

Expatriate Insider 2019 Survey Reveals: The Best and Worst Destinations to Live and Work in 2019

Expats in Greece are extremely worried about their personal finances and unhappy with their working life.

- Taiwan, Vietnam, Portugal, Mexico, Spain, Singapore, Bahrain, Ecuador, Malaysia, and Czechia are the best destinations for expats in 2019.
- The worst countries for expats are Kuwait, Italy, Nigeria, Brazil, Turkey, India, the United Kingdom, Greece, Russia, and South Korea.
- Greece comes 57th out of 64 destinations in the Expatriate Insider 2019 survey. It is the world's worst destination for personal finance and ranks second to last for working abroad.

Munich, 5 September 2019 — For the sixth year, [InterNations](https://www.internations.org), the world's largest expat community with 3.6 million members, publishes its *Expatriate Insider* survey. With more than 20,000 respondents, it is one of the most extensive surveys about living and working abroad, sharing insights into expat life in 64 destinations. The survey offers in-depth information about expats' satisfaction with the quality of life, ease of settling in, working life, personal finance, cost of living, and family life in their respective country of residence.

Greece comes 57th out of 64 destinations in the [Expatriate Insider 2019 survey](https://www.internations.org/expat-insider-2019-survey). It is voted the worst country for personal finance for the sixth year in a row, also ranking second to last in the Working Abroad Index. However, expats do enjoy the great weather and find it easy to make local friends. Meanwhile, Taiwan, Vietnam, and Portugal are the best expat destinations: all of them attract expats with their ease of settling in and good personal finances. While expats in Taiwan and Portugal are also extremely satisfied with the quality of life, those in Vietnam appreciate their great work life. At the other end of the ranking, Kuwait (64th out of 64), Italy, and Nigeria are the worst destinations for expats in 2019. While Kuwait is the country where expats find it hardest to settle in, Italy offers the worst work life, and Nigeria the worst quality of life in the world.



Expatriate Life in Greece

Ranking last in the world in the Personal Finance Index for the sixth year running, 39% of expats in Greece worry about their financial situation (vs. 18% globally), and 42% say that their household income is not enough to cover daily costs (vs. 23% globally). A British expat explains that *"no matter how much money you make, it is not enough"*.

In terms of working abroad, Greece comes second to last worldwide (63rd) and shows poor results across all factors of the index. More than two in five expats (42%) are unhappy with their career prospects (vs. 24% globally) and job security (vs. 21% globally), respectively, and two-thirds (67%) rate the state of the Greek economy negatively (vs. 18% globally).

While Greece achieves a mediocre 38th place out of 64 countries in the Quality of Life Index, more than one-third of expats (36%) are unhappy with the political stability (vs. 17% worldwide). On the bright side, expats enjoy the Mediterranean climate in Greece (2nd in the world) and the available leisure activities (18th). What's more, close to three-quarters (74%) still find it easy to feel at home in the local culture (vs. 60% globally), and 66% have no issues with making local friends (vs. 42% globally).

Top 10 Destinations for Expats in 2019

1. Taiwan

Coming 1st out of 64 countries and territories in the *Expatriate Insider 2019* survey, Taiwan stands out for its great quality of life (3rd place). Taiwan is rated best in the world for the affordability of healthcare, with almost nine in ten respondents (89%) satisfied with this factor (vs. 55% globally). Expats in Taiwan are also happy with the quality of medical care (92% vs. 65% globally) and their personal safety (96% vs. 81% globally). In addition to that, 78% agree that it is easy to settle down there (vs. 59% globally), and 88% find the locals generally friendly (vs. 68% globally). A Canadian expat summarizes: *"I have found my home in Taiwan. On this friendly island, I have found peace, love, and health."* Taiwan also ranks among the top 10 destinations regarding expats' personal finance (6th) and working abroad (8th). It even comes in second for career prospects, which are rated positively by 65% of respondents (vs. 55% globally). The only obstacle for expats settling in Taiwan seems to be learning the local language: more than half (52%) struggle with it (vs. 45% globally).

