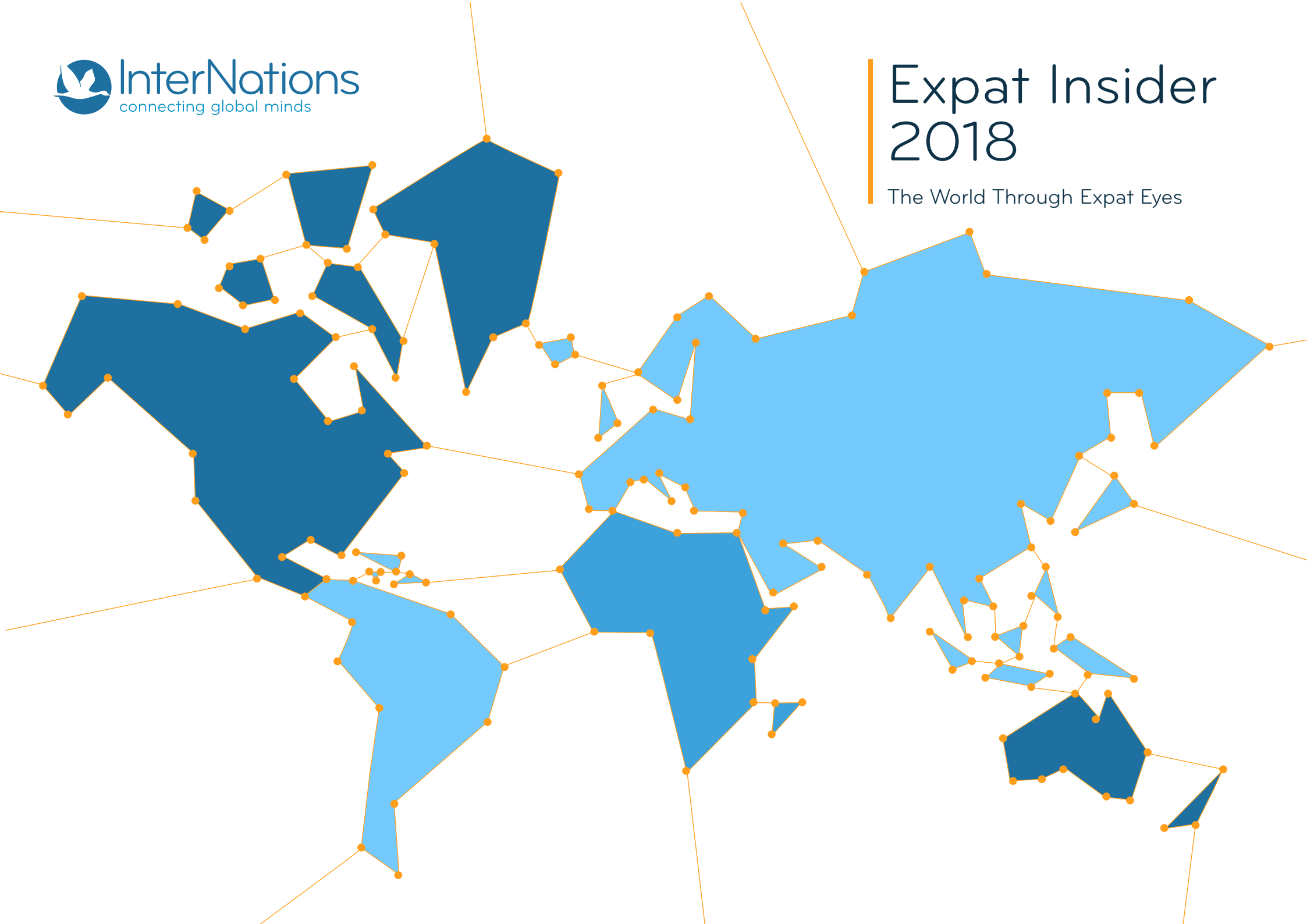


Expatriate Insider 2018

The World Through Expatriate Eyes



Expatriate Insider 2018: Continuity versus Change

In 2018, *Expatriate Insider*, one of the world's largest and most comprehensive surveys on life abroad, achieved a major milestone for its fifth anniversary: the number of respondents reached a new record high.

In total, 18,135 expats from across the globe took part in the survey. They represent 178 nationalities and are living in 187 countries or territories, from over 1,600 participants in Germany to one each in Greenland and Equatorial Guinea.

The higher number of respondents means that the league tables cover even more expat destinations: 68 in the overall ranking and 50 in the Family Life Index. Moreover, the 2018 ranking is based on an increased number of rating factors (i.e. 48) for evaluating everyday life abroad.

The 2018 edition features a new topic, which has been included in the Quality of Life Index: digital life. After all, it has become impossible to imagine a world without digital communication, especially for globally mobile people. The *Expatriate Insider* report reveals which destinations do

particularly well — or rather badly — for selected aspects of digital life, such as high-speed internet availability or unrestricted access to online services.

Of course, even 18,000 survey participants make up just a tiny fraction of all expats worldwide: according to the global market research agency Finaccord, their number amounted to about 66 million in 2017.¹ Nowadays, the largest share consists of individual workers.

Moving for a new job is also among the most important motivations for the *Expatriate Insider* respondents. Taking a closer look at various reasons for relocating to another country, as well as key demographics, this report provides valuable insights into a sample of people living and working abroad — a group expected to grow to over 87 million in the next few years.²



Philipp von Plato
Founder & Co-CEO
of InterNations



Malte Zeeck
Founder & Co-CEO
of InterNations

¹ Finaccord. Global Expatriates: Size, Segmentation and Forecast for the Worldwide Market. 12 Jul 2018. http://www.finaccord.com/press-release_2018-global-expatriates-size-segmentation-and-forecast-for-the-worldwide-market.htm
² Ibid.

Stability among the Top Results

In 2017, the global top 3 destinations were full of surprises, having changed completely from the previous year. The 2018 ranking, however, is characterized by a certain continuity when compared to past results.

Bahrain, the world's most popular expat destination, has managed to defend its pole position. The small Gulf State maintains its outstanding performance for settling in and working abroad. Its ratings among expat families have improved even further, and it turns out to be the most highly ranked country among expat women worldwide.

Landing in second place, Taiwan returns to the top 3, having narrowly missed them in 2017. It proves to be an attractive destination for expats with an above-average level of education and an academic bent. Respondents are particularly satisfied with their job, and not only do they appreciate their career options, but also — and especially — the excellent quality of life.

For Ecuador, ranking 3rd out of 68 destinations, the previous year's dip seems to have been the exception rather than the rule, possibly due to the aftermath of a major earthquake in 2016. In 2017, the South American country lost 22 places — and promptly gained them back in 2018. Its expat population mainly consists of retirees and people looking

for a better quality of life. Once again, they express great satisfaction with local leisure options, affordable healthcare, and their financial situation.

In most of the topical indices — for quality of life, ease of settling in, working abroad, family life, and personal finances — the top ranks show a similar tendency towards stability. The Cost of Living Index is among the few exceptions: not only has Bulgaria made it into the overall ranking for the first time, but it jumps to the top for low living expenses right away.

Surprising Changes for Some Expat Destinations

So, is there nothing new when it comes to expat life around the globe? On the contrary.

As mentioned above, the latest country ranking lists several new destinations: apart from Bulgaria, the Dominican Republic, Estonia, and Serbia are also featured for the first time, while Egypt and Morocco have made it back into the league table, after dropping out due to a lack of respondents in 2017. However, Cambodia, Nigeria, and Ukraine have now suffered the latter fate and are no longer among the *Expat Insider* destinations in 2018.

While there are no great surprises among the best-performing countries, this doesn't mean that nothing has changed. The


most noticeable shifts in the ranking simply haven't occurred among the top destinations. For example, Panama has gained as many as 23 places, moving from ranking 36th in 2017 to 13th in 2018, and Australia has recovered a lot of the ground it lost in 2017.

Sweden, on the other hand, has dropped from 22nd place to 46th, while such typical expat hubs as Hong Kong and Switzerland have also undergone drastic losses. The UK continues its downward trajectory, appearing among the bottom 10 for the first time in five years.

This report provides a wealth of information on these topics, and many more. An in-depth analysis of each index is followed by 16 country profiles of major expat destinations, four regional reports, as well as ten detailed nationality reports covering recent trends based on the respondents' country of origin.

Enjoy browsing the *Expat Insider 2018* results and discover all you need to know about expat life.

Philipp von Plato
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of InterNations



Malte Zeeck
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of InterNations



What Factors into the Country Ranking?

Quality of Life

- Leisure Options
- Personal Happiness
- Travel & Transportation
- Health & Well-Being
- Safety & Security
- Digital Life



Ease of Settling In

- Feeling at Home
- Friendliness
- Finding Friends
- Language



Working Abroad

- Career Prospects & Satisfaction
- Work & Leisure
- Economy & Job Security



Family Life*

- Availability/Costs of Childcare & Education
- Quality of Education
- Family Well-Being
- Childcare & Education Options

* where applicable



Personal Finance

Overall Ranking

Plus the answer to the question: "How satisfied are you with life abroad in general?"

Short Methodology

The *Expatriate Insider 2018* survey was conducted by InterNations. Running from 15 February through 7 March 2018, the online survey was promoted through the InterNations website, newsletter, and the company's social media profiles. The target audience included all kinds of expatriates: both foreign assignees — expats in the classical sense of employees on a corporate assignment — and people living and working abroad for various other reasons. Responses were not limited to members of the InterNations community.

A total of 18,135 expatriates took part, representing 178 nationalities and living in 187 countries or territories. The survey results are published in this report in the form of an overall ranking of common expat destinations and plenty of additional information regarding five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, and Personal Finance.

For a country to be listed in any of the indices and in the overall ranking, a sample size of at least 75 survey participants per destination was necessary. The only exception to this rule is the Family Life Index, where a

sample size of at least 40 respondents raising children abroad was required. In 2018, 68 and 50 destinations, respectively, met these requirements. However, in many countries the sample size exceeded 75 or even 100 participants by far. In Germany, for example, close to 1,700 expats participated in the *Expatriate Insider 2018* survey.

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

These five indices, as well as the responses to the question "How satisfied are you with life abroad in general?", were then averaged to arrive at the overall country ranking. The

Cost of Living Index, while providing some insight into expats' perception of living expenses in their current destination, does not factor into the general ranking.

The *Expatriate Insider* survey also identifies six common expat types, based on respondents' primary motivation for moving abroad. These expat types, from the Foreign Assignee to the Explorer, cover about 80% of respondents, while the remaining survey participants gave other reasons for relocating that didn't fit any of these types (e.g. extended travels or moving abroad for missionary or volunteer work). They are therefore not featured in the statistics for any expat type.

Please be aware that all percentages in this report have been rounded to full integral numbers. In some cases, this may lead to all responses to one question adding up to either 99% or 101%, instead of 100%. These instances are simply due to rounding and are not based on erroneous data. The dollar sign (\$) used in the report always refers to US dollars.

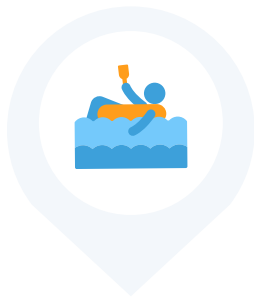
Expatriate Statistics

PRIMARY MOTIVATION FOR MOVING ABROAD



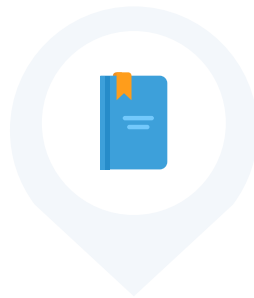
Job & Career

- 12%** Found a job here on my own
- 10%** Sent here by my employer
- 7%** Recruited by a local company
- 2%** To start my own business



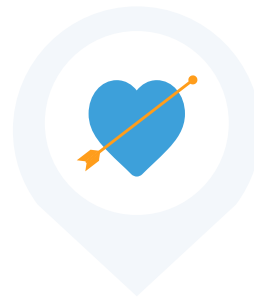
Lifestyle Choices

- 10%** Better quality of life
- 6%** Looking for an adventure / a personal challenge
- 5%** Financial reasons
- 3%** To live in this particular country/city
- 3%** Simply enjoy living abroad
- 2%** To retire abroad
- 0.4%** Travel / extended vacation



Education

- 6%** To go to school or university
- 1%** To improve my language skills



Love & Family

- 12%** To live in my partner's home country / for love
- 8%** For my partner's job or education
- 5%** Other family reasons



Other

- 5%** Other
- 2%** Political, religious, or safety reasons
- 1%** Volunteering or missionary work

PLANNED LENGTH OF STAY



- 1%** less than 6 months
- 4%** 6 months – 1 year
- 13%** 1–3 years
- 14%** 3–5 years
- 19%** longer than 5 years
- 32%** possibly forever
- 16%** undecided

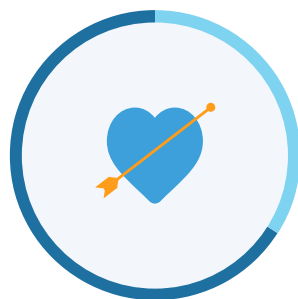
Expatriate Statistics

GENDER SPLIT



51% female
49% male

RELATIONSHIP STATUS



66% in a relationship
34% single

FAMILY STATUS



77% without dependent children abroad
23% with dependent children abroad

AGE GROUPS



44.2 years on average

5% 25 and below
13% 26–30
15% 31–35
14% 36–40
22% 41–50
31% 51 and above

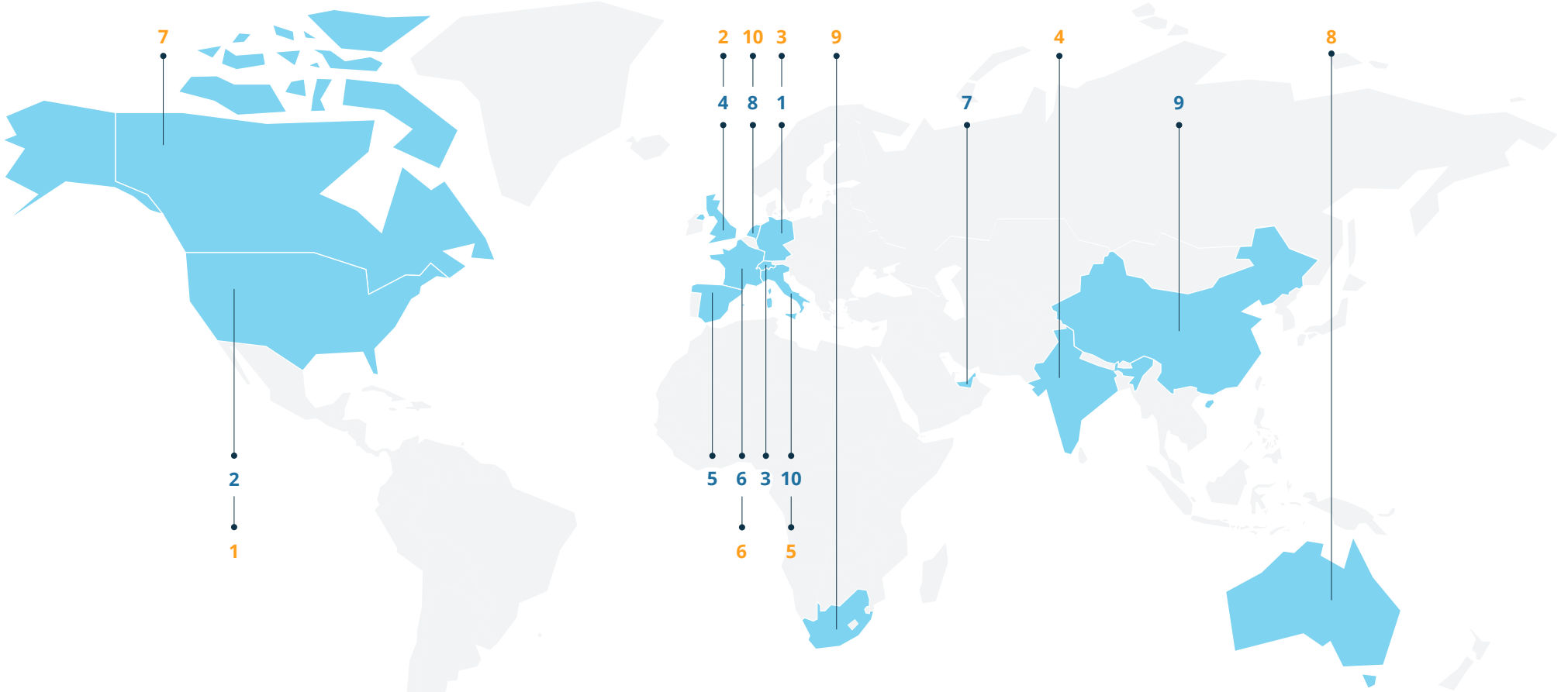
LEVEL OF EDUCATION



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)

Countries of Residence and Nationalities

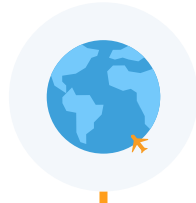


Most Common Countries of Residence

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

Most Common Nationalities

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



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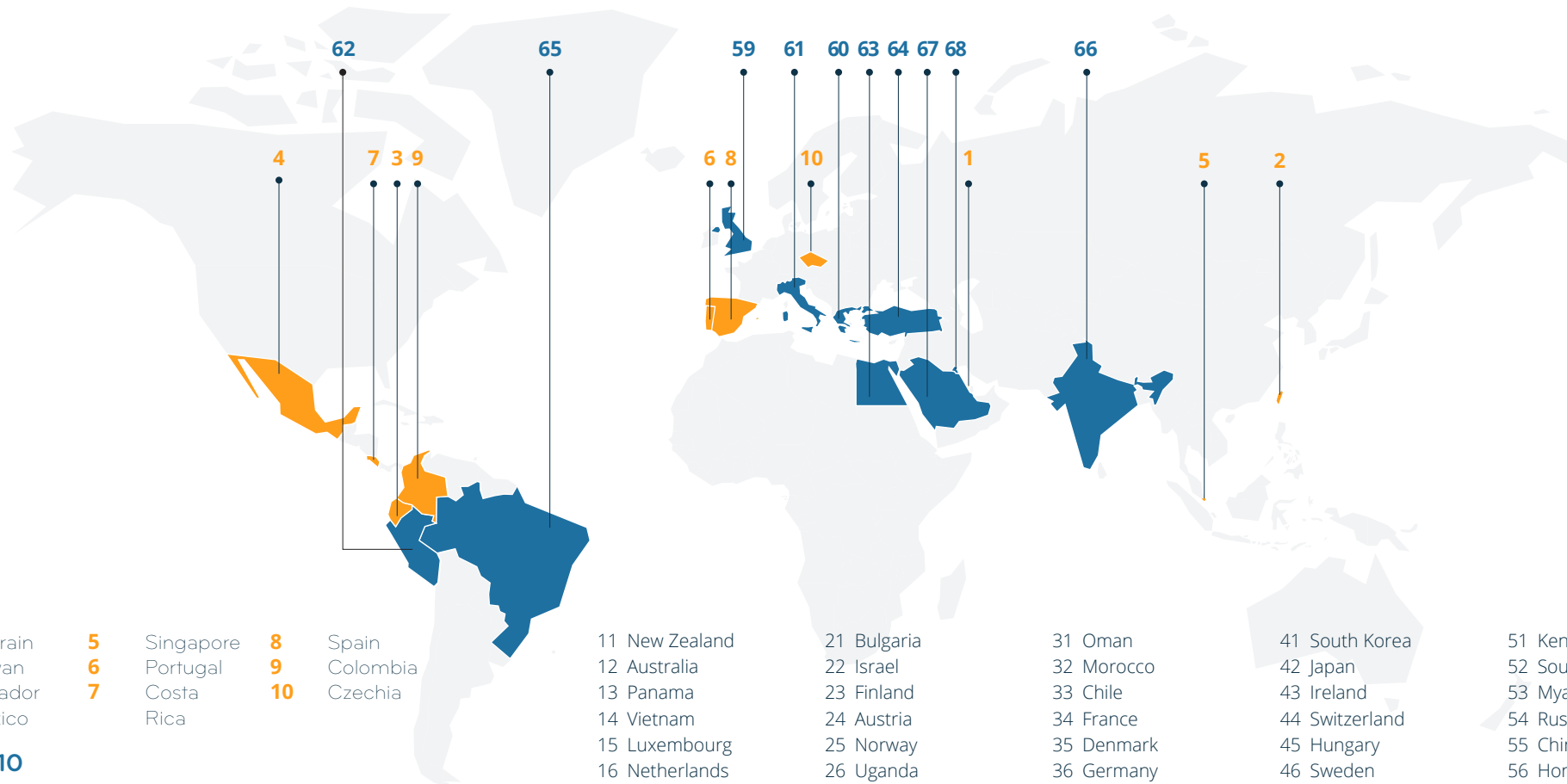
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The Top Expat Destinations 2018



Top 10

- | | | |
|------------------|---------------------|-------------------|
| 1 Bahrain | 5 Singapore | 8 Spain |
| 2 Taiwan | 6 Portugal | 9 Colombia |
| 3 Ecuador | 7 Costa Rica | 10 Czechia |
| 4 Mexico | | |

Bottom 10

- | | | |
|------------------------|------------------|------------------|
| 68 Kuwait | 65 Brazil | 61 Italy |
| 67 Saudi Arabia | 64 Turkey | 60 Greece |
| 66 India | 63 Egypt | 59 UK |

- | | | | | |
|----------------|----------------|------------|-------------------|-----------------|
| 11 New Zealand | 21 Bulgaria | 31 Oman | 41 South Korea | 51 Kenya |
| 12 Australia | 22 Israel | 32 Morocco | 42 Japan | 52 South Africa |
| 13 Panama | 23 Finland | 33 Chile | 43 Ireland | 53 Myanmar |
| 14 Vietnam | 24 Austria | 34 France | 44 Switzerland | 54 Russia |
| 15 Luxembourg | 25 Norway | 35 Denmark | 45 Hungary | 55 China |
| 16 Netherlands | 26 Uganda | 36 Germany | 46 Sweden | 56 Hong Kong |
| 17 Malaysia | 27 Estonia | 37 Romania | 47 USA | 57 Serbia |
| 18 Thailand | 28 Philippines | 38 Qatar | 48 Dominican Rep. | 58 Argentina |
| 19 Canada | 29 Belgium | 39 Poland | 49 Kazakhstan | |
| 20 Malta | 30 Cyprus | 40 UAE | 50 Indonesia | |

The Best & Worst Places for Expats

None of the top 3 expat destinations are “breakout stars”, with Bahrain, Taiwan, and Ecuador all having held a spot on the podium in the past.

TOP FINDINGS

- **#1 Bahrain successfully defends its top spot.**
- **#2 Taiwan keeps impressing with quality of life.**
- **#3 Ecuador has recovered from its 25th position in 2017.**
- **Four Latin American countries can be found in the top 10.**
- **The UK and Peru join the bottom 10.**

Bahrain Stays on Top

For the second year running, the Gulf State tops the *Expatriate Insider* ranking. It scores first place among both male and female respondents, generally doing well across most topics.

Respondents have few problems communicating even without local language skills: a staggering 72% say it is no problem at all! Considering Bahrain’s great results for friendliness (2nd out of 68), finding friends (2nd), as well as feeling at home (1st), its first place in the Ease of Settling In Index is hardly a surprise. Or as an Indian expat in Bahrain sums up: “I don’t feel like an expat. I feel at home.”

Many respondents in Bahrain give their working hours (44%), job security (33%), or overall job satisfaction (39%) the best possible rating, pushing the Gulf State to the top of

the Working Abroad Index. For more details, please refer to the articles on the ease of settling in¹ and working abroad.²

While not on the podium in the Family Life Index, Bahrain still ranks 7th out of 50 countries. Expats raising children in Bahrain are particularly happy with the quality of education (3rd), as well as the availability of childcare and education (9th). No parent is dissatisfied with family life in general, and over nine in ten (95%) agree that the attitude towards families with children is generally friendly. However, 30% of parents do not regard education as easy to afford.

“I don’t feel like an expat in Bahrain. I feel at home.”

Money in general is responsible for one of Bahrain’s worst — though still comparatively good — results: the Gulf State ranks 22nd out of 68 countries in the Personal Finance Index, dropping nine places since 2017.

1 see pp. 40–42: There’s No Place Like Home

2 see pp. 49–51: The Best (and Worst) Places for Working Abroad

However, Bahrain has managed to improve its standing in the Quality of Life Index from 32nd place to 20th in 2018. While this is partly due to its favorable twelfth place in the new Digital Life subcategory, which looks at such factors as cashless payments and the availability of e-government services, Bahrain has also maintained or improved its ranking across all other subcategories.

Taiwan Back in the Top 3

After placing 4th in 2017, Taiwan is back in the top 3, ranking 2nd out of 68 destinations in 2018. It tops the chart for quality of life: a staggering 96% of respondents, for instance, rate the affordability of healthcare positively, while a similar share (97%) is satisfied with the transportation infrastructure. For more details, please refer to the article on quality of life.³

“The Taiwanese are friendly even if I can only communicate with them through smiles and nods.”

Taiwan has also improved on its twelfth rank in 2017's Working Abroad Index, coming in second place in 2018. Over three-quarters (76%) rate their job security favorably, compared to 59% worldwide. There is also a high level of satisfaction with jobs in general (76%) and work-life balance in particular (73%). Expats in full-time positions spend noticeably less time at work than their global peers (39.9 h vs. a global average of 44.0 h/week). Again, see the article on working abroad for more information.⁴

Despite lower incomes — 70% of expats have an annual gross household income of less than 50,000 USD — money does not seem to be a problem: 79% are generally satisfied with their financial situation, with Taiwan ranking tenth for personal finance. “Living expenses are affordable compared to developed economies with similar infrastructure,” according to an Indian respondent.

Taiwan also does well regarding the ease of settling in, ranking 15th in this index. While it has excellent results for friendliness (3rd) and the ease of finding friends (8th), expats struggle with the local language: 58% think that learning it is hard, while over a quarter (27%) find it difficult to live in Taiwan without local language skills. A Filipino expat appreciates, however, that the “locals are friendly even if I can only communicate with them through smiles and nods”.

Communication difficulties might explain expat parents' choice of schools: a below-average 28% send their children to a local state school, while international (30%) and local private schools (24%) have higher-than-average results. The same is true for homeschooling: twice the global average of parents (8% vs. 4%) opt for this type of education. In general, Taiwan ranks roughly mid-field for the availability (21st out of 50 destinations) and affordability (23rd) of education and childcare. Expat parents are happy with their family well-being (10th), though.

Ecuador's Road to Recovery

After ranking 25th out of 65 countries in 2017, Ecuador has found its way back to old strength, placing 3rd out of 68 overall. It is among the biggest winners in 2018 — you can find more details in the respective article.⁵ Ecuador has impressive results regarding finances (4th), getting settled (8th), and even work (11th), though a large percentage of the respondents are actually retirees (46%).

More than four in five expats (83%) rate their financial situation favorably, compared to two-thirds globally (67%); 31% even give it the best possible rating! A similar share (79%) is generally happy with their work-life balance. Despite below-average results for the state of the local economy — less than three in five (59%) rate it favorably — expats in Ecuador are generally satisfied with their job security (68%) and career prospects (69%).

Work, however, was not really a top priority for moving to Ecuador. A fifth (20%) — double the global average of 10% — say their main motivation for relocating was a better quality of life. With the country ranking 18th in this index, their dream has come true. Respondents particularly appreciate socializing options and leisure activities (5th) and affordable healthcare (6th). However, the country loses out in the new Digital Life subcategory, with close to a third (32%) disagreeing that it is easy to pay without cash in Ecuador, for instance.

³ see pp. 28–30: Where Expats Enjoy Life Abroad

⁴ see pp. 49–51: The Best (and Worst) Places for Working Abroad

⁵ see pp. 17–19: The Biggest Winners and Losers

Luckily, expats can enjoy some friendly conversation while counting out the money: around four in five rate the attitude of the local population in general (80%) and towards foreign residents in particular (83%) positively. In the words of a US expat: "I love the kindness of the Ecuadorians. They have been helpful and gracious from the first day I arrived here over five years ago." Spanish skills are a must, though: 41% find life in Ecuador hard without speaking it.

Geographical Clusters in the Top 10

Among the global top 10, there are some interesting geographical clusters. The Asian Tigers⁶ Taiwan (2nd) and Singapore (5th) make it into the top 5. Both do very well in the Quality of Life Index, ranking first and fourth, respectively. Taiwan makes up for a comparatively worse rank in the Family Life Index (20th vs. Singapore's 12th) with better results in terms of personal finance (10th vs. 20th) and working abroad (2nd vs. 14th).

Neighboring Portugal (6th) and Spain (8th) show very similar results, too: both are in the top 3 for quality of life (2nd vs. 3rd) and the top 10 for ease of settling in (5th vs. 7th). However, they lose out in terms of working abroad (48th vs. 43rd) and personal finance (45th vs. 39th), while ranking 9th and 13th, respectively, for family life.

"I love the kindness of the Ecuadorians. They have been helpful and gracious from the first day."

Four of the top 10 countries are located in Latin America: Ecuador (3rd), Mexico (4th), Costa Rica (7th), and Colombia (9th). They do well in terms of settling in, with all of them scoring top 10 positions in this index. Similarly, these countries perform very well for personal finance, all but Costa Rica (16th) ranking in the top 5. Results for working abroad and the quality of life are more varied, typically ranging from good to average.

At the Other End of the Scale

There has been comparatively little change at the bottom of the ranking. Seven out of the ten worst-rated countries were already in the bottom 10 in 2017, as was Egypt (63rd in 2018) whenever it was featured in the ranking. Losing ground across all indices, Peru is new in the bottom 10. The United Kingdom continues its downward trend: after an already noticeable drop in 2017, it comes in 59th place in 2018.

Kuwait (68th) is back in last place, a position it already held from 2014 to 2016, while it came second to last in 2017, just before Greece. While the latter has recovered slightly (60th), Kuwait ranks last for quality of life, ease of settling in, and general satisfaction with life abroad. It is also in the bottom 5 of the Working Abroad and Family Life Indices, with a slightly better, albeit below-

average, result for personal finance (50th).

Saudi Arabia has also been in the bottom 10 since 2014, ranking 67th in 2018. It lands in the bottom 5 of all indices featured in the ranking, except for personal finance, where it comes in an above-average 31st place: three in five expats agree that their disposable household income is more than they need to cover costs. Their general satisfaction with life in the country, however, is much lower, with 40% rating it negatively.

India has been on a steady downward trend since its 49th place in 2016, ranking 66th out of 68 in 2018. It has suffered major losses regarding career prospects and satisfaction (41st in 2017 vs. 60th in 2018) as well as work and leisure (58th vs. 67th), dropping ten places to rank 59th in the 2018 Working Abroad Index. While expats still rate their personal finances positively, India has lost some ground here, too, falling from 9th to 26th place in 2018.



⁶ see pp. 135–137: Sun in One State, Rain in Another

The Biggest Winners and Losers

Panama, Ecuador, and Australia find their way back to old strength, while Israel scores a new personal best. Not all countries improve their results, though, as Sweden and Romania can attest.

TOP FINDINGS

- **Panama gains 23 ranks, with its 2017 results the exception rather than the rule.**
- **Israel jumps to 22nd place, thanks to the new Digital Life subcategory.**
- **Australia recovers lost ground across all topics, ranking 12th in 2018.**
- **Ecuador sees massive improvement in the Working Abroad Index, ranking 3rd overall.**
- **Falling from 22nd to 46th, Sweden loses out on career prospects and feeling at home.**

Not So Unlucky #13: Panama

Its mediocre 36th place in 2017 seems to have been the exception rather than the rule: Panama has found its way back into the top 15, ranking 13th out of 68 countries in 2018. Panama's recovery is already noticeable in the respondents' general satisfaction with their life abroad: while in 2017 less than three-quarters of the respondents in Panama (74%) said they were generally satisfied, this percentage has increased to 81% in 2018.

The country is among the biggest winners in the Personal Finance Index¹ and has reached a new personal best, ranking 11th out of 68. Nearly four in five respondents in Panama (78%) say they are generally satisfied with their financial situation, an increase of 15 percentage points from 2017. Similarly, they are also more likely to agree that their disposable household income is enough or more than

enough to cover all daily expenses (86% vs. 73%).

Panama shows a similar improvement in the Working Abroad Index, where it has gone from ranking 30th to 16th in 2018. While this result is still a way off from Panama's top 10 rank in previous years (5th in 2015, 6th in 2014 and 2016), respondents are again noticeably more satisfied with their career prospects, with an increase of 15 percentage points in positive ratings. A Peruvian respondent appreciates "the opportunity for business" in Panama, for example. The ambitious expansion of the Panama Canal, which was completed in 2016, is also expected to help Panama maintain its status as one of the fastest-growing economies in Latin America.²

A New Personal Best: Israel

Placing 22nd out of 68 destinations in 2018, Israel has

¹ see pp. 69-71: Colombia and Vietnam Still a Financial Paradise for Expats

² Focus Economics, Panama Economic Outlook, 15 May 2018. <https://www.focus-economics.com/countries/panama>

managed to score a new personal best. While the country has improved across all indices, rising 22 ranks from a previous 44th place in 2017, it has made the biggest gains regarding quality of life. In this index, it has newly joined the top 10 — up from 31st place in 2017. Expats in Israel are particularly happy with their health and well-being (4th), leisure options (9th), and digital life (6th). The latter subcategory was newly introduced in 2018, with over nine in ten respondents agreeing that it is generally easy to get a local mobile phone number (94%), to obtain access to high-speed internet (91%), and to have unrestricted access to online services such as social media (95%). While Israel does not rank quite as favorably regarding the opportunity to travel (22nd), the majority of respondents (56%) still gives this factor the best possible rating, compared to 43% in 2017.

Israel has similarly improved by 21 ranks in the Working Abroad Index, placing 22nd in 2018. Respondents are much more satisfied with their working hours: 62% rate them positively, compared to 49% in 2017. Israel's result in the Career Prospects & Satisfaction subcategory has also improved significantly from 43rd place in 2017 to 19th in 2018. Over a fifth of respondents (21%) were unsatisfied with their job in 2017, with only about one in seven (14%) saying the same in 2018.

3 see pp. 40–42: There's No Place Like Home

4 Ibid.; pp. 28–30: Where Expats Enjoy Life Abroad; pp. 69–71: Colombia and Vietnam Still a Financial Paradise for Expats

5 see pp. 49–51: The Best (and Worst) Places for Working Abroad

6 Devdiscourse. IMF projects 2.5 percent growth in 2018 and 2.2 percent in 2019 for Ecuador. 17 Apr 2018. <https://www.devdiscourse.com/Article/4306-imf-projects-25-percent-growth-in-2018-and-22-percent-in-2019-for-ecuador/Latin%20America%20and%20Caribbean>

Last but not least, respondents in Israel seem to have an easier time settling down — in fact, the country is among the biggest winners in the Ease of Settling In Index 2018.³ Expats are twelve percentage points more likely to consider it easy to make new friends in general as well as local friends in particular. And while in 2017 less than half (46%) agreed that it is easy to live in Israel without speaking the local language, 64% say the same in 2018.

Winner across the Board: Australia

After ranking in the top 10 from 2014 to 2016, Australia faced a big drop in 2017, falling to 34th place out of 65.

In 2018, it has recovered most of this lost ground, ranking 12th out of 68 destinations thanks to significant improvements in the Personal Finance, Quality of Life, and Ease of Settling In Indices.⁴ Australia is, in fact, among the biggest winners for all these indices, and also rose 19 ranks in the Working Abroad Index. A Dutch expat highlights “the great weather and beautiful nature that allow you to go out and explore new amazing places every single day. Great work-life balance, too.”

“ I love the great weather and beautiful nature in Australia that allow you to go out and explore new amazing places every single day. ”

BIGGEST WINNERS



Rank	2018		2017
Panama	13	▲23	36
Australia	12	▲22	34
Ecuador	3	▲22	25
Israel	22	▲22	44
Qatar	38	▲20	58

Back in the Top 3: Ecuador

Long-time expat-favorite Ecuador has returned to form in 2018, ranking 3rd after a comparatively disappointing 25th place in 2017. With the country rising 40 positions in the Working Abroad Index to rank 11th in 2018 — and therefore the biggest winner in this index⁵ — its results may well be linked to its economic recovery following low oil prices in 2016 as well as the devastating 2016 earthquake.⁶ In 2017, not quite two-thirds of respondents (65%) expressed their general satisfaction with their financial situation; in 2018, 83% say the same.

What is more, despite a below-average result (40th out of 68) in the new Digital Life subcategory, Ecuador has managed to improve its place in the Quality of Life Index, ranking 18th in 2018 compared to 29th in 2017. A US American expat in Ecuador makes sure to point out “the quality of life and how much the people are willing to help when you make the effort to get to know them”. While the country still ranks in the lower half for personal safety (45th), over three-quarters of respondents (76%) rate this factor positively in 2018, up by 15 percentage points compared to 2017.

A Tumble down the Ranks: Sweden

Dropping 24 places to rank 46th in 2018, Sweden has lost ground across all indices. It is even among the biggest losers regarding ease of settling in and quality of life.⁷ Despite good results in the new Digital Life subcategory, where it ranks 11th out of 68, Sweden has lost 14 positions in the Quality of Life Index, placing 28th overall. Never an expat favorite regarding leisure options, Sweden does even worse for this factor, with the respondents’ satisfaction with available leisure activities dropping from 80% to 66% in 2018.

Sweden has also newly joined the bottom 10 for the Ease of Settling In Index, ranking 63rd out of 68. In 2018, only about half of the respondents feel at home there (45%) and find it easy to get used to the local culture (50%); nor do most expats agree that it is easy to settle down (49%) or that

there’s a friendly attitude towards foreign residents (49%). In comparison, global averages for these factors range from 59% to 66% in 2018. “It is hard for non-Swedes to fit in,” according to a British respondent, as Swedish people are “not as social as in most other countries and less likely to include people they don’t know well”.

Sweden’s economy continues to perform well⁸ and is also regarded favorably by expats in the country, ranking 10th out of 68. However, expats are noticeably less happy with their career prospects and job security: satisfaction levels for these two factors are down by ten and six percentage points, respectively, compared to 2017.

Where Work Drags You Down: Romania

Romania has seen some minor improvement in the Quality of Life Index in 2018, ranking 40th after placing 44th in 2017: this is partly due to its above-average 24th place in the new Digital Life subcategory. However, this development could not save Romania from losing ground overall: compared to its 19th place in 2017, the country has dropped 18 ranks to 37th in 2018.

Romania has suffered its biggest losses in the Working Abroad Index, where it is also the biggest loser across all countries.⁹ Despite strong economic growth and low

unemployment numbers in 2017,¹⁰ expats in Romania continue to regard the state of the economy comparatively unfavorably, ranking the country 53rd for the respective factor. Close to a quarter (23%) are dissatisfied with their job, compared to 13% in 2017, and while three-quarters regarded their work-life balance positively in 2017, this share has shrunken to 56% in 2018. A British expat points out that “salaries are the biggest issue and extremely low compared with Western Europe”.

Changes in the Ease of Settling In Index are not quite as drastic. However, compared to 2017, expats in Romania are less likely to say that they feel at home in the local culture (59% vs. 68% in 2017) and that it is easy to make local friends (55% vs. 64%).

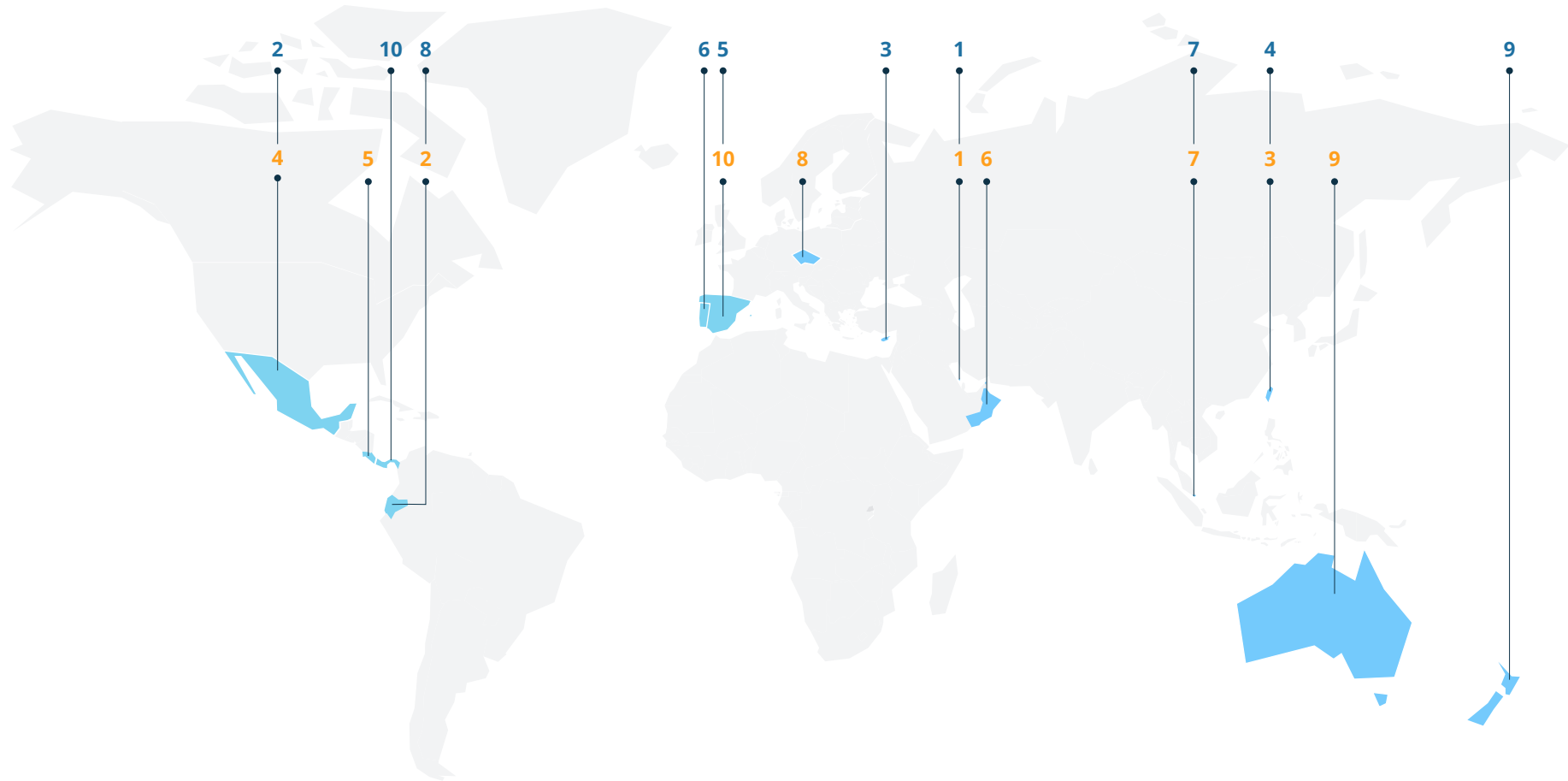
BIGGEST LOSERS



Rank	2018		2017
Sweden	46	▼24	22
Romania	37	▼18	19
Hong Kong	56	▼17	39
Switzerland	44	▼17	27
Peru	62	▼15	47

⁷ see pp. 40–42: There’s No Place Like Home; pp. 28–30: Where Expats Enjoy Their Life Abroad
⁸ Bloomberg. Swedish Economy Expansion Now Longest in at Least Four Decades. 30 May 2018. <https://www.bloomberg.com/news/articles/2018-05-30/swedish-expansion-reaches-longest-in-at-least-four-decades>
⁹ see pp. 49–51: The Best (and Worst) Places for Working Abroad
¹⁰ European Commission. Country Report Romania 2018. 7 Mar 2018. <https://ec.europa.eu/info/sites/info/files/2018-european-semester-country-report-romania-en.pdf>

Top 10 Destinations by Gender



Female

- 1 Bahrain
- 2 Ecuador
- 3 Taiwan
- 4 Mexico
- 5 Costa Rica
- 6 Oman
- 7 Singapore
- 8 Czechia
- 9 Australia
- 10 Spain

Male

- 1 Bahrain
- 2 Mexico
- 3 Cyprus
- 4 Taiwan
- 5 Spain
- 6 Portugal
- 7 Singapore
- 8 Ecuador
- 9 New Zealand
- 10 Panama

The Best & Worst Places for Men and Women

While men and women are mostly in agreement on the best and worst expat destinations worldwide, opinions on Oman, Finland, Romania, Cyprus, and Indonesia differ widely.

TOP FINDINGS

- **Bahrain is the best expat destination regardless of gender.**
- **Taiwan and Mexico are in the top 5 for both men and women.**
- **While Cyprus places 3rd for men, it only ranks 29th for women.**
- **Other countries with major differences include Oman, Finland, Romania, and Indonesia.**

For a destination to be counted in a gender-specific ranking, it needed at least 31 respondents for that gender. A total of 67 countries rank for women, and the men's ranking also features 67 destinations.

Best Destinations: Men and Women Mostly Agree

While men and women might not always agree, expats of either gender are enamored with Bahrain: the Gulf State does not only rank first in the entire survey, but also in both gender-specific rankings. Among male respondents, Mexico makes it to second place, while it narrowly misses the top 3 in the overall and the women's ranking, placing fourth in both. Similarly, Taiwan — in second place overall — is regarded favorably by both genders: it ranks third among female respondents and fourth among men. For more details on the best and worst countries for expats in general, please refer to the respective article.

Cyprus, on the other hand, is more of an exception: while it

ranks 3rd out of 67 countries for male expats, it only makes it into the women's top 30, ranking 29th. It is actually among the five countries with the biggest differences according to gender, which are covered in detail below.

Little Variation at the Bottom

While Bahrain is everyone's darling, male and female respondents alike are unhappy with expat life in other Gulf States: Kuwait ranks last in every list (i.e. among both genders as well as overall). Saudi Arabia doesn't do much better, placing second to last in both the general and the men's ranking; among women, it comes in 65th out of 67 destinations.

Opinions on Russia and India are more divided. The former places second to last for women but 44th out of 67 countries for men: female respondents rate Russia worse than their male counterparts in nearly all subcategories, often significantly so. The country might not have been the destination of choice for quite a few women, either: with

28%, they are much more likely to move to Russia for their partner's career than men (1%).

India, however, is rated far more positively by women (52nd vs. 65th among men) — they are, for example, more likely to say they are happy with their life in general (77% vs. 67% of men). Moreover, men and women report vastly different reasons for relocating to India: while over two-fifths of men (41%) were sent there by their employer, 46% of women moved for their relationship — either for their partner's career (20%) or to join their partner in the latter's home country (20%).

Oman: Popular with Expat Wives

With a difference of 47 ranks, opinions on life in Oman could hardly be more different. According to female expats, it is a country worthy of the top 10, coming in 6th place out of 67; however, men rank it much worse at 53rd, with satisfaction levels varying widely across all indices.

Women rate Oman particularly well for ease of settling in (5th), personal finance (11th), and, to a lesser degree, quality of life (27th). One woman from Nepal, for example, considers "life in Oman very comfortable: people are very nice, and you have a lot of leisure time". Men are noticeably less satisfied, ranking Oman 25th, 41st, and 52nd, respectively, in these indices. No female respondent in Oman is unhappy with her life in general, while 15% of men voice their dissatisfaction.

“Life in Oman is very comfortable: people are very nice, and you have a lot of leisure time.”

A look at the reasons for relocating might explain at least some of these differences: most male expats in Oman (54%) cite work-related reasons as the main motivation for the move; just 28% of women say the same. Instead, they are much more likely to have moved to Oman for their partner's career, with 31% giving this reason.

Finland: Women Still Searching for Jobs

Men and women in this Nordic country mostly agree on its high quality of life (ranked 8th by men and 16th by women) as well as the less favorable personal finances (57th by men and 63rd by women).

