

Expat Insider 2018 Reveals: Expat Life Is Great in Taiwan and Singapore, but Less So in Hong Kong and South Korea

Taiwan and Singapore remain attractive for expats due to a high quality of life, while those living in Hong Kong and South Korea are disappointed.

- Taiwan (2nd) and Singapore (5th) rank at the top of the Expat Insider 2018 survey league table, while South Korea (41st) and Hong Kong (56th) only have below-average results. The top 10 destinations for expats are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.
- Maintaining a healthy work-life balance is problematic in Singapore (43rd), South Korea (56th), and Hong Kong (65th), but not in Taiwan (8th).
- The Asian Tigers are great for globetrotters as the majority is satisfied with the opportunity to travel in South Korea (80%), Hong Kong (92%), Taiwan (94%), and Singapore (96%).
- Expats find it easy to settle down in Singapore (78% vs. 59% globally) and Taiwan (77%), but not so much in Hong Kong (62%) and South Korea (41%).

Munich, 6 September 2018 — Taiwan (2nd) and Singapore (5th) remain popular expat destinations thanks to their high quality of life and plenty of career prospects. However, South Korea (41st) and Hong Kong (56th) turn out to be disappointing for expats, who find it hard to settle down and are unhappy with the local quality of life, as the *Expat Insider 2018* survey reveals. With more than 18,000 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 68 countries by a variety of factors such as quality of life, working abroad, and settling in. While South Korea and Hong Kong rank distinctly below average (41st and 56th, respectively), Taiwan (2nd), and Singapore (5th) boast top 10 rankings alongside Bahrain (1st), Ecuador (3rd), Mexico (4th), Portugal (6th), Costa Rica (7th), Spain (8th), Colombia (9th), and Czechia (10th).



Click on the map for a video and more information about the Expat Insider 2018 survey



Despite an Improving Economy, Career Prospects for Expats Are Worsening in Hong Kong

Hong Kong receives its worst result ever, coming in 56th place out of 68 in the *Expat Insider 2018* survey. Over the last five years, the expat hub has lost ground across all indices featured in the survey, particularly in terms of quality of life (from 4th in 2014 to 32nd in 2018). In fact, close to three in five expats in Hong Kong (59%) rate the quality of the environment negatively, which is more than three times the global average (19%). This

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 (out of 50 countries)	44	12	26	20
Personal Finance*	52	20	28	10
Cost of Living*	68	58	42	10

has contributed to a low 57th place out of 68 for health and well-being. Additionally, less than half the expats (49%) rate the affordability of healthcare positively, compared to 59 percent globally. Only expats' satisfaction with their personal safety (6th), as well as travel and transportation (2nd), helps to boost the local quality of life somewhat: almost all expats in Hong Kong (98%) rate the transportation infrastructure positively (vs. 68% worldwide), and 79 percent even give it the best possible rating (vs. 36% globally).

The results for working abroad do not look a lot better, as Hong Kong has lost 25 ranks since 2014 (22nd out of 41 destinations) and 14 ranks just since last year (33rd out of 65), coming in 47th place out of 68 in 2018. One of the least attractive aspects for expats is the work-life balance — or rather a lack thereof —with Hong Kong ranking a very low 65th out of 68 destinations worldwide for this factor: only 49 percent of expats rate their work-life balance in Hong Kong favorably, which is twelve percentage points lower than the global average (61%). A German expat emphasizes the "*busy lifestyle and long working hours*" as negative aspects of life in Hong Kong. In fact, the average working week for a full-time position has 46.8 hours, compared to a global average of 44.0 hours.

Interestingly, even though satisfaction with their personal career prospects (from 19th to 26th) and job security (from 36th to 48th) has worsened since 2017, the state of the economy has improved slightly (from 18th to 14th). While just about seven in ten expats in Hong Kong (69%) rated the state of the economy positively in 2017, 79 percent agree in 2018.

Close to one in three expats in Hong Kong (32%) have an annual household income of more than 150,000 USD at their disposal, compared to a global average of twelve percent. This might be also due to the fact that 18 percent moved there because of a foreign assignment, while globally just ten percent were sent abroad by their employer. However, it seems like even a high income is not enough: just 44 percent of expats in Hong Kong think that their disposable household income is *more* than what they need to cover all living expenses, compared to 51 percent globally, while 24 percent say it is not enough. *"Life in Hong Kong is too expensive, especially the real estate prices,"* says an expat from Italy, *"but the cost of living in general is also very high."* Unsurprisingly, Hong Kong ranks last worldwide for cost of living, with just 16 percent rating this factor positively, compared to 51 percent globally.

