

Where Expats Enjoy Life the Most or the Least: The Expat City Ranking 2023 Reveals the Best & Worst Cities around the World

- The Expat City Ranking 2023 includes 49 cities from across the globe.
- In 2023, Málaga (1st), Alicante, Valencia, Ras Al Khaimah, Abu Dhabi, Madrid, Mexico City, Kuala Lumpur, Bangkok, and Muscat (10th) receive the best ratings from expats worldwide.
- However, Milan (49th), Rome, Vancouver, Hamburg, Berlin, Dublin, Istanbul, London, Paris, and Seoul (40th) are considered the worst cities for expats.

Munich, 14 November 2023 — **Málaga (1st), Alicante (2nd)**, and **Valencia (3rd)** are the top 3 destinations in the Expat City Ranking 2023 by InterNations, the world's largest expat community with around 5 million members. What these three Spanish cities have in common are **top 10 ratings in the indices Ease of Settling In, Quality of Life, and Personal Finance.** This translates into welcoming cultures that allow for an enjoyable and affordable life. Málaga and Alicante also make it into the top 10 for Expat Essentials such as housing.

On the other end of the spectrum, **Milan (49th)**, **Rome (48th)**, and **Vancouver (47th)** are the worst destinations in 2023. Expats in the two Italian hubs share many of the same problems. They get bottom 10 rankings in four out of five of the survey's indices. Expats are especially disappointed by the low Quality of Life and poor work conditions. Vancouver, on the other hand, is the place where expats are unhappiest (49th) and where they struggle most with their Personal Finance (49th).





The <u>Expat City Ranking</u> is based on the annual *Expat Insider* survey by InterNations. With 12,065 participants in 2023, it's **one of the largest and most comprehensive surveys about living and working abroad**. In total, 49 cities around the world are featured in this year's ranking, which provides in-depth **information about five areas of expat life**: **Quality of Life** (e.g., Healthcare, Leisure Options), **Ease of Settling In** (e.g., Finding Friends, Culture & Welcome), **Working Abroad, Personal Finance**, and **Expat Essentials** (e.g., Admin Topics, Housing).

The Top 10 Cities for Expats in 2023

1 | Málaga: Expats' Favorite City

Málaga places 1st out of 49 in the Expat City Ranking 2023. According to the respondents, Málaga is the best-rated city worldwide for Local Friendliness (1st): 89% say that the **locals are particularly friendly towards foreign residents** (vs. 65% globally). It's maybe not surprising, then, that the city also ranks 2nd for Finding Friends.

The **Quality of Life Index** (2nd) is another highlight for Málaga. It claims first place for its well-known and highly popular climate and weather (1st), and its natural environment (8th) also makes it into the top 10. Luckily, there seem to be a lot of opportunities to enjoy this, as the city **ranks 2nd for its Leisure Options**. Additionally, Málaga features among the top 10 in the Travel & Transit (8th) and Healthcare (10th) Subcategories.

The city's lowest (but still above average) index ranking is its 13th place for **Working Abroad.** On the downside, it ranks 41st for the local job market. But Málaga pulls ahead in the Work & Leisure Subcategory (1st), claiming the top spot for work-life balance (1st). In the **Expat Essentials Index** (7th), expats are also especially happy with the Housing (6th) situation in Málaga: **accommodation is not only easy to find for expats** (11th), **but also easily affordable** (5th).

Indeed, the city seems to be a good destination for expats on a budget. It ranks 1st in the **Personal Finance Index**, where it also tops the list for general cost of living (1st). Overall, **88% of expats are happy with their life in Málaga**, compared to 72% globally.

2 | Alicante: Where Expats Find Housing the Most Affordable

Alicante places 2nd out of 49 in the Expat City Ranking 2023. The city misses the top spot largely due to its bottom 10 ranking in the **Working Abroad Index** (40th). Expats report that the local business culture does *not* promote creativity (39th), independent work (40th), or flexibility (41st). The ratings for their personal career opportunities (40th) aren't any better. Alicante excels in the **Ease of Settling In Index** (2nd), claiming the top spot in the Culture & Welcome Subcategory (1st). Expats feel both welcome (1st) and at home (1st) there and are very **happy with their social lives** (1st).

