

Expatriate Insider 2021

The Year of Uncertainty



Expat Insider 2021: The Year of Uncertainty

When we at InterNations were discussing the topics to be covered in the *Expat Insider 2021* survey, it was fairly obvious what this edition should focus on: since the first few months of 2020, the COVID-19 pandemic has disrupted the lives of billions of people all over the globe, turning them upside down for countless expats and locals alike.

The Downside of Unprecedented Global Mobility

Even now, after nearly one-and-a-half years of fighting the coronavirus, we still don't know how this pandemic will transform the world in the long run: Will we use this unique challenge as an opportunity to start some much-needed debates on social and economic issues, or will we just go back to "normal" as soon as we can? On a personal level, many of us have been worrying about the health of our loved ones, wondering how our careers might be affected by the economic fallout, or simply longing for those carefree times when we'll celebrate with all our friends and entire family again. The long period of uncertainty isn't quite over yet, and there's no easy answer to many of those questions raised during, and by, the pandemic. This is also reflected in the design we have chosen for the *Expat Insider 2021* report, which uses the question mark as a key element.

Question marks aside, this report aims to shed some light on what living and working abroad during a pandemic has been like. Though the InterNations Team also conducted a survey in 2020, work on the previous edition was quickly superseded by the rapid spread of the virus — the downside of living in an age of unprecedented global mobility. While the questionnaire was developed, the COVID-19 virus was still limited to a number of places, but by the time the 2020 data was ready for analysis, the WHO had already declared the outbreak a pandemic, and the situation in many countries seemed rather volatile. Since the *Expat Insider 2020* survey results would no longer have accurately reflected global expat life, we did not publish a general report for 2020; instead, the coverage was limited to topics of a more long-term interest, such as sustainability.

Despite all the lingering uncertainty, many people have become used to the "new normal" by now, and their lives may have regained some degree of stability — sometimes more, sometimes less, depending on where exactly they live. For the *Expat Insider 2021* survey, 12,240 respondents representing 174 different nationalities and living in 186 countries or territories worldwide were asked to evaluate life abroad according to 37 rating factors, from the local air quality to their financial situation. For a destination to be listed in the final ranking, a sample size



Philipp von Plato
Founder & Co-CEO
of InterNations



Malte Zeeck
Founder & Co-CEO
of InterNations

of at least 50 participants is required, and 59 countries or territories meet this requirement in 2021. On top of that, the *Expat Insider 2021* edition also addressed some local residents for the very first time: 6,334 locals — many former expats and expats-to-be among them — replied to selected questions on the COVID-19 pandemic, which has often disrupted their relocation plans or prompted them to return home earlier than intended.

But first, let's see if the *Expat Insider* ranking differs significantly from pre-pandemic times.

Reinforcing Existing Trends in the 2021 Ranking

Actually, all the three best-rated expat destinations have made the top 3 before, some of them even more than once. In 2021, Taiwan (1st) defends its pole position from 2019, when it also ranked first worldwide. It has always received top-notch marks for both the affordability and the quality of local healthcare, among other factors. However, expats probably appreciate this aspect of life abroad even more during a global health emergency. In 2021, an astounding 96% of respondents in Taiwan rate the quality of medical care positively, and nearly two out of three (66%) couldn't be any happier.

Taiwan is followed by Mexico (2nd), which is known for offering expats a hospitable, welcoming, and affordable environment. Not only has it landed in the top 5 of each ranking since 2014, but it is also in the lead in the 2021 Ease of Settling In Index. The

number 3 worldwide is a little more surprising, though. While Costa Rica (3rd) ranked 2nd out of 65 countries back in 2017, it had dropped all the way to a somewhat less impressive 21st place by 2019. Now, it has managed to climb back up again. Similar to Mexico, Costa Rica does particularly well with regard to personal finance (7th) and the ease of settling in (3rd), but it also impresses expats with its natural environment (5th) and great work-life balance (3rd).

At the other end of the ranking scale, there are a couple of familiar destinations in the bottom 3 as well. Kuwait (59th out of 59) has the rather dubious honor of coming last for the seventh time in the past eight years. It also ends up in last place in two of the indices, ranking 59th for both the ease of settling in and the quality of life. Moreover, it also features the largest share of respondents who state that their plans for the future have changed due to COVID-19. For example, one in three expats in Kuwait (33%) is currently planning to leave the country earlier than anticipated, either to move back home or to relocate to yet another country — globally, the same applies to only about one in nine respondents (11%).

Ranking second to last worldwide, there's Italy in 58th place. It had already joined the three worst-rated destinations before the COVID-19 outbreak, though, coming 63rd out of 64 countries in the *Expat Insider 2019* ranking, mainly due to economic reasons. However, the pandemic might have made a bad situation slightly worse for the local expat population: while Italy always featured in the bottom 10 of the Personal Finance Index, it ranks last (59th) for the first time in 2021.

South Africa in 57th place, however, is fairly new to the bottom 3. In 2014, it still ranked 44th out of 61 destinations, but it has been on a downward trend ever since the very first *Expat Insider* survey. In 2021, it is also the destination with the worst-ranking state of the local economy: more than half the respondents in South Africa (52%) rate this factor badly.

The *Expat Insider 2021* report provides in-depth profiles of these destinations, among many others. In addition to the location-based analyses and several articles on the topical indices that factor into the overall ranking, there is also an overview of the impact that the COVID-19 pandemic has had on expat life. How has it changed the relocation plans of both current and future expats? Which areas of life abroad has it influenced the most? Which sources of information do expats rely on to stay up to date in uncertain times? And how satisfied are they with official communication strategies regarding the pandemic? The *Expat Insider* survey can at least offer you some answers to these questions.

Philipp von Plato
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of InterNations



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What Factors into the Country Ranking?



Short Methodology

The *Expat Insider 2021* survey was conducted by InterNations and ran from 7 to 31 January 2021. The online survey was promoted through the InterNations community, the company's newsletter, and its social media profiles. The target audience included all kinds of expats, from foreign assignees — i.e., employees sent on a corporate assignment abroad — and international hires to self-made expats relocating for a better quality of life and a variety of other reasons. Responses were not limited to members of the InterNations community. However, for the first time, some questions could also be answered by local residents. This applies mostly to the topic of recent stays abroad and/or future relocation plans that have been disrupted by the COVID-19 pandemic.

A total of 12,420 expats participated in the survey, representing 174 nationalities and living in 186 countries or territories. The survey results are published in this report in the form of an overall ranking of popular expat destinations, as well as additional information on four topical indices: Quality of Life, Ease of Settling In, Working Abroad, and Personal Finance. For a country to be listed in

any of the indices and in the overall ranking, a sample size of at least 50 survey participants per destination is required. In 2021, 59 destinations fulfilled this requirement. However, in many countries the sample size exceeded 75 or even 100 participants. In Germany, for instance, around 950 expats took part in the *Expat Insider 2021* survey. In addition to this, 6,334 local residents — many of them future or former expats — answered selected questions related to the COVID-19 pandemic, which has forced some respondents to postpone their move or to return to their home country earlier than planned.

For the rankings themselves, respondents were asked to rate up to 37 different factors related to various aspects of expat life on a scale of one to seven. The rating process emphasizes the respondents' personal satisfaction with these factors and considers both emotional topics (e.g., getting used to the local culture) and more factual aspects (e.g., transportation infrastructure) with equal weight. The respondents' ratings of the individual factors were bundled in various combinations for a total of 14 subcategories, and their mean values were used to draw up the four topical

indices cited above. (Please note: Unlike previous editions of the *Expat Insider* survey, the 2021 ranking no longer includes either a separate Family Life Index or individual rating factors aimed only at expat parents.)

The four indices, as well as the responses to the question "How satisfied are you with life abroad in general?", were then averaged to arrive at the overall country ranking. The Cost of Living Index, while providing some insight into expats' perception of living expenses in their current country of residence, does not factor into the overall ranking.

All percentages in this report have been rounded to full integral numbers. In some cases, this may lead to responses to one question adding up to either 99% or 101%, instead of 100%. These instances are simply due to rounding and are not based on erroneous data.

Expatriate Statistics

Gender Split



48% female
52% male

Relationship Status



63% in a relationship
37% single

Family Status



80% without dependent children abroad
20% with dependent children abroad

Age Groups



46.1 years on average

4% 25 and below
10% 26–30
14% 31–35
13% 36–40
12% 41–45
11% 46–50
9% 51–55
9% 56–60
18% 61 and above

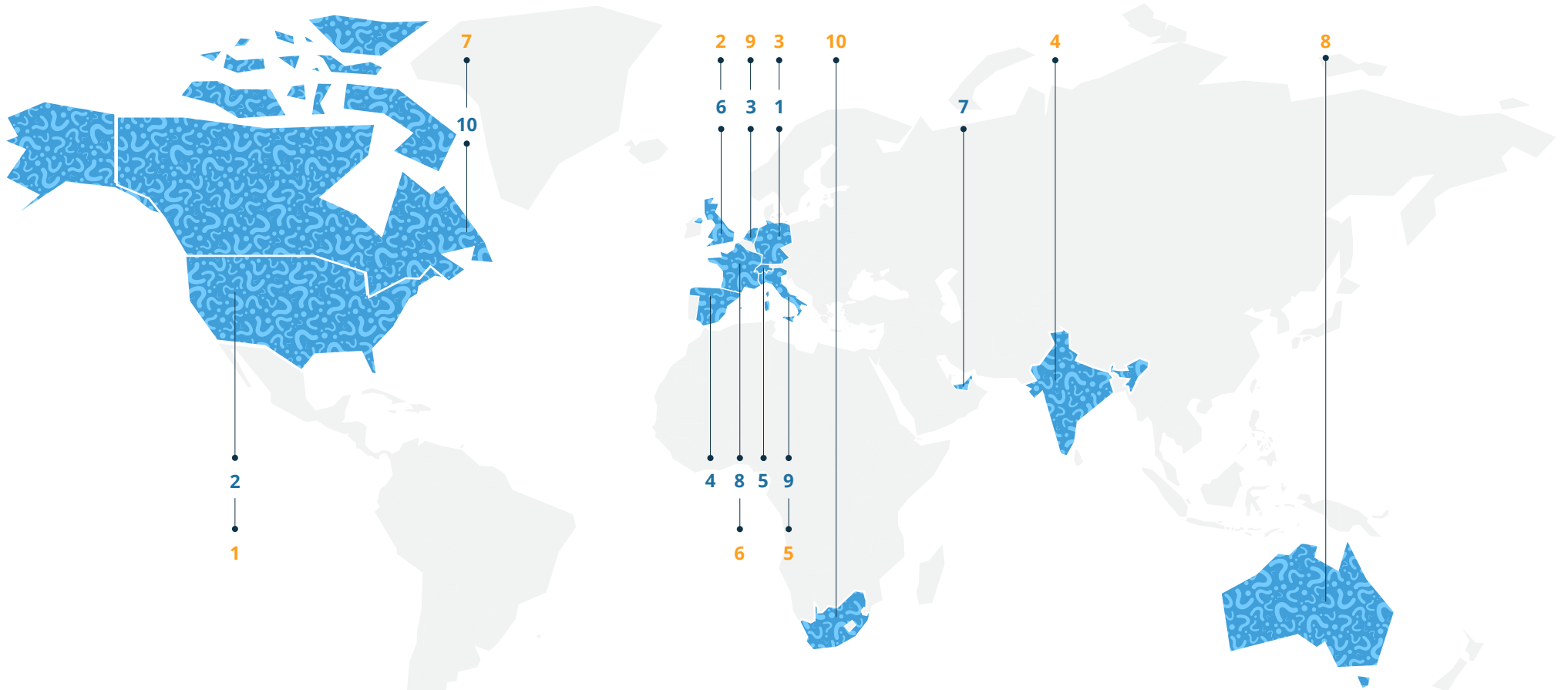
Level of Education



83% with university degree

2% no degree at all
7% high school graduate
8% commercial / technical / vocational training
34% bachelor's degree (or similar)
42% postgraduate degree / master's degree (or similar)
7% PhD (or similar)

Countries of Residence and Nationalities



Most Common Countries of Residence

- | | | | |
|-----------|---------------|---------------|----------|
| 1 Germany | 3 Netherlands | 5 Switzerland | 7 UAE |
| 2 USA | 4 Spain | 6 UK | 8 France |

Most Common Nationalities

- | | | | | | |
|-----------|---------------|----------|-----------|--------------|------------------|
| 9 Italy | 1 US American | 3 German | 5 Italian | 7 Canadian | 9 Dutch |
| 10 Canada | 2 British | 4 Indian | 6 French | 8 Australian | 10 South African |

Expatriate Statistics

Primary Motivation for Moving Abroad



Job & Career

- 13%** found a job here on my own
- 11%** recruited internationally
- 10%** sent here by my employer
- 2%** to start my own business



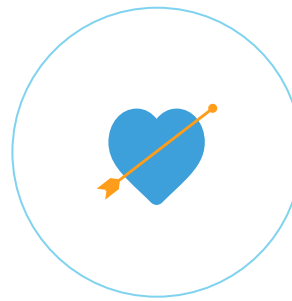
lifestyle choices

- 7%** better quality of life
- 5%** looking for an adventure / a personal challenge
- 3%** simply enjoy living abroad
- 3%** to live in this particular country/city
- 3%** to retire abroad
- 3%** financial reasons



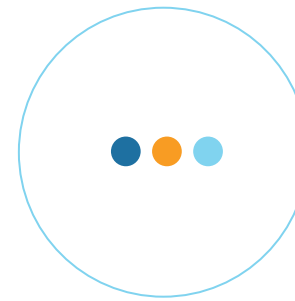
education

- 8%** to go to school or university
- 1%** to improve my language skills



love & family

- 12%** to live in my partner's home country / for love
- 7%** for my partner's job or education
- 5%** other family reasons



other

- 4%** other
- 2%** political, religious, or safety reasons
- 1%** volunteering or missionary work

Planned Length of Stay



- 1%** less than 6 months
- 3%** 6 months – 1 year
- 11%** 2–3 years
- 11%** 4–5 years
- 20%** longer than 5 years
- 34%** possibly forever
- 19%** undecided



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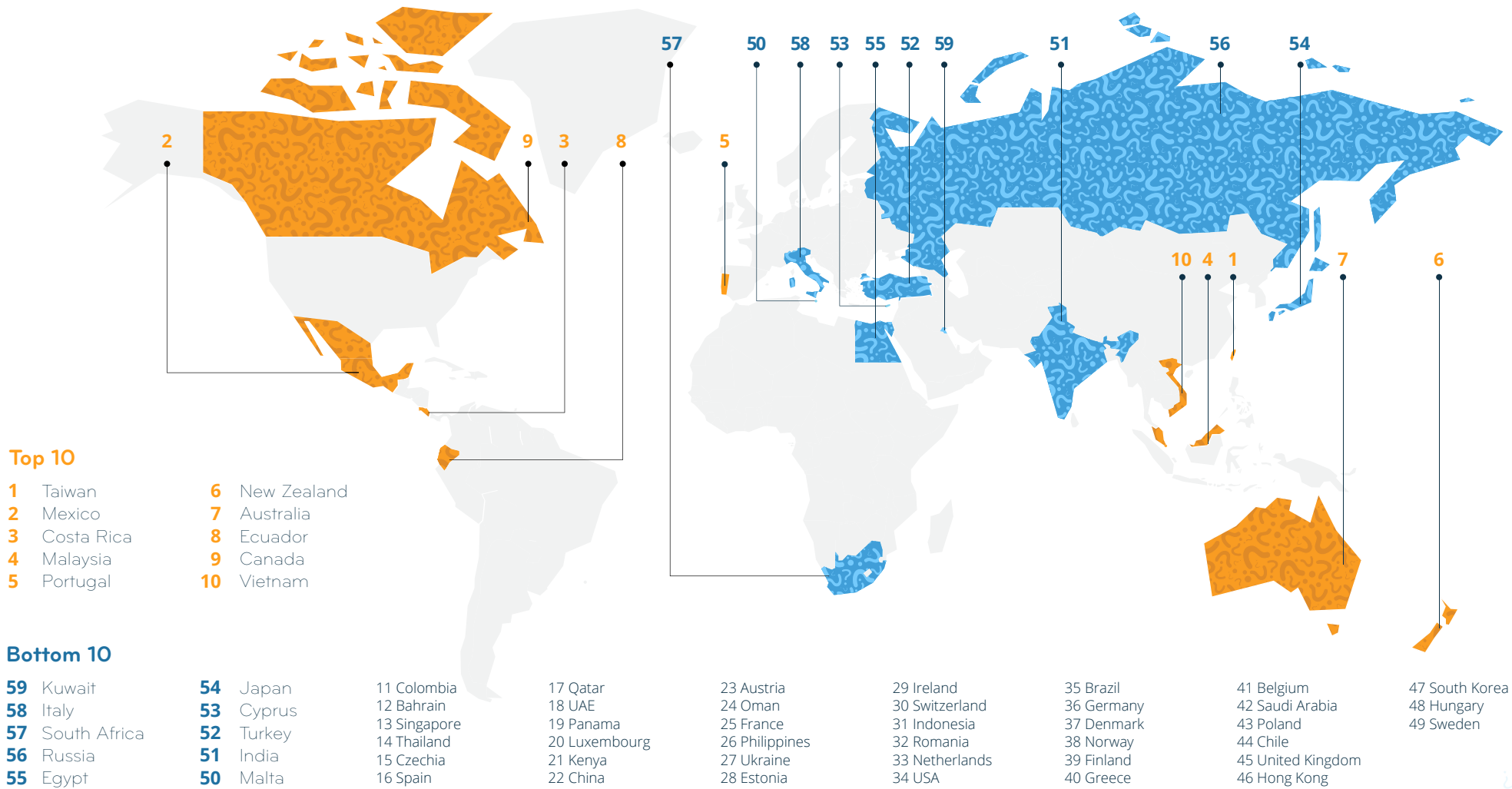
119 USA

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The Best & Worst Places for Expats in 2021



The Best & Worst Places for Expats in 2021

In 2021, 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.

TOP FINDINGS

- **In #1 Taiwan, not a single expat feels personally unsafe.**
- **#2 Mexico places first worldwide for personal happiness.**
- **In #3 Costa Rica, over nine in ten expats describe the population as generally friendly.**
- **South Africa (#57) joins Kuwait (#59) and Italy (#58) in the bottom 3.**

Safe & Sound in Taiwan

Taiwan ranks 1st out of 59 destinations for the third year in a row in the *Expat Insider 2021* survey. It also comes first in the Quality of Life and Working Abroad Indices: Most expats are satisfied with their job security (83% vs. 61% globally) and the state of the local economy (85% vs. 62% globally). Additionally, the majority is happy with their job (75% vs. 68% globally) and their life in general (80% vs. 75% globally). Furthermore, 96% of expats rate the quality of medical care positively (vs. 71% globally), and another 94% are satisfied with its affordability (vs. 61% globally). An expat from Chile shares: *"The Taiwanese healthcare system truly considers people as human beings instead of mere numbers."* Moreover, not a single expat (0%) feels personally unsafe in Taiwan (vs. 8% globally). An expat from Canada shares: *"I can live independently. I feel safe wherever I go, and everything is convenient."*

Although Taiwan places slightly lower in the Ease of Settling In Index (13th), it is the best-ranking country worldwide in the Friendliness subcategory (1st). Most expats find it easy

to make friends there (62% vs. 48% globally) and describe the Taiwanese population as friendly towards foreign residents (96% vs. 67% globally).

Making Friends in Mexico

Mexico ranks 2nd out of 59 destinations worldwide. It is even rated the best country for expats in the Ease of Settling In Index (1st): 85% find it easy to settle down in Mexico (vs. 62% globally), and 78% say it is easy to make local friends (vs. 44% globally). A US American expat says that *"the culture and friendliness of the local people"* is their favorite thing about living in Mexico.

Mexico also does well in the Personal Finance (2nd) and Cost of Living (4th) Indices. In fact, four in five expats (80%) are satisfied with their financial situation (vs. 64% globally), and 90% say their disposable household income is enough or more than enough to cover their living expenses (vs. 77% globally). Mexico performs slightly below average in the Quality of Life Index (31st). It comes in 42nd place in the Quality of the Environment subcategory, with 27% of expats

being unhappy with the water and sanitation infrastructure (vs. 12% globally). Additionally, Mexico even ends up among the bottom 10 of the Safety & Security subcategory (51st), with 20% of expats concerned about their personal safety (vs. 8% globally). Despite that, 89% of expats in Mexico are happy with their life in general (vs. 75% globally), placing the country first worldwide for personal happiness.

Happy & Settled in Costa Rica

Costa Rica places 3rd out of 59 destination countries in the Expat Insider 2021 survey. It ranks among the top 5 in the Ease of Settling In Index (3rd), with 91% of expats describing the population as generally friendly (vs. 69% globally). Another 87% describe the local residents as generally friendly towards foreign ones (vs. 67% globally), and 70% find it easy to make local friends (vs. 44% globally). *"I love the social life and culture,"* shares a US American expat. Maybe this is why most survey respondents find it easy to get used to the local culture (82% vs. 65% globally) and feel at home in it too (80% vs. 63% globally).

Costa Rica performs well in the Quality of Life Index (14th), coming in second place worldwide for personal happiness — just behind Mexico (1st). All things considered, 88% of expats in Costa Rica are happy with their life (vs. 75% globally). The country comes 10th in the Quality of the Environment subcategory, with the majority of expats rating the natural environment (96% vs. 84% globally) and the air

quality (91% vs. 66% globally) positively. However, Costa Rica lands in the bottom 10 of the Travel & Transportation subcategory (52nd): 29% of expats are unhappy with the public transportation system (vs. 15% globally). A Canadian expat shares: *"Traffic is terrible because of poor drivers, bad roads, and insufficient infrastructure."*

On the upside, Costa Rica makes it into the top 10 of the Personal Finance Index (7th), with 84% of expats considering their disposable household income enough or more than enough to cover all expenses (vs. 77% globally).

Few Surprises in the Bottom 3

For the seventh time in eight years, **Kuwait** comes in last place in the *Expat Insider* survey (59th out of 59 countries). The country ranks last in the Quality of Life Index (59th), with especially poor results in the Leisure Options, Personal Happiness, and Travel & Transportation subcategories (59th for all). Kuwait is also the worst expat destination worldwide in the Ease of Settling In Index (59th), with 46% of expats not feeling at home in the local culture (vs. 20% globally) and 45% finding it difficult to settle down in this country (vs. 22% globally). Moreover, 51% have trouble finding new friends (vs. 32% globally), and 62% find it difficult to make local friends in particular (vs. 36% globally).

Placing 56th in the Working Abroad Index, Kuwait performs

poorly in both the Work & Leisure (58th) and the Career Prospects & Satisfaction (57th) subcategories. More than three in ten respondents (31%) are dissatisfied with their job in general (vs. 16% globally), and 34% are unhappy with their work-life balance (vs. 17% globally).

Coming in 58th place, **Italy** is the second-worst country for expats. In the Personal Finance Index (59th), the Southern European country even lands in last place worldwide: 30% of expats are dissatisfied with their financial situation (vs. 19% globally), 14% even very much so, twice as much as the global average (7%). Furthermore, one in three expats (33%) says their disposable household income is not enough to cover their expenses (vs. 23% globally).

Italy also performs poorly in the Working Abroad Index (58th), coming last in the Career Prospects & Satisfaction subcategory (59th). More than half the expats (56%) rate their local career opportunities negatively (vs. 33% globally), and 31% are dissatisfied with their job (vs. 16% globally). An Iranian expat shares: *"Finding a job is not easy for foreigners, not even for the well-educated ones."* Within the Quality of Life Index (42nd), Italy ranks worst in the Digital Life subcategory (51st): 23% of expats find it difficult to get high-speed internet access at home (vs. 12% globally), 18% consider it difficult to pay without cash (vs. 9% globally), and 40% are unhappy with the availability of government services online (vs. 21% globally).

Coming in 57th place, **South Africa** performs worst in the Personal Finance Index (55th): over one-third of expats in South Africa (34%) do not consider their disposable household income enough to cover all their expenses (vs. 24% globally), and just 57% are satisfied with their financial situation (vs. 64% globally). South Africa also ends up among the bottom 10 of the Working Abroad Index (54th), coming last worldwide in the Economy & Job Security subcategory (59th). Only 47% of expats are satisfied with their job security (vs. 61% globally), and less than a third (31%) are happy with the state of the local economy — exactly half the global average (62%).

Ranking among the bottom 10 in the Quality of Life Index (52nd), South Africa comes in ranks last worldwide in the Safety & Security subcategory (59th). More than one-third of expats (34%) do not consider South Africa a peaceful country (vs. 9% globally) and just about one in four (24%) feel safe there (vs. 84% globally). An Ethiopian expat even says: *“You are not able to walk around safely.”*

Trends in the Top & Bottom 10

With its 5th place out of 59 destinations, **Portugal** is in fact the only European destination to make it into the top 10 of the overall ranking. Expats appreciate most aspects of life in Portugal — its 36th place in the Working Abroad Index is

the country's worst result in an index ranking, while expats particularly appreciate the high quality of life (3rd).

Malaysia (4th) and **Vietnam** (10th) join Taiwan to represent Asia among the ten best expat destinations worldwide. While respondents in all three of them appreciate the local cost of living and its impact on their personal finances — Vietnam even places first in both indices — results in other areas of the survey vary. Expats rate Malaysia the second-best country in the Ease of Settling In Index, for example, while respondents in Vietnam report the highest levels of overall job satisfaction worldwide.

A bit further south in the Asia-Pacific region, **New Zealand** and **Australia** have both gained ground to rank sixth and seventh, respectively. This is the first time since 2016 that both countries have made it into the top 10 at the same time. With both placing among the top 15 in the Working Abroad and Quality of Life Indices and getting good results for the ease of settling in, expats' only major struggles seem to be living expenses and limited travel opportunities.

On the other side of the world, **Ecuador** (8th) joins Mexico (2nd) and Costa Rica (3rd) in the top 10. Similarly to the results for the latter two destinations, expats in Ecuador are particularly happy with their personal finances (5th in the index) and the ease of settling in (10th). Respondents

in **Canada** (9th overall) agree with the latter, but definitely not with the former: while the Northern American country does well in the Ease of Settling In Index (12th) — in addition to excellent results in the Quality of Life (5th) and Working Abroad (12th) Indices — it loses ground in the overall ranking due to a place in the bottom 10 for personal finance (50th out of 59).

At the other end of the list, fellow Mediterranean destinations Malta (50th), **Turkey** (52nd), **Cyprus** (53rd), and **Egypt** (55th) join Italy in the bottom 10. While all four receive at least average results when it comes to the ease of settling in, expats are particularly dissatisfied with their working life and financial aspects: Turkey, Cyprus, and Egypt land among the bottom 10 in the Working Abroad Index, while Turkey's 44th place out of 59 destinations is the best result in the Personal Finance Index for one of these four destinations.

Russia (56th), **Japan** (54th), and **India** (51st) complete the list of the ten worst countries for expats.

The Impact of COVID-19 on Expat Life



Impact on Current Expat Stays

- 18%** decided not to move back home in the near future
- 8%** changed plans to move to another foreign country
- 6%** will move to another foreign country
- 5%** will move back home sooner than originally planned
- 63%** were not affected in any of the above ways

Impact on Expatriation Plans of Locals

- 35%** changed plans to move abroad
- 18%** moved back home sooner than originally planned
- 9%** decided to move abroad
- 39%** were not affected in any of the above ways



Main Reason for Moving Back Home

- 26%** wanted to be closer to family/friends
- 19%** lost a job / business opportunity
- 13%** concerned about personal and/or family's health
- 11%** felt lonely and socially isolated
- 9%** worried about the healthcare system
- 7%** were sent back home by employer
- 3%** with a partner who lost a job / business opportunity
- 2%** were sent back home by partner's employer
- 10%** other

Main Reason for Changing Plans

- 35%** discouraged by travel restrictions
- 20%** uncomfortable moving abroad during such uncertain times
- 11%** couldn't find a job abroad
- 7%** had to abandon plans to open own business / work as a freelancer abroad
- 6%** concerned about personal and/or my family's health
- 5%** wanted to stay close to family/friends
- 4%** with an employer who stopped all relocation plans
- 4%** with an employer who put the relocation on hold
- 3%** worried about the healthcare system abroad
- 5%** other

The Impact of COVID-19 on Life Abroad

From foreign assignees recalled by their employer to local residents now planning to move abroad, how exactly has the pandemic affected expat life around the globe?

TOP FINDINGS

- **For more than half the respondents, the pandemic has not directly impacted their relocation plans / current stay abroad.**
- **Wanting to be closer to friends and family is the most common motivation for returning home early.**
- **Travel restrictions are the main reason why some respondents have put relocation plans on hold.**
- **Expats identify personal travel, social life, and work/business as the areas most affected by the pandemic.**
- **Most rely on official government channels, local news, and social media for updates on COVID-19.**

Methodology

To shed some light on how COVID-19 has disrupted the lives of those living and working abroad, the *Expat Insider 2021* questionnaire included a number of questions dedicated to this topic. For the very first time, the survey also addressed local residents, many former expats and expats-to-be among them. The survey respondents' answers — as well as some insights on the pandemic's impact on expats' personal life and their sources of information on news and updates related to COVID-19 — can be found below.

The Impact on Relocation Plans

The COVID-19 pandemic has disrupted the lives of billions of people all over the globe, and expats are no exception here. Among *all* survey respondents, close to one in ten (9%) say they have moved or will move home earlier than originally intended due to COVID-19 — though 46% of them also plan to return to their life abroad within the year.

One in six (17%) had to stop their plans to either move abroad in the first place or to relocate from one foreign country to another. However, 7% also say that they have now decided to move to another country *due to* the pandemic, while 12% of respondents are planning to extend their current stay abroad. The rest (55%) states that the pandemic has not had a direct impact on their relocation plans and/or current stay in a foreign country.

Returning Home during a Global Pandemic

Close to one in five *local* respondents (18%) say that they have returned from a stay abroad earlier than originally planned. When asked about the main reason for their early return, many cite the desire to be closer to their family and/or friends (22%), a job or business opportunity lost due to COVID-19 (21%), or concerns about their personal and/or their family's health (16%). In addition, 12% were recalled by their own or their partner's employer, while one in ten (10%) was worried about the local healthcare system in their host country.

Among *expat* respondents — i.e., those who are still living abroad — the share of respondents who say they'll return back home earlier than originally planned is, at 5%, not quite as high. What stands out, though, is that expats who were sent abroad by their employer (14% vs. 10% overall) and those who were recruited internationally (15% vs. 11% overall) are overrepresented in this group of respondents. Overall, wanting to be closer to friends and family is the most common motivation for an earlier return as well, with one in three (33%) picking this reason. However, the expats who are planning to return home early are much more likely to give a feeling of loneliness and social isolation as their main reason for deciding not to stay abroad (20% vs. 5% of those who have already returned).

Putting Relocation Plans on Hold

Those respondents who had to put their international relocation plans on hold due to the pandemic often struggle with organizational aspects: 35% say that travel restrictions are the reason for their changed plans. One in five (20%) simply did not feel comfortable moving to another country in such uncertain times, 11% could not or cannot find a job abroad, and 7% state that their work as a freelancer and/or new business owner was made impossible by the pandemic. Interestingly, the respondents whose relocation plans have changed because of COVID-19 are less likely to name concerns for their own or their family's health (6%), the desire to stay close to family and friends at home (5%),

“My social life was killed by COVID-19 at the worst moment: my arrival.”

or their employer putting foreign assignments on hold (8%) as the reason for canceling or postponing their move. Still, over three-quarters of the *local* respondents who had to put their plans to move abroad on hold (77%) state that they still want to move within the next two years, as do around seven in ten expats (69%) whose plans for moving to another foreign country were thwarted by the COVID-19 crisis.

Making the Move *Because of* Corona

Among *local* survey participants, close to one in ten (9%) say they are now planning an international relocation *due* to COVID-19. In Russia, the share of local respondents who now want to move is particularly high at 20%. Expats, on the other hand, are less likely to plan a move to *another* foreign country due to the pandemic: only 6% give this answer. This group is overrepresented in a number of the GCC States, such as Kuwait (19%), Saudi Arabia (12%), and Oman (11%), which are joined by South Africa (13%), Singapore (12%), and India (10%).

The Impact on Everyday Life

Of course, COVID-19 has not only disrupted relocation plans. 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 and business (16%) in particular. The difference between expats and local respondents is quite interesting.



Biggest Impact of the Pandemic Right Now

25% Personal travel	6% Business travel
23% Social life	6% Family life
16% Work/business	3% Education
9% Personal finances	3% General health
7% Mental health	1% Other

Both groups are quick to point out the impact on their social life (24% of expats, 21% of locals). *“My social life was killed by COVID-19 at the worst moment: my arrival,”* a French expat in Budapest shares. However, while respondents living abroad are more likely to struggle with the pandemic's effect on personal travel (28% of expats vs. 18% of locals), one in five local respondents (20%) shares that the pandemic has impacted especially their work or business (vs. 15% of expats).