However, opinions are sharply divided when it comes to the ease of settling in (with Finland placing 48th among men vs. 61st among women) and, most noticeably, regarding working abroad. Finland ranks 9th for the latter among men, while it doesn't even make the upper half according to expat women (47th out of 67). Close to half the female respondents (46%), for example, rate their local career prospects negatively, compared to 28% of female survey participants worldwide. "It is hard to get a job with no experience in the local labor market," according to an expat woman from Bulgaria.

Again, a look at demographics and the respondents' reason

for relocating might shed some light on these differences. Moving to Finland to live in their partner's home country is the most important reason among both men (40%) and women (34%). However, the comparatively younger women (an average age of 36.2 years vs. 40.6 years among men) struggle much more when it comes to settling in professionally: one in four is still looking for a job, which is the case for just 7% of men.

“It is hard to get a job with no experience in the Finnish labor market.”

Romania: Where Men Want to Live Forever

There is a noticeable difference in how men and women perceive expat life in Romania: it ranks 26th among the former, but only 56th among the latter.

Opinions vary across all indices, except for cost of living (16th among women, 15th among men), but female respondents are particularly dissatisfied with personal finance. They are twice as likely to say that their disposable household income is not enough to cover daily costs (35% vs. 17%), and 12% are not satisfied with their financial situation at all, compared to 2% of men in Romania. Information on annual household incomes supports these results: while less than a quarter of female respondents (22%) have more than 50,000 USD a year at their disposal, two in five men say the same.

Women are also less satisfied with the ease of settling in (38th vs. 18th), the quality of life (51st vs. 36th), and working in Romania (59th vs. 47th). Interestingly, a larger share of

women have acquired Romanian citizenship (16% vs. 10% of men), though men are more likely to plan on staying forever (38% vs. 21% of women).

The latter result might be related to men's higher average age (43.3 vs. 35.4 years) as well as their reason for relocating: 24% of male respondents in Romania moved to join their partner in their home country. Women, however, are more likely to go to Romania for their partner's career or their own education (16% each).

Cyprus: Not a Paradise for Working Women

The Mediterranean island places 3rd out of 67 countries for male expats. Women are less happy, ranking Cyprus only 29th. Regardless of gender, Cyprus does well for ease of settling in (12th out of 68), and opinions differ only slightly between women (13th) and men (3rd) here.

There is, however, an extreme discrepancy regarding personal finance: 38% of expat women in Cyprus say their disposable household income is not enough to cover costs. Among the men, about one in twelve (8%) say the same. Men in Cyprus are three times as likely to have an annual household income of over 150,000 USD (9% vs. 3%), and 82% are generally satisfied with their financial situation (vs. 64% of women). One female respondent from the UK points

“Jobs are terrible in Cyprus, and the income and hours are awful.”

out that “jobs are terrible, and the income and hours are awful”.

It is not only their finances that women are dissatisfied with: they rank Cyprus 55th in the Working Abroad Index, with 38% rating their job security negatively. Men are much more satisfied with their working life overall (38th), and just 16% judge job security unfavorably.

Luckily, work no longer plays a major role for a large share of respondents in Cyprus: 30% of women and 46% of men are actually retirees. This also explains the higher-than-average ages: women in Cyprus are 3.7 years older than the survey average (47.9 vs. 44.2 worldwide), and, at 53.8 years, men are nearly a decade older.

Indonesia: Unhappy Male Managers

Work and finance are also responsible for some major differences in opinion between male and female expats in Indonesia. While women rank the country 10th out of 67 in the Personal Finance Index, it only lands in 30th place for men: 76% of women are generally satisfied with their financial situation, but just 67% of male respondents say the same.

Women in Indonesia are less likely to be unhappy with their life in general (7% vs. 14% of men) and more likely to

have a favorable view of their work-life balance: they rank Indonesia 16th in the Work & Leisure subcategory, while it places 40th for men.

“In Indonesia, there are more opportunities to work for educated trailing spouses.”

The latter result might be connected to the respondents' reason for moving: while 23% of male expats in Indonesia were sent by their employer, nearly the same share of women (22%) moved abroad for their partner's career. “There are more opportunities to work for educated trailing spouses,” according to an Indian expat woman. Women with a full-time job spend over nine hours a week less at their job than men (40.9 vs. 50.1 h/week), with 30% of the latter working in management positions.



Quality of Life



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QUALITY OF LIFE

- 1 **Taiwan**
- 2 **Portugal**
- 3 **Spain**
- 4 **Singapore**
- 5 **Austria**
- 6 **Czechia**
- 7 **Finland**
- 8 **Australia**
- 9 **Switzerland**
- 10 **Israel**
- 11 **New Zealand**
- 12 **Japan**
- 13 **Canada**
- 14 **Costa Rica**
- 15 **Norway**
- 16 **Netherlands**
- 17 **Luxembourg**
- 18 **Ecuador**
- 19 **France**
- 20 **Bahrain**
- 21 **Estonia**
- 22 **Mexico**
- 23 **South Korea**

LEISURE OPTIONS

- 1 Spain
- 2 Mexico
- 3 Costa Rica
- 4 Portugal
- 5 Australia
- 6 Ecuador
- 7 South Africa
- 8 Colombia
- 9 Israel
- 10 Cyprus
- 11 Thailand
- 12 New Zealand
- 13 Malta
- 14 Greece
- 15 Taiwan
- 16 Argentina
- 17 Kenya
- 18 Czechia
- 19 Uganda
- 20 Bulgaria
- 21 France
- 22 USA
- 23 Dominican Rep.

PERSONAL HAPPINESS

- 1 Mexico
- 2 Bahrain
- 3 Taiwan
- 4 Portugal
- 5 Costa Rica
- 6 Vietnam
- 7 Spain
- 8 Ecuador
- 9 Thailand
- 10 Colombia
- 11 Philippines
- 12 Panama
- 13 Bulgaria
- 14 Israel
- 15 Cyprus
- 16 New Zealand
- 17 Uganda
- 18 Singapore
- 19 Malaysia
- 20 Czechia
- 21 Australia
- 22 Dominican Rep.
- 23 Indonesia

TRAVEL & TRANSPORT

- 1 Singapore
- 2 Hong Kong
- 3 Czechia
- 4 Switzerland
- 5 Taiwan
- 6 Austria
- 7 Netherlands
- 8 Germany
- 9 Japan
- 10 South Korea
- 11 Spain
- 12 Hungary
- 13 UAE
- 14 China
- 15 Portugal
- 16 France
- 17 Luxembourg
- 18 Finland
- 19 Israel
- 20 Poland
- 21 Belgium
- 22 Malaysia
- 23 Denmark

HEALTH & WELL-BEING

- 1 Austria
- 2 Finland
- 3 Norway
- 4 Israel
- 5 Taiwan
- 6 Portugal
- 7 Japan
- 8 Spain
- 9 France
- 10 Canada
- 11 Denmark
- 12 Costa Rica
- 13 Luxembourg
- 14 Germany
- 15 Czechia
- 16 Sweden
- 17 New Zealand
- 18 Australia
- 19 Ecuador
- 20 Estonia
- 21 Switzerland
- 22 Mexico
- 23 Singapore

SAFETY & SECURITY

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

DIGITAL LIFE

- 1 Estonia
- 2 Finland
- 3 Norway
- 4 Denmark
- 5 New Zealand
- 6 Israel
- 7 Canada
- 8 Singapore
- 9 Netherlands
- 10 USA
- 11 Sweden
- 12 Bahrain
- 13 Taiwan
- 14 Australia
- 15 UK
- 16 Luxembourg
- 17 Switzerland
- 18 Portugal
- 19 Hong Kong
- 20 Austria
- 21 Chile
- 22 Ireland
- 23 Spain



QUALITY OF LIFE

- 24 Denmark**
- 25 UAE**
- 26 Germany**
- 27 Cyprus**
- 28 Sweden**
- 29 Hungary**
- 30 Thailand**
- 31 Malaysia**
- 32 Hong Kong**
- 33 Panama**
- 34 Colombia**
- 35 Bulgaria**
- 36 Chile**
- 37 Oman**
- 38 Malta**
- 39 Belgium**
- 40 Romania**
- 41 Greece**
- 42 Qatar**
- 43 Italy**
- 44 Poland**
- 45 UK**
- 46 Ireland**

LEISURE OPTIONS

- 24 Brazil
- 25 Malaysia
- 26 Italy
- 27 Serbia
- 28 Chile
- 29 Philippines
- 30 Austria
- 31 Bahrain
- 32 Panama
- 33 Singapore
- 34 Hungary
- 35 Japan
- 36 Morocco
- 37 Turkey
- 38 Canada
- 39 UAE
- 40 Vietnam
- 41 Romania
- 42 Hong Kong
- 43 Indonesia
- 44 South Korea
- 45 Egypt
- 46 Switzerland

PERSONAL HAPPINESS

- 24 Romania
- 25 Luxembourg
- 26 France
- 27 Myanmar
- 28 Ireland
- 29 Malta
- 30 Peru
- 31 Estonia
- 32 South Africa
- 33 Oman
- 34 Kazakhstan
- 35 Netherlands
- 36 Hungary
- 37 Japan
- 38 Kenya
- 39 Morocco
- 40 South Korea
- 41 Brazil
- 42 Greece
- 43 Chile
- 44 USA
- 45 India
- 46 Finland

TRAVEL & TRANSPORT

- 24 Sweden
- 25 Ecuador
- 26 Thailand
- 27 Mexico
- 28 UK
- 29 Norway
- 30 Estonia
- 31 Turkey
- 32 Russia
- 33 Italy
- 34 Chile
- 35 Bulgaria
- 36 Bahrain
- 37 Australia
- 38 Canada
- 39 Costa Rica
- 40 Colombia
- 41 Panama
- 42 Morocco
- 43 Argentina
- 44 Greece
- 45 Romania
- 46 Vietnam

HEALTH & WELL-BEING

- 24 Colombia
- 25 Bahrain
- 26 Belgium
- 27 South Korea
- 28 Netherlands
- 29 Cyprus
- 30 Argentina
- 31 Thailand
- 32 Italy
- 33 Malaysia
- 34 Panama
- 35 Malta
- 36 Qatar
- 37 South Africa
- 38 Oman
- 39 UK
- 40 Greece
- 41 Turkey
- 42 UAE
- 43 Hungary
- 44 Bulgaria
- 45 Romania
- 46 Ireland

SAFETY & SECURITY

- 24 Cyprus
- 25 South Korea
- 26 China
- 27 Costa Rica
- 28 Spain
- 29 France
- 30 Panama
- 31 Kazakhstan
- 32 Vietnam
- 33 Ecuador
- 34 Chile
- 35 Hungary
- 36 Hong Kong
- 37 Bulgaria
- 38 Malta
- 39 Morocco
- 40 Russia
- 41 Romania
- 42 Serbia
- 43 Malaysia
- 44 Belgium
- 45 Thailand
- 46 Poland

DIGITAL LIFE

- 24 Romania
- 25 Russia
- 26 Mexico
- 27 South Korea
- 28 Qatar
- 29 Czechia
- 30 Costa Rica
- 31 Kenya
- 32 Poland
- 33 Cyprus
- 34 Malaysia
- 35 France
- 36 Hungary
- 37 UAE
- 38 Panama
- 39 Colombia
- 40 Ecuador
- 41 Belgium
- 42 Malta
- 43 Bulgaria
- 44 Serbia
- 45 Dominican Rep.
- 46 Oman



QUALITY OF LIFE

- 47 **USA**
- 48 **Russia**
- 49 **Serbia**
- 50 **Morocco**
- 51 **Vietnam**
- 52 **Argentina**
- 53 **Turkey**
- 54 **South Africa**
- 55 **Uganda**
- 56 **Dominican Rep.**
- 57 **China**
- 58 **Philippines**
- 59 **Kenya**
- 60 **Kazakhstan**
- 61 **Indonesia**
- 62 **Brazil**
- 63 **Egypt**
- 64 **Peru**
- 65 **India**
- 66 **Myanmar**
- 67 **Saudi Arabia**
- 68 **Kuwait**

LEISURE OPTIONS

- 47 Peru
- 48 Poland
- 49 Oman
- 50 Germany
- 51 Netherlands
- 52 Finland
- 53 Norway
- 54 Russia
- 55 China
- 56 Belgium
- 57 Qatar
- 58 Myanmar
- 59 UK
- 60 Ireland
- 61 Estonia
- 62 Luxembourg
- 63 Kazakhstan
- 64 Denmark
- 65 India
- 66 Sweden
- 67 Saudi Arabia
- 68 Kuwait

PERSONAL HAPPINESS

- 47 Austria
- 48 Poland
- 49 UAE
- 50 Canada
- 51 Hong Kong
- 52 Qatar
- 53 Italy
- 54 Norway
- 55 Switzerland
- 56 Belgium
- 57 Argentina
- 58 Turkey
- 59 Germany
- 60 Russia
- 61 Serbia
- 62 China
- 63 Egypt
- 64 UK
- 65 Sweden
- 66 Denmark
- 67 Saudi Arabia
- 68 Kuwait

TRAVEL & TRANSPORT

- 47 Serbia
- 48 Oman
- 49 USA
- 50 Qatar
- 51 Cyprus
- 52 Egypt
- 53 New Zealand
- 54 India
- 55 South Africa
- 56 Ireland
- 57 Malta
- 58 Philippines
- 59 Kenya
- 60 Dominican Rep.
- 61 Uganda
- 62 Brazil
- 63 Kazakhstan
- 64 Indonesia
- 65 Myanmar
- 66 Peru
- 67 Saudi Arabia
- 68 Kuwait

HEALTH & WELL-BEING

- 47 Chile
- 48 Russia
- 49 Serbia
- 50 Morocco
- 51 Philippines
- 52 Poland
- 53 Dominican Rep.
- 54 Uganda
- 55 Saudi Arabia
- 56 USA
- 57 Hong Kong
- 58 Brazil
- 59 Kenya
- 60 India
- 61 Egypt
- 62 Kazakhstan
- 63 Vietnam
- 64 Peru
- 65 China
- 66 Indonesia
- 67 Kuwait
- 68 Myanmar

SAFETY & SECURITY

- 47 Greece
- 48 Israel
- 49 UK
- 50 Uganda
- 51 Italy
- 52 Kuwait
- 53 Saudi Arabia
- 54 Indonesia
- 55 Myanmar
- 56 USA
- 57 Mexico
- 58 Philippines
- 59 Colombia
- 60 Dominican Rep.
- 61 Egypt
- 62 India
- 63 Argentina
- 64 Turkey
- 65 Peru
- 66 Kenya
- 67 South Africa
- 68 Brazil

DIGITAL LIFE

- 47 Thailand
- 48 Kazakhstan
- 49 South Africa
- 50 Brazil
- 51 Japan
- 52 Greece
- 53 Germany
- 54 Argentina
- 55 Vietnam
- 56 Kuwait
- 57 Italy
- 58 Morocco
- 59 Uganda
- 60 Turkey
- 61 Peru
- 62 Indonesia
- 63 Saudi Arabia
- 64 Philippines
- 65 India
- 66 Egypt
- 67 China
- 68 Myanmar

Where Expats Enjoy Life Abroad

Taiwan, Portugal, and Spain remain in the top 3, but there are some surprises among the biggest winners and losers.

TOP FINDINGS

- **Malta drops 19 ranks as expats struggle with the political situation.**
- **Germany is falling behind regarding digitalization, losing 16 places.**
- **Israel, Australia, and Bahrain are the clear winners in the index.**
- **Expats in Israel have been feeling increasingly safe.**
- **Australia impresses with relatively affordable and high-quality healthcare.**
- **Bahrain has improved particularly for peacefulness and personal safety.**

Methodology

The Quality of Life Index features 68 countries with a sample size of at least 75 respondents. The index itself covers six different subcategories: Leisure Options, Health & Well-Being, Safety & Security, Personal Happiness, Travel & Transportation, and Digital Life. The latter was newly introduced in 2018.

Business as Usual in the Top and Bottom 3

In comparison to the 2017 results for the Quality of Life Index, not much has changed in the top 3. Taiwan, the 2016 winner, is back in first place, followed by the 2017 number one Portugal, and Spain.

Taiwan is particularly popular for its affordable healthcare

(96%) and the quality of medical care (92%), as well as personal safety (98%). The “affordable, multi-faceted healthcare system” impresses expats from the US as much as those from other countries. In the past 25 years, Taiwan has made the change to a single-payer system which provides comprehensive care.¹

“I love how peaceful, safe, and family-centered Portugal is.”

Expats in Portugal, on the other hand, are especially impressed with the quality of the environment (96%) and the local climate and weather (94%). Another area in which Portugal is doing rather well is the Safety & Security subcategory. All in all, 77% of expats are completely satisfied with the country's peacefulness, and 73% consider their personal safety to be outstanding.

An expat from the US agrees that the country is indeed

¹ The New York Times. The Leap to Single-Payer: What Taiwan Can Teach. 26 Dec 2017. <https://www.nytimes.com/2017/12/26/upshot/the-leap-to-single-payer-what-taiwan-can-teach.html>

“peaceful, safe, and family-centered”, and a Brazilian survey respondent says that she came to Portugal in search of security.

While Spain also receives a lot of positive feedback for peacefulness and personal safety (90% and 93%, respectively), only 55% rate the political situation positively. This might have to do with the 2017 protests and the push for independence in Catalonia. Since the Spanish government temporarily suspended the region’s autonomy, the relationship between Catalonia and Spain has been tense.²

On the upside, Spain shows great results for all factors in the Leisure Options subcategory. The country receives the best ratings for available leisure options in general (93% positive ratings), and 96% of expats in Spain enjoy the local climate and weather.

In the bottom 3, Kuwait, Saudi Arabia, and Myanmar occupy 68th, 67th, and 66th place. All three have consistently been ranked among the bottom 10 in the past five years.

Malta: Not As Peaceful As It Seems

Malta is the biggest loser in the Quality of Life Index, dropping

19 ranks from 19th to 38th place. While the little island still receives favorable results for its climate and weather (96%), it does not impress with regard to socializing and leisure. Only 69% of expats rate this factor favorably, compared to 76% in 2017, and 17% are unhappy with the available leisure activities in general.

Moreover, many expats seem to feel increasingly affected by the political situation. Only five in nine expats in Malta (56%) give the country’s political stability a positive rating, compared to a global average of 63%. One expat from the UK says that “corruption seems endemic at all levels of society”, and an Irish survey respondent even thinks that “the horrendous corruption in every aspect of governance is appalling”. Slightly over one in six expats (18%) are also unhappy with the lack of peacefulness in Malta.

Despite these less than favorable results, the destination still receives positive feedback for personal safety — 87% of respondents are generally happy with this factor.

Germany: An Unimpressive Digital Life

In 2018, Germany has lost 16 places in the Quality of Life

Index, dropping from 10th to 26th rank, not least due to the country’s poor performance in the new Digital Life subcategory. Expats find it challenging to get a local mobile phone number, with one in nine (11%) giving this factor a negative rating. Paying without cash seems to be even more of an issue — 35% find this generally difficult to do in Germany. A Moldovan survey respondent also laments the “underdeveloped online services provided by authorities and the primitive internet network”. This highlights the fact that Germany is not keeping pace with many other countries when it comes to digitalization — the country only ranks 17th in the Digital Competitiveness Ranking of the IMD Business School in Lausanne.³

Germany has indeed lost ground across almost all factors, compared to 2017. However, expats seem to be particularly dissatisfied with socializing and leisure activities in general. Almost a quarter (23%) rate them negatively, causing the country to lose 21 ranks for this factor. While the available leisure activities get somewhat better feedback, with 79% positive responses, the country is still doing worse than in 2017 and drops from 16th to 23rd place for this aspect of life abroad.

A total of 14% also say that they are generally unhappy with their life in Germany. Most of them answered the optional

“Corruption seems endemic at all levels of society in Malta.”

“I don’t like the underdeveloped online services provided by authorities and the primitive internet network in Germany.”

² Public Seminar, The Current Situation in Catalonia, 4 Mar 2018. <http://www.publicseminar.org/2018/03/the-current-situation-in-catalonia/>
³ Deutsche Welle, Made for Minds. Germany in the Digital Slow Lane. 9 Jun 2017. <http://www.dw.com/en/germany-in-the-digital-slow-lane/a-39187166>

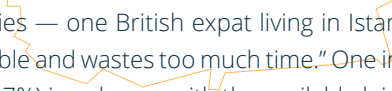
questions about factors that may influence this result: half (50%) struggle with the language barrier, 49% miss their personal support network, and 62% don't think that there are enough socializing opportunities in the country.⁴

Argentina, Turkey, Sweden: Falling Behind in the Quality of Life Index

The place of the third-biggest loser in the Quality of Life Index is shared by Argentina, Turkey, and Sweden — all three countries have dropped 14 places between 2017 and 2018, and Sweden is even the biggest loser in the overall ranking.⁵ Both Argentina and Turkey perform rather badly in the Safety & Security subcategory — a fact that hasn't changed much since 2016. Both countries have been consistently in the bottom 10 since then.

When it comes to the opportunity to travel, Argentina's approval ratings have dropped by five percentage points. Only 67% are satisfied with this factor in 2018, compared to slightly over five in seven (72%) in 2017.

Turkey has also lost some of its appeal when it comes to travel and transportation. The country has dropped ten places in this subcategory, from ranking 21st in 2017 to 31st in 2018. Many expats struggle specifically with the

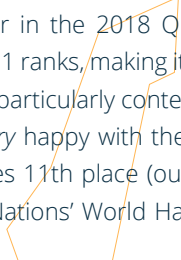


traffic in bigger cities — one British expat living in Istanbul says, “traffic is terrible and wastes too much time.” One in six expats in Turkey (17%) is unhappy with the available leisure activities.

The third country in the group, Sweden, receives rather positive ratings in the Digital Life subcategory. Expats find it particularly easy to pay without cash in this Scandinavian country; so easy, in fact, that Sweden receives no negative ratings for this factor. However, what the country wins in digital accessibility, it loses in regard to various other factors, including the available leisure activities, where it drops 22 places. All in all, 19% of expats are unhappy with this factor.

“**Traffic in Turkey is terrible and wastes too much time.**”

Where Expat Life Has Improved a Lot



Israel, the clear winner in the 2018 Quality of Life Index, has gained 21 ranks, making it to 10th place in 2018. Expats seem to be particularly content there — 28% even say that they are *very* happy with their life in general. The country also occupies 11th place (out of 117 countries ranked) in the United Nations' World Happiness Report.⁶

Israel has improved when it comes to personal safety and political stability, gaining ten places for both factors. One

British expat in Israel appreciates that “in spite of the threat of terrorism, day-to-day life is very safe, and so I have the freedom to travel around, knowing that people look out for each other.”

The second big winner in this index, Australia, has climbed a few places for the affordability and quality of healthcare. A solid 64% and an impressive 81% rate these factors favorably. Australia's healthcare system Medicare is a universal, national, tax-financed insurance scheme which covers the majority of doctor visits as well as public hospital treatments. Medication is heavily subsidized by the national Pharmaceutical Benefits Scheme, keeping the costs low.⁷

What's more, 94% judge the quality of the environment positively. “I love the pure water and the clean air,” one US American expat says. “I can breathe fully, and I can see for miles and miles.” It is not a surprise then that Australia also places eighth in the Quality of Life Index.

Bahrain, the third winner of the group, only comes in 20th for quality of life, but it has still gained an impressive twelve places. The country has improved particularly when it comes to personal safety, allowing it to gain ten places. Expats in Bahrain are also impressed with the peacefulness in the country — 88% give this factor a positive rating, compared to 78% globally.

⁴ Multiple answers to this question were possible.

⁵ see pp. 17–19: The Biggest Winners and Losers

⁶ World Happiness Report 2018. <http://worldhappiness.report/ed/2018/>

⁷ The Conversation. Australia's health system is enviable, but there's room for improvement. 21 Sep 2017. <https://theconversation.com/australias-health-system-is-enviable-but-theres-room-for-improvement-81332>

Digital Expat Havens around the World

Myanmar and Egypt are among the least connected countries for expats, while a faster-paced, digitally forward-thinking lifestyle thrives in the Nordic countries.

TOP FINDINGS

- **Estonia provides the best government services online.**
- **Paying without cash is hardest in Myanmar.**
- **The top 4 countries for cashless payment are in Northern Europe.**
- **Expats in South Korea have the fastest internet.**
- **83% of expats in China are unsatisfied with access to social media.**

No Red Tape in Estonia Thanks to Online Services

Expats looking for a country without bureaucratic hurdles need look no further than Estonia — the best-ranking country in 2018 for the availability of administrative and government services online. While globally, 55% of expats are satisfied with this factor, almost all expats in Estonia (94%) are happy, with 70% even giving the highest rating. A US American respondent agrees: “Estonia is amazing. There’s not a country in the world that has embraced the future and the digital revolution so completely.”

Similarly, 60% of respondents in Singapore (second-best country) rate the availability of such services as very good. In third place, 93% of expats in New Zealand are generally happy with the online services available. Nordic powerhouses Denmark (4th out of 68), Finland (5th), and Norway (6th) follow.

“*Estonia is amazing. There’s not a country in the world that has embraced the future and the digital revolution so completely.*”

At the other end of the scale, the bottom 10 countries for access to online administrative services cause expats frustration. In Egypt (68th), as well as Myanmar (67th), close to seven in ten respondents (69% each) are dissatisfied with the online availability of government services, whereas the global average is just 26%. In Indonesia (66th), one in five expats gives the availability the worst possible rating.

SIM Card in Seconds in Myanmar

Despite a poor performance in the other factors of the Digital Life subcategory, Myanmar outdoes itself when it comes to expats’ ease of getting a local mobile phone number. In Myanmar, 96% of expats think it is easy, with four in five even saying it is very easy. However, satisfaction with this factor is generally high: 86% of expats worldwide think it’s easy, and 58% find it very easy.

Expats moving to New Zealand need not worry about feeling

cut off from the rest of the world, despite the distance: although claiming second place in this ranking, an even higher share of expats there (98%) are satisfied with the ease of getting a local number, though they are slightly less likely to find it was very easy (79%).

The most difficult countries for expats to get a local number are India, Japan, and South Korea — in that order. In India, almost two out of five expats (37%) say getting a mobile phone number was hard, compared to just 7% of expats globally. In Japan, around a quarter (24%) consider it difficult, while South Korea ranks 66th, with over one-fifth (22%) saying that it is a struggle to get a local number.

In the case of the bottom countries, the language barrier may explain some of these difficulties. Legal requirements can also differ: in low-ranking Germany (61st out of 68), for example, over one in ten expats (11%) struggle getting a local number. Since 2017, buying a new SIM card there requires providing identification; even if it is a prepaid one.¹

Nordics Miles Ahead in Cashless Payments

The Nordic countries dominate the top 10 for ease of paying without cash: Finland claims first place, with Denmark, Sweden, and Norway immediately behind. In Finland, 96% of expats agree that cashless payment is easy, with almost nine

in ten (88%) saying it is very easy. Similarly, in Denmark, 88% completely agree there are plenty of cashless options. Across the bridge, not a single expat in Sweden regards paying with card, app, etc. as difficult.

Norway accompanies its northern neighbors in the top 5, scoring fourth place, while in fifth sits quasi-Nordic Estonia. As well as offering widely available e-government services, Estonia proves itself a digital payment haven — 95% agree that paying with card or app is easy.

The worst country in this ranking is Myanmar, where almost three-quarters (74%) think it's hard to pay without cash, and three in ten expats give this factor the worst possible response. Argentina, despite being the second-worst country, comes — with its 37% negative ratings — far closer to the global average of 13% than Myanmar. Morocco (66th), Egypt (65th), and Ecuador (64th) join Myanmar and Argentina in the bottom 5.

Only one European country is found in the bottom 10: fiscally antiquated Germany. In contrast to the low global average of 13%, in Germany, a far higher share (35%) find it hard to pay without cash. A British expat even explicitly names the “dependence on cash payments” as a negative to life in Germany.

The country lags far behind the forward-thinking Nordics: according to the Institute of Economic Research, for every

cash machine in Germany there are 13 cashless payment terminals, while in Sweden, this number rises to 91.²

No Chance of a Digital Detox in South Korea

Unsurprisingly, the indisputable leader of the fast-internet world tops the table for the ease of accessing high-speed internet: South Korea ranks 1st out of 68, with 98% of expats there generally and over three-quarters (76%) *completely* satisfied with this factor. The State of the Internet Connectivity Report, published by cloud delivery service provider Akamai, puts South Korea's average connectivity speed at 28.6 Mbps in 2017, at least 5 Mbps ahead of the second-fastest country Norway.³ In *Expat Insider 2018*, Norway places fifth for this factor — with a more than respectable 95% of expats satisfied with their internet speed at home.

“ I don't like the dependence on cash payments in Germany. ”

Another northern European country joins the top 5: Finland places third, with 96% agreeing that high-speed internet access is easy to get. In Taiwan (2nd position) the same proportion of expats (96%) are satisfied.

At the bottom of the table, it is again expats in Myanmar that struggle the most — 58% are dissatisfied, and over one-fifth (22%) give this factor the lowest rating. In 67th

¹ Süddeutsche Zeitung. Das Ende der Anonymität. 11 Jul 2017. <https://www.sueddeutsche.de/digital/prepaid-sim-karten-das-ende-der-anonymitaet-1.3564334>

² The Local. Will the German love affair with cash ever end? 2 Jan 2018. <https://www.thelocal.de/20180102/will-the-german-love-affair-with-cash-ever-end>

³ Akamai. State of the Internet Connectivity Report. Q1 2017. <https://www.akamai.com/uk/en/multimedia/documents/state-of-the-internet/q1-2017-state-of-the-internet-connectivity-report.pdf>

place is the Philippines: just under half the expats there (49%) report finding it hard to access high-speed internet, and a fifth even find it very difficult. These high percentages don't come as a huge shock, considering the average connectivity speed in the Philippines is one of the lowest in the world at 5.5 Mbps.⁴

Joining Myanmar and the Philippines in the bottom 5 are Egypt (66th), Uganda (65th), and China (64th).

China's Great Firewall and Highly Censored Saudi Arabia

Not only do expats in Norway and Estonia enjoy excellent high-speed internet, they are also free to surf the web unhindered. In Estonia, expats feel the least restricted when using online services (such as social media): 96% of respondents give this factor a favorable response, and 86% couldn't be happier, whereas the global average of very happy expats is only 58%. Taking second place, Norway's rate of complete satisfaction is 81%.

Impressively, in both Estonia and Norway as well as third place Israel, less than 1% of expats have negative feelings about the access to online services. Following the country's more-than-respectable ranking for high-speed internet access (7th), 95% of expats in Israel are satisfied with their access to online services like social media. Globally, the average satisfaction rate for expats is generally very high

at 80%. The top 5 countries in this ranking, however, all have over 90% satisfaction rates — Colombia (4th) and New Zealand (5th) both have 96%.

Lagging far behind the other 67 countries, China unsurprisingly comes in last place for this factor. Proving the "Great Firewall of China" as impenetrable as ever, 83% of expats give their access to online services like social media a negative rating. More than half (52%) even say the accessibility of online services is very bad, whereas globally only 3% agree. With China — already the largest internet censorship regime in the world — on a crackdown mission on non-government-approved VPNs used to access the global web, this percentage could be set to rise even further.⁵ "The potential ban on private VPNs," shares a Dutch expat, "is a significant reason to leave if implemented."

In the rest of the bottom 10, the Gulf States have an overwhelming presence. Saudi Arabia, though not rated as poorly as China, takes second-to-last place, with almost half the expats (46%) feeling restricted in their access to online services. Four other Gulf States join Saudi Arabia in the bottom 10: the UAE (65th), Qatar (64th), Kuwait (63rd), and Oman (62nd), while Turkey ranks 66th. Breaking away from the Gulf States' trend in this ranking, Bahrain evades the bottom 10, ranking 49th.



⁴ Ibid.

⁵ Phys Org. Foreign companies in China brace for VPN crackdown. 30 Mar 2018. <https://phys.org/news/2018-03-foreign-companies-china-brace-vpn.html>

Digital Life

Availability of government services online



Top 10

- 1 Estonia
- 2 Singapore
- 3 New Zealand
- 4 Denmark
- 5 Finland
- 6 Norway
- 7 Bahrain
- 8 Canada
- 9 Australia
- 10 Netherlands

Bottom 10

- 68 Egypt
- 67 Myanmar
- 66 Indonesia
- 65 Vietnam
- 64 India
- 63 Morocco
- 62 China
- 61 Bulgaria
- 60 Philippines
- 59 Peru

Getting a local mobile number



Top 10

- 1 Myanmar
- 2 New Zealand
- 3 Israel
- 4 Estonia
- 5 Kenya
- 6 Romania
- 7 Portugal
- 8 Uganda
- 9 Panama
- 10 Morocco

Bottom 10

- 68 India
- 67 Japan
- 66 South Korea
- 65 Saudi Arabia
- 64 Turkey
- 63 China
- 62 Peru
- 61 Germany
- 60 Brazil
- 59 South Africa

High-speed internet at home



Top 10

- 1 South Korea
- 2 Taiwan
- 3 Finland
- 4 Romania
- 5 Norway
- 6 Estonia
- 7 Israel
- 8 Singapore
- 9 Denmark
- 10 Russia

Bottom 10

- 68 Myanmar
- 67 Philippines
- 66 Egypt
- 65 Uganda
- 64 China
- 63 Peru
- 62 Brazil
- 61 Indonesia
- 60 India
- 59 Morocco

Digital Life

Paying without cash



Top 10

- 1 Finland
- 2 Denmark
- 3 Sweden
- 4 Norway
- 5 Estonia

Bottom 10

- | | | |
|---------------|--------------|----------------|
| 6 New Zealand | 68 Myanmar | 63 Vietnam |
| 7 South Korea | 67 Argentina | 62 Philippines |
| 8 USA | 66 Morocco | 61 Uganda |
| 9 Australia | 65 Egypt | 60 Japan |
| 10 Canada | 64 Ecuador | 59 Germany |

Unrestricted access to online services



Top 10

- 1 Estonia
- 2 Norway
- 3 Israel
- 4 Colombia
- 5 New Zealand

Bottom 10

- | | | |
|---------------|-----------------|--------------|
| 6 Taiwan | 68 China | 63 Kuwait |
| 7 Finland | 67 Saudi Arabia | 62 Oman |
| 8 Netherlands | 66 Turkey | 61 Indonesia |
| 9 Czechia | 65 UAE | 60 Egypt |
| 10 Japan | 64 Qatar | 59 Russia |

Ease of Settling In



- 37 Ease of Settling In Index 2018
- 40 There's No Place Like Home
- 43 Where It's Easy to...



EASE OF SETTLING IN

- 1 **Bahrain**
- 2 **Mexico**
- 3 **Costa Rica**
- 4 **Uganda**
- 5 **Portugal**
- 6 **Malaysia**
- 7 **Spain**
- 8 **Ecuador**
- 9 **Colombia**
- 10 **Philippines**
- 11 **Kenya**
- 12 **Cyprus**
- 13 **Serbia**
- 14 **Canada**
- 15 **Taiwan**
- 16 **Oman**
- 17 **Ireland**
- 18 **Singapore**
- 19 **Australia**
- 20 **Greece**
- 21 **Dominican Republic**
- 22 **New Zealand**
- 23 **Argentina**

FEELING AT HOME

- 1 Bahrain
- 2 Mexico
- 3 Portugal
- 4 Costa Rica
- 5 Spain
- 6 Ecuador
- 7 Cyprus
- 8 Colombia
- 9 Canada
- 10 Ireland
- 11 Australia
- 12 New Zealand
- 13 Uganda
- 14 Taiwan
- 15 Malaysia
- 16 Singapore
- 17 Bulgaria
- 18 Greece
- 19 Malta
- 20 Serbia
- 21 Thailand
- 22 Philippines
- 23 Oman

FRIENDLINESS

- 1 Mexico
- 2 Bahrain
- 3 Taiwan
- 4 Colombia
- 5 Portugal
- 6 Vietnam
- 7 Costa Rica
- 8 Myanmar
- 9 Oman
- 10 Philippines
- 11 Serbia
- 12 Uganda
- 13 Ireland
- 14 Spain
- 15 Indonesia
- 16 Ecuador
- 17 Thailand
- 18 Canada
- 19 New Zealand
- 20 Greece
- 21 Dominican Republic
- 22 Brazil
- 23 Malaysia

FINDING FRIENDS

- 1 Mexico
- 2 Bahrain
- 3 Serbia
- 4 Costa Rica
- 5 Ecuador
- 6 Uganda
- 7 Colombia
- 8 Taiwan
- 9 Israel
- 10 Portugal
- 11 Philippines
- 12 Vietnam
- 13 Greece
- 14 Malta
- 15 Spain
- 16 Bulgaria
- 17 Argentina
- 18 Dominican Republic
- 19 Malaysia
- 20 Cyprus
- 21 Kenya
- 22 Oman
- 23 Panama

LANGUAGE

- 1 Bahrain
- 2 Malaysia
- 3 Singapore
- 4 Kenya
- 5 Uganda
- 6 UAE
- 7 Costa Rica
- 8 Panama
- 9 Canada
- 10 Mexico
- 11 Cyprus
- 12 Philippines
- 13 Qatar
- 14 Oman
- 15 Netherlands
- 16 Indonesia
- 17 Ireland
- 18 Australia
- 19 Spain
- 20 Portugal
- 21 USA
- 22 Romania
- 23 Dominican Republic



EASE OF SETTLING IN

- 24 **Indonesia**
- 25 **Malta**
- 26 **UAE**
- 27 **Panama**
- 28 **Israel**
- 29 **Thailand**
- 30 **Romania**
- 31 **Vietnam**
- 32 **Bulgaria**
- 33 **USA**
- 34 **South Africa**
- 35 **Peru**
- 36 **Myanmar**
- 37 **Netherlands**
- 38 **Morocco**
- 39 **Brazil**
- 40 **Luxembourg**
- 41 **Qatar**
- 42 **Egypt**
- 43 **Italy**
- 44 **Kazakhstan**
- 45 **Belgium**
- 46 **Hong Kong**

FEELING AT HOME

- 24 Kenya
- 25 Argentina
- 26 Panama
- 27 Dominican Republic
- 28 Vietnam
- 29 Romania
- 30 Czechia
- 31 South Africa
- 32 UAE
- 33 USA
- 34 Luxembourg
- 35 France
- 36 Netherlands
- 37 Estonia
- 38 Italy
- 39 Israel
- 40 Peru
- 41 Brazil
- 42 Morocco
- 43 Indonesia
- 44 Austria
- 45 Chile
- 46 Hong Kong

FRIENDLINESS

- 24 Australia
- 25 UAE
- 26 Argentina
- 27 Kenya
- 28 Israel
- 29 Cyprus
- 30 Romania
- 31 Morocco
- 32 Bulgaria
- 33 USA
- 34 Egypt
- 35 Malta
- 36 Peru
- 37 Kazakhstan
- 38 Japan
- 39 Singapore
- 40 India
- 41 Turkey
- 42 Netherlands
- 43 Italy
- 44 South Africa
- 45 Luxembourg
- 46 Panama

FINDING FRIENDS

- 24 Thailand
- 25 Indonesia
- 26 Ireland
- 27 South Africa
- 28 Brazil
- 29 Australia
- 30 Romania
- 31 Kazakhstan
- 32 Morocco
- 33 Egypt
- 34 Singapore
- 35 Canada
- 36 Myanmar
- 37 New Zealand
- 38 Russia
- 39 Turkey
- 40 Peru
- 41 USA
- 42 Czechia
- 43 Italy
- 44 Qatar
- 45 India
- 46 Poland

LANGUAGE

- 24 Sweden
- 25 Ecuador
- 26 Belgium
- 27 New Zealand
- 28 South Africa
- 29 Argentina
- 30 Peru
- 31 Luxembourg
- 32 Israel
- 33 Colombia
- 34 Malta
- 35 Norway
- 36 UK
- 37 Hong Kong
- 38 Serbia
- 39 India
- 40 Egypt
- 41 Greece
- 42 Estonia
- 43 Kuwait
- 44 Taiwan
- 45 Thailand
- 46 Chile



EASE OF SETTLING IN

- 47 **Turkey**
- 48 **UK**
- 49 **India**
- 50 **France**
- 51 **Chile**
- 52 **Norway**
- 53 **Czechia**
- 54 **Estonia**
- 55 **Japan**
- 56 **Finland**
- 57 **Poland**
- 58 **Russia**
- 59 **South Korea**
- 60 **Hungary**
- 61 **Austria**
- 62 **China**
- 63 **Sweden**
- 64 **Denmark**
- 65 **Switzerland**
- 66 **Germany**
- 67 **Saudi Arabia**
- 68 **Kuwait**

FEELING AT HOME

- 47 Poland
- 48 Finland
- 49 Belgium
- 50 Myanmar
- 51 UK
- 52 Hungary
- 53 Turkey
- 54 Qatar
- 55 Russia
- 56 Kazakhstan
- 57 Norway
- 58 Japan
- 59 Egypt
- 60 South Korea
- 61 Switzerland
- 62 Germany
- 63 Sweden
- 64 Denmark
- 65 India
- 66 China
- 67 Kuwait
- 68 Saudi Arabia

FRIENDLINESS

- 47 China
- 48 France
- 49 Qatar
- 50 Finland
- 51 Belgium
- 52 Norway
- 53 South Korea
- 54 Hong Kong
- 55 Russia
- 56 UK
- 57 Chile
- 58 Poland
- 59 Hungary
- 60 Czechia
- 61 Denmark
- 62 Germany
- 63 Estonia
- 64 Switzerland
- 65 Austria
- 66 Sweden
- 67 Saudi Arabia
- 68 Kuwait

FINDING FRIENDS

- 47 UAE
- 48 France
- 49 Hungary
- 50 China
- 51 Hong Kong
- 52 Luxembourg
- 53 Chile
- 54 Japan
- 55 South Korea
- 56 Netherlands
- 57 UK
- 58 Belgium
- 59 Estonia
- 60 Austria
- 61 Finland
- 62 Norway
- 63 Germany
- 64 Saudi Arabia
- 65 Switzerland
- 66 Denmark
- 67 Sweden
- 68 Kuwait

LANGUAGE

- 47 Italy
- 48 Morocco
- 49 Saudi Arabia
- 50 Denmark
- 51 Switzerland
- 52 Bulgaria
- 53 Myanmar
- 54 South Korea
- 55 Finland
- 56 Kazakhstan
- 57 France
- 58 Brazil
- 59 Czechia
- 60 Vietnam
- 61 Austria
- 62 Turkey
- 63 Poland
- 64 Japan
- 65 Germany
- 66 China
- 67 Hungary
- 68 Russia

There's No Place Like Home

Bahrain remains in first place when it comes to ease of settling in, with Mexico and Costa Rica rounding out the top 3, in second and third place, respectively.

TOP FINDINGS

- **#1 Bahrain's welcoming locals leave expats feeling at home and at ease.**
- **#2 Mexico is in 2nd place thanks to the friendly local population.**
- **#3 Costa Rica is great for making new friends, even without local language skills.**
- **The biggest losers Sweden and Malta both dropped 14 places.**
- **Greece and Australia show significant improvements.**

Methodology

For the Ease of Settling In Index, respondents were asked to rate various "soft" factors related to this area on a scale of one (very poor) to seven (excellent). Factors included topics such as making friends, the friendliness of the local population, feeling at home in a country's culture, and how easy and important it is to speak the local language. For a country to be featured in the report, at least 75 respondents were required: a total of 68 countries met the minimum sample size requirement.

Bahrain: First for Feeling at Home

For the second year running, Bahrain comes out on top of the Ease of Settling In Index. Over four in five respondents generally agree that it is not difficult to get used to the

local culture (81%), feel at home in it (84%), and to settle down in Bahrain (81%). In the words of one Indian expat in Bahrain: "The people here are very friendly, and everyone can adjust easily."

"The people in Bahrain are very friendly, and everyone can adjust easily."

While just 37% consider learning the local language easy, 94% agree that they face few challenges living in Bahrain without speaking Arabic, more than twice the global average of 46%. The friendly attitude towards foreign residents may help with communication, too:

91% rate this factor positively! Similarly, over three-quarters (77%) believe the opportunity to make new friends in Bahrain is generally good — 68% state making local friends is unproblematic. However, only 1% say they are friends mostly with local residents: this could be explained by the fact that 53% of Bahrain's 1.4 million inhabitants are foreign nationals.¹

¹ Bahrain Open Data Portal. Information & eGovernment Authority. Bahrain In Figures 2016. <http://www.data.gov.bh/>

Mexico: Friendly and Welcoming Locals

In second place for ease of settling in is Mexico. The country ranks first for the subcategories Finding Friends and Friendliness. In fact, over four out of five expats (82%) find it largely easy to make new friends, while over three-quarters (77%) don't struggle to make *local* friends. More than a quarter (27%) are in fact mostly friends with locals, and just half the global average of 34% state they have mostly just expat friends (17%).

It is no surprise then that almost all expats in Mexico (94%) rate the general friendliness of the local population positively, and more than half (56%) believe that attitudes towards foreign residents are *very* friendly. A large majority feel at home in the Mexican culture (85%), find it is easy to settle down there (85%), and have few problems getting used to local customs (83%). More than half (55%) do not struggle to live in Mexico without speaking Spanish, and just under two-thirds (66%) consider learning the language simple.

Costa Rica: Laid Back and Welcoming

Costa Rica takes the bronze medal for the second year running. Over three-quarters (76%) say they have no problem

making new friends — a similar proportion (73%) agree it is generally easy to find *local* friends. Regarding attitudes of the local population towards foreign residents, 87% of expats in Costa Rica rate this factor positively. In the words of one American expat: "The people are laid back and friendly."

Almost eight out of ten (78%) feel at home in Costa Rica's culture, while 83% agree they face few challenges settling down in the country. Less than one in ten (9%) consider the local language difficult to learn; the global average is five times as high (45%).

The Bottom 3

Kuwait finds itself in the bottom 3 for the fifth consecutive year. In fact, it is last or second to last in all but one subcategory relating to this index.

"I can't speak much Arabic, so it's sometimes difficult to communicate in Saudi Arabia."

Saudi Arabia couldn't maintain its slight recovery of 2017, when it ranked 57th, and is back to second to last in 2018. One expat from New Zealand shares that they "can't speak much Arabic, so it's sometimes difficult to communicate". Close to six in ten (58%) agree that learning the local language is challenging. A similar percentage (57%) struggle with connecting with local residents.

"In Israel, I feel like a member of an eight-million-strong family."

Germany drops ten ranks, coming in at 66th place out of 68 countries in the 2018 Ease of Settling In Index, with the country in the bottom 10 for all subcategories of the index. Expats find learning the local language particularly difficult: over six in ten (64%) disagree that learning German is easy. Over a third (34%) also have difficulty settling down in Germany.

Australia and Greece Make Big Leaps Forward

As the biggest winner in the 2018 Ease of Settling In Index, Australia has risen twelve places from 31st in 2017 to 19th in 2018. The land down under has improved across all factors, though it continues to rank poorly when it comes to living there without speaking English. Almost six in ten (57%) find this challenging.

Australia's most impressive leap can be found in the making new friends factor, where it improved 22 places. Over six in ten (63%) rate this factor positively, an increase of ten percentage points compared to 2017 (53%). Australia also ranks in the top 10 for ease of getting used to the local culture (8th).

Greece joins Australia as the biggest winner, moving from 32nd in 2017 to 20th position in 2018. Greece improved significantly for making locals friends, moving up 17 places

to 10th rank. A total of 66% of expats in Greece agree that making local friends is not a struggle, up from 50% in 2017. Respondents also find it easier to get by without local language skills: in 2017, close to four in ten (39%) said it was challenging to live there without speaking Greek, while it is less than three in ten (27%) in 2018. Finally, Greece also comes in at 9th place for feeling at home in the local culture, with 76% agreeing that this is true for them.

