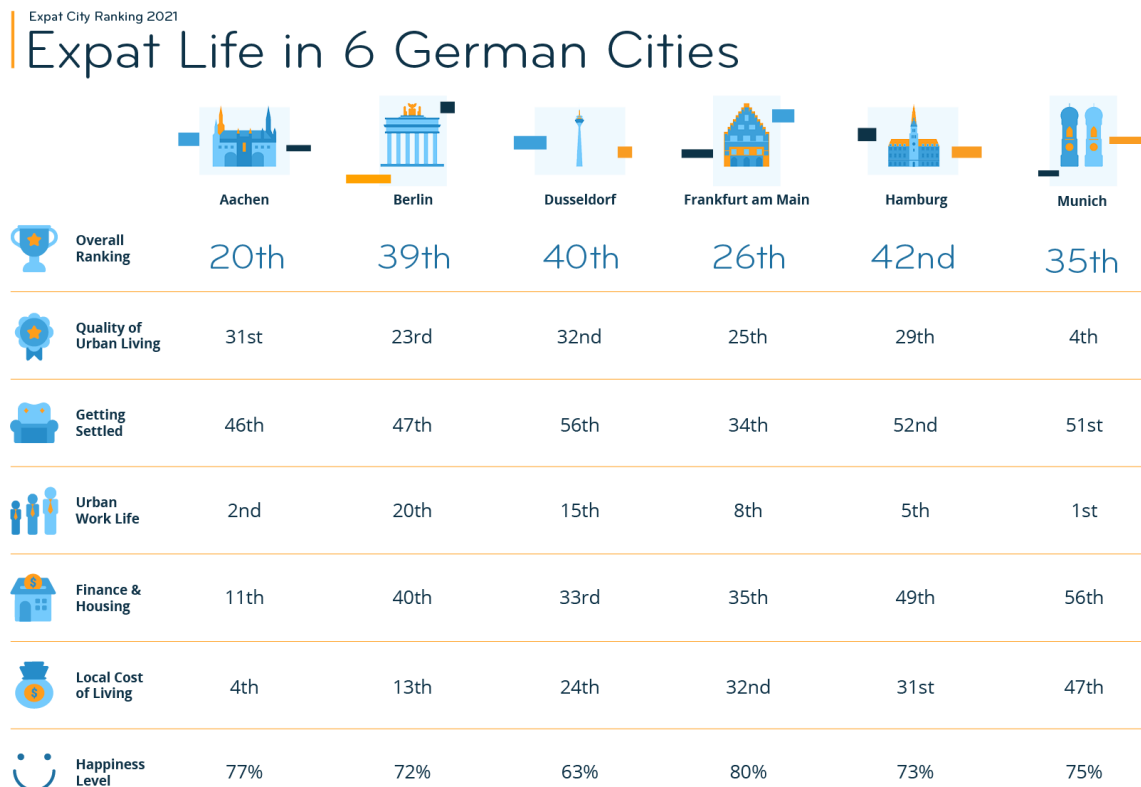


## How Expats Rate Their Life in 6 German Cities

The Expat City Ranking 2021 reveals the best and worst cities for expats around the world, including Aachen, Berlin, Dusseldorf, Frankfurt, Hamburg, and Munich.

- Out of 57 cities in the Expat City Ranking 2021, Aachen ranks 20th, followed by Frankfurt am Main (26th), Munich (35th), Berlin (39th), Dusseldorf (40th), and Hamburg (42nd).
- Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th) are the top 10 cities for expats to live in 2021.
- On the other hand, expats consider Rome (57th), Milan, Johannesburg, Istanbul, Tokyo, Cairo, Paris, Maastricht, Moscow, and New York (48th) the world's worst cities to live in.

Munich, 1 December 2021 — Six German cities are featured in the Expat City Ranking 2021 by [InterNations](#), the world's largest expat community with over 4 million members: Aachen ranks 20th out of 57, followed by Frankfurt am Main (26th), Munich (35th), Berlin (39th), Dusseldorf (40th), and Hamburg (42nd). While they all rank among the bottom 15 cities for the ease of getting settled, all of them also make it in the top 10 for working life. Moreover, Aachen stands out for its excellent ranks in both the Finance & Housing and the Local Cost of Living Indices. Munich, on the other hand, offers by far the best quality of life for expats in Germany.



The Expat City Ranking 2021 covers 57 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 12,420 respondents in 2021. This year, 57 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.

## What Expats Think about Life in 6 German Cities

### 20 | Aachen: Easy to Afford and Great for Working Abroad

Ranking 20th out of 57 cities in the Expat City Ranking 2021, Aachen does best out of the six German cities featured in the survey. It is also the only German city in the top 10 of the **Local Cost of Living Index** (4th): close to four in five expats (79%) rate this factor positively, compared to 48% globally. What is more, 91% state that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally), and 70% are generally satisfied with their financial situation (vs. 64% globally). With a high share of expats that find housing in Aachen affordable (68% vs. 42% globally), the city ranks 11th worldwide in the **Finance & Housing Index**. However, while housing is affordable, 52% say it is hard to find as an expat in the first place (vs. 23% globally).