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%). When thinking about the future, a larger share of respondents also consider the pandemic's impact on their life in regard to their personal finances (12% vs. 9% who have already seen a major impact), their family life (9% vs. 6%), and their mental health (9% vs. 7%).

How Expats Stay Informed

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. To a lesser degree, they also depend on expat news (32%), friends and neighbors (19%), and employers (18%) as sources of information, while the embassy/consulate (9%), family (8%), or personal observations (8%) only play a minor role. Fortunately, only 3% of expats worldwide say they haven't found a good source of information yet.

There are, however, noticeable regional differences: **official government channels** are a major source of information particularly in expat hotspots such as Bahrain (75%), Singapore (74%), and Luxembourg (65%), in addition to countries where English — the language in which the *Expat Insider 2021* survey was conducted — is an/the official language, from Ireland (70%) to New Zealand (69%) and Australia (66%). The lack of a potential language barrier may also affect the percentage of expats per country who rely on **local news**, which is particularly high in New Zealand (69%), Canada (67%), Australia (65%), and the UK (60%), for example.

Social media, however, is an oft-cited source of information in GCC States such as Oman (59%), Saudi Arabia (55%), and Kuwait (53%), but also in countries such as Indonesia (53%), Kenya (53%), and Poland (53%). Lastly, **expat/international news** is an important source for respondents in Czechia (59%), Hungary (54%), and Costa Rica (48%), but also in a number of Asian destinations, such as Thailand (55%), China (53%), Vietnam (45%), and Japan (45%).

Expats' Views on Official Communication

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%). In comparison, information only being made available in the local language(s) (20%) or not being available at all (15%) was not a major issue for most expats; few considered it hard to find (16%) or struggled with an information overload (9%) either.

Respondents who are satisfied with the official communication in their respective country of residence appreciate that it is clear and easy to understand (60%), as well as easy to find (47%). Around a quarter each also agree that information has been made available in several languages (26%) and that the amount has been just right (26%).

However, there are again major regional differences: New Zealand (1st), Singapore (4th), and Australia (7th) are among the best-rated destinations when it comes to the official communication on COVID-19, possibly related to their strict and early response to the pandemic and their comparatively



Best & Worst Official COVID-19 Communication

1 New Zealand	59 Brazil
2 Taiwan	58 Egypt
3 Qatar	57 Indonesia
4 Singapore	56 India
5 Saudi Arabia	55 Japan

low infection rates,¹ but maybe also due to the English-language bias of the survey. They are joined by four GCC States — Qatar (3rd), Saudi Arabia (5th), Bahrain (6th), and the UAE (8th) — and two countries in Northern Europe: Finland (9th) and Denmark (10th). Neighboring Norway (17th) and Estonia (18th) are also among the top 20 destinations, while Sweden only ranks 46th. Over a third of dissatisfied respondents in Sweden (34%) complain that there was little to no communication in general (vs. 15% globally).

The list of countries that, according to expats, perform rather poorly is more varied, ranging from Brazil (59th out of 59 destinations) and Egypt (58th) to some Asian countries — Indonesia (57th), India (56th), and Japan (55th) — and the USA (54th). More than a quarter of expats in these destinations are dissatisfied with the official COVID-19 communication.

¹ Time. The Best Global Responses to the COVID-19 Pandemic, 1 Year Later. 23 Feb 2021. <https://time.com/5851633/best-global-responses-covid-19/>

Quality of Life



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Quality of Life	Leisure Options	Personal Happiness	Travel & Transportation	Health & Well-Being	Safety & Security	Digital Life	Quality of the Environment
1 Taiwan	1 Spain	1 Mexico	1 Austria	1 Taiwan	1 Finland	1 Finland	1 Finland
2 Austria	2 Mexico	2 Costa Rica	2 Switzerland	2 South Korea	2 Singapore	2 Estonia	2 Norway
3 Portugal	3 Greece	3 Portugal	3 Singapore	3 France	3 UAE	3 Denmark	3 Sweden
4 Finland	4 Portugal	4 Brazil	4 Czechia	4 Qatar	4 Denmark	4 Canada	4 Switzerland
5 Canada	5 Australia	5 Colombia	5 Hong Kong	5 Luxembourg	5 Oman	5 New Zealand	5 Austria
6 Australia	6 Malaysia	6 Ecuador	6 Netherlands	6 Czechia	6 Switzerland	6 Singapore	6 New Zealand
7 Czechia	7 Thailand	7 Thailand	7 UAE	7 Austria	7 Norway	7 Sweden	7 Estonia
8 Spain	8 Costa Rica	8 Indonesia	8 Taiwan	8 Denmark	8 New Zealand	8 Australia	8 Australia
9 Switzerland	9 Brazil	9 Taiwan	9 Germany	9 Belgium	9 Qatar	9 USA	9 Canada
10 Denmark	10 Kenya	10 Malaysia	10 Japan	10 Spain	10 Portugal	10 Netherlands	10 Costa Rica
11 New Zealand	11 Colombia	11 Philippines	11 Luxembourg	11 Canada	11 Japan	11 Norway	11 Portugal
12 Norway	12 Ecuador	12 Romania	12 Spain	12 Costa Rica	12 Luxembourg	12 Luxembourg	12 Japan
13 Singapore	13 Cyprus	13 Panama	13 Poland	13 Germany	13 Canada	13 United Kingdom	13 Denmark
14 Costa Rica	14 Czechia	14 Czechia	14 France	14 Finland	14 Taiwan	14 Taiwan	14 Germany
15 Luxembourg	15 South Africa	15 Vietnam	15 Finland	15 Colombia	15 Austria	15 Switzerland	15 Spain
16 Estonia	16 New Zealand	16 New Zealand	16 Denmark	16 Norway	16 Australia	16 Qatar	16 Luxembourg
17 UAE	17 Taiwan	17 Spain	17 Sweden	17 Australia	17 Bahrain	17 Panama	17 Oman
18 France	18 Ukraine	18 Ukraine	18 China	18 Japan	18 Germany	18 Bahrain	18 Czechia
19 Malaysia	19 Hong Kong	19 Hong Kong	19 Hungary	19 Malaysia	19 Czechia	19 Hong Kong	19 Ireland
20 Sweden	20 Malta	20 Canada	20 South Korea	20 Saudi Arabia	20 Estonia	20 Poland	20 Colombia
21 Japan	21 Turkey	21 France	21 Turkey	21 Portugal	21 Sweden	21 Malaysia	21 Ecuador
22 Germany	22 Panama	22 Norway	22 Portugal	22 Thailand	22 Netherlands	22 Ireland	22 France
23 Qatar	23 Philippines	23 China	23 Malaysia	23 Bahrain	23 China	23 UAE	23 Panama



Quality of Life	Leisure Options	Personal Happiness	Travel & Transportation	Health & Well-Being	Safety & Security	Digital Life	Quality of the Environment
24 Ecuador	24 USA	24 Chile	24 Belgium	24 Ecuador	24 Saudi Arabia	24 Portugal	24 Greece
25 Colombia	25 Canada	25 Australia	25 Thailand	25 Malta	25 South Korea	25 Spain	25 Netherlands
26 Panama	26 UAE	26 Switzerland	26 Qatar	26 Turkey	26 Ireland	26 Ukraine	26 Singapore
27 Bahrain	27 Austria	27 Greece	27 Estonia	27 UAE	27 Cyprus	27 Romania	27 USA
28 South Korea	28 France	28 Austria	28 Canada	28 Estonia	28 Costa Rica	28 Costa Rica	28 South Africa
29 Greece	29 Vietnam	29 USA	29 Bahrain	29 Mexico	29 Panama	29 Austria	29 Taiwan
30 Netherlands	30 Chile	30 Bahrain	30 Ecuador	30 New Zealand	30 Greece	30 Brazil	30 United Kingdom
31 Mexico	31 Indonesia	31 Denmark	31 Chile	31 Italy	31 Vietnam	31 Colombia	31 Malaysia
32 Oman	32 Egypt	32 Kenya	32 United Kingdom	32 United Kingdom	32 France	32 Czechia	32 Cyprus
33 Thailand	33 Hungary	33 India	33 Oman	33 Sweden	33 Spain	33 Chile	33 Italy
34 Cyprus	34 Italy	34 Estonia	34 Australia	34 India	34 Romania	34 Mexico	34 Turkey
35 Turkey	35 Singapore	35 Poland	35 Norway	35 Cyprus	35 Hungary	35 France	35 UAE
36 United Kingdom	36 China	36 Russia	36 Italy	36 Panama	36 Malaysia	36 Saudi Arabia	36 Hungary
37 Hong Kong	37 Oman	37 South Korea	37 Mexico	37 China	37 Indonesia	37 Hungary	37 Kenya
38 Poland	38 Switzerland	38 Singapore	38 USA	38 Greece	38 United Kingdom	38 Kenya	38 Brazil
39 Hungary	39 Japan	39 UAE	39 Greece	39 Hong Kong	39 Kuwait	39 Russia	39 Belgium
40 Belgium	40 Romania	40 Germany	40 Saudi Arabia	40 Russia	40 Poland	40 Thailand	40 Romania
41 Saudi Arabia	41 Poland	41 Cyprus	41 Russia	41 Singapore	41 Russia	41 Belgium	41 Chile
42 Italy	42 Bahrain	42 Finland	42 Colombia	42 Poland	42 Belgium	42 South Korea	42 Mexico
43 China	43 South Korea	43 South Africa	43 South Africa	43 Ukraine	43 Malta	43 Cyprus	43 Bahrain
44 USA	44 Estonia	44 Oman	44 Panama	44 South Africa	44 Thailand	44 Oman	44 Saudi Arabia
45 Chile	45 Germany	45 Qatar	45 Cyprus	45 Brazil	45 Ecuador	45 Ecuador	45 Poland
46 Brazil	46 Russia	46 Italy	46 Kenya	46 Vietnam	46 Italy	46 Malta	46 South Korea



Quality of Life	Leisure Options	Personal Happiness	Travel & Transportation	Health & Well-Being	Safety & Security	Digital Life	Quality of the Environment
47 Ukraine	47 India	47 Turkey	47 Egypt	47 Switzerland	47 Turkey	47 South Africa	47 Qatar
48 Kenya	48 United Kingdom	48 Malta	48 New Zealand	48 Chile	48 Egypt	48 Greece	48 Hong Kong
49 Russia	49 Qatar	49 Ireland	49 Ukraine	49 Hungary	49 Philippines	49 Kuwait	49 Russia
50 Ireland	50 Finland	50 Netherlands	50 Brazil	50 Oman	50 Colombia	50 Turkey	50 Philippines
51 Romania	51 Luxembourg	51 Sweden	51 Vietnam	51 Netherlands	51 Mexico	51 Italy	51 Thailand
52 South Africa	52 Netherlands	52 Belgium	52 Costa Rica	52 Egypt	52 Kenya	52 Indonesia	52 Ukraine
53 Vietnam	53 Denmark	53 Japan	53 Indonesia	53 Philippines	53 Ukraine	53 Germany	53 Indonesia
54 Malta	54 Norway	54 United Kingdom	54 Ireland	54 Romania	54 USA	54 Vietnam	54 China
55 Indonesia	55 Ireland	55 Egypt	55 Philippines	55 Kenya	55 Chile	55 India	55 Egypt
56 Philippines	56 Belgium	56 Luxembourg	56 Malta	56 Kuwait	56 India	56 Japan	56 Malta
57 Egypt	57 Sweden	57 Hungary	57 India	57 Ireland	57 Hong Kong	57 China	57 Vietnam
58 India	58 Saudi Arabia	58 Saudi Arabia	58 Romania	58 Indonesia	58 Brazil	58 Philippines	58 Kuwait
59 Kuwait	59 Kuwait	59 Kuwait	59 Kuwait	59 USA	59 South Africa	59 Egypt	59 India

Where Expat Life Is Great: The Quality of Life Index

Even compared to pre-pandemic times, the top 3 don't offer many surprises. They don't come first in all subcategories, though. Here, the respective winners are surprisingly diverse.

TOP FINDINGS

- **#1 Taiwan has an exceptionally strong performance for Health & Well-Being (1st).**
- **#2 Austria offers the best travel opportunities worldwide.**
- **Expats living in #3 Portugal are particularly happy.**
- **Seven of the top 10 destinations in this index are located in Europe.**

Methodology

In 2021, the *Expat Insider* survey includes 59 countries and territories with a minimum of 50 respondents each. The Quality of Life Index covers 20 factors from seven different subcategories: Leisure Options, Health & Well-Being, Safety & Security, Personal Happiness, Travel & Transportation, Digital Life, and Quality of the Environment. Respondents rated factors on a scale from one to seven.

Taiwan: Still Going Strong

In the Quality of Life Index, Taiwan places first for the fourth time. In the *Expat Insider 2021* survey, it lands again among the top 10 in two subcategories that have always been among its strongest points: Health & Well-Being (1st) and Travel & Transportation (8th). Expats in Taiwan appreciate both the affordability of healthcare (94% positive replies vs. 61% globally) and its quality (96% positive vs. 71% globally). *"I love the excellent and affordable healthcare system!"* says a French expat in Taipei. Another 90% give the transportation

infrastructure a positive rating, compared to 76% worldwide. Taiwan gets above-average results in three more subcategories. However, all these rankings are somewhat negatively affected by one specific factor. For example, Taiwan places 14th in the Digital Life subcategory. Its ratings for high-speed internet access, for instance, are excellent, with 94% of expats judging this factor favorably (vs. 79% globally). However, they are less satisfied with the cashless payment options: 85% rate them positively, about the same as the global average (83%). Though this is still a good result, it is not an amazing one, which leads to Taiwan not ranking quite as highly as it might have. Similar trends emerge in the Safety & Security (14th) and Leisure Options (17th) subcategories.

Last but not least, Taiwan only lands in an average 29th place in the Quality of the Environment subcategory. This is mainly due to the local air quality, which a mere 56% rate positively, compared to 66% worldwide. Nonetheless, expats in Taiwan are pretty happy with their life in general — four out of five (80%) say so (vs. 75% globally).

Austria: More Than Just Great Travel

Expat life in Austria offers some great benefits with regard to Travel & Transportation (1st), Quality of the Environment (5th), and Health & Well-Being (7th). For example, 95% of respondents in Austria are satisfied with their travel opportunities (vs. 84% globally), an impressive 98% like the natural environment (vs. 84% globally), and 82% consider healthcare affordable (vs. 61% globally). Such outstanding results in these subcategories boost Austria to a 2nd place out of 59 in the Quality of Life Index. *"I enjoy the central location of Austria and the opportunities to travel. I also like the environment and the proximity to nature,"* an expat from Russia comments.

"I like the environment in Austria and the proximity to nature."

While Austria doesn't make it into the top 10 for Safety & Security (15th), the vast majority of expats (95%) does feel safe there (vs. 84% globally), while a further 93% find the country peaceful (vs. 80% globally). In the three other subcategories — Leisure Options (27th), Personal Happiness (28th), Digital Life (29th) — Austria's results are a bit of a mixed bag. For instance, expats love the local leisure options, which 81% rate positively (vs. 72% globally). However, when it comes to their own socializing and leisure activities, only 65% give them a favorable rating, a little less than the global average (67%).

Portugal: Home to Happy Expats

Portugal is home to some of the happiest expats worldwide: 84% are happy with their life in general, compared to a global average of 75%. They enjoy the high quality of life, ranking Portugal 3rd out of 59 destinations in this index.

Expats particularly appreciate the local leisure options (87% positive replies vs. 72% globally) and the sunny climate and weather (90% vs. 66% globally). Nearly four in five (79%) are also happy with their own socializing and leisure activities (vs. 67% globally). A further 96% describe the country as peaceful (vs. 80% globally), and 97% feel safe there (vs. 84% globally). *"It's a safe and peaceful place,"* a British expat confirms. *"It's very beautiful with great food, music, culture, and scenery."*

While Portugal narrowly misses out on a top 10 spot in the Quality of the Environment subcategory (11th), the response regarding Health & Well-Being (21st), Travel & Transportation (22nd), and Digital Life (24th) is not quite as enthusiastic. However, most results in these subcategories are still better than average: for example, about three in four expats (73%) are satisfied with the affordability of healthcare in Portugal (vs. 61% globally), 86% are happy with the travel opportunities (vs. 84% worldwide), and 93% agree it is easy to get a local mobile phone number (vs. 87% globally).

"I hate the pollution in India."

The Three Worst-Rated Destinations

Not only does **Kuwait** (59th) come last in the Quality of Life Index, but it also lands among the bottom 5 in most subcategories. Nearly three in five expats in Kuwait (58%) are dissatisfied with the local leisure options, compared to 14% worldwide; 29% are unhappy with the travel opportunities (vs. 7% globally), another 58% rate the natural environment negatively (vs. 8% globally), and 37% consider healthcare too expensive, compared to about one in five (21%) worldwide.

Ranking 58th out of 59 destinations in the index, **India** is even the worst-rated country worldwide when it comes to the Quality of the Environment (59th): two out of three expats (67%) rate the local air quality unfavorably, compared to 20% globally, and more than half (54%) give the factor water & sanitation a negative rating (vs. 12% worldwide). *"I hate the pollution!"* an expat from the USA complains. *"Sometimes I go for weeks without being able to go for a run outdoors."* Expats in India are also dissatisfied with their personal safety (18% negative answers vs. 8% globally) and the country's political stability (32% vs. 16% globally).

Egypt — which places 57th out of 59 countries in the Quality of Life Index — ranks last (59th) in the Digital Life subcategory. For example, around one in three expats (34%) struggle with getting high-speed internet access at home (vs. 12%

globally), about the same share (32%) is unhappy with the cashless payment options (vs. 9% worldwide), and as many as three in five (60%) are dissatisfied with the availability of government services online, compared to 21% globally. On top of this, Egypt also ends up among the bottom 10 for Personal Happiness (55th), Quality of the Environment (55th), and Health & Well-Being (52nd).

Regional Trends in the Top & Bottom 10

Most top 10 destinations are located in Europe, though they are spread across the continent. In Central Europe, Austria (2nd) is followed by Czechia (7th) and neighboring Switzerland (9th). Like Austria, Czechia does very well in the Travel & Transportation (4th) and Health & Well-Being (6th) subcategories. Switzerland even beats Austria with regard to Quality of the Environment (4th): 99% of expats love the natural environment in Switzerland (vs. 84% globally).

In Southern Europe, the Iberian Peninsula is doing great. In addition to Portugal (3rd), Spain (8th) also makes it into the top 10. It even ranks 1st out of 59 in the Leisure Options subcategory, a few places ahead of Portugal (4th). With Finland (4th) and Denmark (10th), there are also two Northern European countries featured among the top 10 of the index. Both land among the top 5 for Safety & Security, as well as Digital Life.

Outside of Europe, Taiwan (1st) and Australia (6th) represent

the Asia-Pacific region. Though Taiwan lands in first place, Australia gets stronger results in a few subcategories, especially for its Leisure Options (5th vs. 17th for Taiwan). In Australia, nearly nine in ten expats (87%) rate the local leisure activities positively (vs. 72% globally). Canada is the only geographical outlier. Coming fifth for the general quality of life, it performs best in the Digital Life subcategory (4th).

However, there are no such clearly discernible trends among the bottom 10 — with one exception. While there are expat destinations in Europe, North and sub-Saharan Africa, the Middle East, and Asia featured in this group, the Americas aren't represented at all. Here, Brazil is the worst-rated country in 46th place.

"In Greece, you're actually able to enjoy life."

On the Podium: The Subcategory Winners

Due to the relatively high number of rating factors that make up the Quality of Life Index, the overall winners don't necessarily come first in each and every subcategory. Therefore, it is worth taking a closer look at the various top-rated destinations.

In both the **Digital Life** and the **Quality of the Environment** subcategories, the top 3 are dominated by Northern European countries. Finland is the worldwide number one for both. For example, it has the best ratings for unrestricted access to online services (95% positive vs. 84% globally)

and local air quality (97% positive vs. 66% worldwide). It is followed by Estonia (2nd) and Denmark (3rd) in the Digital Life subcategory, and by Norway (2nd) and Sweden (3rd) for the Quality of the Environment.

The top 3 countries in the **Leisure Options** subcategory are all located in warmer and sunnier climates. As mentioned above, Spain ranks first worldwide, thanks to the local climate and weather, among other things: 94% of expats in Spain rate this factor positively (vs. 66% globally). Mexico (2nd) and Greece (3rd) follow not far behind. Mexico is the destination where expats are most satisfied with their personal socializing and leisure activities (80% positive vs. 67% worldwide), and many respondents in Greece enjoy *"the easy-going pace, where you're actually able to enjoy life"*, as an expat from the USA puts it.

As the number one in the **Health & Well-Being** subcategory, Taiwan's strong performance has already been discussed above. Ranking second and third, respectively, both South Korea and France also combine an affordable healthcare system with a high quality of medical care. In both countries, more than eight in ten expats rate these factors positively.

The top destination for **Travel & Transportation** has also been mentioned before. Austria (1st) is followed by neighboring Switzerland (2nd) and expat hub Singapore (3rd) in this subcategory. Singapore also gets the best ratings worldwide for its transportation infrastructure: an astounding

99% judge this factor favorably, compared to 76% globally.

And while the number one for **Safety & Security** does not appear among the top 3 in the index ranking, it has emerged as the winner in several other subcategories — it's Finland (1st) again! This time, however, it's followed by two expat hotspots: Singapore (2nd) and the UAE (3rd). Singapore even places 1st out of 59 for personal safety: not a single respondent (0%) feels unsafe in the city-state (vs. 8% globally).

Lastly, Mexico (1st), Costa Rica (2nd), and Portugal (3rd) do best in the **Personal Happiness** subcategory. While Portugal also places third in the overall index, Mexico only lands in a slightly below-average 31st place. It even ends up among the bottom 10 destinations for Safety & Security (51st), but it has some of the happiest expats worldwide regardless: 89% of respondents in Mexico are happy with life in general, compared to 75% globally.

Ease of Settling In



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Ease of Settling In

- 1 Mexico
- 2 Malaysia
- 3 Costa Rica
- 4 Colombia
- 5 Bahrain
- 6 Oman
- 7 Philippines
- 8 Indonesia
- 9 Portugal
- 10 Ecuador
- 11 Kenya
- 12 Canada
- 13 Taiwan
- 14 Panama
- 15 Spain
- 16 New Zealand
- 17 UAE
- 18 Australia
- 19 Greece
- 20 Thailand
- 21 Ireland
- 22 Singapore
- 23 Ukraine

Feeling at Home

- 1 Mexico
- 2 Portugal
- 3 Malaysia
- 4 Spain
- 5 Costa Rica
- 6 Ecuador
- 7 Canada
- 8 Colombia
- 9 Australia
- 10 Ukraine
- 11 Bahrain
- 12 Taiwan
- 13 Philippines
- 14 Greece
- 15 Singapore
- 16 Thailand
- 17 Panama
- 18 New Zealand
- 19 Kenya
- 20 Indonesia
- 21 Oman
- 22 Brazil
- 23 UAE

Friendliness

- 1 Taiwan
- 2 Mexico
- 3 Costa Rica
- 4 Oman
- 5 Colombia
- 6 Portugal
- 7 Indonesia
- 8 Greece
- 9 Philippines
- 10 Brazil
- 11 Ecuador
- 12 Vietnam
- 13 Thailand
- 14 Bahrain
- 15 Malaysia
- 16 Ireland
- 17 New Zealand
- 18 Canada
- 19 Kenya
- 20 Spain
- 21 UAE
- 22 Ukraine
- 23 India

Finding Friends

- 1 Mexico
- 2 Costa Rica
- 3 Colombia
- 4 Malaysia
- 5 Taiwan
- 6 Philippines
- 7 Ecuador
- 8 Indonesia
- 9 Vietnam
- 10 Ukraine
- 11 Bahrain
- 12 Greece
- 13 Brazil
- 14 Thailand
- 15 Oman
- 16 Kenya
- 17 Panama
- 18 Egypt
- 19 Spain
- 20 Portugal
- 21 China
- 22 Romania
- 23 India



Ease of Settling In

24 Brazil
25 Vietnam
26 USA
27 Romania
28 Cyprus
29 Qatar
30 Egypt
31 United Kingdom
32 Turkey
33 South Africa
34 India
35 Malta
36 Saudi Arabia
37 Luxembourg
38 Hong Kong
39 China
40 Chile
41 Belgium
42 Netherlands
43 Estonia
44 Italy
45 France
46 Poland

Feeling at Home

24 Cyprus
 25 Ireland
 26 Romania
 27 USA
 28 Vietnam
 29 Turkey
 30 United Kingdom
 31 Malta
 32 Luxembourg
 33 France
 34 Egypt
 35 Estonia
 36 Qatar
 37 Hong Kong
 38 Poland
 39 Chile
 40 South Africa
 41 Belgium
 42 Czechia
 43 Italy
 44 Hungary
 45 Saudi Arabia
 46 Netherlands

Friendliness

24 Australia
 25 Egypt
 26 Romania
 27 Turkey
 28 Panama
 29 USA
 30 China
 31 Cyprus
 32 Saudi Arabia
 33 Malta
 34 United Kingdom
 35 South Africa
 36 Qatar
 37 Belgium
 38 Singapore
 39 Italy
 40 Netherlands
 41 Luxembourg
 42 France
 43 Hong Kong
 44 Chile
 45 Russia
 46 Japan

Finding Friends

24 Singapore
 25 Turkey
 26 Australia
 27 Canada
 28 New Zealand
 29 UAE
 30 Ireland
 31 Hong Kong
 32 Russia
 33 Malta
 34 South Africa
 35 Cyprus
 36 Hungary
 37 USA
 38 Saudi Arabia
 39 Qatar
 40 Czechia
 41 Poland
 42 United Kingdom
 43 Chile
 44 Luxembourg
 45 Italy
 46 France



Ease of Settling In

47 Hungary
48 Russia
49 Czechia
50 Finland
51 Norway
52 Switzerland
53 Sweden
54 South Korea
55 Germany
56 Austria
57 Denmark
58 Japan
59 Kuwait

Feeling at Home

47 Austria
 48 Russia
 49 China
 50 Finland
 51 Switzerland
 52 India
 53 Germany
 54 Norway
 55 Denmark
 56 South Korea
 57 Sweden
 58 Japan
 59 Kuwait

Friendliness

47 Hungary
 48 Poland
 49 Finland
 50 South Korea
 51 Estonia
 52 Germany
 53 Norway
 54 Switzerland
 55 Czechia
 56 Sweden
 57 Denmark
 58 Austria
 59 Kuwait

Finding Friends

47 Belgium
 48 Estonia
 49 South Korea
 50 Finland
 51 Netherlands
 52 Germany
 53 Austria
 54 Switzerland
 55 Japan
 56 Kuwait
 57 Norway
 58 Denmark
 59 Sweden

The Best and Worst Places to Feel at Home Abroad

Mexico, Malaysia, and Costa Rica outshine other destinations, while Kuwait, Japan, and Denmark fall behind. Generally, some regions do better than others!

TOP FINDINGS

- **#1 Mexico and #3 Costa Rica are great places for finding friends.**
- **Expats in #2 Malaysia find it easy to get by without local language skills.**
- **#59 Kuwait, #58 Japan, and #57 Denmark rank at the bottom of the index.**
- **In Sweden, Denmark, and Norway, finding friends is particularly challenging.**
- **Mexico, Malaysia, and Portugal are the countries where expats feel most at home.**
- **The language barrier is particularly high in Hungary and Russia.**

Methodology

In total, 59 countries and territories have made it into the ranking of the *Expat Insider 2021* survey, with a minimum of 50 respondents per destination. The Ease of Settling In Index consists of four subcategories: Feeling at Home, Finding Friends, Friendliness, and Language. Survey respondents rated various factors in each subcategory on a scale from one (very bad) to seven (very good).

Mexico: A Great Place for Friendships

Since 2014, when the *Expat Insider* survey was first conducted, Mexico has consistently showed great results and ranked in the top 3 of the Ease of Settling In Index. This trend continues in 2021, as Mexico occupies first place in the index (and ranks second in the survey overall). The country shows great performances across all subcategories, ranking first for Feeling at Home and Finding Friends. In fact, 91%

of respondents in Mexico agree that it is easy to get used to the local culture (vs. 65% globally), and 85%, respectively, feel at home in the local culture (vs. 63% globally) and find it easy to settle down in Mexico (vs. 62% globally). Seven in nine (78%) agree that it is easy to make local friends there (vs. 44% globally), and 77% believe that it is generally easy to find new friends, compared to a global average of 48%.

In the Friendliness subcategory, Mexico ranks second. Over nine in ten expats (92%) agree that people in the country are generally friendly towards foreign residents — 50% even agree completely, twice the global average of 25%. Eight in nine (89%) are also happy with the general friendliness of the population, 20 percentage points more than the global average of 69%. *"I have found the Mexican people to be very hospitable. If you make the effort to learn the language, life is even better,"* one US American expat points out.

While 73% of expats in Mexico agree that the local language

"I have found the Mexican people to be very hospitable."

is easy to learn — versus only 39% globally — only a little over half (52%) find it easy to live in the country without local language skills (vs. 54% globally). Mexico only ranks 35th for this factor. Still, 51% say that they speak the local language at least fairly well, and for an additional 17%, Spanish is also their native language.

Malaysia: Getting By without Local Language Skills

Malaysia ranks second in the Ease of Settling In Index and fourth overall. The country has consistently placed in the top 10 of the index since 2017 and makes it to the top 5 in three of the four subcategories.

More than four in nine expats in Malaysia (45%) agree that the local language is easy to learn (vs. 39% globally). At the same time, 92% find it easy to live there without local language skills — 55% even agree completely (vs. a global 54% and 21%, respectively). One reason for this could be the fact that, due to Malaysia's colonial past, English is widely spoken across the country. Over a quarter (27%) even say that they don't speak the native language, Malay, at all.

When it comes to Feeling at Home, Malaysia ranks third. In fact, 80% of expats in the country find it easy to get used to the local culture, 36% even very much so (vs. a global 65% and 21%, respectively). Around three-quarters find it easy to settle down in Malaysia (77%) and feel at home in the local culture (74%), compared to a global average of 62% and 63%, respectively. *"It is easy to live here,"* says an expat from

the USA, *"and the people are wonderful."*

Survey respondents in the country also find it easy to make local friends: 63% say as much (vs. 44% globally) and a quarter (25%) even agrees completely. Close to two-thirds (66%) believe that it's generally easy to find new friends in Malaysia (vs. 48% globally), whether they are fellow expats or locals. *"Making friends here is not difficult,"* an expat from India explains. *"You meet a lot of honest people here."*

Although Malaysia does not rank in the top 10 of the Friendliness subcategory — the country places 15th — 82% rate the general friendliness of the population positively (vs. 69% globally). Close to four in five expats (79%) also agree that people in Malaysia are generally friendly towards foreign residents (vs. 67% globally).

Costa Rica: A Friendly Population

Costa Rica has consistently ranked in the top 10 of the Ease of Settling In Index since 2014 and occupies third place, both in the index and in the overall ranking, in 2021. Expats in Costa Rica find it generally easy to make new friends there — 65% say as much — and 70% agree that it is easy to make Costa Rican friends (vs. 44% globally). Another perk of living in the Central American country is the general friendliness of the population: 91% rate this factor positively, and more than half (52%) give it the best possible rating (vs. a global 69% and 28%, respectively).

According to 82% of expats living in Costa Rica, it is easy to get used to the local culture (vs. 65% globally), and four in five (80%) feel at home in the local culture (vs. 63% globally). Unsurprisingly, 77% find it easy to settle down in Costa Rica — 32% even very much so (vs. a global average of 62% and 23%, respectively).

Nearly seven in ten (69%) find the local language easy to learn, compared to a global average of 39%. The same share (69%) agree that it is easy to live in Costa Rica without local language skills (vs. 54% globally). However, only 2% of the survey respondents in Costa Rica don't speak the local language at all. In fact, half (50%) say that they speak the local language very or fairly well, and for another 14%, Spanish is their mother tongue.

The Bottom 3: Where Expats Don't Feel at Home

Kuwait (59th), Japan (58th), and Denmark (57th) rank at the bottom of the Ease of Settling In Index. **Kuwait** has consistently been in the bottom 3 of the index since 2014 and also ranks last in the overall ranking in 2021. The country yields particularly poor results in the Feeling at Home (59th) and Friendliness (59th) subcategories. Close to half of the expats in Kuwait (46%) do not feel at home in the local culture (vs. 20% globally). More than double the global average (37% vs. 18%) find it difficult to get used to the local culture, and 45% disagree that it is easy to settle down in Kuwait (vs. 22% globally). *"There are no equal opportunities between locals and expats,"* says one expat from the US. Over

one-third of expats in Kuwait (36%) also rate the general friendliness of the population negatively, and 44% find that people in Kuwait are unfriendly towards foreign residents (vs. a global average of 16% and 18%, respectively).

