The Best and Worst Cities for Expats in Northern Europe

The annual Expat City Ranking reveals how expats rate life in 82 cities around the world, including five in Northern Europe.

- Tallinn (24th) ranks far ahead of Oslo (46th), Helsinki (47th), Stockholm (66th), and Copenhagen (67th) in the Expat City Ranking 2019.
- Based on the ranking, Taipei, Kuala Lumpur, Ho Chi Minh City, Singapore, Montréal, Lisbon, Barcelona, Zug, The Hague, and Basel are the best cities to move to in 2020.
- Kuwait City (82nd), Rome, Milan, Lagos (Nigeria), Paris, San Francisco, Los Angeles, Lima, New York City, and Yangon (73rd) are the world’s worst cities.

Munich, 3 December 2019 — Five cities located in Northern Europe are featured in the Expat City Ranking 2019 by InterNations, the world’s largest expat community with more than 3.5 million members. Tallinn (24th) tops the list in the region, followed by Oslo (46th) and Helsinki (47th) in midfield, while Stockholm (66th) and Copenhagen (67th) rank rather low. Although overall results are mixed, expats struggle to get settled in all the cities surveyed, whereas the quality of life is rated rather highly. Aside from Helsinki, all Northern European cities rank in the top 25 of the Urban Work Life Index — while they rank in the bottom 25 of the Finance & Housing Index, aside from Tallinn.

The Expat City Ranking is based on the annual Expat Insider survey by InterNations, which is with more than 20,000 respondents in 2019 one of the most extensive surveys about living and working abroad. In 2019, 82 cities around the globe are analyzed in the survey, offering in-depth information about five areas of expat life: Quality of Urban Living, Getting Settled, Urban Work Life, Finance & Housing, and Local Cost of Living. Taken together, the first four areas make up the Expat City Ranking, which reveals the best and worst cities to move to in 2020.

### Expat Life in 5 Northern European Cities

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<tr>
<th>City</th>
<th>Quality of Urban Living Index</th>
<th>Getting Settled Index</th>
<th>Urban Work Life Index</th>
<th>Finance &amp; Housing Index</th>
<th>Local Cost of Living Index</th>
<th>Happiness Level</th>
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<td>Copenhagen</td>
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*The Expat City Ranking 2019 covers 82 cities in total.*
What Expats Think about Life in 5 Northern European Cities

24. Tallinn
Tallinn performs well in all areas of the Expat City Ranking aside from the Getting Settled Index (56th). The Estonian capital even ranks 77th in the Local Friendliness subcategory, with 32% finding the local residents generally unfriendly (vs. 19% globally) and almost the same share of expats (31%) saying that there is a lack of friendliness towards foreign residents in particular (vs. 19% globally). An expat from Philippines dislikes the “coldness of both the weather and the people”. In fact, close to two in five (38%) are dissatisfied with the local weather in Tallinn (vs. 23% globally). Overall, Tallinn still ranks 21st in the Quality of Urban Living Index, as, for example, expats are very satisfied with the local transportation (94% vs. 70% globally) and the quality of the environment (89% vs. 71% globally).

Tallinn also comes 21st for the local cost of living (44% satisfied vs. 43% globally) and 23rd in the Finance & Housing Index — it is the best-ranking city in Northern Europe for both indices. Half the expats (50%) find housing in Tallinn affordable (vs. 36% globally). Lastly, Tallinn performs best in the Urban Work Life Index (15th) and even ranks among the world’s best cities for working hours (8th) and job security (10th). Four in five expats (80%) are happy with their working hours (vs. 62% globally), and 72% judge their job security favorably (vs. 59% globally).

46. Oslo
Expats in Oslo benefit from a great work-life balance: with 71% of expats expressing their satisfaction (vs. 60% globally), this is the only factor for which Oslo lands in the top 10 of the Expat City Ranking 2019 (8th). Overall, the Norwegian city ranks 19th in the Urban Work Life Index: expats are less satisfied with their jobs in general (22% unhappy vs. 19% globally), but rate their local career opportunities (55% happy vs. 51% globally) and especially the state of the local economy (82% happy vs. 66% globally) above average. Results in the Quality of Urban Living Index (23rd) are also rather mixed as, for example, expats are happy with the quality of the environment (88% happy vs. 71% globally), but not so much with the local leisure options (16% unhappy vs. 12% globally).

On the downside, more than a third of expats in Oslo are not satisfied with their financial situation (34% vs. 26% globally) and feel they lack sufficient disposable income to cover all their living expenses (34% vs. 23% globally). “Costs are still sometimes hard to swallow,” a British expat sums it up. What is more, expats find Oslo a difficult city to settle in. In fact, 36% find the local culture difficult to get used to (vs. 20% globally), and a third (33%) do not feel at home in the Norwegian capital (vs. 21% globally). This places Oslo in the bottom 10 cities in the Feeling Welcome subcategory (76th). Additionally, over half of expats (53%) find making new friends difficult (vs. 35% globally), and 34% think that the local population is generally unfriendly (vs. 19% globally). There is a “lack of friendliness or inquisitiveness from the local community,” states a US American expat.