Aachen ranks even better in the **Urban Work Life Index** (2nd), where it is only beaten by Munich: Expats are particularly happy with their job security (81% vs. 61% globally) and their working hours (78% vs. 66% globally), and 85% are satisfied with their job in general (vs. 68% globally). *"I like how much Germans value the balance between life and work,"* shares a female expat from Spain.

While Aachen still ranks in a decent 31st place in the **Quality of Urban Living Index**, it only comes 46th in the **Getting Settled Index**. *"It is difficult to make friends outside of work,"* says a female expat from India. In fact, 27% of expats are unhappy with their social life in Aachen (vs. 25% globally), 16% even *extremely* so (vs. 8% globally). This might be why three in ten (30%) do not feel at home there, compared to 19% globally. Only expats in Stockholm (34%) and Dusseldorf (36%) feel even less at home in their respective city.

### 26 | Frankfurt: High Job Security and Great Career Opportunities Come at a Price

Frankfurt am Main ranks 26th out of 57 in the Expat City Ranking 2021. Like most of the six German cities featured in the survey, it lands among the global top 10 in the **Urban Work Life Index** (8th). Expats appreciate their job security (79% vs. 61% globally) and local career opportunities (71% vs. 45% globally). *"Frankfurt is very international and has a lot of job opportunities,"* says a male expat from Sweden. But they seem to come at a price — more than one in five are unhappy with their work-life balance (22% vs. 17% globally) and working hours (21% vs. 16% globally). Expats in Frankfurt work an average of 42.6 hours per week (full-time and part-time jobs combined), considerably longer than the global average (39.9 hours) and the longest of all six German cities.

Other than its great results in terms of working life, Frankfurt is a fairly average city according to expats: they rank it 25th in the **Quality of Urban Living Index**, followed by the **Local Cost of Living Index** (32nd), the **Getting Settled Index** (34th), and the **Finance & Housing Index** (35th). So, even Frankfurt's worst index ranking is still not bad: more than three-quarters (76%) rate their financial situation positively (vs. 64% globally), and 84% say that their disposable household income is enough or more than enough to cover all expenses (vs. 77% globally). In fact, 29% of expats in Frankfurt have a yearly income of 100,000 USD or more (vs. 20% globally), the highest share among the six German cities.

However, Frankfurt's performance in the Finance & Housing Index is affected by the housing situation: 40% find it hard to find housing (vs. 23% globally), and 62% say it is unaffordable (vs. 39% globally).

### 35 | Munich: The Best for Work but the Worst for Housing

Ranking 35th out of 57 in the Expat City Ranking 2021, Munich makes it into both the top and the bottom 10 in different indices.

It is voted the best city worldwide in the **Urban Work Life Index** (1st). Expats are particularly happy with their job security (76% vs. 61% globally), local career opportunities (72% vs. 45% globally), and the state of the economy (94% vs. 62% globally). Close to four in five are also satisfied with their working hours (79% vs. 66% globally) and work-life balance (78% vs. 66% globally). The latter might be influenced by the high quality of life: Munich ranks 4th in the **Quality of Urban Living Index**, the only German city in the global top 20. The urban environment plays a major role here — 94% rate it positively (vs. 71% globally). Other contributing factors are the availability of healthcare (90% vs. 76% globally), personal safety (96% vs. 84% globally), and local leisure options (85% vs. 72% globally). A female expat from the US sums it up: *"I like the great balance between city and nature, between working and enjoying your life."*

On the downside, Munich ranks 56th in the **Finance & Housing Index**, only ahead of Dublin, and even last in the Housing Subcategory (57th). *"The price to rent an apartment is ridiculously high for the quality you get,"* shares a female expat from the Philippines. In fact, 83% find housing unaffordable (vs. 39% globally), and 72% say it is hard to find (vs. 23% globally). Lastly, expats in Munich struggle to settle in, ranking it 51st in the **Getting Settled Index**. They find it hard to get used to the local culture (25% vs. 18% globally) and to make new friends (48% vs. 32% globally). Just 44% are happy with their social life (vs. 57% globally).

### 39 | Berlin: Low Costs, Good Career Opportunities, Unfriendly Locals

Berlin lands in a mediocre 39th place out of 57 in the Expat City Ranking 2021. In the **Urban Work Life Index**, it does worst out of the six German cities featured in the survey, but it still lands in a good 20th place. It even comes 10th for the local career opportunities. Close to two in three expats (64%) rate the latter positively (vs. 45% globally). They are also happy with their work-life balance (72% vs. 66% globally) and working hours (70% vs. 66% globally): with an average of 38.3 hours (full-time and part-time jobs combined), expats in Berlin have the shortest working week of the German cities and a shorter one than the global average (39.9 hours).