Singapore Is Great for Boosting Your Career, but Not for Making Friends

Singapore performs extremely well in the *Expat Insider 2018* survey, ranking 5th out of 68 countries in the main league table. The city-state receives its best rating for quality of life (4th): it even ranks first for travel and transportation, with 96 percent of expats being happy with their travel opportunities (vs. 82% globally) and 95 percent being satisfied with the transportation infrastructure (vs. 68% worldwide). A British expat thinks that *"the travel opportunities in Singapore are fantastic"*.



Singapore ranks consistently well in other areas, too, landing in 6th place for safety and security. Over nine in ten rate the country's political stability (91%), its peacefulness (92%), and their personal safety (98%) favorably, which is much higher than the respective global average (63%, 78%, and 82%). A Canadian expat particularly appreciates *"how safe it is for my kids."* Lastly, Singapore does not disappoint when it comes to digital life (8th). Over nine in ten expats (93%) are satisfied with the availability of government services online (vs. 55% worldwide). An even larger share of 95 percent also rate the availability of high-speed internet access positively, which is 20 percentage points more than the global average (75%).

Singapore has gained nine ranks for working abroad, moving up from 23rd place in 2017 to 14th in 2018. More than nine in ten expats (92%) are satisfied with the state of the country's economy, compared to 64 percent globally. What is more, three-quarters (75%) are generally satisfied with their job (vs. 65% globally), and 69 percent are happy with their career prospects (vs. 55% globally). Only the work-life balance seems to leave expats working in Singapore somewhat unsatisfied: just 62 percent rate this factor positively, which is about the worldwide average (61%) and puts the country on a low 42nd place out of 68.

Since 2014, the share of expats that considers the local population in Singapore generally friendly has increased by ten percentage points (from 61% to 71% in 2018). However, this does not seem to change the fact that it is hard to make local friends: only seven percent say that their friends are mostly local residents (vs. 19% globally), while two in five (40%) are mainly friends with other expats (vs. 34% globally). A Swedish respondent says: "Sometimes I feel that people are friendly because they have to be, not because they want to be, and that makes it not genuine to me."

Expats Enjoy Working and Living in Taiwan

Coming in 2nd place out of 68 destinations worldwide, Taiwan receives excellent ratings for quality of life (1st) and working abroad (2nd), only beaten by Bahrain for the latter.

Taiwan ranks fifth for health and well-being, with two-thirds of expats (67%) regarding the local healthcare standards as a potential benefit even before moving, compared to just 40 percent worldwide. More than nine in ten (92%) also rate the quality of medical care positively (vs. 67% globally), with 67 percent even giving it the highest possible rating (vs. 29% globally). A respondent from Costa Rica appreciates that *"medical care is convenient and affordable"*. In fact, nearly all expats in Taiwan (96%) find healthcare affordable (vs. 59% globally), and over three-quarters (77%) give its affordability the best possible rating (vs. 27% globally). A good healthcare system might come in useful for some expats, though, as Taiwan ranks a low 40th for quality of environment. Close to one-quarter (24%) rate this factor negatively, compared to 19 percent globally. *"The air quality is really a problem for me,"* says an expat from the US.

Taiwan is the only Asian Tiger with a good work-life balance, ranking 8th out of 68 destinations worldwide, right after Denmark, Bahrain, Vietnam, Norway, Ecuador, New Zealand, and Costa Rica. More than seven in ten expats (73%) are happy with their work-life balance, which is twelve percentage points more than the global average (61%). This might be related to the fact that the average number of working hours in Taiwan is 39.9 hours per week, much lower than the global average (44.0 h). What is more, two-thirds (66%) rate their career prospects in Taiwan positively, which is eleven percentage points more than the global average (55%). *"It is easy to find a job,"* says an expat from the Philippines. And it seems to be easy to keep it, too, as over three quarters (76%) are satisfied with their job security (vs. 59% globally).

Lastly, expats in Taiwan feel more than welcome: 92 percent regard the attitude of the local population towards foreign residents as friendly, compared to 66 percent globally. Moreover, more than three-fifths of expats in Taiwan (63%) find it easy to make local friends, compared to less than half (45%) worldwide. Maybe this is one of the reasons why only three percent believe that they will



never feel at home in their new country of residence (vs. 15% globally) and more than three-quarters (77%) find it easy to settle down in Taiwan (vs. 59% globally). Another 73 percent think it is easy to get used to the local culture (vs. 62% globally), with one US American appreciating the *"refreshingly different Taiwanese culture"*.

