

## Where Expats Should (Not) Move in 2022

The *Expat Insider 2022* survey by InterNations reveals the best and worst destinations for living and working abroad.

- Mexico, Indonesia, Taiwan, Portugal, Spain, the UAE, Vietnam, Thailand, Australia, and Singapore are the best destinations for expats in 2022.
- The worst destinations for expats are Kuwait (52nd), New Zealand, Hong Kong, Cyprus, Luxembourg, Japan, South Africa, Turkey, Italy, and Malta (43rd).

Munich, 12 July 2022 — For the ninth time, <u>InterNations</u>, the world's largest expat community with more than 4 million members, has published the results of its *Expat Insider* survey. With nearly 12,000 respondents, it is one of the most extensive surveys about living and working abroad, providing insights into expat life in 52 destinations. The survey offers in-depth information on expats' satisfaction with the **Quality of Life**, **Ease of Settling In**, **Working Abroad**, and **Personal Finance** in their respective country of residence. For the first time, the ranking also includes the new **Expat Essentials Index**, which covers digital life, admin topics, housing, and language.

**Mexico** (1st), **Indonesia** (2nd), and **Taiwan** (3rd) make up the top 3 destinations, and they all rank very well in the Ease of Settling In and Personal Finance Indices. On the other hand, the bottom 3 destinations, **Kuwait** (52nd), **New Zealand**, and **Hong Kong**, all perform poorly in terms of personal finances for expats. While Kuwait ranks among the worst destinations worldwide for all factors, expats in New Zealand struggle with their career and those in Hong Kong are unhappy with the local environment.





# The Top 10 Destinations for Expats in 2022

## 1. Mexico: The Easiest Country to Settle In

Expats in Mexico are happy with their Personal Finance (2nd) and the Ease of Settling In (1st). In fact, the country comes first in the Local Friendliness, Finding Friends, and Culture & Welcome Subcategories. Expats describe the local residents as friendly (90% vs. 66% globally) and find it easy to make friends among them (75% vs. 42% globally). The country narrowly misses out on a top 10 spot in the Expat Essentials Index (11th). While 64% of expats found it easy to get a visa in order to move to Mexico (vs. 56% globally), 53% struggle with the local bureaucracy (vs. 39% globally).

Mexico performs worst, but still well, in the Working Abroad (17th) and Quality of Life (24th) Indices. Expats love, for example, the culinary variety and dining options (92% vs. 77% globally) and the natural environment (90% vs. 83% globally), but they are unhappy with the local air quality (36% vs. 19% globally). Overall, **91% of expats are happy with their life in Mexico.** 

### 2. Indonesia: Where Your Money Goes a Long Way

Indonesia performs best in the Ease of Settling In (1st) and Personal Finance (3rd) Indices: close to two in three expats (64%) say that their disposable household income is *more than* enough to lead a comfortable life (vs. 45% globally). The country also ranks among the best worldwide in the Expat Essentials Index (6th), which is mainly due to the Language (6th) and Housing (2nd) Subcategories. Housing in Indonesia is easy to find (84% vs. 54% globally) and to afford (74% vs. 39% globally).

While its performance in the Working Abroad Index (28th) is rather mediocre, it receives its worst results in the Quality of Life Index (41st). Expats are unhappy with the quality of medical care (28% vs. 14% globally), the availability of green goods and services (35% vs. 17% globally), and the infrastructure for cars (40% vs. 13% globally). Overall, **91% of expats are happy with their life in Indonesia.** 

## 3. Taiwan: Safe & Financially Stable

Taiwan ranks best in the Quality of Life Index (2nd). Expats find healthcare affordable (100% vs. 61% globally) and widely available (98% vs. 73% globally), and they generally feel safe there (98% vs. 81% globally). Taiwan also ranks among the top 10 for the Ease of Settling In (6th) and Personal Finance (8th) Indices. In fact, 70% are satisfied with their financial situation, compared to 60% globally.

