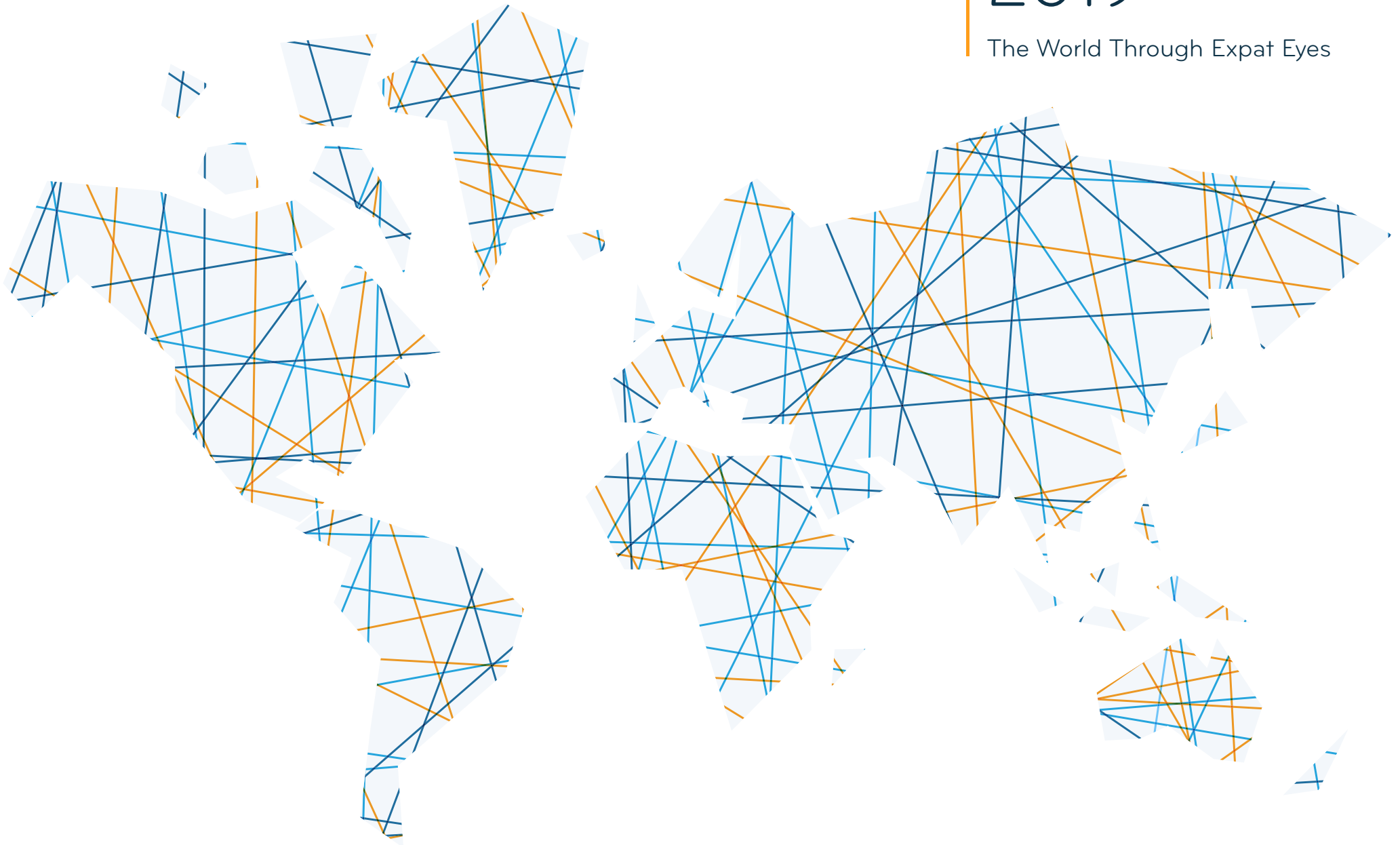


# Expat Insider 2019

The World Through Expat Eyes



# Expatriate Insider 2019: The Year of the Hidden Champions

We are very proud that *Expatriate Insider*, one of the world's most extensive surveys about living and working abroad, has set yet another record in its sixth year: over 20,000 respondents shared their experiences in 2019.

To be precise, it's 20,259 participants from around the globe. Together, they represent 182 nationalities and are scattered across 187 countries or territories. Although a few destinations attract a majority of expats — three in ten live in Germany, the USA, Switzerland, the UK, or the UAE — the *Expatriate Insider 2019* survey also includes responses from more unusual expat destinations such as Aruba, Turkmenistan, or Vanuatu.

Despite the record number of participants, slightly fewer destinations meet the requirements to be featured in the league tables. A sample size of at least 75 respondents per country or territory is necessary for the overall ranking: 64 destinations make the cut in 2019, compared to 68 in the previous year. Nevertheless, such typical expat hubs as Hong Kong or Singapore, Canada or the Netherlands are very well represented, with 200 or more participants.

In fact, the ongoing success of the *Expatriate Insider* survey inspired the team at InterNations Business Solutions to create a special edition dedicated to the needs and wants of those moving abroad for their career, as well as their spouses. Their separate report — the *Expatriate Insider Business Edition 2019* — will also launch in September.

The original *Expatriate Insider* survey, however, remains focused on a larger, more diverse audience — from the business professional to the romantic following their heart across borders and oceans to the globetrotter looking for sunnier climes. They all voiced their opinion on everyday life abroad, evaluating their destinations based on 48 rating factors. Let's see how this ranking has changed.

## Two Newcomers among the Top 3

The best-rated expat destination in 2019 may seem familiar to anyone following the *Expatriate Insider* results for the past few years. However, it's not business as usual for the top 3, due to two hidden champions emerging. Both runners-up have



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improved steadily since the first *Expatriate Insider* survey in 2014.

In 2019, former favorite Bahrain — ranking first in 2017 and 2018 — has dropped to seventh spot, to be replaced by another previous winner: Taiwan already came 1st out of 67 destinations back in 2016, regaining this prominent position after a more-than-respectable second place in the 2018 ranking. It keeps impressing expats with a great quality of life, such as excellent, yet affordable healthcare, a safe environment, and efficient transportation.

Taiwan is followed closely by Vietnam (2nd), which even lands in first place for two of the topical indices that underlie the general ranking. Expats give it top marks for personal finance and working abroad. For instance, they report the highest scores for overall job satisfaction around the world: 30% couldn't be any happier at work!

The Working Abroad Index is the weakest point among third-placed Portugal's results. However, owing to the best quality of living worldwide and the ease of settling in, the Mediterranean country gets a place on the podium this year, moving up from its sixth spot in 2018. Portugal is the ideal destination for settling down quickly and feeling at home abroad. Thanks to the wonderful weather and a wide range of leisure activities, expats are more than merely content with their new life: one in three thinks moving abroad has even made them *a lot* happier.

So, the top 3 destinations also cover the top spots in three indices which factor into the overall ranking (quality of life, working abroad, personal finance). In most other areas, the reigning champions defend their top spot: Finland ranks first in the Family Life Index for the fourth consecutive year, while cost-conscious expats highly recommend Bulgaria, just like in 2018. The sudden reversals of fortune have rather happened in mid-field.

## The Winners & Losers of 2019

Since 2018, Indonesia, Kazakhstan, and Qatar have improved their ranking considerably. Indonesia has even jumped from coming 50th out of 68 to placing 29th out of 64, making particularly huge gains with regard to settling in and working abroad.

Cyprus, South Korea, and Costa Rica, however, turn out to be the biggest losers of 2019 — at least as far as expats' satisfaction with various aspects of life abroad is concerned. Losing as many as 14 places, South Korea (55th) even ends up among the bottom 10 destinations, a shocking development considering it entered the *Expatriate Insider* survey in 13th place (out of 61) in 2014.

Another country also shows its worst performance to date: though Italy (63rd) has never done especially well, it is now listed among the three worst-rated expat destinations for

the first time ever. This downward trend is mainly due to the country's ongoing economic struggles: nearly three in five expats (58%) view its economy negatively, and they rate their own career prospects even worse than respondents in crisis-ridden Greece. Such figures account for the fact that Italy joins Kuwait (64th) and Nigeria (62nd) at the lower end of the ranking scale.

Five of the Gulf States are highlighted in one of three regional reports, together with the Asian Tigers and four of the Nordic countries. Along with 16 detailed country profiles, these location-based analyses complement the topical section that highlights the various indices and some key demographics.

The *Expatriate Insider 2019* report provides a wealth of insights into expat life today. Enjoy browsing these pages and learn to see the world with new eyes.

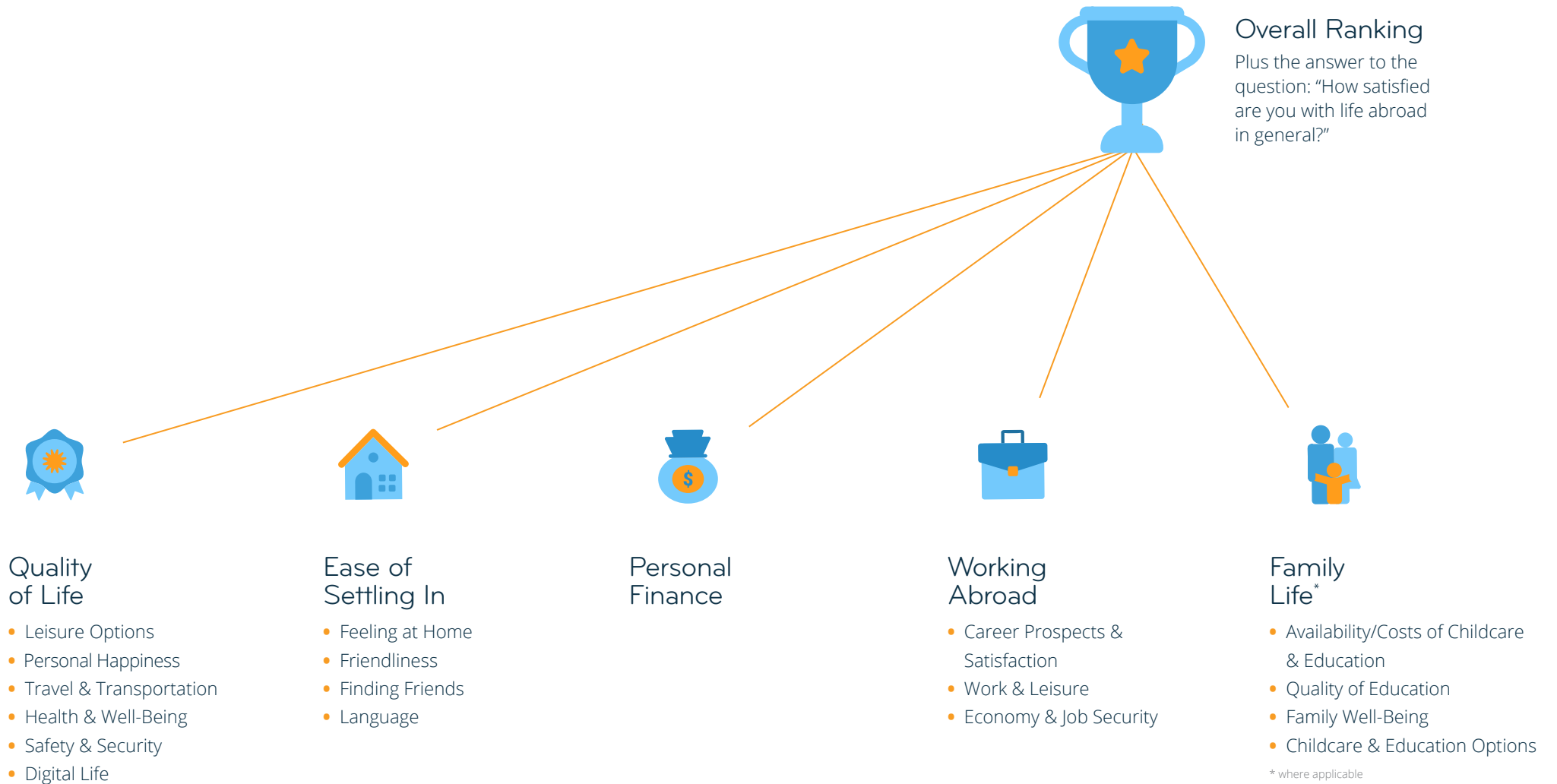
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# What Factors into the Country Ranking?



# Short Methodology

The *Expatriate Insider 2019* survey was conducted by InterNations and ran from 7 to 28 March 2019. The online survey was promoted through the InterNations community, newsletter, and the company's social media profiles. The target audience included all kinds of expatriates, from foreign assignees — expats in the typical sense of employees on a corporate assignment — and international hires to self-made expats relocating for a better quality of life and people making the move for various other reasons. Responses were not limited to members of the InterNations community.

A total of 20,259 expatriates took part, representing 182 nationalities and living in 187 countries or territories. The survey results are published in this report in the form of an overall ranking of common expat destinations and plenty of additional information regarding five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, and Personal Finance. For a country or territory to be listed in any of the indices and in the overall ranking, a sample size of at least 75 survey participants per destination is required. The only exception to this rule is the Family Life Index, where

a sample size of at least 40 respondents raising children abroad is necessary. In 2019, 64 and 36 destinations, respectively, met these requirements. However, in many countries or territories the sample size exceeded 75 or even 100 participants by far. In the USA, for example, over 1,400 expats participated in the *Expatriate Insider 2019* survey.

For the rankings themselves, participants were asked to rate up to 48 different factors concerning various aspects of life abroad on a scale of one to seven. The rating process emphasizes the respondents' personal satisfaction with these factors and considered both emotional topics (e.g. friendliness of the local population) as well as more factual aspects (e.g. affordability of healthcare) with equal weight. The respondents' ratings of the individual factors were bundled in various combinations for a total of 17 subcategories, and their mean values were used to draw up the five topical indices listed above.

The five 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 home, does not factor into the overall ranking.

Please be aware that 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.

The dollar sign (\$) used in the report always refers to US dollars.

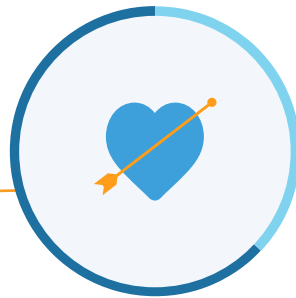
# Expatriate Statistics

## Gender Split



**51%** female  
**49%** male

## Relationship Status



**63%** in a relationship  
**37%** single

## Family Status



**79%** without dependent children abroad  
**21%** with dependent children abroad

## Age Groups



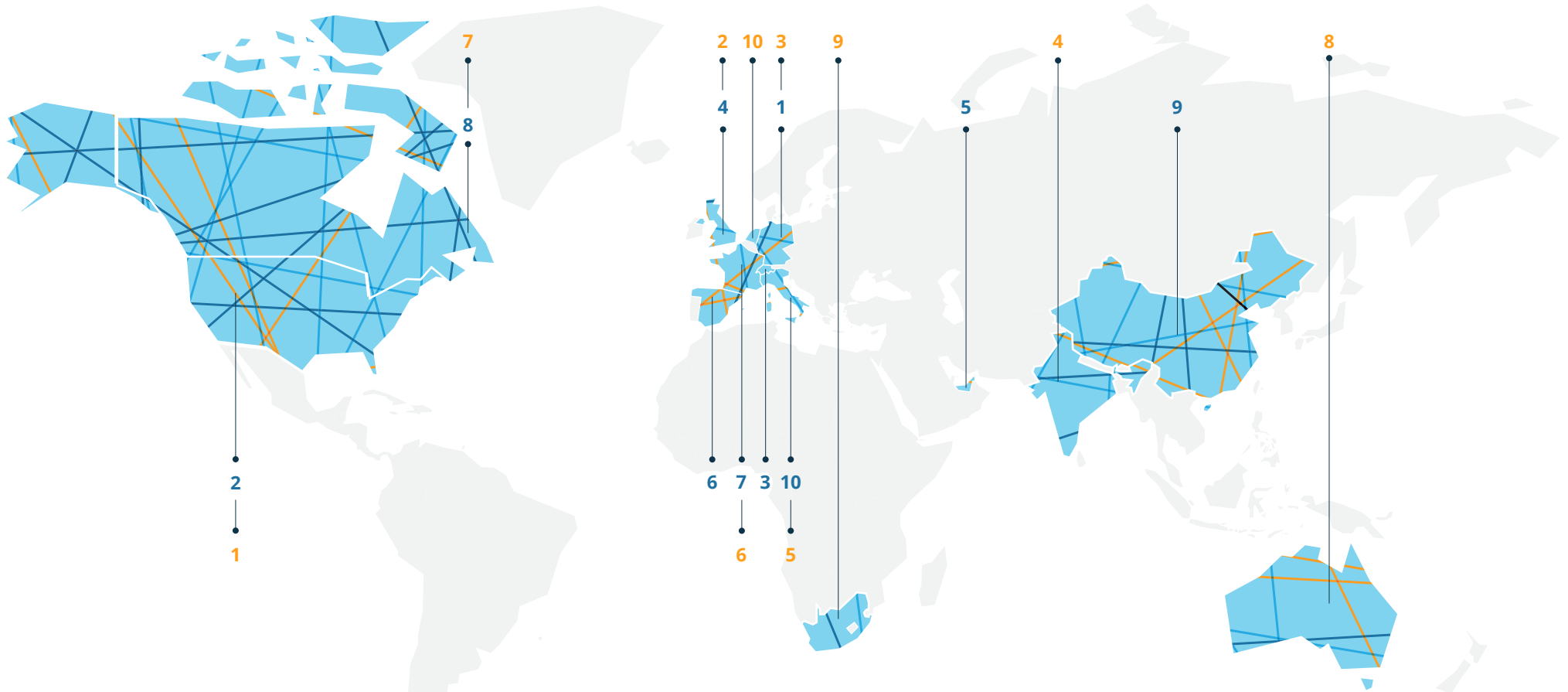
**44.4** years on average  
**4%** 25 and below  
**12%** 26–30  
**15%** 31–35  
**14%** 36–40  
**23%** 41–50  
**32%** 51 and above

## Level of Education



**84%** with university degree  
**2%** no degree at all  
**7%** high school graduate  
**7%** commercial / technical / vocational training  
**34%** bachelor's degree (or similar)  
**43%** postgraduate degree / master's degree (or similar)  
**7%** PhD (or similar)

# Countries of Residence and Nationalities



## Most Common Countries of Residence

- |           |               |         |          |          |
|-----------|---------------|---------|----------|----------|
| 1 Germany | 3 Switzerland | 5 UAE   | 7 France | 9 China  |
| 2 USA     | 4 UK          | 6 Spain | 8 Canada | 10 Italy |

## Most Common Nationalities

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

# Expatriate Statistics

## Primary Motivation for Moving Abroad



### Job & Career

- 14%** Found a job here on my own
- 10%** Sent here by my employer
- 9%** Recruited internationally
- 3%** To start my own business



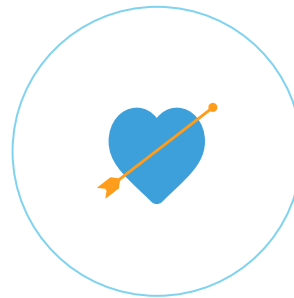
### Lifestyle Choices

- 9%** Better quality of life
- 6%** Looking for an adventure / a personal challenge
- 3%** Financial reasons
- 3%** To live in this particular country/city
- 3%** Simply enjoy living abroad
- 3%** To retire abroad



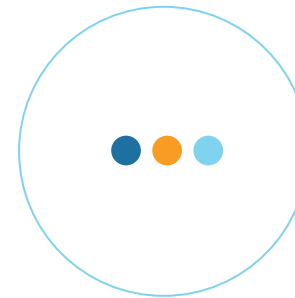
### Education

- 6%** 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

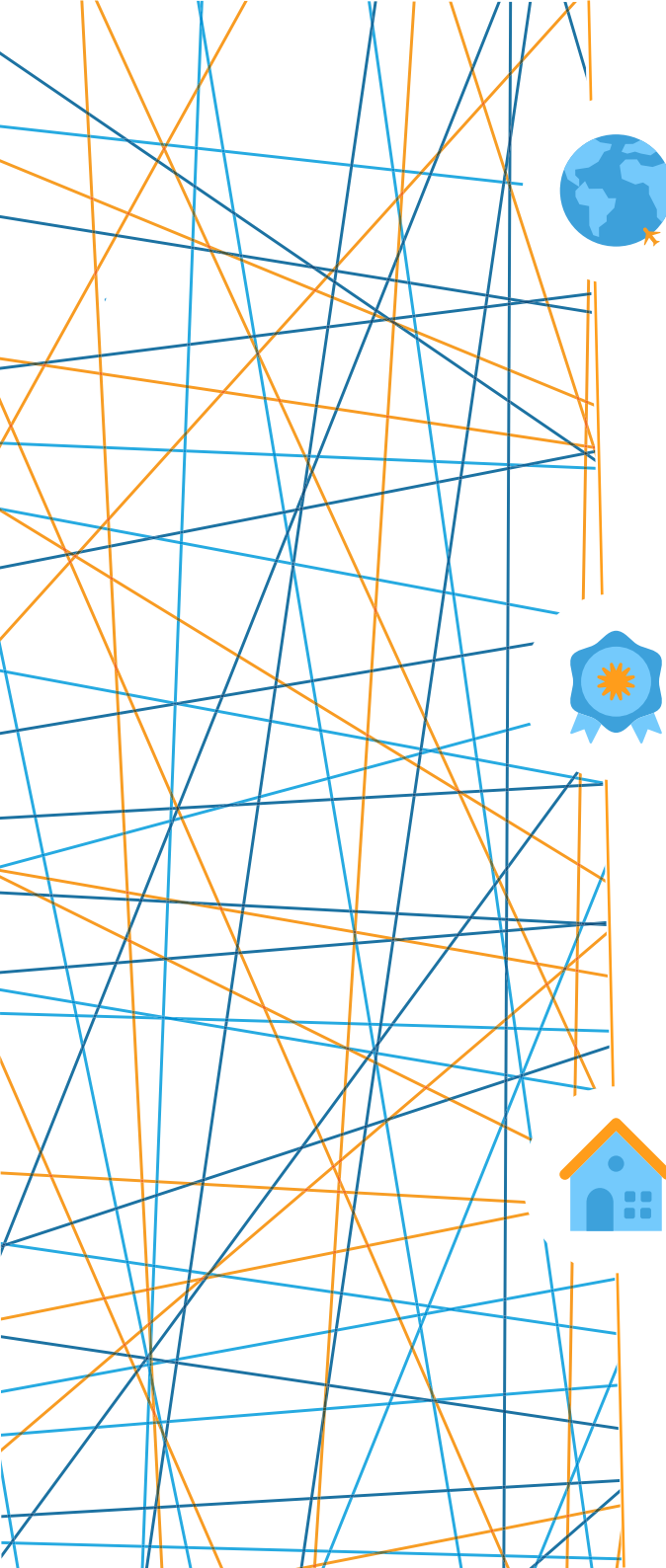
- 4%** Other
- 2%** Political, religious, or safety reasons
- 1%** Volunteering or missionary work

## Planned Length of Stay



- 1%** less than 6 months
- 3%** 6 months – 1 year
- 13%** 1–3 years
- 14%** 3–5 years
- 19%** longer than 5 years
- 32%** possibly forever
- 18%** undecided





# Expatriate Destinations

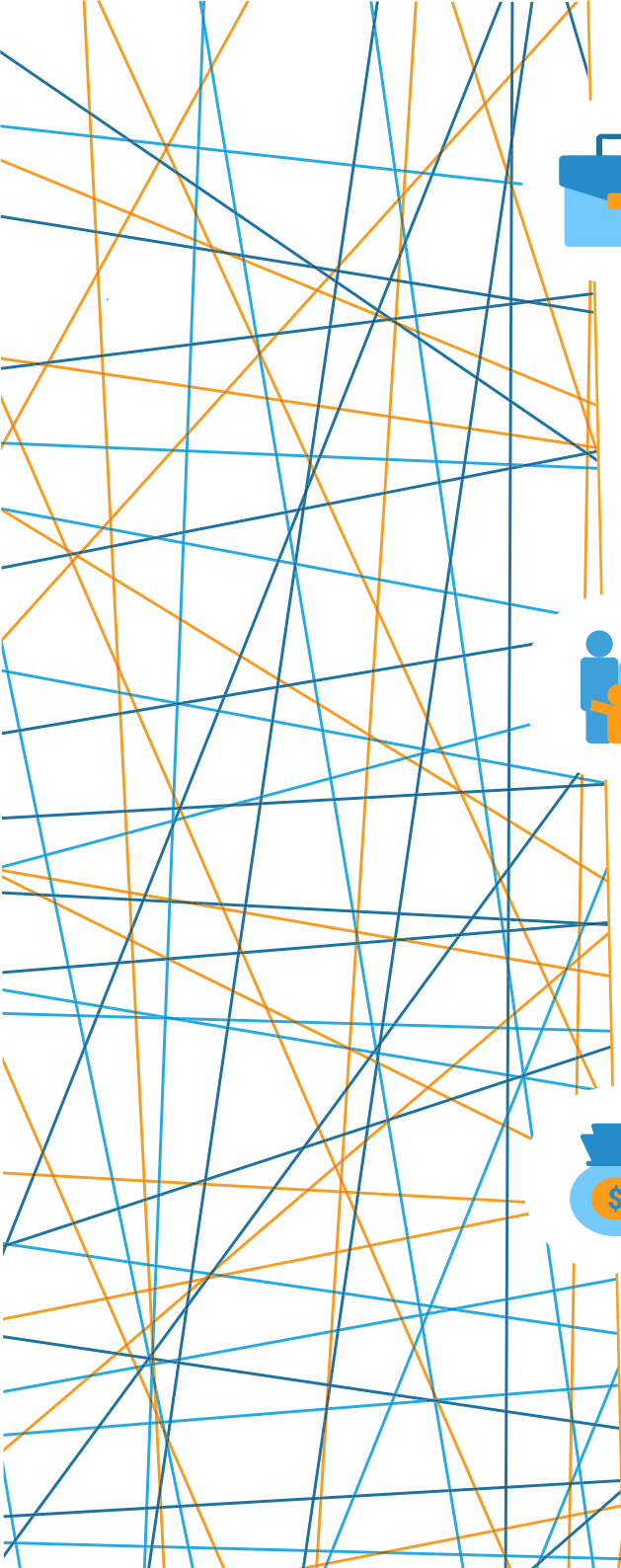
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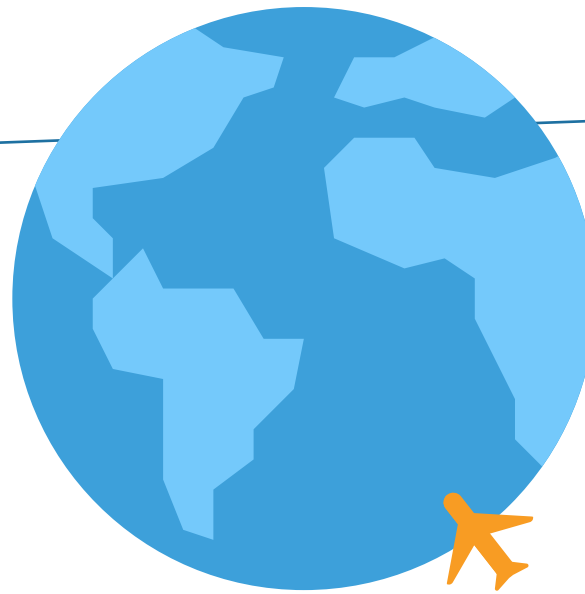
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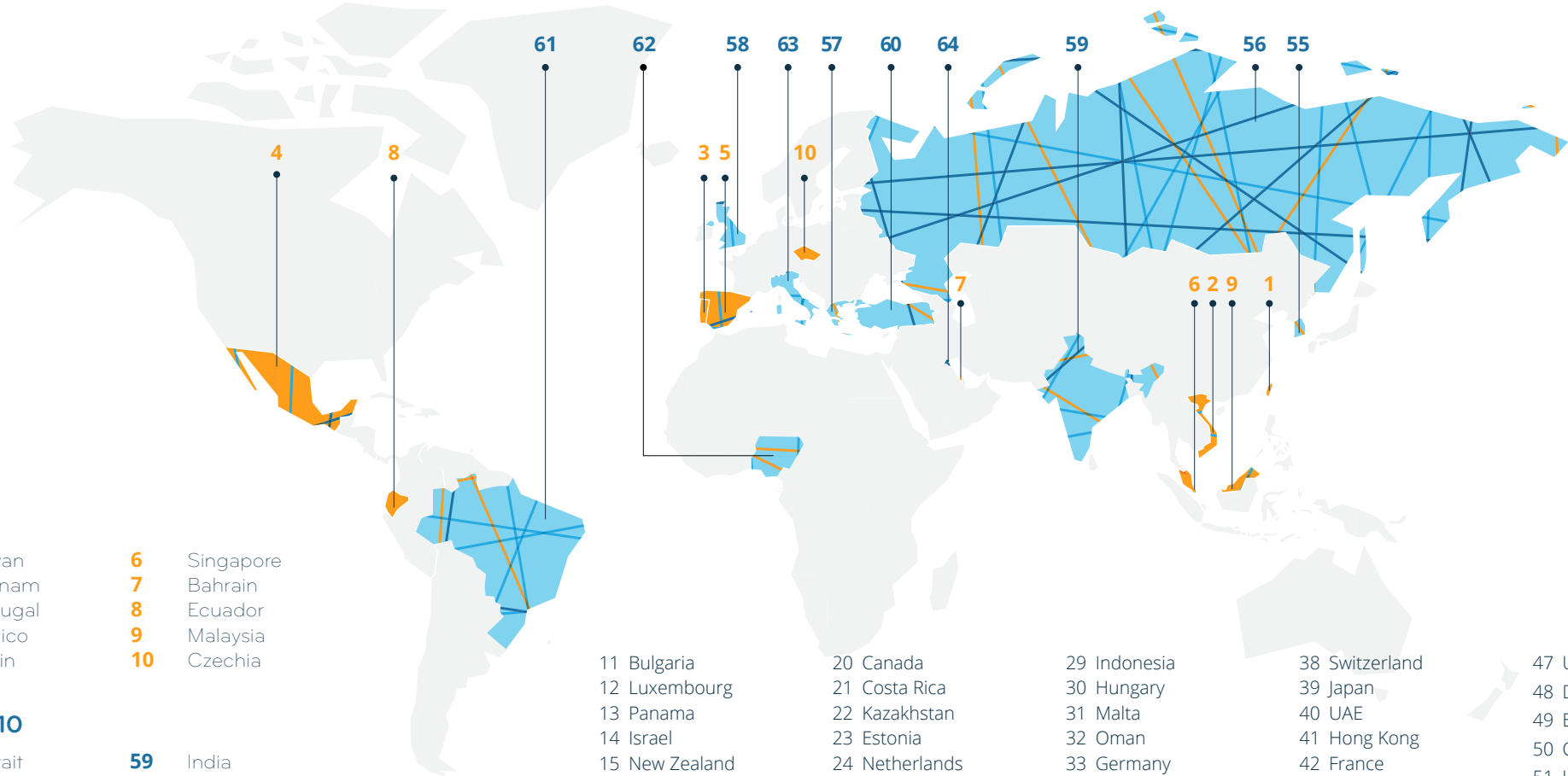
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# Expat Destinations



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# The Top Expat Destinations 2019



## Top 10

- |          |          |           |           |
|----------|----------|-----------|-----------|
| <b>1</b> | Taiwan   | <b>6</b>  | Singapore |
| <b>2</b> | Vietnam  | <b>7</b>  | Bahrain   |
| <b>3</b> | Portugal | <b>8</b>  | Ecuador   |
| <b>4</b> | Mexico   | <b>9</b>  | Malaysia  |
| <b>5</b> | Spain    | <b>10</b> | Czechia   |

## Bottom 10

- |           |         |           |             |
|-----------|---------|-----------|-------------|
| <b>64</b> | Kuwait  | <b>59</b> | India       |
| <b>63</b> | Italy   | <b>58</b> | UK          |
| <b>62</b> | Nigeria | <b>57</b> | Greece      |
| <b>61</b> | Brazil  | <b>56</b> | Russia      |
| <b>60</b> | Turkey  | <b>55</b> | South Korea |

- |                |                |              |                |                 |
|----------------|----------------|--------------|----------------|-----------------|
| 11 Bulgaria    | 20 Canada      | 29 Indonesia | 38 Switzerland | 47 USA          |
| 12 Luxembourg  | 21 Costa Rica  | 30 Hungary   | 39 Japan       | 48 Denmark      |
| 13 Panama      | 22 Kazakhstan  | 31 Malta     | 40 UAE         | 49 Egypt        |
| 14 Israel      | 23 Estonia     | 32 Oman      | 41 Hong Kong   | 50 China        |
| 15 New Zealand | 24 Netherlands | 33 Germany   | 42 France      | 51 Ukraine      |
| 16 Colombia    | 25 Thailand    | 34 Poland    | 43 Ireland     | 52 South Africa |
| 17 Australia   | 26 Morocco     | 35 Norway    | 44 Sweden      | 53 Peru         |
| 18 Qatar       | 27 Philippines | 36 Kenya     | 45 Cyprus      | 54 Argentina    |
| 19 Finland     | 28 Belgium     | 37 Austria   |                |                 |

# The Best & Worst Places for Expats in 2019

While first-placed Taiwan is not new to the top 3 and ranked first in 2016 as well, Portugal (3rd) and especially Vietnam (2nd) have reached new heights in the global expat ranking.

## TOP FINDINGS

- **#1 Taiwan reclaims its 2016 top spot with great results across all topics.**
- **New in the top 3, #2 Vietnam even ranks first for finance and working abroad.**
- **Over half the expats in #3 Portugal plan to stay possibly forever.**
- **Few surprises at the bottom: Kuwait (64th), Italy (63rd), Nigeria (62nd) place last.**
- **Dropping out of the top 3, 2018's winner Bahrain remains in the top 10.**

## Back on Top: Taiwan

Since first featuring in the survey in 2016, Taiwan has consistently ranked in the top 5. In 2019, it manages to reclaim first place. Taiwan offers a great quality of life (3rd out of 64 destinations), favorable personal finances (6th), an impressive working life (8th), and good results for ease of settling in (14th). However, with only 9% of respondents raising children, there were not enough expat parents for Taiwan to rank in the Family Life Index.

Nearly all expats in Taiwan rate the quality (92%) and affordability (89%) of medical care positively — no other destination has performed better for either factor since Taiwan entered the survey. “The health insurance system and safety are what makes Taiwan attractive to me,” shares an Indian respondent. This is only

somewhat offset by the mediocre result for quality of the environment (35th). For more details on Taiwan and the Quality of Life Index, please refer to the in-depth article.<sup>1</sup>

Taiwan has lost some ground in the Working Abroad Index to rank 8th out of 64 in 2019, following its 2nd place out of 68 in 2018. While an above-average share of expats (73% vs. 63% globally) regard the economy positively, 81% said so in 2018. “The economy is not as strong as it used to be,” shares an expat from New Zealand. Similarly, satisfaction with job security has fallen by ten percentage points (66% vs. 76% in 2018). Taiwan does well for career prospects (2nd), job satisfaction (8th), work-life balance (16th), and working hours (18th), though.

An above-average 73% rate the cost of living favorably (vs. 47% globally). A similar share (74%) are satisfied with their

“*Taiwan's economy is not as strong as it used to be.*”

<sup>1</sup> see pp. 25–27: Quality of Life — There's a Country for Every Expat

financial situation, ranking Taiwan sixth for this factor. It also lands in sixth place in the Personal Finance Index overall.

Taiwan ranks 14th in the Ease of Settling In Index, its worst result. Expats struggle with the local language (38th), while praising the friendliness (4th). All in all, 86% are generally satisfied with their life in Taiwan.

## Reaching New Heights: Vietnam

There seems to be no better place for finances and working abroad than Vietnam: it ranks first in both indices.<sup>2, 3</sup> Together with the improved ratings for quality of life and ease of settling in, this means it reaches the top 3 for the first time, ranking second overall.

Over four in five expats (81%) are satisfied with their financial situation, noticeably above the global average (64%). The same applies to the share of those agreeing their disposable household income is enough or even more than enough to cover daily expenses (96% vs. 77% worldwide).

Vietnam places first for both career prospects and job satisfaction. Combined with a satisfying work-life balance — 71% rate it favorably, compared to 60% worldwide — and a good economy (82% positive answers vs. 63% globally),

this makes it hardly surprising that Vietnam ranks first in the Working Abroad Index.<sup>3</sup>

The country receives a comparatively disappointing result in the Quality of Life Index, placing only 42nd, though this is an improvement after its 51st rank in 2018. Respondents are still dissatisfied with their health and well-being (56th) and digital life (51st). “I don’t like the traffic, pollution, and bad public transport systems,” says a British expat. Over a third (36%) regard the transportation infrastructure negatively. Still, 88% are generally happy with their life.

“*The people in Vietnam are amazing.*”

“The people are amazing,” a Swiss respondent thinks — others agree: Vietnam ranks fifth for friendliness, and close to two-thirds (64%) consider it easy to make local friends, 22 percentage points more than the global average (42%). While 75% regard the local language as difficult to learn, just 18% find it hard to live in Vietnam without speaking it. Overall, Vietnam improves by 16 places in the Ease of Settling In Index to rank 15th. Like Taiwan, Vietnam is not included in the Family Life Index due to a lack of respondents raising children in the country.