From Great Healthcare to Poor Work-Life Balance — **South Korea Is a Country Full of Contrasts** Coming in 41st place out of 68 countries, South Korea has rather mixed results in the *Expat Insider 2018* survey, ranging from top 5 positions for some factors to landing in bottom 10 for others. The highlight is South Korea's third place out of 68 countries for both the affordability and the quality of healthcare. More than four in five expats (84%) rate the affordability of medical care in South Korea positively (vs. 59% globally), and 87 percent are also satisfied with its quality (vs. 67% globally) — close to half (49%) even give both factors the highest possible rating (vs. 27% and 29% globally, respectively). However, good medical care might be needed sometimes, as South Korea ranks only 56th for the quality of its environment. More than two in five expats (42%) are unsatisfied with this factor, compared to 29 percent globally. A US American respondent shares that "the air quality is fairly poor, which has a noticeable impact on my energy levels".

South Korea receives its worst rating for the ease of settling in (59th), with just two in five respondents (41%) finding it easy to settle down in their new country of residence, compared to 59 percent globally. Only 53 percent consider the attitude of the local population towards foreign residents friendly, compared to a global average of 66 percent. It might not come as a surprise that just about three in ten expats (32%) find it easy to make local friends in South Korea, compared to 45 percent worldwide. This might be due to the language barrier: only 17 percent find it easy to learn the local language (vs. 36% on average), and more than three-quarters (76%) say they only speak the language a little or even not at all (vs. 43% globally).

Moreover, just 53 percent of the respondents in South Korea are satisfied with their working hours, which is nine percentage points less than the global average (62%). Interestingly, however, expats working full time in South Korea spend nearly five hours less at work per week (39.1 hours) than the global average (44.0 hours) — but they are still unhappy. Apart from that, just 39 percent are happy with their career prospects, which is 16 percentage points less than the global average of 55 percent. A US American explains that "job opportunities are limited" for expats in South Korea.

Top 3 Countries for Expats Are Great for Working Abroad and Easy to Settle In

2017's surprise winner **Bahrain** defends its first place, thanks to excellent results for working abroad and ease of settling in (1st for both). Seven in ten expats in Bahrain (70%) are happy with their career prospects (vs. 55% globally), and 81 percent find it easy to settle down in this country (vs. 59% globally). *"I do not feel like an expat in Bahrain,"* says an Indian respondent. *"I feel at home here"*. More than three-quarters of the expats living in runner-up **Taiwan** (76%) are satisfied with their job security (vs. 59% globally), with the destination ranking first in the world for this factor. Taiwan also offers the world's highest quality of life, and 77 percent of expats feel at home there (vs. 64% globally). Coming in third place, **Ecuador** is one the biggest winners of the *Expat Insider 2018* survey, moving up 22 ranks since 2017 (25th out of 65). While less than half the expats in Ecuador (46%) were satisfied with their career prospects in 2017, 69 percent are happy now. Moreover, 76 percent find it easy to settle down in this Latin American country (vs. 59% globally).

Bottom 3 Countries for Expats Rank Low for Quality of Life

India (66th), Saudi Arabia (67th), and Kuwait (68th) do not only rank at the bottom of the overall league table, but they are also among the worst destinations in terms quality of life. Expats in **India** are dealing with the world's lowest quality of the environment: more than four in five (82%) are unhappy with this factor (vs. 19% globally). Over two in five (41%) even give it the worst possible rating, which



is more than ten times the global average (4%). "I do not like the quality of the air, all the trash, and the pollution," an expat from the USA says. "It is very dirty all over the country". Around half the expats in **Kuwait** (52%) and **Saudi Arabia** (47%) are also unhappy with this factor. Moreover, the two Gulf States rank last and second to last for the ease of settling in. About half the expats in Kuwait (47%) and Saudi Arabia (51%) find it hard to get used to the local culture, compared to 21 percent globally.

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Country-specific versions are available in different languages in the download section at the end of the press release.



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If you would like to access the complete guides, please get in touch via <u>press@internations.org</u>.



InterNations Surpasses 3 Million Members

In April 2018 the world's largest expat community reached 3 million members, which equals a growth of 20 percent within the last twelve months. InterNations also expanded its international range to 420 cities around the world with 30 new communities.



Ten Moments That Made InterNations

Growing from a start-up to a global network has been an incredible journey. Here are the stand-out moments that got us to a decade of connecting global minds.

About the InterNations *Expat Insider 2018* Survey

For its annual *Expat Insider* survey, InterNations asked more than 18,000 expatriates representing 178 nationalities and living in 187 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 up to 48 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 17 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 68 expatriate destinations around the world. In 2018, the top 10 are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.



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 at least 40 respondents raising children abroad was required. In 2018, 68 and 50 countries respectively met these requirements. However, in most countries the sample size exceeded 100 participants.

About InterNations

With 3.2 million members in 420 cities around the world, InterNations (<u>www.internations.org</u>) is the largest global community 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 official events and activities per month, expatriates have the opportunity to meet 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 the local job or housing search. 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 <u>Google Play</u> and the <u>App Store</u>.

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