2. Vietnam

After ranking 14th out of 68 destinations in 2018, Vietnam is voted the second-best country for expats in 2019. Expats there are particularly happy with their career prospects (68% satisfied vs. 55% globally) and their jobs in general (74% satisfied vs. 64% globally). However, Vietnam is not only the highest-ranking country when it comes to working abroad, it is also the best destination for personal finance (1st out of 64). In fact, 81% of expats are happy with their financial situation (vs. 64% worldwide), and 75% state that their disposable household income is more than they need to cover daily costs (vs. 49% globally). This might be partially because living in Vietnam is also considered affordable: 86% of expats rate the cost of living positively (vs. 47% globally). An Australian expat appreciates that *"it is a very inexpensive country, and the people are nice and simple"*. On the other hand, Vietnam lags behind in terms of digital life (51st), as, for example, just about half the expats (52%) find it easy to pay without cash (vs. 79% globally). Another dissatisfying factor is the quality of the environment, which is rated negatively by 57% (vs. 20% globally).

3. Portugal

According to the *Expatriate Insider 2019* survey, Portugal offers an excellent quality of life (1st worldwide) and a “relaxed lifestyle”, as a British expat highlights. It is one of the world’s best countries for leisure options (2nd): more than four in five expats (83%) are happy with the socializing and leisure activities available to them (vs. 65% globally), and almost every expat (95%) rates the climate and weather positively (vs. 61% globally). Moreover, Portugal ranks among the top 5 expat destinations where it is easy to settle in for the third year in a row (4th in 2019). Within this index, it even comes first in the Feeling at Home subcategory, with 83% finding it easy to settle down in this country (vs. 59% globally). It may help that 91% of expats find the Portuguese generally friendly (vs. 68% globally). While Portugal also secures its spot in the top 10 countries in the Cost of Living Index (8th; 83% satisfied vs. 47% globally), it is not a top scorer when it comes to working abroad (35th). Expats are unhappy with their career prospects (50th) and their job security (47th), with only around half the respondents (46% and 51%) rating the respective factors positively (vs. 55% and 59% globally).

4. Mexico

Mexico is the world’s easiest country to settle in as an expat, and more than four in five expats (84%) feel at home in the local culture (vs. 60% globally). Expats do not only consider Mexicans to be very friendly (92% vs. 68% globally), they also find it easy to make friends with them (80% vs. 42% globally). Mexico also ranks first in the world for socializing and leisure activities (84% positive ratings vs. 65% globally). “People like to ask me questions about my life,” shares an expat from the USA, “I do not feel alone here.” Regarding personal finance, Mexico ranks fourth worldwide, with 78% being satisfied with their financial situation (vs. 64% globally). On the other hand, the country performs poorly in the Safety & Security subcategory (54th), with expats’ personal safety being a main concern: three times the global average report negative feelings about this factor (27% vs. 9% globally). The same is true for expats raising children in Mexico: 36% are worried about their children’s safety, four times the global average (9%). However, overall, Mexico has improved its performance in the Family Life Index to rank 16th out of 36 destinations in 2019. This is mainly due to better ratings for the availability of childcare and education (6th), the cost of childcare and education (12th), and the quality of education (13th).

5. Spain

In the *Expatriate Insider 2019* survey, Spain secures its spot among the best countries for quality of life (2nd place out of 64). Two of Spain’s best features are its climate and weather as well as the availability of leisure options (1st and 2nd, respectively). Spain also performs well when it comes to health and well-being (3rd): more than four in five respondents (82%) find healthcare in Spain affordable (vs. 55% globally), and 86% are satisfied with the quality of medical care (vs. 65% globally). Living in Spain, however, generally seems to come with “affordable costs”, as a Turkish expat highlights. In fact, the country ranks in ninth place in the Cost of Living Index. Moreover, Spain is a great destination for families with children, ranking 5th out of 36 destinations in the Family Life Index. It even comes in second worldwide for family’s well-being, with more than nine in ten expat parents (93%) happy with the Spaniards’ friendly attitude towards families with children (vs. 81% globally). These excellent results help the country compensate for its comparatively poor performance in the Working Abroad Index (37th), where the main concerns for expats seems to be their career prospects (45th) and the country’s economy (43rd).

