racist' as a reflection of his strong reaction to their actions, evoking incredulity and judgement of discrimination and racism:

> When I spoke with some of my colleagues that voted for Brexit, and I could not believe it, I was like: "dude, you, you work in a bank! You have all the advantages the other households don't!"… and I was like, "dude, think about it. It's just, it's just like racist right?" (Alan, p. 3)

Marta seemed uncomfortable working in a setting where 70% of her British colleagues voted to leave the EU:

> Actually in the office… most of them had voted to leave really, yeah… I don't know maybe 70% voted to leave. I didn't like that feeling... Yeah… maybe once or twice [my discussion with my colleagues] was a bit more open and, not that I got into a fight, but maybe a bit more debating about the situation. In other cases, in most of the cases, I wouldn't even bother. Probably I would roll my eyes and just walk away because I don't want to get into trouble in my workplace. (Marta, p. 3)

Marta's pauses here seem to indicate that she was taken aback by the realisation that most of her colleagues voted to leave. She depicted a workplace that might appear slightly intimidating for people with a European identity whenever these colleagues were open about their Brexiter views. She seemed to have experienced her colleagues' Leave vote as a potential trigger for disagreement and changed her approach: she now consciously maintained her working relationship, as reflected in her comment "I would roll my eyes and just walk away". To sum up, many of these participants experienced Brexit as an implied rejection from their Leave-voting colleagues because of their European immigrant identity.

In contrast, experiencing Brexit seemed to solidify the bond between many participants and their employers. These participants expressed feeling protected and looked after by their companies against the backdrop of Brexit and despite the presence of Leave voters:

> I feel quite protected by the company where I work. I think they generally are quite good taking care of their employees, or at least that's the image that I've always had about them… I think that I feel quite protected, very protected by my company, but also I've been working for this company for many years, I have relocated with them so I feel kind of protected also due to that situation. (Marta, p. 7)

> In general my company, the bank, said it would actually do their best to accommodate and help us process if we had to actually obtain a specific Visa or like, yeah, that's what they said. I don't actually worry about it anymore. (Alan, p. 2)

> My company told us that they will take care of the immigration situation and no one will be moved away. (Dieter, p. 2)

> Yeah. My job is safe, I think… In the company, I am well regarded and well positioned; they want me to progress within the company, to develop my career into a more senior position there. So I am an integral part there. (Mika, p. 2)

It seemed that these participants were reassured by their employers; therefore they felt part of the team, integrated, safe and protected. This perceived reassurance and protection at the company level felt empowering enough to offset the perceived rejection at co-worker level.

Subtheme 3: Profiling Brexiters

All participants made various comments about the demographic factors of the voters throughout the interview. It felt as if such profiling activity, especially of the Leave voters, was

one way to make sense of Brexit (for example, defining their identity). Several demographic factors have been flagged which had a tendency to create binary categorisations and transform ordinary British people into different types of Leave voters, for example:

> People who are older, people who are less educated chose Brexit in general, and people in rural area. (Pierre, p. 6)

> Actually if you look at the voters, many of them between 50 and 70. (Jose, p. 7)

> Most of the people who voted to leave are people who experienced the World War II, parents who died or knowing people who got involved in the War. So they should understand why the EU was created. But it seems that people's memories got short and they forgot all about that… Younger people will obviously have a different opinion of Europe, because as they work and travel, they essentially realise that they need to be able to work, and older people are losing it. There is a sort of a dichotomy between the older generation and the new generation, the Millennians. (Alan, p. 3)

> There seems to be a big difference between the cities and the villages, since most cities voted to remain and most rural areas voted to leave. (Jose, p. 4)

> Countryside largely voted for Brexit; countryside is largely older people, so… (Wim, p. 2)

The voters were roughly divided into binary character-groups, such as young and old, educated or not, rural or urban – a "dichotomy", as Alan put it. For many participants, lack of education and knowledge about the EU institutions was another significant characteristic of the Leave voters:

> What I feel is a lack of education… So there is this total lack of understanding of what Europe does. (Jose, p. 3)

> In my opinion, the majority of the people in this country were not educated about the reasons why to leave or remain. The lack of education [about the EU]… In my opinion, most of the people didn't even see the impact of EU in their life, they didn't see it, now they are surprised by the consequence. (Dieter, p. 1)

> I think people really didn't understand what they would be voting for. (Stanislav, p. 1) When you really talk to people who voted for Brexit, 90% of them will say and mention one argument: “we want less immigrants”. We're not going to go into details about what European Union is. They don't really understand what European Union is. I mean some of them have zero information on that organisation. (Stanislav p4)

> [What is the EU] was one of the most popular search results in Google on the next day after the result. You wonder how come people were trying to search for the European Union the day after they voted? (Marta, p. 2)

Some participants also felt that having lower socio-economic status was a driver for voting Leave:

> The people who voted for Brexit are the people who cannot afford new shoes for their kids every month, right? Will they be better off? Probably not, probably worse off. People who have some money, they probably don't care. (Mika, p. 4)

> In an economy that is slowing down, there are always people left behind. These people tend to want to vote NO to anything they can, and they tend to blame immigration for example; but I think these people don't have the tool to understand where the

> problems come from… it is not their fault if they don't understand, I think most people they don't understand such a topic. (Pierre, p. 2)

Pierre seemed to experience sympathy for voters with lower socio-economic status and who lacked the ability to understand a complex topic like the UK's membership of the EU. He was not the only participant who expressed concerns about the voters' not fully grasping the Referendum. Mika and Alan used stronger words such as 'misled', 'compromised' or 'manipulated' to convey their experience:

> I am surprised that people can be misled so easily. You have Nigel Farage saying once that there were EU regulations… and he used bananas need to have a specific shape [as an example], and that was bad right? That's it for these people! (Mika, p. 7)

> The British people have been compromised. (Alan, p. 3) People were not in a position to actually understand. So they voted with their heart, instead of with their mind, and they ended up voting using the wrong, the wrong reason. (Alan, p. 4) The minority of people who put wrong idea in the heads of the majority, the majority were just like, you know, like zombies. (Alan, p. 5) Hopefully one day people will recover from their fantasies and realise that they have been manipulated. (Alan, p. 6)

It is worth noticing that Alan first described that the British people "voted with their heart". A bit later in the interview, he changed his mind and called the majority of them "zombies", which indicated an inner shift leading him to downgrade his view of British voters from voting with passion to voting passively or lifelessly like zombies. It felt as if these participants experienced the lack of credibility in the Brexit outcome through their doubting of the voters' ability to think and deliberate over their voting decision. That said, at the same time, it also felt as if some of them still had to find out who these voters really were.

Theme 3: Disconnection

The third theme emphasises the participants' shared feeling of disconnection from the UK. Their physical disconnection is demonstrated by their sense of mobility (reflecting one of the EU's founding principles that enables the easily achievable come-go-return process for EU citizens) and by the possibility of their relocating to other European offices. The disconnection is also shown on an emotional dimension: nearly all of the participants claimed not to have Brexit anxiety or they downplayed Brexit's impact on their well-being. Furthermore, they appeared capable of taking a detached position in order to evaluate the financial impacts of Brexit on both macro and personal levels. Four subthemes are identified within this theme: Mobility is Something that I Do; Brexit Anxiety? I Feel Rather Distant; Appraising a Bad Financial Decision; and Brexit Drama.

Subtheme 1: Mobility is Something that I Do

For nearly all participants, the main reason for their living in the UK was their work in the banking and financial services sector. In spite of their companies' commitment and reassurance to help them to stay in the UK, they expressed their readiness, openness and confidence to move elsewhere:

> I'm pretty sure I would be able to find, you know, new jobs or whatever in this country or somewhere else… Yeah, mobility is something that I do! So I really don't have to be here. (Stanislav, p. 2)

Stanislav's words 'mobility is something that I do' underlined the fact that these participants had already made at least one major move – from their country of origin to the UK – and recalled one of the EU's founding principles – the freedom of movement that enables the easily achievable come-go-return process for EU citizens. His words also represented one possible way to react in a situation without certainty or clarity, that is, keeping things mobile and flexible. The 'I do' part underlined his autonomy, that is, staying in or moving out of the UK is a choice, not a necessity. These words captured what other participants experienced too, therefore they are applied as a subtheme title.

Although participants might apply for permanent resident status, none of them wanted to apply for British citizenship. Brexit was experienced as making people feel unwelcome, thereby questioning their stay in the UK and potentially instigating change in their life (for example, possibly moving back to the EU). In other words, Brexit appeared to trigger physical disconnection from the UK:

> Without Brexit, I could have stayed here without any worries. I was planning to work here until I retire and go back to Belgium. But now with Brexit, I am concerned and thinking “why am I doing this”. (Alan, p. 1)

> If Brexit did not happen, for sure I would not be thinking where I would go. (Mika, p. 4) I came here, I work and I pay tax, then I will leave. I will not stay here to enjoy the winter when I am 60. I will retire somewhere else. (Mika, p. 6)

> I have a few friends that have started to move back to their countries, so they left London (Marta, p. 3) I think that Brexit helped to give that push. (Marta, p. 4) I don't feel very welcome in this country, I don't want to stay here for too long, or make it my home forever. (Marta, p. 5)

> I know people here from Italy or other European countries have moved away, because the economy depends too much on [Brexit]. (Dieter, p. 1) Brexit supports my decision to move away, without definitely answering to, say, in one, two, three, or four months. (Dieter, p. 2) I think a lot of people think we are unwelcome because of Brexit and the immigration politics. (Dieter, p. 4)

What the above participants had in common was that they had not made London their home and had no plan to stay there forever. London was one stop on their life’s journey until

‘retirement’ or until their plans might change, but Brexit seemed to give that ‘push’ to leave sooner.