While 85% also feel fairly paid for their work (vs. 62% globally), Taiwan still has more of an average performance in the Working Abroad Index (22nd). This is due to a lack of flexibility (41% unhappy vs. 19% globally), creativity (41% unhappy vs. 26% globally), and flat hierarchies (46% unhappy vs. 28% globally) in the local business culture. Lastly, it also gets a mediocre result in the Expat Essentials Index (23rd). Overall, **76% of expats are happy with their life in Taiwan**.

## 4. Portugal: Sunny, Friendly & Lots to Do

About one-quarter of expats (24%) moved to Portugal for a better quality of life, and the country does rank well in the Quality of Life Index (4th). Expats enjoy the weather (94% vs. 62% globally), the air quality (89% vs. 65% globally), and the opportunities for recreational sports (87% vs. 75% globally). Since they also find it easy to make local friends (51% vs. 42% globally) and are happy with their social life (67% vs. 56% globally), Portugal ranks fifth in the Ease of Settling In Index.



What is more, Portugal ranks 10th in the Personal Finance Index and 19th in the Expat Essentials Index: more than half the expats (52%) find it hard to deal with the local bureaucracy (vs. 39% globally). Lastly, Portugal does not perform well in the Working Abroad Index (35th), since expats are unhappy with the local job market (39% vs. 27% globally) and their personal career opportunities (27% vs. 22% globally). Overall, **85% of expats are happy with their life in Portugal**.

## 5. Spain: The Best Quality of Life

Spain is voted first worldwide in the Quality of Life Index (1st). Expats love the variety of culinary and dining options on offer (91% vs. 77% globally), and they describe healthcare as both affordable (79% vs. 61% globally) and available (82% vs. 73% globally). While Spain ranks tenth in the Ease of Settling In Index, it narrowly misses out on a top 10 spot in the Personal Finance Index (11th). Still, 70% are happy with the cost of living, compared to 45% globally.

Spain performs well in the Expat Essentials Index (14th): while expats like the opportunities to pay without cash (92% vs. 84% globally), 52% find it hard to deal with the local bureaucracy (vs. 39% globally). Lastly, Spain gets its worst results in the Working Abroad Index (37th), which is mainly due to a lack of personal career opportunities (27% vs. 22% globally) and not feeling fairly paid (24% vs. 20% globally). Overall, **83% of expats are happy with their life in Spain**.

## 6. The UAE: Amazing Career Opportunities

Expats in the UAE are pleased with the Expat Essentials Index (2nd). It is easy for them to get a visa to move there (83% vs. 56% globally) and to deal with the local bureaucracy (61% vs. 40% globally). Additionally, the UAE ranks fifth in both the Quality of Life and Working Abroad Indices. Expats are happy with their personal career opportunities (65% vs. 58% globally) and feel that moving there has improved their career prospects (79% vs. 60% globally).

The Ease of Settling In Index (13th) has mostly positive results, while expats struggle a bit with the Personal Finance Index (34th). Over one in three expats (36%) feel that their disposable household income is not enough to lead a comfortable life (vs. 28% globally). This might be related to the fact that only 55% feel that they are fairly paid for their work, based on industry, qualifications, and their role (vs. 62% globally). Overall, **71% of expats are happy with their life in the UAE**.

### 7. Vietnam: The Best for Personal Finance

Vietnam is the world's best country in the Personal Finance Index (1st), and 92% of expats say that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). The country ranks well in the Ease of Settling In Index (9th), too, since most expats (84%) describe the local residents as generally friendly (vs. 66% globally). They also feel welcome (83% vs. 66% globally) and at home (71% vs. 62% globally) in Vietnam.

While the country still ranks midfield for Working Abroad (29th), it lands in the bottom 10 of both the Expat Essentials (46th) and Quality of Life (48th) Indices. Expats find it difficult to deal with the local bureaucracy (66% vs. 39% globally) and to open a local bank account (41% vs. 21% globally). They are also unhappy with the quality of healthcare (23% vs. 14% globally) and worry about the urban environment (53% vs. 17% globally). Overall, **84% of expats are happy with their life in Vietnam**.



## 8. Thailand: Great Finances, Social Life & Medical Care

Thailand excels in the Personal Finance Index (4th) — 70% are happy with their personal finances (vs. 60% globally) — and narrowly misses out on a top 10 spot in the Ease of Settling In Index (11th). Expats love their social life (69% satisfied vs. 56% globally), and more than half (52%) say that making local friends is easy, compared to 42% globally.

