

Expat Insider 2021 Survey Reveals: The Best and Worst Destinations for Living and Working Abroad

Expats in Singapore have a high quality of life but also a high cost of living.

- Taiwan, Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam are the best destinations for expats in 2021.
- The worst countries for expats are Kuwait (59th), Italy, South Africa, Russia, Egypt, Japan, Cyprus, Turkey, India, and Malta (50th).
- Singapore places 13th in the Expat Insider 2021 survey and comes second among the Asian Tigers just behind Taiwan (1st).

Munich, 18 May 2021 — For the seventh time, <u>InterNations</u>, the world's largest expat community with around 4 million members, has published its *Expat Insider* survey. With more than 12,000 respondents, it is one of the most extensive surveys about living and working abroad, sharing insights into expat life in 59 destinations. The survey offers in-depth information on expats' satisfaction with the quality of life, ease of settling in, working life, personal finance, and the cost of living in their respective country of residence. Additionally, the respondents share **how they have been experiencing the COVID-19 pandemic** and how it has impacted their life.

Singapore comes 13th out of 59 destinations in the *Expat Insider 2021* survey. The country performs particularly well for the quality of life (13th) and personal finance (19th). While expats are also satisfied with the ease of settling in (22nd), Singapore lands in a rather mediocre 30th place in the Working Abroad Index. Lastly, it even ranks among the bottom 10 destinations for the cost of living (54th). Overall, Taiwan, Mexico, and Costa Rica are the best expat destinations worldwide: all of them attract expats with their ease of settling in and good personal finances. On the other hand, the bottom three countries, Kuwait, Italy, and South Africa, all perform poorly in the Working Abroad Index. Additionally, Kuwait is the hardest country for expats to feel at home in, Italy is the worst for personal finances, and expats in South Africa do not feel safe.





Singapore in the Expat Insider 2021 Survey

Second Worldwide for Safety

Coming in 13th place out of 59 destinations, Singapore has an above-average performance in most indices of the Expat Insider 2021 survey. The city-state ranks best in the Quality of Life Index (13th): 97% of expats find it easy to get high-speed internet access at home (vs. 79% globally), placing Singapore first worldwide for this factor. Additionally, 94% of expats are happy with the availability of government services online (vs. 63% globally). Singapore performs even better in the Safety & Security subcategory (2nd), where only Finland (1st) ranks higher. Almost all expats feel safe in Singapore (99% vs. 84% globally) and rate the political stability positively (95% vs. 64% globally). An expat from India shares: "I like the higher sense of safety, security, and, most importantly, the friendly locals." In fact, 43% find it easy to make local friends, which is about the same as the global average (44%). However, only 8% of respondents have mainly local friends (vs. 20% globally), while 39% mainly hang out with other expats (vs. 32% globally). Just over half (52%) describe their friends and acquaintances as a fairly mixed group (vs. 48% globally). Overall, 76% of expats find it easy to get settled down in Singapore (vs. 62% globally), on the city-state ranking 6th for this factor.

Terrible Working Hours and Poor Work-Life Balance

While Singapore lands in a mediocre 30th place in the Working Abroad Index, it does receive very good results for the state of the local economy (9th), which 85% of expats rate positively (vs. 62% globally). Most expats in Singapore (78%) are currently working full time (vs. 55% globally), while only 6% work part time (vs. 12% globally). However, the overall result in the Working Abroad Index is impacted negatively by a poor performance in the Work & Leisure subcategory (52nd). The city-state lands in the bottom 10 for this subcategory and for the two relevant rating factors: working hours and work-life balance (53rd for both). In fact, 22% of expats rate their work-life balance negatively (vs. 17% globally), and 23% are unhappy with their working hours (vs. 16% globally). Interestingly, at 47.1 hours, expats in Singapore work more hours per week than most expats globally (43.2 hours). Only expats who are full-time employees in Bahrain (49.2 hours per week) and Panama (47.4 hours per week) work longer hours than those in Singapore.

An "Extremely Expensive" Expat Destination

Singapore performs worst in the Cost of Living Index (54th). Almost two in three expats (63%) rate the cost of living negatively, compared to just over one-third (34%) globally. An expat from India says: "It is extremely expensive to live in Singapore, and it is difficult to find decent housing for an affordable price." On the upside, 67% of expats are satisfied with their financial situation, compared to 64% globally, and 81% of expats say their disposable household income is enough or more than enough to cover everything they need (vs. 77% globally).

