

Expats Struggle with Their Finances in the UK

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).
- The United Kingdom ranks 37th out of 52: expats find it rewarding to work there but are unhappy with their personal finances.

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.

Destination Report

United Kingdom



Expats in the United Kingdom



Average Age & Gender Split

44.2
Years old

40% Male
59% Female

0.4%
Prefer to self-describe



Top Reasons for Moving

16%
Found a job on their own

15%
To go to a school or university

9%
For love



Top Income Groups

30%
25,000–50,000 USD

21%
50,000–75,000 USD

17%
Less than 12,000 USD



Working Hours

37.9 h
Per week

19%
Part time

81%
Full time



Top Sectors

17%
Healthcare

10%
Education

10%
Finance



Overall Ranking

37th out of 52

Happiness Level



Quality of Life Index

31 out of 52

33 Travel & Transit
32 Environment & Climate
26 Leisure Options
39 Health & Well-Being
29 Safety & Security



Ease of Settling In Index

36 out of 52

34 Local Friendliness
38 Finding Friends
30 Culture & Welcome



Working Abroad Index

15 out of 52

4 Career Prospects
27 Salary & Job Security
29 Work & Leisure
10 Work Culture & Satisfaction



Personal Finance Index

50 out of 52



Expat Essentials Index

17 out of 52

12 Digital Life
13 Admin Topics
42 Housing
12 Language



The United Kingdom comes 37th out of 52 destinations in the *Expat Insider 2022* survey. The country ranks slightly better than average in the Working Abroad (15th) and the Expat Essentials (17th) Indices. However, it gets only mediocre results in the Quality of Life (31st) and Ease of Settling In (36th) Indices, and even lands in the bottom 3 of the Personal Finance Index (50th). Overall, 67% of expats are happy with their life in the UK, 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.

The UK in the *Expat Insider 2022* Survey

Dissatisfaction with Personal Finances

The United Kingdom ranks 37th in the *Expat Insider 2022* survey overall but lands in the bottom 3 of the Personal Finance Index (50th). Only Luxembourg (51st) and New Zealand (52nd) perform even worse in this regard. Exactly one in four expats (25%) is unhappy with their financial situation (vs. 21% globally), and over one in three (35%) feel that their disposable household income is *not* enough to lead a comfortable life (vs. 28% globally). When asked what they dislike most about life in the UK, a US American expat notes that *"the cost of living is very high"*. In fact, more than half (54%) are dissatisfied with the general cost of living (vs. 35% globally). It probably does not help that the gross yearly income of expats in the UK is below average: 78% earn 75,000 USD or less per year (vs. 68% globally), while just 14% make 100,000 USD or more (vs. 21% globally).

A Great Working Environment

Salary is also a topic in the Working Abroad Index (15th), and 22% of expats feel paid unfairly based on their industry, qualifications, and role (vs. 20% globally). Except for this one factor, they are quite happy with their working life in the UK. Expats are satisfied with their career opportunities (70% vs. 58% globally) and feel that moving to the UK has improved their career prospects (74% vs. 60% globally). More than three in five (62%) also rate the local job market positively (vs. 47% globally), all of which lands the UK in fourth place in the Career Prospects Subcategory. *"Life is easier here because I was able to start a new career and grow in the industry I work in,"* says an expat from Poland.

The UK also performs very well in the Work Culture & Satisfaction Subcategory (10th). Over two in three expats (69%) feel that the business culture in the UK encourages creativity and thinking outside the box (vs. 51% globally). It also supports flexibility (77% happy vs. 60% globally) and promotes independent work (62% happy vs. 45% globally).

Difficulties with Housing

Another financial issue arises in the Housing Subcategory (42nd) of the Expat Essentials Index (17th). While close to half the expats (48%) report that it is easy to find housing, just six percentage points less than the global average (54%), 60% find it unaffordable (vs. 43% globally). Close to three in ten (27%) even describe it as *completely* unaffordable, compared to 15% globally. *"The properties are small, and the interior quality is usually substandard — I find it hard to consider any of these places home,"* a Dutch expat comments, also pointing out *"the short contracts, renewals, and the risk to be thrown out"*.

Few Bureaucratic Obstacles

On the bright side, expats find Digital Life (12th) in the United Kingdom quite satisfying. Nearly four in five expats (79%) are happy with the availability of administrative/government services online (vs. 61% globally), and another 89% are delighted with the unrestricted access to online services (vs. 82% globally). Moreover, the UK also ranks quite well in the Admin Topics Subcategory (13th). When it comes to dealing with the local bureaucracy/authorities, the country ranks 6th out of 52, with 62% of expats rating this factor positively (vs. 40% globally).

A Worrying Healthcare System

The United Kingdom ranks midfield in the Quality of Life Index (31st). Among all the subcategories of the index, it performs best for Leisure Options (26th), with expats particularly enjoying the culture and nightlife (72% happy vs. 67% globally). On the other hand, it performs worst in the Health & Well-Being Subcategory (39th). Expats are unhappy with the availability (42nd) and quality (40th) of healthcare, and 24% find it difficult to access all the healthcare services that they need (vs. 17% globally). However, healthcare in the UK at least seems to be affordable (25th): 66% of expats say so, compared to 61% globally.

Disappointing Transportation & Climate

The same cannot be said about the Travel & Transit Subcategory (33rd), in which the United Kingdom ranks 50th for the affordability of public transportation. About one in three expats (33%) find it unaffordable, more than double the global average (15%). On the other hand, 77% are happy with the availability of public transportation, compared to 73% globally.

Expats also struggle with the climate and weather (47th) in the UK. Two in five (40%) are unhappy with this factor, 21 percentage points more than the global average. *"The weather is difficult, and during the winter the lack of daylight can be depressing,"* a Chinese expat explains.

A Slightly Unwelcoming Environment

The United Kingdom has a rather mediocre performance for several factors in the Ease of Settling In Index (36th). In terms of Culture & Welcome (30th), 17% of expats do not feel welcome there (vs. 16% globally). One in four expats (25%) also does not feel at home in the UK, compared to a global average of 21%. The same goes for Local Friendliness (34th): 19% of expats think the locals are not friendly towards foreign residents (vs. 18% globally). Moreover, 17% of expats rate the general friendliness of the local population negatively, exactly the same as the global average of 17%.

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

According to the *Expatriate 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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