

The Biggest Winners and Losers of the *Expat Insider 2019* Survey

While some countries show huge improvements, others rank considerably worse than in 2018.

- *Kazakhstan, Indonesia, and Qatar are the biggest winners in the Expat Insider 2019 survey.*
- *Cyprus, Costa Rica, and South Korea rank far worse than in 2018.*

Munich, 5 September 2019 — For the sixth year, [InterNations](https://www.internations.org), the world's largest expat community with 3.6 million members, publishes its *Expat Insider* survey. With more than 20,000 respondents, it is one of the most extensive surveys about living and working abroad, sharing insights into expat life in 64 destinations. The survey offers in-depth information about expats' satisfaction with the quality of life, ease of settling in, working life, personal finance, cost of living, and family life in their respective country of residence.

While Taiwan (1st), Vietnam (2nd), and Portugal (3rd) stand out for their excellent results in the [Expat Insider 2019 survey](https://www.internations.org) results, other countries attract attention due to their massive changes within just one year. Kazakhstan is the biggest winner of the *Expat Insider 2019* survey, ranking 22nd out of 64 destinations compared to 49th out of 68 in 2018. Additionally, Indonesia (from 50th to 29th) and Qatar (from 38th to 18th) have gained a lot of ground. On the other hand, Cyprus is the biggest loser, falling 15 ranks in one year (from 30th to 45th). Costa Rica (from 7th to 21st) and South Korea (from 41st to 55th) have lost 14 ranks each — the latter is now even considered one of the worst destinations for expats in the world.

| *Expat Insider 2019* Survey



conducted by InterNations • for the 6th year • 20,259 survey respondents • 64 expat destinations worldwide • up to 48 different factors rated

Kazakhstan: The Biggest Winner

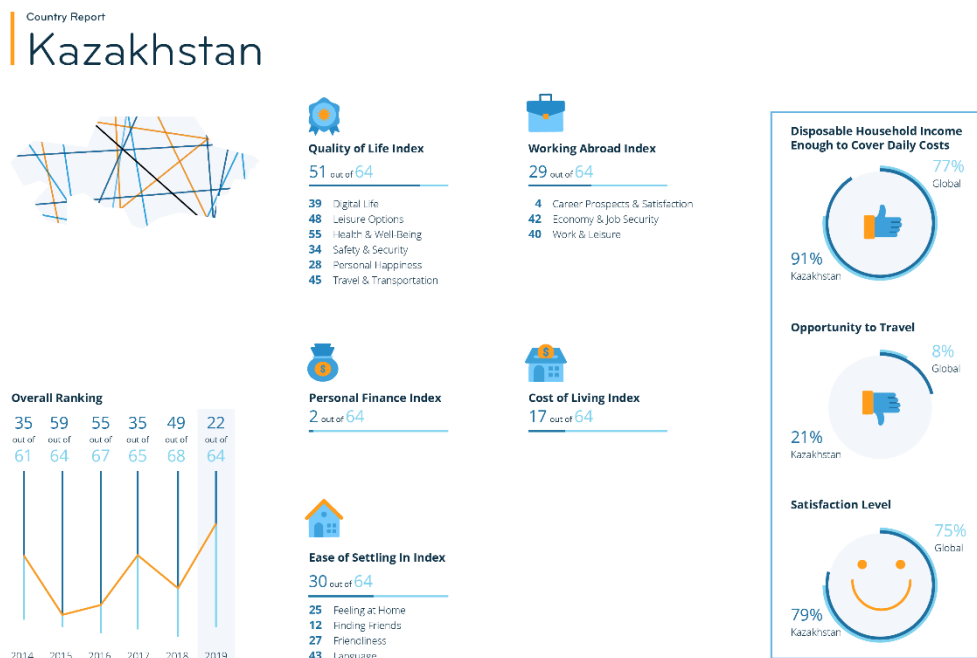
Kazakhstan shows the biggest improvement in 2019, gaining an impressive 27 ranks and achieving its best result since the *Expatriate Insider* survey was first conducted in 2014. The country has made big strides across the board and expats seem satisfied: 79% are happy with their life abroad, compared to 68% in 2018 and 75% globally.

