

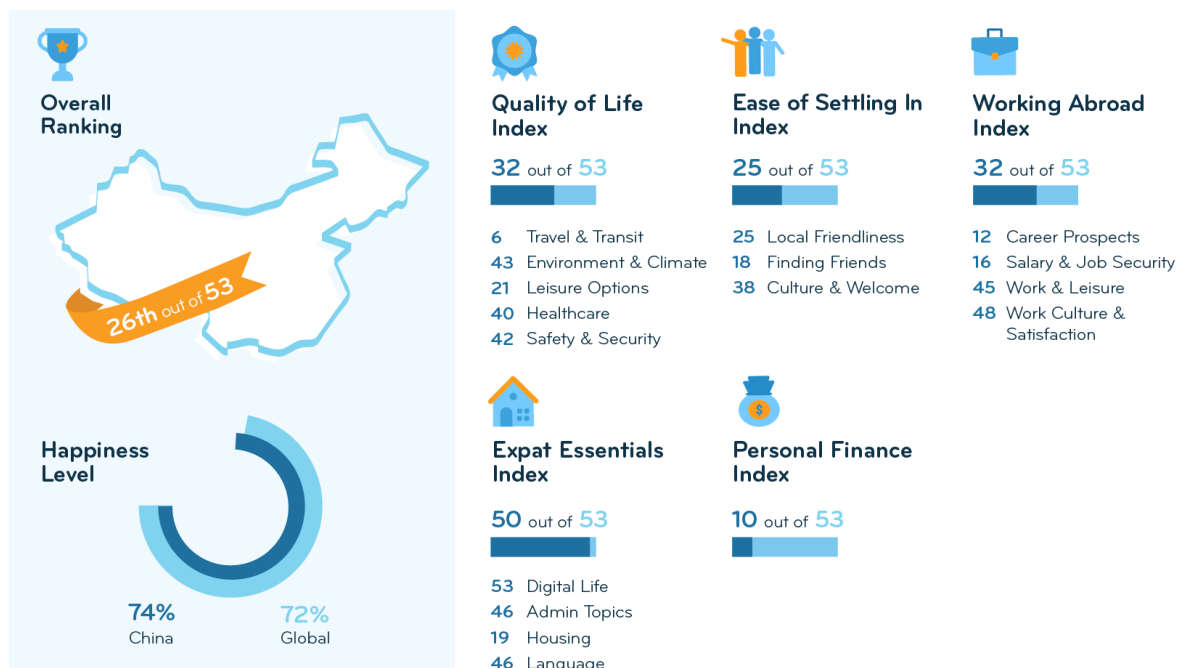
## China Is a Financial Haven, but Expats Face a Difficult Start

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

- China ranks **26th out of 53 destinations**: life in China is very affordable, but getting a good start there can be tough.
- **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 countries 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 Expats Insider survey**. In the past decade, it has become one of the most cited studies on expat 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 *Expats Insider* survey. This year also marks the survey's 10th anniversary. With more than 12,000 respondents, *Expats 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.

### | How Expats Rate Life in China



## China in the *Expatriate Insider 2023* Survey

China ranks **26th out of 53 destinations** in the *Expatriate Insider 2023* survey. Ranking 10th for **Personal Finance**, the country is a great place for expats who want their money to go a long way. Another highlight is the widely available (5th) and easily affordable (2nd) public transportation network. On the downside, the country ranks 48th in the **Work Culture & Satisfaction Subcategory**. The majority of expats is unhappy with their work-life balance (45th). The **Expatriate Essentials** (50th), such as administrative topics or digital infrastructure, are another source of disappointment. All things considered, **74% are happy with their life in China**, close to the global average of 72%.

### Expats' Money Can Go a Long Way in China

Paying the bills is no problem for the majority of survey respondents in China: 86% say that their disposable household income is enough (or more than enough) to lead a comfortable life (vs. 73% globally). Additionally, 69% are **happy with their financial situation** (vs. 58% globally), and half (50%) rate the general cost of living positively (vs. 44% globally). Overall, China ranks 10th in the **Personal Finance Index**.

The financial advantages are also reflected in other factors throughout the survey. In the **Working Abroad Index**, 68% of expats say that they are paid fairly for their work, slightly more than the global average of 62%. The country also ranks 2nd for the affordability of public transportation in the **Quality of Life Index**. Only healthcare is difficult to afford for some: China ranks 42nd for this factor.

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*"I like the food and the convenience of using public transportation."*  
– Spanish expat

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### Top-Tier Transportation

China ranks 32nd for its **Quality of Life**. Expats find it relatively easy to get around China, as nearly all of them consider public transportation both easy to afford (99% happy vs. 71% globally) and widely available (94% vs. 73% globally). Drivers appreciate the road infrastructure (10th), but pedestrians and cyclists are not left in the dust: 88% say that it is easy and safe to get around by bike or on foot (vs. 77% globally).

However, expats struggle with the **Environment & Climate** (43rd). In fact, three in ten (30%) rate the air quality poorly (vs. 17% globally). And although 94% feel safe in China (vs. 83% globally), more than half (54%) say that they cannot openly express themselves, more than triple the global average of 15%. In the **Ease of Settling In Index** (25th), expats also struggle at times. It can be hard to get used to the local culture (44th), but at least they still have a personal support network in China (6th).