Israel, too, has made significant improvements in this index, rising from 38th to 28th place in 2018. The country has gone up by 18 places for making local friends — 66% agree that this is generally easy, compared to 54% in 2017. In the words of one American expat: “I feel like a member of an eight-million-strong family.” Israel has risen 18 places for ease of settling down in the country, moving from a disappointing 61st place in 2017 to 43rd in 2018. The country now makes the top 20 when it comes to life abroad without local language skills, an improvement of 12 places from 2017.

Sweden and Malta Put In a Poor Performance

Malta ranks 25th out of 68 countries, falling 14 places in the Ease of Settling In Index compared to 2017. Not only did it

drop from 6th to 22nd place for feeling at home in the local culture, the island nation also lost significant ground in terms of friendliness and for making local friends. Close to seven in ten (68%) agree that attitudes towards foreign residents are generally friendly. While above the global average of 66%, this is almost ten percentage points below Malta's 2017 result (77%). In fact, just 36% consider the local population in general *very* friendly, compared to 45% of respondents in 2017. A Portuguese expat in Malta explicitly points out that “there is a generally unfriendly attitude towards foreigners in Malta, and it can be difficult to socialize with local residents”.

“There is a generally unfriendly attitude towards foreigners in Malta, and it can be difficult to socialize with local residents.”

Among the biggest losers overall,² Sweden has fallen into the bottom 10 of this index, dropping from 49th in 2017 to 63rd in 2018. Although Sweden maintains its 16th position regarding life in the country without local language skills, it dropped in all other factors of the index. Most noticeably, Sweden fell 14 places for feeling at

home in the local culture to rank 61st in 2018. Just over three in ten respondents (31%) rated this factor negatively in 2017, compared to 45% in 2018. Close to a third (32%) also regard the local attitude towards foreign residents negatively, compared to less than a quarter (24%) in 2017.

“I like the Colombian people; it is easy to build new relationships and friendships.”

Romania, another big loser overall,³ has dropped 13 places in the Ease of Settling In Index. While 64% agreed that making local friends was easy in 2017, only 55% still say the same in 2018. Romania fell 22 places when it comes to feeling at home in the local culture, ranking 42nd in 2018, with nearly a quarter (24%) now rating this factor negatively.

Spain, Colombia, and Ecuador Move into the Top 10

Spain, moving from 14th to 7th, Ecuador, jumping from 16th to 8th, and Colombia, climbing from 15th to 9th, are new in the top 10 in 2018. Although Spain and Ecuador have been in the top 10 of the Ease of Settling In Index in previous years, this is a first for Colombia. The country has slowly been going up the ranks since 2015, when it still placed 22nd out of 64 countries in the index. One Spanish expat has very high praise for the local residents: “I like the Colombian people; it is easy to build new relationships and friendships.”

The other end of the scale has seen less change — eight of the countries featured in the bottom 10 in 2017 also find themselves there in 2018. Both Sweden and South Korea have slipped into the bottom 10, from a former 49th and 51st rank, respectively, in 2017.

² see pp. 17–19: The Biggest Winners and Losers

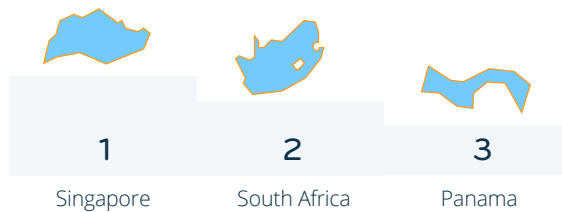
³ Ibid.

Where It's Easy to...

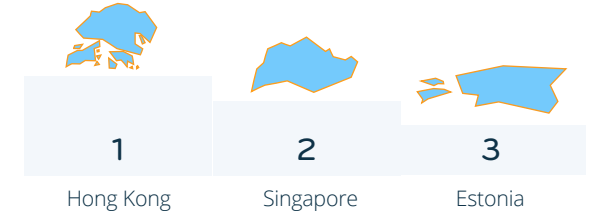
... go through the local registration process



... find resources for the housing search



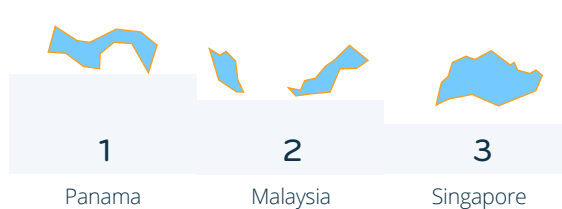
... navigate public transportation



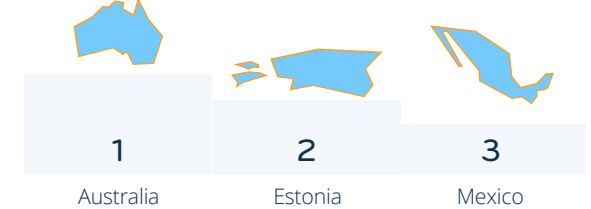
... open a bank account



... communicate with real estate agents / landlords



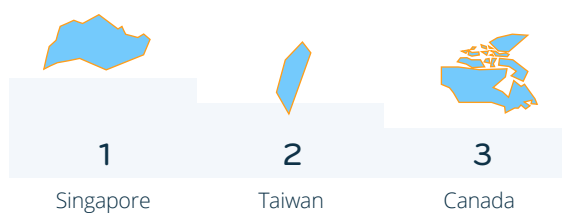
... get a local driving permit / have a foreign permit approved



... file local taxes



... set up utilities (e.g. water, gas, electricity)



... get used to road rules / traffic conditions



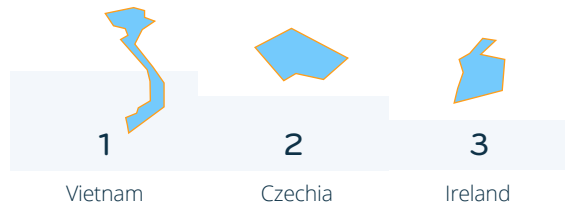
BUREAUCRACY & FINANCE

ACCOMMODATION

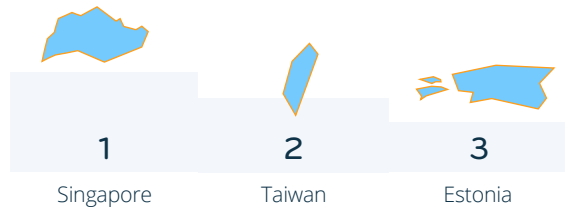
TRANSPORTATION

Where It's Easy to...

... apply for a job



... have academic/professional qualifications recognized



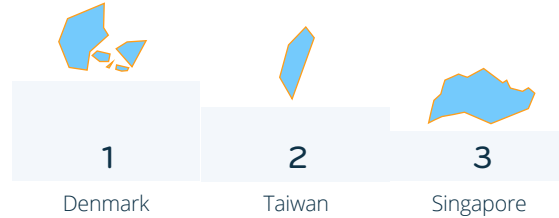
... understand local business etiquette



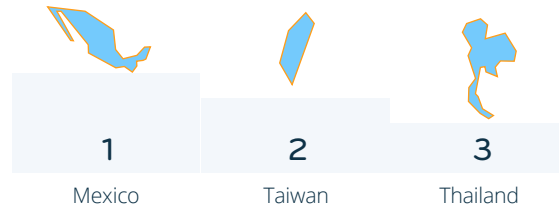
... understand the local healthcare system



... find a primary care doctor



... get necessary medication



JOB & BUSINESS

HEALTHCARE

Only expats who've been living in their current country of residence for two years or less received these questions regarding the beginning of their stay.

Working Abroad



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WORKING ABROAD

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- 4 Norway
- 5 Netherlands
- 6 Denmark
- 7 Vietnam
- 8 Germany
- 9 Luxembourg
- 10 New Zealand
- 11 Ecuador
- 12 Malta
- 13 Australia
- 14 Singapore
- 15 Canada
- 16 Panama
- 17 Estonia
- 18 Belgium
- 19 Austria
- 20 Switzerland
- 21 Mexico
- 22 Israel
- 23 China

CAREER PROSPECTS & SATISFACTION

- 1 Bahrain
- 2 Vietnam
- 3 Taiwan
- 4 Czechia
- 5 Ecuador
- 6 Singapore
- 7 USA
- 8 Panama
- 9 Mexico
- 10 Chile
- 11 Malta
- 12 Estonia
- 13 Australia
- 14 Myanmar
- 15 Belgium
- 16 Uganda
- 17 New Zealand
- 18 Bulgaria
- 19 Israel
- 20 Netherlands
- 21 Malaysia
- 22 Canada
- 23 China

WORK & LEISURE

- 1 Denmark
- 2 Bahrain
- 3 Norway
- 4 Ecuador
- 5 Vietnam
- 6 Costa Rica
- 7 New Zealand
- 8 Taiwan
- 9 Netherlands
- 10 Czechia
- 11 Australia
- 12 Finland
- 13 Thailand
- 14 Malta
- 15 Estonia
- 16 Spain
- 17 Canada
- 18 Mexico
- 19 Portugal
- 20 South Africa
- 21 Poland
- 22 Oman
- 23 Morocco

ECONOMY & JOB SECURITY

- 1 Luxembourg
- 2 Germany
- 3 Norway
- 4 Netherlands
- 5 Singapore
- 6 Switzerland
- 7 Taiwan
- 8 Czechia
- 9 Chile
- 10 Denmark
- 11 Austria
- 12 China
- 13 Sweden
- 14 New Zealand
- 15 Malta
- 16 Japan
- 17 Panama
- 18 Canada
- 19 Israel
- 20 Australia
- 21 Belgium
- 22 Bahrain
- 23 South Korea



WORKING ABROAD

- 24 Sweden
- 25 Thailand
- 26 Poland
- 27 Chile
- 28 Finland
- 29 Ireland
- 30 Malaysia
- 31 USA
- 32 Colombia
- 33 Japan
- 34 France
- 35 Qatar
- 36 Bulgaria
- 37 Morocco
- 38 Costa Rica
- 39 Oman
- 40 South Korea
- 41 Indonesia
- 42 Philippines
- 43 Spain
- 44 UK
- 45 Hungary
- 46 UAE

CAREER PROSPECTS & SATISFACTION

- 24 Germany
- 25 Ireland
- 26 Luxembourg
- 27 Colombia
- 28 Thailand
- 29 Indonesia
- 30 Philippines
- 31 Kazakhstan
- 32 UK
- 33 Poland
- 34 Norway
- 35 Morocco
- 36 Hong Kong
- 37 Qatar
- 38 Switzerland
- 39 Dominican Republic
- 40 Japan
- 41 Spain
- 42 UAE
- 43 Austria
- 44 South Africa
- 45 Hungary
- 46 Denmark

WORK & LEISURE

- 24 France
- 25 Bulgaria
- 26 Hungary
- 27 Sweden
- 28 Germany
- 29 Colombia
- 30 Austria
- 31 Philippines
- 32 Dominican Republic
- 33 Belgium
- 34 Uganda
- 35 Malaysia
- 36 Indonesia
- 37 Luxembourg
- 38 Panama
- 39 Ireland
- 40 Myanmar
- 41 Israel
- 42 Romania
- 43 Singapore
- 44 Brazil
- 45 Switzerland
- 46 Cyprus

ECONOMY & JOB SECURITY

- 24 Qatar
- 25 Finland
- 26 Hong Kong
- 27 Poland
- 28 Vietnam
- 29 Estonia
- 30 Ireland
- 31 France
- 32 USA
- 33 Thailand
- 34 UAE
- 35 Ecuador
- 36 Mexico
- 37 Malaysia
- 38 UK
- 39 Morocco
- 40 Colombia
- 41 Oman
- 42 India
- 43 Costa Rica
- 44 Portugal
- 45 Kazakhstan
- 46 Kuwait



WORKING ABROAD

- 47 Hong Kong
- 48 Portugal
- 49 Myanmar
- 50 Kazakhstan
- 51 Uganda
- 52 Dominican Republic
- 53 Romania
- 54 South Africa
- 55 Cyprus
- 56 Kenya
- 57 Russia
- 58 Peru
- 59 India
- 60 Brazil
- 61 Egypt
- 62 Argentina
- 63 Turkey
- 64 Kuwait
- 65 Serbia
- 66 Saudi Arabia
- 67 Italy
- 68 Greece

CAREER PROSPECTS & SATISFACTION

- 47 Brazil
- 48 Kenya
- 49 France
- 50 Oman
- 51 South Korea
- 52 Peru
- 53 Argentina
- 54 Romania
- 55 Finland
- 56 Russia
- 57 Egypt
- 58 Sweden
- 59 Costa Rica
- 60 India
- 61 Portugal
- 62 Turkey
- 63 Cyprus
- 64 Serbia
- 65 Saudi Arabia
- 66 Kuwait
- 67 Italy
- 68 Greece

WORK & LEISURE

- 47 UK
- 48 Kenya
- 49 Qatar
- 50 Egypt
- 51 Kazakhstan
- 52 Argentina
- 53 China
- 54 USA
- 55 Serbia
- 56 South Korea
- 57 Japan
- 58 UAE
- 59 Russia
- 60 Italy
- 61 Greece
- 62 Chile
- 63 Peru
- 64 Turkey
- 65 Hong Kong
- 66 Saudi Arabia
- 67 India
- 68 Kuwait

ECONOMY & JOB SECURITY

- 47 Bulgaria
- 48 Indonesia
- 49 Romania
- 50 Peru
- 51 Hungary
- 52 Cyprus
- 53 Philippines
- 54 Spain
- 55 Russia
- 56 Dominican Republic
- 57 Myanmar
- 58 Saudi Arabia
- 59 Kenya
- 60 Uganda
- 61 Turkey
- 62 South Africa
- 63 Italy
- 64 Serbia
- 65 Egypt
- 66 Argentina
- 67 Brazil
- 68 Greece

The Best (and Worst) Places for Working Abroad

The biggest winners in the Working Abroad Index impress with an improved work-life balance and better career opportunities.

TOP FINDINGS

- **Expats in #1 Bahrain appreciate the country for its career prospects.**
- **#2 Taiwan shows impressive results in the Work & Leisure subcategory.**
- **#3 Czechia does particularly well for job security.**
- **Biggest winners: Ecuador, Japan, and Israel.**
- **Biggest losers: Romania, Kazakhstan, and Costa Rica.**

Methodology

The Working Abroad Index covers various factors from three different subcategories: Career Prospects & Satisfaction, Work & Leisure, and Economy & Job Security. Each factor was rated on a scale of 1 (very good) to 7 (very bad). The index lists 68 countries with at least 75 respondents each.

(Not So) New in the Top 3

Little has changed in the top 3 of the Working Abroad Index: Bahrain, 2017's number three, and Czechia, 2017's number one, have traded places in 2018. Taiwan is making a comeback in the top 10, climbing from 12th to 2nd place, which it also occupied in 2016.

Bahrain has shown a significant upward trend: coming in

37th in the first *Expat Insider* survey in 2014, the country steadily improved its position in the Working Abroad Index until it made its first appearance in the top 10 in 2017.

Expats are particularly happy with their career prospects in the Middle Eastern country, and 30% are even completely satisfied, twice as many as the global average. With oil prices recovering and the discovery of further oil and gas reserves in Bahrain, the economic future looks bright for the little country.¹ Working hours are rather long in Bahrain (an average of 45.2 hours a week, full time), and the vast majority of expats (94%) works full time. That being said, nearly six in seven respondents in Bahrain (85%) generally rate their job satisfaction favorably, 20 percentage points more than the global average.

“It is easy to deal with employers in Taiwan, as long as you do a good job.”

Taiwan receives positive results across the board, landing

¹ The National. Bahrain economy to grow 3.7% in 2018 with outlook revised as oil rebounds, BMI says. 2 Apr 2018. <https://www.thenational.ae/business/economy/bahrain-economy-to-grow-3-7-in-2018-with-outlook-revised-as-oil-rebounds-bmi-says-1.718024>
The National. Bahrain's largest oil discovery since 1932 'can be a game changer', economists say. 2 Apr 2018. <https://www.thenational.ae/business/energy/bahrain-s-largest-oil-discovery-since-1932-can-be-game-changer-economists-say-1.718145>

in the top 10 of the Working Abroad Index for almost all factors. Over three-quarters of the respondents in Taiwan (76%) are generally satisfied with their job security. One survey participant from the Philippines points out that “it is easy to deal with employers there, as long as you do a good job.” In the Work & Leisure subcategory, the East Asian destination also doesn't disappoint: 34% are completely satisfied with their working hours, and more than three in ten (31%) give their work-life balance the best possible rating. This might have something to do with the fact that expats in Taiwan work fewer hours per week than the global average (39.9 vs. 44.0 hours in full-time jobs).

Job security is also highly appreciated by expats in Czechia: more than seven in ten expats (71%) rate this factor favorably, compared to a global average of 59%. Moreover, 31% are very satisfied with the state of the economy. “Freelancing is easy here, and a little bit of money goes a long way,” a US expat points out, while a French survey respondent is grateful for the career opportunities: “I actually have a job instead of being unemployed.”

In fact, economic forecasts for Czechia in 2018 predict stable growth as well as a lack of qualified employees in many fields. This does not only offer job opportunities for expats in various sectors, but it might also lead to a rise in salaries.²

“Freelancing is easy in Czechia, and a little bit of money goes a long way.”

Biggest Winners: Positive Career Prospects and a Balanced Working Life

In 2018, Ecuador, Japan, and Israel qualify as the three biggest winners in the Working Abroad Index. Rising 40 ranks from 51st place in 2017 to 11th in 2018, Ecuador is not just the top winner in this index, but also one of the biggest winners overall. Within one year, Ecuador has climbed from 62nd to 2nd place for career prospects, with 69% of expats rating this factor positively. The overall job satisfaction among expats has improved by 40 places, with 71% favorable ratings. Ecuador seems to have recovered from the 7.8-magnitude earthquake in 2016, which, together with low oil prices, affected the economy negatively. In 2018, experts expect an economic growth of 2.5%.³

Israel, the third-biggest winner in this index and one of the biggest winners overall, has advanced its position by 21 ranks, from 43rd to 22nd place. Although Israel's results in the Work & Leisure subcategory remain rather mediocre, this is one of the areas where the country has improved the most. Ranking 39th out of 68 for work-life balance in 2018, Israel has climbed 20 places and receives 62% positive responses for this factor. Israel's working hours also get more positive feedback in 2018 than in the year before. Although the average full-time working hours per

week have slightly increased from 43.9 to 44.3 hours, three in ten expats work part time, compared to 25% in 2017. The country moves to 43rd place for this factor, with another 62% of positive ratings.

Japan also shows significant improvement across all factors in the Working Abroad Index. The country has climbed 24 places for overall job satisfaction and 14 for career prospects as a single factor. Job security is another big plus for expats: with 65% being generally satisfied with this factor in 2018, Japan has gained 17 places.

After featuring among the bottom 10 in the Work & Leisure subcategory since 2014, Japan gets more positive responses for its working hours in 2018: it now ranks 54th out of 68 for this factor. The average full-time working hours in Japan have decreased from 46.9 hours per week in 2017 to 42.9 hours per week in 2018, which might be a reason for this result. Despite this silver lining, a proper work-life balance remains a dream for many expats in Japan. One Russian survey respondent says: “My husband is always working. On the weekend, he only has the energy to sleep because he is so exhausted. I might as well live alone.”

Biggest Losers: Long Working Hours and Little Job Security

The biggest loser in the Working Abroad Index is Romania.

² Deloitte. Czech economy in 2018: Stable growth with signs of overheating. 4 Jan 2018. <https://www2.deloitte.com/cz/en/pages/press/articles/cze-tz-ceska-ekonomika-v-roce-2018-stabilni-rust-se-znamkami-prehrivani.html>

³ Devdiscourse. IMF projects 2.5 percent growth in 2018 and 2.2 percent in 2019 for Ecuador. 17 Apr 2018. <https://www.devdiscourse.com/Article/4306-imf-projects-25-percent-growth-in-2018-and-22-percent-in-2019-for-ecuador/Latin%20America%20and%20Caribbean>

The country has lost ground across all factors, but most of all for overall job satisfaction, dropping by 51 places. In fact, 23% of expats rate this factor negatively, with one in seven (14%) giving it the worst possible rating.

After significantly improving its rankings for working hours and work-life balance in 2017 — Romania had gained 23 and 28 places, respectively — the country achieves poor results for these factors in 2018. In fact, one in five expats rates their work-life balance in Romania negatively, and 15% are generally unhappy with their working hours.

In 2017, Kazakhstan was one of the biggest winners in the Working Abroad Index and featured in the top 10 for the Career Prospects & Satisfaction subcategory. In 2018, however, the country only ranks 50th in the index. The country is down by 19 places for its working hours, with 26% of expats being unhappy with this factor. The vast majority (96%) works full time for an average 49.7 hours per week — almost six hours more than the global average (44.0).

Although the country still does better than the bottom 10 for job security, it shows a significant change for this factor. While it made it to 9th place in 2017, Kazakhstan only occupies a below-average 37th place in 2018. One in five expats gives their individual job security a negative rating.

Kazakhstan has also dropped from ranking 1st in 2017 to 22nd in 2018 when it comes to career prospects: 18% rate

this factor negatively. A British survey respondent points out that “there are not enough job opportunities for the young”. The overall job satisfaction is also at a new low, with nearly one in six survey respondents (16%) generally unhappy with this factor.

A lack of job satisfaction also plays a role in Costa Rica dropping to 38th place in the Working Abroad Index, with 19% generally unhappy with this factor. Career prospects also seem to be less than great for expats living in Costa Rica: more than one in three (35%) are generally dissatisfied with this factor. “I have not been able to find a job in the last five years because I’m overqualified,” says one expat from Peru.

“**There are not enough job opportunities for the young in Kazakhstan.**”

The country is doing better with regard to work and leisure. It ranks 12th for working hours (compared to 14th in 2017) and 7th for work-life balance, making it into the top 10 for the latter. A Canadian survey respondent praises Costa Rica for its “pura vida lifestyle”, while a participant from the US appreciates the country for its “no-stress way of life”.

Career Opportunities: Bahrain, Ecuador, and Vietnam Are the Best Bet

Expats in Bahrain benefit from the best career prospects, while there are few job opportunities in Greece: looking for work is given as one of the three most common employment statuses there.

TOP FINDINGS

- **70% of expats in Bahrain rate career prospects positively.**
- **In Czechia, women are more likely than men to rate career opportunities positively.**
- **Over half of the respondents in Greece believe that there is a lack of career prospects.**
- **Many of the expats in the bottom 10 countries are already retired.**

Bahrain Offers Top Career Prospects

When it comes to career prospects, Bahrain ranks 1st out of 68 countries. A total of seven out of ten expats rate career prospects there positively: in fact, only 8% of men in Bahrain regard career prospects negatively, compared to 21% worldwide, while just 6% of female respondents voice a negative opinion, compared to 28% of women worldwide.

More than half the expats in Bahrain (52%) agree that they considered the economy and labor market there a potential benefit before moving. In fact, the three main reasons for relocating to Bahrain are the partner's career (17%), finding a job there (16%), and financial reasons (13%), reflecting Bahrain's growing reputation as an innovation and entrepreneurial hub.¹

Ecuador and Vietnam Round Out the Top 3

In second position and jumping 60 places from its 2017 ranking is Ecuador: 69% agree that career prospects are generally good, and just 14% rate this factor negatively. Although expats in Ecuador were less likely to consider the country's economy an advantage of their move — potentially due to the very high share of retirees there (46%) — one in five states that the most important reason for their relocation were financial considerations; this is compared to 5% worldwide. The same percentage (20%) say the main reason for their move was in fact a better quality of life.

Vietnam rounds out the top 3, with 71% rating career prospects positively. Over a fifth of expats in Vietnam (22%) moved to the country after they found a job there, while another 13% say they were looking for adventure or a

¹ The National. Is Bahrain the region's next innovation hub? 6 Mar 2018. <https://www.thenational.ae/business/is-bahrain-the-region-s-next-innovation-hub-1.710682>

personal challenge. A third of expats there are working as teachers, academic staff, or researchers. Interestingly, there are significantly more male than female respondents living in Vietnam (63% vs. 37%).

Very Different Experiences in Czechia

A total of four countries in the top 10 for career opportunities are also in the top 10 of the Working Abroad Index as a whole: these include Vietnam, Bahrain, Taiwan, and Czechia. Around two-thirds of respondents in both Czechia (67%) and Taiwan (66%) rate their career prospects positively. In Czechia, 69% of the respondents who've been living there for less than two years also agree that it was easy to apply for a job in the country, 28 percentage points above the global average (41%). When it comes to Czechia, there is also a disparity between how well male and female respondents regard their career opportunities, with 73% of women rating this factor positively, compared to 63% of men.

Poor Work-Life Balance Doesn't Mar Economic Prospects

Countries in the top 10 for career opportunities typically also do well in the Working Abroad Index in general. Only Chile and the USA, which rank 4th and 6th for career prospects, are somewhat of an exception, ranking 27th and 31st in the index. Both countries perform poorly when it comes to work

and leisure, with Chile even ranking last for satisfaction with working hours!

In general, the economy and labor market were not something respondents worried about prior to relocating for any of the top 10 countries. Most noticeably in Chile (69%), Panama (66%), and Taiwan (61%), over six in ten say they considered these factors a potential advantage before moving to these countries.

Struggling Economies Last for Career Prospects

Greece finds itself in last place when it comes to career opportunities, with over half of the respondents (53%) rating them negatively. Italy comes in second to last, with just a third of expats rating career prospects positively, and Cyprus ranks 66th place out of 68.

In Greece (26%) and Italy (27%), over a quarter of expats say they considered the economy and labor market a potential disadvantage before moving—understandable, considering the Eurozone crisis, which affected Greece in particular, and the high unemployment rate in both countries.² In all of the bottom 3 countries for career prospects, looking for work is among the top 3 main employment statuses, with percentages among respondents ranging from 9% (Cyprus) to 11% (Italy).

Perhaps unsurprisingly, six of the bottom 10 countries for career prospects are also in the bottom 10 of the Working Abroad Index: Greece, Italy, Saudi Arabia, Serbia, Kuwait, and Turkey. In Serbia and South Korea, the share of respondents who are students (13% in Serbia and 12% in South Korea) is more than double the survey average of 5%. In six others—Costa Rica, Cyprus, Portugal, Greece, Italy, and Turkey—retirement is one of the main three employment statuses. So, a large share of expats in these countries (between 10% in Turkey and 51% in Costa Rica) at least no longer have to worry about their career prospects there.

² BBC News. Greece Profile — Timeline. 22 Feb 2018. <https://www.bbc.com/news/world-europe-17373216>
Trading Economics. Italy Unemployment Rate. <https://tradingeconomics.com/italy/unemployment-rate>
Trading Economics. Greece Unemployment Rate. <https://tradingeconomics.com/greece/unemployment-rate>

Family & Relationships



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FAMILY LIFE

- 1 **Finland**
- 2 **Austria**
- 3 **Czechia**
- 4 **Denmark**
- 5 **Sweden**
- 6 **Israel**
- 7 **Bahrain**
- 8 **Belgium**
- 9 **Portugal**
- 10 **New Zealand**
- 11 **Estonia**
- 12 **Singapore**
- 13 **Spain**
- 14 **Norway**
- 15 **Netherlands**
- 16 **Luxembourg**
- 17 **Australia**
- 18 **Germany**
- 19 **Poland**
- 20 **Taiwan**
- 21 **France**
- 22 **Canada**
- 23 **Russia**
- 24 **Thailand**
- 25 **Philippines**

AVAILABILITY OF CHILDCARE & EDUCATION

- 1 Finland
- 2 Sweden
- 3 New Zealand
- 4 Denmark
- 5 Austria
- 6 Israel
- 7 Czechia
- 8 Singapore
- 9 Bahrain
- 10 Belgium
- 11 Portugal
- 12 Spain
- 13 Netherlands
- 14 Malaysia
- 15 Thailand
- 16 France
- 17 Luxembourg
- 18 Australia
- 19 Russia
- 20 South Korea
- 21 Taiwan
- 22 Poland
- 23 Estonia
- 24 Canada
- 25 Mexico

COSTS OF CHILDCARE & EDUCATION

- 1 Finland
- 2 Sweden
- 3 Czechia
- 4 Denmark
- 5 Austria
- 6 Estonia
- 7 Norway
- 8 France
- 9 Germany
- 10 Belgium
- 11 Spain
- 12 Luxembourg
- 13 Israel
- 14 Portugal
- 15 Poland
- 16 Philippines
- 17 Mexico
- 18 Netherlands
- 19 Russia
- 20 Bahrain
- 21 New Zealand
- 22 Italy
- 23 Taiwan
- 24 Canada
- 25 Malaysia

QUALITY OF EDUCATION

- 1 Finland
- 2 Singapore
- 3 Bahrain
- 4 Netherlands
- 5 Estonia
- 6 Denmark
- 7 Switzerland
- 8 Portugal
- 9 Australia
- 10 Czechia
- 11 Austria
- 12 Belgium
- 13 Canada
- 14 Qatar
- 15 New Zealand
- 16 Taiwan
- 17 Germany
- 18 Ireland
- 19 Poland
- 20 Israel
- 21 Hong Kong
- 22 Luxembourg
- 23 Japan
- 24 South Korea
- 25 Russia

FAMILY WELL-BEING

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



FAMILY LIFE

- 26 **South Korea**
- 27 **Qatar**
- 28 **Malaysia**
- 29 **Mexico**
- 30 **Cyprus**
- 31 **UAE**
- 32 **South Africa**
- 33 **Ireland**
- 34 **Switzerland**
- 35 **Japan**
- 36 **Kenya**
- 37 **UK**
- 38 **China**
- 39 **Italy**
- 40 **USA**
- 41 **Indonesia**
- 42 **Oman**
- 43 **Greece**
- 44 **Hong Kong**
- 45 **Turkey**
- 46 **Peru**
- 47 **India**
- 48 **Kuwait**
- 49 **Saudi Arabia**
- 50 **Brazil**

AVAILABILITY OF CHILDCARE & EDUCATION

- 26 Norway
- 27 Philippines
- 28 Qatar
- 29 South Africa
- 30 Cyprus
- 31 UAE
- 32 Germany
- 33 USA
- 34 Kenya
- 35 UK
- 36 Indonesia
- 37 Italy
- 38 China
- 39 Kuwait
- 40 Turkey
- 41 Ireland
- 42 Switzerland
- 43 Japan
- 44 Greece
- 45 Peru
- 46 Oman
- 47 Brazil
- 48 Saudi Arabia
- 49 India
- 50 Hong Kong

COSTS OF CHILDCARE & EDUCATION

- 26 Thailand
- 27 South Korea
- 28 Cyprus
- 29 India
- 30 South Africa
- 31 Greece
- 32 Australia
- 33 Ireland
- 34 Indonesia
- 35 Kenya
- 36 Switzerland
- 37 Oman
- 38 Qatar
- 39 Singapore
- 40 Turkey
- 41 UK
- 42 Japan
- 43 Peru
- 44 Saudi Arabia
- 45 UAE
- 46 Kuwait
- 47 China
- 48 Brazil
- 49 USA
- 50 Hong Kong

QUALITY OF EDUCATION

- 26 UK
- 27 Norway
- 28 Spain
- 29 China
- 30 UAE
- 31 Kenya
- 32 Sweden
- 33 Thailand
- 34 Malaysia
- 35 France
- 36 South Africa
- 37 USA
- 38 India
- 39 Cyprus
- 40 Oman
- 41 Mexico
- 42 Indonesia
- 43 Italy
- 44 Philippines
- 45 Kuwait
- 46 Greece
- 47 Turkey
- 48 Saudi Arabia
- 49 Brazil
- 50 Peru

FAMILY WELL-BEING

- 26 Switzerland
- 27 Poland
- 28 Greece
- 29 France
- 30 Thailand
- 31 Malaysia
- 32 Ireland
- 33 Russia
- 34 Oman
- 35 Mexico
- 36 UK
- 37 Hong Kong
- 38 USA
- 39 Philippines
- 40 South Africa
- 41 Italy
- 42 China
- 43 Indonesia
- 44 Turkey
- 45 Kenya
- 46 Peru
- 47 Saudi Arabia
- 48 Brazil
- 49 Kuwait
- 50 India

Where Happy Expat Families Live

Austria has made a comeback to the top 3 in 2018. For expat families in Qatar, Poland, and Belgium, the situation has also significantly improved.

TOP FINDINGS

- **#1 Finland and #3 Czechia remain in the top 3.**
- **#2 Austria returns to the top 10 in 2018.**
- **Austria is also one of the biggest winners, along with Poland, Belgium, and Qatar.**
- **Japan, South Africa, and Mexico have lost the most places in the Family Life Index.**

Methodology

The Family Life Index includes 50 countries, each with a minimum sample size of 40 expats whose dependent children are living abroad with them. The index covers various factors grouped together into six different subcategories: Availability of Childcare & Education, Cost of Childcare & Education, Quality of Education, Family Well-Being, Childcare Options, and Options for Children's Education.

A Comeback in the Top 3

Finland is the clear winner of the Family Life Index: the country ranks first across all six subcategories. This is not news, though, as Finland has continually placed first since 2016 and also achieves excellent results for education in the OECD Better Life Index.¹ Expat parents

“Finland is extremely safe. I never worry about the safety of my family while I'm gone.”

are particularly happy with the availability (81%) and cost (79%) of childcare in Finland, as well as childcare options in general (95%). In fact, more than half (55%) give the latter the best possible rating. However, the most impressive result in the index shows up in the Family Well-Being subcategory: not a single respondent rates children's safety in Finland negatively, and more than eight in ten (83%) even believe that the country is very safe for their children. One expat parent from the US sums it up: “It is extremely safe. I never worry about the safety of my family while I'm gone.”

In 2017, Austria briefly dropped out of the top 10 in the Family Life Index, only to make it back into the top 3 in 2018. The country is also one of the biggest winners in this index. In the Family Well-Being subcategory, it has vastly improved its position for family life in general: 92% are generally satisfied with this factor.

¹ OECD Better Life Index. Finland. <http://www.oecdbetterlifeindex.org/countries/finland/>

Moreover, more than half of the expat parents in Austria (51%) are very happy with their children's well-being, and 56% are completely satisfied with their children's health. Children's safety also seems to find favor with expat parents in Austria: more than five in eight (63%) give this factor the best possible rating, and an expat parent from South Africa explains: "Small children can walk to school alone." Although the country has also improved in terms of locals' attitude towards families with children, this is the factor where it performs worst: 12% rate it negatively.

Czechia comes in third in the Family Life Index in 2018, placing in the top 3 for the third year in a row. Although having a friendly attitude towards families with children is still one of the factors where the country doesn't perform well, Czechia has significantly improved: the vast majority of expat parents (91%) are generally happy with this factor. They are also fairly content with the affordability of childcare and education in Czechia: 68% and 80%, respectively, give these factors a positive rating.

Qatar — Where the Kids Are Alright

For the first time in five years, the Middle Eastern country makes it out of the bottom 10 in the Family Life Index. Although Qatar still only shows an average performance, it gains an impressive 19 places for children's general well-

being: 37% of expat parents are completely satisfied with this factor. Another area in which the country is doing well is children's health — a factor which is considered excellent by 45% of expat parents. An expat father from Egypt echoes this sentiment, as he mentions "children's healthcare" as one of the things he is most satisfied with in Qatar.

The country also shows some improvement for other factors in the Family Well-Being subcategory: it has climbed from 30th place in 2017 to 13th in 2018 for children's safety. Just under two-thirds (65%) are extremely happy with this factor.

When it comes to family life in general, Qatar has gained eleven places compared to 2017, and four out of five expats with children are generally happy with this factor.

Qatar has also improved by twelve places with regard to quality of education and by eleven for children's education

options in general, compared to 2017. Just over three in four expat parents (76%) are generally happy with the quality of education, while 67% feel the same way about the education options in Qatar. Still, both childcare and education come at a price: 20% and 32%, respectively, give their affordability the worst possible rating. "Education and the cost of living are highly expensive here," an Indian expat mother points out. One of the reasons could be the fact

that many expat parents — 65%, to be precise — send their children to international schools, which don't come cheap.

Better Education in Poland

Poland has gained nine ranks, which makes it the second biggest winner in the Family Life Index. This is also the index in which the country has shown the biggest improvement overall. For example, Poland has gained 20 places when it comes to options for children's education. Three in four expat parents are generally happy with this factor. "Our children are in an incredible international school. Giving them this opportunity in life is valuable to me," an expat mom from South Africa says.

Moreover, education options for expat families seem to have become more numerous and easily available. Since 2017, Poland has improved by 15 places for this factor, with 55% of expat parents giving it a favorable rating.

The country has also made a significant leap when it comes to the quality of education and has jumped from 37th to 19th place for this factor. In fact, 73% give it a positive rating, and 34% are completely satisfied. One British expat

in Poland says: "My kids are getting a world-class education and learning to be multilingual."

“Education and the cost of living are highly expensive in Qatar.”

“In Poland, my kids are getting a world-class education and learning to be multilingual.”

Belgium — *The Place for Healthy Families*

Belgium has only gained three places in the general ranking but improved by eight ranks in the Family Life Index in 2018, making it back into the top 10. The country shows significant improvement for several factors in the index. The most impressive example is perhaps the leap Belgium took when it comes to its residents' friendly attitude towards families with children, gaining 21 places and making it out of the bottom 10 for this factor. In fact, 40% of expat parents are completely satisfied with the attitude towards families with children in Belgium.

Other notable changes in the Family Well-Being subcategory are the improvements for children's health — a factor 94% of parents rate favorably — and children's general well-being, which receives 96% positive ratings.

The country also performs a lot better in terms of childcare: 85% rate the childcare options in Belgium favorably, compared to 73% in 2017. Expat parents are also quite happy with the availability of childcare: 66% believe that childcare options are numerous and easily available.

Not the Best Places for Families

Japan, which ranks 35th in the Family Life Index, receives only average results in the Family Well-Being subcategory,

dropping from 9th to 24th place. It has dropped a stunning 29 places regarding locals' attitude towards families with children; moreover, it has lost 16 places for children's general well-being, as well as 15 for children's safety, dropping out of the top 10 for all of these factors.

More than one in four expat parents (26%) are very unhappy with the availability of childcare in Japan. One father from the US laments that “the government decides who gets childcare and what schools children attend. One cannot freely choose a daycare, and many people in Yokohama are forced to be single-income families due to being denied daycare.” That being said, the results aren't quite as dire as they may seem: 65% of expats with children are in fact very happy with their children's safety in Japan, and 82% appreciate their children's well-being.

Expat families in South Africa are also less than impressed. The country has lost 13 places in the Family Life Index since 2017. After ranking in the top 10 for the affordability of childcare since 2015, South Africa only makes it to 24th place in 2018. In fact, 38% of expat parents give this factor a negative rating. They are also not satisfied with the availability of education in South Africa: 40% are generally unhappy with this factor. When it comes to children's safety, the country has ranked second to last since 2016. In fact, 38% rate this factor negatively. “The safety issues with children

in the mix are a constant source of stress,” according to an expat from the US.

Mexico has similarly lost ground: ranking 17th in 2017, it is in 29th place out of 50 destinations in 2018. The main problem for expat parents in Mexico seems to be the fact that childcare and education options are not as easily available as in 2017. In fact, 36% and 29% of expat parents, respectively, give the availability of childcare and education a negative rating. Moreover, 16% rate their children's general well-being negatively. The country is the recurring subject of travel warnings due to high crime rates in some areas.² Moreover, it is prone to earthquakes and has been hit hard by a 7.2-magnitude quake at the beginning of 2018.³ This might have had some influence on these results; however, Mexico has also placed among the bottom 10 for children's safety since 2016.

“One cannot freely choose a daycare in Japan.”

² US Department of State — Bureau of Consular Affairs. Mexico. 22 Nov 2017. <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Mexico.html>

³ The New York Times. Earthquake Strikes in Oaxaca State, Mexico, Stirring Fear. 16 Feb 2018. <https://www.nytimes.com/2018/02/16/world/americas/earthquake-mexico.html>

Finland, Israel, and Czechia Top for Family Well-Being

When it comes to the Family Well-Being subcategory, families feel safest and most satisfied in Finland, Israel, and Czechia, while India, Kuwait, and Brazil fail to impress.

TOP FINDINGS

- All expat parents in Finland rate children's safety positively.
- Spain ranks 4th, and Singapore 5th for the subcategory.
- Just 30% of parents in Brazil rate their children's safety positively.
- Although Greece has risen 29 places in this subcategory, it only ranks 43rd in the Family Life Index.
- The Netherlands, Japan, and the USA all feature as big losers in the subcategory.

Top Marks for Safety & Well-Being

In 1st place out of 50 countries for Family Well-Being is Finland, reflecting its leading positions in the overall Family Life Index. Not only do an impressive 96% of expat parents in Finland rate their children's general well-being and health, respectively, positively, 100% are satisfied with their children's safety compared to the global average of 81%.

Israel ranks second for this subcategory: 92% of parents are generally satisfied with the available leisure activities for children, perhaps unsurprising, given that Israel also ranks 9th out of 68 countries in the general Leisure Options subcategory of the Quality of Life Index. Israel also places first regarding locals' attitude towards families with children, with 98% of parents rating this positively. Similarly, 94% agree that children's health in Israel is good, compared to the survey average of 76%.

Czechia rounds out the top 3 in both the subcategory as well as the Family Life Index, with a striking 96% of expat parents

rating their children's health positively, while 100% agree they are happy with their children's well-being.

Rounding Out the Top 5

Although Spain just misses out on a top 10 spot in the Family Life Index, it does rank 4th out of 50 countries for family well-being. Expats raising children in Spain are especially satisfied with their family life in general: in fact, just 2% rate this factor negatively. This result is perhaps unsurprising, given that a majority of 96% of parents in Spain rate the friendliness towards families with children positively, compared to the global average of 83%.

With 95% positive ratings, Spain performs equally as well when it comes to children's health. Not one expat parent rates the general well-being of their children negatively, compared to the survey average of 9%. Similarly, close to nine in ten (89%) agree they are generally satisfied with the available leisure activities for children — a result in line with Spain's first rank for leisure options in general.

Singapore has been in the top 10 for family well-being since 2014, and ranks fifth in 2018. It performs particularly well for children's safety: every expat parent rates this positively, and over four-fifths (81%) even regard this factor as excellent. "It is such an amazing family/baby-friendly place!" a Colombian respondent shares. In total, 93% agree that their children's well-being and their health, respectively, is generally good. Just 2% of expat parents in Singapore say that the local attitude towards families with children is bad.

The Bottom 5

The bottom 5 of the Family Well-Being subcategory — India (50th), Kuwait (49th), Brazil (48th), Saudi Arabia (47th), and Peru (46th) — all also rank in the bottom 5 for the overall Family Life Index. They also rank in the bottom 10 for all or nearly all factors relating to the Family Well-Being subcategory.

Brazil comes in last place for children's safety, with just 30% of parents rating this positively compared to the survey average of 81%. However, it does slightly better regarding locals' attitude towards families with children, coming in 38th out of 50 countries. Kuwait, on the other hand, has the worst results for this factor. Saudi Arabia has ranked in the bottom 5 of the subcategory since 2014.

"Singapore is such an amazing family/baby-friendly place!"

Austria, Qatar, and Greece Climb Up the Rankings

Austria is not only in the top 3 of the Family Life Index, it is also among the biggest winners for the Family Well-Being subcategory, rising from 19th place in 2017 to 6th place in 2018. It has improved 17 places for family life in general — 14% of parents rated this factor negatively in 2017, compared to just 2% in 2018 — 14 for children's well-being, and 10 for children's health.

Qatar has also risen 13 places in the subcategory, moving up to 23rd place in 2018. Most noticeably, it has improved 19 places for children's general well-being: 20 percentage points more parents regard this factor positively in 2018 (86% vs. 66% in 2017).

The country has also gained 17 ranks for children's safety and 11 for family life in general.

Greece is another big winner: it has risen 18 places when it comes to family life in general and an incredible 29 places when it comes to the local attitude towards families with children — 93% of parents rate this factor positively, compared to just four in five in 2017. "In Greece, children get to be children," according to a British respondent. Despite these improvements, Greece only ranks 43rd out of 50 countries in the Family Life Index.

The Netherlands, Japan, and the USA Lose Out

Due, in large part, to its poor performance in the Family Well-Being subcategory, the Netherlands has dropped out of the top 10 in the general Family Life Index, where it ranks 15th out of 50 countries in 2018. The country has fallen a staggering 33 places regarding the local attitude towards families with children: while over three-fifths of parents (61%) regarded this factor as very good in 2017, less than half (48%) are still of the same opinion in 2018.

Japan has also dropped significantly for this subcategory, from 9th in 2017 to 24th in 2018.

The biggest losses include 29 places in the local attitude towards families and 18 for leisure activities for children.

Last but not least, the USA is also a big loser when it comes to family well-being, dropping twelve places. Despite its losses in this subcategory, the US has fallen just four places in the Family Life Index overall, where it ranks 40th out of 50 countries in 2018.

"In Greece, children get to be children."

Family Well-Being

Availability of leisure activities for children



Top 10

- | | | | |
|---|-------------|----|-----------|
| 1 | Czechia | 6 | Denmark |
| 2 | Israel | 7 | Austria |
| 3 | Australia | 8 | Sweden |
| 4 | Finland | 9 | Canada |
| 5 | New Zealand | 10 | Singapore |

Bottom 10

- | | | | |
|----|--------------|----|-------------|
| 50 | India | 45 | Peru |
| 49 | Saudi Arabia | 44 | Indonesia |
| 48 | Brazil | 43 | Oman |
| 47 | Kuwait | 42 | Turkey |
| 46 | Kenya | 41 | Philippines |

"Pollution means we can't take the kids outside much. There's no outdoor life."

Australian expat about India

Children's health



Top 10

- | | | | |
|---|---------|----|-----------|
| 1 | Israel | 6 | Denmark |
| 2 | Finland | 7 | Singapore |
| 3 | Austria | 8 | Taiwan |
| 4 | Czechia | 9 | Australia |
| 5 | Spain | 10 | Norway |

Bottom 10

- | | | | |
|----|-----------|----|--------------|
| 50 | India | 45 | China |
| 49 | Peru | 44 | Kenya |
| 48 | Kuwait | 43 | Saudi Arabia |
| 47 | Indonesia | 42 | Philippines |
| 46 | Brazil | 41 | Hong Kong |

"It is such a child-friendly country with universal healthcare."

US American expat about Israel

Children's general well-being



Top 10

- | | | | |
|---|----------|----|-------------|
| 1 | Finland | 6 | Singapore |
| 2 | Austria | 7 | Luxembourg |
| 3 | Norway | 8 | Bahrain |
| 4 | Portugal | 9 | Spain |
| 5 | Czechia | 10 | New Zealand |

Bottom 10

- | | | | |
|----|--------------|----|-----------|
| 50 | India | 45 | Turkey |
| 49 | Kuwait | 44 | China |
| 48 | Saudi Arabia | 43 | Hong Kong |
| 47 | Brazil | 42 | Kenya |
| 46 | Peru | 43 | Italy |

"Integrating was difficult for our kids. It took us an entire year."

Dutch expat about Peru

Family Well-Being

Children's safety



Top 10

- 1 Finland
- 2 Singapore
- 3 Norway
- 4 Denmark
- 5 Switzerland

- 6 Luxembourg
- 7 Austria
- 8 Sweden
- 9 Taiwan
- 10 UAE

Bottom 10

- | | |
|-----------------|----------------|
| 50 Brazil | 45 Mexico |
| 49 South Africa | 44 Kuwait |
| 48 Peru | 43 Philippines |
| 47 Kenya | 42 USA |
| 46 India | 41 Turkey |

"I want what's best for my child, and this is the best country, for example, when it comes to safety."