The sense of mobility seemed to be embedded in these participants as a consequence of the principle of freedom of movement:

> I am also looking and thinking: shall I move to Paris? Shall I move to Portugal? (Mika, pp. 1-2)

> Also me being French, we also can relocate to Europe if we want to, which is also, which is also comforting. (Pierre, p. 4)

When Mika and Pierre spoke about Paris, Portugal or Europe, what all these random locations (a city, a country, a continent) had in common was that they were part of the Schengen Area within the EU, that is, in the free movement zone. Some of them experienced Brexit as an opportunity to relocate to other European offices, demonstrating mobility on both individual and corporate levels:

> So the company I work for has decided to open a branch in Frankfurt. (Alan, p. 1) We know there will be certain amount of people to be relocated. I was asked; as a matter of fact I do speak a bit of German. So I was asked if I could relocate to Frankfurt. (Alan, p. 2)

> We have many other offices in Europe, so theoretically, we can move to other offices to continue to work in Denmark or Switzerland, or something. There may be more travelling and so, and other people I know they are talking about their companies opening branches in Europe and other jurisdictions just to be prepared in case of hard Brexit. (Dieter, p. 2)

> So if I'm not allowed to continue in my role here, I imagine that they would tell me, ‘ok we have this job for you back in Brussels’. (Marta, p. 7)

Many of the participants emphasised the importance of their work and career in the financial industry throughout the interview. Movement and mobility were also anticipated in relation to Brexit creating more job opportunities in the EU or leading to fewer options in the UK:

> Many companies and banks are shifting their businesses to Europe, I can continue working in my field without being in London. If I later decide to leave UK and leave my current company, then Brexit offers more opportunities to work in other countries and cities. (Dieter, p. 2)

> I can settle in any country that I want… If I don’t feel that UK is the country where you know it makes sense for me financially and for my family then I'm going to go somewhere else. And I feel hundred per cent comfortable about that because there are lots of different countries where I can go. (Stanislav, p. 2)

> With my job, I can do it anywhere in Europe, with my language skills, I don't really worry. (Alan, p. 1)

> If those career options are not here anymore, there is no reason for me to stay. I am not here for the weather!... But yeah, work option is better here. But now, all this is changing… I think form a personal and work perspective, it is better to be in a company, in an industry, in a country that is moving forward, not to be in somewhere that’s the same like, who would move to Greece or Italy 5 years ago?? … I will not get enough bonuses. (Mika, p. 2)

> I mean it's true that I have to put up with the decision of the Brexit, but I'm also very free to go back to Spain or even Belgium, because I work for a Belgian company, and if

> I wanted to go back I'm sure that I would find, I would have found in the, in the past year a role where I could fit in. (Marta, p. 7)

> The worst-case scenarios is we might have to go and find a job elsewhere. (Pierre, p. 1)

> [My company] went for the worst-case scenario and made planning accordingly, but we really don't know. We just went to Germany in case. (Alan, p. 1)

All of the participants talked about moving away, for various reasons – the most common were the anticipation of Brexit's potential to generate more financial job opportunities in the EU and its negative consequences for the UK's banking and financial services sector. What these participants had in common was their feeling of being at ease with mobility. Phrases such as 'worst-case scenario' connoted planning for risk and managing potential disasters (like the deterioration of the UK job market after Brexit). In addition, there appeared to be concerns for potential shifts in the political climate as in their use of the terms 'deport', 'if I'm forced', 'if needed', 'things go really wrong', and with regard to the rate of their departure as in the terms 'leave immediately', 'in the next day', 'within 12 hours or so' and 'I can always pack and go', which gave a sense of imminence and trepidation:

> If they say I am a foreigner now and need to deport me, I can leave. If I want to, I can leave immediately. (Dieter, p. 1)

> So as I said, if things go really, really bad here, I can go, you know. (Mika, p. 3)

> If things go really wrong here, I can always pack and go somewhere else. (Marta, p. 8)

> If needed, I can move somewhere else. (Wim, p. 1)

> You know, I doubt that they are going to ask me to leave right away: “Stanislav, pack your stuff, you have 2 weeks to depart!” I don't think that's the case. But even if that's going to happen, that's fine. (Stanislav, p. 2) I can pretty much, in the next day, in a very bizarre way, I can just pack and go – and that's pretty much it. So obviously if something happened, the kids have school and I have work and so on. But if I'm forced, I can do that, you know, within 12 hours or so. (Stanislav, p. 6)

Here, these participants described an experience of Brexit that was more apprehensive, tense and nervous. They were also keen to point out their ability and readiness to leave the UK; to them, mobility presented a solution to take them to safety elsewhere.

Subtheme 2: Brexit Anxiety? I Feel Rather Distant

The term ‘Brexit anxiety’ has been used to describe “the worry that people might have about the consequences of the Referendum. Others used it loosely to encompass a range of unpleasant emotions that people might feel due to the Referendum, including anger, fear, and sadness” (Degerman, 2019, pp. 831-832). All the participants described themselves as not having Brexit anxiety or they downplayed Brexit’s impact on their well-being:

> I don't really think it has a very big impact on my life here, you know whether the UK is leaving the EU or not, I don't worry about its impact on my wellbeing. (Stanislav, pp.1-2)

> I wouldn't say that I am anxious, probably (…) maybe a bit more concerned (…), this is definitely something on my mind. But I haven’t woken up thinking Brexit destroyed my life. (Pierre, p. 3)

> I wasn't hurt. After shocked I feel distant, because I am not very impacted by the situation. (Dieter, p. 2) I don't really know about the term ‘Brexit anxiety’, do I need to know about it? (Dieter, p. 3)

These participants wanted to point out that they were not much impacted by Brexit; their life was not destroyed by it, hence they did not imagine they would suffer from Brexit anxiety. For Dieter, there was a sense of detachment from feelings, as in his comment “I feel distant”. Brexit anxiety was not regarded as something vital, relevant or important, as in Dieter’s question “do I need to know about it?”, reiterating the focus on necessity and fact rather than emotion. It is worth mentioning Stanislav’s and Mika’s reactions to the counselling helpline information listed on this study’s Participant Information Sheet, which could indicate a rather nonchalant attitude towards Brexit anxiety:

> I was laughing [when I saw it]. And that was, you know, going back to my political correctness… I understand this is probably the policy of the university. (Stanislav, p. 8)

> Were you trying to sell something ((laugh))? I didn't really think someone would really need something like that; does someone need something like that? (Mika, p. 7)

It did not occur to them that they, or someone else, might benefit from counselling support when participating in a Brexit-related interview. The listed counselling support information felt like a requirement or an unfamiliar object that could not be defined, as in seen in their characterisation of it as “something like that”.

Alan and Jose explained in detail that they did not have Brexit anxiety because they were not part of a ‘system’, meaning they did not have established connections and weren’t settled in the UK in terms of owning properties, pan-European business, or children going to school here.

> I don't have ‘Brexit anxiety’, I don't have a business that depends on Europe, I am an employee right? And my position is quite clear… I am not in that position [to have

> Brexit anxiety]. I am financially secure, I can always fall back to Belgium, and I have my house, my business there, so the impact on me is very limited. (Alan, p. 6)

> I arrived in 2002; the fact that I don't own a property here, I'm renting, I am not sure that I really feel at home here… It is not that clear in my mind that I am here – if I owned a property, maybe I would feel different. Yeah I would say that's the difference. For me it didn't affect me as much because the more I feel like I am here as a guest, the more I am not part of a system, not part of Britain. I feel like a transitional person. I would feel different if I had proper house or if my kids went to school here. But that's not the case. I don't have that strong link I would say. (Jose, p. 1)

Alan understood that he did not have Brexit anxiety because he was a financially secure employee with property and business in Belgium, not in the UK (i.e., disconnection). Similarly, Jose expressed clearly that not owning a property and having no children going to school in the UK made a difference to him, because having no physical attachment (i.e., disconnection) allowed him to feel 'transitional' – unsettled yet fluid and flexible just like a guest, and presumably not feeling much impacted by the host country's situation. Thus, being disconnected from the many systems in the UK helped participants understand why they did not feel emotionally affected by Brexit.

Afterwards, as to support their points, both Alan and Jose spoke about some people whom they knew were impacted:

> [My friend] has put all his investments here in UK, he has bought an apartment here, he is extremely stressed, he keeps telling me, "dude, I don't know; I just don't know what might happen. If I lose my job, all the things will become complicated for me and I don't know what to do. What am I going to do? I am stuck here; I have no support, no rights…" (Alan, p. 7)

> Some of people I know are impacted because they are very much settled here. In some cases, they have bought properties and they are more settled here… So they have their houses, their mortgages and their kids at school here; so they really feel more at home here. (Jose, p. 1)… Some of them work in the financial district and some of them have very good jobs with good salaries. So it is not easy that they say, “I don't care, let’s leave and go back to my country”. Many of them are in the position to pay for private education for their kids. All that cost a lot of money. You cannot necessarily get that in the continent. (Jose, p. 5)

Alan’s friend and the people whom Jose knew all represented opposite scenarios to their own, and these people were stressed and impacted by Brexit. Interestingly, many participants made assumptions about ‘those people’ who might be more impacted by Brexit than them, based on the opposite version of their situation, for example:

> If I were in the UK system and had an English boss, and in appraisal time or possibility to have a career promotion, would I be impacted if I am not British, that I can understand it might be a bit worrying for some Europeans. (Jose, p. 4-5)

> If you are younger and you start something from scratch here, Brexit would have far bigger impact than for someone like me. (Alan, p. 2)… But I can understand for people who have business dealing with Europe, they have no certainty how their business will continue; or they are in a relationship, I can understand that for these people it can be stressful and they need some counselling for help... But I can see that for people who are highly involved with Europe, who have not many choices that must be very, very stressful. (Alan, p. 6)

> I know that people who have more links to here might be really worried about Brexit. (Dieter, p. 1)… if I were not able to leave and move to other places easily, and if I would lose everything because of Brexit, plus no trust in the government, no clarity, if I

> didn't have a job where my employer vouched to protect me, I would definitely have a lot of anxiety. Those who don't have the freedom or as lucky as I am, I can really imagine for those people they would have this anxiety that they need help with, stress with have no other option. (Dieter, p. 3)

> For somebody that's making minimum wages, you know, Brexit may be a big thing... if you have real estate, if you have some credits here or whatever, then the timeline is definitely different. (Stanislav, p. 6)

> If I had just arrived to the UK, or I had just been hired by a new UK company, not knowing exactly what's going to happen with me, maybe I would be much more anxious, yeah… (Marta, p. 7) maybe for someone that only speaks English or come to the UK to improve his English and suddenly sees that situation… maybe, it can be that these people are feeling much more distressed. (Marta, p. 8)

> I think unfortunately the people who voted for Brexit are the ones who are going to suffer, because they are probably the ones who will have no options and who will probably lose their jobs. (Pierre, p. 3)

These diverse scenarios portrayed what the participants were not. Some of them used the subjunctive verb form (for example, ‘if I were’) to express conditions that were not a fact of their own life or were different from theirs in order to illustrate what a situation with a lot of Brexit anxiety might look like. Generally speaking, identifying and contrasting the differences between them and those who might have Brexit anxiety seemed to be one way to help them understand why they did not have Brexit anxiety. In some way, Pierre’s words summed up what many of these participants had in common, which is essentially that they had options in the face of the Brexit situation while others might not.