### An Old-Fashioned Work Culture

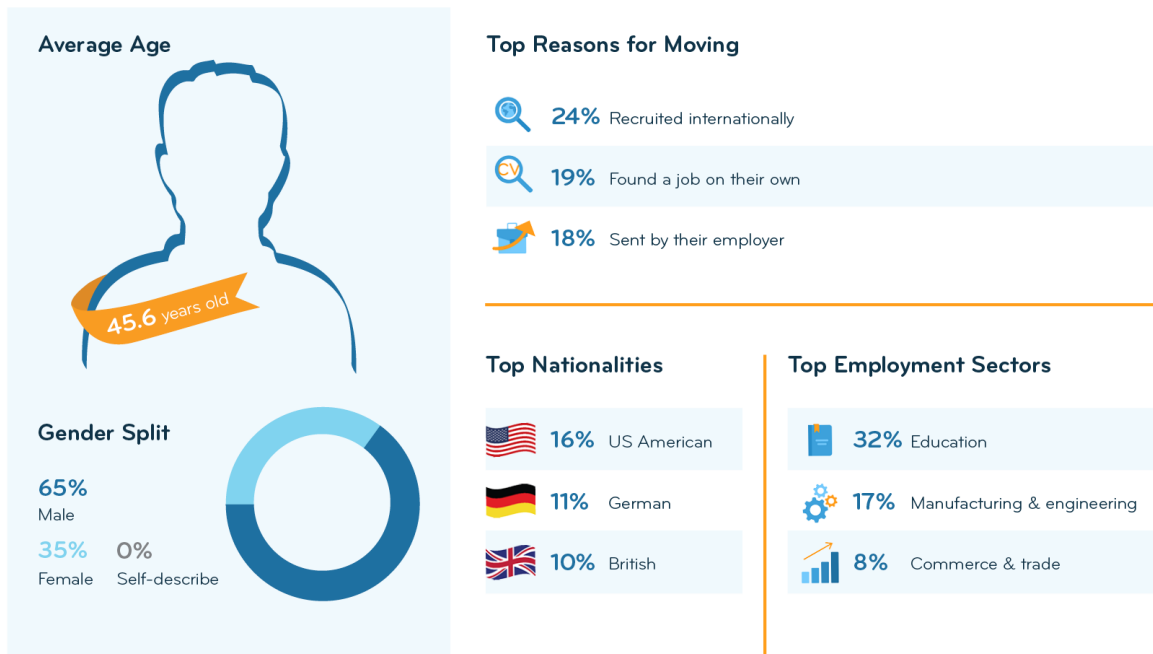
**Working Abroad** (32nd) brings up some issues for expats in China, especially when it comes to **Work & Leisure** (45th) and **Work Culture & Satisfaction** (48th). In fact, nearly one quarter of expats (23%) are unhappy with their work-life balance (vs. 17% globally). The local business culture is another pain point: expats believe that it does *not* encourage creativity (51st), independent work (51st), or flexibility (50th). On the positive side, 71% say that moving to China has improved their career prospects (vs. 59% globally).

## Expats Do Not Have an Easy Start in China

Getting started as an expat in China can be a big challenge: the country ranks among the global bottom 5 in the **Expatriate Essentials Index** (50th). It even ends up at the bottom of the **Digital Life Subcategory** (53rd). For example, 19% struggle to get high-speed internet at home (vs. 10% globally).

Although the majority of expats in China (96%) finds it easy to pay without cash (vs. 84% globally), only 13% say they enjoy unrestricted access to social media and other online services, significantly less than the global average of 84%. **Admin Topics** (46th) are not much better. Opening a local bank account (48th) and getting a visa for moving to China (44th) can be difficult. And, 66% struggle with learning the local language(s) (vs. 38% globally).

## Typical Expats in China



## The Best & Worst Destinations for Living and Working Abroad in 2023

According to the *Expatriate Insider 2023* survey results, **Mexico (1st), Spain, Panama**, Malaysia, Taiwan, Thailand, Costa Rica, the Philippines, Bahrain, and Portugal (10th) are the best destinations for expats in 2023. The top 5 destinations stand out with good to **great results in the Personal Finance Index**. All top 10 destinations perform better than the global average in the Ease of Settling In Index, but with the exception of Taiwan (9th), none of them manage to rank highly in the Working Abroad Index. The top performers also see very different results when it comes to the Quality of Life Index: Spain (1st) and Taiwan (2nd) excel here, while the Philippines (48th) ends up among the bottom 10.

The worst destinations for expats are **Kuwait (53rd), Norway, Türkiye**, South Korea, Germany, South Africa, Italy, Malta, New Zealand, and Japan (44th). All bottom 5 countries have average to **very poor rankings in the Ease of Settling In Index**. The Working Abroad Index, on the other hand, reveals a wide range of results among the bottom 5 destinations: Germany and Norway perform above average, while Türkiye, Kuwait, and South Korea show very poor results.

**You can find out more about the best and worst destinations for expats in 2023 in the respective press release (available under “Downloads” in the email).**

### **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.

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