

Expatriate Life in 6 German Cities














The Expat City Ranking 2020 reveals the best and worst cities for expats around the world, including Berlin, Dusseldorf, Frankfurt am Main, Hamburg, Munich, and Stuttgart.

- Out of 66 cities in the Expat City Ranking 2020, Dusseldorf ranks 26th, followed by Frankfurt am Main (29th), Hamburg (33rd), Munich (41st), Berlin (44th), and Stuttgart (49th).
- Valencia (1st), Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi (10th) are the top 10 cities for expats to live in 2020.
- On the other hand, expats consider Salmiya in Kuwait (66th), Rome, Seoul, Milan, Nairobi, Paris, Johannesburg, Santiago, Dublin, and Hong Kong (57th) the world's worst cities to live in.

Munich, 26 November 2020 — Dusseldorf ranks 26th, followed by Frankfurt am Main (29th), Hamburg (33rd), Munich (41st), Berlin (44th), and Stuttgart (49th) in the Expat City Ranking 2020 by [InterNations](https://www.internations.org/), the world's largest expat community with around 4 million members. Despite the different results in the overall ranking, the German cities have a lot in common according to expats: For example, all make it into the global top 10 of the Urban Work Life Index, except for Berlin (30th). On the other hand, they all rank low for the ease of getting settled. Hamburg in 43th place is the best German city in this regard. Lastly, finance, housing, and the local cost of living in general seem to be an issue, particularly in Munich, but also in Hamburg and Stuttgart. Frankfurt, Dusseldorf, and Berlin seem to be somewhat more affordable.

Expat City Ranking 2020

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	 Overall Ranking	 Quality of Urban Living Index	 Getting Settled Index	 Urban Work Life Index	 Finance & Housing Index	 Local Cost of Living Index	 Happiness Level
 Berlin 44th		31st	50th	30th	49th	11th	73%
 Dusseldorf 26th		16th	47th	4th	40th	25th	83%
 Frankfurt 29th		25th	48th	5th	38th	33rd	77%
 Hamburg 33rd		22nd	43rd	3rd	50th	34th	72%
 Munich 41st		12th	57th	9th	65th	59th	75%
 Stuttgart 49th		32nd	65th	6th	63rd	36th	76%

The Expat City Ranking 2020 covers 66 cities in total.

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations, which is one of the most extensive surveys about living and working abroad, with more than 15,000 respondents in 2020. This year, 66 cities around the globe are analyzed in the survey, which offers 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. Together, the first four topics make up the Expat City Ranking, which reveals the best and worst cities for expats to live in. As the data was collected in February and March 2020, just before COVID-19 turned into a global pandemic, one question, however, remains: Will these cities still come out on top in a post-COVID world?

What Expats Think about Life in 6 German Cities

26. Dusseldorf Is the Number One in Germany

Overall, Dusseldorf comes in 26th place and is first among all German cities featured in the Expat City Ranking 2020. It ranks 4th out of 66 cities in the Urban Work Life Index, following close behind Luxembourg City (1st), Amsterdam (2nd), and Hamburg (3rd). In fact, nearly nine in ten expats (88%) rate the state of the city's economy positively (vs. 63% globally), and 58% are happy with the local career opportunities (vs. 43% globally). A French expat mentions *"the good dynamic job market"* as one of the things she likes about living in Dusseldorf. The city also receives above-average results in the Quality of Urban Living Index (16th). Most expats feel safe in Dusseldorf (97% satisfied vs. 82% globally), like the urban environment (80% vs. 65% globally) and are satisfied with the availability of healthcare (89% vs. 74% globally). *"I like that I feel safe here,"* shares a Brazilian expat.

Dusseldorf performs slightly better than average in the Local Cost of Living Index (25th), with close to half of expats (47%) rating this aspect of expat life positively (vs. 46% globally). On the downside, Dusseldorf lands in a low 47th place in the Getting Settled Index, although this is still the second-best result among the German cities in the ranking, where only Hamburg (43rd) performs slightly better. Just 56% of the respondents think that the people in Dusseldorf are generally friendly towards foreign residents (vs. 66% globally), and nearly three in ten (29%) find it difficult to get used to the local culture (vs. 21% globally). *"Quite a lot of people are really unfriendly to people who do not speak German or have a non-German appearance,"* says a Dutch expat. Moreover, 40% say it is not easy to find new friends in Dusseldorf (vs. 33% globally), and just 56% are happy with their social life (vs. 59% globally).