Subtheme 3: Appraising a Bad Financial Decision

Working in the banking and financial services sector and being attuned to the financial market movements meant that these participants appeared capable of taking a dispassionate and detached position to evaluate the financial impacts of Brexit, using financial terms and concepts that they were familiar with (for example, the foreign exchange rate, economy growth rate, housing prices, and access to the EU labour market), for instance:

> Brexit will bring slow-down in the economy. (Stanislav, p.2)… I would be much more concerned about what Brexit does with the crazy housing prices, because their real estate market is going to go down, I'm pretty sure it will. (Stanislav, p. 6)

> The UK has the lowest growth, and the net increase and the bonuses, that's all gone… The financial industry… has been impacted significantly already – just take a look at the value of the pound or try to sell a property in London today for any price that might closely resemble what it was 2–3 years ago, good luck with that! (Mika, p. 2)

> I think it will be completely chaotic for the economy. (Marta, p. 2)

> The decision itself cannot be good for the UK, for the economy. (Dieter, p. 1)… The economy; the housing prices have gone down. I see a lot of low-skilled jobs like farming and hospitality, all of them have reported having difficulty in finding people to work there because European people are not coming here anymore. (Dieter, p. 4)

> We have a large majority of people that are European in the bank. What if some of these guys, large number of these people decide to go back to their countries after, because they might need Visa, because of the financial conditions, quality of life, all could become less attractive for them to stay in UK. (Alan, pp. 1-2) Some of the farms in England highly rely on people from Romania and Eastern Europe, and the banks

> and the financial systems whole lot of highly skilled people come from Europe (Alan, p. 6)

> Britain would lose because many of the Europeans [would leave], they bring a lot to the UK. (Jose, p. 7)

These participants expressed negative views on Brexit's potential impact on the UK's economy and may have felt somewhat vindicated by some supporting numbers and official figures, for example, the drop in the value of the GBP and housing prices after the Referendum (and potentially after Brexit) were widely reported in the press. It seemed that their detached stance highlighted the distance between them and the UK (i.e., the 'they' group as previously discussed) as in their reference to "their real estate market" and "for the UK". It also felt as if this distance could grow wider, as seen in Alan's comment that "all could become less attractive for them to stay in UK", and in Mika's rather sarcastic "good luck with that", implying lack of hope of success. Many participants also personalised the loss in GBP's value when this translated into a loss of their EUR savings after exchange:

> The initial reaction was the drop of the value of the GBP... it was the loss of the equivalent money in EUR if I wanted to send back to Belgium. That for me was the impact. (Jose, pp. 1-2)

> If I think about my savings in GBP a few years back, I was always very happy when I was mentally exchanging that into EUR, thinking "oh wow, look at my savings!" And now, it's not so good. It can go even worse because who knows what may happen, but you never know what to do. Should I choose to change all my savings into a different currency, but which currency? Because the Euro would probably be impacted as well by Brexit. (Marta, p. 4)

> Financially for me, it's a lot of loss, thousands and tens of thousands of Euros because the GBP is weak. (Alan, p. 1) The costs of real estate, it is not crashing yet, but in the longer term. (Alan, p. 2)

> This is like taking away everything we have been building over the last few years. So, yeah, it could be impacting us financially. (Pierre, p. 1)

These participants experienced Brexit as a decline in the economy and the many losses that both the British and the EU citizens have to face: losses in financial and monetary terms, as a waste of invested effort and energy over time, and in human capital. Moreover, the UK government's potential further loss was also quantified by the EU citizens' fiscal contributions here:

> I didn't certainly take Brexit as an attack because I know what contributions we give as people working in the finance industry as European citizens. (Pierre, p. 1) … I think the contribution of the European people in London, for example in finance industry, the way they contribute to the British economy is quite important. Probably I know that because I look at numbers; if I can look at numbers, I imagine politicians do as well. (Pierre, p. 7)

> Average EU immigrant brings net GBP 2,300 each to the Treasury… So the fact that we are burden to the country is not really true! You have to be really daft to say something like that! (Mika, p. 6)

> I pay a lot of taxes… if Great Britain doesn't want me as a taxpayer contributing to the economy that's fine. (Stanislav, p. 2) I mean if I'm not mistaken, 65% of my tax, my income tax goes to welfare, right? I mean I don't use welfare. I mean, I don't get anything here!… Around 65% of what I pay goes to somebody that doesn't work and is

> basically living on my expense. (Stanislav, p. 3)… they need people like me, because without people like me this place would go bankrupt. (Stanislav, p. 4)

Stanislav and Mika sounded frustrated and disappointed because their work and contribution were neither recognised nor fairly portrayed; instead, they were wrongly branded as a burden to the welfare system. When Mika said he would retire somewhere else, it felt as if he had already emotionally distanced himself from a situation where he was unjustly treated by projecting a future without the UK. Moreover, it felt significant for them to speak about their financial contributions to the UK, almost like a justification for their residence here. In the Brexit context where they had no control, their fiscal contribution was something they could manage: theirs to give for now, and theirs to take away the moment these EU citizens left the country.

Subtheme 4: Brexit Drama

The term ‘Brexit drama’ frequently turned up during my research; it seemed appropriate to let it represent one subtheme that emerged from the interviews. It felt as if the participants took a detached stance like that of an audience or critic; they watched the Brexit serial melodrama from a distance as an outsider, and evaluated the performance of the politicians, the lack of direction and plot, and the actions of the British people. Many participants commented on their experience of the comical, laughable and entertaining effects of Brexit, described its progress updates as ‘ridiculous’, ‘funny’, a ‘stand-up comedy’ or a ‘joke’, and called the UK’s chief negotiator at the time a ‘clown’:

> [Mrs] May probably would not have the vote in the parliament to accept that type of deal. If she doesn't have the support, it is voted down, May will probably have to go back to Europe, but for what?! Europe doesn't want to change an inch of the terms… Then she would go back to the parliament for what? Would here be another election? Or a new referendum? Or will the people accept that, because we are going to get

> another referendum if we don't like it? It is fascinating to see that way things happened. (Jose, p. 5)
>
> Well, I use [Brexit news] as stand-up comedy. This is a joke you know. The government is saying that they are making progress; we haven't seen any progress so far. (Mika, p. 3)
>
> I mean, cutting away the biggest market you have. I mean how many trades did they have with BRIC countries? Russia we know how much, 0. Brazil probably not so much; China probably not so much too. Then Theresa May went to Africa, to do what? To have trade agreements, to do what? The other clown, David Davies, he was on radio talking that they could export chicken feet to China because that is a delicacy there, yeah, great, the whole Britain will prosper from that, such nonsense… Theresa May trying to dance in Africa, what was that ((laugh))?! (Mika, pp. 5-6).
>
> It's almost like a comedy. It's so funny to see these people are convinced you know, you see Theresa May saying things are doing great, we are progressing… Politicians always say: "everything is fine, don't worry, we are in control"… What I saw two days ago in press articles, it seems that clearly they are not in control… It's funny right? Because I didn't follow the news here and the information that comes out, it's like I am sitting on the outside, I'm looking at it as an outsider right? (Alan, p. 5)
>
> When I listen to some of these people, I just laugh inside. It is ridiculous… The stupidity keeps me entertained, but it is not something I am angry about anymore. It is pure entertainment… seeing how the political parties behave here it is like watching a soap opera. (Stanislav, p. 7)

Theresa May's going back and forth between the EU and the UK parliament, or the government's inability to substantiate its claims that it was making progress, or the

discrepancy between what was reported and the participants' perceived reality all felt absurd and incomprehensible. Stanislav's words implied that he used to be angry about Brexit update, but not anymore; it felt as if two years after the Referendum, at the time of the interview, he had moved on from being emotionally involved with Brexit to dispassionately watching it unfold.

To sum up, this chapter has presented three themes and eleven subthemes. 'Making Sense of Brexit' captured the participants' ongoing process of understanding and finding meaning in Brexit two years after the EU Referendum took place. Their experiences of incomprehensibility and uncertainty also underpinned their struggles with trust in UK politicians and the Brexit process. 'Transformation of Identity' depicted the polarising effects and changes experienced by the participants in terms of people's identities since Brexit. The participants also tried to make sense of their own identities amid the felt tension between rejection and belonging in the UK, and in relation to others. The third theme, 'Disconnection', emphasised the participants feeling disconnected from the UK, reflected by their sense of mobility, emotional distance and detachment.

Post-Analysis Reflection

While reading through each transcript for coding, I was amazed by how the British political landscape has changed since late 2018. When the interviews took place, we mused over the 31st March 2019 Brexit deadline and its implications. Fast-forwarding to the summer of 2020, the then Prime Minister Theresa May had resigned; the current Prime Minister Boris Johnson had led his Party, holding 'Let's Get Brexit Done' mugs and banners, to a landslide victory in a December general election that was largely shaped by the Brexit topic (e.g., Curtice, 2019); and the original Brexit deadline had already been delayed twice, with the latest negotiation deadline set for 31st January 2020. Neither my participants nor I could have anticipated any of these changes. As all eight interviews happened at around the same point on the Brexit timeline, in 2018, it was important during the analysis process to channel myself back into that 'prior mode' of understanding and knowing. Piles of Brexit-related press

clippings (collected since the autumn of 2018) and various online Brexit resources helped transport me back in time; even though I cannot undo my accumulated knowledge of Brexit, I can at least remember how it felt like back then. It is worth mentioning that, as this study captured these participants' lived experiences of Brexit at that particular moment in time, how they make sense of it today or later may therefore differ.

At the time of writing (circa May and June 2020), during the Covid-19 global pandemic and lockdown situation, the government's daily briefings, various podcasts and updates about Covid-19 have eclipsed Brexit as the main issue. Some people even claimed in the news and in tweets that Covid-19 actually makes them miss Brexit (e.g., Shrimsley, 2020). This study's participants regarded Brexit as a bad decision for the UK prior to the Covid-19 crisis; today the latter appears to have more far-reaching and serious (even fatal) impacts on the UK and the entire world. The comparable changes in the property market may shed some light onto the scale of these effects: according to Nationwide, UK House prices fell 1.7% month-to-month in May after the Covid-19 crisis affected the housing market; it was the largest monthly drop since February 2009 and more than the post-Referendum stagnation (BBC, 2020; Peachey, 2019). The UK-EU negotiations had paused for a few weeks between March and May 2020; there were concerns about whether the UK and EU governments would be in the right "political headspace" (Stone, 2020) to carry out complex talks amid the pandemic and whether the Covid-19 situation might mean another extension to solve the Brexit impasse (Cooper, 2020). Back when Brexit happened, it was reported as an unprecedented event causing a wide range of reactions; we now face the Covid-19 crisis. Existential insecurity has probably never been stronger and more acutely felt. Drawing parallels with Brexit, there are now many online resources to support people with Covid-19 anxiety, for example, a Covid-19 recommends checking news updates once a day from trusted news sources only (like GOV.UK and BBC News), as news could be anxiety-inducing (The Wellness Society, n.d.), and proposes self-care strategies such as personalising distraction activities. Here, it feels significant to recognise how Brexit has evolved and become intertwined with other current events such as the 2019 General Election and

Covid-19, underlining the topical, up-to-the-minute, and ever-changing nature of Brexit as an uncertain and out-of-control phenomenon.

From my coding and analysis processes, I found that there were indeed several layers of meaning to what the participants said that could require multiple codes; new understandings and reactions might arise each time I re-read a transcript. The task of selecting which themes to keep or drop could be confusing and time-consuming, complicated further by lists of things to pay attention to (for example, how each question was answered, the details, the words, the feelings, transference and countertransference). Moreover, I was often inclined to group themes by their explicit and tangible character, rather than by their implied or phenomenological essence. As a way to counter my natural tendency to group thematically, I had to spend some time mentally getting myself into IPA mode before each session of analytical work, for example, by reading other IPA analyses, Smith et al.'s (2009) book, or lecture notes. Furthermore, there was a voice within me constantly asking 'what if you got it wrong?' As this was the first time for me working with the IPA methodology, presumably my lack of experience contributed to my sense of uncertainty during the analytical process. That being said, every attempt to improve my coding and analytical efforts increased my ease of working with IPA.

