



Introduction & Short Methodology

Expatriate City Ranking

Since 2017, we have asked the participants of the *Expatriate Insider* survey additional questions about their city of residence. From the transportation options in their city to how easy it is for them to find housing to the local career opportunities, the Expatriate City Ranking covers a wide range of topics related to expatriate life.

The Expatriate City Ranking 2019 provides an in-depth analysis of 82 cities around the world. The results focus on the quality of life, getting settled, work life, as well as finance and housing — providing an overview of the best and worst cities for expatriates worldwide.

Short Methodology

This report is an addition to the annual country ranking featured in the *Expatriate Insider* survey by InterNations. The report is based on a ranking of up to 82 cities worldwide, which has been part of the survey since 2017.

To identify the best and worst cities for expatriates, survey respondents were asked to rate more than 25 different aspects of urban 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 13 subcategories, and their mean values were used to draw up four topical indices: Quality of Urban Living, Getting Settled, Urban Work Life, and Finance & Housing. These were further averaged in order to rank cities worldwide. The survey also includes a Local Cost of Living Index, which does, however, not factor into the overall ranking to avoid overrepresenting financial aspects.

For a city to be featured in the Expatriate City Ranking 2019, a sample size of at least 50 survey participants per city was required. In 2019, 82 cities meet this requirement, with the top 10 cities for expatriates being Taipei, Kuala Lumpur, Ho Chi Minh City, Singapore, Montréal, Lisbon, Barcelona, Zug, The Hague, and Basel.

Best & Worst Cities for Expats



The Best & Worst Cities for Expats

Top 10



1 Taipei



2 Kuala Lumpur



3 Ho Chi Minh City



4 Singapore



5 Montréal



6 Lisbon



7 Barcelona



8 Zug



9 The Hague



10 Basel

Bottom 10



82 Kuwait City



81 Rome



80 Milan



79 Lagos



78 Paris



77 San Francisco



76 Los Angeles



75 Lima



74 New York



73 Yangon

11 Aachen
12 Doha
13 Prague
14 Mexico City
15 Abu Dhabi
16 Sydney
17 Madrid
18 Budapest
19 Calgary

20 Bangkok
21 Manama
22 Luxembourg City
23 Vienna
24 Tallinn
25 Panama City
26 Tokyo
27 Miami
28 Muscat

29 Melbourne
30 Brussels
31 Dusseldorf
32 Rotterdam
33 Jakarta
34 Dubai
35 Houston
36 Lausanne
37 Chicago

38 Bern
39 Toronto
40 Santiago
41 Zurich
42 Hamburg
43 Shanghai
44 Bogotá
45 Nairobi
46 Oslo

47 Helsinki
48 Amsterdam
49 Frankfurt
50 Cologne
51 Munich
52 Hong Kong
53 Lugano
54 Moscow
55 Vancouver

56 Buenos Aires
57 Warsaw
58 Boston
59 Johannesburg
60 Beijing
61 Berlin
62 São Paulo
63 Seoul
64 Auckland

65 Cape Town
66 Stockholm
67 Copenhagen
68 Athens
69 Geneva
70 London
71 Istanbul
72 Dublin

The Best & Worst Cities to Live & Work Abroad in 2020

Asian cities dominate the global top 5 in the Expat City Ranking 2019, while Italian cities Rome and Milan join Kuwait City at the bottom of the scale.

TOP FINDINGS

- **#1 Taipei manages to defend its first place from 2018.**
- **#2 Kuala Lumpur is rated the best city for getting settled.**
- **#3 Ho Chi Minh City ranks first in the Finance & Housing Index.**
- **Following Singapore (#4) and Montréal (#5), European cities make up the rest of the top 10.**
- **However, the bottom 10 also feature some prominent European and US American cities.**
- **Bern and Doha are among the biggest winners compared to 2018.**
- **Manama, Cape Town, and Auckland, meanwhile, have seen a reverse development.**

Methodology

In the *Expat Insider 2019* survey, over 20,000 participants were asked not only to rate their respective host country but also to share insights regarding their city of residence. Respondents rated more than 25 different aspects of urban life abroad on a scale of one to seven, with the rating process emphasizing expats' personal satisfaction with these aspects. The individual ratings were bundled in various combinations for a total of 13 subcategories, and the mean values of these subcategories were used to draw up four topical indices: Quality of Urban Living Index, Getting Settled Index, Urban Work Life Index, Finance & Housing Index. These indices were further averaged to create the Expat City Ranking 2019, which reveals the best and worst cities to move to in 2020. The additional Local Cost of Living Index is not included in the overall ranking to avoid overrepresenting the financial aspects of life abroad.

For a city to be featured in the ranking, a sample size of at least 50 survey participants per city was required; 82 cities met this requirement in 2019.

Taipei Stays on Top

Following Taiwan's ranking as the best expat destination worldwide in 2019,¹ Taipei's first place in the Expat City Ranking 2019 is not much of a surprise. In fact, the city already held this spot in 2018, when it first featured in the ranking.² Taipei continues to impress when it comes to the local quality of life, ranking 3rd out of 82 cities in this index (for detailed results, see pp. 13–16: The Most (and Least) Livable Cities for Expats Worldwide). A respondent from Paraguay, for example, describes *"the convenience of everything — access to food, great transportation, and cheap medical services"* as a highlight of life in Taipei.

The Taiwanese metropolis also keeps its fourth place in the Finance & Housing Index. Worldwide, only about half the respondents (49%) agree that their disposable household income is *more* than enough to cover all their living expenses. In Taipei, however, close to two-thirds (65%) say the same, and over a fifth (21%) even have a gross yearly income of over 150,000 USD (vs. 9% globally). With 55% positive ratings, expats in Taipei are also much more likely to agree that housing is affordable than the global average (36%).

While the city has managed to hold onto its top spot in the overall ranking, it is not quite as far ahead as it used to be. Following an excellent 2nd rank out of 72 cities in the 2018 Urban Work Life Index, Taipei lands merely in a good 20th place out of 82 in 2019. Expats still love their work-life balance — over three-quarters (76%) rate it favorably compared to 60% worldwide — but Taipei has lost out on all other factors in this index. Nearly seven in ten (69%), for example, rate the state of the local economy favorably in 2019, only slightly above the global average of 2019 (66%) and noticeably below the 2018 result (84%). Similarly, while expats are still very much satisfied with local friendliness (4th), as well as finding friends and their social life (9th), Taipei has dropped from a 3rd rank in 2018 to place 18th in the 2019 Getting Settled Index.

A Warm Welcome in Kuala Lumpur

With its second place in 2019, Kuala Lumpur at last makes it into the global top 3 after consistently ranking among the top 10 cities in the past few years. Expats rate Kuala Lumpur the city where it's easiest to get settled (see pp. 21–24: The Best Cities for Getting Settled Abroad), as well as one of the best cities worldwide when it comes to finance and housing. In fact, only Ho Chi Minh City — which places third overall — beats Kuala Lumpur in the latter index. A British expat explicitly praises the *"availability of nice places to live at a reasonable cost"*, and others agree: 75% rate the affordability of housing favorably, more than twice the worldwide average (36%), while 86% agree that it is easy for expats to find accommodation in Kuala Lumpur (vs. 50% globally).

Kuala Lumpur lands in an above-average 26th place in the Urban Work Life Index. Four in five expats (80%) are generally satisfied with their job, though less than half (47%) rate the local career opportunities favorably. *"The work prospects for foreigners, especially ones educated in Malaysia, are getting smaller within these borders,"* according to a Bangladeshi respondent. This may well be connected to the state of the local economy, which only a below-average 62% regard positively (vs. 66% globally). Nevertheless, expats are still satisfied with their job security (22nd) and work-life balance (25th) in Kuala Lumpur. The city receives its worst result in the Quality of Urban Living Index (44th), where a satisfactory availability (17th) and affordability (27th) of healthcare is undercut by below-average ratings for political stability (55th) and personal safety (60th).

Ho Chi Minh City: A Financial Paradise?

Following a 4th place out of 72 cities in 2018, Ho Chi Minh City manages to further improve its result to rank 3rd out of 82 in 2019. Expats rate Vietnam's most populous city as the best place for finance and housing, with the city ranking first for all but one of the underlying factors:

¹ *Expat Insider 2019*. The Best & Worst Places for Expats in 2019. <https://www.internations.org/expat-insider/2019/best-and-worst-places-for-expats-39829>
² *Expat Insider 2018*. The Best & Worst Cities for Expats in 2018. <https://www.internations.org/expat-insider/2018/the-best-and-worst-cities-for-expats-39685>

The Best & Worst Cities for Expats

HCMC places second regarding the affordability of housing (for more details, see pp. 37–40: The Best (and Worst) Places for Expats on a Budget). Over four in five respondents (81%) are also satisfied with the local cost of living in general, nearly double the global average (43%). Ho Chi Minh City does similarly well in the Urban Work Life Index, ranking third. A top 10 place in the Job & Career (1st) and Work-Life Balance (6th) subcategories is offset by less exciting — though still good — ratings for the state of the local economy: 81% regard it favorably, compared to 66% of respondents worldwide.

When it comes getting settled, expats have a comparatively easy time in Ho Chi Minh City, ranking it 15th in this index. It places third in both the Local Friendliness and the Friends & Socializing subcategories, and a Swiss expat even goes so far as to say that *“the people in HCMC are amazing”*. The language barrier can put a damper on things, though: nearly three-quarters (74%) say the local language is difficult to learn (vs. 45% globally), ranking Ho Chi Minh City 72nd for this factor. The city ranks even worse for the quality of the environment (73rd out of 82). *“Litter is a major problem, and the local people have very little regard for the cleanliness of their country,”* a respondent from South Africa thinks. Nearly half the expats (47%) agree, rating the quality of the environment negatively, 30 percentage points above the global average of 17%. With the exception of the local climate and weather (28th), expats are generally not very satisfied with the quality of life, which results in a 63rd rank, Ho Chi Minh City's worst performance in any index.

Asian and European Cities Ahead

Singapore's fourth place further adds to Asian destinations dominating the Expat City Ranking 2019. The four top cities all do very well regarding finance and housing, with Singapore receiving the “worst” result here, a 15th rank mostly due to the expensive housing in the city-state: 53% of expats rate this factor negatively (vs. 44% globally). All four Asian cities rank among the top 20 of the Getting Settled Index, though results in the Urban Work Life Index and especially the Quality of Urban Living Index vary greatly.

While Canadian city Montréal follows in fifth place, European cities make up the rest of the top 10: from Lisbon (6th) and Barcelona (7th) on the Iberian Peninsula to The Hague (9th) in the Netherlands to Swiss cities Zug (8th) and Basel (10th). Unlike the Asian top 4, these European cities show rather mixed results for housing and finance while doing well for the quality of life, from Zug placing first to Barcelona ranking twelfth in this index. Among the five European cities, Lisbon and Barcelona are clearly ahead in terms of getting settled, ranking 6th and 13th, respectively, while Swiss cities Zug (58th) and Basel (62nd) only make it into the lower half of the index.

At the Bottom of the List

As in the case of Taipei and Taiwan, Kuwait City's disappointing performance mirrors Kuwait's last place in the country-specific *Expat Insider 2019* ranking. Expats rank the city among the bottom 5 of the Urban Work Life (79th), Quality of Urban Living (81st), and Getting Settled (82nd) Indices. An Indian respondent thinks there is *“zero quality of living”* in Kuwait City, while an expat from Egypt has experienced *“discrimination against expats”* and dislikes the *“expensive housing”*. While more than half the respondents (55%) agree that housing is not affordable (vs. 44% globally), Kuwait City does at least rank seventh in the Finance subcategory, its best result across the board.

Italian cities Rome (81st) and Milan (80th) have nearly hit rock bottom. Both are among the ten worst-rated cities worldwide in the Urban Work Life Index, with Rome even placing last. A Czech expat names the *“impossibility of professional growth, underpayment, nepotism, bureaucracy, and the general state of the infrastructure”* as downsides of life in Rome, while a US American in Milan points out that *“there aren't a lot of job opportunities and it's hard owning my own business. The taxes are too high.”* Both cities actually rank among the bottom 10 of the Finance subcategory, too, with only around four in nine expats in Milan (42%) and Rome (44%) being satisfied with their financial situation, compared to 57% of expats worldwide. What is

The Best & Worst Cities for Expats

more, the political upheaval of the past year did not go unnoticed by expats: just a quarter or less in Rome and Milan rate the factor political stability favorably (vs. 61% globally). This is one reason — but certainly not the only one — for Milan's (60th) and Rome's (76th) disappointing result in the Quality of Urban Living Index in general.

Paris (78th) joins Rome and Milan as the only other European city in the bottom 10, together with three prominent US American cities: San Francisco (77th), Los Angeles (76th), and New York City (74th). All three receive their best — though still average — rating in the Getting Settled Index, and some of their worst results in the Finance & Housing Index. San Francisco even ranks second to last in the latter, with the majority (92%) agreeing that housing is not affordable there, more than double the global average of 44%.

Up & Downs in the Ranking

Bern doesn't do quite as well as fellow Swiss cities Zug and Basel, but it has seen noticeable improvements in the Expat City Ranking 2019: following a 61st rank out of 72 cities in 2018, it has moved up to 38th place out of 82 cities. This improved result is mainly due to the Finance & Housing Index: while Bern narrowly missed ending up among the bottom 10 in this index in 2018, ranking 60th out of 72, it now places 49th out of 82. The share of respondents satisfied with their financial situation might still be below the global average (53% vs. 57%); however, this is a vast improvement from 40% in 2018.

Doha has made an even bigger jump than Bern, going from 50th place in 2018 to ranking 12th in 2019. Results have improved for nearly every factor featured in the survey. For example, respondents in the Qatari capital are more likely to agree that it is easy to get used to the local culture (62% in 2019 vs. 50% in 2018), happier with the state of the local economy (80% vs. 67%), and less likely to rate the affordability of housing negatively (43% vs. 59%).

Manama in neighboring Bahrain has experienced a reverse development, with losses affecting many rating factors and resulting in a 21st place following its 3rd rank in 2018. It still does very well for getting settled (2nd after a 1st place in 2018) but has seen big changes for urban work life (from 13th to 58th). For example, expats' satisfaction with their working hours has fallen by 26 percentage points (from 79% positive answers in 2018 to just 53% in 2019), and the share of respondents dissatisfied with their job has doubled from 8% to 16%.

Cape Town is another city that has undergone some heavy losses in the ranking: after coming in 20th place in 2018, it only ranks 65th in 2019. Expats are less satisfied across the board — even in the Getting Settled Index, where Cape Town does best, it only ranks 21st out of 82. In 2018, the city still made it into the top 10 in this index (8th). What's more, Cape Town now lands in the bottom 10 for urban work life (76th vs. 54th in 2018) and has dropped 20 ranks in regard to finance and housing (from 15th to 35th). While in 2018, 86% of respondents agreed that it's easy for expats to find housing in the legislative capital of South Africa, only two-thirds (67%) still agree in 2019, for example. Expats are also noticeably less satisfied with the local transportation (from 33% negative responses in 2018 to 54% in 2019).

Auckland's decline in the overall city ranking may not be quite as extreme as Cape Town's, but ranking 64th out of 82 cities in 2019 following a 37th place out of 72 in 2018 is still quite the drop. Results have once again worsened across the board, but especially when it comes to safety: in 2018, 95% of respondents regarded their personal safety in Auckland positively, and over three in five (62%) even gave it the best possible rating. In 2019, the respective shares have fallen to 77% and 32%. However, this result that may well be connected to the Christchurch mosque shootings, which shocked all of New Zealand³ around the same time the *Expat Insider 2019* survey was conducted.

3 BBC. Christchurch shootings: 49 dead in New Zealand mosque attacks. 15 Mar 2019. <https://www.bbc.com/news/world-asia-47578798>.

Quality of Urban Living





Quality of Urban Living

Leisure & Climate

Transportation

Safety & Politics

Health & Environment

| | | | | |
|----------------------|------------------|---------------|--------------------|--------------------|
| 1 Zug | 1 Barcelona | 1 Seoul | 1 Zug | 1 Calgary |
| 2 Tokyo | 2 Miami | 2 Zug | 2 Singapore | 2 Taipei |
| 3 Taipei | 3 Lisbon | 3 Taipei | 3 Lugano | 3 Vienna |
| 4 Zurich | 4 Cape Town | 4 Tokyo | 4 Bern | 4 Helsinki |
| 5 Vienna | 5 Los Angeles | 5 Zurich | 5 Zurich | 5 Madrid |
| 6 Basel | 6 Madrid | 6 Basel | 6 Muscat | 6 Munich |
| 7 Bern | 7 Sydney | 7 Singapore | 7 Abu Dhabi | 7 Aachen |
| 8 Madrid | 8 Athens | 8 Prague | 8 Basel | 8 Toronto |
| 9 Singapore | 9 Mexico City | 9 Bern | 9 Lausanne | 9 Barcelona |
| 10 Lisbon | 10 Johannesburg | 10 Hong Kong | 10 Luxembourg City | 10 Copenhagen |
| 11 Prague | 11 Buenos Aires | 11 Vienna | 11 Dubai | 11 Tokyo |
| 12 Barcelona | 12 Nairobi | 12 Barcelona | 12 Helsinki | 12 Dusseldorf |
| 13 Munich | 13 Vancouver | 13 Madrid | 13 Tokyo | 13 Zug |
| 14 Lausanne | 14 Rome | 14 Helsinki | 14 Geneva | 14 Luxembourg City |
| 15 Helsinki | 15 Budapest | 15 Tallinn | 15 Montréal | 15 Hamburg |
| 16 Geneva | 16 Melbourne | 16 Lausanne | 16 Munich | 16 Melbourne |
| 17 Dusseldorf | 17 Vienna | 17 Budapest | 17 Lisbon | 17 Prague |
| 18 Hamburg | 18 Prague | 18 Shanghai | 18 The Hague | 18 Stockholm |
| 19 Lugano | 19 Tokyo | 19 Geneva | 19 Doha | 19 Buenos Aires |
| 20 Seoul | 20 San Francisco | 20 Hamburg | 20 Dusseldorf | 20 Tallinn |
| 21 Tallinn | 21 Santiago | 21 Rotterdam | 21 Calgary | 21 Lisbon |
| 22 Vancouver | 22 Lugano | 22 The Hague | 22 Aachen | 22 Zurich |
| 23 Oslo | 23 Bern | 23 Stockholm | 23 Taipei | 23 Cologne |
| 24 Calgary | 24 Zug | 24 Moscow | 24 Rotterdam | 24 Oslo |
| 25 Sydney | 25 Kuala Lumpur | 25 Berlin | 25 Toronto | 25 Vancouver |
| 26 Berlin | 26 Basel | 26 Dusseldorf | 26 Copenhagen | 26 Berlin |
| 27 The Hague | 27 Zurich | 27 Copenhagen | 27 Hamburg | 27 Paris |
| 28 Dubai | 28 Istanbul | 28 Warsaw | 28 Oslo | 28 Doha |
| 29 Copenhagen | 29 Lausanne | 29 Beijing | 29 Vancouver | 29 Frankfurt |



Quality of Urban Living

Leisure & Climate

Transportation

Safety & Politics

Health & Environment

| | | | | |
|---------------------------|---------------------|--------------------|---------------------|-----------------|
| 30 Melbourne | 30 Taipei | 30 Oslo | 30 Amsterdam | 30 Sydney |
| 31 Abu Dhabi | 31 Auckland | 31 Munich | 31 Vienna | 31 Basel |
| 32 Hong Kong | 32 Munich | 32 Paris | 32 Prague | 32 Abu Dhabi |
| 33 Luxembourg City | 33 São Paulo | 33 Amsterdam | 33 Frankfurt | 33 Kuala Lumpur |
| 34 Aachen | 34 Singapore | 34 Frankfurt | 34 Cologne | 34 Singapore |
| 35 Frankfurt | 35 Milan | 35 Lisbon | 35 Tallinn | 35 Montréal |
| 36 Stockholm | 36 Hong Kong | 36 Buenos Aires | 36 Seoul | 36 Bern |
| 37 Cologne | 37 Ho Chi Minh City | 37 London | 37 Shanghai | 37 The Hague |
| 38 Budapest | 38 Bogotá | 38 Dubai | 38 Beijing | 38 Brussels |
| 39 Rotterdam | 39 Abu Dhabi | 39 Cologne | 39 Santiago | 39 Auckland |
| 40 Toronto | 40 Dubai | 40 Luxembourg City | 40 Stockholm | 40 Seoul |
| 41 Montréal | 41 Bangkok | 41 Milan | 41 Sydney | 41 Cape Town |
| 42 Amsterdam | 42 Houston | 42 Lugano | 42 Berlin | 42 Lausanne |
| 43 Paris | 43 New York | 43 Istanbul | 43 Auckland | 43 Lugano |
| 44 Kuala Lumpur | 44 Panama City | 44 Kuala Lumpur | 44 Hong Kong | 44 Geneva |
| 45 Santiago | 45 Paris | 45 Aachen | 45 Melbourne | 45 Manama |
| 46 Buenos Aires | 46 Geneva | 46 Montréal | 46 Dublin | 46 Santiago |
| 47 Shanghai | 47 Berlin | 47 Melbourne | 47 Panama City | 47 Amsterdam |
| 48 Doha | 48 Montréal | 48 Calgary | 48 Manama | 48 Johannesburg |
| 49 Moscow | 48 Lima | 48 Chicago | 49 Ho Chi Minh City | 49 Dubai |
| 50 Auckland | 50 Boston | 50 Brussels | 50 Miami | 50 Bangkok |
| 51 Muscat | 51 Cologne | 51 Vancouver | 51 Madrid | 51 Panama City |
| 52 Beijing | 52 Calgary | 52 Abu Dhabi | 52 Moscow | 52 Istanbul |
| 53 Warsaw | 53 Manama | 53 Toronto | 53 Kuwait City | 53 Rotterdam |
| 54 Athens | 54 Chicago | 54 Bangkok | 54 Boston | 54 Muscat |
| 55 Miami | 55 Toronto | 55 Sydney | 55 Budapest | 55 Budapest |
| 56 Bangkok | 56 Warsaw | 56 Santiago | 56 Kuala Lumpur | 56 Moscow |
| 57 Istanbul | 57 London | 57 Athens | 57 Barcelona | 57 Bogotá |
| 58 Manama | 58 Oslo | 58 New York | 58 New York | 58 London |



Quality of Urban Living

Leisure & Climate

Transportation

Safety & Politics

Health & Environment

- 59 Brussels
- 60 Milan
- 61 London
- 62 Panama City
- 63 Ho Chi Minh City
- 64 Chicago
- 65 Boston
- 66 New York
- 67 Mexico City
- 68 San Francisco
- 69 Cape Town
- 70 Bogotá
- 71 Dublin
- 72 Nairobi
- 73 Johannesburg
- 74 Los Angeles
- 75 São Paulo
- 76 Rome
- 77 Jakarta
- 78 Houston
- 79 Lima
- 80 Yangon
- 81 Kuwait City
- 82 Lagos

- 59 Muscat
- 60 Aachen
- 61 Dusseldorf
- 62 Frankfurt
- 63 Doha
- 64 Jakarta
- 65 Amsterdam
- 66 Rotterdam
- 67 Seoul
- 68 Tallinn
- 69 Lagos
- 70 Hamburg
- 71 Shanghai
- 72 Moscow
- 73 The Hague
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- 75 Luxembourg City
- 76 Beijing
- 77 Brussels
- 78 Helsinki
- 79 Copenhagen
- 80 Dublin
- 81 Yangon
- 82 Kuwait City

- 59 Doha
- 60 Boston
- 61 Mexico City
- 62 Manama
- 63 São Paulo
- 64 Ho Chi Minh City
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- 73 Yangon
- 74 Nairobi
- 75 Johannesburg
- 76 Cape Town
- 77 Lima
- 78 Rome
- 79 Kuwait City
- 80 Los Angeles
- 81 Houston
- 82 Lagos

- 59 Bangkok
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- 69 Mexico City
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- 71 Dublin
- 72 Lima
- 73 Shanghai
- 74 Houston
- 75 New York
- 76 Beijing
- 77 San Francisco
- 78 Los Angeles
- 79 Kuwait City
- 80 Jakarta
- 81 Yangon
- 82 Lagos

The Most (and Least) Livable Cities for Expats

Moving up seven ranks in the Quality of Urban Living Index, the Swiss city of Zug now comes out on top. On the other hand, Lagos – Nigeria's largest city – enters the 2019 ranking in last place.