## Highly Recommended: Portugal

After two years in the top 10, Portugal finally joins the top 3 in 2019. It’s the country where respondents are most likely to recommend expat life, and an impressive 83% agree it is

easy to settle down in Portugal — good news for the 51% who plan to stay possibly forever.

Expats rank Portugal first for feeling at home and third for friendliness. Close to nine in ten (87%) describe the local attitude toward foreign residents as friendly, and the majority (57%) even regards it as *very good* — compared to 65% and 27% worldwide. “The people are the friendliest I’ve met in the world,” shares a US American.

Nearly a quarter (24%) relocated to Portugal for a better quality of life, and it does rank first in this index.<sup>4</sup> “Life here is very peaceful, healthy, and safe,” according to a South African expat. Portugal ranks in the top 10 for the Leisure Options (2nd), Personal Happiness (2nd), Health & Well-Being (7th), and Safety & Security (8th) subcategories. Results for travel and transportation (16th) and digital life (16th) are not as good, but still more than satisfactory.

Portugal’s 15th place in the Personal Finance Index is a good result, and even better when seen in context. The country only placed 45th out of 68 in 2018, which makes it the biggest winner in this index.<sup>5</sup>

However, Portugal has lost some ground for family life, ranking 18th out of 36 in 2019, after a 9th place in 2018. Expat parents are still happy with the friendly attitude towards families with children (7th) and education options

<sup>2</sup> see pp. 52–54: More for the Money: Not Only in Vietnam  
<sup>3</sup> see pp. 41–43: Where Working Abroad Is Great for Expats Worldwide  
<sup>4</sup> see pp. 25–27: Quality of Life — There’s a Country for Every Expat

in general (6th), but rate the availability of childcare noticeably worse — 26% negative answers vs. 15% in 2018. This also applies to children's general well-being: in 2018, 42% of parents were completely satisfied with this, compared to just 27% in 2019.

Portugal's worst result, a 35th spot in the Working Abroad Index, is better than its 48th place in 2018. Expats still aren't very satisfied with their career prospects (46% positive answers vs. 55% globally) and job security (51% vs. 59%). However, while 11% are currently looking for work (vs. 8% worldwide), 15% say they relocated to Portugal to retire, five times the global average (3%).

### No Surprises in the Bottom 3

Kuwait ranks last once again, a position it also held in 2018 and from 2014 to 2016. It still places last and second to last for ease of settling in and quality of life, respectively, though it has improved for personal finance (from 50th to 38th in 2019). Results for working abroad remain bleak, though: Kuwait places 60th. While expats are mostly satisfied with the state of the economy (63% positive ratings on par with the global average of 63%) — the majority (59%) moved there for work-related reasons — 36% are unhappy with their work-life balance.

Italy may be new to the bottom 3, ranking 63rd out of 64 in

2019, but it has never made it out of the bottom 10. As in 2018, it does worst for working abroad (64th) and personal finance (62nd). Half the expats in Italy (50%) are dissatisfied with their career prospects; an even larger share (58%) rate the state of the economy negatively. The quality of life (49th) and ease of settling in (47th) fare slightly better, though Italy still performs well below average in both indices. The same is true for family life, where it places just 31st out of 36 countries.

*“Life in Portugal is very peaceful, healthy, and safe.”*

After not featuring in the 2018 survey due to an insufficient number of respondents, Nigeria (62nd out of 64) once again ranks third to last, as it did in 2015, 2016, and 2017. It continues to perform satisfactorily when it comes to personal finance (20th) and the ease of settling in (31st), but this cannot make up for expats' dissatisfaction with working in Nigeria (53rd) and the local quality of life (64th).

### Trends in the Top and Bottom 10

Eight of the ten best-rated destinations already featured in the 2018 top 10, with only Vietnam (from 14th to 2nd) and Malaysia (from 17th to 9th) new in 2019. The two Tiger Cubs<sup>6</sup> join Asian Tigers Taiwan (1st) and Singapore (6th), which have always ranked at least in the top 15. All four do very well for personal finance — Singapore (16th) ranks worst — as well as ease of settling in, where results range from Malaysia's 3rd place to Vietnam's 15th. However, Malaysia

(24th) and Vietnam (42nd) cannot compete with Taiwan (3rd) and Singapore (4th) regarding the quality of life.

Mediterranean destinations Portugal (3rd) and Spain (5th) have seen little change, still impressing expats with the quality of life (1st and 2nd, respectively) and the ease of settling in (4th and 8th). While both rank in mid-field for working abroad (35th for Portugal vs. 37th for Spain), they differ vastly in the Family Life Index: with its 5th place out of 36, Spain does much better than Portugal (18th).

2018's number one, Bahrain, still features in the top 10 but drops to seventh place. Expats are noticeably less satisfied with their working life: while the country ranked 1st in 2018, it only lands in 18th place out of 64 in 2019: 61% are now content with their working hours, 20 percentage points less than in 2018 (81%). Ecuador has experienced a similar development: going from third to eighth overall, it has lost the most ground in the Working Abroad Index, where it now ranks 45th, following a 11th place in 2018.

At the other end of the list, seven of the ten worst-rated countries already had this dubious honor in 2018; Nigeria — which didn't appear in the 2018 ranking — has always placed in the bottom 10 when featuring in the survey. Russia (56th) and South Korea (55th) are new to the bottom 10. While the former has performed quite badly before, the latter is one of the biggest losers in the *Expatriate Insider 2019* survey.

<sup>5</sup> see pp. 52-54: More for the Money: Not Only in Vietnam

<sup>6</sup> Nielsen. Small but mighty: Seizing untapped opportunities in Southeast Asia. 19 Jun 2019. <https://www.nielsen.com/apac/en/insights/article/2019/small-but-mighty-seizing-untapped-opportunities-in-southeast-asia/>



# The Biggest Winners & Losers in 2019

Kazakhstan, Indonesia, and Qatar show huge improvements in 2019, but a lack of leisure activities, high expenses, and a weakened economy have taken their toll on some countries.

## TOP FINDINGS

- **Kazakhstan, Indonesia, and Qatar are the biggest winners in 2019.**
- **Cyprus has lost 15 ranks compared to 2018.**
- **Expats struggle with the cost of living in Costa Rica.**
- **South Korea faces a weakened economy.**

## Kazakhstan: The Biggest Winner

Kazakhstan shows the biggest improvement in 2019, gaining an impressive 27 ranks and achieving its best result since the survey was first conducted in 2014. The country has made big strides across the board<sup>1</sup> and expats seem satisfied: 79% are happy with their life abroad, compared to 68% in 2018 and 75% globally. In the Working Abroad Index,<sup>2</sup> Kazakhstan has improved by 21 ranks, making it into the top 5 for career prospects and satisfaction. In 2019, 58% of respondents are generally happy with their career options — 22% very much so.

When it comes to the ease of settling in, Kazakhstan has improved for all factors, but especially in the Feeling at Home subcategory, where it has gained 31 ranks. Over a

quarter (26%) find it *very easy* to get used to the local culture, compared to 13% in 2018, and 27% agree completely that it's easy to settle down, 16 percentage points more than in 2018. This includes an expat from the Philippines who appreciates “the place, its people, and its rich culture”.

“ *I love Kazakhstan, its people, and its rich culture.* ”

Kazakhstan has also made it out of the bottom 10 for quality of life. When it comes to socializing and leisure activities, 23% of expats are even *very happy* with this factor, compared to only 10% in 2018. The country shows some major improvement regarding the transportation infrastructure: 74% are generally satisfied, compared to 51% in 2018. Moreover, ranking in the top 10 of the Personal Finance Index since 2016, Kazakhstan even lands in second place in 2019. Only 4% are unhappy with their financial situation, compared to 10% in 2018.

<sup>1</sup> This includes the results for safety and security. It's worth mentioning that the *Expat Insider 2019* survey was conducted before the president stepped down and political unrest ensued across the country. The New York Times. In Kazakhstan 500 Detained After Protesting Election Seen as Shoo-In. 9 Jun 2019. <https://www.nytimes.com/2019/06/09/world/asia/kazakhstan-election-president.html>

<sup>2</sup> see pp. 41–43: Where Working Abroad Is Great for Expats Worldwide

## Indonesia: Where Expats Feel at Home

Indonesia gains 21 ranks in 2019, making it into the top 30 (29th out of 64) but not quite reaching its 2014 result (20th out of 61). In the Working Abroad Index, Indonesia has improved across nearly all factors, especially for working hours: 68% are generally happy with this factor, 13 percentage points more than in 2018. Although the average full-time working hours in Indonesia have increased slightly from 46.0 to 46.4 hours, expats are a little less likely to work full time (79% of working expats vs. 82% in 2018).<sup>3</sup>

In the Ease of Settling In Index, the biggest changes have taken place in the Feeling at Home subcategory, where Indonesia has gained 13 ranks. Seven in ten expats (70%) find it easy to get used to the local culture, compared to 61% in 2018. Expats find it generally easy to make local friends in Indonesia, 16% even *very much* so. The country ranks in the top 10 for this factor. “It’s a home away from home,” an expat from India thinks. “The people here are very warm and friendly.”

In the Quality of Life Index, Indonesia shows some noticeable improvements in the Digital Life subcategory, particularly for the availability of government services online. Although 7% of expats still give this factor the worst rating possible, this is a huge improvement compared to 20% in 2018. Unfortunately, this development has not reached everyone in Indonesia yet.

“The people in Indonesia are very warm and friendly.”

A US expat living in a small town complains that “access to the internet infrastructure is limited and challenging”.<sup>4</sup>

Indonesia only shows significantly worse results in the Personal Finance Index (from 15th to 28th). Still, expats seem to be generally content with their financial situation. According to one British expat, “the cost of living is very good compared to the UK, and taxes are very low.”

## Qatar: More for Your Money

Qatar has been on an upwards trend since 2016, when it ranked 60th out of 67. Since then, it has slowly worked its way up to the top 20 in 2019 (18th out of 64), with only 5% generally unsatisfied with their life abroad (vs. 12% globally). In the Working Abroad Index,<sup>5</sup> Qatar has improved across all factors, and the overall job satisfaction has increased by ten percentage points (69% positive ratings in 2019). A Greek survey respondent agrees that the “potential for excelling at work is there”. Expats also see an improvement in their work-life balance: 63% are satisfied with this factor, compared to 53% in 2018.

Close to two-thirds of respondents (66%) find it easy to settle down in Qatar (vs. 56% in 2018), and 64% agree it’s easy to get used to the local culture, compared to just over half

“Qatar is a cool place which makes you feel at home.”

(52%) in 2018. Qatar has also gained 23 ranks for the general friendliness of the population — with 34% of expats giving it the best possible rating — and 19 ranks for the friendly attitude towards foreign residents: 70% are generally happy with it. An expat from India sums it up:

“It’s a cool place which makes you feel at home.”

The country has also made gains for every factor in the Quality of Life Index, where it is the biggest winner.<sup>6</sup> For instance, 49% give the political stability the best possible rating, an increase of 15 percentage points since 2018.

### BIGGEST WINNERS

Rank	2019		2018
Kazakhstan	22	▲27	49
Indonesia	29	▲21	50
Qatar	18	▲20	38
Hungary	30	▲15	45
Kenya	36	▲15	51
Hong Kong	41	▲15	56

<sup>3</sup> This claim is also supported by the OECD. According to their data, the part-time employment rate in Indonesia is 25.9%, significantly above the OECD total of 16.6%. OECD Data, Part-Time Employment Rate. 2018. <https://data.oecd.org/emp/part-time-employment-rate.htm>

<sup>4</sup> The majority of internet users in the country (71–72%) live in cities, compared to only 42–48% in rural communities. There also seems to be a major discrepancy between the eastern and western part of the country. The latter enjoys a greater accessibility to a digital infrastructure. The Conversation. Digital Innovation in Indonesia: Inequalities between the East and the West. 10 Oct 2018. <http://theconversation.com/digital-innovation-in-indonesia-inequalities-between-the-east-and-the-west-95218>

<sup>5</sup> see pp. 41–43: Where Working Abroad Is Great for Expats Worldwide

In the Personal Finance Index, Qatar has moved up 16 ranks. Nearly three in four (73%) rate their financial situation positively, compared to 68% in 2018 and 64% globally. “Here, I can save up for travelling and the future,” a Canadian expat states.

## The Biggest Losers in 2019

Cyprus has lost 15 ranks, placing 45th in 2019. Unsurprisingly, the general satisfaction with life abroad has worsened: while 13% are still *completely* satisfied, this is a drop of 14 percentage points since 2018. In the Quality of Life Index, Cyprus is the biggest loser,<sup>6</sup> dropping for nearly all factors. Only 61% of expats in Cyprus rate the available leisure activities positively, a result well below that of 2018 when 77% said the same. “It is a boring place if you are middle-aged and single,” a German respondent in Cyprus points out.

Only four out of nine (44%) find healthcare affordable, compared to 57% in 2018. The quality of medical care seems to have decreased as well: nearly five in nine (55%) rate this factor positively, a result ten percentage points below that of 2018. The recent switch to a national health insurance scheme has caused many problems: expats and Turkish Cypriots have been denied

“*Cyprus is a boring place if you are middle-aged and single.*”

registration, and the mandatory contributions might make private health insurance more difficult to afford.<sup>7</sup>

Costa Rica is another big loser in 2019. It ranked in the top 10 from 2016 to 2018 but places only 21st in 2019. This drop is also reflected in the respondents’ overall satisfaction: 79% are generally satisfied with their life abroad, compared to 86% in 2018. Costa Rica has undergone a massive drop in the Personal Finance Index.<sup>8</sup> In 2019, only 46% of expats believe their disposable household income is *more* than enough to cover daily expenses, and a quarter (25%) says that it’s not enough, compared to 17% in 2018. “Costa Rica is expensive,” a Canadian survey respondent states. Only 59% rate their financial situation positively, a 19-percentage-points drop since 2018.

South Korea, which has been on a downward trend since 2014, ends up among the bottom 10 (55th out of 64). The overall satisfaction with life abroad is also down: only 9% of expats in South Korea are completely satisfied, compared to 19% in 2018.

Expats seem to be especially unhappy with the cost of healthcare in South Korea, compared to 2018. While more than five in six expats in South Korea (84%) found healthcare generally affordable in 2018, only 65% say the same in 2019.

And although career prospects have actually improved — 49% are happy with this factor, compared to 39% in 2018 — the state of the economy has worsened. In 2019, 61% of expats in South Korea are happy with the latter, compared to 79% in 2018. In fact, the country experiences a seven-year low in the midst of the US-China trade war affecting all of Asia, as well as the trade dispute between South Korea and Japan.<sup>9</sup>

### BIGGEST LOSERS

Rank	2019		2018
Cyprus	45	▼15	30
Costa Rica	21	▼14	7
South Korea	55	▼14	41
Austria	37	▼13	24
Chile	46	▼13	33
Denmark	48	▼13	35

6 see pp. 25–27: Quality of Life — There’s a Country for Every Expat

7 Cyprus Mail. Where will new health scheme leave your healthcare? 19 Dec 2018. <https://cyprus-mail.com/2018/12/19/where-will-new-health-scheme-leave-your-healthcare/>  
Financial Mirror. Cyprus: GHS Platform Rejects Turkish Cypriots and EU Nationals. 23 Jun 2019. <https://www.financialmirror.com/news-details.php?nid=37155>

8 see pp. 52–54: More for the Money: Not Only in Vietnam

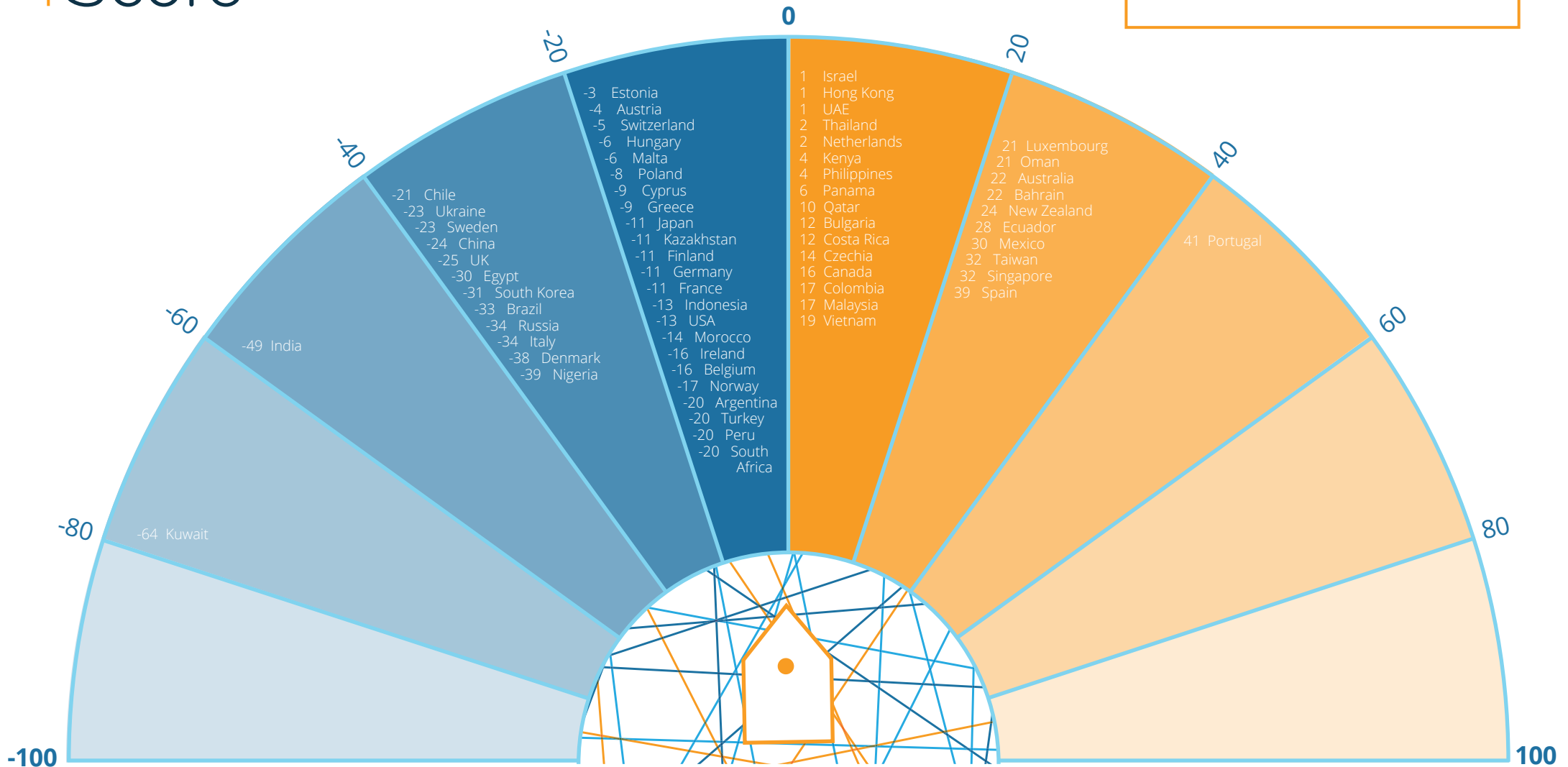
9 Financial Times. South Korea cuts 2019 growth forecast as trade war hits economy. 3 Jul 2019. <https://www.ft.com/content/890346d4-9d34-11e9-9c06-a4640c9feebb>

Al Jazeera. South Korea’s economy shrank more than estimated in first quarter. 4 Jun 2019. <https://www.aljazeera.com/ajimpact/south-korea-economy-shrank-estimated-quarter-190604040004131.html>

Xinhua Net. News Analysis: Trade dispute between S. Korea, Japan risk damaging both economies. 3 Jul 2019. [http://www.xinhuanet.com/english/2019-07/03/c\\_138195540.htm](http://www.xinhuanet.com/english/2019-07/03/c_138195540.htm)

# Expatriate Promoter Score

How likely is it that you would recommend expatriate life in your host country to a friend or colleague?



# Quality of Life



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



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



Quality of Life	Leisure Options	Personal Happiness	Travel & Transportation	Health & Well-Being	Safety & Security	Digital Life
<b>47 Morocco</b>	47 Oman	47 South Korea	47 Costa Rica	47 Russia	47 Greece	47 Ecuador
<b>48 UK</b>	48 Kazakhstan	48 Germany	48 Ukraine	48 Philippines	48 Indonesia	48 Argentina
<b>49 Italy</b>	49 South Korea	49 Italy	49 USA	49 Ireland	49 USA	49 South Africa
<b>50 Russia</b>	50 Netherlands	50 Belgium	50 Morocco	50 Hong Kong	50 Italy	50 Brazil
<b>51 Kazakhstan</b>	51 Russia	51 Egypt	51 New Zealand	51 Morocco	51 Philippines	51 Vietnam
<b>52 Kenya</b>	52 Luxembourg	52 Turkey	52 Egypt	52 Ukraine	52 Egypt	52 Peru
<b>53 Ireland</b>	53 Estonia	53 UAE	53 Kenya	53 Kenya	53 UK	53 Turkey
<b>54 Ukraine</b>	54 UK	54 Hong Kong	54 Indonesia	54 Brazil	54 Mexico	54 Japan
<b>55 China</b>	55 Finland	55 Ireland	55 South Africa	55 Kazakhstan	55 Colombia	55 Germany
<b>56 Philippines</b>	56 Belgium	56 Austria	56 Brazil	56 Vietnam	56 Turkey	56 Indonesia
<b>57 South Africa</b>	57 China	57 Norway	57 Malta	57 USA	57 Ukraine	57 Italy
<b>58 Indonesia</b>	58 Norway	58 Russia	58 Ireland	58 Egypt	58 Kenya	58 Kuwait
<b>59 Egypt</b>	59 Nigeria	59 Nigeria	59 Cyprus	59 Peru	59 Peru	59 Morocco
<b>60 Peru</b>	60 Ireland	60 China	60 Philippines	60 India	60 India	60 Philippines
<b>61 Brazil</b>	61 Sweden	61 Sweden	61 India	61 Indonesia	61 Argentina	61 Egypt
<b>62 India</b>	62 Denmark	62 UK	62 Peru	62 Kuwait	62 Nigeria	62 India
<b>63 Kuwait</b>	63 India	63 Denmark	63 Kuwait	63 China	63 South Africa	63 Nigeria
<b>64 Nigeria</b>	64 Kuwait	64 Kuwait	64 Nigeria	64 Nigeria	64 Brazil	64 China



# There's a Country for Every Expat

It's business as usual in the top 3, but life in other countries – Qatar, Poland, and Hungary – has also improved significantly for expats.

## TOP FINDINGS

- **In 2019, Portugal, Spain, and Taiwan remain in the top 3 but have traded places with each other.**
- **Estonia comes out on top for digital life, while Finland is popular for its healthcare system.**
- **The happiest expats live in Ecuador, and Oman is appreciated for its safety & security.**
- **Singapore is popular for its travel opportunities and infrastructure.**
- **Qatar, Poland, and Hungary show the biggest improvement in the Quality of Life Index.**

## Methodology

In 2019, the *Expat Insider* survey includes 64 countries and territories with a minimum of 75 respondents each. The Quality of Life Index covers various factors from six different subcategories: Leisure Options, Health & Well-Being, Safety & Security, Personal Happiness, Travel & Transportation, and Digital Life. The latter was first introduced in 2018. Respondents rate factors on a scale from one to seven.

## The Top 3 – Things Stay the Same

There has been little change at the top and bottom of the Quality of Life Index since 2017. Portugal, Spain, and Taiwan have occupied the top spots in varying order. In 2019, Portugal ranks first in the Quality of Life Index (after coming in second in 2018), followed by Spain in second and Taiwan in third place. Nigeria, Kuwait, and India occupy the bottom

three places. All three have consistently ranked in the bottom 10 since 2017 (though Nigeria didn't have enough respondents to rank in the survey in 2018).

Portugal doesn't show any big changes in the subcategories. The country has improved by three ranks for safety and security, specifically in terms of political stability — 81% rate this factor favorably, and one expat from Brazil describes Portugal as “friendly and safe”. Portugal also shows better results across the Leisure Options subcategory than in 2018. The country gains five places for available leisure activities, with 49% of respondents even being very happy with this factor. “It's the combination of things,” an expat from the Netherlands says when talking about what he likes about Portugal, “weather, food, plenty of sites and events, the people, proximity to the beach, everything.”

Spain is still incredibly popular for its climate and weather:

76% of expats in the country are *completely* happy with this factor (vs. 26% globally). This is part of the reason why Spain ranks first in the Leisure Options subcategory. However, while the country places in the top 10 in almost all other subcategories of the index, it doesn't make it into the top 20 for Digital Life and Safety & Security. An expat from Sweden sees the problem in the "somewhat corrupt political system and the independence movement in different areas". In fact, almost two years since Catalonia's secession vote, the political crisis has still not been resolved and is causing unrest in some parts of the country.<sup>1</sup>

Third-placed Taiwan has consistently shown great results in the Health & Well-Being subcategory: over nine in ten expats (92%) give the quality of medical care a positive rating, and 72% are completely happy with the affordability of healthcare. However, expats are not quite as satisfied with the quality of the local environment. "Sometimes the pollution makes it hard to breathe," an Australian expat points out. Only 61% of expats in Taiwan rate this factor positively, compared to 67% globally.

## Estonia — Where It All Happens Online

The winner of the Digital Life subcategory is Estonia. The country has worked towards digitalization since the 1990s, with free Wi-Fi available in most towns and cities, e-voting

**"Everything can be done online in Estonia."**

possible since 2007, and tax returns only taking minutes to complete online. With its e-residency, the country keeps working towards new digital initiatives.<sup>2</sup> An expat from Portugal says that "the ID card makes everything very easy", and one Nigerian expat values the simplicity of life in Estonia: "Everything can be done online."

The small country has already occupied first place of this subcategory in 2018 and even managed to further improve when it comes to the online availability of administrative/government services. In 2019, 79% are *very* satisfied with this factor, compared to 70% in 2018 and only 22% worldwide.

## Finland — The Healthiest Nation

Finland comes out on top for expats' health and well-being. The Scandinavian country has improved across all factors in this subcategory but impresses most with the quality of its environment — 97% of expats in Finland are happy with this factor. One US expat appreciates "the nature, the attitude towards the environment, and healthy living" in Finland, and an expat from India loves the country for "the friendly people and clean environment". The country has also made big strides when it comes to the affordability of healthcare: it has improved by eleven ranks compared to 2018, and 75% of expats in Finland give this factor a positive rating.

The same is true for the quality of medical care: Finland gains seven ranks compared to the previous year. One Russian expat sums up all the advantages of living in Finland: "Safety, higher quality of living (clean water and air), higher salaries, and better healthcare."

## Ecuador — The Home of Happy Expats

Ecuador seems to be the perfect place for expats' personal happiness. The country places first, while Portugal ranks second and Spain fourth in this subcategory. Taiwan makes it to eleventh place, just about missing the top 10. All things considered, 42% of the expats in Ecuador are *extremely* happy with their life: one US expat praises "the tranquility of life", while another mentions "the slower, relaxed pace of life and focus on friends and family". The country is also home to a lot of happy couples: 63% are *very* happy in their relationship with their partner or spouse, a ten-percentage-points improvement compared to 2018.

## Oman — A Truly Peaceful Destination

In 2019, Oman receives the most appreciation for safety and security. The country has improved by nine places and made the biggest strides when it comes to personal safety. It has gained 17 places for this factor, with 79% giving it the best possible rating. Moreover, 96% of the expats in Oman appreciate the peacefulness, while 86% are happy with the

1 New York Times. A Year After Catalonia Secession Vote, New Unrest and Still No Resolution. 1 Oct 2018. <https://www.nytimes.com/2018/10/01/world/europe/spain-catalonia-independence.html>  
Global Observatory. Political Crisis in Spain Forces General Election. 26 Feb 2019. <https://theglobalobservatory.org/2019/02/political-crisis-spain-forces-general-election/>  
The Guardian. Spanish king asks Socialists to form new government. 6 Jun 2019. <https://www.theguardian.com/world/2019/jun/06/spanish-king-asks-socialists-to-form-new-government>  
2 Wired. Concerned about Brexit? Why not become an e-resident of Estonia. 27 Mar 2017. <https://www.wired.co.uk/article/estonia-e-resident>  
CNBC. How a tiny country bordering Russia became one of the most tech-savvy societies in the world. 8 Feb 2019. <https://www.cnbc.com/2019/02/08/how-estonia-became-a-digital-society.html>  
TechRepublic. How Estonia became an e-government powerhouse. 19 Feb 2019. <https://www.techrepublic.com/article/how-estonia-became-an-e-government-powerhouse/>

political stability. "Oman is a peaceful country," an expat from India points out. "People here are so friendly, and they respect all expats."

According to the Global Peace Index, Oman is the most peaceful country in the Middle East, and its stable political situation makes it an attractive place both for expats and foreign investors.<sup>3</sup> The top 3 destinations of the Quality of Life Index do not perform quite as well in the Safety & Security subcategory: only Portugal places among the top 10, coming in eighth, while Taiwan ranks 17th and Spain occupies 24th place.

## Singapore – The Travel Hub

Singapore places on top in the Travel & Transportation subcategory and has done so consistently since 2015. The city-state's proximity to popular destinations across Southeast Asia, for instance, as well as its fantastic international airport,<sup>4</sup> makes for many opportunities to travel and explore. Thus, it is not surprising that 74% of expats in Singapore are very happy with this factor. A Chinese expat mentions that the state is a "great location for a weekend getaway to nearby countries". One expat from Germany, on the other hand, praises the "ease of getting around in Singapore", and 98% of respondents appreciate the transportation infrastructure.

## Where the Quality of Life Has Improved

Qatar has improved across all subcategories and factors in the Quality of Life Index and is also among the biggest winners of the *Expat Insider 2019* survey overall.<sup>5</sup> Compared to 2018, the country has gained 15 ranks in the index, making it to 27th place. Qatar makes the biggest jump in the Personal Happiness subcategory, climbing from 52nd to 20th in 2019. Just under seven in nine expats in Qatar (77%) are happy with their life in general, and 86% are happy with their relationship with their partner or spouse. An expat from India shares: "Here we can live our life in our own style. I have more friends and social environments are also very good."

Poland has also improved its rank in the Quality of Life Index and makes it from 44th to 33rd place. Although the country still doesn't rank in the top 20 in the Digital Life subcategory, it seems to have made great strides in this area: for example, 40% of expats in Poland are now happy with the online availability of administrative or government services, compared to 35% in 2018. Unfortunately, things are still not great. As a British expat says, "it is difficult to get good internet and bills are a nightmare. The online utility systems are very difficult to set up, understand, and access." There is also some improvement in the Health & Well-Being

**"Oman is a peaceful country."**

subcategory: 47% of expats in Poland are satisfied with the quality of the environment, compared to 38% in 2018. Here, too, many expats still see some room for improvement: "the smog in Kraków" is one of the downsides of life in Poland, according to a Spanish expat.

The third big winner in the Quality of Life Index is Hungary, which climbed from 29th to 19th place. It has improved across the entire Leisure Options subcategory. The opportunities to travel also seem to have improved for expats in Hungary: 94% rate this factor positively. An expat from the US appreciates "being in Europe, having all the travel opportunities, and dealing with the challenges of the language and of living here".

**"In Qatar, we can live our life in our own style."**

<sup>3</sup> Oman Daily Observer. Oman's political stability attracting investments. 15 Jul 2018. <http://www.omanoobserver.com/omans-political-stability-attracting-investments/>

Vision of Humanity. Global Peace Index 2019. <http://visionofhumanity.org/indexes/global-peace-index/>

<sup>4</sup> Changi Airport has received the airport of the year award for seven years in a row and helps to put Singapore on the travel map.

SKYTRAX. Airport of the Year Winners. <https://www.worldairportawards.com/airport-of-the-year-winners/>

<sup>5</sup> see pp. 17–19: The Biggest Winners and Losers in 2019

# Expats' Biggest Concerns before the Move



**Language barrier**

37%



**Distance from home country / family**

36%



**High cost of living**

32%



**Not being able to find friends**

27%



**Effect on future finances**

19%



**Culture shock**

14%



**Insufficient healthcare standards**

13%



**Lack of safety & security**

12%



**Unhappiness of partner/spouse/family**

11%



**Financial dependence on partner**

10%



**Bad local infrastructure**

9%



**Unappealing location**

7%

Multiple answers were possible. The additional answer option "Other" is not included in the graphic above.

# Ease of Settling In



- 30 Ease of Settling In Index 2019
- 33 Warm Welcome or Cold Shoulder? Where Expats (Don't) Feel at Home
- 36 Do Friendly Locals Make Expats Feel at Home?



Ease of Settling In	Feeling at Home	Friendliness	Finding Friends	Language
<b>1 Mexico</b>	1 Portugal	1 Oman	1 Mexico	1 Malaysia
<b>2 Bahrain</b>	2 Mexico	2 Mexico	2 Philippines	2 Singapore
<b>3 Malaysia</b>	3 Spain	3 Portugal	3 Ecuador	3 Bahrain
<b>4 Portugal</b>	4 Bahrain	4 Taiwan	4 Vietnam	4 Kenya
<b>5 Philippines</b>	5 Ecuador	5 Vietnam	5 Bahrain	5 UAE
<b>6 Oman</b>	6 Singapore	6 Colombia	6 Bulgaria	6 Oman
<b>7 Kenya</b>	7 Bulgaria	7 Philippines	7 Costa Rica	7 Philippines
<b>8 Spain</b>	8 Malaysia	8 Indonesia	8 Kenya	8 Qatar
<b>9 Ecuador</b>	9 Taiwan	9 Costa Rica	9 Colombia	9 Mexico
<b>10 Costa Rica</b>	10 Australia	10 Bahrain	10 Portugal	10 Nigeria
<b>11 Singapore</b>	11 New Zealand	11 Spain	11 Greece	11 Indonesia
<b>12 Indonesia</b>	12 Canada	12 Ecuador	12 Kazakhstan	12 Luxembourg
<b>13 Colombia</b>	13 Costa Rica	13 Morocco	13 Israel	13 Spain
<b>14 Taiwan</b>	14 Vietnam	14 Ireland	14 Taiwan	14 Panama
<b>15 Vietnam</b>	15 Colombia	15 Brazil	15 Malaysia	15 New Zealand
<b>16 Argentina</b>	16 Kenya	16 Canada	16 Indonesia	16 Canada
<b>17 New Zealand</b>	17 Cyprus	17 Argentina	17 Argentina	17 Costa Rica
<b>18 Canada</b>	18 Philippines	18 Israel	18 Morocco	18 Netherlands
<b>19 Australia</b>	19 Oman	19 Malaysia	19 Spain	19 South Africa
<b>20 UAE</b>	20 Thailand	20 UAE	20 Oman	20 Sweden
<b>21 Greece</b>	21 Greece	21 Kenya	21 Egypt	21 Portugal
<b>22 Qatar</b>	22 Malta	22 Thailand	22 Nigeria	22 Australia
<b>23 Cyprus</b>	23 Argentina	23 Egypt	23 Thailand	23 Cyprus



<b>Ease of Settling In</b>	<b>Feeling at Home</b>	<b>Friendliness</b>	<b>Finding Friends</b>	<b>Language</b>
<b>24 Panama</b>	24 Panama	24 Australia	24 Singapore	24 USA
<b>25 Bulgaria</b>	25 Kazakhstan	25 Greece	25 Ukraine	25 Ecuador
<b>26 Israel</b>	26 Qatar	26 New Zealand	26 New Zealand	26 Ireland
<b>27 Ireland</b>	27 Luxembourg	27 Kazakhstan	27 Malta	27 Belgium
<b>28 Morocco</b>	28 USA	28 Bulgaria	28 Brazil	28 Argentina
<b>29 Thailand</b>	29 UAE	29 Qatar	29 South Africa	29 Malta
<b>30 Kazakhstan</b>	30 Indonesia	30 Nigeria	30 Australia	30 Colombia
<b>31 Nigeria</b>	31 Ireland	31 Cyprus	31 Cyprus	31 UK
<b>32 Luxembourg</b>	32 Poland	32 Panama	32 Peru	32 Greece
<b>33 Egypt</b>	33 Morocco	33 USA	33 Panama	33 Norway
<b>34 South Africa</b>	34 Estonia	34 Luxembourg	34 Canada	34 Israel
<b>35 USA</b>	35 Hungary	35 Singapore	35 Hungary	35 Peru
<b>36 Malta</b>	36 South Africa	36 Turkey	36 Turkey	36 Estonia
<b>37 Brazil</b>	37 Czechia	37 South Africa	37 Russia	37 Hong Kong
<b>38 Peru</b>	38 Egypt	38 India	38 Ireland	38 Taiwan
<b>39 Belgium</b>	39 Ukraine	39 Japan	39 Qatar	39 Egypt
<b>40 Ukraine</b>	40 Hong Kong	40 Ukraine	40 Poland	40 Kuwait
<b>41 Turkey</b>	41 Belgium	41 Malta	41 USA	41 India
<b>42 Hong Kong</b>	42 Israel	42 Peru	42 UAE	42 Morocco
<b>43 Netherlands</b>	43 France	43 China	43 Hong Kong	43 Kazakhstan
<b>44 Hungary</b>	44 Brazil	44 Italy	44 Luxembourg	44 Thailand
<b>45 UK</b>	45 Turkey	45 Belgium	45 Czechia	45 Switzerland
<b>46 Poland</b>	46 Italy	46 Netherlands	46 Italy	46 Vietnam



Ease of Settling In	Feeling at Home	Friendliness	Finding Friends	Language
<b>47 Italy</b>	47 Peru	47 Hungary	47 France	47 Italy
<b>48 Estonia</b>	48 Netherlands	48 Hong Kong	48 Chile	48 Chile
<b>49 Chile</b>	49 UK	49 Poland	49 India	49 Finland
<b>50 India</b>	50 Finland	50 South Korea	50 China	50 Bulgaria
<b>51 Finland</b>	51 Chile	51 France	51 Belgium	51 Turkey
<b>52 France</b>	52 Austria	52 Chile	52 Estonia	52 Brazil
<b>53 Czechia</b>	53 Japan	53 Russia	53 UK	53 Denmark
<b>54 Norway</b>	54 Russia	54 Finland	54 Japan	54 Czechia
<b>55 Japan</b>	55 Nigeria	55 UK	55 South Korea	55 Ukraine
<b>56 Russia</b>	56 Germany	56 Norway	56 Netherlands	56 Austria
<b>57 Sweden</b>	57 Norway	57 Germany	57 Finland	57 Poland
<b>58 China</b>	58 Switzerland	58 Estonia	58 Austria	58 Hungary
<b>59 Switzerland</b>	59 Sweden	59 Sweden	59 Germany	59 Germany
<b>60 Germany</b>	60 China	60 Switzerland	60 Norway	60 South Korea
<b>61 South Korea</b>	61 South Korea	61 Austria	61 Switzerland	61 France
<b>62 Austria</b>	62 Denmark	62 Czechia	62 Kuwait	62 Japan
<b>63 Denmark</b>	63 India	63 Denmark	63 Sweden	63 China
<b>64 Kuwait</b>	64 Kuwait	64 Kuwait	64 Denmark	64 Russia



# Warm Welcome or Cold Shoulder? Where Expats (Don't) Feel at Home

No surprises in the top or bottom 3, except for newcomer Malaysia. Qatar, Vietnam, and Hungary gain ground, while Malta, Cyprus, and Ireland lose their shine.

