

Hong Kong Poses Financial and Safety Concerns

The *Expatriate 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).
- Hong Kong ranks 50th out of 52: expats struggle with their finances, political stability, and environmental issues.

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 *Expatriate 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 **Expatriate Essentials Index**, which covers digital life, admin topics, housing, and language.

Hong Kong comes 50th out of 52 destinations in the *Expatriate Insider 2022* survey. Expats rank it among the bottom 10 in the Personal Finance Index (44th), and it narrowly escapes another bottom 10 ranking in the Working Abroad (41st) and Quality of Life (40th) Indices. Hong Kong performs best in the Expatriate Essentials (35th) and Ease of Settling In (33rd) Indices, but these are both rather mediocre results. Overall, 56% of expats are happy with their life in Hong Kong, compared to 71% globally.



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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.

Hong Kong in the *Expats Insider 2022* Survey

Many Options to Get Around

The Travel & Transit Subcategory (26th) is a highlight for Hong Kong. Expats even vote the destination first worldwide for the availability of public transportation — not a single respondent is unhappy with this factor (vs. 17% globally). They are also extremely happy with the affordability of public transportation: 93% rate this factor positively — 23 percentage points more than the global average (70%). *"There are excellent public transportation options here,"* says a US American expat. Furthermore, most expats (82%) feel that it is easy and safe to get around on foot or by bicycle (vs. 77% globally). However, while there are many ways to get around *in* Hong Kong, expats vote it last for travel opportunities (52nd): only 42% are happy with this factor (vs. 82% globally).

Safety & Health Concerns

While expats are also very happy with the culinary variety and dining options in Hong Kong (3rd), there are not a lot of other positive things they have to say in the Quality of Life Index (40th). Hong Kong poses some major challenges for expats when it comes to Safety & Security, ranking last in this subcategory (52nd). More than half (56%) feel that they cannot openly express themselves and their opinions, compared to only 18% globally. Hong Kong also ranks last for political stability (52nd), as nearly two in three expats (65%) are unhappy with this factor, over four times the global average (15%).

Not a Green Destination

Environment & Climate (47th) is another subcategory that expats do not view positively. They rank both the air quality (48th) and the availability of green goods and services (46th) among the bottom 10. Fewer than one in three expats (29%) believe that the government supports policies to protect the environment (vs. 61% globally), and 33% of expats are unhappy with the urban environment — such as green spaces, noise levels, and eco-friendly architecture — in Hong Kong (vs. 17% globally).

Mixed Results for Social Life

When it comes to the Ease of Settling In Index (33rd), over two in three expats (68%) have a personal support network (i.e., people they can ask for practical/emotional support), compared to 59% globally. Furthermore, 60% are happy with their social life in Hong Kong (vs. 56% globally). An expat from Taiwan says that her *"social life and connections"* are what she enjoys most about life in Hong Kong.

However, this support might not come from the local residents, as 28% of expats describe them as generally unfriendly (vs. 17% globally). Another 22% feel that they are not friendly towards foreign residents (vs. 18% globally). In fact, 41% of expats are mainly friends with other expats (vs. 33% globally).

Financial Hurdles

Hong Kong ends up in the bottom 10 of the Personal Finance Index (44th). In fact, over two in three expats (68%) are unhappy with the general cost of living in Hong Kong (vs. 35% globally). *"The cost of living is too high,"* says a German expat, *"especially housing"*. The majority of expats seems to agree, and 89% rate the affordability of housing negatively (vs. 43% globally), which lands Hong Kong in last place (52nd) for this factor. On the bright side, 66% at least say that housing is easy to find (vs. 54% globally).

Easy Communication & Administration

The Housing Subcategory (46th) is Hong Kong's weakest area in the Expat Essentials Index (35th). Results in the Language Subcategory look somewhat better: while 60% of expats in Hong Kong think that learning the local language is difficult (vs. 38% globally), it does not seem to be a necessity. Over four in five (86%) say that it is easy to live there without speaking the local language, compared to only 51% globally. *"Most people speak English here,"* an expat from Ireland reports. In general, it seems to be easy to handle administrative topics as an expat in Hong Kong: they find it easy to open a local bank account (66% vs. 64% globally), to deal with the local bureaucracy (47% vs. 40% globally) and to get a visa to move there in first place (66% vs. 56% globally).

Working & Economic Issues

Expats in Hong Kong work more than the average expat, clocking in an average of 44.4 hours per week, compared to 40.2 hours globally. No surprise that Hong Kong ranks among the bottom 3 worldwide for working hours (50th). Expats most commonly work in the field of education (25% vs. 11% globally), and 70% find that moving to Hong Kong has improved their career prospects (vs. 60% globally). However, close to half (46%) feel that the local business culture does not encourage creativity or thinking outside of the box, compared to only 26% globally, and 38% are unhappy with the state of the local economy (vs. 17% globally).

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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