

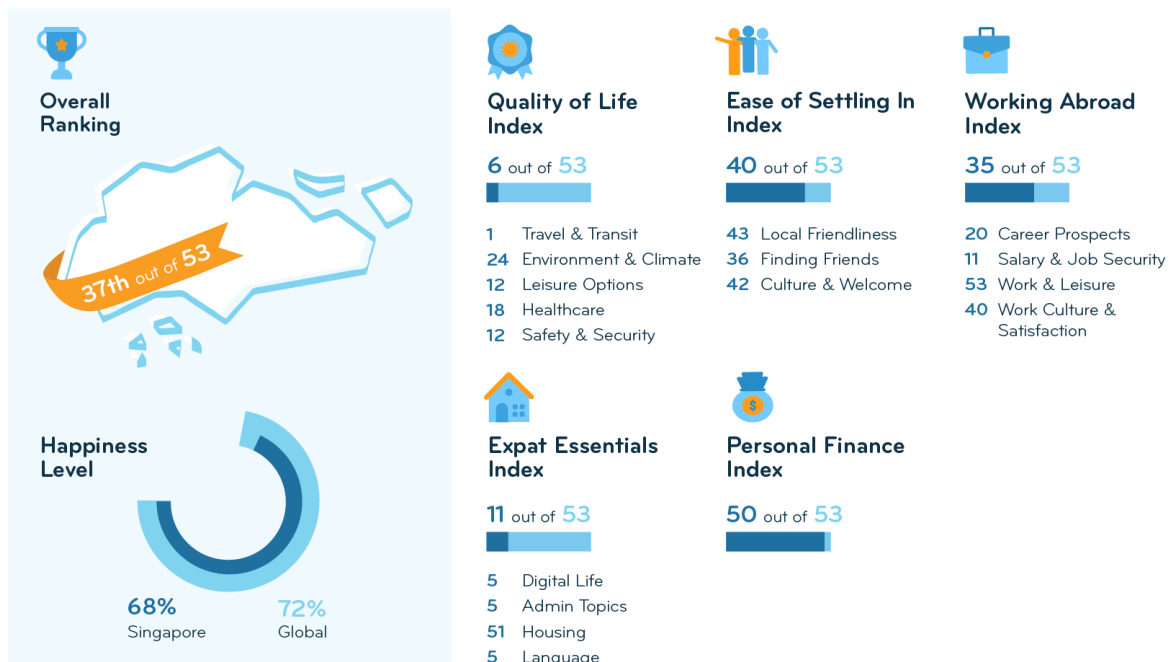
Exorbitant Expenses Overshadow the High Quality of Life for Expats in Singapore

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

- Singapore ranks **37th out of 53 destinations**: expats value its high quality of life, the digitalization, and how easy it is to navigate life abroad, but the exorbitant costs are hard to handle.
- **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 Expat 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 *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.

| How Expats Rate Life in Singapore



Singapore in the *Expatriate Insider 2023* Survey

Singapore comes 37th out of 53 destinations in the *Expatriate Insider 2023* survey. It performs best in the **Quality of Life** (6th) and **Expatriate Essentials** (11th) **Indices**. In the latter, it comes 5th for Digital Life, Admin Topics, and Language, but only 51st for Housing. While Singapore ranks somewhat below average in the **Working Abroad** (35th) and **Ease of Settling In** (40th) **Indices**, it even lands among the bottom 5 destinations for **Personal Finance** (50th). Expats are particularly unhappy with the general cost of living (53rd), which has been an ongoing challenge. Overall, **68% of expats are happy with their life in Singapore**, compared to 72% globally.

Easiest to Get Around In

For the past ten years, survey respondents have always been very satisfied with the quality of life in Singapore, and 2023 is no exception. The city-state ranks 6th in the **Quality of Life Index** and 1st in the **Travel & Transit Subcategory**. The majority of expats enjoys their travel opportunities (95% happy vs. 84% globally), the infrastructure for cars (93% vs. 75% globally), and the availability of public transportation (93% vs. 73% globally), to name just a few highlights.

Safe & Stable

In the **Safety & Security Subcategory** (12th), Singapore ranks 1st for personal safety and 3rd for political stability — two factors for which the city-state has consistently performed extremely well. Close to all expats (98%) feel safe there, compared to 83% globally. However, 26% feel that they cannot openly express themselves and their opinions (vs. 15% globally). This new rating factor was first introduced in 2022, causing Singapore to drop out of the top 10 in this subcategory.

Amazing Healthcare — For a Price

In the **Healthcare Subcategory** (18th), Singapore ranks 3rd for each of these factors: availability, quality, and accessibility of healthcare. Close to four in five expats (79%) say that they can access all the kinds of healthcare services they need, compared to 65% globally. However, Singapore has ranked among the ten worst-rated destinations for the affordability of healthcare since 2016, and it does so again in 2023. The city-state comes 51st, only ahead of Ireland (52nd) and the USA (53rd): 38% find healthcare in Singapore unaffordable (vs. 19% globally).

