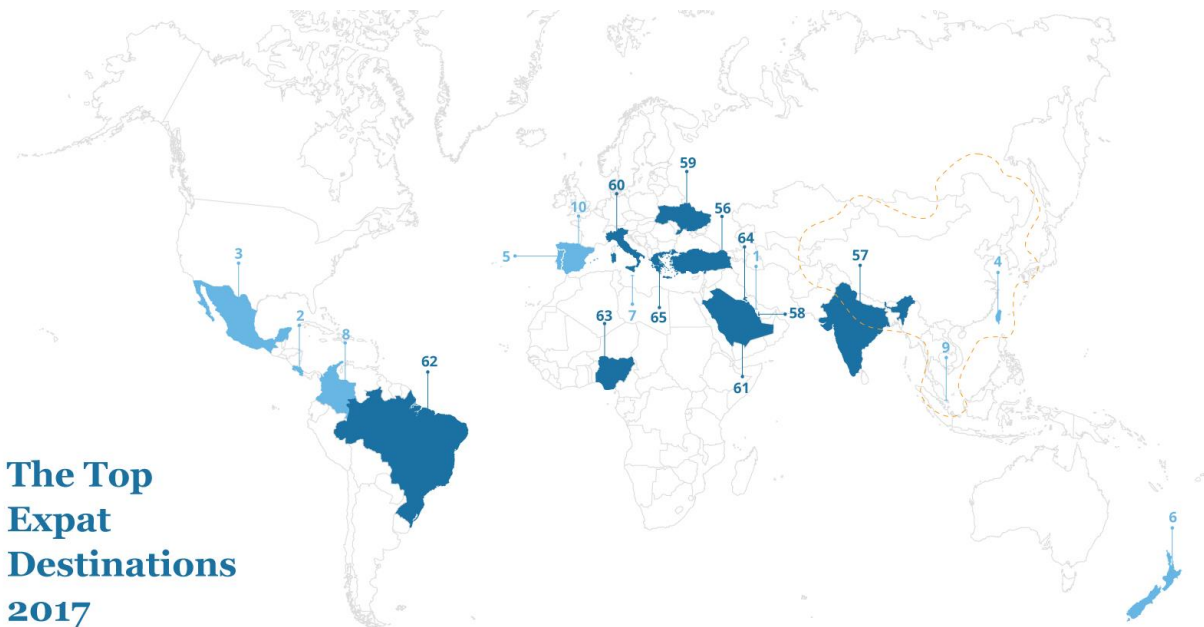


Expatriate Insider 2017 Survey Reveals: New Expat Hubs Edge Ahead of Asian Tigers

Taiwan and Singapore remain popular among foreign residents, while South Korea and Hong Kong struggle with declining ratings.

- Expats in Hong Kong (30%), Singapore (29%), and South Korea (34%) are unsatisfied with their work-life balance, even though working hours vary quite a lot.
- Living costs are lower in South Korea and Taiwan than in Hong Kong and Singapore, but so are household incomes.
- Language barriers and cultural differences make finding friends among the local residents rather difficult — except for expats in Taiwan.

Munich, 06 September 2017 — The Asian Tigers, four destinations renowned for their rapid rise to economic success, show an interesting variation in this year's survey ranking: Taiwan — the unexpected breakout star in 2016 — narrowly misses out on the top 3 in 2017. Consistently popular expat destination Singapore returns to the top 10, due to improved results in almost every area. Meanwhile, at the other end of the scale, South Korea and Hong Kong do not share this success. Hong Kong ranks particularly poorly regarding the high cost of living, while South Korea makes settling in a struggle, as the [Expatriate Insider 2017](#) survey reveals. With nearly 13,000 respondents living and working abroad, it is one of the most extensive expat studies, conducted yearly by [InterNations](#), the largest expat community worldwide. Apart from offering an in-depth analysis of life abroad, the survey ranks 65 countries by a variety of factors such as quality of life, working abroad, and settling in. South Korea (31st) and Hong Kong (39th) only achieve mediocre results, but Taiwan (4th) and Singapore (9th) rank among this year's top 10 destinations for expats, together with Bahrain, Costa Rica, Mexico in the top 3, as well as Portugal, New Zealand, Malta, Colombia, and Spain.