It is expected of IPA that the analytical process might take the researcher to new frontier, for example, "themes that emerged during the process and which were not anticipated by your interview schedule"; thus the researcher is likely to "do some extra literature searching after you have completed your analysis" (Smith et al., 2009, p. 113). One subtheme that emerged unexpectedly was 'Brexit Anxiety? I Feel Rather Distant'. I had wondered whether many of the participants might have had Brexit-related anxiety, but the findings begged to differ: nearly all of them either described themselves as not having Brexit anxiety or downplayed Brexit's impact on their well-being. This made me reflect on my own presumptions and pre-understanding about Brexit anxiety.

From a researcher's perspective, conducting semi-structured interviews helped me to collect information about the participants' lived experiences of Brexit, like taking snapshots of their life. However, from a personal perspective, I was left with a curiosity and something of a wish to complete the jigsaw puzzle of their life. Here, I resonated with McGourty, Farrants, Pratt and Cankovic's (2010) argument that "the concept that the objective researcher remains separate from the phenomena being observed, does not account for the fact that the researcher does indeed observe the phenomena. This observation is internalised, and thus the researcher subjectively experiences a connection with the data" (p. 3). Small details in the participants' narratives could sometimes spark some internalised questions and inferences that were more relevant to me as an inquisitive person than to my researcher role, for example, which countries would they relocate to or their salary level based on their tax bracket. Keeping a reflective journal helped distinguish between my researcher and personal stances.

Carrying out doctorate-level research proved to be academically and emotionally straining and overwhelming at times. Towards the end of the research process (especially during the Covid-19 lockdown period), I felt markedly what could be described as "academic isolation" (McGourty et al., 2010), for example, disconnecting from my cohort as we worked on our individual dissertation projects. Many of us from the cohort tried to stay in regular contact to support each other, keeping the spirit of solidarity alive. As a Trainee Counselling Psychologist my knowledge of various self-care strategies came in handy, for example, one grounding technique was to constantly check back in with myself regarding where I was vis-à-vis either my progress planning map or my level of exhaustion.

Despite the fact that I have made steady progress over the past two years, there were sombre moments where I would experience self-doubt. Earlier in 2020, I came across a *Time Out London* interview article about Sam Mendes (the twice Golden Globe award-winning film director) and his film *1917*. One of the questions was whether he ever had any moments where he might question whether he "had bitten off more than he could chew", to

which Mendes replied, “everyday at some point I thought: why have I done this to myself?” (De Semlyen, 2020, p. 42). I became absorbed in his words, his lived experience of making *1917*. Knowing that someone like Mendes struggled with the formidable force of a task yet persevered is comforting and encouraging.

DISCUSSION

Overview

The discussion chapter presents this study's findings by exploring their potential contribution to the awareness of Brexit lived experiences and their clinical implications in the context of Counselling Psychology, and by linking them to the consulted research. Some of the findings support the existing literature, while others could provide new perspectives to understand the sense-making process of Brexit lived experiences. In addition, this chapter examines the validity of the findings, their limitations, and offers suggestions for future research.

Theme 1: Making Sense of Brexit

This study provides a unique insight into how European banking professionals made sense of Brexit after the unexpected victory of the Leave camp on 23rd June 2016: even though two years had passed, at the time of the interview, all of these London-based participants still found the Brexit outcome surprising and incomprehensible, for various reasons – for example, it was against their understanding of predictions and general business interests, and it also felt like a rejection of the European ideology which grew out of the post-war scenario. Moreover, the study finds that their incomprehensibility of Brexit was also due to the fact that at the time of interview, at the end of 2018, Brexit was an under-defined phenomenon that was yet to take shape through ongoing negations between the UK and the EU. By way of highlighting the nature of Brexit's current and inconclusive negotiations (up to the present time), although the UK has left the EU and the post-Brexit transition period will come to an end in 2020, many new rules due to come into force from January 2021 are still in the process of being drafted and negotiated (for example, GOV.UK, n.d.a); this echoes fittingly one participant's perception that "everything is in the air". Consequently, the participants' experience of Brexit could be inconsistent and fluid, that is, first they thought they knew how they felt but the next moment they felt quite differently due to lack of certainty and clarity, and so their Brexit sense-making process needs to be ongoing and constantly updated. Furthermore, it felt rather important for the participants to relate to what others

(people and/or companies) might know about Brexit, that is, anchoring themselves to ‘something’ amid Brexit incomprehensibility. Their affiliation with others as a way to enhance or support their own Brexit sense-making process seemed to be one way to find meanings from a relational and interactive angle. According to Taylor (2011), affiliation with others is a fundamental coping strategy in stressful circumstances that is both biologically and emotionally soothing and calming. As in these participants’ case, affiliation with other people and/or companies can bring in useful information about an abstract phenomenon (i.e., Brexit), which could help them better understand, assess or cope with the situation, and reduce any potential stress.

Since Brexit as a phenomenon was yet to take shape through ongoing negations between the UK and the EU, for these participants having no clarity and living with uncertainty and lack of control could feel “like a cork in the ocean” (as one participant expressed poetically). Although there was frustration, exasperation and even a sense of foreboding associated with the Brexit ‘in limbo’ situation (for example, when many of the participants’ plans had to be halted or shown by the car-crash analogy they used to describe Brexit), this study equally finds that there was no sense of urgency for them. The participants’ lack of urgency, translating into a ‘wait and see’ attitude, could likely result from their privileged professional situation where they had their companies’ commitment to help them remain in the UK or transfer them elsewhere in the EU. Thus, unlike many other EU citizens working in different professional areas mentioned in the consulted literature (e.g., Parutis, 2011; Remigi, Martin & Sykes, 2017), these European banking professionals were more able to show some tolerance of uncertainty and optimism amid the Brexit incomprehensibility, as with the image of a light cork floating and being carried by the waves, but not sinking. On a slightly different yet relevant note, intolerance of uncertainty is often placed at the core of worries (e.g., Leahy, 2005) and it is also a characteristic frequently associated with Generalized Anxiety Disorder (GAD) (Boswell, Thompson-Hollands, Farchione & Barlow, 2013; Carleton, 2012). One way to understand worries and anxiety is based on the idea that our thoughts, emotions, bodily sensations and behaviours are intertwined, for example, having negative

thoughts can lead to negative feelings, and vice versa (e.g., Burns, 1999; NHS, 2019). As such, many treatments for worry or anxiety focus on helping people become more tolerant of uncertainty via techniques and strategies such as re-evaluating their beliefs about worry, changing the negative meanings given to threatening problem or situation, etc. (Dugas & Ladouceur, 2000; Leahy, 2005). These participants' tolerance of uncertainty and resilience seemed to be guided by their cognitions, as seen in comments such as "there is nothing we can do, there is no point to think or worry about Brexit, we will have to wait and see", which indicate objectivity, acceptance of the uncertain situation, and receptiveness to changes while still trying to make sense of Brexit. That said, these cognitions were not simply the outcome of thinking positively; they were equally a reflection of these participants' employment situation and the understanding that their employers would guarantee their stay in the UK. Other UK-based EU citizens working in different professional areas without the same type of reassurance regarding their stay in the UK might not share a similar level of tolerance of uncertainty and as easily be prepared to "wait and see".

In addition, this study finds that the participants' perception of manipulation and lies during the Referendum and their distrust of politicians and political ulterior motives discredited Brexit in their eyes. As these participants had an innate pro-EU stance, their views in the Brexit debate appeared to tilt towards Remain and resonated with many Remainer views on issues like trade and the economy (e.g., Alfano et al., 2016; University of Oxford, 2016). Many of them pointed out the lies and emotions in the campaign (for example, the GBP 350 million NHS false claim, and the comment of "pure propaganda, just populism, and not the real truth"). Nearly all participants felt that the Referendum was a cover for other issues – like the economy or immigration from the rest of the world; Europe felt like a scapegoat, as in the comment: "any frustration they blame it on Europe". As a result, they had difficulty believing that Brexit was really about the UK leaving the EU, and suspected it might be a cover or a ruse in the same way as what had been reported in the press (e.g., O'Toole, 2020).

Furthermore, this study is able to offer more personal and detailed illustrations of the infamous ‘divorce analogy’ that has been used by many politicians, public figures and the press (e.g., Landale, 2017; Lyddon, 2020; Tapper, 2019) to describe and dramatise the UK’s split from up from the EU and to describe divisions on different levels, both within society and within the home. These participants applied their unique ways of understanding the UK-EU separation to interpret the divorce. For them, the UK was experienced dissimilarly, for example, as an immature, irresponsible and/or selfish husband leaving behind an ageing and less attractive wife, or as an 18-year-old young wife dreaming of unachievable things and unicorns and splitting from her older husband. What these illustrations had in common were the UK’s responsibility in initiating the divorce and the unflattering characterisations of the UK regardless of its fictional gender and age. How these participants presented different ‘subject positions’ of male and female characters in the way they understood the divorce analogy and perceived the responsibility of the union’s break-up (i.e., Brexit) could be illuminated by leveraging some social constructionist concepts. Social constructionism theory suggests that our understanding of identities and the world are influenced by the multiple contexts in which we are – knowledge, meaning and reality are all socially, culturally and historically constructed between people via verbal and nonverbal communication as language “is a necessary pre-condition for thought” (Burr, 2015, p. 10). To sum up, “we are born into a world where the conceptual frameworks and categories used by the people in our culture already exist” (Burr, 2015, p. 10). These eight European banking professional participants actually came from six different countries and spoke six different mother tongues in addition to English and other European languages. Hence, how they made sense of the divorce analogy could reflect the different sets of underlying assumptions, social constructions, and knowledge about divorce and Brexit informed by their backgrounds, languages, the media, and their interactions with others – including ours during the interview.

Theme 2: Transformation of Identity

This study’s findings support the idea that Brexit may have some sort of polarising and divisive effect (e.g., Mental Health Foundation, 2019a; Orbach, 2016). Just as the EU

Referendum (and its campaigns) brought the question of the UK's EU membership from the background to the centre of the political arena (McDonald, 2017; Manners, 2018; Reif & Schmitt, 1980), this study finds that Brexit generated something of a need for the participants to re-examine and reaffirm their European identity, beliefs and stance, things that, without Brexit, they would not have thought much about. In other words, these UK-based participants definitely felt more European by comparing and contrasting themselves with their British counterparts (e.g., references to the absence of an EU-related curriculum, EU flags and the European spirit), realising that being European was an unquestionable and natural part of them. This European 'we' resonates with ideas from Social Identity Theory (Tajfel, 1974; Tajfel & Turner, 1979) where people base their sense of self and pride on their in-group memberships and tend to emphasise the differences between groups and the similarities within groups. Along with the 'we' European and 'they' British groups, this study picked up other binary groupings based on the participants' perceptions, for example, the UK's imperial past and its links with the USA and Commonwealth countries were perceived as 'obstructing' the UK's EU integration, a theme also mentioned in the consulted literature (e.g., Gardner, 2017; Hughes, 2019; Manners, 2018; Turner, 2019). Some participants also leveraged the geographical fact that the UK is an island (separated from mainland Europe) and referred to the assumed characteristics of island people (for example, closed, isolated, defensive and wanting to be different) as a way to make sense of Brexit. As Hughes (2019) pointed out in his book *The Psychology of Brexit*, 'counterexamples' (i.e., an example that often satisfies a mathematical statement's conditions but does not agree with the statement's conclusion) would show that many other European countries also had a colonial past – the French Colonial Empire, the Belgian occupation of Congo, or the Spanish colonisation of the Americas – but these were not considered as an issue for their EU integration in the eyes of the participants. Further 'counterexamples' might be that Ireland and Malta are islands, for example – but they have not yet voted to leave the EU. These counterexamples appear to be at odds with how the participants made sense of Brexit (in relation to the UK's imperial past and being an island). These participants must have been aware of their own countries' and other European countries' colonial histories (i.e.,

counterexamples), and other island members of the EU, yet they focused on the UK's imperial past and island nature and associated these with their perception of why the UK voted for Brexit. Their views might have been influenced by other people, popular opinions and the press, for example, in articles such as 'Island mentality shapes UK view of Europe' (Jacques, 2016) and 'Brexit is not only an expression of nostalgia for empire, it is also the fruit of empire' (Dunin-Wasowicz, 2017). It feels as if these participants leveraged various possibilities to try to understand Brexit in the absence of clarity, certainty and sound explanations, even though counterexamples would disprove these statements. Additionally, it also feels as if in the face of an unprecedented and out-of-control event like Brexit, these participants had become more receptive to different ideas to help them make sense of it, even though these ideas might not be the most logical or correct.

