

# Finland: The Perfect Expat Destination for Nature Lovers & Introverts

The *Expat Insider 2022* survey by InterNations reveals the best and worst destinations for living and working abroad.

- Mexico, Indonesia, Taiwan, Portugal, Spain, the UAE, Vietnam, Thailand, Australia, and Singapore are the best destinations for expats in 2022.
- The worst destinations for expats are Kuwait (52nd), New Zealand, Hong Kong, Cyprus, Luxembourg, Japan, South Africa, Turkey, Italy, and Malta (43rd).
- Finland ranks 32nd out of 52: expats get a pristine environment, a high level of digitization, and a great work-life balance, but they face major issues with settling in.

Munich, 12 July 2022 — For the ninth time, [InterNations](https://www.internations.org), the world's largest expat community with more than 4 million members, has published the results of its *Expat Insider* survey. With nearly 12,000 respondents, it is one of the most extensive surveys about living and working abroad, providing insights into expat life in 52 destinations. The survey offers in-depth information on expats' satisfaction with the **Quality of Life**, **Ease of Settling In**, **Working Abroad**, and **Personal Finance** in their respective country of residence. For the first time, the ranking also includes the new **Expat Essentials Index**, which covers digital life, admin topics, housing, and language.

Finland lands in a mediocre 32nd place out of 52 destinations in the *Expat Insider 2022* survey. It performs best in the Quality of Life Index (7th) and also gets above-average results in the Working Abroad (20th) and Expat Essentials (21st) Indices. While it ranks only 39th for Personal Finance, Finland even ends up among the bottom 10 in the Ease of Settling In Index (44th). Only 66% of expats are happy with their life in Finland, compared to 71% globally.



**Mexico** (1st), **Indonesia** (2nd), and **Taiwan** (3rd) make up the top 3 destinations, and they all rank very well in the Ease of Settling In and Personal Finance Indices. On the other hand, the bottom 3 destinations, **Kuwait** (52nd), **New Zealand**, and **Hong Kong**, all perform poorly in terms of personal finances for expats. While Kuwait ranks among the worst destinations worldwide for all factors, expats in New Zealand struggle with their career and those in Hong Kong are unhappy with the local environment.

## Finland in the *Expatriate Insider 2022 Survey*

### A Green & Stable Country

Finland places seventh in the Quality of Life Index, performing best in the Environment & Climate (1st) and Safety & Security (3rd) Subcategories. Expats love the air quality (90% happy vs. 65% globally), the urban environment (90% happy vs. 67% globally), and the natural environment (100% happy vs. 83% globally). Moreover, Finland is praised for the availability of green goods and services, as well as government support for environmentally friendly policies (2nd for each).

The respondents also consider it a politically stable country (90% happy vs. 64% globally), where they feel safe (96% happy vs. 81% globally) and can express themselves and their opinions (77% happy vs. 64% globally). *"I love the nature, the freedom, and my peaceful, comfortable lifestyle,"* says a Turkish expat.

### Solid Infrastructure, Subpar Leisure Options

In the Health & Well-Being (16th) and Travel & Transit (22nd) Subcategories, Finland's performance is still above average. Expats describe healthcare as affordable (79% happy vs. 61% globally) and of good quality (76% happy vs. 72% globally). However, some struggle with getting access to all the healthcare services they need (31st).

Expats find it easy to get around by bike or on foot (96% satisfied vs. 77% globally). Another 87% like the availability of public transportation (vs. 73% globally). However, 20% think it is not affordable enough (vs. 15% globally). And while Finland ranks tenth for its infrastructure for cars, travel opportunities are limited (44th).

Lastly, the Leisure Options (42nd) are subpar. Finland seems great for those who love recreational sports (90% happy vs. 75% globally). But it features in the bottom 10 for both culture and nightlife (47th) and culinary variety and dining options (51st). More than one in five (21%) are unhappy with the latter (vs. 12% globally) — only expats in Norway (52nd) are less satisfied.

### Great Work-Life Balance, Few Career Prospects

In the Working Abroad Index, Finland ranks 20th out of 52. It does really well for both Work & Leisure (10th) and Work Culture & Satisfaction (11th). In fact, 76% rate their work-life balance positively (vs. 62% globally), and 73% view their working hours favorably (vs. 63% globally). The average expat in Finland only works 38.3 hours full time, compared to a weekly 43.3 worldwide. *"Life is less fast paced, with less stress overall,"* says a US respondent. Expats also appreciate that the business culture supports flexibility (5th) and flat hierarchies (9th).

But while 86% rate the economy highly (vs. 64% globally), they are less satisfied with their own careers: 28% feel they are not paid fairly (vs. 20% globally). Moving to Finland has *not* improved the career prospects of another 30% (vs. 18% globally), and 32% rate their career opportunities negatively (vs. 22% globally). Only 23% relocated for work-related reasons, though (vs. 36% globally), while 31% moved for love (vs. 10% globally), which is the most-mentioned reason.