The Top Expat Destinations 2017

Top 10

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

Bottom 10

- | | |
|------------|-----------------|
| 56 Turkey | 61 Saudi Arabia |
| 57 India | 62 Brazil |
| 58 Qatar | 63 Nigeria |
| 59 Ukraine | 64 Kuwait |
| 60 Italy | 65 Greece |

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

Heaven for Workaholics

Hong Kong, Singapore, South Korea, and Taiwan keep attracting foreigners with their relatively strong economies. Moreover, all four destinations feature in the top half of the ranking for job and career, with about two-thirds of expats in each location expressing overall job satisfaction. However, this comes at a price: about three in ten expats in Hong Kong (30%), Singapore (29%), and South Korea (34%) are unsatisfied with their work-life balance. In both Hong Kong and South Korea expats in full-time jobs work an average 46.7 hours per week, compared to a global average of 44.3 hours. One US American respondent complains that “*work life in Hong Kong can be very exhausting*” and that it can be “*difficult to find a work-life balance*”. Interestingly, even though South Korea’s work-life balance is rated the worst among the four destinations, the country’s actual full-time working hours (41.9 h) are quite below the worldwide average. Taiwan, on the other hand, has an average work week of 43.1 hours; nevertheless, just about two in ten foreigners (21%) are unsatisfied with their work-life balance. Maybe expats in Taiwan have other things to worry about this year: in 2016, 81 percent were satisfied with their job security, but only 68 percent agree in 2017.

High Expenses but Incomes to Match

In Hong Kong and Singapore, it is not only weekly working hours that are rather high; so are household incomes: between four and five out of ten expats (43% in Singapore vs. 48% in Hong Kong) have a gross annual household income of more than 100,000 USD — considerably more than the global average of 21 percent. This income is, however, very much necessary as the cost of living is particularly high in both destinations, which rank 57th and 63rd respectively. Just about half the expats living there believe their income is more than enough to cover all daily expenses. Survey respondents describe the cost of accommodation as “*absurd*” and “*insanely high*” — especially in Hong Kong, where more than nine in ten (92%) rate the affordability of housing negatively. In comparison, the typical household income in South Korea and Taiwan is not as high: about eight in ten foreign residents in South Korea (76%) and Taiwan (84%) state they have less than 100,000 USD a year at their disposal. In Taiwan, more than two in ten expats (23%) even have an annual income of less than 12,000 USD, ten percent more than the worldwide average for this income bracket (13%). However, the lower incomes are counterbalanced by the comparably lower cost of living: nearly eight in ten expats in Taiwan (78%) are satisfied with this factor. In fact, fewer than 20 percent of foreign residents in South Korea (15%) and Taiwan (17%) think that their income is not enough to cover their daily expenses.

Life in the Asian Tigers

	Hong Kong	Singapore	South Korea	Taiwan
Overall Rank*	39	9	31	4
Quality of Life*	27	4	20	2
Ease of Settling In*	42	24	51	19
Working Abroad*	33	23	35	12
Family Life (out of 49 countries)	35	7	26	13
Personal Finance*	36	35	7	14
Cost of Living*	63	57	36	10

*out of 65 countries

Expats Keep to Themselves — But Not in Taiwan

According to the *Expats Insider 2017* survey, the Asian Tigers do not rank among the best destinations in terms of settling in. Even Taiwan, which featured among the top 10 in 2016, has dropped to 19th place this year. Singapore achieves a slightly above-average 24th rank, while Hong Kong and South Korea remain at the bottom of the list (on 42nd and 51st place). However, a closer look at the percentages behind these results reveals that the situation does not look too bad: about seven in ten expats find it easy to settle down in Taiwan (74%), Singapore (71%), and Hong Kong (69%) — but South Korea lags far behind (41%). While foreign residents do not exactly feel unwelcome — between 61 and 96 percent of expats in all destinations state that they have never felt less than welcome due to their religion, culture, gender, or nationality — they still find it hard to make local friends. In fact, more than four in ten expats in Hong Kong (47%) and Singapore (41%), as well as more than half

Expats in the Asian Tigers



in South Korea (51%), consider this difficult. Between 44 and 50 percent of respondents in these destinations are mainly friends with other expats. While many expats in Hong Kong (44%) and South Korea (65%) blame the language barrier, only four percent see this as an issue in Singapore. Instead, more than half of the expats in Singapore (52%) cite cultural differences as a main reason, and so do 56 percent of the expats living in Hong Kong. The situation in Taiwan is very different, with only 22 percent mainly socializing with other expats, while nearly six in ten (58%) socialize with a fairly mixed group of both local residents and expats.