And their lifestyle doesn't seem to be restricted by costs: Alicante ranks 3rd in the **Personal Finance Index**. The majority of expats (78%) is happy with the general cost of living, compared to only 44% globally. In the **Expat Essentials Index** (9th), the city even ranks **1st globally for affordable housing**.

The **Quality of Life Index** (5th) is another highlight for Alicante. **Healthcare** (5th) **is both affordable** (6th) **and easily available** (8th). Expats also enjoy the excellent local Leisure Options (7th), made



sweeter by the great air quality (7th) and climate and weather (3rd). Overall, **92% of expats are happy** with their life in Alicante, compared to 72% globally.

3 | Valencia: The Place with the Best Healthcare

Valencia places 3rd out of 49 in the Expat City Ranking 2023. It even comes 1st globally in the Quality of Life Index. Its Leisure Options (3rd) are a major highlight: the city places 1st for its opportunities for recreational sports. Both the affordability (1st) and availability (3rd) of healthcare also rank among the best worldwide. Getting out and about isn't a problem either: it's easy to get around Valencia on foot and by bicycle (3rd), and public transportation is affordable (9th).

However, **Working Abroad** (36th) **in Valencia is not so great**. Its Career Prospects (47th) for expats are the worst rated among the Spanish cities included in the ranking. And if expats do manage to get a job there, the lack of job security (47th) causes more concerns. It may still be worth it, though, as 79% are **happy with their work-life balance** (vs. 63% globally).

Expats praise the general cost of living (3rd) in Valencia, which leads to a top 10 place in the **Personal Finance Index** (6th). They also highlight economical living in the **Expat Essentials Index** (15th), where they vote the city 7th for affordable housing. Beyond these practical concerns, expats are also well connected in Valencia. Most **feel welcome there** (vs. 67% globally), and the same share considers the local residents to be friendly (89% vs. 67% globally for both factors). It's hardly surprising, then, that 80% are happy with their social life in Valencia, compared to only 56% globally. These above-average results lead to a 6th-place ranking in the **Ease of Settling In Index**. Overall, **91% of expats are happy with their life in Valencia,** compared to 72% globally.

4 | Ras Al Khaimah: Where Job Satisfaction Is Highest

Ras Al Khaimah places 4th out of 49 in the Expat City Ranking 2023. With a 1st place ranking in the Expat Essentials Index, it's the city where it's **easiest for expats to get started**: 78% had no issues getting a visa to move there (vs. 57% globally). And about seven in ten say that **housing is** both **affordable** (68% vs. 38% globally) and easy to find (72% vs. 49% globally).

What's more, expats in Ras Al Khaimah enjoy the **highest overall job satisfaction** (1st) and the 2nd best personal career options, making it **one of the best cities for Working Abroad** (2nd). Respondents are also happy with their financial situation, placing the city in the top 10 for **Personal Finance** (8th).

Another aspect that makes living in Ras Al Khaimah an enjoyable experience is its tight-knit social life. This can be seen in the **Ease of Settling In Index** (9th), where almost two-thirds (63%) say that **making local friends is easy there** (vs. 43% globally). In addition, 76% feel at home (vs. 62% globally), and 74% are happy with their social life (vs. 56% globally).

On the downside, Ras Al Khaimah offers very **limited public transportation services** (44th), disappointing culture and nightlife options (42nd), **few opportunities for recreational sports** (40th), and an unattractive natural environment (43rd). Although expats are happy with the infrastructure for cars (3rd) and their personal safety (12th), Ras Al Khaimah has an average result in the **Quality of Life Index** (25th).



5 | Abu Dhabi: The Desert City with the Best Quality of Life

Abu Dhabi places 5th out of 49 in the Expat City Ranking 2023. Among the Gulf State cities compared in this ranking, Abu Dhabi offers the highest **Quality of Life** (6th). It has the **best infrastructure for cars in the world** (1st), and expats rate Abu Dhabi among the **top 3 for medical services**: 88% are happy with the quality (vs. 70% globally) and 90% with the availability of healthcare (vs. 71% globally). On top of that, 94% value their personal safety (vs. 83% globally) and 84% the political stability (vs. 63% globally).

