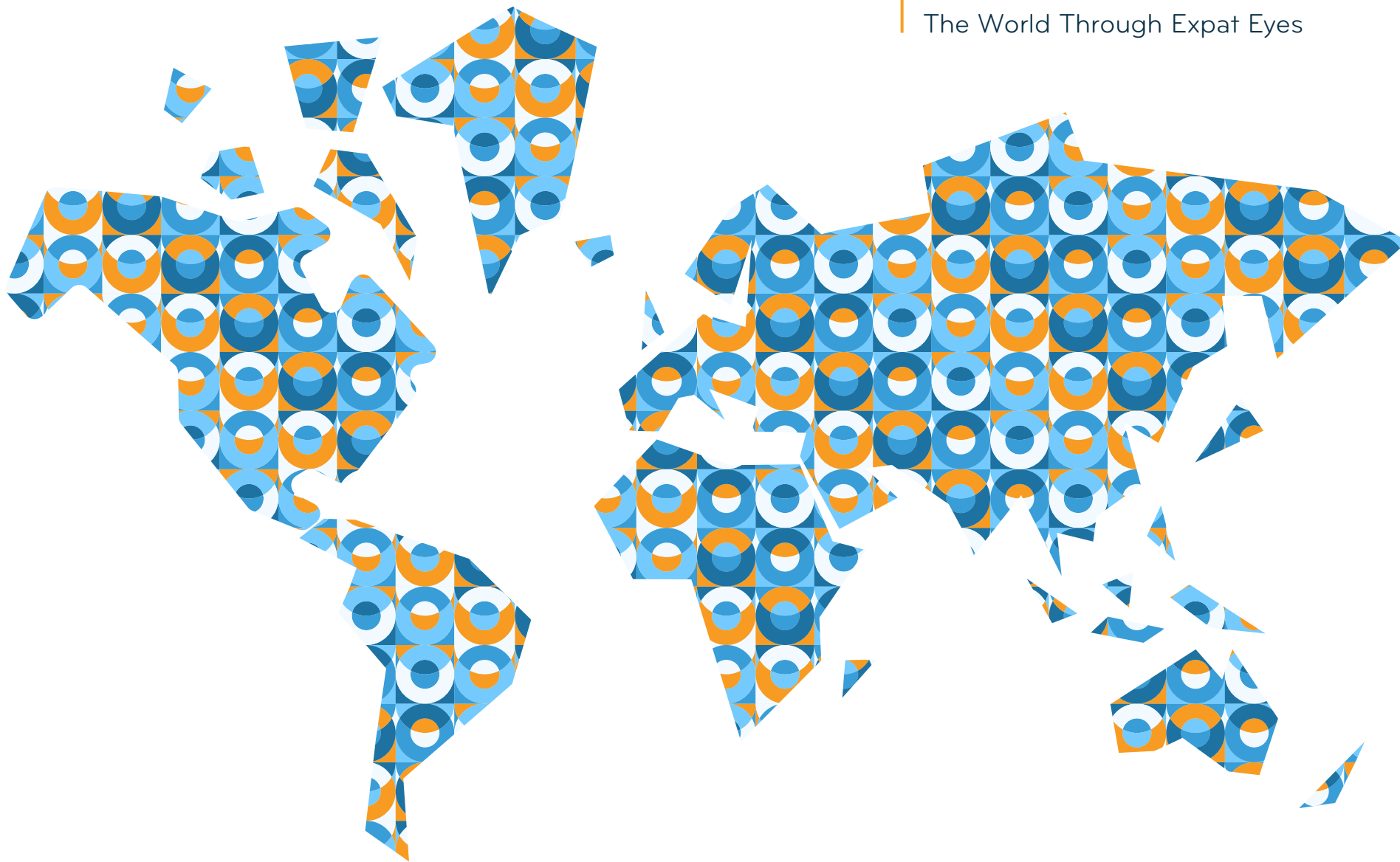


# *Expatriate Insider* 2022

The World Through Expatriate Eyes



# Expat Insider 2022: Coming Full Circle?

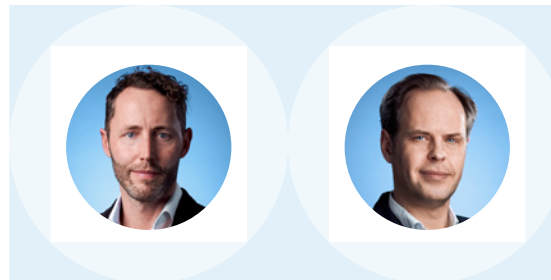
Due to the COVID-19 pandemic, life sometimes seems to have been going in circles in the past two years: one new surge in infections followed the other, and lockdown kept following upon lockdown. By now, however, the situation seems to have normalized in lots of countries. Have we finally circled back to life as it used to be?



## Taking Stock & Starting Afresh

In some ways, we are definitely not picking up exactly where we left off. The rise of remote work is just one of the outcomes of the pandemic. The "Great Resignation" spreading from the US is another: more and more workers have left their job or are at least considering a career change. According to a recent study by PwC, one in five employees worldwide is likely to switch to a new employer within the next twelve months.<sup>1</sup> After facing a crisis beyond

anyone's control, plenty of people — expats and locals alike — probably want to take the wheel again and get back into the driver's seat. They may have taken stock of their career or even their life in general. Many are now looking for a sense of purpose and a fresh start, some of them abroad.



**Philipp von Plato**  
Founder of InterNations

**Malte Zeeck**  
Founder of InterNations

In a way, taking stock and starting afresh is also what our Expat Insider Survey Team has been doing, though on a much smaller scale. We have been conducting this survey annually since 2014, and it was time for a new cycle of growth and development. So, our team has taken the opportunity to review our methodology and revise our questionnaire a little.

The new Expat Essentials Index serves as a kind of compass that shows how expats navigate everyday life abroad, from entering a country to dealing with potential obstacles such

<sup>1</sup> PwC Global. What 52,000 people think about work today: PwC's Global Workforce Hopes and Fears Survey 2022. 24 May 2022. <https://www.pwc.com/gx/en/issues/workforce/hopes-and-fears-2022.html>

as the language barrier. For someone looking for that fresh start in another country, the topics it covers — housing, language, bureaucracy, and digital life — are some of the most important and most urgent concerns, especially during the relocation period. It is also vital information that is often hard to come by if you don't live in this specific location yet. So, the Expat Essentials Index includes some aspects of living abroad that are essential in every sense of the word — both a need-to-know and a must-have.

For the *Expat Insider 2022* survey report, 11,970 respondents representing 177 nationalities and living in 181 countries or territories worldwide were asked to evaluate their life abroad. For a destination to be listed in the final ranking, a sample size of at least 50 participants is required, and 52 meet this requirement in 2022. Due to our revisions, the overall ranking now encompasses as many as 56 different rating factors, from the affordability of public transportation to overall job satisfaction, compared to 37 in the previous year.

However, this fresh start also means that the results are no longer easily comparable to older *Expat Insider* editions. So, in case you should be familiar with the report from previous years, you may notice that the long-term analysis of a specific destination's placement in the ranking is now missing.

We will be discussing some of the results for the newly introduced Expat Essentials Index below. But let us first take a look at the best- and worst-rated destinations in the overall *Expat Insider 2022* ranking.



## Friendly, Low-Cost Destinations Losing None of Their Appeal

Despite the changes in methodology, which render a direct comparison difficult, some of the top 3 destinations look quite familiar. Mexico and Taiwan used to be very popular among our respondents in the past, and this, at least, remains unchanged. **Mexico (1st)** receives outstanding results for the Ease of Settling In (1st) and Personal Finance (2nd) Indices. Reigning supreme in the former, it shows a top performance for every rating factor the index is based on. And with regard to their personal finances, only expats in Vietnam are even more satisfied than those in Mexico. In times when many people are faced with rising living expenses, destinations for cost-conscious expats might become particularly attractive.

Placing right behind Mexico, **Indonesia (2nd)** has a strong performance that is quite similar in many points. It also does very well with regard to Personal Finance (3rd) and the Ease of Settling In (2nd). For example, 73% of expats in Indonesia view the cost of living positively, compared to 45% worldwide. Another 77% are happy with their social life abroad, 21 percentage points more than the global average of 56%. However, Indonesia lags behind as far as the Quality of Life Index is concerned, ranking 41st out of 52, especially due to the Health & Well-Being Subcategory (48th). And although Mexico lands in an above-average 24th place in this index, it does rather badly for Safety & Security (41st).

Expats looking for a top-notch quality of life might feel more

at ease in **Taiwan (3rd)**. For example, it is the best-rated destination for personal safety worldwide, and it also lands in first place for Health & Well-Being. It does not rank as highly for Personal Finance (8th) and the Ease of Settling In (6th) as the other two destinations, but expats in Taiwan are happy enough: 84% describe the population as generally friendly (vs. 66% globally); while 70% are satisfied with their financial situation (vs. 60% globally).

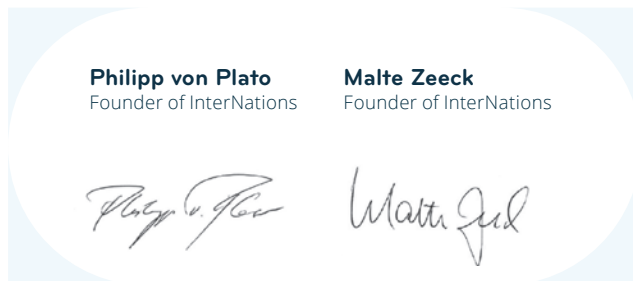
At the other end of the ranking scale, there is also one very familiar result. All methodological changes notwithstanding, **Kuwait (52nd)** brings up the rear once again. It also ranks among the bottom 10 in every single index, featuring among the three worst-rated destinations for Quality of Life (52nd), Ease of Settling In (52nd), and Working Abroad (51st). The other two among the bottom 3 may seem a little more surprising, at least at first glance: New Zealand (51st) ends up in second-to-last place, with Hong Kong (50th) completing the set.

**New Zealand (51st)** is actually the worst-performing country in the Personal Finance Index (52nd): 49% of respondents claim their disposable household income is not enough to lead a comfortable life, as opposed to 28% globally. **Hong Kong (50th)** does not do particularly well for Personal Finance either, coming 44th out of 52. Its Quality of Life (40th) result is also badly affected by the Environment & Climate (47th) and Safety & Security (52nd) Subcategories. Political stability is a major issue for expats in Hong Kong.

In the newly introduced **Expatriate Essentials Index**, three typical expatriate hubs make up the top 3: Bahrain (1st), the UAE (2nd), and Singapore (3rd). The two Gulf States, with their huge expatriate population, make life abroad very convenient due to the lack of a language barrier and the relative ease of dealing with administrative issues. Singapore does not only place first in the Language Subcategory, but also impresses expats with its infrastructure in the Digital Life Subcategory (4th). Among other factors, the city-state is the best-rated country for high-speed internet access at home (97% happy vs. 79% globally).

The *Expatriate Insider 2022* report offers in-depth profiles of all these destinations, among others. In addition to the location-based analyses and the Expatriate Essentials Index, it also discusses the other four topical indices that factor into the overall ranking, from Quality of Life to Personal Finance and from Ease of Settling In to Working Abroad.

We hope that this report will be a helpful compass to guide you through the world as seen through expatriate eyes.



# What Factors into the *Expat Insider* 2022 Ranking?



# Short Methodology

The *Expat Insider 2022* survey was conducted by InterNations, running from 1 to 28 February 2022. The online questionnaire was promoted through the InterNations community, the company's newsletter, and its social media profiles, but responses were not limited to InterNations members. The target audience included all kinds of expats, from foreign assignees – i.e., employees sent on a corporate assignment abroad – and international hires to self-made expats relocating for a better quality of life and a variety of other reasons.

A total of 11,970 expats participated in the survey, representing 177 nationalities and living in 181 countries or territories. The results are published in this report in the form of an overall ranking of popular expat destinations, as well as additional information on five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat Essentials. For a country to be listed in any of the indices and in the overall ranking, a sample size of at least 50 survey participants per destination is required. In 2022, 52 destinations met this requirement. However, in many destinations the sample size exceeded 75 or even 100 respondents. In Germany, for example, more than 900 expats participated in the *Expat Insider 2022* survey.

For the rankings themselves, survey participants were asked

to rate up to 56 different factors related to various aspects of expat life on a scale of one to seven. The rating process emphasizes the respondents' personal satisfaction with these factors and considers both emotional topics (e.g., making local friends) and more factual aspects (e.g., housing costs) with equal weight. The respondents' ratings of the individual factors were bundled in various combinations for a total of 16 subcategories, and their mean values were used to draw up the five topical indices mentioned above. These five indices, as well as the responses to the question "All things considered, how happy are you with your life abroad in general?," were then averaged to arrive at the overall country ranking.

Please also note: The ratings are supposed to compare the survey participants' individual satisfaction with various factors, instead of comparing related facts from external sources. For example, the factor "personal safety" measures how safe expats feel in their respective destination, but it does not refer to actual crime rates provided by that country's law enforcement authorities. The resulting ranking is not meant to be an endorsement of any specific destination. It is rather a comparison of how expats rate their everyday life abroad based on their subjective score, and the indices do not cover each and every potential aspect of living abroad. For instance, the questionnaire asked respondents to give

their views on selected factors such as political stability, unrestricted online access, and the general ability to freely express themselves and their opinions. But the vast field of political issues – e.g., questions of censorship or human rights – is not explored in any depth in this survey.

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

# Expatriate Statistics

Gender Split



**48%** female  
**52%** male

**0.5%**  
prefer to  
self-describe

Relationship Status



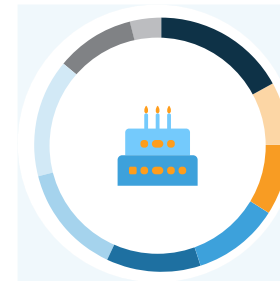
**55%** in a  
relationship  
**45%** single

Family Status



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

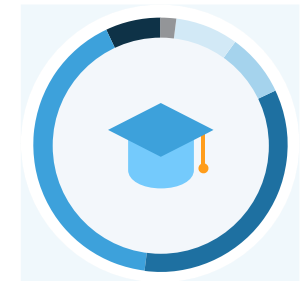
Age Groups



**45.9** years on average

**4%** 25 and below  
**10%** 26–30  
**15%** 31–35  
**14%** 36–40  
**12%** 41–45  
**11%** 46–50  
**9%** 51–55  
**8%** 56–60  
**18%** 61 and above

Level of Education



**82%** with university degree

**2%** no degree at all  
**8%** high school graduate  
**8%** commercial / technical  
/ vocational training  
**34%** bachelor's degree  
(or similar)  
**41%** postgraduate degree /  
master's degree  
(or similar)  
**7%** PhD (or similar)

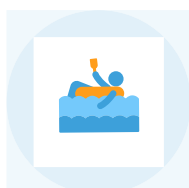
# Expatriate Statistics

## Primary Motivation for Moving Abroad



### Job & Career

- 14%** found a job here on my own
- 10%** recruited internationally
- 9%** sent here by my employer
- 3%** to start my own business here



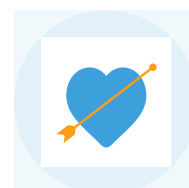
### Lifestyle Choices

- 7%** better quality of life
- 5%** looking for an adventure / a personal challenge
- 4%** simply enjoy living abroad
- 4%** to live in this particular country/city
- 3%** to retire abroad
- 2%** financial reasons



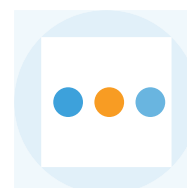
### Education

- 9%** to go to school or university
- 1%** to improve my language skills



### Love & Family

- 10%** to live in my partner's home country / for love
- 6%** for my partner's job or education
- 6%** other family reasons



### Other

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

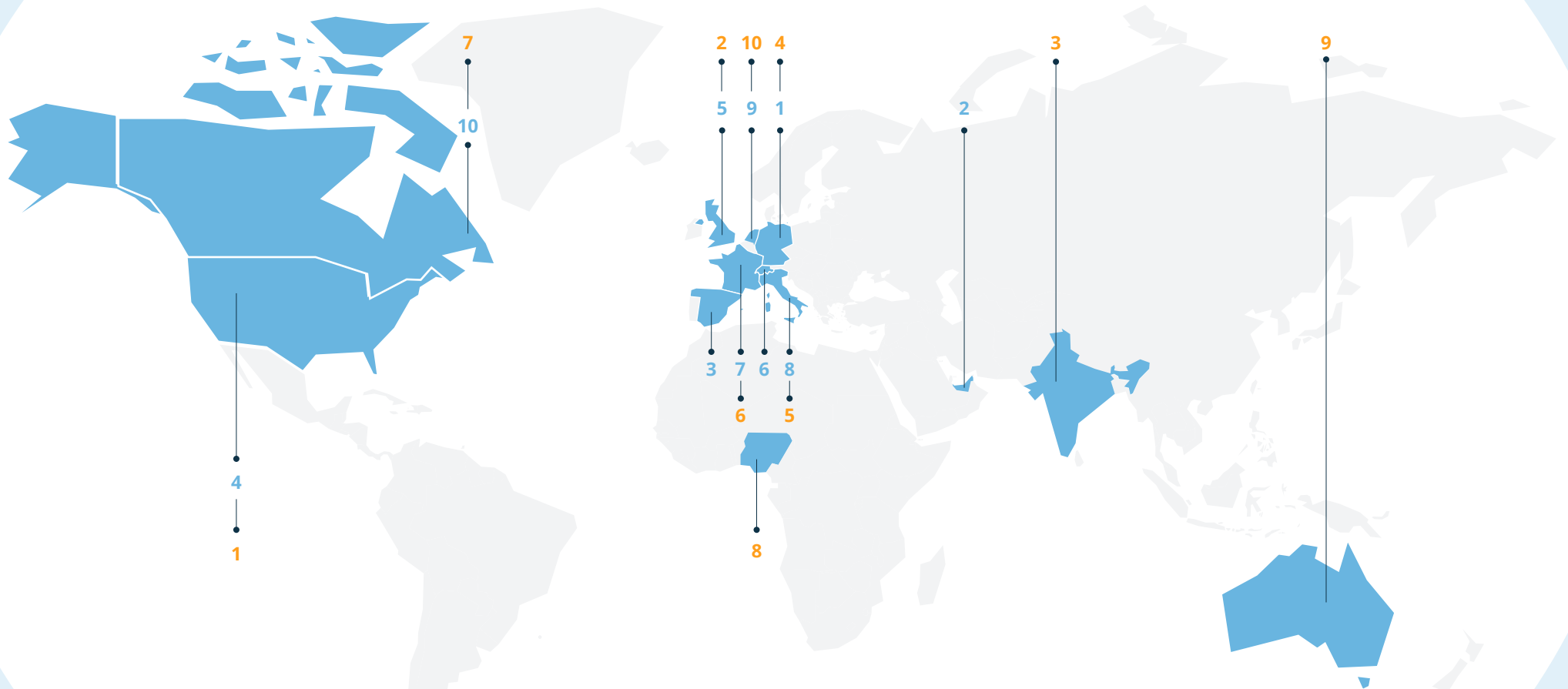
## Planned Length of Stay



- 2%** less than 6 months
- 3%** 6 months – 1 year
- 10%** 1–3 years
- 11%** 3–5 years
- 21%** longer than 5 years
- 35%** possibly forever
- 18%** undecided



# Countries of Residence and Nationalities



## Most Common Countries of Residence

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

## Most Common Nationalities

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

# Table of Contents



## Expat Destinations

- 13** Top Expat Destinations in 2022
- 14** The Best & Worst Places for Expats in 2022



## Ease of Settling In

- 23** Ease of Settling In Index 2022
- 25** Hospitable or Hostile? The Ease of Settling In Index



## Quality of Life

- 17** Quality of Life Index 2022
- 19** Of Sun, Safety, Sports & More: The Quality of Life Index



## Working Abroad

- 29** Working Abroad Index 2022
- 31** Working Abroad: From Great Job Markets to a Lack of Career Opportunities

# Table of Contents



## Personal Finance

- 36** Personal Finance Index  
2022
- 37** Where Expats' Finances  
Go a Long Way (and  
Where They Don't)



## Expat Essentials

- 41** Expat Essentials Index  
2022
- 43** Basics of Life Abroad  
Easiest to Come By  
in Expat Hubs



## Your Destination Through Expat Eyes

- 47** Mexico
- 50** Indonesia
- 53** Taiwan
- 56** Portugal
- 59** Spain
- 62** UAE
- 65** Vietnam
- 68** Thailand
- 71** Australia
- 74** Singapore
- 77** Estonia
- 80** Oman
- 83** United States
- 86** Bahrain
- 89** Switzerland
- 92** Netherlands
- 95** Austria
- 98** Denmark
- 101** Finland
- 104** China
- 107** Norway
- 110** United Kingdom
- 113** Ireland
- 116** Sweden
- 119** Germany
- 122** South Africa
- 125** Hong Kong



# Expatriate Destinations

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13

Top Expatriate Destinations in 2022

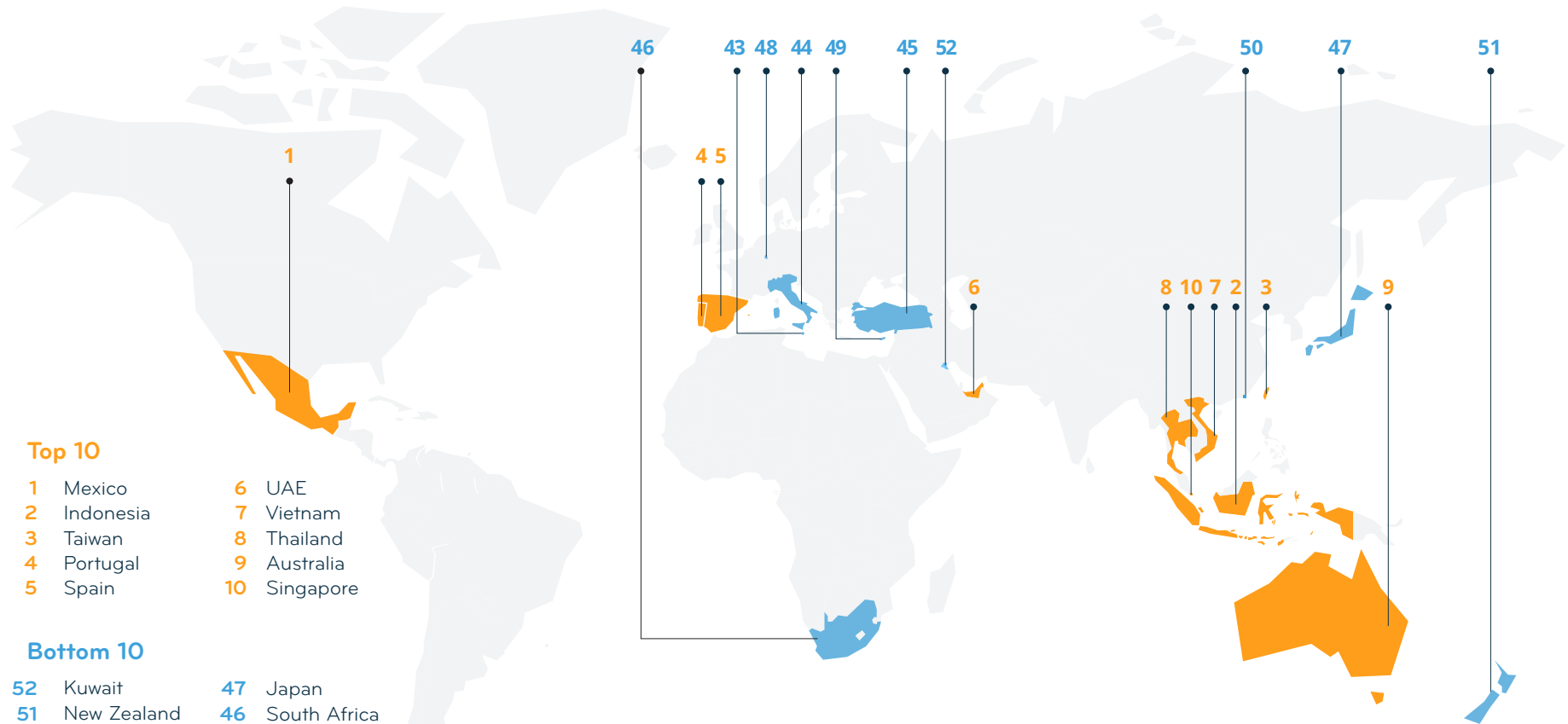
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The Best & Worst Places for Expats in 2022

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# The Best & Worst Places for Expats in 2022



## Top 10

- 1 Mexico
- 2 Indonesia
- 3 Taiwan
- 4 Portugal
- 5 Spain
- 6 UAE
- 7 Vietnam
- 8 Thailand
- 9 Australia
- 10 Singapore

## Bottom 10

- 52 Kuwait
- 51 New Zealand
- 50 Hong Kong
- 49 Cyprus
- 48 Luxembourg
- 47 Japan
- 46 South Africa
- 45 Turkey
- 44 Italy
- 43 Malta

- |            |                |                |                 |            |                |            |
|------------|----------------|----------------|-----------------|------------|----------------|------------|
| 11 Estonia | 16 Brazil      | 21 Philippines | 26 Qatar        | 31 France  | 36 India       | 41 Greece  |
| 12 Oman    | 17 Russia      | 22 Netherlands | 27 Saudi Arabia | 32 Finland | 37 UK          | 42 Germany |
| 13 Kenya   | 18 Malaysia    | 23 Canada      | 28 Poland       | 33 China   | 38 Ireland     |            |
| 14 USA     | 19 Switzerland | 24 Austria     | 29 Belgium      | 34 Norway  | 39 Sweden      |            |
| 15 Bahrain | 20 Czechia     | 25 Hungary     | 30 Denmark      | 35 Egypt   | 40 South Korea |            |

# The Best & Worst Places for Expats in 2022

In the top destinations of 2022, expats especially appreciate the ease of settling in and their finances. The same cannot be said about the bottom 3, which include some surprises.



## Settling In Made Easy in Mexico

Expats in Mexico are happy with their Personal Finance (2nd) and the Ease of Settling In (1st). In fact, the country comes first in the Local Friendliness, Finding Friends, and Culture & Welcome Subcategories. Expats describe the local residents as friendly (90% vs. 66% globally) and find it easy to make friends among them (75% vs. 42% globally). (For more information, please see pp. 25–27 and pp. 37–39 “Where Expats’ Finances Go a Long Way (and Where They Don’t)”.)

The country narrowly misses out on a top 10 spot in the Expat Essentials Index (11th). While 64% of expats found it easy to get a visa in order to move to Mexico (vs. 56% globally), 53% struggle with the local bureaucracy (vs. 39% globally).

Mexico performs worst, but still well, in the Working Abroad (17th) and Quality of Life (24th) Indices. Expats love, for example, the culinary variety and dining options (92% vs. 77% globally) and the natural environment (90% vs. 83%

### Top Findings

- **#1 Mexico delights with more than just its food.**
- **Expats in #2 Indonesia face few struggles when it comes to housing.**
- **#3 Taiwan can’t be beat when it comes to healthcare.**
- **While their results vary, #52 Kuwait, #51 New Zealand, and #50 Hong Kong all lose ground due to high costs of living.**

globally), but they are unhappy with the local air quality (36% vs. 19% globally). Overall, 91% of expats are happy with their life in Mexico. (For more information, see pp. 47–49 “Destination Report: Mexico”.)



## Money Goes a Long Way in Indonesia

Indonesia performs best in the Ease of Settling In (1st) and Personal Finance (3rd) Indices: close to two in three expats (64%) say that their disposable household income is more than enough to lead a comfortable life (vs. 45% globally). (For more information, see pp. 25–27 and pp. 37–39.)

The country also ranks among the best worldwide in the Expat Essentials Index (6th), which is mainly due to the Language (6th) and Housing (2nd) Subcategories. Housing in Indonesia is easy to find (84% vs. 54% globally) and to afford (74% vs. 39% globally).

While its performance in the Working Abroad Index (28th) is rather mediocre, it receives its worst results in the Quality

of Life Index (41st). Expats are unhappy with the quality of medical care (28% vs. 14% globally), the availability of green goods and services (35% vs. 17% globally), and the infrastructure for cars (40% vs. 13% globally). Overall, 91% of expats are happy with their life in Indonesia. (For more information, see pp. 50–52 “Destination Report: Indonesia”)



### Safe & Financially Stable in Taiwan

Taiwan ranks best in the Quality of Life Index ((2nd, see pp. 19–21). Expats find healthcare affordable (100% vs. 61% globally) and widely available (98% vs. 73% globally), and they generally feel safe there (98% vs. 81% globally). Taiwan also ranks among the top 10 for the Ease of Settling In (6th) and Personal Finance (8th) Indices. In fact, 70% are satisfied with their financial situation, compared to 60% globally.

While 85% also feel fairly paid for their work (vs. 62% globally), Taiwan still has more of an average performance in the Working Abroad Index (22nd). This is due to a lack of flexibility (41% unhappy vs. 19% globally), creativity (41% unhappy vs. 26% globally), and flat hierarchies (46% unhappy vs. 28% globally) in the local business culture. Lastly, it also gets a mediocre result in the Expat Essentials Index (23rd). Overall, 76% of expats are happy with their life in Taiwan. (For more information, see pp. 53–55 “Destination Report: Taiwan”)



### Struggling to Find Friends in Kuwait

Kuwait not only ranks last in the *Expat Insider 2022* survey overall, but also in the bottom 10 of each index. It is rated

worst in terms of Quality of Life and Ease of Settling In (52nd for each): for example, expats are unhappy with the natural environment (65% vs. 8% globally) and feel that they cannot openly express their opinions (57% vs. 18% globally). They also perceive the local residents as unfriendly (44% vs. 17% globally) and rate their social life negatively (50% vs. 26% globally).

The Working Abroad Index (51st) does not look much better. Expats are unhappy with their career opportunities (39% vs. 22% globally) and their work-life balance (37% vs. 19% globally). ((For more information, see pp. 31–34.)

While Kuwait ranks 49th in the Expat Essentials Index, it performs best for Personal Finance (45th): 76% of expats feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). Overall, 37% of expats are happy with their life in Kuwait.



### New Zealand Proves Too Expensive

Expats in New Zealand struggle the most with their Personal Finance (52nd, see pp. 37–39): they rate the general cost of living (75% vs. 35% globally) and their financial situation (30% vs. 21% globally) negatively. It might play a role that 32% do not feel fairly paid for their work (vs. 20% globally). Since 15% also do not see a purpose in their work (vs. 9% globally) and 26% do not like their working hours (vs. 17% globally), New Zealand only ranks 42nd in the Working Abroad Index.