The Impact of COVID-19 on Expat Life in Singapore

While globally only two-thirds of expats (66%) are satisfied with the official communication on COVID-19, this share is 93% of expats in Singapore. Almost three-quarters (74%) get important information regarding COVID-19 mostly from official government channels (vs. 48% globally), and 58% also say they use local news channels (vs. 47% globally). An expat from New Zealand says she feels like "Singapore handled COVID-19 much more effectively than other countries". Most expats who have rated the official communication in Singapore positively consider the information on COVID-19 and related regulations clear and easy to understand (76% vs. 60% globally) and also easy to find (62% vs. 47% globally).



The Best and Worst Destinations for Living and Working Abroad in 2021

According to the Expat Insider 2021 survey, the top 10 destinations for expats are Taiwan (1st), Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam (10th). All these countries stand out with above-average results in the Ease of Settling In Index, with Mexico ranking first, followed by Malaysia (2nd) and Costa Rica (3rd). Moreover, half of these countries also rank among the top 10 in the Personal Finance Index. Taiwan (11th) and Portugal (14th) narrowly miss out on a top 10 spot in this index, while New Zealand (28th), Australia (39th), and Canada (50th) have a weaker performance in this regard.

The worst countries for expats are Kuwait (59th), Italy, South Africa, Russia, Egypt, Japan, Cyprus, Turkey, India, and Malta (50th). Besides Japan (21st), all these countries rank far below the global average in the Quality of Life Index. What is more, eight out of the ten worst-rated destinations are also among the bottom 10 in the Working Abroad Index — the only two exceptions being India (46th) and Malta (31st), which, however, also receive mediocre results at best. Lastly, India is the only country in the overall bottom 10 that performs very well in the Personal Finance Index (4th), while the others — such as Italy (59th), Kuwait (58th), and Cyprus (57th) — rank below the global average or even land among the bottom 10.

Expat Life during the COVID-19 Pandemic

On a global scale, 45% of survey respondents say that COVID-19 had an impact on their current stay abroad or their relocation plans: the **share of expats** who say so (37%) either decided to *not* move back home in the near future (18%), planned to move to another country but had to change these plans (8%), will move to another country due to the pandemic (6%), or will move back home sooner than originally planned (5%).

The share of local respondents whose relocation plans were affected by COVID-19 (61%) is a lot higher: some of them were living abroad but moved home sooner than planned (18%), others were planning to move abroad but had to change their plans (35%), and about one in ten have now decided to move abroad because of the pandemic (9%).

The Pandemic's Impact on Everyday Life

Of course, COVID-19 has not only disrupted the relocation plans of expats worldwide. When asked where they see the biggest impact of the pandemic on their personal life right now, the survey respondents point out its effects on personal travel (25%), social life (23%), and their work or business (16%) in particular. In the long run, respondents are still concerned about the impact of COVID-19 on their social life (17% of all respondents), and there are also considerable worries regarding personal travel (22%).

How Expats Stay Informed on COVID-19

Expats across the world mostly rely on official government channels (48%), local news (47%), and social media (40%) for news on the COVID-19 situation and the related regulations in their country of residence. Considering the importance of government channels, just how satisfied are expats with the official communication regarding COVID-19 and related regulations? Worldwide, not quite two-thirds (66%) rate this factor positively, with close to a quarter (24%) saying they are completely



satisfied. The main complaint among expats who are *not* satisfied with the official communication on the pandemic is that the information is unclear, confusing, and/or contradictory (67%).

For further information on the global impact of COVID-19 on expat life, please take a look at the full press release in the download center of our e-mail.

About the InterNations *Expat Insider 2021* Survey

For its annual *Expat Insider* survey, InterNations asked 12,420 expats representing 174 nationalities and living in 186 countries or territories to provide information on various aspects of expat life, as well as their gender, age, and nationality. Participants were asked to rate up to 37 different aspects of 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 five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Cost of Living. The first four of these indices were further averaged together with expats' general satisfaction with their life in order to rank 59 expat destinations around the world. In 2021, the top 10 are Taiwan, Mexico, Costa Rica, Malaysia, Portugal, New Zealand, Australia, Ecuador, Canada, and Vietnam. Moreover, expats were asked about how COVID-19 has impacted their life abroad; however, these responses did not influence the overall ranking.

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 50 survey participants per destination was necessary.

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 <u>press page</u>, <u>in our company blog</u>, or in our <u>magazine</u>.

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