

Expat Life in Copenhagen, Helsinki, Tallinn, and Stockholm

The Expat City Ranking 2020 reveals the best and worst cities for expats around the world, including four Northern European cities.

- Out of 66 cities in the Expat City Ranking 2020, Tallinn ranks 35th, followed by Helsinki (36th), Stockholm (45th), and Copenhagen (46th).
- 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 — Tallinn ranks 35th, followed by Helsinki (36th), Stockholm (45th), and Copenhagen (46th) in the Expat City Ranking 2020 by InterNations, the world's largest expat community with around 4 million members. All four cities make it into the upper half of the Quality of Urban Living Index, with Helsinki (15th) and Copenhagen (17th) performing best. When it comes to the Urban Work Life Index, Stockholm (10th) outperforms the other cities, but they all make it into the top 10 for work-life balance, except for Tallinn (23rd). On the other hand, Tallinn ranks best in the Getting Settled Index, which just means a low 46th place, though. In the end, Tallinn is voted the best city in the region since it seems to be the most affordable: The Estonian capital ranks best by far in both the Finance & Housing and the Local Cost of Living Indices.

Expat Life in 4 Northern European Cities

Overall Ranking Copenhagen, Denma 46th	Quality of Urban Living Index	Getting Settled Index	Urban Work Life Index	Finance & Housing Index	Local Cost of Living Index	Happiness Level
Helsinki, Finland 36th	15th	52nd	33rd	39th	48th	70%
Stockholm, Sweden 45th	27th	61st	10th	58th	49th	66%
Tallinn, Estonia 35th	30th	46th	34th	29th The Expa	13th t City Ranking 2020 cow	65% ers 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 4 Northern European Cities

35. Tallinn: Great Urban Environment, but Unfriendly Population

Placing 35th out of 66 cities, Tallinn receives mid-range results in the Finance & Housing (29th), Urban Work Life (34th), and Quality of Urban Living (30th) Indices. However, in the latter, Tallinn also makes it into the top 10 for its urban environment (8th): 85% of expats are satisfied with this factor (vs. 65% globally). The Estonian capital also performs well in the Local Cost of Living Index (13th), with 49% of respondents being happy with the local cost of living (vs. 46% globally). "It is cheaper to live here," reveals an expat from Finland.

While the local cost of living is fine, finances still seem to be a sensitive issue in Tallinn, which ranks 54th in this subcategory. In fact just 51% of survey respondents are happy with their financial situation, compared to 61% worldwide. However, Tallinn's weakest point is the Getting Settled Index (46th), where it features among the bottom 10 of the Local Friendliness subcategory (58th). Only 35% of expats think that locals are friendly to foreign residents, which is far below the global average of 66%.

36. Helsinki Offers the Best Urban Environment for Expats

Helsinki ranks 36th out of 66 cities, performing especially poorly in the Local Cost of Living (48th) and Getting Settled Indices (52nd). In the latter, the Finnish capital even lands in the bottom 10 of the Friends & Socializing subcategory (58th). Only 30% of expats find it easy to make new friends (vs. 47% globally), and 25% are unhappy with their social life (vs. 24% globally). The results in the Urban Work Life Index (33rd) are rather mixed: expats rank the city 58th out of 66 for overall job satisfaction, and there seems to be a lack of career opportunities (52% negative ratings vs. 34% globally). On the other hand, the city ranks high in the Work-Life Balance subcategory (8th): 77% rate their work-life balance positively (vs. 64% globally), and 75% are happy with their working hours (vs. 65% globally).

Helsinki does best in the Quality of Urban Living Index (15th). More than nine in ten expats (94%) feel safe there (vs. 82% globally), the city coming in 7th place for this factor. Helsinki also ranks among the top 10 in the Transportation subcategory (7th), with 93% of expats being satisfied with the city's public transportation system (vs. 66% globally). Lastly, Helsinki ranks first worldwide for its urban environment, with 95% of expats rating it positively (vs. 65% globally). An expat from Malaysia likes the "safe and clean environment", and another expat from the UK appreciates the city's "green spaces".



45. Stockholm: Difficult to Get Settled in, but Great Work-Life Balance

Ranking 45th in the Expat City Ranking 2020, Stockholm receives very mixed results. The Swedish capital performs worst in the Getting Settled Index, coming 61st out of 66 cities. It even places last in the Friends & Socializing subcategory (66th): more than seven in ten expats (72%) find it difficult to make friends in Stockholm (vs. 33% globally), and 42% of expats are unhappy with their social life (vs. 24% globally). An expat from the United States explains that the "attitude towards immigrants can be tough".

Stockholm also lands in the bottom 10 of the Finance & Housing Index (58th), with especially bad results in the Housing subcategory (62nd). Nearly seven in ten expats (69%) say it is difficult to find housing (vs. 27% globally), and just about one in seven (14%) rate the affordability of housing positively (vs. 41% globally).

On the other hand, Stockholm ranks 10th in the Urban Work Life Index and is voted the best city in terms of work-life balance. A Spanish expat says that they "love the work-life balance", and 79% of expats agree (vs. 64% globally). Lastly, the city's urban environment is a positive aspect of expat life in Stockholm, as it ranks 2nd for this factor — just behind Helsinki (1st). More than nine in ten expats (94%) are happy with Stockholm's environment (vs. 65% globally): for example, a British expat says that they particularly enjoy the "beautiful, clean nature".

46. Copenhagen — Expats Find It Expensive and Difficult to Get Settled In

Placing 46th out of 66 cities in the Expat City Ranking 2020, Copenhagen ends up in the bottom 10 for nearly all factors featured in the Getting Settled Index. The only exception is the ease to live there without speaking the local language (13th). But expats in the Danish capital really seem to struggle with making new friends, which 59% say this is hard (vs. 33% globally). A Swedish expat shares that it is "difficult to make friends with the Danish locals". It is no surprise then that 34% are unhappy with their social life as well (vs. 24% globally). Copenhagen can also be found among the bottom 10 of the Local Cost of Living Index (57th): 72% of expats are unhappy with the local cost of living (vs. 36% globally), and 16% even very much so (vs. 8% globally).

On the bright side, Copenhagen ranks 17th in the Quality of Urban Living Index. This is due to its great results in both the Safety & Politics (12th) and the Health & Environment subcategories (10th). In fact, 89% are happy with the political stability (vs. 61% globally), and 95% rate the urban environment positively (vs. 65% globally). Lastly, Copenhagen also receives good results in the Urban Work Life Index (17th), with especially high ratings in the Work-Life Balance subcategory (2nd). Close to nine in ten expats (89%) rate their working hours positively (vs. 65% globally), with a Brazilian expat saying they enjoy the "flexibility and working hours".

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 18 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, <u>InterNations</u> 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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