New Zealand has a mediocre performance in the Expat Essentials and Quality of Life Indices (39th for each). The latter is mainly due to the high transportation costs (36% vs. 17% globally) and a lack of culture and nightlife (40% vs. 16% globally). But expats love the natural environment (95% vs. 83% globally) and the opportunities for recreational sports (84% vs. 75% globally). Lastly, the country ranks 34th for the Ease of Settling In. Overall, 60% of expats are happy with their life in New Zealand.



### Hong Kong Offers No Room for Creativity

Expats rank Hong Kong among the bottom 10 in the Personal Finance Index (44th), and 68% are unhappy with the general cost of living (vs. 35% globally). The destination narrowly escapes the bottom 10 in the Working Abroad Index (41st): 46% miss creativity in the local business culture (vs. 26% globally), but moving to Hong Kong has indeed improved their career prospects (70% vs. 60% globally).

Things do not look much better in the Quality of Life Index (40th). While the availability (96% vs. 73% globally) and affordability (93% vs. 70% globally) of public transportation is a highlight, expats feel that they cannot openly express themselves and their opinions (56% vs. 18% globally). They are also unhappy with the urban environment (33% vs. 17% globally). Hong Kong does best, but still not very well, in the Expat Essentials (35th) and Ease of Settling In (33rd) Indices. Overall, 56% of expats are happy with their life in Hong Kong. (For more information, see pp. 125–127 “Destination Report: Hong Kong”)



# Quality of Life

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17

Quality of Life Index 2022

19

Of Sun, Safety, Sports & More:  
The Quality of Life Index

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### Quality of Life

- 1 Spain
- 2 Taiwan
- 3 Austria
- 4 Portugal
- 5 UAE
- 6 Switzerland
- 7 Finland
- 8 Denmark
- 9 South Korea
- 10 Singapore
- 11 France
- 12 Estonia
- 13 Czechia
- 14 Australia
- 15 Germany
- 16 Norway
- 17 Japan
- 18 Qatar
- 19 Canada
- 20 Sweden
- 21 Luxembourg
- 22 Netherlands
- 23 Bahrain
- 24 Mexico
- 25 Russia
- 26 Belgium

### Leisure Options

- 1 Spain
- 2 Mexico
- 3 UAE
- 4 Russia
- 5 Thailand
- 6 Hungary
- 7 Portugal
- 8 USA
- 9 Australia
- 10 Brazil
- 11 South Africa
- 12 Indonesia
- 13 Poland
- 14 Greece
- 15 Czechia
- 16 Taiwan
- 17 Bahrain
- 18 France
- 19 Italy
- 20 Canada
- 21 Austria
- 22 Singapore
- 23 South Korea
- 24 Hong Kong
- 25 Qatar
- 26 United Kingdom

### Travel & Transit

- 1 Singapore
- 2 Austria
- 3 Czechia
- 4 South Korea
- 5 UAE
- 6 Switzerland
- 7 Taiwan
- 8 Spain
- 9 Estonia
- 10 Luxembourg
- 11 Netherlands
- 12 Poland
- 13 Russia
- 14 Japan
- 15 Portugal
- 16 China
- 17 Denmark
- 18 Hungary
- 19 Qatar
- 20 Germany
- 21 Sweden
- 22 Finland
- 23 France
- 24 Norway
- 25 Turkey
- 26 Hong Kong

### Health & Well-Being

- 1 Taiwan
- 2 South Korea
- 3 Austria
- 4 Qatar
- 5 France
- 6 Belgium
- 7 Spain
- 8 Saudi Arabia
- 9 UAE
- 10 Japan
- 11 Thailand
- 12 Denmark
- 13 Australia
- 14 Bahrain
- 15 Singapore
- 16 Finland
- 17 Germany
- 18 Luxembourg
- 19 India
- 20 Norway
- 20 Mexico
- 22 Portugal
- 23 Russia
- 24 Estonia
- 25 Switzerland
- 26 Cyprus

### Safety & Security

- 1 Denmark
- 2 Switzerland
- 3 Finland
- 4 Norway
- 5 Portugal
- 6 Estonia
- 7 UAE
- 8 Netherlands
- 9 Germany
- 10 Luxembourg
- 11 Canada
- 12 Sweden
- 13 Taiwan
- 14 Australia
- 15 Singapore
- 16 Czechia
- 17 Spain
- 18 Bahrain
- 19 Qatar
- 20 South Korea
- 21 Austria
- 22 Ireland
- 23 France
- 24 Oman
- 25 Japan
- 26 Belgium

### Environment & Climate

- 1 Finland
- 2 Switzerland
- 3 Portugal
- 4 Sweden
- 5 Austria
- 6 Australia
- 7 Spain
- 8 Norway
- 9 Estonia
- 10 Canada
- 11 New Zealand
- 12 Denmark
- 13 Germany
- 14 UAE
- 15 South Africa
- 16 France
- 17 Singapore
- 18 USA
- 19 Ireland
- 20 Oman
- 21 Taiwan
- 22 Czechia
- 23 Japan
- 24 Netherlands
- 25 Hungary
- 26 Luxembourg



## Quality of Life

27 Hungary  
28 Italy  
29 Poland  
30 Turkey  
31 United Kingdom  
32 Saudi Arabia  
33 China  
34 Greece  
35 Thailand  
36 USA  
37 Cyprus  
38 Oman  
39 New Zealand  
40 Hong Kong  
41 Indonesia  
42 Brazil  
43 South Africa  
44 Malaysia  
45 Kenya  
46 Ireland  
47 Egypt  
48 Vietnam  
49 Malta  
50 Philippines  
51 India  
52 Kuwait

## Leisure Options

27 Kenya  
28 Malaysia  
29 Vietnam  
30 Japan  
31 Egypt  
32 Estonia  
33 China  
34 Turkey  
35 Netherlands  
36 Denmark  
37 Belgium  
38 Germany  
39 Cyprus  
40 New Zealand  
41 Switzerland  
42 Finland  
43 Saudi Arabia  
44 Ireland  
45 Sweden  
46 Malta  
47 Norway  
48 India  
49 Oman  
50 Luxembourg  
51 Philippines  
52 Kuwait

## Travel & Transit

27 Belgium  
28 Bahrain  
29 Mexico  
30 Canada  
31 Italy  
32 Australia  
33 United Kingdom  
34 Thailand  
35 Oman  
36 Malaysia  
37 USA  
38 Egypt  
39 Greece  
40 Saudi Arabia  
41 Indonesia  
42 Vietnam  
43 Ireland  
44 Cyprus  
45 Kenya  
46 Malta  
47 Philippines  
48 Brazil  
49 South Africa  
50 New Zealand  
51 India  
52 Kuwait

## Health & Well-Being

27 Hong Kong  
28 Czechia  
29 Turkey  
30 Canada  
31 Malaysia  
32 Malta  
33 Italy  
34 South Africa  
35 China  
36 Brazil  
37 Sweden  
38 Egypt  
39 United Kingdom  
40 Vietnam  
41 Netherlands  
42 Oman  
43 Kenya  
44 Poland  
45 Greece  
46 New Zealand  
47 Hungary  
48 Indonesia  
49 Philippines  
50 USA  
51 Kuwait  
52 Ireland

## Safety & Security

27 Greece  
28 Cyprus  
29 United Kingdom  
30 New Zealand  
31 Saudi Arabia  
32 Vietnam  
33 Italy  
34 Poland  
35 Indonesia  
36 USA  
37 Malta  
38 Hungary  
39 China  
40 Russia  
41 Mexico  
42 Egypt  
43 Kenya  
44 Turkey  
45 Brazil  
46 Philippines  
47 Thailand  
48 India  
49 Kuwait  
50 Malaysia  
51 South Africa  
52 Hong Kong

## Environment & Climate

27 Mexico  
28 Turkey  
29 Kenya  
30 Italy  
31 Greece  
32 United Kingdom  
33 Brazil  
34 Cyprus  
35 Saudi Arabia  
36 Russia  
37 Qatar  
38 South Korea  
39 Bahrain  
40 Belgium  
41 Malaysia  
42 Indonesia  
43 Poland  
44 Thailand  
45 China  
46 Philippines  
47 Hong Kong  
48 Egypt  
49 Vietnam  
50 Malta  
51 India  
52 Kuwait

# Of Sun, Safety, Sports & More: The Quality of Life Index

The destinations with the best quality of life in 2022 offer good healthcare and transportation, among other factors, while the bottom 3 leave expats dissatisfied across the board.



## Methodology

The Quality of Life Index 2022 covers 21 rating factors across five different subcategories: Travel & Transit, Environment & Climate, Leisure Options, Health & Well-Being, and Safety & Security. Expats rated the factors on a scale from one (very bad) to seven (very good). This resulted in a ranking of 52 destinations with a minimum of 50 respondents each.



## Loving Life in Spain

Spain ranks 1st out of 52 in the Quality of Life Index, and no other place offers better Leisure Options (1st). Expats appreciate the opportunities for recreational sports (90% happy vs. 75% globally), as well as the culture and nightlife (85% vs. 67%). A Mexican respondent points out *"the availability of cultural events ... there's always something very interesting to do."* More than nine in ten (91%) also praise the culinary variety and dining options (vs. 77% globally).

However, it's not just the food and the sun — 66% love the

## Top Findings

- **#1 Spain only misses out on a top 10 rank in one of the five subcategories.**
- **#2 Taiwan is the undisputed winner when it comes to Health & Well-Being.**
- **Expats love #3 Austria, particularly in matters of Travel & Transit.**
- **#52 Kuwait, #51 India, and #50 the Philippines make up the bottom 3.**
- **The bottom 10 are geographically diverse, but Europe and Asia dominate the top 10.**

climate and weather (vs. 28% globally)! — which delight expats in Spain. They also point out the availability (82% happy vs. 73% globally), affordability (79% vs. 61%), and quality (84% vs. 72%) of healthcare.

Spain's results in the Travel & Transit (8th) and Environment & Climate (7th) Subcategories are slightly more mixed, though still well above average. Expats enjoy the travel opportunities (93% happy vs. 82% globally) and natural environment (91% vs. 83%). *"I appreciate the easy availability of the beach, mountains, and airport!"* says a respondent from the US. There's also a good infrastructure for cars (87% vs. 75%) and for those traveling on foot or by bike (89% vs. 77%).

Overall, Spain only misses out on the top 10 in one of the subcategories. Even then, its 17th place for Safety & Security is not caused by safety concerns (90% happy vs. 81% globally) but rather Spain's below-average results for political stability (31st).



## Taiwan's Healthcare Can't Be Beat

Taiwan (2nd) is the undisputed winner for Health & Well-Being (1st), ranking first for all four rating factors. Not a single respondent is unhappy with the affordability of healthcare (vs. 21% globally), and 98% praise its availability (vs. 73% globally).

Similarly, expats feel perfectly safe in Taiwan (no negative ratings). Another 76% agree that they can openly express themselves (vs. 64% globally). However, due to some worries over political stability (61% happy vs. 64% globally), Taiwan misses out on the top 10 for Safety & Security (13th).

That is not the case for Travel & Transit (7th). Expats highlight the great availability (8th) and affordability (5th) of public transportation – 73% even give the latter the best possible rating (vs. 39% globally)!

*"Oh, definitely the food and nature,"* a Hungarian respondent replies when asked what they like best about Taiwan. Others agree, rating Taiwan tenth for culinary variety and dining options. Well over nine in ten (94%) also like the natural environment (vs. 83% globally). Still, Taiwan receives its worst results in this index for the Environment & Climate (21st), mostly due to its air quality (41st).



## Out & About in Lovely Austria

Expats love Austria (3th) particularly in matters of Travel & Transit (2nd) – only Singapore does better here! They

highlight the affordability (10th) and availability (10th) of public transportation. A US expat even names *"the ability to get around with public transportation"* as one of their favorite things about life in Austria. The ease of getting around on foot or by bike (8th) is similarly appreciated. Plus, expats love the opportunity to travel (94% happy vs. 82% globally).

Like Taiwan, Austria also stands out for Health & Well-Being (3rd): more than half give the best rating to the availability (52% vs. 37% globally) and affordability (51% vs. 33%) of local healthcare. Expats also have easy access to all kinds of healthcare services (8th) and praise the quality of medical care (10th).

Clean air (10th) and the availability of green goods and services (3rd) help when it comes to living a healthy life. In Austria, 85% of expats rate the urban environment positively (vs. 67% globally), and 77% are very happy with the natural environment (vs. 55% globally). A similar share (78%) agrees that the government's policies aim to protect the environment (vs. 61% globally).

Austria's results in the Leisure Options (21st) and Safety & Security (21st) Subcategories are not as striking, though still above average. The majority is happy with sporting opportunities (88% vs. 75%) and feels safe in Austria (93% vs. 81% globally). However, ratings for the culinary offering (74% vs. 77% globally) and the political stability (67% vs. 64%) are a little less enthusiastic.



## The Bottom 3: Kuwait, India, & the Philippines

**Kuwait** offers the worst Quality of Life (52nd). It places last for three out of five subcategories – Leisure Options, Travel & Transit, and Environment & Climate – and ends up in the bottom 5 for Health & Well-Being (51st) and Safety & Security (49th).

Expats feel mostly safe in Kuwait (79% vs. 81% globally), but there's a *"poor infrastructure"* and the country is *"not eco-friendly"*, according to a British expat. Not even a third (31%) rate the availability of green goods and services favorably, for example (vs. 64% globally). And 22% give the availability of public transportation the worst possible rating (vs. 5% globally).

In comparison, **India** at least receives good results for Health & Well-Being (19th). However, with a bottom 10 spot for all other subcategories, this result does not save it from ranking 51st. Expats are mostly happy with the affordability (8th) and availability (22nd) of healthcare, but also rate India the worst country worldwide for air quality (52nd).

They are also dissatisfied with their safety, both in general (48th) and when trying to get around on foot or by bike (51st). A third (33%) rate the availability of public transit options negatively (vs. 17% globally), and 55% are dissatisfied with the infrastructure for cars (vs. 13% globally).

Respondents in the **Philippines** (50th) are also disappointed with the roads (50th), as well as their travel opportunities

(48th). While the country gets a few good results — e.g., for the climate and weather (76% happy vs. 62% globally) — these do not save it from landing in the bottom 10 of every subcategory.

In fact, the Philippines ranks 51st for Leisure Options and 49th for Health & Well-Being. Over a third (34%) also give the political stability a negative rating (vs. 15% globally), and just 40% feel they can openly express their opinions (vs. 64% globally).



### Trends in the Top 10

Neighboring **Portugal** (4th) joins Spain among the top 10. Like in Spain, expats are particularly happy with the Environment & Climate (3rd) and the Leisure Options (7th), though less satisfied when it comes to Health & Well-Being (22nd). Portugal places fifth for Safety & Security, though.

The **UAE** (5th) is the only Middle Eastern destination in the top 10. Expats particularly appreciate its Leisure Options (3rd) and Travel & Transit (5th), but the country also receives good results for nearly all factors. The natural environment is the only exception (65% happy vs. 83% globally).

Like Austria, **Switzerland** (6th) does well for Environment & Climate (2nd) and Travel & Transit (6th) and performs worst for Leisure Options (41st). It only receives a mediocre 25th place for Health & Well-Being, mainly due to the lack of affordable healthcare (48th). However, Switzerland places second for Safety & Security and is viewed as the politically most stable country (1st).

**Finland** (7th) and **Denmark** (8th) both receive below-average results for Leisure Options (42nd and 36th, respectively). However, they make up for it by getting top grades for many other factors. Both rank among the top 3 for Safety & Security (1st Denmark, 3rd Finland). Expats also couldn't be any happier with the air quality in Finland (1st) and the availability of green goods and services in Denmark (1st).

With **South Korea** (9th) and **Singapore** (10th), two other Tiger States join Taiwan (2nd) in the top 10. All three do well for Travel & Transit — Singapore even ranks first — but expats appreciate the Environment & Climate in Singapore (17th) much more than in South Korea (38th). However, South Korea is only beaten by Taiwan for Health & Well-Being (2nd).



### Trends in the Bottom 10

Next to **India** (51st) and the **Philippines** (50th), there are two more Asian destinations in the bottom 10: Vietnam (48th) and Malaysia (44th). Their results are fairly similar to those of India and the Philippines, for example, in the Environment & Climate Subcategory — Malaysia's 41st place is the "best" result here. At least, expats are more satisfied with the Leisure Options (Vietnam 29th; Malaysia 28th).

With **Egypt** (47th), **Kenya** (45th), and **South Africa** (43rd), all three African countries featured in the survey are among the bottom 10. Expats are particularly concerned about Safety & Security — Egypt (42nd) nearly ends up in the bottom 10 of this subcategory, followed by Kenya (43rd) and South Africa (51st).

Travel & Transit is an issue for expats in **Malta** (49th in the index) and **Ireland** (46th), the two European destinations among the ten worst-rated ones. Both end up in the bottom 10 for this subcategory, as well as for Leisure Options. And while Ireland is rated the worst country worldwide for Health & Well-Being (52nd), Malta loses out in regard to the Environment & Climate (50th).



# Ease of Settling In

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23

Ease of Settling In Index 2022

25

Hospitable or Hostile?

The Ease of Settling In Index

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### Ease of Settling In

- 1 Mexico
- 2 Indonesia
- 3 Philippines
- 4 Brazil
- 5 Oman
- 6 Taiwan
- 7 Portugal
- 8 Kenya
- 9 Vietnam
- 10 Spain
- 11 Thailand
- 12 Bahrain
- 13 UAE
- 14 Greece
- 15 Egypt
- 16 Malaysia
- 17 Australia
- 18 Ireland
- 19 USA
- 20 Russia
- 21 Malta
- 22 Turkey
- 23 Hungary
- 24 India
- 25 Qatar
- 26 South Africa

### Culture & Welcome

- 1 Mexico
- 2 Indonesia
- 3 Brazil
- 4 Portugal
- 5 Philippines
- 6 Taiwan
- 7 Spain
- 8 Oman
- 9 Kenya
- 10 UAE
- 11 Bahrain
- 12 Greece
- 13 Vietnam
- 14 Thailand
- 15 Australia
- 16 USA
- 17 Egypt
- 18 Ireland
- 19 Russia
- 20 Canada
- 21 Malta
- 22 Malaysia
- 23 Turkey
- 24 France
- 25 Italy
- 26 Qatar

### Local Friendliness

- 1 Mexico
- 2 Indonesia
- 3 Oman
- 4 Philippines
- 5 Brazil
- 6 Vietnam
- 7 Taiwan
- 8 Thailand
- 9 Portugal
- 10 Bahrain
- 11 Kenya
- 12 Ireland
- 13 Spain
- 14 UAE
- 15 Egypt
- 16 Greece
- 17 Malaysia
- 18 USA
- 19 India
- 20 Australia
- 21 Canada
- 22 Malta
- 23 Turkey
- 24 Russia
- 25 China
- 26 Italy

### Finding Friends

- 1 Mexico
- 2 Indonesia
- 3 Philippines
- 4 Brazil
- 5 Kenya
- 6 Taiwan
- 7 Vietnam
- 8 Thailand
- 9 Spain
- 10 Oman
- 11 Russia
- 12 Portugal
- 13 Hungary
- 14 Egypt
- 15 Greece
- 16 Malaysia
- 17 Bahrain
- 18 Malta
- 19 UAE
- 20 South Africa
- 21 China
- 22 Singapore
- 23 Australia
- 24 Turkey
- 25 Hong Kong
- 26 India



### Ease of Settling In

27 Cyprus  
 28 Canada  
 29 Italy  
 30 China  
 31 Singapore  
 32 Saudi Arabia  
 33 Hong Kong  
 34 New Zealand  
 35 France  
 36 United Kingdom  
 37 Netherlands  
 38 Belgium  
 39 Poland  
 40 Estonia  
 41 South Korea  
 42 Czechia  
 43 Switzerland  
 44 Finland  
 45 Japan  
 46 Luxembourg  
 47 Denmark  
 48 Germany  
 49 Austria  
 50 Norway  
 51 Sweden  
 52 Kuwait

### Culture & Welcome

27 Singapore  
 28 Hungary  
 29 Cyprus  
 30 United Kingdom  
 31 South Africa  
 32 Estonia  
 33 Netherlands  
 34 Saudi Arabia  
 35 India  
 36 Hong Kong  
 37 New Zealand  
 38 Belgium  
 39 Poland  
 40 Finland  
 41 Switzerland  
 42 Czechia  
 43 China  
 44 Luxembourg  
 45 Denmark  
 46 Japan  
 47 Austria  
 48 South Korea  
 49 Sweden  
 50 Germany  
 51 Norway  
 52 Kuwait

### Local Friendliness

27 Saudi Arabia  
 28 Qatar  
 29 Netherlands  
 30 New Zealand  
 31 Cyprus  
 32 Hungary  
 33 Belgium  
 34 United Kingdom  
 35 South Africa  
 36 Finland  
 37 Hong Kong  
 38 France  
 39 Japan  
 40 Singapore  
 41 Poland  
 42 South Korea  
 43 Luxembourg  
 44 Switzerland  
 45 Denmark  
 46 Estonia  
 47 Norway  
 48 Germany  
 49 Sweden  
 50 Czechia  
 51 Austria  
 52 Kuwait

### Finding Friends

27 USA  
 28 Cyprus  
 29 Qatar  
 30 Czechia  
 31 Ireland  
 32 Saudi Arabia  
 33 Italy  
 34 South Korea  
 35 New Zealand  
 36 France  
 37 Poland  
 38 United Kingdom  
 39 Estonia  
 40 Canada  
 41 Austria  
 42 Belgium  
 43 Switzerland  
 44 Netherlands  
 45 Japan  
 46 Germany  
 47 Finland  
 48 Denmark  
 49 Luxembourg  
 50 Norway  
 51 Sweden  
 52 Kuwait



# Hospitable or Hostile?

## The Ease of Settling In Index

While two of the bottom 3 can be found in Northern Europe, two of the three most welcoming expat destinations are located in Southeast Asia. But the clear number one is ... Mexico.



### Methodology

The *Expats Insider 2022* survey features 52 destinations with a minimum sample size of 50 respondents. The Ease of Settling In Index is based on three subcategories with two or three rating factors each. The respondents were asked to rate each factor on a scale of 1 to 7.

The Local Friendliness Subcategory is based on the general friendliness of the local population and their friendliness towards foreign residents. Finding Friends includes making local friends and expats' satisfaction with their social life. For this subcategory, the respondents were also asked if they have a personal support network in their current country of residence. Lastly, the Culture & Welcome Subcategory covers feeling at home, feeling welcome, and getting used to the local culture.

### Top Findings

- **#1 Mexico is the uncontested winner here, placing first for each rating factor.**
- **#2 Indonesia also has a very strong performance in all three subcategories.**
- **#3 The Philippines does especially well with regard to Finding Friends.**
- **#52 Kuwait, #51 Sweden, and #50 Norway make up the bottom 3 of this index.**
- **The top 10 are geographically diverse, but European countries predominate among the bottom 10.**



### Mexico: The Friendliest People Worldwide

Mexico is the uncontested number one in the Ease of Settling In Index. It ranks 1st out of 52 destinations for all three subcategories and eight rating factors. Mexico has the world's friendliest population — at least according to expats: 90% describe the local residents as generally friendly (vs. 66% globally), and 89% consider them friendly towards foreign residents in particular (vs. 65% globally). *"The local residents around here are the friendliest and most helpful people I have ever known,"* stresses a US expat.

This friendliness also seems to help expats easily find friends abroad. Three in four respondents in Mexico (75%) consider it easy to make local friends, 33 percentage points more than the global average (42%). Actually, only 18% of those living in Mexico are mainly friends with other expats, compared to 33% worldwide. Another 75% are happy with their social life (vs. 56% globally), while 80% have a personal support network in Mexico (vs. 59% globally).

Moreover, expats have few troubles adjusting to the local culture: 84% describe it as easy to get used to, 22 percentage points more than the worldwide average (62%). Nearly nine in ten (89%) feel welcome in Mexico as well (vs. 66% globally). It's hardly surprising that 86% feel at home there (vs. 62% globally). By the way, Mexico is also the country where expats are the happiest (91% vs. 71% globally). Though this question does not feature in the Ease of Settling In Index, these two topics are still connected: when asked which reasons have contributed significantly to their happiness, 58% of respondents in Mexico mention enjoying the local culture (vs. 35% globally).



### Indonesia: Where Expats Feel Welcome

Indonesia (2nd) follows right behind Mexico in the Ease of Settling In Index. It also has a very strong performance for all subcategories (2nd in each) and rating factors, though just a little less strong than Mexico's.

When it comes to Local Friendliness (2nd), 90% of expats in Indonesia consider the local population friendly (vs. 66% globally). The same share (90%) also describes them as friendly towards foreign residents (vs. 65% globally).

Just like in Mexico, expats in Indonesia find it easy to make local friends (71% vs. 42% globally): 66% are friends with both locals and expats (vs. 49% globally), whereas 19% have mostly Indonesian friends (vs. 17% globally). A mere 16% are mainly friends with other expats, about half the global

average (33%). All in all, 77% are happy with their social life (vs. 56% globally), and 66% have a support network to ask for help, if necessary (vs. 59% globally).

Lastly, Indonesia does very well in the Culture & Welcome Subcategory (2nd). At 69%, the share of expats who find it easy to get used to the local culture is a little lower than Mexico's, but still above the global average of 62%. Four in five (80%) feel at home there (vs. 62% globally), with an even higher percentage of 89% feeling welcome (vs. 66% globally). *"I just love Indonesia's friendly people, the welcoming culture, and the opportunities for traveling within the country,"* an expat from Switzerland summarizes.



### Feeling at Home in the Philippines

With the Philippines (3rd), another Southeast Asian destination makes it onto the podium. It does best in the Finding Friends Subcategory, also ranking 3rd out of 52. For instance, 71% of expats agree that making local friends is easy, nearly 30 percentage points more than the global average (42%). Indeed, only 14% are mostly friends with other expats, compared to 33% worldwide. Moreover, expats in the Philippines are really happy with their social life, which 68% rate positively (vs. 56% globally). However, just 58% have a personal support network, about the same as the global average (59%).

Regarding Local Friendliness (4th), the Philippines narrowly misses out on the top 3. Still, 83% describe the local

population as generally friendly (vs. 66% globally), with another 85% considering them friendly towards foreign residents (vs. 65% globally). *"I think the Filipino people are the friendliest and most hospitable people in the world. I feel blessed to be living among them,"* shares an expat from the US.

In the Culture & Welcome Subcategory (5th), the country features among the global top 5, too: 80% feel welcome there (vs. 66% globally), and 78% feel at home (vs. 62% globally). About three in four (74%) also think the local culture is easy to get used to (vs. 62% globally).



### Where Expats Struggle with Settling In

**Kuwait** (52nd) comes last in the Ease of Settling In Index (52nd). It is the very opposite of Mexico, placing last for each subcategory and rating factor. Among other things, expats are unhappy with their social life (50% vs. 26% globally). They perceive the local residents as unfriendly (44% vs. 17% globally) and do not feel at home (56% vs. 21% globally). *"The locals here aren't as friendly as in other Middle Eastern countries,"* complains an expat from the UK.

The other two countries in the bottom 3 are **Sweden** (51st) and its neighbor Norway (50th). In Sweden, expats struggle most with Finding Friends, ranking the country 51st in this subcategory: 63% find it hard to make local friends (vs. 37% globally). Nearly two in five (38%) are not satisfied with their social life (vs. 26% globally), and 33% do not have a personal

support network (vs. 24% globally). *"I don't like the fact that you can't make friends with the Swedes easily,"* a Nigerian respondent shares.

In **Norway**, it is the Culture & Welcome Subcategory (51st) that is the biggest pain point for expats. Nearly three in ten (29%) respondents do not feel welcome (vs. 16% globally). Two in five (40%) also find it difficult to get used to the local culture, compared to an average of 19%. Unsurprisingly, 31% of expats do not feel at home in Norway, ten percentage points more than the global average (21%). *"Norway has been the most difficult country to settle in, and I have lived on five different continents,"* a Swiss expat says.



## Trends in the Top & Bottom 10

The top 10 for settling in are a geographically diverse mix of destinations across four continents. However, it is striking that there are only two European countries on this list: **Spain** ranks 10th out of 52, and neighboring **Portugal** lands in 7th place. The Iberian Peninsula is joined by two Latin American countries. In addition to Mexico (1st), there is also **Brazil** (4th), which just misses out on a top 3 ranking.

With Indonesia (2nd) and the Philippines (3rd), two of the top 3 are located in Southeast Asia, and a third one — **Vietnam** — comes ninth. There is also an East Asian destination in the top 10: **Taiwan** ranks 6th out of 52. The rest are two geographical outliers: **Oman** (5th) is the only Middle Eastern country that does very well here, while **Kenya** (8th) represents the African continent.

Like the top 10, the bottom 10 of the Ease of Settling In Index also consist of distinct regional clusters, as well as a couple of outliers. But here the European destinations predominate.

Apart from Sweden (51st) and Norway (50th), the other two Nordic countries featured in the *Expat Insider 2022* survey also end up among the bottom 10. **Denmark** lands in 47th place, while **Finland** ranks 44th. Moreover, all three German-speaking countries perform very poorly. **Switzerland** does best in 43rd place, whereas both **Germany** (48th) and **Austria** (49th) are among the bottom 5. Finally, **Luxembourg** (46th) is one more European country on this list.

As the only Middle Eastern expat hub, Kuwait (52nd) is one of the outliers at the bottom of the Ease of Settling In Index. The other one is **Japan** — 45th out of 52 and the only East Asian destination bringing up the rear.