TOP FINDINGS

- **Zug owes its first place mainly to its stellar performance regarding safety & politics and local transportation.**
- **Second-placed Tokyo delights with great local transportation and a high level of personal safety.**
- **Taipei (3rd), which already featured among 2018's best-rated cities, is the number one for healthcare.**
- **Newcomer Lagos places last in the bottom 3, ranking below Yangon (80th) and Kuwait City (81st).**
- **Both Doha and Zurich have managed to greatly improve their position in 2019.**
- **Milan and Cape Town are this year's biggest losers in the Quality of Urban Living Index.**

Methodology

For the Quality of Urban Living Index, survey respondents evaluated the leisure options and climate, local transportation, safety and politics, as well as health and environment in their city. A city needed to have at least 50 respondents in order to rank in this index, which was the case for 82 cities in 2019.

A Green and Quiet Place: Zug

Of the top 3 cities in the Quality of Urban Living Index 2019, two — Tokyo and Taipei — were already featured among the previous year's three best-rated destinations.¹ However, the worldwide number one has moved up seven places from its 2018 ranking: the Swiss city of Zug owes its first place mainly to its excellent results in the Safety & Politics (1st out of 82) and Transportation (2nd) subcategories.

Zug is ranked the second-safest city for expats around the world, right after the city-state of Singapore. Not a single survey respondent in Zug is unhappy with their personal safety, while 83% even give this factor the best possible rating. Worldwide, about one in eleven expats

¹ *Expat Insider 2018*. From Sun to Healthcare: Cities with the Best Quality of Urban Living <https://www.internations.org/expat-insider/2018/quality-of-urban-living-index-39686>

(9%) are worried about their personal safety, whereas 42% couldn't be any happier. A similar trend applies to the ratings for Zug's local transportation infrastructure (85% very good, no negative responses at all).

The ratings for the quality of Zug's urban environment are equally glowing: over eight in ten expats (85%) consider it excellent, which means the city also ranks first for this factor. And Dutch expat in Zug makes sure to point out the "safety, cleanliness, predictability, nature, and general quality of life" as highlights of their stay. Zug seems to offer a great quality and availability of healthcare as well (82% and 87% positive responses, respectively). Over a third (35%) rate its affordability negatively, though (vs. 26% globally).

Zug ranks a mere 58th out of 82 cities for local leisure options, with over one in eight expats (13%) judging them unfavorably. "I do not like the style of restaurants here and find them outrageously expensive," an expat from the Netherlands complains. But if you are looking for a safe and quiet place to live, Zug might just be the city for you.

A Sense of Security and Peace: Tokyo

Tokyo's ranking in the Quality of Urban Living Index remains unchanged (2nd out of 82 vs. 2nd out of 72 in 2018). Just like in 2018, its best-rated subcategory is transportation, where it comes in fourth place: 96% of expats in Tokyo are satisfied with the transportation network in the Japanese capital.

Moreover, nearly nine in ten respondents (89%) appreciate the easy availability of medical care in Tokyo, as well as its quality and affordability (10th and 12th out of 82, respectively). That Tokyo only ranks 11th out of 82 in the Health & Environment subcategory is solely due to the quality of its environment: with 75% of expats rating it positively (just a little over the global average of 71%), Tokyo ends up in 38th place for this factor.

Still, Tokyo is among the safest cities for expats worldwide (5th out of 82), and many respondents highlight this aspect: "I really like the extra care that is placed on cleanliness and the sense of security and peace that I feel here," a woman from Jamaica comments. While the city only lands in 25th place for the local leisure activities, this is still a well above-average result, with 83% positive ratings (vs. 74% globally). "There are lots of festivals going on here, which everyone can enjoy on a seasonal basis," a respondent from South Korea says.

The Worldwide Number One for Healthcare: Taipei

Taipei has suffered some minor losses compared to the 2018 Quality of Urban Life Index, slipping from 1st place out of 72 destinations to 3rd out of 82.

While Health & Environment is still its best-rated subcategory (2nd), Taipei no longer comes first worldwide here, with Calgary (Canada) beating it to the top ranking. However, the Taiwanese metropolis still lands in first place for all the factors related to healthcare — its quality, affordability, and availability. A respondent from Paraguay points out the "the convenience of everything: access to food, great transportation, and cheap medical service". The far more negative ratings for the quality of the environment negatively affect its result in this subcategory: "I especially dislike the fact that pollution here is higher than at home," a US American expat says. Around one in six respondents (16%) aren't happy with the quality of the environment, either.

Taipei's result in the Safety & Politics subcategory (23rd) is similarly skewed: on the one hand, the city is among the three safest places for expats around the globe (3rd), right after Singapore and Zug, but Taiwan's particular political situation seems to be a cause of concern for many (40th). And while the survey participants consider local transportation to be excellent (3rd) and the leisure options to be good (19th), they are far less happy with the local climate and weather: one in five expats (20%) views this factor negatively. "The weather here is depressing," an expat from Italy thinks.

Political and Personal Insecurity: Lagos

Quite unlike the top 3 destinations, none of the worst-rated cities — Lagos (82nd), Kuwait City (81st), and Yangon (80th) — appeared in the respective list in the 2018 Quality of Urban Living Index.¹ Due to a lack of respondents, Lagos wasn't featured in the previous year's Expat City Ranking, but promptly lands in last place in 2019, just like it did in 2017.

Nigeria's largest city comes last in two of the index's four subcategories, for both Health & Environment and Transportation (82nd each). Expats are especially dissatisfied with the local availability of healthcare — or lack thereof — in Lagos (60% negative ratings vs. 13% globally) and the quality of medical care in Nigeria in general (63% negative responses vs. 18% worldwide). As far as the quality of its environment is concerned, Lagos also ends up among the bottom 3 for this factor (80th out of 82), as 55% view it negatively (vs. 17% globally).

Lagos's performance in the Safety & Politics subcategory is hardly any better (81st out of 82). The city's rating is not only affected by Nigeria's generally unstable political climate (81st), but expats don't feel safe in Lagos, either: a German expat woman criticizes the *"insecurity — both political and personal. You aren't able to just walk around here."* It seems like 38% of the respondents in Lagos agree with her: they all rate their personal safety negatively (compared to 9% worldwide). At least, the weather doesn't seem to be too bad: with 64% positive ratings, Lagos lands in an average 40th place for its local climate.

An Extreme Climate: Kuwait City

Unlike expats in Lagos, expats in Kuwait City do hate the local weather: 67% are unhappy with the climate, with the city coming last worldwide for this factor (82nd out of 82). And it doesn't do any better when it comes to local leisure options (another 82nd place) — over one in four expats (26%) even give them the worst possible rating (vs. 2% globally). *"There's a*

lack of interesting things to do in your free time, including cultural activities or outdoor activities," a British expat sums it up.

Moreover, Kuwait City has the worst-rated quality of environment in the ranking (82nd), with 32% of respondents considering this factor *very bad*, nearly eleven times the global average (3%). Kuwait City ranks just a little better for the availability of healthcare (75th), but 24% of expats are still dissatisfied with this factor (vs. 13% worldwide). With a 79th place in the Transportation subcategory, local transportation is nothing to write home about, either.

Kuwait City does best in the Safety & Politics subcategory, where it ranks 53rd out of 82 destinations. While the result for Kuwait's political stability in general is just below average (49th), expats aren't all that content with their personal safety in Kuwait City: 19% rate it negatively, compared to 9% globally.

A Highly Polluted City: Yangon

In terms of personal safety, Yangon performs far better than both Lagos and Kuwait City, landing in an average 40th place (out of 82) for this factor and a somewhat sub-standard 65th for the Safety & Politics subcategory. However, its second-to-last rank (81st) in two other subcategories ensures that Myanmar's largest city still finishes among the bottom 3 in the Quality of Urban Living Index (80th out of 82).

Yangon's disappointing performance in the Health & Environment subcategory (81st) is partly due to the harsh ratings for the availability of medical care (54% negative ratings vs. 13% globally), as well as the general quality of healthcare in Myanmar (55% vs. 18%). A similar share of the respondents in Yangon (54%) also judge the quality of its environment unfavorably. *"The air and water in Yangon are highly polluted,"* according to a Danish expat.

Quality of Urban Living Index 2019

Moreover, expats in Yangon seem to suffer from a lack of local leisure options (81st), with one in ten (10%) being very unhappy with this factor. Only Kuwait City performs worse in this regard. And Yangon's results for the local climate (57th) or transportation (73rd) aren't nearly good enough to make up for the downsides.

Changes in the Quality of Urban Living Index 2019

Since 2018, there have been some drastic changes in the Quality of Urban Living Index. Doha and Zurich have both gained twelve places, while Cape Town and Milan have each lost 17 ranks.

Ranking 48th out of 82 cities, Doha still performs a little below average in this index, but it has improved significantly since the 2018 Expat City Ranking (60th out of 72 destinations). This change for the better is largely due to two subcategories. In the Health & Environment subcategory, Doha has climbed from 41st to 28th place. For example, in 2018, 74% of expats considered local healthcare in Doha to be easily available, but 82% rate the same factor positively in 2019. Moreover, the Safety & Politics subcategory (19th in 2019 vs. 38th in 2018) benefits from the general improvement in Qatar's political climate: in the 2019 Expat City Ranking, 78% of expats in Doha describe their country of residence as politically stable, compared to 62% in the 2018 survey.

Zurich already made it into the top 20 for quality of life in 2018 (16th out of 72); in 2019, however, Switzerland's largest city even features in the global top 5 (4th out of 82). It has made gains across the board, with most factors in all subcategories moving up the ranks since the previous year. Some of the most noticeable changes affect the rankings for transportation (from 12th to 5th), local leisure options (from 37th to 29th), and the availability of medical care in Zurich (from 30th to 13th).

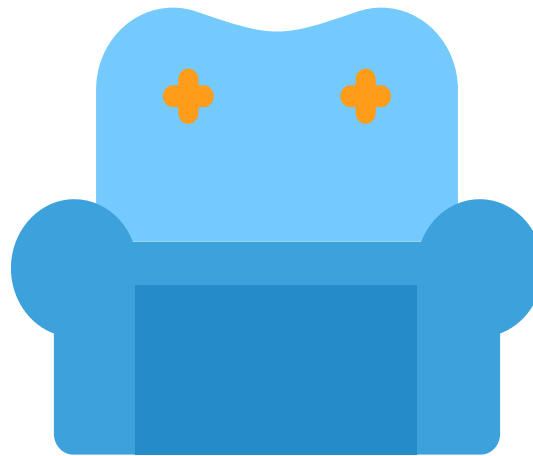
Dropping 17 places with regard to the quality of urban living, from 52nd place in 2018 to 69th in 2019, Cape Town is one of the "biggest losers" in this index. For instance, its result for local transportation has plummeted, too, from ranking 58th out of 72 to 76th out of 82.

Cape Town also performs much worse in the Safety & Politics subcategory, regarding both political stability in general and personal safety in the city. In 2019, nearly half the expats in Cape Town (49%) do not feel safe there, and only Johannesburg — another South African destination — shows an even worse performance for this factor. *"I feel as if I am living in a bubble,"* a British woman in Cape Town describes her situation. *"I miss the freedom to walk or ride anywhere at any time, and I hate having to worry about my security. As I write this, my alarm is on as I'm home alone — and if I hear any strange noises, then I'm on alert!"*

Milan's showing in the Quality of Urban Living Index (from 43th in 2018 to 60th in 2019) has also been affected by its below-average results for personal safety (from 48th to 65th) and political stability (from 59th to 75th). While nearly four in five expats (78%) were happy with their personal safety in 2018, only 64% say the same in the 2019 survey.

The respondents are also notably less satisfied with the availability of healthcare in the Italian city (from 41st to 60th) and with the quality of its environment (from 51st to 68th). For example, 36% of expats in Milan describe the latter in negative terms, more than twice the global average of 17%. What is more, local traffic and public transportation seem to be a common complaint among the survey respondents. Expats criticize the *"traffic"* in Milan, its *"bad public infrastructure"*, and the *"frequent transport strikes"*. It is therefore not particularly surprising that Milan just lands in a rather mediocre 41st place for local transportation (vs. ranking 30th in 2018).

Getting Settled





Getting Settled

- 1 Kuala Lumpur
- 2 Manama
- 3 Nairobi
- 4 Muscat
- 5 Mexico City
- 6 Lisbon
- 7 Singapore
- 8 Miami
- 9 Jakarta
- 10 Calgary
- 11 Abu Dhabi
- 12 Madrid
- 13 Barcelona
- 14 Houston
- 15 Ho Chi Minh City
- 16 Sydney
- 17 Dubai
- 18 Taipei
- 19 Buenos Aires
- 20 Melbourne
- 21 Cape Town
- 22 Doha
- 23 Vancouver
- 24 Toronto
- 25 Luxembourg City
- 26 Athens
- 27 Dublin
- 28 Chicago
- 29 Montréal

Local Friendliness

- 1 Muscat
- 2 Yangon
- 3 Ho Chi Minh City
- 4 Taipei
- 5 Mexico City
- 6 Manama
- 7 Jakarta
- 8 Nairobi
- 9 Lisbon
- 10 São Paulo
- 11 Calgary
- 12 Kuala Lumpur
- 13 Madrid
- 14 Bangkok
- 15 Chicago
- 16 Dublin
- 17 Abu Dhabi
- 18 Buenos Aires
- 19 Houston
- 20 Melbourne
- 21 San Francisco
- 22 Athens
- 23 Sydney
- 24 Bogotá
- 25 Montréal
- 26 Dubai
- 27 Miami
- 28 Toronto
- 29 Cape Town

Feeling Welcome

- 1 Madrid
- 2 Miami
- 3 Lisbon
- 4 Kuala Lumpur
- 5 Calgary
- 6 Barcelona
- 7 Mexico City
- 8 Sydney
- 9 Manama
- 10 Singapore
- 11 Vancouver
- 11 Melbourne
- 13 Nairobi
- 14 Muscat
- 15 Taipei
- 16 Cape Town
- 17 Abu Dhabi
- 18 Jakarta
- 19 Ho Chi Minh City
- 20 Toronto
- 21 Chicago
- 22 Montréal
- 23 Buenos Aires
- 24 Bogotá
- 25 Athens
- 26 Luxembourg City
- 27 Budapest
- 28 Doha
- 29 Houston

Friends & Socializing

- 1 Mexico City
- 2 Manama
- 3 Ho Chi Minh City
- 4 Kuala Lumpur
- 5 Jakarta
- 6 Nairobi
- 7 Lisbon
- 8 Barcelona
- 9 Taipei
- 10 Singapore
- 11 Lagos
- 12 Miami
- 13 Buenos Aires
- 14 Muscat
- 15 Madrid
- 16 Abu Dhabi
- 17 Doha
- 18 Cape Town
- 19 Luxembourg City
- 20 Athens
- 21 Johannesburg
- 22 Bangkok
- 23 Calgary
- 24 São Paulo
- 25 Dubai
- 26 Bogotá
- 27 Montréal
- 28 Budapest
- 29 Hong Kong

Local Language

- 1 Kuala Lumpur
- 2 Singapore
- 3 Nairobi
- 4 Houston
- 5 Miami
- 6 Abu Dhabi
- 7 Dubai
- 8 Barcelona
- 9 Muscat
- 10 Manama
- 11 Boston
- 12 Calgary
- 13 Los Angeles
- 14 Sydney
- 15 Doha
- 16 The Hague
- 17 Panama City
- 18 Vancouver
- 19 Stockholm
- 20 Jakarta
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- 22 Lagos
- 23 Toronto
- 24 Melbourne
- 25 Cape Town
- 26 Amsterdam
- 27 Rotterdam
- 28 Luxembourg City
- 29 Johannesburg



#1
Kuala Lumpur



Getting Settled

30 San Francisco
31 Bogotá
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33 Boston
34 Lagos
35 São Paulo
36 Auckland
37 The Hague
38 Los Angeles
39 Johannesburg
40 Yangon
41 Panama City
42 New York
43 Brussels
44 Hong Kong
45 Rotterdam
46 London
47 Amsterdam
48 Budapest
49 Aachen
50 Rome
51 Lima
52 Istanbul
53 Lausanne
54 Lugano
55 Prague
56 Tallinn
57 Shanghai
58 Zug

Local Friendliness

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 32 Singapore
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Feeling Welcome

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Friends & Socializing

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Local Language

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 51 Hong Kong
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 53 Ho Chi Minh City
 54 Basel
 55 Milan
 56 Kuwait City
 57 São Paulo
 58 Helsinki



#1
Kuala Lumpur



Getting Settled

Local Friendliness

Feeling Welcome

Friends & Socializing

Local Language



- 59 Helsinki
- 60 Milan
- 61 Cologne
- 62 Basel
- 63 Santiago
- 64 Oslo
- 65 Tokyo
- 66 Moscow
- 67 Berlin
- 68 Vienna
- 69 Hamburg
- 70 Geneva
- 71 Dusseldorf
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- 73 Zurich
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- 80 Copenhagen
- 81 Paris
- 82 Kuwait City

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- 81 Paris
- 82 Kuwait City

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- 82 Kuwait City

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- 79 Cologne
- 80 Paris
- 81 Moscow
- 82 Beijing

The Best Cities for Getting Settled Abroad

Kuala Lumpur, Manama, and Nairobi are the easiest cities to get settled in in 2019, while Copenhagen, Paris, and Kuwait City are not rolling out the red carpet for expats.

TOP FINDINGS

- **Kuala Lumpur, Manama, and Nairobi: None of the top 3 of the Getting Settled Index are much of a surprise: they've all already ranked in the top 5 in 2018.**
- **At the other end of the scale are Kuwait City, Paris, and Copenhagen, with respondents noting a lack of friendliness in particular.**
- **The friendliest people live in Muscat, Yangon, and Ho Chi Minh City.**
- **Expats feel quite at home in Madrid, while making friends is particularly easy in Mexico City.**
- **Language is not much of a barrier for expats in Singapore.**
- **Doha, Bern, and Lausanne have gained in popularity when it comes to expats getting settled, while Amsterdam and Taipei have worsened.**

Methodology

In 2019, 82 cities with a minimum sample size of 50 respondents have placed in the city ranking. The Getting Settled Index includes various subcategories — Local Friendliness, Feeling Welcome, Friends & Socializing, and Local Language — which are again made up of two single factors each. The cities' results for these factors and subcategories determine their rank within the Getting Settled Index.

Easy Living in Malaysia's Capital

Kuala Lumpur is the easiest city to get settled in as an expat in 2019. More than half the survey respondents in the city (52%) find it *very* easy to live there without speaking the local language, but this is not the only upside. *"It's easy to blend in with the culture, food, and people,"* one expat from India points out. *"Also, language is not a problem if one can speak English."*

Nearly seven in ten expats in Kuala Lumpur (69%) are happy with their social life in the city, and 61% find it easy to make friends there, compared a global average of just 45%. Thus, it may not come as a surprise that three out of four (75%) say that they feel at home in Kuala

Lumpur. According to an expat from France, *"life and things are easy. There is a lot of love in Kuala Lumpur."* The city only misses the top 10 in the Local Friendliness subcategory but still ranks twelfth for this.

Manama: A Great Place to Find Friends

Another expat destination that is popular when it comes to making friends is Manama. The Bahraini capital ranks second in the Getting Settled Index, as well as in its Friends & Socializing subcategory. According to an expat from Nepal, the locals are the one of the best parts of living in Manama: *"People are friendly, and it's easy to communicate with them. There are more opportunities and an easier life here."*

Survey respondents are also happy with the local friendliness in Manama. In fact, 48% of expats in Manama give the general friendliness of the local residents the highest possible rating, and seven in nine (78%) agree that people are generally friendly towards foreign residents. Although 83% believe that it's easy to live in Manama without speaking Arabic, 39% find it generally difficult to learn the local language.

An Improved Social Life in Nairobi

Nairobi is the third city in the top 3 of the Getting Settled Index. The Kenyan metropolis impresses survey respondents with a great social life — 70% are happy with this factor, and 62% find it easy to find new friends (vs. a global average of 45%). *"People here are friendly and kind,"* a US expat says.

While three in ten survey respondents in Nairobi (30%) find it generally difficult to learn the local language, 78% say it's easy to live in Nairobi without speaking it in the first place. When asked what she likes about living in Nairobi, an expat from India says: *"The hospitality, the*

respect, and the many small things which are making me feel wonder."

Expats Don't Feel at Home in Kuwait City

Kuwait City occupies the bottom spot of the index. Nearly half the respondents (49%) do not feel at home in the city, and 48% find it difficult to get used to the local culture. More than five times the global average (28% vs. 5% globally) also strongly disagree that people in Kuwait City are friendly towards foreigners, and 53% are generally unhappy with the friendliness of the local population. An expat from the UK agrees with this assessment: *"The locals are not friendly towards expats. They seem to resent foreigners being here."* Only 12% of survey respondents in Kuwait City agree it's easy to find friends, compared to a global average of 45%.

The Parisian Lack of Friendliness

Getting settled is difficult for expats in Paris, with the city ranking 81st. Although 58% of survey respondents feel at home in Paris, the local friendliness leaves a lot to be desired in this French expat hub. *"The mentality of the French can be very discouraging,"* says an expat from Australia about her experience of living in Paris. *"French people are generally not very open or forthcoming socially. Parisian people in particular are not very welcoming."* Whether this is due to the language barrier is open for speculation. However, 72% believe that it's not easy to live in Paris without speaking French.

Copenhagen and Its Language Barrier

Copenhagen only makes it to 80th place out of 82 cities in the Getting Settled Index, receiving very negative ratings across almost all the underlying factors. Expats in the city don't feel very welcome: 41% struggle to get used to the local culture, and 37% do not feel at home in the Danish capital. Finding friends is also very challenging, according to two out of seven

respondents in Copenhagen (29%) who give this factor the worst possible rating. *"It's difficult to make friends with the locals, and generally there's a lot of anti-immigrant rhetoric,"* says an expat from Belgium. One respondent from Germany adds, *"people are cold, they're happy with themselves."* And while 65% find it easy to live in the city without speaking the local language, half of the respondents in Copenhagen (50%) strongly disagree that Danish is an easy language to learn.

And the Friendliest People Live in...

A look at the individual subcategories of the Getting Settled Index shows that the overall top 3 of the index are not the highest performers in every subcategory. Narrowly missing out on the top 3 with a fourth place in the index, Muscat ranks first for local friendliness, gaining three ranks in this particular subcategory. *"Life here is peaceful, balanced, cultured, and the local people are friendly and supportive,"* according to an expat from India. Almost half of all survey respondents in Muscat (48%) are *completely* happy with the general friendliness of the locals, and 90% believe that people in Muscat are friendly towards foreign residents.