Abu Dhabi also offers expats one of the smoothest transition phases, according to the **Expat Essentials Index** (3rd). Admin Topics (2nd) are easy to handle, from getting a visa (2nd) to opening a bank account (5th). According to 86% (vs. 60% globally), government services are easily available online, but 18% are dissatisfied with the restricted access to other online services like social media (vs. 6% globally). The city also offers great Housing (8th), and is the easiest place in the world for expats to get by without speaking the local and/or official language (1st).

Abu Dhabi also claims a **top 10 rank for Working Abroad** (9th): 55% say that moving there has improved their career prospects by a *lot* (vs. 32% globally), and **another 86% are happy with the state of the local economy** (vs. 62% globally). What's more, 68% say that the **local business culture encourages creativity** and thinking outside the box (vs. 51% globally).

However, Abu Dhabi's expats are less satisfied with their **Personal Finance** (23rd): 25% believe that they're not paid fairly for their work (vs. 19% globally), and 34% say that their disposable household income is not enough to lead a comfortable life (vs. 27% globally).

6 | Madrid: A Cultural Hotspot

Madrid ranks 6th out of 49 in the Expat City Ranking 2023. **Digital Life** (10th) in Madrid is a particular highlight. Expats find it easy to pay without cash (6th), get high-speed internet access at home (6th), and have unrestricted access to online services (7th). However, 51% say it's difficult to live in Madrid without speaking the local language(s) (vs. 32% globally), which leads to a somewhat mediocre ranking in the **Expat Essentials Index** (19th).

When it comes to **Working Abroad** (38th), job security (42nd) and the state of the local economy (41st) leave a lot to be desired. On the positive side, **Personal Finances** (10th) cause few problems for expats. Like the other Spanish cities in the ranking, the **Quality of Life** (3rd) in Madrid is voted among the best globally. Both public transportation (5th) and healthcare (2nd) are seen as affordable. The city even **rises to the top of the ranking for its Leisure Options** (1st): **its culture and nightlife** (1st) **can't be beat**. The culinary variety and dining options (4th), paired with the many opportunities for recreational sports (7th), further enrich expats' free time.

This may be one reason why, in the **Ease of Settling In Index** (8th), 77% say that it's **easy to get used to the local culture** (vs. 62% globally). Four in five (80%) also describe the local residents as generally friendly towards foreign residents (vs. 65% globally). Overall, 85% of expats are happy with their life in Madrid, compared to 72% globally.



7 | Mexico City Offers Expats a Rich Culture & Low Costs

Mexico City places 7th out of 49 in the Expat City Ranking 2023. It's the place with the 2nd friendliest population, and it ranks among the top 10 for its general cost of living (7th). **Personal Finances** (5th) are indeed a breeze for expats: three in four (75%) are happy with their financial situation there (vs. 58% globally). And according to the **Ease of Settling In Index** (3rd), the locals make life in Mexico City even sweeter. In fact, 85% say that the local population is friendly specifically towards foreign residents (vs. 65% globally). Getting used to Mexican culture (6th) is also no problem, which may help explain why **expats feel so at home** (5th) there.

However, Mexico City ranks **last globally for personal safety** (49th) and among the bottom 5 for **Quality of Life** (45th). Healthcare is not much better: expats report that it's not easily available (45th) and of poor quality (44th). On the bright side, they rank the city **1st for its culinary variety and dining options**, and 93% enjoy the culture and nightlife (vs. 68% globally).

The **Expat Essentials Index** (26th) also shows some highs and lows. A staggering 73% find it **difficult to deal with the local bureaucracy/authorities** (vs. 38% globally), but the majority (69%) say that it's easy to find housing in Mexico City (vs. 49% globally). Survey respondents are also happy with the **Working Abroad Index** (20th). **Expats feel paid fairly** (4th) and **see a purpose in their work** (2nd). Another 71% are happy with their personal career opportunities, compared to 57% globally.

8 | Kuala Lumpur: Expats Feel Well Paid and Supported

Kuala Lumpur comes 8th out of 49 in the Expat City Ranking 2023. It performs best in the **Personal Finance Index** (4th). Expats are very **satisfied with both their financial situation** (5th) and the general cost of living (4th). What's more, 86% say that their disposable household income is enough or more than enough to lead a comfortable life (vs. 73% globally).

On the other hand, Kuala Lumpur performs worst in the **Quality of Life Index** (38th). Among other rating factors, public transportation isn't easily available (43rd), and 25% of expats don't feel safe getting around on foot or by bicycle (vs. 13% globally). **Safety & Security (46th) is another low point**, with political stability (43rd) being a particular concern.

