

Where Expats Struggle (& Where They Thrive) in 2023

The *Expat Insider 2023* survey by InterNations reveals the best and worst destinations for living and working abroad.

- **Mexico (1st), Spain, Panama, Malaysia, Taiwan, Thailand, Costa Rica, the Philippines, Bahrain, and Portugal (10th)** are the best destinations for expats in 2023.
- The worst destinations for expats are **Kuwait (53rd), Norway, Türkiye, South Korea, Germany, South Africa, Italy, Malta, New Zealand, and Japan (44th)**.
- This year also marks the **10th anniversary of the Expat Insider survey**. In the past decade, it has become one of the most cited studies on life abroad.

Munich, 11 July 2023 — [InterNations](https://www.internations.org), the **world's largest expat community** with more than 4.8 million members, has published the latest results of its annual *Expat Insider* survey. This year also marks the survey's 10th anniversary. With more than 12,000 respondents, *Expat Insider* is one of the **most extensive surveys about living and working abroad**. It provides insights into expat life in 53 destinations, offering in-depth information on the respondents' satisfaction with their respective countries in these five indices: **Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and the Expat Essentials Index**, which covers housing, administration, language, and digital life.

| The Best & Worst Places for Expats in 2023



The Top 10 Destinations for Expats in 2023

1 | Mexico: The Best Country for Expats (Again)

Mexico's top performance might not come as a surprise, as the country has ranked in the top 5 since the first survey was conducted in 2014. And throughout the 10 years of the *Expats Insider* survey, Mexico has always ranked among the best in the **Ease of Settling In Index** (1st in 2023). Expats have consistently enjoyed the **Local Friendliness** (1st): most find the local residents to be friendly in general (91% vs. 67% globally) and towards foreign residents in particular (89% vs. 65% globally).

Finding Friends (2nd) is also no problem. About three in four expats (74%) say that it is easy to make local friends, compared to only 43% globally. This is probably one reason why expats in Mexico have a personal support network (2nd) and are happy with their social lives overall (4th). Mexico secures another 1st place in the **Culture & Welcome Subcategory**. Expats report that it is easy to get used to the Mexican culture (1st).

The country has another strong performance in the **Expats Essentials Index** (12th). **Housing** (6th) is a particular highlight, as expats say that accommodation in Mexico is not only easy to find, but also affordable (7th for both). Affordability is a general trend in Mexico. It ranks 2nd in the **Personal Finance Index**. And 71% are **happy with the general cost of living**, compared to only 44% globally. Overall, 80% are satisfied with their financial situation (vs. 58% globally).

Mexico has positive results in the overall **Working Abroad Index** (22nd). Expats are especially happy with their personal career opportunities (4th), fair pay (5th), and work-life balance (7th). The **Quality of Life Index** (26th) reveals rather mixed results. On the negative side, Mexico only ranks 45th for political stability, and 18% of expats do not feel safe there, more than double the global average (8%). On the positive side, the country's **Leisure Options** (2nd) are among the best worldwide. Overall, **90% of expats are happy with their life in Mexico**, compared to 72% globally.

2 | Spain: Expats Feel at Home & Happy

Since the first *Expats Insider* survey in 2014, Spain has always ranked in the top 10 of the **Quality of Life Index**. For example, the country has consistently featured among **the best worldwide for its Leisure Options**, placing 1st again in 2023. The majority of expats (88%) is happy with the culture and nightlife in Spain, compared to 68% globally. Additionally, over nine in ten (91%) are happy with their opportunities for recreational sports (vs. 75% globally). Luckily, Spain's **climate and weather** (3rd) makes it easier for expats to get out and enjoy these activities.

Though missing out on a top 10 spot in the **Ease of Settling In Index** (12th), Spain does come 6th in the **Culture & Welcome Subcategory**. Four in five expats (80%) feel at home there, 18 percentage points more than the global average (62%).

Spain performs worst in the **Working Abroad Index** (34th). Less than half the expats (49%) agree that moving there has improved their career prospects (vs. 59% globally), and 36% are **unhappy with the local job market** (vs. 26% globally). On the positive side, the country ranks 10th in the **Work & Leisure Subcategory**, largely due to expats' satisfaction with their work-life balance (73% happy vs. 63% globally).

