












Finland Outperforms Sweden, Denmark & Norway in the Eyes of Expats

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

- The four Nordic countries show different results: **Finland** ranks **16th out of 53 countries** followed by **Sweden (24th), Denmark (41st), and Norway (52nd)**.
- **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.

| Expat Life in 4 Nordic Countries

	 Finland	 Sweden	 Denmark	 Norway
 Overall Ranking (out of 53)	16th	24th	41st	52nd
 Quality of Life Index	3	15	10	31
 Ease of Settling In Index	31	46	51	48
 Working Abroad Index	5	3	6	18
 Personal Finance Index	30	29	47	52
 Expat Essentials Index	10	21	30	29
 Happiness Level	78%	74%	70%	61%

The Nordic Countries in the *Expat Insider 2023* Survey

Finland ranks **16th out of 53 destinations** in the *Expat Insider* survey followed by **Sweden (24th)**, **Denmark (41st)**, and **Norway (52nd)**. While each country has its own strengths and weaknesses, they also show some similarities. For example, in the **Quality of Life Index** they all rank in the top 10 worldwide for air quality but in the bottom 10 for both the culinary variety and dining options as well as culture and nightlife.

Aside from Finland (31st), these countries also land among the ten worst destinations in the **Ease of Settling In Index**. Expats perceive the locals as unfriendly and find it hard to make friends. Denmark (53rd) even comes last in the world in the **Finding Friends Subcategory**. On the other hand, all but Norway (18th) make it into the top 10 for **Working Abroad**. Expats like the work-life balance and the local work culture.

In the **Expat Essentials Index**, Finland (10th) stands out, while the other countries receive mediocre results. However, what they have in common is their excellent performance in the **Digital Life Subcategory**. Finland (1st), Denmark (2nd), and Sweden (4th) even rank among the top 10 — Norway (11th), just misses out. Lastly, **Personal Finances** are particularly challenging for expats in Norway (52nd) and Denmark (47th).

Overall, expats are happiest in **Finland: 78%** say they are happy with their life there, followed by **74% in Sweden**. The happiness level of expats in **Denmark (70%)** and especially **Norway (61%)**, however, falls below the global average of 72%.

16 | Finland

Finland ranks 16th out of 53 destinations and makes it into the top 10 of three indices. In the **Quality of Life Index** (3rd), it performs best in the **Environment & Climate Subcategory** (2nd) and even comes 1st for both air quality (95% happy vs. 66% globally) and the urban environment (91% vs. 67% globally). It also ranks very well in the **Safety & Security Subcategory** (3rd), as 86% of expats are happy with the political stability (vs. 63% globally), and 77% agree that they can openly express themselves and their opinions (vs. 65% globally).

An Independent & Flexible Working Life

When it comes to **Working Abroad** (5th), Finland claims 1st place in the **Work & Leisure Subcategory**. More than three-quarters of expats (76% each) are satisfied with both their working hours (vs. 64% globally) and their work-life balance (vs. 63% globally).

What is more, they find that the local business culture supports flexibility (83% happy vs. 60% globally), encourages creativity (70% vs. 51% globally), and promotes independent work (68% vs. 46% globally).

A Digital Leader

In the **Expat Essentials Index** (10th), Finland ranks 1st in the **Digital Life Subcategory**. For example, expats find it easy to pay without cash (94% happy vs. 84% globally) and are very pleased with the availability of administrative services online (94% vs. 60% globally). In general, 65% find it easy to handle the local bureaucracy, compared to just 39% globally. *"It is easy to deal with all practical aspects of life,"* states an expat from France.

Hard to Make Friends

Finland ranks worst but still midfield in the **Ease of Settling In Index** (31st), particularly for **Finding Friends** (38th). In fact, 45% of expats find it hard to make local friends, compared to 36% globally. This might also be a reason why more than three in ten (31%) are unhappy with their social life (vs. 25% globally). Still, 69% feel welcome in Finland, which is about the same as the global average (67%).

"The people are very introverted. It is not easy to 'break the ice', but once it is done, the Finns are the best people." – Pakistani expat

24 | Sweden

Sweden ranks 24th out of 53 destinations and performs best in the **Working Abroad Index** (3rd). Only the Netherlands (1st) and Luxembourg (2nd) rank better. Expats are particularly happy in terms of **Work & Leisure** as well as **Work Culture & Satisfaction** (2nd for both). The country even ranks 1st for two factors: the local business culture promoting independent work (80% happy vs. 46% globally) and supporting flexibility such as remote work and flexible working hours (90% vs. 60% globally).

Easy & Safe to Get Around

The **Quality of Life Index** (15th) is another area in which Sweden performs well, particularly in terms of **Environment & Climate** (4th). More than nine in ten (94%) rate the air quality positively (vs. 66% globally), and 83% are happy with the availability of green goods and services (vs. 65% globally). What is more, 92% find it easy and safe to get around on foot and/or bicycle, compared to 77% globally.