Although **Japan** has not always ranked in the bottom 10 of the Ease of Settling In Index, it has received poor results in this index since 2014. The country ranks last in the Language subcategory, with 71% of expats finding Japanese difficult to learn. Five in nine (56%) disagree that it is easy to live in Japan without local language skills (vs. 29% globally). *"If you don't speak/read/write Japanese, it's a bit harder to navigate here,"* an expat from the USA admits. About a third do not find it easy to get used to (34%) or feel at home in the local culture (32%). Generally, 43% struggle to settle down in Japan, 16% even very much so (vs. 22% and 6%, globally). *"Expats are treated fine,"* a survey respondent from the USA shares, *"but they are never looked at as part of the Japanese community."*

While **Denmark** has consistently ranked in the bottom 10 of the Ease of Settling In Index since 2014, the country doesn't do quite as poorly overall, ranking 37th out of 59 destinations. Just under three in five expats in Denmark (58%) disagree that it is easy to find new friends in the country (vs. 32% globally), and 66% struggle to make local friends there, 30 percentage points more than the global average of 36%. Just 46% rate the general friendliness of the population positively, compared to 69% globally. Two in five expats (40%) do not find people in Denmark to be friendly towards foreign residents (vs. 18% globally). A

survey respondent from Mongolia agrees that *"it is very hard to get into the network of the locals. I don't have any local friends outside of work."*

A Closer Look at the Subcategories

Portugal joins Mexico (1st) and Malaysia (3rd) in the top 3 of the **Feeling at Home** subcategory, where it ranks second. Over four in five expats in Portugal find it easy to feel at home in (83%) and get used to (82%) the local culture, and don't struggle with settling down in the country (84%). *"Overall, it has all you need!"*, an expat from South Africa says about Portugal. It's a different story for expats in Sweden: less than half (47%) find it easy to feel at home in the local culture, and more than a third (34%) struggle to get used to it. The Nordic country ranks 57th, occupying the bottom 3 of the subcategory alongside Japan and Kuwait.

Just like Mexico (1st) and Costa Rica (2nd), Colombia is a great place for **Finding Friends**, ranking third in this subcategory. Seven in ten expats (70%) find it easy to make local friends in Colombia (vs. 44% globally), and 65% agree that finding friends in general is easy there (vs. 48% globally). One survey respondent from the UK praises *"the friendliness of the people who genuinely care"*. The bottom of the Finding Friends subcategory is occupied by the Scandinavian countries Sweden (59th), Denmark (58th), and Norway (57th). As in Denmark, the majority of expats in Sweden (60%) and Norway (54%) thinks that it is difficult to find new friends. Just under five in eight expats (62%) disagree that it's easy to

make local friends in Sweden, and 59% say the same about Norway (vs. 36% globally). In fact, around half of the survey respondents in these countries (49% in Sweden and 48% in Norway) say that their friends are mostly other expats. *"The local culture can be tough,"* says one expat from Guatemala about Sweden, *"with many unwritten rules and Swedes being notorious for being very reserved."* And a Colombian survey respondent in Norway says that *"making local friends is almost impossible. People are kind and nice, but very closed."*

Taiwan ranks first for **Friendliness**, closely followed by Mexico and Costa Rica. In fact, 96% of expats in Taiwan rate the general friendliness of the population positively, compared to a global average of 69%. The same share (96%) agrees that people in Taiwan are generally friendly towards foreign residents, and 54% even agree completely (vs. a global average of 67% and 25% respectively). *"Taiwanese citizens make me feel at home,"* an expat from France points out. *"I don't feel like a foreigner here."* In the bottom 3 of the subcategory, Austria (58th) joins Denmark (57th) and Kuwait (59th). Nearly three in eight expats in Austria (37%) rate the general friendliness of the local population negatively (vs. 16% globally), and the same percentage (37%) find people in Austria to be generally not friendly towards foreign residents (vs. 18% globally). *"Austrians take a long time to warm up to you,"* says a British expat, and a survey respondent from Turkey agrees that *"socializing with the locals is not easy"*.

"People in Norway are kind and nice, but very closed."

After Malaysia (1st), Singapore (2nd) and Kenya (3rd) rank in the top 3 of the **Language** subcategory. Nearly five in nine expats in Singapore (54%) agree that learning the local language is easy and 45% in Kenya say the same. In both countries, the majority of expats finds it easy to live there without local language skills — 77% in both Singapore and Kenya say as much. This might be due to the fact that English, which is also the language of the *Expat Insider* survey, has an official status in both Singapore and Kenya. The situation is a different one in Hungary (57th) and Russia (58th), which join Japan (59th) in the bottom 3 of the subcategory. Two-thirds of expats in Russia (67%) struggle to learn the local language, and the same is true for 88% of expats in Hungary (vs. 42% globally). *"If there is a difficult language to learn in the world, it is Hungarian,"* one expat from Venezuela says. Close to half (48%) find it difficult to live in Russia without local language skills, and 32% of expats in Hungary struggle with the same factor (vs. 29% globally).

Trends in the Top & Bottom 10

There are four Latin American countries, Mexico (1st), Costa Rica (3rd), Colombia (4th), and Ecuador (10th), in the top 10 of the Ease of Settling In Index. Colombia seems to be a great place for expats to find friends — the country ranks third in the respective subcategory — and it occupies fifth place in the Friendliness subcategory, while Ecuador ranks sixth for

"If there is a difficult language to learn, it is Hungarian."

Feeling at Home. Although expats in these destinations mostly agree that the local language is easy to learn, opinions differ on how easy it is to get by without local language skills: Costa Rica's 27th place is the best result for this factor.

With Bahrain (5th) and Oman (6th), two Middle Eastern countries can be found in the top 10 of the Ease of Settling In Index as well. They show good results across all factors of the index. Bahrain does particularly well in the Language subcategory, where the country ranks sixth, while Oman yields positive results in the Friendliness subcategory, where it ranks fourth.

Next to Malaysia (2nd), two other Asian countries join the top 10 of the Ease of Settling In Index: the Philippines (7th) and Indonesia (8th). With good to great results across nearly all factors — and particularly in the Finding Friends subcategory — expats in the Philippines and Indonesia are more likely to struggle with the language and feeling at home in the country. Not all Asian countries do well in the Ease of Settling In Index, though. Both Japan (58th) and South Korea (54th) rank in the bottom 10, showing negative results across nearly every factor.

Countries in the D-A-CH region (Germany (55th), Austria (56th), and Switzerland (52nd)) rank in the bottom 10 as well and perform poorly across all factors. However, expats in

Germany struggle with the local language the most — the country ranks 56th in the Languages subcategory.

For expats in the Nordic countries (Denmark (57th), Sweden (53rd), Norway (51st), and Finland (50th)), making connections seems to be particularly challenging: Denmark, Sweden, and Norway even make up the bottom 3 of the Finding Friends subcategory. On the other hand, expats in these countries find it relatively easy to live there without speaking the local language. This might be due to the high level of English proficiency in Northern Europe.²

² EF English Proficiency Index. <https://www.ef.com/wwen/epi/>

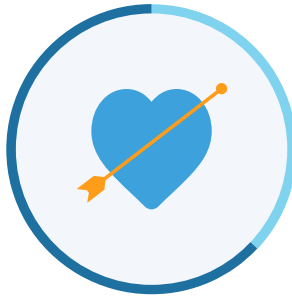
Friendships & Families

Friends Abroad



32% mostly other expats
48% mixed group
20% mostly local residence

Relationship Status



63% in a relationship
37% single

Partner's Nationality



38% same nationality
38% from host country
24% from another country

Family Status



20% with dependent
children abroad
80% without dependent
children abroad

Top & Bottom 10 Destinations for Making Local Friends

Top 10

- 1 Mexico
- 2 Colombia
- 3 Costa Rica
- 4 Philippines
- 5 Malaysia
- 6 Ecuador
- 7 Taiwan
- 8 Indonesia
- 9 Vietnam
- 10 Ukraine

Bottom 10

- 59 Denmark
- 58 Kuwait
- 57 Sweden
- 56 Norway
- 55 Switzerland
- 54 Austria
- 53 Japan
- 52 Netherlands
- 51 Finland
- 50 Germany

Working Abroad



38 Working Abroad Index 2021

41 Expats at Work: From Secure Jobs to Sinking Economies



Working Abroad

- 1 Taiwan
- 2 New Zealand
- 3 Czechia
- 4 China
- 5 Denmark
- 6 Germany
- 7 Austria
- 8 Ireland
- 9 Vietnam
- 10 Australia
- 11 Norway
- 12 Canada
- 13 Netherlands
- 14 Luxembourg
- 15 Bahrain
- 16 Costa Rica
- 17 Estonia
- 18 Switzerland
- 19 Qatar
- 20 Sweden
- 21 France
- 22 Mexico
- 23 Poland

Career Prospects & Satisfaction

- 1 Ireland
- 2 USA
- 3 Taiwan
- 4 Vietnam
- 5 Canada
- 6 Czechia
- 7 China
- 8 New Zealand
- 9 Costa Rica
- 10 Mexico
- 11 Australia
- 12 Germany
- 13 Ukraine
- 14 Qatar
- 15 Kenya
- 16 Bahrain
- 17 United Kingdom
- 18 Singapore
- 19 Estonia
- 20 Ecuador
- 21 Austria
- 22 UAE
- 23 Netherlands

Work & Leisure

- 1 Denmark
- 2 Norway
- 3 Czechia
- 4 New Zealand
- 5 Taiwan
- 6 Costa Rica
- 7 Austria
- 8 Canada
- 9 Ecuador
- 10 Sweden
- 11 Finland
- 12 Malaysia
- 13 Australia
- 14 Ireland
- 15 Thailand
- 16 France
- 17 Vietnam
- 18 Portugal
- 19 Netherlands
- 20 Mexico
- 21 Bahrain
- 22 Germany
- 23 Poland

Economy & Job Security

- 1 Luxembourg
- 2 China
- 3 Taiwan
- 4 Norway
- 5 Germany
- 6 Austria
- 7 New Zealand
- 8 Switzerland
- 9 Denmark
- 10 Netherlands
- 11 Czechia
- 12 Qatar
- 13 Australia
- 14 Vietnam
- 15 Finland
- 16 Sweden
- 17 Ireland
- 18 Singapore
- 19 Estonia
- 20 Bahrain
- 21 France
- 22 Canada
- 23 Belgium



Working Abroad

24 Finland
25 Malaysia
26 USA
27 Belgium
28 UAE
29 United Kingdom
30 Singapore
31 Malta
32 Ukraine
33 Kenya
34 Ecuador
35 Saudi Arabia
36 Portugal
37 Romania
38 Colombia
39 Hungary
40 South Korea
41 Chile
42 Thailand
43 Brazil
44 Panama
45 Philippines
46 India

Career Prospects & Satisfaction

24 Poland
 25 Switzerland
 26 Chile
 27 India
 28 Luxembourg
 29 Malaysia
 30 Belgium
 31 Hungary
 32 Brazil
 33 Saudi Arabia
 34 Denmark
 35 Panama
 36 France
 37 Hong Kong
 38 Malta
 39 Romania
 40 Sweden
 41 Colombia
 42 Indonesia
 43 South Korea
 44 Portugal
 45 Russia
 46 Finland

Work & Leisure

24 Estonia
 25 Kenya
 26 Philippines
 27 Ukraine
 28 Romania
 29 Indonesia
 30 South Africa
 31 Brazil
 32 China
 33 Colombia
 34 Malta
 35 Switzerland
 36 Oman
 37 Hungary
 38 Spain
 39 Belgium
 40 Panama
 41 Greece
 42 Luxembourg
 42 Qatar
 44 United Kingdom
 45 Egypt
 46 UAE

Economy & Job Security

24 Poland
 25 Japan
 26 South Korea
 27 Saudi Arabia
 28 UAE
 29 USA
 30 Malaysia
 31 Malta
 32 United Kingdom
 33 Mexico
 34 India
 35 Chile
 36 Hong Kong
 37 Colombia
 37 Costa Rica
 39 Portugal
 40 Philippines
 41 Romania
 42 Kuwait
 43 Ukraine
 44 Hungary
 45 Kenya
 46 Oman



Working Abroad

47 Indonesia
48 Hong Kong
49 Oman
50 Japan
51 Spain
52 Russia
53 Egypt
54 South Africa
55 Greece
56 Kuwait
57 Cyprus
58 Italy
59 Turkey

Career Prospects & Satisfaction

47 Thailand
 48 Norway
 49 Philippines
 50 Japan
 51 Spain
 52 South Africa
 53 Oman
 54 Greece
 55 Egypt
 56 Turkey
 57 Kuwait
 58 Cyprus
 59 Italy

Work & Leisure

47 Chile
 48 Russia
 49 South Korea
 50 Saudi Arabia
 51 USA
 52 Singapore
 53 India
 54 Italy
 55 Hong Kong
 56 Cyprus
 57 Japan
 58 Kuwait
 59 Turkey

Economy & Job Security

47 Panama
 48 Thailand
 49 Spain
 50 Russia
 51 Brazil
 52 Ecuador
 53 Egypt
 54 Indonesia
 55 Cyprus
 56 Italy
 57 Greece
 58 Turkey
 59 South Africa

Expats at Work: From Secure Jobs to Sinking Economies

The winners in 2021 — offering enviable job security and work-life balance — are no strangers to the top 10 of this index, while three Mediterranean countries finish last.

TOP FINDINGS

- **#1 Taiwan ranks highest for job security.**
- **#2 New Zealand impresses with its work-life balance.**
- **Expats in #3 Czechia are happy with their working hours.**
- **Turkey (#59), Italy (#58), and Cyprus (#57) bring up the rear.**
- **Expats highly value their career opportunities in Ireland and the USA.**

Methodology

To determine the ranking in the Working Abroad Index, respondents were asked to rate six factors that were then grouped into three subcategories: Economy & Job Security, Career Prospects & Satisfaction, and Work & Leisure. Each of these factors was rated on a scale of 1 (very bad) to 7 (very good). The index includes 59 expat destinations, with at least 50 respondents necessary for a destination to be included in the results.

A Bright Employment Outlook in Taiwan

Taiwan, the overall winner for 2021, is also in the lead in the Working Abroad Index. Taiwan consistently ranks highly in this index. The respondents are especially pleased with their job security — 83% rate this favorably (vs. 61% worldwide). Two in five (40%) are even *completely* satisfied in this regard

(vs. only 24% globally). An impressive 85% are also happy with the state of the local economy, compared to 62% worldwide. Taiwan's success in quickly containing the COVID-19 pandemic has resulted in a very bright employment outlook for its residents.³

Over two in five expats in Taiwan (41%) couldn't be any happier with their job, which is almost twice the global average (22%). Interestingly, only 51% report being able to work remotely (vs. 78% globally). For another 15%, their employer does not allow remote work (vs. 6% worldwide). In any case, whether at home or in the office, expats in Taiwan with a full-time position work considerably fewer hours per week than the global average (39.9 vs. 43.2). And though there is not always a direct connection between the number of weekly working hours and the satisfaction with this factor, most expats in Taiwan do rate it positively (74% vs. 66% globally).

3 Forbes. Amid Covid-19 Layoffs Elsewhere, Taiwan Expects Hiring Spree to Accelerate. 9 Sep 2020. <https://www.forbes.com/sites/ralphjennings/2020/09/09/amid-covid-19-layoffs-elsewhere-taiwan-expects-hiring-spree-to-accelerate/>

Balancing Work & Life in New Zealand

New Zealand comes in second place in 2021, with especially impressive results when it comes to work-life balance. With 83% generally satisfied in this regard (vs. 66% globally), close to two in five (39%) are even *completely* satisfied with their work-life balance (vs. 25%). Expats in New Zealand also feel their jobs are quite secure, with just over four in five (81%) rating their job security favorably (vs. 61% globally). Prospects are also good for those looking for a change, with 64% rating the local career opportunities positively, close to 20 percentage points above the global average (45%).

In terms of remote work, only 62% report being able to work from home (vs. 78% globally). For almost twice the global average (30% vs. 16%), this is not possible due to the nature of their work. One reason for this may be the 26% who work in the healthcare field (vs. 6% worldwide). And as New Zealand was also able to rapidly contain the COVID-19 pandemic,⁴ being able to work remotely is at least not as relevant in terms of personal health and safety.

Czechia Stays in the Top 3

Since 2017, Czechia has consistently ranked in the top 3 of the Working Abroad Index, and 2021 is no exception. It gets its best results in the Work & Leisure subcategory. Over four

in five (82%) are generally satisfied with their working hours (vs. 66% globally). Expats in full-time positions in Czechia work an average of 41.5 hours per week, compared to a global average of 43.2 hours. Four in five (80%) are also happy with their work-life balance, a claim only slightly fewer than two-thirds (66%) agree with worldwide.

Three-quarters (75%) rate the state of the local economy positively, compared to only 62% worldwide. Close to three in five expats (59%) rate the local career opportunities positively (vs. 45% globally). One expat appreciates now having *“a satisfying job that I had trouble finding in the US”*. An impressive 93% of working expats in Czechia say they can do so remotely (vs. 78% around the world). One reason for this result may be Czechia's above-average share of expats who are self-employed or freelancers (21% vs. 11% globally).

Turkey, Italy & Cyprus Hit Rock Bottom

The three worst-performing countries in the Working Abroad Index, **Turkey** (59th), Italy (58th), and Cyprus (57th), all end up among the bottom 10 in the overall ranking too. As far as working abroad is concerned, Turkey has consistently ranked in the bottom 10 since 2017. In 2021, a particularly large share of expats — more than twice the global average — are dissatisfied with the state of the local economy (43% vs. 19%

globally). Turkey is currently struggling with an undervalued currency coupled with the impact of the COVID-19 pandemic on tourism.⁵

“There are strict values at most workplaces, and long working hours.”

The country also ranks last in the Work & Leisure subcategory: 32% of expats in Turkey are unhappy about their working hours, twice the global average of 16%. A Brazilian woman deplores the *“collapsing currency, conservative and strict values at most workplaces, and long working hours”*. Interestingly, however, expats

in full-time positions actually work fewer hours in Turkey than the global average (41.9 hours per week vs. 43.2).

Since the first *Expat Insider* survey in 2014, **Italy** has always ranked in the bottom 10 of the Working Abroad Index. In 2021, expats living there are particularly dissatisfied with the local career opportunities (56% negative ratings vs. 33% globally), with 22% describing them as *very bad* (vs. 10% globally). Over one-third of expats (36%) are not satisfied with their job security (vs. 20% worldwide), and 42% of expats give the state of Italy's economy a negative rating (vs. 19% globally). At 9%, the country's unemployment rate remains relatively high.⁶

In **Cyprus**, only about half the expats (52%) are generally satisfied with their job (vs. 68% globally). In fact, close to a fifth (19%) are completely dissatisfied with this aspect of their

⁴ BBC News. How did New Zealand become Covid-19 free? 10 Jul 2020. <https://www.bbc.com/news/world-asia-53274085>

⁵ The New York Times. Turkey Braces for Yet Another Currency Crisis. 27 Aug 2020. <https://www.nytimes.com/2020/08/27/business/turkey-currency-crisis.html>

⁶ Trading Economics. Italy Unemployment Rate. 2 Jan 2021. <https://tradingeconomics.com/italy/unemployment-rate>

life abroad (vs. 5% globally). One-quarter are also displeased with their working hours (25% vs. 16% worldwide). Moreover, Cyprus ranks last for job security, with 22% giving this factor the worst possible rating (vs. 7% globally).

Top Career Options & Work-Life Balance Flops

As for the three subcategories of the Working Abroad Index, Ireland ranks first in the **Career Prospects & Satisfaction** subcategory, with expats particularly pleased with the career opportunities. Seven in ten (70%) give this factor a positive rating (vs. 45% globally), with close to double the global average even saying they are *very good* (25% vs. 13% worldwide). The USA comes in second place, with nearly a quarter (24%) giving the local career opportunities the best possible rating (vs. 13% globally). On the other end of the spectrum, Kuwait comes third to last in this subcategory: over four in ten expats (42%) rate their local career opportunities negatively (vs. 33% globally).

Luxembourg leads the **Economy & Job Security** subcategory and is the clear winner regarding the state of the local economy. More than half the respondents (53%) say it is *very good* (vs. 20% globally), and two-thirds (67%) are satisfied with their job security (vs. 61% globally). China

comes second in this subcategory, with 87% pleased with the local economy (vs. 62% worldwide). South Africa, however, ranks last for both the subcategory and the state of the local economy, with 18% even describing the latter as *very bad* (vs. a global 4%). In Greece — which ranks 57th in the subcategory — over four in ten expats (43%) also rate the state of the local economy negatively (vs. 19% worldwide), and 32% are worried about their job security (vs. 20% globally).

“The work-life balance in Japan is atrocious.”

Two Scandinavian countries take the top spots in the **Work & Leisure** subcategory. Nearly half the expats in Denmark (49%) are *completely* satisfied with their working hours (vs. 27% globally), and 44% couldn't be happier with their work-life balance (vs. 25% worldwide). Norway sees similar results, with 42% fully satisfied with their working hours. Kuwait also ranks badly in this subcategory, with 12% *very* displeased with their work-life balance (vs. 4% globally). In Japan, only half the expats (50%) are happy with their working hours (vs. 66% worldwide). Expats in full-time positions work an average of 44.9 hours per week there, compared to 43.2 hours globally. As a US American man puts it: “The work-life balance here is atrocious.”

Trends in the Top & Bottom 10

All of the top 10 destinations in the Working Abroad Index can be found in the European or Asian-Pacific regions.

Vietnam (9th) even ranks first for overall job satisfaction. Australia (10th) — similarly to New Zealand — does quite well in terms of local career opportunities, where it ranks fifth. Germany (6th) ranks highest for job security, where it comes in sixth place.

The bottom 10 all perform badly in the Career Prospects & Satisfaction subcategory. Egypt (53rd) performs worst for local career opportunities, coming in 56th place. Spain (51st) has its worst results for overall job satisfaction and job security (53rd place for both).

Personal Finance



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Personal Finance

1 Vietnam
2 Mexico
3 Colombia
4 India
5 Ecuador
6 China
7 Costa Rica
8 Romania
9 Malaysia
10 Philippines
11 Taiwan
12 Thailand
13 Czechia
14 Portugal
15 Panama
16 Denmark
17 Indonesia
18 Kenya
19 Singapore
20 Switzerland
21 Chile
22 Brazil

23 Austria
24 Hungary
25 Germany
26 Hong Kong
27 France
28 New Zealand
29 Bahrain
30 Belgium
31 South Korea
32 USA
33 Netherlands
34 Saudi Arabia
35 Ukraine
36 Luxembourg
37 Ireland
38 Qatar
39 Australia
40 Spain
41 Finland
42 Sweden
43 Estonia
44 Turkey

45 Oman
46 Poland
47 Russia
48 Norway
49 Egypt
50 Canada
51 Malta
52 Greece
53 United Kingdom
54 Japan
55 South Africa
56 UAE
57 Cyprus
58 Kuwait
59 Italy

Cost of Living

1 Vietnam
2 Malaysia
3 Ukraine
4 Mexico
5 Colombia
6 Taiwan
7 Ecuador
8 Hungary
9 Portugal
10 Thailand
11 Indonesia
12 Poland
13 India
14 Greece
15 Romania
16 Spain
17 Philippines
18 Czechia
19 Egypt
20 Turkey
21 Oman
22 China

23 Estonia
24 Austria
25 Russia
26 Bahrain
27 Brazil
28 South Africa
29 Costa Rica
30 Saudi Arabia
31 Cyprus
32 Italy
33 Germany
34 Panama
35 Malta
36 France
37 Kenya
38 Japan
39 Australia
40 Canada
41 Belgium
42 USA
43 South Korea
44 UAE

45 United Kingdom
46 Chile
47 Netherlands
48 Sweden
49 Qatar
50 New Zealand
51 Finland
52 Denmark
53 Kuwait
54 Singapore
55 Luxembourg
56 Ireland
57 Norway
58 Switzerland
59 Hong Kong

Where Expats Love (to Hate) Their Finances

None of the top 3 countries in the Personal Finance Index are new to the position, while European countries are overrepresented in the bottom 10.

TOP FINDINGS

- The top 3 countries have been in the top 10 consistently for four years or more.
- Five out of the bottom 10 countries are found in Europe, with Italy ranking last.
- In #1 Vietnam, three times the global average have an annual income of over 250k USD (9% vs. 3% globally).
- Expats in Mexico (#2) and Colombia (#3) benefit from low costs.
- Kuwait's second-to-last place is its worst result in the Personal Finance Index since 2014.

Methodology

The Personal Finance Index includes 59 destinations featured in the *Expat Insider 2021* survey, each with a sample size of 50 respondents or more. This index covers two questions: "To which extent would you agree with the following statement? I'm satisfied with my financial situation." and "Do you feel that your disposable household income is enough to cover everything you need for your daily life?". The Cost of Living Index, which is also referenced in this article, reflects respondents' satisfaction with the cost of living in their host country. Provided as additional information, the index does not factor into the overall country ranking.

Vietnam Is in the Lead

Vietnam comes in 10th place out of 59 countries overall but places 1st in the Personal Finance Index and the Cost of Living Index. The country has consistently ranked in the top

10 for both indices since 2014. Three-quarters of expats in Vietnam (75%) say that their disposable household income is *more* than enough to cover everything they need for daily life (vs. 52% globally). In fact, 90% say it is enough or more than enough (vs. 77% globally).

Close to one in ten (9%) also say their gross income is *more* than 250k USD a year (vs. 3% globally)! With a share of 45%, expats in Vietnam are more likely than average to have moved there for job-related reasons (vs. 36% globally), which might be a reason for some of these higher incomes. But it surely also doesn't hurt that 85% of respondents in Vietnam rate the cost of living favorably, 41% even very much so (vs. a global 48% and 14%, respectively). A US American expat states, "*I like the cheap cost of living, friendly people, good food, relaxed atmosphere.*" Still, 11% of expats in Vietnam say the current biggest personal impact of the pandemic is on their personal finances (vs. 8% globally).

"I like the cheap cost of living in Vietnam."

Mexico: Profiting from Low Costs

Mexico comes in 2nd place out of 59 countries overall as well as in the Personal Finance Index and has been consistently in the top 10 for both since 2015. Four in five expats in Mexico (80%) are generally satisfied with their financial situation (vs. 64% globally). Furthermore, 63% of expats in Mexico say that their disposable household income is *more* than enough to cover everything they need for daily life (vs. 52% globally). A French expat claims that she likes, *"the people, food, culture, entertainment options,"* and how, *"it is all cheap!"* In fact, 79% of respondents rate the cost of living favorably (vs. 48% globally). Close to two in five (39%) even say it is *very good* (vs. 14% globally), placing the country on fourth rank in the Cost of Living Index.

Close to one in ten respondents (8%) share that the main motivation for their move to Mexico were financial reasons (vs. 3% globally), while only 26% relocated for job-related reasons (vs. 36% globally). Luckily, a below-average 6% of expats in Mexico say the current biggest personal impact of the pandemic is on their finances (vs. 8%).

Colombia: Great Finances despite Low Incomes

Colombia just missed its spot in the overall top 10 countries, coming in 11th place out of 59 destinations. However,

Colombia ranks third in the Personal Finance Index 2021 and has been consistently in the top 10 of this index since 2017. Over three-quarters of expats in Colombia (76%) are generally satisfied with their financial situation (vs. 64% globally), two in five (40%) even *completely* so, which is almost double the global average of 23%!

A Venezuelan expat shares how Colombia *"is not expensive compared with other countries in the region"*. Others agree: 63% of expats in Colombia say that their disposable household income is *more* than enough to cover everything they need for daily life (vs. 52% globally). Furthermore, Colombia has also been consistently in the top 10 in the Cost of Living Index since 2017. Over four in five respondents (81%) rate the cost of living in Colombia favorably (vs. 48% globally). Three times the global average even say it is *very good* (42% vs. 14% globally). However, only about half the expats in Colombia (51%) are working (vs. 67% globally), and the majority (68%) say their gross yearly income is below 50k USD (vs. 51% globally).

"Italy's economy is terrible, and salaries are low."

Unsatisfied Expats in the Bottom 3

Italy (59th), Kuwait (58th), and Cyprus (57th) perform the worst and make up the bottom 3 of the Personal Finance Index 2021. Italy has been in the bottom 10 of this index since 2014, and this is the second time that Cyprus has

received this dubious honor. However, this is Kuwait's worst result in the Personal Finance Index since 2014.

Three in ten expats in Italy (30%) are generally dissatisfied with their financial situation (vs. 19% globally), and the majority (65%) say their gross yearly income is below 50k USD (vs. 51% globally). A British expat says that the *"economy is terrible, and salaries are low"*. Expenses, at least, are mostly average in Italy, with 47% of expats rating the cost of living favorably, which is about the same as the global average of 48%.

In **Kuwait**, over a third (35%) find that their disposable household income is *not* enough to cover everything they need for daily life (vs. 23% globally). Kuwait has also been consistently in the bottom 10 of the Cost of Living Index since 2018 and ranks 53rd out of 59 in 2021. The majority of expats there (55%) rates the cost of living negatively (vs. 34% globally), potentially bad news for the 13% of expats who gave financial reasons as their main motivation for the move (vs. 3% globally).

In **Cyprus**, close to three in ten respondents (28%) are generally dissatisfied with their financial situation (vs. 19% globally), and 70% say their gross yearly income is below 50k USD (vs. 51% globally). Results for living costs are closer to average: 42% rate them positively (vs. 48% globally).

Trends in the Top & Bottom 10

Four out of the top 10 countries in the Personal Finance Index are found in Latin America — Mexico (2nd), Colombia (3rd), Ecuador (5th), and Costa Rica (7th) — while first-ranked Vietnam is joined by fellow Asian destinations India (4th), China (6th), Malaysia (9th), and the Philippines (10th). Except for Romania (8th), no European or African countries have made it into the top 10.

Things look different at the other end of the ranking, though: five of the bottom 10 countries are found in Europe: Italy (59th), Cyprus (57th), the UK (53rd), Greece (52nd), and Malta (51st). They are joined by two GCC States: Kuwait (58th) and the UAE (56th).

Where Costs Are Low/High

With seven destinations, the majority of the top 10 of the Cost of Living Index 2021 are found in Latin America or Asia. The odd ones out are Ukraine (3rd), Hungary (8th), and Portugal (9th).

Vietnam (1st) has ranked in the top 5 of the Cost of Living Index since 2014; 85% of respondents rate the cost of living there favorably (vs. 48% globally). Over two in five (41%) even say it is *very good*, close to three times the global average of 14%. Over four in five respondents in **Malaysia** (82%) also

give the local costs a favorable rating, helping the country to second place in the index. And in third-placed **Ukraine**, 39% agree that expenses there are *very low* (vs. 14% globally).

Destinations that are infamous for their high cost of living populate the bottom 3 of the index: last-placed **Hong Kong** (59th) is joined by **Switzerland** (58th) and **Norway** (57th). In Hong Kong, over three-quarters of expats (78%) rate costs negatively, compared to just 34% of respondents worldwide. And in all three destinations, more than double the global average of respondents give the worst possible rating for this factor.

Your Country Through Expat Eyes



50	Asian Tigers
55	Tiger Cubs
61	Northern Europe
67	GCC States
74	Australia
77	Austria
80	Canada
83	China
86	Czechia
89	France
92	Germany
95	India
98	Italy
101	Kenya
104	Mexico
107	Russia
110	Spain
113	Switzerland
116	UK
119	USA

Asian Tigers

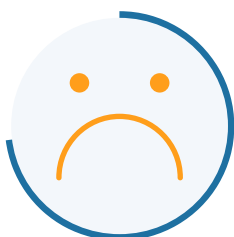


	Hong Kong	Singapore	South Korea	Taiwan
Overall Ranking	46	13	47	1
Quality of Life Index	37	13	28	1
Ease of Settling In Index	38	22	54	13
Working Abroad Index	48	30	40	1
Personal Finance Index	26	19	31	11
Cost of Living Index	59	54	43	6

In total, 59 destinations were ranked.

Satisfaction Level

Hong Kong



73%
satisfied

Singapore



82%
satisfied

South Korea



80%
satisfied

Taiwan



92%
satisfied

Global



77%
satisfied

The Asian Tigers Make for a Very Varied Picture

Hong Kong, Taiwan, Singapore, and South Korea see vastly different results, from Taiwan's first place to South Korea only just missing the bottom 10.

TOP FINDINGS

- **Almost all expats in Singapore (99%) feel safe and secure (vs. 84% globally).**
- **Expats in Hong Kong love the transportation infrastructure; 79% even give it the best possible rating.**
- **94% of expats are satisfied with the affordability of healthcare in Taiwan (vs. 61% globally).**
- **22% of expats in South Korea are unhappy with their work-life balance (vs. 17% globally).**
- **Except for Hong Kong, expats are very much satisfied with official COVID-19 communications.**

Comparing Life in the Asian Tiger States

While Taiwan ranks in the top 10 destinations in the Cost of Living Index (6th), the other three Asian Tigers are found in the bottom 20, with Hong Kong (59th) even ranking last worldwide. Luckily, results in the Personal Finance Index are not quite as dire, with South Korea's 31st rank the worst place here. The Asian Tigers perform exceptionally well regarding their transportation infrastructure, all ranking in the top 10 for this factor, with Singapore even coming in first and Hong Kong ranking in second! However, Hong Kong (48th) and South Korea (46th) perform poorly in the Quality of the Environment subcategory, with both destinations found in the bottom 15. In contrast, Taiwan (29th) and Singapore (26th) receive rather average results.