## TOP FINDINGS

- **#1 Mexico and #2 Bahrain continue to outshine all other destinations.**
- **#3 Malaysia helps expats to feel at home.**
- **Qatar has gained 19 ranks, with the biggest increase in friendliness.**
- **Malta continues its steep and steady decline.**
- **Ireland puts in its worst-ever performance in 2019.**

## Methodology

To determine the ranking in the Ease of Settling In Index, respondents were asked to rate several factors in four different subcategories on a scale of one (poor) to seven (excellent). The topics range from the friendliness of the local population and feeling at home in the local culture, to the local language and the ease of finding friends. The 2019 index features 64 countries. A country had to have at least 75 respondents to be listed in the ranking.

## Mexico and Bahrain Switch Silver and Gold

Mexico has always done extremely well in this index, and 2019 is no exception. After two years in second place, the country has reclaimed the top spot. In all six *Expatriate Insider* reports, Mexico has always stood out (i.e. ranking in first or second place) for the ease of making local friends. In 2019, a full third of expats (33%) agree completely that making local

friends is easy, which is well over twice the global average (13%).

The necessity of learning Spanish may help with making friends: Mexico ranks in the bottom half for the ease of living abroad without speaking the local language (34th out of 64 countries). Happily, 70% agree that Spanish is easy to learn (vs. 37% worldwide who say the same about the language in their new country of residence). Expats also quickly feel at home in Mexico: just over one in three expats (34%) agree that it's *very* easy to adjust to the local culture (globally: 20%).

The attitude of Mexicans toward foreign residents continues to be very positive, with 54% of respondents giving this factor the highest rating (twice the global average of 27%). A Nigerian expat praises the “welcoming attitude of the people”. And with more than double the global average (59% vs. 29%) also completely agreeing that the locals are generally friendly, this means that Mexicans are considered the world's nicest people for the third year in a row!

“ I love the welcoming attitude of the Mexican people. ”

While Bahrain couldn't hold on to gold in 2019, it has been in either first or second place in this index for the past three years running. As in previous years, respondents agree that it's not easy to learn Arabic, but also that they don't need it to live there comfortably. Nearly two out of three expats (64%) completely agree that they can get on fine without speaking the local language, compared to 17% globally.

Overall, more than eight in ten (81%) are happy with the general friendliness of the population. In addition, almost half (48%) give the friendly attitude towards foreign residents the highest possible rating (global average: 27%). In the words of one British expat: "The local people are amazingly kind and generous. There's no discrimination or racism."

Expats in Bahrain generally find it easy to get used to the local culture (71%) and feel at home in it (73%). More than double the global average think it's not at all difficult to settle down in Bahrain (44% vs. 21% globally). Three in ten respondents (30%) say it is very easy to make local friends there (well over double the global average: 13%). However, probably due to Bahrain's large expat population,<sup>1</sup> 40% also say they are friends with mostly other expats.

## Malaysia: Newcomer in the Top 3

While it has always ranked in the upper third of countries,

**“There's no discrimination or racism in Bahrain.”**

since 2017 Malaysia has firmly established itself in the top 10 of the index, and in 2019 it comes in third place. It has improved across the board, but it has gained the most in the Feeling at Home subcategory, jumping from 15th out of 68 to 8th out of 64 countries. Over three in four expats (76%) find it generally easy to settle down in Malaysia (vs. 59% worldwide), and 73% also agree that it's easy to get used to the local culture (globally: 62%). "It is easy to integrate into the local society and culture," according to one German respondent.

Malaysia does best in the Language subcategory, coming in first place worldwide. Every other year it has come in second place. Malay is the official language of Malaysia, but especially in the business world, many locals also speak English.<sup>2</sup> This probably helps to explain why almost half of the respondents (48%) say it's very easy to live in Malaysia without local language skills (almost three times the global average of 17%). Over three-quarters (76%) say they speak the local language only a little or not at all (vs. 42% worldwide).

Over three in five expats in Malaysia (64%) say they have no problem making new friends, with 27% even stating they are completely satisfied with this factor (global averages: 54% and 17%, respectively). Making

**“In Malaysia, it is easy to integrate into the local society and culture.”**

local friends in Malaysia seems to be a little less easy, though: Only 58% give it a positive rating (still far above the global average of 42%). Only 12% state they are mainly friends with local residents (vs. 19% globally).

Two in five expats in Malaysia (40%) give the general friendliness of the population the best possible rating (globally: 29%). Malaysia ranks 16th for this factor in 2019, up from 23rd place in 2018. Just over three-quarters (76%) are pleased with the local attitude towards foreign residents.

## Highs and Lows over the Years

All the countries in the top 5 in the 2019 Ease of Settling In Index have always been at least in the top 20. Mexico is the most stable country, ranking either first or second every year. Portugal comes in fourth place in the 2019 survey.

It often performs well, previously coming in either fourth or fifth place in 2015, 2017, and 2018. The Philippines, which comes in fifth in 2019, has always been in the top 10. Costa Rica ranked in the top 3 from 2016 to 2018, but in 2019 it has dropped back down to spot ten.

It comes as no surprise that Kuwait (64th) and Denmark (63rd) are at the bottom of the Ease of Settling in Index for 2019, with Austria (62nd) rounding out the bottom 3. Kuwait has ranked at the very bottom

<sup>1</sup> Gulf Research Center. Demography, Migration, and the Labour Market in Bahrain. 2019. [http://gulfmigration.org/media/pubs/exno/GLMM\\_FN\\_2019\\_01.pdf](http://gulfmigration.org/media/pubs/exno/GLMM_FN_2019_01.pdf)  
<sup>2</sup> The International Trade Administration. Malaysia Country Commercial Guide. 14 Jun 2019. <https://www.privacyshield.gov/article?id=Malaysia-Business-Travel>

every year except for 2017 (when it came third from last), and Denmark has always ranked in the bottom 5. South Korea has gradually gotten worse for settling in over the years (e.g. 45th out of 61 countries in 2014, compared to 61st out of 64 countries in 2019). Germany (60th) always has disappointing results in this index, ranking in or near the bottom 10 every year.

## Where Expats Feel More Welcome

Qatar is the biggest winner in this index, climbing up 19 ranks from 41st out of 68 countries in 2018 to 22nd out of 64 countries in 2019. It sees major gains for the general friendliness of the population. In 2018, only 18% of respondents gave this factor the top rating, a percentage that has nearly doubled (34%) in 2019. Respondents also appreciate the friendly attitude towards foreign residents (from 43rd place to 24th). "It's a cool place to live which makes you feel at home," according to an Indian expat.

Vietnam — one of the top 3 destinations overall in 2019<sup>3</sup> — and Hungary have both gained 16 spots in this ranking. However, whereas Vietnam has gone up from 31st to 15th place, Hungary starts from much further down the list. It ranked at a dismal 60th place (out of 68) in 2018, coming 44th (out of 64) in 2019. Vietnam has made a huge jump for the ease of settling down in the country (from 38th to 9th

spot). It has also gained 15 spots in terms of how easy it is to live there without local language skills (34th to 19th place). Hungary ranked 53rd for the ease of making new friends in 2018. It's up 22 spots at 31st place in 2019. It's also climbed 20 places for the ease of settling down in the country (51st to 31st).

## Malta, Cyprus, and Ireland Leave a Chillier Impression

Malta has been suffering a steep and steady decline in this index since it ranked fourth in 2015 and 2016. Between 2018 and 2019, it has dropped a further eleven spots from 25th to 36th place. That's a long fall from the top 5 to the bottom half! Between 2018 and 2019, the country has lost 18 spots for the ease

of making local friends (from 17th to 35th place). In 2016, it still ranked third for this factor. Similarly, the Maltese apparently do not appreciate their foreign neighbors, with the country dropping 13 spots (from 40th to 53rd place) for the friendly attitude towards foreign residents. A Finnish respondent complains: "Locals are not terribly fond of foreigners in general and can be very hard to approach."

Cyprus, another island in the Mediterranean, has also dropped eleven ranks in 2019, from 12th to 23rd place.

*“Qatar is a cool place to live which makes you feel at home.”*

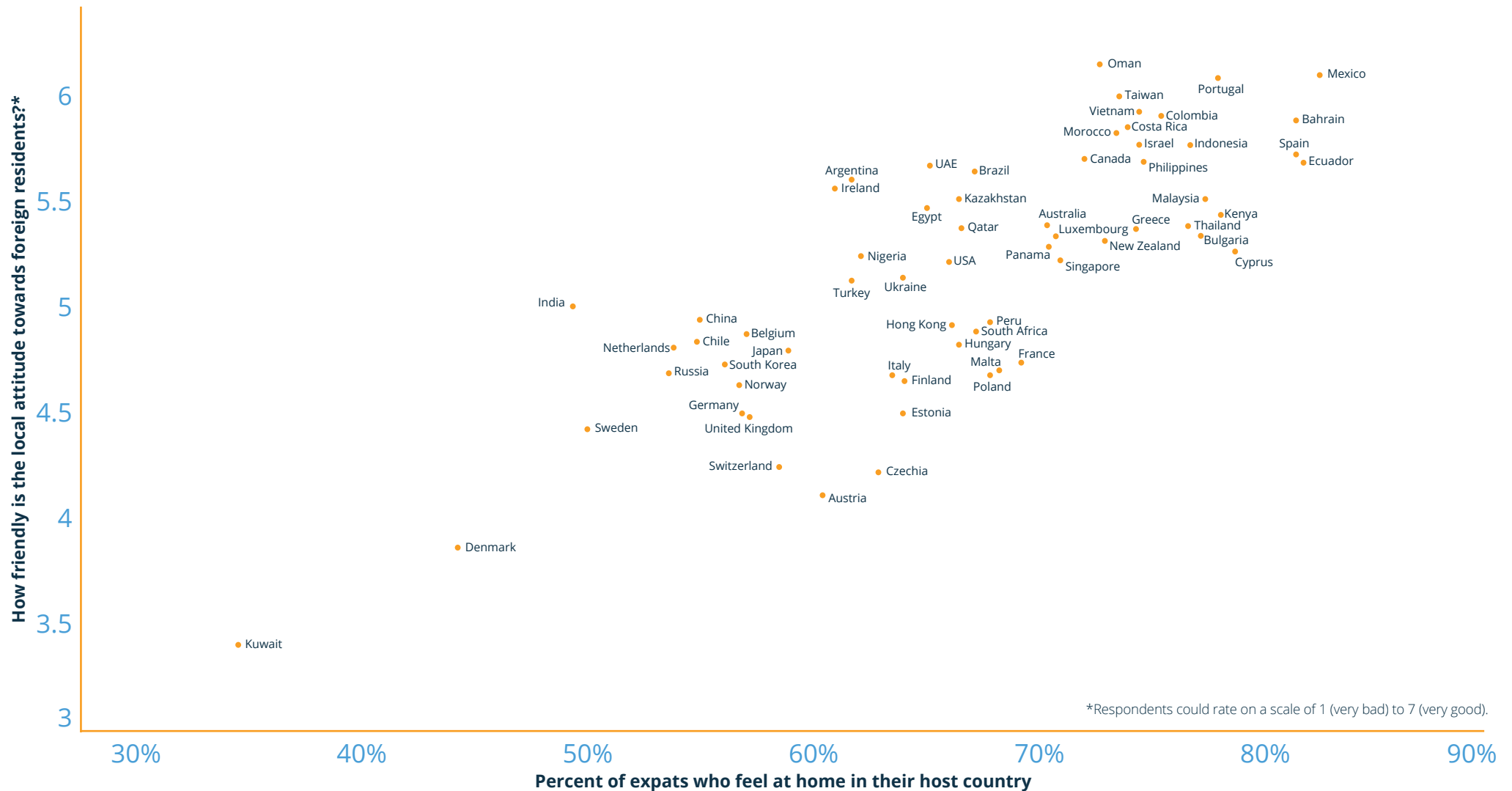
*“Greek is devilishly difficult.”*

In 2015 it ranked 25th in the Ease of Settling In Index, but since then it has always ranked in the top 15, until 2019. Whereas in 2018, 78% agreed that they feel at home in the local culture, this percentage has declined to 59% in 2019. Moreover, a lower share of respondents agree that the local language is easy to learn, and the country has fallen from 37th to 45th spot for this factor. As a US American expat puts it: "Greek is devilishly difficult!"

Ireland puts in its worst-ever performance in the 2019 Ease of Settling In Index. It has dropped ten spots from 17th in 2018 to 27th place in 2019. For the factor feeling at home in the local culture, Ireland has even fallen from 17th to 44th spot, with only 56% giving this a positive rating, compared to 73% in 2018. It's also down 19 places for making new friends, with only 54% agreeing this is easy, compared to 64% in 2018. A Canadian expat laments: "The local people act friendly, but they will never be your friend."

<sup>3</sup> see pp. 14–16: The Best & Worst Places for Expats in 2019

# Do Friendly Locals Make Expats Feel at Home?



# Working Abroad



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Working Abroad	Career Prospects & Satisfaction	Work & Leisure	Economy & Job Security
<b>1 Vietnam</b>	1 Vietnam	1 Panama	1 Luxembourg
<b>2 Czechia</b>	2 Czechia	2 Costa Rica	2 Germany
<b>3 Luxembourg</b>	3 Israel	3 Denmark	3 Czechia
<b>4 Germany</b>	4 Kazakhstan	4 Norway	4 Netherlands
<b>5 Netherlands</b>	5 Taiwan	5 Czechia	5 Norway
<b>6 Norway</b>	6 Mexico	6 Vietnam	6 Switzerland
<b>7 Estonia</b>	7 Bulgaria	7 Finland	7 Austria
<b>8 Taiwan</b>	8 Luxembourg	8 Estonia	8 Singapore
<b>9 Panama</b>	9 Poland	9 Netherlands	9 Sweden
<b>10 Israel</b>	10 Bahrain	10 New Zealand	10 Estonia
<b>11 Poland</b>	11 Germany	11 Sweden	11 Vietnam
<b>12 New Zealand</b>	12 Singapore	12 Mexico	12 Malta
<b>13 Malta</b>	13 Qatar	13 Morocco	13 Finland
<b>14 Sweden</b>	14 USA	14 Taiwan	14 Chile
<b>15 Qatar</b>	15 Malta	15 Indonesia	15 Qatar
<b>16 Finland</b>	16 Nigeria	16 Thailand	16 Poland
<b>17 Austria</b>	17 Australia	17 Germany	17 New Zealand
<b>18 Bahrain</b>	18 Chile	18 Spain	18 Taiwan
<b>19 Australia</b>	19 Indonesia	19 Australia	19 Israel
<b>20 Mexico</b>	20 Estonia	20 Portugal	20 Hong Kong
<b>21 Denmark</b>	21 Colombia	21 Bahrain	21 China
<b>22 Canada</b>	22 Canada	22 Malaysia	22 Japan
<b>23 Singapore</b>	23 Hungary	23 Malta	23 Denmark



Working Abroad	Career Prospects & Satisfaction	Work & Leisure	Economy & Job Security
<b>24 Belgium</b>	24 Belgium	24 Austria	24 Belgium
<b>25 Ireland</b>	25 Netherlands	25 Hungary	25 Ireland
<b>26 Switzerland</b>	26 Morocco	26 Kenya	26 Canada
<b>27 Malaysia</b>	27 Ireland	27 Poland	27 Panama
<b>28 Indonesia</b>	28 Panama	28 Canada	28 Australia
<b>29 Kazakhstan</b>	29 New Zealand	29 Israel	29 Bahrain
<b>30 Bulgaria</b>	30 Hong Kong	30 France	30 USA
<b>31 Chile</b>	31 China	31 Luxembourg	31 South Korea
<b>32 Thailand</b>	32 Kenya	32 Philippines	32 Malaysia
<b>33 China</b>	33 Japan	33 Ireland	33 Colombia
<b>34 Colombia</b>	34 Malaysia	34 Colombia	34 Mexico
<b>35 Portugal</b>	35 Philippines	35 Ecuador	35 Portugal
<b>36 Morocco</b>	36 UK	36 Belgium	36 France
<b>37 Spain</b>	37 Spain	37 Qatar	37 Thailand
<b>38 Hungary</b>	38 Norway	38 South Africa	38 UAE
<b>39 Japan</b>	39 Thailand	39 Bulgaria	39 Bulgaria
<b>40 USA</b>	40 Russia	40 Kazakhstan	40 Kuwait
<b>41 Hong Kong</b>	41 India	41 Oman	41 Ecuador
<b>42 France</b>	42 Switzerland	42 Ukraine	42 Kazakhstan
<b>43 Costa Rica</b>	43 Peru	43 Cyprus	43 Spain
<b>44 Philippines</b>	44 Portugal	44 Argentina	44 Indonesia
<b>45 Ecuador</b>	45 UAE	45 Brazil	45 UK
<b>46 Kenya</b>	46 South Africa	46 Switzerland	46 Oman



Working Abroad	Career Prospects & Satisfaction	Work & Leisure	Economy & Job Security
<b>47 UAE</b>	47 Austria	47 Nigeria	47 Hungary
<b>48 UK</b>	48 Ecuador	48 Egypt	48 Philippines
<b>49 Oman</b>	49 Brazil	49 Singapore	49 Peru
<b>50 Peru</b>	50 Egypt	50 China	50 Morocco
<b>51 South Korea</b>	51 Sweden	51 USA	51 India
<b>52 Cyprus</b>	52 France	52 UK	52 Cyprus
<b>53 Nigeria</b>	53 South Korea	53 UAE	53 Costa Rica
<b>54 Russia</b>	54 Finland	54 Japan	54 Russia
<b>55 Egypt</b>	55 Costa Rica	55 Peru	55 Egypt
<b>56 India</b>	56 Oman	56 Russia	56 Kenya
<b>57 South Africa</b>	57 Denmark	57 Chile	57 Nigeria
<b>58 Brazil</b>	58 Ukraine	58 Italy	58 Turkey
<b>59 Ukraine</b>	59 Argentina	59 Greece	59 Brazil
<b>60 Kuwait</b>	60 Cyprus	60 Hong Kong	60 South Africa
<b>61 Argentina</b>	61 Turkey	61 Turkey	61 Ukraine
<b>62 Turkey</b>	62 Greece	62 India	62 Italy
<b>63 Greece</b>	63 Kuwait	63 Kuwait	63 Greece
<b>64 Italy</b>	64 Italy	64 South Korea	64 Argentina



# Where Working Abroad Is Great for Expats Worldwide

New rising stars — and unexpected losers — emerge in 2019, highlighting where expats are happiest with all aspects of working abroad, from job security to work-life balance.

## TOP FINDINGS

- **Vietnam replaces Bahrain as the #1 country for working abroad.**
- **#2 Czechia maintains its ranking in the top 3 for the third year in a row.**
- **#3 Luxembourg reemerges in the top 3 for the first time since 2016.**
- **The biggest winners are Kazakhstan, Qatar, and Poland.**
- **The biggest losers, Ecuador, Bahrain, and Denmark, were previous big winners.**

## Methodology

The Working Abroad Index includes 64 countries — slightly fewer than the 68 countries featured in the *Expatriate Insider 2018* survey. Each country required a minimum of 75 respondents to be included in the results, and over 45 countries had a sample size of 100 or more respondents. This index covers six rating factors in three different subcategories: Career Prospects & Satisfaction, Work & Leisure, and Economy & Job Security. Each factor was rated on a scale of 1 (very bad) to 7 (very good).

## The Top 3: A Shakeup and Some Continuity

Vietnam, Czechia, and Luxembourg are 2019's top 3 countries for working abroad, bumping Bahrain (1st in 2018) and Taiwan (2nd in 2018) out of the top spots. While Czechia has ranked among the top 3 countries for working abroad for the last three years, this is only Vietnam's second time in the top 10. And although Luxembourg consistently features in the top 10 of the Working Abroad Index, its improvement

from ranking 9th out of 68 in 2018 to 3rd out of 64 is quite a jump.

Vietnam's first place is part of a steep upward trend in recent years: it came 32nd in this index in 2014, the first time the *Expatriate Insider* survey was conducted, and it has been rising steadily since its 36th place in 2015. Career prospects are excellent: over two-thirds (68%) are generally satisfied with their career opportunities, and 26% are even *completely* satisfied. Globally, these numbers are 55% and 15%, respectively. Vietnam's most significant gains are in the Economy & Job Security subcategory, though, where it has gone from 28th in 2018 to 11th in 2019.

Not only are jobs plentiful in the Southeast Asian country, with only 3% looking for work, compared to a global average of 8%, but job satisfaction is also very high — nearly three-quarters (74%) are generally satisfied with their job, which is ten percentage points higher than the global average. And 71% of expats are satisfied with their work-life balance (compared with 60% globally). A US American expat in Vietnam

particularly enjoys the “work-life balance and ratio of income to cost of living”.

Ranking second in 2019 and among the top 3 every year since 2017, Czechia has been a consistent superstar for working abroad in recent years. In 2019, it even ranks in the top 5 for all three subcategories of the Working Abroad Index. For example, job opportunities are great: 68% are generally happy with their career prospects in Czechia, compared with 55% globally. Expats feel the economy is in excellent shape: 84% rate it positively (vs. a global average of 63%). And even for factors in the Work & Leisure subcategory, the rosy picture continues: over three-quarters (76%) rate their working hours favorably.

For the sixth year in a row, the number three of 2019, Luxembourg, lands in the top 10 of the Working Abroad Index. However, it's been a while since it claimed a spot at the very top — the last time it made it into the top 3 was in 2016. With the highest GDP per capita in the EU<sup>1</sup> and with the state of the economy rated positively by an impressive 96% of respondents, it is not surprising that this small European country ranks as one of the best places to work abroad. Its rise from 9th place to 3rd since 2018 is reflected in the uptick in job satisfaction — the factor with the highest improvement. In 2019, there is an increase of five percentage points in this area, with

*“Luxembourg is a well-balanced country. Job, friends, travel. You have it all.”*

nearly three-quarters (74%) being generally satisfied with their job (vs. 64% globally). A Peruvian respondent working in Luxembourg says: “It is a well-balanced country. Job, friends, travel. You have it all.”

## The Biggest Winners: Kazakhstan, Qatar, and Poland

The biggest winner of 2019 is one of 2018's biggest losers: Kazakhstan. Not only did it improve its ranking from 50th to 20th in the Working Abroad Index 2019, but it's also one of the biggest winners overall.<sup>2</sup> It performs especially well for career prospects and satisfaction, jumping from 31st to 4th

place, with 58% of expats rating their career prospects positively. Job satisfaction has also improved: in 2018, 65% of expats were satisfied with their jobs, while this number has increased by seven percentage points to 72% in 2019. What's more, expats seem to quickly settle into their jobs in Kazakhstan — 80% of expats say it took them less than six months, well above the global average of 54%. Kazakhstan's GDP grew by 4.1% in 2018 thanks

to stronger exports,<sup>3</sup> positive economic growth overall may also play a role in its upward movement in this index.

Another big winner in 2019 — and like Kazakhstan, both overall and for working abroad — is Qatar. It has advanced

by 20 ranks in this index, from 35th to 15th, and shows improvement across all factors. Overall job satisfaction has climbed most substantially: in 2019, 69% of expats are generally satisfied with their jobs, up from 59% in 2018. There are similarly strong gains for the work-life balance factor, which 63% report being happy with in 2019 (slightly above the global average of 60%), compared to 53% in 2018. Experts have called Qatar's economy one of the “best-performing” in the region,<sup>4</sup> which might also be a reason why expats rate their experience working abroad there more highly in 2019.

The third-biggest winner in 2019 is Poland, advancing 15 spots to rank 11th in the index and thus only narrowly missing the top 10. Career prospects have improved most dramatically, as Poland jumps from 32nd place to 9th for this factor. In 2019, 63% of expats rate their career prospects positively, compared to only 54% in 2018. While job security in Poland received a similar share of positive ratings in 2018 and 2019, 67% and 68% respectively, the share of those who are completely satisfied is substantially higher in 2019: over a quarter of expats in Poland (26%) couldn't be any happier, compared with only 15% in 2018.

## Previous Top Performers Now the Biggest Losers

The overall lowest-ranking countries in the index, Italy (64th),

<sup>1</sup> Eurostat. GDP per capita, consumption per capita and price level indices. Jun 2019. [https://ec.europa.eu/eurostat/statistics-explained/index.php/GDP\\_per\\_capita\\_consumption\\_per\\_capita\\_and\\_price\\_level\\_indices](https://ec.europa.eu/eurostat/statistics-explained/index.php/GDP_per_capita_consumption_per_capita_and_price_level_indices)

<sup>2</sup> see pp. 17–19: The Biggest Winners & Losers in 2019

<sup>3</sup> The World Bank. The World Bank in Kazakhstan. <https://www.worldbank.org/en/country/kazakhstan/overview>

<sup>4</sup> Market Screener. S&P Global: Stable economy. 15 May 2019. <https://www.marketscreener.com/S-P-GLOBAL-INC-27377749/news/S-P-Global-Stable-economy-28598773/>

Greece (63rd), and Turkey (62nd), are regularly among *Expat Insider's* worst countries for working abroad. However, the countries with the sharpest decline in the Working Abroad Index, Ecuador, Bahrain, and Denmark, are quite surprising, considering the 2018 survey results.

2019's biggest loser, Ecuador, was actually one of the biggest winners in this index in 2018. However, it has dropped 34 ranks, from 11th out of 68 to 45th out of 64. Its most staggering decline affects career prospects — where it has fallen from 2nd to 53rd in one year. A German survey respondent lists “the economy and lack of support for smaller businesses” as a negative aspect of living in Ecuador. Losses are also substantial for the factors in the Work & Leisure subcategory, as well as for job security. For example, only 59% of expats in Ecuador are satisfied with their work-life balance, compared to 79% in 2018. And just 51% rate their job security positively, compared with 68% in 2018.

The picture is similarly gloomy for another top performer of 2018, Bahrain. In 2018, Bahrain was the best country for working abroad; in 2019, it ranks 18th. While it has lost across all factors, the most profound decline has been in the Work & Leisure subcategory. For instance, in 2018, 81% of expats were satisfied with their working hours; this has dropped to 61% in 2019. Bahrain has been suffering

“***I don't like the economic instability and the increase in cost of living in Bahrain.***”

since oil prices fell in 2014 and is taking various measures to boost its economy, including a new sales tax and attracting international companies, especially in the financial technology sector.<sup>5</sup> An Indian survey respondent in Bahrain notes particularly disliking the “economic instability and the increase in cost of living”. Since it was recently among the top 3 in this index for two consecutive years (2017 and 2018), whether Bahrain's decline is a one-off event or part of a long-term downward trend remains to be seen.

As a country often in the top 10 for working abroad, or close to it, Denmark's drop from 6th spot to 21st in 2019 is also a somewhat unexpected result. While expats' feelings about the state of the economy have remained steady, with 85% rating it positively in both 2018 and 2019, their view of their job security has declined: nearly two-thirds (65%) rated this factor positively in 2018, but in 2019, this has dropped to 57%. Despite some losses, Denmark still retains first place for working hours, as it has done since 2017. In 2019, 81% are satisfied with their working hours (vs. 62% globally). Nearly two in five (39%) are even *completely* satisfied (vs. 24% globally).

5 Reuters. Bailed-out Bahrain has little room for maneuver in economy reboot. 18 Mar 2019. <https://www.reuters.com/article/us-bahrain-economy/bailed-out-bahrain-has-little-room-for-maneuver-in-economy-reboot-idUSKCN1QZ0K7>  
Bloomberg. Gulf Allies Pledge Billions in Aid for Bahrain and Jordan. 4 Oct 2018. <https://www.bloomberg.com/news/articles/2018-10-04/gulf-allies-will-sign-10b-bahrain-aid-deal-today-gulf-official>

# Family & Relationships



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Family Life	Availability of Childcare & Education	Costs of Childcare & Education	Quality of Education	Family Well-Being
<b>1 Finland</b>	1 Finland	1 Sweden	1 Finland	1 Finland
<b>2 Sweden</b>	2 Czechia	2 Finland	2 Singapore	2 Spain
<b>3 Belgium</b>	3 New Zealand	3 Norway	3 Hong Kong	3 Australia
<b>4 Czechia</b>	4 Belgium	4 Denmark	4 Netherlands	4 Singapore
<b>5 Spain</b>	5 Norway	5 Czechia	5 Belgium	5 Japan
<b>6 Norway</b>	6 Mexico	6 Austria	6 Switzerland	6 Canada
<b>7 Canada</b>	7 Sweden	7 Belgium	7 Germany	7 Czechia
<b>8 Singapore</b>	8 Australia	8 France	8 Czechia	8 New Zealand
<b>9 New Zealand</b>	9 Spain	9 Germany	9 Bahrain	9 Luxembourg
<b>10 Denmark</b>	10 Singapore	10 Spain	10 Canada	10 Bahrain
<b>11 Netherlands</b>	11 Canada	11 Philippines	11 Luxembourg	11 Switzerland
<b>12 Australia</b>	12 Bahrain	12 Mexico	12 Japan	12 UAE
<b>13 Bahrain</b>	13 Netherlands	13 Russia	13 Mexico	13 Austria
<b>14 Germany</b>	14 Denmark	14 Canada	14 Australia	14 Norway
<b>15 Austria</b>	15 Austria	15 Netherlands	15 China	15 Denmark
<b>16 Mexico</b>	16 UAE	16 New Zealand	16 Portugal	16 Germany
<b>17 France</b>	17 Portugal	17 Portugal	17 Qatar	17 Netherlands
<b>18 Portugal</b>	18 Philippines	18 Luxembourg	18 New Zealand	18 Sweden
<b>19 Luxembourg</b>	19 France	19 South Africa	19 Austria	19 Portugal
<b>20 Japan</b>	20 China	20 Bahrain	20 Spain	20 Qatar
<b>21 Thailand</b>	21 Thailand	21 Thailand	21 UAE	21 Belgium
<b>22 Philippines</b>	22 South Africa	22 Japan	22 Sweden	22 Thailand
<b>23 UAE</b>	23 Germany	23 Italy	23 France	23 France



Family Life	Availability of Childcare & Education	Costs of Childcare & Education	Quality of Education	Family Well-Being
<b>24 Switzerland</b>	24 Luxembourg	24 Australia	24 Denmark	24 Hong Kong
<b>25 Qatar</b>	25 Qatar	25 Turkey	25 UK	25 USA
<b>26 South Africa</b>	26 Hong Kong	26 Switzerland	26 Thailand	26 Oman
<b>27 Hong Kong</b>	27 USA	27 UK	27 Russia	27 Mexico
<b>28 Russia</b>	28 Russia	28 Singapore	28 Norway	28 Chile
<b>29 China</b>	29 UK	29 Oman	29 USA	29 Philippines
<b>30 UK</b>	30 Japan	30 Qatar	30 South Africa	30 Russia
<b>31 Italy</b>	31 Switzerland	31 UAE	31 Chile	31 Italy
<b>32 USA</b>	32 Chile	32 Chile	32 Oman	32 China
<b>33 Oman</b>	33 Brazil	33 Brazil	33 Italy	33 UK
<b>34 Chile</b>	34 Turkey	34 Hong Kong	34 Philippines	34 Turkey
<b>35 Brazil</b>	35 Italy	35 China	35 Brazil	35 South Africa
<b>36 Turkey</b>	36 Oman	36 USA	36 Turkey	36 Brazil

# Where Expat Families Love to Live

Nordic countries Finland and Sweden take the lead, with Belgium following in third place. Czechia still impresses, while Austria loses ground.

## TOP FINDINGS

- **#1 Finland ranks first for the fourth year in a row.**
- **#2 Sweden is back in the top 3.**
- **#3 Belgium joins the top 3 for the first time ever.**
- **Austria drops off sharply, going from 2nd to 15th place.**
- **Czechia still does well, only dropping from 3rd to 4th place.**

## Methodology

To feature in the 2019 Family Life Index, a country needed to have at least 40 respondents with dependent children living abroad with them. In 2019, this was achieved by only 36 countries. The index covers various factors in six different subcategories: Availability of Childcare & Education, Costs of Childcare & Education, Quality of Education, Family Well-Being, Childcare Options, and Options for Children's Education.

## Finland Can't Be Beat

Finland ranks first in 2019, as it has every year since 2016.<sup>1</sup> Parents are particularly pleased with the cost, availability, and quality of education in Finland, ranking the country first for each of these factors. Only 3% of parents consider education in Finland unaffordable, compared to 35% worldwide who give this factor a negative rating. As for the quality, an impressive

62% of respondents living in Finland with their children think that the education system is *excellent* (global: 27%).

Finland also ranks first in the Family Well-Being subcategory. Nearly three-quarters of expat parents (74%) couldn't be happier with their children's health, almost twice the global average of 38%. And an extraordinary 100% are generally happy with their children's safety (global: 81%).

## Sweden: Back in the Top 3

Sweden is back in the top 3 in 2019, in second place, after it had ranked at fifth place in 2018. Despite this, the only subcategory where it comes first is the Costs of Childcare & Education, where it has historically always performed best. This seems hardly surprising, considering Sweden's maximum-fee policy, which sees parents pay at most 3% of the family's income for childcare.<sup>2</sup>

<sup>1</sup> InterNations. Expat Insider 2018: Where Happy Families Live. 7 Sep 2018. <https://www.internations.org/expat-insider/2018/family-life-index-39591>

<sup>2</sup> The Swedish Institute. Preschool — A Place to Grow. 2019. <https://sweden.se/society/play-is-key-in-preschool/>

Over three in five expat parents (62%) are overall satisfied with the availability of childcare options in Sweden (global: 47%). In addition to the good availability of childcare, parents in Sweden are also satisfied with the options themselves, with 35% saying they are *excellent* (global: 21%). An expat from New Zealand appreciates “the childcare arrangements and financial support from the government”.

Sweden puts in a very mediocre performance in the Family Well-Being subcategory, however, ranking 18th out of 36 countries. Its worst ranking in this subcategory is for the friendly attitude towards families with children (23rd).

“*I love the childcare arrangements and financial support from the Swedish government.*”

## Belgium: Never Better for Families

Belgium comes in third, making it into the top 3 for the first time ever, though it ranked in the top 10 in 2014, 2016, and 2018. It comes in fourth place for the availability of childcare and education, up from tenth place in 2018. A high 87% of expat parents are generally satisfied with the options available for children’s education (global: 69%). Over seven in ten parents (72%) agree that it is easy to get a spot for their children in the school of their choice (global: 53%).

In addition, 82% are generally satisfied with the quality of the education their children are receiving. A Romanian expat reports that “my kids are happy that they learn so many things at school”. And finally, close to double the global average think that this education is *very easy* to afford (34% vs. 19%).

Belgium also does well regarding the availability and affordability of childcare. Over six in ten parents (62%) generally agree that childcare in Belgium is easy to find. And only about one in six (17%) think it’s too expensive (global: 40%).

Belgium performs slightly below average in the Family Well-Being subcategory (21st place out of 36 countries). Nevertheless, 91% are overall happy with their children’s health (global: 77%). In addition, 85% of parents are generally satisfied with the available leisure activities for their children, compared to a global average of 75%.