Moreover, within this theme, this study offers a unique insight into these European participants' wide range of Brexit lived experiences in an office setting in the banking industry, where they had to work alongside some Leave-voting colleagues. Undoubtedly, it must have felt as if something shifted in the interpersonal dynamic between colleagues post-Referendum as a result of the transformation of their identities from colleagues to Europeans, Remainers and Brexiters. At one end of the spectrum, it felt quite important for some participants to re-gain a sense of normality, and they emphasised 'understanding' and 'business-as-usual' at work. Some participants expressed feeling unwanted, rejected and maybe even slightly intimidated when Leave-voting colleagues were vocal about their Brexiter views. At the other end of the spectrum, one participant used the word 'racist' to reflect his strong feelings of being the target of prejudice and discrimination in the Brexit situation. That being said, this study also finds that these participants seemed to make some conscious effort to maintain their relationship with co-workers in the professional context, for example, by playing down the significance behind their colleagues' Brexit vote or simply rolling their eyes and walking away; for them, it felt important to behave professionally at work. Furthermore, this study finds that experiencing Brexit seemed to solidify the bond between many participants and their employers, in the sense that they felt part of the team/

company, reassured and protected. In one of the consulted pieces of literature, Lulle et al. (2018) also noticed some solidifying effects of Brexit (and its associated anti-immigrant rhetoric) in her EU interviewees, that is, they emphasised their being ‘good’ and ‘valuable’ employees with progressive careers; this study’s participants had an even stronger organisational identity. Stinglhamber et al.’s (2015) research found a causal relationship between organisational identity (OI) and affective commitment (AC), in the sense that the positive way in which the employees identify their sense of corporate membership and belonging to an organisation can lead to their “emotional attachment to, identification with, and involvement in the organization” (p. 2). In the case of this study’s participants, their perceived reassurance and protection at the company level felt empowering enough to offset any perceived changes or implied rejection at co-worker level.

Furthermore, this study observes that all of the participants made various comments about the Leave voters’ perceived demographic characteristics (for example, age, gender, education, locality, socio-economic status, etc.) throughout the interview; it felt like one of their ways to make sense of Brexit (i.e., by defining voters’ identity); this observation resonates with many of the binary categorisations in the consulted literature (e.g., Billig, 1996; as cited in Clarke & Newman, 2019; Hughes, 2019; Manners, 2018; Meredith & Richardson, 2019; Naidoo, 2016; Remigi, Martin & Sykes, 2017). This study also recognises that some participants also perceived the Leave voters as not fully grasping the meaning and consequence of the Referendum, for example, with the comment that they were “like zombies” being manipulated and misled. By way of deduction, this study finds that these participants’ perceptions of the Leave voters seemed to undermine the credibility of the Brexit outcome in their eyes. This type of categorising and stereotyping can be related to the previously mentioned ideas from Social Identity Theory (Tajfel, 1974; Tajfel & Turner, 1979), that is, some of our self-concept comes from the understanding that we are part of social groups (our ‘collective self’ or ‘social identity’); people tend to focus on the positive traits of their in-group as well as the negative points of the out-group.

Theme 3: Disconnection

'Mobility is something that I do' resonates with one of the EU's founding principles – the freedom of movement, which facilitates the easy come-go-return process for EU citizens. As with all other Europeans living in the UK, these participants had made at least one major move – from their country of origin to the UK. Unlike many of the other UK-based Europeans mentioned in the consulted literature (e.g., Guma & Dafydd Jones, 2019; Remigi, Martin & Sykes, 2017), these participants had their banking employers' commitment and reassurance to help them stay in the UK. Even so, this study finds that they did not plan to make London their permanent home, which differs from cases mentioned in the consulted research (e.g., Guma & Dafydd Jones, 2019; Sime et al., 2017) and the press (e.g., Williams, 2019). London was one stop on their life's journey until 'retirement' or when change occurred. For them, Brexit was experienced as making them question their stay in the UK and seemed to give that 'push' to leave sooner, similar to other cases discussed in the consulted literature (e.g., Banning, 2018; Lulle et al., 2018; Remigi, Martin & Sykes, 2017). All the participants talked about moving away, for various reasons, the most common being the anticipation of Brexit's potential negative consequences in the UK and concerns for a potential shift in the political climate (reflected by their choice of words such as "deport", "if I'm forced", "if needed", "things go really wrong", or "I can just pack and go", etc.). Here, this study finds that 'mobility' also represented a solution for these participants, that is, a way of taking them to safety elsewhere should it become necessary.

Through this sense of mobility, this study offers further unique insight into these European banking professionals' opinions of Brexit's impact on London's global finance industry. For nearly all the participants, the main reason for living in the UK was their job in the banking and financial industry. It has been widely reported in the press that banks and financial firms have started relocating their offices and staff to other European capitals such as Dublin, Amsterdam, Paris and Frankfurt, and there has been fear of a decline in the UK's financial services industry (e.g., Butcher, 2019a; Butcher, 2019b; Chapman, 2019; Inman, 2019; Jones, 2018b). This study finds that these participants did not appear to worry about the said

possible decline in their industry; they actually welcomed the shift (i.e., ‘mobility’) of financial activities from London to elsewhere in the EU. In this case, for them, mobility was also a reflection of the different advantages and opportunities they could now enjoy as European financial professionals, such as relocation to their employers’ other European offices and/or anticipation of more financial job opportunities in the EU: “I can continue working in my field without being in London”, and “Brexit offers more opportunities to work in other countries and cities”. Despite the fact that they could easily move away from the UK, at the time of the interview, all of these participants were still living and working in London; it felt as if ‘mobility’ was rather positioned as an ‘option’ that they were privileged to choose freely – moving elsewhere would be a back-up plan in case their life in London did not work out as expected. In other words, it appeared that they had control of their choices. The perception of being ‘in control’ has been studied extensively in psychology, for example, concepts such as Bandura’s ‘agency’ and ‘self-efficacy’ (1997; as cited in Leotti, Iyengar & Ochsner, 2010) and Rotter’s ‘locus of control’ (1966, as cited in Leotti et al., 2010); many findings linked having choices with the perception of ‘being in control’ and feelings of ‘intrinsic motivation’ (Iyengar & Lepper, 1999), which in turn suggest psychological and physical benefits (Iyengar & Lepper, 1999; Leotti et al., 2010) and “that the illusion of control may protect individuals against the development of maladaptive cognitive and affective responses” (Leotti et al., 2010, p. 3). Leotti et al. (2010) argued that “to choose, is to express a preference, and to assert the self. Each choice – no matter how small – reinforces the perception of control and self-efficacy” (p. 2). For these participants, mobility would be a vehicle for their option to move away; having options to stay or go would presumably underline their sense of control and increase feelings of well-being.

Another unique finding of this study is that all the participants described themselves as not having ‘Brexit anxiety’ (Degerman, 2019) or downplayed Brexit’s impact on their well-being, unlike in many reports of UK-based EU citizens feeling psychologically affected by Brexit (e.g., Banning, 2018; Frost, 2020; Guma & Dafydd Jones, 2019; Lulle, Moroşanu & King, 2018; Ranta & Nancheva, 2019; Remigi, Martin & Sykes, 2017; Van Deurzen, 2018). Based

on their accounts, this study finds that one reason for their lack of Brexit anxiety seemed to be their sense of disconnection from the UK and a feeling of not belonging to a 'system' here, for example, not having established connections, or being settled with properties, pan-European business, or school-age children. Interestingly, many of them also assumed what 'those people who might be impacted by Brexit' might be like, based on the opposite versions to their stories, ranging from being younger, to being older, to not speaking good-enough English, to having children attending school here, to having properties here, to having business here. Thus, disconnection from the UK appears to allow these participants to feel 'transitional' (i.e., unsettled yet flexible) and not feeling much impacted by the UK's domestic situation in relation to Brexit. Additionally, it seems that identifying, comparing and contrasting the differences between them and those who might have Brexit anxiety helped them to make sense of why they did not have it. Extending from Social Identity Theory (Tajfel, 1974; Tajfel & Turner, 1979), Intergroup Emotions Theory (Smith, 1993; as cited in Ouwerkerk, Van Dijk, Vonkeman & Spears, 2018) suggests that in an intergroup context, one's emotions and concerns might be determined by appraisals of whether an event might profit or harm one's in-group. Presumably, some forms of disconnection from the UK were identified as positive traits for these participants, while those Europeans with attachments to the UK (e.g., property, education, business, etc.) or deemed to be different from them in some way (e.g., lack of English skill) could be considered as the disadvantageous out-group.

Moreover, as financial industry professionals, these participants also took a dispassionate and detached position to evaluate the financial impacts of Brexit, using financial terms and concepts that they were familiar with (e.g., the foreign exchange rate, economy growth rate, housing prices, and access to the EU labour market); their views on Brexit's negative impacts on the UK's economy were similar to what has been widely reported in the press (e.g., Begg & Mushövel, 2016; Breinlich et al., 2016; Chang, 2018; Heise & Boata, 2019). Based on Social Identity Theory (Tajfel, 1974; Tajfel & Turner, 1979) and Intergroup Emotions Theory (Smith, 1993), Ouwerkerk et al. (2018) argued that people's stronger affective in-group identification might increase their *Schadenfreude* reactions to an out-

group's misfortune. 'Schadenfreude', a German word, means 'pleasure derived by someone from another person's misfortune' (Ouwerkerk et al., 2018, p. 215). These participants' detached stance felt important for them, in the sense that it created some distance between them (i.e., the in-group) and the UK (i.e., the out-group) and separated them from the UK's various potential problems in relation to Brexit (i.e., the misfortune of the out-group) that they were certain would be realised: slow-down in the economy, real estate market and housing price problems, and so on. As one participant stated, "I wanted them to be in deep shit, I wanted them now to pay for their decision and that the economy collapsed, and that they might suffer and see what it is like to be outside of the European Union"; even though *Schadenfreude* was not explicitly expressed by all participants during the interviews, it was an embedded undertone.