# Working Abroad

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29

Working Abroad Index 2022

31

Working Abroad: From Great Job Markets  
to a Lack of Career Opportunities

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## Working Abroad

- 1 Denmark
- 2 Australia
- 3 Ireland
- 4 Netherlands
- 5 UAE
- 6 Estonia
- 7 USA
- 8 Sweden
- 9 Norway
- 10 Belgium
- 11 Canada
- 12 Germany
- 13 Czechia
- 14 Poland
- 15 United Kingdom
- 16 Switzerland
- 17 Mexico
- 18 Singapore
- 19 Austria
- 20 Finland
- 21 Saudi Arabia
- 22 Taiwan
- 23 Qatar
- 24 France
- 25 Russia
- 26 China

## Career Prospects

- 1 USA
- 2 Ireland
- 3 UAE
- 4 United Kingdom
- 5 Australia
- 6 Qatar
- 7 Poland
- 8 Singapore
- 9 Russia
- 10 Netherlands
- 11 Germany
- 12 Belgium
- 13 Czechia
- 14 Canada
- 15 Saudi Arabia
- 16 China
- 17 Hong Kong
- 18 Mexico
- 19 Taiwan
- 20 Switzerland
- 21 India
- 22 Egypt
- 23 South Korea
- 24 Estonia
- 25 Austria
- 26 Indonesia

## Work & Leisure

- 1 Denmark
- 2 Norway
- 3 Sweden
- 4 Mexico
- 5 Australia
- 6 Poland
- 7 Czechia
- 8 Estonia
- 9 Netherlands
- 10 Finland
- 11 Austria
- 12 Indonesia
- 13 Portugal
- 14 France
- 15 Hungary
- 16 Ireland
- 17 Germany
- 18 Kenya
- 19 Canada
- 20 Belgium
- 21 Spain
- 22 Vietnam
- 23 Brazil
- 24 Thailand
- 25 India
- 26 Oman

## Salary & Job Security

- 1 Switzerland
- 2 Denmark
- 3 Sweden
- 4 Germany
- 5 Norway
- 6 Taiwan
- 7 Singapore
- 8 Austria
- 9 Netherlands
- 10 China
- 11 Luxembourg
- 12 Belgium
- 13 Australia
- 14 Ireland
- 15 Finland
- 16 South Korea
- 17 UAE
- 18 Czechia
- 19 Qatar
- 20 Estonia
- 21 Saudi Arabia
- 22 France
- 23 Canada
- 24 Vietnam
- 25 USA
- 26 Poland

## Work Culture & Satisfaction

- 1 Estonia
- 2 Denmark
- 3 USA
- 4 Netherlands
- 5 UAE
- 6 Australia
- 7 Canada
- 8 Sweden
- 9 Ireland
- 10 United Kingdom
- 11 Finland
- 12 Belgium
- 13 Norway
- 14 Poland
- 15 Mexico
- 16 Switzerland
- 17 Czechia
- 18 Bahrain
- 19 Russia
- 20 Qatar
- 21 South Africa
- 22 Kenya
- 23 Saudi Arabia
- 24 Germany
- 25 Brazil
- 26 New Zealand



## Working Abroad

27 Luxembourg  
28 Indonesia  
29 Vietnam  
30 Bahrain  
31 South Korea  
32 Kenya  
33 India  
34 Hungary  
35 Portugal  
36 Malta  
37 Spain  
38 Brazil  
39 Oman  
40 Egypt  
41 Hong Kong  
42 New Zealand  
43 Japan  
44 Malaysia  
45 Thailand  
46 South Africa  
47 Italy  
48 Greece  
49 Cyprus  
50 Philippines  
51 Kuwait  
52 Turkey

## Career Prospects

27 France  
28 Japan  
29 Kenya  
30 Denmark  
31 Hungary  
32 Vietnam  
33 Luxembourg  
34 Brazil  
35 Sweden  
36 Norway  
37 Bahrain  
38 Malta  
39 Malaysia  
40 Oman  
41 Spain  
42 Turkey  
43 Portugal  
44 Finland  
45 Thailand  
46 New Zealand  
47 Kuwait  
48 Italy  
49 South Africa  
50 Cyprus  
51 Greece  
52 Philippines

## Work & Leisure

27 Taiwan  
28 Saudi Arabia  
29 United Kingdom  
30 Bahrain  
31 Malta  
32 Russia  
33 Singapore  
34 South Korea  
35 UAE  
36 South Africa  
37 Luxembourg  
38 USA  
39 Switzerland  
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41 New Zealand  
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45 Qatar  
46 Malaysia  
47 Japan  
48 Hong Kong  
49 Cyprus  
50 Kuwait  
51 Egypt  
52 Turkey

## Salary & Job Security

27 United Kingdom  
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37 Hong Kong  
38 Portugal  
39 Kuwait  
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41 Oman  
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49 Greece  
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51 South Africa  
52 Turkey

## Work Culture & Satisfaction

27 Portugal  
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29 Egypt  
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31 Indonesia  
32 France  
33 Luxembourg  
34 Hungary  
35 Spain  
36 Oman  
37 Vietnam  
38 Hong Kong  
39 Taiwan  
40 Malta  
41 India  
42 Italy  
43 Greece  
44 Malaysia  
45 China  
46 Turkey  
47 South Korea  
48 Thailand  
49 Philippines  
50 Japan  
51 Cyprus  
52 Kuwait

# Working Abroad: From Great Job Markets to a Lack of Career Opportunities

The best countries for working abroad in 2022 impress with their job markets and work-life balance. Expats in the bottom 3 are particularly unhappy with the local business culture.



## Methodology

The Working Abroad Index includes 52 countries and territories in total with a minimum sample size of 50 respondents per destination. It is based on four subcategories with at least two factors each. The Career Prospects Subcategory factors in the local job market, personal career opportunities, and whether moving to the destination in question improved expats' career prospects. The Salary & Job Security Subcategory includes questions on job security, the state of the economy, and fair pay. Working hours and work-life balance make up the Work & Leisure Subcategory. And, aside from overall job satisfaction, the Work Culture & Satisfaction Subcategory looks into whether expats see a purpose in their work and if the local business culture encourages creativity / thinking outside the box, supports flexibility, and promotes independent work and/or flat hierarchies. Survey respondents were asked to rate each factor on a scale of 1 to 7.

## Top Findings

- **#1 Denmark is popular for its work-life balance and working hours.**
- **Expats in #2 Australia and #3 Ireland are happy with the local job market.**
- **#52 Turkey, #51 Kuwait, and #50 the Philippines make up the bottom 3 of the index.**
- **Seven out of the top 10 countries in the index are located in Europe.**
- **Asian countries make up four of the bottom 10 destinations in the index.**



## #1 Denmark: A Stable Economy & Great Work-Life Balance

Denmark ranks 1st in the Working Abroad Index and 30th out of 52 destinations overall. It is also the best country when it comes to Work & Leisure (1st). Expats are *completely* satisfied with their working hours: 42% say as much, compared to 28% globally. The work-life balance is another big selling point (77% positive ratings vs. 62% globally).

Over four in five expats in Denmark (81%) enjoy the independent work and/or flat hierarchies of the local business culture (vs. 45% globally), and 36% even agree completely with this factor (vs. 16% globally). According to 85%, the business culture also supports flexibility – that's 25 percentage points more than the global average of 60%. And just under seven in ten (69%) agree creativity and thinking outside the box are encouraged (vs. 51% globally).

An impressive 95% of survey respondents rate the state of the economy positively, compared to a global average

of 64% — only Switzerland's economy receives even better grades. In comparison, Denmark receives rather average results for the general job satisfaction (63% vs. 64% globally) and personal career opportunities (54% vs. 58% globally). It fares a bit better regarding expats seeing a purpose in their work (82% vs. 78% globally).

However, the country also receives below average results for some factors: only 43% rate the local job market positively (vs. 47% globally), and 54% say that moving to Denmark has improved their career prospects (vs. 60% globally).



## #2 Australia: Great Career Opportunities Down Under

Australia, 2nd in the Working Abroad Index, ranks 9th out of 52 destinations overall. Over three in five expats (62%) rate the job market in Australia positively (vs. 47% globally), and nearly twice the global average give it the best possible rating (29% vs. 15% globally). An even higher share (64%) like their personal career opportunities (vs. 58% globally). *"You can be whatever you want to be especially with your career,"* says one survey respondent from Nepal. However, while 58% agree that the move to Australia has improved their career prospects, this is two percentage points below the global average of 60%.

Three-quarters of expats in Australia (75%) are generally happy with their working hours, and 42% even very much so (vs. a global 63% and 28%, respectively). According to an expat from the Netherlands, *"the emphasis is on the family,*

*not on work or career. People are very understanding of juggling both."* Seven in ten (70%) rate the work-life balance positively (vs. 62% globally).

The Australian business culture receives good grades, too: 78% agree that it supports flexibility (vs. 60% globally), and 65% believe that it encourages creativity and thinking outside the box (vs. 51% globally). The same share (65%) agrees that it promotes independent work and/or flat hierarchies, 20 percentage points above the global average of 45%!

More than three-quarters of expats in Australia (77%) rate the state of the economy positively (vs. 64% globally). And seven in ten agree that they are paid fairly for their work (70% vs. 62% globally) and rate the job security in Australia favorably (70% vs. 59% globally). Unsurprisingly, 72% are satisfied with their job (vs. 64% globally).



## #3 Ireland: A Solid Job Market

Although Ireland places 3rd in the Working Abroad Index, the country only ranks 38th out of 52 destinations overall. Over two in three expats in Ireland (68%) rate the local job market positively (vs. 47% globally), and nearly twice the global average give it the best possible rating (29% vs. 15%). Only the USA receives better results for this factor!

An even higher share (72%) rates the personal career opportunities positively (vs. 58% globally). Nearly three-quarters of expats in Ireland (74%) agree that moving to the country has improved their prospects (vs. 60% globally),

affording Ireland a second place in the Career Prospects Subcategory.

*"For foreigners, there are a lot of job opportunities, due to the international companies that are located there,"* a Dutch expat living in Ireland points out. Altogether, 70% of expats are generally satisfied with their job in Ireland (vs. 64% globally).

They are generally happy with the Irish business culture, too, and agree that it encourages creative thinking (65% vs. 51% globally), supports flexibility (79% vs. 60% globally), and promotes independent work and/or flat hierarchies (59% vs. 45% globally).

Over seven in ten expats (71%) rate the Irish economy positively (vs. 64% globally). A similar share (69%) agree that they are paid fairly, compared to 62% globally. And close to three in four (74%) are happy with the job security (vs. 59% globally), ranking Ireland first in the world for this factor! Ireland's 16th place in the Work & Leisure Subcategory is not quite as impressive, but still above average. Three-quarters (75%) are, for example, satisfied with their working hours in Ireland (vs. 63% globally).



## The Bottom 3: Turkey, Kuwait & the Philippines

**Turkey** ranks in last place (52nd) in the Working Abroad Index and 45th overall.

Nearly three in five respondents (57%) rate the state of the



Turkish economy negatively, compared to just 17% of expats worldwide. More than one-fifth (21%) even say that it's very bad (vs. 3% globally). Only 45% agree that they are paid fairly for their work (vs. 62% globally), and a third (33%) rate the job security in Turkey negatively (vs. 20% globally), resulting in a last place (52nd) in the Salary & Job Security Subcategory.

Turkey also comes last for Work & Leisure (52nd). Close to three in ten expats (29%) are unhappy with their working hours (29% vs. 17% globally) and work-life balance (28% vs. 19% globally). Overall, only 43% are happy with their job in Turkey (vs. 64% globally). Just 39% say that the local business culture supports flexibility, compared to 60% globally. While 69% of expats in Turkey see a purpose in their work, this is still nine percentage points below the global average of 78%.

Moving to Turkey has improved the career prospects of less than half of the survey respondents (48%), and 34% rate the local job market negatively (vs. a global 60% and 27%, respectively). *"Finding a job here is very difficult,"* says one Cameroonian survey respondent, *"and the work conditions are not good at all compared to the pay."*

**Kuwait** ranks 51st in the Working Abroad Index and last overall. Expats are especially unhappy with the business culture in Kuwait, landing it in last place in the Work Culture & Satisfaction Subcategory (52nd). The majority disagrees that the business culture encourages creativity (62% vs. 26% globally), supports flexibility (53% vs. 19% globally),

or promotes independence (67% vs. 28% globally). Only 65% of expats in Kuwait see a purpose in their work (vs. 78% globally). Nearly twice the global average (37% vs. 19% globally) are unhappy with their work-life balance, and 26% are dissatisfied with their working hours (vs. 17% globally).

While moving to Kuwait has improved some expats' career prospects (53% vs. 60% globally), close to half (46%) rate the local job market negatively (vs. 27% globally). And around two in five (39%) are unhappy with the personal career opportunities (vs. 22% globally). *"There aren't many business opportunities here,"* an expat from Egypt says.

What is more, a third of the expats in Kuwait (33%) rate the job security in the country negatively, and just 48% agree that they are paid fairly for their work (vs. 20% and 62% globally). Despite all this, 65% are still happy with the state of the local economy, about as much as the global average of 64%.

Ranking 21st overall, the **Philippines** does not impress expats when it comes to the Working Abroad Index (50th). Around a third disagree that a move to this destination has improved their career prospects (36% vs. 18% globally) and are dissatisfied with their personal career opportunities (32% vs. 22% globally). Nearly two in five (39%) also rate the job market in the Philippines negatively, and 20% even say that it's very bad (vs. a global 27% and 7%, respectively). It's lucky then that work is typically not the main motivation for relocating to the Philippines (24% vs. 36% globally).

Expats in the Philippines are also generally unhappy with the

local business culture: more than two in five disagree that it encourages thinking outside the box (42% vs. 26% globally) or promotes independent work and/or flat hierarchies (43% vs. 28% globally).

Less than half of the survey respondents in the Philippines (47%) rate the working hours positively (vs. 63% globally), and a quarter (25%) are unhappy with their work-life balance (vs. 19% globally). Unsurprisingly then, the general job satisfaction is not particularly high in the Philippines: 53% give this factor a positive rating, eleven percentage points less than the global average (64%).



## Trends in the Top 10

The Northern European countries featured in the survey – Denmark (1st), Estonia (6th), Sweden (8th), and Norway (9th) – all rank in the top 10 of the Working Abroad Index, except for Finland, which comes in 20th.

**Estonia** (6th) particularly impresses expats with its local business culture: more than four in five agree that it encourages creativity and thinking outside the box (84% vs. 51% globally) and promotes independent work and/or flat hierarchies (82% vs. 45% globally). An impressive 91% also say that it supports flexibility (vs. 60% globally). *"I really like the start-up environment and how innovative and creative local people are in Estonia,"* shares an expat from the Philippines.

Expats in **Sweden** (8th) and **Norway** (9th) see much of the

countries' strength in the Work & Leisure Subcategory, ranking the countries third and second, respectively. More than three in four respondents in Sweden (77%) and Norway (78%) are happy with their working hours (vs. 63% globally). A similar share appreciate the work-life balance in their respective country (75% in Sweden and 77% in Norway vs. 62% globally). However, none of the Northern European countries rank exceptionally well in the Career Prospects Subcategory – Estonia performs best, occupying a mediocre 24th place.

They are joined in the top 10 by three further European destinations: Ireland (3rd), the Netherlands (4th), and Belgium (10th).

While **Ireland** impresses with great career prospects, expats in the **Netherlands** highlight the local business culture: 74% agree that it promotes independent work and/or flat hierarchies (vs. 45% globally), 83% say that it supports flexibility (vs. 60% globally), and 73% find that it encourages thinking outside the box (vs. 51% globally).

Expats in **Belgium**, on the other hand, especially value the job security in the country: 72% say as much (vs. 59% globally). The same share (72%) agrees that they are getting paid fairly for their work (vs. 62% globally). One survey respondent from Lebanon praises the country for *"the opportunities ahead, the freedom, the mixed cultures, and the high income per job."*

**Australia** (2nd), the **UAE** (5th), and the **USA** (7th) are the non-European outliers in the top 10 of the Working Abroad

Index. Although located in different parts of the world, all three destinations perform well in the Career Prospects Subcategory, where they all rank among the top 5. Expats in Australia praise the local job market (62% vs. 47% globally), while 79% in the UAE agree that moving there has improved their career prospects (vs. 60% globally). And more than seven in ten (72%) appreciate the personal career opportunities in the USA (vs. 58% globally).



## Trends in the Bottom 10

There are four Southern European destinations in the bottom 10 of the Working Abroad Index: Turkey (52nd), Cyprus (49th), Greece (48th), and Italy (47th).

Expats in **Cyprus** are particularly dissatisfied with their personal career opportunities (34% vs. 22% globally). *"I think it's difficult to find a job here in Cyprus,"* one survey respondent from Nigeria says. Moreover, 22% do not see a purpose in their work (vs. 9% globally), and 33% rate their overall job satisfaction negatively (vs. 16% globally).

For 35% of the expats in **Greece**, moving to the country has not improved their career prospects (vs. 18% globally), and 35% also rate their personal career opportunities negatively (vs. 22% globally).

Expats in **Italy** are not paid fairly for their work, according to 29% of them (vs. 20% globally). Nearly half (45%) are unhappy with the job market in Italy (vs. 27% globally). *"The job situation is the worst, and the pay is very low,"* an expat from the US says.

Next to the Philippines (50th), Thailand (45th), Malaysia (44th), and Japan (43rd) rank in the bottom 10 of the index as well.

Close to two in five expats in **Thailand** (38%) give the local job market a negative rating (vs. 27% globally). According to another 45%, the local business culture also does not promote independent work and/or flat hierarchies (vs. 28% globally).

Aside from the local job market, which 34% of expats in **Malaysia** rate negatively (vs. 27% globally), just 45% are happy with the work-life balance in the country (vs. 62% globally). Respondents in **Japan** are similarly dissatisfied with their working hours (25% negative ratings vs. 17% globally) and work-life balance (31% vs. 19% globally). Additionally, over three in five (63%) do not agree that the local business culture encourages creativity and thinking outside the box (vs. 26% globally). A survey respondent from the US describes Japanese work culture as *"a bit closed off to new ideas"*, and an expat from Indonesia finds that the work ethic is *"very uptight and inflexible"*.

Next to Kuwait (#51), **South Africa** (#46) also ranks in the bottom 10. While the country does okay in the Work Culture Satisfaction Subcategory (21st), a quarter (25%) rate their overall job satisfaction negatively (vs. 16% globally). South Africa also does not impress with its job security (36% negative ratings vs. 20% globally) or local job market (47% vs. 27% globally). *"The job situation is difficult,"* a German survey respondent says, *"I'm not working in my profession, and the monthly income is not enough."*



# Personal Finance

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**36**

Personal Finance Index 2022

**37**

Where Expats' Finances Go a Long Way  
(and Where They Don't)

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## Personal Finance

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1	Vietnam	27	USA
2	Mexico	28	Japan
3	Indonesia	29	France
4	Thailand	30	Australia
5	Malaysia	31	Switzerland
6	India	32	Netherlands
7	Philippines	33	Italy
8	Taiwan	34	UAE
9	China	35	South Korea
10	Portugal	36	Turkey
11	Spain	37	Norway
12	Czechia	38	Sweden
13	Russia	39	Finland
14	Poland	40	Greece
15	Hungary	41	Denmark
16	Austria	42	South Africa
17	Egypt	43	Qatar
18	Brazil	44	Hong Kong
19	Singapore	45	Kuwait
20	Kenya	46	Bahrain
21	Oman	47	Cyprus
22	Saudi Arabia	48	Canada
23	Belgium	49	Ireland
24	Germany	50	United Kingdom
25	Estonia	51	Luxembourg
26	Malta	52	New Zealand

# Where Expats' Finances Go a Long Way (and Where They Don't)

Asian destinations are overrepresented in the top 10. European countries occupy the bottom — though the worst-ranking country is found at the opposite end of the world.



## Methodology

The Personal Finance Index of the *Expatriate Insider 2022* survey includes 52 destinations around the world, with a minimum sample size of 50 respondents each. The index is based on three factors: satisfaction with the financial situation, general cost of living, and whether a respondent's disposable household income is enough to lead a comfortable life.



## #1 Vietnam: Great Value for Expats' Money

Vietnam ranks at the top of the Personal Finance Index, placing first across all three factors. Four in five expats in Vietnam (80%) rate the cost of living positively, compared to 45% globally. Over three times the global average even consider it very good (45% vs. 14% globally). Expats are happy with their financial situation (79% vs. 60% globally), nearly two in five (39%) even completely so (vs. 22% globally).

## Top Findings

- **Eight of the top 10 destinations are located in Asia.**
- **Four of the bottom 10 countries are in Europe, but New Zealand ranks last.**
- **In #1 Vietnam, 8% say they have an income of more than 250,000 USD a year (vs. 3% globally).**
- **Expats in #2 Mexico and #3 Indonesia highlight the affordable cost of living.**
- **#44 Hong Kong is the only Asian destination in the bottom 10.**

Three out of four expats (75%) say that their disposable household income is more than enough to live a comfortable life in Vietnam (vs. 45% globally). Altogether, 92% think that they have enough or more than enough, 20 percentage points above the global average of 72%. *"I live comfortably on a limited income,"* one expat from the US says, and a Japanese expat praises Vietnam for its *"cheap living and high quality of life"*.

Despite these results, financial reasons do not stand out as a main motivation for moving to Vietnam (3% vs. 2% globally). Instead, expats' jobs remain a driving force (44% vs. 36% globally), while 9% were looking for a personal challenge (vs. 5% globally), and 8% simply wanted to live in this particular country (vs. 4% globally). However, there is another aspect that might explain Vietnam's high ranking in the Personal Finance Index: 8% say that they earn more than 250,000 USD annually (vs. 3% globally).



## #2 Mexico: An Expat Favorite

Ranking second in the Personal Finance Index and first overall, Mexico is a favorite among survey respondents. More than three-quarters (77%) are generally happy with their financial situation in Mexico (vs. 60% globally) – 38% even *completely* so (vs. 22% globally).

A similar share (77%) rate the cost of living positively, while only 45% globally say the same. More than a third (34%) are even very happy with the cost of living in Mexico (vs. 14% globally). An expat from the US praises the *"variety and affordability"* and for an Italian expat, *"the cost of living and the weather"* are clear upsides to life there. When it comes to their disposable household income, 67% agree that it is more than enough to live comfortably (vs. 45% globally). In total, nine in ten expats in Mexico (90%) find their disposable household income to be enough or more than enough (vs. 72% globally).

While only 15% say that they earn more than 100,000 USD annually (significantly less than the global average of 21%), an above-average share of working expats in Mexico are top managers (21% vs. 12% globally). That being said, only 55% are doing paid work, compared to 70% globally. Instead, the share of retired people is three times the global average (30% vs. 10%).



## #3 Indonesia: Make the Most Out of Your Money

Indonesia (3rd), which places 2nd out of 52 countries overall, also lands in the top 3 of the Personal Finance Index. Nearly three-quarters of expats there (74%) rate their financial situation positively (vs. 60% globally). A similar share (73%) is happy with the cost of living in Indonesia (vs. 45% globally). Three in ten (30%) are even very happy with it (vs. 14% globally).

For the majority, their disposable household income is *more* than enough to lead a comfortable life (64% vs. 45% globally). In total, 87% say that they have enough or more than enough (vs. 72% globally). One expat from South Korea finds that Indonesia offers *"great opportunities for saving with low living expenses"*.

Expats in Indonesia are more likely to have moved abroad for job-related reasons than the global average (49% vs. 36% globally). For many of them, this move pays off: 29% of expats working in Indonesia are top managers and executives (vs. 12% globally), while twice the global average have a business of their own (14% vs. 7% globally). When it comes to annual incomes, 7% even say that they make more than 250,000 USD (vs. 3% globally).



## High Cost of Living in the Bottom 3

Expats' money does not go a long way in New Zealand (52nd), Luxembourg (51st), and the UK (50th).

**New Zealand**, which occupies the last place in the Personal Finance Index, also ranks second to last overall. Expats are particularly unhappy with the cost of living: 75% rate it negatively (vs. 35% globally), and more than one-third (34%) even find it very bad (vs. 8% globally). The country was hit hard by inflation in recent years: according to Consumer Price Index (CPI) predictions, inflation has skyrocketed above 7% and is expected to rise even further.<sup>2</sup>

*"The cost of living is too high here in comparison to the salaries,"* says one survey respondent from Botswana. And another expat from India points out the *"growing divide between the rich and poor"*.

Almost half (49%) say that their disposable household income is not enough to lead a comfortable life, compared to 28% globally, ranking New Zealand last for this factor. Unsurprisingly, 30% are unhappy with their financial situation, 14% even completely so (vs. a global average of 21% and 8%, respectively).

2 MSN. Inflation predicted to hit 'hellish' level when CPI figures unveiled this week. 18 Apr 2022.  
<https://www.msn.com/en-nz/news/national/inflation-predicted-to-hit-hellish-level-when-cpi-figures-unveiled-this-week/ar-AAWI7EN>

The cost of living is also a major concern among expats in Luxembourg: 71% rate this factor negatively, more than twice the global average of 35%. A quarter (25%) even give it the worst possible rating (vs. 8% globally). An EU Commission survey reached the same conclusion: according to their results, the cost of living as well as housing were the main concerns of people living in Luxembourg.<sup>3</sup>

*"The cost of living is out of reach for all except those willing to house share or those who make well into six figures,"* an expat from the US points out. When it comes to disposable household incomes, 31% say that it is not enough to lead a comfortable life (vs. 28% globally). Despite all this, the share of expats in Luxembourg who are generally satisfied with their financial situation is close to the global average (61% vs. 60%).

Survey respondents in the United Kingdom are less satisfied with their financial situation (50% happy vs. 60% globally). More than half (54%) also rate the cost of living negatively (vs. 35% globally), and expats in the UK are twice as likely to give it the worst possible rating (16% vs. 8% globally). *"The cost of living is getting higher every year,"* says an expat from Turkey, and a survey respondent from Iran admits that *"the take-home salary is low and saving money is difficult."* More than a third (35%) share that their disposable household income is not enough to lead a comfortable life (vs. 28% globally). Inflation has been on the rise for a while in the UK,

due to rising natural gas prices and supply-chain shortages but is expected to reach a new peak in 2022.<sup>4</sup>



## Trends in the Top 10

In 2022, Asian destinations dominate the top 10 of the Personal Finance Index with Vietnam (1st), Indonesia (3rd), Thailand (4th), Malaysia (5th), India (6th), the Philippines (7th), Taiwan (8th), and China (9th). Mexico (2nd) and Portugal (10th) are the clear exceptions to this rule. All eight Asian destinations rank in the top 10 regarding their disposable household income being enough for a comfortable life. However, the satisfaction with the general cost of living as well as the financial situation varies a little.

That being said, only **China** and **India** have a high share of big earners: 21% of expats in China and 15% in India have an income of more than 150,000 USD per year. Survey respondents in Taiwan certainly do not fall into this category: for 65% of them, it's less than 50,000 USD.

The **Philippines** has the highest share of expats moving for financial reasons, with 8% saying as much (vs. 2% globally). In Indonesia, not a single respondent named this as their main motivation.



## Trends in the Bottom 10

The bottom 10 include four destinations in Europe – Luxembourg (51st), the UK (50th), Ireland (49th), and Cyprus (47th) – and three in the Middle East – Bahrain (46th), Kuwait (45th), and Qatar (43rd).

Expats in **Luxembourg**, the **UK**, and **Ireland** particularly struggle with the high cost of living: 71%, 54%, and 59%, respectively, are dissatisfied with this factor (vs. 35% globally). Expats in **Cyprus**, on the other hand, are unhappy with their disposable household income: 44% say that it is not enough to live comfortably (vs. 28% globally). Four in five (80%) also have a gross income of less than 50,000 USD per year, compared to 53% globally.

<sup>3</sup> Luxembourg Times. Housing, cost of living main concerns in Luxembourg. 11 Apr 2022. <https://www.luxtimes.lu/en/luxembourg/housing-cost-of-living-main-concerns-in-luxembourg-625416fbde135b92366d47b2>

<sup>4</sup> The New York Times. 'What Are We Supposed to Cut Back?' Britons at Risk as Fuel Bills Skyrocket. 30 Apr 2022. <https://www.nytimes.com/2022/04/30/business/cost-of-living-uk-prices.html>





# Expatriate Essentials

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41

Expatriate Essentials Index 2022

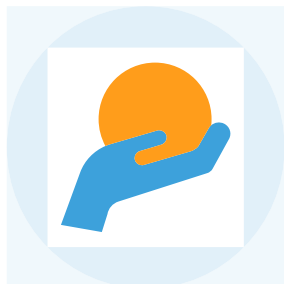
43

Basics of Life Abroad Easiest  
to Come By in Expatriate Hubs

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## Expat Essentials

- 1 Bahrain
- 2 UAE
- 3 Singapore
- 4 Estonia
- 5 Oman
- 6 Indonesia
- 7 Saudi Arabia
- 8 Qatar
- 9 Kenya
- 10 Canada
- 11 Mexico
- 12 Malaysia
- 13 USA
- 14 Spain
- 15 Norway
- 16 Australia
- 17 United Kingdom
- 18 Thailand
- 19 Portugal
- 20 Switzerland
- 21 Finland
- 22 Belgium
- 23 Taiwan
- 24 Russia
- 25 Netherlands
- 26 Sweden

## Digital Life

- 1 Estonia
- 2 Finland
- 3 Denmark
- 4 Singapore
- 5 Norway
- 6 Sweden
- 7 Switzerland
- 8 Canada
- 9 Netherlands
- 10 USA
- 11 Bahrain
- 12 United Kingdom
- 13 Poland
- 14 UAE
- 15 Taiwan
- 16 South Korea
- 17 Qatar
- 18 Australia
- 19 New Zealand
- 20 Luxembourg
- 21 Spain
- 22 Russia
- 23 Brazil
- 24 France
- 25 Saudi Arabia
- 26 Ireland

## Admin Topics

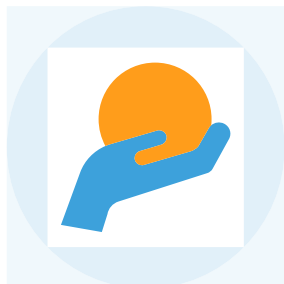
- 1 Estonia
- 2 Bahrain
- 3 UAE
- 4 Luxembourg
- 5 Singapore
- 6 Canada
- 7 Switzerland
- 8 Netherlands
- 9 Australia
- 10 Qatar
- 11 Saudi Arabia
- 12 Oman
- 13 United Kingdom
- 14 USA
- 15 Hong Kong
- 16 Denmark
- 17 New Zealand
- 18 Taiwan
- 19 Russia
- 20 Ireland
- 21 Norway
- 22 Sweden
- 23 Finland
- 24 Turkey
- 25 Portugal
- 26 Belgium

## Housing

- 1 Thailand
- 2 Indonesia
- 3 Malaysia
- 4 Mexico
- 5 Vietnam
- 6 Philippines
- 7 Egypt
- 8 Oman
- 9 Hungary
- 10 Bahrain
- 11 Saudi Arabia
- 12 Kenya
- 13 Poland
- 14 UAE
- 15 South Africa
- 16 Spain
- 17 Brazil
- 18 India
- 19 Russia
- 20 China
- 21 Taiwan
- 22 Portugal
- 23 Turkey
- 24 Qatar
- 25 Austria
- 26 Greece

## Language

- 1 Singapore
- 2 UAE
- 3 Kenya
- 4 Bahrain
- 5 Qatar
- 6 Indonesia
- 7 Oman
- 8 Malaysia
- 9 Canada
- 10 USA
- 11 Australia
- 12 United Kingdom
- 13 Saudi Arabia
- 14 Mexico
- 15 Ireland
- 16 New Zealand
- 17 Sweden
- 18 Spain
- 19 Norway
- 20 Philippines
- 21 South Africa
- 22 Malta
- 23 Netherlands
- 24 Belgium
- 25 Cyprus
- 26 Hong Kong



## Expat Essentials

27 Poland  
28 South Africa  
29 Denmark  
30 Hungary  
31 Brazil  
32 Austria  
33 Philippines  
34 Cyprus  
35 Hong Kong  
36 Turkey  
37 Egypt  
38 Luxembourg  
39 New Zealand  
40 India  
41 Ireland  
42 South Korea  
43 Malta  
44 France  
45 Czechia  
46 Vietnam  
47 Greece  
48 Italy  
49 Kuwait  
50 China  
51 Japan  
52 Germany

## Digital Life

27 Portugal  
28 Hong Kong  
29 Austria  
30 Belgium  
31 Hungary  
32 Kenya  
33 Czechia  
34 South Africa  
35 Malaysia  
36 India  
37 Turkey  
38 Oman  
39 Cyprus  
40 Malta  
41 Mexico  
42 Indonesia  
43 Thailand  
44 Japan  
45 Italy  
46 Greece  
47 Kuwait  
48 Germany  
49 Vietnam  
50 Egypt  
51 Philippines  
52 China

## Admin Topics

27 Austria  
28 Hungary  
29 Poland  
30 Indonesia  
31 Czechia  
32 Mexico  
33 Spain  
34 South Korea  
35 Kenya  
36 Germany  
37 Cyprus  
38 Egypt  
39 Thailand  
40 Philippines  
41 Japan  
42 Malaysia  
43 France  
44 Brazil  
45 South Africa  
46 India  
47 Greece  
48 China  
49 Italy  
50 Kuwait  
51 Vietnam  
52 Malta

## Housing

27 Estonia  
28 Finland  
29 Belgium  
30 Cyprus  
31 USA  
32 Italy  
33 Malta  
34 Singapore  
35 Norway  
36 France  
37 Kuwait  
38 Czechia  
39 South Korea  
40 Japan  
41 Australia  
42 United Kingdom  
43 Canada  
44 Switzerland  
45 Denmark  
46 Hong Kong  
47 Germany  
48 Sweden  
49 Netherlands  
50 Luxembourg  
51 New Zealand  
52 Ireland

## Language

27 Estonia  
28 Portugal  
29 Kuwait  
30 Switzerland  
31 Luxembourg  
32 Egypt  
33 Denmark  
34 Thailand  
35 India  
36 Brazil  
37 Italy  
38 Austria  
39 Greece  
40 Turkey  
41 Taiwan  
42 South Korea  
43 Finland  
44 Russia  
45 France  
46 China  
47 Vietnam  
48 Poland  
49 Germany  
50 Hungary  
51 Czechia  
52 Japan

# Basics of Life Abroad Easiest to Come By in Expat Hubs

With Bahrain, the UAE, and Singapore, three typical expat hubs land in the top 3. Germany, Japan, and China, however, make some of the basics very hard for expats to sort out.