Lithuanian expat about Norway

Friendly attitude towards families with children



Top 10

- 1 Israel
- 2 Bahrain
- 3 Taiwan
- 4 Portugal
- 5 Spain

- 6 Finland
- 7 Greece
- 8 New Zealand
- 9 Singapore
- 10 Australia

Bottom 10

- | | |
|-----------------|--------------|
| 50 Kuwait | 45 India |
| 49 Saudi Arabia | 44 UK |
| 48 Switzerland | 43 Hong Kong |
| 47 Peru | 42 France |
| 46 Germany | 41 China |

"The people are not friendly at all; sometimes it looks as if they hate families and children."

Argentinian expat about Switzerland

Family life in general



Top 10

- 1 Bahrain
- 2 Spain
- 3 Israel
- 4 Austria
- 5 New Zealand

- 6 Portugal
- 7 Philippines
- 8 Czechia
- 9 Finland
- 10 Luxembourg

Bottom 10

- | | |
|-----------------|--------------|
| 50 Kuwait | 45 Hong Kong |
| 49 Saudi Arabia | 44 Turkey |
| 48 India | 43 China |
| 47 Italy | 42 UK |
| 46 Brazil | 41 USA |

"What I like best about this country? I have more family time here."

Slovakian expat about New Zealand

Love Is All Around: Expatriate Relationships Worldwide

Luckily, most expats in a relationship are content with this aspect of life abroad. Among other factors, their happiness may depend on their reason for moving, though.

TOP FINDINGS

- **Those looking for a better quality of life are more likely to be in a relationship.**
- **Expatriate women are frequently single, despite moving for their partner more often than men.**
- **57% are in an intercultural relationship.**
- **Relationship satisfaction is best in Bahrain, but lowest in Saudi Arabia.**

Demographics and Relationship Status

The share of expats in a committed relationship has remained stable since 2014. In 2018, it includes 66% of respondents, just a bit more than the lowest percentage in 2015 (62%).

Unsurprisingly, respondents aged 18 to 25 have the largest portion of singles: only 44% have settled down with a partner. Things look quite different for expats above 50: 71% have found that special someone.

Apart from age, the likelihood of having a partner also corresponds to the reason for relocating to some extent. Next to those for whom a relationship *was* the main reason for moving, the share of singles is also low among expats with the following motivations.

Of those retiring abroad, 68% are in a relationship. With an average age of 66.4 years, they are also likely to belong to the 50-plus group, though. Expats searching for a better quality

of life have the same share of people in a relationship (68%), though their average age is much lower (48.6 years). Those middle aged and living their dream of a new life abroad will probably be sharing it with a significant other.

Two more factors make it more likely that a respondent is in a relationship: gender and parenthood. The latter percentage has also remained stable over the years: in 2018, only 12% of those raising children abroad are single.

Romance among Expatriate Women versus Men

Women move abroad for their partner's sake more often than men, but the latter are less often single. Among women, 14% cite love as the primary motivation for moving, compared to 11% of men. The gap widens when it comes to relocating for their partner's job or education: another 14% of women give this as their main reason, but just 2% of men.

Yet men, are more likely to be in a committed relationship,

with 71% compared to 61% of women. Is the difference only due to gender? Age may also play a role: the average male respondent is five years older than the average woman (46.7 vs. 41.7 years). As mentioned above, the likelihood of having a partner is higher among older expats.

If the relationship status is analyzed by age *and* gender, though, a different trend emerges. In the age group up to 25, women are far *more* likely to be in a relationship (49% vs. 35% of men), the same applying to expats in their late 20s (61% vs. 51%). Around the age of 35, the tables are turned, and in the 50-plus set, 78% of men (vs. 58% of women) are in a relationship.

Gender doesn't seem to affect the overall satisfaction with a romantic relationship abroad: 86% of women and 85% of men rate it positively.

When a Relationship Is the Main Reason for Moving Abroad

Are expats who relocated for love or their partner's career still content with the romance in their life? Only 12% of the former and 6% of the latter are single.

Those moving due to their partner's job or education aren't any happier with their relationship than the average, but they don't feel more negative, either. In both cases, 85% are generally satisfied. However, those moving for love enjoy a little more domestic bliss: 88% are happy, and 57% think their relationship couldn't be any better (vs. 52% worldwide).

Expats prioritizing their *own* career are less satisfied. General contentment is lowest among those recruited by a foreign company (76%), followed by those who found a job abroad (81%), and those sent by their employer (82%). Among assignees, only 43% are very happy with their relationship (vs. 52% globally).

Not only does the likelihood of being in a relationship increase with age, but older expats are also a lot more content. Relationship satisfaction is highest among expats who moved abroad to retire: 72% are even blissfully happy.

Intercultural Romance

Among expats in a relationship, only 43% have a partner with the same nationality; 35% are involved with a national of the host country and 22% with someone from yet another country.

While there's a potential link between expats' gender, age, and relationship status, gender doesn't seem to influence the likelihood of being in an *intercultural* relationship. Age, however, does, as do parenthood and motivation for moving.

The expats most likely to be together with someone from their *home* country are in their 30s or 40s (up to 46%), are raising children abroad (48%), or moved for their partner's career (64%).

Most expats moving for love (88%) are unsurprisingly involved with someone from their host country. Moreover,

expats below the age of 26 have the largest share of those with a significant other from a third country (28%), while the percentage of respondents in a relationship with a local is highest above 50 (40%).

Trends by Country and Nationality

There are also some obvious trends regarding respondents' own nationality and country of residence. Expats in the Philippines are most likely to be in a relationship: only 17% are single. Among those in a committed relationship, 83% also have a partner from the Philippines, the largest share romantically involved with a local resident.

The following expat hubs have an above-average portion of expats whose partner is from neither home nor host country: Hong Kong, Singapore (37% each vs. 22% globally), Switzerland, and Luxembourg (34% each).

Though the Gulf States are also typical expat hubs, relationships between people from the same country predominate there: in Oman, for example, 87% of those in a relationship have a partner with the same nationality, which could be related to factors other than location.

In Oman, 37% of expats are from India (vs. 5% globally). Indian expats often move to the Gulf region (30%), are very likely to be in a relationship (73%), and are frequently involved with someone from their home country (84%).

Respondents from Denmark have the lowest share of

singles, though: 77% have a partner, and 56% of these describe themselves as very happy in their relationship. Couples *in* Denmark, however, are displeased. They give their relationship the third-worst rating worldwide. Only expats in Kuwait and Saudi Arabia are more disappointed.

The expats most content with their relationship live in Bahrain, Mexico, Bulgaria, Spain, and the Dominican Republic. Up to 71% of respondents there are completely satisfied with their romantic life abroad. In most of these countries, a lower-than-average portion are in a long-distance relationship. At 12%, the share is on par with the global average in Bahrain, but lower in the other countries. In Bulgaria, just 3% aren't living in the same country as their partner.

International Long-Distance Relationships

In general, 12% of expats in a relationship are not living in the same country as their partner. Men are more likely to have an international long-distance relationship (14% vs. 9% of women).

Interestingly, expats in a long-distance relationship are *more* likely to have children (55% vs. 48% globally). However, they are *less* likely to be raising them abroad: 9% say so, compared to an average of 23% worldwide.

The likelihood of expats not living in the same country as their partner decreases with age: it applies to only 10% of

expats over 50. This may be one reason why this age group is so happy with their romantic life. Those not living in the same country as their partner are definitely less satisfied with their relationship: just 31% are completely happy (vs. an average of 52%).

Lower satisfaction in long-distance relationships may help explain why expats with career-related reasons for moving are less happy: the share of long-distance relationships is largest among those recruited by a foreign company (28%), those who found a job abroad (23%), or those sent on assignment (22%).

Living separately from their partner is common among expats in some Gulf States (especially Saudi Arabia, with 39% of those in a relationship), Myanmar (29%), and Uganda (26%). At 2%, the share is tiny in Greece, New Zealand, and the Philippines.

Ironically, expats *from* the Philippines have the second-highest percentage of long-distance relationships (29%), right after Nigerians (32%).

Expats in a Same-Sex Relationship

Of all respondents in a relationship, 95% answered the optional question about their own gender, and another 95% shared information on their partner's gender. Expats with a partner of the same gender make up 4% of all respondents in a committed relationship. One in ten is currently raising children abroad (vs. an average of 31% of all expats in a

relationship). They are less likely to move for their partner's job or education (8% vs. 12%), but a bit more likely to move abroad for love (19% vs. 17%).

Expats in a same-sex relationship are more frequently part of an intercultural couple, and they have found love abroad more often: only 33% are involved with someone from their home country (vs. 43% of all expats in a relationship), and 35% met their partner after moving (vs. 30%).

Last but not least, they are at least as satisfied with their relationship as the average respondent. Among expats in a same-sex relationship, 55% are very happy, compared to 52% in general.

Personal Finance



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PERSONAL FINANCE

1 Colombia	24 Oman	47 Japan
2 Vietnam	25 Belgium	48 Peru
3 Mexico	26 India	49 Norway
4 Ecuador	27 Poland	50 Kuwait
5 Bulgaria	28 South Korea	51 Estonia
6 Thailand	29 Romania	52 Hong Kong
7 China	30 Qatar	53 Denmark
8 Philippines	31 Saudi Arabia	54 Sweden
9 Kazakhstan	32 Switzerland	55 France
10 Taiwan	33 Dominican Rep.	56 Turkey
11 Panama	34 Germany	57 Brazil
12 Myanmar	35 Netherlands	58 New Zealand
13 Morocco	36 Cyprus	59 UAE
14 Malta	37 Egypt	60 Serbia
15 Indonesia	38 South Africa	61 Canada
16 Costa Rica	39 Spain	62 UK
17 Chile	40 Australia	63 Finland
18 Hungary	41 Austria	64 Israel
19 Malaysia	42 Russia	65 Ireland
20 Singapore	43 Uganda	66 Argentina
21 Czechia	44 Kenya	67 Italy
22 Bahrain	45 Portugal	68 Greece
23 Luxembourg	46 USA	

COST OF LIVING

1 Bulgaria	24 South Africa	47 Japan
2 Mexico	25 Bahrain	48 Belgium
3 Vietnam	26 China	49 Chile
4 Thailand	27 Turkey	50 Australia
5 Colombia	28 Kazakhstan	51 Finland
6 Ecuador	29 Russia	52 Kenya
7 Czechia	30 Estonia	53 Brazil
8 Philippines	31 Myanmar	54 New Zealand
9 Malaysia	32 Germany	55 UAE
10 Taiwan	33 Malta	56 UK
11 Portugal	34 Austria	57 Sweden
12 Spain	35 Dominican Rep.	58 Singapore
13 Hungary	36 Oman	59 Kuwait
14 Poland	37 Costa Rica	60 Ireland
15 Romania	38 Italy	61 Luxembourg
16 Morocco	39 Saudi Arabia	62 Qatar
17 India	40 Greece	63 Israel
18 Indonesia	41 France	64 Denmark
19 Uganda	42 South Korea	65 Argentina
20 Cyprus	43 Netherlands	66 Norway
21 Serbia	44 Canada	67 Switzerland
22 Egypt	45 Panama	68 Hong Kong
23 Peru	46 USA	

Colombia and Vietnam Still a Financial Paradise for Expats

Countries with weaker economies find themselves at the bottom of the ranking and leave expats disappointed with their finances.

TOP FINDINGS

- **#1 Colombia goes from strength to strength.**
- **In #2 Vietnam, 91% rate the cost of living favorably.**
- **40% mention finances as a reason for moving to #3 Mexico.**
- **Ecuador makes an incredible comeback in the top 5.**
- **New contender Bulgaria is off to a good start in 5th place.**
- **Greece gets stuck in last place again.**

Methodology

In the *Expatriate Insider 2018* survey, 68 countries are listed in the Personal Finance Index. In order to be featured, each country needed to have a minimum of 75 respondents; however, more than 55 countries had a sample size of at least 100 participants.

The Personal Finance Index is based on two rating questions with a scale of one to seven: expats' perception of their financial situation and whether they consider their income enough to cover all living expenses. The first question carried double the weight when the average ratings were combined to create this index.

To give a more rounded picture of the survey participants' financial situation abroad, insights from the Cost of Living Index are included in this article. As it is rather similar to the Personal Finance Index, however, the Cost of Living Index is not included in the overall country ranking;

this keeps the financial aspects of life abroad from being overrepresented in the final results.

Consistently Top of the Leaderboard

For the second year in a row, Colombia and Vietnam are the two best expat destinations in terms of personal finance — this time, though, Colombia claims first place. Following the country's impressive jump from ranking 19th in 2016 to 2nd in 2017, Colombia has made the final push to the top in the 2018 survey. It also tops the ranking for the respondents' satisfaction with their financial situation abroad — 84% are generally satisfied, and over a third (34%) even give this factor the highest possible rating.

“My salary in Vietnam is similar to home, but the cost of living is very low.”

Ranking 2nd out of 68 countries in the Personal Finance Index, Vietnam impresses again by offering expats a generous disposable income: 93% think that their household income is enough or more than enough to cover all living expenses in

Vietnam, compared to a global average of just 78%. “My salary is similar to home,” shares an Australian expat, “but the cost of living is very low.” Among other factors, expats are drawn to Vietnam for financial reasons, since 88% considered the local cost of living a potential benefit before relocating (more than double the global average of 42%). In fact, over 91% rate the cost of living favorably, and more than half (52%) are very satisfied — it’s easy to see why Vietnam comes third in the Cost of Living Index.

Mexico sneaks into the top 3 destinations in the Personal Finance Index for the first time since 2015. A third of the expats living in Mexico are very happy with their financial situation. Nearly nine in ten (89%) — only slightly less than in Vietnam — say their disposable income is enough or more than enough to cover all their living expenses abroad, and 65% say it’s even more than what they need. Mexico’s favorable cost of living is an attraction to expats: 82% considered it a potential benefit before moving, with 40% mentioning financial reasons as a motivation for relocating to Mexico — more than double the global average of 16%.

Ecuador Bounces Back

The South American country, previously very strong in terms of personal finance, has regained its reputation as a great financial destination for expats, recovering from a poor performance in 2017. Ecuador is the biggest winner by far in 2018, rising an impressive 36 places in this index (from 40th out of 65 to 4th out of 68). Over eight in ten expats

(83%) — nearly as large a share as in Colombia, the 2018 winner — are satisfied with their financial situation abroad: for this factor, Ecuador ranks second worldwide. Similar to other South American countries in the *Expatriate Insider* survey, Ecuador boasts generally affordable healthcare (83% rate this factor positively). Financially, Ecuador has improved all around, rising 10 places from 16th to 6th in the Cost of Living Index — in 2018, 84% of expats are satisfied with the cost of living in general.

Bulgaria: Strong First Impressions

For the first time in five years, Bulgaria features in the *Expatriate Insider* survey, immediately coming in 5th place out of 68 countries in the Personal Finance Index. Almost three-quarters of the respondents in Bulgaria (73%) consider their disposable income more than enough to cover everything they need, a great deal more than the global average (51%). “I love the fact that my income goes a long way,” a US American respondent shares.

Bulgaria tops the Cost of Living Index, as almost every expat (97%) regards the cost of living as affordable. More than nine in ten (91%) also considered the cost of living a potential benefit of moving to Bulgaria — more than double the average worldwide (42%). This probably helps to explain why almost a third of the expats in Bulgaria (32%) are completely satisfied with their personal financial situation.

Stuck at the Bottom of the Pile

Sitting in 68th position, Greece remains in last place for the fifth time since 2014, even though the 2018 ranking features more countries than ever before (68). Less than half the expats living there (46%) are satisfied with their financial situation abroad (vs. 67% globally). Joining Greece at the bottom of the Personal Finance Index are Italy and Argentina — once again. Italy has always been one of the bottom 5 countries in this index, and it performs particularly badly in 2018, as a third of the respondents in Italy feel their disposable household income is not enough for daily life. Only 6% of expats in Italy — and the same percentage in Argentina — think that their income is a lot higher than what they need. Compared to a global average of 51%, only 29% of expats in Argentina are satisfied with the cost of living, while 60% think it’s bad.

“I love the fact that my income goes a long way in Bulgaria.”

With the sole exception of 2016, Israel has made the bottom 5 countries for personal finance for four out of five years, and after a short recovery in 2017, Ireland is also back among the five worst countries for personal finance. In both countries, the share of expats satisfied with their financial situation is below the global average (56% in Ireland and 54% in Israel, compared to 67% globally). However, a high proportion of expats seem to have been aware of such financial disadvantages before moving — 37% of respondents in Ireland, as well as 40% in Israel, considered the cost of living a potential downside to moving abroad (vs. 24% worldwide). Despite many being unsatisfied

with their financial situation, expats in both Ireland and Israel rate the state of the local economy favorably — this factor receives 68% positive ratings in Ireland and 70% in Israel.

Winners and Losers

As mentioned above, the biggest winner in the 2018 Personal Finance Index is Ecuador with its impressive climb of 36 places in the ranking. Australia — another big winner in general — follows closely behind. The sunny expat hotspot has gone up 22 places, and its financial satisfaction ranking even rose from 61st to 33rd position. More than three-quarters of the expats living in Australia (76%) rate the state of the economy in a positive manner, though the cost of living still seems to be an issue for many — over two in five (43%) judge this factor unfavorably. A French expat in Sydney remarks that “most leisure activities like dining and culture are very expensive here”.

Continuing the Latin American success stories in 2018,

“Most leisure activities like dining and culture are very expensive in Australia.”

both Chile and Panama are up 21 places from their 2017 results in the Personal Finance Index. More than seven in ten expats in Chile (73%) are satisfied with their financial situation abroad, and the share in Panama is even higher at 78%. In both countries, the respondents' household income seems to be enough to cover daily living expenses: Chile ranks 11th place out of 68 destinations for this factor, and Panama is even among the top 10.

Unfortunately, some countries haven't experienced such success in 2018, dropping in the index instead. South Korea drops out of the top 10, falling 21 places to rank 28th in 2018. Similarly, Russia and Saudi Arabia fall 20 places to rank 42nd and 31st, respectively, in the Personal Finance Index in 2018. Nearly one in five expats (19%) are not satisfied with their financial situation in Saudi Arabia, for instance, compared to 11% who said the same in 2017. Surprisingly, the neighboring UAE also lands in the bottom 10. In 2018, only 57% of expats in the UAE are happy with their personal financial situation, compared to a global average of 67%.

TOP 10 FOR IMPROVING INCOME



expats earn more than they would in a similar job/position back home

Top 10

- | | | | |
|---|--------------|----|------------|
| 1 | Qatar | 6 | Kazakhstan |
| 2 | Switzerland | 7 | UAE |
| 3 | Norway | 8 | Bahrain |
| 4 | Saudi Arabia | 9 | Oman |
| 5 | Luxembourg | 10 | USA |

BOTTOM 10 FOR IMPROVING INCOME



expats earn less than they would in a similar job/position back home

Bottom 10

- | | | | |
|----|----------------|----|---------|
| 68 | Greece | 63 | Czechia |
| 67 | Dominican Rep. | 62 | Ecuador |
| 66 | Portugal | 61 | Spain |
| 65 | Uganda | 60 | Serbia |
| 64 | South Africa | 59 | India |

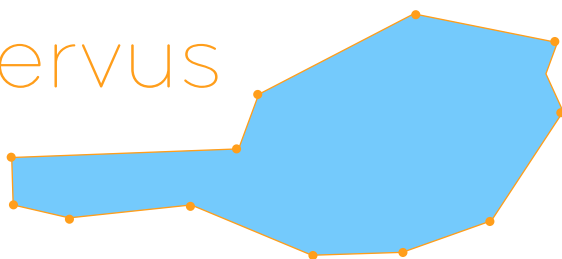
Your Country Through Expat Eyes



73	Country Report: Austria
76	Country Report: Brazil
79	Country Report: China
82	Country Report: Czechia
85	Country Report: France
88	Country Report: Germany
92	Country Report: India
95	Country Report: Italy
98	Country Report: Mexico
101	Country Report: Portugal
104	Country Report: Russia
107	Country Report: South Africa
110	Country Report: Spain
113	Country Report: Switzerland
116	Country Report: UK
119	Country Report: USA
122	Regional Report: GCC States
126	Regional Report: Oceania
130	Regional Report: Nordic Countries
134	Regional Report: Asian Tigers

Austria

Servus



LIFE IN AUSTRIA

	2018*		2017**
Overall Rank	24	▲ 4	28
Quality of Life	5	▲ 2	7
Ease of Settling In	61	▲ 3	64
Working Abroad	19		19
Family Life <small>out of 50 countries</small>	2	▲ 9	11
Personal Finance	41	▲ 3	44
Cost of Living	34	▼ 2	32

*out of 68 countries

**out of 65 countries

80% generally satisfied

EXPATS IN AUSTRIA



Average age

41.6 years (versus 44.2 years globally)



Gender split

57% female

43% male



Relationship status

63% in a relationship

37% single



Top nationalities

10%

British

7%

Romanian

7%

US American

WORKING IN AUSTRIA



Average working hours

42.3h / week for full-time jobs (versus 44.0h globally)



Top income groups

22% \$25–50k

21% \$12–25k

18% \$50–75k



Employment statuses

32% employee

11%

looking for work

8% manager

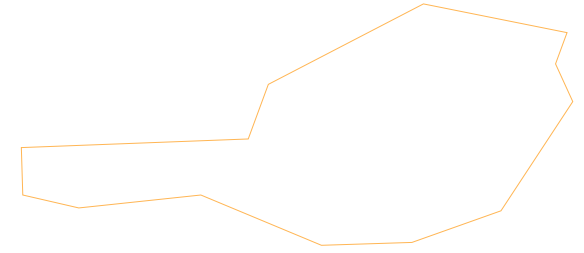
TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Found a job here

#3 Moved for studies

A Healthy and Family-Friendly Environment



With stunning landscapes and a clean environment, Austria ranks number one for health & well-being, though finding friends and balancing work and life remains a struggle for many expats.

TOP FINDINGS

- **97% rate the quality of Austria's environment positively.**
- **It's tough to find friends and settle in; Austria ranks 65th for friendliness.**
- **Ranking 2nd in the Family Life Index, Austria is an ideal location for raising a family.**
- **Expats living there have below average annual incomes.**

Healthy but Not Happy

According to expats, Austria is the healthiest country in the world. The following factors contribute to a healthy quality of life in Austria: high-quality medical care (87% positive ratings), an affordable healthcare system (81% positive ratings), and the excellent quality of the local environment (97% positive ratings). Only 2% of expats considered the healthcare standards in Austria a potential disadvantage before moving.

Austria also impresses with its peacefulness: more than nine in ten expats (91%) give this factor a positive rating. Along with peacefulness comes personal safety: less than 1% of expats considered personal safety a potential disadvantage before moving to Austria, and just 1% rate this factor negatively. Or in the words of a US American respondent: "Austria is safe, with access to affordable healthcare as well as lots of outdoor recreational activities."

"Austria is safe, with access to affordable healthcare as well as lots of outdoor recreational activities."

The lifestyle is much healthier, compared to that of the US. There are more everyday opportunities for exercise, and organic food is an inexpensive standard."

Despite all these benefits, the country ranks only 47th out of 68 countries when it comes to personal happiness. Quite surprisingly, healthy doesn't always equal happy.

Looking for a Hiking Buddy? Tough for Expats to Settle In

Whether expats move to Austria for work, a better quality of life, or a combination of reasons, feeling at home and getting used to the local culture can be difficult for many. Only 15% are completely satisfied

with feeling at home in Austrian culture. Additionally, only one in six (17%) completely agrees that getting used to the local culture is easy.

When it comes to friendliness, Austria ranks 65th out of 68

countries, and nearly half the expats (48%) find it difficult to make local friends. As a British expat points out, “people are not always open to foreigners, or they prefer to stick to their own circle of friends”.

Language also appears to be a topic of concern for expats attempting to settle in. Only 4% agree that learning the local language is very easy, and though only 5% report not being able to speak the local language at all, over half (51%) disagree that living in Austria without speaking the language is easy — 23% even think it’s very difficult. “You will never be able to make local friends,” according to a Greek expat, “that’s commonly agreed upon for Austria. Vienna wants to be promoted as an international city, but your chances of finding a job are slim if you don’t speak German.”

Reasonable Working Hours in an Excellent Economy

Overall job satisfaction among expats remains slightly below average, with 62% of expats generally satisfied (compared to the global average of 65%). Working hours, though, are well rated: nearly seven in ten expats (69%) are satisfied with their working hours in Austria. The average full-time working week is 42.3 hours, compared to a global average of 44.0 hours per week.

“You will never be able to make local friends, that’s commonly agreed upon for Austria.”

The state of the Austrian economy does equally well: fewer than 3% of expats give it a bad rating. More than half (52%) also considered the economy and/or labor market a potential benefit before moving.

A Great Place to Raise a Family

From availability and cost of childcare and education to overall family well-being, not many countries can beat the superb combination of options that Austria offers to parents raising children abroad, with the country ranking 2nd out of 50 destinations in the Family Life Index.

Not only does Austria rank very well in the Availability of Childcare & Education subcategory (5th out of 50), but it also boasts favorable costs for these services. Nearly four in five expat parents (77%) agree that education is easy to afford in Austria, as opposed to a mere 47% globally.

Nearly three in five expat parents (58%) send their children to a local state school, which is free.¹ With only 18% of expat parents reporting that they send their children to a local private school, the high ratings for affordability of education are clear. In addition, universities in Austria only charge students a very modest fee each semester,² providing further affordable education to those who choose

to continue their education after secondary school.

Austria scores near the top in the Family Well-Being subcategory, too, ranking 6th out of 50 countries. Just 1% of expat parents give a bad review for the factor “children’s health”, and another 96% say that their children’s safety is good. Both family life and children’s well-being in general also perform well, with fewer than 2% unsatisfactory reviews for either factor. According to one US American respondent, “Austria is a wonderful place to raise a family — safe, with access to affordable healthcare and education as well as lots of outdoor recreational activities.”

Surprisingly Below Average Incomes

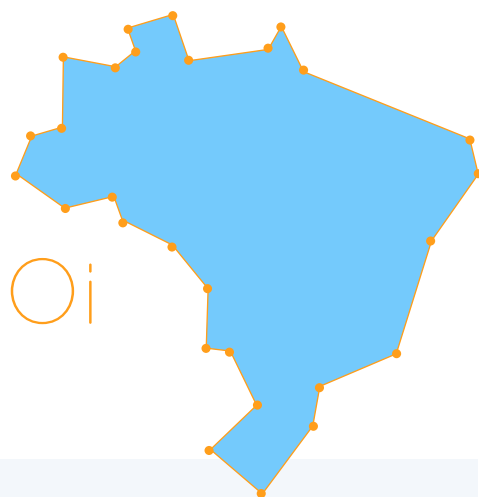
The cost of living ranking is quite average for Austria, with a score of 34th out of 68 countries. However, the comparatively low gross yearly household income among expats is interesting: a majority (54%) have an income of 50,000 USD or less, compared to the average of 48% on a global basis.

Even so: Just over three-quarters (76%) report having enough or more than enough disposable household income to cover all daily costs; only 7% report having significantly less than what they need, compared to a global average of 8%.

¹ Living and Working in Austria. Educational systems. <https://www.migration.gv.at/en/living-and-working-in-austria/children-and-education/educational-systems/>

² Living and Working in Austria. Studying in Austria. <https://www.migration.gv.at/en/living-and-working-in-austria/children-and-education/studying-in-austria/>

Brazil



LIFE IN BRAZIL

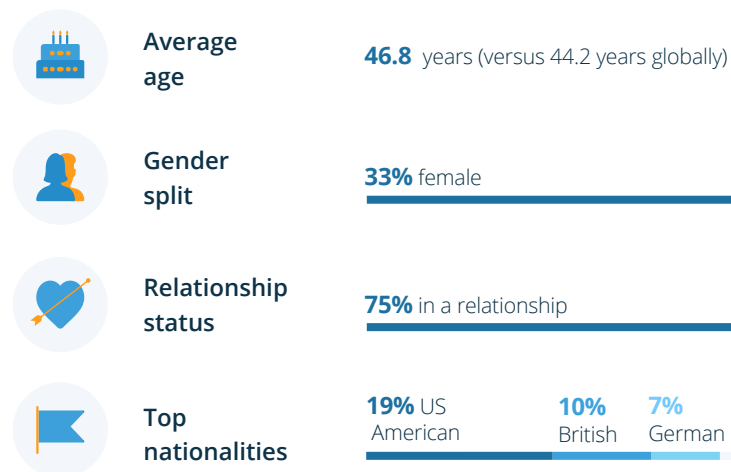
	2018*		2017**
Overall Rank	65	▼ 3	62
Quality of Life	62		62
Ease of Settling In	39	▼ 6	33
Working Abroad	60	▲ 3	63
Family Life <small>out of 50 countries</small>	50	▼ 7	43
Personal Finance	57	▼ 3	54
Cost of Living	53	▲ 1	54

*out of 68 countries

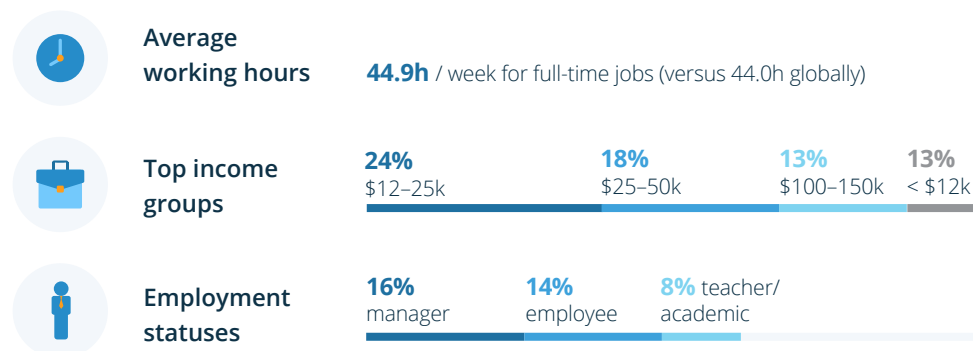
**out of 65 countries

68% generally satisfied

EXPATS IN BRAZIL



WORKING IN BRAZIL



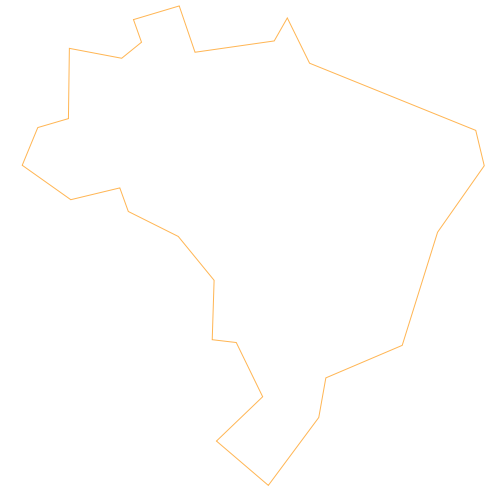
TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Sent by employer

#3 Moved for partner's career

Sunny Skies Not Enough to Brighten Expats' Spirits



A friendly welcome is not enough to offset major safety concerns and a poor employment market, which continue to alarm expats in Brazil.

TOP FINDINGS

- **47% of expats are mainly friends with local Brazilians.**
- **The majority rates personal safety negatively.**
- **59% expat parents send their children to private school.**
- **76% of expats speak Portuguese at least fairly well.**
- **The cost of living is high, and expats are dissatisfied with their financial situation.**

Alarm Bells Continue to Ring

Brazil falls to last place for the Safety & Security subcategory of the Quality of Life Index, with 56% of respondents rating their personal safety negatively — more than six times the global average (9%). Prior to moving, 59% of expats say they considered personal safety in the country to be a potential disadvantage. A Colombian expat highlights the issues with “public security, lack of infrastructure, and social injustice”. It is not just personal safety raising cause for concern, but the political situation, too: 65% of expats consider the political stability to be bad, while only 17% feel this way globally.

Things do not look much better in terms of healthcare — Brazil ranks 58th for the Health & Well-Being subcategory. Just over half of expats (51%) rate the quality of medical care positively, 16 percentage points less than the average worldwide, and only three in ten (30%) consider the affordability of it positively (vs. 59% globally).

Despite all of this, 71% of respondents still say they are

generally happy with their lives, only five percentage points less than the global average (76%). Expats are also considerably happier with the weather in Brazil than respondents across the globe, with 53% regarding the climate and weather as *very good*.

Bursting the “Expat Bubble”

For the fifth year in a row, Brazil performs best in the Ease of Settling In Index, though it has fallen six places to rank 39th out of 68 countries in 2018. Brazil comes in above the global average for feeling at home in the local culture — 69% rate this positively in Brazil, compared to 60% globally. The stereotype of expats sticking together does not appear to apply to Brazil, either: more than eight in ten (81%) rate the friendly attitude towards foreign residents positively, and 47% of expats say they are mainly friends with local residents. An Australian expat describes Brazilians as “patient, warm, accepting, less individualistic, and more social”.

It must help that more than seven in ten respondents

(73%) say they speak Portuguese fairly/very well, in addition to 6% who are native speakers. However, as 78% do not agree that it is easy to live in the country without speaking the local language, it makes sense why the majority has at least some local language skills. In fact, only 2% say they do not speak it at all, more than six times less than the global average (13%).

Expats Struggle to Settle In in the Workplace

There are no signs of improvement in Brazil's economy or job market, with the country in the bottom 3 of the Economy & Job Security subcategory for the third year in a row. Almost a quarter of expats (24%) say they considered the economy / labor market to be a disadvantage before moving to Brazil. Once in the country, 62% of respondents rate the state of the economy negatively, and 32% are unsatisfied with their career prospects (vs. a global average of 18% and 25%, respectively). A Portuguese expat claims that "on a professional level it can be frustrating since the work practices are a bit outdated".

Expats Families Fear for Their Safety

Despite 80% rating the friendly attitude towards families positively — just below the global average of 83% — Brazil still ranks in the bottom 3 for the Family Well-Being subcategory (48th out of 50). Expat parents continue to voice concern about their children's health and safety — "I am concerned

with the level of violence and the opportunities that my children will have for education and careers at a later stage," states a British expat. Half of the parents rate their children's safety negatively — five times the global average (10%). A further 30% state they are unsatisfied with their children's general well-being.

“ Brazilians are patient, warm, accepting, less individualistic, and more social. ”

More than six in ten expat parents (61%) do not agree that childcare options are numerous or easy to get. The same can be said for education options, as 49% do not agree that these are easily available. Not only are the options for childcare and education unsatisfying, 63% and 67%, respectively,

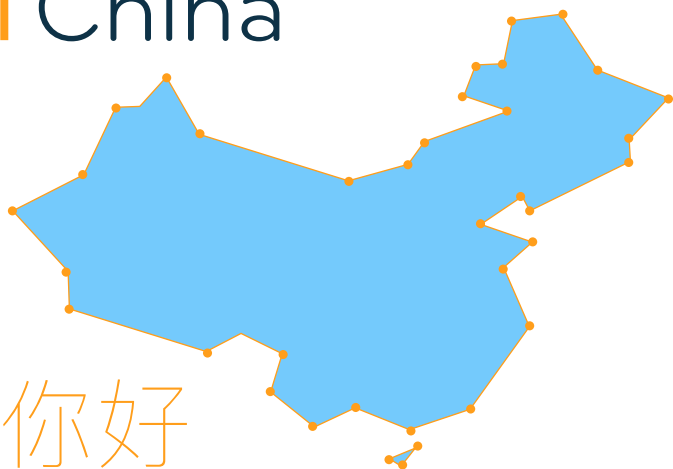
agree that they are not easy to afford. However, as 59% of parents send their children to local private schools, compared to only 21% globally, this may explain the high costs.

Costs Continue to Climb

Although 72% of respondents say that their household income is enough or more than enough to cover everything they need for daily life (vs. 78% globally), 47% of expats consider the cost of living to be bad. Only 52% are satisfied with their financial situation in general — 15 percentage points less than the global average (67%). Close to two-fifths of respondents (37%) also say their gross yearly household income is 25,000 USD or less, while on average only 27% of expats globally report the same.

“ I am concerned with the level of violence and the opportunities that my children will have for education and careers. ”

China



LIFE IN CHINA

	2018*		2017**
Overall Rank	55		55
Quality of Life	57	▼ 5	52
Ease of Settling In	62		62
Working Abroad	23	▼ 2	21
Family Life <small>out of 50 countries</small>	38	▲ 2	40
Personal Finance	7	▼ 1	6
Cost of Living	26	▲ 4	30

*out of 68 countries

**out of 65 countries

69% generally satisfied

EXPATS IN CHINA



Average age

41.7 years (versus 44.2 years globally)



Gender split

42% female **58%** male



Relationship status

60% in a relationship **40%** single



Top nationalities

23% US American **10%** British **7%** German

WORKING IN CHINA



Average working hours

43.8h / week for full-time jobs (versus 44.0h globally)



Top income groups

25% \$25–50k **17%** \$50–75k **11%** \$12–25k



Employment statuses

29% teacher/academic **18%** manager **18%** employee

TOP REASONS FOR RELOCATING

#1 Sent by employer

#2 Found a job here

#3 Adventure / personal challenge

Lack of Digital Freedom Troubles Expats



China remains extremely financially lucrative, and family life is improving, but language difficulties and culture shock prove difficult to overcome.

TOP FINDINGS

- **China ranks second to last in the Digital Life subcategory.**
- **Environmental worries are widespread.**
- **Only 7% are dissatisfied with their financial situation.**
- **Family life is slowly getting better.**
- **Career prospects soar, but work-life balance is hard to achieve.**

Behind the “Great Firewall of China”

In the Quality of Life Index, China performs rather poorly. This could be attributed to its awful performance in the new Digital Life subcategory, where it ranks second to last overall. The only factor that stands out here is the ease at which expats can perform digital payment transactions, with 89% happy respondents testifying to this, compared to 78% globally.

Apart from that, however, the picture is gloomy. Regarding unrestricted access to online services, China ranks last out of 68 countries in total. A German expat draws attention to the heavily censored internet¹ and the negative impact of “politically based censorship and a lack of international internet access”. Moreover, nearly two in five respondents (38%) state that they have difficulty accessing high-speed internet at home.

The lack of online government or administrative services is also a clear problem, with more than half of the respondents (52%) rating their availability negatively.

However, although China may be digitally disconnected, its travel and transportation systems are quite the opposite. In this subcategory, China secures a top 15 ranking, rising from 18th to 14th place compared to 2017.

“*There’s a lack of environmental responsibility.*”

Poor Quality of Environment to Match Poor Healthcare

In the Health & Well-Being subcategory, the results are not much better. A Costa Rican bemoans the pollution problem and the “lack of environmental responsibility”. China ranks second to last for the quality of its local environment, and 69% rate this factor negatively.

¹ CNBC. China has launched another crackdown on the internet — but it’s different this time. 16 Oct 2017. <https://www.cnbc.com/2017/10/26/china-internet-censorship-new-crackdowns-and-rules-are-here-to-stay.html>

It seems that expats in China are similarly disappointed with the quality of healthcare. Only half believe that it is good, compared to a global average of 67%, while almost three in ten (29%) say that medical care is unaffordable.

Finances Flourish in China

China continues to perform strongly in the Personal Finance Index, ranking in the top 10 for the fifth consecutive year. Only 7% of respondents are dissatisfied with their financial situation, compared to 17% worldwide. Moreover, 71% say that their disposable household income is more than enough to cover all their daily living expenses, which is 20 percentage points more than the global average.

Improving Quality of Education Matched by Rising Costs

China has improved from its position in the 2017 Family Life Index. No longer in the bottom 10 countries, China climbs from 40th place (out of 45) to 38th out of 50 destinations in 2018. The results, however, are not wholly positive.

Exactly 80% of expat parents think that the attitude towards families with children is generally friendly, which is just three percentage points below the global average of 83%. China has also improved in other areas, such as the quality of education or children's safety: only 13% of expat parents see

the former in a negative light, compared to 16% worldwide, and 81% positive ratings means China is on par with the global average for the latter.

However, expat parents complain about the costs of education, as well as its availability. Only 12% think that education is affordable, compared to 47% globally, and just 37% say that education options are numerous and easily available, 15 percentage points lower than the global average. The rising cost of education has probably been affected by the incredible demand for international schools,² with more than 45% of parents electing to send their child or children to one, compared to just 29% worldwide.

Language Difficulties & Culture Shock

In 2018, China places 62nd out of 68 countries in the Ease of Settling In Index. On average, 59% of all respondents worldwide say that settling down in other countries is easy, but in China, only 36% of expats say the same. The difficulty that expats experience with settling in could be due to the problems they encounter with the language, among other things.

Almost eight in ten expats (78%) find learning the local language difficult, 33 percentage points more than the global average of 45%, and not even three in ten (29%) say that it is easy to live in China without local language skills. A South

African expat corroborates this, adding that “not being able to speak the language makes traveling and communicating with people somewhat troublesome”.

“It is very different from anywhere else I have been.”

The local culture may prove troublesome for expats, too — only 38% of respondents say that it is easy to get used to it, and less than half (49%) say they feel at home in Chinese culture. A Canadian expat adds that “it is very different from anywhere else I have been”.

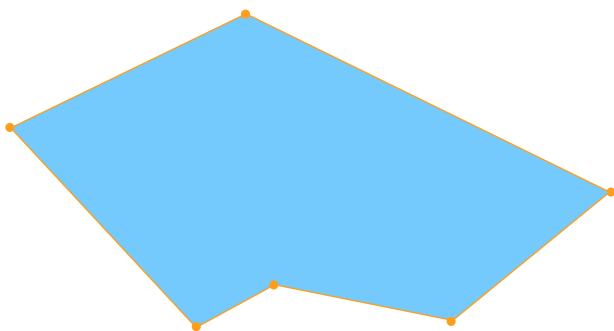
Poor Work-Life Balance vs. Economic Benefits

More than eight in ten expats (82%) rate the state of the Chinese economy well, earning the country a great 11th place in this single factor ranking. They also seem to enjoy great job security and career prospects — 65% are satisfied with their job security, while 63% are satisfied with their career options. These numbers stand out against the respective global averages of 59% and 55%.

However, respondents bemoan the lack of leisure activities and their poor work-life balance. Globally, three-quarters of expats are satisfied with the available leisure activities, but just over six in ten (61%) are happy in China. The proper work-life balance also proves tricky to strike — only 56% say they are satisfied with this aspect of work in China.

² South China Morning Post. In a class of their own: China has 'insatiable' demand for expensive international schools. 12 Sep 2016. www.scmp.com/news/china/policies-politics/article/2018577/class-their-own-china-has-insatiable-demand-expensive

Czechia



Ahoj

LIFE IN CZECHIA

	2018*		2017**
Overall Rank	10	▲ 1	11
Quality of Life	6	▼ 1	5
Ease of Settling In	53	▼ 1	52
Working Abroad	3	▼ 2	1
Family Life <small>out of 50 countries</small>	3		3
Personal Finance	21	▼ 5	16
Cost of Living	7	▼ 2	5

*out of 68 countries

**out of 65 countries

89% generally satisfied

EXPATS IN CZECHIA



Average age

40.7 years (versus 44.2 years globally)



Gender split

51% female

49% male



Relationship status

65% in a relationship

35% single



Top nationalities

18%

US American

12%

British

5%

German

WORKING IN CZECHIA



Average working hours

42.5h / week for full-time jobs (versus 44.0h globally)



Top income groups

30% \$12–25k

27% \$25–50k

13% \$50–75k



Employment statuses

30% employee

12% manager

11% teacher/academic

TOP REASONS FOR RELOCATING

#1 Moved for love

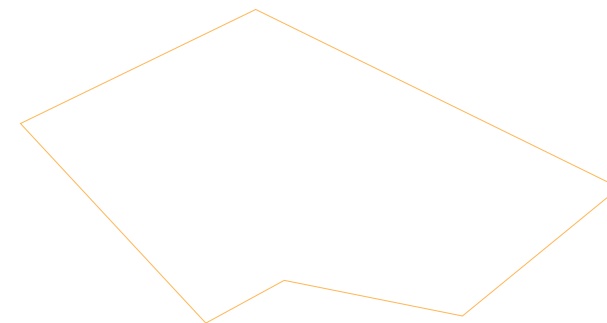
#2 Found a job here

#3 Sent by employer

#3 Better quality of life

Living the High Life in Czechia

Not only does Czechia prove to be a family haven, but expats there also enjoy wonderful career prospects.



TOP FINDINGS

- Expats are extremely satisfied with travel and transportation.
- Only 49% of expats find the local population friendly.
- Czechia is among the top 5 countries for family life.
- It is the third-best destination for working abroad.
- 86% appreciate the low cost of living in Czechia.

Transportation System Puts Czechia on the Map

Czechia has emerged as one of the best-connected transportation hubs in the world, ranking third overall in the Travel & Transportation subcategory in 2018: 95% of expats rate the Czechian transportation system and infrastructure highly, compared to just 68% worldwide. Moreover, 96% of respondents testify to the good opportunities to travel in or from Czechia, 14 percentage points more than the global average.

Healthcare Options and Leisure Activities Do Not Disappoint

Czechia's strong performance in the Quality of Life Index cannot be attributed only to travel and transportation. It does really well in several subcategories. One huge reason is the above-average performance regarding health and well-being.

Exactly eight in ten expats attest to the good quality of Czech medical care, and a hugely impressive 82% are satisfied with its affordability, compared to 59% worldwide. Another big factor adding to the popularity of life in Czechia are the wonderful socializing and leisure activities, which 83% of expats rate highly, compared to a global average of 66%.

“People are quite introverted and hardly mix up with foreigners.”

Such favorable leisure options and high-quality healthcare may have contributed to the fact that almost eight in ten expats (79%) say they are generally happy with their life in Czechia.

Settling Down in Czechia Is No Mean Feat

Settling down in Czechia is not an easy prospect, and expats struggle with the friendliness of the local population. Just under half of the respondents (49%) see the general friendliness of the local population, as well as the local attitude towards foreign residents, in a positive light. These values are 20 and 17 percentage points less than

the respective global averages of 69% and 66%. Expats also have difficulty making local friends. Fewer than two in five (39%) believe that making local friends is easy (vs. 45% worldwide). According to an Indian respondent, “people are quite introverted and hardly mix up with foreigners”.

Respondents also have trouble learning the local language. Over three-quarters of expats (79%) find learning Czech difficult, with an American expat adding that the language is “very challenging”. Globally, just 45% of expats experience the same difficulty when learning the respective local language. Fortunately, nearly half the expats (49%) don't find it hard to live in Czechia without local language skills, although less than one in ten (9%) think it's very easy.

An Almost Unrivalled Family Life

Family life continues to prove a particular advantage of this expat destination: for the third year running, Czechia places among the top 5 countries in the Family Life Index. More than seven in ten expat parents (71%) believe that childcare options are numerous and easily available, and another 71% say the same about education. Once more, these scores are considerably higher than the respective global averages of 47% and 52%.

“My family has a safe place to live and the kids attend decent, safe schools.”

Czechia also scores very well in terms of affordability — 68% of expats raising children in Czechia say that childcare is generally affordable, while an impressive 80% say the same about education. Of course, the quality of education is just as important as the costs; and these statistics don't disappoint either: almost nine in ten parents (88%) rate the quality of education positively, and most of this education (60%) is provided by local state schools.

The country's performance in the Family Well-Being subcategory continues to go from strength to strength, with Czechia moving up four places from seventh to third. An incredible 100% of respondents say that their children's general well-being is good, compared to 81% globally. “My family has a safe place to live and the kids attend decent, safe schools,” a US American shares. Expats also think that family life in general doesn't get much better — 94% of parents in Czechia are satisfied, 15 percentage points more than the global average of 79%.

Job Satisfaction Stays Very High

According to the Working Abroad Index, Czechia is the third-best country for expats to work in. Overall job satisfaction places a very high 4th out of 68 countries. For the second

year in a row, Czechia lands in second place with regard to job security, and almost three in ten respondents (29%) are completely satisfied with this factor.