Newcomer Yangon, the largest city in Myanmar, also impresses with the friendliness of the local population: 88% of survey respondents say as much. One expat from the Philippines appreciates this trait: *"My work colleagues are really friendly, helpful, and mild-mannered."* However, expats' struggle with learning the local language (68th), getting used to the local culture (55th), and feeling at home (53rd) keep the city back from a better result in the Getting Settled Index where it ranks 40th out of 82 cities.

Despite a slight drop from second to third place in the Local Friendliness subcategory, Ho Chi Minh City is still one of the favorites among expats looking for a friendly environment. In fact, more than seven out of eight respondents in Ho Chi Minh City (88%) appreciate the friendliness towards foreign residents.

Paris (81st) and Kuwait City (82nd) occupy the bottom places in this subcategory, along with Vienna, which ranks 80th. Over a third of all survey respondents in Vienna (35%) are unhappy with the general friendliness of the locals, and 38% say that people are not very friendly towards foreign residents.

Feeling Welcome in the Sun

Madrid comes out on top as the most welcoming city in 2019. It has gained five ranks in this subcategory, compared to 2018, and improved especially when it comes to feeling at home. Three out of seven survey respondents in Madrid (43%) are *very* happy with this factor, while 81% agree it's easy to get used to the local culture.

Expats also feel at home in Miami, Florida — 75% of them say as much. The city is making it rather easy for foreigners to settle in. Almost three out of four respondents in Miami (74%) find it generally easy to get used to the local culture. *"Life here is amazing,"* says a survey respondent from El Salvador. *"It is a melting pot with all kinds of people from lots of nationalities, in a modern, and comfortable, environment."*

Nearly four out of five expats (79%) say the same about getting used to the culture in Lisbon. The Portuguese expat hub is a clear favorite in the Feeling Welcome subcategory (3rd) and the Getting Settled Index (6th) in general. Close to three-quarters of survey respondents in Lisbon (73%) say that they feel at home in the city. *"The sun and the easy-going mentality of the Portuguese people"* are what one Polish expat appreciates in particular.

Next to Kuwait City (82nd) and Copenhagen (81st), Stockholm ranks as one of the least welcoming cities in 2019. Nearly one in five expats (37%) say that they do not feel at home in Sweden's capital. *"It's easy to meet people and they are friendly,"* explains one respondent from India, *"but it's harder to make lasting friendships."*

Where to Make Friends

Finding friends is easy in Mexico City, according to 71% of survey respondents. Nearly seven out of nine respondents in Mexico City (77%) are happy with their social life. This is also the experience of one expat from the US: *"People are generally very friendly toward me and interested in asking me questions about my life. I do not feel alone."*

After already placing in the top 3 of the Local Friendliness subcategory, it isn't much of a surprise that Ho Chi Minh City is also a great place to make friends. One-third of respondents (33%) are particularly content with their social life there.

Copenhagen (80th), Stockholm (81st), and Kuwait City (82nd), on the other hand, are once again found in the bottom 3. In all three cities, over two-fifths of expats are unhappy with their social life.

Language's (Not) a Barrier

Singapore joins Kuala Lumpur and Nairobi in the top 3 of the Local Language subcategory, managing to defend its second place of 2018.

At the other end of the scale, Moscow (81st) and Beijing (82nd) join Paris in the bottom 3 of the Local Language subcategory. Close to one-third of survey respondents (32%) disagree *completely* that it is easy to live in Moscow without speaking the local language, and 72% generally struggle with learning Russian. Similarly, four out of nine respondents in Beijing (44%) find it very difficult to learn Mandarin, and more than half (51%) struggle with living in the Chinese capital without speaking the local language. *"They speak very little English, so it's difficult without any Chinese knowledge. But learning the language is hard,"* an expat from Germany explains.

The Biggest Changes Up and Down

Aside from the top and bottom performers in the Getting Settled Index, there are some cities that experienced major changes, compared to 2018. The Qatari capital Doha has gained eleven ranks and improved its performance particularly in the Local Friendliness subcategory. Three-fifths of respondents in Doha (60%) rate the friendliness of the local population positively, 15 percentage points more than in 2018. *"Here I got more friends and the social environments are also very good,"* says a survey respondent from India.

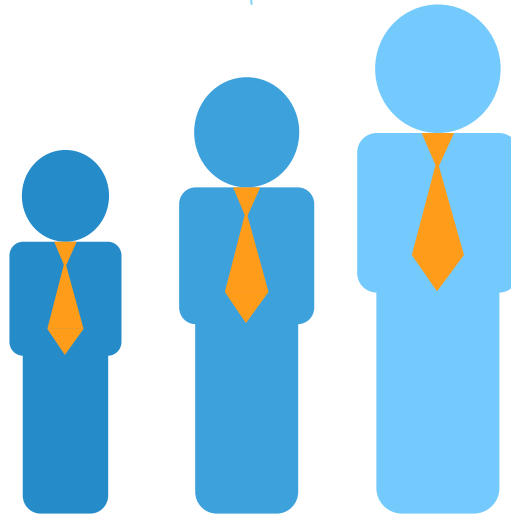
Amsterdam, on the other hand, dropped 21 ranks, having worsened significantly both in the Feeling Welcome and Friends & Socializing subcategories. Close to a third of respondents in Amsterdam (32%) are unhappy with their social life in the city, and more than half (51%) find it difficult to find friends, compared to 13% and 32%, respectively, in 2018. According to a German survey respondent, *"locals are friendly but turning them into friends takes a while."* Moreover, only 54% actually feel at home in Amsterdam, ten percentage points less than the global average (64%) and an 18-percentage-point drop since 2018 (72%).

Taipei, a favorite in previous years, also shows a worse performance than in 2018 and is down from 3rd to 18th in the Getting Settled Index. When it comes to the general friendliness of the locals, 76% still believe that people in Taipei are generally friendly towards foreigners, compared to 94% in 2018. While most survey respondents do feel welcome in the city, some think that they will never truly fit in, as an expat from Australia points out: *"You're always an outsider."*

Although Switzerland doesn't have a reputation for being the most welcoming place in the world,¹ Bern and Lausanne have gained in popularity when it comes to expats getting settled. In fact, 67% feel at home in Lausanne, compared to 59% in 2018. And 57% of respondents in Bern rate the friendliness of the local population positively, a 21-percentage-point increase since 2018 (36%).

¹ *Expat Insider 2019*. Predictable Switzerland: Safe, Stable, Very Expensive. <https://www.internations.org/expat-insider/2019/switzerland-39852>

Urban Work Life





Urban Work Life

Job & Career

Job Security

Work-Life Balance

- 1 Aachen
- 2 Prague
- 3 Ho Chi Minh City
- 4 Munich
- 5 Zug
- 6 Dusseldorf
- 7 Frankfurt
- 8 Dublin
- 9 Luxembourg City
- 10 Montréal
- 11 Sydney
- 12 Amsterdam
- 13 The Hague
- 14 Hamburg
- 15 Tallinn
- 16 Rotterdam
- 17 Stockholm
- 18 Basel
- 19 Oslo
- 20 Taipei
- 21 Copenhagen
- 22 Cologne
- 23 Mexico City
- 24 Toronto
- 25 Doha
- 26 Kuala Lumpur
- 27 Panama City
- 28 Houston
- 29 Tokyo

- 1 Ho Chi Minh City
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- 27 São Paulo
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Urban Work Life

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- 55 Paris
- 56 New York
- 57 Vancouver
- 58 Manama

Job & Career

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- 57 Abu Dhabi
- 58 Panama City

Job Security

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- 31 Lausanne
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- 34 Geneva
- 35 Warsaw
- 36 Taipei
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- 38 Helsinki
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- 57 Barcelona
- 58 Mexico City

Work-Life Balance

- 30 Frankfurt
- 31 Auckland
- 32 Toronto
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- 35 Vienna
- 36 Melbourne
- 37 Berlin
- 38 Doha
- 39 Luxembourg City
- 40 Yangon
- 41 Brussels
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- 56 Tokyo
- 57 São Paulo
- 58 Bogotá





Urban Work Life

Job & Career

Job Security

Work-Life Balance

- 59 San Francisco
- 60 Hong Kong
- 61 São Paulo
- 62 Yangon
- 63 Madrid
- 64 Geneva
- 65 Nairobi
- 66 Calgary
- 67 Johannesburg
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The Best Places for a Happy Urban Work Life

Aachen and Prague remain in the top 3 of the Urban Work Life Index, while Athens and Rome still rank at the bottom. But there are some bigger changes across the index that deserve a closer look.

TOP FINDINGS

- **The German city of Aachen (1st) manages to defend its top spot in the Urban Work Life Index.**
- **Prague (2nd) places in the top 3 of the index for the third year in a row.**
- **Ho Chi Minh City (3rd) is popular for its job satisfaction and working hours.**
- **Rome (82nd) once again ranks last in the Urban Work Life Index.**
- **Despite modest economic growth, Athens (81st) does not make it out of the bottom 3, where it is joined by Istanbul.**
- **Montréal (10th) does much better in 2019, while Vancouver (57th) has experienced a significant drop.**
- **Expats in Manama (58th) are unhappy with their working hours, while Doha (25th) impresses survey respondents with the state of its economy.**

Methodology

In 2019, 82 cities placed in the *Expatriate Insider* City Ranking, each with a minimum sample size of 50 respondents. The Urban Work Life Index includes three subcategories — Job & Career, Job Security, and Work-Life Balance. Each subcategory is calculated based on the responses to two factors: overall job satisfaction and local career opportunities, job security and the state of the local economy, working hours and work-life balance.

Aachen: The German City at the Top

For the second year in a row, Aachen ranks first in the Urban Work Life Index.¹ The overall job satisfaction is quite high in the city: 88% of the survey respondents are generally happy with this factor (vs. 64% globally). Aachen has also further improved when it comes to the local career opportunities — 72% rate this factor positively, compared to 56% in 2018. One expat from India likes *"the opportunities provided with regards to my field of work"* there, and another survey respondent from the same country agrees that there are *"lots of opportunities if the language is not a barrier"*.

¹ *Expatriate Insider* 2018. Working Abroad: Cities to Go For and Cities to Avoid. <https://www.internations.org/expat-insider/2018/urban-work-life-index-39688>

A vast majority of expats in Aachen (92%) also rate the state of the local economy positively (vs. 66% globally), and three in ten survey respondents (30%) are very happy with their job security (vs. 21% globally). When it comes to the work-life balance, Aachen is also rather popular: 83% are happy with this factor, and 41% are *very* satisfied with their working hours (vs. a global 60% and 24%, respectively). *"The work-life balance is a huge bonus,"* according to a Russian survey respondent, and an expat from Spain agrees that *"with vacations, flexitime, and recognition, the working conditions are very good"* in Aachen.

Prague: The Place to Go for a Great Work-Life Balance

Placing in the top 3 of the index for the third year in a row, Prague is one of the top destinations for a great work life. Over a third of the respondents in Prague (35%) give the local career opportunities the highest possible rating (vs. 15% globally), and more than seven in ten (72%) are generally happy with their job (vs. 64% globally). The state of the local economy is regarded positively by 86%, 20 percentage points more than the global average of 66%, and 71% appreciate their job security (vs. 59% globally).

The Czech Republic is among the ten countries with the lowest Bloomberg Misery Index score in the 2019 forecast, attesting to its strong economy and low unemployment rate.² Moreover, close to three-quarters of expats in Prague (74%) are happy with their working hours (vs. 62% globally). *"There's a very positive work-life balance, with a lot happening in both domains,"* according to an Australian expat in the city. Others seem to agree, as the work-life balance receives a positive rating from 70% of survey respondents in the city, ten percentage points above the worldwide average (60%).

² The Bloomberg Misery Index is calculated as the sum of a country's inflation and unemployment rates. Bloomberg. The World's Most Miserable Economy Has Seven-Figure Inflation. 17 Apr 2019. <https://www.bloomberg.com/news/articles/2019-04-17/the-world-s-most-miserable-economy-has-seven-figure-inflation>

Ho Chi Minh City: Plenty of Career Opportunities

Ho Chi Minh City, the third destination in the top 3, is particularly popular for its working hours — more than one-third of expats in the Vietnamese city (34%) are *very* happy with their working hours (vs. 24% globally), and 71% generally appreciate their work-life balance (vs. 60% globally). *"It is easy to deal and work with Vietnamese people,"* an expat from the Philippines says about her work life in Ho Chi Minh City.

Respondents also appreciate the local career opportunities, with 68% rating this factor positively (vs. 51% globally). Moreover, three in ten expats in Ho Chi Minh City (30%) are *completely* satisfied with their job in 2019, compared to 18% globally. The job security is also high according to survey respondents in Ho Chi Minh City — 75% are happy with this factor (vs. 59% globally), and over four in five respondents (81%) rate the state of the local economy positively (vs. 66% globally).

Rome: Career Opportunities Are Hard to Find

Much like in 2018, Rome finds itself at the very bottom of the Urban Work Life Index in 2019, ranking 82nd. Survey respondents in the Italian capital are generally unhappy with the local career opportunities — 67% say as much compared to 27% of expats worldwide — and 62% rate the state of the local economy negatively (vs. 15% globally). One Czech expat in Rome lists the *"impossibility of professional growth, underpayment, nepotism, bureaucracy, and the general state of the infrastructure"* as negatives of working in the city.

The Italian economy has been struggling for several years now and Italy is among the European countries with the most significant debt.³ However, according to *Reuters*, the country has been doing slightly better in the first quarter of 2019, showing a drop in unemployment rates.⁴ That being said, more than one-quarter of respondents in Rome (26%) are *very* displeased with the job security (vs. 7% globally). The results look slightly better when it comes to expats' work-life balance: 46% rate this factor positively, compared to 25% negative responses, and, although more than three in ten expats in Rome (31%) are unhappy with their working hours, 46% at least rate this factor positively.

Athens: Modest Growth but Unstable Job Security

After years of being in crisis, Greece's capital still doesn't raise high hopes when it comes to the state of the local economy — 68% of survey respondents in Athens are unhappy with this factor (vs. 15% globally), and almost one in three (29%) are *very* unsatisfied with the local career opportunities (vs. 8% globally). "*It is difficult to find well-paid employment,*" says one survey respondent from Germany, and a Russian expat in Athens sums up the current state as "*bad economic situation, bad education, bad career opportunities!*" Although Greece in general (and Athens in particular) are still facing big economic challenges, and the capital ranks second to last in the Urban Work Life Index (81st), there is reason for optimism: the economy is showing small growth and a humble decrease of unemployment.⁵

While 55% of expats in Athens are overall satisfied with their jobs (vs. 64% globally), 40% worry about the job security, nearly double the global average of 21%. On the other hand, survey respondents in Athens don't feel quite as negatively about their work-life balance: 46% rate their working hours positively, compared to "only" 17% of negative responses, and almost half (49%) are generally happy with their work-life balance. The latter result is still some way off the global average of 60% positive responses, though.

Istanbul: The Local Economy Is a Reason for Concern

In 2019, Turkey's most populous city continues with an 80th rank out of 82 cities its negative track record of previous years in the Urban Work Life Index, remaining in the bottom 10. Although half of the survey respondents in Istanbul (50%) generally rate their overall job satisfaction positively, this is still 14 percentage points below the global average (64%), and 36% are unhappy with the career opportunities in the city (vs. 27% globally). "*It's not easy finding a job here, despite good qualifications,*" says one respondent from Serbia. According to forecasts, the country's economy is expected to contract in 2019, partly due to the political situation in Turkey.⁶

But while 56% of expats in Istanbul are not satisfied with local economy (vs. 15% globally), 53% are generally happy with their job security, which is close to the global average of 59%. However, more than one in six (18%) are very unsatisfied with their working hours (vs. 5% globally), and the work-life balance is a reason for concern for 35% of the survey respondents in Istanbul (vs. 21% globally). "*Salaries are low, and there's no time for yourself — I'm always working,*" an Albanian expat in Istanbul points out.

The Biggest Changes across the Index

Going from a 43rd place out of 72 cities in 2018 to rank 10th in 2019, Montréal has improved across all factors in the Urban Work Life Index, but particularly in the Job & Career subcategory. In fact, 73% of the survey respondents in Montréal give the overall job satisfaction a positive rating, and 65% are happy with the local career opportunities, compared to 55% and 53% in 2018. "*I've grown as a professional and as a person,*" says one expat from the Dominican Republic.

3 Investopedia. All About the Italian Economic Crisis of 2018. 15 May 2019. <https://www.investopedia.com/news/all-about-italian-economic-crisis-2018/>

4 Reuters. Italy's economy edges out of recession, unemployment falls. 30 Apr 2019. <https://www.reuters.com/article/us-italy-economy-gdp/italys-economy-edges-out-of-recession-unemployment-falls-idUSKCN1S61TZ>

5 Financial Times. Greek economy shows promising signs of growth. 20 May 2019. <https://www.ft.com/content/b42ee1ac-4a27-11e9-bdef-79eaa5acb64>

6 Reuters. Turkey's economy to contract in 2019, limited growth ahead: Reuters Poll. 17 Jul 2019. <https://www.reuters.com/article/us-turkey-economy-poll/turkeys-economy-to-contract-in-2019-limited-growth-ahead-reuters-poll-idUSKCN1UC0Z6>

Things look quite differently for a fellow Canadian city on the other side of the continent, Vancouver. The city has experienced a significant change across all factors in the index, falling from a 10th place in 2018 to rank 57th in 2019. In the Job & Career subcategory in particular, the city has dropped 56 ranks compared to 2018, and it fell from the top 10 to the bottom 10 for overall job satisfaction — 23% of the survey respondents in Vancouver are unhappy with this factor, compared to only 8% in 2018. A survey respondent from South Africa is struggling with the *“inability to find work in Vancouver. There is a very strong ‘Old Boys Network’ and you can only find work if you are recommended by someone they know and respect. It’s all about who you know instead of what you know.”*

Barcelona, one of Spain’s most popular expat destinations, shows improvements across almost all factors of the index. Although the city occupies a mediocre 42nd rank in the Urban Work Life Index, expats in Barcelona are generally happy with their job security — 58% say as much, compared to 50% in 2018 — and 64% rate the state of the local economy positively, a 20-percentage-point increase from 2018 (44%). The local career opportunities are a selling point for 57% of survey respondents in Barcelona in 2019, while only 41% were happy with this factor in 2018.

For Cape Town, the change has not been quite as positive. More than half the survey respondents in the city (51%) rate the state of the local economy negatively, 22 percentage points more than in 2018 and compared to just 15% of expats worldwide. A British expat in the city names the *“security, economic situation, and political situation”* as negative aspects of life

in Cape Town. Moreover, 21% are unhappy with their working hours, and 18% believe that the work-life balance in Cape Town leaves a lot to be desired, compared to 17% and 9% in 2018. The Congress of South African Trade Unions (Cosatu) addressed this very issue in February 2019 by calling for a reduction from 45 to 40 working hours per week. This, according to Cosatu, could help reduce unemployment, as well as improve the health of workers and allow them more time to spend with their families.⁷

In the Middle East, Doha impresses expats with the state of its local economy — 43% give this factor the best rating possible, compared to 30% in 2018. An expat from the UK describes the country as *“economically stabilized and safe”*. Qatar’s capital has also improved by eight percentage points for its job security: in 2019, 55% rate this factor positively. *“The potential for excelling in work is there,”* says a survey respondent from Greece, *“as long as the local economy gets a boost.”*

Manama, on the other hand, is with a 58th rank out of 82 cities doing significantly worse in the Urban Work Life Index than in 2017 (12th out of 51) or 2018 (13th out of 72), although the city performs well in other indices. Nearly one in five survey respondents in Manama (19%) are unhappy with their work-life balance in the city, and 16% rate the working hours negatively — in 2018, only 2% and 5% said the same. The city also shows big changes in the overall job satisfaction: with a share of 16%, expats in Manama are twice as likely to be unhappy with this factor than in 2018 (8%). An expat from Zimbabwe is particularly unhappy with the *“lack of high paying job opportunities”* in the city.

7 cape(town)etc. Call for fewer working hours in SA. 1 Mar 2019. <https://www.capetownetc.com/news/call-for-fewer-working-hours-in-sa/>

Finance & Housing





Finance & Housing

Finance

Housing

Local Cost of Living

- 1 Ho Chi Minh City**
- 2 Kuala Lumpur**
- 3 Bangkok**
- 4 Taipei**
- 5 Panama City**
- 6 Mexico City**
- 7 Budapest**
- 8 Montréal**
- 9 Houston**
- 10 Doha**
- 11 Bogotá**
- 12 Jakarta**
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- 15 Singapore**
- 16 Manama**
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- 18 Chicago**
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- 22 Aachen**
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- 25 Lima**
- 26 Shanghai**
- 27 Vienna**
- 28 Nairobi**
- 29 Abu Dhabi**

- 1 Ho Chi Minh City
- 2 Zug
- 3 Taipei
- 4 Basel
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- 29 Dusseldorf

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Finance & Housing

Finance

Housing

Local Cost of Living



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Finance & Housing

Finance

Housing

Local Cost of Living



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- 81 New York**
- 82 San Francisco**

The Best (and Worst) Places for Expats on a Budget

In 2019, Asian cities stay at the top of the Finance & Housing Index, while there are few surprises when it comes to the worst cities for affordable and easily available housing.

TOP FINDINGS

- **Ho Chi Minh City places first in the Finance & Housing Index for the second year running.**
- **It gets better and better for Kuala Lumpur, as it moves to second place in both the Finance & Housing Index and the overall ranking.**
- **Third-ranked Bangkok completes the top 3 thanks to the ease of finding reasonably priced housing.**
- **Dublin, San Francisco, and Vancouver make up the bottom 3 in 2019.**
- **Athens still hasn't recovered in regard to finances, coming last in the respective subcategory.**
- **Doha and Swiss city Bern, on the other hand, managed to improve their rankings in the index, while Beijing and Cape Town see worsened results.**

Methodology

For the Expat City Ranking 2019, 82 cities feature with a minimum sample size of 50 respondents per city. The Finance & Housing Index contains two subcategories which are both based on two questions each.

In the Finance subcategory, survey participants were required to rate how satisfied they were with their financial situation and if they believed that their disposable household income was enough to cover the costs of daily life. For the Housing subcategory, survey respondents were asked whether they considered housing in their city affordable, and if it was easy for expats to find a new home. The Cost of Living Index also features in this article to give a better impression of expats' financial situation across the globe; however, it does not factor into the Finance & Housing Index or the overall city ranking.

#1 Ho Chi Minh City – Success Again!

Ho Chi Minh City, the financial center of Vietnam, claims the top spot for the second year running in the Finance & Housing Index. As a newcomer in 2018, the city has gone from

strength to strength and received very positive feedback from expats and also ranks third overall (see pp. 5-8: The Best & Worst Cities for Expats in 2019).

With regards to the Housing subcategory, Ho Chi Minh City ranks second place. The affordability of housing in the city is rated positively by 65% of respondents, and 87% agree that it is easy for expats to find accommodation there, compared to the global average of 50%.

Over three-quarters of respondents (77%) agree that they are content with their financial situation in the city, which is 20 percentage points higher than the global average (57%). A Singaporean expat appreciates that it is *"close to Singapore and the cost of living is lower for my way of living"*. Nearly all respondents (96%) agree that their disposable household income is enough or even more than enough to cover daily costs (vs. 77% globally). Ho Chi Minh City's first place in the Finance subcategory is maybe not surprising, considering the economic progress of Vietnam: although Vietnam's economic growth peaked at 7.1% in 2018, growth is still expected to remain strong at around 6.5% in 2020 and 2021.¹

#2 Kuala Lumpur — A Place for the Budget-Conscious

It's been another good year for Kuala Lumpur, the cultural, financial, and economic center of Malaysia, as it moves up the leaderboard from third to second place in the Finance & Housing Index and jumps to second place overall.

