

Expatriate Life in 9 Asian Cities










The Expat City Ranking 2020 reveals the best and worst cities for expats around the world, including nine Asian cities

- Out of 66 cities in the Expat City Ranking 2020, Singapore ranks 5th, followed by Kuala Lumpur (8th), Ho Chi Minh City (19th), Shanghai (21st), Bangkok (30th), Tokyo (53rd), Beijing (55th), Hong Kong (57th), and Seoul (64th).
- Valencia (1st), Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi (10th) are the top 10 cities for expats to live in 2020.
- On the other hand, expats consider Salmiya in Kuwait (66th), Rome, Seoul, Milan, Nairobi, Paris, Johannesburg, Santiago, Dublin, and Hong Kong (57th) the world's worst cities to live in.

Munich, 26 November 2020 — Nine Asian cities, with two in the top 10 and two in the bottom 10, make it in the Expat City Ranking 2020 by [InterNations](#), the world's largest expat community with around 4 million members. Singapore (5th) and Kuala Lumpur (8th) are both in the top 10, followed by Ho Chi Minh City (19th), Shanghai (21st), Bangkok (30th), Tokyo (53rd), Beijing (55th), and lastly Hong Kong (57th) and Seoul (64th) coming in the bottom 10. Singapore is the best city in the region, ranking well for all indices aside from the local cost of living. Expats living in Kuala Lumpur, Ho Chi Minh City, and Bangkok are also very satisfied with their finances and housing, while Singapore, Shanghai, Tokyo, and Seoul rank high for the quality of urban living.

Expat City Ranking 2020

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	Overall Ranking	Quality of Urban Living Index	Getting Settled Index	Urban Work Life Index	Finance & Housing Index	Local Cost of Living Index	Happiness Level
 Bangkok 30th	53rd	28th	50th	4th	17th	84%	
 Beijing 55th	40th	60th	44th	37th	32nd	66%	
 Ho Chi Minh City 19th	55th	23rd	19th	5th	4th	83%	
 Hong Kong 57th	45th	40th	59th	45th	66th	77%	
 Kuala Lumpur 8th	51st	7th	43rd	1st	5th	84%	
 Seoul 64th	21st	64th	61st	51st	45th	64%	
 Shanghai 21st	23rd	37th	22nd	22nd	37th	80%	
 Singapore 5th	9th	16th	27th	15th	50th	81%	
 Tokyo 53rd	10th	62nd	55th	47th	42nd	69%	

The Expat City Ranking 2020 covers 66 cities in total.

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations, which is one of the most extensive surveys about living and working abroad, with more than 15,000 respondents in 2020. This year, 66 cities around the globe are analyzed in the survey, which offers in-depth

information about five areas of expat life: Quality of Urban Living, Getting Settled, Urban Work Life, Finance & Housing, and Local Cost of Living. Together, the first four topics make up the Expat City Ranking, which reveals the best and worst cities for expats to live in. As the data was collected in March 2020, just before COVID-19 turned into a global pandemic, one question, however, remains: Will these cities still come out on top in a post-COVID world?

What Expats Think about Life in 9 Asian Cities

5. Singapore Is the Second-Safest City Worldwide

Singapore (5th out of 66 in the general ranking) scores high in nearly all areas of the Expat City Ranking 2020. It performs best in the Quality of Urban Living Index (9th), which is largely due to its excellent results in the Safety & Politics subcategory (2nd). A British expat living in Singapore describes it as *"an amazing place to live and extremely safe"*. In fact, nearly all expats in Singapore rate the political stability positively (90% vs. 61% globally) and feel personally safe there (97% vs. 82% globally). For personal safety, Singapore even ranks 2nd worldwide, only beaten by Tokyo (1st).

Another area Singapore performs well in is the Finance & Housing Index (15th), with 63% of survey respondents saying that their disposable household income is more than they need to cover their expenses (vs. 51% globally). The city-state receives great results for this factor despite the fact that the cost of living seems to be very high, with Singapore coming in 50th place in this index. Nearly three in five expats (58%) rate the cost of living in Singapore negatively, compared to the global average of 36%. An expat from India says: *"Living here is expensive, and as they say: 'Everything comes with a price tag!'"* This is also true when it comes to housing: while 80% say it is easy to find housing as an expat (vs. 55% globally), more than half (55%) say it is unaffordable (vs. 41% globally).

Lastly, it seems to be easy to get settled in Singapore as an expat — it ranks 16th in the Getting Settled Index. Expats are particularly happy with the ease of making new friends (58% happy vs. 47% globally), and they find it easy to get used to the local culture (70% happy vs. 61% globally). Maybe this is why 76% also feel at home in Singapore (vs. 64% globally).