29. Frankfurt am Main: Good Urban Work Life, but Difficult to Settle In

Overall, Frankfurt comes in 29th place out of 66 cities, performing best in the Urban Work Life Index (5th). Exactly seven in ten expats (70%) are satisfied with their local career opportunities (vs. 43% globally), and 89% rate the state of the local economy positively (vs. 63% globally). A 55-year-old Italian expat living in Frankfurt points out that he likes *"being able to find a job, even if you are more than 50 years old"*. Frankfurt also ranks very well in the Job Security subcategory (3rd): more than four in five survey respondents (81%) are happy with their job security (vs. 59% globally).

In the Quality of Urban Living Index (25th), Frankfurt comes 20th in the Health & Environment subcategory: five in six expats (83%) are happy with the availability of healthcare (vs. 74% globally), and 77% rate the urban environment positively (vs. 65% globally). *"I like that it is clean here and that I have good healthcare coverage,"* shares an Indian expat. Maybe it is the high quality of life that makes it hard for expats to find housing. In fact, four in seven expats (57%) have trouble with this

(vs. 27% globally), ranking the city 47th in the Housing subcategory. Thanks to its performance in the Finance subcategory (18th), Frankfurt still lands on a mediocre 38th place in the Finance & Housing Index.

The city performs worst in the Getting Settled Index (48th). Only 55% of respondents consider the local residents generally friendly, compared to 68% on a global scale. Moreover, 25% do not feel at home in Frankfurt (vs. 21% globally), and 26% are unhappy with their social life (vs. 24% globally). *"People are prejudiced against foreigners,"* says a Turkish expat. *"If you do not speak German very well, you might experience discrimination. And it takes forever to make local friends."* More than two-fifths of expats (42%) agree that it is not easy to find new friends in Frankfurt (vs. 33% globally).

33. Hamburg Offers the Best Working Life in Germany

Coming in 33rd place out of 66 cities in the Expat City Ranking 2020, Hamburg ranks 3rd in the Urban Work Life Index. Here, it performs best among all the German cities featured in the ranking, and on a global scale, only Luxembourg City (1st) and Amsterdam (2nd) do better. Close to two in three expats in Hamburg (66%) are happy with their local career opportunities (vs. 43% globally), and 87% are satisfied with the state of the city's economy (vs. 63% globally). The city also ranks 7th worldwide in the Job Security subcategory and 5th in the Work-Life Balance subcategory. In fact, 80% rate their working hours positively (vs. 65% globally), and 76% are happy with their work-life balance (vs. 64% globally). *"I like the work-life balance and the general stability that comes with living here,"* says a Ukrainian expat.

Hamburg also performs well in the Quality of Urban Living Index (22nd), even ranking 8th in the Health & Environment subcategory. Close to nine in ten expats (89%) are happy with the urban environment (vs. 65% globally), and 85% rate the availability of healthcare positively (vs. 74% globally). An Italian expat shares: *"I like the quality of living here."* However, these great results are dragged down by the climate and weather in northern Germany: for this factor, Hamburg (63rd) ranks worst in Germany and among the bottom 5 worldwide. Only expats in Salmiya (66th), Brussels (65th), and Amsterdam (64th) are even less happy with the local climate and weather.

The excellent working life and the good quality of life come at a price: Hamburg ranks 50th in the Finance & Housing Index. While it comes in an above-average 24th place for finance, it lands in the bottom 10 for housing (60th). Just 14% of survey respondents find housing in Hamburg affordable, which is 27 percentage points below the global average (41%). Moreover, nearly two in three expats (65%) complain about the difficulty of even finding a place to live in Hamburg (vs. 27% globally).

41. Munich Has One of the Best Urban Environments but Is Barely Affordable

Ranking 41st out of 66 cities worldwide, Munich receives rather mixed results. On the upside, the city makes it into the top 10 in the Urban Work Life Index (9th) — just like all other German cities in the ranking, except for Berlin (30th). Many expats in Munich are satisfied with the local career opportunities (66% vs. 43% globally), as well as the state of the local economy (88% vs. 63% globally). The Bavarian capital also performs well in the Quality of Urban Living Index (12th), ranking 3rd worldwide for its urban environment: 93% of expats rate the latter positively (vs. 65% globally). A US American shares: *"Munich is a beautiful city with a lot of green spaces. I love the daytrips to lakes and mountains."* A Brazilian expat also mentions "safety" as an upside of living in Munich, and 93% agree with him (vs. 82% globally).