Kuala Lumpur achieves the top spot in the Housing subcategory, with 86% of survey respondents agreeing that it is easy to find housing as an expat in the city; 41% even completely agree with this statement (vs. a respective 50% and 17% globally). Three-quarters of respondents (75%) also find that housing prices are affordable, which is more than double the global average (36%). According to *InvestAsian*, oversupply is currently a massive problem in Malaysia's property market, although this proves to be beneficial for expats — even though Malaysia is one of the

richest countries in the region, the prices of homes are among Southeast Asia's lowest.²

Kuala Lumpur claims the fifth spot in the Finance subcategory, with nearly three-quarters of respondents (73%) reporting to be happy with their financial situation. Close to four in five (78%) are also happy with the local cost of living; this is 35 percentage points more than the global average of 43%. An expat from Yemen compliments Kuala Lumpur on its *"freedom, low cost of living, and lifestyle"*.

#3 Bangkok — A Relatively Affordable Capital

Bangkok, the Thai capital, stays in the top 3 in the Finance & Housing Index for another year running. Although the city has dropped from second place in 2018 to third place in 2019, the feedback from expats is still positive.

With regards to how easy it is to find housing in Bangkok, 80% of respondents give agreeable answers, and 35% even completely agree (vs. 50% and 17% globally). The ease of finding a new, reasonably priced home appears to be an attractive aspect for expats moving to Bangkok; 58% of respondents find that the housing in the city is affordable (vs. 36% globally). Bangkok has been experiencing a condo boom over the past decade, with the number of units doubling from approximately 300,000 in 2008 to over 600,000 in 2018,³ which might explain these results.

For the local cost of living in general, 63% of respondents rate Bangkok positively, which is 20 percentage points higher than the global average (43%). An expat in Bangkok praises the city for having a *"much lower expense comparing to the same level of living standard"*. The results also illustrate the contentment of expats with their financial situation in Bangkok: 63% rate this factor positively (vs. 57% globally), though this is somewhat of a drop compared to 2018 when three-quarters (75%) were still of this opinion.

1 The World Bank. Vietnam Overview. Accessed 25 Oct 2019. <https://www.worldbank.org/en/country/vietnam/overview>.

2 InvestAsian. Buying Malaysia Real Estate: Why I'm Still Positive. 19 Apr 2019. <https://www.investasian.com/2017/11/03/malaysia-real-estate/>

3 ASEAN Today. Not all residents are happy with Bangkok's housing boom. 26 Apr 2019. <https://www.aseantoday.com/2019/04/not-all-residents-are-happy-with-bangkoks-housing-boom/>

The Cities in the Bottom 3

Dublin, the Irish capital, ranks 72 out of 82 cities in the overall ranking and is left in last place for the Finance & Housing Index. However, this hardly comes as a surprise, following its last place in 2018 (72nd out of 72). Although Dublin receives only somewhat below-average results in the Finance subcategory — ranking 65th out of 82 — the worst results appear in the Housing subcategory. Homes in Dublin are expensive, with 88% of respondents rating the affordability of housing negatively (double the global average of 44%), and 59% even deeming the situation very bad. A Portuguese expat describes the rental market in the city as “so bad it makes me consider leaving the country.” Not only is housing expensive, it is also difficult to find: the majority of expats (86%) disagree that accommodation is easy to find in Dublin; 41% even completely oppose this. One Portuguese expat explains that there are “no affordable quality housing available”, while another US American respondent also describes the cost of living as “very high”, which makes it “hard to save money”.

Next in line is the Californian city San Francisco, which comes second to last in the Finance & Housing Index (81st). A newcomer to the 2019 ranking, the city does not perform well in either of the subcategories, placing in 75th place for Finance and second from bottom for Housing. Finding affordable accommodation in San Francisco can be challenging, with 92% of survey respondents rating the respective factor negatively; in fact, not one of the survey participants is happy with the affordability of housing. This response on the cost of housing is also much higher than the global average (36% negative ratings). In addition to this, it is not only costly but also difficult to find properties which are available. The *Business Insider* claims that San Francisco’s housing market is now commonly referred to as being in a “crisis”, with 65% of the homes being rented instead of occupied by their owners and a median one-bedroom rent of 3,690 USD a month for new leases.⁴

Vancouver takes the final spot in the bottom 3 of the index. A newcomer in 2018, it still

remains far down on the leaderboard, ranking 55th overall and third from bottom for the Finance & Housing Index (80th). In a reverse from San Francisco, the Canadian coastal city comes second to last in the Finance subcategory (81st) and 75th for Housing. Over half the respondents (53%) disagree that it is easy to find housing in Vancouver. A Brazilian expat in Vancouver reveals that “housing prices are crazy expensive” and also that it is “impossible to think about it.” Over four-fifths (81%) rate the cost of accommodation negatively, with 53% agreeing that it was very bad. A Kenyan survey respondent finds the housing situation in Vancouver frustrating: “Buying a house or apartment is unaffordable without committing to a 20+ year mortgage. It feels very difficult to set down proper roots here unless you move way out in the suburbs.” *CBC News* writes that the average price of a house in Vancouver is four times higher than what prospective buyers could safely afford to pay.⁵

A Few Changes — Success for Some, Losses for Others

It’s been a good year in the Finance & Housing Index for Doha, the capital of Qatar: it’s 10th rank in 2019 is an increase of twenty places from the previous year. Finding an affordable home in Doha seems much easier, as it moves up 17 places in the affordability ranking. For the Finance subcategory, the results are also promising: the city performs well and only just misses out on placing in the top 5, ranking sixth. An Indian survey respondent praises “the prosperity of Qatar”. Almost seven in ten expats (69%) are satisfied with their financial situation in Doha, versus 63% in 2018.

The Swiss city Bern is also beginning to move up the rankings, from a 60th to a 49th place in the index. This development is mostly due to its improved ranking in the Finance subcategory (from 70th to 53rd in 2019). Over half the respondents (53%) are financially content, compared to 40% in 2018. A German expat expresses their appreciation for the “security” and their “financial situation” in Bern. Another Swiss city, Basel, also receives a more positive result in 2019: nearly four-fifths of respondents in 2019 (78%) are content with their financial position,

⁴ Business Insider. 11 facts about San Francisco's housing market that will make you glad you live somewhere else. 6 Jun 2019. <https://www.businessinsider.de/san-francisco-housing-market-facts-rent-2019-5>

⁵ CBC News. Home prices in Vancouver are quadruple what average millennial can afford: report. 12 Jun 2019. <https://www.cbc.ca/news/canada/british-columbia/home-prices-vancouver-twice-what-millennials-can-afford-1.5172388>

which is an eleven-percentage-point increase since 2018 (67%).

2019 proved not to be the best year for the Greek capital, Athens, as it drops 20 places and ranks at 46th place in the Finance & Housing Index. Coming last in the Finance subcategory, almost half the respondents (47%) are unsatisfied with their financial situation in the city, compared to 34% in 2018. A Russian respondent highlights the *"bad economic situation"* in Athens, and an American expat explains that *"it's difficult to find steady employment because of the unsteady economy"*.

Beijing's performance in 2019 is also worse than the previous year, especially in the Housing subcategory where it dropped 16 places to rank 54th. Just 18% of expats in 2019 have positive attitudes towards the affordability of housing in the Chinese capital, which is eight percentage points less than the previous year; 64% disagree that housing prices are reasonable. A South African expat names the *"high cost of living"* in Beijing as one of the biggest disadvantages about life in the city.

Cape Town suffered a blow as well, dropping 20 places in the Finance & Housing Index to 35th place. The ease of finding a home in Cape Town receives positive feedback by 67% of respondents in 2019, a 19-percentage-point decrease from the 2018 result (86%), suggesting this is becoming more of an issue in the South African city. Less than half the expats (46%) are satisfied with their financial situation in 2019, which is a decrease of 13 percentage points, compared to 2018 (59%).

Places to Find an (Un-)Affordable Home

Kuala Lumpur claims the top spot for the Housing subcategory this year, moving up the ranks from third place in 2018. A British expat compliments the city on the *"availability of nice places to live at reasonable cost"*. Ho Chi Minh City follows closely behind Kuala Lumpur and places second in the Housing subcategory. Although not managing to stay at the top of the podium this year, the Vietnamese city is still popular among expats: almost nine in ten expats (87%) believe it is easy to find housing there.

Bangkok remains in the top 3 of the Housing subcategory, too, but drops down one place into third position. One-fifth of survey respondents (20%) deem the cost of accommodation in Bangkok to be *very good*. Moreover, four in five expats (80%) believe that is easy to find a place to live in the Thai capital. In contrast, Dublin is at the bottom of the ranking, with 59% of expats *completely* disagreeing that homes are affordable in the Irish city, followed by San Francisco (81st) and Munich (80th).

Where to Save It and Where to Spend It

For the Finance subcategory, there are a few different contenders. Ho Chi Minh City still features in the top spot, moving up from 4th place in 2018 to 1st place in 2019. Over three-quarters of survey respondents (77%) report that they are satisfied with their financial situation there.

In contrast, the Swiss city Zug takes second place, moving up four ranks from sixth place in 2018. Over three-quarters of expats (76%) are financially content in Zug, compared to 57% of respondents worldwide, and seven in ten (70%) agree that their disposable household income is more than they need for daily life. Moving down a place since 2018 but still coming in third, Taipei keeps up its strong performance in the Finance subcategory. Nearly seven in ten of survey respondents (69%) are happy with their financial position in the Taiwanese capital.

For expats who are looking to save some of their money, some destinations are less suitable. Athens places at the bottom for the Finance subcategory and 68th in the overall ranking. Over two in five expats there (41%) share that their disposable household income is not enough to cover daily expenses, compared to 23% of respondents worldwide; 22% even go so far as to say it is not nearly enough. Athens is then followed by Vancouver and Auckland, which are the remaining cities that make up the bottom 3 in the Finance subcategory. Over two-fifths of expats in New Zealand's biggest city (42%) rate their financial situation negatively, compared to 26% globally.

City Focus





1. Taipei

For the second year in a row, Taiwan's capital claims the first position of the best cities to live in as an expat. Expats are particularly happy with Taipei's high quality of urban living, ranking the city third worldwide, preceded only by Zug, Switzerland (1st) and Tokyo, Japan (2nd). Almost all expats (98%) are satisfied with the local transportation (vs. 70% globally), and a vast majority (94%) is happy with the availability of healthcare in the city (vs. 73% globally). Taiwan's capital is also one of the leading cities regarding finance and housing as well as the local cost of living, ranking fourth worldwide for both indices. Around seven in ten expats appreciate the local cost of living (71% vs. 43% globally) and are satisfied with their financial situation (69% vs. 57% globally). *"The cost of living in Taiwan is cheaper compared to Japan, Korea, and Hong Kong, for example,"* says an expat from India. *"And Taiwan's health insurance and safety are what make it attractive to me."* In fact, 96% of expats state to feel safe in Taipei, compared to 81% globally.

Taipei performs just slightly worse in terms of work life (20th) and getting settled (18th). The latter is mainly due to expats struggling with the local language (50th), while the city is still voted among the top 10 for local friendliness (4th) and friends and socializing (9th). Four in five respondents (80%) find the local residents generally friendly (vs. 64% globally), and two in three (67%) are happy with their social life (vs. 55% globally).



2. Kuala Lumpur

While Kuala Lumpur ranks second in the Expat City Ranking 2019 overall, it is voted the world's easiest city to get settled as an expat. Three in four expats (75%) feel at home in Kuala Lumpur (vs. 64% globally), and 69% are happy with their social life (vs. 55% globally). Language also does not seem to be a problem, as 92% find it easy to live in the city without speaking the local language (vs. 47% globally). *"It is easy to blend in with the culture, the food, and the people,"* explains an expat from India, *"and the language is not a problem if one can speak English."* When it comes to the Local Cost of Living (2nd) and Finance & Housing (2nd) Indices, expats do not complain either: close to four in five (78%) are satisfied with the local costs of living (vs. 43% globally), and 75% find housing affordable (vs. 36% globally). A British expat states that Kuala Lumpur is *"easy on the wallet, easy to travel to/from"* and names the *"availability of nice places to live at reasonable cost"* as a bonus as well.

Expats' satisfaction with the work life is mixed, ranking Kuala Lumpur 26th worldwide in the respective index. *"The work prospects for foreigners, especially the ones educated in Malaysia, are getting smaller within these borders,"* explains a Bangladeshi expat. While expats are satisfied with their jobs in general (5th), they are not happy with the local career opportunities (50th). Just 47% of respondents rate the latter positively, which is just below the global average (51%).



3. Ho Chi Minh City

Ho Chi Minh City ranks well in all areas of the Expat City Ranking besides the Quality of Urban Living Index (63rd). With close to nine in ten expats (87%) saying that it is easy to find housing (vs. 50% globally), and 77% being happy with their financial situation (vs. 57% globally), the city tops the ranking in the Finance & Housing Index for the second year running. The same is true for the Local Cost of Living Index (1st). Ho Chi Minh City is also popular for its thriving work life (3rd), only beaten by Aachen, Germany (1st) and Prague, Czechia (2nd) in the respective index. Expats are particularly happy with their jobs in general (79% vs. 64% globally), the local career opportunities (68% vs. 51% globally), and their working hours (75% vs. 62% globally). What is more, Ho Chi Minh City comes in third worldwide for both the Local Friendliness and Friends & Socializing subcategories. When asked what they like about Ho Chi Minh City, a Philippine respondent replies: *"It is easy to deal and work with the people here, and the cost of living is good."*

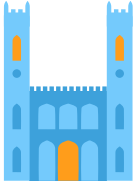
The only blind spot seems to be the quality of life in the city (63rd), particularly when it comes to the quality of the environment (73rd). Almost half the survey participants (47%) rate the latter negatively (vs. 17% globally). *"I do not like the dirty streets, the bad environment management, the missing awareness about plastic, but also the very bad garbage management. Everyone throws their waste on the streets,"* a German expat complains. Lastly, expats are unhappy with the local leisure (68th) and transportation options (64th).



4. Singapore

Not only compared to all Asian cities in the Expat City Ranking 2019, but also worldwide, Singapore stands out in terms of safety. In fact, every respondent in Singapore (100%) rates their personal safety positively (vs. 81% globally), and the vast majority (88%) is also satisfied with the political stability (vs. 61% globally). What is more, almost all (99%) are happy with the transportation infrastructure in Singapore (vs. 70% globally), landing Singapore in the top 10 cities of the Quality of Urban Living Index overall (9th). The same is true for the Getting Settled Index (7th): expats find it easy to get used to the local culture (77% vs. 62% globally), make new friends (58% vs. 45% globally), and are happy with their social life (67% vs. 55% globally).

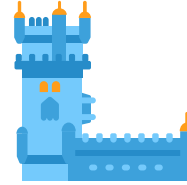
While Singapore also ranks well in the Finance & Housing Index (15th), the local cost of living (54th) seems to be a disadvantage. More than half the survey participants (52%) are unhappy with this factor (vs. 38% globally). Within the Urban Work Life Index (40th), work-life balance (61th) is Singapore's weakest area: close to a quarter of expats (23%) are unhappy with their working hours (vs. 19% globally). *"I feel strong pressure at work, and everything is planned and pre-shaped,"* a Swiss expatriate complains. Maybe this is also why 24% of expats worry about their job security, compared to 21% globally. Expats, however, are very content with the state of Singapore's economy (90% vs. 66% globally).



5. Montréal

Ranking 5th out of 82 in the Expat City Ranking 2019 survey, Montréal outranks other Canadian cities in several areas: it is the best Canadian city in the Urban Work Life (10th worldwide), Local Cost of Living (11th), and Finance & Housing (8th) Indices. In the latter, it even ranks fifth worldwide in the Housing subcategory: more than three in five expats (62%) rate the affordability of housing positively (vs. 36% globally), and almost four in five (79%) say it is easy for expats to find housing (vs. 50% globally). What is more, Montréal ranks 33rd for expats' satisfaction with their financial situation (61% happy vs. 57% globally), while Toronto (79th) and Vancouver (80th) land in the bottom 5.

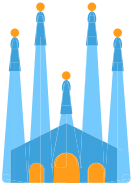
In terms of work life, almost two-thirds of expats (65%) rate the local career opportunities positively (vs. 51% globally). Montréal also ranks third in the Work-Life Balance subcategory — only beaten by Aachen, Germany (1st) and Panama City (2nd). Beyond working life, expats enjoy the local leisure options available in Montréal (9th), and a Mexican expat shares there are *"lots of activities all year long"*. Despite that, Montréal only ranks 41st in the Quality of Urban Living Index, as, for example, 22% are not content with the availability of healthcare in the city (vs. 13% globally), and 48% of expats are unhappy with the local climate and weather (vs. 23% globally). *"The weather is a hassle,"* says an expat from Brazil, and *"winter is too long and cold,"* according to a Venezuelan expat.



6. Lisbon

Ranking 6th out of 82 cities in the Expat City Ranking 2019, Lisbon has been voted among the top 10 cities worldwide for getting settled (6th) and the quality of urban living (10th). Expats feel very welcome in Lisbon (3rd) as almost four in five (79%) think it is easy to get used to the local culture (vs. 62% globally). It may help that 88% of expats are satisfied with their socializing and leisure activities (vs. 65% globally), and another 90% find the Portuguese people generally friendly (vs. 68% globally). One expat points out *"the quality of the social relationships"*, and 69% are happy with their social life (vs. 55% globally). In the Quality of Urban Living Index, expats are not only happy with Lisbon's local leisure options (10th) but also with the local climate and weather (3rd). Lastly, more than nine in ten expats (92%) rate the quality of the environment positively (vs. 71% globally), and one Canadian respondent emphasizes *"the geographical beauty"* of Lisbon.

On the downside, Lisbon ranks low in the Urban Work Life Index (50th). In terms of local career opportunities, it even ends up among the bottom 10 cities worldwide (73rd). An expat from Ukraine states that *"career prospects are slow, and the level of income is lower in comparison to other EU countries"*, while another expat from Russia dislikes the local *"job opportunities and salary"*. The city also ranks below average for job security (57th) and the state of the local economy (55th), but expats are happy with their work-life balance (13th): 74% rate this factor positively, compared to 60% worldwide.



7. Barcelona

Ranking 7th out of 82 in the overall Expat City Ranking, Barcelona is even voted the world's best city in the Leisure & Climate subcategory: Nearly every expat is happy with the local climate (98% vs. 59% globally) and the local leisure options in the city (95% vs. 74% globally). A US American expat sums up how there are *"lots of social activities, cultural activities, and art"*. Barcelona also ranks among the top 10 in the Health & Environment subcategory (9th), as, for example, 88% of expats are satisfied with the availability of healthcare in the city (vs. 73% globally). What is more, Barcelona ranks 13th in the Getting Settled Index. Over three in four expats (77%) feel at home in the city (vs. 64% globally), and 73% are happy with their social life (vs. 55% globally). Not only do expats find it easy to get used to the local culture (77% vs. 62% globally), but three in five (60%) also find it easy to make friends in Barcelona (vs. 45% globally).

However, expats are less happy with the work life (42nd) and with finance and housing (42nd) in Barcelona: more than half (55%) find housing unaffordable (vs. 44% globally), and one in three (33%) says that it is hard for expats to find housing, which is just around the global average (32%).



8. Zug

Zug is not only the highest-rated city in Switzerland, but it also offers the world's best quality of life. In fact, not one respondent in Zug is dissatisfied with the local transportation (vs. 19% negative answers globally), the quality of the environment (vs. 17% globally), or their personal safety (vs. 9% globally). The majority of expats in Zug is also satisfied with the availability (87% vs. 73% globally) and quality (82% vs. 65% globally) of healthcare in the city.

What is more, Zug is the only Swiss city that places among the top 10 in the Urban Work Life Index (5th). Close to seven in ten are satisfied with their work-life balance (67% vs. 60% globally) and working hours (69% vs. 62% globally). Expats even rank Zug first in the world for the state of the local economy (91% happy vs. 66% globally). However, the city ranks a mediocre 44th out of 82 for job security. In fact, almost a quarter of expats (24%) do not feel secure within their jobs (vs. 21% globally).

While Zug manages to rank ahead of other Swiss cities, expats still struggle to feel settled in. The city places 58th in the Getting Settled Index, with 35% of respondents saying that they find it hard to get used to the local culture (vs. 20% globally), making it Zug's worst-rated area. *"I find that making friends is extremely difficult and I am a very social person,"* shares a Canadian expat. In fact, 31% of expats feel that people are unfriendly towards foreign residents (vs. 19% globally).



9. The Hague

Coming in 9th place out of 82 cities in the Expat City Ranking 2019, The Hague performs particularly well in the Urban Work Life Index (13th). Expats vote The Hague even fifth worldwide in the Job Security subcategory: nearly seven in ten (69%) are generally satisfied with their job security (vs. 59% globally), and 88% rate the state of the local economy positively (vs. 66% globally). While the city also ranks well for work-life balance (20th), it only comes in 55th place for local career opportunities. A British expat states to dislike the *"limited career opportunities in my specialized career"*, and a Bulgarian expat shares: *"I cannot find a better and higher paid job."* In fact, 29% are unhappy with their career opportunities (vs. 27% globally), which is the highest share out of the three Dutch cities surveyed. On the other hand, The Hague is by far the best Dutch city in the Finance & Housing Index (24th). In the Finance subcategory, it comes 11th, with seven in ten expats (70%) generally satisfied with their financial situation (vs. 57% globally).

Overall, The Hague ranks a good 27th in the Quality of Urban Living Index, but lands in the bottom 10 worldwide for the local climate and weather (78th). Close to three in five expats (56%) rate this factor negatively (vs. 23% globally), and one Turkish expat lists the *"weather conditions"* as one of the worst features of living in The Hague. The city ranks the highest out of the three Dutch cities in the Health & Environment subcategory (37th), though, with 81% of expats enjoying the quality of the environment (vs. 71% globally).



10. Basel

Basel ranks 10th out of 82 cities in the Expat City Ranking, with expats rating the quality of life very highly (6th). They are particularly happy with their personal safety (93% vs. 81% globally), the local transportation system (98% vs. 70% globally), and the quality of the environment (93% vs. 71% globally).

However, following the trend across all Swiss cities, expats find it difficult to get settled (62nd). Exactly three in ten (30%) struggle to get used to the local culture (vs. 20% globally), and 28% do not feel at home (vs. 21% globally). This leaves Basel with a low 71st place in the Feeling Welcome subcategory. Additionally, the city ranks 63rd in both the Local Friendliness and Friends & Socializing subcategories. *"The locals are not really open to making friends,"* states an expat from Venezuela. She seems to be not alone with her views, as 28% of expats describe the attitude towards foreign residents as generally unfriendly (vs. 19% globally), and 35% are unhappy with their social life in Basel (vs. 27% globally).

Out of all Swiss cities surveyed, Basel ranks best in both the Finance & Housing Index (14th) and the Local Cost of Living Index (43rd). While 42% of expats are unhappy with the local cost of living (vs. 38% globally), 78% are still satisfied with their financial situation (vs. 57% globally). What is more, 46% find housing in Basel affordable (vs. 36% globally), and around half (50%) say it is easy for expats to find housing, which is about the same share as the global average (50%).



11. Aachen

Still ranking number one among German cities, Aachen comes in 11th out of 82 cities in the Expat City Ranking 2019. It has retained its place as expats' top-rated city for urban work life worldwide. Nearly nine in ten expats (88%) are satisfied with their jobs in general (vs. 64% globally), and 83% are happy with the work-life balance (vs. 60% globally), ranking Aachen first for both factors. According to 72% of respondents, Aachen offers great local career opportunities (vs. 51% globally). Almost four in five expats (77%) are also satisfied with their financial situation (vs. 57% globally), and Aachen ranks third worldwide for local cost of living. An Italian respondent points out that the *"working conditions, financial stability, and future career opportunities"* are some of the best things about expat life in Aachen.