## Methodology

The *Expat Insider 2022* survey features 52 destinations with a minimum sample size of 50 respondents. The Expat Essentials Index is based on four subcategories with at least two rating factors each. The respondents were asked to rate each factor on a scale of 1 to 7.

The Admin Topics Subcategory includes the ease of getting a visa, dealing with local bureaucracy, and opening a local bank account. Digital Life covers the availability of government services online, the ease of getting high-speed internet access at home, cashless payment options, and unrestricted online access. For the Language Subcategory, respondents rated how easy it is to learn the local language(s) and to live abroad without speaking it/them. Lastly, the Housing Subcategory covers the affordability and availability of local housing.

## Top Findings

- **#1 Bahrain makes life abroad convenient regarding language and admin topics.**
- **Fellow Gulf State #2 UAE shows very similar strengths.**
- **#3 Singapore impresses expats with its Digital Life, among other things.**
- **All Gulf States, except for Kuwait, make it into the top 10.**
- **Six of the bottom 10 destinations for Expat Essentials are located in Europe.**



## #1 Bahrain: No Red Tape or Language Barrier

Bahrain (1st) owes much of its top ranking to the Admin Topics (2nd) and Language (4th) Subcategories. The high level of satisfaction may reflect that Bahrain is probably used to addressing the needs of expats, who make up a large share of its population. *"Due to the many expats, it's easy to integrate,"* says a respondent from Malaysia. *"I don't feel like a stranger."*

For example, 70% of those who needed a visa describe it as easy to get one (vs. 56% globally). About two in three (67%) also find it easy to deal with the local bureaucracy (vs. 40% globally). And the language barrier doesn't really exist in Bahrain: though just 28% agree it's easy to learn the local language (vs. 41% globally), 82% say you don't need it to live there (vs. 51% globally).

Expats also have few difficulties in finding accommodation (82% happy vs. 54% globally). However, 30% view housing

as too expensive, though that's still 13 percentage points fewer than the global average (43%). All in all, Bahrain ranks tenth for Housing.

It narrowly misses out on a top 10 spot for Digital Life (11th). Bahrain does really well for the availability of government services online: 79% are happy with this factor (vs. 61% globally).



## #2 The UAE: Excelling at Language & Admin Topics

Bahrain (1st) is followed by the UAE (2nd). A closer look reveals that the two have a lot in common.

Like Bahrain, the UAE excels for Language (2nd). It even ranks first for the ease of living abroad without speaking the local language: 85% of expats in the UAE describe it as easy, 34 percentage points more than the global average (51%). The UAE gets outstanding results for Admin Topics (3rd), too. It is the leading destination for the ease of getting a visa, which 83% rate positively (vs. 56% globally). *"You get to enjoy life abroad with fewer entry requirements,"* says an expat from India. Another 61% find it easy to deal with the local authorities (vs. 40% globally).

In the Housing and Digital Life Subcategories, the UAE lags a little behind, placing 14th in each. While 75% consider it easy to find housing (vs. 54% globally), 36% say it's not affordable enough (vs. 43% globally).

Again, the UAE does very well for the online availability of government services (86% happy vs. 61% globally). But 19% criticize the lack of unrestricted online access (vs. 7% globally). For the latter factor, it places 49th.



## #3 Singapore: Top Rated for Language & Digital Life

With Singapore, another expat hub makes it into the top 3. The city-state shines in three of the four subcategories. It even places first for Language — probably because English is one of its official languages.

For Digital Life (4th), Singapore misses out on a place in the top 3. However, it is the best-rated country for high-speed internet access at home (97% satisfied vs. 79% globally). When it comes to the availability of government services online, Singapore (2nd) is only beaten by Estonia (1st): 91% rate this factor positively (vs. 61% globally). *"I really like the fast and organized online services for many administrative purposes,"* an expat from Indonesia comments. Another 97% like the cashless payment options (vs. 84% globally).

Expats in Singapore consider it easy enough to deal with the local bureaucracy (63% happy vs. 40% globally), and 81% had no difficulties opening a bank account (vs. 64% globally). However, it's not quite as easy to get a visa for Singapore.

Only 58% rate this factor favorably (vs. 56% globally).

The Housing Subcategory (34th) is the only negative outlier in this index, mostly due to housing costs: 73% say it is not

difficult to find housing (vs. 54% globally), but 71% find it hard to afford (vs. 43% globally).



## The Bottom 3: Germany, Japan & China

**Germany** (52nd) does very badly in the Digital Life (48th), Housing (47th), and Language (49th) Subcategories. Expats are unhappy with the ease of getting high-speed internet access at home (24% vs. 11% globally) and the lack of cashless payment options (27% vs. 8% globally). Moreover, housing is both hard to afford (59% unhappy vs. 43% globally) and to find (56% unhappy vs. 27% globally). *"It may take up to three months to find even a temporary accommodation,"* says an expat from Poland. And everyday life is anything but easy if you don't speak the language (46% unhappy vs. 32% globally).

The language barrier is even more of a challenge in **Japan** (51st). It ranks last in this subcategory (52nd): 53% describe life in Japan as difficult without speaking the local language (vs. 32% globally), while 70% find it hard to learn (vs. 38% globally). This may not help with regard to finding housing (45% unhappy vs. 27% globally) or opening a bank account (38% unhappy vs. 21% globally). Fortunately, dealing with the local authorities does *not* seem too difficult (27th), but their services are not easily available online (35% unhappy vs. 21% globally).

Placing 50th in the index, **China** ranks 52nd for Digital Life. Expats are unhappy with the restricted access to online

services (69% vs. 7% globally). *"What I dislike about China is the lack of access to international social media,"* says a respondent from South Africa. They also struggle with administrative issues, such as getting a visa (42% unhappy vs. 24% globally) or a bank account (41% unhappy vs. 21% globally). Chinese is not exactly the easiest language, either: 68% describe it as difficult (vs. 38% globally). However, China does a lot better for Housing (20th): 67% consider it easy to find (vs. 54% globally).



## Trends in the Top 10

In addition to Bahrain (1st) and the UAE (2nd), three more Gulf States feature among the top 10. **Oman** lands in 5th place, with **Saudi Arabia** (7th) and **Qatar** (8th) not far behind. Four out of five Gulf States rank in the top 10 for Language, mostly because it is easy to live there without local language skills. Three are also listed among the top 10 for Admin Topics, with Saudi Arabia (11th) and Oman (12th) narrowly missing out on a top spot. And Oman (8th) joins Bahrain (10th) among the ten best countries for Housing. However, none lands in the top 10 for Digital Life since access to online services is more or less heavily restricted.

The other destinations are a diverse bunch, spread across four continents. **Canada** (10th) makes it into the top 10 for Admin Topics (6th), Digital Life (8th), and Language (9th). However, it is among the worst-rated destinations for Housing (43rd).

Housing is not an issue for expats in **Kenya** (12th for this subcategory) or **Indonesia** (2nd). Both destinations also

do very well for Language, with Kenya coming third and Indonesia following in sixth place. But their mediocre results for Digital Life and Admin Topics affect the overall ranking: Kenya places ninth in the Expat Essentials Index, while Indonesia comes sixth.

Lastly, **Estonia** (4th) excels with regard to Admin Topics (1st) and Digital Life (1st). However, with its results for Language and Housing being just about average (27th for each), it does not land on the podium.



## Trends in the Bottom 10

The only Gulf State not featured in the top 10 even ends up among the bottom 10: Kuwait (49th) is one of the worst-rated countries in this index, largely due to Admin Topics (50th) and Digital Life (47th). Its best result is a 29th place for Language.

In addition to Germany (52nd), there are plenty of other European countries among the bottom 10. **Czechia** (45th) and **France** (44th) are joined by **Malta** (43rd), **Greece** (47th), and **Italy** (48th). The Southern European destinations have some clear trends in common. They do poorly with regard to Digital Life and Admin Topics, while showing an average performance for Housing and Language.

Like Kuwait, **Vietnam** (46th) is a bit of an outlier. It is the only Southeast Asian destination in the bottom 10. Vietnam performs very poorly for Language (47th), Digital Life (49th), and Admin Topics (51st) but ranks in the top 5 for Housing (5th).



# Your Destination Through Expat Eyes

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<b>47</b> Mexico	<b>65</b> Vietnam	<b>83</b> United States	<b>101</b> Finland	<b>119</b> Germany
<b>50</b> Indonesia	<b>68</b> Thailand	<b>86</b> Bahrain	<b>104</b> China	<b>122</b> South Africa
<b>53</b> Taiwan	<b>71</b> Australia	<b>89</b> Switzerland	<b>107</b> Norway	<b>125</b> Hong Kong
<b>56</b> Portugal	<b>74</b> Singapore	<b>92</b> Netherlands	<b>110</b> United Kingdom	
<b>59</b> Spain	<b>77</b> Estonia	<b>95</b> Austria	<b>113</b> Ireland	
<b>62</b> UAE	<b>80</b> Oman	<b>98</b> Denmark	<b>116</b> Sweden	

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# Mexico



## Overall Ranking

1st out of 52

## Happiness Level



91% 71%  
Mexico Global

## Expats in Mexico



### Average Age & Gender Split

54.3

Years old

51%

Male

49%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

13%

Sent by their employer

13%

Better quality of life

11%

To retire abroad



### Top Income Groups

22%

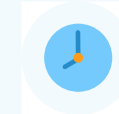
25,000–50,000 USD

21%

50,000–75,000 USD

18%

12,000–25,000 USD



### Working Hours

37.7 h

Per week

28%

Part time

72%

Full time



### Top Sectors

16%

Education

14%

IT

13%

Finance



## Quality of Life Index

24 out of 52

- 29 Travel & Transit
- 27 Environment & Climate
- 2 Leisure Options
- 20 Health & Well-Being
- 41 Safety & Security



## Ease of Settling In Index

1 out of 52

- 1 Local Friendliness
- 1 Finding Friends
- 1 Culture & Welcome



## Working Abroad Index

17 out of 52

- 18 Career Prospects
- 30 Salary & Job Security
- 4 Work & Leisure
- 15 Work Culture & Satisfaction



## Personal Finance Index

2 out of 52



## Expat Essentials Index

11 out of 52

- 41 Digital Life
- 32 Admin Topics
- 4 Housing
- 14 Language

# Mexico Is the World's Best Country for Expats

Expats find it extremely easy to get settled in Mexico and are happy with their personal finances.



## An Incredibly Friendly Population

Voting Mexico first in the *Expat Insider 2022* survey overall, expats are wowed by the friendliness of its residents: it comes first in the Local Friendliness, Finding Friends, and Culture & Welcome Subcategories. Exactly nine in ten expats (90%) describe the local residents as friendly (vs. 66% globally), and 75% find it easy to make friends among them (vs. 42% globally). In fact, 28% have mainly local friends, which is eleven percentage points more than the global average (17%).

The majority of expats in Mexico has a personal support network (80% vs. 59% globally) and feels at home there (86% vs. 62% globally). *"Mexicans are very friendly people and eager to help when you have a problem,"* states an expat from Armenia, and a respondent from the US notes that *"when you make friends with a Mexican, you have a friend for life"*.



## Easy to Afford

Mexico ranks second worldwide in the Personal Finance

Index, just behind Vietnam, and more than three-quarters of expats (77%) are happy with their financial situation (vs. 60% globally). It might help that they are also satisfied with the general cost of living (2nd) and the affordability of housing (4th). While 70% find housing affordable (vs. 39% globally), 77% also say it is easy for expats to find (vs. 54% globally).



## Digital & Bureaucratic Obstacles

The Housing Subcategory (4th) is just one of the topics covered in the Expat Essentials Index, in which Mexico (11th) narrowly misses out on the top 10. While 64% found it easy to get a visa in order to move to Mexico (vs. 56% globally), they struggle with the local bureaucracy (53% unhappy vs. 39% globally) and with opening a bank account (33% unhappy vs. 21% globally). With 16% of expats saying that it is hard to pay without cash, which is twice the global average (8%), Mexico does not perform well in the Digital Life Subcategory (47th). *"It is hard to accomplish things online, and the postal system is unreliable,"* reports a US American expat. In fact, a third of respondents in Mexico

(33%) are dissatisfied with the availability of administrative services online (vs. 21% globally).



## Great Career Opportunities

Mexico seems to be a good choice for career-driven expats: 60% rate the local job market positively (vs. 47% globally), and 68% are happy with their personal career opportunities (vs. 58% globally). Based on their industry, qualifications, and role, more than seven in ten (72%) also feel that they are paid fairly (vs. 62% globally). In fact, 30% are even extremely satisfied with this factor (vs. 23% globally). The most common sectors expats in Mexico work in are education (16%), IT (14%), and finance (13%).



## An Open & Enjoyable Business Culture

Expats in Mexico also enjoy the second-best work-life balance worldwide, right after Denmark (1st). Most expats are satisfied with this factor (77% happy vs. 62% globally).



In fact, the average working hours of full-time and part-time workers combined are just 37.7 hours per week, compared to 40.2 hours globally. Close to seven in ten expats (69%) are happy with their working hours (vs. 63% globally). "I enjoy that we do not work with so much pressure here," says an expat from Portugal. Mexico's work culture also sounds quite progressive: according to expats, the local business culture encourages creativity (59% vs. 51% globally), supports flexibility (61% vs. 60% globally), and promotes independent work (50% vs. 45% globally).



## Outstanding Leisure Options but an Unprotected Environment

Mexico ranks worst — but still above average — in the Quality of Life Index (24th). Expats find the Leisure Options (2nd) outstanding, including the culinary variety and dining options (92% happy vs. 77% globally), the culture and nightlife (84% happy vs. 67% globally), and the opportunities for recreational sports (81% happy vs. 75% globally).

While the climate and weather (91% happy vs. 62% globally), as well as the natural environment (90% happy vs. 83% globally), are great, expats in Mexico are unhappy with the urban environment (22% unhappy vs. 17% globally) and the local air quality (36% unhappy vs. 19% globally). In fact, 37% believe that the government does not support policies to protect the environment, compared to 18% globally. A US American expat dislikes *"the disrespect to the planet inherent in not caring for the immediate environment by controlling litter, trash, and urban waste"*.



## Unsafe & Challenging to Get Around

The Travel & Transit Subcategory (24th) is a mixed bag for Mexico. Expats find it neither easy and safe to get around on foot and/or by bicycle (22% unhappy vs. 13% globally), nor are they happy with the infrastructure for cars (26% unhappy vs. 13% globally). While the availability of public transportation is rated just about average (75% happy vs. 73% globally), 85% at least find it easy to afford (vs. 70% globally).

Lastly, Safety & Security (41st) is a major issue: close to three in ten expats (28%) rate the country's political stability negatively (vs. 15% globally). Additionally, one in five expats (20%) feels unsafe (vs. 9% globally), ranking Mexico 49th for personal safety. Only expats in Kenya (50th), Brazil (51st), and South Africa (52nd) feel even less safe.

# Indonesia



## Overall Ranking

**2nd** out of 52

## Happiness Level



**91%** **71%**  
Indonesia Global

## Expats in Indonesia



### Average Age & Gender Split

**50.4**

Years old

**74%**

Male

**26%**

Female

**0%**

Prefer to self-describe



### Top Reasons for Moving

**20%**

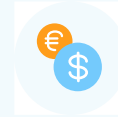
Recruited internationally

**17%**

Sent by their employer

**11%**

Better quality of life



### Top Income Groups

**17%**

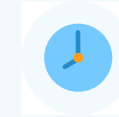
12,000–25,000 USD

**17%**

50,000–75,000 USD

**17%**

75,000–100,000 USD



### Working Hours

**43.7 h**

Per week

**16%**

Part time

**84%**

Full time



### Top Sectors

**20%**

Education

**10%**

Coaching & consulting

**8%**

Advertising, marketing & communication

**8%**

Hospitality



## Quality of Life Index

**41** out of **52**

- 41** Travel & Transit
- 42** Environment & Climate
- 12** Leisure Options
- 48** Health & Well-Being
- 35** Safety & Security



## Ease of Settling In Index

**2** out of **52**

- 2** Local Friendliness
- 2** Finding Friends
- 2** Culture & Welcome



## Working Abroad Index

**28** out of **52**

- 26** Career Prospects
- 33** Salary & Job Security
- 12** Work & Leisure
- 31** Work Culture & Satisfaction



## Personal Finance Index

**3** out of **52**



## Expat Essentials Index

**6** out of **52**

- 42** Digital Life
- 30** Admin Topics
- 2** Housing
- 6** Language

# Expats in Indonesia Find It Easy to Get Settled In

Expats in Indonesia find it easy to get settled in but are unhappy with the low quality of life.



## Where Expats Feel at Home

Overall, Indonesia ranks second in the *Expat Insider 2022* survey and performs best in the Ease of Settling In Index (2nd): 90% of expats describe the Indonesian population as friendly in general (vs. 66% globally), as well as friendly towards foreign residents in particular (vs. 65% globally). Close to half (46%) even think that they could not be any friendlier to expats, compared to 27% globally. With a strong personal support network (66% happy vs. 59% globally) and a great social life (77% happy vs. 56% globally), 80% of expats feel at home in Indonesia (vs. 62% globally).



## Housing & Language Are No Issue

The country's great performance in the Expat Essentials Index (6th) is mainly due to two aspects: First, while only 49% find it easy to live in Indonesia without speaking the local language, which is just about average (51%), 73% say it is easy to learn (vs. 41% globally). In fact, 53% speak the

local language very or fairly well. Second, housing is easy to find (84% vs. 54% globally) and to afford (74% vs. 39% globally). Beyond housing, 73% of expats are happy with the general cost of living (vs. 45% globally), and 64% say that their disposable household income is more than enough to lead a comfortable life (vs. 45% globally). *"It is a great opportunity to save due to the low living expenses,"* shares an expat from South Korea.



## Local Bureaucracy Is Tough

However, the country's performance is just mediocre when it comes to Admin Topics (30th). This is mainly due to the local bureaucracy and authorities, which 57% of expats find it hard to deal with (vs. 39% globally). The Digital Life Subcategory (42nd) is also not one of Indonesia's strongest assets: one in ten expats (10%) is unhappy with the restricted access to online services (vs. 7% globally), and 25% rate the availability of administrative services online negatively (vs. 21% globally).



## High Job Satisfaction

Working life seems to be laid back in Indonesia, which ranks twelfth worldwide in the Work & Leisure Subcategory. More than seven in ten (72%) are happy with their working hours (vs. 63% globally), and 62% rate their work-life balance positively. While the latter matches the global average, the share of those who are *completely* satisfied with their work-life balance is a lot higher (36% vs. 25% globally). Overall, 78% of expats are satisfied with their job in general (vs. 64% globally), making Indonesia the world's best country for this factor.



## Improvable Working Conditions

However, around one in three expats (32%) are unhappy with the local job market, compared to 27% globally. And while 71% feel that they are paid fairly (vs. 62% globally), many aspects of a modern business culture seem to be lacking: according to expats, the local business culture neither encourages creativity (30% unhappy vs. 26% globally) nor

supports flexibility (23% unhappy vs. 19% globally). More than two in five (42%) believe that it does not promote independent work and/or flat hierarchies either (vs. 28% globally).



## Limited Access to Healthcare

Indonesia's real weak spot is the Quality of Life Index (41st), particularly when it comes to Health & Well-Being (48th): just 60% of expats rate the availability of healthcare positively (vs. 73% globally), and an even lower share (54%) find it easy to access all the healthcare services they need (vs. 67% globally). Overall, 28% are unhappy with the quality of medical care, which is twice the global average (14%). "The quality of healthcare services is low," a South Korean expat shares.

When it comes to the Environment & Climate Subcategory (42nd), 35% of expats find it hard to get green goods and services (vs. 17% globally). They are also unhappy with the urban environment (36% unhappy vs. 17% globally) and the air quality (33% unhappy vs. 19% globally).



## Many Leisure Options but Hard to Get Around

While 88% enjoy the opportunity to travel (vs. 82% globally), the local infrastructure poses some challenges. Expats rate the infrastructure for cars negatively (40% unhappy vs. 13% globally), but neither do they find it easy and safe to get around on foot and/or by bicycle (27% unhappy vs. 13% globally).

While more than two in five (42%) rate the availability of public transportation negatively (vs. 17% globally), a slightly above-average share finds it at least affordable (73% vs. 70% globally).

According to the respondents, Indonesia has a lot of Leisure Options (12th) to offer. While the opportunities for recreational sports are average (75% happy vs. 75% globally), 70% of expats are happy with the culture and nightlife (vs. 67% globally). Lastly, more than four in five (84%) rate the culinary variety and dining options positively (vs. 77% globally).

# Taiwan



## Overall Ranking

3rd out of 52

## Happiness Level



76% Taiwan  
71% Global

## Expats in Taiwan



### Average Age & Gender Split

46.3

Years old

56%

Male

42%

Female

2%

Prefer to self-describe



### Top Reasons for Moving

20%

Found a job on their own

16%

To go to school or university

10%

Recruited internationally



### Top Income Groups

30%

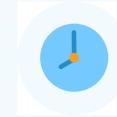
Less than 12,000 USD

22%

25,000–50,000 USD

14%

12,000–25,000 USD



### Working Hours

36.2 h

Per week

25%

Part time

75%

Full time



### Top Sector

30%

Education



## Quality of Life Index

2 out of 52

- 7 Travel & Transit
- 21 Environment & Climate
- 16 Leisure Options
- 1 Health & Well-Being
- 13 Safety & Security



## Ease of Settling In Index

6 out of 52

- 7 Local Friendliness
- 6 Finding Friends
- 6 Culture & Welcome



## Working Abroad Index

22 out of 52

- 19 Career Prospects
- 6 Salary & Job Security
- 27 Work & Leisure
- 39 Work Culture & Satisfaction



## Personal Finance Index

8 out of 52



## Expat Essentials Index

23 out of 52

- 15 Digital Life
- 18 Admin Topics
- 21 Housing
- 41 Language

# Expats in Taiwan Enjoy the High Quality of Life

Expats are particularly happy with the high quality of life, the ease of settling in, and their personal finances.



## Expats Feel Safe & Sound

Taiwan does best in the Quality of Life Index (2nd), only beaten by Spain, and makes it into the top 10 for many related factors. The Health & Well-Being Subcategory is a particular highlight since Taiwan ranks first overall and first for all its factors. Expats find healthcare affordable (100% vs. 61% globally) and widely available (98% vs. 73% globally), and 88% say that they have access to all the healthcare services they need (vs. 67% globally). Beyond that, Taiwan ranks first in the world for personal safety. While nearly all expats (98%) feel generally safe there (vs. 81% globally), 84% even feel *completely* safe in Taiwan, compared to 47% globally.



## Lots to Do & Easy to Get There

Travel & Transit (7th) is another highlight about life in Taiwan. Expats describe public transportation as affordable (94% vs. 70% globally) and easily available (90% vs. 73% globally). The vast majority of expats (90%) also finds it easy and safe to

get around on foot and/or bicycle (vs. 77% globally). *"I enjoy living in a beautiful place with world-class infrastructure and services,"* shares a British expat. In fact, while not among the top 10, Taiwan still lands in a good 16th place in the Leisure Options Subcategory. More than four in five expats (82%) enjoy the culinary variety and dining options (vs. 77% globally). They are also happy with the culture and nightlife (66% vs. 67% globally) and the opportunities for recreational sports (73% vs. 75% globally).

According to 75% of expats, green goods and services — such as renewable energy, organic food, and sustainable products — are easily available in Taiwan (vs. 64% globally). Despite this, Taiwan ranks only 21st in the Environment & Climate Subcategory, which is mainly due to the low air quality (41st). More than three in ten expats (31%) are unhappy with this factor, compared to 19% globally.



## Feeling Welcome

Expats find it very easy to get settled in Taiwan, ranking the

destination sixth in this index. More than three-quarters (78%) feel welcome there (vs. 66% globally), and 53% even feel *completely* welcome (vs. 30% globally). It is easy to make local friends (50% vs. 42% globally), and most expats have a personal support network (67% vs. 59% globally). In fact, one-quarter of expats (25%) are mainly friends with local residents (vs. 17% globally). *"I am happy that I can experience life in Taiwan with the warm-hearted friends I made here,"* shares an expat from Vietnam. More than four in five expats (84%) describe the local residents as generally friendly (vs. 66% globally), and 53% even find them very friendly (vs. 30% globally).



## Satisfying Salaries — Affordable Lifestyle

While Taiwan only comes 22nd in the Working Abroad Index, it gets another top ranking for one of its factors: 85% of expats feel paid fairly for their work (based on industry, qualifications, role, etc.), compared to 62% globally. This also might explain why they are satisfied with their financial

situation (70% vs. 60% globally), and 55% state that their disposable household income is enough to lead a comfortable life (vs. 45% globally). "It is less expensive here to enjoy a high-quality, modern standard of living, including healthcare, fitness, food, and so on," shares a US American expat.



### Missing Flexibility, Creativity & Independence

However, working in Taiwan also has its downsides. The destination ranks 39th in the Work Culture & Satisfaction Subcategory and even ends up among the bottom 10 when it comes to flexibility at work (47th). More than two in five expats (41%) say that the local business culture does not support flexibility, such as remote work or flexible working hours, compared to 19% globally. Furthermore, it neither encourages creativity (41% unhappy vs. 26% globally) nor does it promote independent work and/or flat hierarchies (46% unhappy vs. 28% globally). Overall, 15% of expats do not see a purpose in their work (vs. 9% globally), and 19% are generally dissatisfied with their jobs (vs. 16% globally).



### Easy to Handle Admin Tasks Online

Lastly, Taiwan lands in a mediocre 23rd place in the Expat Essentials Index, receiving its best results in the Digital Life Subcategory (15th). It does rank among the top 5 worldwide for the ease of getting high-speed internet access at home (4th) and the unrestricted access to online services (3rd). What is more, 63% are happy with the availability of administrative/government services online, which is just slightly above the global average (61%). On the other hand, Taiwan lands among the bottom 10 for the ease of paying without cash (43rd). While 79% are still happy with this factor, this share is below the global average of 84%.

# Portugal



## Overall Ranking

4th out of 52

## Happiness Level



85% Portugal  
71% Global

## Expats in Portugal



### Average Age & Gender Split

53.5

Years old

47%

Male

53%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

24%

Better quality of life

14%

To retire abroad

8%

Financial reasons



### Top Income Groups

24%

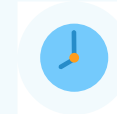
Less than 12,000 USD

21%

25,000–50,000 USD

19%

12,000–25,000 USD



### Working Hours

34.8 h

Per week

34%

Part time

66%

Full time



### Top Sectors

11%

IT

8%

Finance

8%

Education

8%

Advertising, marketing & communication



## Quality of Life Index

4 out of 52

- 15 Travel & Transit
- 3 Environment & Climate
- 7 Leisure Options
- 22 Health & Well-Being
- 5 Safety & Security



## Ease of Settling In Index

7 out of 52

- 9 Local Friendliness
- 12 Finding Friends
- 4 Culture & Welcome



## Working Abroad Index

35 out of 52

- 43 Career Prospects
- 38 Salary & Job Security
- 13 Work & Leisure
- 27 Work Culture & Satisfaction



## Personal Finance Index

10 out of 52



## Expat Essentials Index

19 out of 52

- 27 Digital Life
- 25 Admin Topics
- 22 Housing
- 28 Language



# Portugal Makes Expats Feel at Home

Expats enjoy the high quality of life, find it easy to settle in, and are happy with their personal finances.