Most expats (84%) also rate the state of the economy favorably, and half even considered the local economy and/or labor market a possible benefit of moving to Czechia.

Economy Causing Finances to Flourish

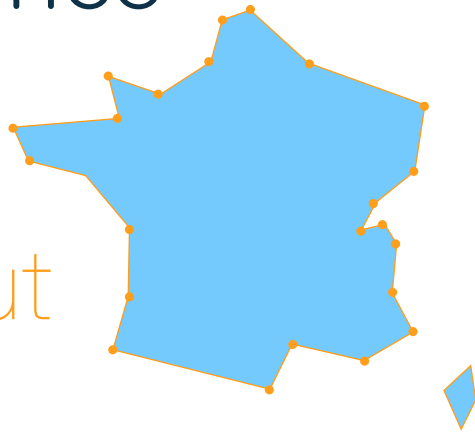
Almost three-quarters of respondents (72%) are satisfied with their financial situation, perhaps due to a booming economy¹ and the low cost of living — 86% rate this factor positively. A Turkish expat commented that “daily life, for example eating and drinking, is affordable”. Moreover, over eight in ten (82%) believe that their personal income is enough or more than enough to cover everything that they need for daily life. Both results are above the respective global averages of 51% and 78% for cost of living and sufficient income. According to a Ukrainian expat, the quality of life measured against the cost of living is “among the best in Europe”.

“Daily life, for example eating and drinking, is affordable in Czechia.”

¹ Radio Praha. Czech economy still booming but how long can growth be sustained? 16 May 2018. www.radio.cz/en/section/curaffrs/czech-economy-still-booming-but-how-long-can-growth-be-sustained

France

Salut



LIFE IN FRANCE

	2018*		2017**
Overall Rank	34	▲ 4	38
Quality of Life	19	▲ 2	21
Ease of Settling In	50	▼ 3	53
Working Abroad	34	▲ 6	40
Family Life <small>out of 50 countries</small>	21	▼ 6	15
Personal Finance	55	▼ 3	52
Cost of Living	41	▼ 6	35

*out of 68 countries

**out of 65 countries

79% generally satisfied

EXPATS IN FRANCE



Average age

49.4 years (versus 44.2 years globally)



Gender split

61% female

39% male



Relationship status

63% in a relationship

37% single



Top nationalities

24% British

18% US American **5%** German

WORKING IN FRANCE



Average working hours

41.5h / week for full-time jobs (versus 44.0h globally)



Top income groups

28% \$25–50k

20% \$12–25k

17% \$50–75k



Employment statuses

21% retiree

12% employee

10% entrepreneur / business owner

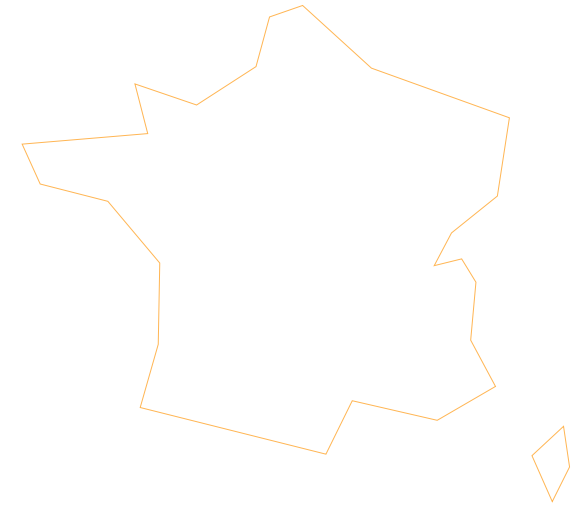
TOP REASONS FOR RELOCATING

#1 Better quality of life

#2 Moved for I♥ve

#3 Just wanted to live here

Families and Retirees Flock to France for a Healthy Life



France offers a consistently high quality of life, though life can also be hard if you don't speak the local language.

TOP FINDINGS

- **France makes the top 10 for health and well-being.**
- **Only 19% find it easy to live there without speaking French.**
- **Childcare and education are affordable.**
- **81% are satisfied with the quality of the environment.**
- **France is a hotspot for retirees.**

Excellent Healthcare Attracts Expats

France makes the top 20 expat destinations for quality of life once again, after rising two places from ranking 21st in the *Expat Insider 2017* survey. The 2018 findings show that expats in France are particularly satisfied with their health and well-being, with the country scoring a high 9th place out of 68 countries — and an even higher 5th out of 68 when it comes to the quality of medical care in particular.

France's healthcare system impresses in 2018, which might explain the high rate of expat retirees (21%). Over half the expats (52%) regard the quality of medical care as very good, and 79% are satisfied with its affordability.

It's clear to see that expats are drawn to these aspects of living in France. Before relocating, a considerable share of 67% thought that the general living standards in France would be a benefit of moving there, and 17% even state that a better quality of life was their main motivation for moving to France.

French Language Throws Up Barriers

Although there's been a small improvement since 2017, France still performs poorly when it comes to settling in abroad (50th out of 68). A certain difficulty in finding friends is certainly a contributing factor — 40% of expat respondents don't think making local friends is easy. While there has been some change in the ranking for the factor "friendly attitude towards foreign residents" since 2017 (55th to 52nd), its low positioning still indicates that expats feel less welcome in France than in other countries.

Interestingly, the French language is not deemed too hard to learn by expats, with a very average ranking of 28th out of 68. However, learning the language appears to be crucial to a successful social life: France is the third-worst country to live in if you don't speak the local language.

Over half the expats who rate their happiness negatively (54%) say that one of the main reasons for their unhappiness is a lack of socializing opportunities, and close to four in

ten (38%) are affected by the language barrier. A Romanian expat in Strasbourg says that the French “are expecting you to speak perfect French and speak too fast even if they know you are a foreigner”.

An Economy on the Rise

The local economy isn't the biggest selling point for France as an expat destination. Only around three in ten (31%) considered the economy and labor market a potential benefit of moving to France.

However, since the *Expat Insider 2017* survey there has been an improvement in the general state of the economy according to expats: France's ranking went from 42nd out of 65 countries to 34th out of 68 in 2018. In 2017, less than half the expats in France (45%) were happy with the state of the economy; this number has risen to 66% in the 2018 survey. In fact, France's economy has expanded modestly, with a GDP growth of at least 1.6% in 2017–2018, according to the OECD's Economic Survey of France 2017.¹

Despite a better economic outlook in 2018, expats seem to feel less secure in their jobs: the “job security” factor fell eleven places. However, 61% rate their overall job

satisfaction positively. Happiness at work often goes hand in hand with a healthy work-life balance: in France, the ranking for work-life balance has jumped an impressive 14 places from 35th to 21st, as almost a quarter (24%) are completely satisfied with their work-life balance. This is perhaps explained by the comparatively lower working hours in France — full-time hours average at 41.5, whereas the global average is 44.0 hours per week. One expat from Ireland appreciates how the French “understand the value of leisure time”.

“*The French understand the value of leisure time.*”

“*The French are expecting you to speak perfect French and speak too fast even if they know you are a foreigner.*”

Once again, however, France performs poorly in terms of financial satisfaction among expats: in the Personal Finance Index, it ranks a low 55th out of 68 destinations, and in the Cost of Living Index, it places only slightly higher at 41st out of 68. Before moving to France, three in ten expats thought the cost of living would be a potential disadvantage. As far as disposable income is concerned, 26% think that they don't have enough to cover all living expenses, slightly more than the worldwide average of 22%.

A Family-Friendly Expat Destination

Despite dropping six places from the 2017 survey, France scores a respectable 21st place out of 50 in the Family Life

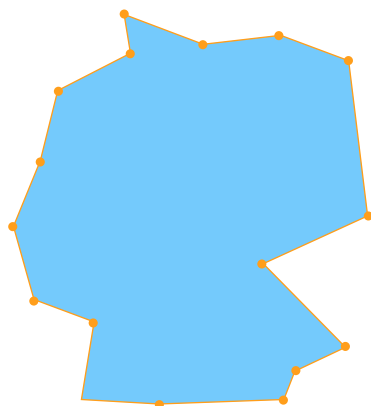
Index, with 84% of expat parents satisfied with their family life in general. Expats raising children in France seem to feel welcome there, with nearly eight in ten (79%) saying the attitude towards families with children is generally friendly. Four out of five expat parents in France rate their children's well-being positively, probably thanks to the high quality of life.

While the cost of living in France might be higher than elsewhere, the childcare and education costs are certainly a plus to living in France: in 2018, it ranks 8th out of 50 in this subcategory. More than half (53%) think that childcare is easy to afford, compared to 43% worldwide, and 63% say the same about education (vs. 52% worldwide). The benefits of raising your children in France are plenty — the available leisure options for children rank 17th out of 50 destinations, and 80% of parents judge them favorably, slightly more than the global average of 74%.

¹ OECD. Economic Survey of France 2017. Sep 2017. <http://www.oecd.org/economy/surveys/France-2017-OECD-economic-survey-overview.pdf>

Germany

Hallo



LIFE IN GERMANY

	2018*		2017**
Overall Rank	36	▼ 13	23
Quality of Life	26	▼ 16	10
Ease of Settling In	66	▼ 10	56
Working Abroad	8	▼ 1	7
Family Life <small>out of 50 countries</small>	18	▲ 4	22
Personal Finance	34	▼ 1	33
Cost of Living	32	▼ 5	27

*out of 68 countries

**out of 65 countries

73% generally satisfied

EXPATS IN GERMANY



Average age

40.3 years (versus 44.2 years globally)



Gender split

54% female

46% male



Relationship status

64% in a relationship

36% single



Top nationalities

15%

US American

9%

British

6%

Italian

WORKING IN GERMANY



Average working hours

42.4h / week for full-time jobs (versus 44.0h globally)



Top income groups

22% \$50–75k

19% \$25–50k

17% \$75–100k



Employment statuses

36% employee

12% manager

9% looking for work

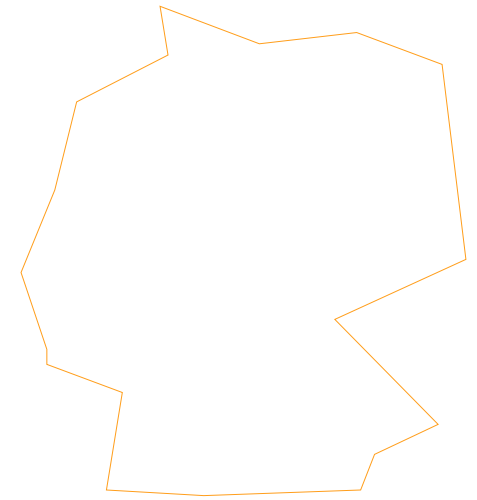
TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Found a job here

#3 Moved for studies

Isolated by Language but Economically Secure



Expats in Germany feel secure in their jobs and trust in the German economy. However, making local friends and learning the local language are challenges faced by many.

TOP FINDINGS

- **Germany ranks in the bottom 3 for ease of settling in.**
- **The majority finds it hard to make local friends.**
- **93% believe the German economy is stable.**
- **79% rate the quality of education positively.**
- **The country performs poorly for digital life.**

Language Barrier and a Lack of Local Friends

Germany has fallen from a previous 23rd rank in 2017 to 36th place out of 68 countries in the 2018 overall ranking. The fall reflects, among other things, Germany's poor performance in the Ease of Settling In Index, where it placed in the bottom 3 (66th out of 68 countries).¹ Germany has also dropped significantly in terms of quality of life, falling from 10th place to 26th out of 68 countries.²

Although 72% of expats in Germany are generally happy, a significant proportion of those who rate their happiness poorly (62%) say not having enough socializing opportunities impacted them negatively (vs. 52% globally). It seems the Germans do not offer the warmest of welcomes, either: over half

the respondents (56%) find it challenging to make local friends, while just 51% say that the local population is generally friendly compared to the survey average of 69%. More specifically, just over one in ten (13%) believe that locals are very friendly towards foreign residents; this figure is 15 percentage points below the global average (28%). It is no wonder that Germany ranks 62nd out of 68 countries in the Friendliness subcategory.

“The language is extremely difficult to learn and not knowing it creates a feeling of isolation.”

Expats in Germany also struggle with learning the local language, with just 19% agreeing that it is easy to learn. Close to three out of five (59%) also say it is largely difficult to live in the country without knowing the language, compared to 39% of expats worldwide. However, it seems that the difficulty of the German language did not come as a surprise to many expats, with 40% saying they already

¹ see pp. 40–42: There's No Place Like Home

² see pp. 28–30: Where Expats Enjoy Their Life Abroad

considered the language a potential disadvantage before moving. Unfortunately, struggling with a language barrier proved to be a key reason for some expats' unhappiness: 50% state that it affected their happiness negatively. As one expat from the US explains: "The language is extremely difficult to learn and not knowing it creates a feeling of isolation."

Clean and Green Environment, with Excellent Healthcare

Although close to two in five expats in Germany (39%) rate the local climate and weather negatively, the quality of the environment is regarded positively: close to nine in ten (89%) rate this factor as good compared to the global average of just under seven in ten (69%). This result is perhaps unsurprising, given Germany's reputation as an environmentally friendly nation — the country ranks 13th worldwide in the Environmental Performance Index, a survey of environmental health, ecosystem vitality, and environmental performance.³

In addition to the quality of the environment, expats are also satisfied with the level of medical care in Germany: 82% rate its quality as generally good, with only 13% stating that healthcare is largely unaffordable. A majority of 59% say they considered the healthcare in Germany a potential benefit before moving.

A Stable Economy with Job Security

Germany continues to perform well in the Working Abroad Index, ranking in the top 10 for the fifth consecutive year (8th out of 68 countries). This positive result is linked to the healthy state of Germany's economy, which was rated positively by a majority of 93% of respondents. In fact, the country ranks second overall for economy and job security, with two-thirds stating that they did consider the economy and job market a potential advantage even before moving — this is 20 percentage points above the global average (47%).

Over seven in ten respondents (71%) say that job security is generally good compared to the global average of just under six in ten (59%). One Bulgarian expat writes: "I enjoy the financial stability, good job opportunities, and stable economy in Germany." Not only do expats feel secure in their jobs, a majority of 68% state they are all in all satisfied with their work. A significant proportion of expats work in IT (20%) or manufacturing and engineering (12%).

Happy with Finances, Troubles Filing Taxes

In terms of personal finances, Germany performs somewhat averagely, coming in at a 34th and 32nd place

"I enjoy the financial stability, good job opportunities, and stable economy in Germany."

out of 68 countries for personal finance and cost of living, respectively. Just over two-thirds (68%) state they are generally satisfied with their financial situation, mostly on par with the global average of 67%. Similarly, 78% agree that their disposable income is enough or more than enough to cover the cost of daily life. When it comes to the cost of living, just over two in ten (21%) rate this factor negatively, compared to the survey average of more than three in ten (31%).

However, filing local taxes seems to be a challenge for a large proportion of expats who've been living in Germany for up to two years, with 51% stating they find this generally difficult; this is 17 percentage points higher than average (34%).

Education: Affordable and High-Quality

Families in Germany enjoy life there: 85% generally say they are satisfied with family life. Over half of expat parents (56%) agree that childcare is by and large easy to afford, while 77% believe that education is largely affordable, compared to the global result of 47%. Germany is among the top 10 destinations for cost of childcare and education, coming in at 9th out of 50 countries. This is perhaps an unsurprising result, given that half of expat parents in Germany send their children to a local tuition-free state school,⁴ compared to the global average of 36%. The quality of education is also

³ 2018 Environmental Performance Index. <https://epi.envirocenter.yale.edu/downloads/epi2018policymakerssummary01.pdf>

⁴ Research in Germany. Germany's School System. <https://www.research-in-germany.org/en/discover-germany/research-stay/Children-Family/School-system.html>

rated well by an above-average proportion of expat parents: 79% agree that educational standards are generally good, compared to 69% globally.

Parents also report that there's lots for children to do in Germany, with 86% of expats with children agreeing that the availability of leisure activities for children is generally good. Parents are happy with the level of safety for children, too: 93% rate this factor positively, while just over nine in ten (92%) agree that their child's health is by and large good.

Varied Travel Opportunities, Poor Digital Infrastructure

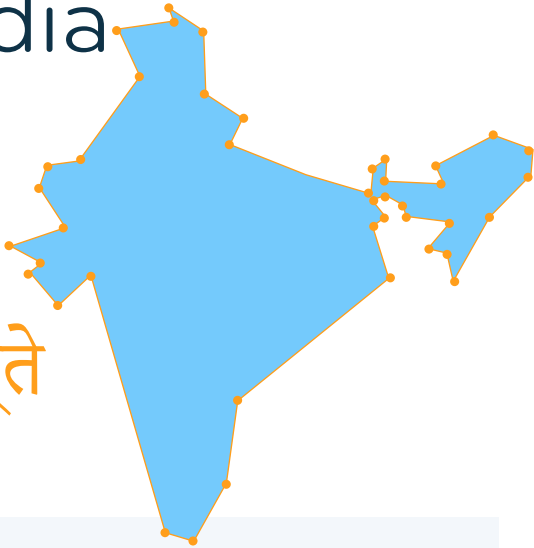
Germany ranks in the top 10 when it comes to travel and

transportation: 91% of respondents rate the country's transportation infrastructure positively, and 93% say they are generally satisfied with their opportunities to travel, potentially a reflection of Germany's central geographic position in Europe.

However, when it comes to the new Digital Life subcategory of the Quality of Life Index, Germany ranks 53rd out of 68 countries. Not only is it somewhat hard to pay for things without cash — 35% say they have difficulty with this, compared to the global average of just 13% — but only 29% of respondents completely agree that it is easy to get high-speed internet access at home compared to the survey average of 41%.

India

नमस्ते



LIFE IN INDIA

	2018*		2017**
Overall Rank	66	▼ 9	57
Quality of Life	65	▼ 4	61
Ease of Settling In	49	▼ 10	39
Working Abroad	59	▼ 10	49
Family Life <small>out of 50 countries</small>	47	▼ 8	39
Personal Finance	26	▼ 17	9
Cost of Living	17		17

*out of 68 countries

**out of 65 countries

60% generally satisfied

EXPATS IN INDIA



Average age

42.9 years (versus 44.2 years globally)



Gender split

61% female

39% male



Relationship status

79% in a relationship

21% single



Top nationalities

18%
US American

12%
British

7%
German

WORKING IN INDIA



Average working hours

48.2h / week for full-time jobs (versus 44.0h globally)



Top income groups

22% < \$12k

19% \$12–25k

17% \$75–100k



Employment statuses

20%
employee

16%

home maker /
full-time parent

13%
teacher/academic

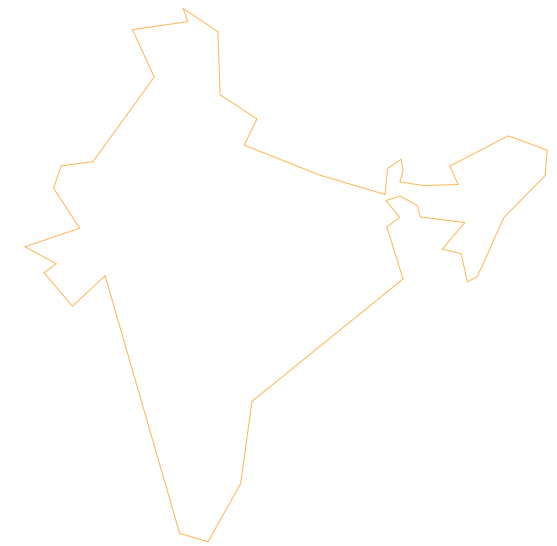
TOP REASONS FOR RELOCATING

#1 Sent by employer

#2 Moved for partner's career

#3 Moved for I♥ve

A Trade-Off: Long Working Weeks for a Low-Cost Life



Expats find themselves working over four hours more than the average global expat, though not without reward: the cost of living in India is among the cheapest in the world.

TOP FINDINGS

- Ranking 17th out of 68 countries, the Cost of Living Index is India's best result.
- Expats face long full-time working weeks with a 48.2-hour average.
- Respondents find it difficult to feel at home.
- In the Digital Life and Leisure Options subcategories, India ranks 65th out of 68.

No Luck with Leisure and Digital Life

Coming in at 65th out of 68 countries in the new Digital Life subcategory, India may not be the best expat destination for those who have high demand for digital technologies. Though four in five expats agree that unrestricted access to online services is quite good, more than half (59%) report a lack of available government services online. Compared to the global average, expats in India are having a much harder time getting a local mobile phone number (50% vs. 86% worldwide find this easy).

India also ranks 65th out of 68 in the Leisure Options subcategory. Respondents are not particularly happy with the climate and weather — less than half (47%) say it's good compared to 61% globally — and over a third (36%) report negative feelings about the available leisure activities in general, meaning India trails behind on a global scale (13% negative ratings). What is more, not only does India rank last in terms of the quality of

the environment, but it comes in second-to-last place for peacefulness as well.

Enjoyable Culture but Always a Foreigner

In terms of feeling welcome, 72% of expats rate the general friendliness of the population positively, and nearly seven in ten (69%) say there is generally a friendly attitude towards foreign residents. An Italian respondent, for example, makes sure to point out “the friendliness and kindness of the local people”.

Many expats report difficulty feeling at home, though: two-fifths say they do not feel at home in the local culture, and about a quarter of respondents (24%) do not think they ever will feel at home in India. According to one US American respondent, “India makes it very difficult for foreigners to stay in the country on a permanent basis. This makes things like finding a job,

“India makes it very difficult for foreigners to stay in the country on a permanent basis.”

securing a visa, opening a bank account, and in general, assimilating into society more difficult for foreigners.”

Slightly over two-thirds of expats in India (68%) say it is easy to live in the country without speaking the local language. Considering the fact that English is an associate official language in India,¹ and that survey results were gathered in English, this is not particularly surprising. Those who do wish to learn the local language(s) may face some difficulties, though: only 2% completely agree that this is easy.

Decent Job Security Not Easily Earned

On average, expats in a full-time position in India report 48.2-hour working weeks, which is over four hours more than the global average of 44.0 hours. India ranks 67th out of 68 in the Work & Leisure subcategory, with only 9% of expats completely satisfied with their work-life balance.

Before moving to India, only around one in ten respondents (11%) considered the economy and/or labor market a potential disadvantage. In fact, more than three in five expats (61%) are generally happy with their job security. This is one of the few factors in which India ranks, with its 23rd place, above the global average.

Family? India Not an Ideal Destination

Not only do expat parents report poor childcare (50th out of 50 destinations) and education options (45th) overall, nearly half (48%) generally disagree that education is easy to afford. Around four in five expat parents (78%), however, have chosen either a local private school or an international school for their children — a likely explanation for the high cost of education.

“ I appreciate the cost of living, as most things are much cheaper. ”

Family well-being in general ranks last place at 50th out of 50 countries. Although close to three-quarters (73%) report friendly attitudes towards families and children, an above-average portion rate India negatively regarding their children’s health (47% vs. 11% globally) and safety (41% vs. 10% globally). Available leisure activities for children are similarly poorly rated, with not quite two-thirds (64%) giving them bad reviews, and three times the global average (27% vs. 9%) also voicing dissatisfaction with family life in general.

Cost of Living No Reason for Concern

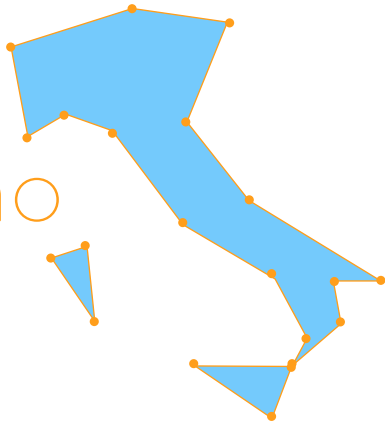
Roughly half of expat households in India (51%) make 50,000 USD or less annually, so it may come as a surprise that two-thirds are quite satisfied with their financial situation: only 17% report not having enough household income to cover everything they need for daily life.

In the Cost of Living Index, India ranks 17th out of 68. More than seven in ten (71%) rate this factor favorably, and a similar number (72%) also says they considered the cost of living a potential benefit before moving to India. A Canadian respondent “appreciates the cost of living, as most things are much cheaper”.

¹ British Library. English in India. <https://www.bl.uk/learning/langlit/sounds/case-studies/minority-ethnic/asian/>

Italy

Ciao



LIFE IN ITALY

	2018*		2017**
Overall Rank	61	▼ 1	60
Quality of Life	43	▼ 9	34
Ease of Settling In	43	▼ 2	41
Working Abroad	67	▼ 3	64
Family Life <small>out of 50 countries</small>	39	▼ 1	38
Personal Finance	67	▼ 4	63
Cost of Living	38	▼ 4	34

*out of 68 countries

**out of 65 countries

68% generally satisfied

EXPATS IN ITALY



Average age

45.8 years (versus 44.2 years globally)



Gender split

64% female

36% male



Relationship status

59% in a relationship

41% single



Top nationalities

20% US American **13%** British **4%** German

WORKING IN ITALY



Average working hours

43.8h / week for full-time jobs (versus 44.0h globally)



Top income groups

29% \$25–50k

20% \$12–25k

16% < \$12k



Employment Statuses

14% retiree

14% employee

11% looking for work

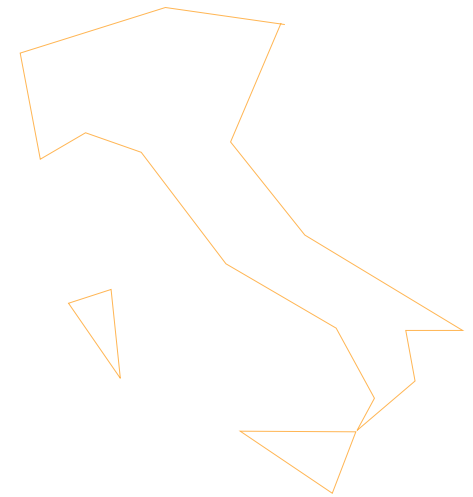
TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Better quality of life

#3 Moved for studies

Better for a Visit Than a Home?



Italy's favorable climate and weather, excellent opportunity for travel, and decent ratings for personal safety are offset by tough economic and financial situations.

TOP FINDINGS

- Italy ranks in the bottom 10 for all Working Abroad subcategories.
- Its central location in the Mediterranean provides excellent opportunities for travel.
- 23% of parents are dissatisfied with the quality of education.
- Italy ranks second to last for personal finances.

Political Prospects Not as Bright as the Weather

With a score of 19th out of 68 countries, Italy's single factor ranking for climate and weather is rather impressive: 84% of expats rate the local climate and weather as good. Seven in ten also say they considered it a potential benefit before moving.

Possibly due to Italy's central location within Southern Europe, 89% of expats rate the opportunity to travel as good, with more than three in five (61%) giving *excellent* ratings. Personal safety is likewise of minimal concern for expats in Italy: 7% rate personal safety as bad, with less than 0.5% considering it very bad. A Senegalese expat in Italy particularly likes the "safety, beautiful environment, and pleasant weather conditions".

"I like the safety, beautiful environment, and pleasant weather conditions."

Political stability, on the other hand, appears to be slightly more troublesome for expats. The survey was conducted around the time of the March 2018 elections, a divisive time in Italy.¹ Almost two in five expats (39%) rate the political stability of Italy as bad — worldwide, only 17% are dissatisfied with this factor in their host country.

Italy's results in the new Digital Life subcategory are worth mentioning as well. While only 1% of expats say that unrestricted access to online services is *very bad*, the country lags noticeably behind when it comes to fast internet access (57th place), cashless payment methods (57th), the ease of getting a local mobile phone number (55th), and online government services (54th). Close to half the expats in Italy (49%), for instance, give the last factor a negative rating, compared to around a quarter of respondents worldwide (26%).

¹ CNBC. The Dark Side of Italian Politics - Italy's Swing to the Right Could See a More Extremist Agenda. 1 Mar 2018. <https://www.cnbc.com/2018/03/01/italy-election-darker-side-politics-far-right.html>

It's Up to You: Making Italy Feel Like Home

Though not always an easy task, sometimes the best way to settle into a new country is to make friends with the locals. At nearly double the global average (19%), 34% of expats in Italy describe their friends and acquaintances to be mostly local residents. Two-thirds of expats feel at home in Italy, though a below-average portion of respondents (61% vs. a global 66%) generally agree that there is a friendly attitude towards foreign residents in Italy.

Language in Italy seems to pose a struggle for some expats, too. Nearly two-thirds (65%) do not agree that it is easy to live in this country without speaking the language, and a quarter of those who are unhappy with their life in Italy say the struggle with the language barrier is one reason for this unhappiness. Learning the language does not seem to be too hard, though: 54% generally agree that Italian is easy to learn, compared to 36% globally. "The language is a bit of a problem when it comes to socializing. You can get by when it comes to everyday activities, but you need to learn Italian if you want to make new friends," according to an Indian respondent in Italy.

No Walk in the Park: When Working Abroad Gets Tough

Working abroad in Italy is not as carefree as the weather tends to be. Bottom 10 results in the Career Prospects & Satisfaction (67th out of 68), Work & Leisure (60th), and Economy & Job Security subcategories (63rd) place Italy

second to last overall in the Working Abroad Index.

Nearly half the expats (45%) are not satisfied with the career prospects in Italy, and just a quarter rate the state of the economy favorably, compared to a global average of 64%. Job security scores are a bit more divided, with 17% completely satisfied, but also 16% not satisfied at all. Only around one in five (21%) say they considered the economy and/or labor market as a potential benefit before moving — less than half of the global average (47%). A US American expat criticizes that there are "dishonest employers everywhere, very few opportunities for work, and low pay".

Probably Not the Best Location for Families

Ratings for the Family Life Index are consistently more negative than positive. In terms of childcare options, for example, 15% of expat parents do not agree *at all* that they are numerous and easy to get, and close to two in five (39%) do not consider childcare easy to afford in Italy. Going beyond childcare, Italy ranks quite low for both family well-being (41st out of 50) and the quality of education (43rd). Three in ten are not satisfied with options for children's education in Italy in general, and not quite a quarter (23%) are dissatisfied with its quality.

Although childcare and education are not the most highly regarded, and more than three times the global average of

parents (28% vs. 9%) rate family life in general negatively, expat parents at least do not need to worry too much about the safety and health of their children. About three-quarters (74% for each) say both factors are generally good.

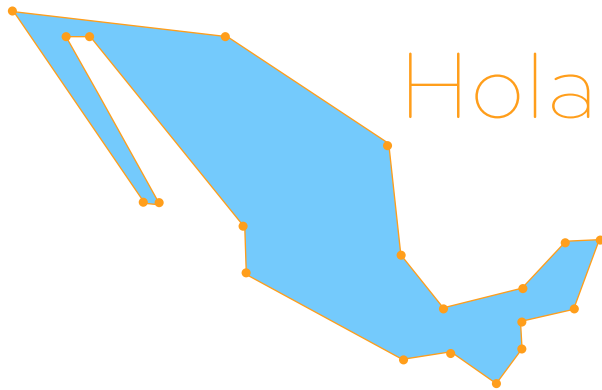
Finances — Room for Improvement

Italy also ranks near the bottom in the Personal Finance Index, placing 67th out of 68 countries. Only about a third of expats (34%) say they have more than enough disposable

household income to cover everything needed for daily life, and only about half (51%) are actually satisfied with their financial situation, compared to two-thirds of respondents worldwide. The majority of expats in Italy (65%) has a gross yearly household income of 50,000 USD or less. Worldwide, less than half the survey participants (48%) say the same.

“The language is a bit of a problem when it comes to socializing.”

Mexico



LIFE IN MEXICO

	2018*		2017**
Overall Rank	4	▼ 1	3
Quality of Life	22	▲ 2	24
Ease of Settling In	2		2
Working Abroad	21	▼ 4	17
Family Life <small>out of 50 countries</small>	29	▼ 12	17
Personal Finance	3	▲ 1	4
Cost of Living	2		2

*out of 68 countries

**out of 65 countries

88% generally satisfied

EXPATS IN MEXICO



Average age

54.7 years (versus 44.2 years globally)



Gender split

48% female **52%** male



Relationship status

71% in a relationship **29%** single



Top nationalities

44% US American **11%** Canadian **5%** British

WORKING IN MEXICO



Average working hours

44.3h / week for full-time jobs (versus 44.0h globally)



Top income groups

30% \$25-50k **24%** \$12-25k **13%** \$50-75k



Employment statuses

39% retiree **9%** manager **9%** entrepreneur / business owner

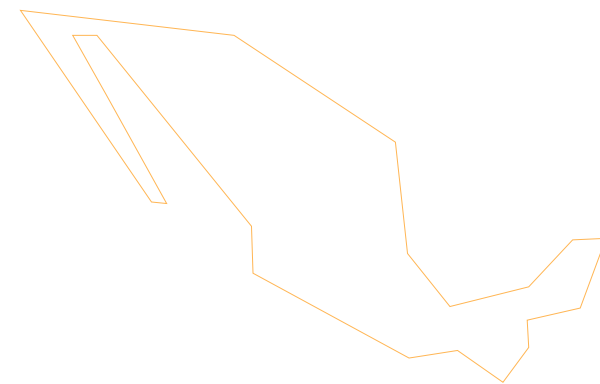
TOP REASONS FOR RELOCATING

#1 Better quality of life

#2 Financial reasons

#3 Moved for I♥ve

La Vida Perfecta: Mexico and the Happiest Expats in the World



Once again achieving noteworthy results in 2018, Mexico holds the top rank for multiple factors, even scoring first for personal happiness and second for leisure and cost of living.

TOP FINDINGS

- Mexico ranks 1st out of 68 countries for happiness.
- Parents voice concerns over education and, to a lesser degree, childcare.
- The Mexican population is the friendliest in the world.
- More than half (52%) may stay in Mexico forever.

Unbeatably Happy in Mexico

Perhaps it is due to the fact that nearly two out of five expats living in Mexico (39%) are retirees or that 20% have moved there mainly for a better quality of life (e.g. weather and climate) — in any case: expats in Mexico are the happiest in the world, with the country ranking 1st out of 68 for personal happiness. Ratings in the *Expat Insider 2018* survey similarly point to a favorable climate and a wide range of leisure activities, with fewer than 1% of respondents giving these factors very negative reviews.

Expats have likewise little to complain about when it comes to their health and well-being. Although Mexico ranks 22nd out of 68 in the Health & Well-Being subcategory, only 9% of expats in Mexico are dissatisfied with the quality of medical care, and over three-quarters (77%) report that

healthcare is affordable. A Canadian expat appreciates that “I can lead a very healthy lifestyle here (nutrition, freedom from stress, and exercise). I feel good in Mexico.” In fact, expats feel so good in Mexico that more than half (52%) say they may stay forever.

“I don't feel completely safe in Mexico.”

In the Safety & Security subcategory, however, Mexico receives many more mixed reviews, with political concerns at center stage. Only 9% rate the country's political stability as very good, compared to a global average of 30%, and just 8% considered the political situation a potential benefit before moving (vs. 29% worldwide). “I don't feel completely safe,” an expat from the US says.

From gang violence to countrywide drug abuse to frequent crime,¹ Mexico's reputation for safety is not the best. In fact, about one in five expats (21%) are worried about

¹ GOV.UK. Mexico Travel Advice: Safety and Security. <https://www.gov.uk/foreign-travel-advice/mexico/safety-and-security>

their personal safety. “The government’s inability to deal with corruption and cartel violence effectively makes it feel like a constant threat to our ability to live here long term,” writes one US American respondent in the country. Despite these concerns, 66% of the respondents consider Mexico generally peaceful.

No Such Thing as a Stranger: Easy to Feel at Home

Settling in is not difficult for most expats in Mexico: only 6% report low satisfaction with feeling at home in the local culture, and 85% agree that it is easy to settle down. More than four in five expats (83%) also agree that getting used to the local culture is easy, with only 4% believing they will never feel at home in Mexico.

The Mexican population is ranked as the friendliest in the world, with an impressive 64% of the respondents saying that the local residents couldn’t be any friendlier. More than half (56%) also say that the Mexicans’ attitude towards foreign residents is very friendly, and with regard to finding friends, Mexico similarly tops the global charts. A Spanish respondent in Mexico points out how they “like the warmth of the people, their capacity to enjoy life, and their good humor”.

“*I like the warmth of the people, their capacity to enjoy life, and their good humor.*”

The language barrier is also of minimal concern to expats, as 66% say learning the local language is easy, and as many as 96% already speak Spanish to some extent.

A Leisurely Life Makes for Leisurely Work?

Working abroad in Mexico comes with ups and downs, though it ranks — for the most part — quite well in comparison to other countries (21st out of 68 destinations). Only 7% of the respondents working in Mexico are not satisfied at all with their career prospects, and at 73%, their overall job satisfaction maintains a largely positive rating.

The state of the economy, in an ongoing phase of reconstruction due to steady economic growth and changes in political leadership,² receives only 56% positive ratings, compared to a global average of 64%. Just 13% of expats consider it to be booming, whereas one in four expats worldwide rates the local economy as very good. Nevertheless: Only 10% of expats considered the Mexican economy a potential disadvantage before moving, and 67% rate their work-life balance favorably.

Average Family Life and Mixed Views on Education

Despite leisurely living and friendly neighbors, Mexico doesn’t

do that well among expat families. Regarding the availability of childcare and education, it ranks 25th out of 50 countries. Childcare options are a particular concern: 36% of expat parents in Mexico don’t think they are easily available.

In addition, two in five expat parents say that education isn’t easy to afford in Mexico. Nearly three in five (59%) choose local private schools for their children, which may contribute to reported high costs. However, 86% of parents report friendly attitudes towards families with children, and family life in general receives 80% satisfactory ratings.

Not a Care in the World: A Salary That Works for You

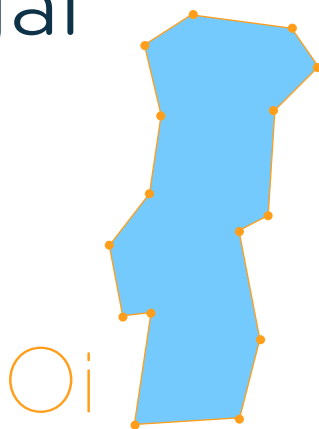
If a high quality of life and the ease of settling in are not incentive enough, moving to Mexico as an expat has many benefits, including financial ones: Mexico ranks 2nd out of 68 in the Cost of Living Index and 3rd in the Personal Finance Index.³

Only 11% of expats in Mexico say that their disposable household income is generally not enough to cover all their living expenses, while 17% think they have *a lot* more than what they need. Moreover, only 2% considered the cost of living a potential disadvantage before moving.

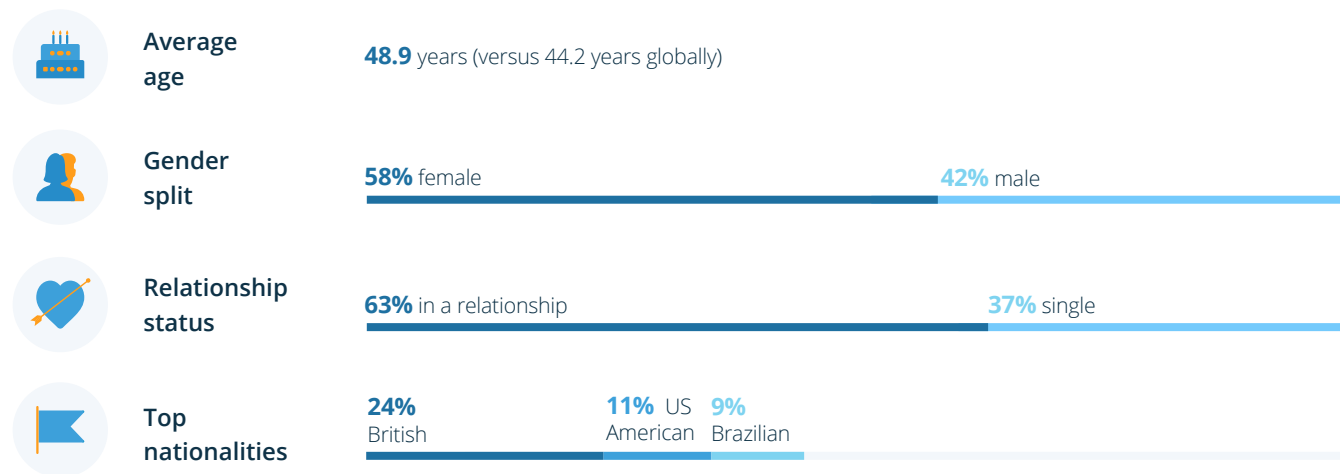
² The Heritage Foundation, 2018 Index of Economic Freedom, Mexico, <https://www.heritage.org/index/country/mexico>

³ see pp. 69–71: Colombia and Vietnam Still a Financial Paradise for Expats

Portugal



EXPATS IN PORTUGAL



LIFE IN PORTUGAL

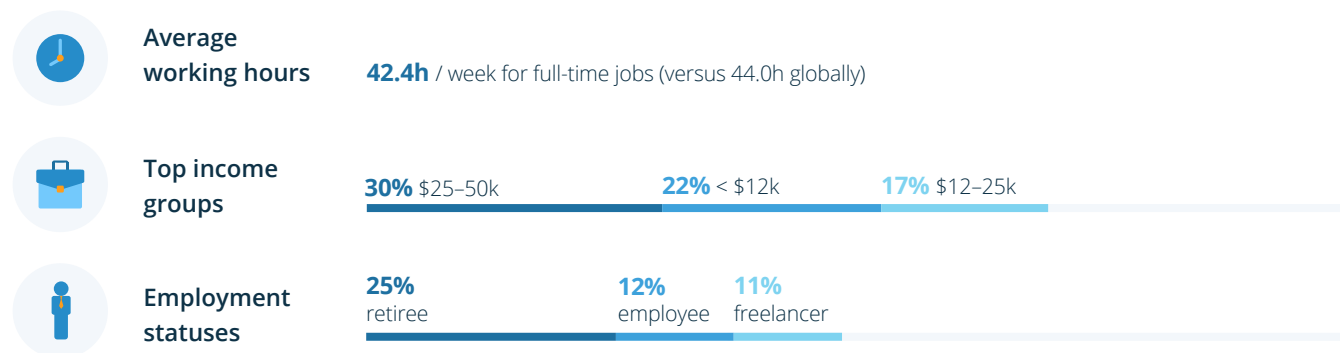
	2018*		2017**
Overall Rank	6	▼ 1	5
Quality of Life	2	▼ 1	1
Ease of Settling In	5	▼ 1	4
Working Abroad	48	▲ 5	53
Family Life <small>out of 50 countries</small>	9		N/A
Personal Finance	45	▼ 17	28
Cost of Living	11	▼ 7	4

*out of 68 countries

**out of 65 countries

91% generally satisfied

WORKING IN PORTUGAL



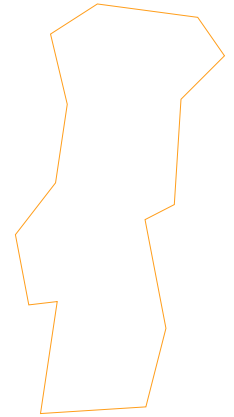
TOP REASONS FOR RELOCATING

#1 Better quality of life

#2 Moved for I♥ve

#3 Family reasons

A Family Paradise with an Excellent Quality of Life



Portugal, with its welcoming locals and pleasant climate, offers expats a very good quality of life. However, career prospects and job security continue to rank poorly.

TOP FINDINGS

- Portugal attracts an above-average percentage of retirees.
- It also ranks in the top 10 for family life.
- Expats enjoy the climate and weather.
- Around eight out of ten feel at home there.
- A large majority rate the cost of living positively.

Blue Skies and Warm Smiles

Portugal ranks an impressive 6th out of 68 countries in the overall results for 2018. In three indices, the country ranks in the top 10, including fifth for ease of settling in and second for quality of life.

With Portugal's positive ranking for quality of life, it is perhaps no surprise that almost eight out of ten expats (79%) are generally satisfied with local socializing and leisure activities. Nearly all respondents (94%) state they are happy with the climate and weather, with 84% saying they considered this factor a potential benefit even before moving to the country. Such results are perhaps to be expected, given Portugal's mild winters and sunny summer climate.

Further factors which contribute to Portugal's impressive ranking in the Quality of Life Index include the high level of personal safety respondents feel: 73% rate this factor as very

good. The country is also considered peaceful by 98% of expats participating in the survey. In the words of one expat from South Africa, "Portugal is safe and secure. The people are fantastic and have helped us in all aspects unreservedly."

In addition to this, 85% of expats think that the quality of medical care in Portugal is generally good, which is 18 percentage points above the global average (67%). In fact, over three-quarters (77%) also consider healthcare to be affordable.

The country's high quality of life seems to be an important factor for people choosing to move to Portugal: 75% of respondents say that they considered the general living

standards a potential benefit before moving there.

Friendly and Welcoming Locals

Expats in Portugal also find it easy to settle in: over eight in

"Portugal is safe and secure. The people are fantastic and have helped us in all aspects unreservedly."

ten (82%) feel largely at home in the local culture compared to a global average of six in ten. Not only do 83% say that it is generally straightforward to settle down in Portugal (compared to the worldwide average of 59%), but 85% also face few or no challenges getting used to the local culture.

These positive results are perhaps unsurprising, considering that nine in ten feel that the local population is by and large welcoming and that attitudes towards foreign residents are friendly (87% vs. a worldwide average of 66%). Just under two-thirds (64%) say they have little trouble making local friends, with the majority of respondents (78%) saying that they have either a fairly mixed group of local and expat friends or that they socialize mainly with local residents.

Even if you do not speak the local language, it is still generally easy to live in Portugal, with 65% agreeing that a lack of Portuguese language skills does not make it difficult to live there.

Good Work-Life Balance, but Poor Career Prospects

Although Portugal ranks well in terms of quality of life and settling in, the country performs poorly in terms of working abroad, coming in 61st place out of 68 countries for career prospects and satisfaction. Just under two in five (39%) are satisfied with their career prospects compared to the global average of 55%. Portugal also ranks a disappointing 53rd out of 68 countries for job security. However, close to three in five (59%) are satisfied with their job in general, and even

more (72%) rate their work-life balance positively.

Interestingly, one quarter of respondents in Portugal are retirees, which would explain why the average age of expats in Portugal (48.9 years) is higher than the survey average (44.2 years). It seems that Portugal is also particularly popular with freelancers — at 11%, their share is disproportionately high compared to the global average of 5%.

Affordable Cost of Living Attracts Expats

When it comes to personal finances, 62% of expats in Portugal are generally satisfied with their financial situation. Just over three-quarters (77%) say their disposable household income is enough or more than enough to cover their living expenses, about the same as the global average (78%). However, compared to the survey average of 51%, a majority of respondents in Portugal (82%) consider the cost of living to be generally affordable, and just over seven in ten (71%) perceived the cost of living as a benefit before moving abroad, compared to the worldwide average of just over four in ten (42%).

Happy Families All Around

With Portugal ranking 9th out of 50 destinations in the Family Life Index, respondents raising children abroad are largely content with family life in Portugal. An impressive 94% are generally satisfied with their personal family life compared

“It's a great place to raise a family and have a high level of quality of life.”

to the global average of 79%. A total of 66% of expat parents also state that childcare options are numerous and easily available, while 64% say they do not struggle to afford childcare. When it comes to educational standards, over four in five parents (81%) say that the quality of education in Portugal is generally high.

It seems Portugal is the place to be for families, ranking an impressive 11th out of 50 countries for family well-being. Among expat parents, a significant majority of 96% agree that attitudes towards families are friendly overall. Almost all the expat parents (97%) say that children's safety is good, with another 96% rating their children's well-being positively. In addition to this, 78% of respondents consider the leisure activities for children to be satisfying. One British expat says, “it's a great place to raise a family and have a high level of quality of life”.