In the Working Abroad Index, Kazakhstan has improved by 21 ranks, making it into the top 5 for career prospects and satisfaction. In 2019, 58% of respondents are generally happy with their career options, and 22% even say they could not be any better.

When it comes to the ease of settling in, Kazakhstan has improved for all factors, but especially in the Feeling at Home subcategory, where it has gained 31 ranks. Over a quarter of expats in Kazakhstan (26%) find it very easy to get used to the local culture, compared to 13% in 2018, and 27% agree completely that it is easy to settle down, 16 percentage points more than in 2018. This includes an expat from the Philippines who appreciates *"the place, its people, and its rich culture"*.

Kazakhstan has also made it out of the bottom 10 for quality of life. When it comes to socializing and leisure activities, 23% of expats are even *very happy* with this factor, compared to only 10% in 2018. The country shows some major improvement regarding the transportation infrastructure: 74% are generally satisfied, compared to 51% in 2018. *"Everything is not far on foot or by taxi,"* an Indian expat says about Astana. *"You can reach every place in less than 30 minutes."*

Moreover, ranking in the top 10 of the Personal Finance Index since 2016, Kazakhstan even lands in second place in 2019. Only 4% are unhappy with their financial situation, compared to 10% in 2018.



Indonesia: Where Expats Feel at Home

Indonesia gains 21 ranks in 2019, making it into the top 30 (29th out of 64) but not quite reaching its 2014 result (20th out of 61). In general, expats in Indonesia are rather satisfied with their life abroad — 79% say as much, compared to 72% in 2018.

In the Working Abroad Index, Indonesia has improved across nearly all factors, especially for working hours: 68% are generally happy with this factor, 13 percentage points more than in 2018. Although the average full-time working hours in Indonesia have increased slightly from 46.0 to 46.4 hours, expats are a little less likely to work full time (79% of working expats vs. 82% in 2018).

In the Ease of Settling In Index, the biggest changes have taken place in the Feeling at Home subcategory, where Indonesia has gained 13 ranks. Seven in ten expats (70%) find it easy to get used to the local culture, compared to 61% in 2018. Expats find it generally easy to make local friends in Indonesia, 16% even very much so. The country ranks in the top 10 for this factor. *"It is a home away from home,"* an expat from India thinks. *"The people here are very warm and friendly."*

In the Quality of Life Index, Indonesia shows some noticeable improvements in the Digital Life subcategory, particularly for the availability of government services online. Although 7% of expats still give this factor the worst rating possible, this is a huge improvement compared to 20% in 2018. Unfortunately, this development has not reached everyone in Indonesia yet. A US American expat living in a small town complains that *"access to the internet infrastructure is limited and challenging"*.

Indonesia also does better for socializing and leisure activities: 65% of respondents are happy with this factor, six percentage points more than in 2018 (59%).

The Personal Finance Index is the only area where Indonesia shows significantly worse results than in 2018 (from 15th out of 68 to 28th out of 64). Still, survey respondents seem to be generally content with their financial situation. According to one British expat, *"the cost of living is very good compared to the UK, and taxes are very low."*



Qatar: More for Your Money

Qatar has been on an upwards trend since 2016, when it ranked 60th out of 67 destinations. Since then, the Middle Eastern country has slowly worked its way up to the top 20 in 2019 (18th out of 64), with only 5% of respondents in Qatar generally unsatisfied with their life abroad (vs. 12% globally).

In the Working Abroad Index, Qatar has improved across all factors and the overall job satisfaction has increased by ten percentage points (69% positive ratings in 2019). A Greek survey respondent agrees that the *“potential for excelling at work is there”*. Expats also see an improvement in their work-life balance: 63% are satisfied with this factor, compared to 53% in 2018.

Close to two-thirds of respondents (66%) find it easy to settle down in Qatar (vs. 56% in 2018), and 64% agree it is easy to get used to the local culture, compared to just over half (52%) in 2018. Qatar has also gained 23 ranks for the general friendliness of the population — with 34% of expats giving it the best possible rating — and 19 ranks for the friendly attitude towards foreign residents: 70% are generally happy with the latter. An expat from India sums it up: *“It is a cool place which makes you feel at home.”*

The country has also made gains for every factor in the Quality of Life Index, where it is the biggest winner. For instance, nearly half of the respondents (49%) give the political stability the best possible rating, an increase of 15 percentage points since 2018 (34%).