The **Ease of Settling In Index** (12th) reveals more positive aspects of expat life in Kuala Lumpur. It ranks 8th in the Finding Friends Subcategory, as expats are **very happy with their social lives** (10th) and have a great support network (6th). In the **Working Abroad Index** (30th), 80% feel **fairly paid for their work** (vs. 62% globally), with the city ranking 1st globally for this factor.

Expat Essentials (5th) is yet another index where Kuala Lumpur excels. It even ranks 4th in the Housing Subcategory since **expats find accommodation both affordable** (3rd) and easy to find (5th). The city also does very well in the Language Subcategory (3rd): expats say they can easily live there without speaking the official language(s). Overall, 81% of expats are happy with their life in Kuala Lumpur, compared to 72% globally.



9 | Bangkok: Affordable Housing & Excellent Healthcare

Bangkok comes 9th out of 49 in the Expat City Ranking 2023, featured among the best-rated destinations in the **Personal Finance Index** (2nd). Expats find the financial situation (3rd) and the general cost of living (5th) in Bangkok very satisfactory. And 86% say that their disposable household income is enough or more than enough to lead a comfortable life (vs. 73% globally).

The **Quality of Life Index** (39th) reveals very mixed results, though. On the negative side, Bangkok comes in last in the Environment & Climate Subcategory (49th). Both the air quality (48th) and the urban environment (49th) end up in the bottom 3. Safety & Security (44th) is another lowlight, mainly due to the fact that 28% of expats feel they can't openly express themselves and their opinions (vs. 15% globally). On the other hand, expats **praise the Leisure Options** (9th) **and Healthcare** (7th) in Bangkok.

Bangkok does very well in the **Ease of Settling In Index** (10th). Expats are **especially happy with the friendliness of the local residents** (8th) and their thriving social life (4th) there. In the **Working Abroad Index** (35th), Bangkok nearly ends up in the bottom 5 of the Work Culture & Satisfaction Subcategory (44th). Expats report that the local business culture does not encourage creativity (45th), independent work (45th), or flexibility (40th).

The **Expat Essentials Index** (13th) reveals that expats struggle with the unavailability of government services online (38% unhappy vs. 21% globally) and the challenging local bureaucracy (48% unhappy vs. 38% globally). However, **Housing ranks 1st globally** — expats say it's both affordable and easy to find (2nd for both). Overall, **85% of expats are happy with their life in Bangkok**, compared to 72% globally.

10 | Muscat: Friendly Locals, Affordable Housing

Muscat places 10th out of 49 in the Expat City Ranking 2023. Its best performance is in the **Expat Essentials Index** (2nd). It excels in the Admin Topics Subcategory (10th): 76% of expats in Muscat say it's easy to open a bank account (vs. 62% globally), while about half (51%) find it easy to deal with the local bureaucracy (vs. 39% globally). **In the Housing Subcategory, it even ranks 2nd**. Expats consider housing both affordable (6th) and easy to find (1st). Muscat also places 2nd in the Language Subcategory. Expats say they can **easily live there without speaking the official language(s)** (4th).

Muscat ranks midfield in the **Quality of Life Index** (29th), though. Public transportation isn't easily available (47th), even if expats are very pleased with the road network (93% happy vs. 75% globally). The air quality is also very good (10th), and expats feel the government is making a real effort to support policies that protect the environment (4th). While rating their personal safety very highly (3rd), expats are quite disappointed in Muscat's Leisure Options (43rd).

The **Ease of Settling In Index**, on the other hand, is another area the city does especially well in (7th). Expats are **particularly happy with the Local Friendliness** (3rd), and how easy it is to find new friends (9th). What's more, 80% of expats feel welcome in the city (vs. 67% globally).



The Bottom 10 Cities for Expats in 2023

49 | Milan: Expats' Least-Favored Destination

Milan comes 49th out of 49 in the Expat City Ranking 2023, placing last overall. One reason for the city's less than desirable rank is its low standing in the **Expat Essentials Index** (46th). Dealing with bureaucracy (48th), opening a local bank account (44th), and securing a visa (48th) all pose challenges for expats. And over three in five expats in Milan say **it's difficult to find housing** (63% vs. 31% globally) or to live there without speaking the local language (61% vs. 32% globally).