A Heartwarming Welcome Leads Bahrain, Costa Rica, and Mexico to the Top

For the first time since the *Expat Insider* survey was introduced, none of the previous year's top 3 destinations lead the ranking: Surprise winner Bahrain even leaps from 19th position to 1st place, winning the overall ranking. The Gulf State makes it easy for expats to feel at home due to its friendly local residents — nearly nine out of ten expats (86%) rate the friendly attitude of Bahrainis towards expats positively. In addition, about three-quarters of expats in Bahrain (73%) are satisfied with their jobs, compared to a global average of 64 percent. Runner-up Costa Rica and Mexico on third place also rank among the top 20 in terms of working abroad, but are even more valued for their extremely friendly local population. In fact, nearly nine in ten expats (87%) rate the friendly attitude of locals towards foreign residents positively in both countries, compared to a global average of only 67 percent of expats feeling this way about their destination.

Greece, Kuwait, and Nigeria Are the Worst Destinations for Expats Again

The countries featured in the bottom 3, on the other hand, have remained the same for the third year in a row: Greece has now hit rock bottom, ranking last overall, as well as in terms of working abroad, personal finance, and family life. Half of the respondents in Greece say that their household income is not enough to cover their daily expenses, which is more than twice the global average (23%). The main issue in Nigeria and Kuwait, 63rd and 64th out of 65 countries, remains the constant struggle with the quality of life: more than two in ten expats in Kuwait (23%) are unhappy with their life in general, compared to only 10 percent of expats worldwide. In Nigeria, safety and security cause additional problems, with nearly seven out of ten (68%) rating their personal safety negatively.

About the InterNations *Expat Insider* 2017 Survey

For its annual [Expat Insider survey](#), InterNations asked about 13,000 expatriates representing 166 nationalities and living in 188 countries or territories to provide information on various aspects of expat life, as well as their gender, age, and nationality. Participants were asked to rate 43 different aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects and considered both emotional topics as well as more factual aspects with equal weight. The respondents' ratings of the individual factors were then bundled in various combinations for a total of 16 subcategories, and their mean values were used to draw up six topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, Personal Finance, and Cost of Living Index. Except for the latter, all indices were further averaged in order to rank 65 expatriate destinations around the world. In 2017 the top 10 were Bahrain, Costa Rica, Mexico, Taiwan, Portugal, New Zealand, Malta, Colombia, Singapore, and Spain.

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 75 survey participants per country was necessary. The only exception to this is the Family Life Index, where a sample size of more than 40 respondents raising children abroad was required. In 2017, 65 and 45 countries respectively met these requirements. However, in most countries the sample size exceeded 100 participants.



About InterNations

With 2.8 million members in 390 cities around the world, InterNations (<http://www.internations.org>) is the largest global network and information site for people who live and work abroad. InterNations offers global and local networking both online and face-to-face. At around 6,000 monthly events and activities, expatriates have the opportunity to meet with other global minds. Online services include country and city guides created by a team of professional writers, guest contributions about life abroad, and discussion forums to help members with topics such as local housing and job searching. InterNations membership is by approval only to ensure we remain a community of trust.

The InterNations app is available for Android and iOS and can be downloaded for free on [Google Play](#) and the [App Store](#).

Find more information about InterNations on our [press pages](#), [company website](#), [Facebook](#), [LinkedIn](#), [Twitter](#), or in our [Expat Magazine](#).

Press Contact

Vera Grossmann
Media Spokesperson

InterNations GmbH
Schwanthalerstrasse 39
80336 Munich, Germany

Tel: +49 (0)89 461 3324 79
Fax: +49 (0)89 461 3324 99
Email: press@internations.org
Homepage: www.internations.org/press