That being said, this study finds that these participants were in fact more connected to the UK's economic fate than suggested by their perceived disconnection, for example, when they spoke about the GBP's devaluation, many participants personalised the loss in GBP's value when this translated into loss of their EUR savings after exchange. At the same time, it also felt quite important for some of them to speak about their fiscal contributions to the UK. The banking and financial industry has been known for its pay package (e.g., Butcher, 2013), and these participants were aware of the size of European bankers' tax contribution to the UK government. Thus, referring to their fiscal contribution felt like something of a justification for their residence here. In the Brexit context, where they had no control, their fiscal contribution was something they could manage: theirs to give for now, and theirs to take away the moment they left the country.

Last but not least, this study finds that these participants also reflected the 'disconnection' theme by taking a detached stance, like an audience or a critic, watching the Brexit serial drama, evaluating the performance of the politicians and the British people, and commenting on the lack of direction and plot. The term 'Brexit drama' frequently turned up during my research, for example Forsyth's (2020) article 'The Brexit Drama to Come'; by way of

indicating the scale of this, a Google search returned roughly 25,000,000 results of this term in July 2020. Many participants commented on their experience of the comical, laughable and entertaining effects of Brexit, and described its progress updates as ‘ridiculous’, ‘funny’, a ‘stand-up comedy’ or a ‘joke’ – Theresa May’s going back and forth between the EU and the UK parliament, the government’s inability to substantiate its claims that they had made progress, or the discrepancy between what was reported in the press and the participants’ perceived reality all felt absurd and incomprehensible. It felt as if, two years after the Referendum, at the time of the interview, these European participants had moved on from their initial reactions to Brexit and embraced its incomprehensibility with some drama and humour. The positive psychological effects of laughter and humour have been well studied (e.g., Davidhizar & Bowen, 1992; Dixon, 1980; Grumet, 1989; Martin & Lefcourt, 1983; Skevington & White, 1998; White & Winzelberg, 1992; Yovetich, Dale & Hudak, 1990; as cited in Houston, McKee, Carroll & Marsh, 2010). According to Houston et al. (2010), humour and laughter can be used as ways to help reduce stress or to create a ‘cognitive shift’ in order to psychologically distance oneself from a threat or problem (e.g., Brexit). This way of psychologically distancing oneself from an issue resonates with the disconnection theme that emerged from the data.

Research Limitations and Validity

This study is not without limitations. First of all, IPA as a research method explores individual lived experiences and sense-making processes, which means that these eight participants have in fact generated a rich amount of data that could not be wholly covered and explored in this study. In spite of the idiographic nature of the participants’ lived experiences, the findings can still inform perspectives on Brexit mental health and on this particular group of people. Secondly, even though this study’s phenomenon is event-specific (i.e., Brexit), the event itself is live, constantly evolving and changing. As the interviews were conducted between October and December 2018, how the participants interpret Brexit now might be very different from how they did so in our discussions two years earlier. Thirdly, the participants were all London-based European banking professionals, that is, a homogenous

group sharing their take on their Brexit lifeworld. That said, their ‘European-ness’ was broadly defined without taking into account any differences at personal, local, professional, societal or national levels. Last but not least, as the researcher, I wanted the study to be able to answer the research questions and reflect the participants’ lived experiences truthfully. Nonetheless, our discussions were also a result of our interaction and did subtly reflect their perception of my characteristics (for example, my gender, ethnicity, and status as a doctorate researcher); my subjectivity might also be reflected through my strong involvement in the research process, that is, from interacting with the participant, to facilitating data collection, and to interpreting these participants’ meanings in the analysis process (i.e., double hermeneutic). Smith et al. (2009) points out that there are different levels to the IPA interpretation. In addition to moving between the part and the whole (i.e., the hermeneutic circle) and the detailed micro-analysis of the texts, a deeper level of interpretation would be somewhat like balancing positions between Ricour’s hermeneutics of empathy (relating to the original experience) and hermeneutics of suspicion (leveraging external theoretical perspectives such as a psychoanalytic one). As a novice IPA researcher, I erred more on the cautious side of analysing, i.e., staying attentive to the participants’ words and refraining from speculating their underlying motives, partly due to my limited IPA interpretation experiences and partly because this was my preferred way of making sense of their meaning-making process (i.e., double hermeneutics) - I wanted to interpret the participants' lived experience and phenomenological descriptions based on their actual words rather than my hypotheses (e.g., as in a counselling setting). Consequently, rather than venturing out or importing more outside theories, my interpretations focus closely on the participants’ sense-making of their lived Brexit experiences and my findings are grounded in the participants’ words.

As previously outlined in the Methodological Issues section, Yardley’s (2000) guidelines for good qualitative research criteria have served as an evaluation tool of validity in this study:

i) Sensitivity to context: As this study explored London-based European banking professionals' experiences of Brexit, its literature review covers extensively the theoretical, literary, empirical areas and sociocultural context that might have influenced these participants' lived experiences, including Brexit anxiety and counselling, the immigration issue, the different identities of the Leave voters, the campaigns leading to the Referendum, and Brexit's impacts on the City of London and on the EU citizens living in the UK – within the framework and from the angle of psychology. Due to the constant evolvement of Brexit, it was considered fitting to complete all interviews within a short time frame. As the researcher, I had collected Brexit-related press clippings from the summer of 2018 to December the same year as a reminder of what happened around the interview period on the Brexit timeline. I have also read as broadly as possible about the Brexit development and have tried to keep myself up-to-date. Moreover, I have considered the participants' perspectives throughout the research process, for example, being flexible and changing interview settings to accommodate their busy schedules; ensuring they received adequate information regarding the study and their rights; and attending to their sense of well-being post-interview.

ii) Commitment and rigour: As the researcher, I have committed to working with thoroughness and being methodically rigorous throughout the study. My commitment was also reflected in my careful planning and organising, to ensure enough time for transcribing, the analytical process, and the draft review and revision. Additionally, my engagement with this study went beyond directly working on it: outside the classroom I attended the 'Psychology Research Day 2019' event (organised by the British Psychological Society and Senate House Library) and 'What does Brexit mean to you?' exhibition at LSE Library, I participated (as an interviewee) in a Brexit anxiety-related documentary (for the MA in Journalism course at City, University of London), and I presented my research poster in 2019's Division of Counselling Psychology Annual Conference in Cardiff to broaden my overall research experience.

iii) Transparency and coherence: As the researcher, I have provided a clear, coherent and reflective account of the entire process, from data collection to analysis. Original quotes are provided in the Analysis chapter. Other original materials, ranging from the ‘Participant Information Sheet’, to the interview schedule, to samples of transcript analysis, are provided in the Appendices. To help self-reflection and facilitate the ‘bracketing’ process, I have recorded my thoughts and emotions in relation to the entire research process, Brexit developments and current events such as the Covid-19 situation, and my sense of self outside the research context.

iv) Impact and importance: This research aims to shed new light onto understanding how people make sense of Brexit in the wider context by being the first to offer European banking professionals’ views on their lived experiences of Brexit. The findings of this study are considered for their practical value in a Counselling Psychology framework. Implications for future research are also explored, based on the findings.

Clinical Implications and Future Research

This study is one of the first to highlight these European banking professionals' perspectives and meanings in the face of an uncontrollable and unprecedented event like Brexit, based on their lived experiences. It shows that, two years after the EU Referendum, at the time of the interview, all of these London-based participants still found the Brexit outcome surprising and incomprehensible for various reasons. Regardless of their having Brexit anxiety or not, they still had to face the uncertainty and lack of clarity around Brexit. Their accounts of their lived experiences could be useful for Counselling Psychology professionals, prompting them to reflect upon the timeless and omnipresent nature of Brexit and its probable lasting impact on people's lives and sense of well-being, and consider how living with uncontrollable events, uncertainty and incomprehensibility might make different people feel, think and act.

These participants' tolerance of an uncontrollable event and their resilience seemed to be positively influenced by cognitions such as "there is nothing we can do, there is no point to think or worry about Brexit, we will have to wait and see", which indicate objectivity, acceptance of an uncontrollable and uncertain situation, and receptiveness to change while still trying to make sense of Brexit. The stress and coping theory (Lazarus & Folkman, 1984; as cited in Moskowitz, 2011) suggests that whether an event is experienced as stressful or not depends on how we appraise and interpret (i.e., reframe) it, for example, learning a valuable lesson from a mistake positively reframes a negative situation. There seemed to be some elements of positive reappraisal or reframing in the way these participants made sense of their absence of Brexit anxiety, for example, not owning properties or not making London their home in the UK could be positively interpreted as having more flexibility, more career or location options, and easy mobility. "By changing one's appraisals of a stressor, the resulting emotions can be changed in adaptive ways, leading to increased chances of resilience even in highly stressful situations" (Troy & Mauss, 2011, p. 40). Counselling Psychology professionals can work with people towards finding the 'silver lining' in an unprecedented situation like Brexit, reflecting and reframing their concepts of attachment, home, work, changes and relationships in the face of an out-of-control event.

Another of this study's findings is that it felt important for these participants to maintain their working relationships, avoid confrontation and behave professionally at work, in spite of having some mixed feelings towards working alongside their Leave-voting colleagues. Thus, outwardly they might appear unaffected and coping well whereas beneath the surface there might be some undisclosed emotions and thoughts. Elraz's (2018) research highlighted that mental health stigma still exist in the workplace and still impact employees' identity and health management. Counselling Psychology professionals should be mindful of how people might behave in the workplace (for example, not sharing feelings or covering up the real issues in order to keep a good working relationship or to appear professional), and how the need to appear to be 'coping well' might affect their views on mental health and their mental well-being.

Furthermore, these participants' lived experiences of dealing with Brexit-related conflicts in the workplace context, together with this study's other findings, support the idea of Brexit's polarising and divisive effects on different levels: within the family, among friendship groups, and in wider society. It is important for Counselling Psychology professionals to take into account the likely divisions and splits resulting from Brexit, and to create a safe space to explore living with ruptures and differences, examine their impact in a meaningful way, and work towards transforming the black-and-white, either-or way of thinking into a more open and holistic one.

In a place of great diversity such as London, how people make sense of Brexit can be influenced by different sets of social constructions, underlying assumptions and knowledge, informed by people's backgrounds, languages, the press, and their interactions with others including families and communities. From the Counselling Psychology professional's point of view, it is important to be sensitive and curious about different identities, investigate other ways of being and understanding, work with the differences and similarities that come with

diversity, and basically respect and acknowledge our ‘uniqueness’ (or ‘otherness’) (e.g., Cooper, 2009).

Finally, Brexit is not an isolated event; it has been concerning everyone, including mental health professionals. When facing something with an all-encompassing nature such as Brexit, it is vital for Counselling Psychology professionals to commit to conscientious self-care and self-reflection; for example, they should be aware of their own stance in times of limited clarity, their emotions in response to the phenomenon, and how working with other people’s issues would make them feel.