8. Kuala Lumpur: Easy to Settle Down in on a Reasonable Budget

Ranking 8th, Kuala Lumpur comes in the top 10 of the Expat City Ranking for the fourth year in a row. The city does particularly well in the Finance & Housing Index (1st). Exactly seven in ten expats in Kuala Lumpur (70%) say that housing is affordable (vs. 41% globally), and over four in five (84%) also say it is easy to find (vs. 55% globally). Moreover, more than three in four survey respondents are happy with their financial situation (76% vs. 61% globally) and the local cost of living (77% vs. 46% globally). A Swedish expat who lives in Kuala Lumpur agrees: *"It is easy and affordable to live here."*

Kuala Lumpur also performs well in the Getting Settled Index (7th). A Singaporean expat living in Kuala Lumpur shares: *"Moving to Malaysia as a foreigner has been easy, and so has settling down here."* This can be largely attributed to the ease of living in the city without speaking the local language and the ease of making new friends. More than nine in ten expats (91%) say it is easy to live in Kuala Lumpur without speaking the local language, which is 37 percentage points above the global average (54%). What is more, the city ranks 8th in the Friends & Socializing subcategory, with 72% of expats being happy with their social life (vs. 59% globally) and 60% finding it easy to make new friends (vs. 47% globally).

On the other hand, Kuala Lumpur narrowly escapes landing among the bottom 10 in the Quality of Urban Living Index, where it ranks 51st out of 66 cities. It does particularly poorly in the Safety & Politics subcategory, with just 68% of expats rating their personal safety positively (vs. 82% globally). Additionally, fewer than three in eight survey respondents (36%) are satisfied with the political stability (vs. 61% globally).

19. Ho Chi Minh City: Affordable Life but Poor Infrastructure

Coming in 19th place in the Expat City Ranking 2020, Ho Chi Minh City performs generally well. It ranks particularly high in the Cost of Living Index (4th) and the Finance & Housing Index (5th): nearly three out of four expats (74%) rate the cost of living in Ho Chi Minh City positively, which is 28 percentage points above the global average (46%). *“Even though the overall cost of living has increased, it is still affordable,”* shares an expat from Australia. In fact, about two-thirds (67%) say their disposable household income is more than what they need to cover expenses (vs. 51% globally). What is more, housing is not only affordable (63% vs. 41% globally) but easy to find as well (88% vs. 55% globally). Expats are also very satisfied with their jobs in general (6th); they seem particularly happy with the state of the local economy (81% vs. 63% globally) and their work-life-balance (72% vs. 64% globally). Lastly, the friendly locals make life in Ho Chi Minh City a highlight, with 79% of expats rating their attitude towards foreign residents as generally friendly (vs. 66% globally). Maybe this is why 60% are also happy with the ease of making new friends there (vs. 47% globally).

On the downside, Ho Chi Minh City performs poorly in the Quality of Urban Living Index (55th). The Vietnamese city ranks among the bottom 10 worldwide in the Transportation subcategory (60th), as fewer than one in four expats (24%) rate its public transportation infrastructure positively (vs. 66% globally). The city also receives poor results in the Health & Environment subcategory (59th). Only 27% of expats are happy with Ho Chi Minh City’s urban environment (vs. 65% globally). An expat from the USA shares: *“Ho Chi Minh City is noisy and polluted, there are minimal green spaces, and some areas are very dirty.”* Another Swiss expat also comments on the state of the environment, saying that *“there is massive plastic pollution all over the country, especially along the shoreline — it is a devastating sight”*.

21. Expats in Shanghai Are Happy with Their Finances and Working Life

Coming in 21st place out of 66 cities overall, Shanghai ranks above the global average in the Expat City Ranking. The city receives its best results in the Finance & Housing Index and the Urban Work Life Index (both 22nd). Job security seems to be particularly high: Shanghai ranks 12th out of 66 in the respective subcategory, with nearly three in four expats (73%) satisfied with their job security (vs. 59% globally). Another 72% of survey respondents are happy with the local career opportunities (vs. 43% globally). An expat from the UK shares that *“there are many work opportunities, particularly for English natives or for people who speak both English and Chinese”*. In terms of finance and housing, Shanghai lands in the global top 10 of the Finance subcategory (7th). It even comes in first place for disposable household income: 71% of expats feel their income is more than enough to cover their living expenses (vs. 51% globally). Housing, on the other hand, seems to be more of an issue: only 17% of expats are happy with the affordability of housing (vs. 41% globally).