Opinions are similarly divided when it comes to the Health & Well-Being subcategory: Taiwan (1st) and South Korea (2nd) perform exceptionally well, whereas Hong Kong (39th) and Singapore (41st) come in the bottom 20. In fact, over four

in five expats in Taiwan (94%) and South Korea (84%) rate the affordability of healthcare positively, while Hong Kong (49th) and Singapore (57th) land in the bottom 15 for this factor. Interestingly, Hong Kong (23rd) only receives average results for the quality of medical care, while the other three destinations rank in the top 10, with Taiwan (1st) and South Korea (3rd) even in the top 3.

When it comes to the ease of settling in, Taiwan's first place in the Friendliness subcategory cannot be matched by Singapore (38th), Hong Kong (43rd), and South Korea (50th). Singapore, on the other hand, stands out with its second place in the Language subcategory, compared to Hong Kong (41st), Taiwan (44th), and South Korea (50th), though this may well be due to the status of English as one of the four official languages in Singapore. Singapore (9th) and Taiwan (11th) both perform exceptionally well compared to South Korea (28th) and Hong Kong (37th) regarding the state of the local economy. However, expats are less happy with their working hours in South Korea (50th), Singapore (53rd), and Hong Kong (58th) — the latter even comes in

second to last for this factor. In comparison to these poor results, Taiwan ranks in fourth.

The Impact of COVID-19 on Expat Life

Expats in the Asian Tiger States, with the exception of Hong Kong (68%), are very much satisfied with the official communication regarding COVID-19 and the information on related regulations — nearly every expat in Singapore (93%), for example, gives this factor a positive rating (vs. 66% globally). What's more, when asked about the impact of the pandemic on their expat life, respondents in South Korea (28%) and Taiwan (34%) are much more likely to say they decided not move back to their home country in the near future due to COVID-19, compared to Hong Kong (18%), Singapore (15%), or the global average (18%). In fact, a higher-than-average share plans to leave Singapore and move to another foreign country now (12% vs. 6% globally). Overall, respondents in the Asian Tiger States share that the pandemic has had the biggest impact on their personal travel, with 32% or more selecting this factor (vs. 28% globally).

Singapore: A High Quality of Life...

Coming in 13th place out of 59 destinations, Singapore has an above-average performance in most indices of the *Expat Insider 2021* survey. The city-state ranks best in the Quality of Life Index (13th). In the Digital Life subcategory of the

"I like the higher sense of safety & security in Singapore."

index, 97% of expats find it easy to get high-speed internet access at home (vs. 79% globally), placing Singapore first worldwide for this factor. Additionally, 94% of expats are happy with the availability of government services online (vs. 63% globally). Singapore performs even better in the Safety & Security subcategory (2nd), where only Finland (1st) ranks higher. Almost all expats feel safe in Singapore (99% vs. 84% globally) and rate the political stability positively (95% vs. 64% globally). An expat from India shares: *"I like the higher sense of safety, security, and, most importantly, the friendly locals."* In fact, 43% find it easy to make local friends, which is about the same as the global average (44%). However, only 8% of respondents have mainly local friends (vs. 20% globally), while 39% mainly hang out with other expats (vs. 32% globally). Just over half (52%) describe their friends and acquaintances as a fairly mixed group (vs. 48% globally). Overall, 76% of expats find it easy to settle down in Singapore (vs. 62% globally).

...but a Poor Work-Life Balance...

While Singapore lands in a mediocre 30th place in the Working Abroad Index, it does receive very good results for the state of the local economy (9th), which 85% of expats rate positively (vs. 62% globally). Most expats in Singapore (78%) are currently working full time (vs. 55% globally), while only 6% work part time (vs. 12% globally). However, the overall result in the Working Abroad Index is impacted negatively by a poor performance in the Work & Leisure subcategory (52nd). The

city-state lands in the bottom 10 for this subcategory and for the two relevant rating factors: working hours and work-life balance (53rd for both). In fact, 22% of expats rate their work-life balance negatively (vs. 17% globally), and 23% are unhappy with their working hours (vs. 16% globally). At 47.1 hours, expats in Singapore work more hours per week than most expats globally (43.2 hours). An Indian expat says, *"There is no work-life balance and no family time."*

... and High Expenses

Singapore performs worst in the Cost of Living Index (54th). Almost two in three expats (63%) rate the cost of living negatively, compared to just over one-third (34%) globally. An expat from India says: *"It is extremely expensive to live in Singapore, and it is difficult to find decent housing for an affordable price."* On the upside, 67% of expats are satisfied with their financial situation, compared to 64% globally, and 81% of expats say their disposable household income is enough or more than enough to cover everything they need (vs. 77% globally).

Hong Kong: Lacking Stability...

Ranking 46th out of 59 destinations in the *Expat Insider 2021* survey overall, Hong Kong also performs below average in the Quality of Life Index (37th). It ranks especially low in the Safety & Security subcategory (57th). In fact, 70% of expats rate Hong Kong's political stability negatively, which is more than four times the global average (16%). This is also a very poor result compared to other Tiger States like

Singapore, where 95% of expats rate the political stability positively. Furthermore, 30% would *not* describe Hong Kong as peaceful (vs. 9% globally).

Another factor that lowers the quality of life in Hong Kong is the air quality (57th), with over half the expats (54%) rating this factor negatively (vs. 20% globally). On the upside, Hong Kong ranks fifth in the Travel & Transportation subcategory: 96% of expats are satisfied with the transportation infrastructure, compared to 76% globally. A German expat says that *“there is great transportation infrastructure, and everything is within easy reach”*.

...and While Incomes Match Expenses...

Hong Kong ranks slightly above the average in the Personal Finance Index (26th): about two in three expats (66%) are satisfied with their financial situation (vs. 64% globally). The majority of expats (84%) also feels their disposable household income is enough or more than enough to cover all their expenses (vs. 77% globally). However, Hong Kong ranks last worldwide in the Cost of Living Index (59th): 78% of expats are unhappy with the cost of living (vs. 34% globally). Among many respondents, a South African expat lists the *“high cost of living”* as one of the worst things about living in Hong Kong.

...Expats Dislike Their Working Hours

Hong Kong also performs poorly in the Working Abroad

Index (48th), where many expats are unhappy with their working hours (31% vs. 16% globally) and work-life balance (27% vs. 17% globally). In Hong Kong, expats with full-time jobs work on average 44.4 hours a week (vs. 43.2 hours globally). An expat from Indonesia shares: *“Now that I am looking for a job, I realize that the work-life balance here is really bad.”* The sectors expats in Hong Kong most commonly work in are finance (27%), education (14%), and healthcare (9%).

Taiwan: The Best Destination for Expats...

Taiwan ranks 1st out of 59 destinations for the third year in a row in the *Expats Insider 2021* survey. It also comes first in the Working Abroad Index for the second year in a row: most expats are satisfied with their job security (83% vs. 61% globally) and the state of the local economy (85% vs. 62% globally). A Bulgarian expat shares: *“The political and social stability is great, world’s best handling of COVID-19!”* Additionally, three-quarters (75%) are overall happy with their job (vs. 68% globally). The top 3 fields of work for expats in Taiwan are education (26%), manufacturing and engineering (18%), and advertising, marketing, and communication (10%). Almost three-quarters of expats (74%) are satisfied with their working hours, compared to a global average of 66%. In Taiwan, full-time employees work an average of 39.9

hours a week, which is below the global average of 43.2 hours per week.

...with an Incredible Healthcare System...

Taiwan also lands in first place in the Quality of Life Index, and the majority of expats (80%) is generally happy with their life, 36% even very much so (vs. a global 75% and 19%, respectively). Furthermore, 96% of expats rate the quality of medical care positively (vs. 71% globally), and another 94% are satisfied with its affordability (vs. 61% globally). An expat from Chile shares: *“The Taiwanese healthcare system truly considers people as human beings instead of mere numbers.”* Moreover, not a single expat feels personally unsafe in Taiwan (vs. 8% globally). An expat from Canada shares: *“I can live independently. I feel safe wherever I go, and everything is convenient.”* This convenience might be due to the Taiwanese transportation system, among other things: Taiwan ranks eighth in the Travel & Transportation subcategory, and 90% rate its transportation infrastructure positively, compared to 76% globally.

... and a Very Friendly Population

Although Taiwan places slightly lower in the Ease of Settling In Index (13th), it is the best-ranking destination worldwide in the Friendliness subcategory (1st). Most expats find it easy to make friends (62% vs. 48% globally) and describe the

“Everything is within easy reach in HK.”

“Taiwanese citizens make me feel at home.”

population in Taiwan as friendly towards foreign residents (96% vs. 67% globally). This is backed up by the fact that 60% of expats in Taiwan have a mixed group of friends that includes both expats and locals, a much higher share than the global average of 48%. An expat from France says: *"Taiwanese citizens make me feel at home. I do not feel like a foreigner."* Only the local language holds them back, as more than half the expats (55%) consider it difficult to learn (vs. 42% globally).

South Korea: Expats Don't Feel at Home...

Narrowly escaping the bottom 10, South Korea ranks 47th out of 59 destinations in the *Expats Insider 2021* survey. It performs worst in the Ease of Settling In Index (54th), where it cannot avoid being ranked among the worst destinations in the world. The country receives very poor results in the Feeling at Home subcategory (56th), with only 54% of expats feeling at home in the local culture (vs. 63% globally) and 38% finding it difficult to settle down in South Korea (vs. 22% globally). Over half the expats in South Korea (54%) also find it difficult to make local friends, compared to just 36% globally. An expat from the Philippines says: *"It is difficult to learn the language — and probably due to the language barrier, it is also difficult to make local friends."* In fact, 64% of expats struggle with learning the local language (vs. 42% globally). In South Korea, most expats (70%) do not speak the local language at all or just a little — a far higher proportion than the global average (43%).

...but Appreciate Local Healthcare...

However, South Korea performs much better in the Quality of Life Index (28th). This can be largely attributed to its healthcare system: 84% of expats rate the affordability of healthcare positively (vs. 61% globally), and 92% are happy with the quality of medical care (vs. 71% globally). South Korea also performs better than average in the Travel & Transportation subcategory (20th), with 92% of expats rating the transportation infrastructure positively (vs. 76% globally). An Irish expat shares: *"The healthcare, personal safety, and transportation are all very good."* Almost all expats (92%) feel safe in South Korea (vs. 84% globally), and only 2% say they do not feel safe, which is below the global average (8%). However, over half the expats in South Korea (52%) are unhappy with the air quality (vs. 20% globally), placing the country in the bottom 10 for this factor (55th).

...though Job Security Comes at a Cost

South Korea does not perform well in the Working Abroad Index (40th), and expats particularly dislike their working hours and lack of work-life balance (50th for both). One in five expats (20%) is dissatisfied with their working hours (vs. 16% globally). Interestingly, expats working full time actually work less than the global average (39.5 vs. 43.2 hours a week). Overall, 22% are unhappy with their work-life balance (vs. 17% globally). A Jamaican expat claims that *"the working culture is problematic and there is not enough work-life balance."* On the upside, expats consider their jobs in South Korea to be secure, as 63% rate this factor positively (vs. 61% globally).

"The working culture in South Korea is problematic."

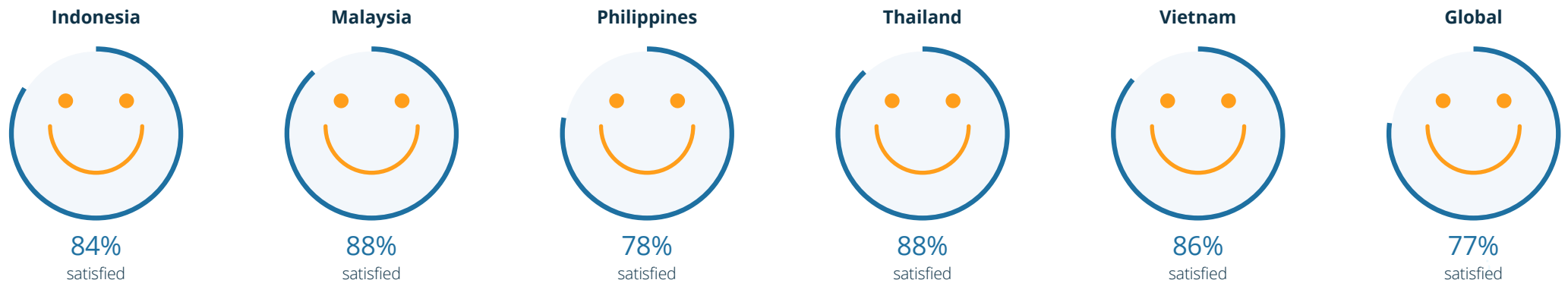
Asian Tiger Cubs



	Indonesia	Malaysia	Philippines	Thailand	Vietnam
Overall Ranking	31	4	26	14	10
Quality of Life Index	55	19	56	33	53
Ease of Settling In Index	8	2	7	20	25
Working Abroad Index	47	25	45	42	9
Personal Finance Index	17	9	10	12	1
Cost of Living Index	11	2	17	10	1

In total, 59 destinations were ranked.

Satisfaction Level



Happy Expats in the Asian Tiger Cubs

Thailand, Indonesia, Malaysia, Vietnam, and the Philippines all perform above average for personal happiness and finding friends, but there are also downsides.

TOP FINDINGS

- **The Tiger Cubs perform well in the Finding Friends subcategory.**
- **85% of expats in Thailand rate the quality of medical care positively (vs. 71% globally).**
- **Indonesia is in the bottom 5 of the Quality of Life Index.**
- **Malaysia receives some of the best results across the five countries, even ranking first for language.**
- **40% of expats in the Philippines find it difficult to get high-speed internet access (vs. 12% globally).**
- **63% of respondents rate the air quality in Vietnam negatively (vs. 20% globally).**

Comparing Life across the Asian Tiger Cubs

All five Asian Tiger Cubs perform exceptionally well in the Personal Happiness subcategory. Except in the Philippines (78%), which is also close, 80% or more expats in the Tiger Cubs share that they are happy with their lives in general (vs. 75% globally). The Tiger Cubs also perform well in the Finding Friends subcategory, where only Thailand (14th) misses a spot in the top 10. In fact, Malaysia even comes in second regarding the ease of finding new friends (66% vs. 48 % globally).

Vietnam comes in first in the Personal Finance Index, with 90% of expats that feel that their disposable household income is enough or more than enough to cover daily life expenses (vs. 77% globally). Furthermore, over four in five expats in the other four Tiger Cub destinations also say that their disposable household income is enough or more than enough. The Asian Tiger Cubs also perform very well in the Cost of Living Index, with Vietnam (1st)

and Malaysia (2nd) ranking in the top 3. More than 80% of expats in both destinations are satisfied with the cost of living compared to the other three destinations, where this factor was regarded favorably by still above-average shares of 64 to 70% of expats (vs. 48% globally).

In the Quality of Life Index, three out of five Tiger Cub destinations come in the bottom 10, while Thailand (33rd) is in the midfield in this index and Malaysia (19th) performs the best. Except for Malaysia (31st), they all perform very poorly in the Quality of the Environment subcategory, particularly due to poor results for water and sanitation. Indonesia (58th) and Vietnam (57th) even come in the bottom 3 for this factor, with only 34% of expats in Indonesia satisfied with the water and sanitation (vs. 77% globally). On the other hand, the Asian Tiger Cubs perform comparatively well in the Work & Leisure subcategory, with Indonesia's 29th place the worst result. Thailand, for example, ranks tenth for work-life balance, with 72% of expats satisfied with this factor (vs. 66% globally).

The Pandemic's Impact on Expat Life

Compared to the global average, expats in the Asian Tiger Cubs are more likely to have decided not to move back home because of the pandemic. In fact, close to one in three expats in Vietnam (31%) decided not to move back home in comparison to 18% of expats worldwide who said the same. Asked about the pandemic's biggest impact on their personal life, expats in the Tiger Cubs, except for Indonesia (22%), are more likely than the global average (28%) to say personal travel was impacted the most. In Malaysia, as many as two in five respondents (40%) gave this answer.

Social media is one of the most important sources of information regarding COVID-19 and related regulations for expats in Indonesia (53%), Malaysia (49%), and the Philippines (44%). Respondents in Thailand (50%) similarly refer to social media as a source but also heavily rely on expat news (55%), as do expats in Vietnam (45%).

Thailand: Great for the Budget...

Ranking 14th out of 59 countries overall, Thailand performs best in the Cost of Living Index (10th). While only 48% of expats globally rate the cost of living in their country of residence positively, 70% of respondents in Thailand are happy with this aspect of life abroad. An expat from the USA says: *"The cost of living is lower than in other large and*

developed places." Similarly, Thailand performs well in the Personal Finance Index (12th): two-thirds of expats (67%) are satisfied with their financial situation (vs. 64% globally). Additionally, 82% of expats say their disposable household income is enough or more than enough to cover their living expenses (vs. 77% globally).

"The cost of living is lower in Thailand."

...with Happy Expats...

Thailand lands in a mediocre 33rd place in the Quality of Life Index. On the one hand, the country performs very well for the quality of its medical care (7th), with 85% of expats rating this factor positively (vs. 71% globally). *"I like the first-class medical facilities and healthcare in Thailand,"* shares a British expat. Thailand also ranks among the top 10 in the Leisure Options subcategory (7th), with most expats (82%) satisfied with their socializing and leisure activities (vs. 67% globally). Moreover, the country comes 7th out of 59 in the Personal Happiness subcategory, with 85% of expats being happy with their life in general (vs. 75% globally).

On the other hand, Thailand does not do well in the Quality of the Environment subcategory (51st). In fact, over half the expats (51%) rate Thailand's air quality negatively (vs. 20% globally). A US American expat in Chiang Mai is unhappy with *"the smoky season"* and further explains that *"in Thailand, there is the worst air quality in the world for about three months every year"*. Similarly, 22% of expats are dissatisfied with the water and sanitation infrastructure (vs. 12% globally). Thailand also lands in the bottom 10 for its political stability (55th):

40% of expats rate this factor negatively (vs. 16% globally).

...but Few Career Opportunities

Thailand's performance is weakest in the Working Abroad Index (42nd): 45% of expats are unhappy with the career opportunities (vs. 33% globally), and 29% rate the state of the local economy negatively (vs. 19% globally). Most expats (72%) are satisfied with their work-life balance (vs. 66% globally), and over two-thirds (69%) are happy with their working hours (vs. 66% globally). In Thailand, full-time employed expats work an average of 44.4 hours a week (vs. 43.2 hours globally). However, only about a third (34%) work full time in the first place (vs. 55% globally).

Indonesia: A Bad Quality of Life...

Overall, Indonesia ranks 31st. It receives its worst results in the Quality of Life Index (55th), even ranking second to last in the Health & Well-Being subcategory (58th) — only ahead of the USA (59th). Over one in three expats (35%) rate the affordability of healthcare in Indonesia poorly (vs. 21% globally), and 44% are unhappy with the quality of medical care (vs. 14% globally). An Italian expat says: *"The healthcare system is not good and does not appear to be improving."*

Indonesia also lands among the bottom 10 in the Travel & Transportation subcategory (53rd), with 45% of expats rating the transportation infrastructure negatively, compared to only 15% globally. The country does badly in the Quality of the Environment subcategory (53rd), too. For example,

half the expats (50%) are dissatisfied with the water and sanitation infrastructure — a much higher share than the global average of 12%. *“The sea gets dirtier and dirtier! All kinds of rubbish fills in the rivers and goes to the sea,”* complains a German expat. Despite all this, the majority of expats (80%) is generally happy with their life in Indonesia (vs. 75% globally).

... and Dissatisfying Local Economy...

Indonesia ranks very poorly in the Working Abroad Index (47th), with 39% of expats rating the state of the local economy negatively — 20 percentage points more than the global share (19%). Additionally, more than two in five (44%) are unhappy with the local career opportunities (vs. 33% globally). The most popular career paths in Indonesia are in education (16%), finance (11%), and manufacturing and engineering (11%). Less than half the expats in Indonesia (49%) work full time (vs. 55% globally), while 15% have a part-time job (vs. 12% globally). On average, expats in Indonesia work longer hours than the global average: full-timers work 46.9 hours per week (vs. 43.2 hours globally), which might be why only 61% of expats are satisfied with their working hours (vs. 66% globally).

...but with a Friendly Population

Indonesia ranks in the top 10 of the Ease of Settling In Index (8th). This is mostly due to the great results in the

Friendliness (7th) and Finding Friends (8th) subcategories: 90% of expats rate the general friendliness of the population positively (vs. 69% globally), and 86% say the local people are friendly towards foreign residents (vs. 67% globally). And while just 44% of expats worldwide find it easy to make local friends, this is the case for 63% of respondents in Indonesia. In fact, half the expats (50%) say their circle of friends and acquaintances includes a mix of locals and expats (vs. 48% globally), and 29% are mostly friends with local residents (vs. 20% globally). A US American expat shares: *“It is a relaxed and friendly atmosphere, and I feel welcome wherever I go.”*

“I feel welcome wherever I go in Indonesia.”

Malaysia: Easy to Settle In...

Ranking 4th out of 59 countries, Malaysia places above the global average in every index. The country does particularly well in the Ease of Settling In Index (2nd), where only Mexico (1st) ranks higher. In fact, most expats find it easy to settle down in Malaysia (77% vs. 62% globally) and to make new friends (66% vs. 48% globally). When it comes to their social circle, 64% of expats in Malaysia describe their friends and acquaintances as a mixed group of expats and locals (vs. 48% globally). *“Making friends is not difficult,”* says an Indian expat.

“Making friends in Malaysia is not difficult.”

Malaysia ranks first worldwide in the Language subcategory, with 92% of expats finding it easy to live there without

speaking the local language (vs. 54% globally). This may well be due to Malaysia's colonial past and the fact that English is widely spoken across the country, as over a quarter of expats (27%) say they do not speak any of the local languages in Malaysia (vs. 13% globally), and half (50%) speak them only a little (vs. 30% globally). With Malaysia coming in third place in the Feeling at Home subcategory, 74% of expats also consider themselves at home in the local culture (vs. 63% globally).

...with Low Cost of Living...

Malaysia also does exceedingly well in the Cost of Living Index (2nd), where just Vietnam (1st) performs better. In fact, 82% of expats rate the cost of living in Malaysia positively, compared to just 48% globally. A Japanese expat shares *“the very reasonable living costs”* as their personal highlight about living in Malaysia. What is more, the country performs well in the Personal Finance Index (9th). Almost three in four expats (73%) are satisfied with their financial situation (vs. 64% globally), and 85% say their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally).

...and an Above-Average Quality of Life

The country ranks lower in the Quality of Living Index (19th), but still does well for a number of factors featured in this

index. Most expats are happy with both their socializing and leisure activities in Malaysia (80% vs. 67% globally) and their life in general (85% vs. 75% globally). Additionally, 82% of expats rate the quality of medical care positively (vs. 71% globally), and 71% are satisfied with its affordability (vs. 61% globally). Most expats (82%) are also happy with the transportation infrastructure (vs. 76% globally). A US American expat says she likes the “*cultural diversity, good healthcare, and friendliness. It’s a beautiful country.*” On the downside, Malaysia ranks 36th in the Safety & Security subcategory, with over a quarter of expats (26%) rating its political stability negatively (vs. 16% globally). The country does worst in the Working Abroad Index, but it still lands in an above-average 25th place: 72% of expats are satisfied with their working hours (vs. 66% globally), and 69% are happy with their job in general (vs. 68% globally).

“*The people in the Philippines are the friendliest I have ever met.*”

The Philippines: Great for Personal Finance...

Overall, the Philippines comes in an average 26th place. However, the country lands among the top 10 in the Ease of Settling In Index (7th), performing particularly well in the Finding Friends subcategory (6th): 61% of expats find it easy to make *local* friends in the Philippines (vs. 44% globally), and 59% say finding new friends is generally easy (vs. 48% globally). In a similar vein, the Philippines does well in the Friendliness subcategory (9th), with the majority

of expats (81%) describing the *local* population as friendly towards foreign residents (vs. 67% globally). While globally only 20% of expats say they have mainly local friends and acquaintances, this is the case for 43% of expats in the Philippines. “*Out of the 18 countries I have been to so far, the people here are the friendliest I have ever met,*” says a Canadian expat.

The country also performs very well in the Personal Finance Index (10th): 72% of expats are satisfied with their financial situation (vs. 64% globally), and 83% say their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally).

Interestingly, just 38% of expats in the Philippines have a yearly income of more than 50,000 USD, while this is the case for 49% of expats worldwide. On the other hand, more than half the expats in the Philippines (51%) have a gross annual income ranging from 12,000 USD to 50,000 USD (vs. 36% globally). The fact that 42% of respondents in the Philippines are already retired might play some role here. But it surely also helps that 64% of expats rate the cost of living in the Philippines positively (vs. 48% globally) — 25% are even very satisfied with this factor (vs. 14% globally).

...but a Flop for the Local Infrastructure

Ranking 56th in the Quality of Life Index, the Philippines only does better than three other countries — Kuwait (59th),

India (58th), and Egypt (57th). The Philippines even comes second to last in the Digital Life subcategory (58th), where 40% of expats find it difficult to get high-speed internet access (vs. 12% globally). A US American expat says: “*There is very poor infrastructure where I live. The internet is slow, but it is getting better.*” Close to three in ten expats (29%) also find paying without cash difficult (vs. 9% globally).

Over half the expats (51%) rate the transportation infrastructure in the Philippines negatively, compared to only 15% globally. And less than half (49%) rate the quality of medical care positively (vs. 71% globally). The Philippines also performs poorly in the Quality of the Environment subcategory (50th): 28% of respondents are unhappy with the water and sanitation infrastructure (vs. 12% globally), and close to one-third (31%) say the air quality is not good (vs. 20% globally). A British expat says that he does not like “*the traffic congestion and poor social/government services provided to citizens.*” On the upside, 80% of expats are happy with the climate and weather (vs. 66% globally), and 70% rate their socializing and leisure activities positively (vs. 67% globally).

Vietnam: Number One for Finances...

Coming in 10th place out of 59 countries overall, Vietnam ranks first in both the Personal Finance and Cost of Living Indices. When asked what they like most about their life abroad, multiple expats in Vietnam answer with “*the cost of living*”. In fact, most expats (85%) rate this aspect positively (vs. 48% globally). Additionally, 78% are satisfied with their

financial situation (vs. 64% globally), and nine in ten expats (90%) say their disposable household income is enough or more than enough to cover their living expenses (vs. 77% globally).

Vietnam also does well in the Working Abroad Index (9th), with the vast majority of expats (86%) expressing overall job satisfaction (vs. 68% globally). Vietnam places first worldwide for this factor and fourth in the Career Prospects & Satisfaction subcategory. Additionally, 49% rate the local career opportunities positively (vs. 45% globally). Most expats are also happy with their work-life balance (78% vs. 66% globally) and their working hours (67% vs. 66% globally). Interestingly, expats with full-time employment in Vietnam work an average of 44.5 hours per week, which is actually more than the global average of 43.2 hours a week.

...Where It's Easy to Find Friends...

Placing 25th in the Ease of Settling In Index, Vietnam does especially well in the Finding Friends subcategory (9th). According to 63% of expats, making local friends is easy (vs. 44% globally), and 67% find it easy to make new friends in general (vs. 48% globally). In fact, more than a quarter of expats in Vietnam (26%) are mostly friends with local residents (vs. 20% globally), while another 45% have a mixed circle of friends and acquaintances that includes both locals

and expats (vs. 48% globally). It might help that the majority of expats (81%) finds the local residents generally friendly (vs. 69% globally). However, another 81% consider it difficult to learn the local language — almost twice the global average of 42%. Perhaps this is why 39% of expats do not speak it at all, compared to 13% globally. A Canadian expat shares: *"I do not like being unable to speak Vietnamese, but it is one of the hardest languages to learn."* Luckily, 72% of expats find it easy to live in Vietnam without local language skills (vs. 54% globally).

"Plastic pollution is a major problem in Vietnam."

...but with a Bad Quality of Life

Despite its great performance in the overall ranking, Vietnam ends up among the bottom 10 in the Quality of Life Index (53rd). More than three in five expats (63%) rate the air quality in Vietnam negatively (vs. 20% globally), and 42% are unhappy with the water and sanitation infrastructure (vs. 12% globally). A Swiss expat shares: *"Plastic pollution is a major problem, especially along the coast."* Vietnam also performs poorly in the Digital Life subcategory (54th): half the expats (50%) rate the availability of online government services negatively (vs. 21% globally), and one in four (25%) finds it difficult to pay without cash (vs. 9% globally). But despite the poor performance for the quality of life, the majority of expats in Vietnam (85%) is still generally happy with their life (vs. 75% globally).

Northern Europe

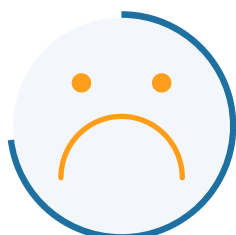


	Denmark	Estonia	Finland	Norway	Sweden
Overall Ranking	37	28	39	38	49
Quality of Life Index	10	16	4	12	20
Ease of Settling In Index	57	43	50	51	53
Working Abroad Index	5	17	24	11	20
Personal Finance Index	16	43	41	48	42
Cost of Living Index	52	23	51	57	48

In total, 59 destinations were ranked.

Satisfaction Level

Denmark



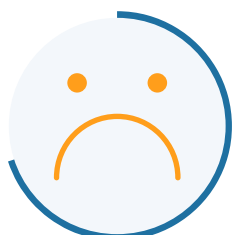
73%
satisfied

Estonia



84%
satisfied

Finland



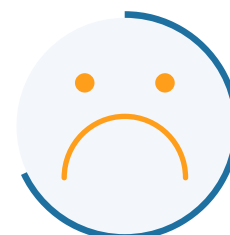
70%
satisfied

Norway



83%
satisfied

Sweden



68%
satisfied

Global



77%
satisfied

Life Is Good in the North, but Making Friends Is Tough

While the quality of life and the clean air in this region are noteworthy, expats are not too impressed with the leisure options. And many struggle with making friends.

TOP FINDINGS

- **None of the Northern European countries rank in the top 25 worldwide.**
- **The top-ranking destination in the region is Estonia (28th); Sweden ranks lowest (49th).**
- **Expats enjoy the quality of life throughout the region, with Finland even ranking 4th worldwide.**
- **It's easier to feel at home in Estonia than in the other countries in the region.**
- **Digital services, such as cashless payments, are a highlight.**

Comparing Life in Northern Europe

None of the Northern European destinations that have made it into the survey — i.e., Sweden, Denmark, Finland, Norway, and Estonia — rank in the top 25 worldwide. Estonia (28th) ranks highest overall, and Sweden (49th) ranks lowest out of 59 global destinations. However, they all rank in the top 20 worldwide for quality of life, with Finland (4th) and Denmark (10th) leading the way.

Two factors of the Quality of Life Index are particularly worth noting here: First is air quality, with Finland coming in first, Sweden third, Norway fifth, Estonia sixth, and Denmark in seventh place. The second factor where all these countries shine is the ease of making cashless payments, ranging from Denmark in first place to Sweden in ninth place. A Brazilian expat in Sweden appreciates the “digitalization of government departments”. She adds: “If you need anything, it is really clear, easy, and digital.”

Expats seem disappointed with Leisure Options, however.

All countries in the region rank in the bottom 10 for this subcategory, except Estonia, which fares slightly better at 44th place. A British expat in Norway puts it quite simply: “There’s not much to do.”

When it comes to working abroad, two countries stand out in particular: Denmark ranks 5th and Norway 11th, coming in ahead of Estonia (17th), Sweden (20th), and Finland (24th). Denmark and Norway are global leaders in the Work & Leisure subcategory: Denmark ranks first for both working hours and work-life balance, while Norway ranks second for working hours and fifth for work-life balance. Expats view their work-life balance far less favorably in Estonia, which ranks 32nd for this factor.

Across these five Northern European countries, expats have a hard time settling in. Denmark ranks 57th out of 59 destinations in this index, with Sweden (53rd), Norway (51st), Finland (50th), and Estonia (43rd) not doing much better. Whether it’s about Feeling at Home or Finding Friends, the performance in these subcategories is similarly weak in the

Northern European countries. All have bottom 10 rankings, although the exception, again, is Estonia, which places 35th when it comes to Feeling at Home — substantially higher than its neighbors. But Estonia still only ranks 48th for Finding Friends, so social isolation seems to be a common theme for expats throughout the region.