Russia



LIFE IN RUSSIA

	2018*		2017**
Overall Rank	54	▼ 4	50
Quality of Life	48	▼ 3	45
Ease of Settling In	58	▼ 4	54
Working Abroad	57		57
Family Life <small>out of 50 countries</small>	23	▲ 2	25
Personal Finance	42	▼ 20	22
Cost of Living	29	▲ 4	33

*out of 68 countries

**out of 65 countries

67% generally satisfied

EXPATS IN RUSSIA



Average age

40.2 years (versus 44.2 years globally)



Gender split

36% female

64% male



Relationship status

76% in a relationship

24% single



Top nationalities

10% US American
6% British
6% German
6% Indian

WORKING IN RUSSIA



Average working hours

43.6h / week for full-time jobs (versus 44.0h globally)



Top income groups

31% < \$12k

17% \$25–50k

16% \$12–25k



Employment statuses

19% manager

15% student

12% employee

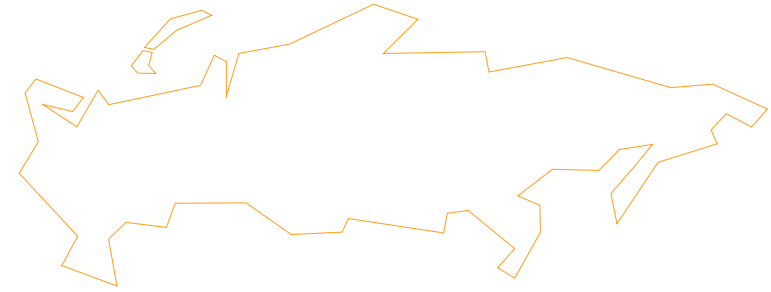
TOP REASONS FOR RELOCATING

#1 Moved for studies

#2 Moved for love

#3 Moved for partner's career **#3** Sent by employer

Language and Poor Weather Dampen the Mood in Russia



Russia performs well in the new Digital Life subcategory, and there is no shortage of childcare options, but expats struggle with the frosty welcome and difficult language.

TOP FINDINGS

- **Expats struggle to acclimatize to the Russian weather.**
- **Russia remains last in the Language subcategory.**
- **Almost nine in ten expats have easy access to high-speed internet.**
- **Expats lament the sluggish economy and low job satisfaction.**
- **Both childcare and education are affordable and easy to access.**

Weather Once Again Proves Tough for Expats

The infamous Russian weather is well and truly living up to expectation among expats — one US American expat draws attention to the “cold, dark winters” and adds that “the weather can be tough”, while a Malaysian expat claims that it is “intense and unpredictable”. Unsurprisingly, just 27% are satisfied with the Russian weather — compared to 61% of expats worldwide — and Russia ranks 59th for this factor for the second year running.

Expect a Frosty Reception and a Tough Language Barrier

Expats receive a welcome no warmer than the Russian winter. Only about half (55%) think that Russians have a friendly attitude towards foreign residents, eleven percentage points less than the global average of 66%.

For expats, the process of moving to and settling down in Russia seems to be exacerbated by the local language, which once again places last in the Language subcategory of the Ease of Settling In Index: about three-quarters (74%) say that learning the language is hard, and 62% of expats agree that living in Russia without knowledge of the language is difficult, with an Indian expat explicitly pointing out the “language barrier” and how “no one speaks English”. These findings are particularly striking when compared to the global averages of 45% and 39%, respectively.

“No one speaks English here.”

Keeping Pace with Global Digitalization

Russia performs above average in the new Digital Life subcategory and seems to be keeping pace with the rate of global digital development. Despite only a third of respondents saying that unrestricted access to online services such as social media is *very good*, compared to 58% worldwide, there are plenty of other positive things to

say about the Russian digital sphere. Access to high-speed internet at home, for instance, is very good, according to 59% of expats in Russia. An impressive 89% are generally satisfied with this factor, compared to just 75% of expats around the world.

Further, 92% of respondents agree that it is easy to get a local mobile phone number in Russia, and running out of cash is hardly a problem either: almost nine in ten expats (87%) say that paying cashless is easy.

Sluggish Economy, Poor Career Prospects, and Low Job Satisfaction

A third of expats bemoan the career prospects in Russia, and only 57% are satisfied with their job. This could potentially be linked to the apparent dissatisfaction with working hours: only just over half of the respondents (54%) could say that they were content with their schedule.

The heavily sanctioned Russian economy¹ also appears to be a big cause for concern. Just 40% rate the state of the economy well, 24 percentage points worse than the global average (64%). This is something expats also seem to be aware of prior to their move: only 41% of respondents say that they viewed the economy / labor market in a positive light when they were considering relocating to Russia.

“Education here is good.”

Plenty of Options for Childcare and Education

Expats with young families should have no trouble in finding both childcare and education options in Russia. Just over half of expat parents (56%) attest that childcare options are numerous and easy to get, and there is a similar positive view regarding education, where almost a quarter *completely* agree (23%), compared to 16% globally.

Importantly, it is not only the availability of childcare and education that is good in Russia but also the affordability. Only just under a quarter of respondents raising children in Russia (24%) are of the opinion that childcare is unaffordable, and a similarly small portion (26%) say the same about education. These numbers really stand out when compared to the opinions of expat parents worldwide, with 39% and 37%, respectively, stating that they are not affordable.

Russia also performs well in the Quality of Education subcategory — 70% of expat parents believe that the education system is good. In fact, education is also one of the main factors driving expats to Russia — over one in every five expats (21%) move there to go to university or school. A Colombian man in Saint Petersburg says that, as a father, “the quality of education for my kids is important for

me, and education here is good”.

Perhaps Russia's new best position of 23rd out of 50 countries in the Family Life Index can likewise be attributed to the emphasis and importance of family in Russian culture.² There is a consensus that family life is generally good, with almost eight in ten expat parents (77%) in agreement with this. Moreover, 81% say that there is no reason to worry regarding children's general well-being, a result that is on par with the global average.

Making Ends Meet Is a Struggle

Although the general cost of living appears low, with 55% generally satisfied compared to 51% globally, it seems that expats in Russia struggle to secure salaries that make ends meet. Only slightly above three-quarters (77%) say their disposable household income is enough or more than enough to cover everything they need in daily life, while 12% do not have *nearly* enough to cover costs.

Furthermore, almost a third (31%) are in the lowest household income bracket, with under 12,000 USD a year. Some of these figures could be explained by the high proportion of students, who represent 15% of respondents in Russia. The financial strife may also have a lot to do with location — 78% of expats in Russia live in either Moscow or Saint Petersburg, which rank 17th and 49th, respectively, out of 209 cities in the 2018 Mercer Cost of Living survey.³

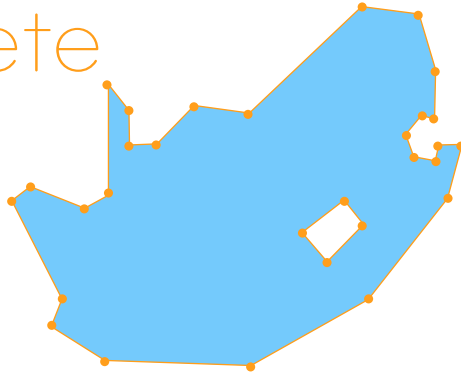
1 Reuters. "Russia in the doldrums?": new U.S. sanctions to weigh on recovery. 9 Apr 2018. <https://www.reuters.com/article/us-usa-russia-sanctions-economy/russia-in-the-doldrums-new-u-s-sanctions-to-weigh-on-recovery-idUSKBN1HG2IT>

2 Cultural Atlas. Russian Culture. <https://culturalatlas.sbs.com.au/russian-culture>

3 Mercer. Mercer's annual Cost of Living Survey finds Asian, European, and African cities most expensive locations for employees. 26 Jun 2018. <https://www.mercer.com/newsroom/cost-of-living-2018.html>

South Africa

Groete



LIFE IN SOUTH AFRICA

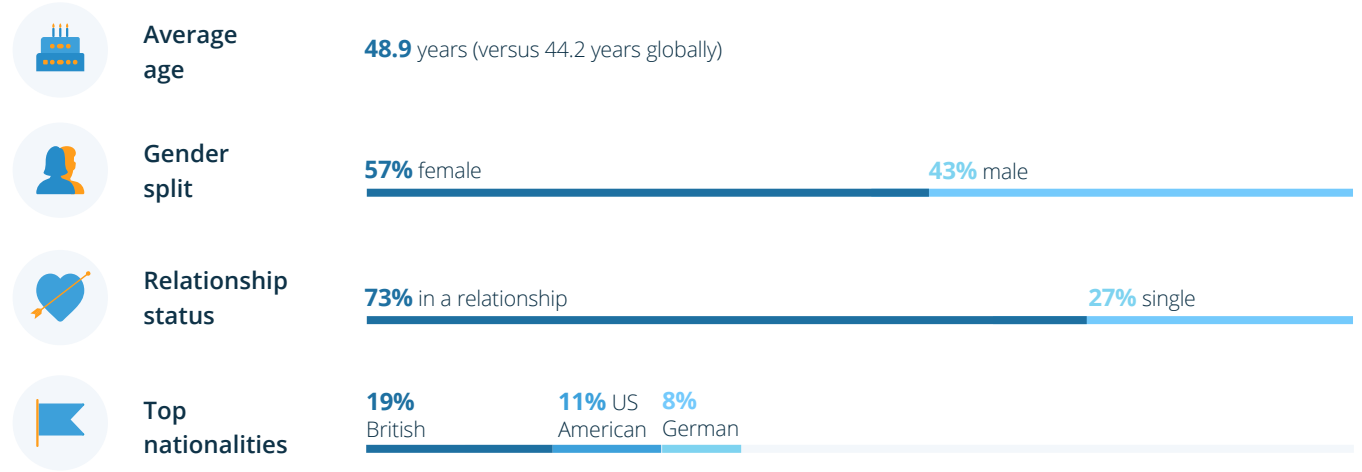
	2018*		2017**
Overall Rank	52	▼ 10	42
Quality of Life	54	▼ 5	49
Ease of Settling In	34	▼ 5	29
Working Abroad	54	▼ 7	47
Family Life <small>out of 50 countries</small>	32	▼ 13	19
Personal Finance	38	▲ 4	42
Cost of Living	24	▲ 1	25

*out of 68 countries

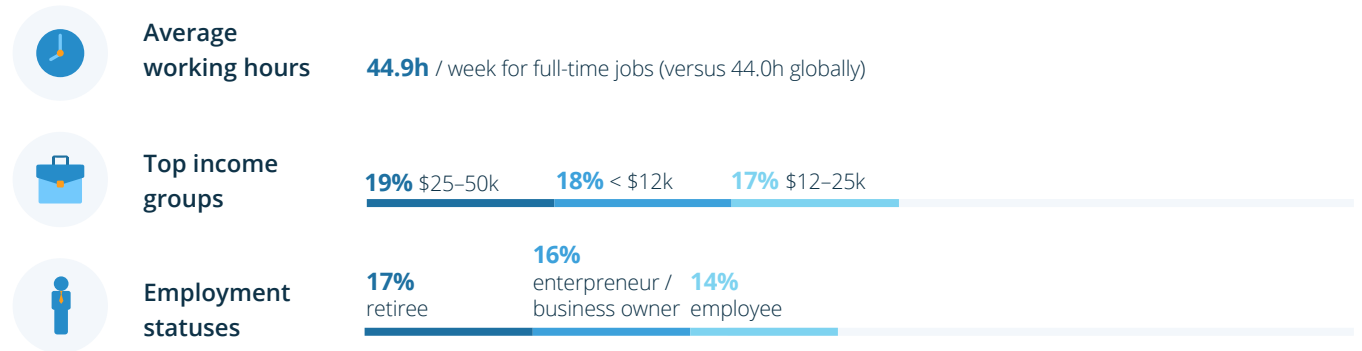
**out of 65 countries

75% generally satisfied

EXPATS IN SOUTH AFRICA



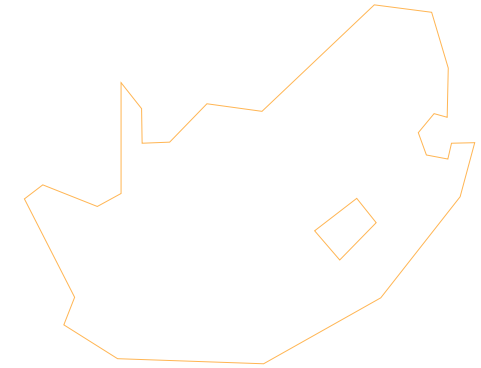
WORKING IN SOUTH AFRICA



TOP REASONS FOR RELOCATING

- #1 Moved for I♥ve
- #2 Sent by employer
- #2 Better quality of life

Relaxed & Friendly Come at a Cost



An unstable political environment and safety concerns cause hardship among expats in South Africa, though most are content with the pleasant climate and easy friendships.

TOP FINDINGS

- **92% are satisfied with the weather and climate.**
- **Safety and security remain a concern.**
- **Paying without cash is easy according to 91% of respondents.**
- **64% are generally happy with the cost of living.**

Among Highest Rated for Leisure, Worst for Safety & Security

From Johannesburg to Cape Town, South Africa is a country renowned for its sunny climate and scenic landscapes. A majority of expats in the country (83%) say it is a favorable destination for leisure, and over two-fifths (41%) would consider staying permanently. More than nine in ten expats (92%) rate the South African climate as generally good, and 82% say they considered the climate and weather as potential benefits before moving, helping place South Africa at 7th out of 68 countries in the Leisure Options subcategory. “The climate is one of the best in the world,” according to a Dutch expat, “and nature is beautiful and easily accessible.”

“*The climate is one of the best in the world, and nature is beautiful and easily accessible.*”

Safety and transportation, on the other hand, are not so highly regarded. More than half the expats (54%) are less than satisfied with the transportation infrastructure, and 55% report feeling unsafe. A Zimbabwean respondent agrees: “The safety of citizens is questionable. The crime rate in Johannesburg is quite high!” Concerns over safety may be due, in part, to a poor political climate: although three in ten remain neutral in their opinion, nearly half (48%) view the current political situation negatively, perhaps due to recent drastic changes in leadership.¹

Despite these wavering findings for the overall quality of life, South Africa’s digital life ratings are promising. More than eight in ten expats (84%) describe access to online services as quite good, and 91% say that paying without cash is easy.

¹ The Economist. South Africa’s ruling party is at war with itself. 30 Sep 2017. <http://www.economist.com/news/middle-east-and-africa/21729785-battleground-kwazulu-natal-south-africas-ruling-party-war-itself>

Friends and Language Cause Minimal Concern

What can make a move to South Africa difficult are the slightly less than average ratings in attitudes towards foreign residents: close to a quarter of respondents (23%) rate these negatively. Nevertheless, nearly six in ten expats (59%) say that making local friends in South Africa is generally pretty easy, compared to just 45% of respondents worldwide.

South Africa comes in at 28th out of 68 countries in terms of language. Nearly three-quarters of expats (74%) say that they can speak the local language at least fairly well, though it is worth pointing out that the survey was conducted in English, one of South Africa's eleven official languages.

Poor Economy and Low Job Market Expectations

In terms of economy and job security, South Africa is near the bottom at 62nd out of 68 countries. Very few expats (31% compared to a global average of 47%) say they considered the South African economy a potential benefit prior to relocating. Upon arrival and integration, 52% say that the economy is quite bad.

Expats report high unemployment rates, a poor current economic state, and overall instability. Working hours

are not considered bad, with an above-average 65% of expats rating them positively, and the work-life balance is satisfactory according to 63%, which is mostly on par with the global average of 61%.

Varying Opinions on Education but Excellent Childcare

In the Family Life Index, South Africa has fallen in the ranks from 19th in 2017 to 32nd in 2018. Although many expat parents in South Africa (40%) are dissatisfied to some degree with the availability of education options, childcare options appear to be extensive. Slightly more than six in ten expat parents (62%) say the latter are numerous and easy to get, compared to just 47% of expats with dependent children worldwide. Another 43% say childcare is affordable, which meets the global average.

Education, conversely, has more mixed reviews. More than half the expat parents in South Africa (51%) do not agree that education is easy to afford, though this could be correlated to the fact that 55% send their children to a local private school, compared to only 21% worldwide. Close to two-thirds (66%) at least consider the quality of the education good. An Austrian expat, however, points out "the low educational standards in rural areas".

"I don't like the low educational standards in rural areas."

More than eight in ten (83%) rate attitudes towards families as generally good, and only 5% report any fears regarding their children's health. However, expat parents are generally dissatisfied with child safety: 38% rate this factor negatively, compared to a global average of 10%.

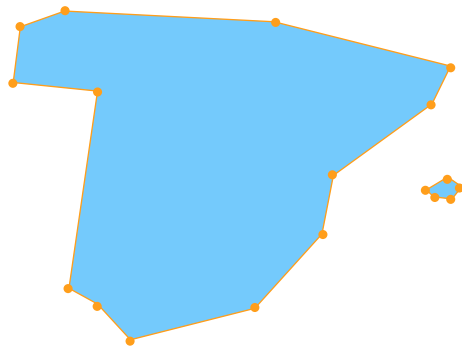
Finances Not a Major Concern with Favorable Cost of Living

Many expats thought about the financial situation of the country before moving, with 59% considering the cost of living in South Africa a potential benefit of relocating. Once in the country, 64% rate costs favorably. A British expat, for example, shares how the "cost of living on the lifestyle items I enjoy is great".

Two-thirds are generally satisfied with their financial situation, and 77% report having enough or even more than enough income to cover everything for daily living. The average annual income per household is generally lower than that of other countries, though, with over a third (35%) reporting an annual gross household income of less than 25,000 USD, compared to 27% of respondents worldwide.

Spain

Hola



EXPATS IN SPAIN



Average age

50.0 years (versus 44.2 years globally)



Gender split

56% female

44% male



Relationship status

62% in a relationship

38% single



Top nationalities

23% British

13% US American

7% German

LIFE IN SPAIN

	2018*		2017**
Overall Rank	8	▲ 2	10
Quality of Life	3		3
Ease of Settling In	7	▲ 7	14
Working Abroad	43	▲ 9	52
Family Life <small>out of 50 countries</small>	13	▼ 5	8
Personal Finance	39	▲ 2	41
Cost of Living	12	▼ 5	7

*out of 68 countries

**out of 65 countries

90% generally satisfied

WORKING IN SPAIN



Average working hours

42.2h / week for full-time jobs (versus 44.0h globally)



Top income groups

29% \$25-50k

22% \$12-25k

15% \$50-75k



Employment statuses

25% retiree

15% employee

9% looking for work

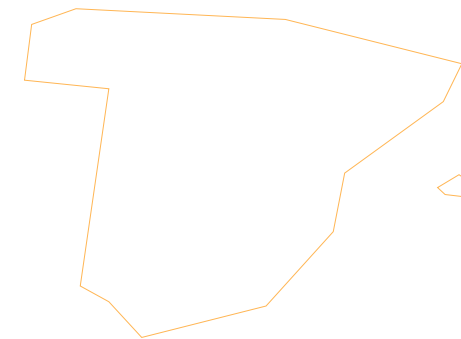
TOP REASONS FOR RELOCATING

#1 Better quality of life

#2 Moved for love

#3 Just wanted to live here

Sun, Sea, Sand, and the Good Life



Not only families feel welcome in Spain: expats in general find that the population is friendly towards foreign residents, and a large proportion considers the local language easy to learn.

TOP FINDINGS

- Spain ranks 8th out of 68 countries overall.
- The country is even in 3rd place for quality of life.
- Many expats choose to retire there.
- Less than half believe the economy is stable.
- Over nine out of ten parents are happy with family life.

Quality of Life: Spain Comes Out on Top

Spain comes in at an impressive 8th place out of 68 countries in the *Expat Insider 2018* survey. The country performs well in many indices, including quality of life, where it ranks 3rd out of 68 countries. Expats there are particularly happy with both the leisure activities available — 93% rate this factor positively — as well as the climate and weather: 96% are happy with this. In fact, over eight in ten (81%) agree that the quality of the environment, such as water and air quality, is by and large good.

The Spanish lifestyle and the quality of life on offer are key reasons why many choose to move to Spain: just over three in ten (31%) cite a better quality of life as the main reason for relocating. The destination is especially popular with

retirees: a quarter of the respondents in Spain cite their employment status as retired, this is 14 percentage points above the survey average of 11%.

“ I don't like the political instability of the last three years. ”

Further adding to the high quality of life in Spain is an excellent healthcare system: 86% of expats believe that the quality of healthcare is largely good, and a similar percentage (81%) agree with the statement that medical care is affordable. In addition to this, a vast majority of respondents (93%) rate personal

safety positively, while nine out of ten agree that Spain is generally peaceful. Although over half (55%) rate political stability positively (compared to the survey average of 63%), only 11% regard this factor as excellent — maybe partly a reflection of the Catalan independence crisis.¹ In the words of one expat from Panama: “I don't like the political instability of the last three years.”

¹ BBC News. Catalonia Crisis in 300 words. 22 Dec 2017. <http://www.bbc.com/news/world-europe-41584864>

Friendly Locals and a Language for All

When it comes to feeling at home in Spain, expats face few challenges settling in: 77% agree that it is generally easy to settle down in the country, compared to the global result of 59%. Over eight in ten state they feel largely at home in the local culture (81%) and believe that there is a friendly attitude towards foreign residents (83%). An even larger proportion of respondents (87%) also rate the general friendliness of the local population positively, a factor which 64% of respondents considered a potential benefit even before moving. Close to three-quarters (74%) are satisfied with opportunities for making friends, and just over six in ten (61%) do not struggle to make local friends, compared to the global average of just 45%.

Spain's impressive performance in the Ease of Settling In Index, ranking 7th out of 68 destinations, can also be linked to its local language. A majority of 65% believe that learning the language is generally easy compared to the global average of just 36%. Equally, well over six in ten (64%) state that they considered the language a potential advantage before their move to Spain.

Still Doubts Surrounding the Spanish Economy

One area where Spain performs somewhat poorly is career prospects and satisfaction: it ranks just 41st out of 68 countries in this subcategory. Even less impressive is Spain's result for economy and job security — it comes in at 54th

position out of 68 countries. Less than half the respondents (49%) agree that the Spanish economy is in a good state, compared to the global average of 64%. At the same time, just over a half (51%) rate job security positively.

However, seven in ten are at least satisfied with their work-life balance. According to one US American expat, "the people here in Spain work to live, and not live to work, like in the US. It's just a more relaxed and outgoing environment and I really enjoy that."

Despite doubts over the Spanish job market and economy, the cost of living is rated positively by over eight in ten respondents (81%). In fact, a majority of 66% state they considered this factor a potential benefit before moving. Although just over one in ten (13%) have a yearly household income of 100,000 USD or more (compared to the survey average of 24%), 78% agree that their disposable income is enough or more than enough to cover the cost of everyday life.

Families Feel Welcome and Children Are Safe

Families in Spain benefit from good availability and affordability of childcare and education. Just under two-thirds of expat parents (64%) agree that childcare options are generally numerous and easy to get — this is compared to the worldwide average of less than half (47%). In total, 62%

of parents state that childcare is affordable, while 67% say they do not struggle to afford education for their children.

When it comes to children's health, almost all parents (95%) rate this factor positively, with 94% stating that children's safety is generally good, and 97% agreeing that they are satisfied with their children's well-being in Spain. All in all, 96% agree that attitudes towards families with children are friendly, 69% even find attitudes *very* friendly. It is no surprise then, that a large majority of parents (93%) are satisfied with family life in Spain.

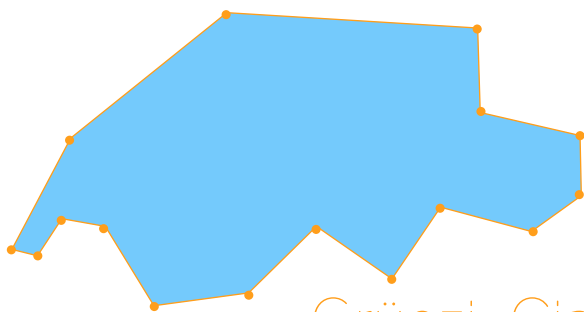
"The people here in Spain work to live, and not live to work, like in the US. It's just a more relaxed and outgoing environment and I really enjoy that."

Opportunity to Travel and Good Digital Infrastructure

Travel and transportation in Spain are rated well: over nine in ten (92%) regard the opportunity to travel positively, and 89% state that the transportation infrastructure is by and large good.

Expats are just as happy with Spain's digital infrastructure: just 3% disagree that there is unrestricted access to online services, while 91% say it is generally easy to get a local mobile phone number. Equally, almost nine in ten (89%) say they do not struggle to pay for things without cash, and four in five agree that it is easy to get high-speed internet set up.

Switzerland



Grüezi Ciao
Salut Allegra

LIFE IN SWITZERLAND

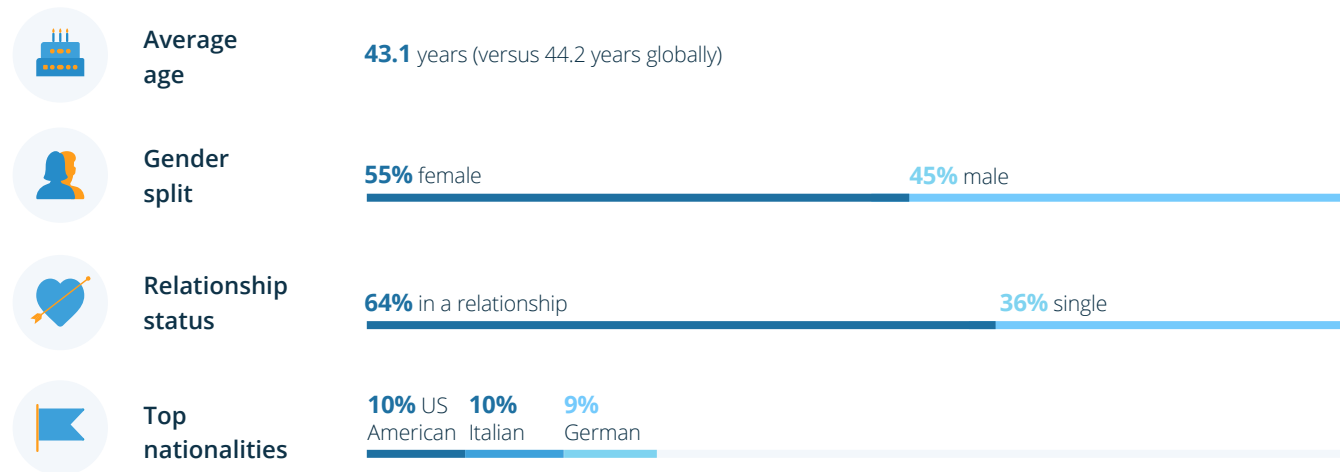
	2018*		2017**
Overall Rank	44	▼ 17	27
Quality of Life	9	▼ 1	8
Ease of Settling In	65	▼ 4	61
Working Abroad	20	▼ 7	13
Family Life <small>out of 50 countries</small>	34	▼ 7	27
Personal Finance	32	▼ 6	26
Cost of Living	67	▼ 3	64

*out of 68 countries

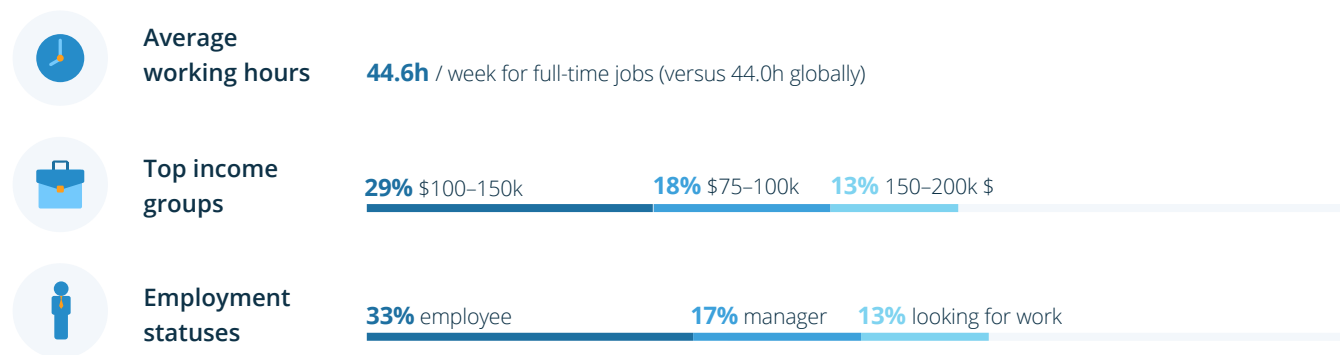
**out of 65 countries

78% generally satisfied

EXPATS IN SWITZERLAND



WORKING IN SWITZERLAND



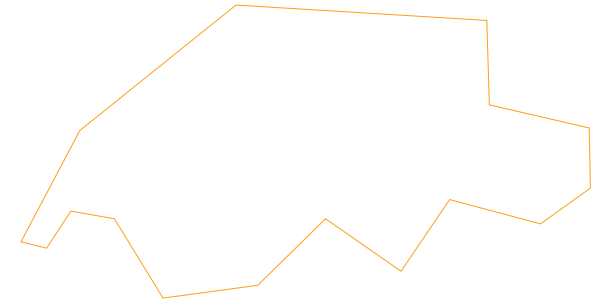
TOP REASONS FOR RELOCATING

#1 Found a job here

#2 Moved for love

#3 Recruited by local company

A High Quality of Life Comes at an Even Higher Price



Expats in Switzerland remain satisfied with their excellent quality of life but continue to face challenges settling in and adjusting to the high cost of living in the country.

TOP FINDINGS

- More than half find it hard to make local friends.
- Expats continue to feel safe and secure.
- Switzerland ranks second to last in the Cost of Living Index.
- Childcare is hard to find, but the quality of education is excellent.
- Respondents praise good transportation systems and digital services.

Ever More Dissatisfied

In comparison to 2017, Switzerland has fallen from 27th position (out of 65 countries) to 44th position out of 68 in the 2018 overall ranking. The drop comes as Switzerland falls across all the underlying indices.

Switzerland again performs particularly poorly in the Ease of Settling In Index, ranking in the bottom 5 for the third year in a row. In total, 37% of expats in Switzerland say they generally do not feel at home in the local culture, compared to a global average that is just under a quarter (24%). "It is very difficult to socialize," according to an Italian respondent, "if you don't know people you don't get anywhere."

While 45% agree that the Swiss are generally friendly towards foreign residents, the worldwide average is significantly higher at 66%. In fact, 62% of respondents in Switzerland say they find it difficult to make local friends, compared to

the worldwide average of just 36%. It is unsurprising then that over half of the respondents (53%) claim they are friends with mostly other expats.

The Good Life: Safe, Clean, Healthy

The one index in which Switzerland has consistently ranked in the top 10, scoring a 9th place in 2018, is the Quality of Life Index. The country ranks second in terms of safety and security, with almost all respondents (96%) rating the level of personal safety as generally good. This feeling of personal safety may be linked to the perceived level of political stability in the country: just under three-quarters (73%) give this factor the best possible rating. Equally, 95% consider Switzerland to be generally peaceful.

Other factors which contribute to Switzerland's excellent position in the Quality of Life Index include the country's general climate and environment. Not only are 97% of expats

"It is very difficult to socialize, if you don't know people you don't get anywhere."

generally satisfied with the quality of the environment, such as air and water quality, 63% also consider the climate and weather to be favorable. Or as a British respondent sums it up: “I love being really close to nature. I like that the quality of life here is good for nearly everyone. Healthcare is expensive, but it is excellent.”

“The quality of life here is good for nearly everyone. Healthcare is expensive, but it is excellent.”

In terms of health and well-being, 78% rate the quality of medical care in the country as generally good, and over two in five (42%) go so far as to call it excellent, compared to 29% of expats worldwide. However, it seems that quality comes at a cost, with almost half (45%) believing healthcare in Switzerland to be unaffordable, in comparison to not quite a quarter of respondents (24%) globally.

Impressed with Travel and Technology

On the upside, it seems respondents benefit from both the transportation and digital infrastructure of Switzerland. The majority (91%) agrees that the country offers generally unrestricted access to online services.

With half the respondents living in Switzerland’s three largest cities, Zurich (21%), Geneva (17%), and Basel (12%), it is perhaps unsurprising that three-quarters consider the transportation infrastructure in the country *very good* in

comparison to the worldwide figure of just over one-third (36%). Given Switzerland’s central geographic position in Europe, it is also easy to understand why 93% find the opportunity to travel good.

Benefits of a Strong Economy

Switzerland has one of the lowest unemployment rates in Europe¹ and consistently ranks in the top 5 of the Index of Economic Freedom² — it seems that

the country does live up to its reputation as an economic powerhouse. Ranking 20th out of 68 in the Working Aboard Index, 93% believe the state of the Swiss economy to be generally good, with just over three-fifths of expats (61%) reporting they considered the economy and/or labor market a potential benefit before they moved to the country. The main fields of employment in Switzerland include IT (14%), finance (11%), and healthcare (10%), and 59% state they are generally happy with their work-life balance. Some 85% of working respondents are in full-time and 17% in managerial positions.

Life en Suisse Doesn’t Come Cheap

Failing to improve its performance, Switzerland ranks 67th out of 68 countries in the Cost of Living Index. This result is hardly surprising given that Swiss cities regularly feature

among the most expensive worldwide.³ A majority of 65% consider the cost of living in Switzerland to be generally bad. However, this was hardly a surprise to respondents, with a total of three out of five saying they considered this a potential disadvantage even before moving to the country.

It is a good thing then that expats in Switzerland also benefit from an above average household income, with 60% reporting a gross yearly household income of 100,000 USD or more, in comparison to the survey average of just under a quarter (24%). In general, Switzerland ranks 32nd in the Personal Finance Index: 70% of expats said they are generally satisfied with their financial situation, with just over a fifth (21%) saying their disposable income is generally not enough to cover the costs of everyday life, a result that is close to the global average of 22%.

Expensive Childcare, Top Education

Switzerland ranks 34th out 50 countries in the Family Life Index. The results reflect expat parents’ views that especially childcare in the country is both generally hard to find (61%) as well as somewhat unaffordable (74%). Views on the availability (28% negative ratings) and affordability (30%) of education are not perfect either. However, 81% consider the quality of education to be generally good, and 43% even say it’s excellent. Over half of expat parents in Switzerland (56%) send their children to a local state school.

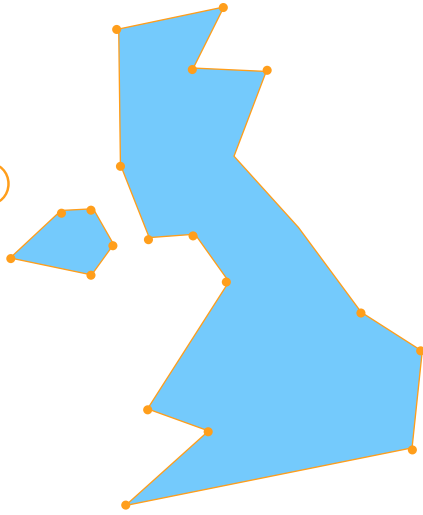
¹ Statista. Unemployment Rate in Switzerland. <https://www.statista.com/statistics/263707/unemployment-rate-in-switzerland/>
² Statista. Unemployment Rate in EU Countries. <https://www.statista.com/statistics/268830/unemployment-rate-in-eu-countries/>

² The Heritage Foundation. 2018 Index of Economic Freedom. Switzerland. <https://www.heritage.org/index/country/switzerland>

³ Mercer. Mercer’s annual Cost of Living Survey finds Asian, European, and African cities most expensive locations for employees. 26 Jun 2018. <https://www.mercer.com/newsroom/cost-of-living-2018.html>

UK

Hello



LIFE IN THE UK

	2018*		2017**
Overall Rank	59	▼ 5	54
Quality of Life	45	▼ 4	41
Ease of Settling In	48	▼ 4	44
Working Abroad	44	▼ 15	29
Family Life <small>out of 50 countries</small>	37	▼ 3	34
Personal Finance	62	▼ 3	59
Cost of Living	56	▲ 2	58

*out of 68 countries

**out of 65 countries

65% generally satisfied

EXPATS IN THE UK



Average age

41.8 years (versus 44.2 years globally)



Gender split

62% female

38% male



Relationship status

63% in a relationship

37% single



Top nationalities

10% US American
8% German
7% Italian

WORKING IN THE UK



Average working hours

42.1h / week for full-time jobs (versus 44.0h globally)



Top income groups

30% \$25–50k

20% \$50–75k

14% \$12–25k



Employment statuses

40% employee

13% manager

7% looking for work

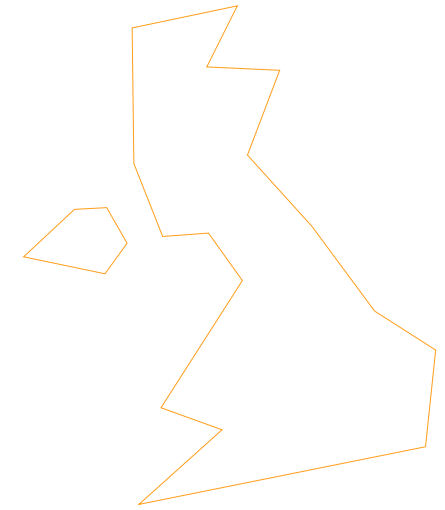
TOP REASONS FOR RELOCATING

#1 Found a job here

#2 Moved for love

#3 Moved for studies

A Case for the Blues: An Expensive and Gloomy Life



The United Kingdom continues to be on a downward trend, landing among the bottom 10 for the first time.

TOP FINDINGS

- Only 3% of respondents rate the weather as very good.
- The UK has a high cost of living and less than ideal childcare costs.
- The local population is particularly unfriendly, according to expats.
- A fifth of expats do not feel at home and doubt they ever will.

A Poor Quality of Life: From Weather to Personal Happiness

People love to talk about the weather; however, among expats in the UK, these conversations don't seem to be overly positive. Only 3% of all expats living in the UK rate the local climate and weather as very good, and 57% even considered weather a potential disadvantage before moving. "Winter days are gloomy," according to a US American expat, "there's no sun all day and only about six to seven hours of daylight. The UK is, after all, an island in the North Atlantic, so there is not much sunshine at times."

Global rankings for personal happiness are similarly unsatisfactory, with the UK coming in at 64th place out of 68 countries in this subcategory. Only 13% of expats report

being very happy with their life (globally: 21%).

In addition to general happiness, health and well-being seem to contribute to a poor quality of life as well. The cost of healthcare in the United Kingdom is not much of a concern among expats, as 65% rate it as generally good.

The quality of medical care, on the other hand, leads to more divided opinions, with only about half the respondents (55%) being satisfied with this factor.

In a post-Brexit-referendum world, the United Kingdom remains divided.¹ Personal

safety and political stability for expats seem to suffer, too, possibly as a result: the UK ranks 49th out of 68 in the Safety & Security subcategory. "Brexit and extremist behavior are changing a once very open and welcoming country," according to one Italian expat.

"Brexit and extremist behavior are changing a once very open and welcoming country."

¹ VOA. Research Reveals Divided, Polarized Britain After Brexit. 31 January 2018. <https://www.voanews.com/a/research-reveals-divided-polarized-britain-brexit/4233174.html>

The United Kingdom scores well above average in the new Digital Life subcategory, though, ranking 15th out of 68 countries. More than seven in ten expats (73%) say that the availability of administrative or government services online is generally good, and fewer than 2% of expats say that it is hard to pay without cash.

Locals as Unfriendly as the Weather?

Feeling at home in a new country can be a tough task. Although one in five expats completely agrees that getting used to the local culture is easy in the UK, 20% say they do not feel at home there and do not think they ever will, five percentage points more than the global average. In the words of an Australian expat: “The English seem unwilling to welcome and socialize with outsiders. They’ll even tell you that’s the case to your face. They’ll tell you it’s an English thing!”

Whether or not the friendliness of locals contributes to expats feeling out of place is unclear: though responses are mixed, nearly three in five (59%) say the local population is generally friendly. The global ranking, however, places the United Kingdom at 56th out of 68 in the Friendliness subcategory. Nearly three in ten expats (28%) rate local attitudes towards foreign residents as generally bad.

An Average Destination for Working Expats

The United Kingdom may not be a top choice for expats who consider moving for work: in the Career Prospects &

Satisfaction subcategory, the UK ranks 32nd out of 68, and 20% are unsatisfied with their career prospects.

Job security ratings are mixed: 22% are dissatisfied and 61% are generally satisfied with the job security that the United Kingdom offers. More than half (56%) considered the economy and/or the labor market a potential benefit before moving. After settling in, 58% of expats rate the state of the economy as generally good — a slightly below-average result (globally: 64%).

Ranking 47th out of 68, the United Kingdom is not a top-scorer when it comes to work and leisure. Interestingly enough, expats in the UK work fewer full-time hours per week (42.1 hours) than the global average (44.0 hours) — but nearly one in four (23%) are still dissatisfied with their work-life balance.

Not the Most Affordable for Raising a Family

Only 14% of expat parents completely agree that education is easy to afford in the United Kingdom. While the quality of education receives 73% positive ratings, costs seem to be troublesome.

The cost of childcare also appears to be an issue for expat parents in the UK, with 39% thinking that childcare is very hard to afford. Compared to the global 43% who agree that childcare is easy to afford, only 15% of expat parents in

the UK also agree. For one Romanian expat, the “cost of childcare before school is more than the monthly rent”.

Despite concerns over the cost of education and childcare, children’s safety and health are not major causes of worry for expat parents in the UK. Nearly four in five (79%) say that their children’s health is good, and 76% say the same about child safety.

The UK’s Not Easy on the Wallet

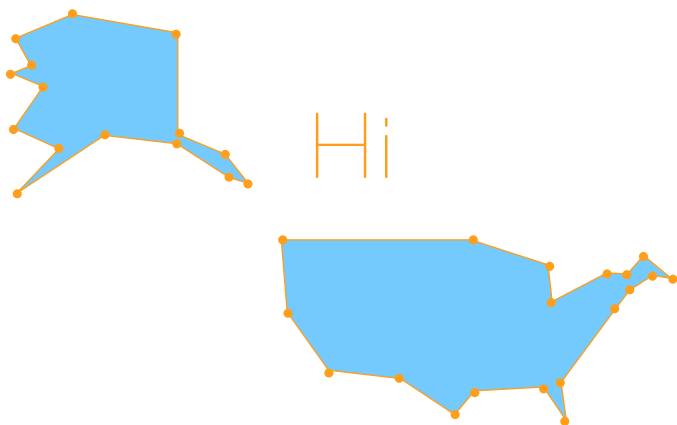
In fact, the UK is one of the more expensive expat destinations — nearly half the respondents (47%) actually considered the cost of living to be a potential disadvantage before moving.

Around two in five respondents (38%) live in London, which may help explain high costs. Still: 50% rate the cost of living as generally

bad. Disposable household income also scores quite poorly, with only 5% reporting they have a lot more than enough to cover everything needed for daily life. Overall, the UK ranks near the bottom of the Personal Finance Index (62nd). “The cost of living in the UK, and particularly in London, is becoming more and more expensive,” according to a Slovakian expat.

“*The cost of living in the UK, and particularly in London, is becoming more and more expensive.*”

USA



LIFE IN THE USA

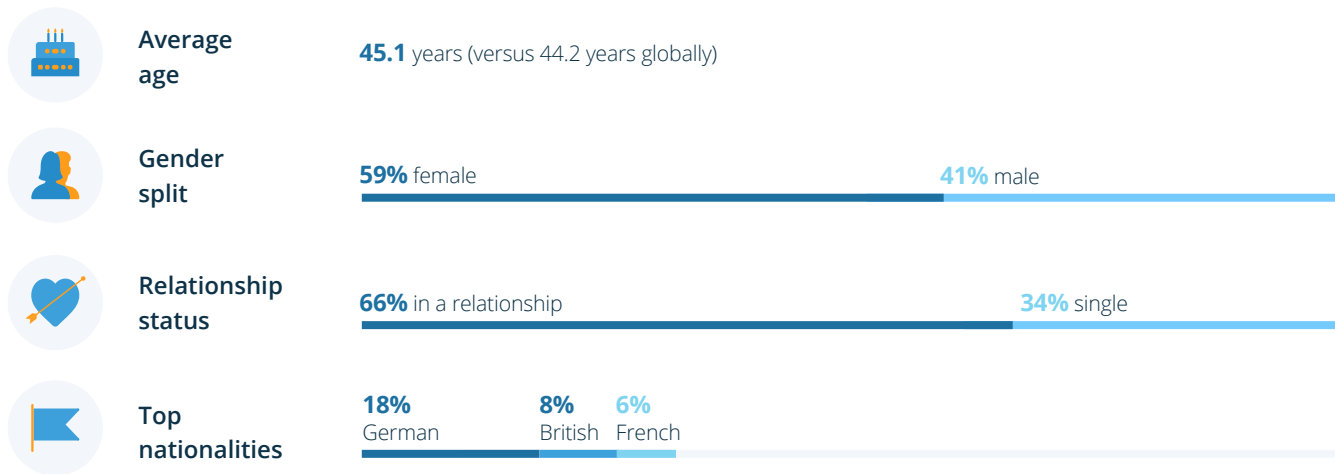
	2018*		2017**
Overall Rank	47	▼ 4	43
Quality of Life	47		47
Ease of Settling In	33	▼ 5	28
Working Abroad	31	▼ 3	28
Family Life <small>out of 50 countries</small>	40	▼ 4	36
Personal Finance	46	▼ 9	37
Cost of Living	46	▲ 5	41

*out of 68 countries

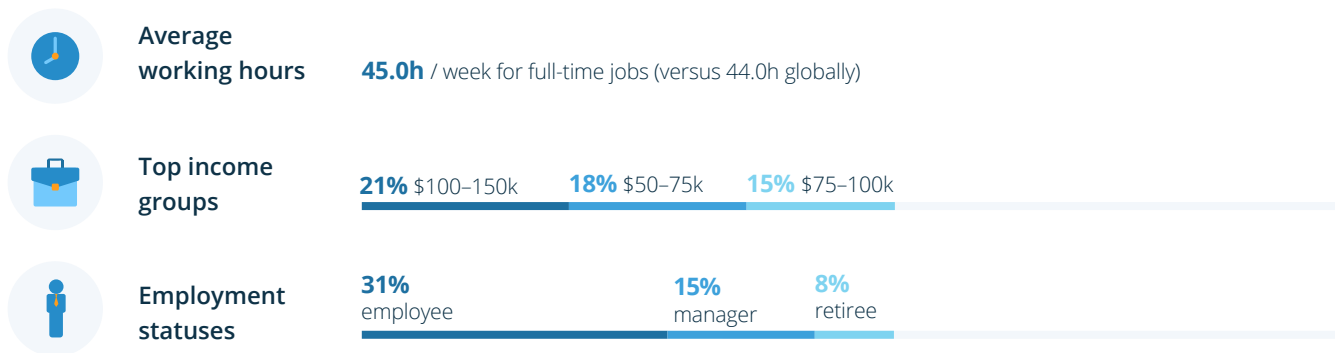
**out of 65 countries

74% generally satisfied

EXPATS IN THE USA



WORKING IN THE USA



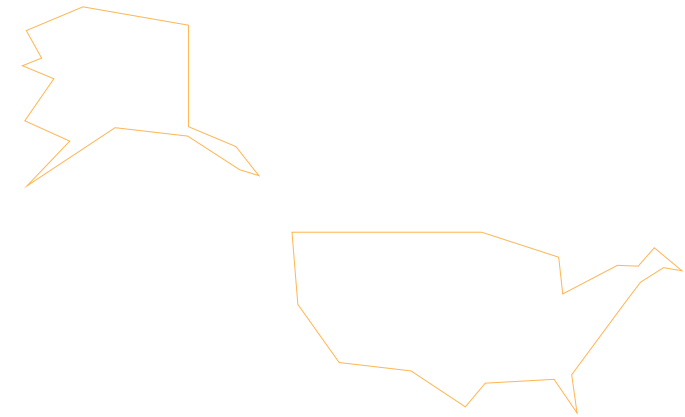
TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Sent by employer

#3 Moved for partner's career

Excessive Costs Continue to Concern Expats



Despite a warm welcome and strong career prospects, expats are still not convinced by the “American Dream”, as expensive healthcare and high costs of living prevail.