"Singapore offers a good quality of life in terms of a clean environment, infrastructure, public transport, a large number of options for health, exercise, activities, and socializing, as well as many options for food and culture." – Indian expat

Harder than Ever to Afford ...

Not only healthcare but life in general is hard to afford in Singapore: 74% consider the cost of living too high (vs. 35% globally). Close to three in ten (27%) are even *very* unhappy with this factor, more than three times the global average (8%).

While the general cost of living has been named a downside for all ten years of the survey, most expats still used to be satisfied with their financial situation. But in 2023, only 57% of expats rate their financial situation positively, about the same as the global average (58%). Similarly, only 42% agree that their disposable household income is enough for a comfortable life in Singapore, just a tad less than the worldwide average of 44%.

... Especially When It Comes to Housing

Costs also play a role in the **Housing Subcategory** (51st): 81% of expats find housing in Singapore unaffordable (vs. 42% globally). *"Rental costs are through the roof,"* a British expat complains. What is more, 46% say that it is hard for expats to find housing in the first place, compared to 31% globally.

A Digital Leader

Despite the difficult housing market, Singapore ranks very well in the **Expat Essentials Index** (11th) overall. It comes 5th for **Digital Life** — Singapore has been among the top 10 here since this subcategory was introduced to the survey in 2018. Expats are happy with the availability of government services online (89% happy vs. 60% globally), find it easy to get high-speed internet access at home (92% vs. 80% globally), and to pay without cash (96% vs. 84% globally).

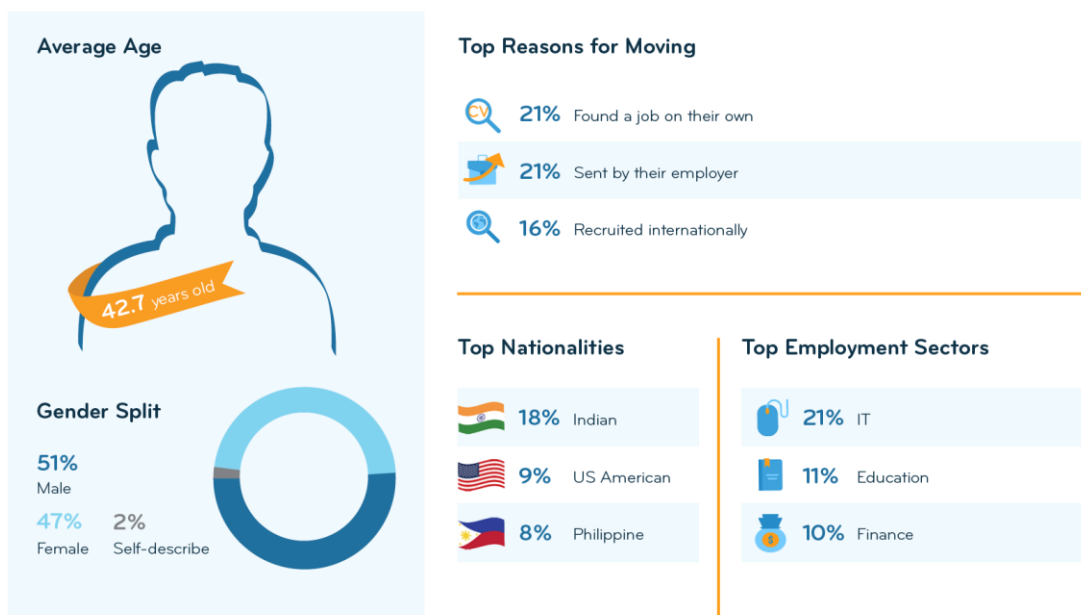
An Easy Expat Destination to Navigate

Maybe the high level of digitalization also helps expats to navigate life abroad in the city-state: Singapore comes 5th in the **Admin Topics Subcategory**. Close to seven in ten expats (69%) find it easy to deal with the local bureaucracy, compared to 39% globally. Another 76% describe it as easy to open a local bank account (vs. 62% globally).

Terrible Work-Life Balance & Job Security

The **Working Abroad Index** (11th) has its highs and lows. Expats are very happy with the state of Singapore's economy (90% happy vs. 62% globally), and 71% say that moving there has improved their career prospects (vs. 59% globally). However, Singapore is among the worst-rated destinations for job security (47th) and working hours (52nd), even coming last for work-life balance (53rd). Maybe this is one reason why 19% are unsatisfied with their job in general, slightly more than the global average (16%).

| Typical Expats in Singapore



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](https://www.internations.org) 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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