Finances do not appear to pose many problems for expats in Spain. It ranks 13th in the **Personal Finance Index**, and more than two in three expats (69%) are happy with the general cost of living, compared to only 44% globally. Similarly, in the **Expat Essentials Index** (16th), Spain comes in 13th place (out of 53) for the affordability of housing. Overall, **87% of expats are happy with their life in Spain**, compared to 72% globally.

3 | Panama: Where It's Easy to Feel at Home

Panama comes 3rd out of 53 destinations in the *Expat Insider 2023* survey. Expats are especially happy with the **Ease of Settling In** (4th). The country ranks among the top 3 in both the **Finding Friends** (1st) and **Culture & Welcome** (2nd) **Subcategories**. Most expats (82%) have a personal support network (vs. 58% globally) and face few difficulties finding local friends (74% vs. 43% globally). They also feel at home (81% vs. 62% globally) and welcome (84% vs. 67% globally) in Panama.

Despite the country's average performance in the **Quality of Life Index** (28th), expats really like its climate and weather (11th) and air quality (10th). Panama performs worst in the **Working Abroad Index** (30th), ending up in the bottom 10 of the **Career Prospects Subcategory** (45th). The local job market (47th) and lack of job security (45th) are particular lowlights. However, the country does well when it comes to Work & Leisure (11th).

Panama also does very well in the **Personal Finance Index** (8th) — 80% of expats are happy with their financial situation (vs. 58% globally). The **Expat Essentials Index** (7th) is another highlight. Despite difficulties with opening a bank account (47th), expats say it is easy to find (83% happy vs. 49% globally) and afford (65% vs. 38% globally) housing. Overall, **81% of expats are satisfied with their life in Panama**, compared to 72% globally.

4 | Malaysia: An Affordable Destination

Malaysia comes 4th out of 53 destinations in the *Expat Insider 2023* survey. The country performs exceptionally well in the **Personal Finance Index** (5th), ranking 3rd for its general cost of living. Expats in Malaysia also agree that their disposable household income is enough to lead a comfortable life (9th) and are very **satisfied with their financial situation** (69% happy vs. 58% globally).

In the **Quality of Life Index** (29th), the country gets mixed results. Expats are very satisfied with their opportunities to travel (3rd), as well as with the local culinary variety and dining options (7th). However, they struggle in terms of **Safety & Security** (46th): 26% find it challenging to openly express themselves and their opinions (vs. 15% globally), and 22% are unhappy with the political stability (vs. 13% globally). In the **Ease of Settling In Index** (15th), the **Finding Friends Subcategory** (10th) is a major highlight. Additionally, over three in four expats (77%) find it easy to get used to the local culture (vs. 62% globally).

Malaysia ranks midfield in the **Working Abroad Index** (31st). Expats rate their working hours poorly (37th) but feel that they are paid fairly for their work (3rd). The country performs best in the **Expat Essentials Index** (4th). Expats are very happy with the **Housing** situation (2nd). The majority reports that it is both **easy to find housing** (79% happy vs. 49% globally) and to afford it (69% vs. 38% globally). What is more, they find it easy to live in Malaysia without speaking the local language (3rd). Overall, **82% of expats are happy with their life in Malaysia**, compared to 72% globally.

5 | Taiwan: Excellent Healthcare Awaits Expats

Since 2016, when Taiwan first appeared in the *Expat Insider* survey, it has always ranked in the top 5 for healthcare-related factors. The majority of expats are happy with both the affordability (91% vs. 62% globally) and the quality (86% vs. 70% globally) of medical care in Taiwan. About nine in ten expats (93%) are also happy with its availability, compared to a global average of 71%. The result: **first place in the Healthcare Subcategory**. Additionally, **almost all expats feel safe there** (98% vs. 83% globally).

Taiwan still ranks clearly above the average in the **Ease of Settling In Index** (17th) and excels in the **Working Abroad Index** (9th). In addition to great job security (2nd), the destination also makes it into the top 10 for the state of the local economy (8th) and fair pay at work (9th). However, 31% of expats miss flexibility in the local business culture (vs. 18% globally). And another 40% believe that the work culture does not promote independent work or flat hierarchies (vs. 26% globally). Still, despite some downsides, the destination has the highest level of **overall job satisfaction worldwide** (1st).

