

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

Expats in Luxembourg are unhappy despite the flourishing economy.

- 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).
- Luxembourg comes 20th out of 59 destinations in the Expat Insider 2021 survey. The country performs best in the Working Abroad Index (14th), but it lands in the bottom 10 for the cost of living (55th).

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 *Expat 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.

Luxembourg comes 20th out of 59 destinations in the *Expat Insider 2021* survey. Expats are happiest with their working life (14th) and the quality of life (15th). While the country also lands in a somewhat below-average place in both the Personal Finance (36th) and the Ease of Settling In (37th) Indices, it ranks among the bottom 10 for the cost of living (55th). 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.



www.internations.org/expat-insider

Luxembourg in the *Expat Insider 2021* Survey

First Rank Worldwide for Economy & Job Security

Coming in 20th place out of 59 countries in the *Expat Insider 2021* survey, Luxembourg performs best in the Working Abroad Index (14th). The country even lands in first place in the Economy & Job Security subcategory. In fact, 91% of expats are satisfied with the state of the local economy (62% globally), placing Luxembourg first worldwide for this factor. Additionally, 67% of expats are happy with their job security (vs. 61% globally). Among all survey respondents in Luxembourg, close to three-quarters (73%) are currently working in a paid full-time or part-time job (vs. 67% globally). However, there is one downside to working in Luxembourg: 19% of survey respondents rate their working hours negatively, slightly more than the global average (16%).

Great Healthcare, Great Digital Life, Unhappy Expats

In general, Luxembourg also performs well in the Quality of Life Index (15th). It lands in fifth place in the Health & Well-Being subcategory, with 90% of expats being happy with the quality of medical care (vs. 71% globally). Another 81% consider the medical care affordable (vs. 61% globally). A South African expat lists *"the great healthcare"* as one of the things she likes most about her life in Luxembourg. The country also ranks well in the Safety & Security subcategory (12th), with 91% of expats judging the political stability favorably (vs. 64% globally) and 94% rating it positively for peacefulness (vs. 80% globally). *"Luxembourg offers a peaceful and well-organized society,"* shares a Chinese expat. Lastly, Luxembourg's rating for the quality of life is also boosted by expats' satisfaction with digital life (12th). In this subcategory, the country ranks third for the unrestricted access to online services, which *none* of the respondents (0%) rates negatively (vs. 7% globally). What is more, 83% rate the availability of government services online positively (vs. 63% globally), and 94% find it easy to pay without cash (vs. 83% globally).

On the other hand, Luxembourg lands in the bottom 10 of the Personal Happiness subcategory (56th): 15% of expats are unhappy with their life in general (vs. 10% globally). Moreover, 19% of expats rate the local leisure options in Luxembourg negatively (vs. 14% globally), and 36% are unsatisfied with the climate and weather (vs. 17% globally). This also leads to a rank among the bottom 10 in the Leisure Options subcategory (51st).

High Living Expenses and Generous Incomes

Another downside of living in Luxembourg is the high cost of living (55th), which 57% of expats rate negatively, compared to a global average of 34%. An Italian expat explains that *"the living costs are too expensive, and you are underpaid, unless you work in the financial sector"*. In fact, a very large share (43%) does work in the finance sector (vs. 8% globally), which might be why nearly half the expats in Luxembourg (49%) have an income of more than 75,000 USD per year (vs. 33% globally).

The Impact of COVID-19 on Expat Life in Luxembourg

While the pandemic has changed the relocation plans of 37% of survey respondents on a global scale, it has only had an impact on 26% of those in Luxembourg. One out of three expats in Luxembourg (33%) says the pandemic mostly affects their social life, followed by personal travel (27%) and work or business (17%). Few have noticed an impact on their general health (2%), education (2%), or business

travel (2%). Most expats in Luxembourg (69%) use the local news as a source of information on COVID-19 and related regulations, which is quite a bit higher than the global average (47%). However, a lower share stays up to date through social media, compared to expats worldwide (27% vs. 40% globally). Lastly, the vast majority of respondents in Luxembourg (82%) is satisfied with the official communication regarding COVID-19 (vs. 66% 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.

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