6. Singapore

Expats in Singapore continue to be very happy with their quality of life, ranking the city-state fourth in this index for the third year in a row. Almost every expat in Singapore (95%) finds it easy to get high-speed internet access at home (vs. 75% globally), ranking the city-state first in the world for this factor. Expats living in Singapore also feel well connected through transportation (98% satisfied vs. 68%

globally) and are happy with the opportunity to travel (96% vs. 82% globally). In addition, every respondent in Singapore (100%) feels safe (vs. 81% globally), making it the best country for personal safety. Looking at the Ease of Settling In Index, 82% agree that it is easy to settle down in the country (vs. 59% globally), and 78% find it easy to live there without speaking the local language (vs. 45% globally). *"English is spoken here as a universal language,"* explains an expat from China. However, Singapore shows poor results when it comes to costs: it ranks among the worst countries regarding the affordability of healthcare (59th out of 64), childcare and education (28th out of 36), and cost of living in general (53rd out of 64).

7. Bahrain

After a first place in the *Expat Insider* survey in 2018 and 2017, Bahrain loses six places in 2019 (7th out of 64). These results may be affected by its sudden drop of 17 places in the Working Abroad Index (from 1st to 18th). While Bahrain is still in the top 10 countries for career prospects and job satisfaction (10th), expats seem to be less satisfied with their working hours (3rd in 2018 to 27th in 2019) and their job security (5th to 19th). An Indian expat dislikes *"the economy's instability and the fact that there is no growth"*. In fact, 62% are happy with the state of the economy, which is just about the global average (63%). Expat parents are also slightly less happy, ranking Bahrain 13th out of 36 countries in the Family Life Index (vs. 7th out of 50 countries in 2018). Still, more than nine in ten parents (93%) rate the friendly attitude towards families with children positively (vs. 81% globally), and expats keep having no issues with settling in in their new country (2nd): more than four in five respondents (82%) say it is easy to settle down in Bahrain (vs. 59% globally). They find it easy to make friends (68% vs. 54% globally) and to live in the country without speaking the local language (94% vs. 45% globally).

8. Ecuador

Expats in Ecuador are the happiest in the world: nearly nine in ten (86%) are generally happy with their life (vs. 74% globally). *"Life is just simpler and more enjoyable,"* explains an expat from the USA. Finding friends seems to particularly please expats living in Ecuador (3rd), with 73% agreeing that it is easy (vs. 54% globally). Ecuador also comes third in terms of cost of living, with 85% of respondents being satisfied with this factor (vs. 47% globally). Additionally, healthcare is considered affordable by 78% of expats (vs. 55% globally). However, two of the biggest challenges for expats in Ecuador are digital life (47th) and work (45th). The country is voted worst in the world regarding cashless payments options: more than two in five expats (43%) find it hard to pay without cash (vs. 13% globally). In terms of working abroad, Ecuador even dropped 34 places (11th in 2018), drastically losing ground in the Career Prospects & Satisfaction (5th in 2018 to 48th in 2019) and Work & Leisure (4th to 35th) subcategories. More than three in ten respondents (31%) are unhappy with their career prospects in 2019 (vs. 24% worldwide).

9. Malaysia

Affording a good life in Malaysia does not seem to be hard for expats: the country comes in 7th place out of 64 countries in the Cost of Living Index, with 82% of expats rating costs positively (vs. 47% globally). As a British expat highlights, there are *"earning opportunities compared to very reasonable cost of living"*. In fact, Malaysia scores another seventh place when it comes to personal finance, and 62% report that their household income is more than enough to cover daily costs (vs. 49% globally). What is more, Malaysia is one of the best countries in the Ease of Settling In Index, ranking third only after Mexico (1st) and Bahrain (2nd). Expats in the country find it easy to settle down (76% vs. 59% globally) and make new friends (64% vs. 54% globally). Maybe it helps that expats are also happy with the socializing and leisure activities available in Malaysia (8th out of 64). As a Philippine expat points out: *"There are many places to visit, and you will never run out of things to do."* However, Malaysia is an average destination for working abroad (27th), with just around half the expats (52%) being satisfied with their

career prospects (vs. 55% worldwide).