## Austria Drops Out of the Top 5

Family life in Austria fails to impress in 2019. The country has lost 13 ranks, going from 2nd place in 2018 to 15th place in 2019. This is surprising, as every other year except for 2017, it featured in the top 5. In 2015, it even placed first.

Whereas in 2018, 85% of expat parents were generally satisfied with the childcare options, in 2019, only 63% say the same. Moreover, only 68% of parents are pleased overall with the quality of the education their children are receiving (81% in 2018). An even lower percentage of parents (59%) generally agree that education options are numerous and easy to get in 2019 (compared to 77% in 2018).

And while nearly half of expat parents (45%) were *completely* happy with family life in general in 2018, this percentage is

just slightly above one-third in 2019 (36%). A Swedish expat laments that “the new government has made it even more difficult for single moms”.

## Czechia: Still Great for Families

Czechia’s drop in the ranking isn’t quite as dramatic: from third to fourth place. It has even improved in some areas; for example, 22% of parents in 2019 agree completely that childcare options are numerous and easy to get, compared to 17% in 2018.

But losses in the Family Well-Being subcategory cancel out any gains. The 2018 results in terms of children’s general well-being are hard to beat, with 100% of parents satisfied with this factor overall. In 2019, only 88% are still generally happy in this regard. The friendly attitude towards families with children has also taken a hit, with 91% generally satisfied with this factor in 2018, compared to only 80% in 2019.

## Turkey, Brazil & Chile Bring Up the Rear

Turkey comes in last in 2019. It has ranked near the bottom every year that it has featured in the Family Life Index. Brazil, in second to last place in 2019, has ranked among the bottom 5 for the past five years and even placed last in 2018. Chile — which last ranked in this index in 2014 — comes in third to last. A Danish expat is unhappy that “the school options are very expensive and complicated for children to access”. Chile didn’t perform very well way back in 2014, either, coming in 26th out of 34 countries.



# Relationships & Romance around the Globe

## In a Relationship



63%  
Global

56%  
Female

69%  
Male

## Partner's Nationality



42%  
same nationality

35%  
from host country

23%  
from another country

## Currently Living Together?



42%  
relocated together

22%  
met their partner  
after relocating

17%  
moved to live with partner

4%  
have a partner who moved

11%  
with a partner in another  
country

4%  
with a partner joining later

## Top & Bottom 10 Countries for Dating

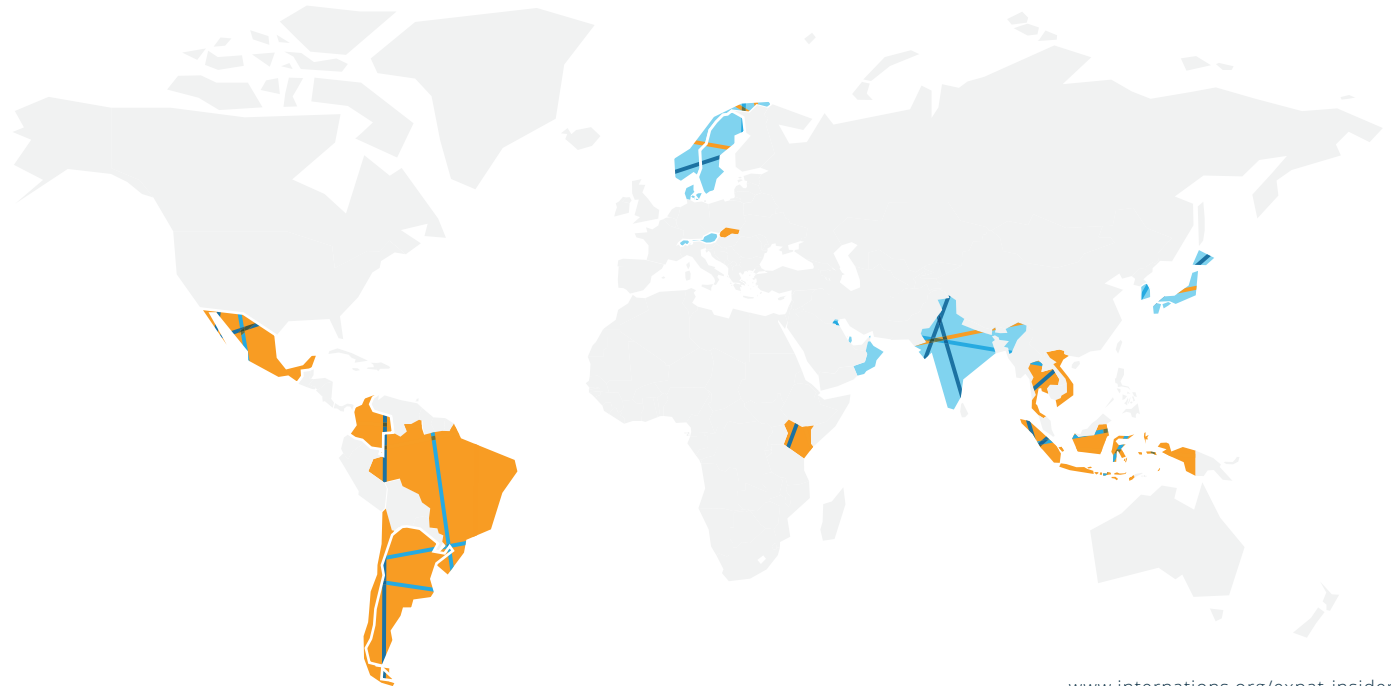
How easy is it for single expats to date there?

### Top 10

- 1 Brazil
- 2 Colombia
- 3 Indonesia
- 4 Thailand
- 5 Kenya
- 6 Mexico
- 7 Argentina
- 8 Chile
- 9 Vietnam
- 10 Hungary

### Bottom 10

- 53 Kuwait
- 52 Sweden
- 51 Switzerland
- 49 Austria
- 49 Norway
- 48 Denmark
- 47 Japan
- 46 India
- 45 Oman
- 44 Qatar



# Personal Finance



- 51 Personal Finance & Cost of Living Indices 2019
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## Personal Finance

- 1 Vietnam
- 2 Kazakhstan
- 3 Bulgaria
- 4 Mexico
- 5 Ecuador
- 6 Taiwan
- 7 Malaysia
- 8 Panama
- 9 India
- 10 Colombia
- 11 Philippines
- 12 China
- 13 Thailand
- 14 Qatar
- 15 Portugal
- 16 Singapore
- 17 Hungary
- 18 Czechia
- 19 Morocco
- 20 Nigeria
- 21 South Korea
- 22 Bahrain

- 23 Spain
- 24 Luxembourg
- 25 Estonia
- 26 Belgium
- 27 Poland
- 28 Indonesia
- 29 Switzerland
- 30 Egypt
- 31 Germany
- 32 Chile
- 33 Malta
- 34 Russia
- 35 Hong Kong
- 36 Netherlands
- 37 Costa Rica
- 38 Kuwait
- 39 Japan
- 40 Ukraine
- 41 Oman
- 42 Finland
- 43 Austria
- 44 France

- 45 Peru
- 46 Sweden
- 47 Israel
- 48 USA
- 49 Turkey
- 50 Brazil
- 51 Denmark
- 52 Australia
- 53 Kenya
- 54 Cyprus
- 55 Norway
- 56 South Africa
- 57 New Zealand
- 58 Canada
- 59 Ireland
- 60 UK
- 61 UAE
- 62 Italy
- 63 Argentina
- 64 Greece

## Cost of Living

- 1 Bulgaria
- 2 Vietnam
- 3 Ecuador
- 4 Mexico
- 5 Ukraine
- 6 Poland
- 7 Malaysia
- 8 Portugal
- 9 Spain
- 10 Colombia
- 11 Taiwan
- 12 Philippines
- 13 Hungary
- 14 Egypt
- 15 Thailand
- 16 Czechia
- 17 Kazakhstan
- 18 India
- 19 Morocco
- 20 Indonesia
- 21 Peru
- 22 Russia

- 23 Estonia
- 24 Turkey
- 25 China
- 26 South Africa
- 27 Germany
- 28 Cyprus
- 29 Bahrain
- 30 Austria
- 31 Oman
- 32 Panama
- 33 Italy
- 34 Greece
- 35 Japan
- 36 France
- 37 Malta
- 38 Canada
- 39 Brazil
- 40 Belgium
- 41 Qatar
- 42 Netherlands
- 43 Costa Rica
- 44 Argentina

- 45 Kenya
- 46 USA
- 47 Chile
- 48 Finland
- 49 Australia
- 50 Sweden
- 51 South Korea
- 52 UAE
- 53 Singapore
- 54 UK
- 55 Nigeria
- 56 New Zealand
- 57 Ireland
- 58 Kuwait
- 59 Luxembourg
- 60 Norway
- 61 Israel
- 62 Switzerland
- 63 Denmark
- 64 Hong Kong

# More for the Money: Not Only in Vietnam

While Asian and Latin American destinations dominate the top 10, expats in economically weak countries continue to struggle with their finances.

## TOP FINDINGS

- **#1 Vietnam is back at the top, followed by Kazakhstan (#2) and Bulgaria (#3).**
- **Little change in the bottom 3: Greece (#64), Argentina (#63), and Italy (#62).**
- **The biggest winners are all in Europe: Portugal, Estonia, and Finland.**
- **Costa Rica, Malta, Cyprus, and South Africa have dropped considerably.**

## Methodology

In the *Expat Insider 2019* survey, 64 countries and territories have reached or exceeded the threshold of at least 75 respondents to rank in the Personal Finance Index. The index is based on two questions asking respondents to rate their financial situation and their disposable household income with regard to covering all living expenses. The answers on a rating scale of one to seven were averaged and form the basis of this index, with the financial situation carrying double the weight.

This article also references the Cost of Living Index, a ranking based on respondents' satisfaction with the cost of living in their host country. The index is provided as additional information but does not factor into the overall country ranking to avoid overrepresenting financial aspects in the general results.

## Consistent: Vietnam

Winner Vietnam has regained its first place from 2017 in the Personal Finance Index after having to give way to Colombia in 2018. While the Southeast Asian country has always performed well in this index — scoring a top 10 place every year — it reaches new heights in 2019: Vietnam places first for both underlying factors.

“*Vietnam is a very inexpensive country to live in.*”

Nearly all respondents (96%) agree that their disposable household income is enough or even more than enough to cover living expenses in Vietnam, and a third (33%) even say it is a *lot* more than what they need (vs. a global 77% and 11%, respectively). Considering how only Bulgaria beats Vietnam regarding an affordable cost of living, these results seem hardly surprising. In fact, just 2% of respondents in Vietnam say that they worried about

costs prior to moving, compared to nearly a third of all respondents (32%). Or as one Australian respondent sums it up: “It is a very inexpensive country to live in.”

## Bouncing Back: Kazakhstan

Second-placed Kazakhstan lands among the top-ranking destinations, after placing 9th out of 68 destinations in 2018, and is in fact one of the biggest winners in the overall ranking.<sup>1</sup> Close to three-quarters of respondents (74%) give their financial situation a favorable rating in 2019, ten percentage points more than the global average (64%) — 26% are even *completely* satisfied. This is good news for the comparatively large share of respondents who say that financial reasons were their main motivation for relocating to Kazakhstan (9% vs. 3% globally). Even more impressively, 91% agree that their disposable household income is enough or more than enough to cover daily expenses (vs. 77% globally). “I love the affordability of everything,” shares a US American respondent.

Kazakhstan also does well in the separate Cost of Living Index, ranking 17th out of 64 destinations. This is a marked improvement compared to 2018: then, a quarter of respondents (25%) gave the cost of living in Kazakhstan a negative rating, a share that is down to 9% in 2019.

“ I love the affordability of everything in Kazakhstan. ”

## Affordable: Bulgaria

New to the survey in 2018, Bulgaria has been able to repeat its strong first performance regarding expats’ personal finance with a third place in the 2019 index. Not quite four in five respondents (79%) rate their financial situation favorably, and over a third (34%) couldn’t be any happier with this factor (vs. a global 64% and 19%, respectively). With a share of 12%, financial reasons are even the second-most cited motivation for moving to Bulgaria, four times the global average of 3%.

Over nine in ten respondents (91%) are happy with the local cost of living, with a staggering 63% even giving it the best possible rating, compared to just 15% of all respondents. It seems hardly surprising then that an above-average 87% of expats in Bulgaria agree that their disposable household income is enough or even more than enough to cover daily costs (vs. 77% globally).

## Further Trends in the Top 10

With the exception of Bulgaria in third place, Asian and Latin American countries dominate the top 10 of the Personal Finance Index: Mexico (4th) and Ecuador (5th) continue to delight expats even if they have each dropped one rank, while Panama (8th) has continued its upward trend since

2017 to finally make it into the top 10 in 2019. Colombia (10th), on the other hand, could not keep its 2018 top spot. Overall winner Taiwan<sup>2</sup> (6th), Malaysia (7th), and India (9th) could all improve their results from 2018, though, with India gaining an impressive 17 ranks.

## Consistency at the Bottom

There’s been less change at the other end of the list, with the bottom 3 countries remaining the same. Crisis-shaken Greece has been slow to recover<sup>3</sup> and has placed last in the Personal Finance Index since the first *Expats Insider* survey in 2014, with 2019 being no exception: over a fifth of respondents (22%) even say that their disposable household income is not *nearly* enough to cover daily costs. Italy (62nd out of 64 in 2019) and Argentina (63rd) continue to be locations that perform badly both for their economy — the majority of expats in Italy (58%) and Argentina (85%) rates the respective local economy negatively — and for financial matters, though the two have swapped places in the bottom 3.

Out of the bottom 10 countries in the Personal Finance Index, seven already held such a position in 2018. South Africa (56th out of 64) and Norway (55th), on the other hand, have both reached a new low. South Africa is even one of the biggest losers in this index, following its 38th rank in 2018 — but more on that below.

<sup>1</sup> see pp. 17–19: The Biggest Winners & Losers in 2019

<sup>2</sup> see pp. 14–16: The Best & Worst Places for Expats in 2019

<sup>3</sup> Focus Economics. Greece Economic Outlook. 28 May 2019. <https://www.focus-economics.com/countries/greece>

## Improving Finances in Europe

Portugal does not only rank in the top 3 overall,<sup>4</sup> but it is also the biggest winner in the Personal Finance Index: It has improved by 30 ranks, going from a 45th place out of 68 countries in 2018 to 15th out of 64 in 2019. Close to three in five respondents (57%) agree that their disposable household income is *more* than enough to cover everyday expenses — in 2018, less than half (47%) shared this opinion — and over four in five (83%) rate the cost of living favorably in 2019 (vs. 47% globally). Overall, 71% of expats are happy with their financial situation, compared to 62% in 2018.

The second-biggest winner, Estonia has risen an equally impressive 26 places to rank 25th out of 64 countries in the Personal Finance Index of 2019. Respondents are much more likely to rate their financial situation positively (73% vs. 63% in 2018) and to agree that their disposable household income is enough or even more than enough to cover daily costs (82% vs. 74% in 2018).

While expats in Finland still have to contend with high costs of living — the country ranks 48th in the respective index — they are much more satisfied with their personal finances. Following its 63rd place in 2018, the Nordic country manages to leave the bottom 10 of the Personal Finance Index behind to place 42nd in 2019. Expats are less likely to say that their disposable household income is not enough to cover costs,

In 2018, around a third (32%) expressed this opinion, while less than a quarter (24%) still say the same in 2019. However, nearly half (47%) admit the high costs were among their biggest worries before they even relocated to Finland.

## Countries Losing Ground

The biggest loser, Costa Rica, has dropped more than 20 ranks in the Personal Finance Index, falling from 16th place out of 68 countries in 2018 to 37th out of 64 in 2019. Respondents are both less likely to regard their financial situation favorably (59% positive ratings vs. 78% in 2018) and to agree that their disposable household income is enough or more than enough to cover costs (75% vs. 83% in 2018). “I am not unhappy here, but finances are too tight,” shares one Canadian respondent. While this may be related to costs — 41% of respondents rate the cost of living negatively, compared to 29% in 2018 — Costa Rica is also one of the biggest losers overall in the survey.<sup>5</sup>

Mediterranean island states Malta and Cyprus have also plummeted in the results for this index, dropping 19 and 18 places, respectively. “I don’t like how high rents have gone! Mine has doubled,” reports one British respondent living in Malta. Over a quarter of respondents (26%) feel that their disposable household income is not enough to cover costs,

and one in nine (11%) even considers it not nearly enough. Expats in Cyprus, too, are less satisfied with their financial situation than they were the year before (53% positive ratings in 2019 vs. 70% in 2018).

Like Cyprus, South Africa has lost 18 places in the 2019 Personal Finance Index, ranking 56th in 2019 and therefore featuring in the bottom 10. Despite fairly stable results in the Cost of Living Index — following a 24th place in 2018, South Africa ranks 26th in 2019 — over a third of respondents (34%) consider their available income to be insufficient to cover costs, an increase of eleven percentage points from 2018 (23%).

“*I am not unhappy here in Costa Rica, but finances are too tight.*”

<sup>4</sup> see pp. 14–16: The Best & Worst Places for Expats in 2019

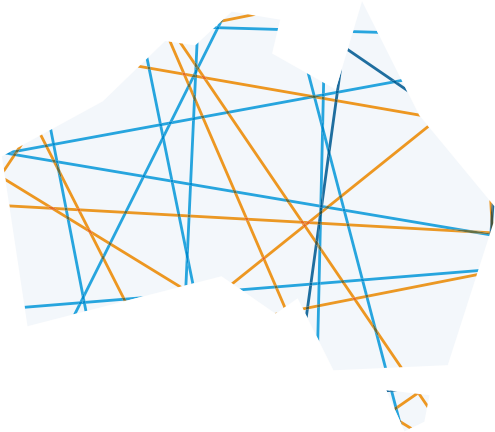
<sup>5</sup> see pp. 17–19: The Biggest Winners & Losers in 2019

# Your Country Through Expat Eyes



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108	Regional Report: Nordic Countries
112	Regional Report: Asian Tigers

# Australia



## Quality of Life Index

15th out of 64

- 12 Digital Life
- 4 Leisure Options
- 19 Health & Well-Being
- 22 Safety & Security
- 19 Personal Happiness
- 42 Travel & Transportation



## Family Life Index

12th out of 36

- 3 Family Well-Being
- 8 Availability of Childcare & Education
- 24 Costs of Childcare & Education
- 14 Quality of Education
- 13 Childcare Options
- 3 Options for Children's Education



## Ease of Settling In Index

19th out of 64

- 10 Feeling at Home
- 30 Finding Friends
- 24 Friendliness
- 22 Language



## Working Abroad Index

19th out of 64

- 17 Career Prospects & Satisfaction
- 28 Economy & Job Security
- 19 Work & Leisure



## Personal Finance Index

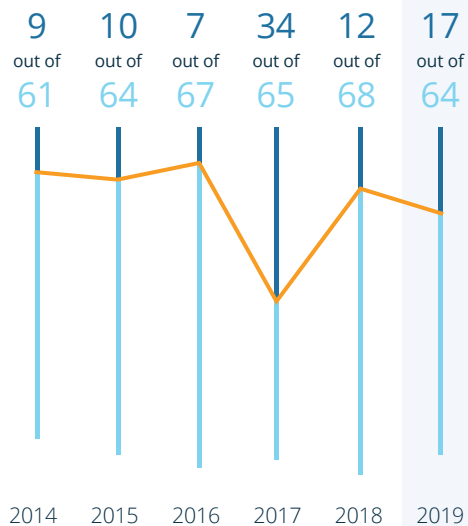
52nd out of 64



## Cost of Living Index

49th out of 64

## Overall Ranking



## Happy with Availability of Leisure Activities

75%  
Global

91%  
Australia



## Unhappy with Affordability of Childcare

40%  
Global

56%  
Australia



## Satisfaction Level

75%  
Global

83%  
Australia





# Opportunities for Leisure – But Not for Travel

Australia falls five places to 17th overall in 2019. Expats are disappointed by a lack of travel opportunities and high healthcare costs. However, they love the leisure options.

## TOP FINDINGS

- **Australia ranks 1st worldwide for the availability of leisure options.**
- **Over one-fourth of expats (27%) are unsatisfied with the healthcare costs.**
- **Australia ranks in the bottom 10 for travel opportunities (56th out of 64).**
- **Over six in ten expats (62%) rate their career prospects highly.**
- **The cost of living was a main concern before moving for 51% of expats.**
- **66% say moving abroad has made them happier (vs. 61% globally).**

## Healthcare Provisions on the Decline

After ranking in the top 10 for quality of life in 2018 (8th), Australia now finds itself in a less impressive 15th place. A main contributor to this decline could be a decrease in political stability: Australia has fallen ten places to 27th out of 64 destinations, its lowest-ever finish for this factor.

What is more, Australia has dropped 13 places to 44th for the affordability of healthcare. Close to three in ten expats (27%) are unsatisfied with the healthcare costs. The quality of medical care also appears to be in decline as Australia has slipped nine places to 21st for this factor.

## Leisure Options: Spoiled for Choice

Australia boasts a wealth of leisure options as it returns to number one for the availability of leisure activities in general (second place in 2018). Over nine in ten expats (91%) are pleased with the leisure activities on offer, 16 percentage

points above the global average (75%). Three in five (60%) even say the leisure activities are *very good* (vs. 36% globally).

A French expat, for example, exclaims that “there are lots of beautiful places to go to for visits and so many activities”.

Additionally, respondents are delighted with Australia’s climate and weather: Close to nine in ten expats (87%) enjoy this factor (vs. 61% globally). One German expat even names the

“beautiful weather” as one of her favorite things about living in Australia.

## Travel Difficulties Down Under

Expats seem to struggle with Australia’s geographical isolation as the country ranks among the bottom 10 for the opportunity to travel (56th). With 18% of expats disappointed with their travel opportunities (vs. 8% globally), it is no surprise that an Argentinian expat names “the distance from the rest of the world” as one of the worst things about life in Australia.

“*There are lots of beautiful places and so many activities.*”

Australia has also fallen seven places for transportation infrastructure to rank 34th out of 64 destinations, its lowest-ever rank for this factor. A German expat explicitly mentions that “the transport infrastructure is not on par with European cities”.

## Easy-Going Aussie Culture Easy to Get Used To

Australia has climbed six places to rank in the top 10 (10th out of 64) for expats feeling at home in the local culture for the first time. Exactly seven in ten expats (70%) feel at home in the Australian culture, ten percentage points above the global average (60%). In fact, an Indonesian expat names “not experiencing culture shock” as one of the best things about her new life in Australia.

What is more, expats continue to benefit from English being the main language in Australia. Over half the expats who are happy in Australia (51%) cite not struggling with the language as one of the main reasons for their happiness. Conversely, moving to Australia without adequate English skills proves tricky for many expats, as the country is among the most difficult to live in without speaking the local language (58th out of 64).

## Unsatisfactory Job Security

Respondents in 2019 are somewhat disappointed with their

<sup>1</sup> The *Expat Insider* survey is conducted in English. Therefore, results for this factor may be biased.

“*The transport infrastructure is not on par with European cities.*”

working life in Australia: the location has fallen six places to 19th out of 64 countries in the Working Abroad Index. It only ranked lower in 2017 (32nd out of 65). For example, over one in five expats (22%) are unsatisfied with their job security, with the country losing seven ranks for this factor (from 30th out of 68 to 37th out of 64).

However, there are still many positives to working in Australia, such as the career prospects, where the country ranks in the top 10 (10th). Over six in ten respondents (62%) rate their career options highly, with one-fifth (20%) even saying they could not be any better. A good work-life balance also seems to be an advantage of working in Australia: Over two-thirds of expats (69%) are pleased with this factor. One British expat appreciates how “work-life balance is a lot more important here”.

## Fun for the Whole Family

It is no surprise that one French expat highlights the “opportunities and a great life for children”, considering that expat parents rank Australia in 3rd place out of 36 countries for family life in general. Parents are particularly happy with the leisure activities available to their children, with a staggering nine in ten (90%) pleased with what’s on offer. In fact, 65% even say the available activities could not be any better, the highest share worldwide for this factor.

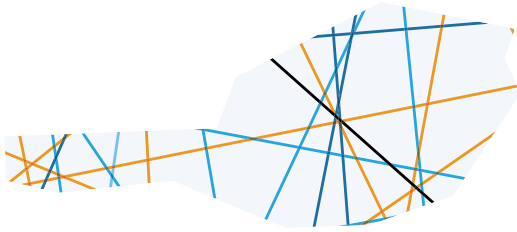
Moreover, childcare and education in Australia appear to be widely available as the country ranks in eighth place in this subcategory. In terms of education options for children, Australia has ranked in the top 5 for the past four years (3rd in 2019). However, Australia performs very badly for the affordability of childcare, ranking in the bottom 5 for this factor (33rd out of 36 countries).

## High Costs a Major Concern

Personal finance generally seems to be a bit of a struggle for expats in Australia. The country has fallen 12 places to 52nd in the Personal Finance Index, with almost one in five expats (19%) unhappy with their financial situation. Additionally, over half (51%) name the high cost of living as one of the three biggest concerns they had before moving to Australia.



# Austria



## Quality of Life Index

6th out of 64

- 26 Digital Life
- 25 Leisure Options
- 2 Health & Well-Being
- 16 Safety & Security
- 56 Personal Happiness
- 7 Travel & Transportation



## Ease of Settling In Index

62nd out of 64

- 52 Feeling at Home
- 58 Finding Friends
- 61 Friendliness
- 56 Language



## Personal Finance Index

43rd out of 64



## Family Life Index

15th out of 36

- 13 Family Well-Being
- 15 Availability of Childcare & Education
- 6 Costs of Childcare & Education
- 19 Quality of Education
- 21 Childcare Options
- 19 Options for Children's Education



## Working Abroad Index

17th out of 64

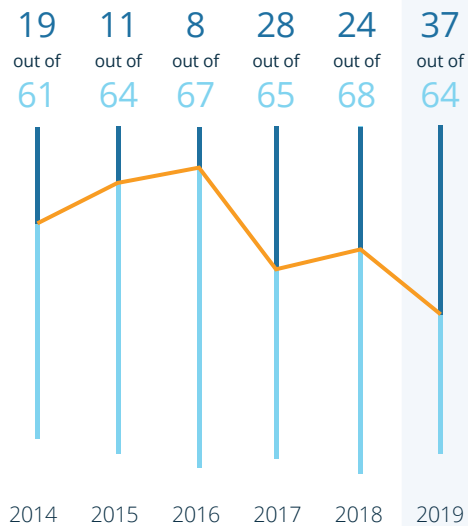
- 47 Career Prospects & Satisfaction
- 7 Economy & Job Security
- 24 Work & Leisure



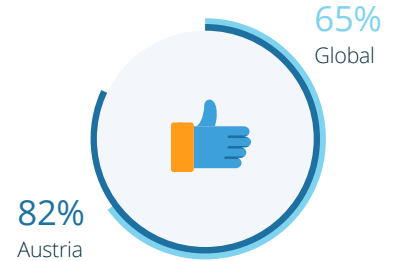
## Cost of Living Index

30th out of 64

## Overall Ranking



## Happy with Quality of Medical Care



## Unhappy with Career Prospects



## Satisfaction Level



# Expats Give Austria Its Worst Ranking Yet

Expats in Austria enjoy a healthy life with great opportunities to travel, however, finding friends or even love can be a struggle.

## TOP FINDINGS

- **In the overall ranking, Austria drops from 24th in 2018 to 37th in 2019.**
- **It's the 2nd best country for health and well-being.**
- **Austria is 3rd from the bottom in the Ease of Settling In Index.**
- **41% of single expats in Austria find it very difficult to date in the country.**
- **20% of respondents are unhappier after moving abroad (vs. 16% globally).**

## Declining Results for Family Life

Expats rank Austria in the bottom half of the overall ranking for the first time since the survey began in 2014. Austria drops 13 places from 24th out of 68 countries in 2018 to 37th out of 64 in 2019's overall ranking: a fall which can be partly attributed to its similar drop in the Family Life Index (from 2nd out of 50 countries in 2018 to 15th out of 36 in 2019). Austria, previously behind only Finland for family life, has been overtaken by neighbor Germany, among others. It has particularly lost ground for the factors family life in general (from 4th to 23rd) and options for children's education (from 3rd to 19th).

Only 68% of expat parents in Austria in 2019 still believe the country has a good quality of education, compared to 81% in 2018. In addition, only around seven out of ten (71%) find that there's a friendly attitude towards families with children (vs. 81% globally).

*“There's a more organized yet slower pace of life with more developed family values.”*

However, Austria's family life does still have its positives, with the country placing 6th out of 36 destinations in the Costs of Childcare & Education subcategory. In fact, 39% of parents in Austria find education *completely* easy to afford, which is more than double the global average (19%). Austria also ranks fourth for children's health and eighth for their general well-being. A British expat claims Austria has “a more organized yet slower pace of life with more developed family values”.

## A Healthy Life Does Not Mean a Happy Life

Austria is no longer the best country in the world for health and well-being: it loses its 2018 top spot to Finland, ranking 2nd out of 64 countries in 2019. Nevertheless, expats in Austria are still particularly happy with the quality of the environment: 95% say they are happy with this factor, compared to the global average of 67%. An expat from India comments that “the

quality of the air and the water is very good in comparison to other developing or developed nations”.

Down one spot from 2018, Austria ranks 6th out of 64 countries in the Quality of Life Index as a whole in 2019. Expats are pleased with Austria’s travel and transportation opportunities — the country ranks seventh in the respective subcategory — with 91% of expats satisfied with the transportation infrastructure (vs. 68% globally). Close to seven in ten (69%) even give it the best possible rating. Its geographical position also proves popular, with one Jordanian expat particularly liking “the central location of Austria in Europe that makes it easy and cheap to travel around”.

“*The quality of the air and the water is very good.*”

However, despite Austria’s great quality of life, expats aren’t happy. Austria ranks in the bottom 10 countries for personal happiness (56th out of 64 countries) in 2019. This result can be partly attributed to the country’s even lower ranking for respondents’ satisfaction with the relationship with their partner or spouse (60th). In fact, it would seem that Austria might not be a great destination for all things love: while just 24% of single expats worldwide find it *very hard* to date in their respective host country, over two out of five expats in Austria (41%) say the same.

## Language Limits Settling In

Expats in Austria struggle to settle in: the nation ranks third

from the bottom (62nd out of 64) in the Ease of Settling In Index for 2019. Only Denmark (63rd) and Kuwait (64th) perform worse. Over one-third of expats in Austria (35%) are unhappy with the general friendliness of the population (vs. 16% globally), while 38% believe there isn’t a friendly attitude towards foreign residents, which is double the global average of 19%.

The country also ranks in the bottom 10 of the Finding Friends subcategory (58th), with almost three in five expats (58%) finding it hard to make local friends (vs. 39% globally). What’s more, 41% would describe their friends as mostly other expats, compared to 34% globally.

Expats’ struggle to make local friends and settle in could be due to the language barrier: when asked about their concerns prior to moving to Austria, 63% of expats say they were worried about this topic, compared to 37% globally. A Canadian expat points out that it is “very hard to get by with basic German skills, but it’s hard to learn the language”. Of those expats in Austria who say they are generally unhappy, 38% mentioned the language as a factor, and an even higher 58% bemoan the lack of socializing opportunities (vs. a global 23% and 45%, respectively).

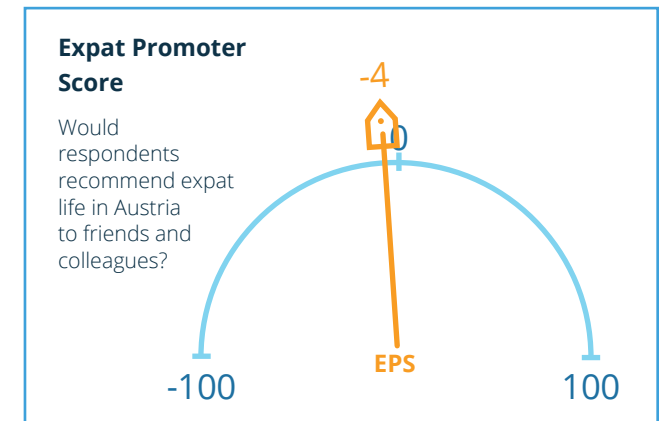
## Steady Economy Satisfies Expats

Austria climbs into the top 10 of the Economy & Job Security

subcategory (7th). While its GDP growth has slightly slowed down in 2019, so too did the nation’s inflation, unemployment, and national debt,<sup>1</sup> which may help explain why 87% of expats in Austria are happy with the state of the economy (vs. 63% worldwide). However, there still seems to be room for improvement regarding career prospects and job satisfaction, as the country ranks 47th in the respective subcategory.

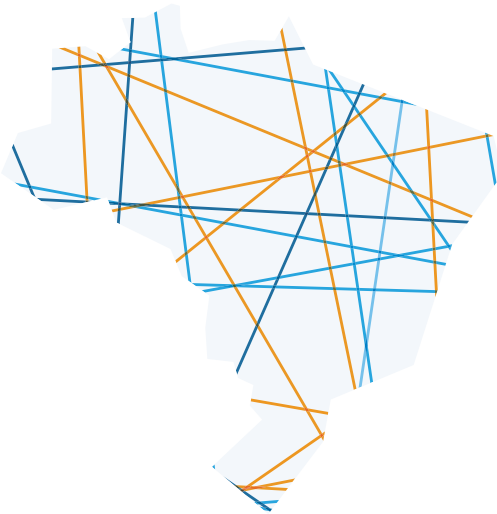
## Average Costs with Average Income

Austria ranks in the mid-field of the Cost of Living Index (30th), with half the respondents (50%) rating costs positively (compared to 47% globally). Similarly, an only slightly above-average share of expats in Austria feel that their disposable household income is not enough to cover daily costs (24% vs. 23% globally).

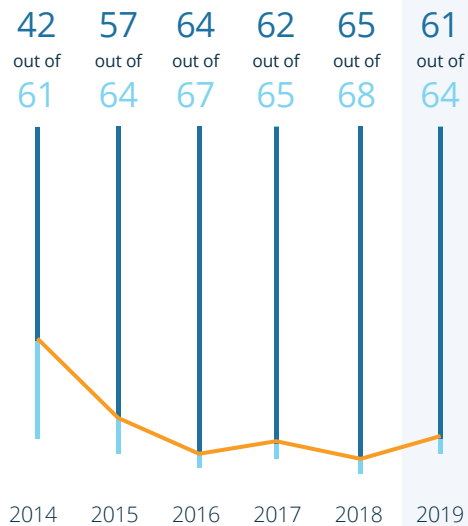


<sup>1</sup> European Commission. Economic Forecast for Austria. 7 May 2019. [https://ec.europa.eu/info/business-economy-euro/economic-performance-and-forecasts/economic-performance-country/austria/economic-forecast-austria\\_de](https://ec.europa.eu/info/business-economy-euro/economic-performance-and-forecasts/economic-performance-country/austria/economic-forecast-austria_de)

# Brazil



## Overall Ranking



## Quality of Life Index

61st out of 64

- 50 Digital Life
- 28 Leisure Options
- 54 Health & Well-Being
- 64 Safety & Security
- 33 Personal Happiness
- 56 Travel & Transportation



## Ease of Settling In Index

37th out of 64

- 44 Feeling at Home
- 28 Finding Friends
- 15 Friendliness
- 52 Language



## Personal Finance Index

50th out of 64



## Family Life Index

35th out of 36

- 36 Family Well-Being
- 33 Availability of Childcare & Education
- 33 Costs of Childcare & Education
- 35 Quality of Education
- 30 Childcare Options
- 33 Options for Children's Education



## Working Abroad Index

58th out of 64

- 49 Career Prospects & Satisfaction
- 59 Economy & Job Security
- 45 Work & Leisure



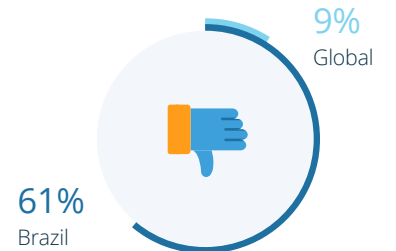
## Cost of Living Index

39th out of 64

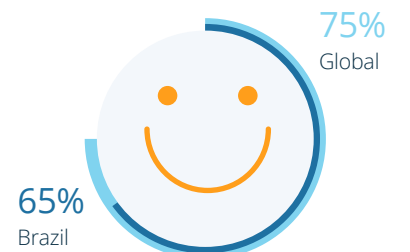
## Happy with Friendliness of Population



## Unhappy with Personal Safety



## Satisfaction Level



# Expatriate Life in Brazil – Unsafe and Uninspiring?

Brazil offers poor results across the board, ranking in the bottom 10 for three out of the five indices, and safety and security remains a huge problem for expats.

## TOP FINDINGS

- **Friendly locals are not enough to boost Brazil past the halfway mark: it ranks 37th out of 64 countries for ease of settling in.**
- **Brazil offers little in the way of a good family life.**
- **Expensive healthcare and poor safety provisions leave quality of life lacking.**
- **A substandard economy can leave expats struggling to afford the cost of living.**
- **19% are unhappier after moving abroad (vs. 16% globally).**

## Language Holds the Key to Finding Friends

Expats seem to have mixed feelings about life in Brazil when it comes to the ease of settling in, with the country ranking a below-average 37th place in the respective index. The majority (56%) agrees that making new friends is easy — but this is only two percentage points above the global average (54%). Nevertheless, over three-quarters of expats (77%) agree that locals in Brazil have a friendly attitude towards foreign residents (vs. 65% globally), while just over eight in ten (83%) are happy with the general friendliness of the population (vs. 68% globally). Over two in five (41%) even give the best possible rating here.

