

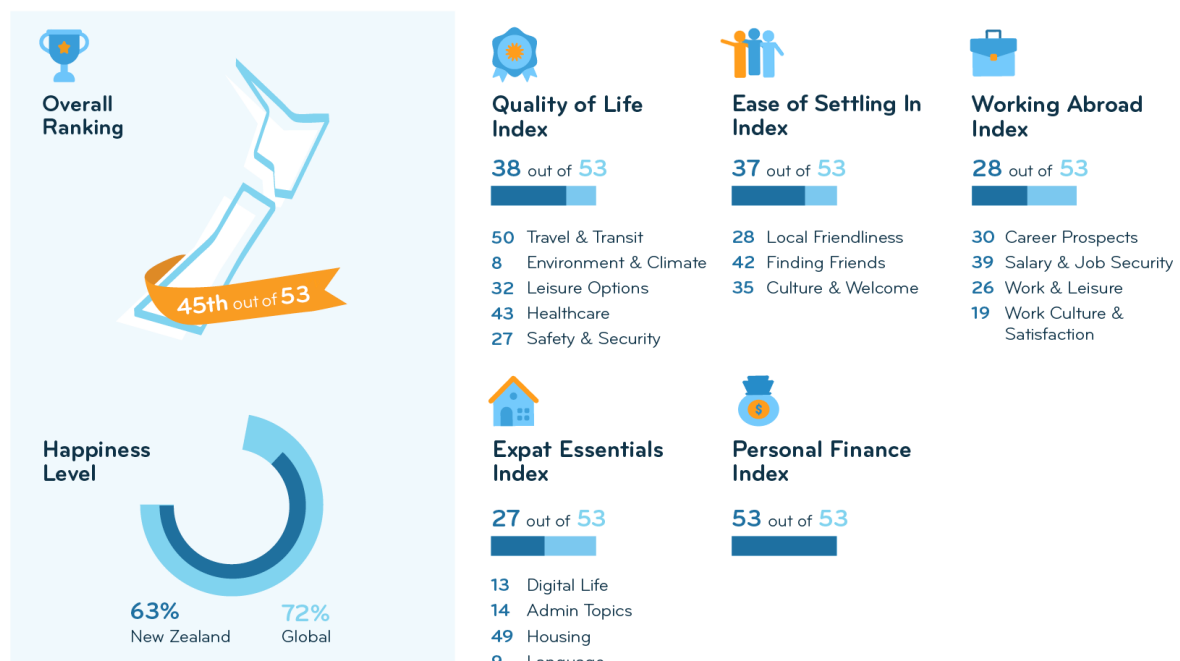
New Zealand Ranks Last Worldwide for Expats' Personal Finances

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

- *New Zealand ranks **45th out of 53 destinations**: expats love the Environment & Climate, but the cost of living is an increasing burden.*
- ***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 New Zealand



New Zealand in the *Expat Insider 2023* Survey

New Zealand comes 45th out of 53 destinations in the *Expat Insider 2023* survey. It does best in the **Expat Essentials** (27th) and **Working Abroad** (28th) **Indices**. However, New Zealand ranks last in the **Personal Finance Index** (53rd), and many expats do not feel their disposable household income is enough for a comfortable life there (53rd). They also give the country somewhat mixed reviews in both the **Quality of Life** (38th) and the **Ease of Settling In** (37th) **Indices**. Overall, **only 63% of expats are happy with their life in New Zealand**, compared to 72% globally.

Getting Around Is a Headache

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. *"It's expensive to travel from New Zealand, it's so far from everywhere!"* explains a US American expat. Expats also report that healthcare is far from easily available there (44th).

An Environment That Impresses

On the positive side, expats love the **Environment & Climate** (8th) in New Zealand. The air quality is great (3rd), and almost all expats (95%) are happy with the natural environment, such as the country's scenery, nature, and wildlife (vs. 84% globally). When it comes to the **Leisure Options Subcategory** (32nd), expats in New Zealand have many opportunities for recreational sports (4th), but they are disappointed with the culture and nightlife (50th).

