

Expat Insider 2018 Survey Reveals: Expats in India Pay a High Price for Their Low Cost of Living

Expats in India enjoy the low cost of living, but have to face long working hours and a lack of work-life balance.

- India ranks 66th out of 68 countries in the Expat Insider 2018 survey, losing nine positions since 2017 (57th out of 65). The top 10 destinations for expats are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.
- Two in five expats in India (40%) are unsatisfied with their work-life balance, which is twice the global average (20%).
- More than four in five expats in India (82%) are unhappy with the quality of the environment, and 41 percent even think that it could not be worse.
- Indians who move abroad are 36.4 years old on average, which is about eight years younger than the global average (44.2 years).

Munich, 6 September 2018 — The majority of expats moving to India anticipates a lower cost of living, but they have not considered the country's downsides before moving abroad: in India, they struggle with poor working conditions and long hours. Additionally, they face a low quality of life and are more worried about their personal safety than the average expat, 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 annually 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 India lands in a rather low 66th place, beating only Saudi Arabia and Kuwait, this year's top 10 destinations for expats 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 *Expat Insider 2018* survey

Bulgaria



Out of Balance: Too Much Work — Not Enough Time to Enjoy Life

Ranking 59th out of 68 countries for working abroad, India reaches a record low in this regard: especially in terms of work-life balance, the country rather disappoints expats, coming in second-to-last place (67th), only slightly ahead of Kuwait. In fact, two in five expats in India (40%) are unhappy with their work-life balance, compared to 20 percent of expats globally. *"It is a difficult working*

LIEF IN INDIA

environment," says an expat from the UK. However, the low ranking is hardly a surprise, as expats with a full-time job in India spend a weekly average of 48.2 hours at work, compared to just 44.0 hours globally. Consequently, 39 percent are dissatisfied with their working hours (vs. 19% worldwide). In addition to expressing their dissatisfaction with their long working hours, expats in India do not feel much confidence in the economy, either: only 45 percent of expats in India describe it as good, compared to 64 percent of expats being satisfied with their host country's economy.

India hardly does any better when it comes to the quality of life abroad: ranking 65th out of 68 destinations, the country outperforms only Myanmar, Saudi Arabia, and Kuwait. An

	2018*		2017**
Overall Rank	66	▼ 9	57
Quality of Life	65	▼ 4	61
Ease of Settling In	49	v 10	39
Working Abroad	59	v 10	49
Family Life out of 50 countries	47	▼ 8	39
Personal Finance	26	v 17	9
Cost of Living	17		17
	≌out of 68 countries		mout of 65 countries
60% generally satisfied			

overwhelming majority of expats in India (82%) consider the quality of the environment generally bad (vs. 19% globally), and 41 percent even give it the worst possible rating — this is more than ten times the global average (4%). *"I do not like the quality of air, all the trash, and the pollution. It is very dirty all over the country,"* reports an expat from the USA. *"They are taking steps to make it cleaner, but they have a long way to go."*

Lastly, India ranks lower than ever for personal safety (61st out of 68), with one in five expats (20%) not feeling safe in their new home, more than twice the global average (9%). Women in particular seem to be worried about their personal safety (23% vs. 9% globally), compared to men (16% vs. 9% globally).

Easy on the Wallet: Expats Report an Affordable Cost of Living

Although India's ranking in terms of personal finance is not as good as it used to be — it is down from ranking 9th in 2017 to 26th this year — two-thirds of the respondents (67%) are still happy with their financial situation. This result is now on par with the global average (67%).

However, the local cost of living is still seen as a major benefit of moving to India: over seven in ten expats (72%) expected this factor to be a potential advantage prior to moving, 30 percentage points more than the global average (42%). And they were right: 71 percent of those living in India rate the cost of living positively (vs. 51% globally), and 37 percent even give it the best possible rating (vs. 16%). A Canadian expat in India appreciates *"the cost of living, as most things are much cheaper. We can afford a daily house cleaner and someone to wash our car."* In fact, eight percent of expats in India have a gross household income of more than 250,000 USD annually, which is twice the global average (4%).



Indians Abroad: Young and Content, but Likely to Return Home

The majority of Indians (42%) has moved abroad for work-related reasons (vs. 31% globally): 17 percent have found a job on their own (vs. 12% globally), 13 percent have been sent abroad by their employer (vs. 10%), nine percent have been recruited by a local company (vs. 7%), and three percent were planning to start their own business abroad (vs. 2%).

Maybe it is partly due to the poor working conditions back home that 68 percent of Indians are generally happy with their job abroad. They seem to particularly enjoy the work-life balance abroad, with 72 percent rating this factor positively, compared to 61 percent globally. More than three in ten Indians (32%) even say that they could not be any happier with this factor (vs. 20% globally). *"I like the work-life balance,"* an Indian expat living in Germany comments, *"and the earning opportunities are better"*. In fact, 64 percent of Indians abroad think that they make more than they would in a similar job back home, compared to a global average of 53 percent.

As they are a lot younger than the average expat (36.4 years vs. 44.2 years globally), it is hardly a surprise that it is the first stay abroad for nearly two out of five expats from India (39% vs. 28% globally). But despite their lack of previous expat experience, they seem to adjust to life abroad easily: just seven percent think they never will feel at home in their new country of residence, compared to 15 percent of expats worldwide. Indians also find it easy to make local friends (49% vs. 45% globally) and are generally satisfied with their life abroad (78% vs. 75% globally). Nevertheless, more than half of them (52%) consider it likely or even very likely that they will return home at some point in the future (vs. 43% globally).

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 threequarters 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.



Read More about Expat 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 <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>.

Find more information about InterNations on our <u>press pages</u>, <u>company website</u>, <u>Facebook</u>, <u>LinkedIn</u>, <u>Twitter</u>, or in our <u>Expat Magazine</u>.

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