Looking at the results surrounding language, knowing the local language seems to be the key to making friends in Brazil. Not counting native speakers, over nine in ten expats (94%) say they can speak the local language at least a little (vs. 75% globally), and

45% even say they speak it very well (vs. 28%). Additionally, 56% of respondents agree that making local friends is easy (vs. 42% globally), with 49% stating that their friends and acquaintances are mostly made up of local residents (vs. 19% globally). One Indian expat explains that “without knowing the language, you cannot connect with people as much”.

## Families Shaken by Poor Safety

Life in Brazil does not seem to offer up much for expat families. The country disappoints expat parents when it comes to the availability and cost of childcare and education, ranking 33rd out of 36 countries in both subcategories: just 26% of expats raising children agree that childcare in Brazil is easy to afford (vs. 43% globally), while merely 19% are satisfied with the affordability of education (vs. 49% globally). Expat parents also do not seem to be getting what they pay for, as just over two in five (43%) are happy with the quality of

“*Without knowing the language, you cannot connect with people as much.*”

education in Brazil (vs. 69% globally).

Despite ranking last for family well-being in general, expat parents in Brazil do appreciate the friendly attitude towards families with children: 85% of expats raising children are satisfied with this factor (vs. 81% globally). However, less than two-thirds of expat parents (64%) are happy with family life in general; noticeably below the global average of 79%. Brazil also lands in second-to-last place for children's safety, with just 35% satisfied, a huge 46 percentage points less than the global average of 81%.

## Poor Prospects Just Not Enough

Brazil fails to impress in the Working Abroad Index, ranking just 58th out of 64 countries. Despite a 15-place increase, Brazil still only comes 46th for job security (vs. 61st out of 68 in 2018): just 55% rate this factor positively, compared to nearly three in five globally (59%).

Expats seem to be even less happy with the state of the economy: just 16% are satisfied, a huge contrast to the global average of 63%. Since the recession in 2015, Brazil's economy has been recovering at a very slow pace of roughly 1.1% a year, and economists don't see it improving any time soon. The unemployment rate in Brazil has nearly doubled since 2012, while the official unemployment survey shows

that 28.3 million people are being underutilized — either not working or working less than they could be.<sup>1</sup>

Of those respondents who are overall unhappy with their life in Brazil, around a third (32%) say that being unable to find a job is one reason for their unhappiness (vs. 22% globally). One Congolese expat states that “the corporate world, in general, does not give many opportunities when you are a foreigner”, a view that seems to be echoed by the 25% of expats who rated their career prospects negatively.

“The corporate world does not give many opportunities when you are a foreigner.”

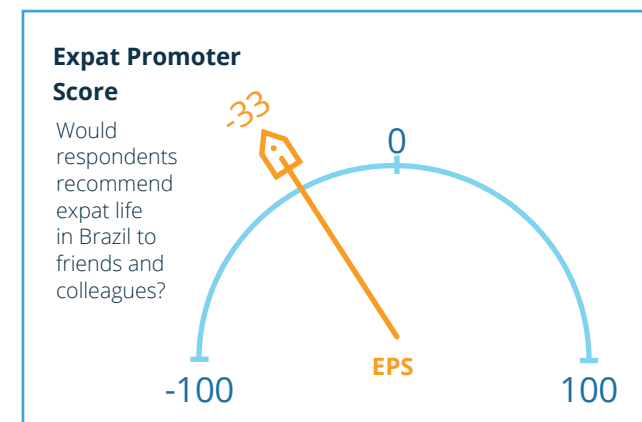
## Climbing Costs Disappoint Expats

Expats seem to struggle with their personal finances in Brazil, with the country ranking 50th in the respective index. In part, this could be due to the high costs of living: 43% of respondents express being unhappy with costs (vs. 34% globally). Meanwhile, over one-quarter (26%) are dissatisfied with their financial situation in Brazil, ranking the country a poor 58th place for this factor. While the same share of expats globally and in Brazil (49%) express that their disposable household income is *more than* enough to cover their daily costs, 17% of expats working in Brazil also say that their income is a *lot* lower than it would be in their home country (vs. 9% globally).

## Personal Safety Still an Issue

Brazil also places poorly for quality of life, ranking 61st in this index. It finds itself once again at the bottom of the heap (64th place), something that seems to be an issue for expats before even arriving in Brazil: 58% recall that this was a major concern before moving (vs. 12% globally). A shocking 61% even rate their personal safety badly, compared to just 9% globally. Similarly, just 38% give Brazil's peacefulness a positive rating, forty percentage points less than the global average (78%).

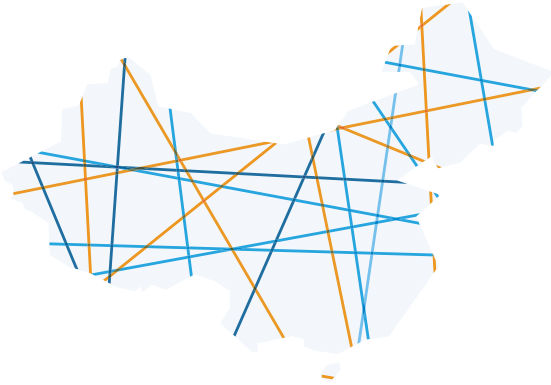
However, Brazil doesn't just lose out because of safety and security: the country ranks just 54th in the Health & Well-Being subcategory. A below average 56% rate the quality of Brazilian medical care positively (vs. 65% globally), and just 36% agree that healthcare is affordable (vs. 55% globally).



<sup>1</sup> BBC. What's gone wrong with Brazil's economy? 27 May 2019. <https://www.bbc.co.uk/news/business-48386415>



# China



## Quality of Life Index

55th out of 64

- 64 Digital Life
- 57 Leisure Options
- 63 Health & Well-Being
- 30 Safety & Security
- 60 Personal Happiness
- 14 Travel & Transportation



## Family Life Index

29th out of 36

- 32 Family Well-Being
- 20 Availability of Childcare & Education
- 35 Costs of Childcare & Education
- 15 Quality of Education
- 27 Childcare Options
- 22 Options for Children's Education



## Ease of Settling In Index

58th out of 64

- 60 Feeling at Home
- 50 Finding Friends
- 43 Friendliness
- 63 Language



## Working Abroad Index

33rd out of 64

- 31 Career Prospects & Satisfaction
- 21 Economy & Job Security
- 50 Work & Leisure



## Personal Finance Index

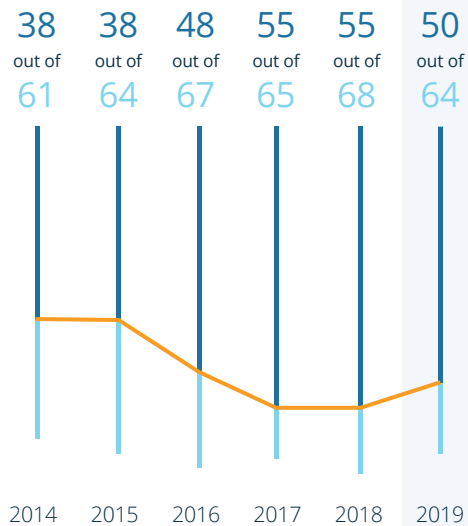
12th out of 64



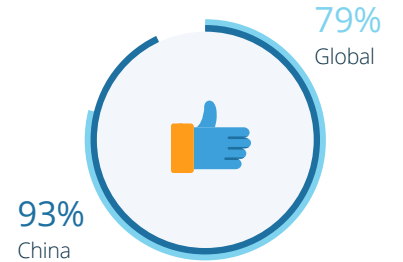
## Cost of Living Index

25th out of 64

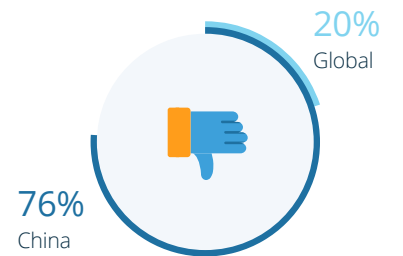
## Overall Ranking



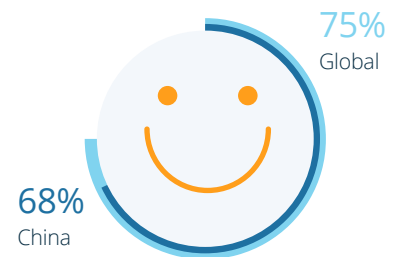
## Happy with Cashless Payment Options



## Unhappy with Quality of the Environment



## Satisfaction Level



# China Hits Rock Bottom for Digital Life

Pollution, media censorship, and language difficulties negatively affect expat life in China. But the country offers good finances and a serviceable transportation infrastructure.

## TOP FINDINGS

- **81% think their access to online services is restricted.**
- **China ranks second to last for health and well-being.**
- **More than seven in ten expats rate their financial situation positively.**
- **The quality of education is high, but its costs concern expat parents.**
- **62% say moving abroad has made them happier (vs. 61% globally).**

## Great Firewall Continues to Frustrate

In 2019, China ranks last in the Digital Life subcategory. More than eight in ten expats (81%) find that their access to online services, such as social media, is restricted — nine times the global average of 9%. Moreover, 45% say that it is hard to access administrative and government services online (vs. 26% globally), and 36% disagree that it is easy to get high-speed internet access at home, more than double the global average of 15%.

On the other hand, China is in the top 10 regarding the ease of paying without cash (9th), with 93% rating this factor positively — noticeably above the global average of 79%. As an Indonesian expat puts it: “There’s no need to bring cash with you.”

“*There’s no need to bring cash with you.*”

## Great Transportation but Much Pollution

The country ranks a good 14th place in the Travel & Transportation subcategory. Nine in ten expats (90%) are

satisfied with the transportation infrastructure (globally: 68%), and almost six in ten (58%) even claim it is *very good* — well above the 35% average. A Malagasy expat appreciates that “China is surrounded by many countries and traveling is affordable”. However, this is the only area where China performs well in the Quality of Life Index, where it places 55th.

Respondents are concerned with the quality of environment, which only 14% rate positively (globally: 67%) — only India performs even worse for this factor. “Pollution affects one’s life way more than it should,” according to a US respondent, “from not being able to go for a walk to problems sleeping.” Almost three in ten (28%) aren’t satisfied with the quality of medical care, either, landing China in second to last place (63rd out of 64) in the Health & Well-Being subcategory.

Overall, expats in China don’t seem very happy, with the country ranking 60th in the Personal Happiness subcategory.

## Language a Big Challenge

The language barrier and potential for culture shock are seen as further obstacles. China ranks 63rd out of 64 in the Language subcategory, with four in five expats (80%) considering the local language difficult to learn — not quite double the global average of 45%. The majority (53%) also finds it hard to live in China without local language skills. An Indian respondent highlights how “language is a big barrier that doesn’t allow expats to completely enjoy their stay”.

Moreover, China ranks in the bottom 10 for feeling at home in the local culture (59th out of 64), the ease of settling down in the country (60th), and getting used to the local culture (62nd). Almost three in ten expats (28% vs. 14% globally) say that culture shock was one of their main concerns before moving to China, and an even higher share was worried about the language barrier (64% vs. 37% globally).

## A Downturn in Career Prospects and Job Security

In the Working Abroad Index, China has dropped ten places compared to 2018 (from 23rd to 33rd) and places 31st for career prospects and job satisfaction (previously 23rd). Almost six in ten expats (58%) are satisfied with their career prospects, while two-thirds (67%) are generally satisfied with their job (vs. 55% and 64% worldwide).

Compared to 2018, China has lost ground in terms of

economy and job security (21st in 2019 vs. 12th in 2018). This is in large part due to a worse rating of the local economy: while over four in five expats (82%) regarded this factor positively in 2018, less than three-quarters (73%) still do so in 2019.

Respondents continue to be dissatisfied with their work-life balance, with almost three out of ten expats (27%) rating it negatively. Overall, China ranks a poor 50th place in the Work & Leisure subcategory.

## Cost of Living Not an Issue

China still does well for personal finance (12th). Over seven in ten expats (71%) rate their financial situation positively, and 65% say that their disposable household income is *more* than enough to cover daily expenses, 16 percentage points above the global average of 49%. A British expat claims to be “able to save a considerable amount”, and a US American adds: “I can live and not just survive.”

These results may well be due to a favorable cost of living: China ranks an above-average 25th place in this index. More than three in five expats (61%) rate the cost of living positively (globally: 47%), and only 9% say they were concerned about high costs before moving (vs. 32% worldwide).

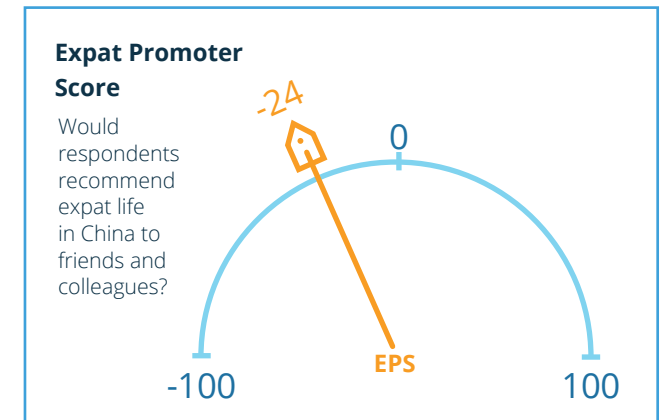
## Friendly Attitude, but Expensive Education

China’s strong points regarding family life are the friendly

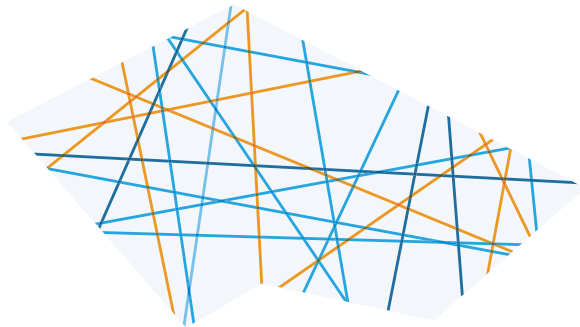
attitude towards families with children (12th out of 36 countries in 2019) and the quality of education (15th). In fact, three-quarters of expat parents (75%) rate the latter positively (globally: 69%), and 38% claim it is *very good*, compared to 27% of parents worldwide. Costs remain a concern, though: only 13% think that education is easy to afford in the country — 36 percentage points less than the global average of 49%.

Next to costs, children’s health also seems to be a worry: a quarter of expat parents (25%) rate this factor negatively, more than double the global average of 10%. As a US American points out: “Air, food safety, and environment issues are hard to deal with, especially if you have small children.”

“Language is a big barrier.”



# Czechia



## Quality of Life Index

7th out of 64

- 28 Digital Life
- 21 Leisure Options
- 18 Health & Well-Being
- 19 Safety & Security
- 31 Personal Happiness
- 3 Travel & Transportation



## Family Life Index

4th out of 36

- 7 Family Well-Being
- 2 Availability of Childcare & Education
- 5 Costs of Childcare & Education
- 8 Quality of Education
- 18 Childcare Options
- 12 Options for Children's Education



## Ease of Settling In Index

53rd out of 64

- 37 Feeling at Home
- 45 Finding Friends
- 62 Friendliness
- 54 Language



## Working Abroad Index

2nd out of 64

- 2 Career Prospects & Satisfaction
- 3 Economy & Job Security
- 5 Work & Leisure



## Personal Finance Index

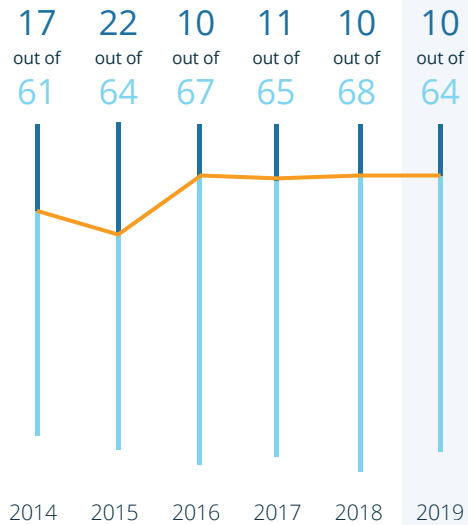
18th out of 64



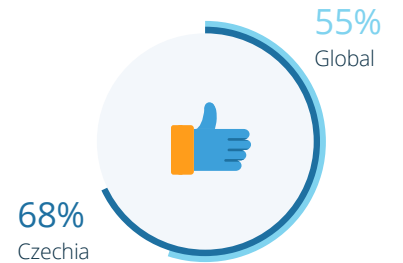
## Cost of Living Index

16th out of 64

## Overall Ranking



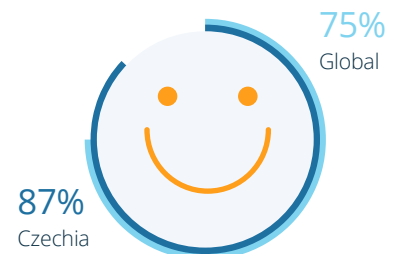
## Happy with Career Prospects



## Unhappy with Friendliness of the Local Population



## Satisfaction Level



# Czechia Stays in the Game

Czechia maintains its tenth place with steady results across the board. Although unfriendly locals and the tough language remain a problem, the ease of travel, safety and security, and work-life balance are enough to keep expats happy.

## TOP FINDINGS

- **Language barriers and the attitude of locals keep Czechia from reaching the top, as expats struggle to feel at home.**
- **Expats praise Czechia's Central European location and excellent travel opportunities.**
- **General well-being and childcare and education trump poor local attitudes towards families with children.**
- **67% say moving abroad has made them happier (vs. 61% globally).**

## Settling In Is Tough in Czechia

Life in Czechia has its ups and downs, especially when it comes to settling in. The country ranks just 53rd in the Ease of Settling In Index, with a mere 37th place in its best subcategory — Feeling at Home — and a very poor 62nd rank in its worst one: Friendliness. Expats in Czechia are particularly unimpressed with the latter: just two in five (40%) rate the general friendliness of the population positively (vs. 68% globally), while an equally poor 45% are happy with the friendly attitude towards foreign residents (vs. 65% globally).

One possible issue that could be affecting the ease of settling in is the language barrier. Although 56% of respondents agree that it is easy to live in Czechia without knowing the local language (vs. 45% globally), just 13% agree that learning it is easy (vs. 37%

globally). In fact, fewer than one in ten (9%) can speak it *very well* (vs. 28% globally). “When you don’t speak the language, you are somehow not welcome by the locals,” explains one Nigerian expat living in Prague. When asked about their biggest concerns prior to moving to Czechia, respondents were also quick to name the language barrier (63% vs. 37% globally). All in all, 63% say they feel at home in Czechia (vs. 65% globally).

“*When you don’t speak the language, you are somehow not welcome by the locals.*”

## Safe Travels... And Easy, Too

Despite doing fairly poorly for the ease of settling in, when it comes to quality of life, Czechia ranks a pretty impressive 7th out of 64 countries. Results in this index are, however, fairly mixed: Respondents seem to be most impressed with

Travel & Transportation, ranking the country third in this subcategory. Almost all respondents in Czechia (96%) rate the opportunity to travel positively (vs. 82% globally), while

95% are impressed with the transportation infrastructure in the country (vs. 68% globally). In fact, just 1% have something negative to say about each of these factors (vs. a respective 8% and 21% globally). One expat from Ukraine explains that Czechia is a “great location in the middle of Europe which allows for travel to many countries”.

Expats in Czechia also express positive views surrounding safety and security: over nine in ten expats (94%) rate their personal safety positively (vs. 81% globally), with 62% saying it could not be any better (vs. 48% globally). Additionally, just 2% say that a lack of safety and security was a concern for them before moving, ten percentage points less than the global average (12%).

## Unflinching Family Life

Czechia maintains a spot in the top 5, coming in 4th place out of 36 countries in the Family Life Index of the *Expats Insider 2019* survey after ranking 3rd in 2018. The country scores especially well for the Availability of Childcare & Education, ranking in second place for this subcategory: 64% of expat parents agree that childcare options in Czechia are numerous and easy to get (vs. 47% globally), while 63% say the same is true for education options (vs. 53% globally). Similarly, Czechia continues to thrive when it comes to the costs of childcare and education: over seven in ten

parents (72%) agree that childcare is easy to afford, a huge 29 percentage points above the global average of 43%. Another 68% find that education is affordable (vs. 49% globally).

Czechia continues to go from strength to strength in the Family Life Index, ranking seventh for family well-being. Expat parents are particularly happy with their children’s health and safety, with over nine in ten responding positively to both factors (90% and 93%, respectively). Unfortunately, the perceived unfriendliness of the local population also applies to the attitude towards families with children: while Czechia’s 21st place for this factor is not an awful result, it is a fairly big drop from its 11th place in 2018.

## A Wonderful Working Life

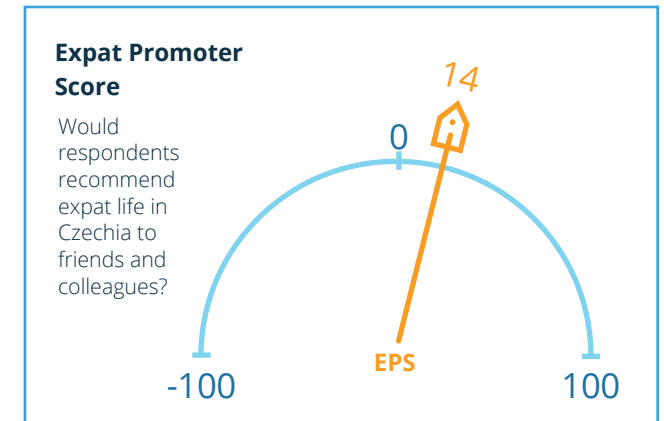
Czechia once again scores a spot in the top 3 of the Working Abroad Index, ranking second in 2019. Almost three-quarters of respondents (73%) are happy with their job overall (vs. 64% globally), while around seven in ten (68%) are satisfied with their career prospects (vs. 55% globally). In addition, 44% of expats who are happy with their life in Czechia share that their job is one of the reasons for this happiness, compared to 38% globally.

In Czechia, there is a “very positive work-life balance with a lot happening in both domains,” according to one expat

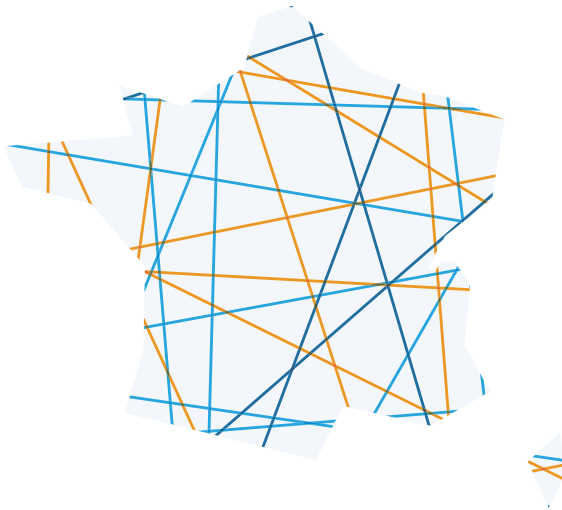
from Australia. Other respondents agree, with just 9% rating their work-life balance negatively (vs. 21% globally). Around three-quarters (76%) are satisfied with their working hours (vs. 62% globally), ranking Czechia 5th out of 64 countries for this factor.

Over a third of working expats in Czechia (35%) say they earn less than they would in their country of origin, ten percentage points above the worldwide average (25%). However, thanks to an advantageous cost of living (76% positive ratings vs. 47% globally), over half of the respondents (54%) still agree that their disposable household income is more than enough to cover daily costs (vs. 49% globally).

“There’s a very positive work-life balance.”



# France



## Quality of Life Index

18th out of 64

- 36 Digital Life
- 19 Leisure Options
- 8 Health & Well-Being
- 40 Safety & Security
- 24 Personal Happiness
- 18 Travel & Transportation



## Ease of Settling In Index

52nd out of 64

- 43 Feeling at Home
- 47 Finding Friends
- 51 Friendliness
- 61 Language



## Personal Finance Index

44th out of 64



## Family Life Index

17th out of 36

- 23 Family Well-Being
- 19 Availability of Childcare & Education
- 8 Costs of Childcare & Education
- 23 Quality of Education
- 12 Childcare Options
- 26 Options for Children's Education



## Working Abroad Index

42nd out of 64

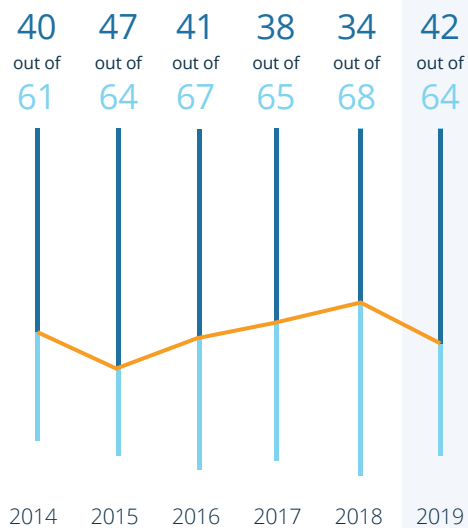
- 52 Career Prospects & Satisfaction
- 36 Economy & Job Security
- 30 Work & Leisure



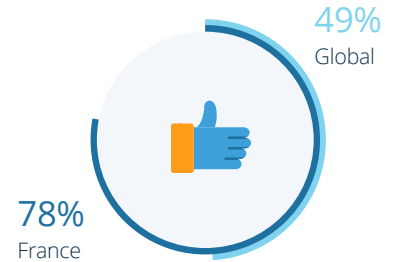
## Cost of Living Index

36th out of 64

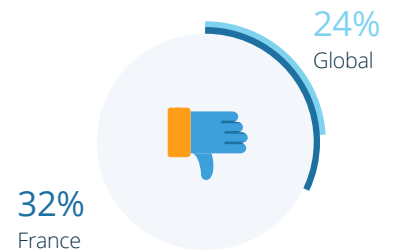
## Overall Ranking



## Happy with Affordability of Education



## Unhappy with Career Prospects



## Satisfaction Level



# Politically Unstable France Improves for Personal Finance

Expats in France generally enjoy a good quality of life, but poor career prospects and difficulties settling in are causing problems.

## TOP FINDINGS

- France has fallen 16 places for political stability.
- Expats rate the country 4th out of 64 for the quality of healthcare.
- Only 14% of expats find it easy to live in France without speaking the language.
- France ranks eleven places higher for personal finance than in 2018.
- 64% say moving abroad has made them happier (vs. 61% globally).

## Political Instability Worse Than Ever Before

France has dropped 16 places for political stability, from ranking 19th out of 68 countries in 2018 to 35th out of 64 countries in 2019. This is France's worst performance since this separate rating factor was introduced in 2015. Only 15% of expats in France rate the political stability of the country as *very good*, which is just half the global average (30%). Recent *gilets jaunes* (yellow vests) protests<sup>1</sup> might have affected the ranking: a South African expat, for example, criticizes that "protesters do not appreciate how good the standard of living in France is".

In terms of safety and security as a whole, France has fallen eleven places to 40th in 2019. However, other areas

regarding the quality of life remain strong. France places eighth in the Health & Well-Being subcategory, ranking fourth and fifth, respectively, for the quality of healthcare and its affordability. Half the expats in France (50%) believe the quality of medical care in their host country is *very good*, compared to just under three in ten expats globally (29%).

**"Protesters do not appreciate how good the standard of living in France is."**

However, France has fallen eight places to rank 32nd out of 64 countries for socializing and leisure activities in 2019. To put things into perspective, 64% of expats are satisfied with this factor in 2019 (vs. 65% worldwide), but in 2018, 73% rated it positively, compared to 66% globally. However, when it comes to available leisure activities in general, over two in five expats in France (41%) rate them as *very good* (vs. 36% globally).

<sup>1</sup> BBC. France yellow vest protests. <https://www.bbc.com/news/topics/cpzg2d6re0lt/france-yellow-vest-protests>



## Below Par for Personal Finance

France has climbed eleven ranks in the Personal Finance Index, placing 44th out of 64 countries in 2019. It has moved up nine places for both ranking factors that make up the index: financial situation and whether the disposable household income is enough to cover daily costs, ranking 40th and 50th, respectively. The country typically does very poorly in the Personal Finance Index, and though it sees sizeable improvement this year, it still performs below par.

Only about two out of five expats (42%) feel their disposable household income is *more than* enough to cover all their daily expenses (vs. 49% globally). Additionally, just two out of five working expats (40%) rate their current income as higher than back home for a similar job or position, which is 15 percentage points less than the global average (55%).

## Cost of Education in the Top 5

In France, the price of education particularly pleases expat parents. Nearly four out of five expats with children (78%) believe that education is affordable in their new country of residence, in comparison to just under half worldwide (49%). France ranks 5th out of 36 countries for affordable education in 2019. One Nigerian expat comments that she particularly likes “the low cost of education in France”.

Raising a family in France isn't always easy, though: in fact, it can be quite unfriendly at times. France places 31st out of 36 countries in terms of a friendly attitude towards families

with children. Just under one-third of expat parents (32%) believe the attitude to be *very* friendly, whereas 44% globally think likewise.

## French Keeps Challenging Expats

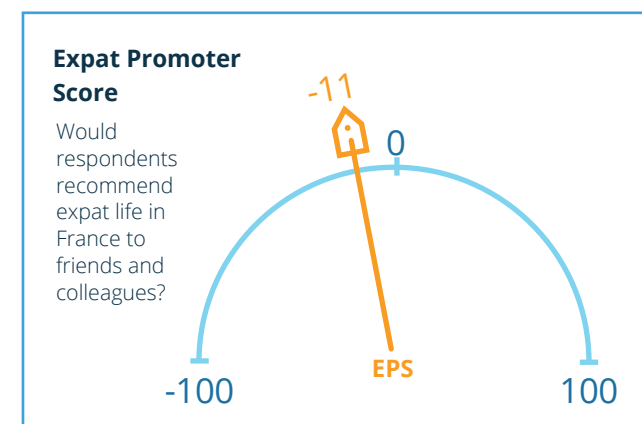
Expats in France once again struggle with the French language. In the Language subcategory, France is fourth from the bottom, ranking 61st out of 64 countries in 2019, four ranks lower than its 2018 position of 57th out of 68 countries. The local language is the same as their mother tongue for only 3% of expats in France (vs. 11% worldwide), and learning the local language isn't particularly easy: France ranks in the mid-field in 30th place for this factor.

However, the greater challenge for expats is living in France without speaking the local language. France is third from bottom for this factor, with just 14% agreeing that it's easy to live there without knowing the language (vs. 45% globally). An expat from Canada comments: “If I was fluent in French, then my life would be far easier!”

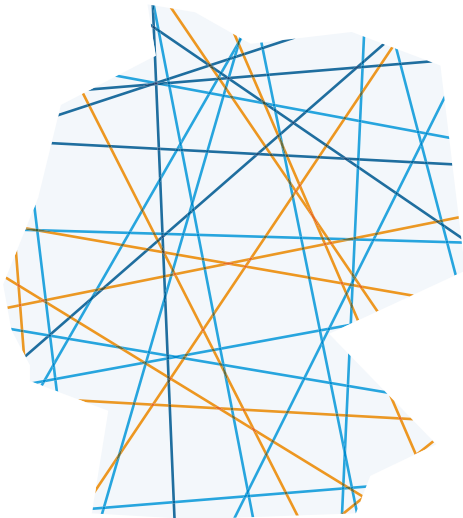
Not only does French — the language — affect expats, but the French — the people — aren't always particularly helpful, it seems. A Danish expat says that “the French culture is very different, and the French are often not very welcoming”, a view reflected in the 2019 ranking: France has dropped 14 places to 43rd out of 64 for the ease of getting used to the local culture.

## Safer Jobs but Worse Career Prospects

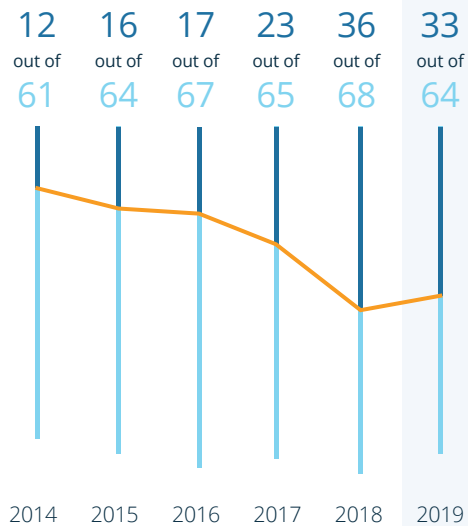
France has climbed eleven places from ranking 39th out of 68 countries in 2018 to 28th out of 64 countries in 2019 for job security. Despite this rise, France has dropped eight places in the Working Abroad Index, partly due to the decline in career prospects: France has fallen five places into the bottom 10 (57th out of 64) for this factor. In fact, nearly one-third of expats (32%) are unhappy with their career prospects, compared to just under one-quarter globally (24%), and with France ranking below average for the state of the economy (38th), it might not be surprising that expats aren't necessarily moving to France for work. Globally, expats finding a job on their own is the main reason why they move abroad (14%), but it is only the third-most popular cause in France (9%), with moving for love at the top of the chart (14%).



# Germany



## Overall Ranking



## Quality of Life Index

22nd out of 64

- 55 Digital Life
- 45 Leisure Options
- 11 Health & Well-Being
- 18 Safety & Security
- 48 Personal Happiness
- 9 Travel & Transportation



## Ease of Settling In Index

60th out of 64

- 56 Feeling at Home
- 59 Finding Friends
- 57 Friendliness
- 59 Language



## Personal Finance Index

31st out of 64



## Family Life Index

14th out of 36

- 16 Family Well-Being
- 23 Availability of Childcare & Education
- 9 Costs of Childcare & Education
- 7 Quality of Education
- 25 Childcare Options
- 14 Options for Children's Education



## Working Abroad Index

4th out of 64

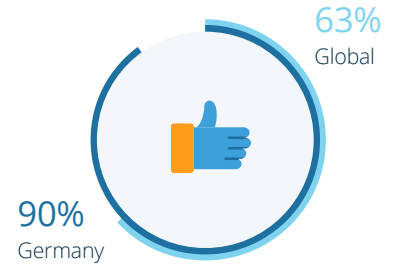
- 11 Career Prospects & Satisfaction
- 2 Economy & Job Security
- 17 Work & Leisure



## Cost of Living Index

27th out of 64

## Happy with State of the Economy



## Unhappy with Cashless Payment Options



## Satisfaction Level



# Job Opportunities Come at a Cost

While the country ranks fourth worldwide for working abroad, expats struggle to settle in Germany, with the language barrier and socializing difficulties named as main concerns.

## TOP FINDINGS

- **Germany moves up four places to rank 3rd for job security.**
- **Close to nine in ten expats (88%) are satisfied with the transportation infrastructure.**
- **Germany ranks in the bottom 10 for ease of settling in for the third year in a row.**
- **64% of expats were concerned about the language barrier before moving to Germany.**
- **Only Austria and Switzerland have an even unfriendlier attitude towards families with children.**
- **59% say moving abroad has made them happier (vs. 61% globally).**

## Plentiful Work Opportunities for Expats

Germany continues to prove an excellent destination for expats looking to further their career abroad, rising four ranks in 2019 to fourth place in the Working Abroad Index. The country receives outstanding ratings for its economy and job security, ranking in second place worldwide, only behind Luxembourg. Exactly nine in ten expats (90%) are satisfied with the state of the German economy, which is 27 percentage points above the global average (63%).

Expats who are happy with their life in Germany name being satisfied with their jobs as one of the main reasons for this, with a share of 46% choosing this answer. One French expat writes: "Germany is an excellent place to work, with many opportunities to get jobs and do business." Not only does Germany offer excellent job prospects, it also seems to provide convenient working hours: 72% of working expats are happy with their hours, compared to 62% globally.

*"I feel like I have an open door for better job opportunities."*

## Excellent Healthcare and Education Options

Families in Germany are becoming increasingly satisfied: the country rises four places in the Family Life Index to rank 14th out of 36 destinations in 2019. Parents are particularly happy with their children's health, with almost nine in ten (89%) satisfied, twelve percentage points above the global average (77%). In fact, Germany ranks inside the top 10 for this factor (7th).

The country also offers great education: Germany ranks seventh worldwide regarding the quality and eighth for affordability. Close to three-quarters of expats raising children in Germany (73%) rate the latter factor positively — worldwide, only about half the parents (49%) say the same. A Colombian respondent in Germany shares: "I like the security, the health, and education system. They offer the possibility of having a better future for my children."

Despite the positives, some families continue to feel unwelcome in Germany: the country sits in 34th place out of 36 countries in terms of there being a friendly attitude towards families with children, only performing better than Austria (35th) and Switzerland (36th) in this regard.

## Connected through Transportation but Struggling Digitally

Germany offers excellent travel possibilities, ranking 8th out of 64 countries worldwide for this factor. This is helped by its excellent transportation infrastructure, which almost nine in ten expats (88%) rate positively, compared to just 68% globally. More than half (51%) even say it's excellent. One American expat names "being able to travel to beautiful countries that neighbor Germany" as one of his favorite things about life there.