The city doesn't perform much better in the **Working Abroad Index** (46th), where it also ranks in the bottom 5. Regarding job security (49th) and feeling paid fairly for their work (49th), Milan even comes in last. About one-third of expats (34%) **aren't satisfied with their personal career opportunities** in Milan (vs. 22% globally). In addition to that, less than half (49%) are satisfied with their job in general (vs. 64% globally). They also struggle immensely with their financial situation (48th).

A third of expats in Milan (33%) aren't happy with their social life (vs. 25% globally) and don't feel at home (vs. 20% globally), respectively. However, 63% at least think the locals are friendly, which isn't too far off the global average of 67%. It's somewhat easy to get used to the local culture (23rd), although Milan still comes in the bottom third of the **Ease of Settling In Index** (35th).

In the **Quality of Life Index** (43rd), Milan is back among the worst 10 cities worldwide. While expats appreciate the Leisure Options (28th) and especially the opportunity to travel (9th), they **don't feel safe** (43rd) and aren't satisfied with the urban environment (45th). A shocking 56% are dissatisfied with the air quality as well (vs. 17% globally).

48 | Rome: Where Working Abroad Is a Real Struggle

Rome comes 48th out of 49 in the Expat City Ranking 2023, only beating one other Italian city: Milan (49th). The results seem hardly surprising, as Rome ranks in the bottom 10 in four of the five indices.

This includes the **Working Abroad Index** (49th), where it places last. Expats living in Rome don't feel paid fairly for their work (48th) and aren't satisfied with their jobs (49th). About two in three (63%) think that the local job market isn't promising (vs. 26% globally). When it comes to the **Personal Finance Index** (40th), expats are **not satisfied with their financial situation** (49th), even though nearly half of them (46%) think the general cost of living is within their means (vs. 44% globally).

Rome doesn't perform much better in the **Quality of Life Index** (48th) either. Although around nine in ten expats (93%) appreciate the climate and weather in Rome (vs. 62% globally), the urban environment (48th) fails to meet expectations. And while 74% express their enthusiasm for the city's vibrant culture and nightlife (vs. 68% globally), challenges in Travel & Transit (48th) leave them less than satisfied.

In the **Expat Essentials Index** (45th), expats rank the city as the least favorable when it comes to Admin Topics (49th) such as dealing with the local bureaucracy and opening a local bank account (both 49th). Also, around three in five (59%) think it's **difficult to live in Rome without speaking the local language** (vs. 32% globally). At least when it comes to the affordability of housing (26th), Rome offers more ease — though 42% of respondents express concerns about its availability (vs. 31% globally).



Looking at the bright side, the **Ease of Settling In Index** (25th) gives a little breather. Finding friends (21st) seems not to be as challenging as other aspects. And three in five expats (60%) agree that **locals are generally friendly** towards foreign residents (vs. 65% globally).

47 | Vancouver: Where Expats Struggle Most with Their Finances

Vancouver comes 47th out of 49 in the Expat City Ranking 2023 — and it's the place where expats feel unhappiest (49th). A shocking 35% aren't satisfied with their social life (vs. 25% globally), and 39% don't have a personal support network (vs. 24% globally). Close to three in five (59%) also say it's hard to make local friends (vs. 36% globally), leaving Vancouver in the bottom 10 of the Ease of Settling In Index (42nd).

Apart from feeling lonely, expats also **struggle immensely with their Personal Finance** (49th), where Vancouver ranks last. Over four in five (84%) find the general cost of living too high — well over twice the global average (35%). And almost half (49%) say that their disposable household income is not enough to lead a comfortable life (vs. 27% globally). In addition, expats feel they're not paid fairly for their work (44th). Apart from another **bottom 10 ranking for its local job market** (40th), Vancouver at least shows some highlights in the **Working Abroad Index** (27th), ranking 3rd for working hours and 15th for work-life balance.

Vancouver also shows ups and downs in the **Expat Essentials Index** (28th). While learning the local language (6th) and opening a local bank account (4th) are easy, **Housing** (46th) **poses huge problems**. Nearly nine in ten (86%) find housing unaffordable (vs. 42% globally). And 65% say it's difficult to find (vs. 31% globally). Expats appreciate Vancouver's natural environment (6th), its air quality (9th), and the availability of green goods and services (9th). But its bad results for culture and nightlife (49th), the availability (47th) and quality (41st) of medical care, and missing travel opportunities (47th) place Vancouver in the bottom third (36th) for **Quality of Life**.