While Thailand also performs well in the Expat Essentials Index (18th), it lags behind in the Quality of Life Index (35th). Expats are happy with the culinary variety and dining options (90% vs. 77% globally) and the quality of medical care (85% vs. 72% globally), but 45% rate the air quality negatively (vs. 19% globally). Lastly, it lands among the bottom 10 in the Working Abroad Index (45th), which is mainly due to a lack of creativity (41% vs. 26% globally) and independent work (45% vs. 28% globally) in the local business culture. Overall, **77% of expats are happy with their life in Thailand**.

### 9. Australia: Good for Work & Relaxation

Expats in Australia are particularly happy with the Working Abroad Index (2nd). They are not only satisfied with the local job market (62% vs. 47% globally) and their personal career opportunities (64% vs. 58% globally) but also with their work-life balance (70% vs. 62% globally). Thanks to an amazing natural environment (94% happy vs. 83% globally) and the opportunities for recreational sports (88% vs. 75% globally), Australia also ranks well in the Quality of Life Index (14th).

The country only performs slightly worse in the Expat Essentials (16th) and Ease of Settling In (17th) Indices. Expats find it easy to get used to the local culture (75% vs. 62% globally) and feel at home there (65% vs. 62% globally). When it comes to the Personal Finance Index (30th), they are unhappy with the local cost of living (44% vs. 35% globally), but 71% still have enough or more than enough to lead a comfortable life (vs. 72% globally). Overall, **75% of expats are happy with their life in Australia**.

### 10. Singapore: Easy to Manage Everyday Life

Singapore ranks best in the Expat Essentials Index (3rd). For example, expats find it easy to deal with the local authorities (63% vs. 40% globally) and to open a local bank account (81% vs. 64% globally). It also performs well in the Quality of Life Index (10th), since expats are happy with the availability of public transportation (97% vs. 73% globally), find it easy to access all the healthcare services they need (84% vs. 67% globally), and generally feel safe (99% vs. 81% globally).

Singapore also receives mostly favorable results in the Working Abroad (18th) and Personal Finance (19th) Indices. While 87% feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally), they are still unhappy with the general cost of living (56% vs. 35% globally.) In the Ease of Settling In Index (31st), some local residents are perceived as unfriendly towards foreign residents (22% vs. 18% globally), but expats still find it easy to make local friends (48% vs. 42% globally). Overall, **73% of expats are happy with their life in Singapore**.



# The Bottom 10 Destinations for Expats in 2022

## 52. Kuwait: Low Quality of Life & No Friends

Kuwait not only ranks last in the *Expat Insider 2022* survey overall, but also in the bottom 10 of each index. It is rated worst in terms of Quality of Life and Ease of Settling In (52nd for each): for example, expats are unhappy with the natural environment (65% vs. 8% globally) and feel that they cannot openly express their opinions (57% vs. 18% globally). They also perceive the local residents as unfriendly (44% vs. 17% globally) and rate their social life negatively (50% vs. 26% globally).

The Working Abroad Index (51st) does not look much better. Expats are unhappy with their career opportunities (39% vs. 22% globally) and their work-life balance (37% vs. 19% globally). While Kuwait ranks 49th in the Expat Essentials Index, it performs best for Personal Finance (45th): 76% of expats feel that their disposable household income is enough or more than enough to lead a comfortable life (vs. 72% globally). Overall, **37% of expats are happy with their life in Kuwait**.

### 51. New Zealand: Too Hard to Get a Job & Too Expensive

Expats in New Zealand struggle the most with their Personal Finance (52nd): they rate the general cost of living (75% vs. 35% globally) and their financial situation (30% vs. 21% globally) negatively. It might play a role that 32% do not feel fairly paid for their work (vs. 20% globally). Since 15% also do not see a purpose in their work (vs. 9% globally) and 26% do not like their working hours (vs. 17% globally), New Zealand only ranks 42nd in the Working Abroad Index.