The Impact of COVID-19 on Expat Life

While 63% of expats globally said COVID-19 did not disrupt their relocation plans, the share of respondents who said the same in this region was more pronounced at around seven in ten. When it comes to personal travel, however, the pandemic did have an impact on expats in this region, particularly in some countries. While globally, 28% of respondents say that COVID-19 disrupted their personal travel, in Norway that figure is almost 10 percentage points higher at 37%. The picture in Denmark (35%) and Estonia (34%) is similar. Two countries in this region also stand out for their pandemic-related communication: around four in five expats in Finland (82%) and Denmark (81%), respectively, were very satisfied in this area (vs. 66% globally).

Norway: Relaxed, Peaceful & Safe...

In the *Expat Insider 2021* survey, Norway lands in a below-average 38th place out of 59 destinations. On the plus side, it has great results in both the Working Abroad Index (11th)

and the Quality of Life Index (12th). Expats even give Norway the second-best rating worldwide for their working hours (84% positive responses vs. 66% globally). Only those in Denmark are even happier with this factor. *"I love the work-life balance and the focus on family life!"* says a British expat in Stavanger. Another 82% of respondents are satisfied with the state of the local economy (vs. 62% globally), although they feel less positive about the local career opportunities (47% negative ratings vs. 33% globally). About one in three expats in Norway (32%) moved there for a work-related reason (vs. 36% globally), but a larger than usual share (26%) relocated for love, compared to just 12% worldwide. This might be one reason why some expats are now struggling career-wise.

With regard to the local quality of life, expats in Norway especially appreciate the underlying factors of the Quality of the Environment (2nd), as well as the Safety & Security (7th) subcategory. An impressive 99% rate the natural environment positively (vs. 84% globally), and another 96% feel safe (vs. 84% globally). However, Leisure Options (54th) leave a lot to be desired. Nearly one in four expats (24%) judge the available leisure activities unfavorably (vs. 14% globally), and only 51% rate their own socializing and leisure activities positively (vs. 67% globally).

...but Hard to Afford & Make Friends

The dissatisfaction with leisure activities might be connected

to Norway's poor performance for the ease of settling in (51st). Expats find it difficult to find new friends — 54% rate this factor negatively, compared to 32% globally, and another 59% say it is hard to make local friends in particular (vs. 36% globally). A further 31% of survey respondents do not feel at home in the Norwegian culture (vs. 20% globally), and 27% think the local population is generally unfriendly (vs. 16% globally). *"Norway is not a very social country, and making friends is hard,"* an expat from Ghana shares. It is definitely not a cheap country either: Norway ranks 48th in the Personal Finance Index, and a quarter of respondents (25%) are not happy with their financial situation (vs. 19% globally). Moreover, three in five expats (60%) describe the local cost of living as too high, compared to 34% worldwide.

Sweden: Reserved Residents & High Expenses...

In the *Expat Insider 2021* survey, Sweden narrowly escapes the bottom 10 in 49th place out of 59 destinations. It performs worst in the Ease of Settling Index (53rd), where it ends up among the ten worst-rated destinations in three out of four subcategories: Friendliness (56th), Feeling at Home (57th), and Finding Friends (59th). Sweden is the worst-ranking country for the ease of finding new friends. Three out of five expats (60%) find it hard to make new friends in Sweden, nearly twice the global average of 32%. *"The local culture can be tough, with many unwritten rules and Swedes being notorious for being very reserved,"* an expat from Guatemala shares. Actually, 34% find it difficult to get used to the Swedish culture, compared to 18% worldwide. These

difficulties are not necessarily due to the language barrier: 79% think it is easy to live in Sweden without local language skills (vs. 54% globally), and about half (52%) speak Swedish quite or even very well.

Moreover, expats are not exactly happy with the local cost of living and its impact on their personal finances. Sweden comes 48th out of 59 in the Cost of Living Index and 42nd in the Personal Finance Index. Half the respondents (50%) consider the cost of living too high (vs. 34% globally), and about one in five (19%) are not satisfied with their financial situation, the same as the global average (19%).

...with Work & the Quality of Life a Mixed Bag

On the plus side, Sweden does a lot better in the Working Abroad and Quality of Life Indices, placing 20th in each. Expats in Sweden appreciate the quality of the environment, the great digital infrastructure, the affordability of healthcare, and the transportation infrastructure. For example, the respondents consider the air quality to be the third-best worldwide (95% positive replies vs. 66% globally). They also vote Sweden into the top 5 for unrestricted access to online services (96% vs. 84% globally). Moreover, 92% rate the transportation infrastructure favorably (vs. 76% globally), and 76% describe healthcare as affordable (vs. 61% globally). However, there are a few downsides. For instance, 22% of

“The local culture can be tough in Sweden.”

respondents are unhappy with the quality of medical care (vs. 14% globally). The results for working abroad are also a bit mixed. In the Work & Leisure subcategory, Sweden lands in 10th place with more than three out of four expats (76%)

happy with their working hours (vs. 66% globally). Moreover, 72% rate the local economy positively (vs. 62% globally). However, only 47% are optimistic about the career opportunities, just a little more than the worldwide average (45%).

Denmark: Peaceful, Safe & Digitized...

Denmark lands in a below-average 37th place out of 59 in the *Expats Insider 2021* survey. One of its strongest points is the quality of life (10th). It ranks among the top 10 in three subcategories of the Quality of Life Index, coming 3rd out of 59 for Digital Life, 4th for Safety & Security, and 8th for Health & Well-Being. Expats consider it the best destination for cashless payment options, with 97% rating this factor positively (vs. 83% globally). They also describe Denmark as peaceful (95% vs. 80% globally) and safe (95% vs. 84% globally). *“I love the security and peace and quiet here,”* says a US American expat. While respondents appreciate the air quality (88% positive replies vs. 66% globally), they are less happy with the natural environment: only 76% give it a positive rating

“I love the security and peace and quiet here in Denmark.”

(vs. 84% globally). Expats are happy with the offered healthcare, though: 85% consider it affordable (vs. 61% globally) — 63% even very much so (vs. 30% globally) — 78% are happy with its quality (vs. 71% globally).

...with Generous Incomes & Great Work-Life Balance...

Denmark does surprisingly well in the Personal Finance Index (16th). About two in three expats (64%) are satisfied with their financial situation (vs. 64% globally), and 59% state that their disposable household income is *more* than enough to cover expenses (vs. 52% globally). This is surprising insofar as Denmark performs poorly in the Cost of Living Index (52nd): 58% are unhappy with the local cost of living (vs. 34% globally), but maybe their income is generous enough to make up for it. In fact, 38% of expats in

Denmark have a gross yearly income of 100,000 USD or more (vs. 20% globally).

Denmark receives its best result in the Working Abroad Index (5th). It places first in the Work & Leisure subcategory for the fourth time in five years. Expats love their *hygge* and their work-life balance (80% positive replies vs. 66% globally). A further 87% rate the local economy positively (vs. 62% globally). Nevertheless, only 60% are happy with their job security (vs. 61% globally), while 65% are satisfied with their job in general (vs. 68% globally).

...but a Closed Culture, Too

It is the Ease of Settling In Index (57th) that drags Denmark's overall ranking down. It ends up in the bottom 10 for Feeling at Home (55th), Friendliness (57th), and Finding Friends (58th). Denmark is the worst-rated destination for making local friends: 66% of expats find it difficult, compared to an average of 36%. Another 40% consider the Danish unfriendly towards foreign residents (vs. 18% globally), and 38% do not feel at home in the local culture (vs. 20% globally). Expats also struggle with learning the language (76% vs. 42% globally). In fact, 25% do not speak Danish at all (vs. 13% globally). *"I dislike the very closed culture and the very difficult language. Danish society is not open to foreigners at all,"* says an expat from Spain.

"If you do not speak Finnish, getting work is difficult."

Finland: In the Top 5 for Quality of Life...

Landing in 39th place out of 59 countries in the *Expat Insider 2021* survey, Finland gets rather mixed results. Its ranking in the Quality of Life Index (4th) is excellent. Finland comes first in the Digital Life, Quality of the Environment, and Safety & Security subcategories. Most expats appreciate the unrestricted access to online services (95% vs. 84% globally), the cashless payment options (97% vs. 83% globally), and the easy-to-get high-speed internet access (91% vs. 79% globally). Moreover, 97% rate the air quality positively, compared to 66% worldwide, while

not a single respondent (0%) gives the factor water and sanitation a negative rating (vs. 12% globally). Finland is also considered the most peaceful expat destination, as well as the second-safest one. An impressive 99% of expats feel safe in Finland (vs. 84% globally). They also benefit from a good transportation infrastructure (92% positive replies vs. 76% globally) and affordable healthcare (76% positive responses vs. 61% globally). However, Finland ranks among the bottom 10 for climate and weather (50th), and just 61% are happy with the local leisure options (vs. 72% globally).

...despite Few Career Options for Expats...

Finland's results in the Working Abroad Index (24th) are less impressive, though it still does better than average. In the Work & Leisure subcategory (11th), it misses out on a place in the top 10. Still, three out of four expats (75%) are happy with their working hours and their work-life balance (vs. 66% each globally). They also view the state of the economy positively, with 79% giving it a favorable rating (vs. 62% globally). Despite this, they are pessimistic about the local career opportunities: 50% rate them negatively (vs. 33% globally). *"I hate how hard it is to get a secure, well-paying job as a foreigner in Finland!"* an expat from Estonia comments,

"Estonia implements a hassle-free approach to running errands."

while a respondent from Australia says: *"If you do not speak Finnish, getting work is difficult, and you run the risk of being socially isolated."*

...and Struggles with Language & Culture

Finland ranks 50th out of 59 in the Ease of Settling Index, not just because of the language barrier. Actually, 75% of expats agree that you can get by without speaking the local language (vs. 54% globally) — which is fortunate, because 71% struggle with learning it (vs. 42% globally). Respondents also consider it hard to get used to the local culture (36% vs. 18% globally), and 57% say it is difficult to make local friends (vs. 36% globally). *"The people are distant and not very friendly, though decent and kind once you get to know them,"* says a Japanese expat. Lastly, Finland is infamous for its high cost of living (51st). Unsurprisingly, 54% consider it too high (vs. 34% globally). In the Personal Finance Index, Finland comes in a below-average 41st place.

Estonia: A Digital Society...

Ranking 28th out of 59 destinations, Estonia has the best results out of the five Northern European countries in the *Expat Insider 2021* survey. It does best in the Quality of Life (16th) and Working Abroad (17th) Indices. Expats give Estonia especially high ratings in the Digital Life subcategory (2nd); only Finland (1st) ranks higher. For example, 92% are happy with the

availability of government services online, 29 percentage points more than the global average of 63%. *“From voting to signing documents online, Estonia implements a hassle-free approach to running errands,”* says an expat from Hungary.

The respondents also enjoy the natural environment (97% positive replies vs. 84% globally) and feel generally safe in Estonia (96% vs. 84% globally). However, they are a bit less happy with the quality of medical care (71%, the same as the global average) — and definitely less satisfied with their travel opportunities: 71% rate them positively, compared to 84% worldwide. With regard to working abroad, expats in Estonia are happier with local career opportunities than those in other Northern European destinations. More than half (53%) rate them favorably, compared to 45% globally. Respondents are also generally satisfied with their working hours (70% vs. 66% globally) and the state of the economy (74% vs. 62% globally).

...with Salaries Too Low for Costs...

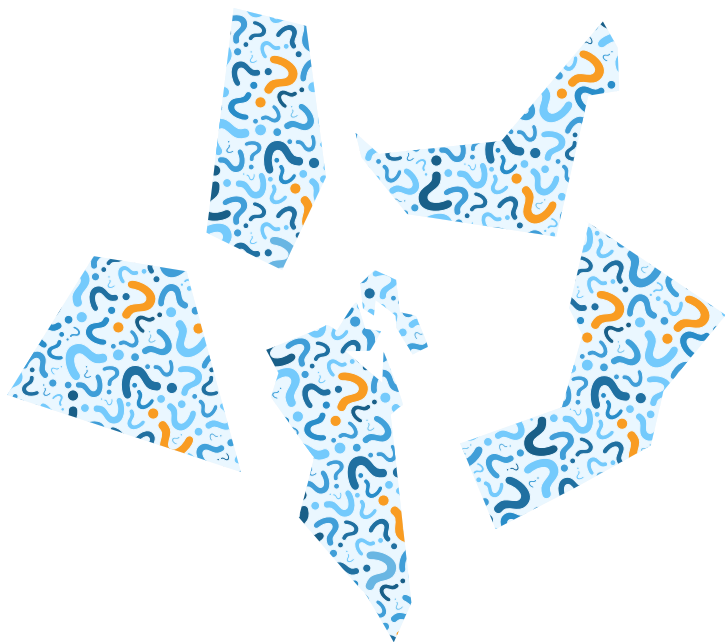
While Estonia does okay in the Cost of Living Index (23rd), especially compared to other countries in Northern Europe, it performs a lot worse in the Personal Finance Index (43rd).

About two in three expats (64%) are satisfied with their financial situation, the same as the global average. However, just 45% think their disposable household income is *more* than what they need to cover expenses (vs. 52% globally). *“The living costs are high in relation to the low salaries,”* an expat from Austria explains. In fact, 75% have a yearly income of less than 50,000 USD, compared to 51% globally.

...and Unfriendly Locals & a Difficult Language

Just like the other expat destinations across Northern Europe, Estonia performs rather poorly with regard to the ease of settling in (43rd). About one in four (23%) do not feel at home in the local culture (vs. 20% globally), more than one in three (37%) agree that finding friends is hard (vs. 32% globally), and less than half (48%) describe the local population as generally friendly (vs. 69% globally). Only 16% of expats have mostly local friends (vs. 20% globally). This might be partly due to the language barrier: nearly seven in ten (68%) say the local language is difficult to learn (vs. 42% globally), and just 7% speak it very well (vs. 28% globally). *“The language is hard, and there is a lack of materials to help adults learn,”* says an expat from the UK.

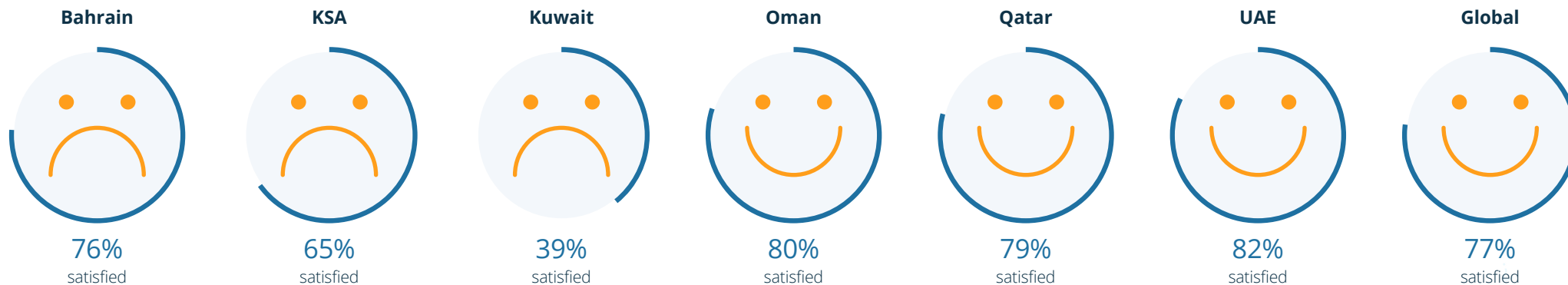
GCC States



	Bahrain	KSA	Kuwait	Oman	Qatar	UAE
Overall Ranking	12	42	59	24	17	18
Quality of Life	27	41	59	32	23	17
Ease of Settling In	5	36	59	6	29	17
Working Abroad	15	35	56	49	19	28
Personal Finance	29	34	58	45	38	56
Cost of Living	26	30	53	21	49	44

In total, 59 destinations were ranked.

Satisfaction Level



From Great to Worst, the GCC States Have It All

From Bahrain narrowly missing out on a spot in the top 10 to Kuwait placing last, results across the GCC States vary a lot.

TOP FINDINGS

- **Bahrain performs best in the Ease of Settling In Index, ranking 5th.**
- **For the seventh time in eight years, Kuwait comes in last place.**
- **Nearly all expats in Oman rate the peacefulness positively.**
- **Qatar does especially well in the Health & Well-Being subcategory (4th).**
- **Only 48% of expats find it easy to settle down in Saudi Arabia.**
- **93% agree it's easy to live in the UAE without speaking the local language.**

Comparing Life in the GCC States

Though results in the region may vary, there's at least one thing that expats seem to agree on: the language, at least, is not an issue. In Saudi Arabia, a still above-average 56% of respondents agree that getting by without local language skills is not a problem (vs. 54% globally).

In nearly every other regard, the gulf between the best- and worst-rated GCC State, respectively, is much wider. This is particularly noticeable in the Ease of Settling In Index. Here, Bahrain and Oman land in a 5th and 6th place out of 59 destinations, while the UAE's ratings put it at a good 17th place. Continuing on, Qatar finds itself in the middle of the list (29th), Saudi Arabia already sees less favorable results (36th), and Kuwait ranks last worldwide. Expats in the region perceive the friendliness of the local population, for example, vastly differently: 86% of respondents in Oman agree that local residents are generally friendly, while only three in ten expats in Kuwait (30%) would say the same.

However, Oman joins Kuwait when it comes to receiving less than favorable results in the Working Abroad Index, where the two countries rank 49th and 56th out of 59 destinations, respectively. In this respect, expats in Bahrain are the happiest too, affording the small nation a 15th place in the index, with Qatar not far behind in 19th place. However, even in these two GCC States, expats in full-time positions spend longer hours at the job than the global average: in Bahrain, the average work week is even six hours longer (49.2 hours per week vs. 43.2 hours globally)!

Does all this time spent at work at least translate into plenty of financial security? Not necessarily: Up to 35% of respondents in the region say that their disposable household income is not enough to cover all their living expenses (vs. 23% globally). Though in Bahrain, a slightly above-average share of 66% are at least satisfied with their financial situation in general (vs. 64% globally), helping it to a 29th place in the Personal Finance Index, the best result in the region.

When it comes to the quality of life, it is a different country that shines: the UAE ranks 17th in this index, with top 10 results in the Travel & Transportation (7th) and Safety & Security (3rd) subcategories. Oman (5th) and Qatar (9th) receive similarly good results in the latter subcategory, which combines the ratings for the peacefulness, political stability, and personal safety in the country. However, Qatar stands out even more in the Health & Well-Being subcategory, where its fourth place is by far the best result in the region.

The Impact of COVID-19 on Expat Life

Across the world, 63% of survey respondents state that COVID-19 has not disrupted their relocation plans. Across the GCC States, however, this share is at times much lower. Expats in Kuwait, for example, are around three times more likely to move back home sooner than originally planned (14% vs. 5% globally) or to move to another foreign country (19% vs. 6% globally). An additional 17% had to change existing plans to relocate (vs. 8% globally), and less than half the global average agree that the pandemic hasn't had an impact on their stay abroad (30% vs. 63% globally).

While results are not quite as dire across the region, the share of expats who say they will now return home sooner than originally planned is usually above the global average of 5%, with results ranging from 9% to 12% in all but Qatar (4%). In Oman and Saudi Arabia, close to double

the worldwide share of respondents are also planning to move to another foreign country due to COVID-19 (11% and 12%, respectively). And interestingly, over a quarter of respondents in the UAE (26%), Qatar (28%), and Bahrain (30%) have decided *not* to move back home in the near future due to the pandemic.

“The people are among the highlights of living in Bahrain.”

Bahrain: Easy to Settle Down In...

Ranking 12th out of 59 countries, Bahrain performs best in the Ease of Settling In Index (5th) — just behind Colombia (4th), Costa Rica (3rd), Malaysia (2nd), and Mexico (1st). Most expats (87%) find it easy to live in Bahrain without speaking the local language (vs. 54% globally). Moreover, 77% of expats feel at home in the local culture (vs. 63% globally), and 70% say it is easy to settle down in Bahrain (vs. 62% globally). A German expat says: *“The people — locals and expats — are among the highlights of living in Bahrain.”* More than half the expats in Bahrain (55%) have a social circle that consists of both expats and locals (vs. 48% globally), but another 40% are mostly friends with other expats (vs. 32% globally), and just 5% mainly socialize with locals (vs. 20% globally).

...with Good Career Opportunities...

With Bahrain receiving good results in the Working Abroad Index (15th), more than half the expats (54%) are happy with the local career opportunities, almost ten percentage points more than the global average (45%). A Pakistani expat shares:

“Bahrain offers an equal opportunity to everyone who wants to succeed and develop in any field of life or work. This is the place for anyone to try their luck.” Additionally, 69% are satisfied with their job in general (vs. 68% globally), and 63% rate their job security positively (vs. 61% globally). In Bahrain, the most common fields expats work in are healthcare (11% vs. 6% globally), energy and utilities (9% vs. 2% globally), education (8% vs. 12% globally), and hospitality (8% vs. 3% globally).

...but a Dissatisfying Environment & Low Incomes

Placing 27th in the Quality of Life Index, Bahrain performs poorly in the Quality of the Environment (43rd) and Leisure Options (42nd) subcategories. In fact, 24% of expats are unhappy with the natural environment (vs. 8% globally), and 17% are dissatisfied with the local leisure options (vs. 14% globally), placing the country among the bottom 10 for both factors (55th for both). On the upside, most expats are happy with the availability of government services online (83% vs. 63% globally), the country's political stability (84% vs. 64% globally), and the quality of medical care in Bahrain (81% vs. 71% globally).

With regard to the financial aspects of expat life, Bahrain comes in mid-field in the Cost of Living (26th) and Personal Finance (29th) Indices. Exactly half the expats (50%) rate the cost of living positively (vs. 48% globally). But while 66% of expats are generally satisfied with their financial situation (vs. 64% globally), another 31% say their disposable household income is not enough to cover all expenses (vs. 23%

globally). In fact, 46% of expats in Bahrain have an income of up to 25,000 USD per year (vs. 30% globally), while just 8% of respondents report an annual income ranging from 25,000 to 50,000 USD (vs. 20% globally).

Kuwait: Ranking Last for Quality of Life & Ease of Settling In...

For the seventh time in eight years, Kuwait (59th out of 59 countries) comes in last place. The country ranks last in the Quality of Life Index (59th), with especially poor results in the Leisure Options, Personal Happiness, and Travel & Transportation subcategories (59th for all). In fact, 58% of expats in Kuwait are unhappy with the local leisure options (vs. 14% globally), and half the respondents (50%) rate the climate and weather negatively (vs. 17% globally). A Lebanese expat says they do not like the *“very hot summer”*. Additionally, 29% rate their personal happiness in Kuwait negatively (vs. 10% globally), and just 45% are satisfied with their travel opportunities (vs. 84% globally).

Kuwait also places last in the Ease of Settling In Index (59th), with 46% of expats not feeling at home in the local culture (vs. 20% globally) and 45% finding it difficult to settle down in this country (vs. 22% globally). Moreover, 51% have trouble finding new friends (vs. 32% globally), and 62% find it difficult to make local friends in particular (vs. 36% globally). In Kuwait, 64% of expats are mostly friends with other expats, which is twice the global average (32%). The country also comes last for friendliness (59th), with 36% of expats rating the general friendliness of the population negatively (vs.

16% globally), while another 44% describe the people as unfriendly towards foreign residents (vs. 18% globally). On the upside, 58% of expats find it easy to get by without speaking the local language (vs. 54% globally).

... with Working Life & Finances as Further Sore Spots

Placing 56th in the Working Abroad Index, Kuwait performs especially poorly in both the Work & Leisure (58th) and the Career Prospects & Satisfaction (57th) subcategories. Almost one-third of respondents (31%) are dissatisfied with their job in general (vs. 16% globally), and 34% are unhappy with their work-life balance (vs. 17% globally). The three most common fields that expats in Kuwait work in are education (23% vs. 12% globally), energy and utilities (9% vs. 2% globally), and healthcare (9% vs. 6% globally). Just over half the expats (54%) rate their working hours positively, compared to 66% globally. Indeed, expats with full-time jobs in Kuwait work longer hours than the global average (44.4 hours per week vs. 43.2 globally).

Kuwait is second to last in the Personal Finance Index (58th) — only ahead of Italy (59th). More than one-third of expats (34%) are dissatisfied with their financial situation (vs. 19% globally). Moreover, 35% state that their disposable household income is not enough to cover their living expenses (vs. 23% globally). A large share of expats has a yearly income ranging from 12,000 to 25,000 USD (19% vs. 15% globally) or even

“I don't like the high living expenses and rent prices in Kuwait.”

one below 12,000 USD a year (17% vs. 15% globally). The cost of living in Kuwait does not make the situation any better: 55% of respondents rate the cost of living negatively (vs. 34% globally). A Pakistani expat says the *“high living expenses and rent prices”* are their least favorite things about living in Kuwait.

Oman: A Safe & Friendly Destination...

Coming in 24th place out of 59 countries, Oman performs best in the Ease of Settling In Index (6th). The majority of expats (83%) is happy with the friendliness of the local population towards foreign residents (vs. 67% globally). Another 86% rate the general friendliness positively (vs. 69% globally). An expat from the Philippines likes that *“the locals are very friendly and hospitable”*. Additionally, 58% of expats find it easy to make local friends (vs. 44% globally). In Oman, most expats (60%) have a fairly mixed group of friends and acquaintances that includes both expats and locals (vs. 48% globally). However — perhaps owing to Oman's huge expat population — just 1% are mostly friends with locals (vs. 20% globally), while 39% mainly socialize with other expats (vs. 32% globally). Most expats feel at home in Oman's local culture (69% vs. 63% globally) and find it easy to live there without speaking the local language (84% vs. 54% globally).

...Where Work & Money Are the Downsides...

Oman ranks in a low 49th place in the Working Abroad

Index. Only 24% of expats are happy with the local career opportunities (vs. 45% globally), and a further 31% are dissatisfied with their job security (vs. 20% globally). An Indian survey respondent says that *“as an expat, there is not much room for career development”*. Just 58% of expats are satisfied with their jobs in general (vs. 68% globally). Many expats in Oman work in the field of education (20% vs. 12% globally), followed by construction (14% vs. 3% globally), and finance (10% vs. 8% globally).

“Oman is a very peaceful place to live in.”

The country also performs poorly in the Personal Finance Index (45th): 28% of expats say their disposable household income is not enough to cover all their expenses (vs. 23% globally). While just 30% of expats worldwide report an annual income of less than 25,000 USD, this is the case for 40% of expats in Oman. A large share (24%) even has an income of less than 12,000 USD yearly (vs. 15% globally). This may be the reason why only 54% of expats are satisfied with their financial situation, compared to 64% globally.

...and Results for the Quality of Life Are Mixed

In the Quality of Life Index, Oman places 32nd, doing best in the Safety & Security subcategory (6th). Nearly all expats (97%) rate the peacefulness positively (vs. 80% globally), placing the country second worldwide for this factor — just behind Finland (1st). An expat from Sri Lanka shares: *“It is a*

very peaceful place to live and raise a family.” Moreover, 91% of expats are happy with the country's political stability (vs. 64% globally). On the other hand, 17% of expats in Oman rate the unrestricted access to online services negatively (vs. 7% globally). And Oman lands among the bottom 10 in the Health & Well-Being subcategory (50th): just 43% of respondents find the healthcare affordable (vs. 61% globally), and 21% rate the quality of medical care negatively (vs. 14% globally). However, the country receives better results in the Quality of the Environment subcategory (17th), with 79% of expats being satisfied with the air quality (vs. 66% globally).

Qatar: High Safety & Great Healthcare...

Overall, Qatar comes 17th out of 59, placing 23rd in the Quality of Life Index. It does especially well in the Health & Well-Being subcategory (4th), with 92% of expats rating the quality of medical care positively (vs. 71% globally). Additionally, 82% consider healthcare in Qatar affordable (vs. 61% globally). The majority of expats feels safe in Qatar (93% vs. 84% globally) and rates the country's political stability positively (86% vs. 64% globally). Due to these results, the country places 9th in the Safety & Security subcategory. A British expat says that *“it is a very safe place, crime rates are very low, and people are treated respectfully”*.

However, Qatar does poorly in the Leisure Options (49th) and Quality of the Environment (47th) subcategories. In fact,

21% of expats are dissatisfied with the local leisure options (vs. 14% globally). And while 89% of expats rate the water and sanitation infrastructure positively (vs. 77% globally), 29% are unhappy with the natural environment (vs. 8% globally). More than one in three respondents (34%) agree, rating the air quality negatively (vs. 20% globally).

...with a Stable Economy, but High Living Expenses...

Qatar performs better than average in the Working Abroad Index (19th), with more than half the expats (51%) rating the local career opportunities positively (vs. 45% globally). What is more, 69% give their overall job satisfaction a good rating (vs. 68% globally). Most expats (86%) are also happy with the state of the local economy (vs. 62% globally). Interestingly, 84% of expats in Qatar are currently working full time, compared to just 55% globally. And just 2% have a part-time job (vs. 12% globally). The top 3 fields that expats in Qatar work in are education (22% vs. 12% globally), construction (11% vs. 3% globally), and transportation and logistics (10% vs. 4% globally).

On the other hand, Qatar places 38th in the Personal Finance Index, with 23% of expats saying their disposable household income is not enough to cover their expenses (vs. 23% globally). This may also be due to the cost of living in Qatar (49th), which 47% of expats rate negatively, compared to just 34% globally. *“The cost of living is very high, and people here are mostly money oriented,”* says an Indian expat.

...and Connecting with Locals Is a Challenge

Qatar lands close to mid-field in the Ease of Settling In Index (29th), with 64% of expats feeling at home in the local culture, about the same as the global average (63%). However, the country still performs below average in the Feeling at Home (36th), Friendliness (36th), and Finding Friends (39th) subcategories. A Japanese expat says that *“it is difficult to connect with the locals in Qatar”*. Indeed, more than half the expats in Qatar (53%) are mostly friends with other expats, 21 percentage points more than the global average (32%). The majority of expats (91%) at least finds it easy to get by without speaking the local language (vs. 54% globally), placing Qatar second for this factor.

“It is difficult to connect with the locals in Qatar.”

Saudi Arabia: Unhappy Expats...

Saudi Arabia ranks 42nd, trailing behind most other GCC States, except for Kuwait (59th), and performing below average in most indices. For example, it places 41st in the Quality of Life Index. While 78% of expats are happy with the availability of government services online (vs. 63% globally), 19% are dissatisfied with the access to online services in general (vs. 7% globally).

Saudi Arabia ranks 58th in both the Local Leisure and the Personal Happiness subcategories — only ahead of Kuwait

(59th for both). One out of four expats in Saudi Arabia (25%) is dissatisfied with the local leisure options (vs. 24% globally), and 29% are dissatisfied with their socializing and leisure activities (vs. 18% globally). *“There is not much to do, and there are no social venues,”* shares a British expat. Another 22% are

unhappy with the weather and climate (vs. 17% globally). A German expat says: *“The weather is hot and humid, and there are hardly any green spaces.”* All in all,

16% of expats in Saudi Arabia are unhappy with their life in general (vs. 10% globally). On the plus side, the country ranks 20th in the Health & Well-Being subcategory — 77% of expats rate the quality of medical care positively.

... Where a Good Economy Meets Long Hours...

Placing 35th in the Working Abroad Index, Saudi Arabia receives its best results for the state of the local economy (15th) — 69% of expats rate this factor positively (vs. 62% globally). Additionally, 44% are satisfied with the local career opportunities, just slightly less than the global average (45%). However, 25% of respondents are unhappy with the work-life balance in Saudi Arabia (vs. 17% globally), and 23% rate their working hours negatively (vs. 16% globally). Expats with full-time jobs in Saudi Arabia work about two hours more than the global average (45.0 hours per week vs. 43.2

hours). *“I do not like the unpaid overtime and understaffing at work,”* explains an expat from the Philippines.

... and Expats Struggle to Settle Down

Saudi Arabia also performs below the global average in the Ease of Settling In Index (36th), with its worst results in the Feeling at Home subcategory (45th). Less than half the expats (48%) find it easy to settle down in this country (vs. 62% globally). Additionally, 22% do not feel at home in the local culture (vs. 20% globally).

Only 41% of expats find it easy to make local friends (vs. 44% globally), and 59% describe the local population as friendly towards foreign residents (vs. 67% globally). When it comes to the ease of settling in, Saudi Arabia does best in the Language subcategory (27th): 56% of expats find it easy to get by without speaking the local language (vs. 54% globally).

UAE: Safe, Peaceful, & Easy to Settle In...

The UAE performs better than average in the *Expats 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 & Transportation 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 fourth 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).

...but Financial Aspects Drag It Down...

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"*.

"The cost of living is impossibly high in the UAE."