47. Helsinki
Ranking 47th in the Expat City Ranking 2019 overall, Helsinki shows mixed results in the Quality of Urban Living Index (15th): the city ranks 4th in the Health & Environment subcategory, with more than three-quarters of expats in Helsinki (78%) finding medical care affordable (vs. 55% globally) and 86% saying it is easily available (vs. 73% globally). Another 92% rate the quality of the environment positively (vs. 71% globally). Expats in Helsinki also appreciate their personal safety (94% vs. 81% globally) and are satisfied with the local transportation (91% vs. 70% globally). On the other hand,
Helsinki ranks 78th in the Leisure & Climate subcategory as 15% of expats are unhappy with the local leisure options (vs. 12% globally) and 49% rate the weather negatively (vs. 23% globally).

Helsinki also ranks low in the Getting Settled Index (59th), with almost half the expats (48%) finding it difficult to make friends (vs. 35% globally) and 33% feeling unhappy with their social life (vs. 27% globally). “I find it harder to make local friends here than at home or in other countries,” states a Hungarian expat. The city performs worst in the Finance & Housing Index (60th), though. Expats rank both the availability (47% vs. 32% globally) and affordability (51% vs. 44% globally) of housing rather negatively.

In 43rd place, Helsinki ranks slightly below average in the Urban Work Life Index. While the city does well in the Work-Life Balance subcategory (25th), it ranks poorly in the Job & Career subcategory (63rd). In fact, 30% of expats find the career opportunities in the city limited (vs. 27% globally), and only 59% are satisfied with their job in general (vs. 64% globally).

66. Stockholm

Expats in Stockholm find it difficult to settle in, placing the city 77th worldwide in the Getting Settled Index. In fact, the Swedish capital ends up among the bottom 10 in three parts of this index: the Friends & Socializing (81st), Feeling Welcome (80th), and Local Friendliness (79th) subcategories. Expats in Stockholm find it hard to make friends there (67% vs. 35% globally), which may be one reason why 44% are unhappy with their social life (vs. 27% globally). What is more, 37% of expats find the local culture difficult to get used to (vs. 20% globally), with Stockholm beating only another Northern European city — Copenhagen (81st) — and Kuwait City (82nd) in the Feeling Welcome subcategory.

Housing in Stockholm is also a problem (79th out of 82), with almost three-quarters of expats (74%) highlighting that it is difficult to find housing in the city (vs. 32% globally), which they also consider unaffordable (73% vs. 44% globally). While the Quality of Urban Living (36th) is generally rated a lot better, 43% of respondents are unhappy with the climate and weather (vs. 23% globally). On the other hand, expats are satisfied with the local transportation (91% vs. 70% globally) and the quality of the environment (95% vs. 71% globally).

The Urban Work Life Index (17th) is Stockholm’s best feature: more than four in five expats (82%) are satisfied with the state of the local economy (vs. 66% globally), and 69% consider their job to be secure (vs. 59% globally). Stockholm also ranks 10th worldwide for work-life balance, with 70% of expats being happy with this factor (vs. 60% globally).

67. Copenhagen

Ranking 67th in the Expat City Ranking 2019, Copenhagen makes it into both the top and bottom 10 cities worldwide — depending on the respective subcategory. The city ranks 80th in the Getting Settled Index, only ahead of Paris (81st) and Kuwait City (82nd). Over a third of the respondents (37%) do not feel at home in Copenhagen (vs. 21% globally), and 41% struggle to get used to the local culture (vs. 20% globally). What is more, 62% of expats find it hard to make new friends in Copenhagen (vs. 35% globally), which could be a reason why 42% are unsatisfied with their social life (vs. 27% globally). It is “difficult to build a network and make friends,” shares an expat from Venezuela. Housing (78th) is also an issue in Copenhagen. In fact, 77% of expats think that it is a challenge to find housing (vs. 32% globally) and almost three-quarters (71%) find it unaffordable (vs. 44% globally). In more general terms, Copenhagen ranks 71st globally in the Local Cost of Living Index, as 71% of expats are unhappy with the local living expenses (vs. 38% globally).
On the other hand, Copenhagen is one of the world's best cities for Work-Life Balance (4th), only beaten by Montréal (3rd), Panama City, and Aachen, Germany (1st). More than four in five expats (81%) are satisfied with their working hours (vs. 62% globally), and 79% are happy with their work-life balance (vs. 60% globally). Expats also rate the city highly in the Health & Environment subcategory (10th), and Copenhagen even places fourth for the affordability of healthcare. More than three-quarters (76%) find medical care affordable (vs. 55% globally). While expats are also satisfied with the quality of the environment (93% happy vs. 71% globally), they do not like the local climate and weather (57% vs. 23% globally).

About the Expat City Ranking 2019
The Expat City Ranking is based on the annual Expat Insider survey by InterNations. For the survey, more than 20,000 expatriates representing 178 nationalities and living in 187 countries or territories provided information on various aspects of expat life. In addition to their satisfaction with life in their host country, respondents were also invited to share their opinions on the city they are currently living in.

Participants were asked to rate more than 25 different aspects of urban 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 13 subcategories, and their mean values were used to draw up four topical indices: Quality of Urban Living, Getting Settled, Urban Work Life, and Finance & Housing. These were further averaged in order to rank 82 cities worldwide. In 2019, the top 10 cities for expats are Taipei, Kuala Lumpur, Ho Chi Minh City, Singapore, Montréal, Lisbon, Barcelona, Zug, The Hague, and Basel. The survey also includes a Local Cost of Living Index, which does, however, not factor into the overall ranking to avoid overrepresenting financial aspects.

For a city to be featured in the Expat City Ranking 2019, a sample size of at least 50 survey participants per city was required.

About InterNations
With more than 3.5 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.

Find more information about InterNations on our press page, in our company blog, or in our magazine.

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