

Working Life among the Few Highlights for Expats in the United Kingdom

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

- The UK comes **43rd out of 53 countries**: Expats are still satisfied with their work life abroad but struggle with their financial situation and the overall quality of life.
- **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 — <u>InterNations</u>, 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 the UK





The United Kingdom in the Expat Insider 2023 Survey

The UK comes 43rd out of 53 destinations in the Expat Insider 2023 survey. Expats love their working life and the business culture in the UK, but they are worried about the country's economy and struggle with their personal finances. Though the UK is doing okay — albeit not great — with regard to Expat Essentials and the Ease of Settling In, its performance is much worse when it comes to the Quality of Life. Expats are especially dissatisfied with the healthcare services. Overall, 67% of expats are happy with their life in the UK, compared to 72% globally.

The Pros & Cons of Working Life in the UK

The **UK performs best when it comes to Working Abroad** (25th), though there are still some ups and downs in this index. On the negative side, the **Salary & Job Security Subcategory** (45th) is a particular point of concern for expats in the UK. Over two in five (41%) are unhappy with the state of the local economy, more than double the global average (17%).

Still, the UK still makes it into the top 10 for Career Prospects (10th) and Work Culture & Satisfaction (9th). Despite their evident worries about the British economy, expats still believe that moving to the UK has improved their own career prospects (70% happy vs. 59% globally). Another 64% view their personal job opportunities positively (vs. 57% globally). What's more, they enjoy the flexibility (79% happy vs. 60% globally), creativity (67% vs. 51% globally), and flat hierarchies (58% vs. 46% globally) that the UK's business culture offers.

"What I love best about the UK is the opportunity to improve my work situation."

— Italian expat

Housing Poses Plenty of Problems

In the **Expat Essentials Index** (26th), the UK performs slightly better than average. Expats are clear on how they feel about the English language: it is easy to learn (2nd), but it is very difficult to live in the UK without speaking it (49th). The country gets quite good results for both **Digital Life** (16th) and **Admin Topics** (19th). For example, 92% of expats consider it easy to pay without cash (vs. 84% globally), and 55% have no trouble dealing with the local bureaucracy (vs. 39% globally).

However, the **Housing Subcategory** (41st) remains a lowlight. Two out of five expats (40%) **struggle with finding housing in the UK** (vs. 31% globally), and 56% describe it as unaffordable (vs. 42% globally).

Many Financial Woes

Unaffordable housing is not the only financial problem that expats face. **Finances in general are among the biggest worries for expats in the UK**. In the **Personal Finance Index** (51st), the country ends up among the bottom 3. In fact, since 2017, the UK has **consistently ranked very poorly** in this area. Regarding the respondents' satisfaction with their own financial situation, the UK even comes second to last: 32% are not happy with this factor, 10 percentage points more than the global average (22%). Another 39% do not consider their household income enough for a comfortable life in the UK, compared to 27% worldwide.



Lack of Satisfaction with Healthcare & Social Life

The Quality of Life Index (43rd) is another one of the UK's weaknesses. The Healthcare Subcategory (50th) is a particularly sore spot. **Expats criticize both the quality** (29% unhappy vs. 14% globally) and the availability (26% unhappy vs. 14% globally) of medical care. One in three (33%) even does not have access to all the healthcare services they need (vs. 19% globally). And they rank the country in the bottom 10 for personal safety (46th).

> "The healthcare situation is pretty bad. For example, it is difficult to get an appointment with a specialist." – German expat

Lastly, the UK's results are slightly below-average in the Ease of Settling In Index (38th). Nearly one in three expats (31%) are unhappy with their social life in the UK (vs. 25% globally). However, 63% find it easy to get used to the local culture, about the same as the worldwide average (62%).

Typical Expats in the UK



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 <u>Expat Insider</u> 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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