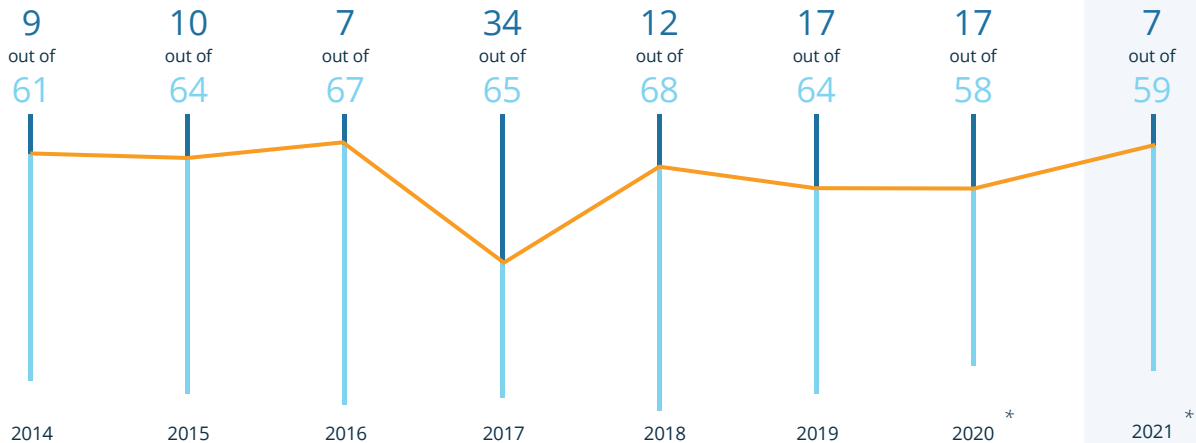
...and Good Job Opportunities Require Long Hours

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. 43.2 globally). Perhaps this is one reason why 19% of expats are dissatisfied with their working hours (vs. 16% globally).

Australia



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Socializing & Leisure Activities



80%
Australia

67%
Global

Cost of Living



41%
Australia

34%
Global

Satisfaction Level



85%
Australia

77%
Global



Quality of Life Index

6 out of 59

- 8 Digital Life
- 8 Quality of the Environment
- 5 Leisure Options
- 17 Health & Well-Being
- 16 Safety & Security
- 25 Personal Happiness
- 34 Travel & Transportation



Ease of Settling In Index

18 out of 59

- 9 Feeling at Home
- 26 Finding Friends
- 24 Friendliness
- 14 Language



Working Abroad Index

10 out of 59

- 11 Career Prospects & Satisfaction
- 13 Economy & Job Security
- 13 Work & Leisure



Personal Finance Index

39 out of 59



Cost of Living Index

39 out of 59

Australia: Great Leisure Options & a Flourishing Social Life

A beautiful environment, a great working life, and plenty of leisure options in Australia make up for expensive living costs and healthcare.

TOP FINDINGS

- **Australia (7th out of 59) lands among the top 10 destinations worldwide.**
- **Nearly every respondent in Australia is happy with the natural environment.**
- **88% of expats are satisfied with the quality of healthcare (vs. 71% globally).**
- **Close to four in five (79%) rate the state of the Australian economy positively.**
- **But 41% of expats are unhappy with the local cost of living (vs. 34% globally).**
- **A similar share says the pandemic affected personal travel the most.**

A Beautiful Natural Environment

Australia (7th out of 59) lands among the top 10 destinations worldwide. In the Quality of Life Index (6th), it narrowly misses out on a spot in the top 5. This great performance is partly due to Australia's leisure options and the quality of the environment. It comes first worldwide for its local leisure activities, which 87% of expats rank positively (vs. 72% globally). An impressive 97% of respondents praise the natural environment (vs. 84% globally). *"Living in close proximity to nature — close to the beach and the rainforest — is so amazing!"*, says a US American expat.

"Living in close proximity to nature is so amazing!"

Great Digital Life, Expensive Healthcare

Australia also does very well in the Digital Life subcategory (8th) of the Quality of Life Index. For instance, expats appreciate the availability of government services online,

which 89% rate positively (vs. 63% worldwide). They also give the cashless payment options a favorable rating (96% vs. 83% worldwide). Opinions on the topic of healthcare in Australia are not quite as enthusiastic: while 88% of expats are satisfied with its quality (vs. 71% globally), just 68% consider it affordable, though this is still above the global average (61%). A US American expat shares, *"I like the affordable and universal healthcare."* Moreover, only 76% of respondents are happy with their travel opportunities (vs. 84% globally), although 83% rate the country's transportation infrastructure positively (vs. 76% worldwide).

Good Working Life, Easygoing Culture

Australia also does quite well in the Working Abroad Index (10th). Expats are especially satisfied with their local career opportunities (60% positive ratings vs. 45% globally) and their work-life balance (76% vs. 66% globally). Nearly four

in five expats (79%) also rate the state of the Australian economy positively (vs. 62% worldwide). Even Australia's somewhat worse results in the Ease of Settling In Index (18th) still places it in the top 20. Expats find it especially easy to get used to the local culture (76% vs. 65% globally) and to settle down in Australia (74% vs. 62% worldwide). A Pakistani expat shares: *"I like the diverse community with the mixed culture — almost all value and respect others."* However, only a slightly above-average 54% think it is easy to find new friends in Australia (vs. 48% globally).

"I like the diverse community with the mixed culture."

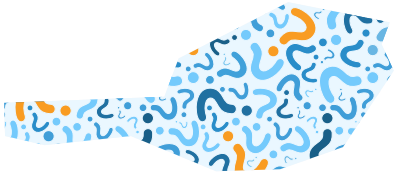
The Drawback: High Expenses

Even worse, just 63% of respondents are happy with their financial situation, about the same as the global average (64%). No wonder then that Australia only comes in 39th place in both the Personal Finance Index and the Cost of Living Index. In fact, 41% of expats are unhappy with the local cost of living (vs. 34% globally). *"I don't like the cost of living, specifically housing,"* says an expat from Brazil. *"Rent is very high in the major cities, and in the last five to eight years it has become almost impossible to buy property here."*

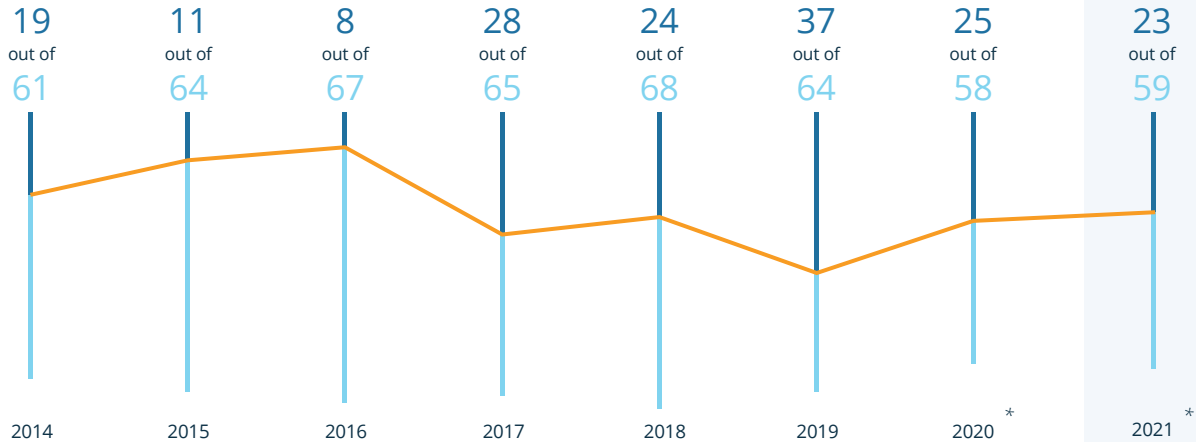
The Impact of COVID-19 on Expat Life

Expats are highly satisfied with Australia's official communication regarding the COVID-19 pandemic: 87% rate it positively (vs. 66% globally). Most of them also rely on official government channels (66% vs. 48% globally) and local news (65% vs. 47% worldwide) to get updates on COVID-19 and related regulations. When it comes to being personally affected by the fallout of the pandemic, expats in Australia do better than average with regard to their social life — only 12% say this is the area in which COVID-19 has the biggest impact on their life right now (vs. 24% globally). A British expat even shares that *"COVID-19 restrictions make me feel safe"*. However, it curbs their travel opportunities even further: 40% say it has affected personal travel the most (vs. 28% globally), and this is also where expats see the biggest long-term impact on their life (41% vs. 25% globally).

Austria



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Natural Environment



98%
Austria

84%
Global

General Friendliness



37%
Austria

16%
Global

Satisfaction Level



79%
Austria

77%
Global



Quality of Life Index

2 out of 59

- 29 Digital Life
- 5 Quality of the Environment
- 27 Leisure Options
- 7 Health & Well-Being
- 15 Safety & Security
- 28 Personal Happiness
- 1 Travel & Transportation



Ease of Settling In Index

56 out of 59

- 47 Feeling at Home
- 53 Finding Friends
- 58 Friendliness
- 51 Language



Working Abroad Index

7 out of 59

- 21 Career Prospects & Satisfaction
- 6 Economy & Job Security
- 7 Work & Leisure



Personal Finance Index

23 out of 59



Cost of Living Index

24 out of 59

Austria: Amazing for Travel but Terrible for Settling In

Expats in Austria are exceptionally happy with the natural environment and healthcare, but settling in and finding friends has been difficult.

TOP FINDINGS

- **Austria ranks 2nd worldwide in the Quality of Life Index, only beaten by Taiwan.**
- **However, Austria is 4th from the bottom in the Ease of Settling In Index.**
- **82% of expats are satisfied with the affordability of healthcare in Austria (vs. 61% globally).**
- **86% of respondents rate the state of the Austrian economy positively (vs. 62% globally).**
- **76% of expats in Austria say that COVID-19 has had no effect on their stay abroad (vs. 63% globally).**

The Second-Best Destination for Quality of Life

Coming in 23rd place out of 59 destinations, Austria ranks second worldwide in the Quality of Life Index, only beaten by Taiwan. It even ranks first in the Travel & Transportation subcategory: 95% of expats are happy with their travel opportunities (vs. 84% globally), and 94% rate the transportation infrastructure positively (vs. 76% globally). Nearly all expats in Austria are also happy with the natural environment (98% vs. 84% globally), as well as the water and sanitation infrastructure (97% vs. 77% globally). The country does very well in the Health & Well-Being subcategory (7th), with 82% rating the affordability of healthcare positively (vs. 61% globally) and 88% being satisfied with the quality of medical care (vs. 71% globally). A Turkish expat shares that she particularly likes the “*general life quality, air, water, transportation, and healthcare*”. There is only one downside in terms of the

“*People are polite, but it's very difficult to make real friends with locals.*”

quality of life: 17% of expats find it difficult to pay without cash in Austria (vs. 9% globally), which places the country in the bottom 10 for this factor (50th).

Expats Struggle to Make Friends

Austria also lands in the bottom 10 for the Ease of Settling In Index (56th) — only Denmark (57th), Japan (58th), and Kuwait (59th) perform worse. Exactly three in ten expats (30%) do not feel at home in the local culture (vs. 20% globally), and 54% do not find it easy to make local friends (vs. 36% globally). Moreover, 37% of respondents rate the general friendliness of the population negatively (vs. 16% globally). A British expat shares: “*People are polite, but it's very difficult to make real friends with locals.*” Not being able to connect with the local residents is not necessarily due to the language barrier: only 8% of respondents do not speak the local language at all (vs. 13% globally), while 30% speak it a little and another 56% speak it fairly or even very well.

A Good Work-Life Balance & Stable Economy

On the upside, working in Austria pays off for expats: the country lands in the top 10 of the Working Abroad Index (7th), with three-quarters of respondents (75%) rating their working hours positively (vs. 66% globally). Another 73% are happy with their work-life balance (vs. 66% globally), and 86% rate the state of the local economy positively (vs. 62% globally). *“The work culture here rewards real talent,”* says an Indian expat. And a British expat shares: *“I like the Austrian attitude towards work and free time. There is a balance, and working is not stressful — everyone has time for a break!”* Lastly, Austria’s above-average performance is also reflected in the Personal Finance (23rd) and Cost of Living (24th) Indices, with 56% rating the local cost of living positively (vs. 48% globally).

“I like the Austrian attitude towards work and free time.”

The Impact of COVID-19 on Expat Life

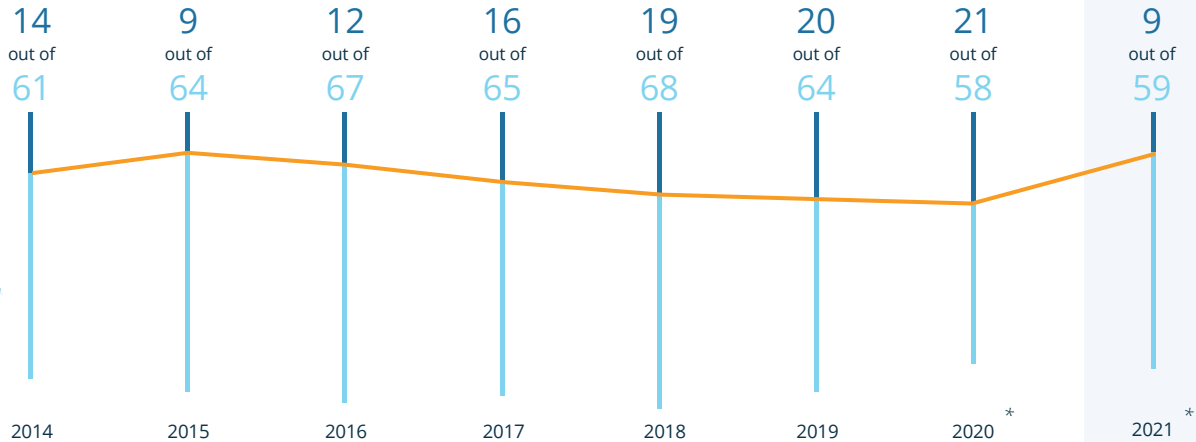
The pandemic seems to have had less of an impact on expats in Austria compared to the global average: more than three-quarters of respondents (76%) say that COVID-19 has had no effect on their stay abroad (vs. 63% globally). Altogether, just 24% of expats in Austria have had to change their plans for the future (vs. 37% globally). However, more than one out of three respondents in Austria (34%) say their social life is suffering the most, ten percentage points more than the global average (24%).

For expats in Austria, the top 3 sources of information regarding COVID-19 and related regulations are local news (57%), official government channels (54%), and social media (38%). More than seven in ten expats (71%) are happy with the official communication on the pandemic (vs. 66% globally).

Canada



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Local Career Opportunities



64%
Canada

45%
Global

Disposable Household Income



32%
Canada

23%
Global

Satisfaction Level



80%
Canada

77%
Global



Quality of Life Index

5 out of 59

- 4 Digital Life
- 9 Quality of the Environment
- 25 Leisure Options
- 11 Health & Well-Being
- 13 Safety & Security
- 20 Personal Happiness
- 28 Travel & Transportation



Ease of Settling In Index

12 out of 59

- 7 Feeling at Home
- 27 Finding Friends
- 18 Friendliness
- 5 Language



Working Abroad Index

12 out of 59

- 5 Career Prospects & Satisfaction
- 22 Economy & Job Security
- 8 Work & Leisure



Personal Finance Index

50 out of 59



Cost of Living Index

40 out of 59

Canada: A Top 10 Country with High Living Costs

Canada is in the top 10 for quality of life and expats find it easy to settle in. However, living costs are very high and incomes not always enough.

TOP FINDINGS

- **Canada (9th overall) performs well in most indices of the *Expats Insider 2021* survey.**
- **Most expats are satisfied with the affordability of healthcare (85% vs. 61% globally).**
- **An above-average 64% of expats say the career opportunities in Canada are good (vs. 45% globally).**
- **But over two in five (41%) rate Canada poorly for its cost of living (vs. 34% globally).**
- **81% are satisfied with official information on the pandemic (vs. 66% globally).**

One of the Best for Quality of Life

Making it into the top 10 out of 59 destinations, Canada (9th overall) performs well in most indices of the *Expats Insider 2021* survey. The country ranks best in the Quality of Life Index (5th), with the majority of expats finding it easy to get high-speed internet in their homes (92% vs. 79% globally) and to pay without cash (96% vs. 83% globally). Additionally, 86% of expats are happy with the availability of administrative and government services online, which is 23 percentage points higher than the global average (63%). Most expats are also satisfied with the affordability of healthcare in Canada (85% vs. 61% globally) and the country's political stability (90% vs. 64% globally). *"Healthcare is a basic right, and the quality of life is very good in Canada,"* says a US American expat.

"The quality of life is very good in Canada."

Easy to Feel at Home

Canada also performs well in the Working Abroad and Ease of Settling In Indices (12th for both). It even lands in the top 10 of the Feeling at Home subcategory (7th) as 73% of survey respondents feel at home in the local culture (vs. 63% globally). An expat from South Africa shares: *"Canada is a great country to both live and work in."*

Expats also rate their working hours in Canada highly, with nearly three-quarters of respondents (73%) being happy with this factor, compared to only about two-thirds globally (66%). Additionally, close to two out of three expats (64%) say the career opportunities in Canada are good (vs. 45% globally). Out of all respondents working full time or part time, 13% work in Canada's IT sector and 9% in finance, followed by 7% in manufacturing and engineering.

Astronomical Housing Costs

Astronomical Housing Costs

On the other hand, Canada ends up in the bottom 10 of the Personal Finance Index (50th). Nearly a third of expats (32%) say their disposable income is not enough to cover all their living expenses (vs. 23% globally). An expat from the USA says that *"housing costs are astronomical"*, and an expat from Mexico shares that *"the best cities are really expensive. It's hard to become a homeowner with an average income."* Nearly a quarter of expats (24%) are dissatisfied with their financial situation (vs. 19% globally). Ranking 40th in the Cost of Living Index, Canada also lands in the bottom half in this regard: 41% of expats rate the country poorly for its cost of living (vs. 34% globally).

"The best cities are really expensive."

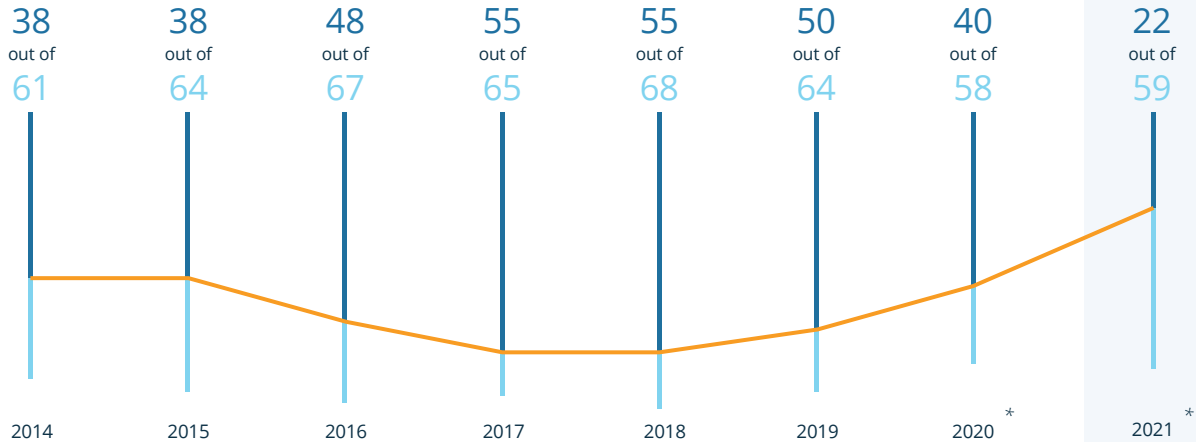
The Impact of COVID-19 on Expat Life

More than four in five expats in Canada (81%) are satisfied with the official information on the pandemic, a much higher proportion than the global average (66%). Over half the expats in Canada (56%) get their COVID-19-related news from official government channels, two-thirds (67%) from local news channels, and 39% from social media. The majority of expats who gave the official communication on COVID-19 a positive rating (72%) consider it clear and easy to understand. Additionally, nearly two-thirds of expats in Canada (66%) say the pandemic has not affected the time they are planning to stay in Canada (vs. 63% globally), while 22% have decided *not* to move home in the near future due to COVID-19 (vs. 18% globally).

China



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Disposable Household Income



86%
China

77%
Global

Unrestricted Access to Online Services



69%
China

7%
Global

Satisfaction Level



76%
China

77%
Global



Quality of Life Index

43 out of 59

- 57 Digital Life
- 54 Quality of the Environment
- 36 Leisure Options
- 37 Health & Well-Being
- 23 Safety & Security
- 23 Personal Happiness
- 18 Travel & Transportation



Ease of Settling In Index

39 out of 59

- 49 Feeling at Home
- 21 Finding Friends
- 30 Friendliness
- 53 Language



Working Abroad Index

4 out of 59

- 7 Career Prospects & Satisfaction
- 2 Economy & Job Security
- 32 Work & Leisure



Personal Finance Index

6 out of 59



Cost of Living Index

22 out of 59

China: Great for Working Abroad, but Poor for Digital Life

Expats in China find it easy to make friends and have a satisfying working life. However, there is poor air quality and restricted access to online services.

TOP FINDINGS

- **87% of expats are satisfied with the state of the Chinese economy (vs. 62% globally).**
- **71% of respondents rate their financial situation positively (vs. 64% globally).**
- **China lands in the bottom 5 for the Digital Life subcategory (57th).**
- **38% of expats find it difficult to settle down in China (vs. 22% globally).**
- **53% of respondents use expat news or international media to stay informed on COVID-19 (vs. 32% globally).**

A Highly Satisfying Working Life

China ranks 22nd in the *Expat Insider 2021* survey, receiving mixed results. It performs best in the Working Abroad Index (4th): 59% of expats are happy with their local career opportunities (vs. 45% globally), and a further 87% are satisfied with the state of the local economy (vs. 62% globally). In fact, an expat from New Zealand says their favorite thing about living in China is their “general well-being and job satisfaction”. Moreover, 68% of expats are happy with their job security, compared to 61% worldwide. China also scores highly in the Personal Finance Index (6th), with 71% of survey respondents rating their financial situation positively (vs. 64% globally). Another 86% say that their disposable household income is enough or more than enough to cover their living expenses (vs. 77% globally).

“I do not like having no internet freedom.”

Low Air Quality & Restricted Online Access

On the other hand, China only ranks 43rd in the Quality of Life Index, which pushes the country lower in the overall ranking. In fact, China lands in the bottom 3 for the Digital Life subcategory (57th), with 69% of respondents saying they do not have unrestricted access to online services (vs. 7% globally). An Australian expat shares: “I do not like having no internet freedom.” The country does not perform much better in the Quality of the Environment subcategory (54th): 46% of expats are unhappy with the air quality, more than twice the global average (20%). Additionally, 19% of respondents are not satisfied with the natural environment (vs. 8% globally).

Easy to Make Friends

China also performs below average in the Ease of Settling In Index (39th), with 38% of expats finding it difficult to settle down in this country (vs. 22% globally). However, 64% of expats are satisfied with the ease of finding new friends, which is 16 percentage points above the global average (48%). More than half the respondents (51%) describe their friends and acquaintances as a fairly mixed group of expats and locals (vs. 48% globally). Another 35% are mainly friends with other expats (vs. 32% globally), and just 14% have mostly local residents as friends (vs. 20% globally). A Spanish expat shares, *"I like the opportunity to interact with the local people and make a bond, because Chinese people are really friendly."*

"The Chinese people are really friendly."

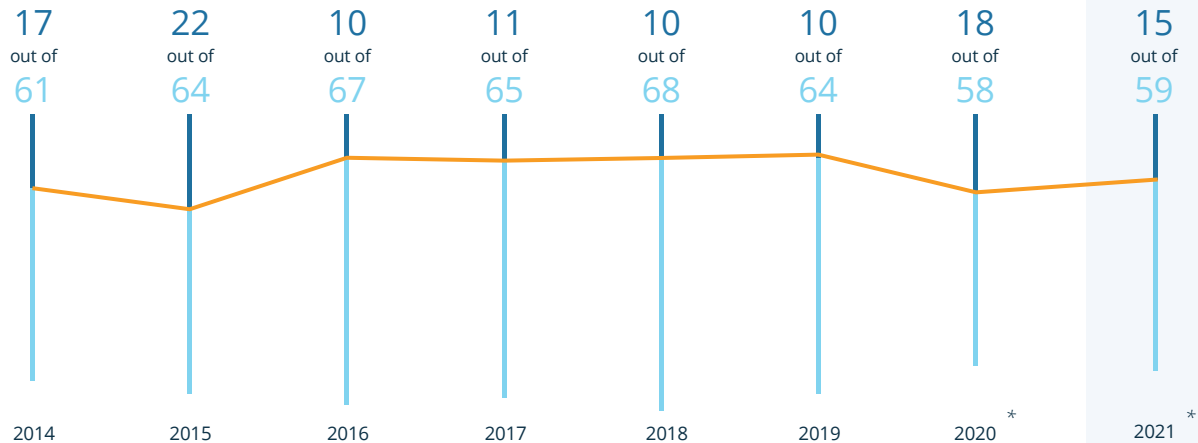
The Impact of COVID-19 on Expat Life

During the COVID-19 pandemic, 64% of expats in China are generally satisfied with the official communication on this topic, slightly less than the global average of 66%. More than half (53%) use expat news or international media to stay informed (vs. 32% globally), followed by 42% who rely on social media (vs. 40% globally). Nearly three out of ten expats (29%) say that due to the pandemic, they have decided not to move back home in the near future (vs. 18% globally), while only 10% plan on moving home sooner than originally planned or to yet another country (vs. 11% globally). Lastly, close to half the expats in China (49%) say that the pandemic impacts their lives largely when it comes to personal travel. This is 21 percentage points higher than the global average (28%).

Czechia



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Opportunity to Travel



97%
Czechia

84%
Global

Friendliness towards Foreign Residents



35%
Czechia

18%
Global

Satisfaction Level



83%
Czechia

77%
Global



Quality of Life Index

7 out of 59

- 32 Digital Life
- 18 Quality of the Environment
- 14 Leisure Options
- 6 Health & Well-Being
- 19 Safety & Security
- 14 Personal Happiness
- 4 Travel & Transportation



Ease of Settling In Index

49 out of 59

- 42 Feeling at Home
- 40 Finding Friends
- 55 Friendliness
- 55 Language



Working Abroad Index

3 out of 59

- 6 Career Prospects & Satisfaction
- 11 Economy & Job Security
- 3 Work & Leisure



Personal Finance Index

13 out of 59



Cost of Living Index

18 out of 59

Czechia: One of the Best Countries for Working Abroad

Czechia comes in 15th place with great job satisfaction, healthcare, and transportation. But expats struggle with the language barrier.

TOP FINDINGS

- **85% of expats are happy with the affordability of healthcare (vs. 61% globally).**
- **Czechia performs exceptionally well in the Working Abroad Index (3rd).**
- **But the country lands in the bottom 10 of the Friendliness subcategory (55th).**
- **Over three-quarters (77%) find it difficult to learn the local language (vs. 42% globally).**

Great Travel & Transportation

Coming 15th out of 59 countries in the *Expatriate Insider 2021* survey, Czechia ranks among the top 10 in the Quality of Life Index (7th). The country scores highly in the Travel & Transportation subcategory (4th). The travel opportunities in Czechia (1st) contribute to this great result — 97% of expats rate them positively (vs. 84% globally). Additionally, the vast majority of expats (94%) is happy with the country's transportation infrastructure (vs. 76% globally). A Canadian expat shares: *"I like being in the center of Europe and find it easy to travel. It is also easy to travel within the country by public transport."*

Czechia also performs well in the Health & Well-Being subcategory (6th). Over four in five expats (85%) are happy with the affordability of healthcare (vs. 61% globally). Although Czechia ranks slightly below average for its climate and weather (34th), most expats are satisfied with the local

leisure options (84% vs. 72% globally), as well as their own socializing and leisure activities (81% vs. 67% globally).

A Great Place to Work

The country performs even better in the Working Abroad Index (3rd): 82% of expats rate their working hours positively, compared to only 66% globally. An Italian expat sums it up: *"Public transportation, healthcare, and many services in general are very good. Additionally, there are plenty of job opportunities and a good work-life balance."* In fact, 80% of expats rate their work-life balance positively (vs. 66% globally), and 59% are happy with their local career opportunities (vs. 45% globally). Out of all survey respondents in Czechia, 78% are employed full time or part time, eleven percentage points more than the global average (67%). *"I like working in a stable economy,"* says a Bulgarian expat. Three in four expats (75%) share this opinion and rate the state of the local economy positively (vs. 62% globally).

"There are plenty of job opportunities."

The Downside: Social & Language Barriers

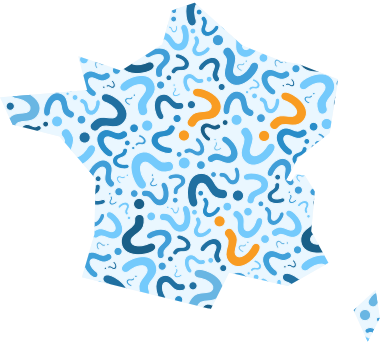
On the other hand, Czechia performs badly in the Ease of Settling In Index (49th). The country lands in the bottom 10 of the Friendliness subcategory (55th), with close to three in ten expats (28%) rating the general friendliness of the population negatively (vs. 16% globally). Another 35% describe the population as generally unfriendly towards foreign residents (vs. 18% globally). Czechia also ranks in the bottom 10 of the Language subcategory (55th): 77% of respondents state that it is difficult to learn the local language (vs. 42% globally). A Ghanaian expat shares: *"The language has been a major barrier."* In fact, 24% of expats agree that it is not easy to live in a Czech city without speaking Czech (vs. 29% globally).

"The language has been a major barrier."

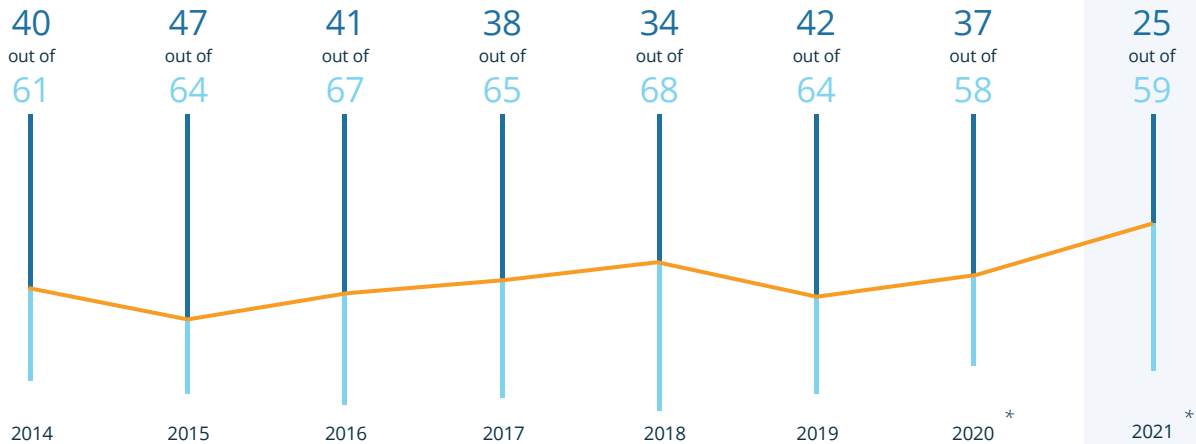
The Impact of COVID-19 on Expat Life

The COVID-19 pandemic has not affected the plans of most expats in Czechia: 74% state that it has had no impact on their stay abroad, which is more than ten percentage points higher than the global average (63%). Only 4% were planning to move to yet another country but have changed these plans (vs. 8% globally), and only 2% say they are planning to move home sooner than originally intended (vs. 5% globally). When it comes to the official communication about COVID-19 and related regulations, 65% of survey respondents rate it positively, which is about the same as the global average (66%).

France



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Affordable Healthcare



87%
France

61%
Global

Finding New Friends



40%
France

32%
Global

Satisfaction Level



78%
France

77%
Global



Quality of Life Index

18 out of 59

- 35 Digital Life
- 22 Quality of the Environment
- 28 Leisure Options
- 3 Health & Well-Being
- 32 Safety & Security
- 21 Personal Happiness
- 14 Travel & Transportation



Ease of Settling In Index

45 out of 59

- 33 Feeling at Home
- 46 Finding Friends
- 42 Friendliness
- 52 Language



Working Abroad Index

21 out of 59

- 36 Career Prospects & Satisfaction
- 21 Economy & Job Security
- 16 Work & Leisure



Personal Finance Index

27 out of 59



Cost of Living Index

36 out of 59

France: Good Job Security, but Tough Language Barrier

Expats praise France for its healthcare system and appreciate their job security and work-life balance. However, settling in is often still a struggle.

TOP FINDINGS

- **France comes 3rd out of 59 countries in the Health & Well-Being subcategory.**
- **87% of expats rate the affordability of healthcare positively (vs. 61% globally).**
- **52% find it difficult to live in France without local language skills (vs. 29% globally).**
- **Just 37% of expats find it easy to make local friends in France (vs. 44% globally).**
- **Close to seven in ten respondents (69%) rate their job security positively (vs. 61% globally).**

High-Quality & Affordable Healthcare

Coming in 25th place out of 59 countries worldwide, France performs slightly better than average in the *Expat Insider 2021* survey. In fact, 78% of expats in France are generally satisfied with their life abroad (vs. 75% globally). The top 3 reasons for expats to move to France are to live in their partner's home country or for love (15%), to go to school or university there (10%), and to enjoy a better quality of life (10%).

