

Expatriate Insider 2021 Survey Reveals: The Best and Worst Destinations for Living and Working Abroad

Expats in Cyprus love the weather but struggle with their finances and working life.

- Taiwan, Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam are the best destinations for expats in 2021.
- The worst countries for expats are Kuwait (59th), Italy, South Africa, Russia, Egypt, Japan, Cyprus, Turkey, India, and Malta (50th).
- Cyprus comes 53rd out of 59 destinations in the Expatriate Insider 2021 survey, ending up among the bottom 10 overall. It also lands in the bottom 10 of the Working Abroad and Personal Finance Indices (57th for both).

Munich, 18 May 2021 — For the seventh time, [InterNations](https://www.internations.org), the world's largest expat community with around 4 million members, has published its *Expatriate Insider* survey. With more than 12,000 respondents, it is one of the most extensive surveys about living and working abroad, sharing insights into expat life in 59 destinations. The survey offers in-depth information on expats' satisfaction with the quality of life, ease of settling in, working life, personal finance, and the cost of living in their respective country of residence. Additionally, the respondents share **how they have been experiencing the COVID-19 pandemic** and how it has impacted their life.

Cyprus comes 53rd out of 59 destinations in the *Expatriate Insider 2021* survey. The country performs relatively well in the Ease of Settling In Index (28th), followed by the Cost of Living (31st) and Quality of Life (34th) Indices. However, it is voted the third-worst country in the world for both working abroad and personal finance (57th). Overall, Taiwan, Mexico, and Costa Rica are the best expat destinations worldwide: all of them attract expats with their ease of settling in and good personal finances. On the other hand, the bottom three countries, Kuwait, Italy, and South Africa, all perform poorly in the Working Abroad Index. Additionally, Kuwait is the hardest country for expats to feel at home in, Italy is the worst for personal finances, and expats in South Africa do not feel safe.



Cyprus in the *Expatriate Insider 2021* Survey

In the Bottom 10 for Working Abroad and Personal Finance

Cyprus overall lands in the bottom 10, coming in 53rd out of 59 destinations in the *Expatriate Insider 2021* survey. It places 57th in the Working Abroad Index — just ahead of Turkey (59th) and Italy (58th). Close to half of the expats (49%) are dissatisfied with the local career opportunities (vs. 33% globally), and more than a third (34%) rate the job security negatively (vs. 20% globally). One Nepalese expat shares: *"It is difficult to find work, so I cannot afford college or my living costs."* Moreover, a quarter of expats (25%) are dissatisfied with their working hours (vs. 16% globally), and 19% rate the work-life balance negatively (vs. 17% globally). Another 27% are overall dissatisfied with their job (vs. 16% globally) — placing the country last worldwide for this factor. The top 3 fields working expats in Cyprus can be found in are finance (21% vs. 8% globally), education (13% vs. 12% globally), and construction (8% vs. 3% globally).

Cyprus also places in the bottom 10 of the Personal Finance Index (57th) — only ahead of Italy (59th) and Kuwait (58th). It comes in last for the disposable household income (59th), with 39% of expats saying their disposable household income is not enough to cover daily costs (vs. 23% globally). More than half the expats in Cyprus (54%) have an income that does not exceed 25,000 USD per year (vs. 30% globally) — 30% of them even less than 12,000 USD (vs. 15% globally). Perhaps this is also why 28% of expats are unhappy with their financial situation (vs. 19% globally). On the other hand, Cyprus performs better in the Cost of Living Index (31st), with 42% of expats rating local expenses positively (vs. 48% globally). *"Living here is cheaper,"* says a British expat.

Not Difficult to Settle In and Average Quality of Life

Cyprus performs best in the Ease of Settling In Index (28th), with 66% of expats feeling at home in the local culture (vs. 63% globally) and 70% finding the local residents generally friendly towards foreign residents (vs. 67% globally). Furthermore, 80% of expats find it easy to get around without knowing the local language(s) (vs. 54% globally), which is good, as 55% also consider it difficult to learn (vs. 42% globally).

Placing 34th in the Quality of Life Index, the majority of expats (89%) is happy with the local climate and weather (vs. 66% globally) — placing Cyprus in the top 10 for this factor (5th). However, while 70% of respondents are happy with the air quality in Cyprus (vs. 66% globally), 14% rate the water and sanitation negatively (vs. 12% globally). Cyprus comes in 45th in the Travel & Transportation subcategory, with 13% of expats rating the general opportunity to travel negatively (vs. 7% globally). Close to a quarter of expats (23%) are also dissatisfied with the transportation infrastructure (vs. 15% globally). This is not the only infrastructure topic in which Cyprus receives below-average results, though: the country places 43rd in the Digital Life subcategory. Expats in Cyprus are much less likely to completely agree that it is easy to get high-speed internet access than the worldwide average (27% vs. 44% globally), and only 43% rate the online availability of government services favorably (vs. 63% globally).