10. Czechia

Czechia ranks second in the world in the Working Abroad Index, only beaten by Vietnam. Its best results can be found in the Career Prospects & Satisfaction (2nd) and Economy & Job Security (3rd) subcategories, though it ranks in the top 10 for all factors of this index. More than four in five expats (84%) rate, for instance, the state of the economy positively (vs. 63% globally). Czechia is also a great destination for families (4th): 90% of expat parents are satisfied with their family life in general (vs. 79% globally), and 93% are particularly happy with the leisure activities available for their children (vs. 75% globally). With regard to quality of life, Czechia comes in 7th place out of 64 countries and stands out in particular for its good results in the Travel & Transportation subcategory (3rd). Nearly every expat enjoys the opportunities to travel (96% vs. 82% globally) and is satisfied with the country's transportation infrastructure (95% vs. 68% globally). A Chilean respondent also describes Czechia as an "affordable country", and more than three-quarters are happy with the general cost of living (76% vs. 47% globally) and the cost of healthcare (77% vs. 55% globally). On the other hand, settling in seems to be a challenge (53rd). More than a third of expats (35%) find the population generally unfriendly (vs. 16% globally), and 77% struggle to learn the local language (vs. 45% globally).

Bottom 10 Destinations for Expats in 2019

64. Kuwait

With the exception of 2017, when it ranked second to last, Kuwait has consistently been ranked as the worst country for expats, and 2019 is no exception. It also comes in last in the world for the ease of settling in: more than half the respondents (51%) do not feel at home in the local culture (vs. 23% globally), and note quite two-thirds (63%) claim that making local friends is hard (39% worldwide). "The locals are not friendly towards expats, and they seem to resent foreigners being here," states a British respondent. In fact, 53% of expats think that there is an unfriendly attitude towards foreign residents (vs. 19% globally), ranking Kuwait last in the world for this factor, too. What is more, the country offers a low quality of life (63rd), as 57% of expats are unhappy with the available leisure activities (vs. 12% globally), for example. Ranking 60th, Kuwait is also not a top scorer in terms of working abroad. In fact, two in five (40%) rate the career prospects negatively (vs. 24% globally), 36% are generally unsatisfied with their job and their work-life balance (vs. a global 19% and 21%, respectively).

63. Italy

With its "economy in dire straits" and "no perspectives", as a Russian expat describes it, Italy hits rock bottom for working abroad in 2019 (64th out of 64 countries). Less than two in five expats (16%) rate the state of Italy's economy positively (vs. 63% globally), while 39% worry about their job security (vs. 21% globally). Half of the respondents (50%) are also dissatisfied with the career prospects (vs. 24% globally), and a third (33%) are generally unhappy with their job (vs. 19% worldwide). Italy also ranks in the bottom 3 countries in the Personal Finance Index (62nd), with 33% of expats being concerned about their financial situation (vs. 18% globally). While 85% of expats appreciate the good weather and climate (vs. 61% globally), Italy still performs mediocre in terms of quality of life overall (49th) due to its results for digital life (57th) and the country's political stability (58th). In fact, 48% of expats are unhappy with the latter factor, compared to just 17% of expats worldwide. Expats also struggle to settle down in the country (56th), and two-thirds (67%) find it hard to live there without speaking the local language (vs. 40% globally). "People only speak Italian and are not interested in foreigners," says a German expat.

62. Nigeria

Ranking 62nd out of 64 countries overall, Nigeria has the world's worst quality of life for expats. It ranks last in the Travel & Transportation as well as Health & Well-Being subcategories: 61% disagree that healthcare is affordable (vs. 26% globally), and 66% say it is of low quality (vs. 18% globally). A similar share (65%) is generally unhappy with the quality of the environment (vs. 20% globally). In the Safety & Security subcategory (62nd), Nigeria shows poor results, too: more than half the expats (51%) do not feel safe in the country (vs. 9% globally), and 58% worry about the political stability (vs. 17% globally). As a Hungarian expat puts it: *"We are not really free to walk everywhere, there is not much to do, and there is always a possibility of danger."* Nigeria shows mixed results in the Ease of Settling In Index (31st): while it ranks among the bottom 10 countries in the Feeling at Home subcategory (55th), it is among the top 10 destinations in the Language subcategory (10th). The same is true when it comes to working in Nigeria: its 16th place for career prospects and satisfaction stands in sharp contrast to its 57th rank for economy and job security.