## A Better Quality of Life

Ranking 4th out of 52 destinations overall, Portugal also comes fourth in the Quality of Life Index. In fact, 24% of expats moved to Portugal for a better quality of life, the most common reason for relocating there. And the country did not disappoint: more than nine in ten (94%) enjoy the climate and weather (vs. 62% globally), and 89% are happy with the air quality (vs. 65% globally). Portugal ranks seventh in the Leisure Options Subcategory: expats are particularly happy with the opportunities for recreational sports (87% vs. 75% globally).



## Safe & Open

Beyond that, 93% of expats find it easy and safe to get around on foot and/or by bicycle (vs. 77% globally), and 82% feel that they can openly express themselves and their opinions (vs. 64% globally). For the latter factor, Portugal actually ranks first worldwide. When asked what they like most about life in Portugal, an expat from India mentions *"the good environment and peaceful life"*.



## A Place to Call Home

Portugal lands in another top 10 spot in the Ease of Settling In Index (7th). *"I enjoy the beauty of the country and the relaxed way of life of the Portuguese people and their kindness,"* shares an expat from the Netherlands, and a respondent from Germany points out that *"people are friendly and open"*. In fact, 82% of expats describe the Portuguese as generally friendly (vs. 66% globally), and 80% consider them friendly towards foreign residents in particular (vs. 65% globally). They also find it easy to make local friends (51% vs. 42% globally) and are happy with their social life (67% vs. 56% globally).

Maybe this is why 77% generally feel at home in Portugal (vs. 62% globally), and 41% even feel *completely* at home there (vs. 30% globally). Overall, 45% of expats intend to stay in Portugal forever, while just 35% of expats worldwide say that about their respective host country.



## Low Costs — Low Salaries

The low cost of living (8th) is another highlight of expat life in Portugal. More than seven in ten (71%) rate the general cost of living positively (vs. 45% globally). However, just 63% are satisfied with their financial situation (vs. 60% globally), and 74% feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally) — both shares are just slightly above the global average.

But the cost of living is not the only thing that is low in Portugal — so are the salaries. Close to two-thirds (64%) make less than 50,000 USD per year, compared to 53% globally, and 24% even earn less than 12,000 USD annually (vs. 18% globally). On the one hand, a high share of expats in Portugal are retired (27% vs. 10% globally). Out of those who do work, 34% only work part time, which is twice the global average (17%). On the other hand, 25% also do not feel paid fairly for their work based on their industry, qualifications, and role, compared to 20% globally.



## Unpromising Career Prospects

Expats are not only unhappy with their income. More than one in five (21%) also rate the state of the economy negatively (vs. 17% globally). Portugal ranks among the bottom 10 worldwide in the Career Prospects Subcategory (43rd): expats are unhappy with the local job market (39% vs. 27% globally) and their personal career opportunities (27% vs. 22% globally). Overall, 27% even say that moving to Portugal has made their career prospects worse, compared to 18% globally. Portugal ranks 48th for this factor, only ahead of Cyprus, Greece, New Zealand, and the Philippines.



## Accomplishing Admin Tasks Is Not Always Easy

Lastly, Portugal ranks 19th in the Expat Essentials Index. While it shows an average-to-good performance for most factors surveyed in this index, this is not the case for administrative topics. More than half the expats (52%) find it hard to deal with local bureaucracy/authorities (vs. 39% globally), and 24% are unhappy with the availability of administrative/government services online (vs. 21% globally). *"Dealing with the government bureaucracy is a significant challenge and a paperwork nightmare at times,"* says an expat from the US.

# Spain



## Overall Ranking

5th out of 52

## Happiness Level



83% Spain  
71% Global

## Expats in Spain



### Average Age & Gender Split

51.7

Years old

41%

Male

58%

Female

0.8%

Prefer to self-describe



### Top Reasons for Moving

20%

Better quality of life

10%

To retire abroad

8%

For love



### Top Income Groups

27%

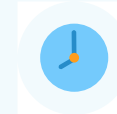
25,000–50,000 USD

22%

12,000–25,000 USD

16%

50,000–75,000 USD



### Working Hours

36.2 h

Per week

27%

Part time

73%

Full time



### Top Sectors

18%

IT

15%

Education

7%

Advertising, marketing & communication



### Quality of Life Index

1 out of 52

- 8 Travel & Transit
- 7 Environment & Climate
- 1 Leisure Options
- 7 Health & Well-Being
- 17 Safety & Security



### Ease of Settling In Index

10 out of 52

- 13 Local Friendliness
- 9 Finding Friends
- 7 Culture & Welcome



### Working Abroad Index

37 out of 52

- 41 Career Prospects
- 35 Salary & Job Security
- 21 Work & Leisure
- 35 Work Culture & Satisfaction



### Personal Finance Index

11 out of 52



### Expat Essentials Index

14 out of 52

- 21 Digital Life
- 33 Admin Topics
- 16 Housing
- 18 Language

# Spain Offers the Best Quality of Life for Expats

Expats are extremely happy with the quality of life and find it easy to get settled in.



## A Great Country to Relax in the Sun

Ranking 5th out of 52 destinations in the *Expat Insider 2022* survey, expats vote Spain the best in the Quality of Life Index (1st). The country lands among the top 10 for four out of the five subcategories featured in this index, even coming first worldwide in the Leisure Options Subcategory. Expats love the variety of culinary and dining options on offer (91% vs. 77% globally), the opportunities for recreational sports (90% vs. 75% globally), and the culture and nightlife (85% vs. 67% globally). *"I enjoy the social freedom and culture in Spain. There is a great nightlife,"* explains an expat from Australia.

These leisure options are easy to enjoy in a great climate, another factor for which Spain does very well (2nd). More than nine in ten (94%) are happy with the climate and weather (vs. 62% globally), and Spain is only beaten by its neighbor Portugal (1st).



## Healthcare Highlights

Spain also finishes in the top 10 of the Health & Well-Being Subcategory (7th). The affordability of its healthcare system (6th) is a highlight for expats, and almost four in five (79%) rate this factor positively (vs. 61% globally). The majority of expats (82%) also describes healthcare as generally available (vs. 73% globally). What is more, 84% rate the quality of medical care positively (vs. 72% globally), and 77% say that they can access all the kinds of healthcare services they need (vs. 67% globally).



## A Place to Call Home

Spain excels in the Ease of Settling In Index (10th), ranking in the top 10 of both the Culture & Welcome (7th) and Finding Friends (9th) Subcategories. Over two in three expats (67%) are happy with their social life (vs. 56% globally), and 68% have a personal support network (vs. 59% globally). Maybe this is why expats find it easy to get used to the local culture in Spain (78% vs. 62% globally), feel at home there (76% vs.

62% globally), and feel welcome too (78% vs. 66% globally). *"Once you get used to the local people and culture, it is a great and easy place to live in,"* shares a Colombian expat.



## A Very Reasonable Cost of Living

Spain narrowly misses out on a top 10 spot in the Personal Finance Index (11th). Expats regard it as one of the destinations with the best cost of living (9th). Seven in ten expats (70%) are happy with this factor, compared to a global average of only 45%. An expat from New Zealand says he greatly enjoys the *"quality of life for a very reasonable cost of living"*.

The affordable costs are also reflected in the Housing Subcategory (16th): more than half the expats (54%) describe housing as affordable (vs. 39% globally), and 63% say that it is easy for expats to find housing (vs. 54% globally).



## Getting Online Is No Problem

Housing is actually Spain's best subcategory in the Expat

Essentials Index (14th), but the country also does not do too badly for Digital Life (21st). Expats are happy with the unrestricted access to online services (92% vs. 82% globally), the opportunities to pay without cash (92% vs. 84% globally), and the ease of acquiring high-speed internet access at home (86% vs. 79% globally). Only the availability of administrative/government services online is a lowlight here: 26% rate this factor negatively, compared to 21% globally.

Just over half (52%) find it hard to deal with the local bureaucracy/authorities, 13 percentage points more than the global average (39%). Since expats' satisfaction with the ease of opening a local bank account (66% vs. 64% globally) and getting a visa before moving to Spain (59% happy vs. 56% globally) is just about average, Spain ranks 33rd in the Admin Topics Subcategory.



### Less-Than-Satisfactory Career Options

Spain performs worst in the Working Abroad Index (37th), which is largely due to the Career Prospects Subcategory (41st). Expats are unhappy with their personal career opportunities (27% vs. 22% globally) and the local job market in general (37% vs. 27% globally). In the end, 30% believe that their career prospects have worsened after moving to Spain, compared to 18% globally. It does not make the situation any better that 24% feel that they are not paid fairly for their work (vs. 20% globally). An Irish expat puts it

simply: *"You will not get rich living here, but the cost of living is low, and the culture, lifestyle, and weather are spectacular".*

However, at least they seem to have enough leisure time to enjoy themselves, ranking the country 13th for work-life balance. Over two in three expats in Spain (69%) are pleased with their work-life balance (vs. 62% globally). This might be related to their working hours: expats in Spain work an average of 36.2 hours per week, four hours less than the global average (40.2 hours per week). Moreover, an above-average share of expats in Spain are retirees (24% vs. 10% globally), and among those who do work, 27% work part time (vs. 17% globally).



## Overall Ranking

**6th** out of 52

## Happiness Level



**71%** UAE **71%** Global

## Expats in the UAE



### Average Age & Gender Split

**39.5**

Years old

**65%**

Male

**35%**

Female

**0.3%**

Prefer to self-describe



### Top Reasons for Moving

**34%**

Found a job on their own

**14%**

Recruited internationally

**9%**

Better quality of life



### Top Income Groups

**33%**

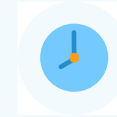
Less than 12,000 USD

**15%**

12,000–25,000 USD

**14%**

25,000–50,000 USD



### Working Hours

**46.3 h**

Per week

**7%**

Part time

**93%**

Full time



### Top Sectors

**11%**

Finance

**8%**

Hospitality

**7%**

Manufacturing & engineering



### Quality of Life Index

**5** out of **52**

- 5** Travel & Transit
- 14** Environment & Climate
- 3** Leisure Options
- 9** Health & Well-Being
- 7** Safety & Security



### Ease of Settling In Index

**13** out of **52**

- 14** Local Friendliness
- 19** Finding Friends
- 10** Culture & Welcome



### Working Abroad Index

**5** out of **52**

- 3** Career Prospects
- 17** Salary & Job Security
- 35** Work & Leisure
- 5** Work Culture & Satisfaction



### Personal Finance Index

**34** out of **52**



### Expat Essentials Index

**2** out of **52**

- 14** Digital Life
- 3** Admin Topics
- 14** Housing
- 2** Language

# The UAE Is a Safe & Modern Destination for Expats

Expats love the quality of living and their working life, but struggle with their finances.



## No Trouble with the Basics

The UAE performs especially well in the Expat Essentials Index (2nd), ranking right behind Bahrain (1st). Expats are particularly happy with the ease of handling Admin Topics (3rd) in the UAE. First of all, 83% found it easy to get a visa to move there, compared to only 56% globally, ranking the UAE first worldwide for this factor. Once they arrive, over three in five expats (61%) have no problem dealing with the local bureaucracy/authorities, 21 percentage points more than the global average (40%). It might help that administrative/government services are widely available online (86% happy vs. 61% globally) and that it is easy to live in the UAE without speaking the local language (85% agree vs. 51% globally). *"The government system is the best,"* an Indian expat shares.



## Ups & Downs for Digital Life

Online government services are just one highlight of the Digital Life Subcategory (14th). Expats also find it easy to get high-speed internet access at home (87% happy vs. 79%

globally) and to pay without cash (90% vs. 84% globally). However, about one in five (19%) are unhappy with their access to online services, such as social media (vs. 7% globally). A US American expat notes that the *"blocked social media"* is something he dislikes most about life in the UAE, while an Australian expat says that the *"restrictions on communications make it difficult to stay in touch with home"*.



## Getting Around to Great Activities

The UAE scores another top 10 ranking in the Quality of Life Index (5th). Expats are particularly happy with the Leisure Options (3rd): most expats appreciate the culinary variety and dining options (86% vs. 77% globally), as well as the culture and nightlife (81% vs. 67% globally).

Expats also love their ability to get around easily, ranking the country fifth for Travel & Transit. Nine in ten (90%) are happy with their travel opportunities (vs. 82% globally), and 95% rate the infrastructure for cars positively (vs. 75% globally). The UAE ranks first worldwide for the latter.



## Great Health Services in a Safe Environment

The Safety & Security (7th) and Health & Well-Being (9th) Subcategories are another two areas where expats are especially pleased. They vote the country third for personal safety, as nearly all expats (94%) are happy with this factor (vs. 81% globally). *"I feel safe as a woman to go out walking on dark evenings. In the day I do not fear any theft,"* reports a British expat. Expats are also very satisfied with the political stability in the UAE (86% happy vs. 64% globally). However, less than half (47%) agree that they can openly express themselves and their opinions, compared to 64% globally.

In terms of Health & Well-Being (9th), 78% of expats find it easy to access all the kinds of healthcare services they need (vs. 67% globally). Expats also rank the quality of medical care (6th) and availability of healthcare (6th) very highly. However, only 56% find healthcare affordable, which is slightly below the global average (61%).



## Mixed Views on the Environment

With the UAE ranking 14th in the Environment & Climate Subcategory, this is the country's weakest area in the Quality of Life Index. It is mainly due to the natural environment (44th), with 14% of expats unhappy with this factor (vs. 8% globally). The climate and weather (31st) and the air quality (22nd) also get mediocre ratings. However, nearly three in four expats (72%) are pleased with the availability of green goods and services (vs. 64% globally). *"Sustainability is practiced by all, nothing is wasted,"* a Pakistani expat shares. More than four in five (83%) agree that the government supports policies to protect the environment (vs. 61% globally).



## A Welcoming Place to Settle In

The UAE ranks quite well when it comes to the Ease of Settling In Index (13th). It performs best in the Culture & Welcome Subcategory (10th), with 77% saying that they feel welcome there (vs. 66% globally). About two in three (65%) also report that they are happy with their social life (vs. 56% globally). Overall, 69% describe the local population as friendly (vs. 66% globally), and 74% consider them particularly friendly towards foreign residents (vs. 65% globally).



## Excellent Working Conditions

Expats seem to love Working Abroad in the UAE, voting the country fifth in this index. It even places third in the Career Prospects Subcategory: about four in five expats (79%) feel that moving there has improved their career prospects (vs.

60% globally), ranking the country first worldwide for this factor. It is hardly a surprise that they are also happy with their personal career opportunities (65% vs. 58% globally) and the local job market (55% vs. 47% globally).

The Work Culture & Satisfaction Subcategory (5th) is another highlight. Expats feel that the local business culture encourages creativity / thinking outside the box (2nd) and promotes independent work and/or flat hierarchies (8th). *"The country encourages ambition, innovation, and pursuing opportunities,"* says an expat from Australia.



## Financial Struggles

In the Salary & Job Security Subcategory (17th), the UAE lands among both the top and the bottom 10 destinations worldwide. It ranks sixth for the state of the economy, and 87% of expats are happy with this factor (vs. 64% globally). However, only 55% feel that they are paid fairly for their work, based on industry, qualifications, and their role (vs. 62% globally). This lands the UAE in the bottom 10 for this factor (44th). *"The government should set a minimum wage,"* shares a South African expat. *"So many expats are underpaid."* In fact, about one in three expats (33%) earn less than 12,000 USD per year, compared to only 18% globally.

This may be a reason why the country's worst performance is in the Personal Finance Index (34th). Over one in three expats (36%) feel that their disposable household income is *not* enough to lead a comfortable life (vs. 28% globally), placing the country in the bottom 10 for this factor (46th).



# Vietnam



## Overall Ranking

7th out of 52

## Happiness Level



84% Vietnam 71% Global

## Expats in Vietnam



### Average Age & Gender Split

52.1

Years old

78%

Male

22%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

20%

Recruited internationally

11%

Found a job on their own

11%

Sent by their employer



### Top Income Groups

24%

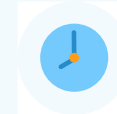
25,000–50,000 USD

19%

50,000–75,000 USD

14%

75,000–100,000 USD



### Working Hours

37.4 h

Per week

35%

Part time

65%

Full time



### Top Sectors

21%

Education

15%

Manufacturing & engineering

13%

Advertising, marketing & communication



## Quality of Life Index

48 out of 52

- 42 Travel & Transit
- 49 Environment & Climate
- 29 Leisure Options
- 40 Health & Well-Being
- 32 Safety & Security



## Ease of Settling In Index

9 out of 52

- 6 Local Friendliness
- 7 Finding Friends
- 13 Culture & Welcome



## Working Abroad Index

29 out of 52

- 32 Career Prospects
- 24 Salary & Job Security
- 22 Work & Leisure
- 37 Work Culture & Satisfaction



## Personal Finance Index

1 out of 52



## Expat Essentials Index

46 out of 52

- 49 Digital Life
- 51 Admin Topics
- 5 Housing
- 47 Language

# Vietnam Offers Easy Finances but Poor Administration

Expats find it very easy to get settled in but struggle with the local language and the environment.



## Finances Pose No Problems

Vietnam excels when it comes to Personal Finance, ranking first worldwide in this index. The majority of expats (80%) is happy with the general cost of living, compared to only 45% globally. *"There are affordable prices in almost all areas,"* reports a Swiss expat. There is no stress when it comes to their financial situation: about four in five (79%) are satisfied with this factor (vs. 60% globally), and 92% say that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). *"I live comfortably on my limited income,"* shares a US American expat.



## A Warm Welcome

Settling in is also a breeze for expats in Vietnam. They rank the country ninth in the Ease of Settling In Index. They greatly enjoy the Local Friendliness (6th) they experience. Most expats (84%) describe the local residents as generally friendly (vs. 66% globally), and 83% find them friendly towards foreign residents in particular (vs. 65% globally).

*"The warmth, honesty, and friendliness of the people"* are what a US American enjoys most about life in Vietnam, while a Malaysian expat highlights *"the people and the friendly culture"*. Indeed, the local culture is another area where expats are especially pleased – 83% feel welcome in Vietnam (vs. 66% globally), and 71% feel at home there (vs. 62% globally).



## Easy to Create a Personal Network

Creating a personal network is certainly important to expat life. Expats rank Vietnam among the top 10 in the Finding Friends Subcategory (7th), saying it is easy to make local friends (54% happy vs. 42% globally). Over two in three (69%) are happy with their social life, compared to 56% globally. Moreover, 63% have a personal support network in Vietnam, e.g., people that they can go to for practical/emotional support (vs. 59% globally).



## Well-Paid but Unsatisfying Work

Expats have mixed opinions about Working Abroad (29th) in

Vietnam. On the downside, 29% of expats feel that moving to Vietnam has not improved their career prospects (vs. 18% globally). What is more, 14% of expats do not see a purpose in their work (vs. 9% globally), and 45% think that the work culture does not promote independent work and/or flat hierarchies (vs. 28% globally).

While the country places in the bottom 10 for all these factors, it ranks eighth for another one: over two in three expats (68%) feel paid fairly for their work based on their industry, qualifications, and role (vs. 62% globally). The most common fields expats in Vietnam work in are education – including language education – (21%), manufacturing & engineering (15%), and advertising, marketing & communication (13%).



## Worrisome Environmental Issues

The country lands among the bottom 10 in the Quality of Life Index (48th), and the Environment & Climate (49th) raises major concerns for expats in Vietnam. Over half of them (53%) are unhappy with the urban environment, over triple

the global average (17%). *"The noise pollution is terrible,"* a French expat reports. They are also disappointed with the availability of green goods and services (37% unhappy vs. 17% globally) and are especially unhappy with the air quality (64% unsatisfied vs. 19% globally). *"The smog is a huge problem,"* notes an expat from Italy. *"The air is really toxic."* What is more, over half the expats (51%) believe that the government does not support policies to protect the environment (vs. 18% globally), ranking the country 50th for this factor.



### The Healthcare System Is Disappointing

Additionally, expats in Vietnam are unsatisfied with their Health & Well-Being (40th). About one in five expats (19%) say that healthcare is generally unavailable (vs. 13% globally), and one in four (25%) reports that it is difficult to access all the kinds of healthcare services that they need (vs. 17% globally). When expats are able to access healthcare services, they find them to be of poor quality – 23% are unhappy with the quality of medical care, compared to 14% globally.



### Transit & Language Frustrate Expats

The Travel & Transit Subcategory (42nd) narrowly escapes ranking among the bottom 10. Expats describe the availability of public transportation as especially poor (43% unhappy vs. 17% globally). About one in three (32%) are dissatisfied with the infrastructure for cars, more than double the global average (13%).

Language (47th) is another issue in Vietnam. Four in five expats (80%) report that learning the local language is difficult, compared to only 38% globally. They rate the country last for this factor (52nd). A US American expat says his *"inability to learn the language"* is something he struggles with most in Vietnam. In fact, 44% do not speak the local language at all, which is more than four times the share of expats saying this about the language of their respective host country (10%).



### The Administration Is among the Worst Worldwide

Language is not the only hurdle in the Expat Essentials Index (46th). In the Admin Topics Subcategory, Vietnam ranks 51st overall, only Malta (52nd) does worse. Expats find it difficult to deal with local bureaucracy (66% vs. 39% globally), open a local bank account (41% vs. 21% globally), and get a visa in order to move there (48% vs. 24% globally).

Digital Life (49th) does not perform much better. Expats vote the country last (52nd) for the availability of administrative/government services online – 44% of expats are unhappy with this factor, compared to only 21% globally. Nearly one in four expats (23%) also find it generally difficult to pay without cash (vs. 8% globally).

# Thailand



## Overall Ranking

8th out of 52

## Happiness Level



77% Thailand 71% Global

## Expats in Thailand



### Average Age & Gender Split

55.1

Years old

73%

Male

26%

Female

1.5%

Prefer to self-describe



### Top Reasons for Moving

19%

To retire abroad

12%

Found a job on their own

11%

Sent by their employer



### Top Income Groups

22%

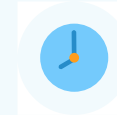
25,000–50,000 USD

19%

12,000–25,000 USD

14%

50,000–75,000 USD



### Working Hours

40.2 h

Per week

20%

Part time

80%

Full time



### Top Sectors

18%

Education

8%

Coaching & consulting

8%

Manufacturing & engineering



## Quality of Life Index

35 out of 52

- 34 Travel & Transit
- 44 Environment & Climate
- 5 Leisure Options
- 11 Health & Well-Being
- 47 Safety & Security



## Ease of Settling In Index

11 out of 52

- 8 Local Friendliness
- 8 Finding Friends
- 14 Culture & Welcome



## Working Abroad Index

45 out of 52

- 45 Career Prospects
- 46 Salary & Job Security
- 24 Work & Leisure
- 48 Work Culture & Satisfaction



## Personal Finance Index

4 out of 52



## Expat Essentials Index

18 out of 52

- 43 Digital Life
- 39 Admin Topics
- 1 Housing
- 34 Language

# Thailand Is an Affordable, Friendly Destination for Expats

Finance and leisure options are no trouble for expats, but they struggle with their working life.



## No Money Concerns

Personal finances are a breeze for expats in Thailand, and they vote the country fourth in the Personal Finance Index. In fact, most expats (85%) feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). *"Your money definitely goes far,"* a British expat reports. Expats vote Thailand third for general cost of living — 71% are happy with this factor, 26 percentage points more than the global average (45%). Thus, it is no surprise that 70% are happy with their financial situation overall (vs. 60% globally). Housing is no trouble either, and Thailand also lands in first place in this subcategory. Expats describe it as both affordable (74% vs. 39% globally) and easy to find (85% vs. 54% globally).



## Administrative Barriers

Aside from housing, expats are not too happy with the factors surveyed in the Expat Essentials Index (18th). Thailand ranks in the bottom 10 of the Digital Life Subcategory (43rd),

and expats are particularly unhappy with the availability of administrative/government services online (43% unhappy vs. 21% globally). *"It is all paperwork for everything,"* explains an expat from Chile. Overall, more than half (51%) find it hard to deal with the local bureaucracy/authorities, compared to 39% globally.

While 70% find it easy to live in Thailand without speaking the local language (vs. 51% globally), 68% struggle to learn it (vs. 38% globally). *"I just cannot pick up the language,"* says a British expat. In fact, 78% speak the language just a little (54% vs. 25% globally) or not at all (24% vs. 10% globally).



## Easy to Make Connections

The Ease of Settling In Index (11th) is a genuine highlight, though, and expats rate Thailand particularly well in the Local Friendliness Subcategory (8th). The majority (86%) finds the residents to be generally friendly (vs. 66% globally), and another 81% describe them as friendly towards foreign residents (vs. 65% globally). *"I have found the Thais to be*

*very friendly and welcoming to me living in their country,"* an expat from the United Kingdom explains. Expats also rank Thailand among the top 10 in the Finding Friends Subcategory (8th). They love their social life (69% satisfied vs. 56% globally), and more than half (52%) say that making local friends is easy, compared to 42% globally.



## Excellent Leisure Options & Healthcare

The Quality of Life Index (35th) is a mixed bag: When it comes to Leisure Options (5th), expats are especially happy. They vote the country second worldwide for its culinary variety and dining options, only beaten by Mexico. *"The thing I enjoy most so far is their food variety,"* says a Vietnamese expat. *"I love trying new food whenever I have free time."* Over three in four expats (77%) are satisfied with the culture and nightlife in Thailand, compared to 67% globally.

Expats also love the healthcare in Thailand — the country narrowly misses out on a top 10 spot in the Health & Well-

Being Subcategory (11th). More than three-quarters of expats (77%) state that they have access to all the kinds of healthcare services that they need (vs. 67% globally). Most also say that medical care is easily available (84% vs. 73% globally) and of good quality (85% vs. 72% globally).



## Environmental & Safety Concerns

On the other hand, the Environment & Climate Subcategory (44th) is a major concern for expats in Thailand. Two in five expats (40%) believe that the government does *not* support policies to protect the environment, more than double the global average (18%). *"People are not aware enough about pollution, and it is sad to see nature spoiled by rubbish,"* a French expat reports. Furthermore, 45% rate the air quality negatively (vs. 19% globally) and 32% are unhappy with the urban environment (elements such as green spaces, noise levels, and eco-friendly architecture), compared to 17% globally. *"There is air pollution and limited parks and green spaces,"* explains a Dutch expat. The only real highlight is the climate and weather, which is rated positively by the majority of expats (82% vs. 62% globally).

The Safety & Security Subcategory (47th) also receives mixed results. In general, 85% of expats feel personally safe in Thailand (vs. 81% globally). But 37% are unhappy with the country's political stability (vs. 15% globally), and 44% think that they cannot openly express themselves and their opinions (vs. 18% globally).



## Unhappy Workers

Thailand performs worst in the Working Abroad Index (45th). Expats vote the country into the bottom 10 of the Work Culture & Satisfaction Subcategory (48th). According to them, the local business culture does not encourage creativity (41% vs. 26% globally), nor does it promote independent work (45% vs. 28% globally). Expats are also especially disappointed when it comes to Career Prospects (45th). Nearly two in five (38%) are unhappy with the local job market (vs. 27% globally), and only 41% say that moving to Thailand has improved their career prospects (vs. 60% globally).

Expats also rank Thailand among the bottom 10 for Salary & Job Security (46th). More than three in ten (31%) are unhappy with the state of the local economy, compared to only 17% globally. Additionally, one in four expats (25%) is unsatisfied with their job security (vs. 20% globally). However, 35% of expats do not have to worry about this, as they are already retired, compared to the global average of 10% retirees. In fact, 19% of expats in Thailand moved there specifically to retire, compared to only 3% globally.

# Australia



## Overall Ranking

9th out of 52

## Happiness Level



75% 71%  
Australia Global

## Expats in Australia



### Average Age & Gender Split

50

Years old

47%

Male

52%

Female

0.5%

Prefer to self-describe



### Top Reasons for Moving

14%

Better quality of life

13%

Family reasons

12%

To go to school or university



### Top Income Groups

21%

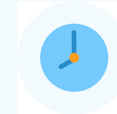
50,000–75,000 USD

18%

100,000–150,000 USD

18%

25,000–50,000 USD



### Working Hours

35.9 h

Per week

29%

Part time

71%

Full time



### Top Sectors

14%

Healthcare

11%

IT

10%

Finance



## Quality of Life Index

14 out of 52

- 32 Travel & Transit
- 6 Environment & Climate
- 9 Leisure Options
- 13 Health & Well-Being
- 14 Safety & Security



## Ease of Settling In Index

17 out of 52

- 20 Local Friendliness
- 23 Finding Friends
- 15 Culture & Welcome



## Working Abroad Index

2 out of 52

- 5 Career Prospects
- 13 Salary & Job Security
- 5 Work & Leisure
- 6 Work Culture & Satisfaction



## Personal Finance Index

30 out of 52



## Expats Essentials Index

16 out of 52

- 18 Digital Life
- 9 Admin Topics
- 41 Housing
- 11 Language

# Australia Is a Great Place for Expats to Work

Expats love the environment, business culture, and employment prospects.



## A Balanced Working Life

Australia ranks second worldwide in the Working Abroad Index, only beaten by Denmark (1st). Expats are especially happy with their Career Prospects (5th): 62% are satisfied with the local job market (vs. 47% globally), and 64% rate their personal career opportunities positively (vs. 58% globally).

When it comes to the Work & Leisure Subcategory, the country scores another fifth place. Expats in Australia work fewer hours per week than the global average (35.9 hours vs. 40.2 hours globally), which might explain why three in four (75%) are satisfied with their working hours (vs. 63% globally). Accordingly, 70% of expats are happy with their work-life balance, compared to 62% globally. *"There is an emphasis on family and not career and there is a good understanding of juggling both,"* says a Dutch expat.



## A Rewarding Business Culture

Most expats (78%) feel that the business culture in Australia

supports flexibility (vs. 60% globally), and according to 65%, it also encourages creativity and thinking outside the box (vs. 51% globally). What is more, the business culture also supports independent work and flat hierarchies (65% happy vs. 45% globally). Beyond that, 70% of expats feel paid fairly for their work, based on their industry, qualifications, and role (vs. 62% globally), and another 70% are happy with their job security (vs. 59% globally). Overall, 72% are satisfied with their job in general, compared to 64% globally.



