

Expat Insider 2018 Reveals: Expats Like to Work in the Nordic Countries but Do Not Enjoy Local Life

Sweden is the biggest loser of this year's survey, while expat life in Denmark, Finland, and Norway is business as usual.

- Finland (23rd out of 68 countries), Norway (25th), Denmark (35th), and Sweden (46th) have rather average results in the Expat Insider 2018 survey. The top 10 destinations for expats are Bahrain, Taiwan, Ecuador, Mexico, Singapore, Portugal, Costa Rica, Spain, Colombia, and Czechia.
- For the third year in a row, Finland is rated the world's best country for expat families thanks to great education standards and high safety.
- Norway and Denmark rank among the top 10 countries for working abroad: just the career prospects seem to be problematic, with the two destinations coming in 41st and 42nd place for this factor.
- Sweden is the biggest loser of the Expat Insider 2018 survey, dropping 24 ranks due to lower satisfaction with quality of life, working abroad, and the ease of settling in.

Munich, 6 September 2018 — While working life remains a pull factor for the Nordic countries, expats still find it hard to settle down in the region. Compared to 2017, Denmark, Finland, and Norway's results in the expat ranking remain largely stable, reflecting a mix of positive and negative aspects, while Sweden has suffered the biggest losses out of all countries featured in the survey. Expats living in Sweden are significantly less happy than last year, particularly with the quality of life, working abroad, and the ease of settling in, 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 Finland (23rd), Norway (25th), Denmark (35th), and Sweden (46th) have decent to below-average results, 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



Work-Life Balance and Childcare Options Make Denmark a Great Place for Expat Families

Expats seem to greatly enjoy their working life in Denmark: the country ranks 6th out of 68 destinations in 2018, which is its best result ever for working abroad. More than four in five expats (83%) are happy with their work-life balance, which is 22 percentage points more than the global average (61%). Moreover, close to two-thirds (65%) are satisfied with their job security, compared to 59

LIFE IN THE NORDIC COUNTRIES				
Overall Rank	Denmark 35	Finland 23	Norway 25	Sweden 46
Quality of Life	24	7	15	28
Ease of Settling In	64	56	52	63
Working Abroad	6	28	4	24
Family Life	4	1	14	5
Personal Finance	53	63	49	54
Cost of Living	64	51 In total,	66 68 coutries were ranked. The Far	57 mily Life Index only includes 50 count

percent globally. However, their career prospects seem to be a bit of an issue for expats in Denmark: 54 percent are generally happy with this factor, which is very close to the global average (55%). However, just nine percent are completely satisfied, compared to 15 percent worldwide.

Maybe it is partly due to expats having lots of time to spare for their children that Denmark scores that well for family life abroad (4th). What is more, 71 percent of expat parents in Denmark are happy with the available childcare options in general, which is ten percentage points more than the global average (61%). "Denmark is a very good place for children to grow up," an expat from India comments. In fact, nearly all expat parents rate their children's safety positively (98% vs. 81% globally), and close to nine in ten (89%) are happy with their health (vs. 76% globally). More than three in five (62%) could even not be any happier with the latter, which is 26 percentage points more than the global average (36%).

Denmark receives its worst ratings for the cost of living and the ease of settling in, ranking 64th out of 68 countries for both. Only 48 percent of expats feel at home in Denmark, compared to a global average of 64 percent. "It is hard to feel integrated mostly because of the language barrier and because it is not easy to make local friends," an expat from France reports. In fact, 70 percent find it hard to learn the local language (vs. 45% globally), and 64 percent struggle with making local friends (vs. 36% globally).

A Great Digital Life Comes at a Cost in Finland

Ranking 7th out of 68 countries for its quality of life, Finland has improved nine ranks since last year (16th). Four in five expats (80%) consider the quality of medical care to be generally good, compared to 67 percent globally. The natural environment also plays an important role for the respondents' general health and well-being: nearly all expats in Finland (96%) are happy with the quality of the local environment, such as the air and water quality (vs. 69% globally). Moreover, the new Digital Life subcategory has helped boost Finland's ranking, as the country comes in 2nd out of 68 in this category. The majority of expats finds it easy to gain access to a high-speed internet connection at home (96% vs. 75% globally) and to pay without cash (96% vs. 78% globally). Moreover, close to nine in ten (88%) are happy with the availability of government services online (vs. 55% globally), and 62 percent even give it the best possible rating (vs. 23% globally).