However, a Polish expat also points out the "difficulties with paying with a card, slow internet, and bad phone reception". These are just some of the reasons why Germany slips into the bottom 10 (55th) in the Digital Life subcategory in 2019. Expats find it particularly difficult to pay without cash: almost two in five expats (39%) rate this factor negatively, exactly three times the global average (13%). Accessing high-speed internet at home also seems difficult, as over a quarter (26%) struggle with this, eleven percentage points above expats globally (15%).

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## Settling In Still Proves Problematic

Germany finishes in the bottom 5 in the Ease of Settling In Index for the third year in a row, ranking 60th out of 64. Expats find it particularly difficult to make local friends: over half of expats (55%) say they struggle with this, 16 percentage points above the global average (39%). In fact, the country has only managed to finish outside the bottom 10 for this factor once in the last five years (57th out of 67 countries in 2017). What is more, almost four in ten expats (39%) say they were concerned about not being able to find friends when moving to Germany, twelve percentage points above the global average (27%).

Socializing is made even more difficult for expats by a seemingly unfriendly population — over a quarter of expats (27%) rate the friendliness of the German population negatively, compared to a global average of 16%.

## Language Barrier a Daunting Proposition

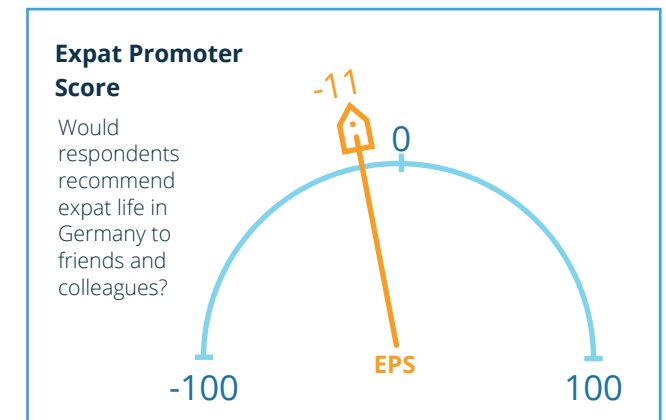
The challenge of building friendships with locals may well be exacerbated by a lack of local language skills. Germany ranks 59th out of 64 countries in the Language subcategory, with over half of respondents (54%) saying it is difficult to live in Germany without knowing the local language. So, it seems hardly surprising that one British expat names "not speaking German and it being a difficult language to learn"

as some of the worst things about life in Germany. Close to two-thirds of expats (64%) also say that the language barrier was one of their main concerns before moving to Germany. Only expats in South Korea (69%) and Japan (64%) are equally or even more likely to say this.

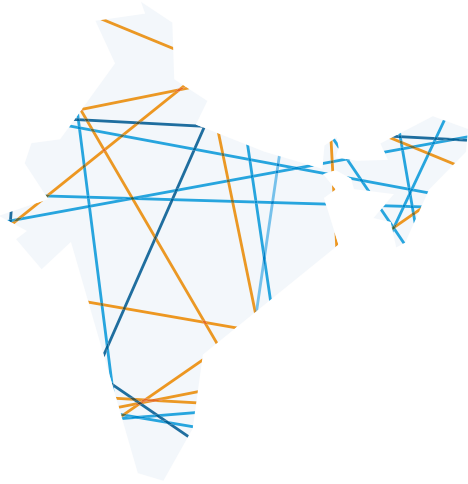
## Higher Incomes Improving Financial Situations

One Ukrainian expat names her "stable and competitive income" as an advantage of living in Germany. Incidentally, she is not alone, as over six in ten working expats (61%) say they earn more in Germany than they would in their home country. For close to three in ten (29%), their income is even a *lot* higher than back home. Overall, Germany has moved up three places to rank 31st out of 64 countries in the Personal Finance Index. Close to seven in ten expats (68%) are satisfied with their current financial situation.

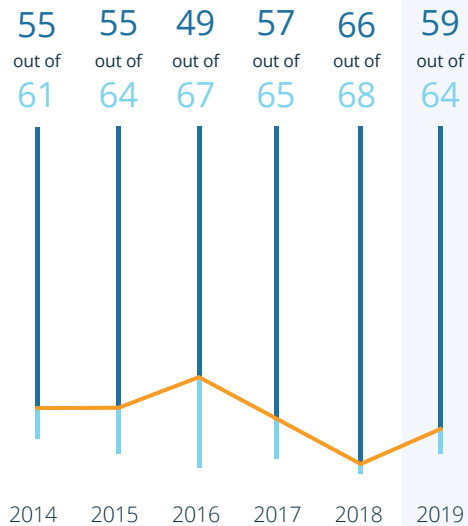
*“Difficulties with paying with a card, slow internet, and bad phone reception.”*



# India



### Overall Ranking



### Quality of Life Index

63rd out of 64

- 62 Digital Life
- 63 Leisure Options
- 60 Health & Well-Being
- 60 Safety & Security
- 46 Personal Happiness
- 61 Travel & Transportation



### Ease of Settling In Index

50th out of 64

- 63 Feeling at Home
- 49 Finding Friends
- 38 Friendliness
- 41 Language



### Personal Finance Index

9th out of 64



### Cost of Living Index

18th out of 64

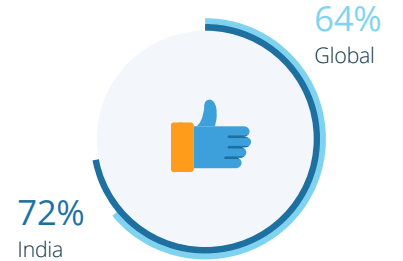


### Working Abroad Index

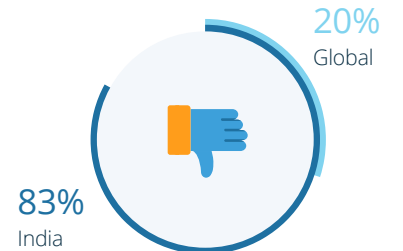
56th out of 64

- 41 Career Prospects & Satisfaction
- 51 Economy & Job Security
- 62 Work & Leisure

### Happy with Financial Situation



### Unhappy with Quality of the Environment



### Satisfaction Level



# Low-Cost Living at a Price: Expats Struggle to Settle in India

High-paying jobs help expats to afford their life in India, while the lack of leisure options and culture shock take their toll.

## TOP FINDINGS

- **India comes in the top 10 countries for personal finance.**
- **Expats with full-time jobs in India work 3.8 hours per week more than the global average.**
- **83% of respondents rate the quality of the environment negatively.**
- **Almost half the expats (48%) struggle with getting used to the Indian culture.**
- **22% are unhappier after moving abroad (vs. 16% globally).**

## Digital Life and Transportation Disappoint Expats

India still performs poorly in the Quality of Life Index and comes in 62nd place out of 64 countries in 2019. The destination lags behind digitally (62nd): More than half the respondents (53% vs. 26% globally) rate the availability of administrative and government services online negatively. Getting access to high-speed internet at home is also an issue for 26% of expats (globally: 15%), and 25% report that paying without cash isn't easy (vs. 13% globally).

Even worse, while only 7% worldwide struggle with getting a local mobile phone number, about two in five expats in India (38%) rate this factor negatively, landing India in last place (64th out of 64 countries).

The destination doesn't perform well for its travel and transportation, either. Even though a good 75% rate the opportunity to travel positively — only slightly below the

global average of 82% — over half the expats (55%) are unhappy with the transportation infrastructure, compared to only 21% globally. Moreover, 37% name a bad local infrastructure as one of their biggest concerns before moving to India (vs. 9% globally).

*“As a female, I don't feel safe in India.”*

## Expats Frown on Safety and Politics

India ranks 60th out of 64 countries when it comes to safety and security. Over four in ten respondents (44%) report negative feelings about the peacefulness in the country (globally: only 10%), and 27% are displeased with their personal safety — three times the global average of 9%. A US American expat, for example, does not like “always having to keep my guard up — as a female, I don't feel safe. As a resident, I often feel taken advantage of, at work and outside work.”

In addition, almost double the global average (32% vs. 17% worldwide) rate the political stability of the country

negatively. An Australian expat shares that “politics has become hardline, and there are social tensions”.

## Pollution & a Lack of Leisure Options

India places 63rd out of 64 for leisure options. Two in five expats (40%) are unhappy with their socializing and leisure activities (globally: 19%), and 45% rate the available leisure activities in general negatively — nearly four times the global average of 12%.

Placing 60th out of 64 countries, India doesn't rank well for health and well-being, either. This can mainly be attributed to the quality of the environment, which is rated negatively by more than eight in ten expats (83% vs. only 20% globally) — a staggering 44% even say it is *very bad* (vs. 4% globally). A US American is worried about “the long-term health effects of so much pollution”, and an Australian expat is dissatisfied with “the pollution and lack of cleanliness in general”.

However, affording healthcare at least doesn't seem to be an issue for expats in India. The country ranks a good 15th place, with close to seven in ten respondents (69%) being satisfied with its costs — 14 percentage points above the global average of 55%.

## Cultural Differences Make Feeling at Home Hard

Adapting to the local culture seems to be an obstacle for

“Cultural norms are very different in India.”

expats settling in India. In fact, the country places second to last (63rd) in the Feeling at Home subcategory: over four in ten expats (41%) struggle with feeling at home in the local culture (vs. 23% worldwide). Also, close to half (48%) claim that it isn't easy to get used to the local culture — more than double the global average of 20%.

More than half (56%) generally find it difficult to settle down in this country, while only 23% of expats worldwide share the same struggle. A US American expat thinks that “the cultural norms are very different, and I have struggled to adapt”.

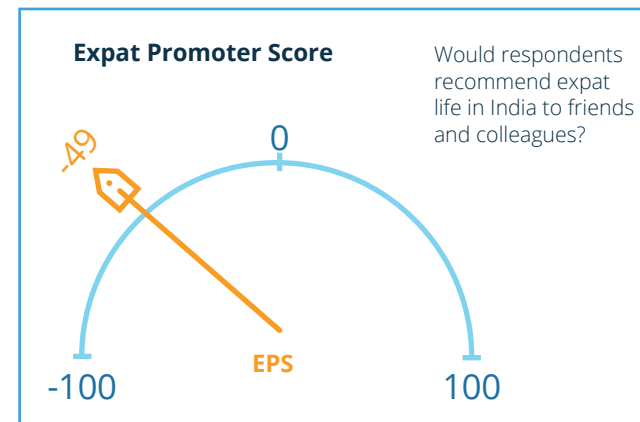
## High Salaries for a Low-Cost Living

Over one in five expats in India (21%) have been sent there by their employer, a share that is more than twice the global average of 10%. However, India ranks a poor 56th place out of 64 countries when it comes to working there.

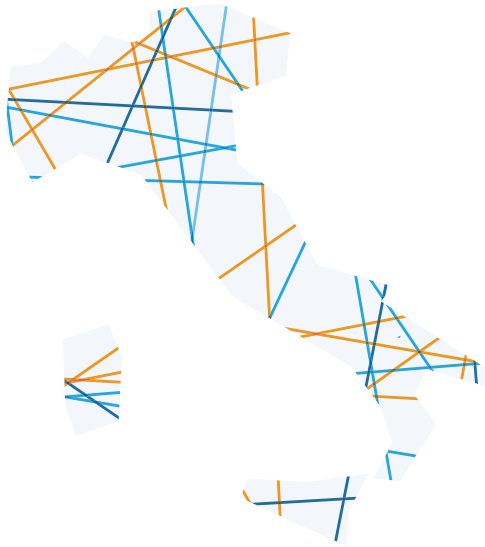
Expats working full time in India do so an average 47.7 hours per week, compared to the global average of 43.9 hours. This means that they work 3.8 hours more compared to their counterparts worldwide. It is hardly surprising then that 37% rate their working hours negatively — compared to 19% globally — and more than four in ten (41%) struggle with finding a balance between their personal and professional life (vs. 21% globally).

However, the long work weeks at least seem to be well

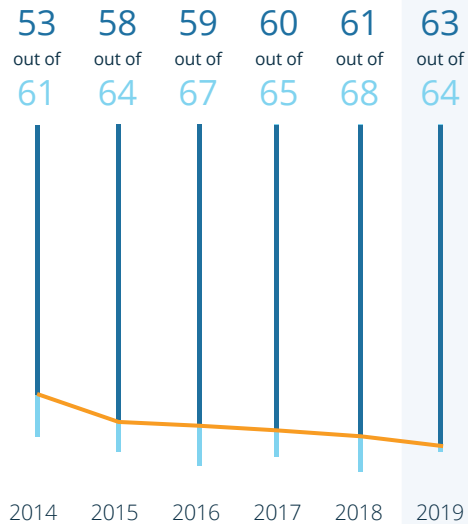
rewarded, as India shows great results in the Personal Finance Index, reaching the top 10 (9th out of 64 destinations). Double the global average even have an annual disposable income of 150,000 USD (18% vs. 9% worldwide). In combination with a low cost of living — 69% rate this factor positively, compared to just 47% worldwide — this makes for a financially stable, and in some cases even luxurious, life: over six in ten (63%) report having a disposable household income that is more than they need to cover daily costs — 14 percentage points above the global average of 49%. A Swiss expat likes “the ease of relying on hired help in my daily life: I can off-load household duties and delegate far more easily than in Switzerland.”



# Italy



## Overall Ranking



## Quality of Life Index

49th out of 64

- 57 Digital Life
- 24 Leisure Options
- 36 Health & Well-Being
- 50 Safety & Security
- 49 Personal Happiness
- 37 Travel & Transportation



## Ease of Settling In Index

47th out of 64

- 46 Feeling at Home
- 46 Finding Friends
- 44 Friendliness
- 47 Language



## Personal Finance Index

62nd out of 64



## Family Life Index

31st out of 36

- 31 Family Well-Being
- 35 Availability of Childcare & Education
- 23 Costs of Childcare & Education
- 33 Quality of Education
- 32 Childcare Options
- 32 Options for Children's Education



## Working Abroad Index

64th out of 64

- 64 Career Prospects & Satisfaction
- 62 Economy & Job Security
- 58 Work & Leisure



## Cost of Living Index

33rd out of 64

## Happy with Climate & Weather

61%  
Global

85%  
Italy



## Unhappy with Political Stability

17%  
Global

48%  
Italy



## Satisfaction Level

75%  
Global

64%  
Italy





# Great Weather Can't Make Up for Italy's Stagnating Economy

Italy has never performed particularly well in the *Expat Insider* survey. However, results are worse than ever in 2019: the country places second to last.

## TOP FINDINGS

- **Italy is the worst country for working abroad: 58% rate the economy negatively.**
- **Two-thirds find it hard to live there without Italian language skills.**
- **Average costs — Italy ranks 33rd — don't automatically make for good finances (62nd).**
- **About half the respondents are unhappy with the political stability in Italy.**
- **23% are unhappier after moving abroad (vs. 16% globally).**

## Hitting Rock Bottom for Work

One reason for Italy's further decline — though certainly not the only one — is the state of its economy:<sup>1</sup> the majority (58%) rates it negatively, a staggering 40 percentage points more than respondents worldwide. "The economy is in dire straits, and there are no perspectives," according to a Russian respondent.

Similarly, expats in Italy are noticeably less satisfied with their jobs in general (49% positive ratings vs. 64% globally), their career prospects (29% vs. 55%), their job security (41% vs. 59%), and their working hours (49% vs. 62%). Italy's last place in the Working Abroad Index<sup>2</sup> is therefore hardly surprising, though it's the first time that Italy ranks worse than Greece.

*"The economy is in dire straits, and there are no perspectives."*

## Italian Skills Required

While an above-average number of respondents moved to Italy to join their partner (20% vs. 12% globally), this does not automatically mean that they have an easy time settling in. In fact, one-third (33%) find it difficult to settle down in Italy, and over a quarter (27%) rate the local attitude towards foreign residents negatively. A German respondent complains that "people are not interested in foreigners".

Local language skills seem to be a must in Italy: two-thirds of respondents (67%) disagree that it is easy to live there without speaking Italian, compared to two in five expats worldwide (40%) who say the same about the local language of their respective host country. Luckily, nearly half (49%) feel that Italian is easy to learn, and just 6% do not speak it at all.

<sup>1</sup> Focus Economics. Italy Economic Outlook. 25 Jun 2019. <https://www.focus-economics.com/countries/italy>

<sup>2</sup> see pp. 41–43: Where Working Abroad Is Great for Expats Worldwide

Interestingly, over a third (35%) say their friends in Italy are mostly local residents (vs. 19% globally), despite the fact that Italy ranks below average for the ease of making local friends (41st out of 64). However, this may be related to the fact that an above-average share (32% vs. 24% globally) have already been living there for at least 10 years.

## Parents Struggling to Find Childcare

Around one in five respondents (21%) are raising children in Italy, and they are not happy, ranking the country 31st out of the 36 destinations that feature in this index. Fewer than two-thirds (66%) view their family life in general positively (vs. 79% globally), and close to a quarter (24%) give the available leisure activities for children a negative rating, ten percentage points more than the average (14%).

Italy performs badly, too, when it comes to the quality of education, placing 33rd, with close to a quarter of expat parents (23%) rating this factor negatively (vs. 16% globally). It does worst in the Family Life Index regarding the availability of childcare and education (35th). Nearly half the expat parents in Italy (47%) disagree that childcare options are numerous and easily available, 14 percentage points more than the global average of 33%.

## Average Costs but Low Incomes

Italy also lands in an average 33rd place for the cost of living in general, with 43% of expats rating it favorably (vs. 47% globally). However, a German respondent thinks that there is an “imbalance between income and cost of living”. Italy ranks in the bottom 3 of the Personal Finance Index (62nd out of 64 countries): fewer than half the respondents (48%) are satisfied with their financial situation (vs. 64% worldwide), and over three in ten (31%) say that their disposable household income is not enough to cover all living expenses (vs. 23% globally).

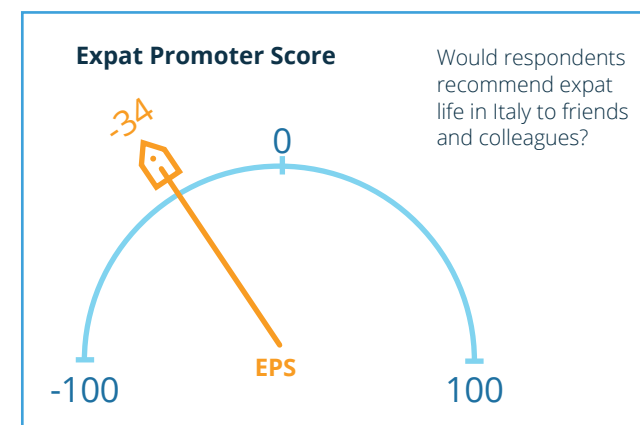
Over two in five (41%) have a gross yearly income of less than 25,000 USD. An even higher share of working expats (46%) believe their income from employment or business is lower than what they would get for a similar job in their country of origin, compared to 25% globally.

## A Drop in Quality?

In the past, Italy could at least make up for its bad results regarding work and finance with average ratings regarding the quality of life. However, even in this index, the country sees a drop in 2019, ranking 49th, following a 43rd place in 2018. While respondents still love the climate and weather — 44% even give it the best possible rating, compared to 26% worldwide — this cannot make up for expats’

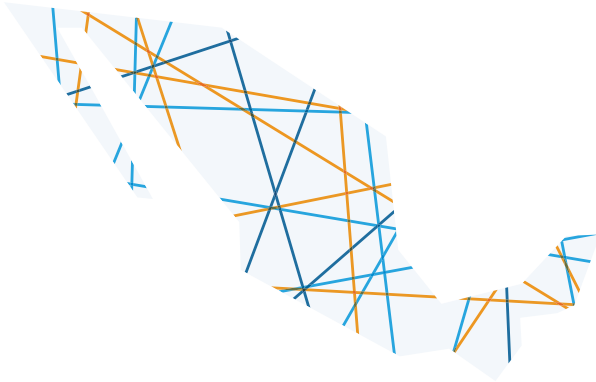
dissatisfaction with their digital life: in this subcategory, Italy ranks in the bottom 10, and respondents are particularly dissatisfied with the availability of government services online (25% positive ratings vs. 55% worldwide), their access to high-speed internet (59% vs. 75%), and cashless payment options (62% vs. 79%).

What’s more, nearly half the expats (48%) rate the political stability in Italy — which saw the first Western European populist coalition government take office in 2018<sup>3</sup> — negatively, compared to 17% of all respondents. “I don’t like the uncertainty of the political situation, as policies change frequently,” a US American respondent shares. Overall, respondents are slightly less happy with their life in general than the global average (69% vs. 74%).



<sup>3</sup> BBC News. Italy profile – Timeline. 7 Feb 2019. <https://www.bbc.com/news/world-europe-17435616>  
Please note that the Expat Insider 2019 survey was conducted in March, several months before the government crisis in August.

# Mexico



## Quality of Life Index

30th out of 64

- 31 Digital Life
- 3 Leisure Options
- 32 Health & Well-Being
- 54 Safety & Security
- 3 Personal Happiness
- 28 Travel & Transportation



## Family Life Index

16th out of 36

- 27 Family Well-Being
- 6 Availability of Childcare & Education
- 12 Costs of Childcare & Education
- 13 Quality of Education
- 24 Childcare Options
- 11 Options for Children's Education



## Ease of Settling In Index

1st out of 64

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



## Working Abroad Index

20th out of 64

- 6 Career Prospects & Satisfaction
- 34 Economy & Job Security
- 12 Work & Leisure



## Personal Finance Index

4th out of 64

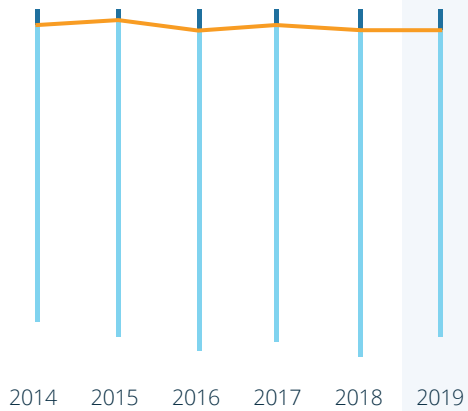


## Cost of Living Index

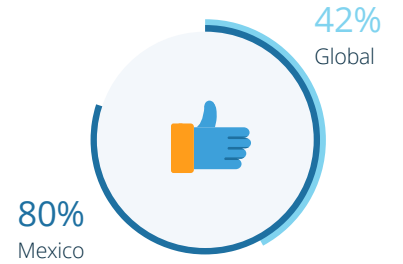
4th out of 64

## Overall Ranking

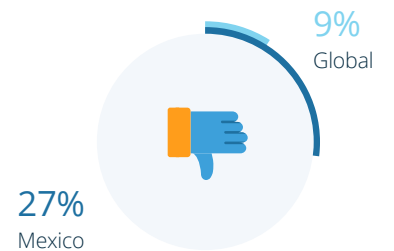
3	2	4	3	4	4
out of	out of	out of	out of	out of	out of
61	64	67	65	68	64



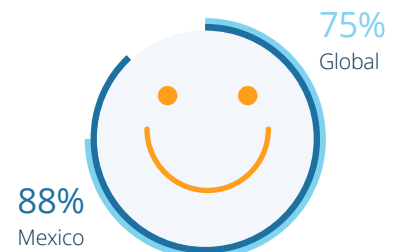
## Happy with Ease of Making Local Friends



## Unhappy with Personal Safety



## Satisfaction Level



# Despite Feeling Unsafe, Expats Love Life in Mexico

Mexico boasts a friendly attitude towards expats, an unrivaled climate, and a noticeably low cost of living. Unfortunately, this may not be enough for expatriates who hold safety and security in high regard.

## TOP FINDINGS

- **Friendly locals help to push Mexico into the top spot for ease of settling in.**
- **Expat parents still fear for their children's safety, despite being satisfied with childcare and education.**
- **Mexico ranks #3 for personal happiness in general, in spite of ranking #54 for safety and security.**
- **77% of expats say moving abroad has made them happier (vs. 61% globally).**

## Friendly Locals Boost Ease of Settling In

Mexico is unbeaten by 63 competitors, ranking first in the Ease of Settling In Index and placing in the top 10 for all of its four subcategories. Expats seem particularly happy with the generally friendly attitude of the local residents: exactly four in five respondents (80%) are satisfied with the ease of making local friends (vs. 42% globally), while almost the same share (77%) are happy with the ease of making new friends in general (vs. 54% globally).

These positive results are unsurprising, considering Mexico also comes first for the general friendliness of the population, with 92% rating this factor positively (vs. 68% globally). Perhaps the welcoming nature of the local residents is the reason why 59% of all respondents in Mexico say they felt at home within one year of living there (vs. 42% globally). In fact, the country ranks first in regard to the ease of feeling at home in the local culture. One female expat recalls the

“openness of the locals” as something she really likes about life in Mexico.

## Affordable Childcare in Abundance — But Is It Safe for Children?

Mexico has climbed up to 16th place (out of 36) for family life, compared to a mediocre 29th (out of 50) in 2018. This increase might be due to an improvement in childcare options: Mexico ranks eleventh for the availability and ease of getting childcare, while over three in five expat parents (63%) agree it is easy to afford (vs. 43% globally). Moreover, the overall quality of education has improved 28 places, jumping from 41st in 2018 to 13th in 2019: 61% rated this factor positively in 2018 (vs. 69% globally), compared to 79% in 2019 (vs. 69% globally).

However, Mexico does not fare so well for general family well-being: expat parents rank the country 27th overall for this subcategory. Although 91% of expat parents in Mexico

“I really like the openness of the locals.”

describe the overall attitude towards families as friendly (vs. 81% globally), they rank Mexico just 34th (out of 36 destinations) for children's safety. In fact, only 11% rate children's safety as *very good* (vs. 45% globally).

## Safety and Security Still Don't Dent Expat Happiness

Mexico ranks an average 30th (out of 64) in the Quality of Life Index, showing mixed results across the board. Mexico does worst when it comes to safety and security, coming in a very poor 54th place. For example, 27% rate their personal safety negatively, compared to 9% globally. Moreover, 51% of expats state they felt concerned about safety and security in Mexico when considering a move there. One German expat thinks that "if the factor of safety and security wasn't an issue here, then Mexico would be one of the best places to live in". It isn't just personal safety that seems to be an issue, though: only 59% of respondents rate the peacefulness of Mexico positively (vs. 78% globally), while just 44% are happy with the political stability (vs. 61% globally).

In spite of these issues, expats do not seem unhappy. In fact, 90% of respondents say they are happy with their life in Mexico in general (vs. 74% globally), with 77% stating that moving abroad has made them happier (vs. 61% globally). One reason for the high levels of personal happiness in Mexico could be due to the fact that Mexico ranks third

for available leisure activities, with 87% of expats rating this factor positively (vs. 75% globally). Among the many expats who are happy with their new life in Mexico, 43% also state that the easy availability of socializing options is one reason for their happiness (vs. 29% globally).

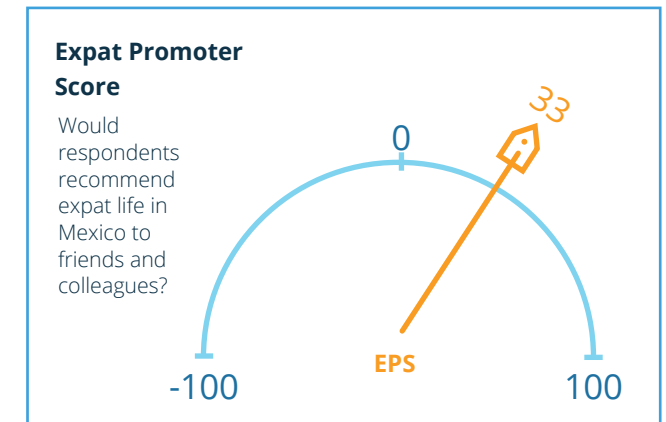
The fact that Mexico ranks in the top 10 for climate and weather might be another potential reason for the positive results regarding leisure options, as well as the extremely positive results for personal happiness in general. "The weather is about the best anyone could ask for!" comments one expat from the USA, a view echoed by the 89% of expats who rate this factor highly (vs. 61% globally).

*"The weather is about the best anyone could ask for!"*

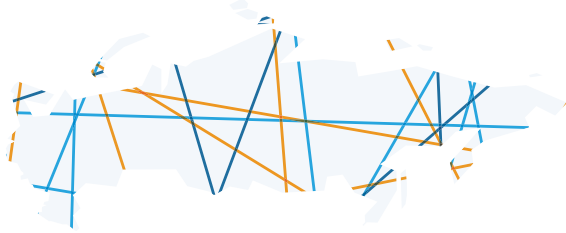
## Work Hard, Play Hard

Much like the quality of life, working abroad in Mexico seems to evoke mixed feelings among expats. Overall job satisfaction and work-life balance are two factors that boost Mexico's result in the Working Abroad Index, with the destination ranking 4th out of 64 countries for both: over seven in ten expats (71%) are satisfied with their job in general (vs. 64% globally), while 72% are happy with their work-life balance, compared to 60% worldwide. Mexico has seen a 21-rank increase since 2018 in regards to working hours (36th place in 2018, 15th place in 2019); almost seven in ten expats working in Mexico (68%) rate their working hours positively (vs. 62% globally), with 33% even stating they are *completely* satisfied (vs. 24% globally). However, the state of the economy seems to pull the

rankings back down. Mexico ranks a below-average 41st place for this factor, with just 53% rating the current state of the local economy positively (vs. 63% globally), and just 9% saying it couldn't be any better, compared to 24% globally. Despite the low satisfaction with the Mexican economy, this does not seem to have a negative effect on the opinions about cost of living or personal finance. Over three-quarters of respondents (78%) report being satisfied with their financial situation (vs. 64% globally), while 64% agree that their disposable income is more than enough to cover the daily costs of life in Mexico (vs. 49% globally).



# Russia



## Quality of Life Index

50th out of 64

- 37 Digital Life
- 51 Leisure Options
- 47 Health & Well-Being
- 44 Safety & Security
- 58 Personal Happiness
- 30 Travel & Transportation



## Family Life Index

28th out of 36

- 30 Family Well-Being
- 28 Availability of Childcare & Education
- 13 Costs of Childcare & Education
- 27 Quality of Education
- 31 Childcare Options
- 31 Options for Children's Education



## Ease of Settling In Index

56th out of 64

- 54 Feeling at Home
- 37 Finding Friends
- 53 Friendliness
- 64 Language



## Working Abroad Index

54th out of 64

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



## Personal Finance Index

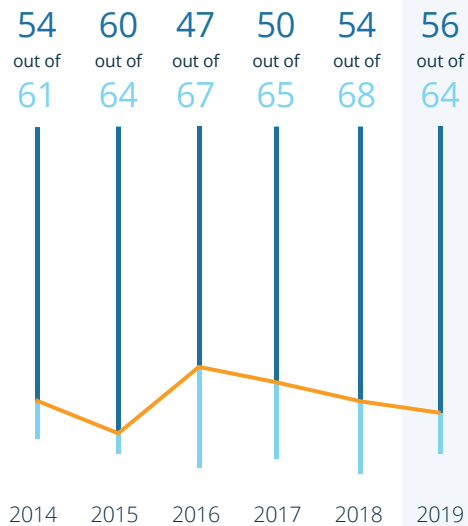
34th out of 64



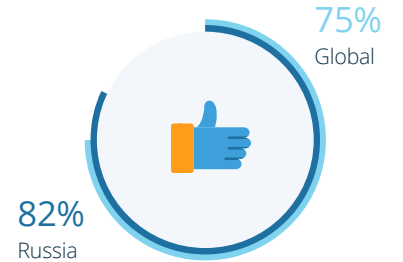
## Cost of Living Index

22nd out of 64

## Overall Ranking



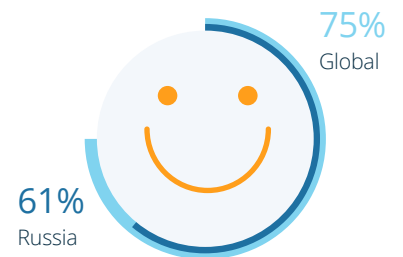
## Happy with High-Speed Internet Access



## Unhappy with Climate & Weather



## Satisfaction Level



# Unhappy Expats Rank Russia in the Bottom 10

Expats in Russia struggle to settle into a cold country with a difficult language but see some financial improvements.

## TOP FINDINGS

- **77% of expats find it difficult to live in Russia without speaking the language.**
- **Russia has fallen 16 places regarding childcare options.**
- **54% of expats in the country rate the climate and weather negatively.**
- **Russia ranks 22nd in the Cost of Living Index — its best result yet in this index.**
- **17% are unhappier after moving abroad (vs. 16% globally).**

## Russian Language a Problem for Expats

Russia has fallen into the bottom 10 countries for expats for the first time since 2015, ranking 56th out of 64 destinations in 2019. It is also the worst country in terms of language, placing 64th, behind even Japan and China. Over three out of four expats in Russia (77%) find it difficult to live in the country without speaking the language, nearly double the global average (40%), and only 14% find it easy to learn the local language in Russia compared to 37% of expats worldwide. A Swiss expat claims “the language is too difficult to learn if you work full time” as “you need time to learn and revise it”, and close to three in five respondents (59%) share that they were worried about the language barrier prior to their move (vs. 37% globally).

Expats’ struggle with the language may be affecting their ability to settle in: Russia ranks 56th out of 64 countries in

the Ease of Settling In Index. Only about two in five expats in Russia (37%) agree it’s easy to settle down in the country, while nearly three out of five respondents worldwide (59%) think likewise. Admittedly, Russia performs slightly better for finding friends, but still below par, ranking 37th in the respective subcategory. An expat from Turkey admits that “people can be open,” but that “it takes time for local people to trust you and open up to you”.

*“It takes time for local people to trust you and open up to you.”*

## Family Life Ratings Decline

Family life in Russia is on a downward spiral: the country has fallen from 23rd out of 50 countries in 2018 to 28th out of 36 in 2019 in the Family Life Index. The most dramatic drop can be observed regarding childcare options: here, Russia fell 16 places from 15th out of 50 countries in 2018 to 31st out of 36 in 2019. While the global average of expat parents satisfied with this factor rose slightly from 61% in 2018 to 63% in 2019, the share in Russia fell 18 percentage points from 74% to 56%.

What's more, Russia has dropped nine places to rank 28th for the availability of childcare and education and six places to 31st regarding options for children's education. The country is also third from the bottom (34th out of 36 countries) for children's health, with just a quarter of expat parents (25%) rating children's health in Russia as *very good* (vs. 38% globally).

However, the country does see improvement in one area related to family life: the cost. Russia has risen seven places to rank 11th and 14th for both the affordability of childcare and education, respectively. Nearly three in five expat parents in Russia (57%) agree that education is easy to afford (vs. 49% worldwide), and one Congolese expat comments that "the low cost of tuition fees" is something he particularly likes about Russia.

### Expats Unhappy with the Russian Climate

Russia places 50th out of 64 countries in the Quality of Life Index in 2019. Expats are particularly unhappy with the climate and weather: Russia places in the bottom 5 (60th) for this factor. Over half the expats in Russia (54%) rate the climate and weather negatively, compared to just over one in five worldwide (21%). A Turkish expat remarks that "the climate is difficult to cope with if you are coming from a Mediterranean country", while an expat from the USA dislikes the "dark winters".

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### Career Prospects Improve Slightly

Career prospects and job satisfaction in Russia have improved, albeit slightly. Russia places 40th out of 64 countries in the respective subcategory, up 16 places from 56th out of 68 in 2018. Despite this improvement, Russia still remains a largely unattractive country for expats to work in. It only ranks 49th for job security and 56th for work and leisure, with close to a third of respondents (32%) dissatisfied with their work-life balance (vs. 21% worldwide). This can maybe be partly attributed to the fact that expats working full time in Russia work over four hours more each week than their counterparts worldwide (48.1 hours a week vs. 43.9 globally).

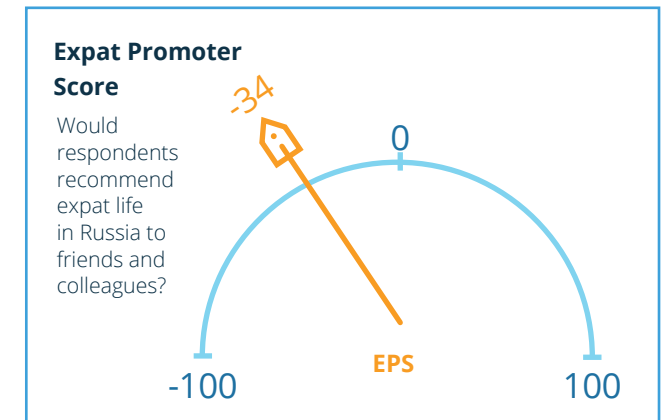
*"The climate is difficult to cope with if you are coming from a Mediterranean country!"*

### Expats Managing Better with Poorly Performing Economy

The state of Russia's economy continues to displease expats: the country ranks 54th for this factor, with nearly two out of five expats in Russia (39%) rating it negatively — over double the global average (18%). The financial situation is a cause of concern for expats, too, with Russia ranking 43rd for this factor. One Turkish expat explicitly mentions "the economic issues such as the dollar to ruble rate" as something that he dislikes.