Taiwan performs worst — but still better than average — in the **Expat Essentials Index** (22nd). While it is easy to get high-speed internet access at home (3rd) and to freely access all online services (7th), paying without cash is still a big challenge (45th). Taiwan just misses out on a spot in the top 10 of the **Personal Finance Index** (11th) — financial matters do not seem to trouble expats much. In fact, 63% are happy with the general cost of living in Taiwan, compared to just 44% globally. Overall, **78% of expats are happy with their life in Taiwan**, compared to 72% globally.

6 | Thailand: A Place with Few Financial Worries

Expats' money goes a long way in Thailand — **76% rate the general cost of living positively**. Nearly nine in ten expats (86%) say that their disposable household income is enough or more than enough for a comfortable life in Thailand (vs. 73% globally). So, it is hardly a surprise that the country ranks 4th in the **Personal Finance Index**. Affordability also crops up in the **Expat Essentials Index**: 76% say that housing is affordable, double the global average (38%).

Ranking 7th for its leisure options, Thailand is **a great destination for expats who value their free time**. The country impresses them with both its culinary variety and dining options (3rd) as well as its culture and nightlife (7th). But the **Environment & Climate** (48th) pose some concerns. Only 35% of the survey respondents are happy with the air quality in Thailand (vs. 66% globally), and 43% believe the government does not support policies to protect the environment, compared to 17% worldwide. Another 28% are worried about the country's political stability (vs. 13% globally).

The majority of expats (82%) appreciates the general friendliness in Thailand (vs. 67% globally) and 78% feel at home there (vs. 62% globally). However, Thailand receives **some of its worst results in the Working Abroad Index** (39th). In fact, 42% say that the business culture does not encourage creativity or thinking outside the box (vs. 26% globally).

On the positive side, it secures 1st place in the **Housing Subcategory**: expats describe accommodation as both easy to find (4th) and to afford (1st). Overall, **86% of expats are happy with their life in Thailand**, compared to 72% globally.

7 | Costa Rica: A Very Friendly & Welcoming Culture

Costa Rica comes 7th out of 53 destinations in the *Expats Insider 2023* survey, performing best in the **Ease of Settling In Index** (7th). The country ranks **7th in the Local Friendliness Subcategory**. The majority of expats (82%) is happy with the friendliness of the local residents (vs. 67% globally).

Costa Rica does very well in the **Finding Friends Subcategory** (7th), too. Expats feel that they have a personal support network there (69% happy vs. 58% globally), are happy with their social life (71% vs. 56% globally), and find it easy to make local friends (60% vs. 43% globally). The country also shines in the **Culture & Welcome Subcategory** (7th). Expats find it easy to get used to the local culture (3rd) and feel both welcome (7th) and at home (9th) there.

On the other hand, Costa Rica does not do so well in the **Working Abroad Index** (38th). It even ends up in the bottom 10 of the **Career Prospects Subcategory** (48th). Expats are especially disappointed with the local job market (48th) and say that **moving there has not improved their career prospects** (49th). However, they do enjoy their work-life balance (13th).

The **Quality of Life Index** (22nd) yields mixed results. Expats describe the infrastructure for cars as very poor (50th) and are disappointed with the culture and nightlife (47th). But Costa Rica excels in the **Environment & Climate Subcategory** (3rd). Almost all expats give the natural environment a positive rating (97% happy vs. 84% globally). And the vast majority (92%) appreciates the climate and weather (vs. 62% globally). They also feel that the government supports policies to protect the environment (90% happy vs. 62% globally). Overall, **88% of expats are happy with their life in Costa Rica**, compared to 72% globally.

8 | Philippines: An Affordable Place with Great Job Satisfaction

The Philippines comes 8th out of 53 destinations in the *Expats Insider 2023* survey. The country excels in the **Personal Finance Index** (3rd), ranking 5th for cost of living. Expats also say that their disposable household income is enough for a comfortable life (2nd), and 75% are happy with their financial situation (vs. 58% globally).

It performs equally well in the **Ease of Settling In Index** (3rd), be it in terms of **Local Friendliness** (3rd), **Finding Friends** (5th), or **Culture & Welcome** (3rd). Expats feel at home (79% happy vs. 62% globally) and welcome (88% vs. 67% globally) there. The **Quality of Life Index** (48th) is by far the Philippines' weakest point, especially the **Environment & Climate** (46th), **Leisure Options** (49th), and **Healthcare** (47th) **Subcategories**.