It could be due to the attractive work life and affordable cost of living that the city's housing situation has declined: while Aachen comes sixth worldwide for the affordability of housing, it ranks 65th for the ease of finding a home. Just 22% of expats believe it is easy to find housing, compared to 50% worldwide and 34% in 2018. What is more, getting settled in Aachen may not be easy, though expats seem to struggle less than in the other German cities featured. The city ranks 49th in the Getting Settled Index, far ahead of the second-highest ranked German city, Cologne (61st). In fact, over seven in ten expats (72%) feel like the people in Aachen are friendly towards foreigners (vs. 64% globally), and 49% believe it is easy to find new friends, which is just slightly above the global average (45%).



12. Doha

This year's biggest winner, Doha gains 38 places to become the best GCC city, ranking 12th worldwide. Qatar's capital has moved rapidly up the ranks, performing best in the Finance & Housing (10th), Getting Settled (22nd), and Urban Work Life (25th) Indices. For the latter, it gained 31 ranks, with 70% of expats in Doha now satisfied with their job in general, which is both above the global average in 2019 (64%) and the share in 2018 (59%). Additionally, 80% are pleased with the state of the local economy (vs. 66% globally), compared to 67% in 2018, and 64% are happy with their work-life balance (vs. 60% globally), ten percentage points more than in 2018 (54%). A British expat praises Doha's *"family-friendly working hours and adequate remuneration"*. Within the Finance & Housing Index, Doha is the best GCC city for expats' satisfaction with their financial situation, coming fifth worldwide. Nearly seven in ten respondents (69%) are happy with this factor (vs. 57% globally), compared to 63% back in 2018.

However, Doha still ranks quite low in the Quality of Urban Living Index (48th). Expats are particularly dissatisfied with the local climate (27% unhappy vs. 23% globally) and the local transportation (28% vs. 19%). Doha is also one of the worst rated GCC city for the quality of the environment, ranking 53rd worldwide, ahead of only Manama (55th) and Kuwait City (82nd). Just 58% of respondents rate this factor positively (vs. 71% globally), and a Greek expat names the *"driving behavior of the locals, the air pollution, and the high levels of humidity"* as the things he likes least about life in Doha.



13. Prague

Coming 13th out of 82 cities, Prague performs very well overall. Czechia's capital is the second-best rated in the world for urban work life. Over seven in ten expats (72%) are satisfied with their job in general (vs. 64% globally), and almost four in five (78%) are happy with the local career opportunities (vs. 51% globally). Similarly, a high share (71%) feels secure in their job (vs. 59% globally), and 86% are pleased with the state of the local economy (vs. 66% globally). Expats are also very happy with the cost of living in Prague (10th), with 65% rating this factor positively (vs. 43% globally). A Chilean expat describes Prague as an *"affordable city, right in the center of Europe"* with *"good, cheap beer, a beautiful cityscape, and excellent, inexpensive public transportation"*. Indeed, Prague also ranks very well in the Quality of Urban Living Index (11th). Almost all expats (95%) rate the local transportation positively (vs. 70% globally), and 90% are satisfied with the available leisure activities (vs. 74% globally).

Prague's main weakness seems to be the apparent lack of friendliness, the city coming in 74th for the Local Friendliness subcategory. Over a third of expats (36%) find the local people generally unfriendly (vs. 19% globally), and 35% say that they are unwelcoming to foreign residents (vs. 19% globally). Perhaps this is why 25% find it difficult to get used to the local culture (vs. 20% globally). A Ukrainian expat shares her experience of *"Czech people's coldness towards people they do not know"*.



14. Mexico City

Mexico City is the best ranked out of all cities surveyed in Central and South America. The Mexican capital even ranks among the top 10 worldwide in the Getting Settled (5th), Finance & Housing (6th), and Local Cost of Living (6th) Indices. Around three in four expats in Mexico City (77%) are happy with their social life (vs. 55% globally), 84% find the locals generally friendly (vs. 64% globally), and 71% find it easy to make friends (vs. 45% globally). A Portuguese expat highlights *"the way people welcome me"* and adds that *"the weather, the food, and the cost of life"* are highlights of life in Mexico City. In fact, 69% of expats are happy with the local cost of living (vs. 43% globally). Moreover, expats in Mexico City are happy with the local cost of living (69% vs. 43% globally) and find housing affordable (51% vs. 36% globally).

Expats' opinions are mixed in the Urban Work Life Index (23rd). They rank Mexico City high in the Work-Life Balance subcategory (18th), but low for job security (58th). In fact, 22% worry about the local economy (vs. 15% globally), though the city still ranks fourth for overall job satisfaction. The Quality of Urban Living Index is Mexico City's worst area (67th). While 86% are happy with the local leisure options (vs. 74% globally), 35% feel unsafe (vs. 9% globally). *"It is not safe to walk at night alone,"* a British expat points out. What is more, 55% are unhappy with the quality of the environment (vs. 17% globally).



15. Abu Dhabi

Placing 15th out of 82 cities in the Expat City Ranking 2019, Abu Dhabi ranks well in most areas surveyed. The vast majority of expats (97%) feels safe (vs. 81% globally), ranking the Arab capital sixth place worldwide. However, expats are less satisfied with factors like the local transportation (21% unhappy vs. 19% globally) and the local leisure options (14% vs. 12% globally), resulting in a 31st place for the quality of life overall. Abu Dhabi's best results are found in the Getting Settled Index (11th): almost three-quarters (73%) describe the local residents as friendly towards foreign residents (vs. 64% globally), and 69% feel at home (vs. 64% globally). An Indian expat shares that he likes the *"friendly culture of work and respect for people of all nations"* in the city. It may be helpful that 87% find it easy live there without speaking the local language (vs. 47% globally).

On the downside, Abu Dhabi continues to rank in the bottom 10 for job security (73rd), with 30% of expats worrying about this factor (vs. 21% globally). What is more, Abu Dhabi ranks 49th in the Finance subcategory. *"Everything is expensive,"* comments an expat from Pakistan. *"Due to high taxes, it is now getting very tough for average-salaried expats to survive. Taxes have been increased but salaries are still the same."* In fact, just 43% state that they have more than sufficient disposable household income to cover their daily costs (vs. 49% globally), compared to 59% in 2018. Similarly, only 37% of expats are happy with the local cost of living (vs. 43% globally).



16. Sydney

Coming 16th out of 82 cities in the Expat City Ranking 2019 overall, Sydney's strongest area is the Urban Work Life Index (11th). Over three-quarters of expats (76%) are content with their work-life balance (vs. 60% globally), and 81% are happy with their working hours (vs. 62% globally). The local career opportunities (8th) are also well-rated by 72% of the expats in the city (vs. 51% globally). An Irish expat shares that there is a *"more balanced lifestyle, giving more opportunities to socialize and get outdoors"*. Indeed, Sydney is among the top 10 worldwide for leisure options and climate (7th). Nearly nine in ten (87%) are satisfied with the local leisure activities (vs. 74% globally), and 91% enjoy the local weather and climate (vs. 59% globally). Sydney also performs well in the Getting Settled Index (16th), particularly in the Feeling Welcome subcategory (8th). More than four in five expats (81%) find the local culture easy to get used to (vs. 62% globally), placing Sydney second worldwide for this factor. Furthermore, 71% feel at home in Sydney (vs. 64% globally), and 70% find the locals generally friendly (vs. 64% globally).

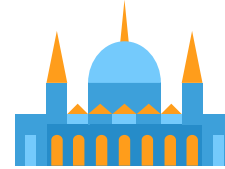
Sydney's weak spot is its local cost of living (70th), as 70% of expats find the city too expensive (vs. 38% globally). One reason for this might be the high cost of housing (73% unhappy vs. 44% globally), as a Brazilian expat remarks, *"the cost of housing (to rent and to buy) is too high"*. In general, only 51% are pleased with their financial situation (vs. 57% globally).



17. Madrid

Madrid is the world's most welcoming city for expats, placing first in the Feeling Welcome subcategory. In fact, 81% of expats find it easy to get used to the local culture (vs. 62% globally), and nearly four in five (78%) feel at home in Madrid (vs. 64% globally). It may be helpful that expats consider the local population in Madrid friendly, both in general (79% vs. 64% globally) and towards foreign residents in particular (75% vs. 64% globally). Similar to Barcelona, expats are happy with the local leisure activities available (93% vs. 74% globally), ranking Madrid second worldwide for this factor. *"There are a lot of things to do and many places you can visit,"* shares a Mexican expat. Additionally, expats are happy with the availability of healthcare (88% vs. 73% globally), as well as Madrid's local transportation (92% vs. 70% globally).

Although not among the worst destinations in the world, Madrid performs rather poorly in the Urban Work Life Index (63rd). Expats are particularly unhappy with their local career opportunities (36% unhappy vs. 27% globally) and their job security (33% unhappy vs. 21% globally). What is more, Madrid ranks in 50th in the Finance & Housing Index. In fact, 29% of expats feel they do not have enough disposable income to cover their daily expenses (vs. 23% globally), and almost a third (32%) are unhappy with their financial situation (vs. 26% globally).



18. Budapest

With a good 18th place in the Expat City Ranking overall, Budapest even features among the top 5 cities in the Local Cost of Living Index (5th). In fact, 64% of expats are satisfied with the local cost of living in general (vs. 43% globally). What is more, around three in five are satisfied with their financial situation (61% vs. 57% globally) and feel that their disposable income is *more* than enough to cover their living expenses (58% vs. 49% globally). Over half the expats (53%) also find housing in the city affordable (vs. 36% globally), and 64% say it is easy to find accommodation (vs. 50% globally).

Beyond the financial aspects, Budapest seems to be a city where expats can enjoy life abroad: almost three-quarters (73%) are satisfied with the local climate and weather (vs. 59% globally), and 84% are happy with the local leisure options (vs. 74% globally). It is *"a beautiful city with so much to do,"* a US American expat thinks. While they are also happy with the local transportation (17th), the same cannot be said for the availability of healthcare (65th) and the quality of the environment (47th). Budapest ranks lowest in the Getting Settled Index (48th), particularly in the Local Friendliness (53rd) and the Local Language subcategories (72nd). Over a quarter of expats in Budapest (27%) feel that the population is unfriendly towards foreign residents (vs. 19% globally), and 23% rate the general friendliness of the city's population negatively (vs. 19% globally).



19. Calgary

Coming 19th out of 82 cities in the Expat City Ranking 2019, Calgary ranks first worldwide in the Health & Environment subcategory. Almost nine in ten expats (88%) rate the availability of healthcare positively (vs. 73% globally). The Canadian city ranks in the top 10 for this factor (9th), far ahead of Toronto (18th), Vancouver (52nd), and Montréal (69th). Expats also rate the quality of the environment highly (93% happy vs. 71% globally).

Moreover, Calgary ranks tenth in the Getting Settled Index, and expats consider the local residents to be the friendliest (9th worldwide) out of all Canadian cities. Calgary is also the easiest city in the world to get used to the local culture: 69% say that this is easy (vs. 62% globally), and 70% feel at home (vs. 64% globally).

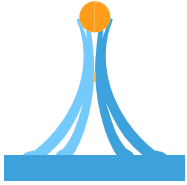
Expats' opinions are mixed when it comes to the Finance & Housing Index (34th): Calgary ranks well for housing (16th), but only comes in 68th place for finance. In fact, 35% state that their disposable household income is not enough to cover all their living expenses (vs. 23% globally). What is more, Calgary is the worst-rated Canadian city in the Urban Work Life Index (66th worldwide), even landing among the bottom 10 for job security subcategory (75th). In fact, 51% are unhappy with the state of the local economy (vs. 15% globally), and an expat from Nigeria shares that *"the economy is in a terrible state, making it difficult to find professional jobs in my field"*.



20. Bangkok

Coming in fifth out of all the cities surveyed in Asia, Bangkok counts as one of the top 20 expat cities to live in worldwide and ranks third in the Finance & Housing Index. More than four in seven expats (58%) say that housing in Bangkok is affordable (vs. 36% globally), and 80% of respondents state that it is easy to find (vs. 50% globally). While Bangkok also ranks high for the local cost of living (9th), it performs not so well in the Quality of Urban Living Index (56th). The vast majority is satisfied with the availability of healthcare (83% vs. 73% globally) and feels safe (89% vs. 81% globally). "It is a much safer place for my son to grow up in," says a German expat. However, the city is one of the worst in the world for the quality of the environment (79th) and political stability (74th). Nearly three in five expats (59%) do not like the quality of Bangkok's environment (vs. 17% globally), and 36% worry about the political stability (vs. 17% globally).

While Bangkok's ratings are quite good in the Getting Settled Index (32nd), the Urban Work Life Index (46th) reveals lower results. *"Visa regulations and the amount of paperwork needed to get a work permit makes it very difficult for expats to stay for a long period of time,"* a Bulgarian expat explains. What is more, only 41% rate their local career opportunities positively (vs. 51% globally). It may not be helpful that only 56% are happy with the local state of the economy (vs. 66% globally).



21. Manama

After ranking in the top 3 for two years in a row, Manama only comes in 21st out of 82 cities in the Expat City Ranking 2019. The city lost the most ground in the Urban Work Life Index (13th in 2018 to 58th in 2019), as, for example, just 63% are generally happy with their jobs in 2019 (vs. 81% in 2018). Similarly, expats are less satisfied with their working hours (53% in 2019 vs. 79% in 2018) and work-life balance (58% vs. 73% in 2018). *"Only a few companies allow two days off per week,"* complains an expat from Jamaica. Manama also performs poorly in the Quality of Urban Living Index (58th). Expats are particularly dissatisfied with the local transportation (25% unhappy vs. 19% globally) and the quality of the environment (22% vs. 17% globally). Manama ranks below average for finance (45th): only 44% feel they have a more than sufficient disposable household income to cover their daily costs (vs. 49% globally).

In spite of the mediocre financial situation, expats still find it easy to find housing in Manama, with 81% experiencing little difficulty finding a home (vs. 50% globally). Another positive is that Manama is the best GCC city for settling in, coming second worldwide in the respective index, behind only Kuala Lumpur (1st). In the Bahraini capital, close to four in five expats (78%) feel that the people are friendly towards foreigners (vs. 64% globally), and not quite two-thirds (64%) find it easy to make new friends (vs. 45% globally). *"People are friendly, and it is easy to communicate,"* shares a Nepalese expat. *"There are more opportunities for an easier life."*



22. Luxembourg City

Expats in Luxembourg City seem to enjoy their working life: the city ranks ninth in the Urban Work Life Index, with 74% of expats satisfied with their job in general (vs. 64% globally) and 66% happy with their local career opportunities (vs. 51% globally). However, in this index, the city ranks best in the Job Security subcategory (3rd), just behind the German cities of Frankfurt (2nd) and Munich (1st). In fact, close to nine in ten (89%) are happy with the state of the local economy (vs. 66% globally), and 69% consider their job to be secure (vs. 59% globally). What is more, 92% also rate their personal safety positively (vs. 81% globally). While the city lands in a good 10th place in the Safety & Politics subcategory of the Quality of Urban Living Index (33th), it ends up among the bottom 10 worldwide in the Leisure & Climate subcategory (75th). Expats' dissatisfaction with the local leisure options plays a big part in this poor performance, with only 63% feeling happy with this factor (vs. 74% globally).

The local cost of living (62nd), as well as housing (64th), is one of Luxembourg City's major pain points. More than three in five expats (61%) are unsatisfied with the local cost of living (vs. 38% globally). What is more, 76% find housing unaffordable (vs. 44% globally), while 42% also consider it hard to find (vs. 32% globally). A Belgian expat comments that the city suffers from an *"overrated price of real estate"*. Nevertheless, expats are happy with their finances (25th): three in five (60%) think that they have more disposable income than they need to cover their expenses (vs. 49% globally).



23. Vienna

Vienna comes in 23rd out of 82 cities in this year's Expat City Ranking, performing best in the Quality of Urban Living Index. Here, the city ranks fifth in the world, only behind Zug (1st), Tokyo (2nd), Taipei (3rd), and Zurich (4th). Within the index, expats are most satisfied with local transportation (11th) and the health and environment (3rd). For example, 94% of expats in Vienna are satisfied with the quality of the environment, which is noticeably above the global average of 71%. An expat from the Democratic Republic of the Congo particularly likes the "cleanliness, public transportation easiness, and safety" in Vienna. Expats also rank Vienna quite well in the Local Cost of Living (17th) and Finance & Housing (27th) Indices: half the expats living in the city (50%) are happy with the local costs of living in general (vs. 47% globally), and 44% find housing affordable (vs. 36% globally).

The Getting Settled Index, on the other hand, is Vienna's weakest area (68th). The city even comes in 80th in the Local Friendliness subcategory, only better than Paris (81st) and Kuwait City (82nd). Around four in nine respondents (45%) find it difficult to make friends in Vienna (vs. 35% globally), and 38% describe the people in Vienna as unfriendly towards foreign residents (vs. 19% globally). Overall, 31% of expats are unhappy with their social life in Vienna, compared to 27% globally.



24. Tallinn

Tallinn performs well in all areas of the Expat City Ranking aside from the Getting Settled Index (56th). The Estonian capital even ranks 77th in the Local Friendliness subcategory, with 32% finding the local residents generally unfriendly (vs. 19% globally) and almost the same share of expats (31%) saying that there is a lack of friendliness towards foreign residents in particular (vs. 19% globally). An expat from Philippines dislikes the "coldness of both the weather and the people". In fact, close to two in five (38%) are dissatisfied with the local weather in Tallinn (vs. 23% globally). Overall, Tallinn still ranks 21st in the Quality of Urban Living Index, as, for example, expats are quite satisfied with the local transportation (94% vs. 70% globally) and the quality of the environment (89% vs. 71% globally).

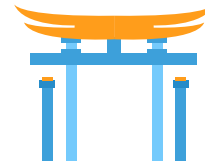
Tallinn also comes 21st for the local cost of living (44% satisfied vs. 43% globally) and 23rd in the Finance & Housing Index — it is the best-ranking city in Northern Europe for both indices. Half the expats (50%) find housing in Tallinn affordable (vs. 36% globally). Lastly, Tallinn performs best in the Urban Work Life Index (15th) and even ranks among the world's best cities for working hours (8th) and job security (10th). Four in five expats (80%) are happy with their working hours (vs. 62% globally), and 72% judge their job security favorably (vs. 59% globally).



25. Panama City

Coming in 25th in the Expat City Ranking 2019, Panama City ranks fifth worldwide in the Finance & Housing Index, only behind Ho Chi Minh City (1st), Kuala Lumpur (2nd), Bangkok (3rd), and Taipei (4th). More than four in five expats in Panama City (82%) say it is easy to find housing (vs. 50% globally), and almost half (48%) agree it is affordable (vs. 36% globally). What is more, over seven in ten expats (71%) are happy with their financial situation (vs. 57% globally). Interestingly, this is despite the fact that 46% of respondents are unhappy with the local cost of living (vs. 38% globally).

Within the Urban Work Life Index (27th), Panama City ranks second worldwide in the Work-Life Balance subcategory, only beaten by the German city of Aachen. However, expats in the city worry about their career opportunities (32% negative responses vs. 27% globally) and the state of the local economy (22% vs. 15% globally). The Quality of Urban Living Index (62nd) is the city's worst-rated area. More than one in five expats (21%) are dissatisfied with the leisure options (vs. 12% globally), landing the city among the bottom 10 worldwide for this factor (77th). Close to two in five (39%) also rate local transportation negatively (vs. 19% globally), and an expat from the United States mentions "heavy traffic" as an issue there.



26. Tokyo

For the third year in a row, Tokyo ranks very high in the Quality of Urban Living Index (2nd in 2019). Expats are particularly pleased with the transportation infrastructure in Japan's capital (96% positive ratings vs. 70% globally), ranking Tokyo fourth worldwide. However, within Asia, Seoul (1st) and Taipei (3rd) still beat Tokyo for this factor. Expats are also happy with the availability of healthcare (89% vs. 73% globally) and feel safe (97% vs. 81% globally). "There is absolutely zero crime or reason to worry about personal safety, or being ripped off," says a US American expat. While Tokyo also ranks fourth in the world for job security (71% satisfied vs. 59% globally), expats are less happy with their working hours (56th).

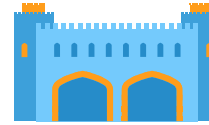
Tokyo receives its worst results in the Getting Settled Index (65th), with especially low points in the Local Language (78th) and Friends & Socializing (55th) subcategories, as well as for how easy expats find it to get used to the local culture (63rd). "The country does not provide enough support in English," a Belgian expat reports. "Without my company's help, I would have struggled to find an accommodation that accepts foreigners. And there are not enough Japanese courses for foreigners." Nearly half of the survey participants (47%) state that it is not easy to live in Tokyo without speaking Japanese (vs. 37% globally), four in ten expats (40%) have trouble finding friends (vs. 35% globally), and just slightly more than half (51%) are happy with their social life (vs. 55% globally).



27. Miami

With a 27th place out of 82 cities in the Expat City Ranking 2019, Miami is the easiest US American city to settle in as an expat (8th worldwide). Miami even places second worldwide in the Feeling Welcome subcategory, with three-quarters of expats (75%) saying they feel at home in the city (vs. 64% globally). What is more, the city ranks by far the highest among all US American cities in the Friends & Socializing subcategory (12th): almost two-thirds of expats (66%) are satisfied with their social life (vs. 55% globally). When asked about the highlights of life in Miami, one Belgian expat says that *"people are much friendlier than in Belgium"*, and a Salvadoran expat shares that *"life here is amazing because this is a melting pot with all kinds of people"*. In fact, 66% of expats find the attitude towards foreign residents in Miami to be generally friendly (vs. 64% globally). Moreover, the local climate and weather remain one of Miami's best features (2nd), only outranked by Barcelona. Nine in ten expats (90%) rate this factor positively (vs. 59% globally), and 74% even say it could not be any better (vs. 22% globally).

On the downside, Miami comes in 71st place for local transportation, with 49% rating this factor negatively (vs. 19% globally). One French expat in Miami shares *"heavy traffic"* as their main dislike of their life abroad. As Miami also ranks low for factors such as the availability of healthcare (70th) or personal safety (53rd), the city only places 55th worldwide in the Quality of Urban Living Index overall.



28. Muscat

Muscat falls from the top 10 to rank 28th out of 82 cities in the Expat City Ranking 2019. This is in large part due to a decline in its performance in the Finance subcategory (9th in 2018 to 54th in 2019). Just 44% of expats feel their disposable household income is more than they need to cover their daily costs in 2019, compared to 62% in 2018. Moreover, barely half (52%) are happy with their financial situation, compared to 69% in 2018. A British expat notes that *"the financial situation is moderately down"*. Muscat also ranks among the world's worst cities in the Urban Work Life Index (73rd), remaining in the bottom 10 for local career opportunities (80th) for the third year running. A third of expats (33%) are unhappy with their job security (vs. 21% globally), as a Belgian expat shares: *"The Omanization of the job market brings a lot of insecurity for expats."*

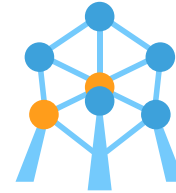
However, Muscat ranks among the top 10 cities in the Getting Settled Index (4th) for the third year in a row, and even comes first in the world for local friendliness. In fact, 90% of expats feel that the people in Muscat are friendly towards foreigners (vs. 64% globally), and 60% find it easy to make new friends (vs. 45% globally). A South African expat comments that *"Omani hospitality is excellent, and the locals all have respect for foreigners"*. Finally, housing does not seem to be an issue in Muscat (8th): seven in ten (70%) say it is easy to find housing (vs. 50% globally), and another 46% agree it is easy to afford (vs. 36% globally).