## A Great Environment for Expats

Another highlight for expats in Australia is the Environment & Climate Subcategory (6th). The vast majority of expats (94%) is happy with the natural environment, compared to 83% globally. Additionally, they also enjoy the urban environment (80% vs. 67% globally), as well as the climate and weather (79% vs. 62% globally). An expat from Russia says that the *"weather, wildlife, and lack of pollution"* are what she enjoys most about life in Australia. In fact, 85% rate the air quality positively, compared to 65% globally.

Expats also love the Leisure Options (9th) in Australia, and the country ranks first overall for the opportunities for recreational sports. Nearly nine in ten (88%) are happy with this factor (vs. 75% globally). *"There are plenty of team sports for the children to play,"* says an expat from South Africa.



## An Easy Culture

When it comes to the Ease of Settling In Index (17th), Australia performs best in the Culture & Welcome Subcategory (15th). Expats find it easy to get used to the local culture (75% vs. 62% globally) and feel at home in Australia (65% vs. 62% globally). *"It is a calm and relaxed environment here,"* says an Iranian expat, while a British expat reports that *"there are no problems here, it is an easy lifestyle"*. It might help that 72% perceive the local residents as generally friendly (vs. 66% globally), and 65% of expats in Australia have a personal support network (vs. 59% globally).





## Ups & Downs with Expat Essentials

Australia gets mixed results in the Expat Essentials Index (16th). It ranks ninth in the Admin Topics Subcategory. There, it performs best worldwide for the ease of opening a local bank account (1st) but ends up among the bottom 10 for the ease of getting a visa (46th). In fact, 41% of expats found it difficult to get a visa in order to move to Australia, compared to only 24% globally.

Digital Life (18th) is generally no problem in Australia. Expats are happy with the availability of administrative/government services online (74% vs. 61% globally), it is easy to pay without cash (92% vs. 84% globally), and they enjoy the unrestricted access to online services (89% vs. 82% globally). However, the subcategory also includes one lowlight: 16% of expats find it difficult to get high-speed internet access at home (vs. 11% globally).



## Pricey Accommodation

The Housing Subcategory (41st) is Australia's weak spot in the Expat Essentials Index. Only half the respondents (50%) say it is easy for expats to find housing (vs. 54% globally), and over three in five (61%) are unhappy with the affordability of housing (vs. 43% globally). In the Personal Finance Index, Australia only ranks 30th, with 44% of expats unhappy with the general cost of living (vs. 35% globally). Still, 71% feel that their disposable household income is enough or more than enough to lead a comfortable life, about the same as the global average (72%).

# Singapore



## Overall Ranking

10th out of 52

## Happiness Level



73% 71%  
Singapore Global

## Expats in Singapore



### Average Age & Gender Split

43.6

Years old

53%

Male

47%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

22%

Sent by their employer

17%

Found a job on their own

16%

Recruited internationally



### Top Income Groups

21%

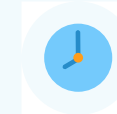
100,000–150,000 USD

19%

More than 250,000 USD

19%

75,000–100,000 USD



### Working Hours

44.5 h

Per week

7%

Part time

93%

Full time



### Top Sectors

19%

Finance

11%

IT

9%

Manufacturing & engineering



### Quality of Life Index

10 out of 52

- 1 Travel & Transit
- 17 Environment & Climate
- 22 Leisure Options
- 15 Health & Well-Being
- 15 Safety & Security



### Ease of Settling In Index

31 out of 52

- 40 Local Friendliness
- 22 Finding Friends
- 27 Culture & Welcome



### Working Abroad Index

18 out of 52

- 8 Career Prospects
- 7 Salary & Job Security
- 33 Work & Leisure
- 30 Work Culture & Satisfaction



### Personal Finance Index

19 out of 52



### Expat Essentials Index

3 out of 52

- 4 Digital Life
- 5 Admin Topics
- 34 Housing
- 1 Language

# Expats in Singapore Enjoy a Modern, Digital Life

Expats love the transit options and career opportunities with no language barriers.



## Dealing with Administration Is a Breeze

Singapore performs best in the Expat Essentials Index (3rd), only beaten by Bahrain (1st) and the UAE (2nd). Expats vote Singapore fifth in the Admin Topics Subcategory, and 63% find it easy to deal with the local bureaucracy/authorities, compared to 40% globally. A French expat says that "*the efficiency of the administration*" is one of the things he likes most about life in Singapore. According to more than four in five expats (81%), it is also easy to open a local bank account (vs. 64% globally).

Digital Life (4th) is another highlight for expats. The vast majority (91%) is happy with the availability of administrative services online (vs. 61% globally). An Indonesian expat enjoys the "*fast, organized online services for many administrative purposes*". The country ranks first overall for access to high-speed internet at home, as well as fourth for paying without cash.



## Easy to Get Around by Car, on Foot, or by Train

In the Quality of Life Index (10th), Singapore performs best in the Travel & Transit Subcategory, where it ranks first overall. Expats say there is a great infrastructure for cars (2nd) and that it is also easy to get around on foot or by bicycle (9th). Nearly all respondents (97%) are happy with the availability of public transportation, 24 percentage points more than the global average (73%). "*There is an easy access to transportation,*" says an expat from Indonesia. Additionally, most expats (95%) enjoy the affordability of public transportation (vs. 70% globally). The only lowlight is probably due to Singapore's geographical location, which places the country in the bottom 10 for the opportunity to travel (46th).



## Happy with Healthcare

Expats are also extremely satisfied with the healthcare system, but not with its costs, ranking Singapore 15th in the

Health & Well-Being Subcategory. They are pleased with the availability of healthcare (88% happy vs. 73% globally), and 84% say that it is easy to access all the healthcare services that they need (vs. 67% globally). Additionally, over four in five (84%) are happy with the quality of medical care, twelve percentage points more than the global average (72%). However, the country falls into the bottom 3 (50th) for affordability of healthcare: 39% find it unaffordable (vs. 21% globally). Only expats in the USA and Ireland are less satisfied with this factor.



## A Safe Destination, but Not an Open Society

Nearly all expats (99%) feel personally safe in Singapore (vs. 81% globally). Expats are also happy with the political stability (89% satisfied vs. 64% globally). An Indian expat explains that "*there is a stable government in Singapore; it is a safe place*". However, only 40% feel that they can openly express themselves and their opinions, 24 percentage points below the global average (64%).



## Contrasting Views on Getting Settled

When it comes to the Ease of Settling In Index (31st), expats have varied opinions. They rank the Local Friendliness (40th) quite poorly — 22% consider the local residents to be generally unfriendly towards foreign residents (vs. 18% globally). Expats seem to be able to push through this initial barrier, though, as nearly half (48%) say it is easy to make local friends (vs. 42% globally). The Culture & Welcome Subcategory (27th) gets particularly mixed results: expats vote the country in the bottom 10 for feeling welcome (44th), while they rank the ease of getting used to the local culture among the top 10 (8th).



## A High Cost of Living

Expats in Singapore are quite happy with their financial situation, ranking the country sixth for this factor. The majority (87%) feels that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). Still, 56% rate the general cost of living poorly, compared to 35% globally. *"It is expensive,"* says a US American expat. *"Without the right job you cannot live here".* In fact, salaries are very high in Singapore: close to three in five (57%) have a yearly income of 100,000 USD or more, compared to 21% globally.



## Bright Opportunities

Close to three-quarters of expats (74%) feel paid fairly for

their work (vs. 62% globally), which is one of the reasons for Singapore's good rank in the Working Abroad Index (18th). The city-state even makes it into the top 10 of the Career Prospects Subcategory (8th). Nearly four in five (78%) say that moving to Singapore has improved their career prospects, compared to 60% globally. About two in three (67%) are also satisfied with their personal career opportunities (vs. 58% globally).

This may be one reason why 77% say they are satisfied with their job in general, compared to 64% globally. *"It is a great place for working,"* says an expat from Malaysia. On the other hand, expats vote Singapore in the bottom 10 for seeing a purpose in their work (43rd).

# Estonia



## Overall Ranking

11th out of 52

## Happiness Level



79% Estonia  
71% Global

## Expats in Estonia



### Average Age & Gender Split

38.8

Years old

54%

Male

46%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

21%

To go to school or university

16%

For love

10%

Found a job on their own



### Top Income Groups

36%

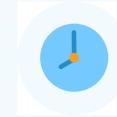
25,000–50,000 USD

28%

12,000–25,000 USD

22%

Less than 12,000 USD



### Working Hours

37.6 h

Per week

79%

Part time

21%

Full time



### Top Sectors

33%

IT

16%

Finance

9%

Education



### Quality of Life Index

12 out of 52

- 9 Travel & Transit
- 9 Environment & Climate
- 32 Leisure Options
- 24 Health & Well-Being
- 6 Safety & Security



### Ease of Settling In Index

40 out of 52

- 46 Local Friendliness
- 39 Finding Friends
- 32 Culture & Welcome



### Working Abroad Index

6 out of 52

- 24 Career Prospects
- 20 Salary & Job Security
- 8 Work & Leisure
- 1 Work Culture & Satisfaction



### Personal Finance Index

25 out of 52



### Expat Essentials Index

4 out of 52

- 1 Digital Life
- 1 Admin Topics
- 27 Housing
- 27 Language

# Expats Enjoy a Modern Working Life & High Level of Digitization in Estonia

Expats love the business culture and transportation options in Estonia but struggle to connect with the local residents.



## Easy Administration

Expats enjoy a modern lifestyle in Estonia: the country ranks first in both the Digital Life and the Admin Topics Subcategories of the Expat Essentials Index (4th). Over nine in ten expats (92%) are satisfied with the availability of administrative/government services online, compared to only 61% globally. Estonia ranks first for this factor, as well as for the unrestricted access to online services. Expats also find it easy to get high-speed internet access at home (6th) and pay without cash (5th).

Dealing with administrative issues is not difficult at all for expats in Estonia. They rank it first for the ease of dealing with local bureaucracy and the authorities: 81% describe it as easy (vs. 40% globally), and 36% even find it very easy (vs. 13% globally). *"Services are usually free of bureaucratic difficulties and demand less paperwork,"* says an expat from the UK. What is more, it is also easy to start a life as an expat in Estonia: 80% found it easy to get a visa (vs. 56% globally), ranking the country second for this factor. Only the UAE (1st) makes it easier for expats to move there.



## A Great Business Culture

Their working life is another major highlight for expats in Estonia, who rank the country sixth in the Working Abroad Index. Over three in four expats (76%) are satisfied with their working hours, 13 percentage points more than the global average (63%). And they do indeed work fewer hours per week than the average expat (37.6 hours vs. 40.2 hours globally).

Expats love their work environment and rank Estonia first in the Work Culture & Satisfaction Subcategory. The business culture in Estonia is highly regarded by expats, as they report that it encourages creative thinking (84% vs. 51% globally), promotes independent work (82% vs. 45% globally), and supports flexibility (91% vs. 60% globally). Interestingly, however, 12% of expats do not see a purpose in their work, which is slightly above the global average (9%) and causes Estonia to rank among the bottom 10 (44th).



## Safe & Easy to Get Around

When it comes to the Quality of Life Index (12th), Estonia performs particularly well in the Safety & Security Subcategory (6th). Close to all expats (95%) feel safe in Estonia (vs. 81% globally), and 64% even feel *completely* safe (vs. 47% globally). Apart from that, expats are happy with the country's transportation system, ranking it ninth in the Travel & Transit Subcategory. A Chinese expat notes that there is *"free public transportation in the capital area"*. And indeed, Estonia does rank second overall for the affordability of public transportation: 97% find public transportation affordable (vs. 70% globally), and 78% find it *completely* affordable (vs. 39% globally).

Nearly nine in ten expats (88%) are also happy with the availability of public transportation, compared to 73% globally. Additionally, the vast majority of expats (90%) considers it easy and safe to get around on foot and/or by bicycle (vs. 77% globally).



## Great Environment, but the Weather Is Lacking

Ranking ninth in the Environment & Climate Subcategory, Estonia performs well for all aspects related to the environment — but not that well for the actual climate and weather: nearly one in four expats (24%) are unhappy with this factor, compared to 19% globally. An expat from Mexico says that the *"long and dark winter"* is something she struggles with.

However, Estonia makes it into the top 5 for both the urban environment (4th) and the air quality (5th): over nine in ten expats (92%) are happy with the latter, compared to only 65% globally. *"There is so much space for everyone. It is not crowded at all,"* says an expat from Brazil, and an expat from Kenya points out the *"fresh air and nature"* as one of her highlights. She is not alone with her opinion: 90% of expats rate the natural environment positively, compared to 83% globally. Expats are also happy with the availability of green goods and services (71% vs. 64% globally), and 70% believe that the government supports policies to protect the environment (vs. 61% globally).



## Mixed Views on Leisure Options

Expats are not overly happy with the food offering in Estonia, ranking the culinary variety and dining options 44th out of 52. A Belarusian expat mentions the *"the limited choice of food products"* as something she dislikes about living in Estonia. On the plus side, most expats (77%) are happy with the opportunities for recreational sports (vs. 75% globally),

and over two in three (69%) are satisfied with the culture and nightlife (vs. 67% globally). These factors balance each other out to leave Estonia in an average 32nd place in the Leisure Options Subcategory.



## Struggles with the Local Residents

Connecting with the locals is one of the biggest difficulties for expats in Estonia. The country ranks in the bottom 10 in the Local Friendliness Subcategory (46th), as well as for both of its rating factors. Overall, 30% of expats are unhappy with the general friendliness of the local residents, which is about double the global average (17%). Additionally, about one in four (23%) perceive the people as unfriendly towards foreign residents (vs. 18% globally). *"People are quite hard to approach,"* says an expat from the Philippines, while a British expat explains that *"Estonia's people are introverted, but not hostile"*.

# Oman



## Overall Ranking

12th out of 52

## Happiness Level



72% Oman  
71% Global

## Expats in Oman



### Average Age & Gender Split

43.3

Years old

77%

Male

22%

Female

0.9%

Prefer to self-describe



### Top Reasons for Moving

32%

Found a job on their own

25%

Recruited internationally

8%

Sent by their employer



### Top Income Groups

23%

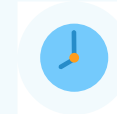
25,000–50,000 USD

21%

12,000–25,000 USD

21%

Less than 12,000 USD



### Working Hours

45.4 h

Per week

4%

Part time

96%

Full time



### Top Sectors

13%

Construction

13%

Education

9%

Manufacturing & engineering

9%

Hospitality & engineering



## Quality of Life Index

38 out of 52

- 35 Travel & Transit
- 20 Environment & Climate
- 49 Leisure Options
- 42 Health & Well-Being
- 24 Safety & Security



## Ease of Settling In Index

5 out of 52

- 3 Local Friendliness
- 10 Finding Friends
- 8 Culture & Welcome



## Working Abroad Index

39 out of 52

- 40 Career Prospects
- 41 Salary & Job Security
- 26 Work & Leisure
- 36 Work Culture & Satisfaction



## Personal Finance Index

21 out of 52



## Expat Essentials Index

5 out of 52

- 38 Digital Life
- 12 Admin Topics
- 8 Housing
- 7 Language



# Oman Welcomes Expats with Open Arms

Housing is easy to find and to afford, and it is easy for expats to get settled in.



## A Welcoming Culture

Expats find it very easy to find their footing in Oman, as the country ranks 5th out of 52 in the Ease of Settling In Index. In fact, nearly four in five expats in Oman (79%) feel welcome there (vs. 66% globally). *"There is a good, accommodating culture here,"* says a Pakistani expat. The country ranks third in the Local Friendliness Subcategory, with 89% describing the Omanis as generally friendly towards foreign residents (vs. 65% globally). A British expat notes that *"the local people are very friendly and make you feel very welcome in the relaxed atmosphere"*. In fact, Oman ranks second worldwide for the general friendliness towards foreign residents, only beaten by Mexico.



## Supported & Connected Expats

With a friendly and welcoming culture, Finding Friends is also a high point. Oman ranks tenth in this subcategory. Nearly two in three expats in Oman (65%) find it easy to make local friends (vs. 42% globally). Close to two-thirds of

expats (63%) have a personal support network in Oman (vs. 59% globally), and 73% find it easy to get used to the local culture (vs. 62% globally). More than one-third (34%) even find it very easy, compared to 24% globally.



## The Basics of Life in Oman

Oman also excels in the Expat Essentials Index (5th), ranking in the top 10 in both the Housing (8th) and Language (7th) Subcategories. Expats say that housing is easy to find (79% vs. 54% globally) and to afford (57% vs. 39% globally) in Oman. Additionally, it is easy to live in Oman without speaking the local language (75% vs. 51% globally). However, expat life in Oman is not completely free: 13% of expats feel that their access to online services, such as social media, is restricted, nearly twice the global average (7%).



## Disappointing Job Prospects

Expats rate Oman rather poorly when it comes to Working Abroad (39th). The majority of expats in Oman (53%) is

unhappy with the local job market, nearly double the global average (27%). Oman even ends up in the bottom 10 for personal career opportunities (46th). Accordingly, nearly one in three expats (31%) are unhappy with this factor (vs. 22% globally). An Indian expat feels that *"there are no career opportunities for women"*.



## Mixed Results for Work Culture

Salary is another low point for Oman, as about one in four expats (26%) feel that they are not paid fairly for their work (vs. 20% globally). What is more, 36% are also worried about their job security, compared to 20% globally. Only 45% feel that the work culture in Oman supports flexibility (vs. 60% globally), which makes the country fall behind today's increasingly modern world of business. Still, 66% are happy with their work-life balance (vs. 62% globally).



## Difficulty Getting Out & About

Oman falls short when it comes to Leisure Options (46th):

over one in three expats (34%) are unhappy with the culture and nightlife (vs. 16% globally), and 15% are not satisfied with the opportunities for recreational sports (vs. 11% globally). A Syrian expat explains that "*there is a lack of activities outside the capital*". It also seems hard to get to the activities, since the country ranks in the bottom 10 for both the affordability (46th) and the availability (52nd) of public transportation. While 73% of expats find it easy to get around on foot and/or by bicycle (vs. 77% globally), they are happiest with the infrastructure for cars (91% vs. 75% globally).



## Clean Air but No Green Goods

Expats are generally satisfied with the Environment & Climate (20th). Especially in regards to air quality, Oman only narrowly misses out on the top 10 (11th). While the respondents find that the government supports policies to protect the environment (70% vs. 61% globally), they are disappointed with the availability of green goods and services (30% unhappy vs. 17% globally).



## Overall Ranking

14th out of 52

## Happiness Level



74% USA 71% Global

## Expats in the USA



### Average Age & Gender Split

47.7

Years old

45%

Male

55%

Female

0.6%

Prefer to self-describe



### Top Reasons for Moving

15%

To go to school or university

12%

For love

12%

Sent by their employer



### Top Income Groups

20%

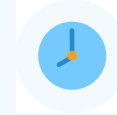
100,000–150,000 USD

15%

75,000–100,000 USD

15%

50,000–75,000 USD



### Working Hours

42.1 h

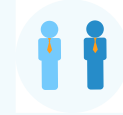
Per week

13%

Part time

87%

Full time



### Top Sectors

12%

Healthcare

11%

IT

10%

Finance



### Quality of Life Index

36 out of 52

- 37 Travel & Transit
- 18 Environment & Climate
- 8 Leisure Options
- 50 Health & Well-Being
- 36 Safety & Security



### Ease of Settling In Index

19 out of 52

- 18 Local Friendliness
- 27 Finding Friends
- 16 Culture & Welcome



### Working Abroad Index

7 out of 52

- 1 Career Prospects
- 25 Salary & Job Security
- 38 Work & Leisure
- 3 Work Culture & Satisfaction



### Personal Finance Index

27 out of 52



### Expat Essentials Index

13 out of 52

- 10 Digital Life
- 14 Admin Topics
- 31 Housing
- 10 Language

# The United States Offers Expats a Great Working Life

Expats love the career prospects and work culture but worry about the affordability of healthcare.



## Career Opportunities Are Promising

The US ranks best in the Working Abroad Index (7th) and excels in the Career Prospects Subcategory (1st): 70% rate the local job market positively (vs. 47% globally), and 72% are satisfied with their career opportunities (vs. 58% globally). An Indian expat says that *"there is an opportunity to excel if you have the required skills and work hard"*, and an expat from France explains that *"it is very easy to find very interesting work opportunities"*. In fact, 74% believe that moving to the United States has improved their career prospects, which is 14 percentage points more than the global average (60%).



## Expats Love the Business Culture

Perhaps related to the amazing career opportunities, expats are also very happy with their jobs. The country ranks 3rd overall in the Work Culture & Satisfaction Subcategory, placing in the top 10 for all factors in this subcategory. Expats feel that the work culture in the United States promotes creativity (3rd), independent work (7th), and flexibility (7th).

More than four in five (82%) see a purpose in their work (vs. 78% globally), and 72% are satisfied with their job in general (vs. 64% globally).



## Expats Earn Well

Expat workers in the United States are among the best-paid globally: 20% earn between 100,000 and 150,000 USD, nearly double the global average (11%). Another 7% have a gross yearly income of more than 250,000 USD, compared to only 3% globally. Despite that, just 62% feel paid fairly based on their industry, qualification, and role, which is the same as the global average. Most expats working in the United States have a full-time position (87% vs. 83% globally), and one in ten (10%) owns their own business (vs. 7% globally). The most common fields they work in are healthcare (12%), IT (11%), and finance (10%).

### Dealing with Administrative & Digital Topics Is No Problem

The US ranks quite well in the Expat Essentials Index (13th), and the Digital Life Subcategory (10th) is a particular

highlight. Nearly nine in ten expats (89%) say that it is easy to get high-speed internet at home (vs. 79% globally), and 93% are happy with the unrestricted access to online services (vs. 82% globally). A Norwegian expat notes that *"the accessibility of everything I need"* is one of the things that he enjoys most about life in the United States.

Close to seven in ten (68%) are also happy with the availability of administrative/government services online (vs. 61% globally). Beyond that, they find it easy to deal with local bureaucracy/authorities (53% vs. 40% globally) and open a local bank account (81% vs. 64% globally). While administrative issues are easy for those already in the US, 38% found it hard to get a visa in order to move there (vs. 24% globally). The country ranks 47th for this factor.



## A Culture That Is Welcoming to Expats

Expats have mixed feelings when it comes to the Ease of Settling In Index (19th). They rank the country in mid-field

for Finding Friends (27th) but are rather pleased with the Culture & Welcome (16th) they find in the United States. In fact, 71% say that it is easy to get used to the local culture (vs. 62% globally), and 71% say they feel welcome there (vs. 66% globally). *"There is a non-judgmental culture here,"* reports a Russian expat, while a Danish expat says that the *"open culture"* is a major highlight for him. Placing 11th, the country just misses out on a top 10 spot for this factor.



## It Can Be Hard to Get Around

In the Quality of Life Index (36th), expats rate the Leisure Options (8th) very highly. They are especially pleased with the opportunities for recreational sports (83% happy vs. 75% globally). However, getting to these activities seems to be a bit of a problem: while 80% rate the infrastructure for cars positively (vs. 75% globally), the United States ranks in the bottom 10 for the affordability (47th) and availability (48th) of public transportation. Close to a quarter (24%) find public transportation unaffordable (vs. 15% globally), and 41% are unhappy with its availability (vs. 17% globally). A Polish expat says that the *"poor transportation infrastructure"* is what he dislikes most about life in the United States.



## Healthcare & Safety Challenges

Healthcare is another major hurdle for expats in the United States. The country even falls in the bottom 3 in the Health & Well-Being Subcategory (50th), alongside Ireland (52nd) and Kuwait (51st). The affordability of healthcare (52nd) is a particular sore point for expats — 61% are dissatisfied

with this factor, nearly triple the global average (21%). *"The healthcare system is super expensive,"* a Venezuelan expat explains, while another expat from South Africa says that *"the high cost of healthcare"* is what she struggles with most while living in the United States.

Expats in the United States also worry about their personal safety (47th). One in five expats there (20%) does not feel personally safe, compared to only 9% globally. An expat from Nigeria says that *"what bothers me most is safety — safety is not guaranteed, which is scary. You have to stay alert at all times"*.

# Bahrain



## Overall Ranking

15th out of 52

## Happiness Level



61% Bahrain  
71% Global

## Expats in Bahrain



### Average Age & Gender Split

44.2

Years old

49%

Male

51%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

33%

Recruited internationally

26%

Found a job on their own

11%

For their partner's job



### Top Income Groups

26%

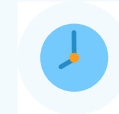
50,000–75,000 USD

26%

Less than 12,000 USD

15%

25,000–50,000 USD



### Working Hours

44.3 h

Per week

5%

Part time

95%

Full time



### Top Sectors

15%

Hospitality

12%

Healthcare

10%

Finance

10%

Education



## Quality of Life Index

23 out of 52

- 28 Travel & Transit
- 39 Environment & Climate
- 17 Leisure Options
- 14 Health & Well-Being
- 18 Safety & Security



## Ease of Settling In Index

12 out of 52

- 10 Local Friendliness
- 17 Finding Friends
- 11 Culture & Welcome



## Working Abroad Index

30 out of 52

- 37 Career Prospects
- 31 Salary & Job Security
- 30 Work & Leisure
- 18 Work Culture & Satisfaction



## Personal Finance Index

46 out of 52



## Expat Essentials Index

1 out of 52

- 11 Digital Life
- 2 Admin Topics
- 10 Housing
- 4 Language

# It Is Easy for Expats to Find Their Place in Bahrain

Expats find it easy to connect with others but struggle with their finances.



## Easy to Deal with Admin Topics

Ranking 15th out of 52 destinations overall, Bahrain comes out on top in the new Expat Essentials Index (1st). Dealing with administrative issues can be a pain when you move abroad, but expats in Bahrain have no trouble with such topics, voting the country second in this subcategory. Expats find it easy to open a local bank account (85% vs. 64% globally), deal with local bureaucracy (67% vs. 40% globally), and obtain a visa before moving there (70% vs. 56% globally).

The Housing (10th) and Language (4th) Subcategories are further highlights in this index. Over four in five expats (82%) report that it is easy to find housing in Bahrain (vs. 54% globally), and the same share finds it easy to live there without speaking the local language (vs. 51% globally). That is helpful, since just 28% of expats find the latter easy to learn (vs. 41% globally).



## Getting Connected

The Ease of Settling In Index (12th) is another high point for expats in Bahrain. The majority feels that making local friends is easy (57% vs. 42% globally). Respondents describe the local population as generally friendly towards foreign residents (77% vs. 65% globally), helping place Bahrain tenth in the Local Friendliness Subcategory. However, just 4% of expats are mainly friends with local residents (vs. 17% globally). Another 60% describe their friends and acquaintances as a fairly mixed group (vs. 49% globally), and 37% mainly spend time with other expats (vs. 33% globally). An expat from Kyrgyzstan says that *"meeting with people around Bahrain and sharing each other's experiences"* is a highlight of her life abroad.

Bahrain only narrowly misses out on a top 10 spot in the Culture & Welcome Subcategory (11th). And indeed, 75% of expats say that it is easy to get used to the local culture (vs. 62% globally), and 70% feel welcome in Bahrain (vs. 66% globally). *"It is very easy to integrate,"* says an expat from Malaysia. *"I do not feel like a stranger here."*



## Environmental Concerns

When it comes to the Quality of Life Index (23rd), Bahrain receives mixed results, particularly in the Environment & Climate Subcategory (39th). Expats rank the country in the bottom 10 (49th) for the natural environment (aspects such as nature, scenery, and wildlife). It also ranks below average for the urban environment, as over one in four (27%) are unhappy with this factor (vs. 17% globally). However, 70% believe that the government supports policies to protect the environment (vs. 61% globally).

Other than that, expats especially appreciate the culinary variety and dining options (7th), as well as the easy access to all the kinds of healthcare services they need (4th). In fact, 80% rate the latter factor positively (vs. 67% globally), and 51% even say that it could not be any better (vs. 32% globally).



## A Lack of Job Security & Financial Struggles

About one in three expats (33%) were recruited internationally to come to Bahrain, and 26% found a job there on their own. However, more than one in four (28%) are now dissatisfied with their job security, compared to 20% globally, and 17% do not see a purpose in their work (vs. 9% globally).

While the share of those working full time is a lot higher than the global average (95% vs. 83% globally), and their average working hours per week are longer (44.3 hours vs. 40.2 hours globally), expats in Bahrain also earn less than those in other destinations: there is a particularly high share of expats in Bahrain with a gross yearly income of less than 12,000 USD (26% vs. 18% globally). On the other hand, only 11% of respondents in Bahrain earn more than 100,000 USD per year, which is about half the global average (21%).

This is also reflected in the Personal Finance Index (46th). Three in ten expats (30%) state that their disposable household income is not enough to lead a comfortable life (vs. 28% globally), and one in four (25%) is unsatisfied with their financial situation (vs. 21% globally). The country ranks 51st for this factor, only ahead of South Africa.



# Switzerland



## Overall Ranking

19th out of 52

## Happiness Level



76% 71%  
Switzerland Global

## Expats in Switzerland



### Average Age & Gender Split

46.4

Years old

47%

Male

52%

Female

0.6%

Prefer to self-describe



### Top Reasons for Moving

24%

Found a job on their own

15%

Recruited internationally

12%

For their partner's job



### Top Income Groups

27%

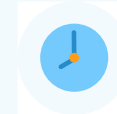
100,000–150,000 USD

17%

150,000–200,000 USD

16%

75,000–100,000 USD



### Working Hours

41.1 h

Per week

18%

Part time

82%

Full time



### Top Sectors

12%

IT

10%

Healthcare

9%

Chemical & pharmaceutical industries



### Quality of Life Index

6 out of 52

- 6 Travel & Transit
- 2 Environment & Climate
- 41 Leisure Options
- 25 Health & Well-Being
- 2 Safety & Security



### Ease of Settling In Index

43 out of 52

- 44 Local Friendliness
- 43 Finding Friends
- 41 Culture & Welcome



### Working Abroad Index

16 out of 52

- 20 Career Prospects
- 1 Salary & Job Security
- 39 Work & Leisure
- 16 Work Culture & Satisfaction



### Personal Finance Index

31 out of 52



### Expats Essentials Index

20 out of 52

- 7 Digital Life
- 7 Admin Topics
- 44 Housing
- 30 Language

# Expats in Switzerland Trade a High Quality of Life for an Unsatisfying Social Life

The country offers expats a high standard of living, but expats need to brace themselves for a hard time settling in.