However, expats seem to be managing slightly better financially than in 2018. In terms of whether expats' disposable income is enough to cover daily costs, Russia

has actually climbed 18 positions from 37th out of 68 destinations in 2018 to 19th out of 64 in 2019. Over one in five expats (21%) think that their disposable income is *a lot* more than enough (vs. 11% globally). On top of this, Russia records its best results yet in the Cost of Living Index, ranking 22nd. Fewer than one out of five expats (18%) rate the cost of living negatively, compared to over one-third of expats globally (34%).





# South Africa



## Quality of Life Index

57th out of 64

- 49 Digital Life
- 8 Leisure Options
- 34 Health & Well-Being
- 63 Safety & Security
- 42 Personal Happiness
- 55 Travel & Transportation



## Family Life Index

26th out of 36

- 35 Family Well-Being
- 22 Availability of Childcare & Education
- 19 Costs of Childcare & Education
- 30 Quality of Education
- 11 Childcare Options
- 27 Options for Children's Education



## Ease of Settling In Index

34th out of 64

- 36 Feeling at Home
- 29 Finding Friends
- 37 Friendliness
- 19 Language



## Working Abroad Index

57th out of 64

- 46 Career Prospects & Satisfaction
- 60 Economy & Job Security
- 38 Work & Leisure



## Personal Finance Index

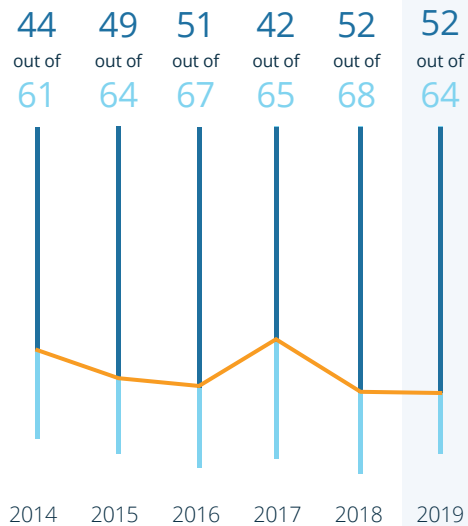
56th out of 64



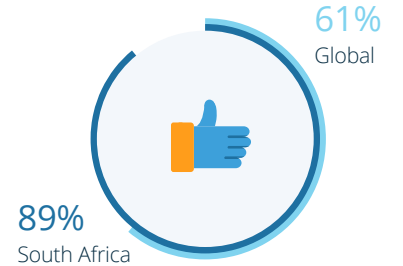
## Cost of Living Index

26th out of 64

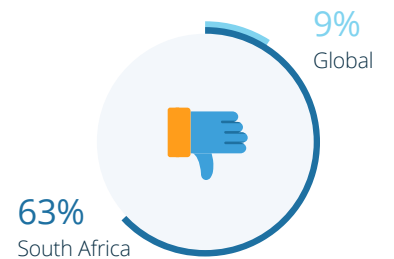
## Overall Ranking



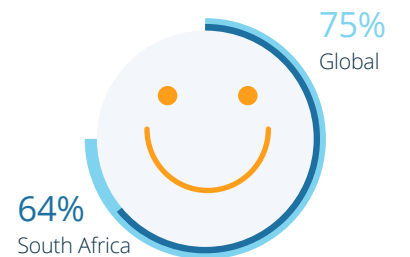
## Happy with Climate & Weather



## Unhappy with Personal Safety



## Satisfaction Level



# Safety and Security: Tough for Expats in South Africa

Well-known for its scenic landscapes, South Africa offers many leisure activities and a pleasant climate. However, safety and politics continue to worry expats.

## TOP FINDINGS

- **57% of expat parents are worried about their children's safety.**
- **South Africa doesn't perform well for digital life.**
- **80% of respondents are happy with the leisure activities the country offers.**
- **Nearly three in five (59%) are concerned about the state of the economy.**
- **60% say moving abroad has made them happier (vs. 61% globally).**

## Safety Remains Main Concern

In the Quality of Life Index, South Africa comes second to last for safety and security (63rd out of 64 countries). Expats are especially concerned about their personal safety: South Africa hits rock bottom for this factor (64th), which is rated negatively by 63%, seven times the global average of 9%. Among expat parents in South Africa, almost three out of five (57%) think their children are not safe abroad, more than six times the global average (9%).

A British expat sums it up: "I miss the freedom of going anywhere at any time without worrying about my security." Respondents are also dissatisfied with the peacefulness (61st), with 36% rating this factor negatively (globally: 10%). Another big concern is the political (in)stability, which worries more than half the expats (51%) — 34 percentage points above the worldwide average (17%).

*"I miss the freedom of going anywhere at any time without worrying about my security."*

## Lagging Behind for Digital Life and Transportation

South Africa is not a top scorer, either, for digital life (49th): only 26% of expats think government services are easily available online (globally: 55%), and 27% struggle with getting access to a high-speed internet connection at home — twelve percentage points above the average of 15% worldwide. However, paying without cash is not an issue for over nine in ten (91% vs. 79% globally).

While the quality of medical care seems to satisfy expats in South Africa — 75% are happy with this factor (vs. 65% worldwide) — close to two in five (37%) think healthcare isn't affordable, eleven percentage points above the global average of 26%. Regarding travel and transportation, South Africa ranks a poor 55th place out of 64 countries. This is mainly due to the inefficient transportation infrastructure, which more than half the respondents in South Africa (51%) view unfavorably, compared to 21% worldwide.

## Attractive Leisure-Time Options

South Africa performs very well in the Leisure Options subcategory, even making it into the global top 10 (8th out of 64). The country's strongest point is its climate and weather, rated positively by almost nine out of ten respondents (89% vs. 61% globally): 65% even say it is *very good* (vs. 26% worldwide). A Belgian expat, for example, appreciates South Africa's "blue skies and fresh air".

Moreover, eight in ten expats (80%) are satisfied with the available leisure activities in general — versus a global average of 75%. Three in four (75%) are happy with their personal socializing and leisure activities, too (globally: 65%).

## Easy to Make Local Friends

In the Easy of Settling In Index, South Africa ranks an average 34th out of 64 destinations. Feeling at home in the local culture, for example, isn't an issue for 64% of expats (globally: 60%). Another 61% consider settling down to be easy in this country (vs. 59% globally).

Half the expats living in South Africa (50%) don't think that making local friends is a problem, somewhat above the global average of 42%. In fact, nearly one in three (32%) are mostly friends with local residents, compared to just 19% worldwide. The language barrier causes little trouble as well: fewer than three in ten (28%) think that learning the local language is

hard, while 45% agree with this statement globally. South African comes in 19th place in the Language subcategory.<sup>1</sup>

## State of the Economy: Worrying

In terms of working abroad, South Africa only comes in 57th place out of 64 countries, with particularly poor results in the Economy & Job Security subcategory (60th). Almost six in ten expats (59%) consider the state of the economy unsatisfying — 41 percentage points above the global average of 18%.

In the Work & Leisure subcategory, South Africa has dropped 18 places, from ranking 20th out of 68 countries in 2018 to 38th out of 64 in 2019. Despite this poor performance, 68% of expats are still satisfied with their working hours (62% globally), and 60% are happy with their work-life balance, which is on par with the global average. Career prospects perform below average, though: only 44% of expats in South Africa rate them positively, compared to 55% worldwide.

## Financial Situation in Decline

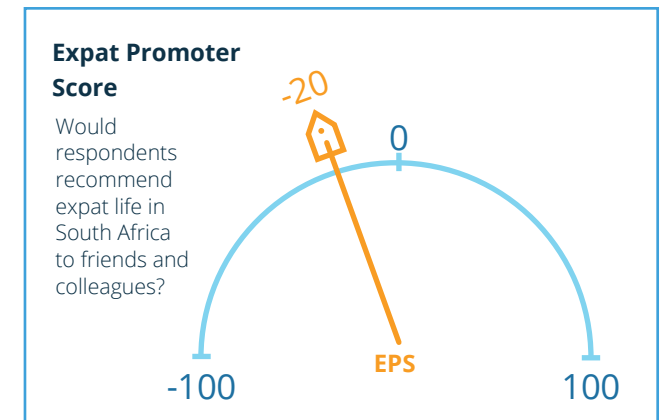
The cost of living in South Africa is rated positively by nearly three in five respondents (58%), eleven percentage points above the global average of 47%. However, South Africa has declined noticeably in the Personal Finance Index, falling from 38th place to 56th. Fewer than three out of five (59%) are happy with their financial situation (vs. 64% worldwide),

and 34% think their disposable household income isn't enough to cover all expenses (globally: 23%).

## A Poor Quality of Education

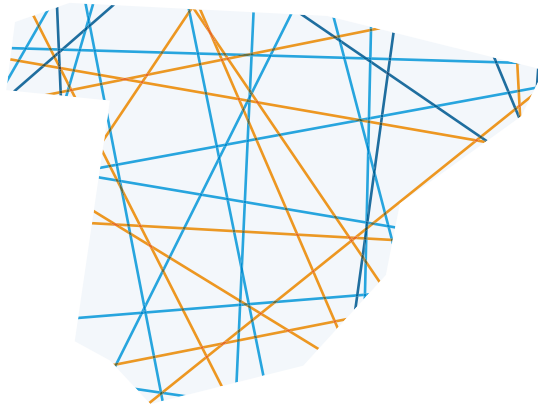
Childcare doesn't seem to be much of an issue for parents in South Africa. In fact, 48% are content with the availability of childcare options — about the same as the global average of 47% — and 53% think it is easy to afford (vs. 43% globally).

However, only 40% rate the availability of education for expat children favorably (globally: 53%) and 46% think it is expensive (vs. 35%). South Africa comes in 30th place out of 36 countries for the quality of education, which nearly one in four expat parents (23%) view negatively (vs. 16% globally).



<sup>1</sup> The *Expat Insider* survey was conducted in English, which is one of South Africa's eleven official languages, so the results may be biased in this respect.

# Spain



## Quality of Life Index

2nd out of 64

- 22 Digital Life
- 1 Leisure Options
- 3 Health & Well-Being
- 24 Safety & Security
- 4 Personal Happiness
- 10 Travel & Transportation



## Ease of Settling In Index

8th out of 64

- 3 Feeling at Home
- 19 Finding Friends
- 11 Friendliness
- 13 Language



## Personal Finance Index

23rd out of 64



## Family Life Index

5th out of 36

- 2 Family Well-Being
- 9 Availability of Childcare & Education
- 10 Costs of Childcare & Education
- 20 Quality of Education
- 7 Childcare Options
- 9 Options for Children's Education



## Working Abroad Index

37th out of 64

- 37 Career Prospects & Satisfaction
- 43 Economy & Job Security
- 18 Work & Leisure

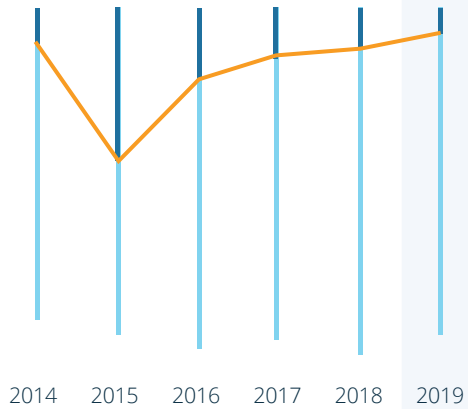


## Cost of Living Index

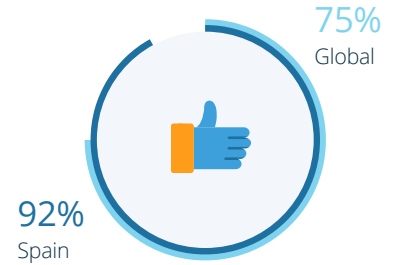
9th out of 64

## Overall Ranking

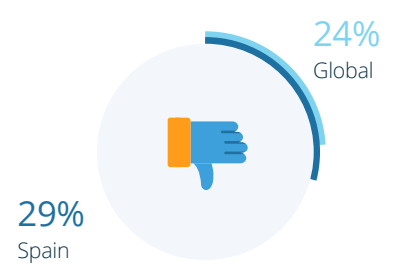
7	30	14	10	8	5
out of	out of	out of	out of	out of	out of
61	64	67	65	68	64



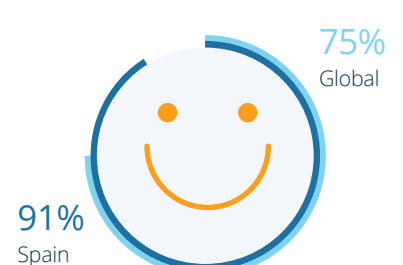
## Happy with Available Leisure Options



## Unhappy with Career Prospects



## Satisfaction Level



# Expatriate Life in Spain: Sun, Sea, and Family

Spain achieves its highest-ever overall rank in 2019, moving up three places to number five. Expats are particularly happy with the leisure options and the quality of medical care available.

## TOP FINDINGS

- **Nearly all expats (97%) enjoy the Spanish climate and weather.**
- **Spain achieves its best-ever rank in the Family Life Index (5th).**
- **Over half the expats (52%) rate the quality of medical care very highly.**
- **Spain ranks among the top 5 in the Quality of Life Index for the fourth year in a row (2nd out of 64).**
- **Close to three in ten expats (29%) are disappointed with their career prospects.**
- **79% say moving abroad has made them happier (vs. 61% globally).**

## The Best Leisure Options Worldwide

Spain continues to reign supreme in the Leisure Options subcategory, finishing number one for the third year in a row. Expats are particularly satisfied with Spain's Mediterranean climate: Nearly all respondents (97%) rate this positively, 36 percentage points above the global average (61%). Everyone seems to enjoy the warm weather, and one Hungarian expat exclaims: "I love living next to the sea and enjoying the sun nearly every day of the year!"

What is more, Spain also offers a wealth of leisure activities as over nine in ten expats (92%) are happy with the options available, compared to three-quarters (75%) worldwide — 59% even give it the best possible rating (vs. 36% globally). The country also boasts excellent socializing opportunities, with 81% of expats satisfied with their leisure and socializing activities, 16 percentage points above the global average (65%).

*“The culture for bringing up a young family is much better than in the UK.”*

## Fun for the Whole Family

An excellent location to raise a family, Spain has risen eight ranks to fifth place in the 2019 Family Life Index. With a staggering share of over nine in ten expat parents (92%) being satisfied with family life in general (vs. 79% globally), it is hardly surprising that one British expat admits “the culture for bringing up a young family is much better than in the UK”. In fact, only Finland boasts a higher share of expat parents (93%) who are satisfied with their family life in general.

Families appear to be welcomed in Spain with open arms: Over nine in ten expat parents (93%) are pleased with the friendly attitude towards their children, twelve percentage points above the global average (81%). Additionally, Spain boasts the second-highest percentage worldwide of parents who are very pleased with the attitude towards families with children (65%), beaten only by Bahrain (67%). The country has seen great improvements for children's general well-being, climbing seven ranks to

second place, only behind Finland. This might be linked, among other things, to an improvement in the leisure activities available for children, which exactly nine in ten expat parents (90%) are now satisfied with, compared to 75% globally.

## Improving Job Security but Few Career Prospects

Spain's disappointing finish among the bottom 10 for job security in 2018 (59th out of 68) seems a distant memory as the country has climbed an impressive 21 places to rank 38th in 2019. Expats continue to enjoy their work-life balance, with close to seven in ten (69%) pleased with this factor, compared to 60% globally. One Dutch expat appreciates that "work-life balance is excellent, and there is lots of flexibility".

Despite the positives, expats seem to struggle with a lack of career opportunities: Nearly three in ten expats (29%) are disappointed with their career prospects in Spain (vs. 24% globally). One Canadian expat bemoans that "there is a lack of career opportunities — you can't do much if you don't speak the language". The shortage of career opportunities could partly be due to the poor Spanish economy; just over half the expats (53%) are satisfied with the economy's current state, compared to 63% globally.

## Easy to Feel at Home

Spain has ranked in the top 10 in the Feeling at Home

subcategory in the last six years of the *Expat Insider* survey, and it's business as usual in 2019, with the destination moving up another two spots to third place. Additionally, two in five expats who are happy with their new life in Spain (40%) cite not experiencing any culture shock as one of the main reasons for their satisfaction.

Surprisingly, respondents in 2019 seem to find it more difficult to make friends in Spain as the country has fallen four places to ranking 19th out of 64 in the Finding Friends subcategory. One British expat admits "it's difficult to find friends and hard to integrate with the locals, even though I speak the language".

However, despite this decline, Spain still ranks 16 percentage points above the global average for the ease of making new friends (70% vs. 54%).

*"You can't do much if you don't speak the language."*

## All Time High for Personal Finance

Another success story for Spain in 2019 can be found in the Personal Finance Index, where the country has moved up sixteen places to 23rd — claiming its best result ever in the process. Expats are particularly happy with their financial situation abroad, with close to seven in ten (68%) satisfied with their current finances.

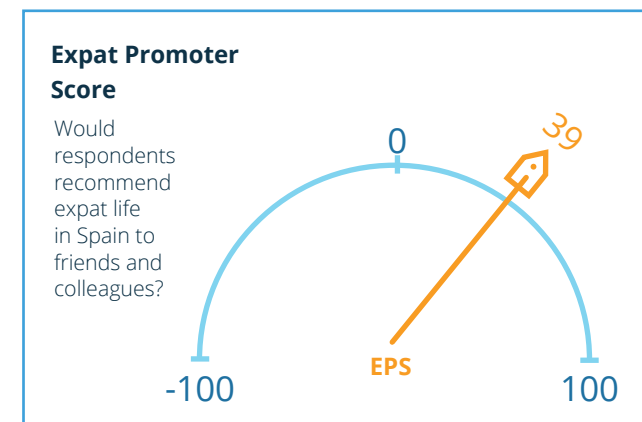
The cost of living in Spain seems to be becoming more affordable as the destination has climbed three places to rank among the top 10 in this index (9th). Over eight in ten expats (81%) are pleased with the cost of living in Spain in general, 34 percentage points above the global average

(47%). It comes as no surprise that an Australian expat names the "low cost of living" as one of his favorite things about life in Spain, as over one in three expats (34%) even say the cost of living could not be any better.

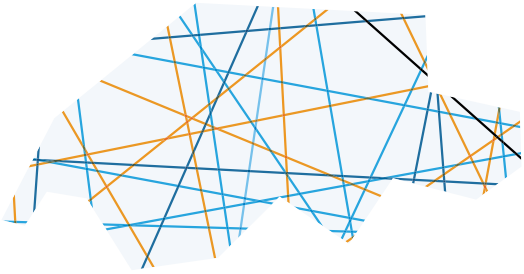
## Quality Healthcare at an Affordable Price

For expats looking for affordable healthcare, Spain comes out as an excellent location as 82% are pleased with the services on offer, 27 percentage points above the worldwide average (55%). In fact, only in Israel (84%) and Taiwan (89%) are expats even more satisfied with the affordability of healthcare.

Healthcare in Spain is not only affordable but also of very high quality. The country has moved up five ranks to second place for the high standard of its medical care, only behind Taiwan. Over half the expats in Spain (52%) even say the quality of medical care could not be any better, noticeably above the global average (29%).



# Switzerland



## Quality of Life Index

5th out of 64

- 14 Digital Life
- 36 Leisure Options
- 21 Health & Well-Being
- 3 Safety & Security
- 45 Personal Happiness
- 4 Travel & Transportation



## Ease of Settling In Index

59th out of 64

- 58 Feeling at Home
- 61 Finding Friends
- 60 Friendliness
- 45 Language



## Personal Finance Index

29th out of 64



## Family Life Index

24th out of 36

- 11 Family Well-Being
- 31 Availability of Childcare & Education
- 26 Costs of Childcare & Education
- 6 Quality of Education
- 33 Childcare Options
- 10 Options for Children's Education



## Working Abroad Index

26th out of 64

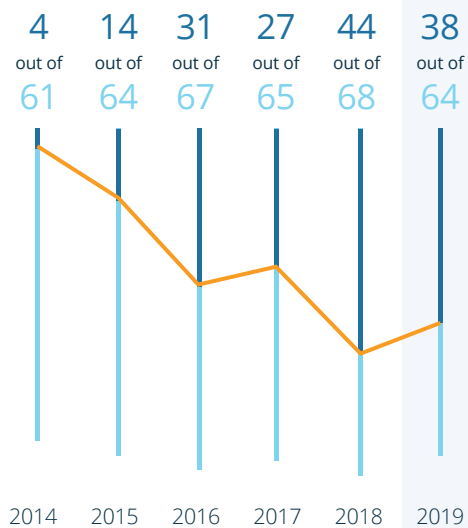
- 42 Career Prospects & Satisfaction
- 6 Economy & Job Security
- 46 Work & Leisure



## Cost of Living Index

62nd out of 64

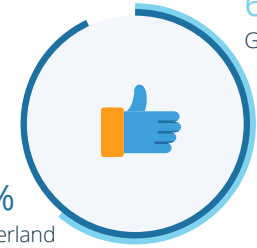
## Overall Ranking



## Happy with Political Stability

61%  
Global

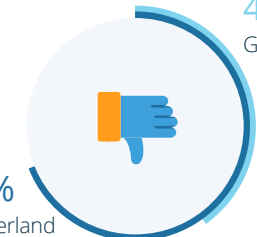
93%  
Switzerland



## Unhappy with Affordability of Childcare

40%  
Global

69%  
Switzerland



## Satisfaction Level

75%  
Global

77%  
Switzerland



# Predictable Switzerland: Safe, Stable, Very Expensive

Switzerland is particularly safe for expats, as well as being politically and economically stable, but high prices and unfriendly locals pose problems.

## TOP FINDINGS

- **Expats rate Switzerland the second-most politically stable country in the world.**
- **96% of expats feel personally safe in Switzerland.**
- **Switzerland ranks 62nd out of 64 in the Cost of Living Index.**
- **68% of expats have a gross yearly income above 75,000 USD.**
- **19% are unhappier after moving abroad (vs. 16% globally).**

## Switzerland Remains Neutral for Expats

Switzerland ranks neither towards the top nor the bottom of the 2019 league table, but in a rather average 38th place out of 64 countries, six places up from its 44th position (out of 68 countries) in 2018. In fact, 77% of expats in Switzerland are satisfied with life abroad in general, just about the same as the global average of 75%.

However, Switzerland does rank among the top 3 for the factor political stability, placing second for the third year in a row. In a typically Swiss manner, the neutral country seems to be unaffected by the changing political environment in Europe: nearly three-quarters of expats in Switzerland (73%) consider its political stability to be *very good* (vs. 30% globally). To put things into perspective, France and the United Kingdom, two fellow European nations, have dropped 16 and 14 places to 35th and 57th, respectively, for political stability in 2019.

*“It’s just amazing to have those beautiful natural locations so close to city life.”*

## Better but Not Cheaper: Local Quality of Life

Political stability is a factor of the Safety & Security subcategory in which Switzerland places 3rd out of 64 countries in 2019. Switzerland is considered a safe place to live, with 75% of expats in Switzerland rating their personal safety as *very good* (vs. 48% globally) and just 1% rating the level of peacefulness there negatively, compared to 10% globally. The Travel & Transportation subcategory is another area where Switzerland does well, with the country placing 4th out of 64 destinations. One Dutch expat particularly likes Switzerland’s “proximity to other countries in Europe and the ability to travel easily”.

The environment is also a highlight for expats in Switzerland. An expat from Spain enjoys “the outdoors” because “it is just amazing to have those beautiful natural locations so close to city life”. In fact, Switzerland ranks second for the quality



of the environment in 2019, one spot higher than last year. Fewer than 1% of expats in Switzerland are unhappy with this factor, compared to one out of five expats globally (20%).

However, Switzerland's great quality of life comes at a price. Switzerland places 61st out of 64 countries for affordable healthcare in 2019. Nearly half the expats in Switzerland (48%) rate this factor negatively (vs. 26% worldwide). One Greek expat states: "The healthcare system is very good, but the fact that you have private insurance companies as mediators makes it complicated and really highly priced."

It is not just healthcare in Switzerland that remains very expensive: The country ranks third from the bottom (62nd out of 64 countries) in the 2019 Cost of Living Index. In Switzerland, 64% of expats are unhappy with the cost of living, almost double the average for expats across the world (34%).

## Strong Economy but Poor Work-Life Balance

Expats rank the state of Switzerland's economy in 2nd position out of the 64 countries in the 2019 survey: it's beaten only by Luxembourg. In comparison to the global average of about one in four expats (24%), three out of five expats in Switzerland (60%) rate the state of the economy as very good. To put Switzerland's ranking into perspective, in its German-speaking neighbors, Austria and Germany, only 41% and 49% of expats rate the state of their host nation's economy equally well.

Despite its highly rated economy, Switzerland isn't necessarily a great place to work for expats. Out of 64 countries, it ranks 48th for job security and 45th for work-life balance. Only 15% of expats in Switzerland are *completely* satisfied with their work-life balance (vs. 20% globally). An expat from the Dominican Republic even claims that "the workload doesn't give me time to lead a satisfactory personal life".

## Difficult to Find Swiss Friends

Switzerland ranks 61st out of 64 countries in 2019 for finding friends. With only Kuwait (62nd), Sweden (63rd), and Denmark (64th) performing worse, it would appear Switzerland is not a great destination for expats to make friends. The friendliness — or lack thereof — surely can't be helping: only one out of ten expats in Switzerland (10%) describes the attitude towards foreign residents as *very* friendly, in comparison to over one out of four expats worldwide (27%).

Over half of the expats in Switzerland (51%) describe their friends as mostly other expats, whereas globally, just over one-third of expats (34%) describe their friends abroad in that way. A Russian expat thinks that "it's difficult to connect with the Swiss, and sometimes, the conversation feels very forced and not fluent".

## High Salaries Offset by High Costs

Expats in Switzerland enjoy a higher salary than back

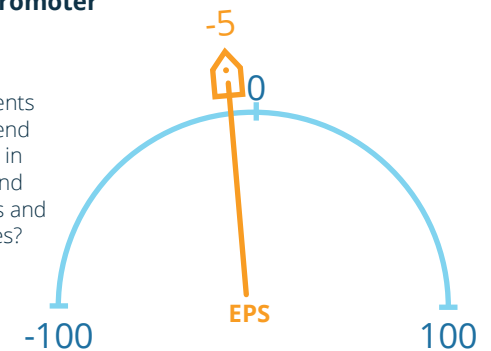
at home. Almost half the working expats in Switzerland (49%) rate their current income as *a lot* higher than back home, while only one-quarter worldwide (25%) describe it in the same way. On top of the generally high salary levels, this could be partly due to the fact that expats working in Switzerland are somewhat more likely to be in a senior/specialist position (35% in Switzerland vs. 30% globally).

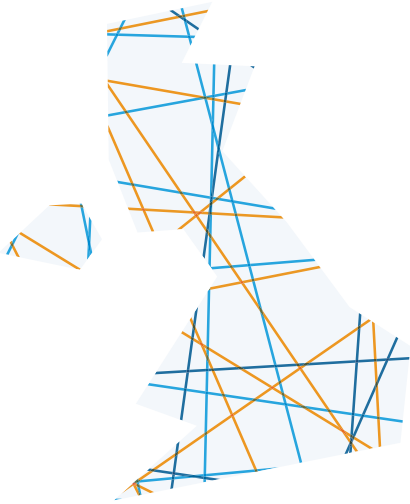
However, while 68% of expats in Switzerland have a gross yearly income above 75,000 USD, with just 31% of expats worldwide saying the same, Switzerland ranks below average (34th out of 64 countries) for the disposable household income being enough to cover the costs. Switzerland's high cost of living could be seen as a major frustration for expats: despite the country's high salaries, it only places 29th in the Personal Finance Index.

**"Sometimes, the conversation feels very forced and not fluent."**

### Expat Promoter Score

Would respondents recommend expat life in Switzerland to friends and colleagues?





### Quality of Life Index

48th out of 64

- 19 Digital Life
- 54 Leisure Options
- 42 Health & Well-Being
- 53 Safety & Security
- 62 Personal Happiness
- 33 Travel & Transportation



### Family Life Index

30th out of 36

- 33 Family Well-Being
- 29 Availability of Childcare & Education
- 27 Costs of Childcare & Education
- 25 Quality of Education
- 36 Childcare Options
- 29 Options for Children's Education



### Ease of Settling In Index

45th out of 64

- 49 Feeling at Home
- 53 Finding Friends
- 55 Friendliness
- 31 Language



### Working Abroad Index

48th out of 64

- 36 Career Prospects & Satisfaction
- 45 Economy & Job Security
- 52 Work & Leisure



### Personal Finance Index

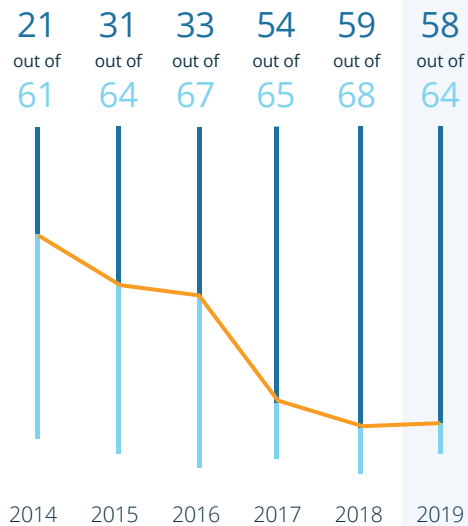
60th out of 64



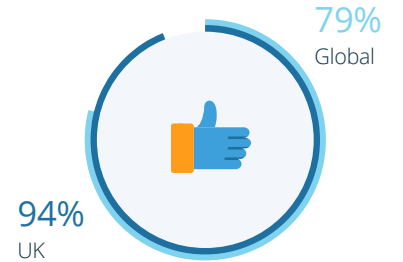
### Cost of Living Index

54th out of 64

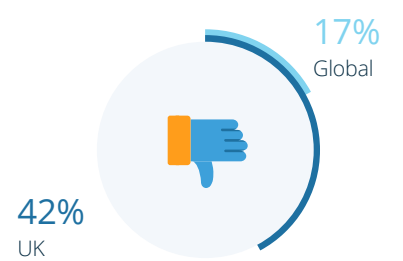
### Overall Ranking



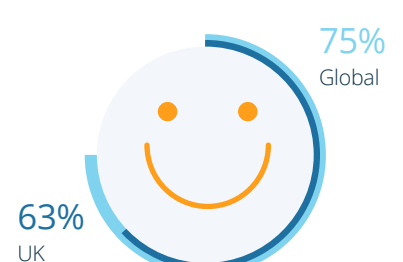
### Happy with Cashless Payment Options



### Unhappy with Political Stability



### Satisfaction Level



# Expatriate Life in the UK: Sauntering Slowly Downwards

Expatriate life is not all sunshine and rainbows in the gloomy United Kingdom, which lands among the bottom 10 for the second year running.

## TOP FINDINGS

- **56% were concerned about the high cost of living even before moving.**
- **Childcare is neither affordable nor easily available according to expatriate parents in the UK.**
- **42% of expatriates rate the current political climate negatively.**
- **The UK has seen a drop with regard to economy and job security.**
- **21% are unhappier after moving abroad (vs. 16% globally).**

## Rainy Weather, Stormy Politics

Coming in 62nd place (out of 64), the UK ends up among the bottom 3 for personal happiness, with only 66% of expatriates being generally happy with their life in their new country of residence, compared to 74% worldwide.

This below-average result might be influenced by the gloomy and rainy weather, which has a negative impact on everyday activities. In fact, 49% rate the climate negatively — well above the 21% average — with a mere 4% thinking it is *very good*. A Lithuanian expatriate even adds that “the weather affects my general health and well-being”.

Brexit seems to concern many expatriates living and working in the UK, or as a German expatriate puts it: “Brexit makes our future uncertain.” The quality of life in the United Kingdom is affected by the current political (in)stability, which more than two in five (42%) rate negatively — worldwide, only 17% are dissatisfied.

Other aspects that contribute to the lack of satisfaction with the quality of life are health and well-being: While the cost of healthcare isn't considered a big issue among expatriates — 21% are dissatisfied (vs. 26% globally) — the quality of medical care doesn't seem to be one of the UK's strongest points (50th out of 64). More than three out of ten expatriates (31%) are not happy with this factor (globally: 18%).

“Brexit makes our future uncertain.”

However, the UK performs well for digital life, placing 19th out of 64 countries. In fact, 72% of expatriates are happy with the availability of administrative and government services online (vs. 55% worldwide), and only 2% rate paying without cash negatively (vs. 13% globally).

## Reserved Brits Make Settling In Hard

The United Kingdom ranks in a good third place for the ease of learning the local language. Helped by the widespread use of English across the globe, 77% of expatriates in the UK think learning English is not a big deal, and almost six in

ten (58%) speak the local language very well — 30 percentage points above the global average (28%). Another 24% of respondents in the UK are native speakers from other Anglophone countries.<sup>1</sup>

Speaking the local language, however, doesn't seem to be enough to feel completely settled. In fact, the UK ranks 45th (out of 64) for the ease of settling in. While more than half the respondents (52%) feel at home in the local culture (globally: 60%), 16% don't think they will ever feel at home in the UK (globally: 13%).

Being an expat isn't easy when it comes to getting to know local residents in the UK: While almost six out of ten (58%) consider the local population generally friendly (compared to 68% globally), nearly three in ten (28%) say they are *unfriendly* towards foreign residents (globally: 19%). A US American expat adds that “the locals are reserved and won't go out of their way to be overly social. They may let you into their fold, but never in their inner circle.”

## Slow Economy & Too Much Work

The UK is not a top scorer for job security. In fact, it has dropped seven places compared to 2018 (from 38th out of 68 to 45th out of 64) for economy and job security, with 23% of respondents being dissatisfied with the latter (globally:

“*The high cost of childcare is an obstacle for a family to live well.*”

21%). In addition to this, little more than half the expats (52%) think that the local economy is good — 11 percentage points below the global average (63%).

Expats in the UK have slightly lower full-time working hours than the global average (42.1 hours per week, compared to 43.9 globally). However, they still don't seem satisfied with their work-life balance: only 52% rate it favorably, eight percentage points below the global average (60%).

On the other hand, finding a job isn't a big issue. In fact, among those who state to be unhappy with their life in the UK, only 9% say it is due to them being unable to find a job (globally: 22%). However, 42% aren't happy because they don't like the job they do have (globally: 33%).

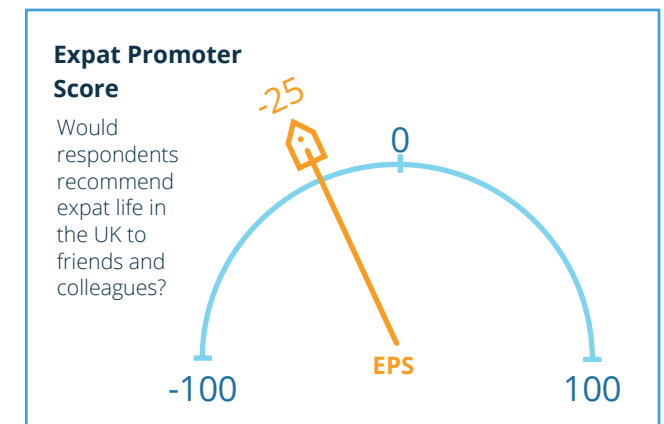
## Among the Priciest Destinations

In the Personal Finance Index, the UK ends up among the bottom countries (60th out of 64). Only 10% of respondents are completely satisfied with their financial situation (worldwide: 19%), while just two in five (40%) say their disposable income is more than what they need to cover expenses (vs. 49% globally). The high cost of living, especially in London,<sup>2</sup> was considered one of the three biggest potential disadvantages before moving by 56% of respondents — 24 percentage points above the global average of 32%.

## Putting a Price on Raising Children

Childcare is considered hard to afford by 69% of expat parents in the UK — 29 percentage points above the global average (40%). An Indian expat says that “the high cost of childcare is an obstacle for a family to live well”. However, the price isn't the only issue: expat parents also point out a lack of childcare options, with 44% rating this factor negatively — clearly above the global average (33%).

An above-average share of expat parents also rate their children's health (16% vs. 10% globally) and safety (14% vs. 9%) negatively. The UK at least seems to provide plenty of leisure activities for children, according to 75% of the respondents raising children abroad.



<sup>1</sup> The *Expat Insider* survey was conducted in English, so these results may be biased.  
<sup>2</sup> Among the *Expat Insider* respondents in the UK, 39% live in London.