The **Working Abroad Index** (45th) is another pain point for the Philippines. It places among the worst for **Career Prospects** (51st). Only 27% of expats rate its job market positively (vs. 47% globally), and 25% judge their career opportunities unfavorably (vs. 18% globally). But despite rating the state of the economy negatively (33% unhappy vs. 17% globally), **expats feel that they are paid fairly** (76% happy vs. 62% globally). Expats also feel a sense of purpose at work (3rd), as well as high overall job satisfaction (2nd).

In the **Expats Essentials Index** (23rd), the **Digital Life Subcategory** (52nd) is an issue. Only 37% of expats are satisfied with the availability of government services online (vs. 60% globally). However, **Housing** (3rd) is considered both affordable (3rd) and easy to find (9th). Overall, **85% of expats are happy with their life in the Philippines**, compared to 72% globally.

9 | Bahrain: A Place for Social Expats

Expats Essentials (1st), for example administrative topics, are not a reason for concern in Bahrain. In fact, nearly nine in ten (86%) say that **opening a local bank account** is easy (vs. 62% globally), and 59% do not struggle when dealing with bureaucracy and the local authorities (vs. 39% globally). **Housing is easy to find** in the country (according to 75% vs. 49% globally) **but not quite as easy to afford**. In fact, more than two in five (43%) do not feel like their disposable household income is enough to afford a comfortable life in Bahrain (vs. 27% globally).

Ranking 9th in the **Ease of Settling In Index**, Bahrain is a great destination for **Finding Friends** (6th). In fact, 64% of expats in Bahrain find it generally easy to make local friends (vs. 43% globally) and 82% describe the local population as generally friendly towards foreign residents (vs. 65% globally).

Due to some mixed results, Bahrain ranks midfield in both the **Quality of Life** (20th) and **Working Abroad** (19th) **Indices**. While 71% say that moving to Bahrain has **improved their career prospects** (vs. 59% globally), 24% are **unhappy with their working hours** (vs. 16% globally). With an average of 49.3 hours per week for full-time employees, these are indeed much longer than the global average of 42.7 hours. Overall, **71% are happy with their life in Bahrain**, about the same as the global average of 72%.

10 | Portugal: Excellent Quality of Life but Poor Job Opportunities

The **Ease of Settling In Index** (13th) is one of the major highlights for expats in Portugal, particularly with regard to **Culture & Welcome** (8th). Expats feel at home (78% vs. 62% globally) and welcome (81% vs. 67% globally) there. The majority (80%) also reports that the population is **generally friendly to foreign residents**, 15 percentage points more than the global average (65%).

Since the first *Expats Insider* survey in 2014, Portugal has **consistently performed well** in the **Quality of Life Index** — in 2023, it ranks 7th worldwide. Some of the country's long-standing highlights have been the climate and weather (7th) and the air quality (9th).

In the **Expats Essentials Index** (31st), though, the country ranks only midfield. Over half the expats (56%) have a hard time **dealing with the local bureaucracy** (vs. 38% globally). And one in four (25%) is unhappy with the availability of government services online (vs. 21% globally). Portugal narrowly escapes the bottom 10 in the **Working Abroad Index** (43rd). The country performs worst in the **Career Prospects Subcategory** (49th). Expats vote it 45th for local career opportunities, and more than one in three (36%) are **unhappy with the job market** (26% globally).

Interestingly, while the country does badly for fair pay at work (42nd), 78% of expats still agree that their household income is enough or more than enough to **lead a comfortable life** (vs. 73% globally). In general, Portugal performs very well in the **Personal Finance Index** (12th). Overall, **85% of expats are happy with their life in Portugal**, compared to 72% globally.

The Bottom 10 Destinations for Expats in 2023

53 | Kuwait: Where Expats Are Unhappiest with Their Social Life

Kuwait ranks last in the *Expat Insider 2023* survey, following a trend of very poor performances across the past 10 years of the survey. The country ranks last globally for **Quality of Life** (53rd). Expats are especially unhappy with their **Leisure Options** (53rd). And about half (49%) feel like they cannot openly express themselves and their opinions, more than triple the global average (15%). The availability (47th), affordability (45th), and quality (46th) of healthcare also leave a lot to be desired.

Bottom 3 rankings in the **Local Friendliness** (52nd), **Finding Friends** (51st), and **Culture & Welcome** (53rd) **Subcategories** lead to a last-place spot in the **Ease of Settling In Index** (53rd). More than one in three expats (36%) find it hard to get used to the local culture (vs. 18% globally), and **only 37% are happy with their social life in Kuwait**, compared to 56% globally. Kuwait does not escape the bottom 10 in the **Working Abroad Index** either (48th). Three in ten (30%) feel that they are not paid fairly for their job (vs. 19% globally), and 45% say the local work culture does not support flexibility (vs. 18% globally).