46 | Hamburg: Where Expats Are Unhappiest with Their Social Life

Hamburg comes 46th out of 49 in the Expat City Ranking 2023. And it's the place where expats feel the second unhappiest overall (48th). Only Vancouver does worse. **A shocking 41% aren't satisfied with their social life** (vs. 25% globally), and 35% don't have a personal support network (vs. 24% globally). Close to three in five (61%) also say it's hard to make local friends (vs. 36% globally), leaving Hamburg in the bottom 5 of the **Ease of Settling In Index** (46th).

And it's not easy to get started in Hamburg either. Far from it: the city ranks 47th in the **Expat Essentials Index**. It can be found in the **bottom 10 for the ease of finding housing** (46th) and getting by without speaking the local language (40th). It places second to last — after Berlin — for making payments without cash (48th), and 61% find it hard to deal with the local bureaucracy (vs. 38% globally).

Expats' unhappiness is also fueled by the rainy and cold climate and weather (49th), another factor where Hamburg ranks last. The Northern German city also disappoints with limited opportunities to travel (42nd) and a bottom 10 ranking for the difficult access to healthcare services (42nd). This leaves Hamburg with a mediocre spot for **Quality of Life** (34th).

Survey respondents are more satisfied with their job life. In fact, **Hamburg receives its only top 10 ranking for job security** (4th), and 67% are impressed with the local job market (vs. 47% globally).



However, 15% don't see a purpose in their work, almost twice the global average (8%) — and the city also ranks in the bottom 10 for overall job satisfaction (41st). All in all, this lands Hamburg in a so-so 25th place for **Working Abroad**. And its results for **Personal Finance** (27th) are also nothing to write home about.

45 | Berlin: The German Capital Offers Expats a Rocky Start

Berlin places 45th out of 49 in the Expat City Ranking 2023. **It's the place where expats have the hardest start** worldwide, with Berlin placing last in the **Expat Essentials Index (49th).** Germany's capital ranks last for Digital Life in general and for receiving high-speed internet at home, specifically (both 49th). What's more, **43% find it hard to pay without cash**, over five times the global average (8%). Berlin also ranks among the bottom 10 for Admin Topics (45th) and Language (43rd). And a staggering 78% say it's difficult for expats to find housing (vs. 31% globally)!

Berlin is also among the hardest places for expats to expand their social life, according to the **Ease of Settling In Index** (48th) — only Vienna (49th) receives a worse result here! The city's inhabitants are considered the second least friendly population (48th). Maybe that's why 39% of **expats do not feel at home in Berlin**, almost double the global average (20%). And 57% find it hard to make local friends (vs. 36% globally). It's hardly surprising then that Berlin's expats are also among the unhappiest worldwide (47th).

Berlin does slightly better, but again not great, for **Working Abroad** (24th). A highlight is the local job market (12th), and 83% appreciate the state of the economy (vs. 62% globally). Yet, for overall job satisfaction (40th), Berlin ranks again among the bottom 10.

Berlin receives rather average results for **Personal Finance** (28th) and **Quality of Life** (24th). However, the latter is at least one area where Berlin achieves some top rankings: expats praise the availability of green goods and services like renewable energy or organic food (5th) and its famous culture and nightlife (4th). In fact, **90% enjoy Berlin's cultural scene** (vs. 68% globally), and 85% appreciate the capital's urban environment (vs. 67% globally).

44 | Dublin: Great Career Options Are Overshadowed by High Living Costs

Dublin ranks 44th out of 49 in the Expat City Ranking 2023. It even comes last in the **Quality of Life Index** (49th). Expats face problems with both the affordability (42nd) and the availability (45th) of public transportation. Despite the beautiful natural environment (10th), the climate and weather prove to be difficult for expats (42nd). When it comes to the Leisure Options Subcategory (46th), respondents are disappointed with the lack of culinary variety and dining options (46th). Dublin even ranks **last in the Healthcare Subcategory** (49th), due to the unaffordability (48th) and unavailability (49th) of medical care. Even though expats can express their opinions freely (85% vs. 65% globally), 22% don't feel personally safe in Dublin (vs. 8% globally).

