

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

Expats in UAE can expect a high quality of life, but it does come at a cost.

- 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).
- The UAE comes 18th out of 59 destinations in the Expatriate Insider 2021 survey. It lands in the bottom 10 of the Personal Finance Index (56th) but performs well for the quality of life and the ease of settling in (17th for both).

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.

The UAE comes 18th out of 59 destinations in the *Expatriate Insider 2021* survey. While expats are happy with the quality of life and the ease of settling in (17th for both), the country also ranks quite well in the Working Abroad Index (28th). However, it performs poorly in the Cost of Living Index (44th) and even ends up among the bottom 10 in the Personal Finance Index (56th). 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.



The UAE in the *Expatriate Insider 2021* Survey

A Safe and Peaceful Country for Expats

The UAE performs better than average in the *Expatriate Insider 2021* survey, coming in 18th place out of 59 countries. Placing 17th in the Quality of Life Index, the UAE receives especially good results in the Safety & Security subcategory (3rd), where only Finland (1st) and Singapore (2nd) do even better. Nearly all expats (95%) feel safe in the UAE (vs. 84% globally). *"The best part about living in the UAE is that the country is safe for me and my two daughters,"* shares a Kenyan expat. Additionally, 92% of expats find the destination peaceful (vs. 80% globally), and 89% rate its political stability positively (vs. 64% globally). The country also ranks among the top 10 in the Travel & Transport subcategory (7th): 95% of expats are satisfied with the transportation infrastructure (vs. 76% globally), and 90% rate their travel opportunities positively (vs. 84% globally).

The UAE also performs well in the Ease of Settling In Index (17th), placing 4th in the Language subcategory, just behind Malaysia (1st), Singapore (2nd), and Kenya (3rd). In fact, 93% of expats think it is easy to live there without speaking the local language (vs. 54% globally), placing the UAE first for this factor. Moreover, 67% of expats feel at home in the local culture (vs. 63% globally), and 69% describe it as easy to get used to (vs. 65% globally). On the other hand, 39% of expats find it difficult to make local friends in the UAE (vs. 36% globally). Actually, just 2% of expats in the UAE describe their friends and acquaintances as mostly locals (vs. 20% globally), while 59% mainly socialize with other expats (vs. 32% globally).

Financial Aspects Drag Down the Overall Result

The UAE lands among the bottom 10 in the Personal Finance Index (56th): 28% of expats are dissatisfied with their financial situation (vs. 19% globally), while a further 32% say their disposable household income is not enough to cover their daily living expenses (vs. 23%). In the UAE, 21% of expats have a disposable income of less than 12,000 USD per year, six percentage points more than the global average (15%). The country's results in the Cost of Living Index (44th) are hardly any better: 42% of expats are unhappy with the cost of living in the UAE (vs. 34% globally). A German expat even claims that *"the cost of living is impossibly high"*.

Good Job Opportunities but Little Work-Life Balance

The UAE lands roughly in mid-field in the Working Abroad Index (28th). Three in four expats (75%) rate the state of the local economy positively (vs. 62% globally), and 47% are happy with the local career opportunities (vs. 45% globally). However, an Indian expat says: *"I do not like the work culture. It is all just about making money."* Moreover, 28% of expats rate their job security negatively (vs. 20% globally), and 21% are unsatisfied with their work-life balance (vs. 17% globally). In the UAE, expats with a full-time job work 46.9 hours per week (vs. 42.3 globally). Perhaps this is one reason why 19% of expats are dissatisfied with their working hours (vs. 16% globally).

The Impact of COVID-19 on Expat Life in the UAE

In the UAE, 25% of expats have felt a huge impact of the pandemic on their work or businesses (vs. 15% globally); 18% say it has mostly affected their personal travel (vs. 28% globally), and 16% mention their personal finances (vs. 8% globally). In the long run, 25% of expats believe their personal finances

will be impacted the most (vs. 11% globally), while another 20% expect to feel the biggest change in their work or business (vs. 16% globally).

More than half the expats (54%) had to change their relocation plans due to COVID-19 (vs. 37% globally). In fact, 26% say they will stay in the UAE instead of moving back home in the near future (vs. 18% globally). However, another 10% will return home sooner than anticipated (vs. 5% globally).

Most expats in the UAE (83%) are satisfied with the official communication regarding COVID-19 and related regulations (vs. 66% globally). About half the survey respondents say their most important sources of information regarding the pandemic are official government channels (55% vs. 48% globally), followed by social media (49% vs. 40% globally) and the local news (46% vs. 47% 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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