"I love the beautiful landscape and the relaxed lifestyle."
– Canadian expat

Expats Appreciate the Local Job Market — But Not Their Pay

New Zealand claims a midfield spot in the **Working Abroad Index** (28th). Despite the fact that about one in four (24%) believe that moving there has *not* improved their career prospects (vs. 18% globally), 63% are happy with the local job market (vs. 47% globally). However, fair pay at work (44th), as well as overall job satisfaction (49th), leave a lot to be desired.

A Dismal Financial Situation in General

New Zealand 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%.

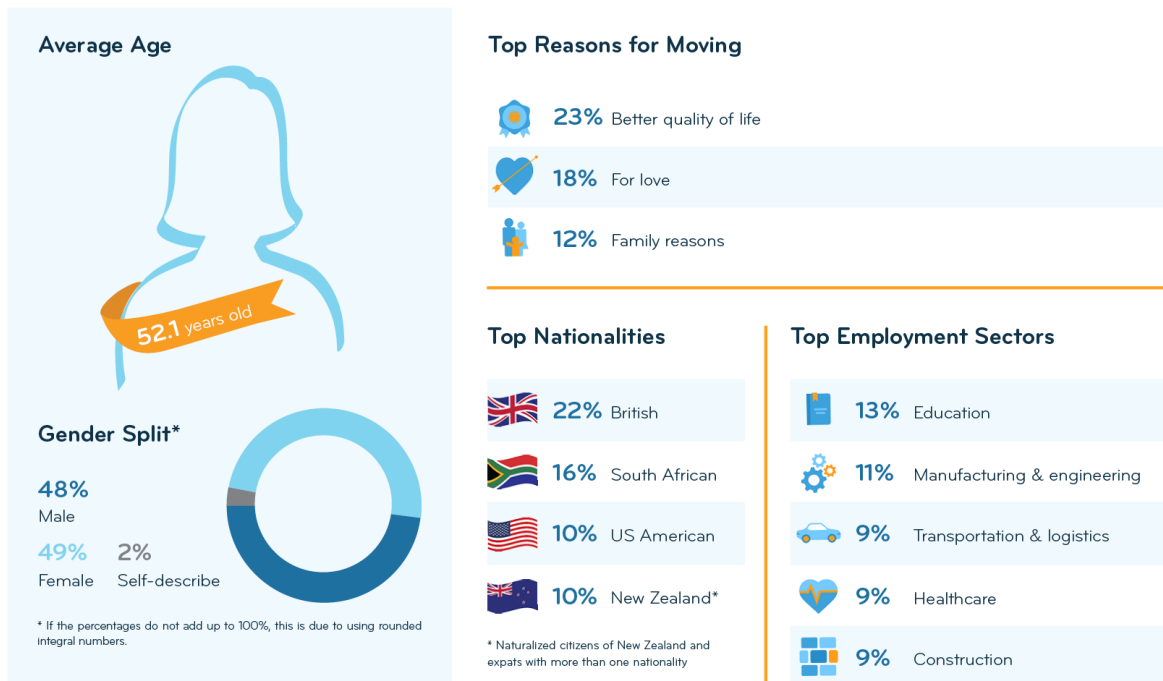
"One of the things I dislike most about New Zealand is the high cost of living. Prices go up but never come down." – US American expat

Easy Bureaucracy, Troublesome Housing

The **Expats 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). About two in three (65%) say that it is easy to deal with the local bureaucracy (vs. 39% globally), and most (80%) report that it is easy to open a bank account too (vs. 62% globally).

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).

Typical Expats in New Zealand



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

According to the *Expats 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.

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.

Press Contact

Jane Masumy
Media Spokesperson

InterNations GmbH
Schwanthalerstrasse 39
80336 Munich, Germany

Email: press@internations.org

Home page: <https://www.internations.org/press>