The destination does not perform that much better in the **Expat Essentials** (40th) and **Personal Finance** (38th) **Indices**: just 34% are happy with the general cost of living (vs. 44% globally). On the positive side, only 15% of expats in Kuwait struggle to find housing, compared to 31% globally, and more than half (54%) find it easy to live there without speaking the local language (vs. 50% globally). Overall, **only 43% of expats are happy with their life in Kuwait**, compared to 72% globally.

52 | Norway: Unfriendly & Expensive

Norway comes 52nd in the **Personal Finance Index**, as more than three in five expats (62%) rate the local cost of living negatively, compared to 35% globally. What is more, 37% say that their disposable household income is *not* enough to lead a comfortable life (vs. 27% globally).

Norway does not perform well in the **Ease of Settling In Index** (48th). Close to a third of expats (32%) describe the locals as **unfriendly towards foreign residents**, compared to 18% globally. They also find it hard to make local friends (51% unhappy vs. 36% globally) and are unhappy with their social life (38% vs. 25% globally). Overall, 37% do not feel at home in Norway (vs. 20% globally).

Norway struggles in the **Quality of Life Index** (31st), too. This is mainly due to expats being unhappy with the affordability of public transportation (29% vs. 15% globally) and the opportunity to travel (14% vs. 6% globally). Additionally, it ranks **last worldwide for the culinary variety** and dining options (53rd) and 51st for culture and nightlife. On the plus side, expats in Norway value the political stability (88% happy vs. 63% globally), the high air quality (88% vs. 66% globally), and the natural environment (95% vs. 84% globally).

Lastly, the **Working Abroad Index** (18th) is Norway's strongest area. Expats in Norway appreciate the high job security (1st) and the state of the economy (9th), but they are unhappy with their personal career opportunities (48th). Overall, only **61% of expats are happy with their life in Norway**, compared to 72% globally.

51 | Türkiye: Long Working Hours & Low Job Satisfaction

Türkiye ranks last worldwide in the **Working Abroad Index** (53rd): 30% of expats are **unhappy with their working hours**, about twice the global average (16%). Expats do not feel much better about their job security and their personal career opportunities (52nd for both). So, it may not be surprising that nearly one in four (24%) are not satisfied with their job in general (vs. 16% globally).

The destination ends up among the bottom 10 in the **Expat Essentials Index** (45th) as well: 16% rate the unrestricted access to online services negatively (vs. 6% globally), and 15% find it difficult to get high-speed internet access at home (vs. 10% globally). Türkiye still ranks somewhat below the average in the **Quality of Life Index** (39th). The destination comes second to last for **Safety & Security** (52nd).

In the **Personal Finance Index** (34th), 44% of expats are **satisfied with the general cost of living**, the same as the global average, while less than half (48%) are satisfied with their financial situation (vs. 58% globally). The country has its best — but still fairly average — performance in the **Ease of Settling In Index** (27th): 45% find it easy to make local friends, slightly more than the global average (43%). Overall, **60% of expats are happy with their life in Türkiye**, compared to 72% globally.

50 | South Korea: Expats Stifled by Local (Work) Culture

Expats in South Korea struggle most in the **Ease of Settling In Index** (49th). Over half of them (54%) have trouble making local friends (vs. 36% globally), and 23% rate the general friendliness of the local residents negatively (vs. 16% globally). The country also ranks very poorly when it comes to expats feeling welcome (51st) and at home (52nd).

Things do not improve much in the **Working Abroad Index** (46th). Expats seem to have particular trouble with their work-life balance (51st), which probably contributes to their low job satisfaction (25% unhappy vs. 16% globally). Alongside poor working hours (49th), they feel that the local business culture does not promote creativity (52nd), independent work (52nd), or flexibility (51st). The result: a **bottom 5 spot** in both the **Work & Leisure** (50th) and the **Work Culture & Satisfaction** (52nd) Subcategories.