While Shanghai also does well in the Quality of Urban Living Index (23rd) — particularly for its public transportation system (3rd) and personal safety (4th) — the city comes 37th in the Getting Settled Index. One of the reasons: While 64% of expats state that it is easy to live in Shanghai without speaking the local language (vs. 54% globally), 72% of expats think it is difficult to learn it (vs. 46% globally). *“Learning the language is difficult, and I find it frustrating when I cannot communicate,”* explains a British expat. Additionally, it seems to be challenging for expats in Shanghai to be immersed in the local way

of life, as 29% find it difficult to get used to the local culture (vs. 21% globally).

30. Bangkok Has the Worst Urban Environment according to Expats

Overall, Bangkok performs slightly above average in the Expat City Ranking 2020, coming in 30th place out of 66 cities. The Thai capital ranks among the top 5 of the Finance & Housing Index (4th). Over two in three expats (67%) feel their disposable household income is more than enough to pay for everything they need (vs. 51% globally). A US American expat appreciates that expat life in Bangkok is *“less stressful than living in the USA, with about one-third fewer costs for a good quality of life”*. Additionally, three in five survey respondents (60%) are satisfied with the affordability of housing in Bangkok (vs. 41% globally), and the majority (88%) finds housing easy to find as well (vs. 55% globally).

On the downside, Bangkok ranks rather low in the Quality of Urban Living Index (53rd). It even comes last worldwide for its urban environment (66th), with 64% of expats unhappy with this factor (vs. 21% globally). An expat from Germany says, *“there is awful air pollution in Bangkok and a lack of green spaces”*. Expats are also unhappy with the political stability — just 26% rate this factor positively (vs. 61% globally). The Urban Work Life Index (50th) does not look a lot better: expats are dissatisfied with their local career opportunities (49% unhappy vs. 34% globally) and the state of the local economy (33% unhappy vs. 18% globally). This is outweighed by slightly above-average results in the Getting Settled Index (28th), with 75% of expats saying that the local residents are friendly (vs. 68% globally). Another 72% are happy with their social life in Bangkok (vs. 59% globally).

53. Tokyo Is the Safest City for Expats Worldwide

Coming in 53rd place out of 66 destinations worldwide, Tokyo narrowly avoids landing among the bottom 10 cities featured in the Expat City Ranking 2020. However, the Japanese capital ranks 10th in the Quality of Urban Living Index. It scores particularly high in the Transportation subcategory (5th) and for the factor personal safety (1st). Nearly all expats (99%) feel safe in Tokyo (vs. 82% globally), and 93% are happy with its public transportation infrastructure (vs. 66% globally). An Armenian expat shares that *“it is very easy to travel and the public transportation is very convenient”*.

However, Tokyo ranks below average in all other indices and even lands among the bottom 10 in the Getting Settled Index (62nd). In fact, 25% of expats say they do not feel at home there (vs. 21% globally), and 34% find it difficult to get used to the local culture (vs. 21% globally). Tokyo ranks 59th in both the Feeling Welcome and Friends & Socializing subcategories, with half of the survey respondents (50%) finding it difficult to make friends in Tokyo (vs. 33% globally). An expat from Thailand says that *“while the people are polite, it is difficult to find friends — particularly among the local residents.”* The language barrier seems to make it hard since just 34% of expats find it easy to live in Tokyo without speaking the local language (vs. 54% globally). An expat from Australia shares: *“I am not able to communicate well with the locals and therefore not able to have a social life.”* Tokyo is one of the worst cities worldwide in the Local Language subcategory (64th), with only Beijing (66th) and Budapest (65th) performing worse. Lastly, Tokyo also ranks second-to-last in the Work-Life Balance subcategory, only ahead of Seoul: 36% of expats are unhappy with their work-life balance (vs. 18% globally), and 31% rate their working hours negatively (vs. 17% globally). Since 23% are also unhappy with their jobs in general (vs. 18% globally), Tokyo only ranks 55th in the Urban Work Life Index.

55. Work-Life Balance and Housing Are Issues for Expats in Beijing

Overall, Beijing performs rather poorly in the Expat City Ranking 2020, coming in 55th place out of 66 cities. The Chinese capital ranks worst in the Getting Settled Index (60th): only 42% of expats feel at

home in the local culture (vs. 61% globally), and 39% find it difficult to live in Beijing without speaking the local language (vs. 30% globally). A German expat points out that it is *“difficult to learn the language, find local friends, and get accustomed to the culture”*. When it comes to the Urban Work Life Index (44th), expats are particularly unhappy with their work-life balance (25% negative ratings vs. 18% globally). Maybe this is one reason why just 57% of expats are generally satisfied with their jobs (vs. 65% globally).

