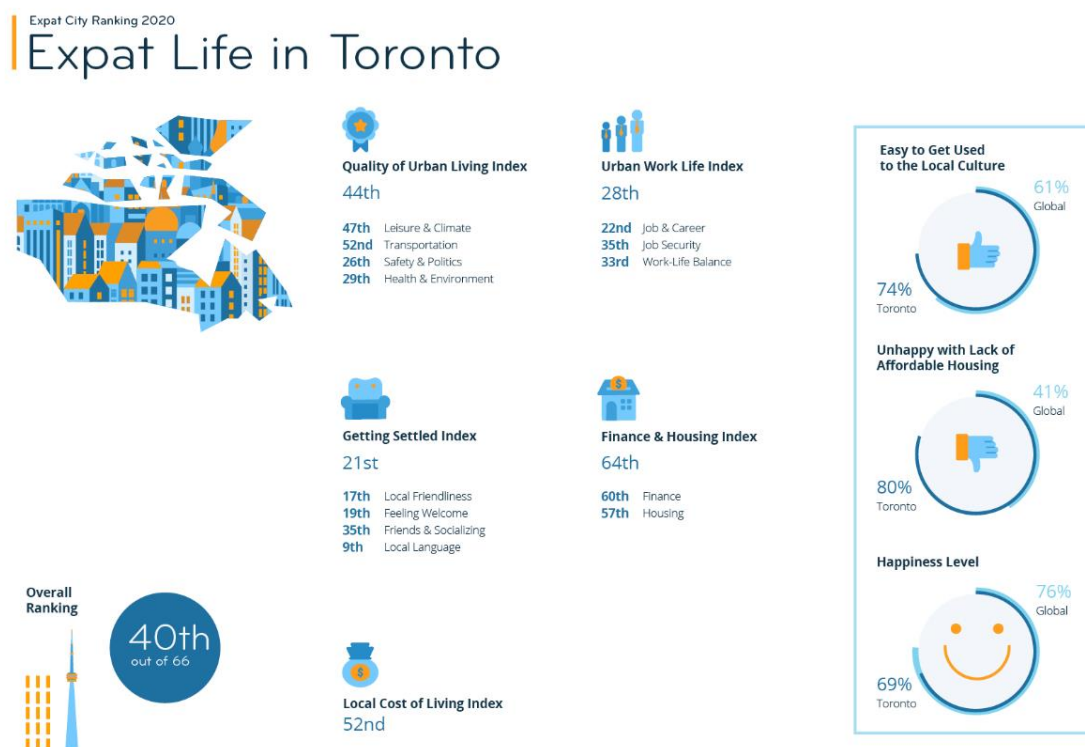


Finances and Housing Are Tough for Expats in Toronto

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

- Out of 66 cities in the Expat City Ranking 2020, Toronto ranks 40th. It ranks best in the Getting Settled Index (21st) and worst in the Finance & Housing Index (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 — Toronto ranks 40th in the Expat City Ranking 2020 by [InterNations](https://www.internations.org/), the world's largest expat community with around 4 million members. The city performs best in the Getting Settled Index (21st) since expats find it easy to get used to the local culture. While it also does well in the Urban Work Life Index (28th), it only lands in a mediocre 44th place in the Quality of Urban Living Index. But the Canadian city performs worst in the Local Cost of Living (52nd) and the Finance & Housing (64th) Indices. In the latter, it even ranks among the bottom 3 worldwide, only ahead of Munich (65th) and Dublin (66th).



The [Expat City Ranking](https://www.internations.org/) 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 Toronto

40. Finances and Housing Are Tough for Expats in Toronto

In the Expat City Ranking 2020, Toronto ranks 40th out of 66 cities in total. It performs very poorly in the Finance & Housing Index (64th), only ahead of Munich (65th) and Dublin (66th). Just 53% of expats are satisfied with their financial situation (vs. 61% globally), and nearly three in ten (28%) say their income is not enough to cover their living expenses (vs. 21% globally). Property prices and rental costs in Toronto also seems to be very high, as 80% of respondents find housing unaffordable (vs. 41% globally). *"The real estate market in Toronto is crazy expensive, and it is unrealistic to purchase a home,"* explains an expat from Serbia. Toronto also comes in a sub-par 44th place in the Urban Quality of Life Index: for example, 35% of expats rate the public transportation system negatively (vs. 24% globally). The Canadian city also performs poorly in the Leisure & Climate subcategory (47th) — more than one out of four expats (26%) are unhappy with the weather (vs. 20% globally). *"The winters are harsh and there are many days without the sun in the sky,"* says an expat from Azerbaijan.

However, Toronto performs a lot better in the Getting Settled Index (21st). Expats agree that it is easy to get used to the local culture (74% vs. 61% globally), which might be partly due to the fact that it is so easy to learn the local language. Moreover, expats appreciate that the people in Toronto are generally friendly towards foreign residents (75% vs. 66% globally). Lastly, work also seems to be a benefit of expat life in Toronto: 61% are happy with their local career opportunities (vs 43% globally), and 65% are satisfied with their job in general, which matches the global average (65%).

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.

Find more information about InterNations on our [press page](#), [in our company blog](#), or in our [magazine](#).

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