TOP FINDINGS

- **Expats struggle to understand and afford healthcare.**
- **63% feel at home in the local culture.**
- **Career prospects are rated positively by 67%.**
- **Expat parents fear for their children's safety.**
- **27% feel their household income is not enough.**

The American Dream Comes at a Price

Ranked 44th for personal happiness, the USA does not appear to be living up to the notion of the “American Dream”. Healthcare continues to be a prime concern for expats, as only 19% rate the affordability of healthcare positively, 40 percentage points less than the global average. Prior to moving to the USA, 36% of expats considered the healthcare standards to be a potential disadvantage.

A Swedish expat complains about their “difficulty understanding the healthcare system and the lack of available public transportation, which makes you very dependent on cars”. In fact, 44% of expats who have lived in the USA for less than two years say it is not easy to understand the healthcare system at all (vs. 13% globally). Similarly, more than two-fifths of expats (41%) rate the local transportation infrastructure badly — almost double the global average of 22%.

As for political stability, expats have not seen much change there, as the USA ranks 51st for political stability, down two places since 2017. Only 45% are satisfied with the country's political stability, compared to 63% rating this positively across the world.

“*There are ample opportunities for personal and career growth.*”

Digital Life Made Easy

The USA ranks among the top 10 for digital life: expats appear to be extremely satisfied with the online services and digital infrastructure available. More than seven in ten (74%) say that paying without cash is *very* easy in the USA, compared to only 48% worldwide. Expats are also satisfied with the unrestricted access to online services, as three-quarters say this is excellent, compared to only 58% who feel the same way globally. An Irish expat says he is happy that he has “liberty, freedom” and can “say what I like on the internet”.

Locals Make Expats Want to Stay

Expats feel welcome in the USA, with 63% saying they feel at home in the local culture. When describing their friends, close to a quarter of expats (24%) state they are mostly friends with locals. A German expat finds US Americans to be “very positive, optimistic, and hands on”, going on to say they believe “everything is possible if you make an effort”. With such a warm welcome, 43% of expats say they could see themselves staying in the USA forever.

Knowledge of the local language may also help, as three in ten expats do not agree at all that it is easy to live in the USA without English language skills, compared to only 16% globally. Luckily, two-fifths agree completely that English is easy to learn. The *Expat Insider* survey was conducted in English, though, so results here may be biased.

Expats See Opportunity in the Labor Market

Prior to moving to the USA, 59% of expats considered the economy and labor market to be a potential benefit of relocating there. Two-thirds of expats are satisfied with their career prospects, twelve percentage points more than the global average (55%). A German expat highlights that there are “ample opportunities for personal and career growth”. Similarly, 68% of expats say they are satisfied with their job

overall. However, 27% of expats are unsatisfied with their work-life balance. The average full-time working week is one hour longer in the USA than across the world (45.0 vs. 44.0 hours per week, respectively).

“Having children is a challenge cost-wise, as the most important expenses (education and healthcare) are exorbitant compared to other locations.”

Expat Parents Forced to Dig Deep into Their Pockets

The USA narrowly escapes the bottom 10 in the Family Life Index, ranking 40th place out of 50 countries. Expat parents are noticeably more dissatisfied with family life in general than the global average (15% vs. 9%, respectively). Despite being fairly happy with the quality of education — 65%

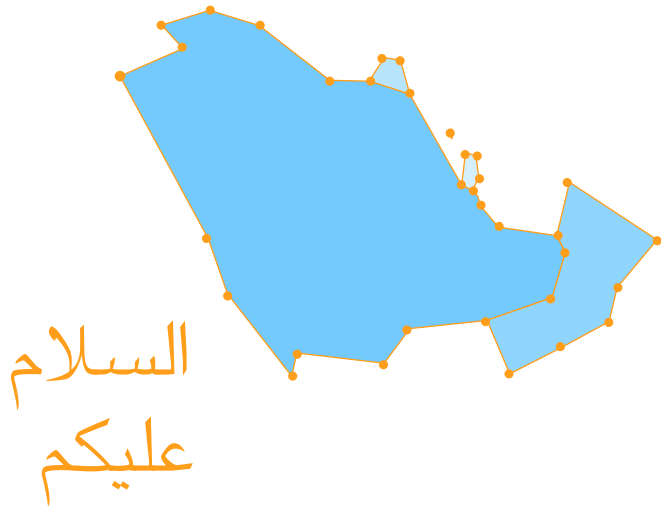
of expat parents in the USA rate this positively — parents are extremely dissatisfied with the costs. Six in ten disagree that education is easy to afford, while only 37% of expat parents feel this way globally.

A similar trend exists in terms of childcare: four in ten say childcare options are numerous and easily available, compared to a global average of 47%. Moreover, a staggering 72% of expat parents do not agree they are easy to afford. A Canadian expat states that “having children is a challenge cost-wise, as the most important expenses (education and healthcare) are exorbitant compared to other locations”. When it comes to their children’s safety, only 17% of respondents think this is very good in the USA, 27 percentage points less than the global average (44%).

High Salaries Met with Higher Costs

Close to half the expats in the USA (45%) state they have a yearly household income of 100,000 USD or more, compared to only 24% who say the same globally. In fact, almost a third of working expats (32%) say their income is a lot higher in the USA than it would be in their home country. However, only 73% feel their disposable income is enough or more than enough to cover everything they need for daily life, less than the global average (78%). A Zimbabwean expat complains “the cost of living is high and there is a need for a second income”. Close to four in ten expats (38%) rate the cost of living poorly.

GCC States



LIFE IN THE GCC STATES

	Bahrain	KSA	Kuwait	Oman	Qatar	UAE
Overall Rank	1	67	68	31	38	40
Quality of Life	20	67	68	37	42	25
Ease of Settling In	1	67	68	16	41	26
Working Abroad	1	66	64	39	35	46
Family Life	7	49	48	42	27	31
Personal Finance	22	31	50	24	30	59
Cost of Living	25	39	59	35	62	55

In total, 68 countries were ranked. The Family Life Index only includes 50 countries.

EXPATS IN THE GCC STATES



Average age
41.8 years



Predominant gender
61% male



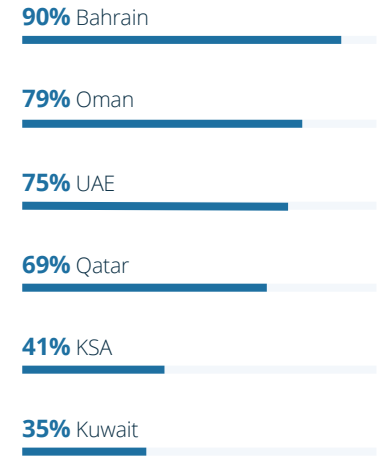
Top nationality
17% Indian



Employment status
31% employee

	Bahrain	KSA	Kuwait	Oman	Qatar	UAE
Average age	42.2 years	42.6 years	40.9 years	40.5 years	41.7 years	41.5 years
Predominant gender	51%	77%	57%	54%	58%	55%
Top nationality	29%	9%	11%	37%	18%	16%
Employment status	25%	32%	34%	20%	39%	33%

SATISFACTION LEVEL



Steady Finances Come at Cost of Poor Quality of Life



First overall in the *Expat Insider 2018* survey, Bahrain is the stand-out performer. Despite stronger-than-average personal finances, expats in the Gulf States struggle with poor job satisfaction and high costs.

TOP FINDINGS

- **Expats in Bahrain settle in seamlessly and enjoy working abroad.**
- **Oman is the most peaceful nation among the GCC States.**
- **Five out of six GCC States are in the bottom 10 for online freedom.**
- **The UAE is ranked highest for personal safety among the GCC States.**
- **Kuwait and Saudi Arabia slip to the last two places in the overall ranking.**

Safety & Security Good, but Expats Bemoan Leisure Options

In terms of quality of life, the Gulf States represent a truly split picture. Bahrain and the UAE offer an above-average quality of life, ranking 20th and 25th, respectively. However, at the opposite end of the spectrum are Saudi Arabia (67th) and Kuwait (68th), which provide the worst quality of life among all 68 countries included in the survey.

The region struggles to perform well in the Health & Well-Being subcategory: the best-performing country is Bahrain, ranking 25th overall, while Kuwait comes second to last.

The best and most affordable healthcare in the region can be found in Qatar, where 64% of expats say that the healthcare is affordable, and seven in ten attest to its high quality. These results are tempered by Qatar's 50th rank for the quality of the environment, though. Oman is the GCC States' standout performer for this factor, with more than

eight in ten (81%) rating the environmental quality well.

Safety & Security is undoubtedly the Gulf States' strongest subcategory, although there is again a big disparity between Saudi Arabia and Kuwait and the other countries in the region. The UAE (9th) and Oman (10th) both rank in the top 10. An impressive 61% of expats in Oman give the political stability the best possible rating, while an almost unrivaled 94% of respondents attest to the peacefulness of the country. In the words of an Indian expat in Oman: "It is a peaceful and easy-going country, with tremendous natural beauty and super friendly people."

"Oman is a peaceful and easy-going country, with tremendous natural beauty and super friendly people."

These results stand out against the respective global averages of 30% and 78%. Similarly to Oman, expats in the UAE rate the political stability very highly (10th), but the UAE stands out particularly for personal safety, with 97% of expats feeling safe. Both Bahrain and Qatar also rank

comparatively well in the same subcategory, placing 23rd and 21st, respectively.

When it comes to the new Digital Life subcategory, the results vary even more. Along with Bahrain (12th), which leads the GCC States in all single factor rankings, Qatar (28th) and the UAE (37th) appear to be the most digitally connected countries in the region. Except for Kuwait, the Gulf States perform well for the availability of administrative/government services online. Bahrain leads the way, ranking 7th for this factor, while the UAE and Qatar are not too far behind in 11th and 13th place, respectively. Kuwait has the lowest availability of such services out of the GCC States, with 48% negative ratings.

In most of the Gulf States, online freedom seems heavily restricted. The one outlier is again Bahrain, placing a still rather unspectacular 49th out of 68 countries regarding the unrestricted access to online services (e.g. social media). The remaining five Gulf States, Oman (62nd), Kuwait (63rd), Qatar (64th), the UAE (65th), and Saudi Arabia (67th) all rank in the bottom 10 for this factor. A Lebanese expat in Saudi Arabia claims that these restrictions don't just apply to digital life, but rather in "all aspects of life".

Finally, results in the Travel & Transportation subcategory are generally poor, with only the UAE (13th) in the top half of the ranking and Saudi Arabia and Kuwait once again second to last and last.

“There are restrictions in all aspects of life in Saudi Arabia.”

Bahrain Provides Best Family Life

In the Family Life Index, Saudi Arabia and Kuwait place 49th and 48th out of 50 ranked countries, while Oman doesn't do much better, ranking 42nd. Bahrain (7th) is the only Gulf country to make it into the top 10, while Qatar (27th) and the UAE (31st) perform slightly below average.

Bahrain (3rd) leads the way in the Quality of Education subcategory, followed by Qatar in a respectable 14th place. Parents rate the quality worst in Saudi Arabia (48th), where almost two in every five (39%) are dissatisfied, compared to 16% worldwide. Similarly, only 36% of expat parents are satisfied with education options in the country in general, compared to a global average of 67%. In Kuwait, this figure is even lower with 33%. The same can be said about childcare options, with just 39% satisfied in Saudi Arabia and just 36% in Kuwait.

Across the region, performance is similarly split regarding family well-being. Bahrain (8th), the UAE (21st), and Qatar (23rd) are all found in the top half, with parents there particularly appreciating the local attitude towards families with children (87–95% satisfied vs. 83% globally) and the safety of their children (57–65% give the best possible rating).

Household Income Enough to Cover Costs

In all six Gulf States, finances were among the three most

important reasons for expats to move there. However, only four out of the six perform moderately well in the Personal Finance Index, while the gap between the better performing countries and the region's poorest performers remains large.

Bahrain and Oman lead the GCC States, ranking in 22nd and 24th place out of 68 countries. Qatar (30th) and Saudi Arabia (31st) do not fare too much worse, and certainly much better than Kuwait, which comes in 50th.

The UAE ranks only 59th and is as such in the bottom 10. Only 57% of respondents there are satisfied with their

financial situation, compared to 67% globally, and more than a quarter (26%) say that their disposable household income isn't enough to cover everything needed for daily life. An expat from the Philippines adds that in the UAE, "the salary is not really enough to sustain daily living".

“The salary is not really enough to sustain daily living in the UAE.”

Bahrain Is the Perfect Fit for Expats

Expats in Saudi Arabia and Kuwait find it harder to settle down than anywhere else, with the countries ranked 67th and 68th in the Ease of Settling In Index. Qatar also performs poorly in 41st position. In the Feeling at Home subcategory of this index, Saudi Arabia is the worst-performing country overall. Not even a quarter of expats (24%) believe that it is easy to settle down there, compared to a global average of 59%, and over half (51%) say that it is difficult to get used to

the local culture. This is a significantly larger share than the global average of 21%. The same problems are evident in Kuwait, where just a quarter of respondents say they feel at home in the local culture, compared to 60% of respondents worldwide.

The process of settling in can be helped by making new friends and being surrounded by friendly people, two factors which expats in Kuwait and Saudi Arabia have extreme difficulty with. Almost two-thirds of respondents in Kuwait (65%) say that making local friends is difficult, while 44% are not satisfied with the opportunities to make new friends in general. Respondents in Saudi Arabia attest to the same difficulties, albeit to a lesser extent, with 57% and 35%, respectively. The significance of these figures becomes clear when compared with the respective global averages of 36% and 25%.

The results of Saudi Arabia and Kuwait, which slip down to the last two places in the *Expat Insider 2018* survey,¹ couldn't contrast more with those of Bahrain, which places first overall in the Ease of Settling In Index, followed by Oman in 16th and the UAE in 26th place. Bahrain ranks first or second in all of the subcategories of the index. "Bahrain is a good median between eastern and western cultures," shares a British expat. More than eight in ten expats (81%) find it easy to settle down in the country, for example,

"Bahrain is a good median between eastern and western cultures."

compared to 59% worldwide. For more information on Bahrain's results in this index, please refer to the respective article.²

When it comes to learning and/or getting by without the local language, four of the six states place inside the top 15: Bahrain (1st), the UAE (6th), Qatar (13th), and Oman (14th). Although not spectacular, Kuwait (43rd) and Saudi Arabia (49th) perform markedly better in the Language subcategory than in many other subcategories of the survey.

Moving for Work but Not Enjoying Their Job

Globally, 40% of expats cite work or their partner's career as the main motivation for their move abroad. However, in the Gulf States, 50% or more expats in each individual country say the same. Apart from Bahrain, which places first in the Working Abroad Index,³ there is clear dissatisfaction among expats in the Gulf States regarding their working life, though. Qatar (35th), Oman (39th), and the UAE (46th) all perform below average, with Kuwait and Saudi Arabia once more at the back of the pack in 64th and 66th place, respectively.

Over a third of respondents in Saudi Arabia (35%) are dissatisfied with their jobs, compared to 18% of expats

worldwide, while satisfaction levels among expats in Oman (62%), Qatar (59%), the UAE (57%), and especially Kuwait (46%) all fall below the global average of 65%.

Overall job satisfaction across the region is low, however, overall job security is even worse: Bahrain remains the only haven of job stability in the region, with seven in ten expats saying that they feel secure in their job compared to 59% worldwide. All five remaining Gulf States rank inside the bottom 15 countries for this factor.

1 see pp. 14–16: The Best & Worst Places for Expats
 2 see pp. 40–42: There's No Place Like Home
 3 see pp. 49–51: The Best (and Worst) Places for Working Abroad

Oceania



LIFE IN OCEANIA

	Australia	New Zealand
Overall Rank	12	11
Quality of Life	8	11
Ease of Settling In	19	22
Working Abroad	13	10
Family Life	17	10
Personal Finance	40	58
Cost of Living	50	54

In total, 68 countries were ranked. The Family Life Index only includes 50 countries.

EXPATS IN OCEANIA



Average age
47.0 years



Predominant gender
61% female



Top nationality
16% British



Top reason for relocating
21% better quality of life

Australia

46.5 years

59%

12%

22%

New Zealand

48.0 years

66%

23%

20%

SATISFACTION LEVEL

82% New Zealand

80% Australia

First-Class Quality of Life with a Stable Economy



Expats in New Zealand and Australia are happy with the quality of life and work-life balance on offer. But it is not all plain sailing: the cost of living in both countries continues to be rated poorly.

TOP FINDINGS

- It's very difficult to live there without speaking the local language.
- Over nine out of ten expat parents rate children's safety positively.
- Both countries are in the top 15 for quality of life and working abroad.
- New Zealand ranks 5th for digital life.
- Expats in both countries experience a high cost of living.

Expats Ease into Life Down Under

When it comes to the overall ranking, Australia is in fact one of 2018's biggest winners:¹ it has improved across all the main indices, including the Ease of Settling In Index, where it moved into the top 20, from 31st in 2017 to 19th in 2018.² New Zealand comes in only slightly behind Australia in 22nd position for ease of settling in.

Over seven in ten respondents agree that it is generally easy to settle down in Australia (72%) and New Zealand (74%), while a similar percentage state that they do not struggle to get used to the local culture. A significant proportion of expats in Australia and New Zealand (38% and 31%, respectively) have even acquired local citizenship in their respective host country since moving. In addition, more than half believe that it is

easy to make local friends (55% in Australia, 53% in New Zealand), with over three-quarters rating attitudes towards foreign residents positively (76% and 79%, respectively). One French expat shares how they "have been astonished by the people in Australia, their kindness and welcoming attitude everywhere and anywhere".

"I have been astonished by the people in Australia, their kindness and welcoming attitude everywhere and anywhere."

However, both Australia and New Zealand perform badly when it comes to living in the country without speaking the language, ranking 59th and 55th, respectively. Four in five respondents in Australia and 68%

in New Zealand agree that learning the local language is generally not challenging, a result that may be somewhat biased, though, as the *Expat Insider* survey was conducted in English. Just 22% of expats in Australia and 26% in New Zealand agree that it is easy to live in these respective

¹ see pp. 17-19: The Biggest Winners and Losers
² see pp. 40-42: There's No Place Like Home

countries without speaking the local language. In fact, around three in ten find it *very* difficult to live in Australia (30%) or New Zealand (34%) without local language skills, compared to the global average of just 16%.

Quality Education Makes for Happy Families

Australia comes in at a very respectable 17th place out of 50 countries in the Family Life Index, while New Zealand takes an impressive 10th place. Both countries perform well when it comes to families' well-being, ranking in the top 10 for this subcategory. Over nine in ten expat parents in Australia (91%) and New Zealand (92%) agree that attitudes towards families are generally friendly.

The vast majority (91% in Australia, 96% in New Zealand) rates the availability of children's leisure activities positively, compared to the global average of 74%. Similarly, over nine in ten parents in both countries believe that children's safety and well-being are generally good (91% in Australia and 92% in New Zealand for both factors). In fact, just 3% of expat parents in Australia and 4% in New Zealand are unsatisfied with family life in general.

In terms of the availability and quality of education, both countries do well — around eight in ten expats with

dependent children are by and large satisfied with the quality of education in Australia (79%) and New Zealand (81%). However, while 68% of expat parents in Australia believe that education is readily available, a total of 77% in New Zealand say the same. New Zealand also outperforms Australia for affordability of education: just 52% of expat parents in Australia agree that education is easy to afford, compared to two-thirds in New Zealand.

“ I struggle a bit with a feeling of isolation in New Zealand. Travel to other countries, including my home country where my family lives, is quite expensive and would take a lot of time. ”

in Australia, 77% in New Zealand) rate the weather and climate positively. An impressive 59% of expats in Australia and 56% in New Zealand even agree that the quality of the environment is excellent, compared to the global average of just 34%. Leisure activities are also rated positively by a vast majority of respondents (90% Australia, 92% New Zealand).

Around eight in ten expats in the Oceania region (81% in Australia, 80% in New Zealand) agree that the quality of medical care is generally high, although this striking result

Only the Best Life for Expats in Oceania

Over a fifth say the main reason for the move to Australia (22%) and New Zealand (20%) was a better quality of life, and they don't seem to have been disappointed. Australia ranks 8th out of 68 countries when it comes to quality of life, while New Zealand just misses out on a top 10 position, placing 11th. Unsurprisingly, over three-quarters of respondents in both countries (85%

is tempered by the fact that just over six in ten (64% and 65%, respectively) believe that the healthcare is affordable — Australia ranks 31st and New Zealand 27th out of 68 countries for this factor. The level of personal safety and political stability go some way to make up for this: over nine out of ten expats in both countries rate personal safety (91% and 97%) and peacefulness (94% and 97%) positively, while 79% in Australia and 96% in New Zealand believe there is a good level of political stability in these respective countries.

New Zealand Dominates Digital Life Rankings

New Zealand ranks 5th in the new Digital Life subcategory of the Quality of Life Index, and Australia 14th. Over nine in ten expats (91% in Australia, 96% in New Zealand) agree that there is generally unrestricted online access to services. The vast majority in Australia and New Zealand rates the availability of cashless payment options (95% in Australia, 99% in New Zealand), of online administrative and government services (83%, 91%), and of easily accessible local mobile phone numbers (94%, 98%) positively, compared to the global averages of 78%, 55%, and 86%, respectively. High-speed internet access, on the other hand, still seems to leave room for improvement, with New Zealand ranking 35th and Australia even 55th out of 68 countries for this single factor.

Expats in both countries are also less satisfied with the transportation infrastructure: while 72% of respondents in Australia and 67% in New Zealand rate the opportunity

to travel positively, this is below the global average of 82%. In the experience of one US American expat in New Zealand: “I struggle a bit with a feeling of isolation. Travel to other countries, including my home country where my family lives, is quite expensive and would take a lot of time.” Similarly, while 69% of expats in Australia are satisfied with the transportation infrastructure, a reflection of the global average of 68%, less than half of the respondents in New Zealand (49%) feel the same way, and over a third (36%) rate this factor negatively.

High Quality of Life Meets High Cost of Living

The high quality of life associated with Australia and New Zealand comes at a price as well: New Zealand ranks 58th for personal finances and 54th for cost of living. While Australia has improved in both areas since 2017,³ it still ranks 40th for personal finances and 50th for cost of living. Over half the respondents in New Zealand (53%) and over two in five in Australia (43%) rate the general cost of living in their respective countries negatively.

Three in five or more (67% in Australia, 60% in New Zealand) are still satisfied with their financial situation, and upwards

from seven in ten (76%, 70%) agree that their disposable household income is enough or more than enough to cover the costs of everyday life. These results may reflect the above-average earnings of respondents in the region: 47% of expats in New Zealand and 49% in Australia report a gross annual household income of 75,000 USD or more, compared to the global average of 36%.

Stable Economy and Job Security

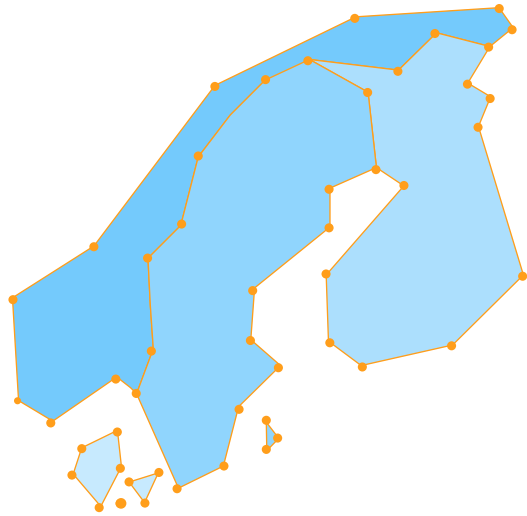
Both Australia and New Zealand make it into the top 15 of the Working Abroad Index. Over three-quarters of respondents (76% in Australia, 79% in New Zealand) rate the state of their respective host country's economy positively. Upwards from seven in ten (70%, 75%) are largely satisfied with their work-life balance, while around two-thirds (66%, 69%) are generally happy with their jobs.

Expats in New Zealand seem to feel more secure in their jobs, though, with 71% rating this factor positively, compared to 63% in Australia. However, in terms of career prospects, 66% of respondents in Australia are generally satisfied, compared to 58% in New Zealand.

³ see pp. 69–71: Colombia and Vietnam Still a Financial Paradise for Expats

Nordic Countries

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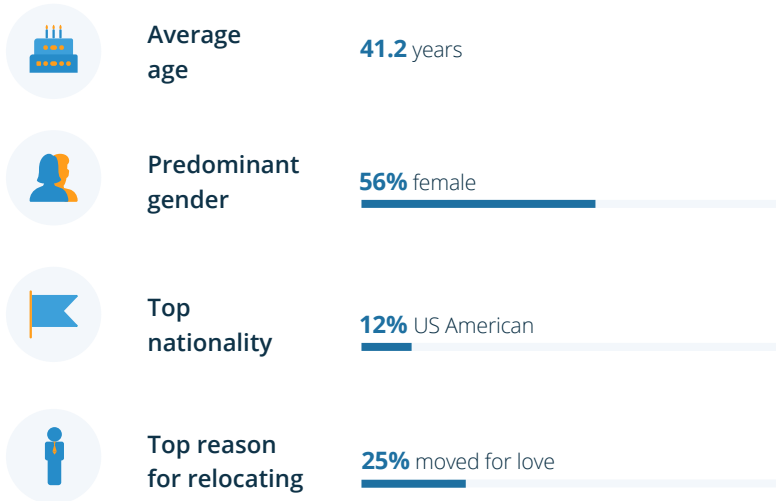


LIFE IN THE NORDIC COUNTRIES

	Denmark	Finland	Norway	Sweden
Overall Rank	35	23	25	46
Quality of Life	24	7	15	28
Ease of Settling In	64	56	52	63
Working Abroad	6	28	4	24
Family Life	4	1	14	5
Personal Finance	53	63	49	54
Cost of Living	64	51	66	57

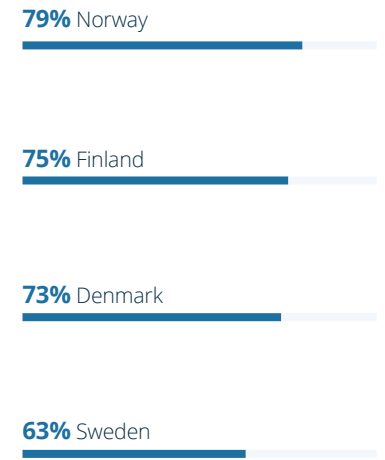
In total, 68 countries were ranked. The Family Life Index only includes 50 countries.

EXPATS IN THE NORDIC COUNTRIES

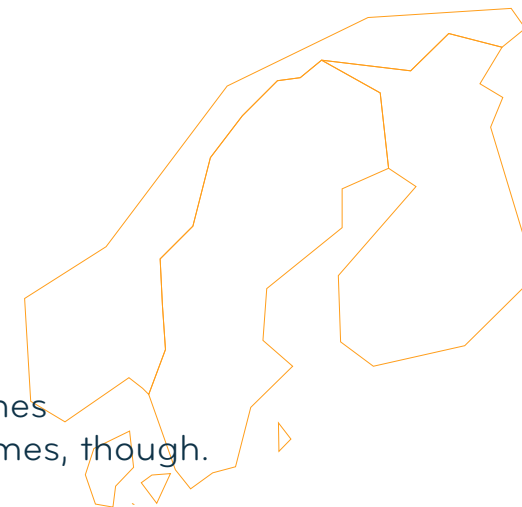


	Denmark	Finland	Norway	Sweden
Average age	38.9 years	38.4 years	44.5 years	42.8 years
Predominant gender	57%	52%	59%	55%
Top nationality	10%	9%	15%	15%
Top reason for relocating	19%	36%	30%	20%

SATISFACTION LEVEL



Safe & Healthy Family-Friendly Living



Arrival to the Nordic region can come with a fair share of challenges, especially when it comes to feeling at home. A healthy and laid-back atmosphere may make up for any rough welcomes, though.

TOP FINDINGS

- **The Nordic countries are a top region for families.**
- **The Nordic cultures are not the most friendly.**
- **Finland and Norway are among the healthiest countries in the world.**
- **Sweden struggles in the rankings.**

Feeling Safe and Healthy in the North

The Nordic countries — Denmark, Finland, Norway, and Sweden — offer a decent expat experience: Finland and Norway are in the top 10 in several subcategories, and Denmark remains average, though Sweden falls behind. All in all, they have a good quality of life, doing well in the Health & Well-Being and Safety & Security subcategories, for example.

Finland and Norway even rank second and third for health and well-being, with Denmark and Sweden not too far behind, coming in 11th and 16th place out of 68. These destinations perform particularly well regarding the quality of the environment.

The long-standing tradition of environmental protection in the Nordic countries,¹ as well as support for renewable

energy² and efforts to address climate change³ may be what helps boost this region: all countries rank among the top 10 for environmental quality, with Norway (1st out of 68) and Finland (2nd) within the top 3. A French expat points out how they “love the exceptional quality of life and the environment in Finland”.

“I love the exceptional quality of life and the environment in Finland.”

Moreover, Finland and Norway rank among the top 5 for safety and security (5th and 3rd, respectively), standing out for peacefulness (95% positive ratings in Finland) and personal safety (96% positive responses in Norway).

“Norway is clean, safe, and environmentally aware,” according to a British expat in the country. Political stability is another important factor in the subcategory: Denmark and Sweden perform relatively well, both in the top 15, though Sweden remains an outlier with a weaker

1 Nature and the Environment. Facts about the Nordic Region. 24 Jul 2008. <http://www.norden.org/en/fakta-om-norden-1/nature-and-environment>

2 The Independent. Sweden on Target to Run Entirely on Renewable Energy by 2040. 26 Oct 2016. <https://www.independent.co.uk/news/world/europe/sweden-renewable-energy-target-2040-country-on-track-a7381686.html>

3 Climate Change Post. Climate Change Adaptation: The Nordic Countries in a Global Perspective. 14 Sep 2016. <https://www.climatechange.org/news/2016/9/14/climate-change-adaptation-nordic-countries-global->

personal safety ranking of 33rd out of 68.

Despite a pristine and generally safe environment, the Nordic region is not without its downsides. Personal happiness is not a highlight for any of these countries; they don't score well for happiness with life in general: in Denmark, for instance, fewer than one in eight expats (12%) report being very happy. This stands in stark contrast to the results of the World Happiness Report, released annually by the United Nations Sustainable Development Solutions Network. In 2018, all Nordic countries appear in the top 10 happiest countries in the world, with Finland taking 1st place.⁴ Settling in and making friends seems to be a common challenge among expats in these countries.

Prepare for a Rough Welcome

Nearly all scores for the Nordic countries in the Ease of Settling In Index are within the bottom 10: Sweden and Denmark perform particularly poorly in this index, ranking 63rd and 64th, respectively. The most-cited main reason for relocating to the Nordic region is moving for love with up to 36% of responses. Therefore, it is rather ironic that these countries do not offer the friendliest atmosphere.

Denmark and Sweden rank within the bottom 10 for the

Friendliness subcategory (61st and 66th, respectively), and Finland and Norway do not perform much better: fewer than a quarter of respondents in both Finland (24%) and Norway (17%) describe the local population's attitude towards foreign residents as very friendly. A US American expat has "come to the unfortunate conclusion that while a country such as Denmark may have the very best infrastructure, healthcare system, education system, etc., as an expat, if you cannot connect with the local people and make friends, there is very little meaning or purpose to your life abroad."

“*Norway is clean, safe, and environmentally aware.*”

Living without friends can often mean living without purpose, and making friends as an expat in the Nordic region is clearly a challenge. All four Nordic countries rank in the bottom 10 for this factor. The same applies to making *local* friends, except for Finland, which scores a still unsatisfactory 57th. In Sweden, for instance, seven in ten expats describe it as difficult to find local friends (vs. 36% globally).

Denmark and Norway Take the Lead for Work

In the Working Abroad Index, there's a difference between Denmark and Norway, on the one hand, and Finland and Sweden, on

the other: Denmark ranks 6th and Norway 4th out of 68 destinations in the index. Finland (28th) and Sweden (24th) have more average results.

The Work & Leisure subcategory shows no remarkable results for Finland or Sweden, either, while Norway receives slightly more satisfactory ratings. Top occupations in Norway are within the fields of healthcare (11%) and manufacturing/engineering (11%), with 41.9 full-time working hours per week — well below the average 44.0 hours. Denmark, meanwhile, ranks first in this subcategory: half the respondents are completely satisfied with their working hours. One Romanian expat there shares that "if you can manage to land a job and work full time, you will not be poor. In spite of high taxes, you will have enough money for rent, expenses, food, and saving up a little something on the side. It is a system that truly works. Everyone who works stays well above the poverty line."

Although it may not be that hard to get by with a full-time income, finding suitable employment in the first place can be a challenge. Career prospects in all four countries do quite poorly: Denmark ranks 42nd out of 68, Finland 56th, Norway 41st, and Sweden 57th. And for those who do find a job, overall job satisfaction is also rather low in Denmark (40th), Finland (46th), and Sweden (54th).

“*If you can manage to land a job and work full time, you will not be poor in Denmark.*”

⁴ World Happiness Report 2018. <http://worldhappiness.report/ed/2018/>

Not Easy on the Wallet

Though life in Northern Europe may not ruin you financially, the cost of living is among the highest out of all 68 countries. All four destinations score well below average in the Cost of Living Index: Norway does worst, ranking 66th out of 68, Denmark ranks 64th, and Sweden and Finland trail not far behind in 57th and 51st place, respectively. “Transportation in Sweden is expensive, but owning a car is also expensive,” according to a Bulgarian expat in Sweden.

The Personal Finance Index offers better scores for these countries, though not by much — Finland has an especially low performance with an overall rank of 63 for personal finance. Sweden (54th), Denmark (53rd), and even Norway (49th) do not rank quite so poorly, specifically when it comes to the respondents’ financial situation.

More than four in five expats in Denmark (83%) have about or more than enough disposable household income to

cover daily costs. Household incomes can be quite high in some countries: nearly one in three expats in Norway (32%) have a gross annual income of at least 100,000 USD.

An Affordable Family Life

Overall, the Nordic countries take gold for family life.⁵ Even 2018’s “biggest loser” Sweden performs well, ranking 5th out of 50 in the Family Life Index. Finland, unsurprisingly, comes first, with Denmark not far behind in fourth place.

“Transportation in Sweden is expensive, but owning a car is also expensive.”

Any Nordic country seems to be a good destination for expat families. The cost of childcare and education in the Nordic countries tends to be a benefit for expat parents: Norway holds the lowest rank, though it still sits at an impressive 7th place out of 50 countries.

Beyond affordable childcare, the Nordic countries also have great parental leave laws,⁶ giving many expat parents further satisfaction in their family life, including this US American expat in Sweden: “Not having to

worry about healthcare expenses was like having a great safety net when I had trouble during my pregnancy. I have really enjoyed being a part of a society that lets the dads be fully involved parents. Having my husband take parental leave was the best thing ever for truly sharing housework and childcare.”

Education is also highly rated. Between 40% and 67% of expat parents send their children to a local state school: Finland even takes first place regarding the quality of education, and except for Norway, education options are said to be numerous in the Nordic countries.

⁵ see pp. 57–59: Where Happy Expat Families Live

⁶ OECD. OECD Family Database – Key characteristics of parental leave systems. 26 Oct 2017. https://www.oecd.org/els/soc/PF2_1_Parental_leave_systems.pdf

Asian Tigers

你好
안녕하세요
Hello

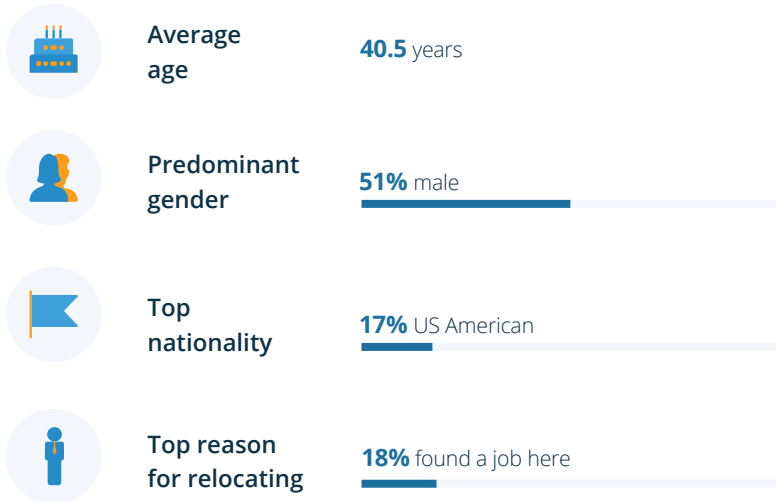


LIFE IN THE ASIAN TIGERS

	Hong Kong	Singapore	South Korea	Taiwan
Overall Rank	56	5	41	2
Quality of Life	32	4	23	1
Ease of Settling In	46	18	59	15
Working Abroad	47	14	40	2
Family Life	44	12	26	20
Personal Finance	52	20	28	10
Cost of Living	68	58	42	10

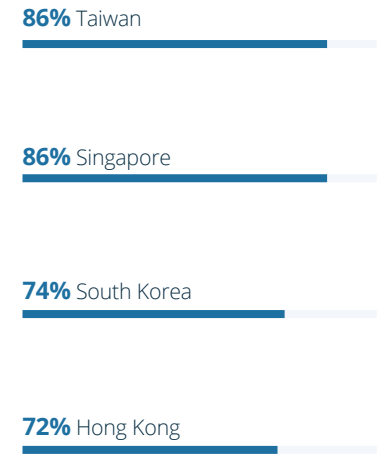
In total, 68 countries were ranked. The Family Life Index only includes 50 countries.

EXPATS IN THE ASIAN TIGERS



	Hong Kong	Singapore	South Korea	Taiwan
Average age	42.3 years	41.2 years	37.9 years	39.5 years
Predominant gender	55%	55%	45%	44%
Top nationality	13%	9%	31%	22%
Top reason for relocating	16%	17%	17%	20%

SATISFACTION LEVEL



Sun in One State, Rain in Another



The Asian Tigers — Hong Kong, Singapore, South Korea, and Taiwan — vary quite drastically in their results. While Hong Kong and South Korea lean towards the lower end of the spectrum, Singapore and Taiwan rank in the top 5.

TOP FINDINGS

- The Asian Tigers have top 10 ranks across the board for Travel & Transportation.
- Finding friends is not always easy in the Asian Tigers.
- Taiwan ranks 2nd for work and 1st for quality of life overall.
- Singapore is the best option for satisfactory family life (12th out of 50).

Transportation a Plus, Though Well-Being Varies

Singapore and Taiwan offer an excellent quality of life overall, ranking fourth and first, respectively, in this index,¹ while Hong Kong (32nd) and South Korea (23rd) at least make it into the top half.

Out of all of the topics covered in the *Expat Insider* survey, travel and transportation is the only area in which all four Asian Tigers perform consistently well. Each destination holds at least a top 10 ranking in the respective subcategory. Singapore even tops the list, with Hong Kong and Taiwan not far behind ranking 2nd and 5th out of 68 destinations, respectively.

Within the Travel & Transportation subcategory, the

transportation infrastructure is rated as *very good* in the Asian Tigers — Hong Kong even snags first place for this factor. The opportunity to travel is also highly regarded, with the exception of South Korea, which places 32nd out of 68. Still, “the public infrastructure is well kept, and transportation is remarkable in South Korea,” according to a US American in the country.

“The public infrastructure is well kept, and transportation is remarkable in South Korea.”

The results in the Health & Well-Being subcategory are significantly less consistent: Taiwan does quite well, ranking 5th, while Hong Kong sits toward the bottom at 57th overall. Singapore and South Korea are much more average (23rd and 27th, respectively). Over three-quarters of expats in Taiwan (77%)

give the affordability of healthcare the best possible rating, while two-thirds regard its quality as excellent. South Korea does very well, too, ranking third for both factors. However,

¹ see pp. 28-30: Where Expats Enjoy Their Life Abroad

its overall result in the subcategory is dragged down by a subpar rating for the quality of the environment, which is regarded negatively by 45% of respondents in South Korea, while close to three in five (59%) say the same in Hong Kong.

Safe and Relaxed? Depends on the Destination

Feeling safe in the Asian Tigers really depends on the exact location — Singapore and Taiwan perform quite well in the Safety & Security subcategory per usual, though Hong Kong and South Korea lose some ground in comparison. Taiwan takes 1st for personal safety, though peacefulness and political stability are more average with rankings of 15th and 21st.

Singapore wins for overall consistency: the country ranks 6th out of 68 in the Safety & Security subcategory, with over nine in ten respondents there rating the political stability (91%), the peacefulness (92%), and their personal safety (98%) favorably. Expats looking for a safe and secure environment can consider Singapore the best option out of the Asian Tiger States. Hong Kong, in comparison, loses out due to expats' steadily worsening opinion regarding the peacefulness in the administrative region: ranking 32nd out of 64 destinations for this factor in 2015, it has since dropped 21 places to land on 53rd out of 68 in 2018.

“In Taiwan, there is plenty to do and stunning natural places to explore.”

In terms of leisure options, though, none of the four states does very well. Only Taiwan has a decent ranking in this subcategory at 15th out of 68. A respondent from the US shares that “there is plenty to do and stunning natural places to explore”. Hong Kong, Singapore, and South Korea all perform poorly in contrast and have the most unsatisfactory results regarding the climate and weather (Hong Kong 45th, Singapore 36th, and South Korea 47th). Expats in Taiwan (35th) are also not always satisfied with this particular factor, though.

“It can be a bit stressful with all the people in Singapore.”

Over three-fifths of respondents in Taiwan (63%) generally agree that it is easy to make local friends. In comparison, less than half the respondents in the other three Tiger States (46% at most) say the same. According to a Swedish respondent, “it can be a bit stressful with all the people in Singapore. Sometimes I feel that people (locals) are friendly because they have to be, not because they want to be, and that makes it not genuine to me.”

Taiwan similarly outperforms its counterparts when it comes to friendliness, ranking third overall and even first for locals' attitude toward foreign residents.

Taiwan Feels Most Like Home

Results in the Ease of Settling In Index are similarly varied. South Korea ranks the worst of the four, landing in 59th place. Singapore and Taiwan remain on the opposite end at 18th and 15th, respectively, though Singapore doesn't always shine when looking at subcategories and individual factors.

The Finding Friends subcategory, for example, is a series of some of the Asian Tigers' worst scores: South Korea ranks near the bottom at 55th, and Hong Kong and Singapore follow suit, coming in at 51st and a slightly better 34th, respectively. Taiwan, unsurprisingly, is the exception to the rule with its top 10 rank in the Finding Friends subcategory.

Singapore and Taiwan Top for Work

The Working Abroad Index is quite clearly divided between near perfect scores for Taiwan and Singapore and unsatisfactory rankings for Hong Kong and South Korea. Taiwan takes 2nd place out of 68 in the index, and even 1st for the job security factor.²

Singapore, though not as high in the ranks as Taiwan, is still rated 14th out of 68 in the Working Abroad Index and even places in the top 10 in the Economy & Job Security (5th) and the Career Prospects & Satisfaction (6th) subcategories. Singapore's top employment statuses also stand out compared to global and regional results: 31%

² see pp. 49-51: The Best (and Worst) Places for Working Abroad

of expats in Singapore are managers, whereas the most common occupations in the other Asian Tiger States include teachers and employees. A noteworthy number of expats in Singapore (9%) are also entrepreneurs or business owners — an occupation that does not make the top 3 list in any of the other Tiger States.

Hong Kong and South Korea, on the other hand, do not perform nearly as well when it comes to work. Work-life balance in particular seems to be a primary concern among expats: Hong Kong is near the very bottom, ranking 65th out of 68. One German expat in Hong Kong emphasizes the “busy lifestyle and long working hours”. With 46.8 hours, the average length of a full-time work week in Hong Kong is noticeably above the global 44.0-hour average.

Work-life balance is similarly poorly rated in South Korea, though weekly full-time working hours are well below the global average at 39.1 hours per week. Nevertheless, results for working abroad in South Korea in general tend toward the lower half of the spectrum (40th in the index), with below-average results not only in the Work & Leisure subcategory (56th) but also in terms of career prospects and job satisfaction (51st). “The work culture is bad. I imagine this is what working 50 years ago was like. Very hierarchical and no human respect,” a Danish expat in South Korea says.

Financial Stability? Taiwan’s the Best Bet

Taiwan once again stands out among its peers in the Personal Finance and Cost of Living Indices. In both areas, Taiwan takes 10th out of 68, which, compared to Hong Kong’s 52nd place for finance, is quite noteworthy.

It’s quite ironic, then, that Hong Kong tops the charts for highest income among the four Asian Tigers: more than one in five expats in Hong Kong (21%) report an annual household income between 100,000 and 150,000 USD, and close to a third (32%) have more than 150,000 USD at their disposal, compared to 12% worldwide. Still, Hong Kong ranks only 46th for disposable household income being enough to cover daily costs and even places last for cost of living. An Italian expat points out that “life in Hong Kong is too expensive, especially the real estate. The cost of living in general is very expensive.”

“*Life in Hong Kong is too expensive, especially the real estate.*”

Family Life in Singapore Outshines the Rest

For someone looking to minimize headaches when it comes to childcare and education, Hong Kong and South Korea are certainly not great choices. Singapore and Taiwan, though, have a few more advantages than disadvantages, placing 12th and 20th out of 50 destinations, respectively, in the

Family Life Index. Singapore ranks seventh for availability of childcare and education, with over two-thirds of expat parents (68%) agreeing that childcare options are numerous and easy to get. Most noteworthy in Singapore, though, is the quality of education, outperformed only by Finland: Singapore scores 2nd out of 50 in the Quality of Education subcategory and 5th for family well-being in general.³

On the opposite end of the spectrum is Hong Kong, ranking of 44th out of 50 in the Family Life Index. The special administrative region ranks last in the Availability of Childcare & Education and Cost of Childcare & Education subcategories. As a Spanish expat points out, “there are very limited housing and education options in Hong Kong unless you are really wealthy!”

³ see pp. 60–61: Finland, Israel, and Czechia Top for Family Well-Being

Expats around the World



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An Expat Typology



THE OPTIMIZER 16%

Moved for a better quality of life, finances, or political/religious/safety reasons

Expat Profile

Gender split



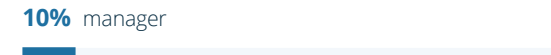
Relationship status



Family status



Main Occupation



THE EXPLORER 12%

Sought an adventure/challenge, general appeal of life abroad

Expat Profile

Gender split



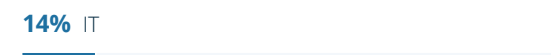
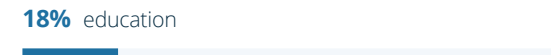
Relationship status



Family status



Main Industries



An Expat Typology



THE FOREIGN ASSIGNEE 10%

Sent to work abroad by their existing employer

Expat Profile

Gender split

38% women 62% men

Relationship status

63% in a relationship 37% single

Family status

24% raising children abroad

Main Industries

14% manufacturing & engineering

13% finance

11% IT



THE GO-GETTER 21%

Found a job, started a business, or was recruited locally

Expat Profile

Gender split

42% women 58% men

Relationship status

58% in a relationship 42% single

Family status

19% raising children abroad

Education

45% postgraduate degree

33% bachelor's degree

10% PhD (or similar)

An Expat Typology



THE TRAVELING SPOUSE 8%

Moved for their partner's job or education

Expat Profile



Main Occupation



THE ROMANTIC 12%

Love / Joined their partner in their home country

Expat Profile



Main Industries



Austrians Abroad

EXPAT PROFILE



Average age

46.7 years (versus 44.2 years globally)



Gender split

47% female

53% male



Relationship status

70% in a relationship

30% single

WORKING ABROAD



Income abroad compared to similar job at home

58% higher

23% about the same

20% lower



Employment statuses

25% employee

18% manager

16% retiree



SATISFACTION

75% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Sent by employer

#2 Found a job here

#3 Moved for I love

LIKELIHOOD OF RETURNING TO AUSTRIA

42% likely to return

31% unlikely to return

TOP COUNTRIES OF RESIDENCE

10% USA



9% Switzerland



7% China



Venturing to Many Destinations for Career & Love

Expats from Austria have lived in more countries than the average expat: not only do they excel at speaking the local language, but they also earn more abroad.