61. Brazil

In the *Expat Insider 2019* survey, Brazil comes in last worldwide in the Safety & Security subcategory: 41% do not find the country peaceful (vs. 10% globally), 61% do not feel safe (vs. 9% globally), and 53% are dissatisfied with the political stability (vs. 17% globally). An expat from New Zealand describes having the *"underlying feeling of people always living in fear"* in Brazil. While Brazilians seem to be very friendly towards families with children (13th out of 36 countries), Brazil still comes in second to last in the Family Life Index overall (35th), only ahead of Turkey. It is rated the worst destination for family well-being, with more than half the expat parents (54%) concerned about their children's safety (vs. 9% globally). The quality of education is also rated negatively by 38%, more than double the global average (16%). While Brazil also ranks low for working abroad (58th out of 64), it comes in 37th place for the ease of settling in. More than four in five expats (83%) find the Brazilians friendly (vs. 68% globally), though nearly three-quarters (74%) disagree that it is easy to live in the country without speaking the local language (vs. 40% globally).

60. Turkey

Turkey is the worst country in the world for expat families (36th out of 36): close to two in five expat parents (39%) are dissatisfied with the options for children's education (vs. 17% globally), and 38% rate the quality of education negatively (vs. 16% worldwide). Turkey is also rated the worst country for children's general well-being, with 20% of expat parents rating this factor negatively (vs. 8% globally). Expats' working life does not look much brighter in Turkey (62nd), with nearly a third of expats (32%) unsatisfied with their job (vs. 19% globally). In addition to low career prospects (60th) and lacking job security (59th), working hours seem to be a main concern (64th). Expats in a full-time position in Turkey work an average of 44.8 hours per week, not quite an hour longer than the global average (43.9), and 39% are unsatisfied with their hours (vs. 19% globally). As an Albanian expat points out: *"Salaries are low, there is no time for myself, and I am always working."* What is more, Turkey comes in 56th out of 64 countries in the Safety & Security subcategory, with 47% worrying about the country's political stability (vs. 17% globally).

59. India

Coming in 62nd out of 64 countries in the Quality of Life Index, India especially lags behind digitally (62nd): expats for example struggle with getting a local mobile phone number (38% negative answers vs. 7% globally) and with accessing administrative and government services online (53% vs. 26% worldwide). India also ranks among the worst countries in terms of safety and security (60th). In fact, more than two in five respondents (44%) find the country not peaceful (vs. 10% globally), 27% do not

feel safe (vs. 9% globally), and 32% are concerned about the political stability (vs. 17% globally). *"I do not like that I always have to keep my guard up,"* describes an expat from the USA, *"as a female, I do not feel safe."* What is more, India is the world's worst country in terms of quality of environment for the second year in a row. Working in India does not seem to be easy for expats either, especially due to above-average working hours for full-timers (47.7 hours per week vs. 43.9 globally). However, for 63%, their disposable household income is at least more than they need to cover daily costs (vs. 49% globally). In general, life in India is considered affordable by 69% of expats (vs. 47% globally).

58. The United Kingdom

The UK ranks 58th out of 64 countries in the *Expat Insider 2019* survey admit ongoing Brexit uncertainty: it has fallen 14 places in terms of political stability, now ranking among the ten worst countries in the world for this factor (57th). Over two in five expats (42%) rate the political stability negatively (vs. 17% globally). As one German expat puts it: *"Brexit makes our future uncertain."* In addition, the UK receives its worst ratings ever in all subcategories of the Working Abroad Index: it ranks 45th for economy and job security, which is 29 places lower than in the *Expat Insider 2016* survey before the Brexit referendum (16th out of 67). In 2019, nearly one-quarter of expats in the UK (23%) are unhappy with the state of the economy (vs. 8% negative ratings in 2016), 21% are unsatisfied with their career prospects (vs. 12% in 2016), and 23% worry about their job security (vs. 17% in 2016). Expats also struggle to settle in, with the UK ranking 45th in the Ease of Settling In Index. Nearly three in ten expats (28%) say that Brits are *unfriendly* towards foreign residents (vs. 19% globally). It might be no surprise then that the UK ranks third from the bottom for personal happiness (62nd), only ahead of Denmark (63rd) and Kuwait (64%). Just 66% of expats are generally happy with their life in the UK (vs. 74% worldwide).