With regards to future research, it would be interesting to conduct a follow-up study, using semi-structured interviews, to elicit further lived experiences from the same participants with regard to their more recent Brexit sense-making processes (especially since some changes have occurred on the Brexit front and in the British political landscape). These could involve written materials like diaries (Smith, Flowers & Larkin, 2009) to capture their lived experiences in a broader way than semi-structured interviews, or focus on how they make sense of the level of avoidance in their disconnection from the UK, their tolerance of uncertainty, or their affiliation with others (either peers or employers), using the IPA methodology. Moreover, it would be equally fascinating to explore the British banking professionals’ lived experiences of Brexit, as they may (or may not) have very different stances and views to their European counterparts. Furthermore, future research could look into how people cope ideographically with external, out-of-control events that may be caused by other people’s actions, the government’s decisions, or by natural events (e.g., the Covid-19 global pandemic situation or an earthquake), inspired by this study’s participants and their sense-making process.

Conclusion

This study represents one of the first to explore European banking professionals’ lived experiences of Brexit. These eight participants did not vote in the 2016 EU Referendum, yet

they had to face the Brexit consequences like the rest of the UK. As a Trainee Counselling Psychologist, I wanted to find out how they made sense of an ongoing political uncertainty and what meanings they attributed to this lived experience. Based on these participants' sense-making processes of their Brexit experiences, three main themes emerged from the data: 'Making sense of Brexit', 'Transformation of Identity' and 'Disconnection', and eleven subthemes, reflecting the way these participants felt about Brexit incomprehensibility and its related uncertainty and lack of clarity, capturing their meanings around changing identities, and their feelings and processes of detachment. Some of this study's findings support points made in the existing literature, while others provide new insights into understanding Brexit lived experiences from this group of people, who are currently under-represented in research. This study's findings have also been considered for their practical value in Counselling Psychology, informing perspectives on Brexit mental health by helping to conceptualise these participants' lived experiences in the face of an unprecedented event. Possible future research has also been explored based on the findings. This study and its findings could contribute to the expanding Brexit research literature with an IPA methodology and in the context of Counselling Psychology.

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APPENDICES

Appendix 1: List of Database, Keywords and Consulted Journals

Database/ Search Engine

Health and Psychosocial Instruments
MEDLINE
PsycARTICLES
PsycBOOKS
PsycINFO
Google Scholar

Keyword Groups

1) “Brexit” and “emotion”, “anxiety” and other variants like “stress”, “fear”, “uncertain”, to name just a few.
2) “Brexit” and “job insecurity”, “job threat”, with a particular interest in the “banking and finance services industry”.
3) “Brexit” and “counselling”.
4) “Brexit” in business and economics disciplines.
5) “Brexit” and “City of London”.
6) “Brexit” and “identity”.
7) “Brexit” and “immigration”, “free movement”, and related topics like “xenophobia” and “racism”.
8) “Brexit” and “EU citizens in the UK”.
9) “Brexit” and “EU” and other terms in politics and policy making.

List of Consulted Journals

Aging & Mental Health
American Ethnologist
Archives of Psychiatric Nursing
Attachment
BACP
Behavior Modification
BPS
British Journal of Clinical Psychology
British Journal of Psychology
British Journal of Social Psychology
Critical Review of International Social and Political Philosophy
Critical Social Policy
Discourse & Society
Economy and society
Ethnic and Racial Studies
Eurobarometer.
European Journal of Political Research
European Journal of Psychotherapy and Counselling
European Security
European Union Politics
Expert Review of Neurotherapeutics
Frontiers in Psychology
Geoforum
German Law Journal
Group Processes & Intergroup Relations
Health Psychology
Human Relations
Intereconomics
International Affairs
International Economics and Economic Policy
International Journal of Applied Psychoanalytic Studies
International Journal of Humor Research
International Journal of Qualitative Methods
Journal of Baltic Studies
Journal of Clinical Psychology
Journal of Community & Applied Social Psychology
Journal of Consulting and Clinical Psychology
Journal of Counselling & Development
Journal of Ethnic and Migration Studies
Journal of Family Therapy

Journal of Humanistic Psychology
Journal of Personality and Social Psychology
Journal of Phenomenological Psychology
Journal of Public Administration, Finance and Law
Journal of Social Archaeology
Law and Critique
London School of Economics blogs
Nature Human Behaviour
New Political Economy
Nursing Standard
Office for National Statistics
Phenomenology & Practice
PLOS One
Political Behaviour
Political Psychology
Politico
Population, Space and Place
Psychological Reports
Psychology and Health
Psychology of Consciousness: Theory, Research, and Practice
Psychotherapy and Politics International
Social and Personality Psychology Compass
Social Inclusion
Social Psychological and Personality Science
Stress and Anxiety
The British Journal of Politics and International Relations
The Corner
The Counselling Psychologist
The European Journal of Comparative Economics
The Evening Standard
The Guardian
The Independent
The Irish Times
The Political Quarterly
The Psychologist
The Times
The World Economy
Theory & Psychology
Transactions of the Institute of British Geographers
Trends in Cognitive Sciences
Women in Management Review

Appendix 2: Recruitment Email

Subject: PARTICIPANTS NEEDED FOR RESEARCH IN COUNSELLING PSYCHOLOGY

We are currently looking for volunteers to take part in a research project: 'The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study'. As an European banking professional yourself, I was wondering if you might be interested to speak about your experience of Brexit? For this study, participants will take part in a semi-structured interview, which is approximately 60-90 minutes. Please rest assured that confidentiality will be fully respected.

If you are interested to learn more about this study, or to take part,
please do not hesitate to contact me at and

Thank you for your attention to this matter. I truly look forward to hearing back from you.

Best regards,
Yung-Chieh Huang

Please be advised that this study has been reviewed by, and received ethics clearance through the Standard Psychology Department Research Ethics Committee, City, University of London [PSYETH (P/L) 17/18 224].

Public Task: The legal basis for processing your personal data will be that this research is a task in the public interest, that is City, University of London considers the lawful basis for processing personal data to fall under Article 6(1)(e) of GDPR (public task) as the processing of research participant data is necessary for learning and teaching purposes and all research with human participants by staff and students has to be scrutinised and approved by one of City's Research Ethics Committees.

If you would like to complain about any aspect of the study, please contact the Secretary to the University's Senate Research Ethics Committee on or via email:

Appendix 3: Participant Information Sheet

Title of study The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study

Name of principal investigator Yung-Chieh Huang (Supervisor Dr Jacqui Farrants)

We would like to invite you to take part in a research study. Before you decide whether you would like to take part it is important that you understand why the research is being done and what it would involve for you. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information.

What is the purpose of the study?
This study explores how Brexit is experienced by banking professionals from the European Union. The aim is to gain insight into the meaning these people make of their experiences, as well as any implications this may have on their lives, e.g., how that experience may affect their perceptions of themselves and impact their sense of well-being.

Why have I been invited?
You have been invited to take part in the research because you meet the selection criteria:

Inclusion
- All genders
- All ethnicities
- Adults (age between 30 and 50)
- European Union (EU) nationals
- Banking and financial services industry employees
- Having lived in the UK since 2015 at the latest

Exclusion
- UK passport holders (i.e., UK nationals/dual nationalities)

Do I have to take part?
Participation in the project is voluntary, hence you can choose not to participate. You can withdraw at any stage of the project prior to the interview and up to one month post-interview. It is up to you to decide whether or not to take part. If you do decide to take part you will be asked to sign a Consent Form. If you decide not to take part you do not need to give a reason.

What will happen if I take part?
You will be asked to participate in a semi-structured interview, which we estimate will take about 60-90 minutes. The interview will take place in pre-booked meeting room at City, University of London at a mutually convenient time. The location is near Northampton Square (EC1V 0HB) and close to Angel and Farringdon tube stations, easily accessible from various financial districts in London.

What do I have to do?
During the interview, you will be asked to answer some questions about your experience of Brexit as a European banking industry professional. There are no further commitments required.

What are the possible disadvantages and risks of taking part?
There are no anticipated potential disadvantages and risks of taking part in this research. However, should you feel impacted by this research in any sense, please do not hesitate to contact the researcher), your GP, or any of the following counselling supports:

- Central London Samaritans 020 7734 2800 (providing emotional support)

- Bank Workers Charity 0800 0234 834 (supporting bank employees affected by mental health problems)
- Islington Mind 020 3301 9850 (counselling and psychotherapy)

You can also find a psychologist or psychotherapist on the following websites:

- The British Psychological Society (BPS) https://www.bps.org.uk/public/findpsychologist
- The United Kingdom Council for Psychotherapy https://www.psychotherapy.org.uk/find-a-therapist/

What are the possible benefits of taking part?
You may possibly value the opportunity to talk about Brexit-related issues; your participation in the study will help shed some light into how European nationals make sense of the Brexit phenomenon and help others better understand this experience.

Will my taking part in the study be kept confidential?
The researcher will ensure that the information provided by the participants will be kept confidential and secure, e.g., there will be no explicit/implicit identifying information; all data and identifiers will be kept in separate, locked filing cabinets, and any physical data will be destroyed once they are not required. Only the researcher will have access to your interview data (both before and after anonymising the data). In the unlikely event that the research should end earlier than planned, you would be informed and all data would be destroyed.

What will happen to the results of the research study?
Results of the research will be published in academic journals. That being said, please be assured that confidentiality will be fully respected and you will not be identified in the publication. If you wish to be given a copy of the publication/summary of the results, please feel free to contact the researcher directly.

What will happen if I don't want to carry on with the study?
If you don't want to continue to take part, you are free to leave at any moment prior to the interview and up to one month post-interview.

Data Protection Privacy Notice: What are my rights under the data protection legislation?
City, University of London is the data controller for the personal data collected for this research project. Your personal data will be processed for the purposes outlined in this notice. The legal basis for processing your personal data will be that this research is a task in the public interest, that is City, University of London considers the lawful basis for processing personal data to fall under Article 6(1)(e) of GDPR (public task) as the processing of research participant data is necessary for learning and teaching purposes and all research with human participants by staff and students has to be scrutinised and approved by one of City's Research Ethics Committees.

The rights you have under the data protection legislation are listed below, but not all of the rights will be apply to the personal data collected in each research project.

- right to be informed
- right of access
- right to rectification
- right to erasure
- right to restrict processing
- right to object to data processing
- right to data portability
- right to object
- rights in relation to automated decision-making and profiling

For more information, please visit www.city.ac.uk/about/city-information/legal

What if I have concerns about how my personal data will be used after I have participated in the research?
In the first instance you should raise any concerns with the research team, but if you are dissatisfied with the response, you may contact the Information Compliance Team at or phone , who will liaise with City's Data Protection Officer Dr William Jordan to answer your query.

If you are dissatisfied with City's response you may also complain to the Information Commissioner's Office at www.ico.org.uk

What if there is a problem?
If you have any problems, concerns or questions about this study, you should ask to speak to a member of the research team. If you remain unhappy and wish to complain formally, you can do this through the University complaints procedure. To complain about the study, you need to phone . You can then ask to speak to the Secretary to Senate Research Ethics Committee and inform them that the name of the project is: The Lived Experience of European Banking Professionals' Facing Brexit – A Qualitative Study.