### **Dissatisfaction with Finances**

Expats in Finland are somewhat dissatisfied in terms of Personal Finance (39th). Nearly half (47%) consider the cost of living too high (vs. 35% globally), and 24% are unhappy with their financial situation (vs. 21% globally). At least the housing market does not seem *too* bad. Finland lands in a mediocre 28th place in this subcategory of the Expat Essentials Index: 41% consider housing hard to afford, about the same as the global average (43%).

### **Top Ratings for Digital Life**

Finland's overall results in the Expat Essentials Index (21st) are a mixed bag. It does great in the Digital Life Subcategory (2nd), only beaten by Estonia (1st). More than nine in ten expats enjoy high-speed internet access (93% vs. 79% globally), unrestricted access to online services (95% vs. 82% globally), and cashless payment options (93% vs. 84% globally). Another 86% are satisfied with the availability of government services online (vs. 61% globally).

Getting a visa to move to Finland (21st), as well as dealing with the local authorities (19th), is not quite as easy. However, the local language is a bigger issue: 75% find learning Finnish difficult (vs. 38% globally), and 72% speak it just a little or not at all (vs. 35% globally). Luckily, 68% say that it is possible to live in Finland without speaking it, compared to 51% globally. *"English is widely spoken, and Finnish is hard. But if you live here for a long time without learning it, you start living in a bubble,"* shares an Australian expat.

### **A Destination for Introverts?**

In general, expats struggle with the Ease of Settling In Index (44th). For example, 31% report difficulties getting used to the local culture (vs. 19% globally). It probably does not help that 21% perceive the population as unfriendly (vs. 17% globally).

However, expats encounter their biggest challenge in the Finding Friends Subcategory (47th): 60% consider making local friends difficult (vs. 37% globally). Unsurprisingly, 31% have no personal support network in Finland (vs. 24% globally), and 37% are dissatisfied with their social life (vs. 26% globally). *"They take introversion to a whole new level. I met someone who has lived here for 40 years and said it took her neighbor 14 years to talk to her regularly,"* a US expat comments.

## **The Best and Worst Destinations for Living and Working Abroad in 2022**

According to the *Expat Insider 2022* survey results, Mexico (1st), Indonesia, Taiwan, Portugal, Spain, the UAE, Vietnam, Thailand, Australia, and Singapore (10th) are the best destinations for expats. The top 5 destinations stand out with regard to the Ease of Settling In and Personal Finance. They also tend to perform well in the Expat Essentials Index. While they all land just midfield in the Working Abroad Index, their results in the Quality of Life Index are somewhat mixed. Spain (1st), Taiwan, and Portugal make up the top 3 worldwide, but expats in Mexico (24th) and Indonesia (41st) are not satisfied with the local quality of life.

The worst destinations for expats are Kuwait (52nd), New Zealand, Hong Kong, Cyprus, Luxembourg, Japan, South Africa, Turkey, Italy, and Malta (43rd). Kuwait is among the world's worst destinations in each individual index as well as in the overall ranking. Moreover, all bottom 5 destinations have an average to poor performance in the Working Abroad and Personal Finance Indices. While Italy is an exception regarding Personal Finance (33rd), it only ranks 48th in the Expat Essentials Index.

**You can find out more about the best and worst destinations for expats in 2022 in the respective press release (available under "Downloads" in the email).**

### **About the InterNations *Expat Insider 2022* Survey**

For its annual [Expat Insider survey](#), InterNations asked 11,970 expats representing 177 nationalities and living in 181 countries or territories to provide information on various aspects of expat life, as well as their gender, age, and nationality. Participants were asked to rate up to 56 different aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects, considering both emotional topics and more factual aspects with equal weight. The respondents' ratings of the individual factors were then bundled in various combinations for a total of 16 subcategories, and their mean values were used to draw up five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat Essentials. These indices were further averaged together with expats' general happiness with their life abroad in order to rank 52 expat destinations around the world. In 2022, the top 10 are Mexico, Indonesia, Taiwan, Portugal, Spain, the UAE, Vietnam, Thailand, Australia, and Singapore.

To be featured in the indices and consequently in the overall ranking, a sample size of at least 50 survey participants per destination was necessary.

### **About InterNations**

With more than 4 million members in 420 cities around the world, [InterNations](#) is the largest global community and a source of information for people who live and work abroad. InterNations offers global and local networking and socializing, both online and face-to-face. At around 6,000 events and activities per month, expatriates have the opportunity to meet other global minds. Online services include discussion forums and helpful articles with personal expat experiences, tips, and information about life abroad. Membership is by approval only to ensure we remain a community of trust. InterNations is part of the New Work SE, a group of brands that offer products and services for a better working life.

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