New Zealand has a mediocre performance in the Expat Essentials and Quality of Life Indices (39th for each). The latter is mainly due to the high transportation costs (36% vs. 17% globally) and a lack of culture and nightlife (40% vs. 16% globally). But expats love the natural environment (95% vs. 83% globally) and the opportunities for recreational sports (84% vs. 75% globally). Lastly, the country ranks 34th for the Ease of Settling In. Overall, **60% of expats are happy with their life in New Zealand**.

### 50. Hong Kong: Improved Career Prospects but No Room for Creativity

Expats rank Hong Kong among the bottom 10 in the Personal Finance Index (44th), and 68% are unhappy with the general cost of living (vs. 35% globally). The destination narrowly escapes the bottom 10 in the Working Abroad Index (41st): 46% miss creativity in the local business culture (vs. 26% globally), but moving to Hong Kong has indeed improved their career prospects (70% vs. 60% globally).

Things do not look much better in the Quality of Life Index (40th). While the availability (96% vs. 73% globally) and affordability (93% vs. 70% globally) of public transportation is a highlight, expats feel that they cannot openly express themselves and their opinions (56% vs. 18% globally). They are also unhappy with the urban environment (33% vs. 17% globally). Hong Kong does best, but still not very well, in the Expat Essentials (35th) and Ease of Settling In (33rd) Indices. Overall, **56% of expats are happy with their life in Hong Kong**.



## 49. Cyprus: A Lack of Career Prospects

Cyprus ranks worst in the Working Abroad Index (49th): expats are unhappy with their personal career opportunities (34% vs. 22% globally) and working hours (29% vs. 17% globally). Nor do they see a purpose in their job (22% vs. 9% globally). Close to three in ten (28%) also feel they are not fairly paid (vs. 20% globally), which might be one reason why they also rate their personal finances negatively (35% vs. 21% globally). Overall, Cyprus only ranks 47th in the Personal Finance Index.

Cyprus does a bit better in the Quality of Life (37th) and Expat Essentials (34th) Indices. In the latter, 34% are unhappy with the availability of government services online (vs. 21% globally). In the end, the country's best, but still mediocre, performance is in the Ease of Settling In Index (27th): 62% of expats feel welcome (vs. 66% globally), and 58% are happy with their social life (vs. 56% globally). Overall, **66% of expats are happy with their life in Cyprus**.

### 48. Luxembourg: Where Expats Have Nothing to Do

Luxembourg ranks best in the Quality of Life Index (21st). While expats are happy with the affordability of public transportation (97% vs. 70% globally) and the political stability (89% vs. 64% globally), the country even lands in the bottom 3 of the Leisure Options Subcategory (50th). For example, the culture and nightlife (36% vs. 16% globally) and the opportunities for recreational sports (18% vs. 11% globally) are rated negatively.

Thanks to the good state of its economy (89% vs. 64% globally), Luxembourg does well in the Working Abroad Index (27th). But 26% are unsatisfied with their job in general (vs. 16% globally). While the result for the Expat Essentials Index (38th) is still mediocre, Luxembourg lands in the bottom 10 in the Ease of Settling In Index (46th). Expats are unhappy with their social life (42% vs. 26% globally) and lack a personal support network (35% vs. 24% globally). Lastly, the country comes 51st in the Personal Finance Index. Overall, **60% of expats are happy with their life in Luxembourg**.

### 47. Japan: Tough Working & Personal Life

Coming second to last, Japan ranks worst in the Expat Essentials Index (51st). Expats find it hard to pay without cash (20% vs. 8% globally) and are unhappy with the availability of government services online (35% vs. 21% globally). The country also lands in the bottom 10 for both the Ease of Settling In (45th) — 30% find it hard to get used to the local culture (vs. 19% globally) — and Working Abroad (43rd) Indices. The latter is mainly due to their unhappiness with their working hours (25% vs. 17% globally) and work-life balance (31% vs. 19% globally). Moreover, 25% feel they are not fairly paid for their work (vs. 20% globally).

Japan ranks midfield for Personal Finance (28th) and even 17th for the Quality of Life. Expats generally feel safe (93% vs. 81% globally) and find it easy and safe to get around on foot and/or by bicycle (89% vs. 77% globally). Overall, **66% of expats are happy with their life in Japan**.