## Safe & Orderly, with a High Standard of Living

Expats rate Switzerland best in the Quality of Life Index (6th). It does even better in two subcategories, placing second for both Environment & Climate and Safety & Security. *"Switzerland offers a high standard of living. It is very safe and orderly,"* a Brazilian expat comments. The respondents regard it as the world's politically most stable destination: 93% rate this factor positively (vs. 64% globally) and another 94% are satisfied with their personal safety (vs. 81% globally).

Moreover, 98% are happy with the natural environment (vs. 83% globally), ranking the country first worldwide. It also makes it into the top 10 for similar factors, such as air quality (4th) and the availability of green goods and services (4th). Close to nine in ten expats (86%) rate the urban environment positively (vs. 67% globally), and 83% agree that the government supports policies to protect the environment (vs. 61% globally).



## High Standards Meet High Costs

Switzerland also receives great results in the Travel & Transit Subcategory (6th). It gets another first place for the travel opportunities (95% happy vs. 82% globally). Expats both love the infrastructure for cars (93% happy vs. 75% globally) and find it easy and safe to get around on foot or by bicycle (94% happy vs. 77% globally). The only downside is the affordability of public transportation (38th). While 92% rate its availability positively (vs. 73% globally), 20% also find it unaffordable (vs. 15% globally).

Affordability is an issue with regard to healthcare, too. Expats consider its quality very good (86% happy vs. 72% globally), and 79% have access to all the healthcare services they need (vs. 67% globally). However, 41% consider them unaffordable, compared to 21% globally.

Lastly, Switzerland places 41st in the Leisure Options Subcategory: 88% appreciate the opportunities for recreational sports (vs. 75% globally). *"Anyone interested*

*in outdoor activities has endless opportunities here,"* says a German expat. But 26% are unhappy with the culture and nightlife (vs. 16% worldwide), and 21% miss culinary variety and dining options (vs. 12% globally).



## Great Economy & Good Career Prospects

Switzerland places 16th in the Working Abroad Index – even first in the Salary & Job Security Subcategory. This is mostly due to the state of the economy: 94% are happy with it (vs. 64% globally). Moreover, 70% feel paid fairly for their job (vs. 62% globally), and another 65% agree that moving to Switzerland has improved their career prospects (vs. 60% globally).

However, Switzerland does not do that well in the Work & Leisure Subcategory (39th). More than one in five (21%) are dissatisfied with their working hours (vs. 17% globally). On the somewhat brighter side, according to 66% of expats, the local business culture supports policies such as remote work

and flexible working hours (vs. 60% globally). And the overall job satisfaction is fairly high (71% happy vs. 64% globally).



### A Comfortable Life on Generous Salaries

Expats not only feel paid fairly, 69% are also satisfied with their financial situation in general (vs. 60% globally). Another 80% describe their household income as enough or more than enough for a comfortable life (vs. 72% globally). And indeed, a high 56% do have an annual gross income of at least 100,000 USD (vs. 21% globally). Despite that, Switzerland places slightly below average in the Personal Finance Index (31st), which is mostly due to the living expenses. Over three in five (62%) describe them as too high (vs. 35% globally).



### Easy Bureaucracy, Tough Housing Market

In the Expat Essentials Index (20th), Switzerland lands in an above-average position. On the one hand, it performs very well for Digital Life and Admin Topics (7th for both). Expats are happy with the unrestricted access to online services (92% vs. 82% globally) and high-speed internet at home (89% vs. 79% globally). Three in five (60%) also consider it easy to deal with the local authorities (vs. 40% globally). Among those who needed a visa to relocate, 62% describe getting it as easy, too (vs. 56% globally).

However, the Housing Subcategory (44th) impacts the index ranking: 42% say that housing is hard to find for expats

(vs. 27% globally). Another 58% consider it hard to afford (vs. 43% globally). *"Buying a flat is almost impossible, and renting is very expensive,"* a French expat reports.



### Among the Toughest Destinations for Settling In

In the Ease of Settling In Index (43rd), Switzerland features among the bottom 10. Expats rate the country particularly poorly in the Finding Friends (43rd) and Local Friendliness (44th) Subcategories. One in four (25%) describes the local population as unfriendly (vs. 17% globally), and 52% have difficulties in making local friends (vs. 37% globally).

Unsurprisingly, 32% are not happy with their social life (vs. 26% globally), and 45% are mainly friends with other expats (vs. 33% globally). Just 7% are mainly friends with local residents (vs. 17% globally). *"It can take years to get into Swiss social life. Most of my contacts were with other expats at first,"* another French respondent explains.

# Netherlands



## Overall Ranking

**22nd** out of 52

## Happiness Level



**77%** **71%**  
Netherlands Global

### Expats in the Netherlands



#### Average Age & Gender Split

**42.3**

Years old

**39%**

Male

**60%**

Female

**0.9%**

Prefer to self-describe



#### Top Reasons for Moving

**15%**

For love

**15%**

Found a job on their own

**13%**

Recruited internationally



#### Top Income Groups

**22%**

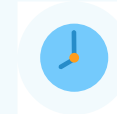
25,000–50,000 USD

**21%**

50,000–75,000 USD

**14%**

75,000–100,000 USD



#### Working Hours

**38.5 h**

Per week

**15%**

Part time

**85%**

Full time



#### Top Sectors

**16%**

IT

**8%**

Manufacturing & engineering

**8%**

Advertising, marketing & communication



#### Quality of Life Index

**22** out of **52**

- 11** Travel & Transit
- 24** Environment & Climate
- 35** Leisure Options
- 41** Health & Well-Being
- 8** Safety & Security



#### Ease of Settling In Index

**37** out of **52**

- 29** Local Friendliness
- 44** Finding Friends
- 33** Culture & Welcome



#### Working Abroad Index

**4** out of **52**

- 10** Career Prospects
- 9** Salary & Job Security
- 9** Work & Leisure
- 4** Work Culture & Satisfaction



#### Personal Finance Index

**32** out of **52**



#### Expats Essentials Index

**25** out of **52**

- 9** Digital Life
- 8** Admin Topics
- 49** Housing
- 23** Language

# The Netherlands: Among the Top 5 Destinations for Working Abroad

Expats love their working life but are put off by high living expenses and difficulties settling in.



## High Praise for the Business Culture

The Netherlands excels in the Working Abroad Index (4th), performing best in the Work Culture & Satisfaction Subcategory (4th). Nearly three in four expats (73%) agree that the local business culture fosters creativity (vs. 51% globally). Another 74% describe it as promoting flat hierarchies and independent work (vs. 45% globally), and 83% appreciate how flexibility is supported (vs. 60% globally).



## Better Career Options & Work-Life Balance

Apart from such "soft" factors, the Netherlands also does well on "hard" factors related to the local job market (9th), job security (12th), and working hours (7th). For example, 67% of expats say that moving there has improved their career options (vs. 60% globally). Nearly three in five (59%) are happy with the local job market (vs. 47% globally), and 85%

rate the state of the economy positively (vs. 64% globally).

But expats are not only satisfied with their job security (67% vs. 59% globally). They also thrive with regard to work-life balance: 70% rate it favorably (vs. 62% globally), and 73% are happy with their working hours (vs. 63% globally).



## Stable, Open-Minded, Well Connected

While the Netherlands still ranks better than average in the Quality of Life Index, it only lands in 22nd place. It narrowly misses out on the top 10 in the Travel & Transit Subcategory (11th), though. More than nine in ten expats (94%) find it easy and safe to get around on foot or by bicycle (vs. 77% globally). They are also satisfied with the infrastructure for cars (88% happy vs. 75% globally) and their travel opportunities (92% happy vs. 82% globally).

Expats view the Netherlands as a stable country and liberal society: 79% are happy with its political stability (vs. 64%

globally), and 78% say that they can freely express themselves and their opinions (vs. 64% globally).



## Great Environment, Subpar Healthcare

The other subcategories receive rather mixed results. The country gets great ratings for the availability of green goods and services (81% happy vs. 64% globally), environmentally friendly policies (81% happy vs. 61% globally), and its urban environment (81% happy vs. 67% globally). *"I love the air quality, the bicycle paths, and walking tracks. There are so many parks here, and it's such a green country. I just love it!"* an expat from India comments.

However, expats in the Netherlands are not satisfied with the factors surveyed in the Health & Well-Being Subcategory (41st). Only 54% describe healthcare as affordable (vs. 61% globally), and just 66% say it is easily available (vs. 73% globally). One in four (25%) is also dissatisfied with its quality (vs. 14% globally). Last but

not least, respondents are unhappy with the local climate (49% vs. 19% globally).



## A Difficult Housing Market

In the Expat Essentials Index, the Netherlands ranks in a mediocre 25th place. This is mostly due to the Housing Subcategory (49th), where it ends up among the bottom 5 worldwide: 53% agree it is difficult for expats to find housing (vs. 27% globally), and 69% consider it hard to afford (vs. 43% globally).

As far as other aspects of everyday life are concerned, the Netherlands performs quite well. For instance, 79% find it easy to live there without speaking the local language (vs. 51% globally), 64% of those who needed a visa to relocate had no issues with getting one (vs. 56% globally), and 85% like the easy availability of government services online (vs. 61% globally). *"I really like the ease of dealing with the government and all the admin-related things of moving to a new country. It is also great that the Dutch speak English so well,"* says an expat from South Africa.



## Not Exactly Cheap — Or Friendly

With regard to Personal Finance, the Netherlands ends up in a below-average 32nd place. In fact, 46% of expats consider the cost of living too high (vs. 35% globally). Nevertheless, 77% feel that their disposable household income is enough or more than enough to live a comfortable life (vs. 72% globally).

The country's weakest spot is the Ease of Settling In Index (37th). Just 63% of expats describe the local population as generally friendly, slightly less than the global average of 66%. Another 24% find it hard to get used to the local culture (vs. 19% globally).

In the Finding Friends Subcategory (44th), the Netherlands even features among the global bottom 10. Only 46% are happy with their social life (vs. 56% globally), and 52% say that making local friends is difficult (vs. 37% globally). Unsurprisingly, 47% are mostly friends with other expats (vs. 33% globally). *"The Dutch interact much less with expats. Most of my friends here are other expats, whereas I had many French friends in Paris,"* says an expat from the US.

# Austria



## Overall Ranking

24th out of 52

## Happiness Level



70% Austria  
71% Global

## Expats in Austria



### Average Age & Gender Split

43.3

Years old

44%

Male

56%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

21%

Found a job on their own

14%

For love

13%

To go to school or university



### Top Income Groups

24%

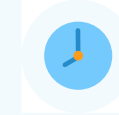
25,000–50,000 USD

23%

50,000–75,000 USD

17%

75,000–100,000 USD



### Working Hours

39 h

Per week

18%

Part time

82%

Full time



### Top Sectors

21%

IT

8%

Education

8%

Manufacturing & engineering



## Quality of Life Index

3 out of 52

- 2 Travel & Transit
- 5 Environment & Climate
- 21 Leisure Options
- 3 Health & Well-Being
- 21 Safety & Security



## Ease of Settling In Index

49 out of 52

- 51 Local Friendliness
- 41 Finding Friends
- 47 Culture & Welcome



## Working Abroad Index

19 out of 52

- 25 Career Prospects
- 8 Salary & Job Security
- 11 Work & Leisure
- 28 Work Culture & Satisfaction



## Personal Finance Index

16 out of 52



## Expat Essentials Index

32 out of 52

- 29 Digital Life
- 27 Admin Topics
- 25 Housing
- 38 Language

# Expatriate Life in Austria: An Exceptional Quality of Life, with an Exceptionally Unfriendly Population

The country receives stellar results in the Quality of Life Index but other factors, especially those related to settling in, impact its placement.

In the *Expatriate Insider 2022* ranking, Austria lands in an average 24th place out of 52. In the Quality of Life Index in particular, though, it comes in third. It owes its top place in this index, right after Spain (1st) and Taiwan (2nd), mainly to its great results in three subcategories: Travel & Transit (2nd), Health & Well-Being (3rd), and Environment & Climate (5th).

More than nine in ten expats in Austria (94%) appreciate their travel opportunities (vs. 82% globally). *"I love Austria's history, architecture, and culture, as well as the ease of travel and the excellent public transportation,"* says an Australian expat. In fact, 91% are satisfied with the availability of public transportation (vs. 73% globally), while 85% approve of its affordability (vs. 70% globally).

Speaking of affordability and availability: 83% of expats describe healthcare in Austria as affordable (vs. 61% worldwide), and more than three-quarters (77%) confirm they can access all the healthcare services they need (vs. 67% globally).



## Clean & Many Options to Work Out

A clean environment is also a major part of a healthy life – and Austria does not disappoint here. Expats give positive ratings to both the natural (96% happy vs. 83% globally) and the urban environment (85% happy vs. 67% globally). And 84% judge the availability of green goods and services favorably as well, compared to 64% globally.

The results in the Leisure Options Subcategory (21st) are just slightly above average. For example, only 67% rate the local culture and nightlife positively, which is the same as the global average. However, close to nine in ten (88%) are happy with the opportunities for recreational sports (vs. 75% globally), and 47% are even *completely* satisfied (vs. 38% globally).



## Solid in Terms of Work & Finance

Despite the high quality of life, Austria does not seem to be too expensive. It ranks 16th out of 52 in the Personal Finance

Index. Slightly more than half (53%) rate the cost of living positively (vs. 45% globally), and 64% are happy with their financial situation (vs. 60% globally).

Its 19th place in the Working Abroad Index is equally solid but far from outstanding. Expats are satisfied with several key aspects: 68% give their job security a good rating (vs. 59% globally), and 85% describe the state of the local economy positively (vs. 64% globally). However, only 62% believe that they are paid fairly based on their industry, qualifications, and role, which is just the same as the global average.

Ample leisure time might make up for a slight dissatisfaction with salaries: 72% are happy with their working hours (vs. 63% globally). But expats are a bit more critical of the Career Prospects (25th) and the Work Culture & Satisfaction (28th) Subcategories: 35% believe the local business culture stifles creativity and unconventional thinking (vs. 26% globally), and 26% are unhappy with their career prospects (vs. 22% globally). *"The international job market is very small and limited to specific positions,"* an expat from Italy comments.





## Affordable Housing — Lack of Cashless Payments

The Expat Essentials Index is the first topic where Austria's ranking drops below the global average (32nd). The results in three of its subcategories are rather mediocre: Housing (25th), Admin Topics (27th), and Digital Life (29th). However, a closer look reveals that Austria does quite well for some of the factors and quite badly for a few others.

For example, 93% of expats appreciate the unrestricted access to online services (vs. 82% globally), and 47% consider local housing affordable (vs. 39% globally). On the other hand, 14% find it hard to pay without cash (vs. 8% globally), and 31% of those who needed a visa struggled with getting one (vs. 24% globally).

Moreover, Austria only ranks 38th in the Language Subcategory. Expats find it neither easy to live there without speaking the local language (39th) nor to learn it (31st). *"Fluent German would be a huge benefit, but I do not see myself achieving this,"* a British expat states.



## One of the Unfriendliest Destinations Worldwide

Placing 49th in the Ease of Settling In Index, Austria ends up among the worst-rated destinations worldwide. It also ranks among the bottom 10 in two subcategories, coming 51st for Local Friendliness and 47th for Culture & Welcome. Austria does just a little better in the Finding Friends Subcategory (41st).

Expats in Austria find it hard to make local friends (52% unhappy vs. 37% worldwide). *"It takes such a long time to make local friends here,"* a respondent from Chile remarks. Another 41% also describe the local population as unfriendly towards foreign residents, more than twice the global average (18%). Moreover, 34% find it hard to get used to the local culture (vs. 19% globally), while 28% do not feel welcome (vs. 16% globally).

# Denmark



## Overall Ranking

30th out of 52

## Happiness Level



64% 71%  
Denmark

## Expats in Denmark



### Average Age & Gender Split

43.9

Years old

48%

Male

51%

Female

0.8%

Prefer to self-describe



### Top Reasons for Moving

21%

For love

18%

Found a job on their own

10%

For their partner's job



### Top Income Groups

23%

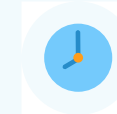
75,000–100,000 USD

16%

100,000–150,000 USD

16%

Less than 12,000 USD



### Working Hours

38.7 h

Per week

15%

Part time

85%

Full time



### Top Sectors

13%

IT

12%

Healthcare

11%

Education



### Quality of Life Index

8 out of 52

- 17 Travel & Transit
- 12 Environment & Climate
- 36 Leisure Options
- 12 Health & Well-Being
- 1 Safety & Security



### Ease of Settling In Index

47 out of 52

- 45 Local Friendliness
- 48 Finding Friends
- 45 Culture & Welcome



### Working Abroad Index

1 out of 52

- 30 Career Prospects
- 2 Salary & Job Security
- 1 Work & Leisure
- 2 Work Culture & Satisfaction



### Personal Finance Index

41 out of 52



### Expats Essentials Index

29 out of 52

- 3 Digital Life
- 16 Admin Topics
- 45 Housing
- 33 Language

# Denmark Offers the Best Working Life for Expats but Also Some Unfriendly Residents

The country's great results for working abroad and the quality of life are canceled out by the high living expenses and the difficulties with settling in.

Denmark performs best among the Nordic countries. Placing 30th out of 52, it ranks slightly ahead of Finland (32nd), Norway (34th), and Sweden (39th). Despite its mediocre overall ranking, Denmark is number one in the Working Abroad Index, which is mainly due to the Work & Leisure (1st) and Work Culture & Satisfaction (2nd) Subcategories.

Expats in Denmark are very happy with their working hours (76% vs. 63% globally) and their work-life balance (77% vs. 62% globally). *"The work-life balance is one of the best things about Denmark,"* a French respondent even says. Moreover, they rate the local business culture positively when it comes to flat hierarchies (81% happy vs. 45% globally), creativity (69% happy vs. 51% globally), and flexibility (85% happy vs. 60% globally).

However, expats see their own working life in slightly less positive terms. On the one hand, 69% state they get paid fairly (vs. 62% globally), and an impressive 95% rate the local economy favorably (vs. 64% globally). On the other hand, only 54% are satisfied with their career prospects (vs. 58% globally).



## A Stable Country with a Green Lifestyle

Denmark also makes it into the top 10 in the Quality of Life Index (8th) and even places first in the Safety & Security Subcategory. Expats appreciate the political stability (90% happy vs. 64% globally), feel safe (94% vs. 81% globally), and 77% believe they can freely express themselves and their opinions (vs. 64% globally).

There is just one reason why Denmark misses out on another top 10 rank in the Environment & Climate Subcategory (12th): 52% of expats are unhappy with the climate and weather (vs. 19% globally). Aside from that, it earns another first place for the availability of green goods and services (85% happy vs. 64% globally). More than four in five (84%) rate the urban environment positively (vs. 67% globally), and 88% agree that the government supports environmentally friendly policies (vs. 61% globally). *"Denmark is a political trendsetter in environmental politics,"* a German expat comments.



## Affordable Healthcare vs. Expensive Transportation

In the Health & Well-Being Subcategory, Denmark ranks twelfth. This is mostly due to the affordable healthcare (83% happy vs. 61% globally). For other factors, such as the quality of healthcare, the results are about average (73% happy vs. 72% globally).

In the Travel & Transit Subcategory (17th), it seems to be the other way round. Expats are happy with the infrastructure for cars (92% happy vs. 75% globally) and even happier with how easy it is to get around on foot or by bicycle (98% happy vs. 77% globally). However, the affordability of public transportation is an issue (54% happy vs. 70% globally).



## Mixed Opinions on Expat Essentials

In the Expat Essentials Index, Denmark ranks slightly below average (29th). The country places third in the Digital Life Subcategory, with expats particularly satisfied with the

cashless payment options (94% happy vs. 84% globally) and the availability of digital government services (87% happy vs. 61% globally). They also find the local bureaucracy generally easy to deal with (63% happy vs. 40% globally).

But Denmark performs badly in the Language Subcategory (33rd). While 66% find it easy to live in Denmark without speaking the local language (vs. 51% globally), expats find Danish very hard to learn (70% unhappy vs. 38% globally). *"I love learning it, but it is hard to grasp even the basics,"* a British expat explains. In fact, close to one-quarter of expats (24%) do not speak Danish at all, compared to 10% of expats worldwide who do not speak the local language of their host country.



## Life in Denmark Is Expensive

Expats are really unhappy with the housing market in Denmark: 42% consider housing hard to find (vs. 27% globally), and 59% say it is hard to afford (vs. 43% happy). But housing is not the only thing expats in Denmark find unaffordable: 59% rate the general cost of living negatively (vs. 35% globally).

Despite that, 72% feel that their disposable household income is enough or more than enough to lead a comfortable life, and 60% are satisfied with their financial situation — both shares are the exact same as the global average.



## Danish Friends Are Priceless

In the Ease of Settling In Index, Denmark does even worse.

Ranking 47th out of 52, it ends up among the bottom 10. About one in four expats (23%) describe the local population as generally unfriendly (vs. 17% globally), and 28% perceive it as unfriendly towards foreign residents (vs. 18%).

This might be why 63% find it hard to make local friends, compared to a global average of 37%. About one in three do not have a personal support network (32% vs. 24% globally) and are unhappy with their social life (34% vs. 26% globally). *"It is difficult to make local friends and feel integrated,"* a French respondent points out.

# Finland



## Overall Ranking

**32nd** out of 52

## Happiness Level



**66%** Finland  
**71%** Global

## Expats in Finland



### Average Age & Gender Split

**45.4**

Years old

**50%**

Male

**49%**

Female

**1.5%**

Prefer to self-describe



### Top Reasons for Moving

**31%**

For love

**14%**

To go to school or university



### Top Income Groups

**26%**

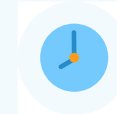
25,000–50,000 USD

**23%**

Less than 12,000 USD

**18%**

50,000–75,000 USD



### Working Hours

**33.4 h**

Per week

**29%**

Part time

**71%**

Full time



### Top Sectors

**20%**

IT

**16%**

Education

**10%**

Advertising, marketing & communication



## Quality of Life Index

**7** out of **52**

- 22** Travel & Transit
- 1** Environment & Climate
- 42** Leisure Options
- 16** Health & Well-Being
- 3** Safety & Security



## Ease of Settling In Index

**44** out of **52**

- 36** Local Friendliness
- 47** Finding Friends
- 40** Culture & Welcome



## Working Abroad Index

**20** out of **52**

- 44** Career Prospects
- 15** Salary & Job Security
- 10** Work & Leisure
- 11** Work Culture & Satisfaction



## Personal Finance Index

**39** out of **52**



## Expat Essentials Index

**21** out of **52**

- 2** Digital Life
- 23** Admin Topics
- 28** Housing
- 43** Language

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

Expats get a pristine environment, a high level of digitization, and a great work-life balance, but they face major issues with settling in.



## A Green & Stable Country

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

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



## Solid Infrastructure, Subpar Leisure Options

In the Health & Well-Being (16th) and Travel & Transit (22nd)

Subcategories, Finland's performance is still above average. Expats describe healthcare as affordable (79% happy vs. 61% globally) and of good quality (76% happy vs. 72% globally). However, some struggle with getting access to all the healthcare services they need (31st).

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

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



## Great Work-Life Balance, Few Career Prospects

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

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



## Dissatisfaction with Finances

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



## Top Ratings for Digital Life

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

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



## A Destination for Introverts?

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

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

# China



## Overall Ranking

33rd out of 52

## Happiness Level



64% China  
71% Global

## Expats in China



### Average Age & Gender Split

45.4

Years old

63%

Male

35%

Female

1.1%

Prefer to self-describe



### Top Reasons for Moving

24%

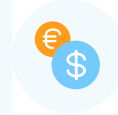
Sent by their employer

17%

Found a job on their own

12%

Recruited internationally



### Top Income Groups

23%

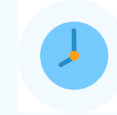
25,000–50,000 USD

15%

50,000–75,000 USD

11%

100,000–150,000 USD



### Working Hours

42.2 h

Per week

8%

Part time

92%

Full time



### Top Sectors

36%

Education

21%

Manufacturing & engineering

5%

IT



## Quality of Life Index

33 out of 52

- 16 Travel & Transit
- 45 Environment & Climate
- 33 Leisure Options
- 35 Health & Well-Being
- 39 Safety & Security



## Ease of Settling In Index

30 out of 52

- 25 Local Friendliness
- 21 Finding Friends
- 43 Culture & Welcome



## Working Abroad Index

26 out of 52

- 16 Career Prospects
- 10 Salary & Job Security
- 40 Work & Leisure
- 45 Work Culture & Satisfaction



## Personal Finance Index

9 out of 52



## Expat Essentials Index

50 out of 52

- 52 Digital Life
- 48 Admin Topics
- 20 Housing
- 46 Language



# Expats in China Struggle with the Local Business Culture

Expats are happy with their personal finances but dissatisfied with the digital life and business culture.



## Good Financial Security

Ranking 33rd in the *Expat Insider 2022* survey overall, China performs best in the Personal Finance Index (9th). Expats are happy with their financial situation (70% satisfied vs. 60% globally), and 86% report that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). This places China second for this factor, just behind Vietnam (1st). Moreover, 53% of expats are satisfied with the general cost of living in China, compared to a global average of 45%. *"Everything is extremely affordable and easily accessible in China,"* says an expat from Zimbabwe.



## Easy to Get Around

China also ranks well in the Travel & Transit Subcategory (16th). It is one of the countries where expats find public transportation the most affordable (3rd), only beaten by Luxembourg (1st) and Estonia (2nd). Almost all expats are happy with both the affordability (95% vs. 70% globally) and the availability (93%

vs. 73% globally). They also feel safe when getting around by foot and/or by bicycle (92% vs. 77% globally). However, 28% of expats are unhappy with their travel opportunities, more than triple the global average (8%).



## The Natural Environment Is Lacking

In the end, China only ranks 33rd in the Quality of Life Index, which is partly due to its bottom 10 spot in the Environment & Climate Subcategory (45th). More than one in four expats (26%) rate the country's natural environment negatively, compared to only 8% globally. Expats also struggle with the availability of green goods in China (45th) – about one in three (34%) are unhappy with this factor (vs. 17% globally). The air quality (43rd) is another topic that China places in the bottom 10 for. *"I know we will not have a clear sky, and I worry about how this will affect my health,"* says a Belgian expat.



## Good Salaries & Job Security

In terms of Working Abroad (26th), China's performance

is mixed. The country ranks very well in the Salary & Job Security Subcategory (10th): three in four expats working in China (75%) feel that they are paid fairly in accordance with their industry or field of work (vs. 62% globally). Expats are also happy with the state of the economy in China (78% vs. 64% globally) and their job security (64% vs. 59% globally).



## A Poor Working Culture

When it comes to Work Culture & Satisfaction (45th), the country has its downsides. More than half the expats in China (52%) believe that the work culture does not encourage creativity (vs. 26% globally), and 44% find that it does not support flexibility (vs. 19% globally). In addition, 50% say that the business culture does not promote independent work / flat hierarchies, either, compared to only 28% globally. Interestingly, China still performs well in terms of expats seeing a purpose in their work (10th) and expressing overall job satisfaction (9th) – 71% of expats in China are happy with their job in general, compared to 64% globally.



## Expats Struggle to Feel at Home

Expats have mixed views of China when it comes to the Ease of Settling In Index (30th). Nearly three in four expats (73%) have a personal support network (vs. 59% globally), ranking the country third for this factor. On the other hand, expats vote China among the bottom 10 in the Culture & Welcome Subcategory (43rd). About one in five expats (19%) do not feel welcome in China (vs. 16% globally), and 26% do not feel at home there (vs. 21% globally). Additionally, 31% find it difficult to get used to the local culture, compared to 18% globally.



## The Worst-Rated Destination for Digital Life

In the Expat Essentials Index, China features among the bottom three countries (50th), with only Germany (52nd) and Japan (51st) ranking even worse. Although nine out of ten expats (91%) are happy with the cashless payment options (vs. 84% globally), China places last worldwide in the Digital Life Subcategory (52nd), due to its highly restricted access to online services (such as social media). In fact, 69% of expats are unhappy with this factor, compared to only 7% globally. Additionally, 28% of expats have trouble getting high-speed internet access at home (vs. 11% globally). "I am having a hard time getting in touch with family and friends. It is hard to navigate the internet situation," says a Jamaican expat. This goes together with China's 51st rank for the ability of expats to openly express themselves and their opinions, only ahead of Kuwait (52nd). *"There is no individual*

*freedom,"* shares an expat from France. *"Everything is top-down regulation."*



## Tough Daily Life

What is more, China also ranks poorly in the Admin Topics (48th) and Language (46th) Subcategories. While 68% find it hard to learn the local language(s) (vs. 38% globally), 47% at least say that it is easy to live there without speaking them (vs. 51% globally). In terms of Admin Topics, expats find it hard to open a local bank account (41% vs. 21% globally) and say that it was difficult to get a visa when they moved there (42% vs. 24% globally). Lastly, 51% find it hard to deal with the local bureaucracy/authorities, compared to 39% globally.

# Norway



## Overall Ranking

34th out of 52

## Happiness Level



68% Norway  
71% Global

## Expats in Norway



### Average Age & Gender Split

43.9

Years old

48%

Male

52%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

24%

Found a job on their own

24%

For love

10%

Sent by their employer



### Top Income Groups

21%

100,000–150,000 USD

19%

75,000–100,000 USD

19%

50,000–75,000 USD



### Working Hours

38.2 h

Per week

14%

Part time

86%

Full time



### Top Sectors

12%

Manufacturing & engineering

12%

IT

10%

Energy & utilities

10%

Education



## Quality of Life Index

16 out of 52

- 24 Travel & Transit
- 8 Environment & Climate
- 47 Leisure Options
- 20 Health & Well-Being
- 4 Safety & Security



## Ease of Settling In Index

50 out of 52

- 47 Local Friendliness
- 50 Finding Friends
- 51 Culture & Welcome



## Working Abroad Index

9 out of 52

- 36 Career Prospects
- 5 Salary & Job Security
- 2 Work & Leisure
- 13 Work Culture & Satisfaction



## Personal Finance Index

37 out of 52



## Expat Essentials Index

15 out of 52

- 5 Digital Life
- 21 Admin Topics
- 35 Housing
- 19 Language

# Lots of Leisure Time for Expats in Norway, but No Friends to Spend It With

Expats enjoy their working life, as well as the above-average quality of life in general, but they struggle hard with settling in.



## An Amazing Work-Life Balance

Norway lands in a mediocre 34th place out of 52 destinations in the *Expat Insider 2022* survey, but it performs very strongly in the Working Abroad Index (9th). In the Work & Leisure Subcategory, it even lands in second place, right between its fellow Nordic countries Denmark (1st) and Sweden (3rd). Expats in Norway benefit from an amazing work-life balance, with 77% judging it favorably (vs. 62% globally). *"I love the work-life balance! It has a great impact on me having enough time for my family, social life, or any other type of activity,"* says a respondent from Guatemala.