The Working Abroad Index (15th) reveals some highlights for the Irish capital, though. The Career Prospects Subcategory (8th) is a particular one: 66% of expats are **happy with their own career opportunities** (vs. 57% globally). Another 65% report that the local business culture encourages creativity and thinking outside of the box (vs. 51% globally). However, Dublin places last when it comes to expats finding a purpose in their work (49th).



In the **Personal Finance Index** (46th), respondents **struggle with the general cost of living** (47th). The city's results in the **Expat Essentials Index** (41st) are not much better. It's quite a challenge for expats to get high-speed internet (42nd) and to open a bank account (41st). On top of that, **Dublin ranks last globally in the Housing Subcategory** (49th). Around nine in ten share that it's neither affordable (92% negative ratings vs. 42% globally), nor easy to find (88% vs. 31%)! Overall, just 61% of expats are happy with their lives in Dublin, compared to 72% globally.

43 | Istanbul: Lack of Safety Is a Major Concern

Istanbul places 43rd out of 49 in the Expat City Ranking 2023. Expats struggle when it comes to the local **Quality of Life** (42nd): they don't feel safe getting around on foot or by bicycle (41st), and they are unhappy with the urban environment (40th). Expats in Istanbul are also affected by the **lack of personal safety** (41st), poor political stability (49th), and the inability to openly express themselves and their opinions (47th). It's no surprise then, that the city ranks last globally in the Safety & Security Subcategory (49th).

In the **Working Abroad Index** (47th), Istanbul comes in the bottom 3. The city ranks last in the Salary & Job Security Subcategory (49th): the poor job security (48th) and the state of the local economy (49th) are especially concerning. Results in the Work & Leisure Subcategory (47th) are not much better, as 32% are **unhappy with their working hours**, double the global average (16%).

Istanbul places midfield in the **Personal Finance Index** (33rd) and in the bottom 10 in the **Expat Essentials Index** (40th). Among the expats there, 15% feel that their access to online services is restricted (vs. 6% globally), and another 36% face difficulties when opening a local bank account (vs. 22% globally). Overall, only 60% of expats are happy with their life in Istanbul, compared to 72% globally.

42 | Rampant High Costs Stifle Expats in London

London comes 42nd out of 49 in the Expat City Ranking 2023. Almost three in four expats (74%) struggle with the general cost of living, compared to only 35% globally. And 45% say that their disposable household income is **not** enough to lead a comfortable life in London (vs. 27% globally), which translates into a bottom 3 ranking in the **Personal Finance Index** (47th).

Unfortunately, local salaries don't seem to make up for the high living expenses: the city ranks 43rd for (perceived) fair pay. "It's very difficult to find a job with an appropriate salary to match the cost of living," shares a Ukrainian expat. What's more, the survey participants rate London 44th for the state of the economy. Yet, London also has some sunnier aspects to offer in the **Working Abroad Index** (31st). Three in four (75%) say that moving to London has **improved their career prospects** (vs. 59% globally), and the local business culture encourages creativity (9th) and flexibility (7th).

The UK capital shows an average performance in the **Ease of Settling In Index** (28th), while there are some ups and downs in the **Expat Essentials Index** (34th). Expats in London love the ability to pay without cash (10th) but struggle to open a local bank account (40th). And they aren't just dissatisfied with the living expenses in general: **79% find housing** to **be unaffordable**, compared to 42% globally.

The **Quality of Life Index** (46th) reveals some further low points. **Public transportation is too expensive** (48th), and London's (in)famously grey climate and weather (41st) contribute to expats' unhappiness. London also ranks among the bottom 3 for Healthcare (47th): expats struggle with its



availability (48th) and quality (47th). And what's more, 15% of expats **don't feel personally safe in London**, about double the global average (8%).

41 | Expats Find Paris Unfriendly & Expensive despite Its Thriving Culture

Paris places 41st out of 49 in the Expat City Ranking 2023. Expats have a hard time finding their footing in the French capital, as shown by the **Expat Essentials Index** (43rd). More than half (55%) struggle with the Parisian bureaucracy (vs. 38% globally). Plus, 71% find housing unaffordable (vs. 42% globally), and 60% describe it as hard to find (vs. 31% globally). These issues weigh heavier in Paris, where 66% say it's difficult to live there without speaking French, more than twice the global share (32%). However, necessity seems to drive expats to learn French: 77% speak the language fairly well or even very well (vs. 55% globally).