In the Personal Finance Index, Qatar has moved up 16 ranks, even gaining a place in the top 10 for expats’ financial situation. Nearly three in four (73%) rate this factor positively, compared to 68% in 2018 and 64% globally.



Cyprus: The Biggest Loser in 2019

Cyprus has lost 15 ranks, placing 45th in the *Expatriate Insider* 2019 survey. Unsurprisingly, the general satisfaction with life abroad has worsened: while 13% are still completely satisfied, this is a drop of 14 percentage points since 2018 (27%).

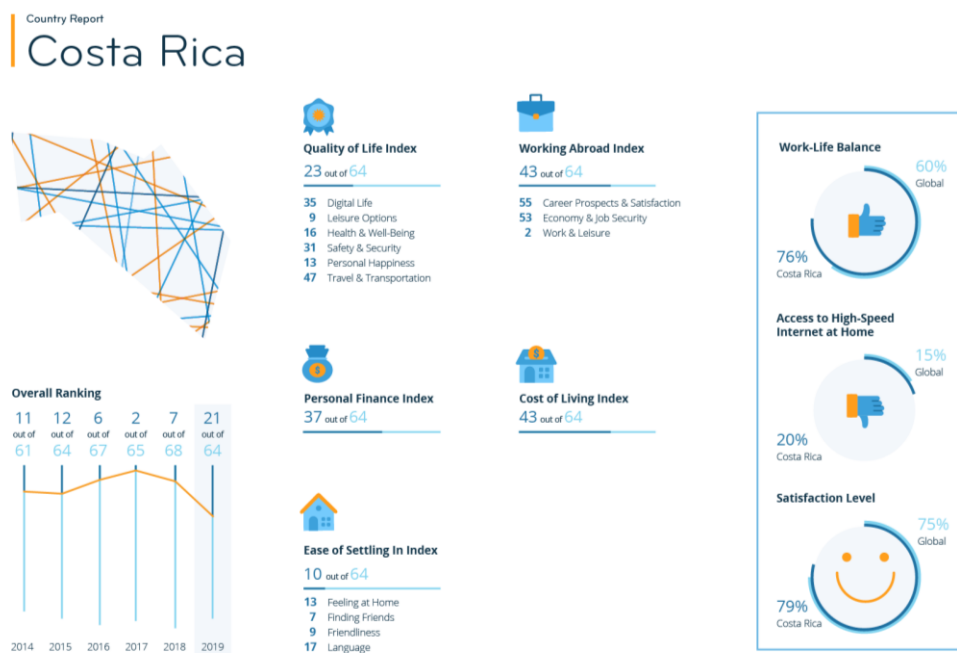
In the Quality of Life Index, Cyprus is the biggest loser, dropping for nearly all factors. Only 61% of expats in Cyprus rate the available leisure activities positively, a result well below that of 2018 when 77% said the same. *"It is a boring place if you are middle-aged and single,"* a German respondent in Cyprus points out. Moreover, only four out of nine expats in Cyprus (44%) find healthcare affordable, compared to 57% in 2018. The quality of medical care seems to have decreased as well: nearly five in nine (55%) still rate this factor positively, a result ten percentage points below that of 2018.



Costa Rica: Not a Top Country Anymore

Costa Rica is another big loser in the *Expat Insider* 2019 survey. The Central American country ranked in the top 10 from 2016 to 2018 but places only 21st in 2019. This drop is also reflected in the respondents' overall satisfaction: 79% are generally satisfied with their life in Costa Rica, compared to 86% in 2018.

