

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

Expats in India struggle with the quality of life but are happy with their personal finances and making friends.

- 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).
- India comes 51st out of 59 destinations in the Expatriate Insider 2021 survey. It ranks second to last for the quality of life (58th) but makes it into the top 5 for personal finance (4th).

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.

India comes 51st out of 59 destinations in the *Expatriate Insider 2021* survey. Expats are particularly happy with their personal finances (4th) and the cost of living (13th). While India gets an average result in the Ease of Settling In Index (34th), it only lands in a low 46th place in the Working Abroad Index. Finally, it does worst in the Quality of Life Index (58th). 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.



India in the *Expat Insider 2021* Survey

Expats Are Happy with Their Income and Making Friends

Coming in 51st place out of 59 countries, India ranks among the bottom 10 of the *Expat Insider 2021* survey. Despite the poor result overall, the country ranks fourth worldwide in the Personal Finance Index: 82% of expats in India are satisfied with their financial situation (vs. 64% globally), and 89% say their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally). Interestingly, 37% of expats in India have a gross income of 75,000 USD or more per year (vs. 33% globally). Additionally, India places 13th in the Cost of Living Index, with 69% of expats rating the cost of living positively (vs. 48% globally). A US American expat shares: *"Generally, the cost of living here is way better than at home. I felt like I could never earn enough back in the United States. Now I feel comfortable and happy."*

India performs slightly below average in the Ease of Settling In Index (34th). More than three in five expats (62%) feel at home in the local culture (vs. 63% globally), and 79% say the local population is generally friendly towards foreign residents (vs. 67% globally). Moreover, 57% find it easy to make local friends (vs. 44% globally), and almost three-quarters of expats (74%) say it is easy to live in India without speaking the local language(s) (vs. 54% globally). However, over half the expats (51%) find it difficult to settle down in India, which is more than twice the global average (22%).

Very Low Quality of Life

India receives the second-worst results worldwide in the Quality of Life Index (58th) — only ahead of Kuwait (59th) — and performs especially poorly in the Quality of Environment subcategory (59th): 67% of expats rate the air quality negatively (vs. 20% globally), and more than half (54%) are unhappy with the water and sanitation infrastructure (vs. 12% globally). What is more, close to one in three expats (32%) are dissatisfied with the natural environment in the country (vs. 8% globally). A US American expat says that *"environmental efforts are lacking"*, and another one shares: *"The pollution is a problem. Sometimes I go for weeks without being able to walk or run outdoors, so it is hard to find a substitute kind of exercise."*

The overall quality of life is also lowered by India's poor performance in the Safety & Security subcategory (56th). Just around three in ten expats (29%) are satisfied with the country's political stability, compared to 64% globally. Moreover, 28% rate its peacefulness negatively (vs. 9% globally), and less than three-quarters (72%) feel personally safe in India's cities (vs. 84% globally).

India also lands in the bottom 10 of the Digital Life (55th) and Travel & Transportation (57th) subcategories: a quarter of expats (25%) finds it difficult to get high-speed internet access at home (vs. 12% globally), and 62% rate the transportation infrastructure negatively (vs. 15% globally). An Iranian expat says: *"I do not like the animals in the streets and the traffic problems."* And a Japanese expat also thinks that *"the road conditions are terrible"*.

The Impact of COVID-19 on Expat Life in India

More than three out of ten respondents in India (31%) intend to stay there for two or three years, while a further 25% want to stay abroad forever. During the COVID-19 pandemic, 51% have not changed their plans for moving back home or to another country (vs. 63% globally). Another 21% are now planning to leave India due to the ongoing pandemic, about twice the global average of 11%. In fact, just 41% of expats in India are satisfied with the official communication regarding COVID-19 and related regulations (vs. 66% globally). Maybe this is why close to two in five (39%) rely on expat

news and international media as their sources of information, compared to a worldwide average of fewer than one in three (32%).

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

According to the *Expats 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.

Expats 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.

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