While South Korea ranks below average in both the **Personal Finance** (37th) and the **Expat Essentials** (39th) **Indices**, it does make it into the top 10 of the latter's **Digital Life Subcategory** (10th). The country performs best in the **Quality of Life Index** (17th): 91% of expats rate the quality of medical care positively, compared to 70% globally. This helps South Korea secure a top 3 place in the **Healthcare Subcategory** (2nd), in addition to the **Travel & Transit Subcategory** (2nd). Overall, **61% of expats are happy with their life in South Korea**, compared to 72% globally.

49 | Germany: A Place Filled with Lonely Expats

The **Ease of Settling In Index** (50th) is one of the main pain points for expats in Germany. In fact, the country performs very poorly in all three subcategories of this index: **Local Friendliness** (50th), **Finding Friends** (49th), and **Culture & Welcome** (49th). Three in ten expats (30%) say that people in Germany are not friendly towards foreign residents (vs. 18% globally), and 55% find it difficult to make local friends (vs. 36% globally). Since 32% also have no personal support network (vs. 24% globally), it does not come as a surprise that about one in three (32%) **do not feel at home in Germany** (vs. 20% globally).

Expats in Germany also have the hardest time finding their footing. Germany **ranks last** in the **Expat Essentials Index** (53rd), which covers the topics of Digital Life, Admin Topics, Housing, and Language. The **lacking digital infrastructure** (51st) and the language barrier (51st) frustrate expats immensely. On top of that, **58% struggle to find housing**, 27 percentage points more than the global average (31%).

On the positive side, Germany **does quite well in the Working Abroad Index** (15th). Germany's job market (4th) and job security (5th) make it into the top 5 worldwide. The country only shows a mediocre performance for **Personal Finances** (28th), though. In terms of **Quality of Life** (18th), expats appreciate both the infrastructure for cars and the easy availability of green goods and services (7th for each). Overall, **64% of expats are happy with their life in Germany**, compared to 72% globally.

48 | South Africa: Don't Move Here for Your Career

Expats report many difficulties with life in South Africa. Some of the biggest are in the **Working Abroad Index** (50th). The country ranks **last globally for its job market** (53rd). More than half the expats (54%) rate this factor negatively (vs. 26% globally).

This is not the only place where South Africa ranks last. It also ends up **at the bottom of the Salary & Job Security Subcategory** (53rd), as well as the **Travel & Transit** and **Safety & Security Subcategories** (53rd each) in the **Quality of Life Index** (48th). In fact, 52% rate their personal safety negatively, more than six times the global average (8%). Both the availability (53rd) and the affordability (53rd) of public transportation are also considered the worst globally. On the bright side, the country ranks 2nd for climate and weather.

While South Africa performs better in the **Ease of Settling In** (30th) and **Personal Finance** (24th) **Indices**, it falters again in the **Expat Essentials Index** (36th). Nearly half the expats (48%) found it difficult to get a visa to move there (vs. 24% globally). And 72% find it hard to deal with the local authorities, nearly twice the global average (38%). Overall, **67% of expats are happy with their life in South Africa**, compared to 72% globally.

47 | Italy: A Nightmare for Working Expats

The biggest pain point for expats in Italy is the **Working Abroad Index** (52nd out of 53). The country even ranks second to last in the **Career Prospects Subcategory** (52nd). Nearly half the expats are unhappy with the local job market (47% vs. 26% globally). The country also ends up in the bottom 10 for both working hours (46th) and work-life balance (44th). Expats report that the local business culture does *not* support creativity (39% unhappy vs. 26% globally), flexibility (33% vs. 18% globally), or independent work (43% vs. 26% globally). The country ranks **last worldwide for overall job satisfaction** (53rd).

Expats encounter yet more problems when it comes to **Personal Finance** (40th). Though Italy ranks slightly above average for its general cost of living (25th), one in three expats (33%) is **unhappy with their financial situation** (vs. 22% globally). About the same share (34%) describe their disposable household income as *not* enough to lead a comfortable life (vs. 27% globally).

Italy's best, but still mediocre, performance is in the **Ease of Settling In Index** (28th). The country has more ups and downs in the **Quality of Life Index** (33rd). On the positive side, the majority of expats (80%) is happy with the culinary variety and dining options (vs. 77% globally), and 72% rate the culture and nightlife favorably (vs. 68% globally). But nearly one in three (31%) are **unhappy with the country's political stability** (vs. 13% globally).

