

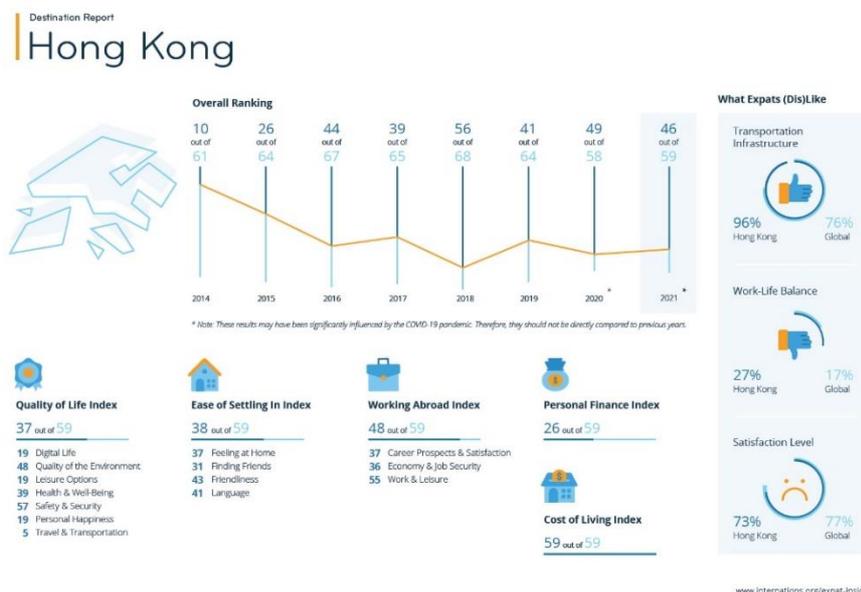
Expats Insider 2021 Survey Reveals: The Best and Worst Destinations for Living and Working Abroad

Expats in Hong Kong are happy with their personal finances but do not feel safe.

- 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).
- Hong Kong comes 46th out of 59 destinations in the Expats Insider 2021 survey. It receives its best results in the Personal Finance Index (26th) but still comes last worldwide for the cost of living (59th).

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 *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.

Hong Kong comes 46th out of 59 destinations in the *Expats Insider 2021* survey. Expats are particularly unhappy with the cost of living, ranking Hong Kong last in this index (59th). While Hong Kong also does rather poorly in the Working Abroad Index (48th), it performs better for the quality of life (37th) and the ease of settling in (38th). However, it performs best in the Cost of Living Index (26th). 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.



Hong Kong in the *Expat Insider 2021* Survey

Lack of Peacefulness and Stability

Ranking 46th out of 59 destinations in the Expat Insider 2021 survey, Hong Kong performs below average in the Quality of Life Index (37th). It ranks especially low in the Safety & Security subcategory (57th). In fact, 70% of expats rate Hong Kong's political stability negatively, which is more than four times the global average (16%). This is also a very poor result compared to other Tiger States like Singapore, where 95% of expats rate the political stability positively. Furthermore, 30% would not describe Hong Kong as peaceful (vs. 9% globally).

Another factor that lowers the quality of life in Hong Kong is the air quality (57th), with over half the expats (54%) rating this factor negatively (vs. 20% globally). On the upside, Hong Kong ranks 5th in the Travel & Transportation subcategory: 91% of expats are satisfied with the transportation infrastructure, compared to only 69% globally. A German expat says that *"there is great transportation infrastructure, and everything is within easy reach"*.

Enough Disposable Income for High Living Expenses

Hong Kong ranks slightly above the average in the Personal Finance Index (26th): about two in three expats (66%) are satisfied with their financial situation (vs. 64% globally). The majority of expats (84%) also feels their disposable household income is enough or more than enough to cover all their expenses (vs. 77% globally). However, Hong Kong ranks last worldwide in the Cost of Living Index (59th): 78% of expats are unhappy with the cost of living (vs. 34% globally). Among many other respondents, a South African expat lists the *"high cost of living"* as one of the worst things about living in Hong Kong.

Unfavorable Working Hours

Hong Kong also performs poorly in the Working Abroad Index (48th), where many expats are unhappy with their working hours (31% vs. 16% globally) and work-life balance (27% vs. 17% globally). In Hong Kong, expats with full-time jobs work on average 44.4 hours a week (vs. 43.2 hours globally). This, however, is still a better situation than in Singapore, where expats work 47.1 hours in full-time positions. An expat from Indonesia shares: *"Now that I am looking for a job, I realize that the work-life balance here is really bad."* The sectors expats in Hong Kong most commonly work in are finance (27%), education (14%), and healthcare (9%).

The Impact of COVID-19 on Expat Life in Hong Kong

A large share of expats in Hong Kong (40%) believes that their personal travel options will be most heavily affected in the long run due to the pandemic (vs. 25% globally). Additionally, 16% also believe their work and business will be affected long term, the same as the global average (16%). Close to two in three expats (65%) are satisfied with the official communication regarding COVID-19 and related regulations, which is just slightly below the global average (66%). Most of those rating positively find the information clear and easy to understand (62%), as well as easy to find (54%). Another 35% are happy that the information was made available in several languages.

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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