## 46. South Africa: Where Expats Worry about Their Jobs & Their Safety

South Africa lands among the bottom 10 in the Working Abroad (46th) and Quality of Life (43rd) Indices. Expats worry about their job security (36% vs. 20% globally), are unhappy with the local job market (47% vs. 27% globally), and do not feel fairly paid (28% vs. 20% globally). They also rate their personal safety (48% vs. 9% globally) and the availability of public transportation negatively (42% vs. 17% globally).



The country does not perform much better for Personal Finance (42nd), but comes 28th in the Expat Essentials Index. Still, expats found it hard to get a visa (45% unhappy vs. 24% globally) and struggle when dealing with the local bureaucracy (54% vs. 39% globally). Thanks to a satisfying social life (59% vs. 56% globally) and the relative ease of making local friends (46% vs. 42% globally), it ranks 26th in the Ease of Settling In Index. Overall, **61% of expats are happy with their life in South Africa**.

## 45. Turkey: Worst Rated for Working Abroad

Expats in Turkey are extremely unhappy with the state of the economy (57% vs. 17% globally) and their personal career opportunities (33% vs. 22% globally), ranking the country worst worldwide in the Working Abroad Index (52nd). What is more, 27% do not feel fairly paid for their work (vs. 20% globally). This might also influence expats' unhappiness with their financial situation (26% vs. 21% globally). Overall, Turkey ranks 36th in both the Personal Finance and Expat Essentials Indices. While expats had no issues getting a visa (72% vs. 56% globally), they are unhappy with the restricted access to online services (14% vs. 7% globally).

Turkey performs a lot better in the Quality of Life (30th) and Ease of Settling In (22nd) Indices. Expats describe the local residents as friendly (67% vs. 66% globally) and find it fairly easy to make local friends (51% vs. 42% globally). Overall, **62% of expats are happy with their life in Turkey**.

## 44. Italy: Hard to Navigate Everyday Life

Italy performs worst in the Expat Essentials Index (48th). Among other things, expats find it hard to deal with the local bureaucracy (68% vs. 39% globally) and to open a local bank account (35% vs. 21% globally). The country lands among the bottom 10 in the Working Abroad Index (47th), where 29% of expats do not feel fairly paid for their work (vs. 20% globally). They are also unhappy with the local job market (45% vs. 27% globally) and their personal career opportunities (34% vs. 22% globally).

The country performs much better in terms of Personal Finance (33rd) and the Ease of Settling In (29th). In fact, 68% find it easy to get used to the local culture (vs. 62% globally). Quality of Life (28th) is Italy's best index: expats particularly enjoy the climate and weather (82% vs. 62% globally), as well as the culinary variety and dining options (84% vs. 77% globally). Overall, **71% of expats are happy with their life in Italy**.

### 43. Malta: A Low Quality of Life

Expats in Malta are particularly unhappy with the infrastructure for cars (57% vs. 13% globally), the urban environment (65% vs. 17% globally), and the availability of green goods and services (44% vs. 17% globally), ranking the island 49th in the Quality of Life Index. It only performs slightly better in the Expat Essentials Index (43rd), where, for example, expats find it extremely hard to open a local bank account (69% vs. 21% globally).

In the Working Abroad Index (36th), expats are quite happy with their personal career opportunities (57% vs. 58% globally) but find that the local business culture does not encourage creativity (38% vs. 26% globally). While Malta ranks 26th in the Personal Finance Index, it performs best in the Ease of Settling In Index (21st): expats feel quite at home there (61% vs. 62% globally) and have a personal support network (59% vs. 59% globally). Overall, **68% of expats are happy with their life in Malta**.



#### About the InterNations Expat Insider 2022 Survey

For its annual *Expat Insider* survey, InterNations asked 11,970 expats representing 177 nationalities and living in 181 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 56 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 16 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 Expat Essentials. These indices were further averaged together with expats' general happiness with their life abroad in order to rank 52 expat destinations around the world. In 2022, the top 10 are Mexico, Indonesia, Taiwan, Portugal, Spain, the UAE, Vietnam, Thailand, Australia, and Singapore.

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 more than 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.

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