The latter seems to be a good reason for relocating since France performs best in the Quality of Life Index (18th). The destination even comes 3rd out of 59 in the Health & Well-Being subcategory, just behind Taiwan (1st) and South Korea (2nd). The majority of expats rates the affordability of healthcare positively (87% vs. 61% globally) and is happy with the quality of medical care (87% vs. 71% globally). A US American expat especially likes *"the high quality and abundance of food and healthcare"*.

The country also receives good results in the Travel & Transportation subcategory (14th), with 90% of expats rating the travel opportunities positively (vs. 84% globally). Additionally, the majority is happy with the natural environment (89% vs. 84% globally) and the water and sanitation infrastructure (85% vs. 77% globally) — placing France 22nd in the Quality of the Environment subcategory.

Struggling with the Language Barrier

France ranks lowest in the Ease of Settling In (45th) and Cost of Living (36th) Indices. In fact, 38% of expats rate the local cost of living negatively (vs. 34% globally).

In terms of settling in, just 55% find it easy to settle down in France, compared to 62% globally. The fact that 47% consider the local language difficult to learn (vs. 42% globally) may be one hurdle. Despite that, 96% of expats in France speak the local language at least a little (vs. 87%

globally). This might be out of necessity, as more than half the expats (52%) find it difficult to live in France without local language skills (vs. 29% globally).

"At the moment, the language is really a barrier, and it will take ages before I can develop a friendship with locals," shares a Brazilian expat. Just 37% of expats find it easy to make local friends in France (vs. 44% globally). Interestingly, though, close to one in four expats (24%) describe their friends and acquaintances as mostly local residents (vs. 20% globally), and close to half (46%) have a fairly mixed group of friends that includes both locals and expats (vs. 48% globally).

Expats Enjoy the Work-Life Balance

France performs better than average in the WorkingAbroad Index (21st). While 36% of expats rate the local career opportunities negatively (vs. 33% globally), more than two-thirds (69%) are generally satisfied with their job (vs. 68% globally). Moreover, 69% rate their job security positively (vs. 61% globally). Most expats in France are satisfied with their working hours and their work-life balance (both 70% vs. 66% globally). A US American expat living in Strasbourg says: *"I like the job that I do and the working life in France — the French really try to have a work-life balance."* And another US American expat living in Colmar shares: "People take the time to live life, and work in order to live."

"The language is really a barrier."

The Impact of COVID-19 on Expat Life

Almost half the expats (45%) intend to stay in France forever (vs. 34% globally), while 16% plan to stay for longer than five years (vs. 20% globally). Close to three-quarters of expats in France (73%) say that COVID-19 has not affected their plans for their current stay abroad — ten percentage points more than the global average (63%). Just 4% will move back home sooner than originally planned (vs. 5% globally), and 14% have decided not to move back home in the near future due to the pandemic (vs. 18% globally).

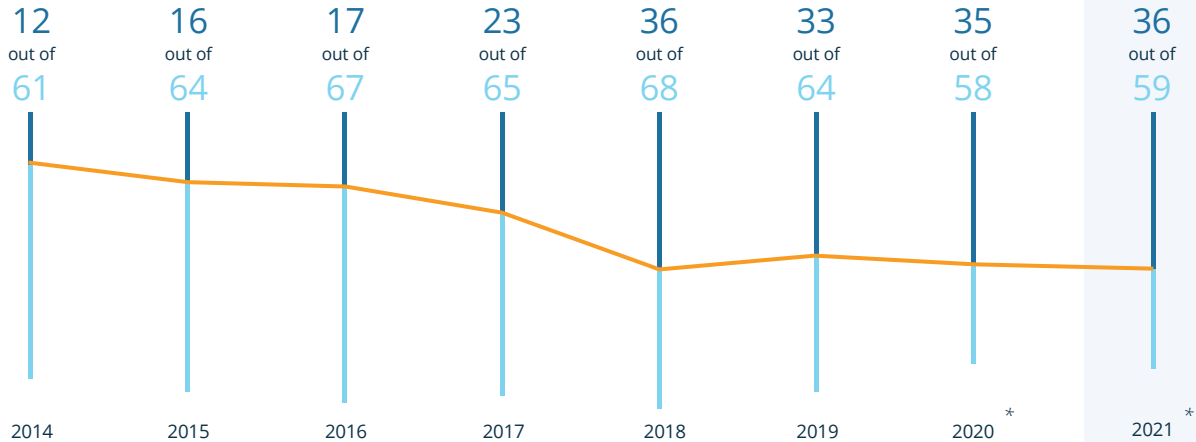
"People take the time to live life, and work in order to live."

Exactly one out of three expats in France (33%) feels the biggest strain of the pandemic on their social life (vs. 24% globally). For the future, close to a quarter (23%) expect their personal travel to be especially affected by COVID-19 (vs. 25% globally). Among expats in France, the top 3 sources of information regarding COVID-19 and related regulations are official government channels (55% vs. 48% globally), local news (50% vs. 47% globally), and social media (38% vs. 40% globally). Almost three-quarters of expats (73%) are satisfied with the official communication regarding COVID-19 (vs. 66% globally), with 63% of them saying it is clear and easy to understand (vs. 60% globally).

Germany



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Job Security



75%
Germany

61%
Global

High-Speed Internet Access at Home



23%
Germany

12%
Global

Satisfaction Level



76%
Germany

77%
Global



Quality of Life Index

22 out of 59

- 53 Digital Life
- 14 Quality of the Environment
- 45 Leisure Options
- 13 Health & Well-Being
- 18 Safety & Security
- 40 Personal Happiness
- 9 Travel & Transportation



Ease of Settling In Index

55 out of 59

- 53 Feeling at Home
- 52 Finding Friends
- 52 Friendliness
- 56 Language



Working Abroad Index

6 out of 59

- 12 Career Prospects & Satisfaction
- 5 Economy & Job Security
- 22 Work & Leisure



Personal Finance Index

25 out of 59



Cost of Living Index

33 out of 59

Germany: Good Careers versus the Challenges of Settling In

Expats in Germany are happy with their jobs and career opportunities, but they do not feel at home and are struggling to make local friends.

TOP FINDINGS

- **85% of expats are happy with the state of the local economy (vs. 62% globally).**
- **Germany lands in the bottom 5 in the Ease of Settling In Index (55th).**
- **92% of expats are happy about their travel opportunities (vs. 84% globally).**
- **23% find it difficult to get high-speed internet (vs. 12% globally).**
- **Most expats (72%) are satisfied with the official communication regarding COVID-19.**

Good Job Opportunities for Expats

Coming 36th out of 59 countries in the *Expat Insider 2021* survey, Germany's strongest suit is the Working Abroad Index (6th). It even ranks fifth worldwide in the Economy & Job Security subcategory: three in four expats (75%) rate their job security positively (vs. 61% globally), and 85% are happy with the state of the local economy (vs. 62% globally). *"Germany is a stable country. There are international companies offering good job opportunities, and the economy is strong,"* says a Spanish expat. In fact, 58% are satisfied with the local career opportunities (vs. 45% globally). And the proportion of expats working full time in Germany is almost ten percentage points higher than the global average (64% vs. 55% globally).

"There are international companies offering good job opportunities."

It's Hard to Make German Friends

However, Germany lands in the bottom 10 for the Ease of Settling In Index (55th) as well as all its subcategories: Feeling at Home (53rd), Language (56th), Finding Friends (52nd), and Friendliness (52nd). More than a quarter of expats (26%) rate the general friendliness of the German population negatively (vs. 16% globally), 30% do not feel at home in the local culture (vs. 20% globally), and 52% have trouble making local friends (vs. 36% globally). Moreover, only 19% say their friends and acquaintances are mostly locals. As a comparison, in Mexico — the best-ranking country for Finding Friends — 36% are mostly friends with local residents. And while 38% of respondents in Germany are mostly friends with other expats, this applies to only 13%

in Mexico. *"It is very difficult to make new friends in Germany, unless you belong to an expat club,"* shares a South African expat.

Digital Life Fails to Impress

Germany shows a fairly average performance in the Personal Finance (25th) and Cost of Living (33rd) Indices. It ranks slightly higher in the Quality of Life Index (22nd): the majority of expats (92%) is happy about their travel opportunities (vs. 84% globally), putting the country at seventh place for this factor and ninth place in the Travel & Transportation subcategory. However, Germany loses points in the Digital Life subcategory (53rd): 28% say it is hard to pay without cash (vs. 9% globally), and 23% find it difficult to get high-speed internet (vs. 12% globally). A US American expat even claims: *"The country is technologically still in the 1980s."*

"It is very difficult to make new friends in Germany."

(vs. 37% globally). Only 8% will move either to a different foreign country or back home sooner than originally planned (vs. 11% globally), while 14% have decided to *not* move back home in the near future *because* of COVID-19 (vs. 18% globally). Among those who will be moving back home earlier than planned, 37% do so to be closer to their family and friends (vs. 33% globally). An even higher share (39%) wants to go back home because they feel lonely and socially isolated in Germany, almost twice the global average (20%).

When it comes to staying up to date, half the respondents in Germany (50%) use the local news as their source of information during the pandemic (vs. 47% globally), and most expats (72%) are satisfied with the official communication regarding COVID-19 (vs. 66% globally).

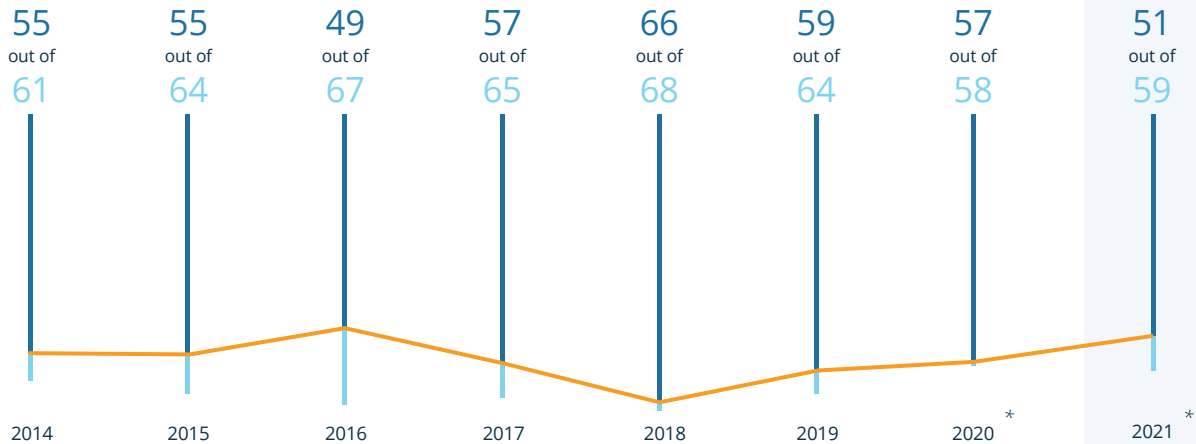
The Impact of COVID-19 on Expat Life

The pandemic has changed the plans of many expats worldwide. In Germany, this is true for 29% of respondents

India



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Affordability of Healthcare



Availability of Government Services Online



Satisfaction Level



Quality of Life Index

58 out of 59

- 55 Digital Life
- 59 Quality of the Environment
- 47 Leisure Options
- 34 Health & Well-Being
- 56 Safety & Security
- 33 Personal Happiness
- 57 Travel & Transportation



Ease of Settling In Index

34 out of 59

- 52 Feeling at Home
- 23 Finding Friends
- 23 Friendliness
- 35 Language



Working Abroad Index

46 out of 59

- 27 Career Prospects & Satisfaction
- 34 Economy & Job Security
- 53 Work & Leisure



Personal Finance Index

4 out of 59



Cost of Living Index

13 out of 59

India: Low Quality of Life but Great for Personal Finance

Expats in India are happy with their personal finances and the local cost of living. It's also easy to find friends, but the quality of life is extremely poor.

TOP FINDINGS

- **India (51st) ranks among the bottom 10 destinations of the *Expat Insider 2021* survey.**
- **82% of expats in India are satisfied with their financial situation (vs. 64% globally).**
- **But 51% find it difficult to settle down in India (vs. 22% globally).**
- **Four times the global average are dissatisfied with the natural environment in the country (32% vs. 8% globally).**

Happy with Incomes & 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."*

"People seem generally very nice and willing to help"

Hard to Settle despite Friendly Locals

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). A US American expat claims that the *"people seem generally very nice and willing to help"*. 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 the 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 5 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 pollution is a problem."

The Impact of COVID-19 on Expat Life⁷

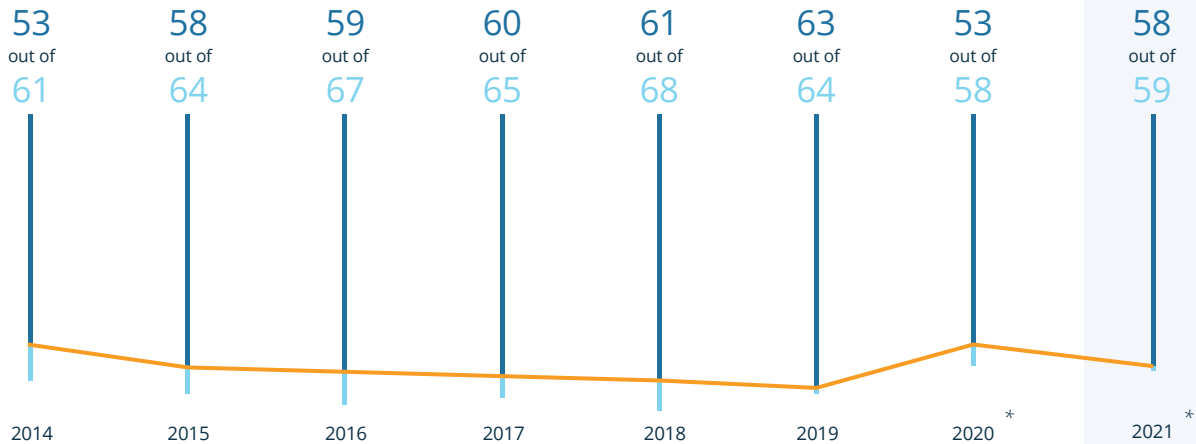
More than three out of ten respondents in India (31%) intend to stay there for two or three years, while a further 25% want to stay abroad forever. During the COVID-19 pandemic, 51% have not changed their plans for moving back home or to another country (vs. 63% globally). Another 21% are now planning 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%).

⁷ Please note that the *Expat Insider 2021* questionnaire ran from 7 to 31 January, before the devastating second wave of the pandemic hit India.

Italy



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.



Quality of Life Index

42 out of 59

- 51 Digital Life
- 33 Quality of the Environment
- 34 Leisure Options
- 31 Health & Well-Being
- 46 Safety & Security
- 46 Personal Happiness
- 36 Travel & Transportation



Ease of Settling In Index

44 out of 59

- 43 Feeling at Home
- 45 Finding Friends
- 39 Friendliness
- 46 Language



Working Abroad Index

58 out of 59

- 59 Career Prospects & Satisfaction
- 56 Economy & Job Security
- 54 Work & Leisure



Personal Finance Index

59 out of 59



Cost of Living Index

32 out of 59

What Expats (Dis)Like

Affordability of Healthcare



67%
Italy

61%
Global

State of the Local Economy



42%
Italy

19%
Global

Satisfaction Level



68%
Italy

77%
Global

Italy: The Second-Worst Destination for Expats

Expats in Italy may enjoy the weather, but respondents are unhappy with poor finances, job opportunities, and digital life.

TOP FINDINGS

- **Italy is the second-worst country for expats — ranking only ahead of Kuwait (59th).**
- **56% of expats rate the local career opportunities negatively (vs. 33% globally).**
- **Nearly twice the global average rate the political stability negatively (31% vs. 16% globally).**
- **Over seven in ten expats (71%) are happy with the climate and weather (vs. 66% globally).**
- **Just 35% have an income of more than 50,000 USD per year (vs. 49% globally).**

Expats Struggle with Their Finances

Coming in 58th place in the *Expat Insider 2021* survey, Italy is the second-worst country for expats — ranking only ahead of Kuwait (59th). In the Personal Finance Index (59th), the Southern European country even lands in last place worldwide: 30% of expats are dissatisfied with their financial situation (vs. 19% globally), 14% even very much so, twice as much as the global average (7%). Furthermore, one in three expats (33%) says their disposable household income is not enough to cover their expenses (vs. 23% globally). A US American expat says: “*I notice financial corruption and do not like the low salaries.*” In fact, 42% of expats in Italy have an income of less than 25,000 USD per year, compared to 30% globally. Just 35% have an income of more than 50,000 USD per year (vs. 49% globally).

“*Finding a job is not easy for foreigners.*”

Unattractive Job Market

Italy also performs poorly in the Working Abroad Index (58th), only ahead of Turkey (59th), coming last in the Career Prospects & Satisfaction subcategory (59th). More than half the expats (56%) rate the local career opportunities negatively (vs. 33% globally), and close to a third (31%) are dissatisfied with their job (vs. 16% globally). An Iranian expat shares: “*Finding a job is not easy for foreigners, not even for the well-educated ones.*” Moreover, 36% are unhappy with their job security (vs. 20% globally), and 42% rate the state of the local economy negatively — more than twice the global average (19%).

Another 27% complain about their working hours (vs. 16% globally), and 25% are unhappy with their work-life balance

(vs. 17% globally). *"Job opportunities are hard to get, and the working hours are not flexible,"* says a Pakistani expat. In Italy, the largest share of expats works in the field of education (16% vs. 12% globally), followed by language and translation (7% vs. 2% globally).

Lagging Behind for Digital Life

Italy comes in 42nd place in the Quality of Life Index, with its worst results in the Digital Life subcategory (51st): 23% of expats find it difficult to get high-speed internet access at home, compared to just 12% globally. Another 18% find it difficult to pay without cash (vs. 9% globally), and 40% are unhappy with the availability of government services online (vs. 21% globally). An expat from the United States shares: *"Nothing is easy here, from internet access to setting up accounts. Additionally, there is too much politics and there are too many formalities."*

Italy comes 46th in the Safety & Security subcategory, with more than three in ten expats (31%) rating its political stability negatively (vs. 16% globally). The country is also one of the worst destinations when it comes to Personal Happiness

(53rd): only 66% of respondents say they are happy with their life in general — which is almost ten percentage points below the global average (75%).

Overall, there are few upsides about expat life in Italy, such as the climate and weather (71% happy vs. 66% globally) and the travel opportunities (88% vs. 84% globally).

The Impact of COVID-19 on Expat Life

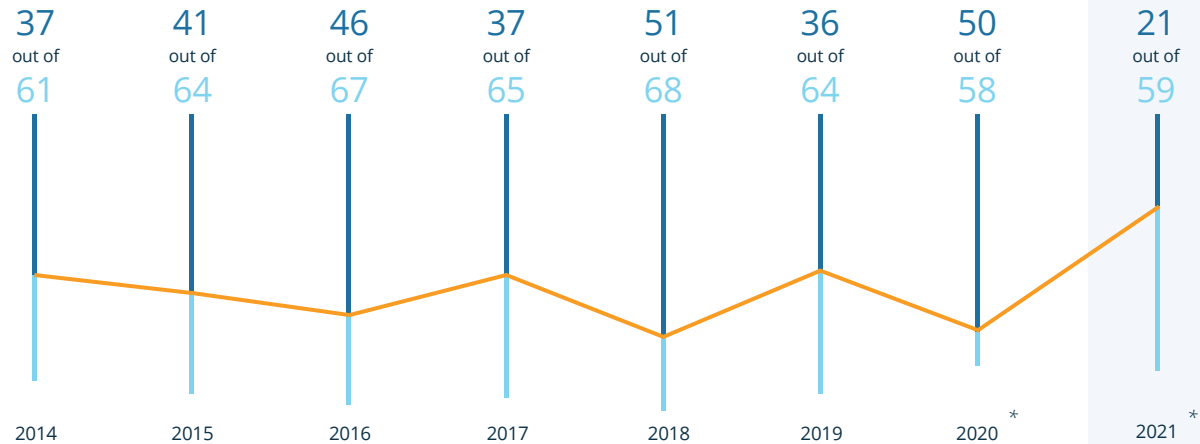
"Nothing is easy here, from internet access to setting up accounts."

In Italy, more than one in four expats (26%) get their information on COVID-19 and related regulations from their friends or neighbors (vs. 19% globally). Most respondents, however, stay up to date through the local news (54% vs. 47% globally), official government channels (46% vs. 48% globally), and social media (39% vs. 40% globally). Less than two-thirds of expats in Italy (65%) are satisfied with the official communication regarding COVID-19, about the same as the global average (66%). The majority of expats that are unhappy with the information (70%) find the official communication unclear, confusing, or contradictory (vs. 67% globally).

Kenya



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Overall Job Satisfaction



Transportation Infrastructure



Satisfaction Level



Quality of Life Index

48 out of 59

- 38 Digital Life
- 37 Quality of the Environment
- 10 Leisure Options
- 55 Health & Well-Being
- 52 Safety & Security
- 32 Personal Happiness
- 46 Travel & Transportation



Ease of Settling In Index

11 out of 59

- 19 Feeling at Home
- 16 Finding Friends
- 19 Friendliness
- 3 Language



Working Abroad Index

33 out of 59

- 15 Career Prospects & Satisfaction
- 45 Economy & Job Security
- 25 Work & Leisure



Personal Finance Index

18 out of 59



Cost of Living Index

37 out of 59

Kenya: Top Job Satisfaction amid Safety Worries

Expats in Kenya are happy with making friends and satisfied with their jobs, but the country ranks badly for Health & Well-Being.

TOP FINDINGS

- **77% of expats rate the general friendliness of the population positively (vs. 69% globally).**
- **The country lands in the top 10 for overall job satisfaction (6th).**
- **But only 34% are satisfied with the state of the local economy (vs. 62% globally).**
- **Just 52% rate the quality of medical care positively (vs. 71% globally).**
- **90% are happy with the climate and weather (vs. 66% globally).**

Great for Making Friends

Coming in 21st place out of 59 countries, Kenya shows an above-average performance in the *Expats Insider 2021* survey. The country receives its best results in the Ease of Settling In Index (11th), coming third in the Language subcategory. In fact, 45% of expats agree that learning the local language is easy (vs. 39% globally). More than half the expats in Kenya (56%) find making local friends easy (vs. 44% globally), and 77% rate the general friendliness of the population positively (vs. 69% globally). An Indian expat says: *"The people are welcoming and friendly."* Additionally, 66% of expats feel at home in the local culture (vs. 63% globally) — 30% of them even very much so (vs. 23% globally).

"The people are welcoming and friendly."

High Job Satisfaction despite Lack of Career Opportunities

Kenya comes in 33rd place in the Working Abroad Index, performing especially well in the Career Prospects & Satisfaction subcategory (15th). The country even lands in the top 10 for overall job satisfaction (6th): 73% of expats are happy with their job (vs. 68% globally), and another 65% are satisfied with their job security (vs. 61% globally). A South African expat says: *"The work environment is good and fulfilling."* However, 38% of expats rate the local career opportunities negatively (vs. 33% globally).

Kenya lands in 45th place for the Economy & Job Security

subcategory: just 34% of expats are satisfied with the state of the local economy (vs. 62% globally), while 36% are unhappy with this factor (vs. 19% globally). Moreover, fewer than two in three expats (64%) are satisfied with their work-life balance, which is just below the global average (66%). On the upside, 69% rate their working hours positively (vs. 66% globally).

Lagging Behind in Healthcare & Safety

Kenya performs worst in the Quality of Life Index (48th), which is mainly due to its poor results in both the Health & Well-Being (55th) and the Safety & Security (52nd) subcategories. Only 42% of expats are satisfied with the affordability of healthcare, compared to 61% globally. Additionally, just over half (52%) rate the quality of medical care positively (vs. 71% globally). The country also lands in the bottom 5 for personal safety (57th), with merely 61% of expats feeling safe in Kenya (vs. 84% globally). Another 19% rate their personal safety negatively (vs. 8% globally), and only 63% find the country peaceful (vs. 80% globally).

Kenya also performs below average for political stability (38th), with just 53% of respondents being satisfied with this factor (vs. 64% globally). But there are two major upsides when it comes to the quality of life: 94% of expats rate the natural environment positively (vs. 84% globally), and 90% are happy with the climate and weather (vs. 66% globally).

The Impact of COVID-19 on Expat Life

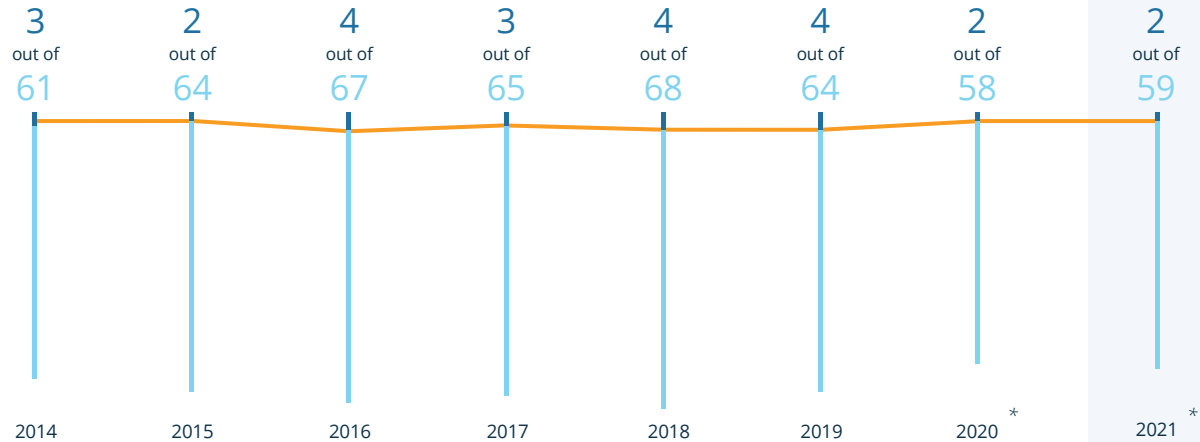
While the pandemic has changed the relocation plans of 37% of survey respondents on a global scale, this also applies to 40% of expats in Kenya. Moreover, the pandemic has mostly affected their personal travel (27%) so far, followed by their work or business (17%) and their social life (17%). Fewer have noticed an impact on their general (2%) or mental health (4%).

More than half the expats in Kenya (53%) use social media as a source of information on COVID-19 and related regulations, which is a higher proportion than the global average (40%). Moreover, only 40% stay up to date through official government channels, compared to 48% worldwide. And just 57% of respondents are satisfied with the official communication regarding COVID-19, which is nearly ten percentage points below the global average (66%).

Mexico



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Finding New Friends



Personal Safety



Satisfaction Level



Quality of Life Index

31 out of 59

- 34 Digital Life
- 42 Quality of the Environment
- 2 Leisure Options
- 29 Health & Well-Being
- 51 Safety & Security
- 1 Personal Happiness
- 37 Travel & Transportation



Ease of Settling In Index

1 out of 59

- 1 Feeling at Home
- 1 Finding Friends
- 2 Friendliness
- 9 Language



Working Abroad Index

22 out of 59

- 10 Career Prospects & Satisfaction
- 33 Economy & Job Security
- 20 Work & Leisure



Personal Finance Index

2 out of 59



Cost of Living Index

4 out of 59

Mexico: Delighted Expats despite Poor Safety

Respondents in Mexico are the happiest worldwide — it's easy to make friends and the cost of living is low. But expats are concerned about their personal safety.

TOP FINDINGS

- **Mexico ranks 2nd out of 59 destinations, right after Taiwan (1st).**
- **85% of expats find it easy to settle down in Mexico (vs. 62% globally).**
- **But a fifth (20%) is concerned about their personal safety (vs. 8% globally).**
- **Three in ten respondents in Mexico (30%) are already retired (vs. 11% globally).**
- **91% of expats are satisfied with the climate and weather (vs. 66% globally).**

Easy to Afford, Easy to Make Friends

Mexico ranks 2nd out of 59 destinations worldwide, right after Taiwan (1st). It even ranks as the best country for expats in the Ease of Settling In Index (1st): 85% find it easy to settle down in Mexico (vs. 62% globally), and another 78% say it is easy to make local friends (vs. 44% globally). A US American expat says that *"the culture and friendliness of the local people"* is their favorite thing about living in Mexico.

Mexico also does well in the Personal Finance (2nd) and Cost of Living (4th) Indices. In fact, four in five expats (80%) are satisfied with their financial situation (vs. 64% globally), and 90% say their disposable household income is enough or more than enough to cover their living expenses (vs. 77% globally).

Worries about Environment & Personal Safety

Mexico performs slightly below average in the Quality of Life Index (31st). It comes in 42nd place in the Quality of the Environment subcategory, with 27% of expats being unhappy with the water and sanitation infrastructure (vs. 12% globally). Close to a third (32%) also give the air quality a bad rating; one in ten (10%) even consider it *very bad* (vs. a global 20% and 4%, respectively). Additionally, 13% of respondents find it difficult to pay without cash (vs. 9% globally), and only half (50%) rate the availability of online administrative and government services favorably (vs. 63% globally). For this reason, Mexico lands in 34th place in the Digital Life subcategory despite good results for the ease of getting a local mobile phone number (3rd) and the availability of unrestricted access to online services (12th).

"I love the culture and friendliness of the local people."

In the Safety & Security subcategory, Mexico even lands in the bottom 10 (51st), with 20% of expats concerned about their personal safety (vs. 8% globally). In fact, an Irish expat says that they “do not feel safe on the streets”.

“I do not feel safe on the streets.”

The Happiest Place on Earth

On the upside, most expats in Mexico (89%) consider themselves happy with their life in general (vs. 75% globally), placing the country first worldwide for the Personal Happiness subcategory. A US American expat claims, “I JUST LOVE MEXICO: the dogs, the horses, the people, the music, the roosters, the culture, the architecture, the parades!” Moreover, the majority is happy with the local leisure options (82% vs. 72% globally) and praise the climate and weather (91% vs. 66% globally). This enhances their quality of life and leads to a second place for Mexico in the Leisure Options subcategory.

When it comes to work, opinions are somewhat more

divided, with Mexico ranking 22nd out of 59 countries in the Working Abroad Index. While four in five expats (80%) are satisfied with their job in general (vs. 68% globally), a below-average share (54% vs. 62% globally) give the state of the local economy a favorable rating. Luckily, 30% of respondents do not need to worry about work anymore — they are already retired (vs. 11% globally).

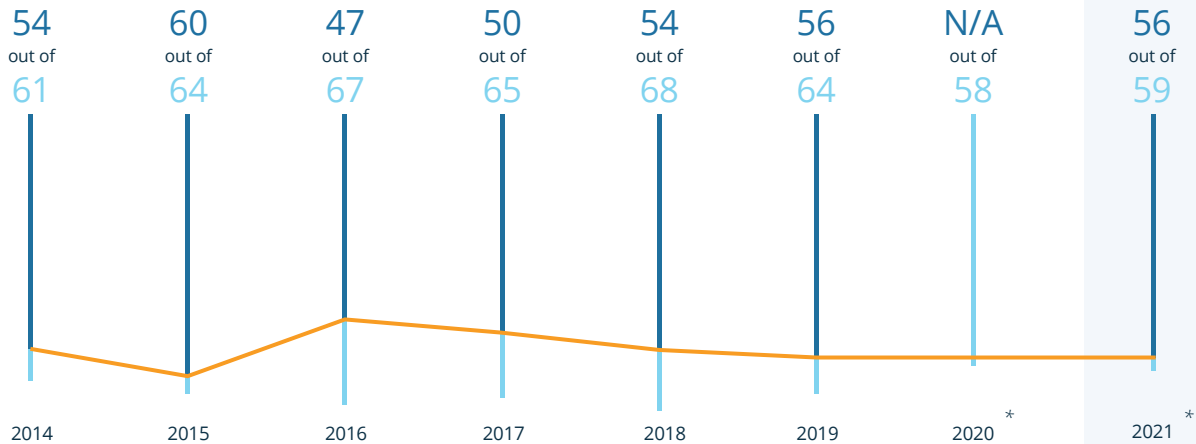
The Impact of COVID-19 on Expat Life

During the current pandemic, roughly half the expats in Mexico (53%) are satisfied with the official communication regarding COVID-19, 13 percentage points less than the global average (66%). Out of those who are unsatisfied with the official communication, most respondents (72%) state that the information offered was unclear, confusing, or contradictory (vs. 67% globally). Most rely on social media (43% vs. 40% globally), local news (40% vs. 47% globally), and expat news (39% vs. 32% globally) in addition to or instead of official channels (31% vs. 48% globally).

