

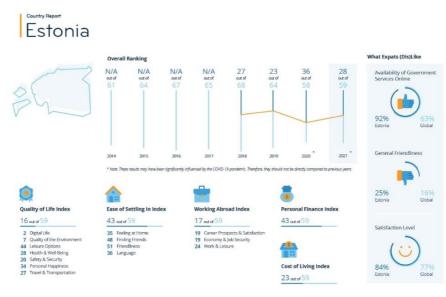
Expat Insider 2021 Survey Reveals: The Best and Worst Destinations for Living and Working Abroad

Expats in Estonia enjoy a high quality of living and are happy with their working life.

- 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).
- Estonia comes 28th out of 59 destinations in the Expat Insider 2021 survey. It performs best in the Quality of Life Index (17th) and worst in the Personal Finance and Ease of Settling In Indices (43rd for both).

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.

Estonia comes 28th out of 59 destinations in the *Expat Insider 2021* survey. Expats are particularly happy with the quality of life (16th), working abroad (17th), and the cost of living (23rd). However, the country lands in a low 43rd place in both the Ease of Settling In and the Personal Finance Indices. 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.



w internations org/expat-Insider



Estonia in the Expat Insider 2021 Survey

A Digital Society with Good Career Options

Ranking 28th out of 59 destinations, Estonia has the best results out of the five Northern European countries in the *Expat Insider 2021* survey. It does best in the Quality of Life (16th) and Working Abroad (17th) Indices. Expats give Estonia especially high ratings in the Digital Life subcategory (2nd); only Finland (1st) ranks higher. For example, 92% are happy with the availability of government services online, 29 percentage points more than the global average of 63%. *"From voting to signing documents online, Estonia implements a hassle-free approach to running errands,"* says an expat from Hungary.

The respondents also enjoy the natural environment (97% positive replies vs. 84% globally) and feel generally safe in Estonia (96% positive vs. 84% globally). However, they are a bit less happy with the quality of medical care (71% positive responses, the same as the global average) — and definitely less satisfied with their travel opportunities: 71% rate them positively, compared to 84% worldwide. With regard to working abroad, expats in Estonia are happier with local career opportunities than those in other Northern European destinations. More than half (53%) rate them favorably, compared to 45% globally. Respondents are also generally satisfied with their working hours (70% vs. 66% globally) and the state of the economy (74% vs. 62% globally).

Salaries Too Low in Relation to Expenses

While Estonia does okay in the Cost of Living Index (23rd), especially compared to other countries in Northern Europe, it performs a lot worse in the Personal Finance Index (43rd). About two in three expats (64%) are satisfied with their financial situation, the same as the global average. However, just 45% think their disposable household income is *more* than what they need to cover expenses (vs. 52% globally). *"The living costs are high in relation to the low salaries,"* an expat from Austria explains. In fact, 75% have a yearly income of less than 50,000 USD, compared to 51% globally.

Unfriendly Locals, Difficult Language

Just like the other expat destinations across Northern Europe, Estonia performs rather poorly with regard to the ease of settling in (43rd). About one in four (23%) do not feel at home in the local culture (vs. 20% globally), more than one in three (37%) agree that finding friends is hard (vs. 32% globally), and less than half (48%) describe the local population as generally friendly (vs. 69% globally). Only 16% of expats have mostly local friends (vs. 20% globally). This might be partly due to the language barrier: nearly seven in ten (68%) say the local language is difficult to learn (vs. 42% globally), and just 7% speak it very well (vs. 28% globally). *"The language is hard, and there is a lack of materials to help adults learn,"* says an expat from the UK.

The Impact of COVID-19 on Expat Life in Estonia

As far as expat life in Estonia is concerned, the COVID-19 pandemic has had the biggest impact on the respondents' personal travel (34% vs. 28% globally) and their social life (30% vs. 24% globally). Just 6% report an impact on their work or business, compared to 15% worldwide. To keep informed about COVID-19, expats depend heavily on official government channels, which 59% cite as a main source (vs. 48% globally), followed by local news (57% vs. 47% globally). Seven in ten (70%) are satisfied with



the official information regarding COVID-19 (vs. 66% globally), and 72% of them mention specifically that it is available in several languages (vs. 26% 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, <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.

Find more information about InterNations on our <u>press page</u>, <u>in our company blog</u>, or in our <u>magazine</u>.

Press Contact Caroline Harsch Media Spokesperson InterNations GmbH Schwanthalerstrasse 39 80336 Munich, Germany Email: <u>press@internations.org</u> Homepage: <u>https://www.internations.org/press</u>