Moreover, expats rate the state of the local economy (93% happy vs. 64% globally) and their job security (70% happy vs. 59% globally) very highly. They also appreciate the fact that Norway's business culture supports flat hierarchies and independent work (71% happy vs. 45% globally) and that it promotes flexibility (78% happy vs. 60% globally). The most common sectors for expats working in Norway are IT as well as manufacturing and engineering (12% each).



## Great Digital Infrastructure, Difficult Housing Market

While Norway's ninth place in the Working Abroad Index is its only top 10 ranking, the country still does well in the Expat Essentials Index (15th). The Digital Life Subcategory (5th) is its greatest strength. Among other factors, expats are really happy with the cashless payment options (96% happy vs. 84% globally), the easy access to high-speed internet (88% happy vs. 79% globally), and the availability of government services online (80% happy vs. 61% globally).

Dealing with the local authorities in general does not seem to pose many problems for expats in Norway (68% happy vs. 40% globally). However, the same cannot be said about all the factors in the Admin Topics Subcategory (21st). For example, expats struggle with opening a local bank account (28% unhappy vs. 21% globally). Lastly, the Housing Subcategory (35th) is Norway's weakest spot: only 51% consider housing easy to find for expats (vs. 54% globally), while 48% describe it as hard to afford (vs. 43% globally).



## Safe, Clean & Not a Lot of Fun

In the Quality of Life Index, Norway lands in an above-average 16th place. However, its results in the individual subcategories are a bit of a mixed bag. On the one hand, Norway does incredibly well in the Safety & Security Subcategory (4th). Expats describe it as politically stable (92% happy vs. 64% globally), they feel safe there (95% happy vs. 81% globally), and they can openly express themselves and their opinions (77% happy vs. 64% globally). The country also makes it into the top 10 of the Environment & Climate Subcategory (8th). With regard to its natural environment, it even gets the second-best rating worldwide, right after Switzerland (1st). Close to all expats (99%) rate this positively (vs. 83% globally), and 91% say the same about the local air quality (vs. 65% globally).

While Norway's performance with regard to Health & Well-Being (20th), as well as Travel & Transit (24th), is slightly above average, it ends up among the bottom 10 in the Leisure Options Subcategory (47th). Expats are satisfied

with the opportunities for recreational sports (82% happy vs. 75% globally) but unhappy with the local culture and nightlife (33% unhappy vs. 16% globally) and the culinary variety and dining options (34% vs. 12% globally).



### A Comfortable Life despite High Living Expenses

Norway's result in the Personal Finance Index (37th) is clearly affected by the high cost of living (46th): 55% of expats give this factor a negative rating, 20 percentage points more than the global average of 35%. Nonetheless, three out of four (75%) state that their disposable household income is enough or more than enough to live a comfortable life (vs. 72% globally). All in all, 62% are satisfied with their financial situation, about the same as the global average (60%).



### A Cold Welcome in a Cold Climate

Norway's biggest weakness by far is the Ease of Settling In Index, where it ends up among the three worst-rated countries worldwide (50th). Only Sweden (51st) and Kuwait (52nd) do even worse. In fact, for each single rating factor surveyed in this index, Norway ranks among the bottom 10. Expats find it difficult to get used to the local culture (40% unhappy vs. 19% globally), and they do not feel welcome (29% unhappy vs. 16% globally). Over a third (34%) even describe the local population as generally unfriendly (vs. 17% globally), and they struggle with making local friends (61% unhappy vs. 37% globally).

*"I dislike the difficulty of building a personal network with the locals. It is hard to overcome feeling like a stranger," says an expat from Italy. It is hardly surprising that 35% do not have a personal support network in Norway (vs. 24% globally). Overall, one in five respondents in Norway (20%) is unhappy with their life abroad, compared to a global average of 13%.*

# United Kingdom



## Overall Ranking

37th out of 52

## Happiness Level



67% United Kingdom  
71% Global

## Expats in the United Kingdom



### Average Age & Gender Split

44.2

Years old

40%

Male

59%

Female

0.4%

Prefer to self-describe



### Top Reasons for Moving

16%

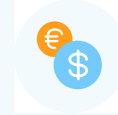
Found a job on their own

15%

To go to a school or university

9%

For love



### Top Income Groups

30%

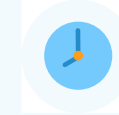
25,000–50,000 USD

21%

50,000–75,000 USD

17%

Less than 12,000 USD



### Working Hours

37.9 h

Per week

19%

Part time

81%

Full time



### Top Sectors

17%

Healthcare

10%

Education

10%

Finance



### Quality of Life Index

31 out of 52

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



### Ease of Settling In Index

36 out of 52

- 34 Local Friendliness
- 38 Finding Friends
- 30 Culture & Welcome



### Working Abroad Index

15 out of 52

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



### Personal Finance Index

50 out of 52



### Expat Essentials Index

17 out of 52

- 12 Digital Life
- 13 Admin Topics
- 42 Housing
- 12 Language

# Expats Struggle with Their Finances in the UK

Expats find it rewarding to work there but are unhappy with their personal finances.



## Dissatisfaction with Personal Finances

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



## A Great Working Environment

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

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



## Difficulties with Housing

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



## Few Bureaucratic Obstacles

On the bright side, expats find Digital Life (12th) in the United Kingdom quite satisfying. Nearly four in five expats (79%) are happy with the availability of administrative/government services online (vs. 61% globally), and another 89% are

delighted with the unrestricted access to online services (vs. 82% globally). Moreover, the UK also ranks quite well in the Admin Topics Subcategory (13th). When it comes to dealing with the local bureaucracy/authorities, the country ranks 6th out of 52, with 62% of expats rating this factor positively (vs. 40% globally).



### A Worrying Healthcare System

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



### Disappointing Transportation & Climate

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

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



### A Slightly Unwelcoming Environment

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



# Ireland



## Overall Ranking

38th out of 52

## Happiness Level



64% Ireland  
71% Global

## Expats in Ireland



### Average Age & Gender Split

44

Years old

43%

Male

57%

Female

0.8%

Prefer to self-describe



### Top Reasons for Moving

18%

Found a job on their own

12%

Recruited internationally

12%

For love



### Top Income Groups

39%

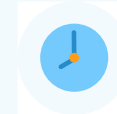
25,000–50,000 USD

19%

50,000–75,000 USD

15%

12,000–25,000 USD



### Working Hours

40.9 h

Per week

13%

Part time

87%

Full time



### Top Sectors

23%

IT

13%

Healthcare

13%

Finance



## Quality of Life Index

46 out of 52

- 43 Travel & Transit
- 19 Environment & Climate
- 44 Leisure Options
- 52 Health & Well-Being
- 22 Safety & Security



## Ease of Settling In Index

18 out of 52

- 12 Local Friendliness
- 31 Finding Friends
- 18 Culture & Welcome



## Working Abroad Index

3 out of 52

- 2 Career Prospects
- 14 Salary & Job Security
- 16 Work & Leisure
- 9 Work Culture & Satisfaction



## Personal Finance Index

49 out of 52



## Expats Essentials Index

41 out of 52

- 26 Digital Life
- 20 Admin Topics
- 52 Housing
- 15 Language

# Expats in Ireland Struggle with Their Finances & Healthcare

Expats enjoy their working life, but healthcare, housing, and their personal finances are major issues.



## Amazing Career Opportunities

Ireland ranks third worldwide in the Working Abroad Index, with only Denmark (1st) and Australia (2nd) performing better in this regard. It even places first for job security: close to three in four expats (74%) are happy with this factor, compared to 59% globally.

In the Career Prospects Subcategory (2nd), Ireland shows another strong performance, only beaten by the United States (1st). Over two in three expats (68%) are happy with the job market, 21 percentage points more than the global average (47%). *"The job opportunities are many, thanks to a dynamic economy,"* notes a French expat. In addition, about three in four expats (74%) report that moving to Ireland has improved their career prospects (vs. 60% globally), and 72% are happy with their personal career opportunities (vs. 58% globally).

Coming in ninth place in the Work Culture & Satisfaction Subcategory, Ireland offers a business culture that encourages

creativity (65% vs. 51% globally) and supports flexibility (79% vs. 60% globally), according to the respondents. Overall, 70% of expats are satisfied with their job (vs. 64% globally).



## A Welcoming Culture

In the Ease of Settling In Index (18th), Ireland ranks best in the Local Friendliness Subcategory (12th). More than four in five expats (82%) describe the local residents as generally friendly (vs. 66% globally), and 76% consider them friendly towards foreign residents in particular (vs. 65% globally). *"The people are friendly and welcoming. It is a safe place to live, learn, and work. It has become my first home, and I would like to continue living here,"* shares an expat from Botswana. In fact, 47% of expats find it easy to make local friends (vs. 42% globally), and 73% feel welcome in Ireland (vs. 66% globally).



## A Lack of Healthcare

Ireland lands in a low 46th place in the Quality of Life Index

and even ranks last worldwide in the Health & Well-Being Subcategory (52nd). Close to half the expats find healthcare unaffordable (45%), compared to just 21% globally. Only expats in the United States (52nd) are less satisfied with this factor. What is more, they are unhappy with the availability of healthcare in Ireland (38% vs. 13% globally), as well as the quality of medical care (38% vs. 14% globally), and 44% find it difficult to access all the kinds of healthcare services that they need (vs. 17% globally). *"The scarcity of beds in public hospitals is appalling, in addition to the poor quality of health services and the long waiting list for both public and private hospitals,"* an Italian expat explains.



## Unsatisfying Transportation & Leisure Options

While the climate and weather (46th) is an ongoing reason for expats' unhappiness in Ireland, they also rate the country poorly in the Leisure Options Subcategory (44th). One in five (20%) is unhappy with the culinary variety and dining options (vs. 12% globally), and 19% rate the opportunities for

recreational sports negatively (vs. 11% globally). Additionally, expats are quite unhappy with the affordability of public transportation (52nd), ranking the country last worldwide. Close to three in ten expats (29%) find it expensive, about double the global average (15%). Beyond that, they are unhappy with the availability of public transportation (36% vs. 17% globally) and the infrastructure for cars (29% vs. 13% globally), placing Ireland 43rd in the Travel & Transit Subcategory.



## High Living Costs

Ireland is also among the bottom 10 countries in the Personal Finance Index (49th). The general cost of living (49th) is a major issue, as nearly three in five expats (59%) are unhappy with this factor, compared to 35% globally. What is more, 38% feel that their disposable household income is not enough to lead a comfortable life (vs. 28% globally).

Aside from the general cost of living, housing is another major problem for expats in Ireland – the country ranks last worldwide in the Housing Subcategory (52nd). Over three in five expats (61%) report that it is difficult for expats to find housing (vs. 27% globally), and 73% say that housing in Ireland is unaffordable, compared to only 43% globally. An Italian expat explains that *"the cost of living is outrageous. It is impossible to find decent accommodation at affordable prices."*

# Sweden



## Overall Ranking

39th out of 52

## Happiness Level



64% Sweden 71% Global

## Expats in Sweden



### Average Age & Gender Split

43.7

Years old

46%

Male

53%

Female

0.7%

Prefer to self-describe



### Top Reasons for Moving

20%

To go to school or university

19%

For love

14%

Found a job on their own



### Top Income Groups

22%

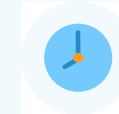
25,000–50,000 USD

21%

50,000–75,000 USD

19%

Less than 12,000 USD



### Working Hours

39.2 h

Per week

12%

Part time

88%

Full time



### Top Sectors

24%

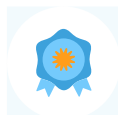
IT

14%

Manufacturing & engineering

9%

Education



### Quality of Life Index

20 out of 52

- 21 Travel & Transit
- 4 Environment & Climate
- 45 Leisure Options
- 37 Health & Well-Being
- 12 Safety & Security



### Ease of Settling In Index

51 out of 52

- 49 Local Friendliness
- 51 Finding Friends
- 49 Culture & Welcome



### Working Abroad Index

8 out of 52

- 35 Career Prospects
- 3 Salary & Job Security
- 3 Work & Leisure
- 8 Work Culture & Satisfaction



### Personal Finance Index

38 out of 52



### Expat Essentials Index

26 out of 52

- 6 Digital Life
- 22 Admin Topics
- 48 Housing
- 17 Language

# Expats in Sweden Love the Work Life but Struggle to Find Friends

Expats are very satisfied with their working experience but find it quite hard to get settled in.



## An Excellent Experience at Work

Sweden performs best in the Working Abroad Index (8th), where it ranks third in the Salary & Job Security Subcategory, only behind Switzerland (1st) and Denmark (2nd). In fact, 89% of expats are satisfied with the state of the economy in Sweden (vs. 64% globally), and 73% rate their job security positively (vs. 59% globally).

In addition, expats vote Sweden third in the Work & Leisure Subcategory. They are not only pleased with their work-life balance (75% vs. 62% globally) but also with their working hours (77% vs. 63% globally). Interestingly, they only work slightly fewer hours per week than the average survey respondent (39.2 hours vs. 40.2 hours globally). When it comes to Work Culture & Satisfaction (8th), expats feel that the work culture supports flexibility (85% happy vs. 60% globally), promotes independent work (66% happy vs. 45% globally), and encourages creativity (63% happy vs. 51% globally).



## Great Environment with Unsatisfactory Weather

While Sweden only ranks 20th in the Quality of Life Index overall, it features among the best-rated countries in the Environment & Climate Subcategory (4th). The vast majority of expats in Sweden is pleased with the air quality (93% vs. 65% globally) and the urban environment (91% vs. 67% globally). *"The natural beauty of Sweden is inspiring, I feel completely unaffected by any form of pollution,"* shares a South African expat.

What is more, 88% agree that the Swedish government supports policies to protect the environment (vs. 61% globally), and 82% are happy with the availability of green goods and services (vs. 64% globally). The only lowlight in this subcategory is the climate and weather (44th), which is rated negatively by 37% of expats – nearly twice the global average (19%).



## Safe & Sound in Sweden

Sweden ranks twelfth in the Safety & Security Subcategory. The majority of expats (82%) rates the country's political stability positively (vs. 64% globally), and 78% report that they can openly express themselves and their opinions (vs. 64% globally).

When it comes to Travel & Transit (21st), expats are particularly happy with Sweden's infrastructure for cars (90% satisfied vs. 75% globally). Additionally, almost all expats (94%) find it safe to get around by foot and/or by bicycle (vs. 77% globally). *"I like the security here. I can freely walk or commute anywhere in the city without any fear. That is the biggest thing for me,"* explains an expat from Pakistan. While most expats (91%) are happy with the availability of public transportation (vs. 73% globally), 21% say that it is not affordable (vs. 15% globally).



## Healthcare Is Hard to Access

Sweden is listed among both the best- and the worst-rated destinations in the Health & Well-Being Subcategory (37th). It ranks tenth for the affordability of healthcare (76% happy vs. 61% globally), but 24% of expats are unhappy with its availability (vs. 13% globally). Additionally, 30% say it is difficult to access all the healthcare services that they need (vs. 17% globally), ranking the country second to last for this factor (51st). Just Ireland (52nd) ranks worse. A Canadian expat mentions the "lack of access to healthcare" as one of the things she dislikes most about life in Sweden. *"I've been waiting three months for an important doctor's appointment."*



## A High Degree of Digitization but Expensive Housing

Sweden's major highlight in the Expat Essentials Index (26th) is its great Digital Life (6th). Close to all expats (96%) are delighted with the unrestricted access to online services (vs. 82% globally). They also find it very easy to get high-speed internet access at home (90% happy vs. 79% globally).

The lowlight for Sweden in this index is the Housing Subcategory (48th). Nearly three in five respondents (58%) report that it is difficult for expats to find housing, more than double the global average (27%). As a result, Sweden ranks second to last for this factor (51st), only ahead of Ireland (52nd). Additionally, 57% describe housing as expensive, compared to 43% globally.



## Expats Struggle to Settle In

Sweden performs worst in the Ease of Settling In Index (51st), where it only ranks ahead of Kuwait (52nd). When it comes to the Local Friendliness Subcategory (49th), 36% of expats describe the local population as generally unfriendly (vs. 17% globally). Another 26% consider them unfriendly towards foreign residents in particular (vs. 18% globally). *"It is difficult to get real friendships with the locals,"* shares a German expat. On top of that, Sweden ranks in the bottom 5 of the Culture & Welcome Subcategory (49th). In fact, expats feel neither welcome (25% unhappy vs. 16% globally) nor at home in Sweden (28% unhappy vs. 21% globally). *"The culture can be quite cold sometimes,"* a Swiss expat shares.

It might be no surprise then that expats find it hard to make friends in Sweden — they rank the country second to last in the Finding Friends Subcategory (51st). More than three in five (63%) find it hard to make local friends (vs. 37% globally), and 38% are unhappy with their social life in Sweden (vs. 26% globally). One in three (33%) does not have a personal support network either (vs. 24% globally).

# Germany



## Overall Ranking

42nd out of 52

## Happiness Level



66% Germany  
71% Global

## Expats in Germany



### Average Age & Gender Split

41.4

Years old

44%

Male

55%

Female

0.5%

Prefer to self-describe



### Top Reasons for Moving

16%

Found a job on their own

16%

To go to school or university

12%

For love



### Top Income Groups

25%

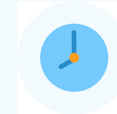
50,000–75,000 USD

17%

25,000–50,000 USD

17%

75,000–100,000 USD



### Working Hours

38.1 h

Per week

16%

Part time

84%

Full time



### Top Sectors

19%

IT

13%

Manufacturing & engineering

9%

Healthcare



### Quality of Life Index

15 out of 52

- 20 Travel & Transit
- 13 Environment & Climate
- 38 Leisure Options
- 17 Health & Well-Being
- 9 Safety & Security



### Ease of Settling In Index

48 out of 52

- 48 Local Friendliness
- 46 Finding Friends
- 50 Culture & Welcome



### Working Abroad Index

12 out of 52

- 11 Career Prospects
- 4 Salary & Job Security
- 17 Work & Leisure
- 24 Work Culture & Satisfaction



### Personal Finance Index

24 out of 52



### Expat Essentials Index

52 out of 52

- 48 Digital Life
- 36 Admin Topics
- 47 Housing
- 49 Language

# Germany Is the Toughest Country to Handle the Basics of Expat Life

The country does well for working abroad, but expats struggle with settling in and disappointing digital services.



## The Barest of Essentials for Expats in Germany

Overall, Germany lands in a below-average 42nd place out of 52 in the *Expat Insider 2022* survey and even ranks last in the Expat Essentials Index (52nd). This crushing verdict is due to its bottom 10 results in three out of four subcategories: Housing (47th), Digital Life (48th), and Language (49th).

Expats find it very hard to find housing in Germany: 56% rate this factor negatively, more than twice the global average of 27%. They also have a hard time living in Germany without local language skills (46% unhappy vs. 32% globally). Since 55% describe German as difficult to learn (vs. 38% globally), this is a major obstacle. Lastly, Germany does very badly regarding digital life, such as cashless payment options (51st) and easy access to high-speed internet (49th). Close to three in ten (27%) are unhappy with the options to pay without cash, compared to 8% globally.



## Hard to Deal with the Ämter

The lack of digitalization continues when it comes to the availability of government services online (43rd): about one in three expats (33%) rate this factor negatively (vs. 21% globally). The country fares a bit better regarding administrative topics in general (36th), but not by much. For instance, 52% of expats find it difficult to deal with the local authorities (vs. 39% globally). *"I really hate German bureaucracy,"* an expat from the UK says. *"Especially the fact that nothing is digitized! It takes forever to get in touch with any of the local Ämter to discuss residence permits and the like."*



## An Impressive Degree of Job Security

On the plus side, though, Germany nearly makes it into the top 10 in the Working Abroad Index (12th) and even features among the top 5 in the Salary & Job Security Subcategory (4th). Expats give their job security the second-best rating

worldwide (73% happy vs. 59% globally), and 34% could not be any happier with this factor (vs. 25% globally). Only Ireland (1st) does better. Nine out of ten expats (90%) also rate the German economy favorably (vs. 64% globally). This might have contributed to their rosy view of the local job market: 58% give it a positive rating, compared to 47% worldwide. *"I love the stability of life in Germany,"* says a Polish expat. *"Of work, too. The work-life balance is great, and so is the respect given to employees."*



## Creativity Is Not Encouraged

However, this is not the case for all aspects of working in Germany. In the Work Culture & Job Satisfaction Subcategory, it places only 24th. Survey respondents are especially dissatisfied with the local business culture in one respect: 34% say that it does *not* encourage creativity or thinking out of the box (vs. 26% globally). The most common field of work for expats in Germany is IT (19%), followed by manufacturing and engineering (13%) and healthcare (9%).





## A Safe Country That Promotes Sustainability

In the Quality of Life Index, Germany lands in a decent 15th place. It performs particularly well in the Safety & Security (9th) and the Environment & Climate (13th) Subcategories. The respondents commend Germany for being a politically stable country (87% happy vs. 64% globally), where they feel safe (90% happy vs. 81% globally). *"I feel really safe here,"* an expat from the US stresses. *"There is little to no violence."* They also agree that green goods and services are easily available (78% happy vs. 64% globally) and that the German government supports environmentally friendly policies (81% vs. 61% globally).



## Good Infrastructure, Subpar Leisure Options

Germany's results in the Travel & Transit Subcategory (20th) are somewhat mixed. For example, 91% of expats rate the infrastructure for cars positively (vs. 75% globally). Another 90% say it is easy and safe to get around on foot or by bicycle (vs. 77% globally). But 23% do not consider public transportation affordable (vs. 15% globally).

The Quality of Life Index is also impacted by the below-average results in the Leisure Options Subcategory (38th). Only 63% are happy with the culture and nightlife, slightly less than the global average of 67%. And 17% are not satisfied with the local dining options (vs. 12% globally).



## One of the World's Worst Destinations for Settling In

One of Germany's weakest spots is the Ease of Settling In Index, though. Ranking 48th, it ends up among the global bottom 5. In fact, it places among the ten worst-rated destinations for every single factor. Among other things, 37% of expats are not happy with their social life (vs. 26% globally), 28% describe the population as unfriendly towards foreign residents (vs. 18% globally), and 31% struggle with getting used to the local culture (vs. 19% globally). It is hardly a surprise that nearly one in four expats (23%) do not feel welcome in Germany (vs. 16% globally).

# South Africa



## Overall Ranking

46th out of 52

## Happiness Level



61% South Africa  
71% Global

## Expats in South Africa



### Average Age & Gender Split

46.9

Years old

56%

Male

44%

Female

0%

Prefer to self-describe



### Top Reasons for Moving

13%

Found a job on their own

11%

Better quality of life

9%

To go to school or university



### Top Income Groups

40%

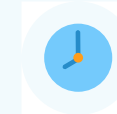
Less than 12,000 USD

16%

12,000–25,000 USD

13%

25,000–50,000 USD



### Working Hours

41.2 h

Per week

28%

Part time

72%

Full time



### Top Sectors

11%

IT

9%

Education

8%

Manufacturing & engineering



### Quality of Life Index

43 out of 52

- 49 Travel & Transit
- 15 Environment & Climate
- 11 Leisure Options
- 34 Health & Well-Being
- 51 Safety & Security



### Ease of Settling In Index

26 out of 52

- 35 Local Friendliness
- 20 Finding Friends
- 31 Culture & Welcome



### Working Abroad Index

46 out of 52

- 49 Career Prospects
- 51 Salary & Job Security
- 36 Work & Leisure
- 21 Work Culture & Satisfaction



### Personal Finance Index

42 out of 52



### Expats Essentials Index

28 out of 52

- 34 Digital Life
- 45 Admin Topics
- 15 Housing
- 21 Language

# Safety & Security Are Main Concerns for Expats in South Africa

Expats are particularly unhappy with the Quality of Life (43rd) and Working Abroad (46th).



## Unsafe & Hard to Get Around

South Africa lands in 46th place out of 52 destinations in the *Expat Insider 2022* survey. It ranks particularly low in the Quality of Life Index (43rd), which is mainly due to its poor performance in the Travel & Transit (49th) and Safety & Security (51st) Subcategories. It is even rated the worst destination worldwide for personal safety. Almost half the expats in South Africa (48%) feel unsafe, compared to just 9% globally.

The country also lands in the bottom 3 for political stability (51st), with 43% of expats rating this factor negatively, compared to just 15% globally. Only expats in Hong Kong (52nd) are less satisfied with the political stability there. Multiple expats express their fear of crime and the lack of political stability in South Africa. *"Safety is the biggest problem,"* says an expat from Iran, and an Irish expat shares that *"crime, safety, inequality, and poverty"* are his biggest concerns.

Close to half of expats (48%) also find it hard to get around on foot and/or by bicycle (vs. 13% globally), ranking South Africa last worldwide for this factor (52nd). It probably does not help that they are also unhappy with the affordability (25% vs. 15% globally) and the availability (42% vs. 17% globally) of public transportation.



## A Fantastic Natural Environment

However, South Africa performs well in the Environment & Climate (15th) and Leisure Options (11th) Subcategories, providing a variety of culinary choices (8th) and plenty of opportunities for recreational sports (16th). More than four out of five expats (84%) are happy with the culinary variety and dining options, compared to 77% globally. What is more, more than nine in ten expats (91%) rate the natural environment positively (vs. 83% globally), and 78% are happy with the climate and weather (vs. 62% globally). *"Great climate, great natural environment, and very good food,"* summarizes an Italian expat.



## A Worrying Job Market

The Working Abroad Index (46th) is another lowlight about expat life in South Africa. The country ranks among the bottom 3 in the Salary & Job Security (51st) and Career Prospects (49th) Subcategories. It is even ranked last for job security, with 36% of expats unhappy with this factor (vs. 20% globally). *"The job situation is difficult. I am not working in my profession and the monthly income is not enough, but we are surviving,"* says a German expat. In fact, close to half the expats (47%) are unhappy with the local job market (vs. 27% globally), and 28% find that they are not paid fairly for their work (vs. 20% globally).

On the bright side, South Africa ranks a lot better in the Work Culture & Satisfaction Subcategory (21st). The majority of expats (80%) sees a purpose in their work (vs. 78% globally), and 59% agree that the local business culture encourages creativity (vs. 51% globally). However, this is not enough to make them happy: one in four expats (25%) is generally unhappy with their job, compared to 16% globally.



## Affordable Housing, but Tough Bureaucracy

In the Expat Essentials Index, South Africa ranks midfield (28th). It lands in 15th place in the Housing Subcategory: 46% of expats are happy with its affordability (vs. 39% globally), and 66% describe it as easy to find housing (vs. 52% globally). However, the country ranks 45th in the Admin Topics Subcategory. Expats found it hard to acquire a visa when moving to South Africa (45% unhappy vs. 24% globally), and more than half (54%) struggle when dealing with the bureaucracy/authorities in the country (vs. 39% globally).



## Expats Enjoy Their Social Life

Lastly, South Africa performs best in the Ease of Settling In Index (26th). Expats are happy with their social life (59% vs. 56% globally) and find it easy to make local friends (46% vs. 42% globally). More than a quarter of expats (26%) are mainly friends with local residents (vs. 17% globally), and 56% describe their social circle as a fairly mixed group (vs. 49% globally). However, it seems like this is not the case for all of them: close to three in ten expats (29%) describe the local residents as unfriendly towards foreign residents (vs. 18% globally).

# Hong Kong



## Overall Ranking

**50th** out of 52

## Happiness Level



**56%** Hong Kong  
**71%** Global

## Expats in Hong Kong



### Average Age & Gender Split

**48.3**

Years old

**62%**

Male

**36%**

Female

**2%**

Prefer to self-describe



### Top Reasons for Moving

**22%**

Found a job on their own

**19%**

Sent by their employer

**14%**

Recruited internationally



### Top Income Groups

**22%**

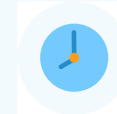
100,000–150,000 USD

**15%**

75,000–100,000 USD

**13%**

150,000–200,000 USD



### Working Hours

**44.4 h**

Per week

**4%**

Part time

**96%**

Full time



### Top Sectors

**25%**

Education

**17%**

Finance



### Quality of Life Index

**40** out of **52**

- 26** Travel & Transit
- 47** Environment & Climate
- 24** Leisure Options
- 27** Health & Well-Being
- 52** Safety & Security



### Ease of Settling In Index

**33** out of **52**

- 37** Local Friendliness
- 25** Finding Friends
- 36** Culture & Welcome



### Working Abroad Index

**41** out of **52**

- 17** Career Prospects
- 37** Salary & Job Security
- 48** Work & Leisure
- 38** Work Culture & Satisfaction



### Personal Finance Index

**44** out of **52**



### Expat Essentials Index

**35** out of **52**

- 28** Digital Life
- 15** Admin Topics
- 46** Housing
- 26** Language

# Hong Kong Poses Financial & Safety Concerns

Expats struggle with their finances, political stability, and environmental issues.



## Many Options to Get Around

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



## Safety & Health Concerns

While expats are also very happy with the culinary variety and

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



## Not a Green Destination

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



## Mixed Results for Social Life

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

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



## Financial Hurdles

Hong Kong ends up in the bottom 10 of the Personal

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



### Easy Communication & Administration

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



### Working & Economic Issues

Expats in Hong Kong work more than the average expat, clocking in an average of 44.4 hours per week, compared

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

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## **Published by InterNations GmbH**

**Registered office**  
Munich, Germany

**Commercial register**  
Munich, HRB 239797

**Managing director**  
Philipp von Plato

**Data protection**  
Bernd Fuhlert,  
add-yet GmbH

**VAT-ID**  
DE316302642

**Data collection,  
analysis, writing, editing,  
design & visualization**  
InterNations

**Questionnaire**  
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conceptual feedback  
from komma GmbH

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# Your Destination Through Expat Eyes

**47** Mexico  
**50** Indonesia  
**53** Taiwan  
**56** Portugal  
**59** Spain  
**62** UAE

**65** Vietnam  
**68** Thailand  
**71** Australia  
**74** Singapore  
**77** Estonia  
**80** Oman

**83** United States  
**86** Bahrain  
**89** Switzerland  
**92** Netherlands  
**95** Austria  
**98** Denmark

**101** Finland  
**104** China  
**107** Norway  
**110** United Kingdom  
**113** Ireland  
**116** Sweden

**119** Germany  
**122** South Africa  
**125** Hong Kong