29. Melbourne

Placing 29th out of 82 cities, Melbourne ranks in the upper midfield of the Expat City Ranking 2019. It performs best in the Getting Settled Index (20th), particularly in the Feeling Welcome subcategory (11th). Around three-quarters of expats feel at home in the city (75% vs. 64% globally) and find the local culture easy to get used to (76% vs. 62% globally), while 81% describe the local residents as friendly (vs. 64% globally). Melbourne's quality of the environment is also among the best in the world (8th), with 92% happy with it (vs. 71% globally). While expats also rate Melbourne's leisure activities (87% happy vs. 74% globally) and the local weather and climate (67% happy vs. 59% globally) highly, the city still just ranks 30th in the Quality of Urban Living Index. This is mainly due to expats' average satisfaction with the local transportation (72% happy vs. 70% globally) and their personal safety (85% vs. 81% globally).

That aside, a Colombian expat likes *"how important it is for Australians to have a work-life balance"*. In fact, 65% are happy with this factor (vs. 60% globally), but overall Melbourne does not perform strongly in the Urban Work Life Index (35th). While 59% are happy with the local career options (vs. 51% globally), job satisfaction is below average (59% vs. 64% globally). However, Melbourne's clearest weak point is its performance in the Finance & Housing Index (64th). The city ranks 75th for the Finance subcategory, with 34% dissatisfied with their financial situation (vs. 26% globally).



30. Brussels

Brussels performs averagely in most areas of the Expat City Ranking 2019. The city's strongest field is the Finance & Housing Index (13th). Nearly three in five expats (59%) think their disposable income is more than enough to cover their expenses (vs. 49% globally), and 68% are satisfied with their financial situation (vs. 57% globally). With regard to housing, 43% consider prices to be affordable in Brussels (vs. 36% globally), and 70% believe it is easy to find a home (vs. 50% globally). The Belgian capital is also well rated in terms of jobs and careers (21st). Nearly three-quarters of expats (73%) are satisfied with their job in general (vs. 64% globally), and 61% are pleased with the available career opportunities (vs. 51% globally). Brussels also ranks among the best cities worldwide for job security (6th).

Expats are rather displeased with their quality of life, though, ranking Brussels 59th in this index. Over half the respondents (55%) dislike the local weather (vs. 23% globally). Expats also rate the quality of Brussels' urban environment poorly (27% dissatisfied vs. 17% globally) and worry about their personal safety (18% vs. 9% globally). *"What bothers me most is the lack of maintenance regarding the general infrastructure,"* an expat from Sweden comments. Getting settled (43rd) also does not seem to be easy in Brussels: nearly a quarter (23%) find the local residents to be generally unfriendly (vs. 19% globally), and only 57% feel at home in this city (vs. 64% globally).

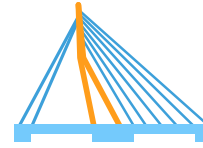


31. Dusseldorf

For the second time in a row, Dusseldorf is the second-best German city in the Expat City Ranking, placing 31st out of 82 in 2019. Expats highlight Dusseldorf's job security, with nearly three-quarters (74%) feeling secure in their employment (vs. 59% globally), and an equal share being happy with their work-life balance (vs. 60% globally). A Brazilian expat emphasizes her satisfaction with the available *"balance between personal and professional life"* in the city.

However, it seems that expats are not having such a great time outside of the office. Just three in ten (30%) find it easy to make new friends in Dusseldorf (vs. 45% globally). *"Friends are hard to find since everyone has had their own groups since they were little,"* explains an expat from Costa Rica. *"There is a lack of acceptance."* Indeed, only half the expats in Dusseldorf (50%) find the local population to be friendly towards foreign residents (vs. 64% globally), and less than half (47%) are happy with their social life (vs. 55% globally).

Despite struggling to settle in, expats enjoy Dusseldorf's high quality of life (17th) — within Germany, only Munich ranks better in this index (13th). Nearly nine in ten (89%) are pleased with the quality of the environment in Dusseldorf (vs. 71% globally), and a Turkish expat is grateful for the *"cleanliness of the city and the proximity to nature"*.



32. Rotterdam

With a 32nd place out of 82 cities in the Expat City Ranking 2019, Rotterdam places somewhat above average in the overall ranking; however, expats vote its local transportation (21st) the best in the Netherlands, closely followed by The Hague (22nd). The majority of expats (94%) rate this factor positively (vs. 70% globally), and more than half (51%) even consider it *very good* (vs. 36% globally). *"I like the well-maintained bike paths for any non-motorized vehicles, their availability, and their easy accessibility,"* says an expat from Venezuela. Moreover, Rotterdam is rated best in the Urban Work Life Index (16th), and the city even ranks 10th worldwide in the Job Security subcategory, among the global top 10 just like The Hague (5th). Three-quarters of expats (75%) enjoy their work-life balance (vs. 60% globally), and an Israeli expat mentions the *"balance between family life and work"* as one of the things they like best about life in Rotterdam. Expats are also very happy with the state of the local economy (91% vs. 66% globally).

On the downside, Rotterdam comes in 65th place in the Friends & Socializing subcategory. About three in seven expats (43%) find it generally difficult to make new friends (vs. 35% globally), and a further 37% are unhappy with their social life (vs. 27% globally). A British expat thinks that it is *"very, very difficult to make friends with the Dutch"*. Expats also consider the local residents of Rotterdam the least friendly in the Netherlands (52nd), with 28% finding them generally unfriendly (vs. 19% globally).



33. Jakarta

Jakarta makes it into the bottom 10 cities in the world for the quality of life but the top 10 for settling in. In fact, Jakarta ranks first in the world for the ease of finding new friends. Around two in three respondents agree that it is easy to make friends in Jakarta (69% vs. 45% globally) and are happy with their social life (65% vs. 55% globally). Overall, Jakarta ranks ninth worldwide in the Getting Settled Index. *"It is a home away from home,"* shares an Indian expat, *"The people here are very warm and friendly."* Jakarta also ranks well in the Local Cost of Living (13th) and Finance & Housing (12th) Indices. In fact, 64% say that their disposable household income is more than enough to cover everyday costs (vs. 49% globally), and 77% say it is easy to find housing as an expat (vs. 50% globally).

However, Jakarta has a weak spot in the Quality of Urban Living Index (77th). *"I do not like the pollution here,"* a South African explains, *"being outdoors feels unhealthy."* Three in five expats (60%) are not satisfied with the quality of Jakarta's urban environment (vs. 17% globally), 31% wish for better availability of healthcare (vs. 13% globally), and 19% are unhappy with the local leisure options (vs. 12% globally). Lastly, Jakarta ranks 45th in the Urban Work Life Index: while 36% are unhappy with their local career prospects (vs. 27% globally), and 17% rate the local economy negatively (vs. 15% globally), the city still ranks second in the world for overall job satisfaction. It might help that 74% are also happy with their working hours (vs. 62% globally).



34. Dubai

Dubai is the second-worst rated among the GCC cities in the Expat City Ranking 2019. The city's best area is the Getting Settled Index (17th), with Dubai even coming second worldwide for the ease of living there without speaking the local language. Nearly nine in ten expats (87%) state that this is not a problem (vs. 47% globally). What is more, 71% of expats consider the locals to be friendly towards foreign residents (vs. 64% globally), and 53% find it easy to make new friends (vs. 45% globally). A Belarusian expat states to like *"the friendliness of the people and the safety, most of all"*. In fact, nearly all expats (95%) feel safe in Dubai (vs. 81% globally), and 75% even give it the highest possible rating (vs. 42% globally).

The drawbacks to Dubai mainly come from its poor work life (71st). Less than half the expats (47%) are happy with their work-life balance (vs. 60% globally), and only 45% feel secure in their job (vs. 59% globally). An Iranian expat dislikes the *"lack of job security and limited job opportunities"*. Expats also struggle with regard to personal finances, as only around 63% feel they have sufficient or more than enough disposable income to cover their daily costs (vs. 77% globally). Moreover, less than a quarter of expats (23%) are content with the local cost of living (vs. 43% globally). A British expat complains about the *"cost of living and unexpected expenses"*, explaining that, *"having to pay for so many things without really understanding the reason for the cost is really difficult"*.



35. Houston

While Houston ranks an overall 35th place out of 82 cities, expats name it the best US American city in the Finance & Housing Index (9th worldwide). Over three in five respondents (63%) are generally satisfied with their financial situation (vs. 57% globally), and 59% find housing affordable (vs. 36% globally). This makes Houston the most affordable city in terms of housing out of all US American cities featured, ranking third worldwide for this factor and far ahead of cities like New York (77th) or San Francisco (82nd). Searching for housing (13th) is not a worry for expats in Houston, either, as 70% find it generally easy (vs. 50% globally). Moreover, Houston performs well at providing local career opportunities (7th), though the city lands on a 28th place in the Urban Work Life Index due to the low ranking in the Work-Life Balance subcategory (64th). In fact, one-quarter of expats (25%) are unhappy with the work-life balance (vs. 21% globally).

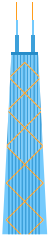
Houston ranks in the bottom 10 when it comes to the quality of life (78th). It even comes in second to last for local transportation (81st), while the title for worst goes to Lagos, Nigeria. Almost three-quarters (72%) rate the local transportation negatively (vs. 19% globally), with 38% even regarding it as *very bad*. *"I wish walking on the streets would be easier,"* says a German expat, and one Argentinian expat shares *"road toll"* as their most disliked feature of Houston.



36. Lausanne

With a 36th rank out of 82 cities overall, Lausanne shows a mediocre performance across most areas of the Expat City Ranking aside from the Quality of Urban Living Index (14th). Expats are particularly happy with the quality of the environment (94% happy vs. 71% globally), ranking Lausanne sixth in this regard. *"I like the healthy-life sport options that are available, such as rowing on a lake, walking in the mountains, and more,"* states a British expat. What's more, not one respondent in Lausanne rates the political stability negatively (vs. 17% globally), and 94% are happy with their personal safety (vs. 81% globally).

However, Lausanne only ranks 53rd out of 82 cities in the Getting Settled Index, and it is among the ten worst countries in the world in the Friends & Socializing subcategory (77th). In fact, 60% of expats find it hard to make friends in the city (vs. 35% globally), and 39% are unhappy with their social life (vs. 27% globally). What is more, it is also one of the world's hardest cities for expats to find housing (73rd), with more than double the global average saying it is difficult (66% vs. 32% globally). Housing is not only hard to find, but 60% of expats also consider it hard to afford (vs. 44% globally).



37. Chicago

Close behind Houston, Chicago ranks 37th out of 82 cities in the Expat City Ranking 2019. It places in the top 10 cities worldwide for local career opportunities (9th), alongside Boston (1st), San Francisco (2nd), and Houston (7th). Over seven in ten expats (72%) are generally satisfied with their career prospects (vs. 51% globally), and one Ukrainian expat particularly appreciates that there are “*opportunities to grow professionally*”. However, Chicago only ranks 54th in the Urban Work Life Index overall due to a lower performance in the Job Security (66th) and Work-Life Balance subcategories (65th). For example, more than one-quarter of expats (26%) rate the state of the local economy negatively (vs. 15% globally).

It is, however, the Quality of Urban Living Index in which Chicago ranks worst (64th). It is the USA’s lowest ranking city in the Safety & Politics subcategory (69th) — although close to San Francisco (67th) and Los Angeles (66th) — and even among the bottom 10 cities worldwide for personal safety (73rd). In fact, 26% state to feel unsafe in the city (vs. 9% globally). When asked about what they dislike living in Chicago, one Australian expat shares “*gun violence*” and another mentions “*weapons in the street*”.



38. Bern

Bern ranks 38th out of 82 cities overall and is rated one of the world’s best cities for the quality of life (7th) but one of the worst for getting settled (79th). Similar to many other Swiss cities, expats are very much satisfied with the quality of the environment (97% positive results vs. 71% globally), their personal safety (93% vs. 81% globally), and the local transportation (97% vs. 70% globally).

When it comes to the Getting Settled Index, Bern is the lowest-ranking Swiss city (79th), and even globally, only Copenhagen (80th), Paris (81st), and Kuwait City (82nd) do worse. Close to three in five expats (58%) find it hard to make new friends in Bern (vs. 35% globally). This may contribute to the share of 37% who are unhappy with their social life (vs. 27% globally).

Expats show mixed feelings in the Urban Work Life Index (44th). On the one hand, 71% are happy with their job security (vs. 59% globally), and 89% rate the state of the economy positively (vs. 66% globally), placing the city sixth in the respective Jobs Security subcategory. On the other hand, only 58% are satisfied with their jobs in general (vs. 64% globally), and 37% lack career opportunities (vs. 27% globally), resulting in a low 75th place in the Job & Career subcategory. “*There are limited job opportunities for women, such as for engineers,*” shares an expat from Poland, and adds: “*There is also short maternity leave and no possibility of sharing the childcare with a partner.*”



39. Toronto

Coming in 39th place out of 82 cities, Toronto achieves its best ranking in the Health & Environment subcategory (8th). More than five in six expats (84%) rate the availability of healthcare positively (vs. 73% globally), and a US American expat mentions “accessible healthcare” as their favorite feature of Toronto. Nonetheless, Toronto still ranks 40th in the Quality of Urban Living Index. This is mainly due to expats being generally unsatisfied with the local climate and weather (38% negative responses vs. 23% globally); they also consider Toronto’s local transportation (53rd) the worst in Canada. A Dutch expat thinks that the “*transportation infrastructure is a nightmare*”, and one from Iran describes the “*terrible transportation system*” as Toronto’s worst feature. When it comes to the Urban Work Life Index (24th), Toronto is the best Canadian city for local career opportunities (16th), and 66% of expats rate this factor positively (vs. 51% globally).

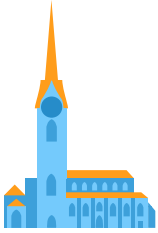
However, Toronto ranks worst among the Canadian cities in the Finance & Housing Index (70th). It is even one of the worst cities in the world in the Finance subcategory (78th), and only 42% of expats are generally satisfied with their financial situation (vs. 57% globally). One expat thinks the “*cost of living is brutal!*” and another respondent names the “*excessive tax burden*” as their most disliked feature of Toronto. In terms of housing, more than seven in ten (71%) find it unaffordable (vs. 44% globally), and more than two in five (42%) describe housing for expats as hard to find (vs. 32% globally).



40. Santiago de Chile

Ranking 40th in the Expat City Ranking 2019, Santiago performs mediocre in all indices covered by the survey, aside from the Finance & Housing Index (20th). Almost half the expats (47%) find housing in Santiago affordable (vs. 36% globally), and 59% are happy with their financial situation, which is just above the global average (57%). In terms of quality of life (45th), expats are most satisfied with the climate and weather (75% happy vs. 59% globally) but not so much with the quality of the environment (29% negative views vs. 17% globally) and their personal safety: 10% are unhappy with this factor (vs. 9% globally), and just 27% rate it very good, compared to 42% of respondents worldwide.

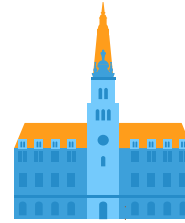
Opinions about the work life (48th) are also mixed: while expats are happy with the state of the local economy (83% vs. 66% globally) and their local career prospects (58% vs. 51% globally), the city ranks 78th worldwide for working hours. In fact, 31% are unhappy with this factor, compared to 19% globally. The Getting Settled Index (63rd) is Santiago’s worst area, as, for example, three in ten (30%) do not feel at home (vs. 21% globally), and 23% find the local residents generally unfriendly (vs. 19% globally). A Canadian expat complains about “*attitudes and the language barrier being difficult to overcome*”. In fact, 66% find it difficult to live in Santiago without speaking the local language (vs. 37% globally), and 27% think that people are unfriendly towards foreign residents (vs. 19% globally).



41. Zurich

With its 41st place in the Expat City Ranking, Zurich also confirms its reputation of being an expensive place to live in: the city ranks 68th out of 82 cities in the Local Cost of Living Index and 61st in the Finance & Housing Index. In fact, Geneva is the only Swiss city that ranks even worse for both. More than half the expats in Zurich (51%) say it is hard for expats to find housing there (vs. 32% globally), and 62% consider accommodation unaffordable (vs. 44% globally). *"Life in Zurich can be expensive, but this also means a high quality of life as long as the salary is adequate,"* states an expat from Italy. Zurich ranks indeed fourth worldwide for the quality of life, only beaten by Zug (1st), Tokyo (2nd), and Taipei (3rd). Expats in Zurich, for example, feel very safe (95% vs. 81% globally) and are happy with the quality of the environment (92% positive ratings vs. 71% globally).

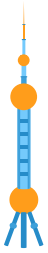
However, Zurich continues to be a tough place to be when it comes to getting settled (73rd). Just 57% of expats feel at home in the city (vs. 64% globally), and over a third (35%) are unhappy with their social life (vs. 27% globally). This might be due to the fact that more than half (52%) find it hard to make new friends (vs. 35% globally), and it does not help that 36% of expats in Zurich describe the attitude towards foreign residents as generally unfriendly (vs. 19% globally). *"It is very difficult to mingle with and get to know locals and form friendships,"* says a German expat. *"For colleagues from other countries, this is even harder."*



42. Hamburg

With a 42nd place out of 82 cities in the Expat City Ranking 2019, Hamburg keeps up its image as part of the cold and windy North: more than half the expats (52%) rate Hamburg's local climate and weather poorly (vs. 23% globally), the worst result among the featured German cities. Similarly, expats in Germany find it hardest to make friends in Hamburg (74th). Only a quarter (25%) agree that it is easy to gain new friends, which is 20 percentage points below the global average (45%). A Brazilian expat dislikes the *"weather and how locals complain about everything"*, and a Croatian expat expresses her disappointment in how *"Germans are cold and hard to win over as friends"*.

However, Hamburg ranks 14th worldwide in the Urban Work Life Index, and expats are particularly happy with the job security (4th): only Luxembourg City (3rd), Frankfurt (2nd), and Munich (1st) rank better in the respective subcategory. Nearly three-quarters of expats in Hamburg (73%) are happy with their job security (vs. 59% globally), and 92% rate the state of the local economy positively (vs. 66% globally). Close to half (46%) even give it the highest possible rating (vs. 23% globally). A Turkish expat is happy that the *"economic situation is so stable"*, and also praises the city for being *"very nice, green, and elegant"*. In fact, most expats value both Hamburg's urban and natural environments: 91% are happy with the local transportation (vs. 70% globally), and 90% rate the quality of the environment positively (vs. 71% globally).



43. Shanghai

Shanghai lands in the middle of the Expat City Ranking 2019, on 43th place out of 82 cities, performing best in the Finance & Housing Index (26th). About five in eight survey participants (63%) feel that their disposable household income is more than enough to cover everything they need in their daily life (vs. 49% globally).

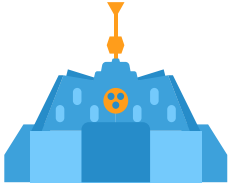
Within the Quality of Urban Living Index (47th), expats are happy with the local transportation (18th) and their personal safety (17th), while the quality of the environment (77th) disappoints. In fact, the majority of expats feels safe in Shanghai (93% vs. 81% globally) and is satisfied with the transportation infrastructure (90% vs. 70% globally). *"The local transportation, the safety, and the advancements in technology are great,"* says a Dutch expat. However, more than half of the survey participants (55%) rate the quality of Shanghai's environment negatively (vs. 17% globally). *"I am tired of people smoking everywhere, the air pollution, and the restricted internet access,"* a US American complains. Getting settled in Shanghai (57th) also seems to be problematic for expats: 35% have trouble getting used to the local culture (vs. 20% globally), and three in ten respondents (30%) are not satisfied with their social life there (vs. 27% globally).



44. Bogotá

Coming in 44th out of 82 cities in the Expat City Ranking 2019, expats in Bogotá are least satisfied with the quality of life (70th). This is mainly due to negative ratings for local transportation (48% vs. 19% globally) and personal safety (20% vs. 9% globally). A British expat points out the *"lack of personal security"* as one of the city's lowlights. What is more, two in five respondents (40%) are unhappy with the quality of the environment in the Colombian city (vs. 17% globally).

On the other hand, expats praise Bogotá in the Finance & Housing (11th) and Local Cost of Living (15th) Indices. More than half (55%) find housing affordable (vs. 36% globally), and 61% rate the local cost of living positively (vs. 43% globally). A Brazilian expat points out Bogotá's *"cost-benefit of living in general"*. Lastly, Bogotá ranks 31st in the Getting Settled Index: expats find it easy to get used to the local culture (75% vs. 62% globally), describe the people as generally friendly towards foreign residents (77% vs. 64% globally), and are happy with their social life (62% vs. 55% globally). However, some knowledge of the local language seems to be essential for expats, as 67% say it is hard to live in Bogotá without speaking Spanish (vs. 37% globally).



45. Nairobi

With a mediocre 45th place in the Expat City Ranking 2019, Nairobi is the best-ranked city out of the ones surveyed in Africa. Respondents highlight how easy it is to get settled in Nairobi, ranking the city third worldwide in the respective index, just behind Kuala Lumpur (1st) and Manama (2nd). In fact, 82% describe the locals as friendly (vs. 64% globally), and 62% find it easy to make friends (vs. 45% globally). The local climate and weather are another highlight of expat life in Nairobi, with 91% of expats rating this factor positively (vs. 59% globally). However, this is the only time that expats are happy in the Quality of Urban Living Index (72th). For example, the city ranks among the bottom 10 worldwide for both local transportation (74th) and personal safety (78th). More than half (53%) rate the local transportation negatively (vs. 19% globally), and 38% are concerned about their personal safety (vs. 9% globally). *"I cannot walk on the street, because it is not safe,"* bemoans a Danish expat. *"I have to drive or be driven everywhere."*

The state of the local economy is also worrisome for 36% of respondents (vs. 15% globally), which might be the reason why 37% are unhappy with their local career prospects (vs. 27% globally). On the upside, expats are happy with their working hours (20th) and their jobs overall (17th). Nairobi also ranks 10th in the world for the ease of finding housing, with 74% of expats finding it easy (vs. 50% globally).



46. Oslo

Expats in Oslo benefit from a great work-life balance: with 71% of expats expressing their satisfaction (vs. 60% globally), this is the only factor for which Oslo lands in the top 10 of the Expat City Ranking 2019 (8th). Overall, the Norwegian city ranks 19th in the Urban Work Life Index: expats are less satisfied with their jobs in general (22% unhappy vs. 19% globally), but rate their local career opportunities (55% happy vs. 51% globally) and especially the state of the local economy (82% happy vs. 66% globally) above average. Results in the Quality of Urban Living Index (23rd) are also rather mixed as, for example, expats are happy with the quality of the environment (88% happy vs. 71% globally), but not so much with the local leisure options (16% unhappy vs. 12% globally).

On the downside, 34% of expats in Oslo are unhappy with their financial situation (vs. 26% globally) and feel they lack sufficient disposable income to cover all their living expenses (vs. 23% globally). *"Costs are still sometimes hard to swallow,"* a British expat sums it up. What is more, 36% find the local culture in Oslo difficult to get used to (vs. 20% globally), and 33% do not feel at home in the Norwegian capital (vs. 21% globally). This places Oslo in the bottom 10 cities in the Feeling Welcome subcategory (76th). Additionally, over half the expats (53%) find making new friends difficult (vs. 35% globally), and 34% think that the local population is generally unfriendly (vs. 19% globally). A US American expat finds that there is a *"lack of friendliness or inquisitiveness from the local community"*.