### Quality of Life Index

44th out of 64

- 7 Digital Life
- 23 Leisure Options
- 57 Health & Well-Being
- 49 Safety & Security
- 36 Personal Happiness
- 49 Travel & Transportation



### Family Life Index

32nd out of 36

- 25 Family Well-Being
- 27 Availability of Childcare & Education
- 36 Costs of Childcare & Education
- 29 Quality of Education
- 34 Childcare Options
- 25 Options for Children's Education



### Ease of Settling In Index

35th out of 64

- 28 Feeling at Home
- 41 Finding Friends
- 33 Friendliness
- 24 Language



### Working Abroad Index

40th out of 64

- 14 Career Prospects & Satisfaction
- 30 Economy & Job Security
- 51 Work & Leisure



### Personal Finance Index

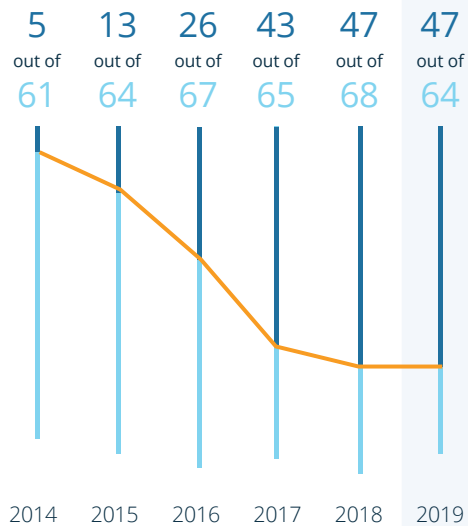
48th out of 64



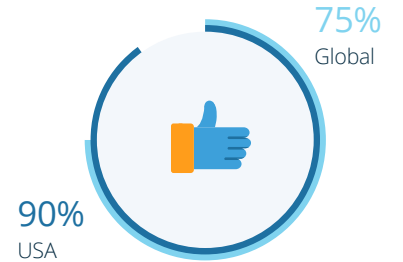
### Cost of Living Index

46th out of 64

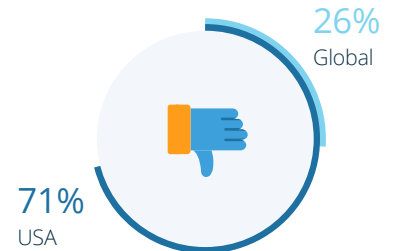
### Overall Ranking



### Happy with High-Speed Internet Access



### Unhappy with Affordability of Healthcare



### Satisfaction Level



# The Most Expensive Country for Expat Health

Getting used to the local culture and career opportunities are no issues for expats in the USA, while the high healthcare costs remain a big concern.

## TOP FINDINGS

- **The USA ranks among the global top 10 in the Digital Life subcategory.**
- **73% think that the US population is generally friendly.**
- **Expats are dissatisfied with the high cost of living.**
- **Only 14% of expat parents are happy with the cost of childcare.**
- **19% of expats are unhappier after moving abroad (vs. 16% globally).**

## Excessive Healthcare Costs

The USA ranks only 44th out of 64 countries for the quality of life. Healthcare is the main concern. For example, an Australian expat states: "I fear something major could happen, like a hospital stay, and I would need a loan to pay the bill." While 57% of respondents rate at least the quality of medical care positively (vs. 65% globally), 71% think it isn't affordable — 45 percentage points above the global average of 26%. This makes the USA the most expensive country for healthcare.

Safety and security seem to be another issue for expats in the USA. The country ranks 49th out of 64 in this subcategory: about seven in ten expats (69%) feel safe in the USA, a lower share than the global average of 81%. Less than half (48%) rate the country's political stability positively, compared to 61% globally.

Although expats in the USA have plenty of opportunities to

travel, the transportation infrastructure is poorly rated. More than four in ten (41%) complain about it, compared to 21% worldwide. Sometimes, driving seems to be the only option, as an Indonesian expat points out: "Public transportation is difficult to use, so I have to be able to drive."

*“Public transportation is difficult to use, so I have to be able to drive.”*

## Among the Digital Top 10

If the other subcategories in the Quality of Life Index show poor results, this is not the case for digital life: the USA ranks among the top countries (7th place out of 64). Having a fast internet connection is not an issue, with nine out of ten expats (90%) having easy access to high-speed internet at home (globally: 75%). Moreover, 70% are happy with the availability of administrative and government services online (vs. 55% worldwide).

Paying by credit card or smartphone app is common practice in the USA: 95% think that paying without cash is

not a problem, and 75% agree it's *very easy* (globally: 79% and 50%, respectively).

## A Friendly Welcome

US Americans seem generally welcoming, thanks to their positive attitude. The general friendliness of the population is rated positively by 73% of expats (globally: 68%). A Jordanian expat appreciates that "you are accepted, and the Americans are open and friendly".

**“The Americans are open and friendly.”**

These factors are probably among the reasons why feeling at home is not an issue for expats in the USA. In fact, 66% already feel at home in their new country of residence, about the same as the global average of 65%, while only 14% struggle with getting used to the local culture (vs. 20% worldwide).

## Good Career Prospects, Not Enough Downtime

Among those expats who moved to the USA for work-related reasons, half did so for their general career development. The USA is a good choice for this, landing in an above-average 14th place out of 64 countries for career prospects and satisfaction. It promises good career prospects according to 64% of respondents, compared to a global average of 55%. Moreover, among those expats who aren't happy with their life abroad, only 14% indicate this is because they are unable to find a suitable job.

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Almost three in ten expats living in the USA (28%), however, struggle with finding a good work-life balance (worldwide: 21%). For instance, a British expat says: "I work too many hours with not enough flextime or vacation." On average, respondents with a full-time job work 44.5 hours a week, slightly more than the global average (43.9 hours).

## High Salaries for High Expenses

About one in three working expats (33%) think their current income is a lot higher in the USA than it would be in a similar position back home (globally: 25%). Among those respondents who answered an optional question about their annual gross income, more than one in three (36%) earn at least 100,000 USD before taxes.

Nonetheless, covering daily expenses with their disposable household income is an issue for almost three in ten expats (29%), slightly more than the worldwide average (23%). Moreover, 45% rate the local cost of living negatively (vs. 34% worldwide).

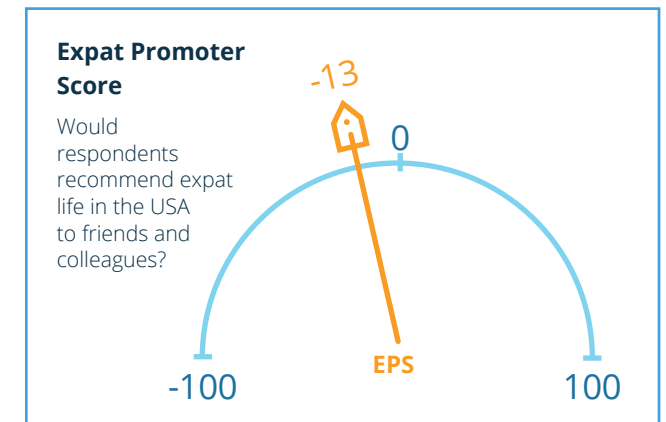
## A Poor Performance for Families

The USA doesn't do well in the Family Life index, with a poor 32nd place out of 36 countries. Even the Family Well-Being subcategory, where the USA does best, comes in 25th place. At least the attitude towards families with children pleases 84% of expat parents in the USA (globally: 81%). Moreover, expats raising children are generally happy with

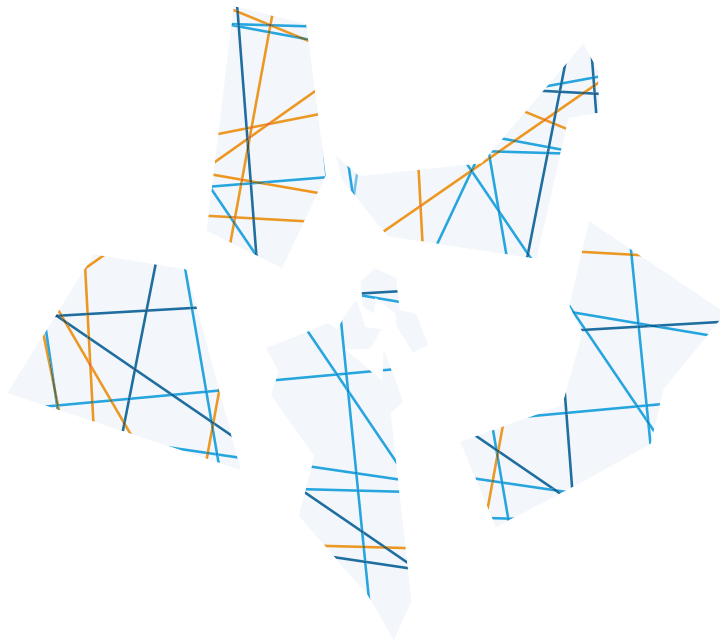
the leisure activities available for their children (84% vs. 75% worldwide).

Even though 64% of expat parents rate the quality of education positively (vs. 69% globally), 55% are unhappy with the costs — 20 percentage points more than the worldwide average of 35%. As a French expat states: "If you have kids, their education will cost a fortune."

The cost of childcare performs even more poorly. In fact, 73% of expat parents think childcare isn't easy to afford in the USA — compared to a global average of 40%.



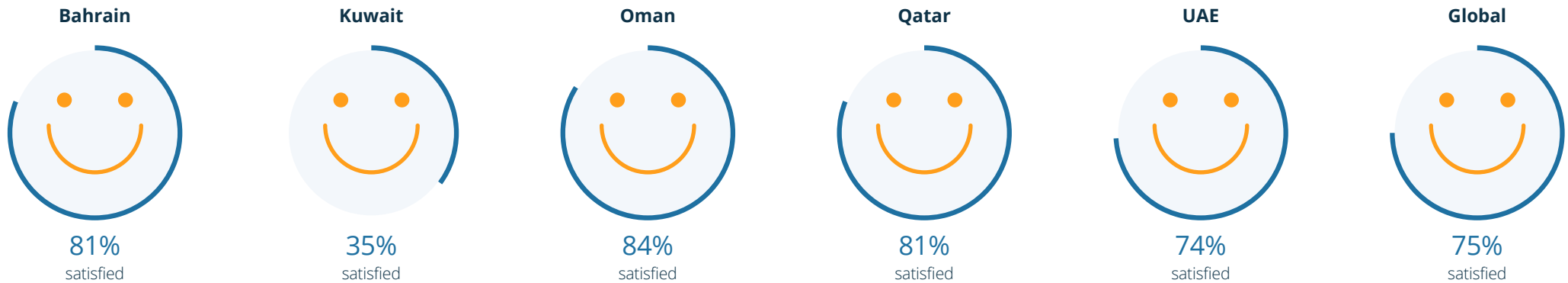
# GCC States



	Bahrain	Kuwait	Oman	Qatar	UAE
<b>Overall Ranking</b>	7	64	32	18	40
Quality of Life	26	63	35	27	21
Ease of Settling In	2	64	6	22	20
Working Abroad	18	60	49	15	47
Personal Finance	22	38	41	14	61
Cost of Living	29	58	31	41	52
Family Life	13	-	33	25	23

In total, 64 destinations were ranked. The Family Life Index only includes 36 destinations.

## Level of Satisfaction among Expats





# GCC States: Easy to Settle In, but Lacking Job Security

2019 brings a mixed bag of results for the Gulf States: Bahrain (7th) loses its top spot, while Qatar climbs an impressive 20 places to 18th. Kuwait ranks last for the fifth time.

## TOP FINDINGS

- **50% of expats in Qatar consider the state of the economy excellent.**
- **Oman is the number one worldwide for safety and security.**
- **UAE, Oman, and Kuwait all rank in the bottom 5 for job security.**
- **Bahrain has fallen 17 places to 18th in the Working Abroad Index.**
- **82% of expats in Bahrain say it is easy to settle down in this country.**

## Oman Number One for Safety and Security

Across the Quality of Life Index, most GCC States offer distinctly average results, with the UAE ranking highest in 21st place out of 64 countries. The one exception is Kuwait, which continues to rank in the bottom 10 (63rd). However, Oman boasts an outstanding result for safety and security, climbing nine places to claim the number one spot worldwide. The UAE also joins Oman in the top 10 for this subcategory (6th), with Qatar just missing out on it (11th). Peacefulness is a particular highlight in these Gulf States, with over nine in ten expats in Oman (96%), Qatar, and the UAE (both 93%) being pleased with this factor.

The Digital Life subcategory continues to provide rather

mixed results in the GCC States, with Bahrain (17th out of 64) and Qatar (18th) receiving above-average results, while Kuwait remains in the bottom 10 (58th). The UAE ranks impressively for the availability of government services online, claiming fourth place worldwide, only behind Finland, Singapore, and Estonia. In fact, close to half the expats in

the UAE (48%) say these services could not be any better, and one Palestinian expat praises how “easy it is to use government services in the UAE through online and smart technology”. Conversely, all GCC States seem to struggle with unrestricted access to online services such as social media; only Bahrain (49th) finishes outside the bottom 10 for this factor.

*“There’s a lack of interesting things to do in my free time in Kuwait.”*

There seems to be plenty of room for improvement in the Leisure Options subcategory for the Gulf States: The UAE

finishes highest in 37th place out of 64 countries, while Kuwait comes last (64th). Close to three in ten expats (27%) say their socializing and leisure activities in Kuwait could not be any worse, almost six times the global average (5%). One British expat laments the “lack of interesting things to do in my free time, including outdoor activities”.

## Polar Opposites for Settling In

The GCC States display a vast range of results for the ease of settling in, with Bahrain claiming second place overall and Oman finishing sixth, all while Kuwait is last again (64th out of 64 countries). Expats in Bahrain are particularly happy with how easy it is to settle down in this country: over eight in ten expats (82%) rate this factor favorably, compared to just 30% in Kuwait. Oman has climbed eight ranks to finish in first place in the Friendliness subcategory, claiming its best-ever result in the process.

Four of the Gulf States also perform well in the Language subcategory, with only Kuwait failing to make the top 10. In fact, Bahrain, the UAE, and Qatar are the three countries it's easiest to live in without speaking the local language. Over nine in ten expats in Bahrain (94%) say it's easy to live there without local language skills, followed by Qatar and the UAE (both 86%). One Nepali expat in Bahrain stresses that “it's easy to communicate”.

In terms of finding friends abroad, Bahrain (5th) leads the way again, with Kuwait in the bottom 3 in 62nd place. Close to seven in ten expats in Bahrain (68%) say making new friends is easy, and one Swiss expat praises “the friendly environment and the easy way to make friends”. Oman seems to be a good destination to make *local* friends: almost six in ten expats (58%) think this is easy, 16 percentage points above the global average (42%). At the other end of the scale, locals in Kuwait seem extremely difficult to befriend: a staggering 34% of expats say making local friends could not be any harder, almost three times the global average (13%).

## No Longer Number One for Working Abroad

In one of 2019's most surprising results, Bahrain has lost its crown in the Working Abroad Index to Vietnam (1st), falling 17 places to 18th and behind Qatar (15th) in the process. One of the biggest contributors could be the Work & Leisure subcategory, where Bahrain has dropped 19 ranks to 21st. In contrast, Qatar has made great improvements in this index, climbing 20 places to rank 15th, now the leading Gulf State for working abroad.

Qatar's success could well be due to the state of its economy; exactly half the expats (50%) say it could not be

any better, over double the global average (24%). In fact, one Sri Lankan expat even names “the growing economy” as one of his favorite things about Qatar. The other Gulf States show distinctly average results for this factor, with Bahrain ranking lowest (32nd).

Job security seems to be an area of weakness across the region, with the UAE (60th out of 64 countries), Kuwait (61st), and Oman (62nd) all ranking among the bottom 5. In fact, an Iranian expat living in the UAE explicitly points out the “lack of job security”. Exactly one-third of expats in Oman (33%) are disappointed with this factor, compared to 21% globally.

Despite falling out of the top 10 for this factor, Bahrain still offers the best work-life balance out of the Gulf States, ranking 13th out of 64 countries. Close to seven in ten expats (68%) are pleased with their work-life balance, with 27% even saying it is *very good* (vs. 20% globally). Conversely, Kuwait offers the worst work-life balance for expats worldwide (64th): over one-third of expats (36%) are unhappy (vs. 21% globally).

Out of all expats who are generally happy with their life across the region, an above-average percentage cite being satisfied with their job as one of the main reasons. Qatar has the largest share (58%), followed by Kuwait,

“It's easy to communicate in Bahrain.”

Oman (both 54%), then the UAE (46%), and Bahrain (45%), compared to 38% globally.

## Bahrain Leads for Family Life

Bahrain (13th out of 36 countries) ranks as the best Gulf State for family life, followed by the UAE (23rd), Qatar (25th), and Oman (33rd).<sup>1</sup> In terms of childcare options, Bahrain (4th) and Qatar (9th) rank in the top 10, whereas Oman (28th) is among the worst. Over three in ten expat parents in both Qatar (33%) and Bahrain (31%) even say that childcare options in general could not be any better.

Affordable education seems difficult to find, though: Oman (28th), the UAE (31st), and Qatar (32nd) all feature in the bottom 10 for this factor. With over six in ten expat parents in the UAE (61%) disappointed by the cost of education, it is hardly surprising that one South African expat complains: “Education for my children is ridiculously expensive.”

When it comes to the quality of education, Bahrain (9th out of 36) performs well, whereas Oman is in the bottom 10 again (32nd). Exactly eight in ten expat parents (80%) are pleased with the quality of education in Bahrain, compared to 50% in Oman. Several Gulf States also receive strong results for children’s safety, with both the UAE (6th) and Qatar (8th) in

the top 10, and Bahrain (13th) not far behind. Seven in ten parents in the UAE (70%) agree their children’s safety could not be any better, and one Greek expat exclaims: “It’s a great place to raise young children — very safe!”

## Financial Struggles in the UAE

Qatar is the biggest climber in the Personal Finance Index in 2019, moving up an impressive 16 places to rank 14th out of 64. However, the UAE (61st) languishes in the bottom 10 for the second consecutive year. Expats in Qatar are particularly pleased with how well their income covers their daily expenses (9th): almost six in ten (59%) think they have *more* than what they need, compared to 49% globally.

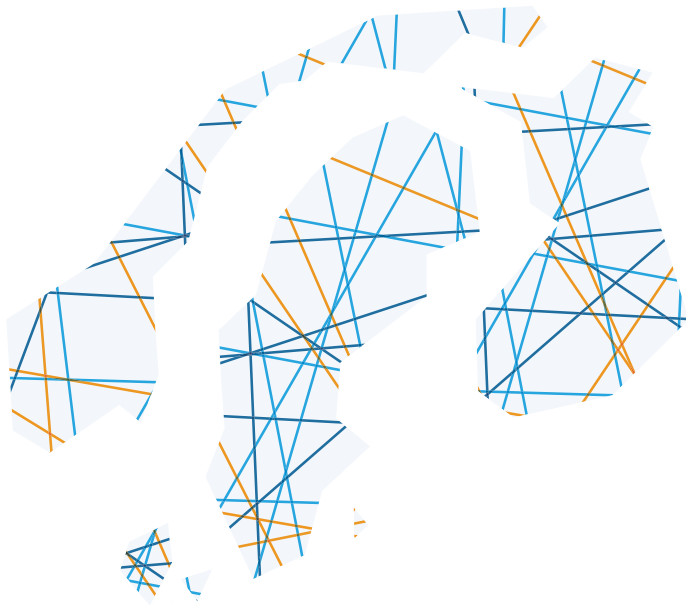
Qatar also has the highest share of expats satisfied with their current financial situation (73%), followed by Bahrain (69%), Kuwait (62%), Oman (58%), and the UAE (54%) (vs. 64% globally). The Gulf States have no outstanding performers for cost of living, though: Bahrain finishes highest (29th out of 64), with Oman two places behind (31st). Kuwait makes another appearance in the bottom 10, coming in 58th place, while the UAE ranks 52nd regarding expenses. Over six in ten expats (61%) are unsatisfied with the costs of living involved in Kuwait, almost double the global average (34%).

“It’s now getting very tough for average-salaried expats to survive in the UAE.”

Before moving to the UAE, 61% of expats considered the cost of living one of their biggest concerns (vs. 32% globally), and now 50% are actually unhappy with this factor. One Pakistani expat in the UAE bemoans that “it’s now getting very tough for average-salaried expats to survive”.

<sup>1</sup> Kuwait is not included in the Family Life Index due to a lack of responses from parents.

# Nordic Countries



	Denmark	Finland	Norway	Sweden
<b>Overall Ranking</b>	48	19	35	44
Quality of Life	25	8	20	29
Ease of Settling In	63	51	54	57
Working Abroad	21	16	6	14
Personal Finance	51	42	55	46
Cost of Living	63	48	60	50
Family Life	10	1	6	2

In total, 64 destinations were ranked. The Family Life Index only includes 36 destinations.

## Level of Satisfaction among Expats



# It's Cold Up North: Expat Life in the Nordic Countries

Despite affordable childcare and education, an amazing environment, and a great work-life balance, expats in the Nordic countries are far from happy, suffering from social isolation.

## TOP FINDINGS

- All Nordic countries are among the top 10 in the Family Life Index.
- They also do well for digital life, safety and security, and health and well-being.
- Expats enjoy the work-life balance but are often dissatisfied with their career prospects.
- The high cost of living is a frequent cause for complaint.
- Expats throughout the region struggle with settling in.

## Highly Recommended for Families

Regarding family life abroad, the Nordic countries truly shine. Finland has ranked first in this index since 2016 and also comes first in most subcategories. The winner is followed by neighboring Sweden (2nd out of 36 destinations). You can find out more about these two countries in the article on the Family Life Index.<sup>1</sup>

Despite not making it into the top 3, the other two Nordics are among the top 10. Ranking 6th out of 36, Norway performs similarly to Sweden, with comparable strengths and weaknesses. It ranks best for the costs of childcare and education (3rd), as well as their availability (5th). Two in three expat parents in Norway (67%) think childcare is easily affordable; another 69% consider it easily available.

While Norway lands only in 14th place for family well-being, it lives up to its reputation as a safe destination for families. "My kids can grow up in a safe environment," a US expat comments. Among parents, 92% are generally satisfied with their children's safety in Norway (vs. 81% globally), the same share as in Sweden. Like in Sweden, parents aren't enamored with the quality of education, however: Norway ranks just 28th, the worst result for Northern Europe.

*“Denmark is a place I'd highly recommend for raising a family.”*

Denmark places tenth in the Family Life Index, dropping six ranks compared to 2018 (4th out of 50). The decline is mainly due to its worse performance for the availability of education and childcare, as well as the quality of education. In 2018, Denmark still ranked 6th out of 50 for the latter, with 79% of expat parents judging it favorably; in 2019, only 66% do so, with the ranking falling to 24th place.

<sup>1</sup> see pp. 47-48: Where Expat Families Love to Live

Denmark makes it into the top 5 (4th out of 36) for the costs of childcare or education, though. And while the results for family well-being are more of a mixed bag, parents praise their children's health and leisure options (84% and 82% positive ratings, respectively). "It's a place I'd highly recommend for raising a family," says a respondent from India.

## Global Leaders in Digital Life

The performance of the Nordic countries for quality of life is less stellar, ranging from 8th out of 64 destinations for Finland to 29th for Sweden. Once again, the four countries have quite a few things in common.

They do well with regard to digital life, health and well-being, and safety and security. Finland narrowly misses out on first place in the Digital Life subcategory (2nd out of 64). Even Norway, the worst-rated Nordic country for digital life, lands in eleventh place, with Denmark (6th) and Sweden (8th) somewhere in between.

While the Nordics rank badly for the ease of getting a local mobile number, they perform well for all other factors measuring digitalization. Finland makes it into the top 3 for the availability of government services online (3rd), high-speed internet at home (2nd), unrestricted access to online services (1st), and cashless payment options (1st). Up to 82% of expats in the region agree it's *very easy* to pay without cash.

In the Health & Well-Being subcategory, Finland comes out

on top again, ranking 1st out of 64, with Denmark, Norway, and Sweden following in 13th, 15th, and 17th place. All four receive a huge boost from the great quality of their environment.

Medical care also seems quite affordable across the region, with rankings ranging from an amazing 4th place in Denmark to an above-par 21st in Norway. However, expats aren't always satisfied with its quality: four in five respondents in Finland (80%) rate this factor positively, but just 59% do so in Sweden.

Sweden doesn't do as well as the others for personal safety, either, with a fairly average result (32nd out of 64). Denmark (20th) and Norway (14th) seem rather more appealing, though they are left behind by Finland (7th). Finland is also the only Nordic country where all three factors from the Safety & Security subcategory feature in the top 10. This includes political stability (7th) and peacefulness (2nd). A Hungarian respondent stresses that "as a woman, I feel very safe here".

The results for the Travel & Transportation subcategory are nothing special. However, there's always a huge gap between the ratings for the two underlying factors. In Finland, 91% of expats are happy with the transportation infrastructure, but only 61% are satisfied with their travel opportunities.

The two subcategories that drag down the rankings in the Quality of Life Index are Personal Happiness and Leisure

Options. Denmark (63rd), Sweden (61st), and Norway (57th) end up among the bottom 10 for the former, and even Finland (43rd) scores clearly below average. Up to one in five expats in the Nordic countries (20%) describe themselves as unhappy, compared to 11% worldwide.

In Denmark, 13% of expats rate the available leisure activities negatively, and an even larger share (34%) aren't happy with their personal socializing activities. The weather probably doesn't help: all Nordic countries except for Norway (53rd) are among the bottom 10 for this factor.

## Ideal for a Great Work-Life Balance

In the Working Abroad Index, results vary between a satisfactory 21st place for Denmark and a great 6th spot for Norway. Just for once, Finland — ranking 16th, two places behind Sweden (14th) — isn't the best-rated country.

Any Nordic nation is ideal for expats looking for a less stressful life: Denmark and Norway are among the top 5 in the Work & Leisure subcategory, ranking third and fourth respectively. "Life is more easy-going in Norway than in Germany," one respondent remarks; 71% positive answers for work-life balance prove her right. With an average full-time working week of 40.6 hours, expats in Norway do put in fewer hours than the average (43.9).

In the Economy & Job Security subcategory, the rankings

*“Life is more easy-going in Norway.”*

range from great (Norway in 5th place) to good (Sweden in 9th place, Finland in 13th) to decent (Denmark in 23rd place). In most of these countries, the general state of the economy fares much better than individual job security. In Denmark, only 5% view the economy negatively, but 26% are unhappy with their own job security.

When it comes to career prospects and satisfaction, all Nordic destinations rank slightly below average at best (Norway in 38th place). In Sweden, 30% rate their career prospects negatively, and 29% of those unhappy with life abroad cite their inability to work as a reason. “Unless you work for an international organization, it’s absolutely necessary to have Swedish language skills. And without personal connections, it’s extremely difficult to find a job at all,” a respondent from Sri Lanka sums it up.

Expats are dissatisfied with their personal finances, too. Predictably, it’s worst in Norway, where fewer than three in five (58%) rate their financial situation positively. In three out of four destinations (Finland is the sole exception), an above-average share of working expats have a higher income from employment than back home — but the cost of living is even higher. In Denmark, 65% give the latter a negative rating (globally: 34%).

## A Culture of Silence and Reservation

Personal finance isn’t the only area where the Nordic

countries traditionally perform badly. The same applies to the ease of settling in, and this trend remains unchanged. Once more, Finland has the best result — if 51st place can be called good. While Norway (54th) narrowly escapes the bottom 10, there’s no such luck for Sweden (57th) or Denmark (63rd).

Expats in Northern Europe struggle, for example, with getting used to the local culture. In Denmark, 41% find this hard, and in Sweden, where 34% rate this factor negatively, a frustrated expat from the Netherlands claims: “The demand of almost all Swedes I meet is that foreigners have to adapt to the Swedish way of talking, thinking, and acting, but the Swedes don’t need to do anything in return.”

Moreover, expats often have difficulties in finding new friends, especially local ones. Even in Finland, which ranks slightly better than the others (55th), only about one in four (24%) find it easy to make local friends, compared to 42% globally. “It’s harder to make local friends here than in other countries,” an expat from Hungary thinks, “as the culture of silence and reservation is often emphasized.”

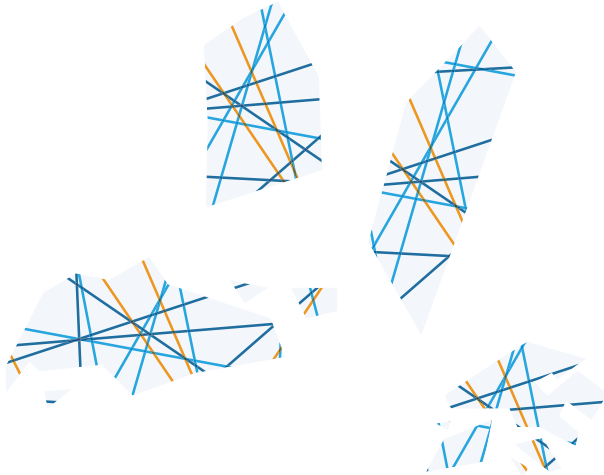
This quote indicates that culture shock may play a certain role in the (perceived) lack of friendliness. No matter the destination, the Nordic people are often described as

“*It’s harder to make local friends here in Finland as the culture of silence and reservation is often emphasized.*”

“cold” or “introverted”. Denmark shows an especially poor performance, landing in 63rd place, with 40% negative responses regarding the attitude towards foreign residents (vs. 19% globally).

The Language subcategory is the Nordic countries’ one saving grace in the Ease of Settling In Index. Here, Sweden does best, ranking 20th out of 64: 69% of expats consider it easy to get by without local language skills. They find it less easy to actually learn the language: Only 37% in Sweden and 39% in Norway agree. The figures for Denmark and Finland are far worse, with just 12% in either country.

# Asian Tigers



	Hong Kong	Singapore	South Korea	Taiwan
<b>Overall Ranking</b>	41	6	55	1
Quality of Life	28	4	37	3
Ease of Settling In	42	11	61	14
Working Abroad	41	23	51	8
Personal Finance	35	16	21	6
Cost of Living	64	53	51	11
Family Life	27	8	-	-

In total, 64 destinations were ranked. The Family Life Index only includes 36 destinations.

## Level of Satisfaction among Expats

Hong Kong



76%  
satisfied

Singapore



84%  
satisfied

South Korea



63%  
satisfied

Taiwan



86%  
satisfied

Global



75%  
satisfied



# The Asian Tigers: A Tale of Ups and Downs

The Asian Tigers feature some twists and turns, as Hong Kong moves up 15 ranks and South Korea drops 14. Singapore and Taiwan, however, offer a more balanced view of expat life.

## TOP FINDINGS

- **All four Asian Tigers hit the top 10 for personal safety and transportation infrastructure.**
- **Expats often find settling in an issue, though this isn't the case in Singapore and Taiwan.**
- **With the exception of Taiwan, expats are dissatisfied with work and leisure throughout the region.**
- **When it comes to the Family Life Index, it's time for Singapore to shine.**

## Personal Safety Is a Plus

Taiwan and Singapore still offer expats a great quality of life, ranking third and fourth respectively, while Hong Kong (28th) and South Korea (37th) don't even make it into the top 20. Out of all the topics that factor into the Quality of Life Index, all four Asian Tigers rank in the top 10 for both personal safety and transportation infrastructure, with Singapore landing in the top 3 for both.

Performing consistently well, Singapore also ranks among the best for safety and security and travel and transportation in general — coming second and first in the respective subcategories. One German expat highlights that “you can go out at any time to almost any place without having to fear anything” as something he really likes about life in Singapore.

*“You can go out at any time to almost any place without having to fear anything in Singapore.”*

Unfortunately, the same cannot quite be said for Hong Kong, South Korea, and Taiwan, which, despite ranking highly for personal safety, fall short when it comes to peacefulness and political stability. Hong Kong in particular lands in the bottom half for these two factors, coming just 52nd out of 64 destinations for peacefulness and 42nd for political stability. A quarter of respondents (25%) rate the special administrative region negatively for peacefulness, while just over half (51%) are happy with its political stability.<sup>1</sup>

Despite all four Asian Tigers ranking in the top 10 for at least one factor in the Digital Life subcategory, not all of them can compete with Singapore's great result (3rd out of 64), especially not South Korea. The latter ends up in a below-average 41st place, the lowest among all the Asian

<sup>1</sup> Please note that the *Expat Insider 2019* survey was conducted in March, before the protests against Hong Kong's contentious extradition bill began.

Tigers. Though landing in an impressive fourth place for the ease of getting high speed internet at home, South Korea places a very poor 62nd for the ease of getting a local phone number. Just over half of expats (55%) are happy with this factor, compared to 86% worldwide.

## There's No Place Like Home? Taiwan Proves Otherwise

With regard to the ease of settling in, only Singapore and Taiwan make it into the top half of the rankings, coming in 11th and 14th place, respectively. Both do particularly well for the ease of settling down abroad, while Taiwan also outranks its Asian counterparts in the Friendliness subcategory, coming in fourth place across the board. Almost nine in ten expats (88%) are happy with the general friendliness of the population, while over four in five (85%) are satisfied with the friendly attitude towards foreign residents. "The people of Taiwan are very helpful and have your best interests at heart," says one expat from South Africa. It's clear that the friendliness expats encounter in Taiwan has a positive effect on their life, and it might even be one reason why 86% are satisfied with their life abroad in this destination, with 34% saying they could not be any happier (vs. 75% and 16% globally).

At the other end of the scale, Hong Kong (42nd) and South Korea rank rather poorly in the Ease of Settling In Index, with South Korea doing especially badly in 61st place. In fact, this Asian Tiger ranks below average for all aspects of

ease of settling in, coming in the bottom 10 for three out of four subcategories. With regard to feeling at home, expats are clearly not satisfied, as South Korea ranks just 61st for this factor; only two in five (40%) agree it is easy to get used to the local culture, while less than half say they feel at home in it (49%). One US American respondent even thinks that "the culture is unwelcoming and sometimes downright mean-spirited towards foreigners".

## All Work and No Play: Hong Kong and South Korea

Taiwan is the clear winner among the Asian Tigers in the Working Abroad Index, placing eighth overall. Hong Kong, Singapore, and South Korea, however, all place below the top 20 — or even below average (41st, 23rd, and 51st, respectively). Taiwan's best results come from the Career Prospects & Satisfaction subcategory, where it ranks 5th out of 64 destinations. Although it comes in eighth place for job satisfaction, expats seem to be even more impressed by their career prospects, ranking Taiwan second for this factor: just about one in nine respondents (11%) rate it negatively, compared to 24% worldwide.

Hong Kong and South Korea do rather badly in the Working Abroad Index, though, especially in the Work & Leisure subcategory, where they rank 60th and 64th, respectively.

**"The people of Taiwan are very helpful and have your best interests at heart."**

**"The culture in South Korea is unwelcoming and sometimes downright mean-spirited towards foreigners."**

Both receive very poor results for working hours, with just 44% saying they are satisfied with their working hours in Hong Kong, and 46% thinking the same about South Korea (vs. 62% globally). Their rankings for work-life balance are just as bad (60th and 63rd, respectively) — one US American expat goes as far as to say that "work-life balance is non-existent" in Hong Kong.

Singapore shines brighter than the other three Asian Tigers regarding economy and job security, ranking eighth for this subcategory. However, the country lands in 44th place for job security but is saved by an impressive third spot for the state of its economy. In fact, 52% of respondents agree that the economy is *very good*, more than twice the global average (24%).

## Opposites for Cost of Living

Both Singapore (16th out of 64) and Taiwan rank in the top 20 for personal finance, but only Taiwan makes it into the top 10, coming in sixth place. Although 22% of expats have an annual income of less than 12,000 USD (vs. 13% globally), almost three-quarters (74%) are happy with their financial situation (vs. 64% globally). Moreover, almost six in ten (58%) agree that their household income is *more* than enough to cover daily expenses (49% globally). This positive response could be partly due to the fact that Taiwan is also the top-ranking Asian Tiger in the Cost of Living Index, coming in eleventh place. In fact, over seven in ten respondents (73%)

are happy with the cost of living in Taiwan, which is a huge leap from the global average of just 47%. “The cost of living in Taiwan is cheaper compared to, for example, Japan, Korea, and Hong Kong,” says one expat from India.

Speaking of Hong Kong: It ranks worst out of all four Asian Tigers for both personal finance and cost of living, even coming in last place (64th) for the latter. In fact, Hong Kong has ranked in the bottom 10 for its cost of living since 2015. Of those who took part in the *Expat Insider 2019* survey, 24% think that the situation is *very bad*, compared to just 7% globally. Despite preparing for the expenses of life in Hong Kong, one Canadian expat was still rather shocked: “The cost of living is among the highest in the world. I knew this coming here, prepared for years mentally and financially, and yet it’s still a shock.”

Luckily for expats looking to live in Hong Kong, 46% have an income of at least 100,000 USD per year (vs. 20% globally) — which might also help to explain why 63% of expats are happy with their financial situation and why 51% agree that their disposable household income is *more* than what they need.

## Singapore Still Shines for Families

Of the four Asian Tigers, only Hong Kong and Singapore received enough responses from expats raising children abroad to be included in the Family Life Index.

Singapore hits the top 10 once again, ranking 8th out of 36 for family life abroad, while also making it into the top 10 for several subcategories — for example, quality of education (2nd) and family well-being (4th). Just one factor featured in the Family Well-Being subcategory — children’s health — scores below the top 10, with the remaining ones all impressing expat parents. Singapore even ranks second worldwide for children’s safety, with nearly all the respondents raising children there (98%) expressing they are happy with this factor. Moreover, 86% of expat parents in Singapore are satisfied with their family life in general (vs. 79% globally).

Family life in Hong Kong does not seem to be as good — it only lands in 27th place out of 36. Despite this low ranking, it seems that expat parents are particularly happy with the quality of education, as Hong Kong is ranked third for this factor, beaten only by Singapore (2nd) and Finland (1st). Unfortunately, this high quality comes at a cost: Hong Kong comes in next to last (35th) for the affordability of education. Moreover, less than half the expat parents (46%) agree that education options are numerous and easily available, with 17% stating they don’t think so *at all* (vs. 53% and 9% globally).

“*The cost of living is among the highest in the world in Hong Kong.*”

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