

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

Expats in Finland enjoy the high quality of life, but struggle with the local language and their social 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).
- Finland ranks 39th out of 59 destinations in the Expats Insider 2021 survey. It ranks best for the quality of life (4th) and worst for the cost of living (51st).

Munich, 18 May 2021 — For the seventh time, [InterNations](#), the world's largest expat community with around 4 million members, has published its *Expats 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.

Finland ranks 39th out of 59 destinations in the *Expats Insider 2021* survey. Expats are particularly happy with the high quality of life (4th), ranking the country even first worldwide for safety and security. While Finland also lands in a solid 24th place in the Working Abroad Index, it ranks below average for personal finance (41st),— and it even lands in the bottom 10 of the Ease of Settling In (50th) and Cost of Living (51st) Indices. 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.



Finland in the *Expat Insider 2021* Survey

In the Top 5 for Local Quality of Life

Landing in 39th place out of 59 countries in the *Expat Insider 2021* survey, Finland gets rather mixed results. Its ranking in the Quality of Life Index (4th) is excellent. Finland comes first in the Digital Life, Quality of the Environment, and Safety & Security subcategories. Most expats appreciate the unrestricted access to online services (95% vs. 84% globally), the cashless payment options (97% vs. 83% globally), and the easy-to-get high-speed internet access (91% vs. 79% globally). Moreover, 97% rate the air quality positively, compared to 66% worldwide, while not a single respondent (0%) gives the factor water and sanitation a negative rating (vs. 12% globally). Finland is also considered the most peaceful expat destination (1st), as well as the second-safest one (2nd). An impressive 99% of expats feel safe in Finland (vs. 84% globally). They also benefit from a good transportation infrastructure (92% positive replies vs. 76% globally) and affordable healthcare (76% positive responses vs. 61% globally). However, Finland ranks among the bottom 10 for climate and weather (50th), and just 61% are happy with the leisure options (vs. 72% globally).

Few Career Options for Expats

Finland's results in the Working Abroad Index (24th) are less impressive, though it still does better than average. In the Work & Leisure subcategory (11th), it misses out on a place in the top 10. Still, three out of four expats (75%) are happy with their working hours and their work-life balance (vs. 66% each globally). They also view the state of the economy positively, with 79% giving it a favorable rating (vs. 62% globally). Despite this, they are pessimistic about the local career opportunities: 50% rate them negatively (vs. 33% globally). *"I hate how hard it is to get a secure well-paying job as a foreigner in Finland!"* an expat from Estonia comments, while a respondent from Australia says: *"If you do not speak Finnish, getting work is difficult, and you run the risk of being socially isolated."*

Struggling with the Language, the Culture, and Social Isolation

Finland ranks 50th out of 59 in the Ease of Settling Index, not just because of the language barrier. Actually, 75% of expats agree that you can get by without local language skills (vs. 54% globally) — which is fortunate, because 71% struggle with learning it (vs. 42% globally). Respondents also consider it hard to get used to the local culture (36% vs. 18% globally), and 57% say it is difficult to make local friends (vs. 36% globally). *"The people are distant and not very friendly, though decent and kind once you get to know them,"* says a Japanese expat. Lastly, Finland is infamous for its high cost of living (51st). Unsurprisingly, 54% consider it too high (vs. 34% globally). In the Personal Finance Index, Finland comes in a below-average 41st place.

The Impact of COVID-19 on Expat Life in Finland

COVID-19 has not disrupted the relocation plans of most expats in Finland: 71% remain unaffected (vs. 63% globally). However, 29% say that their personal travel plans have suffered the biggest impact (vs. 28% globally) and are likely to keep doing so long-term (vs. 25% globally). To keep up to date on the pandemic, most expats in Finland rely on local news (51%) and official government channels (46%). A higher-than-average share also depends on their friends (23% vs. 19% globally), employer (21% vs. 18% globally), and family members (20% vs. 8% globally).

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

According to the *Expat 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.

Expat 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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