

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

Expats in Malta are disappointed with the low quality of life and struggle financially.

- 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).
- Malta comes 50th out of 59 destinations in the Expatriate Insider 2021 survey. It ranks worst for the quality of life (54th) and best in the Working Abroad Index (31st).

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.

Malta comes 50th out of 59 destinations in the *Expatriate Insider 2021* survey. Expats are particularly unhappy with the quality of life (54th) and their personal finances (51st). Ranking 35th for both the Ease of Settling In and Cost of Living Indices, Malta also has a rather average performance in this regard. Lastly, it ranks best —but only slightly better— in the Working Abroad Index (31st). 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.



## Malta in the *Expat Insider 2021* Survey

### **Bad Environment and Poor Transportation Infrastructure**

Malta comes in 50th place out of 59 countries in the *Expat Insider 2021* survey, performing worst in the Quality of Life Index (54th). It lands among the bottom 10 in the Quality of the Environment and Travel & Transportation subcategories (56th for both). More than half the expats in Malta (51%) are unhappy with the transportation infrastructure, compared to just 15% worldwide. Additionally, 11% rate their travel opportunities negatively (vs. 7% globally). *"There is no nature at all, no green spaces, poor infrastructure for children, and too much traffic and pollution,"* shares an Italian expat. In fact, 38% of expats in Malta are unhappy with the natural environment (vs. 8% globally). Moreover, 35% rate the air quality negatively (vs. 20% globally), and one in four expats (25%) is dissatisfied with the water and sanitation infrastructure (vs. 12% globally).

Malta also performs poorly in the Safety & Security subcategory (43rd): 17% of expats do not find the country peaceful enough (vs. 9% globally), and 25% rate its political stability negatively (vs. 16% globally). On the upside, Malta ranks 7th worldwide for its local climate and weather, with 92% of expats rating this factor positively (vs. 66% globally). A Swiss expat says she loves *"the weather, both in the summer and in winter time"*.

### **Not the Easiest Place for Settling In**

Malta receives below-average results in the Cost of Living and Ease of Settling In Indices (35th for both). More than a third of expats (36%) are dissatisfied with the cost of living (vs. 34% globally). What is more, 20% rate the friendliness of the local population towards foreign residents negatively (vs. 18% globally). *"Locals are not welcoming to expats,"* says a US American expat. Additionally, 37% of expats find it difficult to make local friends in Malta (vs. 36% globally). Perhaps this is why expats stick together: 43% of expats in Malta say their friends and acquaintances are mostly other expats (vs. 32% globally), while just 8% are mostly friends with local residents (vs. 20% globally). In terms of the local language, 72% of expats have difficulties learning it, which is 30 percentage points more than the global average (42%). However, most expats (81%) find it easy to get by without speaking the local language (vs. 54% globally).

### **Not Enough Local Career Opportunities, Not Enough Money**

Malta only performs slightly better in the Working Abroad Index (31st). For example, 71% of expats are happy with their working hours (vs. 66% globally). On average, expats with a full-time job in Malta work 40.6 hours a week (vs. 43.2 globally). However, 19% of expats are still dissatisfied with their work-life balance (vs. 17% globally). The top 3 fields of work for expats in Malta are finance (15% vs. 8% globally), advertising, marketing, and communication (11% vs. 5% globally), and education (10% vs. 12% globally). While two-thirds of expats (66%) are satisfied with their job security in Malta (vs. 61% globally), 37% of expats rate the local career opportunities negatively (vs. 33% globally). An Italian expat shares: *"There is no work-life balance and a lack of opportunities to develop career-wise. Additionally, the salaries are low."* In fact, just 59% of expats in Malta are satisfied with their financial situation (vs. 64% globally), and more than a quarter (27%) say their disposable household income is not enough to cover expenses (vs. 23% globally). With these results, Malta lands in the bottom 10 of the Personal Finance Index (51st).

### The Impact of COVID-19 on Expat Life in Malta

Seven out of ten expats in Malta (70%) are satisfied with the official communication regarding COVID-19 (vs. 66% globally). Out of those, 66% state that the information provided was clear and easy to understand (vs. 60% globally). To stay up to date on COVID-19 and related regulations, many expats in Malta rely on local news (50% vs. 47% globally), social media (48% vs. 40% globally), and official government channels (45% vs. 48% globally).

In Malta, 42% of expats had to change their relocation plans due to the pandemic, which is a slightly higher share than the global average (37%): 11% were planning to move to another country but had to change these plans (vs. 8% globally), while 22% decided to stay and not to move back home in the near future (vs. 18% globally). The pandemic has affected expats in Malta mostly in terms of personal travel (32% vs. 28% globally), their social life (24% vs. 24% globally), and their work or business (11% vs. 15% 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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