Lack of Housing

In the **Expats Essentials Index** (21st), Sweden receives mixed results. On the one hand, it ranks 4th in the **Digital Life Subcategory**. A large majority finds it easy to pay without cash (97% happy vs. 84% globally) and are happy with the unrestricted access to online services (94% vs. 84% globally). On the other hand, Sweden comes 46th in the **Housing Subcategory**. Half the expats (50% each) describe housing as unaffordable (vs. 42% globally) and hard to find (vs. 31% globally).

Not So Easy to Settle In

The **Ease of Settling In Index** (46th) is Sweden's worst area. It ranks 44th for both the **Local Friendliness** and **Finding Friends Subcategories**. Close to a quarter (24%) view the locals as generally unfriendly (vs. 16% globally), and 62% find it hard to make local friends (vs. 36% globally).

"It is one of the easiest countries to be an expat, even though it is difficult to make friends with Swedish people." – Expats from New Zealand

41 | Denmark

Denmark ranks 41st out of 53 destinations. Surprisingly, it still manages to make the top 10 for two indices — but it is also among the bottom 10 for two others. Similarly to the other Nordic countries, it performs very well in the **Working Abroad Index** (6th). Expats are very happy with the state of the economy (89% vs. 62% globally) and their working hours (80% vs. 64% globally). They also find that the local business culture encourages creativity (67% happy vs. 51% globally), promotes independent work (77% vs. 46% globally), and supports flexibility (83% vs. 60% globally).

The Best for Green Goods & Services

In the **Quality of Life Index**, Denmark lands in 10th place. It comes 1st in the world for the availability of green goods and services, with 87% of expats rating this factor positively (vs. 65% globally). Although it also ranks among the best in the world for other factors, such as the urban environment (3rd), it only comes 16th in the **Environment & Climate Subcategory** overall. This is due to its poor performance in terms of natural environment (44th) and weather (53rd). In the **Healthcare Subcategory**, Denmark outperforms the other Nordic countries. More than four in five rate the affordability (83% happy vs. 62% globally) and availability (84% vs. 71% globally) of healthcare positively.

Life Is Expensive in Denmark

Denmark ranks 30th in the **Expats Essentials Index**. It performs very well for **Digital Life** (2nd) and is even voted 1st in the world for both the ease of paying without cash and unrestricted access to online services.

"I like that most government things are online and the ease of doing digital payment anywhere." – Expat from India

However, Denmark falls into the bottom 10 for **Housing** (45th). Expats describe housing as both hard to find (44% unhappy vs. 31% globally) and expensive (58% vs. 42% globally). High costs are also reflected in the **Personal Finance Index** (47th): more than half the expats (56%) are unhappy with the cost of living in Denmark, compared to 35% globally.

The Hardest Country to Make Friends In

In the **Ease of Settling In Index** (51st), Denmark is the worst out of the four Nordic countries surveyed. It ranks among the bottom 10 worldwide for each subcategory and factor of this index, and even last in the **Finding Friends Subcategory** (53rd). About two-thirds of expats (66%) find it difficult to make local friends (vs. 36% globally), and 38% rate their social life negatively (vs. 25% globally). Maybe this is why 35% find it hard to get used to the local culture (vs. 18% globally), and 29% do not feel at home in Denmark (vs. 20% globally).

52 | Norway

Norway is not only the worst-rated Nordic country in the *Expat Insider* survey but also second-to-last worldwide (52nd). It also comes 52nd in the **Personal Finance Index**, only ahead of New Zealand (53rd). 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).

Expats Do Not Feel at Home

Similarly to the other Nordic countries featured in the survey, 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) — 17% do not feel at home *at all*, which is more than twice the global average (8%)!

Not Much to Do in Norway

Norway lags behind the other Nordic countries 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), the opportunity to travel (14% vs. 6% globally), and the availability of healthcare (17% vs. 14% globally). Additionally, it ranks last worldwide for the culinary variety and dining options (53rd) and 51st for culture and nightlife. However, these are factors for which Sweden, Denmark, and Finland also land in the bottom 10.

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). *"I like the clean environment and how adventurous one can be outdoors,"* shares an US American expat.

And Not a Country for Career-Driven Expats

Lastly, the **Working Abroad Index** is Norway's strongest area, but it is still behind Sweden, Denmark, and Finland. They all rank in the top 10, while Norway comes 18th. Expats in Norway value the high job security (1st) and the state of the economy (9th), but they are unhappy with their personal career opportunities (48th). About one third (33%) rate them negatively (vs. 22% globally), and 34% say that moving to Norway has *not* improved their career prospects (vs. 18% globally). *"My career opportunities in Norway are very limited,"* shares an expat from Poland. Overall, 22% are generally unhappy with their job, compared to 16% globally.

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

According to the *Expat 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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