The Impact of COVID-19 on Expat Life in Cyprus

The pandemic has directly affected the stay abroad of 37% of expats worldwide. In Cyprus, this is the case for 44% of expats; 20% have decided to stay after all and not move back home in the near future (vs. 18% globally). However, 8% will move back home sooner than originally planned (vs. 5% globally), and another 8% were planning to move to another foreign country but had to change these plans (vs. 8% globally). Lastly, 7% of expats in Cyprus will now move to another foreign country due to

the pandemic (vs. 6% globally). Many expats in Cyprus feel the impact of the pandemic in their social life (27% vs. 24% globally), followed by their work or business (20% vs. 15% globally), personal finances (17% vs. 8% globally), and personal travel (17% vs. 28% globally).

The Best and Worst Destinations for Living and Working Abroad in 2021

According to the *Expatriate Insider 2021* survey, the top 10 destinations for expats are Taiwan (1st), Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam (10th). All these countries stand out with above-average results in the Ease of Settling In Index, with Mexico ranking first, followed by Malaysia (2nd) and Costa Rica (3rd). Moreover, half of these countries also rank among the top 10 in the Personal Finance Index. Taiwan (11th) and Portugal (14th) narrowly miss out on a top 10 spot in this index, while New Zealand (28th), Australia (39th), and Canada (50th) have a weaker performance in this regard.

The worst countries for expats are Kuwait (59th), Italy, South Africa, Russia, Egypt, Japan, Cyprus, Turkey, India, and Malta (50th). Besides Japan (21st), all these countries rank far below the global average in the Quality of Life Index. What is more, eight out of the ten worst-rated destinations are also among the bottom 10 in the Working Abroad Index — the only two exceptions being India (46th) and Malta (31st), which, however, also receive mediocre results at best. Lastly, India is the only country in the overall bottom 10 that performs very well in the Personal Finance Index (4th), while the others — such as Italy (59th), Kuwait (58th), and Cyprus (57th) — rank below the global average or even land among the bottom 10.

Expatriate Life during the COVID-19 Pandemic

On a global scale, 45% of survey respondents say that COVID-19 had an impact on their current stay abroad or their relocation plans: the **share of expats** who say so (**37%**) either decided to *not* move back home in the near future (18%), planned to move to another country but had to change these plans (8%), will move to another country due to the pandemic (6%), or will move back home sooner than originally planned (5%).

The **share of local respondents whose relocation plans were affected by COVID-19 (61%)** is a lot higher: some of them were living abroad but moved home sooner than planned (18%), others were planning to move abroad but had to change their plans (35%), and about one in ten have now decided to move abroad because of the pandemic (9%).

The Pandemic's Impact on Everyday Life

Of course, COVID-19 has not only disrupted the relocation plans of expats worldwide. When asked where they see the biggest impact of the pandemic on their personal life *right now*, the survey respondents point out its effects on personal travel (25%), social life (23%), and their work or business (16%) in particular. In the *long run*, respondents are still concerned about the impact of COVID-19 on their social life (17% of all respondents), and there are also considerable worries regarding personal travel (22%).

How Expats Stay Informed on COVID-19

Expats across the world mostly rely on official government channels (48%), local news (47%), and social media (40%) for news on the COVID-19 situation and the related regulations in their country of residence. Considering the importance of government channels, just **how satisfied are expats with the official communication regarding COVID-19 and related regulations?** Worldwide, not quite two-thirds (66%) rate this factor positively, with close to a quarter (24%) saying they are completely satisfied. The main complaint among expats who are *not* satisfied with the official communication on the pandemic is that the information is unclear, confusing, and/or contradictory (67%).

For further information on the global impact of COVID-19 on expat life, please take a look at the full press release in the download center of our e-mail.

About the InterNations *Expat Insider 2021* Survey

For its annual [Expat Insider survey](#), InterNations asked 12,420 expats representing 174 nationalities and living in 186 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 37 different aspects of 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 five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Cost of Living. The first four of these indices were further averaged together with expats' general satisfaction with their life in order to rank 59 expat destinations around the world. In 2021, the top 10 are Taiwan, Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam. Moreover, expats were asked about how COVID-19 has impacted their life abroad; however, these responses did not influence the overall ranking.

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 50 survey participants per destination was necessary.

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.

Find more information about InterNations on our [press page](#), [in our company blog](#), or in our [magazine](#).

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