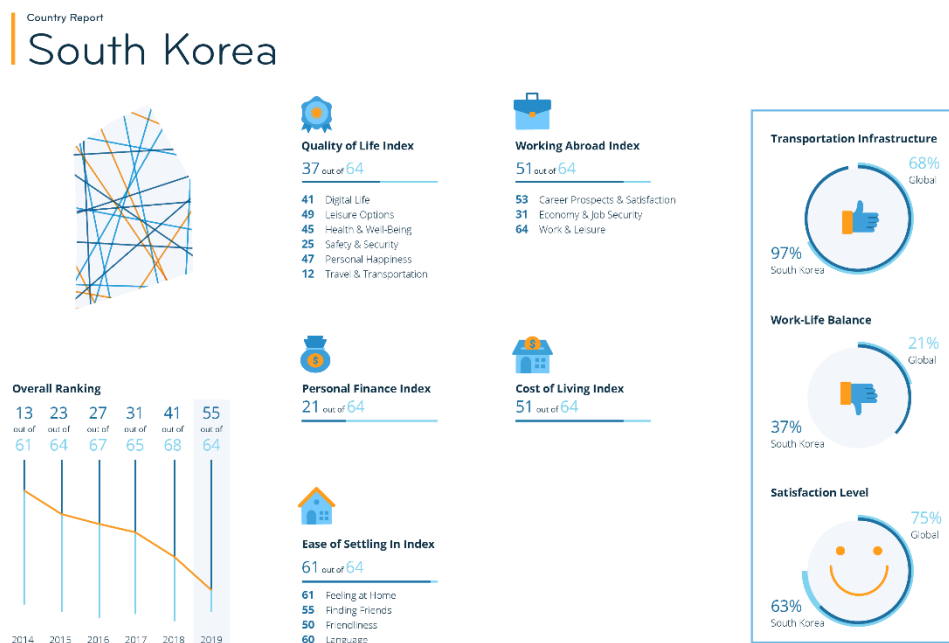
Costa Rica has undergone a massive drop in the Personal Finance Index. In 2019, only 46% of expats believe their disposable household income is more than enough to cover daily expenses, and a quarter (25%) says that it is not enough, compared to 17% in 2018. "Costa Rica is expensive," a Canadian survey respondent states. Only 59% rate their financial situation positively, a 19-percentage-points drop since 2018.



South Korea: Now Ranking among the Bottom 10

South Korea, which has been on a downward trend since 2014, ends up among the bottom 10 (55th out of 64) in the *Expats Insider 2019* survey. The overall satisfaction with life abroad is also down: only 9% of expats in South Korea are completely satisfied, compared to 19% in 2018.

Expats seem to be especially unhappy with the cost of healthcare in South Korea, compared to 2018. While more than five in six expats in South Korea (84%) found healthcare generally affordable in 2018, only 65% say the same in 2019. And although career prospects have actually improved — 49% are happy with this factor, compared to 39% in 2018 — the state of the economy has worsened. In 2019, 61% of expats in South Korea are happy with the latter, compared to 79% in 2018.



About the InterNations *Expatriate Insider* 2019 Survey

For its annual [Expatriate Insider survey](#), InterNations asked 20,259 expats representing 182 nationalities and living in 187 countries or territories to provide information on various aspects of expat life, as well as their gender, age, and nationality. Participants were asked to rate up to 48 different aspects of life abroad on a scale of one to seven. The rating process emphasized the respondents' personal satisfaction with these aspects and considered both emotional topics as well as more factual aspects with equal weight. The respondents' ratings of the individual factors were then bundled in various combinations for a total of 17 subcategories, and their mean values were used to draw up six topical indices: Quality of Life, Ease of Settling In, Working Abroad, Family Life, Personal Finance, and Cost of Living. Except for the latter, all indices were further averaged together with expats' general satisfaction with their life in order to rank 64 expat destinations around the world. In 2019, the top 10 are Taiwan, Vietnam, Portugal, Mexico, Spain, Singapore, Bahrain, Ecuador, Malaysia, and Czechia.

For a country to be featured in the indices and consequently in the overall ranking, a sample size of at least 75 survey participants per destination was necessary. The only exception to this is the Family Life Index, where a sample size of at least 40 respondents raising children abroad was required. In 2019, 64 and 36 countries respectively met these requirements. However, in most countries the sample size exceeded 100 participants

About InterNations

With 3.6 million members in 420 cities around the world, InterNations (www.internations.org) is the largest global community and information site for people who live and work abroad. InterNations offers global and local networking both online and face-to-face. At around 6,000 official events and activities per month, expatriates have the opportunity to meet other global minds. Online services include country and city guides created by a team of professional writers, guest contributions about life abroad, and discussion forums to help members with topics such as the local job or housing search. InterNations membership is by approval only to ensure we remain a community of trust.

Find more information about InterNations on our [press pages](#), [in our company blog](#), or in our [magazine](#).

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