47. Helsinki

Ranking 47th in the Expat City Ranking 2019 overall, Helsinki shows mixed results in the Quality of Urban Living Index (15th). It ranks fourth in the Health & Environment subcategory, with 78% of expats finding medical care affordable (vs. 55% globally) and 86% saying it is easily available (vs. 73% globally). Another 92% rate the quality of the environment positively (vs. 71% globally). Expats in Helsinki also appreciate their personal safety (94% vs. 81% globally) and are satisfied with the local transportation (91% vs. 70% globally). However, Helsinki ranks 78th in the Leisure & Climate subcategory, as expats are not happy with the local leisure options (15% unhappy vs. 12% globally) and the weather (49% vs. 23% globally).

Helsinki also ranks low in the Getting Settled Index (59th), with 48% finding it difficult to make friends (vs. 35% globally) and 33% feeling unhappy with their social life (vs. 27% globally). *"I find it harder to make local friends here than at home or in other countries,"* states a Hungarian expat. The city performs worst in the Finance & Housing Index (60th): expats rank both the availability (47% vs. 32% globally) and affordability (51% vs. 44% globally) of housing negatively.

In 43rd place, Helsinki ranks slightly below average in the Urban Work Life Index. In fact, 30% of expats find the career opportunities in the city limited (vs. 27% globally), and only 59% are satisfied with their job in general (vs. 64% globally).

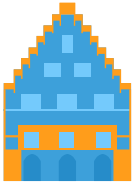


48. Amsterdam

Coming 48th out of 82 cities in the Expat City Ranking, Amsterdam is by far the worst city in the Netherlands when it comes to the Local Cost of Living (56th) and Finance & Housing (68th) Indices. More than half the expats (52%) rate the local cost of living negatively (vs. 38% globally), and 74% find housing hard to afford (vs. 44% globally). What is more, 60% of expats also say it is difficult to find (vs. 32% globally). A German expat complains that the *"rental market here is horrible — it is all overpriced and difficult to find something"*.

Moreover, healthcare seems to be less easily available in Amsterdam than in the other two Dutch cities (62nd worldwide), and 22% rate this factor negatively (vs. 13% globally). *"I do not like the healthcare system,"* shares an Australian expat. Also, Amsterdam ranks lowest in the Getting Settled Index (47th), just slightly behind Rotterdam (45th). More than half the expats (51%) find it generally hard to make new friends (vs. 35% globally), and 29% do not feel at home in Amsterdam (vs. 21% globally).

On the bright side, Amsterdam ranks ninth in the Work-Life Balance subcategory, and an Indian expat finds that *"the work-life balance is phenomenal"*. The city is by far the best Dutch city for local career opportunities (15th), compared to Rotterdam (40th) and The Hague (55th).



49. Frankfurt

Frankfurt places 49th out of 82 cities in the Expat City Ranking 2019. It ranks among the bottom 10 cities in the Getting Settled Index (75th) but among the top 10 in the Urban Work Life Index (7th). Nearly nine in ten expats in Frankfurt (88%) are pleased with the state of the local economy (vs. 66% globally), and the city performs even more strongly in terms of job security: it ranks first in the world for this factor. Exactly four in five (80%) are satisfied with their job security (vs. 59% globally), and almost a third (32%) give it the highest possible rating (vs. 21% globally). A Bulgarian expat points out that *"jobs are available, and even if you are not looking for a career you still get paid enough to live"*.

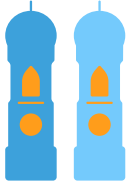
On the other hand, Frankfurt is the worst German city for settling in, ranking 75th worldwide. Only around half the expats (55%) feel at home in Frankfurt, compared to nearly two-thirds around the globe (64%). A South African expat explains that *"interactions with local governments or authorities are always really disheartening because they refuse to speak to you in English, are often unhelpful, and make you feel super unwelcome"*. This feeling seems to go beyond the local government, as less than half the expats (48%) describe the locals in Frankfurt as generally friendly (vs. 64% globally). Maybe this is why 49% find it hard to make new friends (vs. 35% globally), and nearly a third (32%) are unhappy with their social life (vs. 27% globally).



50. Cologne

Cologne receives mediocre ratings in most categories of the Expat City Ranking 2019 and ranks 50th overall. Cologne's strongest area is its work life (22nd), although it performs only averagely when compared to other German cities (aside from Berlin). Nearly two-thirds of expats (66%) are satisfied with their job in general (vs. 64% globally), and an equal share is also pleased with their job security (vs. 59% globally). Expats are also content with Cologne's local economy, with over three-quarters (77%) rating it favorably (vs. 66% globally). With a 37th place, Cologne ranks less well in the Quality of Urban Living Index. Still, the majority (86%) is happy with the local transportation (vs. 70% globally), and over four in five (81%) rate the available leisure options positively (vs. 74% globally).

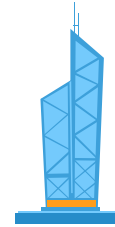
Cologne's biggest weakness is that expats find it very difficult to find housing (76th): only 14% believe it is easy to find a home in Cologne, compared to 50% globally. Moreover, while expats find the residents of Cologne to be generally friendlier than in the other German cities features — the city ranking 39th in the Local Friendliness subcategory, only second to Aachen (36th) — this does not apparently make it easier to find friends. Nearly half the expats in Cologne (45%) find it hard to make new friends (vs. 35% globally), and only 46% are happy with their social lives (vs. 55% globally). An Italian expat complains of *"unfriendliness"* and feels that *"social contact has been reduced to the minimum possible"*.



51. Munich

Munich offers the best quality of life in Germany but the worst housing market. The Bavarian capital ranks 13th worldwide in the Quality of Urban Living Index, with more than nine in ten expats (92%) happy with the quality of the environment (vs. 71% globally). On the other hand, Munich is the third worst city worldwide for expat housing (80th), ahead of only San Francisco (81st) and Dublin (82nd). Just 11% of expats believe it easy to find a home in the city (vs. 50% globally), and 81% say housing is unaffordable (vs. 44% globally). A Hungarian expat sums it up, saying: *“Even though you have everything at your disposal, and everything works well, making friends is super difficult, people are very closed and cold, and finding affordable accommodation is also very difficult.”* Similar to the other German cities featured, expats find it hard to get settled in Munich (72nd). Just 58% feel at home (vs. 64% globally), and 46% are happy with their social life (vs. 55% globally).

On a more positive note, the Bavarian capital offers a good work life (4th). The city even ranks first worldwide in the Job Security subcategory, with more than three-quarters of expats (77%) happy with their job security (vs. 59% globally), and over nine in ten (92%) rating the local economy positively (vs. 66% globally). *“Munich is an excellent place to work, with many opportunities to find jobs and do business,”* states an expat from France. In fact, 73% are happy with their local career opportunities (vs. 51% globally).



52. Hong Kong

Hong Kong's strongest category is the Quality of Urban Living Index (32nd), with 96% of expats agreeing that the local transportation infrastructure is good (vs. 70% globally), and 96% feeling safe (vs. 81% globally) — however, the survey was conducted before the current protests broke out. On the other hand, the quality of the environment is one of the worst in the world (75th): about half of the respondents (51%) are unhappy with it (vs. 17% globally).

Hong Kong also ranks among the bottom 10 cities regarding the local cost of living (78th), as three-quarters of expats (75%) are dissatisfied with it (vs. 38% globally). Furthermore, housing is not affordable enough for most survey participants (91% unhappy vs. 44% globally), leading to an overall 58th rank in the Finance & Housing Index. *“The cost of living is the highest in the world,”* a Canadian expat describes, *“I knew this coming here, and yet, it is still a shock. The space is the biggest issue — I pay the same as I did in Vancouver, but my apartment is half the size.”* In fact, Hong Kong ranks 81st for the affordability of housing, only ahead of San Francisco. Lastly, expats seem to work a lot in Hong Kong: only 44% rate their working hours positively (vs. 62% globally), and 30% are unhappy with their work-life balance (vs. 21% globally). *“Work-life balance is nonexistent,”* says a US American. *“The job is stressful, and I am becoming a boring, sick, and tired person because I am always working.”*



53. Lugano

Lugano, which places 53rd out of 82 cities in the Expat City Ranking, seems to be a safe and stable city for expats, placing third in the Safety & Politics subcategory, only beaten by Singapore (2nd) and fellow Swiss city, Zug (1st). In fact, 97% of expats feel safe in Lugano (vs. 81% globally), with almost three-quarters (73%) rating their personal safety as *very good*. A Macedonian expat reiterates that *“there is a general feeling of safety and peacefulness”*.

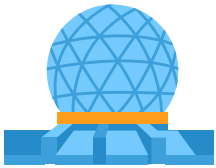
However, the same cannot be said when it comes to job security: more than three in ten (31%) rate this factor negatively (vs. 21% globally), placing the city 74th worldwide. Close to one-quarter (24%) also rate the local economy negatively (vs. 15% globally). In fact, Lugano ranks 58th for the latter, which is by far the worst among all Swiss cities featured in the ranking. In addition, almost a third of expats (31%) are generally unhappy with their jobs (vs. 19% globally), and 55% give Lugano a negative rating when it comes to local career opportunities (vs. 27% globally).



54. Moscow

Moscow receives its worst marks in the Urban Work Life (69th) and the Getting Settled (66th) Indices. The latter is partly due to the fact that Moscow ranks second to last in the Local Language subcategory (81st). In fact, 65% of expats find it hard to live in Moscow without speaking Russian (vs. 37% globally), and 32% even find it *very difficult* (vs. 15% globally). However, 29% of expats also perceive the locals in Moscow as generally unfriendly, compared to 19% globally. *“People do not smile,”* says an expat from the UK. The Russian capital receives its best ratings in terms of finance and housing (19th): 63% are generally satisfied with their financial situation (vs. 57% globally), and 23% even say that their disposable household income is a *lot* more than enough to cover everything needed for daily life (vs. 11% globally). However, only a third (33%) find housing in Moscow affordable (vs. 36% globally).

Nine in ten expats (90%) are happy with the local transportation (vs. 70% globally), ranking the city 24th worldwide for this factor. Also, 76% of expats are happy with the local leisure options, which is slightly above the global average (74%). One expat from the USA explains: *“Moscow never sleeps so you can always find something culturally interesting and fun to do any time of the day.”* Still, Moscow only ranks 49th in the Quality of Urban Living Index, which is partly due to expats' dissatisfaction with the local climate (75th).



55. Vancouver

Coming in 55th place out of 82 cities in the Expat City Ranking 2019, Vancouver performs best in the Quality of Urban Living Index (22nd) — the highest ranking among all Canadian cities, closely followed by Calgary (24th). Vancouver ranks in the top 10 worldwide for local leisure options (7th), alongside Montreal (9th), and 87% are happy with this factor (vs. 74% globally). *"It is very easy to find lots of fun hobbies and activities,"* states an expat from Kenya, and one from Australia comments that *"the access to social activities and the outdoors is great"*. Expats also find it easy to get used to the local culture (9th), and almost three-quarters of expats (72%) say they feel at home there (vs. 64% globally). Vancouver ranks 11th in the Feeling Welcome subcategory, and an Indian expat thinks that Canada is *"a very accepting country with welcoming people"*.

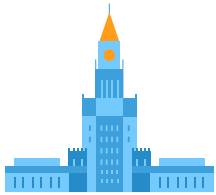
On the downside, Vancouver is the most expensive Canadian city and does worst in the Finance & Housing Index (80th) — only San Francisco (81st) and Dublin (82nd) perform worse on a global scale. In fact, 46% of expats in Vancouver are unsatisfied with their financial situation (vs. 26% globally), and 81% find local housing unaffordable (vs. 44% globally). A Serbian expat describes "extremely expensive housing" as what they dislike most about Vancouver.



56. Buenos Aires

Buenos Aires makes it into the top 10 for one factor surveyed: three in five respondents (60%) find it easy to make friends in the city (vs. 45% globally), ranking Buenos Aires ninth worldwide. With 76% of expats also describing the local residents as generally friendly (vs. 64% globally), Buenos Aires ranks 19th in the Getting Settled Index, its best result across all indices. An expat from Venezuela points out *"the warmth of the people we have met"*, while another from Brazil highlights the *"the cultural and social activities"*. In fact, 83% are happy with the local leisure options (vs. 74% globally). While expats are also satisfied with factors such as the climate and weather (83% happy vs. 59% globally) and the availability of healthcare (81% happy vs. 73% globally), the city still only ranks 46th in the Quality of Urban Living Index. This is mainly due to expats worrying about their personal safety (27% unhappy vs. 9% globally) and the political stability (56% unhappy vs. 17% globally).

Buenos Aires can also be found among the ten worst in the world in the Urban Work Life Index (78th). Close to three in ten expats (29%) are unsatisfied with their job (vs. 19% globally), but interestingly enough, only 21% are unhappy with the local career opportunities (vs. 27% globally). The city does, however, rank especially low in the Job Security subcategory (81st): 79% are worried about the state of the local economy (vs. 15% globally), and 24% are dissatisfied with their job security (vs. 21% globally).



57. Warsaw

Warsaw makes it into both the top and bottom 10, depending on the respective index. Expats struggle to get settled in the Polish capital, ranking it 76th in the Getting Settled Index. This is mainly due to 35% of expats finding the city's population generally unfriendly towards foreign residents (vs. 19% globally). What is more, 41% of expats think that it is difficult to live in Warsaw without speaking the local language (vs. 37% globally), while 80% find it challenging to learn Polish (vs. 45% globally). *"Language is still a big barrier for me,"* shares a South African expat. *"For example, the nurses do not speak English, which is a big concern."* Warsaw also does not perform well in the Quality of Urban Living Index (53rd). Its biggest weakness is the Health & Environment subcategory (70th), where 33% are unhappy with the quality of the environment (vs. 17% globally). Additionally, expats are dissatisfied with both the quality of medical care (43% vs. 18% globally) and its availability (28% vs. 13% globally).

However, Warsaw ranks in the top 10 worldwide of the Local Cost of Living Index (8th), with 62% of expats feeling satisfied with local costs (vs. 43% globally). What is more, 47% of expats find housing in the city affordable (vs. 36% globally), while 57% also consider it easy to find (vs. 50% globally), landing Warsaw in a good 23rd place in the Housing subcategory. It only ranks 58th in the Finance subcategory: only 46% are happy with their financial situation (vs. 57% globally).

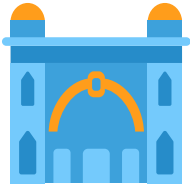


58. Boston

Despite coming in at a below-average 58th place in the Expat City Ranking 2019, Boston performs particularly well in the Job & Career subcategory (6th), and expats even vote it the world's best city for local career opportunities. Close to four in five (78%) are satisfied with their career prospects (vs. 51% globally). On the other hand, Boston ranks low for the factors job security (67th), overall job satisfaction (65th), and work-life balance (64th), causing an only mediocre 33rd rank in the Urban Work Life Index.

Beyond working life, expats enjoy the local leisure options available, with 86% rating them positively (vs. 74% globally). *"There are endless opportunities to unfold your potential,"* shares an expat from Luxembourg. *"There is always something going on, which makes time fly. You are never bored."* Still, Boston only ranks 65th in the Quality of Urban Living Index due to expats' unhappiness with other factors. For example, 38% are unhappy with the local climate and weather (vs. 23% globally) and 33% rate the local transportation negatively (vs. 19% globally).

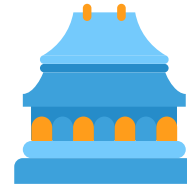
Lastly, Boston ranks among the bottom 10 cities in the Local Cost of Living Index (77th) and only 66th in the Finance & Housing Index. In fact, 79% find housing unaffordable in the city (vs. 44% globally), and 31% say that their disposable household income is not enough to cover daily costs (vs. 23% globally).



59. Johannesburg

Johannesburg ranks slightly ahead of Cape Town (65th). The Local Cost of Living (20th) and Finance & Housing (21st) Indices are the city's best areas, with 50% of expats happy with local costs (vs. 43% globally). Johannesburg even ranks ninth in the Housing subcategory: 51% of expats find housing affordable (vs. 36% globally), and 68% say that it is easy to find (vs. 50% globally). The same cannot be said for the Finance subcategory (63rd), though, as only 42% are happy with their financial situation, (vs. 57% globally).

The low satisfaction with finances might be connected to the fact that Johannesburg ranks among the bottom 10 worldwide for the state of the local economy (74th). In fact, 42% are unhappy with this factor (vs. 15% globally). While expats' satisfaction with their job security (22% unhappy vs. 21% globally) and the local career opportunities (31% vs. 27% globally) is also slightly below average, they at least enjoy their working hours (10th worldwide). Johannesburg still just ranks a low 42nd for work-life balance, though. This might be connected to the quality of life, which is one of the worst in the world (73rd). Expats are unhappy with the local transportation (55% vs. 19% globally) and worry about their personal safety (61% vs. 9% globally). The only real highlight seems to be the local climate and weather (89% happy vs. 59% globally). A British expat points out "*the weather, housing, and social life*", and in fact, 62% are happy with their social life (vs. 55% globally).



60. Beijing

With a low 60th place overall, Beijing achieves its highest ranks in the Local Cost of Living (32nd) and Urban Work Life (37th) Indices. Five in nine expats (56%) are happy with the local career opportunities (vs. 51% globally), and 76% like the state of the local economy (vs. 66% globally). A British expat shares: "*The salary is fair, and we are able to save a considerable amount.*" In fact, two-thirds of expats (67%) are happy with their financial situation (vs. 57% globally), putting Beijing in 39th position in the Finance & Housing Index.

The Getting Settled Index (74th) is Beijing's weakest spot. More than a quarter of expats (28%) do not feel at home in the city (vs. 21% globally), and only 38% of the survey participants find it easy to get used to Beijing's culture (vs. 62% globally). And, although most Asian cities lose points in the Local Language subcategory, Beijing ranks last (82nd), as expats find it quite difficult to live there without speaking the local language (62nd). "*The locals speak very little English,*" a German respondent explains, "*and learning their language is difficult. It makes life for expats here harder.*" Finally, the Quality of Urban Living Index (52th) also shows some less than satisfactory results: just three in five expats (60%) are satisfied with the local leisure options (vs. 74% globally), and 68% do not like the quality of the environment (vs. 17% globally). For the latter, Beijing ranks second to last in the world, only better than Kuwait City.



61. Berlin

Berlin is an outlier in Germany, as it ranks poorly for urban work life (49th worldwide), far behind the second-worst German city, Cologne (22nd). Only 62% of expats are satisfied with their work-life balance, which is just barely above the global average of 60% and far below the share in most other German cities featured. Berlin is also the only German city in which expats rate the local economy worse than the global average (18% negative ratings vs. 15% globally) and feel they have fewer local career opportunities (48% happy vs. 51% globally).

Berlin is more in line with other German cities when it comes to the Getting Settled Index (67th). Only 43% describe the local Berliners as friendly (vs. 64% globally), and just 59% feel at home in the city (vs. 64% globally). A Swiss expat expresses that *"the people are relatively closed-off and not easy to contact"*. Expats also find it difficult to find housing in Berlin (64% negative ratings vs. 32% globally).

Ranking 26th in the Quality of Urban Living Index, Berlin is the best-rated German city in terms of available leisure options (12th worldwide): nearly nine in ten expats (87%) are happy with this factor (vs. 74% globally). Berlin also ranks well in the Local Cost of Living Index (12th) with 57% rating costs positively (vs. 43% globally). Interestingly, despite the local cost of living seeming to be low, 34% are unhappy with their financial situation (vs. 26% globally).



62. São Paulo

São Paulo ranks best in the Getting Settled Index (35th): more than three in four expats (77%) claim that locals are generally friendly (vs. 64% globally), and 82% think that they are friendly towards foreigners in particular (vs. 64% globally). Around five in nine expats (56%) also find making new friends easy (vs. 45% globally).

On the other hand, São Paulo is voted one of the worst destinations in the world for the quality of life (75th). In fact, the climate and weather seem to be the only positives (72% satisfied vs. 59% globally), as a German expat comments to like *"the perfect weather and the friendliness of the people"*. However, expats are dissatisfied with other factors surveyed in the Quality of Urban Living Index, such as the quality of the environment (41% negative responses vs. 17% globally) and expats' personal safety (46% unhappy vs. 9% globally). São Paulo ranks 80th for the latter, only ahead of Cape Town (81st) and Johannesburg (82nd). Just slightly better than in the Quality of Urban Living Index, São Paulo ranks 61st in the Urban Work Life Index. Expats are particularly worried about the state of the local economy (35% negative responses vs. 15% globally) and dissatisfied with their work-life balance (32% unhappy vs. 21% globally). However, the city still ranks 27th in the Job & Career subcategory, with 56% rating the local career prospects favorably (vs. 51% globally) and 71% being generally happy with their jobs (vs. 64% globally).



63. Seoul

Seoul manages to be both the world's best city in one category, and the world's worst in another. While it ranks 20th in the Quality of Urban Living Index overall, it places first among all cities for its local transportation infrastructure. Almost all expats (99%) are satisfied with Seoul's transportation system (vs. 70% globally), and 84% think it could not be any better (vs. 36% globally). What is more, close to nine in ten survey participants (88%) are satisfied with the availability of healthcare in Seoul (vs. 73% globally), but 49% rate the quality of the environment negatively (vs. 17% globally).

Within the Urban Work Life Index (72nd), Seoul comes in last in the world for the Work-Life Balance subcategory (82nd). *"I do not like the long working hours,"* says a Mexican expat. In fact, more than every third expat in Seoul (36%) is unhappy with their working-life balance (vs. 21% globally), and 32% are dissatisfied with the working hours (vs. 19% globally). This might be one of the reasons why Seoul also ranks among the bottom 10 for expats' overall job satisfaction (75th). However, Seoul loses the most points in the Getting Settled Index (78th). *"Sometimes people make you feel like a stranger because it is a very homogenous society,"* a Bahraini respondent explains. Three in ten expats (30%) do not feel at home in South Korea's capital city (vs. 21% globally), more than half of the respondents (53%) find it difficult to live in Seoul without speaking Korean (vs. 37% globally), and 49% have trouble finding friends (vs. 35% globally).



64. Auckland

Auckland drops 27 places with the city's biggest losses occurring in the Quality of Urban Living Index (34th in 2018 to 50th in 2019). Although expats are still pleased with the local climate and weather (70% vs. 59% globally), they are less happy with the available leisure options (71% vs. 74% globally), a far smaller share than in 2018 (90%). Likewise, while 83% are pleased with the political stability (vs. 61% globally), they worry more about their personal safety (95% happy in 2018 vs. 77% in 2019). This is now even below the global average of 81% — however, the survey was conducted in February and March 2019, around the same time when the Christchurch mosque attack happened.

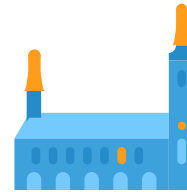
However, expats are the least satisfied with their financial prospects, ranking the city third to last in the Finance subcategory (80th). Nearly two in five expats (38%) do not have sufficient disposable household income to cover their daily costs (vs. 23% globally), and 42% are dissatisfied with their financial situation (vs. 26% globally). Expats also struggle with the cost of living (79th), as 75% are unhappy with this factor (vs. 38% globally). *"The goods are really expensive,"* remarks a Hungarian expat, adding that *"public transport is really bad, housing is expensive, and salaries are not as high as in the USA or Australia"*. Indeed, Auckland also ranks in the bottom 10 for housing (73rd), with 49% of expats agreeing that it is difficult to find housing (vs. 32% globally), and 81% saying that it is unaffordable (vs. 44% globally).