You could also write to the Secretary at:

Secretary to Senate Research Ethics Committee
Research Office, E214
City University London
Northampton Square
London
EC1V 0HB
Email:

City University London holds insurance policies, which apply to this study. If you feel you have been harmed or injured by taking part in this study you may be eligible to claim compensation. This does not affect your legal rights to seek compensation. If you are harmed due to someone's negligence, then you may have grounds for legal action.

Who has reviewed the study?
This study has been approved by City University of London, Standard Psychology Department Research Ethics Committee: [PSYETH (P/L) 17/18 224].

Further information and contact details
Research student: Yung-Chieh Huang)
Supervisor: Dr Jacqui Farrants

Thank you for taking the time to read this information sheet.

Appendix 4: Consent Form

Title of Study: The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study

Ethics approval code: PSYETH (P/L) 17/18 224

1.	I agree to take part in the above City, University of London research project. I have had the project explained to me, and I have read the participant information sheet, which I may keep for my records. I understand this will involve: • being interviewed by the researcher • allowing the interview to be audio-recorded	
2.	This information will be held and processed to answer the research questions, and for lawful basis for processing under General Data Protection Regulation (GDPR) for personal data. Public Task: The legal basis for processing your personal data will be that this research is a task in the public interest, that is City, University of London considers the lawful basis for processing personal data to fall under Article 6(1)(e) of GDPR (public task) as the processing of research participant data is necessary for learning and teaching purposes and all research with human participants by staff and students has to be scrutinised and approved by one of City's Research Ethics Committees.	
3.	I understand that any information I provide is confidential, and that no information that could lead to the identification of any individual will be disclosed in any reports on the project, or to any other party. No identifiable personal data will be published. The data will not be shared with any other organisation.	
4.	I understand that my participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any moment prior to the interview and up to one month post-interview.	
5.	I agree to City recording and processing this information about me. I understand that this information will be used only for the purpose(s) set out in this statement and my consent is conditional on City complying with its duties and obligations under the General Data Protection Regulation (GDPR).	
6.	I agree to take part in the above study.	

Name of Participant	Signature	Date
Name of Researcher	Signature	Date

When completed, 1 copy for participant; 1 copy for researcher file.

Note to researcher: to ensure anonymity, consent forms should NOT include participant numbers and should be stored separately from data.

Appendix 5: Semi-Structured Interview Questions

1. Thank you for taking part – can you please share with me what motivated you to participate?

2. Can you please tell me about your experiences of life since Brexit? What were your initial and subsequent reaction(s) to the Referendum outcome?

Prompts:
- What was it like when you first heard/learned about Brexit and the Referendum?
- What was going on in your mind (e.g., thoughts, associations)?
- What were your feelings?
- How do you feel about news reports on Brexit?
- How would Brexit impact your personal life? Relationship? Children's education? Family planning? Partner's job?

3. Have you seen any changes at work as a result of Brexit? How do you make sense of these changes?

Prompts:
- Workload, training opportunities, team ambiance, colleagues' reactions, company communication, etc.

4. Has Brexit changed your views on your career path? How does that make you feel? Has it had any impact on how you feel about yourself, your identity, etc.?

Prompts:
- Does your role depend on your employer's having the 'EU Financial Passporting' capacity to navigate business in the EU? Would you be required to relocate (if yes – Would you consider it)? Tell me about your feelings of security/insecurity.
- What do you think might happen to the workforce and yourself in the next 12 months?

5. Has there been another time in your life when you were in a similar situation (i.e., that you had no control but had to live with the consequence of an event or others' actions)? (If yes – Could you please describe it as fully as possible)?

Prompts:
- How does this past experience influence your views/feelings about Brexit?

6. News articles have reported that some people have difficulty coping with "Brexit anxiety" and have sought counselling support. What are your thoughts about this?

7. How do you feel day to day with respect to the constantly changing Brexit negotiations and news reports?

8. Is there anything else that you would like to add, or you think I've missed (e.g., what you would have asked if you were the interviewer)?

Appendix 6: Debrief Form

The Lived Experience of European Banking Professionals Facing Brexit – A Qualitative Study

DEBRIEF INFORMATION

Thank you for taking part in this study. Now that it's finished we'd like to tell you a bit more about it.
This study explores how Brexit is experienced by banking professionals from the European Union. The aim is to gain insight into the meaning these people make of their experiences, as well as any implications this may have on their lives, e.g., how that experience may affect their perceptions of themselves and impact their sense of well-being.
A number of academics and economists worry that the UK might become poorer in the future due to Brexit, and fear that the financial services industry may collapse because City-based financial institutions, specialised investment firms and asset managers would not have their automatic "passport" right to navigate business across the EU. Moreover, there are speculations about European banking business relocating to other European cities like Paris or Frankfurt. Consequently, Brexit can be a grave source of uncertainty and stress for banking employees. Most papers on Brexit tend to focus on the economic and trade issues; notwithstanding there is definitely an interest in its psychological impact on people's well-being (e.g., "Brexit anxiety" in press). This study aims to capture the personal and psychological side of the Brexit experience from European banking employees' perspectives: they could not vote; yet they have to live with the consequence of the Referendum – so how do they make sense of this experience?
The findings will be discussed with respect to existing psychology literature and research. Additionally, the outcomes will be considered for their practical value in counselling and therapeutic works by shedding light into the inner world of banking professionals. Furthermore, Brexit has important implications for the workforce in other industries, such as health/social care and farming, for which the findings could be of interest and relevant.

There are no anticipated potential disadvantages and risks of taking part in this research. However, should you feel impacted by this research in any sense, please do not hesitate to contact the researcher , your GP, or any of the following counselling supports:

- Central London Samaritans 020 7734 2800 (providing emotional support)
- Bank Workers Charity 0800 0234 834 (supporting bank employees affected by mental health problems)
- Islington Mind 020 3301 9850 (counselling and psychotherapy)

You can also find a psychologist or psychotherapist on the following websites:
- The British Psychological Society (BPS) https://www.bps.org.uk/public/findpsychologist
- The United Kingdom Council for Psychotherapy https://www.psychotherapy.org.uk/find-a-therapist/

We hope you found the study interesting. If you have any other questions please do not hesitate to contact us at the following:

Yung-Chieh Huang
(Supervisor) Dr Jacqui Farrants

Ethics approval code: PSYETH (P/L) 17/18 224
Thank you for taking part in the study.

Appendix 7: Transcript Analysis Sample

10.	IE: So the voting took place like what, two years ago, right?	2 years have passed – the time passed felt significant.
11.	So first of all, I didn't think it was going to happen,	It was a "big surprise" and
12.	especially that all the predictions were actually saying that	emotional as no predictions, no
13.	that's not going to happen, think about banks and business	expectation of Brexit
14.	(…) so it came by a very big surprise. Now I think it's	happening.
15.	definitely less emotional, but when I think about Brexit now	
16.	it's more about the future rather than, you know, why did	Contrast: past vs future
17.	this happen (…) whatever. So yeah.	
18.	IR: And you mentioned emotional, that's your first	The word "whatever" implies
19.	experience after you learned about the result? How did you	some reluctance/indifference/
20.	feel (…) was it anger or in any other kind of emotional way?	resigned acceptance
21.	IE: Well, probably a lot of different, you know, different	
22.	emotions. you know, I was very surprised maybe also sort	Repetition: you know
23.	of angry about the way that the campaign was run,	
24.	because I think people really didn't understand what they	He experienced a mix of
25.	would be voting for. I don't think that the facts that were	different emotions when he
26.	presented to British people to vote on were accurate, and	learned about the outcome:
27.	to be honest I don't think they focused on the facts that	surprise, anger (towards the
28.	really mattered, they focused on some completely irrelevant	campaign).
29.	information - just some emotions of the voters and so that's	
30.	pretty much it, so yeah.	He felt that no relevant and
31.	IR: Do you feel personally offended by the outcome?	accurate facts were presented
32.	IE: Probably to some extent, in the sense that, you know,	to the voters; voters' emotions
33.	obviously even though UK is not in continental Europe, it is	played a big part.
34.	very much part of Europe. So you know voting to be out	
35.	from the, let's see, an organization that's been around for	
36.	40 - 50 years now, that's obviously a very big decision that	**NB** I asked him that question
37.	it will have an impact not only on the UK but also on the	because he was getting louder
38.	rest of the Europe. I think now, especially now, in the light	and curt.
39.	of globalization, we have a lot of very big competitions	
40.	coming from Asia but also from America. I think the last	
41.	thing we want for Europe is a divided Europe. I am not	
42.	saying that EU is the best organisation or the best mentor	
43.	organisation. No absolutely not. But at the same time I	
44.	don't really think we have anything better. So rather than	He felt personally offended to
45.	dividing EU, it makes sense to focus on fixing it maybe	some extent (UK's leaving EU
46.	making sure that the people in charge can be replaced. So	was a big decision and would
47.	we can have kind of new quality that works better, rather	impact both UK and EU in
48.	than creating a big mess that it's kind of difficult to fix. I	terms of facing global
49.	think even for the British people they realised that, I think if	competition, creating division
50.	they would vote now again they would probably vote to	"divided Europe" and "creating
51.	remain. And I think that it was very irresponsible for the	a big mess that it's kind of
52.	British government to conclude that for the voting. But if	difficult to fix").
53.	they put Brexit out for the voting, they should be well	
54.	prepared with detailed information: why is that bad for the	
55.	country and for the people; what are the policies that they	
56.	will apply once they're going to figure out how long it's	
57.	going to take; what's going to be, ba da de. But the reality	
58.	is, it was a voting for political gain. So the party that put it	=> Not making sense
59.	there for voting, they didn't expect that to happen in the first	
60.	place. That's why they are not prepared for that. Now there	
61.	is a lot of doubt to deal with that and that's pretty much so.	
62.	Personally I don't really think it has a very big impact on my	He felt there was no impact on
63.	life here, you know, whether UK is leaving the EU or not, I	his personal life and he didn't
64.	don't worry about its impact on my wellbeing. But	worry. It was "funny" and
65.	nevertheless it's kind of funny that, you know, they seem to	"bizarre" that UK would
66.	be more open for people coming from the third world	welcome people from the 3rd
67.	countries than from Europe, which is bizarre. But again,	world more than EU (drawing
68.	you know, UK can decide what they want, and we need to	comparison to self).
69.	respect that, that's, that's yeah, that's my kind of general	
70.	feeling about this. Yes.	"UK can decide what they
71.	IR: So, going back to when you say it doesn't really impact	want, and we need to respect
72.	your life, it means (…) your family, for example, do you still	that" – this felt sarcastic and
		reluctant.
		They vs We split
		He admitted that he didn't know what Brexit meant to him. => incomprehensible
		Tax contribution is mentioned

SECTION B:
CLINICALCASE STUDY
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SECTION C: PUBLISHABLE ARTICLE

THE LIVED EXPERIENCE OF EUROPEAN BANKING PROFESSIONALS FACING BREXIT – AN INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS (IPA) STUDY

Yung-Chieh Huang[7]

City, University of London

Formatted according to the guidelines of

European Journal of Psychotherapy and Counselling

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APPENDIX

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