Despite their good French skills, expats in Paris are disappointed with their social life: 56% find it hard to make local friends (vs. 36% globally), and Paris places among the five least friendly cities worldwide (46th). In fact, 36% say that the locals in the French capital are unfriendly, more than twice the global share (16%). Overall, Paris ranks 40th in the Ease of Settling In Index.

Paris also receives mixed reviews in the **Working Abroad Index** (34th). While job security (15th) is a real highlight, salaries in Paris end up among the bottom 3 (47th). Almost three in ten expats (29%) feel that they aren't paid fairly for their work (vs. 19% globally). These perceived low salaries might also impact expats' **Personal Finances** (42nd), as 61% **struggle with the general cost of living** (vs. 35% globally). "Everyday costs are high, making it difficult to make ends meet. To enjoy the city and have a social life, you really need a lot of money here," shares a Dutch expat.

Yet, Paris offers great Leisure Options (15th), as well as excellent Healthcare (16th). Consequently, the city receives its best result out of all indices for **Quality of Life** (26th). Expats **love the culinary variety and dining options** (91% happy vs. 77% globally), and 83% enjoy the culture and nightlife (vs. 68% globally). **Paris' only top 10 rating is related to medical care**: eight in ten (80%) are happy with its affordability (vs. 62% globally), and 77% are happy with its quality (vs. 70% globally).

40 | Seoul: Great Healthcare but Terrible Work Life

Seoul ranks 40th out of 49 in the Expat City Ranking 2023. It performs worst for **Working Abroad** (48th), and even **comes in dead last for work-life balance** (49th). Close to two in five respondents (37%) are unhappy with their working hours, over twice as many as the global average (16%). The South Korean capital also ranks last for Work Culture & Satisfaction (49th): 69% say that the business culture does not promote independent work and flat hierarchies (vs. 26% globally).

The **Quality of Life Index** (23rd) reveals mixed results. The city ranks **1st globally in the Healthcare Subcategory**, since expats are very happy with its availability (1st), quality (1st), and affordability (5th). Seoul also excels in the Travel & Transit Subcategory (4th), due to the availability (1st) and affordability (3rd) of public transportation. However, the city places second to last for the Environment & Climate (48th). The air quality (47th) and urban environment (41st) are rated especially poorly.

The **Ease of Settling In Index** (44th) is another low point for Seoul. Expats do not feel welcome (48th) or at home (46th) there. One in three (33%) believes that the local **people are not friendly towards foreign residents** (vs. 18% globally).



And even though expats appreciate how easy it is to both get high-speed internet at home (1st) and pay without cash (5th), the city still only ranks 39th in the **Expat Essentials Index.** This low ranking is, among other things, due to the fact that 62% of expats say it's difficult to learn Korean (vs. 38% globally).

You can find out more about the Expat City Ranking and its 49 cities in the full report, as well as in the press release featuring the ten best and worst destinations worldwide. Both are available under the "Downloads" section in the email.

About the Expat City Ranking 2023

The Expat City Ranking is based on the annual Expat Insider survey by InterNations. For the survey, InterNations asked 12,065 expats representing 171 nationalities and living in 172 countries or territories to provide information on various aspects of expat life. In addition to their satisfaction with life in their host country, respondents were also invited to share their opinions on the city they are currently living in.

Participants were asked to rate up to 56 different aspects of urban life abroad on a scale of one to seven. The rating process emphasized their personal satisfaction with these aspects, considering both emotional topics (e.g., finding friends abroad) and more factual aspects (e.g., the local job market) with equal weight. 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 were further averaged — together with the responses to the question "All things considered, how happy are you with your life abroad in general?" — to create the Expat City Ranking.

For a city to be featured in the Expat City Ranking 2023, a sample size of at least 50 survey participants per destination was required. In total, 49 cities met this requirement.

About InterNations

With around 5 million members in 420 cities around the world, <u>InterNations</u> 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, expats have the opportunity to meet other global minds. Discussion forums and articles with personal experiences and tips help expats get the information they need 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 <u>press page</u>, in our <u>magazine</u>, and on our <u>LinkedIn page</u>.

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