57. Greece

56. Russia

Russia ranks 50th out of 64 countries in the Quality of Life Index, with expats there struggling with the weather and climate (54% unhappy vs. 21% worldwide) and the restricted access to online services (24% unhappy vs. 9% globally), among other things. Russia also ranks last in the Language subcategory of the Ease of Settling In Index, as 75% find it hard to learn the language (vs. 45% globally), and 77% say it is hard to live in the country without speaking Russian (vs. 40% globally). This is just one of the reasons why Russia ranks a poor 56th place in the Ease of Settling In Index: more than a third of respondents (34%) also find it hard to settle down in the country (vs. 23% globally). Expat parents show discontent, too, when it comes to family life in Russia (28th out of 36 countries): 18% rate their children's safety negatively (vs. 9% globally), and 23% are unhappy with children's health (vs. 10% globally). Russia can show improved results in the Career Prospects & Satisfaction subcategory (56th in 2018 to 40th in 2019), with just a quarter of expats (25%) rating their career prospects negatively in 2019, compared to a third (33%) in 2018. However, expats are still unhappy with their work-life balance (32% negative ratings vs. 21% worldwide) and the state of the economy (39% vs. 18% globally).

55. South Korea

Settling down is a real challenge for expats in South Korea: 41% find it hard (vs. 23% globally), and 37% struggle to get used to the local cultures (vs. 20% globally). What is more, South Korea dropped eleven positions in the Working Abroad Index since 2018, ranking 51st out of 64 countries in 2019. It even comes last worldwide in the Work & Leisure subcategory, with 37% of expats rating their work-life balance negatively (vs. 21% globally). In the Quality of Life Index, South Korea also experiences a significant drop, losing 14 places (23rd in 2018 to 37th in 2019). Expats are dissatisfied with the quality

of the environment (69% negative ratings vs. 20% globally) — a South African expat points out the “*really bad air quality*” in particular — and lack socializing and leisure activities (27% unhappy vs. 19% worldwide). On the other hand, expats in South Korea are very happy with their personal safety (93% satisfied vs. 81% globally), the quality of medical care (79% vs. 65% globally), and the transportation infrastructure (97% vs. 68% globally). In terms of digital life, South Korea performs poorly (41st): getting a local phone number is a major struggle (62nd), while getting access to high-speed internet at home (4th) is no issue.

About the InterNations Expat Insider 2019 Survey

For its annual [Expat Insider survey](#), InterNations asked 20,259 expats representing 182 nationalities and living in 187 countries or territories to provide information on various aspects of expat life, as well as their gender, age, and nationality. Participants were asked to rate up to 48 different aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents’ personal satisfaction with these aspects and considered both emotional topics as well as more factual aspects with equal weight. The respondents’ ratings of the individual factors were then bundled in various combinations for a total of 17 subcategories, and their mean values were used to draw up six topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, Personal Finance, and Cost of Living. Except for the latter, all indices were further averaged together with expats’ general satisfaction with their life in order to rank 64 expat destinations around the world. In 2019, the top 10 are Taiwan, Vietnam, Portugal, Mexico, Spain, Singapore, Bahrain, Ecuador, Malaysia, and Czechia.

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 75 survey participants per destination was necessary. The only exception to this is the Family Life Index, where a sample size of at least 40 respondents raising children abroad was required. In 2019, 64 and 36 countries respectively met these requirements. However, in most countries the sample size exceeded 100 participants.

About InterNations

With 3.6 million members in 420 cities around the world, InterNations (www.internations.org) is the largest global community and information site for people who live and work abroad. InterNations offers global and local networking both online and face-to-face. At around 6,000 official events and activities per month, expatriates have the opportunity to meet other global minds. Online services include country and city guides created by a team of professional writers, guest contributions about life abroad, and discussion forums to help members with topics such as the local job or housing search. InterNations membership is by approval only to ensure we remain a community of trust.

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