Aside from the high quality of life, Finland continues to be a great choice for families, ranking first for the third year in a row. More than nine in ten expat parents (93%) rate the attitude of the Finnish population towards families with children positively (vs. 83% globally), and not a single respondent



describes it negatively (7% neutral ratings). Every single expat parent (100%) is satisfied with their children's safety (vs. 81% globally), and 83 percent could not be any happier with this factor, which is nearly twice the global average (44%). A British expat living in Finland appreciates "the safe environment for kids and the quality of schools". In fact, more than nine in ten expat parents (96%) judge the quality of education in Finland favorably, which is 27 percentage points more than the global average (69%). Perhaps this is one of the reasons why 67 percent send their kids to a local *state* school (vs. 36% globally), while just seven percent opt for a local *private* school (vs. 21% globally).

On the downside, Finland performs poorly in such areas as the ease of settling in —37 percent find it hard to make new friends (vs. 25% globally) — cost of living, and personal finance. Exactly one quarter of the respondents (25%) is unhappy with their financial situation, compared to 17 percent globally. Additionally, 32 percent feel that their disposable household income is not enough to cover all their necessary expenses (vs. 22% globally), and 15 percent even think that it is not nearly enough, which is close to twice the global average (8%).

Norway: Home to Great Working Conditions, but Even Generous Salaries Are Not Enough

Coming in 25th place out of 68 countries overall, Norway even ranks 4th in terms of working abroad, making it into the respective top 10 for the fifth year in a row. More than seven in ten expats (72%) are satisfied with their job security in Norway, compared to 59 percent globally. Moreover, 84 percent are happy with their working hours, which is 22 percentage points more than the global average (62%). This is hardly a surprise as the average working week for full-time employees in Norway has 41.9 hours, compared to a global average of 44.0 hours. A British expat finds it great that "the balance between work and personal life is respected" in Norway.

Although the overall job situation seems to be good, career prospects actually rank a below-average 41st out of 68 countries worldwide. Close to three in ten expats in Norway (28%) are unsatisfied with their career opportunities, slightly more than the global average (25%). "It is difficult to find work without knowing the language," says an expat from New Zealand.

Even though 72 percent of expats in Norway think they make more money than they would in a similar position back home (vs. 53% globally), their income still does not seem to be enough: the country ranks poorly for personal finance (49th) and cost of living (66th). Close to three in five expats (59%) are unhappy with the cost of living in Norway, compared to just 31 percent globally.

Sweden Is the Biggest Loser in 2018

Dropping 24 ranks since last year (22nd out of 65 countries in 2017), Sweden is the biggest loser in the *Expat Insider 2018* survey, coming in 46th place out of 68 destinations in 2018. The country has lost ground across all main indices of the survey, particularly in terms of quality of life, working abroad, and ease of settling in.

After ranking a good 14th for quality of life in 2017, Sweden comes in 28th place out of 68 this year. While four in five expats (80%) were happy with the available leisure activities in 2017, just 66 percent still agree in 2018. "It is a bit boring here," says an expat from the US, "and I do not like the drizzly weather".

After ranking in the top 10 countries for working abroad last year, Sweden comes in 24th place in 2018. Less than half the expats in Sweden (46%) are satisfied with their career prospects, compared



to 56 percent in 2017. More than two in five newly arrived expats (41%) find it hard to apply for a job in Sweden (e.g. contacting companies, attending interviews), compared to 36 percent globally — more than one-third (34%) even finds it not easy at all, which is 12 percentage points more than the global average (22%). "It is difficult to find a job that matches my qualifications," an expat from Canada complains, while one from Germany finds it hard to understand "the Swedish business culture". In fact, almost one in three expats who have recently moved to Sweden (32%) struggle with understanding local business etiquette, compared to 24 percent globally.

Lastly, Sweden also ranked low for the ease of settling in last year (49th out of 68), but it now hits the bottom 10 countries in 2018 (63rd out of 68). It is even rated the worst country worldwide for making new friends, with more than half the expats (51%) finding this hard. This is eight percentage points more than in 2017 (43%) and more than twice the global average in 2018 (25%). Moreover, Sweden ranks second to last for making local friends in particular, only ahead of Kuwait: just 21 percent find this easy, compared to 45 percent of expats globally. "Socializing with local people is quite difficult," an expat from Macedonia thinks, while one from the US bemoans "the insider culture and the coldness of the locals". Consequently, it is hardly surprising that more than nearly one in three expats (28%) do not feel at home in Sweden yet (vs. 22% globally), while 25 percent believe they never will (vs. 15% 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.

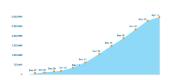
Country-specific versions are available in different languages in the download section at the end of the press release.



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 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 <u>Expat Insider survey</u>, 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 <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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