

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

Expats in Panama find it easy to settle down in this country and are satisfied with their financial situation.

- 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).
- Panama comes 19th out of 59 destinations in the Expatriate Insider 2021 survey. It performs best for the ease of settling in (14th) and worst in the Working Abroad Index (44th).

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.

Panama comes 19th out of 59 destinations in the *Expatriate Insider 2021* survey. Expats rank the country best in the Ease of Settling In (14th) and the Personal Finance (15th) Indices. While they are also quite satisfied with the quality of life (26th) and the cost of living (34th), the country only lands in 44th place in the Working Abroad Index. 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

Panama in the *Expat Insider 2021* Survey

A Great Place for Friendship and Romance

Ranking 19th out of 59 countries overall, Panama places in the top 20 of the *Expat Insider 2021* survey. Expats are particularly happy with the ease of settling down in this country, with 80% saying so, compared to 62% globally. Three out of five survey respondents in Panama (60%) also find it easy to make friends (vs. 48% globally). *"The local people are friendly, kind, and helpful,"* says an expat from the US. However, another US American expat criticizes that there is *"not much mixing between expats and locals"*. In fact, more than four in nine expats in Panama (45%) are mostly friends with other expats (vs. 32% globally), while only 14% are mostly friends with locals (vs. 20% globally). Overall, Panama comes in 14th place in the Ease of Settling In Index.

The country receives weaker results in the Quality of Life Index (26th). However, Panama seems to be a particularly great place for lovebirds. While just about half the expats in Panama (49%) are in a committed relationship (vs. 63% globally), all of them (100%) say that they are happy with the romantic relationship with their partner or spouse (vs. 87% globally).

Transportation Is a Downside

Survey respondents find it difficult to get around the country: 27% of expats in Panama are dissatisfied with the transportation infrastructure, compared to only 15% globally. Moreover, three in five survey respondents (60%) are happy with the public transportation system in the cities, which is nine percentage points less than the global average (69%). An expat from Slovakia lists the *"dirty broken streets without sidewalks or bike lanes,"* among the downsides of living in Panama, and a survey respondent from the US shares that *"many locals will stop their car in the middle of the street to speak with friends, which blocks traffic"*.

While there are many travel opportunities for expats in Panama — 79% are happy with this factor — the country still falls slightly short compared to the global average (84%).

Expats Are Unhappy with Their Job Security

Panama performs below average in the Working Abroad Index (44th): 17% of expats even give their job security the worst rating possible, ten percentage points more than the global average (7%). *"It is difficult to find a job here,"* an Italian expat points out. Just under two in five survey respondents in Panama (38%) work full time, compared to a global average of 55%. On the other hand, 11% are currently not working (vs. 7% globally) and 12% are actively looking for work in Panama (vs. 10% globally). Moreover, three in ten survey respondents in Panama (30%) are unhappy with the state of the local economy, compared to 19% worldwide.

The Impact of COVID-19 on Expat Life in Panama

The COVID-19 pandemic has affected the relocation plans of many expats in Panama: 17% have decided not to move back home in the near future (vs. 18% globally), while 14% wanted to move to yet another foreign country but had to change their plans (vs. 8% globally). Survey respondents in Panama see the biggest impact of COVID-19 when it comes to personal travel (28%) and their social life (25%). On top of this, more than two out of nine expats in Panama (23%) are concerned about the long-term effect of the pandemic on their financial situation (vs. 11% globally).

Over half the expats in Panama (52%) are satisfied with the official communication regarding COVID-19 and surrounding rules and regulations, compared to a global average of 66%. Expats in Panama get most of their information from official government channels (49%) and social media (46%) — more than three in ten survey respondents in the country (31%) also cite neighbors and friends as important sources of information, compared to a global average of only 19%.

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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