

Expatriate Insider 2018 Reveals: Expatriate Life in China Brings Financial Freedom and Digital Restrictions

Expatriates in China are satisfied with their personal finances, but censorship and difficulties in getting used to the local culture make life hard for expatriates.

- China ranks a low 55th out of 68 countries in the Expatriate Insider 2018 survey. The top 10 destinations for expatriates are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.
- The country comes in 67th place out of 68 countries for digital life, only beating Myanmar, but excels with regard to digital payment options.
- Satisfaction with life in China continues to fall rapidly: just 69 percent of expatriates in China are generally satisfied with their life abroad, compared to 89 percent in 2014.
- Close to four in five expatriates in China (78%) are satisfied with their financial situation, keeping the country in the top 10 for personal finance.

Munich, 6 September 2018 — Expatriates in China keep finding it hard to settle down and are unhappy with the country's digital infrastructure. Moreover, career prospects are slowly getting worse, while expatriates are still dissatisfied with their work-life balance. However, China receives excellent ratings for personal finance, and expatriates perceive the country's economy positively, as the [Expatriate Insider 2018 survey](#) reveals. With more than 18,000 respondents living and working abroad, it is one of the most extensive expatriate studies, conducted annually by [InterNations](#), the largest expatriate 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 China merely lands in a poor 55th place, this year's top 10 destinations for expatriates are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.



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

Lack of Unrestricted Internet and Local Language Skills

China comes in a very poor second-to-last place in the new Digital Life subcategory (67th out of 68), beating only Myanmar. The heavy restrictions on surfing the internet are an issue for many expats, with a German respondent highlighting the negative impact of *“politically biased censorship and the lack of international internet access”*. In fact, 83 percent of expats in China rate their access to online services, such as social media, negatively, which is more than eight times the global average (10%). More than half (52%) even give it the worst possible rating (vs. 3% globally). What is more, about half the expats (52%) rate the availability of online government services negatively (vs. 26% globally). Additionally, almost two in five (38%) have difficulty getting a high-speed internet connection at home, compared to 16 percent globally.

Moreover, expats find it hard to settle down in China: it ranks merely 62nd out of 68 countries in this respect. Just 36 percent of expats in China consider it easy to settle in, compared to 59 percent globally. Speaking the local language continues to cause problems: almost four in five expats (78%) find it hard to learn, which is 33 percentage points more than the global average (45%). However, just three in ten (29%) think it is possible to live in China without local language skills (vs. 46% globally). A South African expat states that *“not being able to speak the language makes traveling and communicating with other people troublesome”*. This could be one reason why less than half the expats (49%) feel at home in the local culture, compared to 60 percent globally. Maybe the failure to feel at home also contributes to the continuous decline of

expats' satisfaction with life in China: the country has dropped 29 places in this category since 2014 (33rd out of 61), now ranking in the bottom 10 (62nd out of 68) — together with Germany, Russia, Serbia, Egypt, the United Kingdom, Sweden, Denmark, Saudi Arabia, and Kuwait. In fact, just 69 percent of expats in China are generally satisfied with their life abroad, which is 20 percentage points less than in 2014 (89%).

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
	<small>*out of 68 countries</small>		<small>**out of 65 countries</small>

Spending Money Cashlessly Is Easy in China

Despite the overall low ranking for China's digital life, the country stands out when it comes to paying without cash: close to nine in ten expats (89%) find this easy, compared to 78 percent worldwide. This comes in handy as expats in China seem to have lots of money to spend. About one in six (17%) have a disposable household income of more than 150,000 USD per year, compared to twelve percent of expats globally. This might be related to the fact that 19 percent of expats in China mainly moved there for a foreign assignment (vs. 10% globally), and corporate assignees often tend to have generous salaries.

With expats in China doing well financially, it does not come as a surprise that the country ranks in the top 10 for personal finance for the fifth consecutive year, coming in 7th place out of 68 in 2018. A mere seven percent of respondents in China are dissatisfied with their financial situation, compared to 17 percent globally. A US American expat thinks that *“the money I am making here is very good”*. Another 71 percent agree that their disposable household income is more than enough to cover their

living expenses, which is 20 percent more than the global average (51%). This prosperity might be due to the *"booming economy"* as an expat from Belgium puts it. In fact, more than four in five (82%) rate the Chinese economy positively (vs. 64% globally).

But expats have to work hard for their financial security in China. The country ranks a low 57th out of 68 destinations in terms of work-life balance: more than one-quarter (26%) are unhappy with this aspect of life abroad, compared to 20 percent globally. A US American expat, for example, bemoans the *"insane working hours."* What is more, while the overall career prospects in China are still rated positively, they have been losing ground slowly (from ranking 4th in 2014 to 14th in 2018). In 2014, close to seven in ten expats (69%) were happy with their career opportunities, but just 63 percent still agree this year. *"There are very few job options if you do not speak Chinese,"* an expat from India explains.

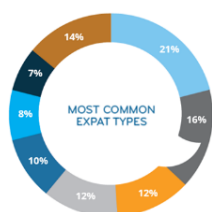
Top 3 Countries for Expats Are Great for Working Abroad and Easy to Settle In

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 *Expats 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.

Read More about *Expats Insider* and the InterNations Community



The 7 Most Common Expat Types and Why They Move Abroad

Although every expat journey is unique, there are similarities when it comes to their motivation for moving and their lifestyle abroad. Based on the insights of more than 18,000 expats, InterNations presents the first comprehensive expat typology with the 7 most common expat types that roam the world.

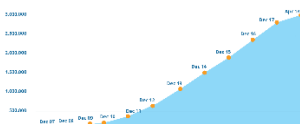
Country-specific versions are available in different languages in the download section at the end of the press release.



InterNations Country and City Guides

In more than 200 destination guides InterNations offers valuable tips and information about expats' destinations, including helpful advice from other members.

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



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 (www.internations.org) 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 [Google Play](#) and the [App Store](#).

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

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