Russia



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

High-Speed Internet Access at Home



87%
Russia

79%
Global

Learning the Local Language



67%
Russia

42%
Global

Satisfaction Level



66%
Russia

77%
Global



Quality of Life Index

49 out of 59

- 39 Digital Life
- 49 Quality of the Environment
- 46 Leisure Options
- 40 Health & Well-Being
- 41 Safety & Security
- 36 Personal Happiness
- 41 Travel & Transportation



Ease of Settling In Index

48 out of 59

- 48 Feeling at Home
- 32 Finding Friends
- 45 Friendliness
- 58 Language



Working Abroad Index

52 out of 59

- 45 Career Prospects & Satisfaction
- 50 Economy & Job Security
- 48 Work & Leisure



Personal Finance Index

47 out of 59



Cost of Living Index

25 out of 59

Russia: Among the Worst Countries for Expats

Russia receives some of its worst results in the Working Abroad Index (52nd), but expats are not only dissatisfied with the state of the local economy.

TOP FINDINGS

- **Ranking 56th out of 59 destinations, Russia lands in the bottom 5.**
- **A quarter of respondents (25%) are unhappy with their job security in Russia (vs. 20% globally).**
- **Russia performs poorly in the Quality of the Environment subcategory (49th).**
- **Two-thirds of expats (67%) find it difficult to learn Russian (vs. 42% globally).**
- **27% say their household income is not enough to cover expenses (vs. 23% globally).**

An Unsatisfying Working Life for Expats

Out of 59 countries in the *Expatriate Insider 2021* survey, Russia (56th) lands in the bottom 5 — only ahead of South Africa (57th), Italy (58th), and Kuwait (59th). It performs worst in the Working Abroad Index (52nd), with 24% of expats rating the state of the local economy negatively (vs. 19% globally). A quarter of respondents (25%) are also unhappy with their job security in Russia (vs. 20% globally), and just 63% are satisfied with their job in general (vs. 68% globally). A large share of working expats in Russia do so in the fields of education (20% vs. 12% globally) and construction (12% vs. 3% globally). A Nigerian expat shares: *"I do not like the low rate of job opportunities."*

On average, expats with full-time employment in Russia work 43.0 hours per week, just about the same as the global average (43.2 hours per week). However, one in five respondents in

Russia (20%) still rates their working hours negatively (vs. 16% globally). Additionally, more than a quarter (26%) are unsatisfied with their work-life balance (vs. 17% globally).

A Low Quality of Life...

Narrowly escaping the bottom 10 in the Quality of Life Index (49th), Russia performs especially poorly in the Quality of the Environment subcategory (49th). Many expats are unhappy with the air quality (31% vs. 20% globally), the water and sanitation infrastructure (21% vs. 12% globally), and the natural environment (14% vs. 8% globally). *"I do not like the lack of any meaningful efforts or policies to reduce environmental pollution and to support basic recycling,"* shares a US American expat. Another factor that lowers the quality of life for expats in Russia is the climate and weather (53rd), which 40% of expats rate negatively, compared to just 17% globally.

... and a Challenging Culture

With Russia coming in 48th place in the Ease of Settling In Index, 29% of respondents find it difficult to settle down in this country (vs. 22% globally). Just 57% feel at home in the local culture (vs. 63% globally), and 22% describe the population as generally unfriendly (vs. 16% globally). What is more, Russia ends up in the bottom 3 of the Language subcategory (58th), only ahead of Japan (59th). Nearly half the expats (48%) find it difficult to live in Russia's cities without speaking the local language (vs. 29% globally), and two-thirds (67%) find it difficult to learn Russian (vs. 42% globally). An Algerian expat claims that many *"Russians are unable to speak another language, so for those who do not speak Russian, life is difficult."* This may be why the majority of expats (81%) still speaks the local language at least a little (vs. 77% globally), next to 8% for whom Russia is their mother tongue.

"For those who do not speak Russian, life is difficult."

Low Income, Mediocre Cost of Living

The country also does poorly in the Personal Finance Index (47th), with 27% of expats dissatisfied with their financial situation (vs. 19% globally). Indeed, 34% of expats in Russia have a yearly income of less than 12,000 USD — more than twice the global average (15%). And just 21% earn between 25,000 and 75,000 USD a year (vs. 37% globally). More than a quarter of respondents (27%) say their disposable household income is not enough to cover expenses (vs. 23% globally). A Canadian expat shares, *"I do not like the*

income discrepancies." Nonetheless, Russia receives its best result in the Cost of Living Index (25th): 49% of expats rate the cost of living positively, which is, however, still just one percentage point above the global average (48%).

The Impact of COVID-19 on Expat Life

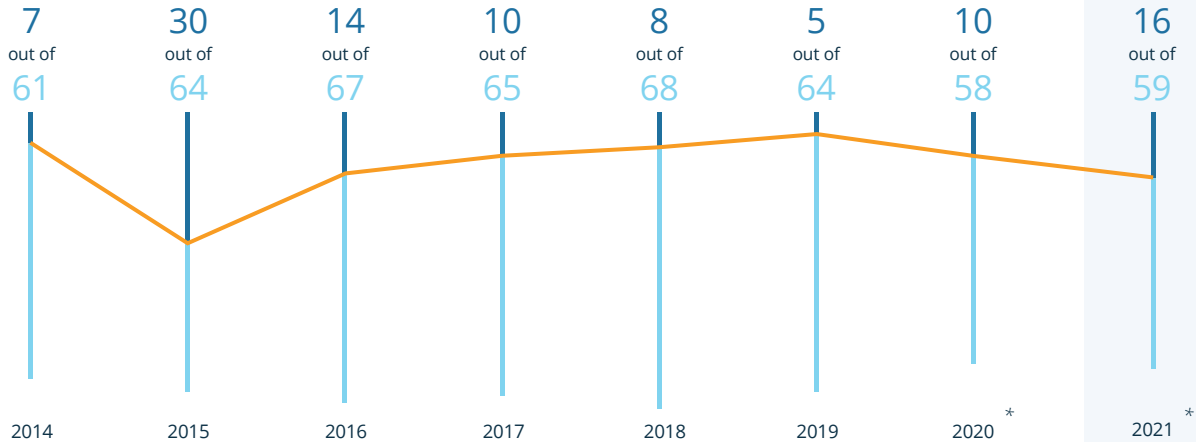
Fewer than three in five survey respondents in Russia (58%) state that the pandemic has not had any impact on the duration of their stay abroad (vs. 63% globally). However, 20% have decided to stay in Russia and not to move back home in the near future (vs. 18% globally), and 11% were planning to move to another foreign country but had to change these plans due to COVID-19 (vs. 8% globally).

More than one out of five expats in Russia (22%) expect the pandemic to mostly affect their work or business in the long run (vs. 16% globally). And lastly, just over half the respondents (51%) are satisfied with the official communication regarding COVID-19 and related regulations in Russia, compared to about two-thirds globally (66%).

Spain



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Local Leisure Options



Job Security



Satisfaction Level



Quality of Life Index

8 out of 59

- 25 Digital Life
- 15 Quality of the Environment
- 1 Leisure Options
- 10 Health & Well-Being
- 33 Safety & Security
- 17 Personal Happiness
- 12 Travel & Transportation



Ease of Settling In Index

15 out of 59

- 4 Feeling at Home
- 19 Finding Friends
- 20 Friendliness
- 20 Language



Working Abroad Index

51 out of 59

- 51 Career Prospects & Satisfaction
- 49 Economy & Job Security
- 38 Work & Leisure



Personal Finance Index

40 out of 59



Cost of Living Index

16 out of 59

Spain: A Great Place to Live — But Not to Work

Spain lands in the bottom 10 for working abroad, but expats are delighted by the local leisure options, friendly people, as well as a great climate.

TOP FINDINGS

- **Spain (16th) ranks in the top 20 of the *Expat Insider 2021* survey overall.**
- **85% of respondents are happy with the local leisure options (vs. 72% globally).**
- **The majority (80%) agrees that it is easy to get used to the local culture (vs. 65% globally).**
- **But Spain falls short in the Career Prospects & Satisfaction subcategory (51st).**
- **Only about half the expats (53%) are currently working full or part time (vs. 67% globally).**

The Best Leisure Options Worldwide

Spain ranks in the top 20 of the *Expat Insider 2021* survey overall, placing 16th out of 59 countries. Achieving a good eighth place in the Quality of Life Index, it seems the perfect destination for expats seeking greener pastures. Nearly six in seven survey respondents in Spain (85%) are happy with the local leisure options (vs. 72% globally), and 46% even very much so (vs. 30% globally). Nearly three out of five expats (59%) give the local climate and weather the best possible rating, compared to just 27% globally. And 80% of respondents are happy with their socializing and leisure activities (vs. 67% globally). With these results, it comes as no surprise that Spain lands in first place worldwide in the Leisure Options subcategory. *"I like the lifestyle, the way most Spaniards find time to socialize over a coffee, wine, or beer. I also like the climate,"* says an Argentinian expat.

Expats Feel at Home in Spain

Spain ranks fourth in the Feeling at Home subcategory of the Ease of Settling In Index. In fact, 79% of expats feel at home in the Spanish culture (vs. 63% globally) — and 31% very much so. Moreover, four in five expats in Spain (80%) agree that it is easy to get used to the local culture (vs. 65% globally), and 76% find it easy to settle down in this country (vs. 62% globally). As a survey respondent from the USA puts it: *"I love the culture, food, the warm, friendly people, and the interesting places to see."* And a British expat shares: *"I like that locals are friendly towards foreigners, even when they struggle with the local language."* Most expats in Spain (76%) agree that the population is generally friendly towards foreign residents (vs. 67% globally), and 62% find it easy to learn the local language (vs. 39% globally). Perhaps this is why only 3% of survey respondents in Spain do not speak

"I like the lifestyle in Spain."

the local language at all (vs. 13% globally), while 58% speak it fairly well or very well, compared to just 47% globally.

Very Low Job Satisfaction among Expats

On the other hand, Spain performs poorly when it comes to expats' working life. Ranking in the bottom 10 of the Working Abroad Index (51st), Spain particularly falls short in the Career Prospects & Satisfaction subcategory (51st). *"It is difficult to find a good job — there are a lot of lousy jobs with low salaries,"* says an expat from Austria. Just over half the respondents in Spain (53%) are currently working full time or part time, 14 percentage points below the global average (67%), while close to a quarter (23%) are already retired (vs. 11% globally). And more than two out of nine survey respondents in Spain (23%) rate their overall job satisfaction negatively, seven percentage points more than the global average (16%). The job security also does not spark joy among expats: more than three out of ten (31%) are unhappy with this factor (vs. 20% globally).

"It is difficult to find a good job."

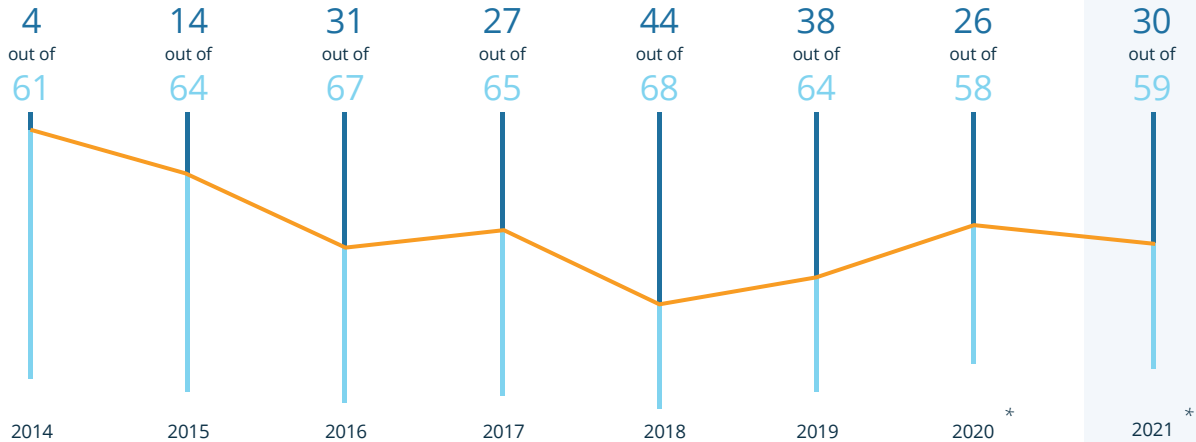
The Impact of COVID-19 on Expat Life

According to expats in Spain, the COVID-19 pandemic has had the biggest impact on their social life and personal travel — 25% and 29% say so, respectively. However, it has not affected the relocation plans of the survey respondents as drastically. Only 17% say that they have decided *not* to move back home in the near future due to the pandemic, about the same as the global average (18%), and just 4% have decided to move home sooner than planned (vs. 5% globally). When it comes to moving abroad or changing their plans of moving to another country, 6% respectively say that this applies to them (vs. 6% and 8% globally). In Spain, 57% of expats follow the local news to stay up to date about COVID-19 and related regulations, compared to just 47% globally.

Switzerland



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.



Quality of Life Index

9 out of 59

- 15 Digital Life
- 4 Quality of the Environment
- 38 Leisure Options
- 47 Health & Well-Being
- 6 Safety & Security
- 26 Personal Happiness
- 2 Travel & Transportation



Ease of Settling In Index

52 out of 59

- 51 Feeling at Home
- 54 Finding Friends
- 54 Friendliness
- 39 Language



Working Abroad Index

18 out of 59

- 25 Career Prospects & Satisfaction
- 8 Economy & Job Surety
- 35 Work & Leisure



Personal Finance Index

20 out of 59



Cost of Living Index

58 out of 59

Natural Environment



99%
Switzerland

84%
Global

Affordability of Healthcare



43%
Switzerland

21%
Global

Satisfaction Level



78%
Switzerland

77%
Global

Switzerland: Great Quality of Life at a Considerable Cost

Expats in Switzerland love the natural environment and think the economy is great, but life's not very affordable and it's hard to settle in.

TOP FINDINGS

- **Nearly all expats (99%) are happy with the natural environment (vs. 84% globally).**
- **Only 34% of expats rate the affordability of healthcare positively (vs. 61% globally).**
- **85% of respondents rate the state of the local economy positively (vs. 62% globally).**
- **But Switzerland is among the worst destinations worldwide for the cost of living (58th).**
- **Over three in five expats (61%) do not find it easy to make Swiss friends (vs. 36% globally).**

Expats Love the Natural Environment

Ranking 30th out of 59 countries in the *Expat Insider 2021* survey, Switzerland performs best in the Quality of Life Index (9th). Nearly all expats (99%) are happy with the natural environment (vs. 84% globally), ranking Switzerland second worldwide for this factor — just after New Zealand (1st) — and fourth in the Quality of the Environment subcategory. Furthermore, 95% rate the factor water and sanitation positively (vs. 77% globally), and another 89% are happy with the air quality (vs. 66% globally).

The majority of expats in Switzerland is also satisfied with the country's peacefulness (95% vs. 80% globally) and its political stability (91% vs. 64% globally). An Australian expat shares: *"I really like the safety, cleanliness, and great infrastructure."* Another 94% are happy with their travel opportunities (vs. 84% globally), and 96% rate the transportation infrastructure

"I really like the safety, cleanliness, and great infrastructure"

positively (vs. 76% globally). This leads to a second place for Switzerland in the Travel & Transportation subcategory, where only Austria (1st) performs better. In terms of the quality of life, there are only two downsides: 26% of respondents are not satisfied with their socializing and leisure activities (vs. 18% globally), and only 34% rate the affordability of healthcare positively (vs. 61% globally).

A Good Place to Work

The country also performs well in the Working Abroad Index (18th), with an especially high share of expats (85%) rating the state of the local economy positively (vs. 62% globally). Indeed, an above-average proportion of respondents in Switzerland is currently working full or part time (74% vs. 67% globally). A Brazilian expat summarizes: *"I like the security, the beautiful environment, the freedom, and the work opportunities in Switzerland."* And a Spanish respondent highlights the *"high level of economic development"*.

Hard to Afford & Settle In

However, while Switzerland places 20th in the Personal Finance Index, it is among the worst destinations worldwide for the cost of living (58th) — only Hong Kong (59th) performs worse. In fact, 65% of expats are dissatisfied with the cost of living (vs. 34% globally). A Greek expat claims that, *“there are very high costs of health and services”*.

The country's results in the Ease of Settling In Index (52nd) are not much better: 28% of expats do not feel at home in the local culture (vs. 20% globally), and another 28% find it difficult to get used to (vs. 18% globally). Moreover, 61% of expats do not find it easy to make local friends (vs. 36% globally), and 32% are dissatisfied with the general friendliness towards foreign residents (vs. 18% globally). A German expat shares that it is *“a bit difficult to find local friends if you do not speak dialect”*. Interestingly, more than half the respondents in Switzerland (52%) are mostly friends with other expats — a strikingly high share compared to the global average (32%),

“It's a bit difficult to find local friends if you do not speak dialect.”

as well as its German-speaking neighbors Austria (44%) and Germany (38%).

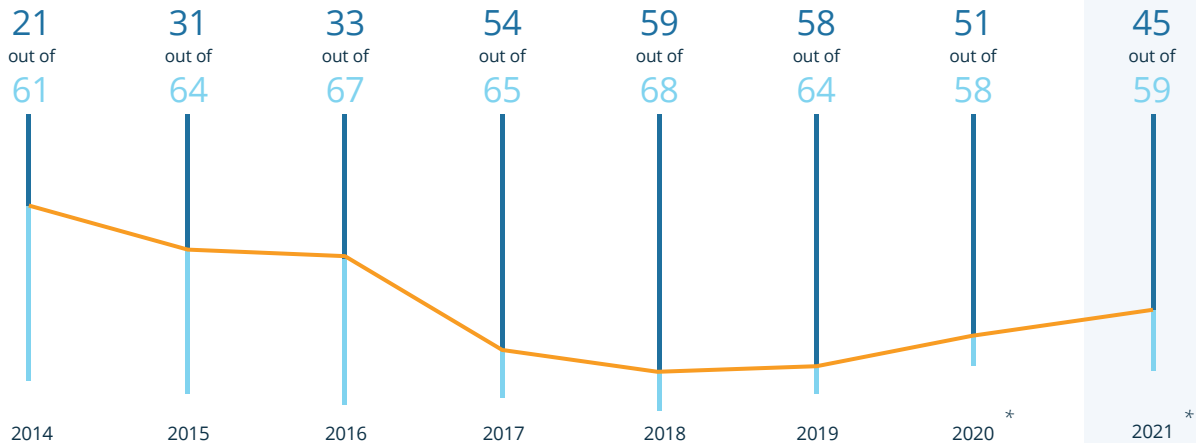
The Impact of COVID-19 on Expat Life

While the pandemic has changed the expat plans of 37% of survey respondents on a global scale, it has only had an impact on 20% in Switzerland. However, one out of three expats in Switzerland (33%) says the pandemic mostly affects their social life, followed by personal travel (30%), and their work or business (10%). Few have noticed an impact on their general health (2%), personal finances (4%), or mental health (6%). The proportion of expats in Switzerland using official government channels as sources of information on COVID-19 and related regulations is quite a bit higher than the global average (61% vs. 48%). Moreover, a lower share of expats in Switzerland stays up to date through social media compared to expats worldwide (32% vs. 40% globally). Lastly, most respondents (71%) are satisfied with the official communication regarding COVID-19 (vs. 66% globally).

United Kingdom



Overall Ranking



* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

Availability of Government Services Online



80%

United Kingdom

63%

Global

Financial Situation



25%

United Kingdom

19%

Global

Satisfaction Level



71%

United Kingdom

77%

Global



Quality of Life Index

36 out of 59

- 13 Digital Life
- 30 Quality of the Environment
- 48 Leisure Options
- 32 Health & Well-Being
- 38 Safety & Security
- 54 Personal Happiness
- 32 Travel & Transportation



Ease of Settling In Index

31 out of 59

- 30 Feeling at Home
- 42 Finding Friends
- 34 Friendliness
- 17 Language



Working Abroad Index

29 out of 59

- 17 Career Prospects & Satisfaction
- 32 Economy & Job Security
- 44 Work & Leisure



Personal Finance Index

53 out of 59



Cost of Living Index

45 out of 59

The UK: Great Career Opportunities but High Cost of Living

The UK offers excellent career opportunities despite a dissatisfying economy, but expats are generally very unhappy compared to the global average.

TOP FINDINGS

- **55% of expats are satisfied with the state of the local economy (vs. 62% globally).**
- **The UK performs best in the Digital Life subcategory (13th).**
- **15% of respondents in the UK are generally unhappy with their life (vs. 10% globally).**
- **Close to three-quarters (74%) are satisfied with the affordability of healthcare (vs. 6% globally).**
- **The UK performs worst in the Cost of Living (45th) and Personal Finance (53rd) Indices, though.**

Great Careers despite Economic Turn

Coming in a low 45th place out of 59 destinations in the *Expat Insider 2021* survey, the United Kingdom performs best in the Working Abroad Index (29th). The country lands in 17th place in the Career Prospects & Satisfaction subcategory, with 56% of expats satisfied with the local career opportunities (vs. 45% globally). Additionally, 66% of expats are happy with their job security (vs. 61% globally), and another 67% rate their working hours positively (vs. 66% globally). A Serbian expat shares: *"I like the freedom, job opportunities, job security, and travel opportunities."*

Interestingly, expats working full time in the UK do so for fewer hours per week than the global average (41.3 hours vs. 43.2 hours globally). This also applies to part-time workers, although not to the same extent (23.5 hours vs. 24.2 hours globally). However, an above-average 22% still rate their work-life balance negatively

(vs. 17% globally). And just over half the expats (55%) are satisfied with the state of the local economy (vs. 62% globally). *"Brexit has made the economy go downhill,"* says a Maltese expat, and a Czech respondent also feels an *"economic decline linked to Brexit"* — though the ongoing COVID-19 pandemic has certainly also contributed to the UK's GDP being down 9.9% in 2020 compared to the year before.⁸

Unhappy & Hating the Weather

Coming in 36th in the Quality of Life Index, the UK performs best in the Digital Life subcategory (13th). The majority of expats finds it easy to pay without cash (95% vs. 83% globally) and are satisfied with the availability of administrative and government services online (80% vs. 63% globally). Additionally, 93% of expats are happy with the unrestricted access to online services (vs. 84% globally). A Philippine expat makes sure to point out the *"the accessibility to things"*.

"I like the accessibility to things."

⁸ BBC News. Covid-19: Has the UK economy been hardest hit? 12 Feb 2021. <https://www.bbc.com/news/56042270>

On the other hand, the UK lands in the bottom 5 for its local climate and weather (56th): 43% of expats rate this factor negatively, which is 26 percentage points more than the global average (17%). *"I'm originally from Portugal where the weather is normally amazing, so the thing that I struggle with the most is the cold in the UK,"* one expat shares.

All things considered, 15% of respondents in the UK are generally unhappy with their life (vs. 10% globally), which places the UK second to last for this factor — only expats in Kuwait (59th) are less happy overall.

"My low salary does not cover the high cost of living."

The country also performs slightly below average in the Safety & Security subcategory (38th), with one in ten expats (10%) dissatisfied with their personal safety (vs. 8% globally). The same is true for the Health & Well-Being subcategory (32nd): 19% of expats rate the quality of medical care negatively (vs. 14% globally). A Polish expat dislikes the *"lack of access to medical specialists; most medical visits are covered by nurses or GPs only."* However, close to three-quarters (74%) are at least satisfied with its affordability, compared to just 61% globally.

High Costs & Valuable Friendships

The UK performs worst in the Cost of Living (45th) and Personal Finance (53rd) Indices. In fact, just 39% of expats are satisfied with the cost of living (vs. 48% globally), and 28% say their disposable household income is not enough

to cover their daily costs (vs. 23% globally). Moreover, one-quarter of expats (25%) is unhappy with their financial situation (vs. 19% globally). A Brazilian expat shares: *"My low salary does not cover the high cost of living."*

In contrast, the UK receives rather average results in the Ease of Settling In Index (31st) and its Feeling at Home subcategory (30th). About two-thirds of expats find it easy to settle down in the UK (64% vs. 62% globally), as well as to get used to the local culture (66% vs. 65% globally). However, 37% of expats find it difficult to make new friends in the UK (vs. 32% globally).

The Impact of COVID-19 on Expat Life

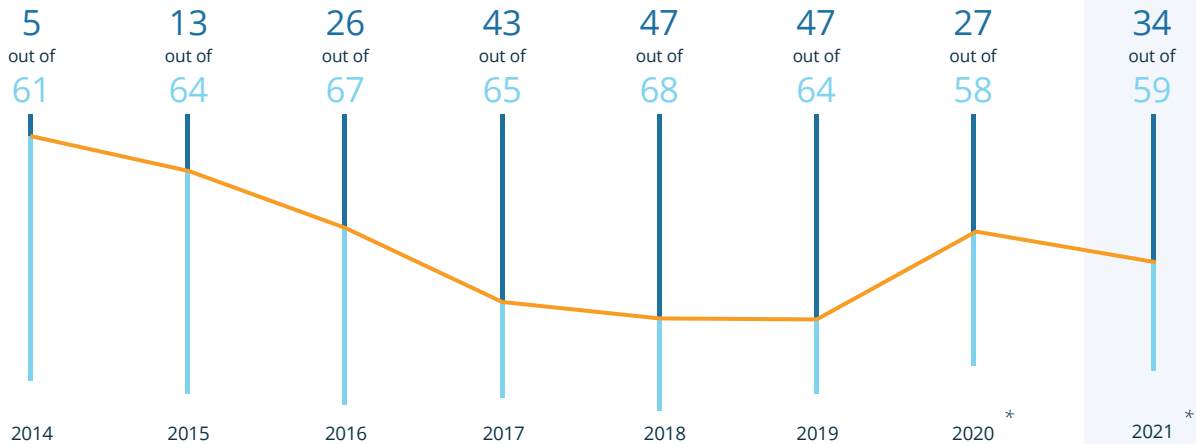
The pandemic has changed the relocation plans of 37% of survey respondents worldwide, which is just about the same share as in the UK (36%). COVID-19 mostly affects expats in the UK in terms of their social life (28% vs. 24% globally), personal travel (25% vs. 28% globally), and their work or business (14% vs. 15% globally). Few have noticed an impact on their (or their children's) education (2% vs. 2% globally), general health (3% vs. 2% globally), or business travel (4% vs. 6% globally).

Over three in five expats in the UK (61%) use official government channels as a source of information on COVID-19 and related regulations — more than ten percentage points

above the global average (48%) — followed by local news (60% vs. 47% globally). Just close to a third of respondents (32%) stay up to date through social media (vs. 40% globally). However, only 55% of expats are satisfied with the official communication regarding COVID-19, compared to 66% globally.

United States

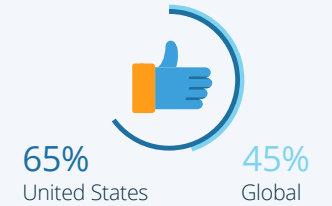
Overall Ranking



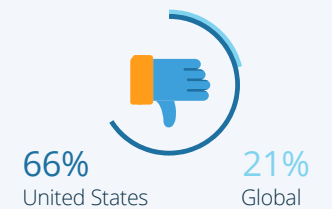
* Note: These results may have been significantly influenced by the COVID-19 pandemic. Therefore, they should not be directly compared to previous years.

What Expats (Dis)Like

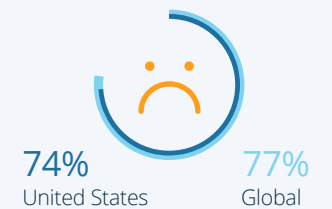
Local Career Opportunities



Affordability of Healthcare



Satisfaction Level



Quality of Life Index

44 out of 59

- 9 Digital Life
- 27 Quality of the Environment
- 24 Leisure Options
- 59 Health & Well-Being
- 54 Safety & Security
- 29 Personal Happiness
- 38 Travel & Transportation



Ease of Settling In Index

26 out of 59

- 27 Feeling at Home
- 37 Finding Friends
- 29 Friendliness
- 13 Language



Working Abroad Index

26 out of 59

- 2 Career Prospects & Satisfaction
- 29 Economy & Job Security
- 51 Work & Leisure



Personal Finance Index

32 out of 59



Cost of Living Index

42 out of 59

The USA: Great Careers at the Cost of a Good Work-Life Balance?

Expats in the USA appreciate the great job opportunities and digital life. It is also easy to make friends, but safety and security leave room for improvement.

TOP FINDINGS

- **65% of expats are happy with the local career opportunities (vs. 45% globally).**
- **Over seven in ten (71%) find it easy to get used to the local culture (vs. 65% globally).**
- **The USA comes in last worldwide in the Health & Well-Being subcategory (59th).**
- **Only one in five expats (20%) is satisfied with the affordability of healthcare (vs. 61% globally).**
- **95% of expats find it easy to pay without cash (vs. 83% globally).**

Good Career Opportunities

Coming in 34th out of 59 destinations in the *Expat Insider 2021* survey, the United States performs best in the Ease of Settling In and Working Abroad Indices (26th for both). In fact, 65% of expats are happy with the local career opportunities, compared to just 45% globally — placing the country second worldwide not only for this factor but also in the Career Prospects & Satisfaction subcategory, just behind Ireland (1st). An Italian expat shares: *"There are good job opportunities, higher income levels that allow for complete financial independence, and the ability to meet people from all over the world."*

Around seven in ten expats are overall satisfied with their job (71% vs. 68% globally) and rate the state of the local economy positively (68% vs. 62% globally). On the other hand, a quarter of expats (25%) are dissatisfied with their job security (vs. 20% globally), and 29% are unhappy with the work-life balance (vs. 17% globally). Similarly, 23% of expats rate their working hours

negatively (vs. 16% globally), even though working expats in a full-time position in the USA spend only slightly longer hours at work (440 hours a week vs. 43.2 hours worldwide).

Easy to Find Local Friends

In terms of settling in, the USA lands in 27th place in the Feeling at Home subcategory, with 71% of expats finding it easy to get used to the local culture (vs. 65% globally). What is more, 66% find it easy to settle down in the USA (vs. 62% globally), and 70% consider the locals generally friendly towards foreign residents (vs. 67% globally). A similar share (72%) is satisfied with the general friendliness of the population (vs. 69% globally). A Taiwanese expat points out *"the career opportunities and the easiness to settle in"* as highlights of life abroad in the USA.

While 37% of expats find it difficult to make new friends in the United States (vs. 32% globally), 47% at least consider it easy to make friends with the locals (vs. 44% globally). In

"There are good job opportunities."

fact, more than half the expats in the USA (53%) describe their friends and acquaintances as a fairly mixed group of expats and locals (vs. 48% globally) and more than a quarter (26%) are mostly friends with locals (vs. 20% globally). Just 21% mostly socialize with other expats (vs. 32% globally).

Excellent Digital Life but Horrible Healthcare System

The USA performs worst in the Quality of Life Index (44th), coming in last worldwide in the Health & Well-Being subcategory (59th). Only 20% of expats are satisfied with the affordability of healthcare, which is less than a third of the global average (61%). And 19% of expats rate the quality of medical care negatively (vs. 14% globally). *"The healthcare is expensive, and we are overcharged for almost anything,"* shares a Belgian expat. It adds to the low quality of life that just over half of expats (56%) find living in the USA peaceful, compared to 80% globally. Another 37% rate the political stability within the country negatively (vs. 16% globally), and 15% do not feel safe in the USA (vs. 8% globally), landing the USA in a dissatisfying 54th place out of 59 destinations in the Safety & Security subcategory.

On the upside, the USA ranks ninth in the Digital Life subcategory, with the majority of expats finding it easy to get high-speed internet access at home (90% vs. 79% globally) as well as to pay without cash (95% vs. 83% globally). A French expat points out the *"ease of accessing WiFi"* in particular. Furthermore, 92% of expats are satisfied with

the unrestricted access to online services (vs. 84% globally). With a seventh place, the USA also ranks in the top 10 for the local leisure options, with 80% of expats satisfied with this factor (vs. 72% globally).

The Impact of COVID-19 on Expat Life

While the pandemic has changed the relocation plans of 37% of survey respondents on a global scale, it has had an impact on only 31% of those in the USA. Next to its effect on expat stays, the pandemic has mostly impacted expats in the USA in terms of their personal travel (28% vs. 28% globally), social life (27% vs. 24% globally), and their work or business (15% vs. 15% globally). Few see the biggest personal impact of the pandemic on their (or their children's) education (1% vs. 2% globally), general health (2% vs. 2% globally), or business travel (5% vs. 6% globally).

More than half the expats in the USA (57%) use local news as a source of information on COVID-19 and related regulations, which is ten percentage points more than the global average (47%), followed by official government channels (50% vs. 48% globally). A lower-than-average share (35%) stays up to date through social media (vs. 40% globally). However, just half the respondents in the USA (50%) are satisfied with the official communication regarding COVID-19, which is 16 percentage points below the global average (vs. 66% globally).

"The healthcare is expensive."

**For all content inquiries,
please contact:**



Kathrin Chudoba
*Head of Content
& Communications*

Email
expat.insider@internations.org

**For all press inquiries,
please contact:**



Caroline Harsch
Media Spokesperson

Email
press@internations.org

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VAT-ID
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