

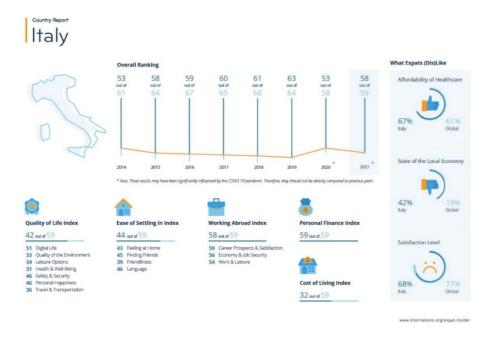
Expat Insider 2021 Survey Reveals: The Best and Worst Destinations for Living and Working Abroad

Expats in Italy struggle with their personal finances and 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).
- Italy comes 58th out of 59 destinations in the Expat Insider 2021 survey. It ranks last worldwide for personal finance (59th) and second to last for working abroad (58th).

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.

Italy comes 58th out of 59 destinations in the Expat Insider 2021 survey. Expats are particularly dissatisfied with their personal finances (59th) and working abroad (58th). While the country also ranks low in the Quality of Life (42nd) and Ease of Settling In (44th) Indices, it gets its best results for the cost of living (32nd). 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. Together with Italy, Kuwait (59th) and South Africa (57th) make up the bottom 3 countries. They 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.





Italy in the Expat Insider 2021 Survey

Expats in Italy Struggle with Their Finances

Coming in 58th place in the Expat Insider 2021 survey, Italy is the second-worst country for expats ranking only ahead of Kuwait (59th). In the Personal Finance Index Southern European country even lands in last place worldwide: 30% of expats are dissatisfied with their financial situation (vs. 19% globally), 14% even very much so, twice as much as the global average (7%). Furthermore, one in three expats (33%) says their disposable household income is not enough to cover their expenses (vs. 23% globally). A US American expat says: "I notice financial corruption and do not like the low salaries." In fact, 42% of expats in Italy have an income of less than 25,000 USD per year, compared to 30% globally. Just 35% have an income of more than 50,000 USD per year (vs. 49% globally).

Unattractive Job Market

Italy also performs poorly in the Working Abroad Index (58th), only ahead of Turkey (59th), coming last in the Career Prospects & Satisfaction subcategory (59th). More than half the expats (56%) rate their local career opportunities negatively (vs. 33% globally), and close to a third (31%) are dissatisfied with their job (vs. 16% globally). An Iranian expat shares: "Finding a job is not easy for foreigners, not even for the well-educated ones." Moreover, 36% are unhappy with their job security (vs. 20% globally), and 42% rate the state of the local economy negatively — more than twice the global average (19%). Another 27% complain about their working hours (vs. 16% globally), and 25% are unhappy with their work-life balance (vs. 17% globally). "Job opportunities are hard to get, and the working hours are not flexible," says a Pakistani expat. In Italy, the largest share of expats works in the field of education (16% vs. 12% globally), followed by language and translation (7% vs. 2% globally).

Lagging Behind for Digital Life

Italy comes in 42nd place in the Quality of Life Index, with its worst results in the Digital Life subcategory (51st): 23% of expats find it difficult to get high-speed internet access at home, compared to just 12% globally. Another 18% find it difficult to pay without cash (vs. 9% globally), and 40% are unhappy with the availability of government services online (vs. 21% globally). An expat from the United States shares: "Nothing is easy here, from internet access to setting up accounts. Additionally, there is too much politics and there are too many formalities." Italy comes 46th in the Safety & Security subcategory, with more than three in ten expats (31%) rating its political stability negatively (vs. 16% globally). The country also one of the worst destinations when comes to personal happiness (53rd): only 66% of respondents say they are happy with their life in general which is almost ten percentage points below the global average (75%).

Overall, there are few upsides about expat life in Italy, such as the climate and weather (71% happy vs. 66% globally) and the travel opportunities (88% happy vs. 84% globally).

The Impact of COVID-19 on Expat Life in Italy

In Italy, more than one in four expats (26%) get their information on COVID-19 and related regulations from their friends or neighbors (vs. 19% globally). Most respondents, however, stay up to date through the local news (54% vs. 47% globally), official government channels (46% vs. 48% globally), and social media (39% vs. 40% globally). Less than two-thirds of expats in Italy (65%) are satisfied with the official communication regarding COVID-19, about the same as the global average (66%). The majority of expats that are unhappy with the information (70%) find the official communication unclear, confusing, or contradictory (vs. 67% 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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