In Italy, getting set up with the **Expat Essentials** (51st) seems to be a difficult task. The country ranks second to last in the **Admin Topics Subcategory** (52nd): 72% of expats find it **hard to deal with the bureaucracy**, nearly double the global average (38%). Overall, **71% of expats are happy with their life in Italy**, compared to 72% globally.

46 | Malta: Expats Face Poor Compensation

Expats in Malta struggle most with their **Quality of Life** (51st): they rate their opportunities for recreational sports (32% unhappy vs. 10% globally) and the country's infrastructure for cars (61% vs. 13% globally) especially poorly. The **Environment & Climate Subcategory** (51st) is another lowlight. The country ranks second to last for both its natural (52nd) and its urban (52nd) environment.

Unfortunately, the results in the **Working Abroad Index** (40th) are not much better — 24% do not feel paid fairly for their job (vs. 19% globally), and 17% do not see any purpose in their work (vs. 8% globally). On the other hand, more than half the expats (58%) feel satisfied with their financial situation, the same share as the global average.

While Malta ranks among the **bottom 10 in the Expat Essentials Index** (46th), it comes midfield in the **Ease of Settling In Index** (26th). Nearly half the expats (49%) find it easy to make local friends (vs. 43% globally), and 64% feel at home there, compared to 62% globally. Overall, **67% of expats are happy with their life in Malta**, compared to 72% globally.

45 | New Zealand: The Worst Place for Personal Finances

New Zealand has many ups and downs when it comes to its results in the **Quality of Life Index** (38th). Its lowest point is the **Travel & Transit Subcategory** (50th): 38% say that public transportation is not easily available, more than double the global average (16%). And another 24% find it hard to afford (vs. 15% globally). New Zealand also ranks last globally for travel opportunities (53rd), most likely due to its isolated location. On the positive side, **expats love the Environment & Climate** (8th) in New Zealand.

While New Zealand claims a midfield spot in the **Working Abroad Index** (28th), it ranks last worldwide in the **Personal Finance Index** (53rd). Expats feel that their disposable household income is not enough to lead a comfortable life (53rd) and are not satisfied with their financial situation (51st). And **64% struggle with the general cost of living**, nearly 30 percentage points more than the global average of 35%.

The **Expat Essentials Index** (27th) reveals more highs and lows for life abroad in New Zealand. **Digital Life** (13th) is a particular highlight: expats find it easy to pay without cash (8th) and appreciate the unrestricted access to online services (10th). However, getting a visa to move there in the first place proves to be a challenge (47th). **Housing (49th) is another low point** for New Zealand. Expats describe it as both difficult to afford (71% vs. 42% globally) and hard to find (45% vs. 31% globally). Overall, **only 63% of expats are happy with their life in New Zealand**, compared to 72% globally.

44 | Japan: Expats Struggle to Make Connections

Japan performs worst in the **Expat Essentials Index** (52nd). More than three in five expats (62%) find it difficult to live there without speaking Japanese, nearly double the global average (32%). The **Ease of Settling In Index** (44th) brings up more disadvantages: 57% of expats struggle to make local friends (vs. 36% globally), while twice the global average find it **difficult to get used to the local culture** (36% vs. 18% globally).

Things do not look any better in the **Working Abroad Index** (49th): 59% miss creativity in the local business culture (vs. 26% globally), as well as flexibility (49% vs. 18% globally) and the ability to work independently (59% vs. 26% globally). The result: the **last place worldwide in the Work Culture & Satisfaction Subcategory** (53rd). The country also ends up in the bottom 3 for working hours (51st) and work-life balance (52nd).

Japan does much better in the **Personal Finance** (26th) and **Quality of Life** (12th) **Indices**. It even secures a top 10 spot in the **Healthcare Subcategory** (7th). Despite the country's overall poor performance, **75% of expats are happy with their life in Japan**, compared to 72% globally.

About the InterNations *Expat Insider 2023* Survey

InterNations has been conducting its annual [Expat Insider](#) survey since 2014. This 10th edition of one of the world's largest expat surveys is based on data from 12,065 expats representing 171 nationalities and living in 172 countries or territories. They provided information on various areas 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 process emphasized the respondents' personal satisfaction with these factors, considering both emotional topics and more factual aspects with equal weight. The 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 to rank 53 destinations around the world.

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

About InterNations

With more than 4.8 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 4,000 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](#), in our [magazine](#), or on our [LinkedIn page](#). Follow us on [Twitter](#) for updates and data insights on expat life.

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