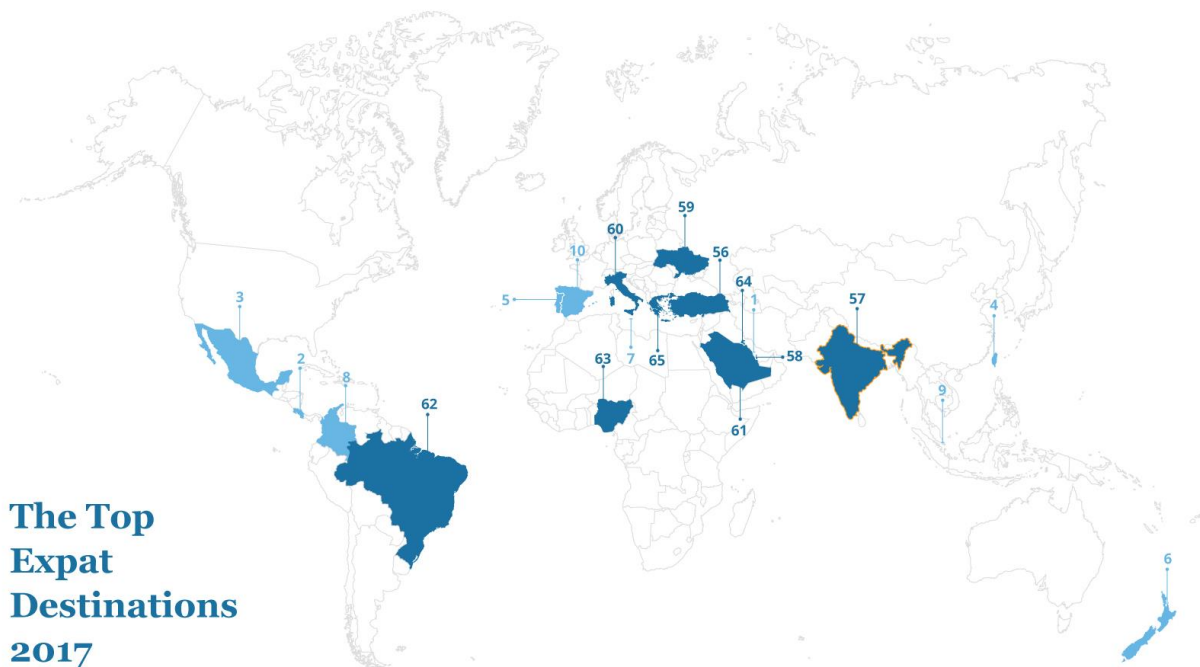


Expatriate Insider 2017 Survey Reveals: High Incomes but No Time to Spend It for Expats in India

Low living costs attract foreigners to India, but women and parents are particularly concerned about safety issues.

- The cost of living in India is rated extremely well: almost seven in ten expats (69%) are satisfied with it.
- Expatriate women are disproportionately dissatisfied as 16 percent say they are unhappy with their life in India, compared to a global average of 9 percent among women.
- The GCC states feature in the top five destinations for Indian expats looking for a better life abroad.

Munich, 06 September 2017 — For cost-efficient living, expats should turn to India: those living in India are impressed by how far their salary stretches, and most tend to live very comfortably. Many female respondents in India have followed their partner and now look after their home and family, while he pursues his career. Indians who move abroad, however, tend to leave their partner or family behind. These expats are mainly men and head to the Gulf States for better economic prospects, 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. While India lands on a rather poor 57th place, this year's top 10 destinations for expats are Bahrain, Costa Rica, Mexico, Taiwan, Portugal, New Zealand, Malta, Colombia, Singapore, and Spain.



The Top Expatriate 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	

India Makes Expats' Money Go Further

With India just sneaking into the top 10 as the ninth-best country for personal finance, expats are clearly impressed by the low cost of living. Nearly a quarter (24%) earn significantly more than they need to cover basic expenses. Although 17 percent have a household income of more than 200,000 USD per year (global average: 5%), nearly over three in ten respondents (31%) are in the bottom two income brackets with less than 50,000 USD. These lower household incomes do not seem to bother expats as India apparently provides an affordable lifestyle. Almost seven in ten expats (69%) are happy with the cost of living in India, compared to 48 percent of expats worldwide feeling the same about their host country. However, those working in India may need this financial incentive, as they are less than impressed with their working life. Long hours — an average 47.7 hours a week for a full-time job — might have contributed to India's sharp drop by 18 places in the ranking for working abroad. It now ranks 49th out of 65 destinations. In fact, the dissatisfaction with work-life balance among expats in India has increased by 14 percentage points since 2016 (17% vs. 31%).

Not a Safe Environment for Children and Women?

While most *male* expats (29%) are sent to India by their employer, the majority of *female* expats (31%) moved for their partner's job or education. Despite nearly half of expat women in India (47%) having a postgraduate degree or PhD and another 37 percent having graduated with a bachelor's degree, nearly a third (31%) are currently staying at home. No opportunities for using their education in a professional environment may be one of the reasons why 16 percent of female respondents in India are generally unhappy with their life abroad, compared to 9 percent of women living abroad worldwide. One Canadian is afraid that spouses might "get a bit bored and could be left with a lack of purpose". Taking care of home and children might be less of an issue if family life in India were better: however, India is ranked the worst country for family well-being, and expat parents are far less satisfied with their children's general well-being than parents worldwide (27% vs. 9% negative ratings). In addition, more than three in ten expat parents in India (32%) are concerned about their children's safety, more than three times the global average of worried expat parents (10%). It might be particularly hard for those looking after the kids to ensure that they are safe: India is now listed among the bottom ten countries for safety and security. Especially with the mounting number of assaults on women, many expats may feel nervous out and about. "[I do not like] the situation for women," one US American expat comments, "women are looked at like they are worthless — you have to fight."

Indians Abroad: Looking for Work in the Middle East

Indians abroad are mainly motivated to relocate by career-related or financial reasons. They are almost twice as likely to work in IT than the average expat: as many as 16 percent have found employment in this field, compared to 9 percent of expats worldwide. Other popular fields of work include finance (13%) as well as manufacturing and engineering (12%). When choosing where to settle, they tend to focus on the prosperous Gulf States, which dominate their top five destinations. Moreover, seven in ten Indian expats are men, which is well above the global average of 44 percent. A remarkable 84 percent of respondents from India who are in a relationship are romantically involved with someone of the same nationality — almost double the global figure of expats who come from the same country as their partner (44%). Apparently, quite a few expats from India leave their partner and family behind when moving abroad. As many as 23 percent of those in a relationship are not living in the same country as their partner, ten percentage points more than the worldwide average. Moreover, 17 percent of Indian expats have dependent children who are not living abroad with them. Nonetheless, 85 percent are satisfied with their romantic relationship, about the same as the global average of 84 percent.

Life in India

	2017*		2016**
Overall Rank	57	▼ 8	49
Quality of Life	61	▼ 1	60
Ease of Settling In	39	▲ 2	41
Working Abroad	49	▼ 18	31
Family Life (out of 45 countries)	39	▼ 10	29
Personal Finance	9		9
Cost of Living	17	▼ 2	15

*out of 65 countries

**out of 67 countries

63% generally satisfied



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](#).

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