Beijing does somewhat better in the finance-related indices, coming 32nd in the Local Cost of Living Index and 37th in the Finance & Housing Index. Just about two in five expats (42%) say it is easy to find housing in Beijing, compared to 55% globally. What is more, 66% of expats also consider the available housing less than affordable (vs. 41% globally). *“The rent and housing prices are ridiculously expensive,”* says an expat from Romania. In general, expat life in Beijing seems to come at a price — just 39% are happy with the cost of living, compared to 46% globally.

57. Hong Kong Is the Worst City in the World for the Cost of Living and Political Stability

Ranking 57th out of 66 cities in total, Hong Kong lands in the bottom 10 of the Expat City Ranking 2020. It is even voted the worst city in the world for the local cost of living, with an expat from Denmark explaining: *“There are extremely high costs of living, for example, for schooling and groceries.”* In fact, 80% of expats in Hong Kong are unhappy with the local cost of living, compared to just 36% of survey respondents worldwide. This result is also reflected in the Finance & Housing Index (45th), where Hong Kong ranks second-to-last worldwide for the affordability of housing (65th). Only Dublin (66th) is rated worse. More than nine in ten expats (94%) find housing in Hong Kong unaffordable (vs. 41% globally). The Urban Work Life Index (59th) is another sore point, particularly when it comes to the Work-Life Balance subcategory (61st): more than one in three expats in Hong Kong (34%) are unhappy with their working hours, which is twice the global average (17%). Moreover, 43% are dissatisfied with the state of the local economy (vs. 18% globally).

While Hong Kong has an average performance in the Quality of Urban Living Index (45th) in general, safety and security seem to be a real concern: the city is rated worst in the world for political stability, with 69% of expats being worried about this factor (vs. 17% globally). The city performs best in the Getting Settled Index (40th), though still below average. It comes in 26th place in the Friends & Socializing subcategory: almost half the expats (49%) say it is easy to find new friends (vs. 47% globally), and 63% are happy with their social life in Hong Kong (vs. 59% globally).

64. Both Work and Private Life Are Tough for Expats in Seoul

Ranking 64th out of 66 cities in the Expat City Ranking 2020, Seoul lands among the bottom 3 worldwide, only ahead of Rome and Salmiya (Kuwait). Seoul performs worst in the Getting Settled Index (64th). Almost half the expats (47%) say it is difficult to find new friends in Seoul (vs. 33% globally), and only 48% feel at home in the local culture (vs. 64% globally.) An expat from Germany says: *“Korea does not seem ready to embrace the idea of ‘foreigners’ ever really becoming ‘Koreans’.”* Work life does not look much better, with Seoul ranking 61st in the Urban Work Life Index: More than half the survey respondents (54%) rate their local career opportunities negatively (vs. 34% globally). Additionally, 37% are dissatisfied with their work-life balance (vs. 18% global average), and 38% rate their working hours negatively (vs. 17% globally). Seoul ranks last worldwide in the Work-Life Balance subcategory.

Seoul does just a little better in the Finance & Housing (51st) and Local Cost of Living (45th) Indices. Only 19% of expats rate the local cost of living positively (vs. 46% globally), and over a third (35%) are dissatisfied with their financial situation (vs. 21% globally).

On the bright side, Seoul performs best in the Quality of Urban Living Index (21st). The availability of healthcare (7th) and the public transportation system (9th) are particularly good. An expat from the Philippines says that they appreciate *“the high standard of technology, good facilities in hospitals, as well as the transportation”*. The majority of expats (92%) rates the availability of medical care positively (vs. 74% globally). *“I like the accessible and affordable healthcare,”* shares a US American expat. In fact, nearly nine in ten expats (88%) rate South Korea’s quality of medical care positively (vs. 69% globally).

About the Expat City Ranking 2020

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations. For the survey, more than 15,000 expatriates representing 173 nationalities and living in 181 countries or territories provided information on various aspects of expat life. In addition to their satisfaction with life in their host country, respondents were also invited to share their opinions on the city they are currently living in.

Participants 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, considering both emotional topics and 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 66 cities worldwide. In 2020, the top 10 cities for expats are Valencia, Alicante, Lisbon, Panama City, Singapore, Málaga, Buenos Aires, Kuala Lumpur, Madrid, and Abu Dhabi. 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 Expat City Ranking 2020, a sample size of at least 50 survey participants per city was required.

About InterNations

With around 4 million members in 420 cities around the world, [InterNations](#) is the largest global community and a source of information for people who live and work abroad. InterNations offers global and local networking and socializing, both online and face to face. At around 6,000 events and activities per month, expatriates have the opportunity to meet other global minds. Online services include discussion forums and helpful articles with personal expat experiences, tips, and information about life abroad. Membership is by approval only to ensure we remain a community of trust. InterNations is part of the New Work SE, a group of brands that offer products and services for a better working life.

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