However, Munich lands among the bottom 10 in both the Getting Settled Index (57th) and the Local Cost of Living Index (59th), even coming second to last in the Finance & Housing Index (65th). Only Dublin (66th) performs worse. Nearly three in four survey respondents (73%) say it is difficult to find housing in Munich (vs. 27% globally), and 83% find the available housing unaffordable (vs. 41% globally). Close to seven in ten (69%) rate the cost of living in general negatively (vs. 36% globally). A Serbian expat says: *“The housing here is very expensive, and it is very hard to find a place — even if it is expensive! People hardly respond to your applications, and the current tenants try to force you into buying their furniture.”* In terms of getting settled in Munich, 30% describe the local residents as generally unfriendly (vs. 17% globally), and another 30% are unhappy with their social life (vs. 24% globally).

44. Berlin — No Longer Cheap and Easy

On a below-average 44th place out of 66 cities, Berlin has the second-worst result among the German destinations in the Expat City Ranking 2020.

Although the German capital narrowly misses out on the top 10 for the local cost of living (11th), its performance in the Finance & Housing Index is not as good as might be expected (49th). Nearly two in three expats (64%) consider it difficult to find housing (vs. 27% globally), and only 33% say it is affordable (vs. 41% worldwide). This might be one reason why 24% are not satisfied with their financial situation, a little more than the global average (21%).

Berlin does a lot better in the Quality of Urban Living (31st) and Urban Work Life (30th) Indices. Respondents appreciate the city for its public transportation system (25th), urban environment (20th), and leisure options (16th): 83% rate the latter favorably, compared to 71% globally. But expat life in Berlin is not just all play and no work! Nearly three in five respondents (57%) are also happy with their local career opportunities (vs. 43% worldwide).

Berlin's poor results in the Getting Settled Index (50th out of 66) bring the overall ranking down. The city even lands among the bottom 10 for general friendliness of the local population (58th). Nearly one in three expats (32%) describe the residents as generally unfriendly (vs. 17%). Nonetheless, 68% feel at home in Berlin (vs. 64% globally). *“I don't know much about Germany,”* an expat from Brazil comments, *“but I do know a lot about Berlin: here, you can just be yourself.”*

49. Stuttgart Is the Second-Worst City Worldwide to Get Settled In

Stuttgart comes in 49th place overall in the Expat City Ranking 2020 and is the lowest-ranking city among all German destinations. While the city has average results in the Quality of Urban Living (32nd) and the Local Cost of Living (36th) Indices, it performs poorly in the Finance & Housing Index (63rd). Nearly four in five expats (79%) say that it is difficult to find housing in Stuttgart (vs. 27% globally), and 78% consider it unaffordable (vs. 41% globally). A Belgian expat points out *“the lack of affordable housing”* as a downside of living in Stuttgart. Moreover, the city ranks second to last worldwide in the Getting Settled Index (65th), only ahead of Salmiya in Kuwait (66th).

Stuttgart ranks among the bottom 10 in every subcategory of this index: local friendliness (61st), feeling welcome (62nd), friends and socializing (63rd), and local language (62nd). In fact, 43% of expats are unhappy with their social life in Stuttgart, compared to 24% globally. *“Finding friends has been really hard,”* shares an Australian expat. On top of this, more than two in five survey respondents (41%) find the local residents generally unfriendly (vs. 17% globally) and 33%

do not feel at home in Stuttgart (vs. 21% globally). A South African expat lists “*people’s general unfriendliness*” as one thing she does not like about living Stuttgart.

Similar to the other German cities, Stuttgart at least offers a great working life, ranking 6th worldwide in this index. It comes third for local career opportunities, just behind Dublin (1st) and New York City (2nd), and even first for overall job satisfaction. More than two in five expats (83%) rate the latter positively (vs. 65% globally), and 71% are happy with their local career opportunities (vs. 43% globally). A Russian expat summarizes: “*I like the opportunities to develop in your career and in my job in general.*”

About the Expat City Ranking 2020

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations. For the survey, more than 15,000 expatriates representing 173 nationalities and living in 181 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, considering both emotional topics and 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 66 cities worldwide. In 2020, the top 10 cities for expats are Valencia, Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi. 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 2020, a sample size of at least 50 survey participants per city was required.

About InterNations

With around 4 million members in 420 cities around the world, [InterNations](#) is the largest global community and a source of information for people who live and work abroad. InterNations offers global and local networking and socializing, both online and face to face. At around 6,000 events and activities per month, expatriates have the opportunity to meet other global minds. Online services include discussion forums and helpful articles with personal expat experiences, tips, and information about life abroad. Membership is by approval only to ensure we remain a community of trust. InterNations is part of the New Work SE, a group of brands that offer products and services for a better working life.

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