TOP FINDINGS

- **64% have lived in two or more foreign countries prior to their current stay abroad.**
- **37% of respondents speak the local language very well.**
- **Information technology (IT) is the most popular field of work for Austrians abroad.**
- **27% considered the healthcare standards in their host country a potential disadvantage.**
- **Of Austrians in a relationship, 68% are involved with someone from another country.**

Experienced Expats Fear Missing Out on Austria's Quality of Life

Austrians abroad seem to be an adventurous bunch: close to two out of three (64%) have lived in two or more foreign countries prior to their current stay abroad, compared to the global average of 49%. In fact, close to one in five Austrian expats (19%) have lived in five or more countries as compared to a survey average of 10%. However, over a third of Austrian respondents (35%) feel it is very likely they will return home at some point.

When it comes to general living and healthcare standards, it seems that Austrians were somewhat concerned before moving abroad. For example, 27% considered the healthcare standards of their respective host country a potential disadvantage before moving, compared to the survey average of 15%. Similarly, nearly one in six (15%) also say they considered the general living standards a potential drawback to moving abroad: after all, Austria does rank 5th out of 68 countries in the 2018 Quality of Life Index.

Learning the Language – A Must for Austrians Abroad

Despite wishing to return home in the future, Austrian expats don't seem to struggle with settling in and getting used to life in their respective host countries. Close to seven in ten (68%) feel at home in their country of residence. Of course, with Switzerland being the second most popular destination for Austrian expats, many may not face the same language barrier as other expats in the German-speaking part of the country; this makes it potentially easier for them to feel at home in their new surroundings.

However, when it comes to learning and speaking a local language that is not their mother tongue, Austrians seem to excel. Over a third (37%) speak the local language very well, ten percentage points above the global average (27%), while just 9% do not speak the local language at all, compared to 13% worldwide. Perhaps Austrian expats feel that it is important to master the language, given that over four in ten (44%) state that it is difficult to live in their host country

without speaking the local language. In any case, just 15% considered the language of their host country a potential disadvantage before moving (vs. 21% globally).

Career Focused and Earning Big Bucks

When it comes to their motivation for moving abroad, it seems that Austrians are very career oriented. Although 10% say they moved to live in their partner's home country or for love, the top two reasons for moving abroad include being sent abroad by an employer (14%) or finding a job on their own (12%). A quarter of Austrian expats are working abroad as employees, while 18% describe their employment status as managers, slightly more than the survey average (14%). In total, 16% of expats from Austria are retirees, five percentage points above the global average.

Key fields of work for Austrian expats include IT (12%), advertising, marketing, and communication (11%), and hospitality (8%). When it comes to employment-related incomes, just one in five Austrians earns less abroad than what they would back home, compared to the survey average of 27%. Austrian expats are also highly qualified — 44% have a postgraduate degree and 13% hold a PhD, almost double the global average (7%). Perhaps this explains

why over four in ten Austrian expats (45%) have a gross yearly income of 75,000 USD or more, with 10% receiving a gross yearly household income of at least 250,000 USD, six percentage points more than the global average.

Finding Love Overseas and Meeting Good Friends

Austrians are by no means lonely travelers, as a total of seven in ten are in a committed relationship. An impressive 68% of them are in a relationship with someone from a country other than their own: this is perhaps unsurprising, given that a large proportion of Austrian expats have lived in two or more foreign countries. However, it seems that for all their moving around, an above-average percentage of Austrian expats find themselves in a long-distance relationship: 18% — compared to the global average of 12% — are currently not living in the same country as their partner.

In terms of their social circles, expats from Austria seem to have little trouble mixing with both expats and local residents alike: 45% say their friends are mostly a mix of the two groups, while 25% state they are mostly friends with local residents.

The British Abroad

EXPAT PROFILE



Average age

53.0 years (versus 44.2 years globally)



Gender split

46% female

54% male



Relationship status

72% in a relationship

28% single

WORKING ABROAD



Income abroad compared to similar job at home

43% higher

24% about the same

33% lower



Employment statuses

25% retiree

15% employee

13% teacher/academic



SATISFACTION

79% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Better quality of life

#2 Moved for I♥ve

#3 Found a job here

LIKELIHOOD OF RETURNING TO THE UK

31% likely to return

51% unlikely to return

TOP COUNTRIES OF RESIDENCE

7% Germany



7% Spain



7% France



Retired, Wealthy & Settled: The British Do It All

The average British expat doesn't shy away from new beginnings: from length of stay to friendships with local residents and ease in feeling at home, results are generally far above average.

TOP FINDINGS

- **51% are not likely to return to the UK.**
- **British expats are on average 53.0 years old.**
- **3% of British expats are independently wealthy.**
- **A quarter are retirees.**
- **24% are mostly friends with local residents.**

The British and Their High Expat Standards

British expats surpass nearly all global averages when it comes to the duration of their stays abroad. Perhaps most impressive is that 37% of expats from the United Kingdom have been living in their host country for more than ten years — more than ten percentage points above the 24% global average. Brits are also more than ten percentage points more likely to feel at home in their new country: three-quarters say they do feel at home, compared to only 64% of all survey respondents.

Since so many British expats report feeling at home, it seems hardly surprising that exactly half plan to stay forever (vs. 32% globally). Likewise, more than half (51%) say that it's not likely they will ever return home to the UK. The British expat is also four percentage points more satisfied than the

average expat: nearly one in five (19%) even say that moving for a better quality of life was a main priority (vs. only 10% globally).

Language Learning No Motivation for the British

With the widespread use of English across the globe,¹ learning a new local language might not always be a priority for British expats. And indeed, about two in five (39%) say they can speak the local language only a little bit — nine percentage points more than the global average — while another 12% don't speak it at all. Similarly, only 17% can speak the local language very well — ten percentage points below average.

Despite lower fluency levels in foreign languages, British expats don't necessarily move abroad to change this fact:

¹ worldatlas. The Most Popular Languages In The World. 11 Apr 2018. <https://www.worldatlas.com/articles/most-popular-languages-in-the-world.html>

9% say that language skill improvement was a reason for their move, whereas a global 11% say the same.

Perhaps contributing to the low motivation to learn local languages is the overwhelming consensus among British expats that this would be quite the task: over half (53%) do not agree that learning the local language is easy — well above the 45% average. Though learning new languages can be a challenge for British expats, most still get along just fine, as 58% say that living in their new country is easy without speaking the local language.

Leaving the UK for a Sunnier Retirement

If one thing stands out about work-life trends among British expats, it would be the high percentage of retirees who look outside of their home country for settling down. More than double the global average of 11%, a quarter of British expats are retired. This is also reflected in the above-average age of British expats (53.0 vs. 44.2 years globally). Weather could also play a role in the high percentage of retirees leaving the UK: 64% considered the climate and weather abroad a potential benefit before moving (vs. 45%).

Next to the many retired British expats is an unusually high percentage of expats who are independently wealthy — living off income from property, investments, etc. In contrast to the 1% global average, 3% of Brits abroad fit into this category.

Levels of education, on the other hand, are significantly lower

than the global average. Compared to 48% of all respondents, only 29% of British expats possess a postgraduate degree or PhD. Close to two-fifths (38%) even either have no degree at all, a high school diploma, or vocational training.

Happy Together

Expats from the United Kingdom don't particularly stand out in terms of relationships regarding when and where they've met their partner and where they are originally from. Relationships are slightly more frequent, though: in contrast to 66% of all respondents, 72% of British expats report being in a relationship. In these relationships, satisfaction levels are slightly higher than average, too: 59% of the Brits in relationships are completely satisfied, compared to 52% globally. An overwhelming majority of couples (92%) are living in the same country, too, which could play a role in the satisfaction rate among British expats and their partners.

Fitting In with the Locals

Compared to global averages, British expats have many more local friends and also typically find it easier making those friends, though considering the high percentage of Brits (37%) who have already lived abroad for more than a decade, this is hardly surprising. Above the 19% global average, 24% of British expats say that their friends and acquaintances are mostly local residents, and, compared to only 45% globally, 54% of Brits agree that making those local friends is easy. In fact, Brits regard the ease of making new friends in their new home country quite favorably: 66%

of British expats rate this factor positively — nearly ten percentage points above average (57%).

Two in five British expats who are generally happy with their life say that they have plenty of socializing opportunities (vs. 35% globally) and that this has contributed to their happiness. Of those currently dissatisfied, only 15% struggle with the practical aspects of living in a foreign country (vs. 20% globally). When it comes to friends and social circles, the Brits don't seem to have many complaints.

The French Abroad

EXPAT PROFILE



Average age

42.3 years (versus 44.2 years globally)



Gender split

54% female

46% male



Relationship status

63% in a relationship

37% single

WORKING ABROAD



Income abroad compared to similar job at home

56% higher

23% about the same

21% lower



Employment statuses

32% employee

21% manager

10% entrepreneur / business owner



SATISFACTION

77% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Found a job here

#2 Sent by employer

#3 Moved for love

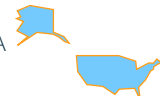
LIKELIHOOD OF RETURNING TO FRANCE

43% likely to return

38% unlikely to return

TOP COUNTRIES OF RESIDENCE

10% USA



9% Switzerland



9% Germany



Educated & Experienced in the Expat Game

Over one in seven French expats (15%) have lived in five or more countries in the past, and even more (66%) are in an intercultural relationship, giving many French expats the ultimate international experience.

TOP FINDINGS

- **41% of French managers work in top management.**
- **Over three-quarters (76%) have completed a postgraduate degree.**
- **66% are in an intercultural relationship.**
- **Nearly half (47%) describe their social circle as mixed.**

Return Home? The French Aren't Sure

Like many other Western European expats,¹ the French tend to stay in their new country for quite some time: over two-thirds of French expats (68%) have been living abroad for at least two years — 27% have even been an expat in their current country of residence for more than ten years. These results, though, are not too far off the global averages of 66% and 24%, respectively.

While 28% of all survey respondents are living abroad for the first time, this is true for just 16% of French expats. In fact, 15% say they have lived abroad in five or more countries prior to their current stay, a portion that is five percentage points higher than the global average of 10%. Still, this doesn't seem to affect how successfully they can settle into a new country: more than three in five French expats (63%) say they feel at home in their new country,

close to the global average of 64%.

Regardless of whether or not the French feel at home as expats, opinions are still divided on returning home. About one in five (21%) say that returning home at one point is not likely *at all* for them, but three in ten (29%) also say that it is *very* likely that they will return to France at some future point — both percentages are below the global average (24% and 31%, respectively). French expats rather seem to still be undecided: half are either neutral in the matter or not strongly opinionated one way or the other. Close to one in five (18%) also say they don't know yet how long they will be staying in their current country of residence.

Bilingual French Expat Not a Rarity

Excluding expats for whom the language of their new

¹ For example, 37% of British, 31% of Irish, and 27% of Dutch expats have been living abroad in their current country of residence for more than ten years.

country is the same as their native tongue, well over half (58%) report being able to speak the local language(s) of their host country at least fairly well — 38% of them even very well, compared to 46% and 27% of all respondents, respectively. More than half (51%) also say they considered language a potential benefit before moving, and for 16% improving their language skills was a reason for relocating abroad. Many French expats (46%) report ease in picking up on the local language of their host countries, compared to 36% of all respondents.

Working French Expats Don't Fit the Global Mold

Global averages show that many expats move abroad because they either found a job abroad on their own (12%) or they were sent by their employer (10%). This is also true for French expats: 14% found a job, and 13% were sent — two and three percentage points above the global standard. Similarly, while only 7% of global expats were recruited by a local company, 9% of French expats give this as their main reason for the move.

Compared to a worldwide average of 25%, 32% of the French abroad name being an employee as their main employment status. Similarly, seven percentage points more French expats than the global average work as managers (21% vs. 14% globally). For those who are employed in management specifically, 41% work in top management, while the global average is a bit lower at 35%.

With one out of ten French expats being an entrepreneur or business owner, this group is overrepresented compared to the global 7%. Pensioners, on the other hand, are underrepresented among French expats: an average 11% of expats globally are retirees, whereas only 6% of French expats also fit this employment status.

When working, French expats are just about on par with the global average regarding their time spent at work: the net full-time hours per week are 44.0, while the French work 43.6 hours per week in full-time positions.

Regarding respondents' highest academic degree, on the other hand, 76% of French expats have a postgraduate degree (master's degree, PhD, or similar). Compared to the 48% globally who have also completed a postgraduate degree, French expats definitely don't fit the mold.

Intercultural Relationships Normal among French Expats

Of the 63% of French expats who are in a relationship, 66% are together with someone not from France. An above-average 28% met in a country that was neither France nor the respondent's current host country (compared to 19% globally), and 36% say they only met their partner after relocating to their current country of residence. Just one in ten is in an international long-distance relationship. All things considered, relationship satisfaction among French expats is quite average: 8% are generally not satisfied with their relationship, compared to 6% worldwide. One French

expat living in Morocco emphasizes how great the “human relationships” are in her life.

Diverse Social Circles but Few Socializing Opportunities

French expats report having fairly mixed friend groups: nearly half (47%) would describe their list of friends and acquaintances as including both locals and other expats. Only 16% say that their social circle consists mainly of local residents.

Despite the social circle diversity among French expats, high percentages report unhappiness when it comes to meeting new people and dealing with culture shock. Nearly two-thirds of French expats who are dissatisfied with their life abroad (64%) say that not having enough socializing opportunities significantly contributed to this unhappiness — over ten percentage points higher than the global average of 52%. Three in ten similarly say that they have been dealing with culture shock and that this is a reason for their dissatisfaction with life abroad.

Germans Abroad

EXPAT PROFILE



Average age

47.9 years (versus 44.2 years globally)



Gender split

51% female

49% male



Relationship status

69% in a relationship

31% single

WORKING ABROAD



Income abroad compared to similar job at home

45% higher

25% about the same

31% lower



Employment statuses

27% employee

17% manager

11% retiree



SATISFACTION

73% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Moved for love

#2 Sent by employer

#3 Found a job here

LIKELIHOOD OF RETURNING TO GERMANY

39% likely to return

41% unlikely to return

TOP COUNTRIES OF RESIDENCE

20% USA



9% Switzerland



7% UK



Successful Managers & Unexpected Romantics

Slightly older than average and highly educated, the German expat is not always rewarded with a higher income when relocating. Luckily, not all Germans are moving abroad for work.

TOP FINDINGS

- **59% have a master's degree or higher.**
- **93% speak the local language.**
- **Employment and love are the top reasons for moving abroad.**
- **Germans have mixed feelings on making new friends.**

Coming with Previous Expat Experience, Staying Long Term

Just as Germany itself is becoming increasingly international and culturally diverse,¹ Germans as well seem to enjoy an international lifestyle. In fact, nearly four in five German expats (78%) say they've lived in at least one foreign country in the past before moving to their current country of residence. Two in five German expats have even been living in their new country for more than ten years, and 66% feel at home there, suggesting that perhaps previous expat experience is beneficial in settling in.

Especially for those German expats who have been living abroad for a while and finally feel at home, returning back home may be a tough topic, as a more divided response shows: 41% of the German respondents say that it is not likely that they will return home, but on the other hand, 39%

still consider it likely that they will go back one day.

If acquiring citizenship is any further indication, at least some German expats appear to have long-term plans in their new country: 16% of German expats have acquired the citizenship of their host country. All in all, however, while nearly one in five (19%) are still unsure of how long they will stay in their current country of residence, almost two in five (37%) may stay forever nonetheless.

Germans on Top of Their Language-Learning Game

Not only are plenty of Germans bilingual, but many also know three languages and sometimes more.² It comes as no surprise, then, that more than nine in ten German expats (93%) speak the local language of their new country at least a little — this includes more than half (51%) who speak it

¹ The Economist. Germany is becoming more open and diverse. 14 Apr 2018. <https://www.economist.com/leaders/2018/04/14/germany-is-becoming-more-open-and-diverse>

² Eurostat — Statistics Explained. Foreign language skills statistics. Oct 2015. http://ec.europa.eu/eurostat/statistics-explained/index.php/Foreign_language_skills_statistics

very well and 9% for whom it is the same as their mother tongue. Many Germans (41%) say they did not consider language a potential drawback or benefit before moving, only slightly more than the 38% global average.

The general consensus is also that learning the local language of the host country tends to be on the easier side rather than particularly hard: nearly half (49%) agree that learning it is generally easy. Compared to the global average of 36% who say the same, German expats seem to have an easier time picking up new languages. This is a good thing, as more than half (52%) say it is difficult to live in their new country without speaking the local language.

Highly Educated Expats Often Motivated by Employers

Most German expats are highly educated: almost six in ten (59%) have a postgraduate degree, whether a master's, a PhD, or a similar degree. Despite the high level of scholarship, some expats (31%) find themselves earning less abroad than they would in a comparable position back home in Germany.

Regardless of income rates, 15% of German expats have been sent abroad by their employer. Over one in four German expats (27%) describe themselves as employees, and a relatively large share work in management specifically.

About one in six (17%) say that "manager" is their main employment status, and 84% of these even report working in middle or top management. While manufacturing & engineering takes first place for field of work at 13%, IT (9%), and healthcare (8%) are also popular among German expats.

Germans Reveal Their Romantic Side

Besides employment, love is another major reason why Germans move abroad. In fact, nearly seven in ten German expats (69%) are in a committed relationship, and 21% cite love as one of their reasons for relocating. Over seven in ten German respondents in a relationship (73%) are romantically involved with someone not from Germany. Regardless of nationality, relationship satisfaction among German expats is nearly all in the green: 83% of German expats are generally satisfied with their relationship.

One German expat in the US describes how her only motivation for moving abroad was because of her husband: "I love that my husband has given me his love and the friendships surrounding his life on a golden plate. He is the ONLY reason why I have moved to the US."

Apart from that particular respondent, German expats seem to regard the US as quite the popular destination: every fifth respondent from Germany is currently living

there, compared to 6% of all survey participants worldwide.

No Perfect Formula for Making Friends

Even though the majority of German expats (83%) is satisfied with their relationship, making friends can be a totally different ball game for some, and there is no perfect formula for expat friend groups. German expats have fairly mixed social circles: over one in four (27%) say that most of their friends are other expats, 23% have mostly local residents as friends, and half say their friends and acquaintances are a mixture of both. However, only 6% of German expats are not at all satisfied with their life abroad when it comes to making new friends.

Indians Abroad

EXPAT PROFILE



Average age

36.4 years (versus 44.2 years globally)



Gender split

28% female 72% male



Relationship status

73% in a relationship 27% single

WORKING ABROAD



Income abroad compared to similar job at home

64% higher 17% about the same 19% lower



Employment statuses

31% employee 21% manager 9% looking for work



SATISFACTION

78% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Found a job here

#2 For partner's career

#3 Sent by employer

LIKELIHOOD OF RETURNING TO INDIA

52% likely to return 22% unlikely to return

TOP COUNTRIES OF RESIDENCE

11% Germany



10% UAE



7% Oman



Young Males Moving for Work but Not Long Term

The average Indian expat is nearly a decade younger than the global average, is unlikely to have acquired the host country's citizenship, and does not plan on staying forever.

TOP FINDINGS

- **Indians are unlikely to acquire the citizenship of their host country.**
- **Nevertheless, only 7% do not feel at home and doubt they ever will.**
- **93% work full time.**
- **Of those in a relationship, 84% have an Indian partner.**

More Likely Than Average to Return Home

When it comes to how long they have already been living in their host country, expats from India are typically on par with global averages: the only slight difference is that a smaller share of Indians (21% vs. 24% across all nationalities) have been living abroad for more than ten years. The majority of Indian expats (53%) has been living abroad between six months and five years — a percentage similar to the worldwide average (50%).

Nevertheless, many Indians feel at home in their new country: 65% of Indians abroad agree that this is the case for them, and — compared to 15% of all expats — only 7% of Indians say they do not feel at home and don't think they ever will.

Even more surprising is the percentage of Indians who are first-time expats: more than ten percentage points above the global average of 28%, 39% of Indian respondents have no

prior expat experience. Among these first-time expats and also the more experienced ones, the trend seems to be to stay long but not forever. Nearly three in ten (29%) say they plan to stay longer than five years, which is ten percentage points more than the global average (19%). However, only 19% anticipate staying forever (vs. 32% globally).

In fact, 39% of Indian expats say it is *very likely* that they will return to India, compared to 31% of all respondents who say the same about their country of origin. These hopes of returning home are further emphasized in the mere 4% of Indians who have acquired their host country's citizenship, compared to 13% of all respondents who've undergone naturalization.

Not Worrying about Language the Key to Success?

About half of Indian expats (46%) say they did not really give any thought to language before moving abroad. Likewise, less than 5% say that language learning was a reason for

their move abroad, compared to the 11% global average. Their rather carefree approach seems to be more or less successful: 30% agree completely that it is easy to live in their new country without speaking the local language, 13 percentage points above the average. This is a good thing, as 26% report not being able to speak the local language of their host country at all, which is double the survey average of 13%.

However, of those Indian expats who shared that they are not happy with their life abroad, 41% agree that struggling with the language barrier has contributed to this unhappiness, compared to only 25% globally.

No Retirement in Sight for Motivated Indian Expats

A significant share of Indians seek jobs abroad on their own: 17% found a job on their own (vs. 12% of all respondents), next to 13% who were sent by their employer. Once abroad, they are most likely an employee (31% vs. 25% globally), manager (21% vs. 14%), or currently looking for work (9% vs. 8%). A higher-than-average share of Indian expats (7% vs. 5%) are also students (including PhD students). Retirees are, in contrast, few and far between (1% vs. 11%).

Among Indian managers, 68% work in middle management, compared to a global average of 53%. And among the working expats in general, IT and manufacturing & engineering top the list of fields of work at 24% and 12%, respectively — up to twice the survey average of 12% and 8%.

The vast majority of Indian expats (93%) also work full time (vs. 84% globally), though with 44.0 hours a week, they don't spend more time at their full-time jobs than the survey average. More than three in five working Indian expats (64%) say that their income is higher than what it would be back home.

And lastly, with more than a ten-percentage-point difference to the global average of 41%, 54% of Indian expats hold a postgraduate degree — either a master's degree or similar — next to 5% with a PhD. One in ten Indians originally even moved abroad to go to school or university (vs. 6% globally).

Long-Distance Relationships Not Uncommon

Out of the 73% of Indian expats in a relationship, 84% say their partner is of the same nationality, and a similar 82% met their partner in India. These values — percentages for partner's nationality and place of meeting for expats in a relationship — are nearly double the global averages of 43% and 49%, respectively.

Indian expats do not always bring their partner abroad with them, though: 16% of those in a relationship are not currently living in the same country as their partner, compared to 12% of all respondents. But despite the possibility of a long-term relationship, 60% are still completely satisfied with their relationship, versus 52% globally.

Young and Friends with Everyone

The average age of an Indian expat is 36.4 years — nearly a full decade younger than the average respondent (44.2 years). Also unusually far off from the survey average is the gender ratio: 28% of Indian expats are female and 72% male (vs. 51% women and 49% men globally).

And apparently these younger male Indian expats have very few difficulties making friends, both local and international. More than half the Indians abroad (53%) describe their friend group as a fair mix of both expats and locals, though not many Indians have social circles composed solely of local residents (9% vs. 19% globally).

Italians Abroad

EXPAT PROFILE



Average age

42.1 years (versus 44.2 years globally)



Gender split

46% female

54% male



Relationship status

62% in a relationship

38% single

WORKING ABROAD



Income abroad compared to similar job at home

70% higher

16% about the same

14% lower



Employment statuses

35% employee

19% manager

7% entrepreneur / business owner



SATISFACTION

76% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Recruited by local company

#2 Found a job here

#3 Sent by employer

LIKELIHOOD OF RETURNING TO ITALY

40% likely to return

40% unlikely to return

TOP COUNTRIES OF RESIDENCE

14% Germany



14% Switzerland



8% UK



Work-Motivated Italians No Strangers to Life Abroad

Slightly younger than average and often highly educated, more and more Italians are reaping the financial benefit of working abroad.

TOP FINDINGS

- **Seven in ten Italians earn more money from employment abroad than at home.**
- **Just 8% moved abroad for love.**
- **35% speak the local language of their host country excellently.**
- **46% find making local friends difficult.**
- **56% hold a postgraduate degree.**

Expat Life Pays Off

Although over one in four Italians (27%) say that they do not yet feel at home in their host country, and a further 17% say that they never will, only a quarter think that it's very likely they'll return to their home country.

This might be attributed to the financial benefits of working abroad, away from the financial and economic difficulties which Italians have come to know in recent times.¹ Before moving, 65% of Italians considered the economy and/or labor market in their destination a potential benefit of moving abroad, while only 4% regarded it as a disadvantage. In addition, 37% also believed that taxation would be an advantage of expat life, compared to 24% globally.

For the majority of Italian expats, the expected financial benefits of expat life have come to fruition. A sizeable 70%

of Italian respondents claim that they make more money from employment or business abroad than they would in a similar position at home, and more than a third (34%) say they earn a lot more. All this is while working 43.3 full-time hours a week, slightly fewer than the global average of 44.0.

Language Barrier No Problem for Italian Expats

For Italians, learning the language of their host country doesn't seem to be a problem: 23% say they speak it fairly well, compared to 19% globally. More impressively, 35% have excellent local language skills, which is again higher than the global average of 27%.

On average, Italian expats are also more likely to name language learning as a motivation to go abroad. For 15% of Italian respondents, language was stated as one of their

¹ Forbes. Twenty Years And Nothing To Show For It: Italy's Broken Economic Model. 14 Apr 2018. <https://www.forbes.com/sites/marcoannunziata/2018/04/14/twenty-years-and-nothing-to-show-for-it-italys-broken-economic-model/#1c87f6ca11a3>

reasons for moving abroad. This is four percentage points more than the worldwide average of 11%.

Career-Driven and Well-Educated Expats

Italian expats clearly focus on their working life abroad. Nearly one in six (15%) moved abroad because they found a job there on their own, while another 15% were recruited by a local company, more than double the survey average of 7%.

A higher-than-average share of Italians abroad are very well educated, with more than half (56%) holding a postgraduate degree (e.g. a master's), including 13% with a PhD. Moreover, 51% of Italian respondents have a gross household income between 50,000 USD and 150,000 USD a year, compared to just 40% worldwide.

Little Time for Love

For the majority of Italian expats, a demanding working life and a focus on their career means that there is little time for love to flourish. Just 65% of Italian men say that they are in a committed relationship, compared to 71% worldwide, and the share of Italian women in a committed relationship

(58%) is also slightly below the global average of 61%.

If being single was any motivation to move abroad in order to find love, then it appears the Italians wouldn't know it. Just 8% say that they moved abroad for love, compared to 12% worldwide. Moreover, 19% of Italian expats in a relationship are currently not even living in the same country as their partner, dealing with the additional stress of an international long-distance relationship.

Making Friends with Locals Not on the Agenda

Unlike many other expats, Italian respondents tend not to diversify their group of friends when living abroad. Almost half of Italian expats (46%) find making local friends difficult, and these problems are reflected in the dynamic of their social circle.

More than two in five Italian expats (45%) say that their friend group is comprised predominantly of other expats, compared to a global average of 35%, and just 11% describe their friends in their new country of residence as mostly local residents. Nearly a third (32%) say they are dissatisfied with their personal lives in terms of making new friends in general.

Russians Abroad

EXPAT PROFILE



Average age

36.1 years (versus 44.2 years globally)



Gender split

77% female

23% male



Relationship status

61% in a relationship

39% single

WORKING ABROAD



Income abroad compared to similar job at home

64% higher

22% about the same

14% lower



Employment statuses

34% employee

13% manager

8% looking for work

8% teacher/academic



SATISFACTION

79% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Moved for I♥ve

#2 Better quality of life

#3 Sent by employer

#3 Found a job here

LIKELIHOOD OF RETURNING TO RUSSIA

18% likely to return

59% unlikely to return

TOP COUNTRIES OF RESIDENCE

14% Germany



6% USA



6% Switzerland



Moving Abroad for a Better Quality of Life

A large proportion of Russian expats is currently living abroad for the first time. Many of the mostly female respondents looked forward to a better climate and higher general living standards.

TOP FINDINGS

- **74% considered the living standards abroad a potential benefit.**
- **The majority of Russian respondents are women.**
- **It's the first time living abroad for 37% of Russian expats.**
- **64% earn more abroad.**
- **37% speak the local language very well.**

Looking Forward to a Warmer Climate

It seems that an improved quality of life is an important factor for many Russians choosing to move abroad. Not quite three-quarters (74%) state that they considered the general living standards in their host country a potential benefit before relocating, this is eleven percentage points above the survey average. Equally, close to four out of ten Russian respondents (38%) say that a better quality of life was one of their reasons for relocating, compared to just under three in ten worldwide (28%). Over four in ten Russian expats (42%) say they considered the political situation abroad a potential advantage of moving, while 65% agree that personal safety in their host country was a positive factor of moving.

Similarly, six in ten say they considered the climate and weather abroad a potential benefit before moving, compared to 45% worldwide: this is perhaps unsurprising, given the long and cold winters in many parts of Russia.

First Time Abroad, and Many Don't Look Back

Over a third of Russian expats (37%) are living abroad for the first time, compared to the global average of 28%. It seems many are enjoying their expat experience, with close to four in ten (39%) saying they plan to stay possibly forever. Only 13% of Russians agree that it is very likely they will return home to Russia in the future, compared to 31% worldwide. For a noticeable share, the prospect of staying overseas indefinitely has potentially led them to acquire citizenship of their host country: close to one in five (18%) are now citizens of their host country, compared to the global average of 13%.

More Russian women are moving abroad than men, at least when it comes to the findings of *Expats Insider 2018*. The gender split for Russian expats stands at 77% female and 23% male — a significant disproportion, given that the general survey average is 51% female versus 49% male. The

reason for this remains unclear, though perhaps it is linked to career prospects in Russia: 50% of female foreign nationals living in Russia rate their career prospects negatively; however, less than a quarter of male foreign nationals in Russia (24%) say the same. On a global scale, 28% of female respondents rate their career prospects poorly.

Earning More Abroad

The most popular fields of employment for Russians abroad include IT (17%), finance (12%), and language and translation (7%). In fact, the percentage of Russian expats working in language and translation is over three times the survey average (2%). More than six in ten Russian expats who work (64%) state that they earn more abroad than they would at home, compared to the survey average of just over half (53%).

However, in comparison to the global average, Russians do not have the highest household incomes — 13% report an annual 100,000 USD or more compared to 24% worldwide who say the same. And 26% of Russians share that they considered taxation in their future home a potential disadvantage before moving abroad, ten percentage points above the global average (16%).

In general, Russian expats work shorter hours: 41.8 for a

full-time working week compared to the survey average of 44.0. An above-average percentage of expats from Russia have post graduate or master's degrees — 56% compared to the global average of 41% — in addition to 7% with a PhD.

Looking to Improve Their Language Skills

When it comes to learning the local language, Russian expats don't seem to struggle: 37% speak the language of their host country very well, compared to the global average of 27%. Close to a quarter of Russian respondents (23%) say that it is *very* difficult to live in their host country without local language skills, which might explain why such a high proportion have mastered the local language of their respective countries of residence. Almost two in ten (17%) also agree that improving their language skills was an important reason for moving abroad, although just 1% name this factor as their main reason for relocating.

Younger Than Average and in the Expat Bubble

Perhaps due to the younger average age of Russian expats — 36.1 years compared to the global average of 44.2 years — fewer Russians are in a committed relationship: almost

four in ten (39%) are single in comparison to 34% worldwide. Of the 61% who are in a relationship, over six in ten (62%) are involved with someone of a nationality other than their own. In general, 43% met their partner in Russia, while 38% met them in the country in which they are now residing.

When it comes to making friends abroad, it seems that Russian expats struggle somewhat to escape the so-called expat bubble. In comparison to the global average of 34%, 43% of Russians abroad say they are mostly friends with other expats, while just 13% agree that they mainly mix with local residents.

Spaniards Abroad

EXPAT PROFILE



Average age

41.1 years (versus 44.2 years globally)



Gender split

50% female

50% male



Relationship status

62% in a relationship

38% single

WORKING ABROAD



Income abroad compared to similar job at home

74% higher

10% about the same
16% lower



Employment statuses

42% employee

15% manager

8% looking for work



SATISFACTION

68% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Found a job here

#2 Sent by employer

#3 Recruited by local company

LIKELIHOOD OF RETURNING TO SPAIN

58% likely to return

27% unlikely to return

TOP COUNTRIES OF RESIDENCE

17% Germany



8% UK



8% Switzerland



Spanish Move to Work and Not to Stay

Spaniards abroad, especially those who are employed, pave their own paths — though many still find themselves missing home and have difficulty settling into their country of residence.

TOP FINDINGS

- **22% of Spanish expats don't feel at home and doubt they ever will.**
- **Only 1% of expats from Spain are retirees.**
- **92% work full time (vs. a global 84%).**
- **48% are friends with mostly other expats.**

Home: There's No Place Like Spain

Compared to the global average of 24% of expats who have already been living abroad for more than ten years, Spaniards don't quite follow suit: only 16% of Spanish expats report the same — rather, a good majority (65%) have only been in their new country for five years or less. What's even more noteworthy is the percentage of Spaniards who do not feel at home and don't think they ever will: compared to the global 15% average, more than one in five Spanish expats (22%) say as much.

Though each expat experience is unique, perhaps this is due to a case of “too much of a good thing” for the Spanish: over a third (34%) have lived in at least three other foreign countries before. Spanish expats are 15 percentage points more likely than the average expat to return home at one point, and only 23% plan to stay in their host country forever (vs. 32% globally).

Improving Language Skills a Motivation for Moving

Spanish expats seem to be quite motivated by language learning, though it does not always come easy. More than half the Spanish expats (53%) can speak the local language(s) of their host country at least fairly well — next to the 15% for whom it is the same as their mother tongue — which is seven percentage points above the global average (46%). Also above the average is the percentage of Spaniards who relocate abroad with the hope of improving their language skills: 17% of Spanish expats say this was one of the reasons for their move (vs. 11% globally).

Despite an apparent desire for language learning, many Spanish expats do not always find it so easy: 28% of Spaniards do not agree at *all* that learning the local language of their host country is easy — exactly ten percentage points above the global average. Considering

the fact that Germany is the top destination for Spanish expats (17%), and Germany ranks quite poorly for ease in language learning (51st out of 68 countries), this seems hardly surprising.

Spanish Expats Paving Their Own Employment Paths

Like their motivation in language learning, Spaniards are also typically committed to work. For the majority (53%), work-related reasons such as finding a job abroad or being sent abroad by their employer was the main motivation for the move; globally, this is only the case for 31% of expats. When looking at percentages of employees and retirees, Spanish expats don't seem to go abroad to settle down: only 1% of Spanish expats are retirees (vs. 11% globally), and 42% are employees (vs. 25% globally).

Spanish expats also stand out from the rest in terms of working hours per week: 92% of working Spaniards do so full time, as opposed to a net 84%. The Spaniards do, however, work fewer full-time hours than the norm: 42.9 working hours per week is the average for Spanish expats, against a global 44.0 hours. And as for popular fields of work? Manufacturing and engineering (13% vs. global 8%) as well as public sector employment (6% vs. global 3%) are overrepresented among Spanish expats.

High incomes compared to back home as well as advanced levels of education also set Spanish expats apart. In addition to 7% who have a PhD, more than three in five Spanish

expats (61%) have a postgraduate degree (either a master's degree or similar) — 20 percentage points above the global average. Incomes for these well-educated employees also tend to be higher compared to those in Spain: 31% of Spanish expats report earning a *lot* more than they would back home; globally, only 25% of working expats also say this. Overall, 74% of Spanish expats report an income that is generally higher, compared to only 53% globally.

Fewer Relationships and Lower Satisfaction

Work is one category that really shines for Spanish expats, while relationships among Spanish expats don't offer the most extraordinary results. Compared to 66% of expats in a relationship globally, only 62% of Spaniards report the same.

Of the Spanish expats in a relationship, only 40% are completely satisfied with it, in contrast to 52% of respondents globally. Additionally, Spaniards are less likely to be in a relationship with another Spaniard (36% vs. 43% globally), and they are similarly less likely to have met their partner in their country of origin (37% vs. 49% globally).

Expats Understand Expats Best?

More than ten percentage points above the global average (34%), nearly half of Spanish respondents (48%) would describe their friends and acquaintances as mostly other expats. It comes as no surprise then, that about half of

Spaniards (49%) do not agree that making local friends is easy.

These difficulties making local friends also play a role in the happiness of Spanish expats: 55% of Spaniards abroad who've rated their general happiness negatively say they don't have enough socializing opportunities, and 52% report not having a personal support network in their new country — both factors that significantly contribute to unhappiness.

Regardless of the level of education, the field of work, or the relationship status of the Spanish expat, one thing remains relatively constant: Spaniards are not too keen on leaving their home country's favorable climate, as 44% say they considered the climate and weather a potential disadvantage of relocating (vs. only 21% globally).

The Swiss Abroad

EXPAT PROFILE



Average age

50.9 year (versus 44.2 years globally)



Gender split

49% female

51% male



Relationship status

74% in a relationship

26% single

WORKING ABROAD



Income abroad compared to similar job at home

22% higher

14% about the same

64% lower



Employment statuses

26% retiree

21% employee

13% manager



SATISFACTION

83% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Sent by employer

#2 Moved for love

#3 Better quality of life

LIKELIHOOD OF RETURNING TO SWITZERLAND

37% likely to return

41% unlikely to return

TOP COUNTRIES OF RESIDENCE

8% Thailand



5% USA



4% Germany



Happier Than the Average Expat

Regardless of their reasons for moving abroad, Swiss expats are much more satisfied than the average expat – and might stay for good.

TOP FINDINGS

- **44% anticipate staying in their new country forever.**
- **90% are generally satisfied with their relationship.**
- **Finance is the top field for working expats.**
- **26% are retirees.**

From Globetrotter to First-Time Expat: A Wide Range of Expatriate Experiences

For many Swiss nationals, expat life seems to have been a positive decision, as quite a few stay abroad for some time. Whether it's because of a better quality of life or their ease in feeling at home, a majority of Swiss expats (73%) have been living in their current country of residence for at least two years, 29% even for more than ten years. Over two in five Swiss expats (44%) also anticipate staying in their new country forever.

Among Swiss expats, previous experience with living abroad varies quite significantly: 38% say that they have stayed in only one other foreign country (if any at all), while 28% report having stayed in four or more countries in the past. As a whole, they are more likely to have lived abroad in a number of countries, though, when compared to the global

averages of 51% and 16%, respectively.

Regardless of previous stays abroad, Swiss expats seem to have a talent for feeling at home wherever they go: more than seven in ten (71%) feel at home in their new country, compared to a global average of 64%. With 83%, Swiss expats are also more likely to say they are generally satisfied with their life than the average survey respondent (75%).

Coming from a Multilingual Country Has Its Benefits

What causes the Swiss to adapt to a new culture and way of living with such relative ease? Language skills may have something to do with it. Among the Swiss respondents, 46% say they considered the local language a potential benefit before moving to their new destination, slightly more than the global average of 41%.

Only 6% do not speak the local language of their new home, while the majority (71%) can speak it at least fairly well, including two in five with excellent language skills. Despite a Swiss expat population fluent or nearly fluent in more than their native tongue, very few (2%) moved abroad strictly to improve their language skills, though.

Leaving Famously High Salaries Behind

Many Swiss expats hold a postgraduate degree (master's degree or similar: 39%) or even a PhD (8%). However, Swiss expats tend to make less than they would back home. Among working expats from Switzerland, 64% say that their income is less than what it would be back home, and for nearly two in five (38%), it is even a lot lower. This is hardly surprising, considering the famously high salaries in Switzerland.¹

Despite a possibly lower income, the Swiss are not afraid of moving for work. The top "occupation" among Swiss expats is retiree (26%), which explains their high average age of 50.9 years, compared to the survey average of 44.2 years. Nevertheless, work-related reasons account for 29% of Swiss respondents moving abroad, with 21% currently being employees. The fields of work that attract most expats from Switzerland are finance (11%) and the public sector: one in ten Swiss expats works in the latter, compared to a global average of only 3%.

When it comes to working conditions, many Swiss respondents report a slightly more relaxed environment: only 69% work full time in their new country, which is quite low compared to the worldwide percentage of 84%. This relatively low percentage of full-time workers could also contribute to lower incomes. One Swiss national working in Australia, for example, praises the work-life balance they have found in their new country of residence. However, the Swiss abroad who are working full time seem to really be putting in the hours: on average, they spend 46.4 hours a week at their job, compared to a survey average of 44.0 hours.

Love without Borders

The satisfaction rate among Swiss expats when it comes to relationships is quite noteworthy. Among the 74% of Swiss expats who are in a relationship, nine in ten are currently living in the same country as their partner, and the same percentage is also generally satisfied with their relationship. What's a lot more surprising, however, is the percentage of Swiss expats in international relationships: only 27% of Swiss expats in a relationship have a significant other who is also from Switzerland. This is a noticeably lower share than among expats worldwide: 43% of all respondents in a relationship are together with someone of the same nationality.

Despite the large percentage of expats in an intercultural relationship, Swiss abroad are not significantly more likely to find making local friends in their host country easy. One-third share that this is in fact not easy, which is mostly in line with the global average of 36%. Social circles in general tend to be fairly mixed: 20% describe their friends and acquaintances as mostly local residents, 31% say most of their friends are other expats, and just about half (49%) report having a friend group that is a mixture of the two.

¹ In 2016, the disposable median income per person was 49,660 CHF (ca. 50,000 USD). Federal Statistical Office of Switzerland. Income Distribution. <https://www.bfs.admin.ch/bfs/en/home/statistics/economic-social-situation-population/economic-and-social-situation-of-the-population/inqualities-income-distribution/income-distribution.html>

US Americans Abroad

EXPAT PROFILE



Average age

51.5 years (versus 44.2 years globally)



Gender split

52% female

48% male



Relationship status

67% in a relationship

33% single

WORKING ABROAD



Income abroad compared to similar job at home

31% higher

25% about the same

44% lower



Employment statuses

23% retiree

15% teacher/academic

14% employee



SATISFACTION

81% generally satisfied with life abroad

TOP REASONS FOR RELOCATING

#1 Moved for I♥ve

#2 Better quality of life

#3 Sent by employer

LIKELIHOOD OF RETURNING TO THE USA

44% likely to return

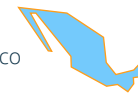
39% unlikely to return

TOP COUNTRIES OF RESIDENCE

10% Germany



5% Mexico



4% France



Relocating for Romance and the Good Life

Many US American expats move abroad to live in their partner's home country or for love, and over 40% feel they will stay abroad forever.

TOP FINDINGS

- **44% potentially want to stay abroad forever.**
- **17% moved abroad for love.**
- **The cost of living abroad was considered a benefit before moving by 53%.**
- **74% feel at home in their respective host country.**
- **23% are retired.**

New Adventures and Improved Quality of Life

Over a third of US American respondents (35%) are currently living abroad for the first time, compared to the survey average of 28%. Despite a lack of previous expat experience, US expats seem to be truly enjoying life abroad — over two in five (44%) state that they are planning to stay abroad possibly forever, compared to just 32% among all respondents worldwide.

While love is the most frequently mentioned motivation for relocating (17%), about one in eleven US expats (9%) say that a better quality of life was their main reason for moving abroad. In fact, almost half the expats from the US (49%) say they considered healthcare standards a potential benefit before relocating, compared to the average of 40%. It is therefore no surprise that a staggering 47% completely agree that healthcare in their respective host country is affordable compared to the worldwide average of 27%.

In fact, among foreign nationals who have moved to the US, a staggering 68% rate the affordability of healthcare negatively, compared to the global average of just 24% — the consensus seems to be that medical care in the US is not always affordable.

Not Yet Mastering the Language

Among US American expats, a majority of 89% speak the local language of their host country at least a little, and 22% even state that they speak it very well: however, this is still five percentage points below the global average (27%).

Over one in eight respondents from the US (13%) did say that improving their language skills was a reason for moving abroad, highlighting some desire to learn a new language. Yet, just 1% state that the prospect of improving their language proficiency was the main reason for choosing to relocate.

Americans Follow Their Hearts Abroad

Education (3%) and language skills are not the most pressing reasons why US Americans decide to move abroad. Instead, it seems they are really romantics at heart: as mentioned above, about one in six (17%) moved abroad for love or to live in their partner's home country, compared to 12% globally.

It is hardly surprising then that 50% of US expats in a committed relationship are romantically involved with a partner from their current country of residence. At the same time, 39% of US expats in a romantic relationship met their significant other in their new host country — finding love abroad seems to be no challenge for them. In fact, a majority of 87% are satisfied with their relationship, just slightly more than the global average (85%).

Lower Incomes but Lower Cost of Living

However, when it comes to working abroad, this may not be as lucrative for US American expats as one would like: 44% state that their income is lower in their host country than it would be in a comparable position in the US, 17 percentage points above the global average of 27%. This result may be somewhat surprising, given that an above-average proportion of US American expats are highly qualified: 10% have a PhD, compared to the worldwide average of 7%.

However, when rating the cost of living in their respective

host country, over one in four (27%) agree that the cost of living is very affordable, compared to just 16% globally. In fact, 53% of US American expats considered the cost of living abroad a potential benefit before moving — while incomes may be lower abroad, so are living expenses.

Retiring Overseas and Working Flexibly

Nearly a quarter of US American expats (23%) describe their current employment status as retiree, compared to the global average of 11%. This may also explain why the average age of expats from the US is 51.5 years, 7.3 years above the survey average.

Among those who are still working, 15% describe themselves as teachers, academic staff, or researchers; this is obviously linked to the finding that close to three in ten US American expats (29%) work in education, including language education, compared to an average of 14% worldwide. Similarly, US respondents are overrepresented in the arts (5% vs. 3% globally), while 7% say they are freelancers, such as writers, designers, or artists.

Compared to the survey average of 16%, 22% of American expats work part time, which might be connected to the above-average proportion of freelancers or to the higher share of older expatriates.

Finding Friends Is Easy as Pie

US Americans do not seem to struggle with settling in: 74%

agree that they feel at home abroad, ten percentage points more than the global average (64%). Similarly, expats from the US don't seem to have many problems meeting new people and making new friends, including local friends. In general, 64% believe that making new friends in their host country is not a problem. Over half (53%) also agree that it is easy to find local friends in their new country of residence, while almost three in ten (28%) describe their friends and acquaintances as mostly local residents, compared to the global average of 19%.

However, while 81% are generally satisfied with their life abroad, 56% of those who are unhappy say that not having a personal support network in their host country contributes to this unhappiness, ten percentage points above the global average (46%).

**For all content inquiries,
please contact:**



Kathrin Chudoba
*Head of Content
& Communications*

Phone
+49 (0)89 4613324-33
Email
expat.insider@internations.org

**For all press inquiries,
please contact:**



Vera Grossmann
*Media Spokesperson
Deputy Head of Content
& Communications*

Phone
+49 (0)89 4613324-79
Email
press@internations.org

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Registered office
Munich, Germany

Commercial register
Munich, HRB 239797

Managing directors
Malte Zeeck,
Philipp von Plato

Data protection
Bernd Fuhlert,
add-yet GmbH

VAT-ID
DE316302642

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