Their income still seems to be enough for life in Berlin: 84% state that their household income is enough or more than enough to cover their expenses (vs. 77% globally). It probably helps that Berlin ranks 13th worldwide in the **Local Cost of Living Index**: more than three in five (63%) rate this factor positively (vs. 48% globally). However, housing is an issue: 44% find it unaffordable (vs. 39% globally), and 63% say it is hard to find (vs. 23% globally). Berlin ranks 55th for the ease of finding housing as an expat, only ahead of Stockholm (56th) and Munich (57th). Overall, it places 40th in the **Finance & Housing Index**.

Similar to most other German cities, Berlin's sore spot is the **Getting Settled Index** (47th): 31% find the local residents generally unfriendly (vs. 16% globally). Only in Paris (55th), Vienna (56th), and Stockholm (57th) are they perceived as less friendly. It is hardly a surprise that 45% of expats in Berlin

find it hard to make new friends (vs. 32% globally) and just 56% feel at home there (vs. 65% globally).

#### 40 | Dusseldorf: Where Expats Do Not Feel at Home

Ranking 40th out of 57 in the Expat City Ranking 2021, Dusseldorf follows right behind Berlin (39th). While expats struggle to get settled in all German cities featured in the ranking, they find it hardest in Dusseldorf. It ranks 56th in the **Getting Settled Index**, only ahead of Tokyo, and is voted worst worldwide in the Feeling Welcome Subcategory (57th). Close to two in five (36%) do not feel at home there (vs. 19% globally), 37% find it hard to get used to the local culture (vs. 18% globally), and 40% are unhappy with their social life (vs. 25% globally). *“Everyone seems to be primarily focused on themselves. This is a stark contrast to my experience in Canada,”* says a male Canadian expat. In fact, 51% each find it hard to make new friends (vs. 32% globally) and are mainly friends with other expats (vs. 32% globally). Just 36% describe their social circle as a fairly mixed group of expats and local residents, which is the smallest share in Germany and considerably lower than the global average (48%).

Housing is another sore point in Dusseldorf. More than half the expats say it is unaffordable (51% vs. 39% globally) and hard to find (52% vs. 23% globally). However, Dusseldorf still lands in an average 33rd place in the **Finance & Housing Index** since it ranks 9th in the Finance Subcategory. More than seven in ten (72%) are happy with their financial situation (vs. 64% globally), and 86% say that their disposable household income is enough or more than enough to cover their expenses (vs. 77% globally).

On the bright side, Dusseldorf ranks 15th in the **Urban Work Life Index**. Expats are particularly happy with their job security (75% vs. 61% globally) and the local career opportunities (60% vs. 45% globally).

#### 42 | Hamburg: Strong Economy, High Incomes, Horrible Weather

Out of the six German cities featured in the survey, Hamburg (42nd out of 57) does worst in the Expat City Ranking 2021. Still, it ranks 5th worldwide in the **Urban Work Life Index**. Expats are happy with their job security (76% vs. 61% globally), the state of the economy (89% vs. 62% globally), and their work-life balance (77% vs. 66% globally). *“Work-life balance and job security in Germany are really unparalleled,”* a male expat from Egypt believes. Among the German cities, Hamburg also has the highest share of expats working full time (78%) and the second-highest share of expats with a yearly income of 100,000 USD or more (28%). This is just one percentage point less than in Frankfurt (29%) but eight more than the global average (20%).

Despite this, just 63% of expats are happy with their financial situation, about the same as the global average (64%). Housing is also a bit of an issue: 68% find it hard to afford (vs. 39% globally), and 55% say it is hard to find (vs. 23% globally). This lands Hamburg in a low 49th place in the **Finance & Housing Index**.

The city ranks a lot better in the **Quality of Urban Living Index** (29th). Expats feel safe (99% vs. 84% globally) and like the urban environment (82% vs. 71% globally), but the local climate takes its toll. More than half (51%) are unhappy with the weather (vs. 17% globally). Regarding the **Getting Settled Index** (52nd), expats find it hard to make new friends (45% vs. 32% globally) — 21% very much so (vs. 11% globally). *“It takes a long time before Germans become social and open,”* says a female expat from Belgium. In fact, 30% are unhappy with their social life (vs. 25% globally), and 24% do not feel at home in Hamburg (vs. 19% globally).

### About the Expat City Ranking 2021

The [Expat City Ranking](#) is based on the annual *Expat Insider* survey by InterNations. For the 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. 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 all cities worldwide that had the required number of participants for the minimum sample size. (The survey also includes a Local Cost of Living Index, which does, however, not factor into the overall ranking to avoid overrepresenting financial aspects.) In 2021, the top 10 cities for expats are Kuala Lumpur (1st), Málaga, Dubai, Sydney, Singapore, Ho Chi Minh City, Prague, Mexico City, Basel, and Madrid (10th).

For a city to be featured in the Expat City Ranking 2021, a sample size of at least 50 survey participants per city was required. In total, 57 cities met this requirement.

### About InterNations

With more than 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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