65. Cape Town

Coming in 65th out of 82 cities, Cape Town ranks slightly behind Johannesburg (59th), the only other South African city featured in the Expat City Ranking 2019. Cape Town receives its best marks in the Getting Settled Index (21st). More than seven in ten expats (72%) state to feel at home in Cape Town (vs. 64% globally), and an expat from the Netherlands points out the *"social life and cultural diversity"* as one of the things she likes most. Most expats seem to agree, as 65% are happy with their social life, compared to 55% globally. What is more, they are also satisfied with the local leisure options (4th) and the local climate and weather (9th). *"I like the great climate and outdoor life,"* says a British expat and adds that Cape Town offers *"great food, products, restaurants, and entertainment"*.

Despite that, Cape Town still only ranks 69th in the Quality of Urban Living Index, which is mainly due to expats' unhappiness with the local transportation (54% unhappy vs. 19% globally) and their personal safety. Close to half (49%) feel unsafe in Cape Town, which is more than five times the global average (9%). Therefore, Cape Town lands on 81st place worldwide for this factor, only ahead of Johannesburg. Expats are also not satisfied with the work life (76th). The worst subcategories within this index are Job Security (79th) and Job & Career (74th), with 40% rating their career prospects negatively (vs. 27% globally), and 51% being unhappy with the state of the local economy (vs. 15% globally).



66. Stockholm

Expats in Stockholm find it difficult to settle in, placing the city 77th worldwide in the Getting Settled Index. In fact, the Swedish capital ends up among the bottom 10 for the Friends & Socializing (81st), Feeling Welcome (80th), and Local Friendliness (79th) subcategories. Expats in Stockholm find it hard to make friends (67% vs. 35% globally) and are unhappy with their social life (44% vs. 27% globally). What is more, 37% consider the local culture difficult to get used to (vs. 20% globally).

Housing in Stockholm is also a problem (79th), with 74% of expats highlighting that it is difficult to find housing in the city (vs. 32% globally), which they also consider unaffordable (73% vs. 44% globally). While the Quality of Urban Living (36th) is generally rated a lot better, 43% of respondents are unhappy with the climate and weather (vs. 23% globally). On the other hand, expats are satisfied with the local transportation (91% vs. 70% globally) and the quality of the environment (95% vs. 71% globally).

The Urban Work Life Index (17th) is Stockholm's best feature: more than four in five expats (82%) are satisfied with the state of the local economy (vs. 66% globally), and 69% consider their job to be secure (vs. 59% globally). Stockholm also ranks tenth worldwide for work-life balance, with 70% of expats being happy with this factor (vs. 60% globally).



67. Copenhagen

Copenhagen ranks 80th in the Getting Settled Index, only ahead of Paris (81st) and Kuwait City (82nd). Over a third of the respondents (37%) do not feel at home in Copenhagen (vs. 21% globally), and 41% struggle to get used to the local culture (vs. 20% globally). What is more, 62% of expats find it hard to make new friends in Copenhagen (vs. 35% globally), and 42% are unsatisfied with their social life (vs. 27% globally). "It is *difficult to build a network and make friends*," shares an expat from Venezuela. Housing (78th) is also an issue in Copenhagen. In fact, 77% of expats think that it is a challenge to find housing (vs. 32% globally), and 71% find it unaffordable (vs. 44% globally). In more general terms, Copenhagen ranks 71st globally in the Local Cost of Living Index, as 71% of expats are unhappy with the local living expenses (vs. 38% globally).

On the other hand, Copenhagen is one of the world's best cities in the Work-Life Balance subcategory(4th). Around four in five expats are satisfied with their working hours (81% vs. 62% globally) and their work-life balance (79% vs. 60% globally). Expats also rate the city highly in the Health & Environment subcategory (10th), and Copenhagen even places fourth for the affordability of healthcare. More than three-quarters (76%) find medical care affordable (vs. 55% globally), and 93% are also satisfied with the quality of the environment (vs. 71% globally).



68. Athens

Athens comes last worldwide in the Finance subcategory (82nd); over two in five respondents (41%) feel that they do not have sufficient disposable household income to cover their daily costs (vs. 23% globally), and 47% are dissatisfied with their current financial situation (vs. 26% globally). This might be linked to Athens' poor urban work life (81st). Almost three in ten expats (27%) are dissatisfied with their job in general (vs. 19% globally), 40% are unhappy with the job security (vs. 21% globally), and 56% are displeased with the local career opportunities (vs. 27% globally). A US American expat explains that "*it is difficult to find steady employment because of the unsteady economy*". Indeed, 68% of expats are unhappy with the state of the local economy (vs. 15% globally).

Expats' opinions are mixed when it comes to the quality of life (54th). They are not happy with the availability of healthcare (30% negative ratings vs. 13% globally), the local transportation (23% vs. 19% globally), and the political stability (38% vs. 17% globally). However, the city ranks eighth in the Leisure & Climate subcategory. More than three-quarters (77%) are content with the local leisure options (vs. 74% globally), and 91% enjoy the local climate (vs. 59% globally). A British expat says that he appreciates the "*climate, quality of life, and friendliness of the people*". Indeed, almost three-quarters (74%) describe the locals as friendly (vs. 64% globally), and 57% believe it is easy to find new friends (vs. 45% globally).

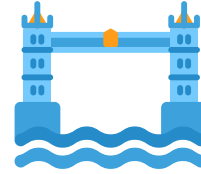


69. Geneva

While all Swiss cities are considered expensive, Geneva is the only one that ranks among the ten worst destinations in the world in the Finance & Housing as well as Local Cost of Living Indices (75th for both). More than seven in ten expats (71%) are unhappy with the local cost of living (vs. 38% globally). What is more, housing is not only considered unaffordable (78% negative ratings vs. 44% globally), but it is also difficult to find (70% vs. 32% globally).

Expats also struggle to settle into life in Geneva (70th). Together with Zurich (76th), Lausanne (77th), and Bern (78th), Geneva is one of the world's worst cities in the Friends & Socializing subcategory (79th). In fact, 42% of expats are unhappy with their social life (vs. 27% globally). What is more, over a third (35%) find the population in Geneva generally unfriendly (vs. 19% globally), and 32% do not feel at home in the city. This is not only eleven percentage points more than the global average (21%) but also the highest share among all Swiss cities featured in the Expat City Ranking.

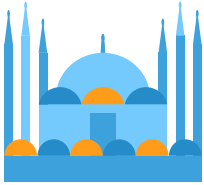
On the bright side, expats enjoy the high quality of life that Geneva offers (16th). They find the city safe (90% vs. 81% globally), enjoy the quality of the environment (89% vs. 71% globally), and are happy with the local transportation (91% vs. 70% globally) — three in five respondents (60%) even give Geneva the best possible rating for this factor (vs. 36% globally)!



70. London

London performs weakest in the Local Cost of Living Index (74th): more than five in seven expats (72%) find the local costs too high (vs. 38% globally). The same is true for the Finance & Housing Index (69th): expats have trouble finding affordable accommodation (78% vs. 44% globally) and are dissatisfied with their financial situation (34% vs. 26% globally). Within the Quality of Urban Living Index (61st), only three in five (60%) feel safe in London (vs. 81% globally). Additionally, 21% are unhappy with the available healthcare (vs. 13% globally). *"I worry about my safety, the crime rate, and the bad healthcare service,"* an Italian expat reports. On the upside, expats are happy with the local leisure options (81% vs. 74% globally).

London performs best, though still mediocre, in the Getting Settled Index (46th): more than two in three expats (68%) find it easy to get used to the local culture (vs. 62% globally). *"The cultural diversity, the amount of opportunities to try new things and meet different people — those are the things I like,"* says a Czech expat. Still, just about half find the locals generally friendly (49% vs. 64% globally) and friendly towards foreign residents (52% vs. 64%). London also does not rank high in the Urban Work Life Index (52nd) either, with 33% unhappy with their work-life balance (vs. 21% globally), and 20% of expats rating the state of the local economy negatively (vs. 15% globally). However, nearly three-quarters (73%) are happy with the local career opportunities (vs. 51% globally).



71. Istanbul

Coming 71st out of 82 cities worldwide in the Expat City Ranking 2019, Istanbul even ends up among the bottom 5 in the Urban Work Life Index (80th). More than one-third of expats in Istanbul (36%) rate the local career opportunities negatively (vs. 27% globally), and 27% are unhappy with their job security (vs. 21% globally). The latter may be due to nearly three in five expats (56%) rating the state of the local economy negatively (vs. 15% globally). A Bosnian expat names the *"economic and political situation"* as what they dislike most about living in Istanbul. The city also ranks 80th in the Work-Life Balance subcategory with only Kuwait City (81st) and Seoul (82th) performing worse globally. In fact, 41% of expats in Istanbul are unsatisfied with their working hours (vs. 19% globally).

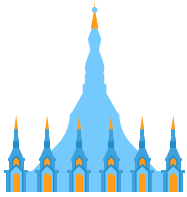
Expats are not only unhappy with the political situation but also with their personal safety, ranking Istanbul only 73rd out of 82 cities worldwide in the Safety & Politics subcategory. More than one in seven (15%) worry about their personal safety (vs. 9% globally). Expats are also unhappy with the local leisure options (16% unhappy vs. 12% globally) and the quality of the environment (31% vs. 17% globally). A British expat dislikes *"the lack of green space and recreational opportunities"*. Overall, Istanbul only lands in a low 57th place in the Quality of Urban Living Index, despite expats being happy with the local climate and weather (16th). In fact, more than three-quarters (78%) rate this factor positively (vs. 59% globally).



72. Dublin

Dublin comes in last in the world for finance and housing (82nd). Expats are especially dissatisfied with the affordability of housing (88% negative responses vs. 44% globally) and have trouble finding a place to live in (86% find it difficult vs. 32% globally). Also, 30% of expats in Dublin are unhappy with their financial situation (vs. 26% globally). Almost three-quarters (73%) rate the local cost of living negatively (vs. 38% globally), leaving Dublin to rank 76th place worldwide in this index. *"The cost of living is a turnoff,"* says a Brazilian expat, *"and finding an apartment is a nightmare."* Within the Quality of Urban Living Index (71st), only 46% are satisfied with the availability of healthcare (vs. 73% globally), and 39% are dissatisfied with the quality of medical care (vs. 18% globally).

However, Dublin receives its best results in the Urban Work Life Index (8th): four in five respondents (80%) are happy with their job security (vs. 59% globally). *"I like the job opportunities and that I have a better-paid job here,"* states an expat from Romanian. In fact, three-quarters of expats (75%) rate the career opportunities in Dublin favorably (vs. 51% globally). The Irish capital ranks fourth in the world for this factor, only behind Boston (1st), San Francisco (2nd), and Prague (3rd). Expats also consider the locals friendly towards foreign residents (80% positive responses vs. 64% globally) and find it easy to get used to Dublin's culture (73% vs. 62% globally), landing Dublin in 27th place worldwide in the Getting Settled Index.



73. Yangon

On 73rd place, Yangon is the only Asian city that ranks among the bottom 10 of the world. On the upside, Yangon's locals seem to be one of the expat-friendliest worldwide: six in seven survey participants (86%) report that people are friendly towards foreign residents (vs. 64% globally), and an even higher share (88%) find them generally friendly (vs. 64% globally) — positioning the city second worldwide in the Local Friendliness subcategory, just after Muscat. *"Myanmar people are good and very easy to work with,"* says an expat from Sri Lanka. While this seem to help with making new friends (25th), expats still struggle to feel at home (53rd) and get used to the local culture (55th). Only 54% of expats find it easy to get used to Yangon's culture (vs. 62% globally). Expats are happier with the local cost of living (19th): 54% rate this factor positively (vs. 43% globally), and 70% are happy with their financial situation (vs. 57% globally).

While Yangon also ranks low in the Urban Work Life Index (62nd), it is the Quality of Urban Living Index (80th) that puts it far behind other cities. *"I do not like the poor healthcare system,"* says a South Korean expat. In fact, more than half of the survey participants are not satisfied with the available healthcare (54% vs. 13% globally) and the local transportation in Yangon (52% vs. 19% globally), and 31% rate the local leisure options negatively (vs. 12% globally).



74. New York City

New York City finds itself in the bottom 10 cities of the Expat City Ranking 2019 (74th). It performs poorly in most subcategories and is even placed in the bottom 10 for finance (73rd), health & environment (75th), work-life balance (76th), and local cost of living (81st). For the latter, New York only ranks ahead of one other US American city, San Francisco. Around six in seven expats (86%) rate the local cost of living in New York negatively (vs. 38% globally), and over three in ten (31%) even describe it as *very bad* (vs. 8% globally).

The Getting Settled Index (42nd) is New York's best-ranking index — although it still receives the worst result among all US American cities featured in the Expat City Ranking here. Almost two-thirds of expats (66%) find it easy to get used to the local culture (vs. 62% globally), and 68% describe the people in New York as friendly towards expats (vs. 64% globally). Additionally, 86% of expats enjoy the local leisure options offered in the city (vs. 74% globally), ranking New York 13th worldwide but behind Miami (11th). *"There is always something going on in New York,"* says an expat from Austria, *"the options for social and entertainment are unparalleled."*



75. Lima

Lima, which is the only Central and South American city in the bottom 10 worldwide, ranks worst in the Quality of Urban Living Index (79th). Almost three in five respondents (57%) are unhappy with local transportation (vs. 19% globally), and 29% worry about their personal safety (vs. 9% globally). A Belgian expat complains about “*general insecurity, poor public transport, and expensive healthcare*”. In fact, about a fifth of expats (19%) are unhappy with the availability of healthcare (vs. 13% globally), and 40% rate the quality of the environment negatively (vs. 17% globally).

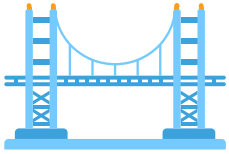
The situation does not look a lot better in the Urban Work Life Index (70th): expats are particularly unhappy with their working hours (30% negative responses vs. 19% globally), the state of the local economy (19% vs. 15% globally), and the local career prospects (34% vs. 27% globally). However, Lima ranks among the top 25 cities worldwide in the Local Cost of Living (18th) and the Finance & Housing (25th) Indices. In fact, more than half the respondents (52%) are happy with the cost of living (vs. 43% globally), and 45% find housing affordable (vs. 36% globally). An expat from the USA likes how the “*everyday expenses are much more affordable*”, though only a below-average 44% state that their disposable household income is more than enough to cover daily costs (vs. 49% globally). Housing at least seems to not only be cheap but also easy to find, as 68% of expats rate this its availability positively (vs. 50% globally).



76. Los Angeles

Los Angeles ranks in the bottom 10 cities in the Expat City Ranking 2019 (76th), and expats do not have many positives to share. However, the city is definitely loved for its local climate and weather (4th) — only beaten by Barcelona (1st), Miami (2nd), and Lisbon (3rd). “*Weather in LA is the best!*”, says an expat from Brazil.

On the downside, Los Angeles is voted one of the worst cities for local transportation (80th), alongside Houston (81st) and Lagos, Nigeria (82nd). The over-reliance on cars and “*heavy traffic*” are often mentioned by expats as some of the city’s downfalls. Almost two-thirds (66%) rate the local transportation negatively (vs. 19% globally). Also, Los Angeles is ranked as one of the world’s most expensive cities in general (73rd) as well as for housing specifically (75th). More than three-quarters (76%) find it hard to afford housing (vs. 44% globally), and 39% are unhappy with their financial situation (vs. 26% globally). It does not get any better in terms of work life (68th): in the respective index, expats are the least satisfied with their job security (76th) and working hours (75th). Maybe the latter also contributes to the fact that 35% are unhappy with their social life (vs. 27% globally). Los Angeles even ranks worst for this aspect among all US American cities featured (62nd). One British expat finds that there is a “*lack of a real community*”, while another one from Russia points out that “*it is very difficult to make friends*”.



77. San Francisco

San Francisco is not only the worst US American city in the eyes of expats, but it is also the world's worst city when it comes to the local cost of living (82nd) and the affordability of housing (82nd). Close to two-fifths of expats (38%) are generally unsatisfied with their financial situation (vs. 26% globally), and one Peruvian expat explicitly points out that *"prices in San Francisco are very high"*.

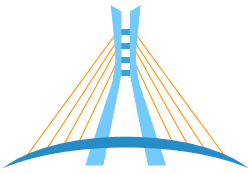
On a positive note, San Francisco comes in second in the world for local career opportunities, only beaten by Boston. One Canadian expat praises the city's *"unmatched career opportunities"*. But these opportunities seem to come at a price: San Francisco is ranked low for job security (78th), work-life balance (78th), and working hours (80th). In fact, 35% of expats are unhappy with the latter (vs. 19% globally), and only those living in Seoul (81st) and Istanbul (82nd) are less satisfied. On the other hand, local residents in San Francisco are said to be the friendliest towards expats within the USA (10th worldwide), though this does not seem to help when it comes to finding new friends (44th). One Peruvian expat shares the difficulties with *"finding true friends"* as their main dislike of living in San Francisco, and a Brazilian expat explains that *"people are friendly towards foreigners, but that is about it, they do not become your close friends"*. In fact, 31% of expats find it hard to make new friends in the city (vs. 35% globally).



78. Paris

With a 78th place out of 82 cities, expats rank Paris among the world's bottom 5 in the Expat City Ranking. The Getting Settled Index (81st) is Paris's worst area, only ahead of Kuwait City. Close to two in five expats (39%) find the Parisians generally unfriendly (vs. 19% globally), and an Australian expat bemoans the *"lack of good friends"*. In fact, 52% find it hard to make friends (vs. 35% globally), and 34% are unhappy with their social life (vs. 27% globally). Paris is also one of the world's worst cities in the Finance & Housing Index (79th), only better than Vancouver (80th), San Francisco (81st), and Dublin (82nd). Two-thirds of expats (67%) say it is hard to find housing (vs. 32% globally), and 76% consider it unaffordable (vs. 44% globally). *"Everything is just so expensive,"* says an expat from Portugal, *"from housing to food and basic items."* In fact, 67% are unhappy with the local cost of living in general (vs. 38% globally).

Paris's best-ranked index is the Quality of Urban Living Index, where it still only comes in 43rd place out of 82 cities. Expats are happy with the availability of healthcare (84% positive ratings vs. 73% globally) but not so much with the quality of environment (26% unhappy vs. 17% globally). While the city also ranks well for local leisure options (24th), the same cannot be said for personal safety (66th). In fact, 17% of expats state to feel unsafe in Paris, compared to 9% globally.



79. Lagos

Lagos ranks among the worst cities for expats in the world, only better than Milan (80th), Rome (81st), and Kuwait City (82nd). The Nigerian city is even voted the worst in the Quality of Urban Living Index. Aside from the local climate and weather (40th), Lagos can be found among the bottom 10 for each factor of this index. Expats are especially unhappy with the local transportation (75% negative ratings vs. 19% globally), the political stability (55% vs. 17% globally), and their personal safety (38% vs. 9% globally). *"There is no safety,"* says a Russian expat, *"and no proper public transport is available."* The availability of healthcare is another weak area (60% unhappy vs. 13% globally), and the same is true for the quality of the environment (55% vs. 17% globally). While not ranking last in the world, Lagos is also still one of the worst cities in the Urban Work Life Index (75th). More than half the expats (54%) rate the state of the local economy negatively (vs. 15% globally), and 37% are unhappy with the local career prospects (vs. 27% globally).

On the other hand, Lagos is one of the top 5 cities worldwide for making friends (5th). More than three in five respondents (62%) agree that making friends is easy (vs. 45% globally), and 62% are happy with their social life (vs. 55% globally). It might help that the people in Lagos are generally perceived as friendly (70% vs. 64% globally), and that it is easy to live in the city without speaking the local language (81% happy vs. 47% globally).



80. Milan

Milan comes in 80th place out of 82, ranking low across the board in the Expat City Ranking 2019. The city performs particularly poorly in the Urban Work Life Index (77th), ranking among the bottom 10 in all its subcategories. It is even the world's worst-rated city in terms of job satisfaction, with only 47% of expats being happy with their job in general (vs. 64% globally). What is more, around three in ten are displeased with their job security (29% unhappy vs. 21% globally), their working hours (30% vs. 19% globally), and their work life balance (29% vs. 21% globally). All the hard work does not seem to pay off as 39% are dissatisfied with their financial situation, too (vs. 26% globally). A German expat complains about the *"bad balance between income and cost of living"*, and other expats agree: just 23% are satisfied with the local cost of living (vs. 43% globally).

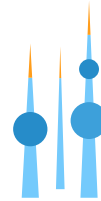
While the shares of expats being satisfied with the local transportation (74% happy vs. 70% globally) and the weather (61% vs. 59% globally) are slightly above the global average, Milan still ranks only 60th in the Urban Living Index. One reason for this is the ranking for political stability (75th), as only 25% rate this factor positively. This is below the global average (61%) and also worse than in 2018 (44%). *"The political situation is changing,"* a Polish expat observes. *"Foreigners now have more problems to register, use healthcare, and buy a house!"* Maybe this is one reason why just 53% of expats feel at home in Milan, compared to 64% globally.



81. Rome

Rome is again voted the worst European city for expats, placing 81st out of 82 cities in the Expat City Ranking 2019. Similar to Milan, its biggest weakness is the Urban Work Life Index, in which it ranks last worldwide for the second time running. One out of three expats (33%) is dissatisfied with their current job (vs. 19% globally), and 67% are unhappy with the local career opportunities (vs. 27% globally). Over half the expats in Rome (54%) do not judge their job security favorably (vs. 21% globally), and 62% rate the state of the local economy negatively (vs. 15% globally). *"It is difficult to find a job here,"* an expat from Turkey explains. In fact, only over a third (36%) feel their disposable income is *more* than what they need to cover their daily expenses (vs. 49% globally), and just 44% are happy with their financial situation (vs. 57% globally). A Spanish expat comments that *"the cost of living is too expensive and salaries in general are low"*.

Also similar to Milan, Rome is criticized by expats for its poor political stability, with just 24% being content with the current situation (vs. 61% globally). Yet where public transportation in Milan does not do too badly, nearly two in three expats in Rome (63%) are dissatisfied with the available services (vs. 19% globally). However, Rome does trump Milan in terms of local weather: 92% of expats enjoy the local climate (vs. 59% globally), with 55% giving it the best possible rating. *"It is a gorgeous country, life is pleasant, the weather is nice, and the food is delicious,"* a Spanish expat in Rome thinks.



82. Kuwait City

Kuwait City is the worst city for expats in the world. In contrast to the other cities in the GCC States, its worst performing area is the Getting Settled Index (82nd). Almost three in five respondents (57%) feel that local residents are unfriendly towards foreigners (vs. 19% globally), 62% struggle to find new friends (vs. 35% globally), and 57% are unhappy with their social life (vs. 27% globally). *"Local citizens are not friendly,"* remarks an Indian expat. *"There is no respect for expats in this country."* Kuwait City, like most other GCC cities, also does badly in the Quality of Urban Living Index (81st). It is the world's worst-rated city for leisure activities (62% unhappy vs. 12% globally) and for the local climate and weather (67% vs. 23% globally). Around three in five expats are also dissatisfied with the local transportation (61% vs. 19% globally) and the quality of the environment (58% vs. 17% globally).

Another weakness of Kuwait City is its work life (79th). Over a third of expats (34%) are dissatisfied with their job in general (vs. 19% globally), and 40% are unhappy with the local career opportunities (vs. 27% globally). Kuwait City also has the worst-rated work-life balance worldwide (38% negative responses vs. 21% globally). A British expat dislikes the *"long working hours and six-day weeks"*. One redeeming factor is Kuwait City's ranking in the Finance subcategory (7th): 71% of expats are satisfied with their financial situation (vs. 57% globally).

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